

* CHAPTER X *

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CHAPTER X
INTERNAL CHECK OF PENSION PAYMENT

1001. Pensionary benefits granted to Railway servants in respect of their service generally fall under one or the other of the following categories.-

- (i) Superannuation Pension
- (ii) Retiring Pension
- (iii) Compensation Pension
- (iv) Invalid Pension
- (v) Commuted Pension
- (vi) Ex-gratia Pension
- (vii) Death-cum-retirement Gratuity
- (viii) Service Gratuity
- (ix) Other (extra-ordinary) Gratuity
- (x) Compassionate allowances/grants
- (xi) Family Pension
- (xii) Terminal Gratuity
- (xiii) Death Gratuity.

The detailed rules regulating the grant of pensionary benefits are contained in the Indian Railway Establishment Code Vol. II, in the Manual of Railway pension Rules, 1950 and extant orders issued from time to time. The instructions contained in this Chapter relate to internal check on such payments.

1002. The term 'Pension' used in this Chapter includes the pensionary benefits and the term 'Manual' used in this Chapter refers to the Manual of Railway Pension Rules, 1950, issued by the Ministry of Railways (Railway Board).

1003. The internal check of pension consists in verifying that the qualifying conditions governing the grant of a pension are fulfilled, the calculation of amount of pension is correct and the incidence and allocation is correct.

1004. Delay in payment of pension involves pecuniary hardship. It is, therefore, imperative that the pension cases are dealt with expeditiously. Objections, if any, should be raised on the first occasion and not piecemeal and settled expeditiously so that the beneficiary receives his dues without delay.

1005. Statement of Service Non-gazetted Staff.-On receipt of the application for pension in the prescribed form the head of the Office/Department immediately prepares a statement of the applicant's services in accordance with the instructions contained in form No. 30A RII to enable the Accounts Officer to verify the service.

1006. Statement of Service-Gazetted Staff.-As the Service Records and leave accounts of Gazetted Officers are maintained by the Accounts Officer, the concerned Accounts Officer will send the service record and leave account of the Officer to the head of the Department to enable the head of the Department to prepare the Statement of Service. In addition, a statement showing the pay drawn during the last ten months of service by the officer will be sent by the Accounts Officer to the head of the Department for preparing the Memorandum of average emoluments (see paragraph [1021](#)).

1007. The Statement of Service shows all the important events; the temporary and officiative service or those affecting the emoluments, of the Railway servant. It should be clearly seen that:-

(a)	The statement shows not only the periods which count as qualifying service but also all periods of leave, suspension, overstaya etc., which do not so count. The latter is entered in red ink in order to clearly distinguish them, and reasons for their rejection are given in the remarks column.
(b)	If the date of confirmation has been determined in terms of para 411 of the Manual i. e. deemed date of confirmation, the fact should be clearly mentioned in the statement, the details of the case being given in the remarks column; The
(c)	statement shows date, month and year of the various appointments, promotions and reversions. For the purpose of adding together broken periods, a month is reckoned as thirty days.
(d)	Periods which count as qualifying service, in terms of Chapter IV of the manual are clearly indicated and that full details of the nature of posts/service and the relevant para under which the same qualifies is indicated in respect of each period in the remarks column;
(e)	If the emoluments drawn in an officiating appointment count in full for pensionary benefits under para 501 of the Manual, all details regarding the officiating appointment are given;
(f)	The total of the periods of the qualifying service shown in the statement tallies with the total service less the non-qualifying service shown in the statement tallies with the total service less the non-qualifying periods shown in the statement;
(g)	In the column "how verified" the particulars of records such as verification certificate in the service book/pay bills, acquittance rolls/office orders, collateral evidence/affidavit, etc., are mentioned.

1008. Verification of Service by Head of the Office/Department.-The head of the Office/Department is required to verify the service of Non-Gazetted staff recorded in the Statement of Service, as indicated in Paras 1016 to 1021 of the Manual. The head of the Office/Department will also verify the portion of service, if any, of a Gazetted Officer rendered in Non-Gazetted capacity in the manner laid down in Paras 1016-1021 of the Manual. The service of a Gazetted Officer rendered in the Gazetted capacity should be verified by the Accounts Officer himself.

1009. Check of Service by the heads of Offices.-The heads of offices are required to verify service annually and record a certificate regarding the service verified, in the Service Book as prescribed in para 1200 of Indian Railway Administration and Finance-an Introduction. In regard to past service (prior to 01.04.1957 i. e. the date from which pension scheme has been introduced on Railways) only one consolidated certificate is recorded for the whole service in the Service Book. Where it may not be possible to verify the entire past service due to non-availability of office copies of pay bills etc. From which service is verified, the verification is done in the manner laid down in paras 1018-20 of the Manual i. e. from the application of the employee supported by collateral evidence of contemporary employees etc. These documents relied upon by the Head of the Office in verifying the service may be accepted in Accounts Office.

1010. Check by Accounts Inspection Party-The verification of service by the head of office as indicated in para 1009 should be supplemented by a test check by the Accounts Inspection Party during their local inspection of the Executive Offices annual, bi-ennial or

tri-ennial as the case may be. The test check should be conducted by the Accounts inspection Party in the manner indicated below :-

(a)	It should be seen that the annual certificate (consolidated certificate also for past service, in the case of staff who entered service prior to 01.04.1957) has been recorded in every service book and the certificate has been signed by the head of the office. The Inspection Party should sign the certificate in token of having exercised this check.
(b)	The entries in the Service Books should be test checked to see that they are correct. For this purpose the Service Books of employees who are due to retire within three years from the date of inspection should all be test checked while in other cases the entries regarding qualifying service in the service books should be test checked in a percentage of the employees, the percentage being so regulated that each service book comes under the test check at least thrice or four times before the employee attains the age of 55 years i. e. three years before the age of Superannuation.
(c)	A percentage of the entries relating to past service (prior to 01.04.1957 or prior to the year of date of option) for which a consolidated certificate is recorded by the head of office should also be test checked preferably with the paid pay bills etc., if available (in the case of offices located at the headquarters of the Railway/Division) or office copies there of and other available establishment records e. g. office orders. The percentage of entries to be test checked should be fixed by the Financial Adviser and Chief Accounts officer. The test check should be so regulated that all service books containing the consolidated certificate are subjected to test check in the course of two to three inspections.
(d)	Besides the above, the first year of permanent service and all previous qualifying service should be checked in the case of employees who are confirmed in the period intervening between two inspections (the last inspection and the one on Hand). This check, should be however, cover all employees who entered service on or after 01.04.1957.

The inspection party should record in every service book inspected by them a clear certificate to the effect that "Entries Nos.....covered by the certificate by the head of office for the period ending have been checked".

1011. Check by Accounts Department of Qualifying Service.- In Accounts Office the qualifying service is checked in the following manner :-

Category of Employees		Check to be applied at the time of local inspections	Check to be applied in the A/cs Office at the time of verification of pension application
1		2	3
1.	Employee who entered service prior to 1/4/57	(i) To see that the consolidated certificate for service from the date of appointment to the last date of the financial year	(i) To check first year of permanent qualifying service and all previous qualifying service.

		preceding the date of option & the annual certificate of verification of service is recorded by the head of Office (including temporary staff).	
		(ii) To test check accuracy of consolidated certificate recorded by head of office relating to past service from the date of appointment to the last date of the financial year preceding the date of option.	(ii) To check last one year qualifying service. Where however it brings to light any discrepancies or where there has been variations in the scale of pay of the applicant during the last three years an intelligent scrutiny of the service book for the period should be conducted in addition to the verification of last year's service.
		(iii) To test check accuracy of certificate relating to service from the year of date of option onwards particularly in case of staff due to retire within three years.	(iii) To look for the certificate of test check vide items (ii) & (iii) in column 2 recorded by the Accounts inspection party in the service book.
2.	Employee who entered service on or after 1/4/57.	(i) To see that annual certificate of verification of service is recorded by the head of office (including temporary staff).	(i) To check last one year qualifying service. Where however it brings to light any discrepancies or where there has been variations in the scale of pay of the applicant during the last three years, an intelligent scrutiny of the service book for the period should be conducted in addition to the verification of last year's service.
		(ii) To check fully the first year of permanent qualifying service and all previous qualifying service.	(ii) To look for the certificate of check/test check vide items (ii) and (iii) in column 2, recorded by the Accounts Inspection Party in the service books.

		(iii) To test check accuracy of certificate relating to service after the first year of permanent service in such a manner that each service book comes under test check at least three or four times before the employee attains the age of 55 years, service books of employees due to retire within three years from the date of inspection being invariably rest checked.	
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WHERE THE CERTIFICATES OF TEST-CHECK ARE NOT AVAILABLE

1012. Where, however the certificate of test check vide items (ii) and (iii) in column 2 of para 1011 (1) and (2) required to be recorded by the accounts in inspection party in the service book are missing for any reason e. g. in reconstructed records the following checks should be exercised in the Accounts Office at the time of verification of Pension application:-

- (1) first year of permanent qualifying service and all previous qualifying service.
- (2) the last three years of qualifying service.
- (3) One or two intermediate years selected at random. The check over these periods of service should be exercised in accordance with the provision laid down in para 1013 to 1016

1013 (a) The details of service as given in the statement of Service should be checked in the Accounts Office for the periods laid down in para 1012 with paid vouchers.P. F. ledger cards copies of Office Orders and any other documents that may be available in the Accounts Office In the absence of these records for any period selected in terms of para 1012 the various documents e. g. personal files, office order books, Gradation Lists, Records of Selection Boards, Pass Records, Grain Shop Records, applications for loans from Co-operative Credit Societies etc. (or attested extracts there from) that have been used by the Executive Offices for the verification of service in terms of para 1016 of the Manual may also be relied upon in the Accounts Office.

(b) Regarding periods of qualifying service, the check should be conducted for the periods specified in para 1012 with reference to the available records e. g. paid vouchers which would help to verify continuity of service, appointment held, periods of leave etc. during the selected period. Similarly, a perusal of the Provident Fund Ledger Accounts would reveal the continuity of service and also periods of extraordinary leave, if any, taken since no contributions are recoverable during such leave.

1014. Verification of service in the case of non-availability of records .-If paid vouchers or other documents are not available in the Accounts Office for the selected period. The verification may be made from the documents made use of by the Executive Offices. If it be impossible to verify (a portion of the) service otherwise, the facts determined in terms of para 1017 to 1020 of the Manual should also be accepted for the purpose of check in the Accounts Department relating to the particular period of service.

1015. The date of birth, and the date of beginning of service, as shown in the Application Form and the service Statement may be checked with the Office Order containing the appointment of the employee or old Gradation Lists etc. and in the absence of these with the Service Book Register.

1016. Whenever the Service Book/Roll sent with the pension application, contains entries relating to important events such as alteration in date of birth, suspension, dismissal resignation etc. these entries may be verified with copies of orders furnished to the Accounts Office.

1017. Check of Foreign Service contribution- In cases when a railway servant has rendered any foreign service, the Accounts Officer should verify from his records that foreign service contributions have been duly recovered for the periods in question. In cases where verification is not possible in the normal manner action may be taken on the basis indicated in para 1014.

1018. (i) After completing the pension papers in all respects these would be received alongwith the documents mentioned in para 1026 of the Manual in the Accounts Office with the forwarding letter in Form 30 A/R-II not later than 6 months before the date of retirement. The amount to be withheld out of the Gratuity till the outstanding dues are assessed should be indicated in the Form.

(ii) In case of a deceased Railway servant, the name, address and relationship to the deceased Railway servant of the person or persons to whom the payment is to be made and the amount to be paid to each of them should be indicated. When the Death-cum-Retirement Gratuity is payable to a minor, the name of the natural guardian to whom the payment is to be made on his behalf and in the absence of the natural guardian, the name of the person who furnishes the Guardianship Certificate should also be clearly indicated.

(iii) In the case of Family pension payable under para 801 of 802 the Manual the period upto which it is payable and the event, if any, on the happening of which payment will be stopped should also be specified.

1019. The Service Book should show the date of appointment, the date of confirmation, the cause of retirement, and the date of retirement, It should also contain a clear record of:

(i)	Periods of service counted as qualifying service in terms of para 413 of the Manual.
(ii)	If the Railway servant has been on foreign service, reference to the orders of transfer to foreign service and the fact of recovery (or waiver) of the Foreign Service Contributions;
(iii)	all non-qualifying periods, which should be entered in red ink;
(iv)	Periods of strikes, suspension and breaks in service, and how each such periods has been treated, supported by reference to the orders of the competent authority; and
(v)	Periods of service verified from collateral evidence/affidavit duly accepted by the competent authority.

1020. Last Pay Certificate.- In the case of ordinary pension, the Last Pay Certificate, with a clear certificate of "No Demand" if no dues are outstanding, or a list of outstandings, as the case may be, should be attached. As Pension papers are sent in advance of the date of

retirement, the Last Pay Certificate should follow as early as possible. The Gratuity payment Order will include a provision for the withholding of 10% of the gratuity or Rs. 1000/- whichever is less, pending the receipt of the Last Pay Certificate.

1021. (i) Memorandum of Average Emoluments. – The Memorandum of Average Emoluments of the Railway servant should be prepared in Form No. II. The Memorandum should be prepared with reference to the provisions of Chapter V of the Manual, a separate memorandum being prepared in connection with each subpara of that para, if more than one sub-para is applicable in any case. The calculation of average emoluments should be based on the actual number of days contained in each month.

(ii) The Memorandum of Average Emoluments should be supported by a statement of all periods of leave/foreign service, suspension during the last two years of qualifying service, In the case of a Railway servant who proceeded on such leave/foreign service or was placed under suspension while officiating in a post higher than his substantive post, a certificate to the effect that he would have continued to officiate in the higher post but for being on leave or foreign service or suspension during such periods, should be recorded on the statement. The emoluments that the Railway servant would have drawn but for being on leave/foreign service/suspension during such periods should also be clearly indicated against the respective periods.

(iii) In case the Service Registers have been subjected to checks at various stages i.e. by Head of Office by according annual certificate of verification and test checked by the Accounts Office in accordance with paras 1010 and 1011 the check of emoluments drawn during the last ten months of service may be conducted with reference to the entries in the Service Register.

1022. Check of Pension application.- The pension on receipt in Accounts Office should be entered in the Register of Applications for Pensions Form A. 1022. The serial number assigned to it in the register should be noted in red ink on the application. The register should also have an alphabetical index too facilitate reference. The Pension application should be carefully scrutinized to see that these are complete in all respects. If the pension papers are plainly incorrect or incomplete, the Accounts Officer should return them promptly for correction or completion. He should also detail the nature of the discrepancy. The authority submitting the pension papers shall settle such discrepancy to the satisfaction of the Accounts Officer.

The Register of Pension Application should be reviewed periodically by the Accounts Officer in order to ensure that the payments are made as early as possible and no undue delay occurs in dealing with them in the Accounts Office.

[Form A 1022](#)

1023. The following checks should be exercised on the Pension Applications:-

(i)	The statement of qualifying service as compiled by the departmental officer should be checked in the manner laid down in the paragraph 1011.
(ii)	The date of retirement shown in the printed Application Form, the Service Records and the Last Pay Certificate should agree.
(iii)	The Last Pay Certificate should be examined to see the last pay drawn, outstanding dues etc.

(iv)	The statement of average emoluments and the last pay drawn should be checked with the service records etc.
(v)	The instructions regarding the period upto which the pension is payable and the event, if any, on the happening of which payment has to be stopped should be taken note and specified on the Pension Payment Order.
(vi)	It should be verified from the Service Records, SRPF Ledger Account or the Register of Pension Application, Check Register of pension etc. that Pension/DCRG has not previously been passed for payment.
<p>Note:- The work involves not merely an arithmetical calculation of the average emoluments but also a check of the correctness of the emoluments which enter into that calculation. The correctness of the emoluments on the first date of the ten month period would naturally depend on the correctness of the emoluments prior to this date. However, any such check of the correctness of past emoluments should not become an occasion for an extensive examination going back into the distant past, the check should be minimum which is absolutely necessary and it should in any case not go back to a period earlier than a maximum of 24 months preceding their retirement.</p>	

1024. (a) Check of SRPF Ledgers. – The SRPF card of the employee should be consulted to ensure that Government contribution is not being allowed to him. In case it is being allowed it should be written back to the Pension Fund. The fact of issue of payment authority for pension, DCRG etc. should be noted on the PF ledger card.

(b) Remarks of payment on all Pension Documents. – A remark should be given on all the documents accompanying the pension application viz. Service Records, Leave Account, Personal File etc. showing conspicuously in red ink that the pension/ DCRG etc. have been passed for payment under Accounts Bill No..... dated..... .

(c) After exercising the requisite checks the endorsement on the third page of the application in form 30-R-II should be filled showing the total period of qualifying service which has been verified and accepted, the average emoluments of the last ten months of service, the last pay drawn the amount of pension, family pension and DCRG etc. admissible in the case. A certificate and Report of the pension should be drawn out in Form A. 1024 and signed by the Accounts officer in-charge.

(d) Cent per cent Check. – The pension papers should be put up to the Accounts Officer through Section Officer (Accounts) alongwith the Register of Application for pension (Form A.1022). These will be checked cent per cent by the Section officer (Accounts) and the Accounts Officer who will sign the certificate and Report (Form A.1024) and initial the entries in the Register.

Form A. 1024

1025 Emoluments/Average Emoluments. – The following points should be seen in the Memorandum of Average Emoluments:

(1)	The "emoluments" for pensionary benefits shall mean the "Pay" as defined in Rule 2003 (21)-R-II, which the Railway servant was receiving immediately before quitting service. The benefit of higher officiating pay for gratuity/death cum-retirement gratuity will, however, be given only if such pay was/would have been drawn continuously for a period of not less than 22 days. In the case of running staff, emoluments for gratuity/death-cum-retirement gratuity will also include the monthly average of the allowance drawn during the 265 days of running duty immediately preceding the date of quitting service limited to 75 per cent of the emoluments as defined above.
(2)	The calculation of emoluments is subject to the following provisions:-
(i)	If immediately before quitting service a Railway servant has been absent from duty on leave with allowances (including leave preparatory to retirement) or on foreign service or having been suspended but reinstated without forfeiture of qualifying service, his emoluments should be taken at what they should have been had he not been on such leave or foreign service or suspension.
(ii)	The emoluments shall not be increased on account of increase in pay not actually drawn except as provided in this para and paras below. For example, where a Railway servant is allowed to count time retrospectively towards increase of pay but does not receive retrospectively the intermediate periodical increments, these intermediate increments shall not be reckoned in the calculation of average emoluments.
(iii)	In cases of wrongful reversion caused by administrative errors. Where on repromotion the pay of the Railway servant is fixed Performa, the emolument that the Railway servant would have drawn but for his reversion should be taken into account.
(iv)	If the Railway servant earns an increment, during privilege leave/leave on average pay not exceeding 4 months (120 days in the case of liberalized leave rules) or during the first four months (120 days in the case of liberalized leave rules) of any period of privilege leave/leave on average pay (including leave preparatory to retirement but excluding any kind of post-superannuation leave except in respect of staff governed by ex-Company Railway leave rules) the increment or the increase in pay will count as emoluments even though it is not actually drawn during leave.
(v)	Where the emoluments of a Railway servant have been reduced during the last 10 months of his qualifying service, otherwise than as a penalty, the average emoluments may, at the discretion of the authority competent to sanction the Pensionary benefits be treated as emoluments for the purpose of calculation of the gratuity or death-cum-retirement gratuity.

(vi)	In cases of joining time falling under clauses (a) and (c) of Rule 2138-R-II- (F.R. 107), where the pay of a particular post is drawn, the actual emoluments (not the actual joining time allowance) drawn should be taken into account. In case of joining time falling under clause (b) (ii) of Rule 2138-R-II (F.R. 107) during which leave salary is drawn and in cases falling under clause (b) (i) of Rule 2138(F.R. 107) during which no leave salary is drawn the pay (i.e. emoluments) which would have been drawn (but for a rule or order not allowing it) if the Railway servant had not been on joining time, should be taken into account.
(vii)	In the case of workshop staff, for unpaid holidays, Sundays and short periods of leave for half-a-day or less which count as qualifying service for Pensionary benefits the emoluments for the whole day calculated at the monthly rate of pay should be taken into account for the purpose of calculating average emoluments.

1026. The term “ average emoluments” means the average of the emoluments drawn during the last ten months of qualifying service.

Provided that if during last ten months of his service, a Railway servant is absent from duty on extraordinary leave (without leave salary) or has been under suspension, the period where of does not count as service, the aforesaid period of leave or of suspension should be disregarded in the calculation of the average emoluments, an equal period before the ten months being included.

1027. In the case of a member of running staff, the actual amount of running allowance, referred to in Para 1025 will include :-

(a)	For period of leave with allowances (including leave preparatory to retirement) or foreign service or suspension which does not result in forfeiture of service, the full average running allowances admissible for inclusion in the leave salary if the leave were on average pay not exceeding one month under the relevant rules;
(b)	For periods in which “mileage in lieu” of running allowance is drawn, “mileage in lieu” actually drawn.
(c)	For period of officiating running duty, running allowances actually drawn;

1028. (i) The term “monthly average of running allowances drawn during the three hundred and sixty-five days of duty immediately preceding the date of quitting service” used in Para 1025(1) should be interpreted to mean 1/12th of the total running allowances drawn during the three hundred and sixty-five days of duty immediately preceding the date of quitting service.

(ii) For working out the average running allowances for the purpose of average emoluments, the limit of 75 per cent of other emoluments should be applied separately in respect of each of the 10 months, the excess of the actual over such 75 per cent being dropped monthly and the aggregate total should be divide by 10 to arrive at the average running allowances.

1029. The higher emoluments actually drawn by a Railway servant on deputation to another Ministry, Armed Forces or a State Government, will be taken into account for the purpose of calculation of emoluments/average emoluments. 1030. The following do not count as “emoluments” for Pensionary benefits and should not be taken into account for reckoning as emoluments:

(i)	Local allowances such as bad climate allowance when sanctioned as compensatory allowance and deputation (local) allowance or deputation (duty) allowance drawn on deputation to non-Government departments or bodies;		
(ii)	Messing allowances;		
(iii)	House rent allowance, or estimated value of rent free quarters;		
(iv)	Travelling allowance;		
(v)	Conveyance allowance;		
(vi)	City compensatory allowance;		
(vii)	Uniform allowance;		
(viii)	Washing allowance;		
(ix)	Any other part of a Railway servant’s emoluments which is specially intended to provide for expenses incidental to his duty;		
(x)	Bonus;		
(xi)	Honorarium;		
(xii)	Fees; and		
(xiii)	Overtime		

.1031. The Accounts Officer, after necessary scrutiny of the papers should issue the pension payment Authority/Pension Payment Order to the Accountant General, Director of Accounts (Postal) or public Sector Bank, as the case be may not later than one month in advance of the date of retirement.

1032. (i) Where the payment of pension is to be arranged through Treasury the Accounts Officer will issue the pension payment order in the Form prescribed in [Annexure I-H](#) duly signed and embossed seal affixed on it to the concerned Treasury Officer alongwith the requisite documents as indicated in para 6 of Annexure I. The specimen special seal and specimen signatures of the Accounts Officers empowered to sign the Pension Payment Orders (special seal) should be sent to the Treasury Officers direct and any change in the incumbency should be intimated over the signature of an authorised officer preferably of the officer, whose authority is substituted.

(ii) Where the payment is to be arranged through the post Offices the Accounts Officer will forward to the concerned Director of Accounts (Postal) the Pension payment Order along with the requisite documents as laid in para 6 of Annexure I. The Director of Accounts (Postal) will forward the documents to the Head Post Office concerned after keeping a record in his office of necessary particulars relating to the pensioner. The Head Post Master will send these documents to the Sub Post Master concerned authorising him to make the necessary payment through the saving bank account (Pension) in the name of the pensioner vide paragraph 7 of Annexure I.

(iii) Where the payment is to be arranged through the public Sector Bank the Accounts Officer will issue the necessary Pension Payment Order alongwith the necessary documents to the Link Branch of the nominated Public Sector Bank in accordance with the instructions laid down in paragraph 6.3 of Annexure II.

1033. In the case of Railway servants governed by the family pension scheme for Railway employees, 1964 the amount of the family pension admissible to the widow/widower in the event of death of the pensioner should also be indicated on the Pension Payment Authority issued to the Accountant General so that the letter may indicate the same in the Pension Payment Order.

The Pension Payment Authority should be signed by the Accounts Officer whose specimen signatures are on record with the Accountant General etc. concerned and it should be sealed with special seal.

1034. The amount of pension should be expressed in whole rupee and when the pension calculated according to the rules contains a fraction of a rupee, it should be rounded off to the next higher rupee.

1035. Check Register of Pensions. – A check Register of Pensions in Form A. 1035 should be maintained in the Accounts Office. Separate pages should be set apart for each Treasury, Bank/Post Office. All Pension Payment Authorities should be noted in the Register under the initials of the Accounts Officer. The debits received from the Accountant General concerned in respect of the pension paid at treasuries will be noted in this register.

[Form A. 1035](#)

1036. On receipt of the intimation from the Accountant General concerned of the number and date of Pension Payment Order issued by him to the Treasury Officer concerned, the same should be noted in the Check Register of Pensions. (Form A.1035). When entries are transferred from an old Check Register to a new one, the entries so transferred to the new Register should be similarly attested by an Accounts Officer.

When a pension cases to be payable, or is transferred to another place, the unused pages for dates of monthly payments should be cancelled and the cause noted across them.

Note:- (1) If any pension have remained undrawn without any explanation being forthcoming regarding them for three years the entries may be omitted when opening New Pension Check Registers.

(A) (i) In the Check Register of Family Pensions an additional column should show 'limitation of Pension, which must be stated as precisely as possible

(ii) In all cases where the determination of the pension can not be fixed for a precise date, the payment can be admitted only upon a certificate in each case that the event (wherever it is) which terminates the pension has not happened.

1037. Death-cum-retirement Gratuity and Commuted Value of Pension are not liable to income-tax. Ordinary Gratuity which is payable to a person who has completed less than 10 years qualifying service, ordinary pension, and family pension are, however, subject to income-tax. All Pensionary benefits are exempted from the Gift-tax.

1038. A Pensionary benefit as also the commuted value of pension may be sanctioned in rupees only even when it is payable abroad. The rate of exchange for conversion, where the question of conversion arises, shall be such rate as may be prescribed from time to time.

1039. When necessary payments have been arranged, the Accounts Officer should promptly report the fact to the Personnel Branch, returning also the papers which are no longer required by him.

1040. Payment of Death-Cum-retirement Gratuity. - The DCRG Application should be checked in the Accounts Office with the last pay drawn and the length of service as verified. After exercising the requisite checks Pay Order should be drawn for the amount admitted in the Accounts Officer. It should be carefully seen that the recoveries of Railway dues, if any, indicated thereon, are made from the amount. Where, however, Provisional Payment is to be made pending receipt of the audited Last Pay Certificate, 10% of the gratuity or Rs. 1000/-, whichever is less, should be with held from the gratuity.

Before issuing the Pay Order a reference should be given in the SRPF ledger card of the employee after making sure that no such remarks exist previously. The fact of the Pay Order having been issued should be intimated to the Personnel Branch and also to the applicant. The pay Order should be noted in the Register of Application for Pension under the signature of the Accounts Officer.

1041. Lump sum payment on account of every kind of gratuity and commuted value of ordinary pension unless the payment of pension has already commenced from the Civil Treasury, is made by the Accounts Officer. In cases where the payment of ordinary pension has commenced from the Civil Treasury commuted value of pension will be paid by the disbursing officer on the authorization of the Accountant General concerned.

FAMILY PENSION

1042. A Family Pension is granted to the widow/widower or to the minor children of a Railway servant in accordance with the rules laid down in chapter VIII of the Manual. On receipt of the Family Pension Application the Accounts Officer will check the particulars of service, verify the last pay drawn by the Railway, servant and calculate the Family Pension admissible to the beneficiary. He will then issue a Family Pension Authority in Form A.1042 to the Accounts General concerned for the payment of Family Pension at the specified Treasury indicating the event at the occurrence of which the payment of family pension ceases to be operative. The Family Pension Authority should be noted in the Check Register of Pensions Form A. 1035 under the initials of the Accounts Officer.

Note. - Pension sanctioned to the minor children will be paid through their natural guardian, if any, otherwise through their de-facto guardian on production of Indemnity Bond.

[Form A. 1042](#)

1043. Death of Pensioner. - Whenever the death of a pensioner/recipient of pension is intimated the facts should at once be noted both in the Check Register of Pension Form A.1035 and necessary action taken by the Accounts Officer. Similarly any other order or information which has the effect of authorizing or stopping payment of a pension should be noted in the Check Register of Pensions Form A.1035 and the entry attested by the Accounts Officer.

1044. Cases of non-drawal of pension. - Every pension disbursing officer shall submit through the Accountant General concerned, every six months, a statement of cases of failure to draw pensions for more than one year. The reason for non-drawal, if known, shall be stated against the name. Also when a pension ceases to be payable during the life time of a pensioner, both portions of Pension Payment Order should be returned by the Treasury Officer through the Accountant General after making the last payment and with a note

recording the reasons for the cessation of the pension. On receipt of this report a note should be made in the Check Register of Pensions A. 1035 showing the date from which the pension has remained undrawn and the reason therefor so that the debits for the period after that are not accepted.

1045. Check of Paid Pension Bills. - After payment of pension to the Railway Pensioners the Treasury Officer/Postal Authorities/Banks are required to send the paid bills to the Railway Accounts Officer through proper channel in support of the debits raised by them against the Financial Adviser and chief Accounts Officer of the Railway concerned. After initial check of debits, the supporting paid bills will be sent to the Pension Section for necessary post audit of the bills.

Besides the normal checks which are applied to all paid vouchers the following points should be seen.-

(i)	that the vouchers are in the prescribed form, payments made in cash or credited to the Account of the Pensioner etc. are certified by the Disbursing Officer;
(ii)	that the amount of pension paid is in accordance with the amount authorised by the Railway.
(iii)	that the vouchers are duly supported by prescribed Life Certificate etc. as per extant orders;
(iv)	that the prescribed certificate regarding Non-employment, Marriages etc. are furnished therewith in evidence of the continued title to pension;
(v)	that income tax has been correctly deducted.

1046. After exercising the above noted checks the following steps should be taken.-

(1)	The certificates and declarations received alongwith the paid vouchers should be noted in Check Register of Pensions (A.1035).
(2)	The payment should be recorded in the Check Register of Pensions (A.1035) and it should be ensured that the payment is in order.
(3)	The vouchers should be properly enfacd showing the detailed head of account to which the pension is chargeable.
(4)	The vouchers should be stamped as admitted or objected, as the case may be and thereafter properly bled.

1047. Percentage Check of Paid Vouchers. - The percentage check to be applied to the paid voucher relating to pension payment is left to the discretion of the Financial Adviser and Chief Accounts Officer who may lay down the down the suitable percentage in the light of the experience gained i.e. the incidence of errors and omissions detected by the Accounts Office. The selection should be made by the Accounts Officer at random in such a way so as to ensure that the vouchers received from the various Disbursing Officers are covered under the test-check.

1048. Payment of Provisional Pension and Gratuity. - If for any special reason it has not been found possible to complete and forward the pension papers to the Accounts Officer for issuing the Pension Payment Order within the prescribed time schedule in a particular case, or if the pension papers have been sent late to that office and/or that office has either returned the papers to the head of Office for eliciting further information or has not been able to issue the Pension Payment Order before one month prior to the date of retirement of the Railway servant, steps should be taken by the Head of the Office to authorize the payment of Provisional Pension and Gratuity by the first of the month in which it is due. For

this purpose, such information as is available in the official records may be used and further the Head of Office should ask the retiring Railway servant for a simple statement giving his total length of service (from the date of joining duty to the date of retirement indicating the period of breaks, if any), and also the emoluments during the last ten months of service. The retiring Railway servant may also be asked to certify that the facts stated by him are correct to the best of his knowledge and belief. If complete information in regard to emoluments drawn during the last ten months is not available either with the Head of Office or with the Railway servant, the emoluments last drawn should be taken provisionally as average emoluments. The head of Office shall sanction 100 per cent of the pension calculated with reference to the information so obtained, as a Provisional Pension. The Death-cum-Retirement Gratuity should similarly be determined. The Provisional Pension and Gratuity will be authorized by the head of the office in respect of non-gazetted Railway servants after withholding the amount from the Gratuity (vide para 1049).

1049. Deduction from Gratuity. - Before disbursing the provisional Gratuity, all known dues such as long term advances still outstanding, over payment of pay and allowances etc. and other recoveries due, should be adjusted. Where no such adjustments are due, a deduction of 10 per cent of gratuity or Rs 1,000/- whichever is less, should be made partly to cover unassisted dues, if any, and partly as a margin for adjustment in the light of the final determination of the Gratuity.

1050. Similarly, in the case of gazetted Railway servant, if the final pension payment order has not been issued by the Accounts Officer one month before the retirement date, the Railway servant may ask the Head of the Office for the drawal and disbursement of provisional Pension and Gratuity in accordance with para 1048.

1051. Provisional Pension to become final after six months. - The provisional pension is not intended to be continued on provisional basis beyond a period of six months from the date of retirement. If the office responsible for issuing the Pension Payment Order has not finalized the pension case by that time, the Provisional Pension shall be deemed to have become final and it will be obligatory for the office concerned to issue the final Pension Payment Order for the amount of pension and gratuity already calculated on a provisional basis; and the deduction made from the gratuity as per para 1049, should also be released subject to para 1052.

1052. Last Pay Certificate. - The issue of the Last Pay Certificate should not be insisted upon before the payment of provisional pension. During the period of six months after Retirement, which has been provided for various purposes, it should be possible for the head of the Office or other office concerned to issue the Last Pay Certificate to a Railway servant. In cases in which the Last Pay Certificate has not been issued by the time, the formal Pension/Gratuity payment order are received (whether this happens prior to the retirement of the Railway servant or after his retirement and after the grant of provisional pension) the Gratuity Payment Order will in any case include a provision for with-holding 10 per cent of the Gratuity or Rs. 1,000/- whichever is less, pending the production of Last Pay Certificate.

1053. Release of with-held Gratuity. - Every effort should be made to assess the Railway dues recoverable from the Railway servants prior to the prescribed deadline. In case where major recoveries are due, but 10 per cent of the Gratuity of Rs. 1,000/- has been with held because there might be unassessed Government dues or because the Gratuity has been provisionally paid or because Last Pay- Certificate has not been received, the with-held amount shall automatically become payable on the expiry of six months after retirement. The Head of Office (or the office issuing the Pension and Gratuity Orders) should indicate in the orders granting a provisional Gratuity (or the final Gratuity Payment Order) itself, the amount

of gratuity with-held and add further that the with-held amount shall be released by the office disbursing pension without further instructions on the expiry of the period of six months from the date of retirement unless instructions for the recovery of a specified sum or sums from the withheld amount are issued within the aforesaid period.

1054. A special Check Register should be opened in the Accounts Office in which should be entered the orders for Anticipatory Pensions passed under the relevant services rules and the dates of payments noted against it. The orders should be entered in consecutive orders and when final adjustment of the payment is made against the final order granting the pensions, full note of it should be made in the Register. This check Register must be reviewed by the Accounts Officer personally every month in order to see that no undue delay has occurred in the final settlement of the cases.

Note. - 1. When the final pension is sanctioned, it should be dealt with in the Pension Check Register as covering the anticipatory order and not as being in continuation of it, and the cancellation of the order issued for payment of anticipatory pension ensured.

2. It is not necessary that an Anticipatory Pension Payment Order should be cancelled before the final order is issued. All final pension payment orders must, however be forwarded to the Disbursing Officers concerned under cover of special letter. The subsequent cancellation of the Anticipatory Pension Payment Order should be carefully watched through the Special Check Register of anticipatory pensions in which the date of issue of the final and the date of cancellation of the anticipatory orders should be noted over the initials of the Accounts Officer.
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REVISION OF PENSIONARY BENEFITS

1055. In cases where a Pensionary benefit already sanctioned has to be enhanced as result of fresh facts coming to notice at a later date, or a fresh order taking retrospective effect, neither a fresh formal application, nor a fresh printed application is necessary. In such cases, only an attested copy of the first and third pages of the original printed application in Form No. 30R-II is received in the Accounts Office with revised figures filled in against entries No. 10,11,12 only (average emoluments, proposed gratuity/pension and/or death-cum-retirement gratuity) of first page so as to enable the Accounts Officer to record the revised report at the proper place on the third page of the application.

COMMUTATION OF (ORDINARY) PENSION

1056. **Calculation of Commutation value** . - Application for commutation of pensions will be received in Accounts Office in Part I of Form No. XL(A)-R-II, for lump sum payment of a portion not exceeding one third of the pension which has been or is about to be granted to him. The amount of pension to be commuted should be in whole rupees but where the maximum amount that can be commuted consists of rupees and paise, the amount to be commuted shall be rounded off to the rupee below. The Accounts Officer should complete Part II of Form No. XL(A)-R-II showing the calculations of commutation values expressed as number of year's purchase on age next birthday in accordance with the prescribed table (see para 1214 of the Manual). It should be transmitted to the authority competent to sanction the commutation.

1057. In cases where medical examination is not necessary application for commutation of pension will be made by the Railway Servant after the date of retirement but within one year of the date of retirement on superannuation. The Commutation in such cases becomes absolute on the date on which his application is received by the Administration and

the Railway Servant has no option to withdraw his application. The commuted value should be paid by the Accounts Officer in accordance with paragraph 1065. Where, however, medical examination is necessary the Railway servant has to appear before the Medical Authority within the specified date.

1058. After medical examination the medical authority transmits Form No., XL(A)-R-II and SC(C)-R-II in original and copy of the photograph attested by it to the Accounts Officer who save the certificate contained in Part II of Form No. XL(A)-R-I a certified copy of the completed Form No. XL(C)-R-II to the sanctioning authority and a certified copy of Part III of Form No. XL(C)-R-II to the applicant.

1059. **Option to withdraw the application.**- If the medical authority directs that his age for the purpose of commutation shall be assumed to be greater than his actual age, the applicant may withdraw his application by written notice dispatched within two weeks from the date on which he receives intimation of the revised sum payable in commutation.

Note. - If the medical certificate prescribes that more than five years should be added to the applicant's actual age, the Accounts Officer shall forthwith inform the applicant of the revised sum payable on commutation.

1060. **Commutation becomes absolute.** - Where medical examination is not necessary the Commutation becomes absolute on the date on which the application for commutation is received by the administration after the date of retirement and where medical examination is necessary on the date on which the medical authority signs the medical certificate. Accordingly, the title to receive the commuted portion of the pension ceases and the title to receive the commuted value of pension accrues on that date.

1061. **Death of a pensioner.** - If a Railway servant dies after the commutation becomes absolute (see para 1060) but before receiving payment, the commuted value will be paid by the Accounts Officer to his legal heir if the payment of ordinary pension has not commenced. If, however the payment of ordinary pension has commenced, the commuted value of the pension will be paid through the Paying Officer to the legal heir of the deceased Railway servant.

1062. Where medical examination is not necessary the lump sum payable on commutation shall be calculated assuming the age net birthday in accordance with table of present values laid down in para 1214 of the Manual. Where medical examination is necessary, the age in the case of impaired lives shall be assumed to be such, not being less than the actual age, as the certifying medical authority may direct.

1063. Payment of the commuted value shall be made as expeditiously as possible. In cases in which commutation becomes absolute before pension or anticipatory pension is sanctioned, the payment of commutation should not be authorized until formal sanction to pension or anticipatory pension is received. If a portion of anticipatory pension is commuted, before authorizing payments the Accounts Officer should see that the pensioner has executed a declaration in Form No. 21 of the Manual.

1064. Whatever the date of actual payment, the amount paid and the effect upon the pension shall be the same as if the commuted value were paid on the date on which commutation became absolute. If the commuted portion of the pension has been drawn after the date on which the commutation became absolute, the amount drawn shall be deducted from the amount payable in commutation. While issuing the Authority for Payment of

Commutated value of Pension (Form A.1065.) the date of effect of commutation should be clearly indicated.

1065. **Payment of Commuted Value.** – (i) the Accounts Officer, on receipt of the completed Forms No. XL(A)-R-II and XL(C)-R-II shall arrange forthwith for the payment of the appropriate commuted value in lump sum and for the corresponding reduction of ordinary pension. If, however, the payment of the ordinary pension has already commenced from a Civil Treasury/Post Office/ Bank, he shall issue an authority in Form A. 1065 to the Paying authority to arrange payment of the commuted value. The Payment Authority for Commutation of Pension and consequential reduction of monthly pension will be noted in the Check Register of Pensions Form 1035 under the initials of the Accounts Officer.

(ii) Payment outside India. – If the pensioner is drawing his pension outside India the commuted value of pension will be payable at the office through which the pension is drawn, the rate of exchange for conversion of the lump sum, where the question of conversion arises, shall be such rate as the President may by order prescribe.

Form A. 1065

1066. (i) **Arrears due to deceased Railways servant himself** – The payment of arrears of Pensionary benefits actually due to a deceased Railway servant may be made to the beneficiary indicated below provided that he or she applies for such payment within one year of the date of **death** of the Railway servant. Such arrears cannot be paid thereafter without the sanction of the authority by whom the pension was sanctioned which should be obtained by the disbursing Treasury Officer through the Accountant General concerned. If, however, the arrears do not exceed **Rs.500** and the case presents no peculiar features, the Accountant General concerned is empowered to pass the arrears on his own authority.

The arrears of payment due to the deceased Railway servant will be made to the persons as shown below (whether death occurs before or after sanction of the benefits).

Nature of benefit		To whom payable
(a)	Ordinary gratuity	The nominee, or if no nomination exists or subsists, to the legal heir of the deceased employee.
(b)	D.C.R. Gratuity/Residuary Gratuity	The nominee or, if no nomination exists or subsists, to the surviving members of the family of the deceased employee at the time of payment, in equal shares in terms of para 702 of the Manual (see also para 1032 of the Manual).
(c)	Ordinary pension.	The legal heir of the deceased employee.

Ordinary gratuity and death-cum-retirement gratuity/Residuary gratuity will be paid, by the Railway Accounts Officer. Regarding ordinary pension, if the sanction for a pension has not been communicated by the Railway Accounts Officer to the Accountant General concerned, the arrears of pension will be paid by the Railway Accounts Officer himself. However, the payment of arrears of ordinary pension will be arranged by the Treasury Officer, if the payment authority for ordinary pension has been issued by the Railway Accounts Officer to the Accountant General. The Treasury Officer as soon as he comes to know of the death of

pensioner shall report the matter to Accountant General who will in turn communicate the same to the Railway Accounts Officer concerned. After the payment of the arrears of ordinary pension, the Treasury Officer shall return the pension payment order to the Accountant General concerned, except in the case of pensioners governed by the Family Pension Scheme for Railway Employees, 1964, in which case the pensioner's portion of the Pension Payment Order will be returned to the widow/widower.

(ii) **Arrears due to a deceased beneficiary of a deceased Railway Servant.** - The arrears in such cases are payable as indicated below:-

Nature of benefit		To whom payable
(a)	Ordinary gratuity	The legal heir of the beneficiary.
(b)	Death-cum-retirement gratuity	The surviving members of the family of the deceased employee at the time of payment in equal shares (see para 702 & 1032 of the Manual)
(c)	Arrears of family pension	Person next eligible to receive family pension..

Arrears in (a) and (b) above will be payable by the Railway Accounts Officer and arrears in regard to (c) by the Treasury Officer.

1067. (i) When the arrears of Pensionary benefits are payable to the nominee/other family member/legal heir of the Railway servant, it will be the responsibility of the sanctioning authority to satisfy himself that the claimant is the nominee/other family member/legal heir. The disbursing officer will be responsible only for the identification of the person/persons to whom payment is authorised.

(ii) A payment claimed on behalf of a deceased recipient by a person other than a nominee should be supported by the necessary legal documents. Arrears of pension to the extent of **Rs 500** may, however, be paid without the production of the usual legal authority under the orders of the Collector or other officer responsible for the payment after such inquiry into the right and title of the claimants may as be deemed sufficient. Any excess above Rs. 500 may also be paid without the production of the usual legal authority under the orders of the General Managers or Heads of Offices or Projects directly under the Railway Board, in respect of Railway servants employed under them. Other cases should be referred to the Railway Board.

Where the amount of death-cum-retirement gratuity is payable to a minor the payment to the extent of **Rs.5,000** (or the first Rs. 5,000 where the amount payable exceeds Rs. 5,000) may be made to his/her guardian, in the absence of a natural guardian, without the production of a formal guardianship certificate but subject to the production of an indemnity bond with suitable sureties to the satisfaction of the sanctioning authority. The balance in excess of **Rs. 5,000** if any, would become payable on the production of a certificate of guardianship. It is essential however, that there should be prima facie grounds for making this payment to the person claiming it. Such ground can exist only if he is shown by a sworn declaration to be a *de facto* guardian and his bona fides have been ascertained. Even if a guardian has not yet been appointed by the Court, if the minor and his property are in custody of some person, such a person is in law a *de facto* guardian. The authorities making the payment should therefore, require the person who comes forward to claim payment on behalf of the minor to satisfy them by an affidavit that he is in charge of the property of the minor and is looking after it or that, if the minor has no property other than the gratuity, the minor is in his custody and care. The affidavit so to be produced is in addition to the indemnity bond with suitable sureties.

The indemnity bond mentioned above should be executed in Form No. 24 of the Manual. The stamp duty payable on the indemnity bond will be borne by the Government. The indemnity bond should be executed on any durable plain paper.

REQUEST FOR TRANSFER FROM ONE TREASURY TO ANOTHER

1068. On request from a pensioner a Treasury Officer may authorise payment in any of the outlying treasuries subordinate to his district treasury, of a pension payable under proper authority at his headquarters, and may transfer the payment of a pension from such subordinate treasury to the district treasury or from one subordinate treasury to another in the same district.

1069. The Accountant General under whose jurisdiction the disbursing treasury is situated may on application and on sufficient cause being shown, permit transfer of payment one, treasury to another under his jurisdiction.

1070. Procedure of transfer from one Accountant General to another, in the case of Pension Payment orders issued by the Accountant General prior to 1-1-79.

1. On receipt of an application from Railway pensioner (alongwith Pensioners half of the pension Payment Order) for transfer of Payment of Pension to a treasury situated in another state, the Treasury Officer in whose jurisdiction the pension is being drawn will send both halves of the Pension Payment Order alongwith the application to the Accountant General who issued the Pension Payment Order.

2. The Accountant General will score through the entries in the Pension Payment Order register and the Audit register, cancel both halves of the original Pension Payment Order and forward both cancelled halves of the Pension Payment Order to the Accountant General of the state in which the Pension Payment is to be made, with a covering letter under intimation both to the Railway Accounts Officer who issued the Pension Payment Authority quoting reference to the Pension Payment Authority and the Pensioner.

3. The new Accountant General on receipt of the letter, alongwith cancelled halves of the Pension Payment Order will issue fresh Pension Payment Order to the Treasury Officer where he Railway Pensioner desires pension disbursement under intimation to Railway Accounts Officer who issued the Pension Payment Authority and the Pensioner.

Railway Accounts Officer who issued the Pension Payment Authority will correct his records and watch receipt of debits for pension disbursement from the new Accountant General.

1071. Procedure of transfer from one treasury to another in the case if PPO's issued by the Railway Accounts Officers on after 01.01.1979 – 1. On receipt of an application from the Railway Pensioner (along with pensioner's half of the Pension Payment Order) for transfer of payment of pension to a treasury situated in another state, the Treasury Officer in whose jurisdiction the pension is being drawn will send both halves of the PPO along with the application the Railway Accounts Officer who originally issued the PPO.

2. The Railway Accounts Officer will cancel both the halves of the PPO received from the Treasury Officer and issue a fresh Pension Order after correcting his records in the Pension register and forward the same to the new treasury officers with a covering letter under intimation to the pensioner.

1072. Payment of Pension through Post Officer and Nationally Banks. – Schemes for disbursement of pensions to Railway pensioners through Post Offices and Nationalized Banks have been introduced to cover all over the country. The details of the Schemes are laid down in [Annexure I](#) & [II](#) to this Chapter.

1073. The procedure for revocation of option from Public Sector Banks to Post Office or Treasury; Post Office to Public Sector Banks/Post Office to treasury is explained in [Annexure III](#).

Annexure I

SCHEME FOR THE DISBURSEMENT OF PENSION TO RAILWAY PENSIONERS THROUGH POST OFFICES

[\(See Paragraph 1072\)](#)

1. **Important features of the Scheme.** - The Important features of the Scheme are as under :

(i)	The pension amount would be credited automatically to the Post Office Savings Banks Account of the retired employee on the first working day of every month. A separate series of Post Office Saving Bank Account will be operated for this purpose. From this account the pensioner can draw money as and when he requires in accordance with the rules of the Post Office Savings Bank Account.
(ii)	No bill for the pension will be required to be presented to be presented by the pensioner every month.
(iii)	The pensioner will be required to appear in person once a year before the Post Master concerned and in addition furnish a life certificate once again during the course of the year six months after personal appearance; in addition certificate of non - employment etc. will have to be furnished twice a year in June and December, failing which the automatic credit to Savings Bank Account will cease, and
(iv)	Under this Scheme, pensions will not be paid in cash or through a "Joint" or "Either or Survivor" account

2. **Applicability.** – The scheme will cover:

- existing railway pensioners, drawing pension through Treasuries, who opt to draw pension through Post Offices under this Scheme ; and
- All railway employees retiring from service hereafter, who opt to draw pension through Post Office Savings Bank Account instead of through Treasuries.

3. Disbursement of pension through Post Offices is an additional facility. Existing railway pensioners as also railway employees who retire from service hereafter will continue to have the option of drawing their pension from the Treasuries as per existing procedure.

4. The Scheme will cover payment of all types of pension. It will not, however, cover payment of Death-cum-Retirement Gratuity for which the existing procedure for payment departmentally by the Railways will continue.

5. The railway pensioner will apply in duplicate, as per [Annexure I-A](#), to the Post Office through which he wishes to draw his pension after retirement, for a Savings Bank Account to be opened in his name in that Post Office with an undertaking that excess payment credited to his account can be recovered by the P & T Department.

6. The F.A. & C. A. O./Workshop/Divisional Accounts Officer will forward to the concerned Director of Accounts (Postal), under intimation to the pensioner, the following documents :-

(i)	Pension Payment Order (disburser's portion).
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(ii)	Copy of photograph/joint photographs,
(iii)	Specimen signatures duly attested,
(iv)	An application from the pensioner as in Annexure I-A .

7. The Director of Accounts (Postal) will forward the documents referred to above to the Head Post Office concerned after keeping a record in his office of necessary particulars relating to the pensioner.

The Head Post Master concerned will send these documents to the Sub-Post Master concerned after keeping a record in his office of necessary particulars relating to the pensioner and simultaneously authorise the Sub-Post Master concerned to open a Saving Bank Account (Pension) in the name of the pensioner. The Sub-Post Master shall handover the Pensioner's portion of the PPO to the Pensioner when they present themselves for receiving first payment of pension.

8. In the case of an existing pensioner who opts for pension through the Post Offices, the pensioner will have to hand over the following to the Treasury Officer concerned :-

(i)	An application as in Annexure I-A in duplicate addressed to the Post Master of the Post Office from where he wishes to draw his pension.
(ii)	An application as in Annexure I-B in duplicate addressed to the Treasury Officer, and;
(iii)	The pensioner's half of the P.P.O.

9. The Treasury Officer will forward these documents under his special seal, together with the disbursers half of the P.P.O. (which has been in his custody), to the Director of Accounts (Postal) for arranging payment of pension under this Scheme. In the forwarding letter, the Treasury Officer will indicate clearly the month upto which pension has actually been paid to the pensioner, which should tally with the entries in the disbursers half of the P.P.O. A copy of that letter will be forwarded by the Treasury Officer simultaneously to (i) his Accountant General and (ii) the Pensioner. In addition the Treasury Officer will also send to the Accountant General, every month alongwith the monthly accounts, a separate schedule in the Form at Annexure I-G giving particulars of P.P.Os., transferred to P. & T. Accounts Officers for payment through Post Offices in accordance with this Scheme. Each item shown in the schedule will be repeated in the schedules accompanying the monthly accounts for two consecutive months after the month in which the item first appears. It will also be certified by the Treasury Officer on the schedule itself that payment has been stopped in respect of the P.P.O mentioned in the schedule with effect from the dates mentioned therein and that no further payment will be made in respect of these P.P.Os. at his treasury. This schedule should invariably be sent with the month's account even if in any particular month no entry has to be recorded in the schedule, in which case a 'Nil' schedule should be sent.

10. on receipt of this intimation from the Treasury Officer, the Accountant General will advise the concerned F.A. & C.A.O./Divisional/Workshop Accounts Officer about the pension payment having been transferred to the Postal Department.

11. On receipt of Pension Payment Order and other documents from the Treasury Officer in respect of an existing pensioner who now wants to draw his pension from a Post Office, the Director of Accounts (Postal) will send an intimation to the Railway Accounts Officer concerned who had issued the Pension Payment Authority (with a copy to F.A. & C.A.O. and A.G. concerned) stating that the payment of pension to the particular pensioner will here after be made by the Postal Department under this Scheme. While sending this intimation, the Director of Accounts (Postal) should clearly give the following details: -

(i)	Name of the Pensioner.
(ii)	Pension Payment Authority no.
(iii)	Pension Payment Order No.
(iv)	Amount of pension.
(v)	Month from which payment of pension would be made by the Postal Department.

12. On receipt of such an intimation from the Director of Accounts (Postal), the Railway Accounts Officer will verify the correctness of the details and note the same in his records. He should also acknowledge the receipt of the intimation sent by the Director of Accounts (Postal), a copy of this intimation being endorsed to his F.A. & C.A.O. and the A.G. concerned.

The procedure to be followed thereafter by the Director of Accounts (Postal) will be on the same lines as for new pensioners.

13. The personal identification of the pensioner will be the responsibility of the Post Master of the Post Office where the pension is to be paid. The identification will have to be done in accordance with the procedure laid down under Rule 356 of the Central Treasury Rules.

14. The pensioner will:–

(a)	appear in person once a year either in June or December before the Post Master Sub-post Master of the Post Office.
(b)	send a life certificate as per Annexure I-C to the Post Office once a year in June or December, (if he/she has appeared in person in June, he/she will then send the life certificate in December and vice-versa) ; and
(c)	furnish to the Post Master a certificate of non-employment in the form at Annexure I-D twice a year in the months of June and December.

Failing compliance with these requirements, the automatic credit to the Saving Bank account will cease. In such an event the Post Master would inform the Pensioner in writing the particular deficiency which has caused the cessation of the automatic credit to his/her Saving Bank Account.

“It would be the responsibility of the pensioners to have the necessary entries made in the pensioners’ portion of the P.P.O., at the time of revision of pension/relief or when the paying Branch of the Post Office is to be changed.”

15. Receipt of Family Pension. – The amount of family pension payable to the widow/widower of the deceased pensioner is given in the Pension Payment Order. When she/he becomes entitled to receive family pension, the Head Post Office will on receipt of :-

- death certificate of the pensioner,
- application for grant of Family Pension,
- application for opening a Savings Bank Account in the name of the widow/widower for this purpose with an undertaking for recovery by the P& T.

Department any excess credit to widow/widower's account as per [Annexure I-A](#).

- a copy of her/his photograph.

authorise the concerned Post Office to start paying family pension to the widow/widower as mentioned in the P.P.O. The Head Post Office will also send an intimation in this regard to the Director of Accounts (Postal) who will in turn send an advice to the F.A. & C.A.O. concerned. Declaration in form at [Annexure I-E](#) from the pensioner whose family pension is terminable on marriage/remarriage will have to be sent by her/him to the Post Office twice a year in June and December. The certificate contained in the declaration will be countersigned by a responsible officer or a well known person.

16. Commutation of Pension. – When a pensioner wishes to commute his pension he/she will apply to the railway authority concerned duly informing the Post Master concerned from where he is drawing his pension to this effect. The work relating to commutation of pension will continue to be the responsibility of the Railways and after commutation has become absolute as a consequence of the Railway Administration and the pensioner having observed all the formalities in accordance with the extant rules on the subject, the commuted value of pension so arrived at will be advised under special seal by the Accounts authorities to the Director of Accounts (Postal). Reduced amount of pension effective from the date of payment of commuted value or three months from the date of authorisation by the Accounts Officer, whichever is earlier, will also be communicated to the Director of Accounts (Postal). There after the Director of Accounts (Postal) will take further action to authorise the Post Office concerned through the Head Post Office for the payment of commuted value as also the reduced amount of pension. The reduced amount of pension falls due with effect from the date of payment of commuted value to the pensioner or three months from the date of authorization by the Railway Accounts Officer for payment of commuted value of pension, whichever is earlier. An intimation to the effect that necessary entries have been made in the Pension Payment Order under attestation by the Head Post Office, will have to be sent by the Director of Accounts (Postal) to the F.A. & C.A.O./Divisional/Workshop Accounts Officer concerned. The commuted value of pension will be credited to the account of the Post Office through which he/she draws pension. The amount of pension drawn in excess as a result of commutation from the date, the revised pension is payable will also be adjusted.

17. Relief to Pensioners. – Whenever relief/ ad hoc relief to pensioners is sanctioned by Government, the Ministry of Railways would convey the same to all the Director of Accounts (Postal) for enabling them to instruct the Head Post Offices concerned to take necessary action for recording the necessary entries in the P.P.Os. at their end. Action would simultaneously be initiated by the Head Post Office for instructing the Post Offices under its jurisdiction for incorporating the necessary entries in the P.P.O. which is in the custody of the Post Offices concerned. Thereafter the revised pension amount inclusive of the reliefs would be credited to the Saving Bank Account alongwith arrears, if any, on this account as per procedure already laid down under the Scheme.

18. Income Tax deductions. – Income tax will be deducted by the Post Office wherever necessary from the monthly pension. The total amount of income tax to be deducted will be calculated by the Head Post Office and intimated to the Post Office concerned. Deductions will be made in monthly installments. The gross amount of the pension will be credited to the pensioners account and simultaneously, a debit entry of income tax deductions will be made. At the close of the financial year the Head Post Master will furnish a certificate in form at [Annexure I-F](#) to the pensioner showing the gross amount of pension payable in the year and the total amount of deduction made on account of income tax.

19. **Transfer of pension.** – When a pensioner desires to change the Post Office from where he is drawing his pension, he will have to apply to the Post Master of the Post office where he is drawing his pension. The Pension Payment Order and other documents would be transferred by the Post Master of the Post Office where pension was being paid to the Head Post Office.

(a)	In case the new Post Office, through which the pensioner now wants to draw his pension, falls within the jurisdiction of the same Head Post Office, the Head Post Master concerned will forward the P.P.O. and other papers to the Post Master for the New Post Office where the pensioner now wishes to draw his pension under intimation to the pensioner and to the concerned Director of Accounts (Postal).
(b)	If, however, the new Post Office from where the pensioner wishes to draw his pension falls within the jurisdiction of another Head Post Office under the control of the same Director of Accounts (Postal), the Pension Payment Order and other relevant documents would be transferred by the Head Post Office for onward transmission to the Post Office from which the pension is to be drawn by the pensioner hereafter with suitable advice to the Director of Accounts (Postal) and under intimation to the pensioner.
(c)	If the new Post Office from where the pensioner wishes to draw his pension falls within the jurisdiction of another Director of Accounts (Postal), the Pension Payment Order and other documents will be forwarded by the Head Post Office to the Director of Accounts (Postal). The Director of Accounts (Postal) will then arrange for the transfer of these documents to the other Director of Accounts (postal) under whose jurisdiction the new Post Office falls. The documents will then be transferred to the particular Post Office through the Head Post Office concerned, with intimation to the pensioner. In all cases of transfer of payment of pension from one Post Office to another the Director of Accounts (Postal) should send an intimation to the F.A.&C.A.O. concerned.

20. **Accounting.** – The Director of Accounts (Postal) will raise every month debits separately against each of the F.A. & C.A.Os. in respect of amounts paid as pension, family pension and commuted value of the pension, in respect of P.P.Os. issued from his side. The amount debited to each Railway should be supported by details containing the following information :-

(i)	Name of the Railway
(ii)	Name of the Pensioner
(iii)	Pension Payment Order No.
(iv)	Amount of Pension/Family Pension
(v)	Commuted value of pension
(vi)	Savings Bank Account No.
(vii)	Particulars of Post Office.

21. As far as possible separate consolidated lists pertaining to each Division/Workshop (falling within the jurisdiction of the same F.A. & C.A.O. from where the original P.P.O. has been issued should be prepared by the Director of Accounts (Postal) at the

time of raising of debits. Details of all adjustments as a result of excess credits/erroneous credits or erroneous debits raised in the previous months should be clearly brought out at the time of raising debits by the Director of Accounts (Postal).

22. Arrears of pension on death. – Pension can be drawn for the day of the pensioner’s death. When a pensioner dies, the rightful claimant of the balance lying at the pensioners Savings Bank Account will have to furnish a death certificate to the Post Master concerned, on receipt of which the Post Master would work out any arrears due to the deceased or over payments, if any, made to him. The Post Master concerned will immediately take action for recovery/adjustment of the overpayments in accordance with the rules of Post Office Savings Bank Accounts (Pension).

“The balance amount will be paid to the nominee(s). In case there is no nomination, the amount will be paid to the heirs of the deceased in accordance with the Post Office Savings Bank Rules.”

23.1 Cessation of Pension. – Where pension ceases to be payable to a pensioner/recipient of family pension on death etc. the Post Office concerned will make necessary entries in the Pension Payment Order and its records and return it to the pension sanctioning authority through the Head Post Office and the Director of Accounts (Postal). The latter will also amend the records.

23.2 “If all the columns for entering monthly payments in the disbursers/pensioners portion of the PPO get fully used up, the disbursing Post Office may add extra sheet(s) with similar columns for noting further payments. A suitable entry will be made by the Post Office on the PPO (disbursers/pensioners portion) whenever a continuation sheet is added, specifying the number of pages on the sheet”.

23.3 In cases in which pensioner’s portion of the PPO is lost, worn out or torn and is sought to be renewed, the disbursing post office will renew the PPO in its own authority.

23.4 In case both the halves of the PPO are reported lost in transit due to floods or any other natural calamity before commencement of payment of pension, the paying Post Office to which the matter is reported, will write to the Railway Accounts Officer, through the Director of Accounts (Postal) and request for issue of duplicate PPO in favour of the concerned pensioner. Before taking this action, the Paying Post Office will, however, verify from its records that no payment to the pensioner has already been made and it will confirm this fact to the Railway Accounts Officer, while writing for duplicate PPO. The Paying Post Office will also take the following further action before action before commencing payment in such cases on receipt of duplicate PPOs through the concerned Director of Accounts (Postal) :-

(a)	The fact that no payment is to be made against the original PPO will be prominently mentioned in the remarks column of the pension payment register while noting therein the particulars of duplicate PPO.
(b)	A confirmation will be obtained from the pensioner to the effect that he has not already received any payment against the original PPO and kept on record. He will also furnish an undertaking that he will surrender to the paying Post Office the original PPO if traced out late and will not claim any payment on its strength.
(c)	It will be verified that no payment has been made to the pensioner on the basis of the original PPO during the period following the report made to the Railway Accounts Officer as regards its reported loss.

	The first payment of pension against the duplicate PPO shall in no case be authorised at an office other than the one mentioned in the original PPO.
--	--

24. As no bills will have to be presented by the pensioner the debit Schedules received from the P & T Department will not be supported by paid vouchers. The Debit Schedules will, however, contain the following details :-

(i)	Name of the Pensioner
(ii)	Pension Payment Order Number
(iii)	Amount of pension
(iv)	Post Office in which pension has been disbursed
(v)	Savings Bank Account Number.

On receipt of the Debit Schedules in the F.A. & C.A.O.'s Office these will be checked with reference to the details quoted above.

25. **Revocation of option.** – A pensioner who has opted for this Scheme is free to revoke his option and to draw his pension otherwise, but before doing so he must give notice of a minimum period of three calendar months to the Post Master of the Post Office from where he has been drawing his pension.

Annexure I-A

PENSIONER/GOVT. SERVANTS LETTER OF AUTHORITY AND UNDERTAKING

(Paras 5,6,8 and 15)

*1. I hereby authorise the Post Master/Sub-Post Master to receive my monthly pension on my behalf and credit the same to my Savings Bank Account (Pension) on the first working day of every month as per particulars given below: -

(i)	Name in full.....
(ii)	Particulars of Post Office/Sub-Post Office.....
(iii)	Particulars of Head Post Office concerned.....
(iv)	Savings Bank Account (Pension) No.....
(v)	Amount of pension, per month (in words)
(vi)	Designation, Office and Railway at the time to retirement.....

	* Para 1 is to be filled in by retiring Govt. Servant only.

**2. I am a Railway pensioner drawing my pension from the Treasury at I wish to draw my pension through Post Office and accordingly I hereby authorize the Post Master/ Sub-Post Master to receive my monthly pension on my behalf and credit the same to my Savings Bank Account (Pension) on the first working day of every month as per particulars given below :-

(i)	Name in full.....
(ii)	Designation, Office and the Railway at the time of retirement
(iii)	Post Office/Sub-Post Office from where I want to draw the pension in future.....
(iv)	Particulars of the Head Post Office concerned.....
(v) †	Savings Bank Account (Pension) No.
(vi)	Pension Payment Order No.....
(vii)	Amount of pension per month (in words)
(viii)	Treasury from which it is now being drawn
	** Para 2 is to be filled only by existing Railway pensioners who opt for the Scheme.
	† To be filled in at the time of first personal appearance of the pensioner before the Post Master/Sub-Post Master.

3. I agree to undertake that any amount of excess/wrong payment of pension if credited to my above S.B. Account may be recovered or withdrawn from the said Savings Bank Account by the said Post Master/Sub-Post Master.

4. This authority shall remain in force until due notice in writing of its revocation is given by me.

.....

Signature of witness

Signature of the Govt. Servant/Railway Pensioner

1.	Name	Name.....
	Address	Father's name.....
	Date	Address.....

	Signature of witness	

2.	Name		
	Address		
	Date		Date

_____*****

ANNEXURE I-B

APPLICATION FOR DRAWAL OF PENSION THROUGH POST OFFICES

(Para 8)

(To be submitted in duplicate)

To,

The Treasury Officer,
(Place)

Sir,

I opt to draw my pension through Post Office and give below necessary particulars to enable you to make arrangements in this regard :-

1.	Particulars of Pensioner :-
(a)	Name
(b)	Pension Payment Order Number
(c)	Present Address

2.	Particulars of Head Post Office :-
(a)	Name
(b)	Sub/Post Office where payment desired

Place.....

Date.....

Yours faithfully,

.....

(Pensioner).

Pensioner's Specimen Signature

[Empty box for Pensioner's Specimen Signature]

FOR USE IN TREASURY

Forwarded to the Director of Accounts (Postal) both the halves of the P.P.O. No..... of Shri/Smt./Kumari are sent herewith.

The pensioner has been paid pension for the period up to the month of Pension due from the month of is to be arranged by the Post Office.

Station

.....

Treasury Officer
(with his seal)

Date

***** ----- *****

ANNEXURE I-C
CERTIFICATE TO BE SUBMITTED BY PENSIONER
(Para 14)

LIFE CERTIFICATE

Certified that I have seen the pensioner
 Shri/Smt.....holder of Pension Payment Order
 No.....and that he/she is alive on this date.
 (Name of Pensioner)

Place.....

Date.....

Name

Designation of authorised Officer.....
(with seal)

***** _____ *****

Annexure I-D

NON-EMPLOYMENT CERTIFICATE

(Para 14)

%I declare that I have not received any remuneration for serving in any capacity in an establishment of the Central Government or a State Government undertaking or from a Local Fund during the period December to May, 20..... June, to November, 20.....

%I declare that I have been employed/re-employed in the Office of.....and was in receipt of the following emoluments during the period*.....

*to be specified.

%I declare that I have accepted commercial employment after obtaining/without obtaining sanction of the Government (to be furnished by Central Service Class I Officers during first two years from the date of retirement).

%I declare that I have/have not accepted any employment under any Government outside India after obtaining/without obtaining sanction of the Government (to be furnished by Central Service Class I Officers only).

%delete whichever is not applicable.

Place	Signature
Dated	Name of the Pensioner
	P. P. O. No.

***** _____ *****

CERTIFICATE OF RE-MARRIAGE /NON-MARRIAGE

(Para 15)

I hereby declare that I am not married/I have not been married during the past six months.

Place.....
Dated.....

Signature
Name of the Pensioner.....
P. P. O. No.

I certify to the best of my knowledge and belief that the above declaration is correct.

Signature of a responsible Officer or a well known person

Place.....
Dated.....

Name
Designation

Annexure I-F

CERTIFICATE OF DEDUCTION OF INCOME TAX

(Para 18)

Certified that the following amounts have been recovered on account of Income Tax and Surcharge on Income Tax from the amount of pension credited to the Savings Bank Account (Pension) of the pensioner named below. The amounts deducted have been credited in the Reserve Bank of India.

- (1) Name of the pensioner.....
- (2) Financial year.....
- (3) Amount of pension.....
- (4) Income Tax.....
- (5) Surcharge on Income tax.....

Post Master.....
Head Post Office....

**SCHEDULE OF P. P. O OF RAILWAY PENSIONS TRANSFERRED FOR PAYMENT THROUGH
POST OFFICE**

(Para 9)

(Authority.....)

S. No.	P. P.O. No.	Name of pensioner	Railway to which pension pertains	Amount Rs. P.	Date up to which payment made	No. & date of advice to Director of Accounts (Postal)
1	2	3	4	5	6	7

Certified that payment has been stopped in respect of the above P. P. Os. and that no further payments beyond the date shown in Column 6 will be made in respect of these P. P. Os.. in this Treasury.

.....

Treasury Officer

_____*****

PENSION PAYMENT ORDER

[See Para 1032 (i)]

Pensioner's Portion

Date of Retirement..... Date of Commutation

Debitable to.....Government

Joint photograph of the Government servant with his/her spouse duly attested.

Head of Account

Major Head

Minor Head

Voted/Charged

Name of pensioner, service to which belonged and post last held

Name of his wife/her husband

Class of pension and the date of commencement	Date or Approximate date of birth	Religion and Nationality	Res. Address	Amount of monthly pension	Relief in pensioner		Total monthly amount payable
					Date	Amount	
1	2	3	4	5	6	7	8

1. *

2. Family Pension

Date of death of the pensioner.....

Date of remarriage or death of the widow/widowerTo be

filled in and attested by the Treasury/designated officer of the paying branch/Pay and Accounts Officer.

*Indicate Class of Pension here.

No.....

Dated, the.....20

Sir,

UNTIL FURTHER NOTICE, and on the expiration of every month be pleased to pay tothe sum of Rupees.....(less Income Tax), being the amount of.....pension plus Relief thereon as..... upon the production of the pensioner's portion of this order taking from the claimant a receipt of the amount/according to usual form. The payment should commence from.....

2. Arrears of pension/Family Pension and relief thereon *Rs(Rs.....P. M.) from..... tomay also be paid to Shri/Smt.....

3. Due to the death of Shri/Smt.....on.....In the event of the death of Shri/Smt.....Family Pension may be paid at the rates indicated below to Smt./Shri.....till the date of her/Ms remarriage or death whichever is earlier (on the receipt of death certificate and lorm of applica-lion from widow/widower).

1. Rs.P. M.	(Rs.)
upto.....	
2. Rs.P. M.	(Rs.)
from.....	

*(for a period of seven years or upto the date on which deceased would have attained the age of 65 years, had. he survived whichever period is less).

To

The Treasury officer/Pay & Accounts Officer.

Signature.....
Designation.....

Note.—(1) No pension shall be liable to seizure, attachment or sequestration by process of any court in India at the instance of creditor for any demand against the pensioner (Sec. SI, Act XXIII of 1871).
(2) Payment under this order is to be made only to the pensioner in person with the following exceptions:—
(a) To persons specially exempted by Government.
(b) To female unaccustomed to appear in public and lo persons unable to appear on account of illness or bodily infirmity.
(Payment hi both cases (a) and (b) is made on production of a Life Certificate signed by a responsible officer of Government or other well known and trustworthy person).
(c) To any person sending a Life Certificate signed by some persons exercising the powers of a Magistrate under the Criminal Procedure Code, or

TRANSFER OF THE P. P. O. FROM ONE PLACE TO ANOTHER

S. No.	Name of Treasury to which Transferred	Name of Public Sector Bank to which transferred	Dated Signature of the Offices authorised to transfer	Remarks

Name of the Public Sector Bank and Saving Bank Account

Number of the Pensioner.....

Amount of pension Rs.....(in words).....

Amount of Relief Rs.....(in words).....

Every separate Payment is to be recorded below by the Disbursing Officer.-

Month for which pension is due	20.....	20.....	20.....	20.....	20.....	20.....	20.....	20.....
	Date of payment	Disbursing officer's initial	Date of payment	Disbursing officer's initial	Date of payment	Disbursing officer's initial	Date of payment	Disbursing officer's initial
March								
April								
May								
June								
July								
August								
September								
October								
November								
December								
January								
February								

PENSION PAYMENT ORDER

Disburser's Portion

Debatable to.....Government
 Head of Account Major Head Minor Head
 Voted/Charged

Name of Pensioner.....

Name of spouse.....

Service to which belonged and post last held	Personal identification mark on face, hand if any	Height	Date or approximate date of birth	Religion and Nationality
1	2	3	4	5

*Date of death of the pensioner

(*) To be filled and attested by the Treasury Officer/designated official of the paying branches/Pay and Accounts Officer.

(Refer to Para 3)

Payment Order Portion

Date of Retirement.....

Date of Commutation

Place for signature of pensioner to be taken at the time of first Payment.....

Joint Photograph of the Government servant with his/her spouse duly attested.

Residential Address	Class of pension	Date of commencement of pension	Amount of		Total monthly amount payable
			Monthly pension	Pension per month	
6	7	8	9	10	11
	1. t				
	2. Family Pension.				

* Date of re-marriage or death of the widow/widower.....

(*) To be filled and attested by the Treasury Officer/designated official of the paying branches/Pay and Accounts Officer.

† Indicate the class of pension here.

No.....

Dated, the.....20

Sir,

UNTIL FURTHER NOTICE, and on the expiration of every month be pleased to pay tothe sum of Rupees.....(less Income Tax), being the amount of.....pension plus Relief thereon as..... upon the production of the pensioner's portion of this order taking from the claimant a receipt of the amount/according to usual form. The payment should commence from.....

2. Arrears of pension/Family Pension and relief thereon *Rs(Rs.....P. M.) from..... tomay also be paid to Shri/Smt.....

3. Due to the death of Shri/Smt.....on.....In the event of the death of Shri/Smt.....Family Pension may be paid at the rates indicated below to Smt./Shri.....till the date of her/Ms remarriage or death whichever is earlier (on the receipt of death certificate and lorm of applica-lion from widow/widower).

1. Rs.P. (Rs.) upto.....
2. Rs.P. M. (Rs.) from.....

(for a period of seven years or upto the date on which deceased would have attained the age of 65 years, had. he survived whichever period is less).

To

The Treasury officer/Pay & Accounts Officer.

Signature.....
Designation.....

Note.—(1) No pension shall be liable to seizure, attachment or sequestration by process of any court in India at the instance of creditor for any demand against the pensioner (Sec. SII, Act XXIII of 1871).

(2) Payment under this order is to be made only to the pensioner in person with the following exceptions:—

- (a) To persons specially exempted by Government.
- (b) To female unaccustomed to appear in public and lo persons unable to appear on account of illness or bodily infirmity.

(Payment hi both cases (a) and (b) is made on production of a Life Certificate signed by a responsible officer of Government or other well known and trustworthy person).

(c) To any person sending a Life Certificate signed by some persons exercising the powers of a Magistrate under the Criminal Procedure Code, or by any Registrar or Sub-Registrar appointed under the Indian Registration Act. 1908. or by any pensioned officer

who, before retirement exercised the powers of a Magistrate or by any gazetted officer, or by a Munsiff or by a Police Officer not below the rank of Sub-Inspector in-charge of a Police Station or by a Post Master a Departmental Sub-Post Master or an Inspector of Post Offices or by Officers of the Reserve Bank of India and Public Sector Banks or by the Head of a Village Panchayat, Gaon Panchayat or Gram Panchayat or by the Head of the executive Committee of a Village or by a bank included in the second schedule to the Reserve Bank of India Act. 1934 in respect of a pensioner drawing pension through that bank.

(d) In all cases referred to in clause (a), (b) and (c) the disbursing officer must at least once a year require proof independent of that furnished by the Life Certificate of the continued existence of the pensioner. The pension shall not be paid on account of period more than a year after the date of Life Certificate last received, and the disbursing officer must be on the watch for authentic information of the decease of any such pensioner and on receipt thereof, shall promptly stop further payments.

(3) On the decease of the pensioner, this order should be immediately returned by his family to the district Officer with a report of the date of his/her decease if the contributory family pension is not admissible to the widow/widower.

(a) In all cases referred to in clauses (a), (b) and (c) the disbursing officer must at least once a year require proof independent of that furnished by the Life Certificate of the continued existence of the pensioner. The pension shall not be paid on account of period more than above or after the date of Life Certificate last received and the disbursing officer must be on the watch for authentic information of the decease of any such pensioner and on receipt thereof, shall promptly stop further payments.

(4) In the event of the death of a pensioner covered by the Liberalised pension rules within a period of five years from the date of retirement, the Disbursing Officer should take the following action:-

- (i) Intimation regarding the benefits of family pension and / or residuary gratuity, admissible under the Liberalised pension rules under certain circumstances should be sent to the persons to whom arrears of pension are paid or are payable under Rule 370 of the Central Treasury Rules. Vol. I and
- (ii) Intimation about the death of the pensioner should be sent to the Head of the Offices/Department alongwith a statement of pension etc., so far paid, in order to enable him to take further regarding grant of Family pension and / or residuary gratuity.

REVISION OF PENSION AND RELIEF

Amount of pension at the time of retirement Rs.....

Amount of relief at the time of retirement Rs.....

REVISED PENSION/RELIEF

Letter No. and Date	Dale of effect	Amount of revised Pension	Reason for revision	Amount of additional relief sanctioned	Total relief payable	Total monthly pension plus relief payable	Remarks	Initials of designated official
1	2	3	4	5	6	7	8	9

TRANSFER OF THE P. P. O. FROM ONE PLACE TO ANOTHER

S. No.	Name of Treasury to which Transferred	Name of Public Sector Bank to which transferred	Dated Signature of the Officer authorised to transfer	Remarks

Name of the Public Sector Bank and Saving Bank Account Number of the Pensioner.....

Amount of pension Rs..... (in words).....

Amount of pension Rs..... (in words).....

This document is to be retained by the Disbursing Officer so long as the authority remains in force in such manner that the pensioner shall have no access to it. Each separate payment is to be recorded below:—

Month for which pension is due	20.....	20.....	20.....	20.....	20.....	20.....	20.....	20.....	Remarks
	Date of payment	Disbursing officer's initial	Date of payment	Disbursing officer's initial	Date of payment	Disbursing officer's initial	Date of payment	Disbursing officer's initial	
1	2	3	4	5	6	7	8	9	10
March April May June July August September October November December January February									

Pensioner's Identification	Initials	Date	Initials	Date	Initials	Date	Initials	Date	Initials

*If the payment is by postal money order, identification is required twice a year as prescribed otherwise annually.

Annexure II

SCHEME FOR DISBURSEMENT OF PENSIONS TO RAILWAY PENSIONERS

THROUGH PUBLIC SECTOR BANKS EFFECTIVE FROM 1-8-1976

(See Para 1072)

1. The scheme is applicable to Public Sector Banks indicated in Annexure [II-F](#) and as notified by the Ministry of Railways from time to time.

2.1 **Applicability** – The Scheme will apply to :-

(i)	Railway employees (including pensioners of the Railway Audit Offices) retiring hereafter, and
(ii)	Existing Railway pensioners (including pensioners of the Railway Audit Offices) who are drawing their pensions from Treasuries.

2.2 The Scheme is an additional facility.

2.3 The existing Railway pensioners can continue to draw their pensions through Treasuries/Post Offices. Employees retiring hereafter will have the option to draw their pensions either from a Treasury or from a post Office or through a Public Sector Bank under the present Scheme in the places where the Scheme is being introduced.

3. Salient features. – (i) Under this scheme the amount of pension will be credited to the pensioners A/c. on the last working day of the month, except in the case of pension for the month of March Which shall be credited on or after the first working day of the succeeding month and if for any reason the payment of any pension is delayed it must be ensured that it will be paid as soon as possible, thereafter, and in any case before the 7th of the month succeeding the month for which the pension is due.

Note: The work pertaining the credit of pension to respective pensioner's account can be spread over a period of last four working days of the month except the month of March for which the pension will continue to be credited on or after the first working day of April to avoid rush/delay in payments. The details and modalities of the phasing out is left to the Branch Manager of the PSBs. Disbursement, however, shall continue to be made on the last working day of the month (except for the month of March)

(ii) No bills will be required to be submitted for this purpose by the pensioner.

(iii) A pensioner availing of this facility will have to open a Savings/Current Account for this purpose in his name in the particular branch of the bank unless he is already having one. In case the pensioner is already having an account and has authorized a power of attorney holder to operate on it as his agent, he should be asked to open a new account in his/her sole name or revoke the mandate in favour of the attorney before the pension is credited to such an account.

(iv) Pension will not be paid in cash or through a " Joint" or " Either or Survivor" account under this Scheme.

(v) **In respect of employees retiring hereafter who opt for the scheme, the Pension Payment Order will be prepared by the concerned Zonal Accounts Officers/ Divisional Accounts Officer/Workshop Accounts Officer and forwarded by him to his FA&CAO (vide list in Annexure J) who will arrange to forward it immediately to the nominated link branch of the particular Public Sector Bank from where the pensioner wishes to draw the pension. In all**

cases, where the FA&CAO issuing the PPO is not also the designated FA&CAO vide Annexure II-G for the purpose of receiving the reimbursement claim for the particular PPO, a separate extract in duplicate will be prepared by the Accounts Officer preparing the PPO giving therein all the particulars required for posting of the Pension Check Register. One copy of this extract shall be forwarded by the FA&CAO issuing the PPO (vide Annexure II-J) to the designated FA&CAO and the other retained by him for office record.

(Authority: 2010/AC-II/21/12 dated 21.09.2010)

(vi) The PPOs so issued should be numbered under a standard system in serial order from 1st January each year as indicated below: -

1 st place	2 nd place	3 rd place
Abbreviation of the issuing Railway/Unit (e.g. NR, SR, ER etc.)	Year of issue	Sr. No. of the PPO with reference to the index to be maintained separately by each FA&CAO.

For example: - The 5th PPO issued by Northern Railway for payment through Public Sector Banks during 1988 will be numbered as NR/1988/5.

(Authority: 2010/AC-II/21/12 dated 21.09.2010)

4. Detailed procedure. – The detailed procedure to be followed for transfer of payment of pension work to Public Sector Banks and accounting of pension payment under the Scheme is outlined in the following paragraphs.

5.1 Public Sector Banks. – The Public Sector Banks in the specified States/Centres have already nominated their link branch at each district head quarters for co-ordinating the work connected with the disbursement and account of pension payments by their branches in the district/centres. The banks would now furnish the name and address of the link branch together with complete list of all paying branches linked to it and their addresses to all the FA&CAOs indicated in Annexure II-J as also to the designated FA&CAOs indicated in Annexure II-G.

(Authority: 2010/AC-II/21/12 dated 21.09.2010)

5.2 Railway. – For the purpose of the scheme for disbursement of pension each of the FA&CAOs of the Zonal Railways including of the Production Units enumerated in Annexure II-J will directly send the PPOs of the pensioners of their Railway/Unit to the Link Branch of the PSBs without routing the same through the designated FA&CAO indicated in Annexure II- G. Copies of the impression of special seal of such FA&CAOs (as indicated in Annexure II-J) together with the specimen signature of the officers of the Zonal Railways and Production Units who are authorized to forward the Pension Payment Orders to the Link Branches concerned should be sent to the Agent/Manager of the Link Branch, by name, under Registered cover immediately. The special seal and specimen signature should be forwarded duly countersigned by the Local Manager, Reserve Bank of India or State Bank of India conducting Govt. Business at the centre as the case may be.

(Authority: 2010/AC-II/21/12 dated 21.09.2010)

5.3 Railway pensioner drawing their pension at the Treasury who are desirous of drawing their pension through a Public Sector Bank will apply to the Treasury Officer in the form at [Annexure II-A](#) in triplicate.

5.4 Applications received upto 15th of a month will be processed for payment of the pension pertaining to that month (payable on the first of the next month) at the selected branches of the PSBs. In the case of applications received after 15th of a month payment of pensions pertaining to that month at the selected PSB branch may be delayed because of time lag in transit of the PPOs.

5.5 Future pensioners should indicate their option in the application for pension itself.

6.1 On receipt of application from the pensioner, the Treasury Officer will arrange to send, under his special seal, the disbursers half of the Pension Payment Order (PPO) alongwith two copies of the application to the **FA&CAO issuing the PPO (Annexure II-J)**for onward transmission to the Link Branch of the PSB concerned. The Treasury Officer will indicate the month upto which

the pension has been paid at the Treasury and the month from which it is payable by the PSB. The Treasury Officer will also send an intimation to this effect to the Accountant General and will note details of the PPOs so transferred in his records. The triplicate copy of the application will be retained by the Treasury Officer for his records. The Treasury Officer will also send to the Accountant General every month along with the monthly accounts, a separate schedule in the Form at Annexure 'H' giving particulars of Railway pensioners who have opted for payment through PSBs under the scheme.

(Authority: 2010/AC-II/21/12 dated 21.09.2010)

6.2 The FA&CAO will enter the PPO in the check register and send it alongwith the original application to the Link Branch of the Public Sector Bank, under special seal and signature of the authorized office, indicating the month upto which the pension has been paid and also the month from which pension is to be commenced by the PSB. In case the FA&CAO of the Railway is not also the designated FA&CAO for accepting reimbursements claim vide para 10.2, a separate extract in duplicate giving therein all the particulars required for posting of the Pension Check Register should be prepared by the FA&CAO issuing the PPO and a copy thereof should be forwarded to the designated FA&CAO concerned (vide Annexure II-G). A copy of the forwarding advice containing all relevant details for posting of check register shall also be forwarded by FA&CAO to the designated FA&CAO concerned (vide Annexure II-G).

(Authority: 2010/AC-II/21/12 dated 21.09.2010)

6.3 In respect of new pensioners, the Railway Accounts Officer who prepares the initial PPO should send both halves of the PPO to the FA&CAO of his Railway. In all cases, where the FA&CAO issuing the PPO is not also the designated FA&CAO vide 'Annexure II-G' for the purpose of receiving the reimbursement claim for the particular PPO, a separate extract in duplicate will also be forwarded by the Accounts Office. FA&CAO of the Railway, immediately on the receipt of the same, should ensure that both halves of the PPO are sent to the Link Branch of the PSB concerned, either through a messenger or under registered cover duly countersigned by the office (whose signatures are already available with the Link Branch of the PSB concerned) under a forwarded letter bearing the special seal, simultaneously advising the pensioner to this effect and that the copy of the extract meant for the designated FA&CAO is also forwarded immediately.

(Authority: 2010/AC-II/21/12 dated 21.09.2010)

7.1 Transmission of PPOs by Link Branch to Paying Branch. – The PSBs will maintain at their Link Branch a register in the form prescribed in [Annexure II-B](#) to serve as an index of the pension payments in respect of Railway pensioners authorised through the Bank.

7.2 The Link Branch will verify the special seal and the countersignature of the Railway Account Officer concerned.

7.3 The Disbursers half of the PPO (both halves in the case of new pensioners) and any other document received from the FA&CAO of the Railway will thereafter be forwarded by the Link Branch to the branch selected by the pensioner hereafter referred to as the "Paying Branch".

(Authority: 2010/AC-II/21/12 dated 21.09.2010)

8.1 Functions of the Paying Branch. – The Paying Branch will maintain a detailed record of pension payments made from time to time at that Branch in the form prescribed in [Annexure II-C](#).

8.2 On receipt of documents from the Link Branch, before commencing payment of pension, the Paying Branch will. –

(i)	advise the pensioner to appear at the Branch for identification;
(ii)	obtain an undertaking from the pensioner that excess payment credited to his/her account due to delay in receipt of any material information or any bonafide error can be recovered by the bank ; and

(iii)	obtain in the case of a new pensioner, copy of the communication addressed to him by the F.A. & C.A.O. and specimen signature or thumb impression as the case may be, in the space provided for the purpose in the disburser's portion of the P.P.O. and hand over pensioner's portion of the P.P.O. to him/her. Disbursement cages in the pensioner's portion of the P.P.O. will not be put to any use except (a) where a pensioner requests the Paying Branch for recording thereon the period upto which pension has been paid, and (b) where payment of the pension is sought to be transferred from one place to another.
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8.3 The process of identification has been laid down in Rule 356 of the Central Treasury Rules. This comprises checking of signature with that available on the disburser's half of the P.P.O. and resemblance with the pensioner's photograph thereon. In case a photograph is not available on the disburser's portion, the Paying Branch will, in due course, obtain new photograph from the pensioner (which can be attested by any Officer of the Reserve Bank or a P.S.B.) and complete the disburser's portion.

Note – Personal identification will be only for first payment pension at a Public Sector Bank Branch

8.4 Opening the Bank Account and facility for withdrawal of pension to sick and physically handicapped pensioners:-

The following provisions will apply for opening the Bank Account and withdrawal of pension by old, sick incapacitated and handicapped pensioners.

(1) Opening the Account

In case of a pensioner who has lost both his hands and therefore cannot sign, his signatures can be obtained by means of a mark. This mark can be placed by the persons in any manner. It could be the toe impression. It can be by means of a mark which anybody can put on pensioner's behalf, the mark put by an instrument which has had a physical contact with the persons who has to sign.

(2) Withdrawal of Money from the account

The following method will be adopted in case of sick, incapacitated handicapped pensioners:

(a)	Pensioners who is too ill to sign a cheque and cannot be physically present in the bank to withdraw money from his account but can put his thumb/toe impression on the cheque/withdrawal form.
	In this case, the thumb or toe impression should be identified by two independent witnesses known to the Bank, One of whom should be a responsible Bank official.
(b)	Pensioner who is not only unable to be physically present in the bank, but is also not even able to put his thumb/toe impression on the cheque/withdrawal form due to certain physical defect/incapacity.
	In case a mark can be obtained on the cheque/withdrawal form in the same manner as described in sub-para (1) above. That mark should be identified by two witnesses one of whom should be a responsible bank official.
(c)	In both the cases mentioned above, the pensioner might also be asked to indicate to the Bank as to who would withdraw 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 is actually drawing the money from the Bank should be asked to furnish his signatures to the Bank.

8.5. "No bills will be required to be submitted by the pensioners for drawing their pensions through a Public Sector Bank: the payment of pension after deduction of tax will be made by the Public Sector Bank by credit to Savings/Current A/C of the pensioner for the net amount payable for the month on the last working day of the month to which the pension relates except in the case of the pension for the month of March, which shall be credited on or after the 1st working day it must be ensured that it is credited as soon, thereafter, as possible and in any case, not later than the 7th of the month, following the month for which pension, is due.

Note:	The term 'working day' shall have the same meaning as given in expatiation (1) below Rule 217 of Central Treasury Rules, Vol. I Thus where the last working day of the month happens to be a Bank holiday, the paying branch may credit the pensioners. Accounts with the net amount of pension payable on the previous working day.
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8.6 The Paying Branch will deduct income-tax at source from the pension payments in accordance with the rates prescribed from time to time. To all pensioners from whose pensions income-tax has been deducted, the Paying Branch will issue, in April each year, a certificate of income-tax deducted, in the form prescribed in the Income Tax Rules.

8.7 Pink colour scrolls will be prepared by the Pension Disbursing Bank branch in respect of Railway Pensioners.

8.8 Scrolls will be prepared by Paying Branch in triplicate (in duplicate, if the Paying Branch and the Link Branch happen to be the same) in the form prescribed in [Annexure II-C](#). Each Paying Branch will send advice of pension payments made by it to its Link Branch by the 10th of the month; a certificate of payment will be recorded on the advice sent. The advice will be supported by a scroll in duplicate (or one copy where the Paying Branch is also the Link Branch) and necessary certificates submitted by the pensioner (see paragraph 11.1 below) The Link Branch, in turn, would send the scrolls and the certificates to the designated FA&CAO to enable the latter to check the amount of pensions disbursed by the PSBs.

8.9 If both halves of a P.P.O. are reported lost in transit due to floods, etc., before commencement of payment of pension, the paying branch to which the matter is reported will write to the concerned **FA&CAOs of Railways as indicated in Annexure II- J** through usual channels i.e., link branch etc., and request for issue of a duplicate P.P.O. in favour of the concerned pensioner in terms of the provisions of Rule 332A of CTRs. Before taking this action, the paying branch will, however, verify from the Register of Payment of pensions ([Annexure II 'C'](#)) that no payment to the pensioner has already been made and it will confirm this fact to the **FA&CAOs of Railways as indicated in Annexure II- J** while writing for the duplicate P.P.O. The paying branch will also take following further action before action before commencing payment in such cases on receipt of duplicate P.P.Os. –

- (a) The fact that no payment is to be made against the original P.P.O. will be prominently mentioned in 'Remarks' column of the Register of payment of pensions ([Annexure II 'C'](#)) while noting therein the particulars of the duplicate P.P.O.
- (b) A confirmation will be obtained from the pensioner and kept on record that he has not already received any payment against the original P.P.O., he will also furnish if traced out later and will not claim any payment on its strength.
- (c) It will verify that no payment has been made to the pensioner on the basis of original P.P.O. during the period following the report made to the **FA&CAOs of Railways as indicated in Annexure II- J** as regards its reported loss.

(Authority: 2010/AC-II/21/12 dated 21.09.2010)

9.1 Functions of the Link Branch. – On receipt of advices and scrolls alongwith the supporting documents from the Paying Branches, the Link Branch will consolidate them alongwith supporting documents.

9.2 The original copy of the scroll alongwith summary sheet and a duly stamped receipt acknowledging receipt of the amount from Government on behalf of the pensioners will be sent by the PSB. Link Branch to the Reserve Bank of India or the State Bank of India or its subsidiaries conducting Government business, as the case may be by the 15th of each month.

10.1 Reimbursement to PSBs and subsequent action. – On receipt of the scrolls, the Reserve Bank of India or the State Bank of India or its subsidiaries conducting Government business as the case may be, will check the scrolls to ensure that it is complete in all respects and is accompanied by the relevant certificates in respect of each payment included therein. Thereafter the net amount of pensions disbursed by a PSB will be reimbursed to that Bank by debit to the Account of the Railway under whose jurisdiction the place where the pensioner receives his pension falls. A copy of the debit advice together with the scrolls and certificate received from the PSB will be sent to the designated F.A. & C.A.O.

10.2 The designated FA&CAO as indicated in Annexure II-G (Revised) will, on receiving the scrolls showing the gross and net amount, arrange for the necessary credits to appropriate heads of accounts of the amounts deducted, by debit to appropriate Head of Account. For this purpose, the FA&CAOs of the Zonal Railways/Production Units who will be forwarding individual PPOs to the Link Branches of PSBs direct shall, besides, sending copies of the individual extracts of Pension Payment Orders forwarded direct by them, send a monthly statement giving precisely the same data to each of the designated FA&CAO concerned to enable the latter to reconcile the postings in his Pension Check Register and exercise the checks at present being done on the scrolls.

NOTE: - In respect of payment of commuted value of pension and arrears of pension exceeding Rs 5000 each, the Paying Branch may submit the scrolls relating to such payments and obtain reimbursements through the prescribed channel as and when these payments are made. The related scrolls etc., will, however, be forwarded by the reimbursing banks to the designated FA&CAOs concerned alongwith the regular pension payment scrolls once in a month as at present.

(Authority: 2010/AC-II/21/12 dated 21.09.2010)

11.1 Certificates to be submitted by the Pensioners. – Pensioners would be required to submit a life certificate once a year in the month of November, in the form at Annexure II-D.

Senior Pensioners aged 80 years and above shall be allowed to give their Life Certificate w.e.f. 1st October every year instead of November which would be valid till 30th November of the subsequent year.

The remaining pensioners below the age of 80 years may continue to give their Life Certificate in November as per existing provisions.

(Authority : Board's letter No.2014/AC II/21/13(pt-II) dated 05.8.2019)

Note. – Under this Scheme, the Officer's of Reserve Bank and other nominated PSBs are also authorised to issue life certificates to the pensioners. In case a Pensioner is unable to obtain Life Certificate from the authorised Bank Officer on account of serious illness/incapacitation etc., an intimation to this effect alongwith a medical certificate from a recognized practitioner in support of his/her inability to appear in person may be sent by him/her to the officer incharge of the paying branch so that the latter may nominate an officer to visit the pensioner at his/her residence/hospital for the purpose of recording the Life Certificate.

A Life Certificate issued online by a Government Agency as a result of Aadhaar Biometric Authentication will also be accepted as a valid certificate. This document may be accessed through a website (jeevanpramaan.gov.in) by the Pension Disbursing Agency without insisting either on personal appearance of the pensioner or Life certificate by the competent authority. (Authority: Board's Letter No. 2012/AC-II/21/1 dated 19.11.2014)...acs no.39

11.2 Central Service Class I Officers including Railway Services are also required to furnish a declaration about acceptance/non-acceptance of commercial employment within 2 years

from the date of their retirement. They are also required to furnish declaration about acceptance/non-acceptance of any employment under any Government outside India. Such declaration should be obtained every six months (May and November). Where such employment has been accepted, without obtaining Government's approval, the Paying Branch will seek Government's orders from the F.A. & C.A.Os. who have been designated for this purpose before making further pension payments.

11.3 Non-Employment/Re-employment Certificate. – A pensioner including a holder of family pension would be required to furnish a certificate of non-employment/ re-employment in a government department/office or a Government Company or a Corporation or an autonomous body of a society set up by a Central or State Government or Union Territory or a local Fund, half yearly, in the months of May and November each year in the form prescribed in [Annexure II-D-II](#).

11.3A- "The pension including element of dearness relief for November and onward may not be credited by the Bank in case the pensioner fails to submit the requisite certificates except the non- employment or employment/ re-employment certificate on due date.

In cases, however, where the pensioner fails to submit the non-employment or an employment/re-employment certificate on due date, only the element of dearness relief for November and onward may not be credited by the Bank. Pension will continue to credited "

11.4 In the case of family pensions, if the recipient is an unmarried daughter or widower, certificate of non-marriage/remarriage is required to be furnished by the recipient once in six months i.e. in May and November. In the case of widow recipients, if an undertaking is furnished by the widow, that she would report promptly such an event to the pension disbursing office (i.e. the PSB Branch concerned), the furnishing of separate certificate of remarriage twice a year will not be necessary.

11.5 The certificate mentioned above will be in the form given in [Annexure II-D](#).

11.6 In cases where the son or daughter of a Government Servant is suffering from any disorder or disability of mind or is physically crippled or disabled so as to render him/her unable to earn a living even after attaining the age of twenty-five years is being continued to be paid family pension beyond the maximum age-limit referred to above, under proviso to rule 75(6) of the Railway Service (Pension) Rules, 1993, the pension receiving the family pension as guardian should produce every three years (in the month of November) a certificate from a medical officer not below the rank of Civil Surgeon to the effect that the person continues to suffer from disorder or disability of mind or continues to be physically crippled or disabled. In such cases, the guardian shall be required to furnish certificate every month that he or she has not started earning his/her livelihood, and in case of a girl, that she has not got married.

11.7 As already mentioned in paragraph 8.6 above, the Paying Branch will indicate compliance of these requirements in the advices and scrolls sent to the Link Branch.

12.1 Transfer of Pensions. – Applications for transfer of pensions may fall under the following three categories :-

(a)	Transfer from one paying branch to another within the same station or at a different station:
(b)	transfer from one PSB to another within the same station (such transfer to be allowed only once in a financial year): and
(c)	transfer from one PSB to another PSB at a different station or by a treasury.

12.2 Request falling under category (a) above may be entertained by PSB itself. In case the transfer is at the same station. Link Branch will make necessary entries in the register

maintained .by them in the form in Annexure 'B' and forward the disburser's portion of PPO to the paying branch at which payment is desired under intimation to the designated FA & CAO, and the pensioner. In case the transfer is at different station Link Branch after keeping the requisite note will forward the disburser's portion of the PPO to the Link Branch at new station for arranging payment through the new pay branch. Necessary intimation of effecting such transfer will be sent to designated FA & CAO by the new as well as old link branches for keeping a note of change in their records under intimation to the pensioner. The receiving link branch on receipt of pension documents, will ensure forwarding the PPO to the paying branch within three days and intimate the pensioner simultaneously.

Before forwarding the disburser's portion of PPO to the new paying branch/link branch, it will be ensured that the month upto which the payment has been made is invariably indicated in the disburser's portion of PPO.

12.3 (i) In cases falling under categories (b) and (c) of Para 12.1 when a pensioner applies for transfer on a single sheet of paper, the old bank (Transferer paying branch) will send a letter duly signed by its Branch Manager to the new paying branch wherever located alongwith a photocopy to the pensioner's PPO showing the last payment made. This will be sent by speed post/courier/Regd.Post to the new paying branch at the new location alongwith a copy each to the pensioner. FA&CAO and for information to the Link Branch of the old paying branch. The PPO issuing FA&CAO will also arrange to intimate the new designated FA&CAO (i.e. pension debit accepting FA&CAO) in case change of designated FA&CAO is also involved. Simultaneously the old paying branch will send the bank's copy of PPO through its link branch, duly completing all entries to the FA&CAO who issued the PPO for transmission to the new link branch. However pensioner's copy of PPO will be retained by pensioner and produced at the new paying branch.

(ii) The new paying branch will commence pension payment immediately on receipt of letter of the last payment certificate as at (i) above. Simultaneously it will send an intimation to its link branch with full details of the commencement of the pension. The old paying branch and its link branch will ensure that the Bank's copy of PPO is transmitted to the new paying branch through its link bank.

(iii) Pension will be paid for 3 months on the basis of the photocopy of the pensioner's PPO at transferee (New) Branch, from the date of payment made at the transferer (Old) 7 transferee (New) bank branch to ensure that all documents under the procedure are received by the transferee (New) branch with in a period of 3 months. However in a case falling under category (c) of para 12.1 where pensioner wishes to draw his pension from the Treasury it will be necessary for the FA&CAO to forward the documents duly countersigned along with a forwarding letter bearing his special seal to the Accountant General concerned under whose jurisdiction the Treasury from where the pensioner wishes to draw his pension for onward transmission to the Treasury concerned.

12.4 To avoid the risk of over payment at the time of transfer the following certificate may recorded on the PPO by the Paying Branch of the P.S.B. –

“Certified that payment of pension upto the month of20 has been made and that this PPO consists ofContinuation sheets for recording disbursement.”

12.5 Except as provided for above, the transfer of the pension from one place to another will not ordinarily be permitted.

13.1. Relief to Pensioners. – The pensioners/family pensioners are entitled to relief on pension at the rates sanctioned by the Government of India, from time to time. Every pensioner/or family pensioner will be required to furnish half yearly in the months of May and November each year, the certificate prescribed in para 11.3 supra, with a view to enabling the paying Branch to determine their eligibility or otherwise for the payment of relief. If a pensioner/family Pensioner including the already in receipt of pension from a public sector Bank is re-employed/employed in a government department/office or a Government Company or a Corporation or an autonomous body

or a society set up by the Central or State Government or Union Territory or a Local Fund, he must furnish the necessary particulars as regards his re-employment/employment immediately without waiting for the month of May and November. When the submission of half yearly certificate normally becomes due. The paying Branch will, thereupon suspend the payment of relief to the pensioner/family pensioner from the date of his/her reemployment. After the spell of re-employment/employment ceases, the payment of relief will be resumed by the Bank.

13.2. Whenever any additional relief in pensions is sanctioned by the Government to the Central/Civil/Defence/Railway pensioners, necessary orders covering these pensioners will be issued by the Ministry of Finance. Copies of the order alongwith the ready reckoner relating thereof will be sent by the Ministry of Finance to the Central Offices and Regional/Local Head Offices of the Public Sector Banks. These offices will in turn make immediate arrangements for supplying copies of these orders to their respective paying branches say within 10 days for implementation. Each paying branch will promptly determine the revised rates of relief on pensions payable to Railways Pensioners under its payment. The calculations of these rates applicable to individual pensioners would be made as in [Annexure II-K](#) and these will be noted in disburser's portions of the PPOs alongwith their effective date(s) under the attestation by the Branch Manager or in-charge before commencing payment of relief at these rates to the Pensioners together with arrears, if any due to them on this account.

13.3. The statement showing the calculations of the revised rates ([Annexure II-K](#)) will be prepared in triplicate, First two copies thereof will be sent by the paying branch to the concerned designated F.A. & C.A.O. (through its link branch) for ratification and return. The designated F.A. & C.A.O. will immediately check the calculations shown in the statement and wherever necessary, indicate, in both the copies, the correct revised rates of additional relief in the remarks column of the statement under his attestation. He will return one copy of the statement duly checked and attested to the paying Branch through the link branch within 2 weeks of its receipt. The second copy will be retained for his record. The corrections, if any indicated by the designated F.A. & C.A.O. in the "Remarks" column of the verified statement will be noted urgently by the link branch in its related records and it will then pass on the statement to the paying branch for similar action being taken in respect of the disburser's portions of the PPO and other concerned records. Thereafter, the paying branch will take steps to make subsequent payments to the pensioners at the revised and verified rates and adjust any over/under payment already made by it on the basis of the revised rates initially adopted for payment as per para 13.1 above.

13.4. Whenever a paying branch is unable to workout the rates and process the payments according to para 13.1 and 13.2 above, it will on receipt of the copy of the orders sanctioning additional relief prepare a statement in duplicate immediately covering all such railway pensioners under its payment in the same form as in [Annexure II-K](#) but leaving blank Cols. 8 and 9 thereof and send it immediately to the designated F.A. & C.A.O. (through the link branch) for calculating the revised rates of additional relief. The designated F.A. & C.A.O. will work out these rates and fill in columns 8 and 9 in both the copies under his attestation. He will within two weeks, return the original statement to the paying branch through the link branch. The link branch will transmit urgently the statement bearing the revised rates to the paying branch after noting the same in its related records. On receipt of the completed statement, the paying branch will note the revised entitlements in the Disburser's portion of the P.P.O. under the attestation of Branch Manager or Incharge and proceed with the payment of relief to pensioners at the revised rates, including arrears, if any; payable to them on this account.

13.5. The enhanced entitlements arising from the sanctioning of additional relief and their effective date(s) may be entered by the paying branch in the pensioners portions of the P.P.Os. at their request, only after the same are verified/intimated by the designated F.A. & C.A.Os.

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| 13.6. (a) The link branch will be responsible for ensuring that copies of the orders sanctioning additional relief have actually been received by their paying branches ;and |
| (b) Payment of additional relief at the revised rates to pensioners has been commenced by them without any undue delay. |

They will also take up with the concerned designated F.A. & C.A.Os. cases of delays, if any, for the verification or intimation of entitlement of relief at the revised rates. All abnormal delays exceeding three months will be brought to the notice of the Ministry of Railways.

14.1. Commutation of Pensions. – *In the case of commutation of a pension, as and when it is sanctioned by the Railway Administration which had issued the PPO initially, the following procedure will be followed for its payment and amendment of the PPO.*

14.2. The Railway Administration Sanctioning the Commutation should send the letter of sanction to the FA & CAO issuing the PPO as indicated in [Annexure 'J'](#), except when a Government Servant retiring on superannuation is paid commuted value of pension directly by the nominated FA & CAO as per Annexure T, the lump-sum, payment of partly commuted pension becoming due would be made by the authorised bank branch on receipt of the authorisation from the nominated FA & CAO through a separate authority letter only. For this purpose, the nominated FA & CAO as per Annexure T will issue a special seal authority to the Paying Branch through the Link Branch of the public Sector Banks for payment of commuted value of pension with a copy to the designated FA & CAO concerned. On receipt of the special authority letter regarding sanctioning of commutation and the revised rate of pension payable after commutation, from the link Branch, the paying Branch Will: –

- (i) arrange immediate payment of the commuted portion of the pension i.e., within one month from the due date and indicate in the related payment scroll against this item of payment the FA & CAO's letter of authority;
- (ii) enter the date of the payment of commuted amount of pension, and date from which the reduced pension is payable (as indicated in the commutation sanction) in the disburser's half of the PPO (as well as on the pensioner's half of the PPO at the earliest opportunity);
- (iii) commence payment of reduced pension and simultaneously arrange recovery of excess payment made, if any, to the pensioner; and
- (iv) advise the FA & CAO through the Link Branch the date on which payment of commuted portion of pension was made and the date from which payment of reduced pension was commenced.

The link branch will also make appropriate entries in its records on the basis of such intimation.

14.3. In case where the amount of pension payable is revised for some reason, payment thereof at the revised rate, including arrears if any, may be arranged in the following manner. **A copy of amendment letter will also be endorsed to the designated FA&CAO concerned by the FA&CAO issuing PPO.**

- (a) On receipt of amendment letter from the Railway Accounts Officer through the **FA&CAO issuing the PPO as indicated in Annexure II-J**, indicating revised rate of pension and graded relief due thereon alongwith the date(s) from which the payment at the revised rate is to be made, the link branch of the concerned Public Sector Bank will transmit that letter, after required verification urgently to the concerned paying branch under advice to the pensioner, after making necessary corrections in the Index Register of Pension Payments ([Annexure 'B'](#) of the Brochure) maintained by the Link Branch. The Paying Branch on receipt of the amendment letter will carry out the required corrections on both the halves of the affected PPO under attestation by the Branch Manager or in-charge, quoting reference to the Railway Accounts Officer's letter as endorsed by the **FA&CAO issuing the PPO as indicated in Annexure II-J** as authority. The pensioners half of the PPO will be obtained by the Paying Branch from the pensioner for making these corrections. Simultaneously, a note to the effect that necessary corrections have been made in both the halves of the Pension Payment order will also be made on the amendment letter.

(Authority: 2010/AC-II/21/12 dated 21.09.2010)

- (b) Before making payment, the paying Branch will make a 'due and drawn' statement of pension and graded relief due thereon as in the enclosed form (to introduced as a new [Annexure 'E'](#) in the Brochure). Further action to pay the pension and graded relief at revised rates based on the amended PPO from the date of revision, alongwith arrears if any, will then be taken by the paying Branch in accordance with para 13.1 to 13.3 of the Scheme. In cases however, where the arrears are referred to the FA & CAO for recheck the payment of pension at the revised rate alongwith the graded relief due thereon indicated in the amendment may be started by the paying Branch who will no doubt ensure that the 'due and drawn' statements are received from **FA&CAO issuing the PPO as indicated in Annexure II-J** promptly and payment of arrears etc., or recovery of amounts over paid, if any, is made expeditiously.

(Authority: 2010/AC-II/21/12 dated 21.09.2010)

- (c) The additional amount of Death-cum-retirement Gratuity, if any, payable due to the revision of pension (if not directly paid by the Railway Accounts Officer) might also be authorised like-wise for payment by the paying branch through the amendment letter. The amount of graded relief, if any, recoverable shall be adjusted to the extent possible from the additional amount of DCRG and balance amount, if any, would be recovered from the future payment of the reduced amount of graded will be paid to the pensioner and a note of this payment kept in column 5 of the register of payment of pension ([Annexures 'C'](#) of the Brochure). Gratuity payment being debited to a separate head of account requires to be included in a separate Bank Scroll.

In the remarks column of the Pension Payment Scroll, portion of gratuity which is adjusted against the amount overpaid as graded relief should be indicated. In the scroll for gratuity payments, the gross amount of gratuity payable may be shown in columns 5, the amount recovered towards overpaid graded relief in Col. 6 and net amount paid in column 8 thereof. The entries in the two scrolls may also be cross referred for facility or verification.

The entry 'Add amount recovered on account of graded relief' may also be passed at the end of the scroll for gratuity payment indicating the aggregate amount recovered in column 8 so as to arrive at the gross amount paid as gratuity. A contra-entry 'Deduct amount recovered on account of graded relief' may also be similarly passed at the end of the scroll for pension payments for working out the net amount debitale, to the head 'Superannuation and Retirement Benefits'.

- (d) An amount of the recoveries made on account of excess payment of graded relief (whether by adjusting it against the amount of additional gratuity or from further payments of graded relief due on the revised pension ([Annexure 'C'](#) of the Brochure).

14.4 Payment of pension to N.R.I. Railway Pensioners :- (i) The authorised Bank may credit the pension amount of a non-resident to a Non-Resident (Ordinary Account opened/ maintained as per provisions of the Exchange Control). The amount of pension of a Railway pensioner who has become non-resident may be credited to the said account after ensuring the personel identification and other requirements as stipulated under the Scheme (Para 8.3).

(ii) In case of the existing accounts, the pensioner should intimate the fact that he has become non-resident Indian to the pension paying Branch in India and on receipt of the same the Paying Branch in India should convert the account of the pensioner to Non-resident Ordinary (NRO) Account.

(iii) The pensioner has to furnish the life certificate issued by an authorised official of the Embassy/High Commission of India of Consul of Indian Consulates or a Notary Public or an Officer

of an Indian Public Sector Bank attached to its branch in the country where the pensioner is residing, once in a year in November.

(iv) The pensioner has to furnish other certificates viz. Non-employment/reemployment certificate. Non-marriage/non-re-marriage certificate as prescribed in the pension scheme.

(v) The Paying Branches will credit the amount of pension due every month to the Non-Resident Ordinary account of the Pensioner.

(vi) Withdrawals from the Non-Resident Ordinary Accounts will be governed by the instructions contained in the Exchange Control Manual and the Paying Branch should allow the withdrawals accordingly.

(vii) Pension credited to the pensioner's Non-Resident. Ordinary Accounts will not be allowed to the repatriated abroad.

(viii) The Paying Branch should return PPOs of such Non-Resident Indian Railway pensioners who are drawing pension from them and are unable to furnish the prescribed life certificate to the designated FA&CAO.

(ix) The Change in the citizenship by any non-resident Indian Pensioner will not affect his entitlement to the pension.

15.1. Arrears of Pension on death of a Pensioner:- Pension shall be drawn for the day of the pensioners death irrespective of the time of death. On receipt of a death certificate in respect of a pensioner , the paying branch will workout the amount of arrears due to the deceased or over payments, if any made to him. It will take action immediately to recover the over payments from the deceased's account in terms of the undertaking obtained by the paying branch from the pensioner at the time of commencement of pension as provided in para 8.2 (II) above. The payment of arrears will be made to the heir(s) of the deceased pensioner, if the deceased pensioner had not submitted any nomination under the Payment of Arrears of Pension (Nomination) Rules 1983. In case a valid nomination is submitted in form 'A' or 'B '([Annexure 'L'](#) and '[M'](#)) as the case may be, by the pensioner, payment will be made to the nominee(s) in accordance with the nomination. However for payment of arrears to the heir(s)of the deceased pensioner , the PSB after furnishing information regarding the date of pensioner's death , amount of arrears due in respect of the deceased pensioner and particulars of claimant(s) claiming payment, and the authority , if any in which their claim is based, will seek instructions of the designated FA&CAO.

(Authority: Railway Board's letter No. 2005/AC-II/21/4 dated 04.08.05)

15.2. For payment of arrears to the nominee he/she will be asked to apply for the same to the paying branch alongwith the pensioner's half of the PPO and a receipt, duly stamped for the amount showing the period of arrears. The paying branch, after verifying the fact that the payment is actually due to the deceased pensioner, and also the particulars of the nominee as given in the nomination will make payment and make a suitable note on both the halves of the PPO. The receipt of the nominee will be enclosed by the paying branch with the relevant payment scroll while claiming reimbursement through link Branch.

15.3. The provision of this rule will apply mutatis mutandis to cases where the family pension ceases to be payable either due to death of the family pensioner, his/her re-marriage/marriage or on the pensioner attaining the maximum age prescribed in this rules.

15.4. In cases other than those in which arrears of pension arise due to the death of a pensioner, where the pension has not been credited by the bank, to the account of a pensioner for any reason for a period exceeding one year. (as for example, for want of life certificate) details thereof and reasons for not crediting the pension, if known shall be communicated to the designated FA & CAO through the link branch by means of a report sent half-yearly on 1st April and 1st October each year, to enable the designated FA&CAO to report such cases to the in-charge of the Accounts Organisation under Rule 371 of CTR Vol. I.

15.5. The arrears on the above account shall be paid by the paying branch only on receipt of sanction of competent authority (as specified in rule 369 of CTRs). Which will be obtained by the FA&CAO on receipt of intimation through the link branch that the particular payment shown as outstanding in the half-yearly return(s) has been claimed by or on behalf of the concerned pensioner. For this purpose, the number and date of the letter through which the half-yearly report was sent shall be indicated by the paying bank. However, if the arrears do not involve the first payment of pension, and if they have arisen due to late submission of the prescribed certificate by the pensioners and the arrears do not exceed Rs.10,000/- where the amount of pension plus relief thereon is Rs.2000/- and below per month; Rs.20,000/- where the amount of pension plus relief thereon is between Rs.2001/- to Rs.3000/- p.m.; and Rs.30,000/- where the amount of pension plus relief thereon exceeds Rs.3000/- p.m.; they may be paid by the paying branch after obtaining specific orders of the Manager/ Officer incharge who would sanction the payment after personally satisfying himself that the amount payable is actually due, the certificate (s) furnished has/have been duly countersigned, and the claim has remained undrawn due to unavoidable reasons. Such payment scrolls quoting particulars of the latest relevant half yearly return through which non-drawal had been reported.

15.6. If the arrears exceed Rs.10,000/-, Rs.20,000/-, Rs.30,000/- (as the case may be in terms of para 15.5 above) or relate to the period more than a year but less than a three years and also in cases involving first payment of the pension, if not credited to the pensioner's account due to non-submission of the prescribed certificate(s) etc. of for other petty reasons which do not require detailed examination with reference to the original files of the PPO. FA & CAO who authorised to issue PPO may, on the merit of each case, also issue requisite sanction for the resumption of pension under intimation to the Accounting Organisation.

15.7. If, in such cases, pension has not been credited to the account of the pensioner for a period of 3 years, the disburser's portion of the PPO should also be returned to FA & CAO through the link branch, with suitable endorsement thereon, specifying the date upto which the pension was credited in the pensioner's account. Payment of arrears in such cases as also payment of current pension resumed by the paying branch will be made only on receipt of the PPO with a sanction of the competent authority through the FA & CAO/link branch.

16.1. Family Pension. – In the case of pensioners drawing their pension through PSBs, payment of family pension at the rate indicated in the P.P.O. may be commenced by the Paying Branch within one month from the date of receipt of death certificate and application for family pension in Form (Annexure II-E) in the bank along with the pensioner's portion of the P.P.O. without prior and specific authorization on the P.P.O. by the F.A. & C.A.O. and in the register in form at Annexure II-B. . (Authority: Board's Letter No. 2016/AC II/21/6 dated 24.08.16)

16.2. Payment of family pension will be made by credit to Savings/Current account of the recipient (not a "Joint" or "either or Survivor" account) which may be opened if the recipient does not already have one. Additionally, an undertaking similar to the one referred to in para 8.2 (ii) above will be obtained by the Paying Branch from the recipient before the family pension is paid.

16.3. The paying Branch will also advise the designated F.A. & C.A.O., through the Link Branch, the date of pensioner's death and commencement of payment of family pension.

Before, however, the payment is actually commenced, the identity of the spouse entitled to the Family Pension shall be verified with reference to the joint photograph, if any, affixed to the P.P.O. and other particulars given by the claimant in the Family Pension, Application from (Annexure II-E). In case, the claimant is a child, the payment may be commenced after a fresh payment authority is received and the identity of the beneficiary/guardian is verified in the manner indicated in para 8.3 of the Scheme.

17. **Cessation of Pension.** – When pension ceases to be payable to the pensioner/recipient of a family pension on death etc., the Paying Branch will make necessary entries in the P.P.O. and its records and return it to the designated F.A. & C.A.O. through the Link Branch.

The latter will likewise amend his records and send both halves of the P.P.O. to the Railway Accounts Officers who had issued the P.P.O. initially.

18.1. **Miscellaneous.** – The Paying Branch will add continuation sheet to the disbursers' half of the P.P.O., a suitable entry being made to this effect specifying the number of cages countable on the sheet if all the cages have been fully used up. If, however, the P.P.O. is torn or mutilated or cannot be used, it may be returned to the designated F.A.& C.A.O. through the Link Branch for renewal and return.

18.2. "In cases in which pensioners portion of the P.P.O. is lost, worn and torn and it is sought to be renewed, the paying branch will forward the request of the pensioners, alongwith both the halves of the P.P.O. to the concerned **FA&CAO issuing the PPO as indicated in Annexure J** through the link branch for renewal in terms of the provisions of rules 331-332 of CTRs. In order that payment of pension is not unnecessarily delayed in such cases in the absence of the disbursers' portion of the P.P.O., care may be taken to send the connected documents to **FA&CAO issuing the PPO as indicated in Annexure J**, immediately after payment for a month is made so as to leave sufficient time with the **FA&CAO issuing the PPO as indicated in Annexure J**. to do the needful and return the documents by the time payment for the next month becomes due. The **FA&CAO issuing the PPO as indicated in Annexure J** will also be reminded by the paying branch in cases where the return of the document is unduly delayed.

(Authority: 2010/AC-II/21/12 dated 21.09.2010).. acs no.33

18.3 If both the halves of a PPO are reported to have been lost in transit due to floods etc., before commencement of payment of pension, the paying branch to which the matter is reported will address the concerned Accounts Office through the usual channel i.e. Link Branch, FA&CAO requesting for issue of a duplicate PPO in favour of the concerned pensioner in terms of the provisions of rule 332-A of CTRs. Before initiating action in this behalf the paying branch will, however, verify from the register of payment of pensions that no payment has already been made to the pensioner and confirm this fact to the Accounts Office while writing for a duplicate PPO. The paying branch will also take the following further action before commencing payment in such cases on receipt of duplicate PPOs:

- a. The fact that no payment is to be made against the original PPO will be prominently mentioned in the 'Remarks' column of the Register of Payments of Pension while noting therein the particulars of the duplicate PPO.
- b. A declaration from the pensioner to the effect that he has not already received any payment against the Original PPO; and also an undertaking from him to the effect that he will surrender to the paying branch the Original PPO, if traced out later and will not claim any payment on its strength will be obtained from the pensioner and kept on their record.
- c. It will ensure that no payment has been made to the pensioner on the basis of original PPO during the period following the report made to the PAO as regards its reported loss.

18.4 In case where disbursers' portion of PPO is lost by the Paying branch of the bank, the Paying branch will report the matter to the concerned Accounts Office through the usual channel, i.e. link branch, FA&CAO requesting for issue of duplicate disbursers' portion of PPO. For this purpose, the Paying Branch will forward the photocopy of the pensioner's portion of PPO duly attested by the Bank Manager and certificate indicating the month upto which the payment has been made to the pensioner. FA&CAO will send this information to the concerned Accounts office for issue of duplicate Disbursers' portion of PPO

(Authority: Board's Letter No. 2015/AC-II/21/8 dated 29.09.2015)..acs no.44

19. The accounts, records and registers maintained in the branches of the PSBs making pension payments and also in the Link Branch shall be open to audit by the Comptroller and Auditor General of India or any person appointed by him on his behalf.

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APPLICATION FOR DRAWAL OF PENSION THROUGH PUBLIC SECTOR BANKS

(To be submitted in triplicate)

(See Paragraph 5.3)

To

The Treasury Officer (Place)

Sir,

I opt to draw my pension through Public Sector Bank and give below necessary particulars to enable you to make arrangements in this regard :-

1. Particulars of Railway Pensioner :

- (a) Name
- (b) Pension Payment Order Number
- (c) Present Address
- (d) Designation, Office and Railway at the time of retirement

2. Particulars of Public Sector Bank:

- (a) Name
- (b) Branch where payment desired.

3. *Pensioners' S.B./Current Account No. at the Branch to which pension is to be credited.

Place

Date

Your faithfully

.....

(Pensioner)

*(Not 'Joint' or 'Either or 'Survivor' account).

Pensioner's Specimen Signature

FOR USE IN TREASURY

Forwarded to the Manager/Agent

(Link Branch of P.S.B.)

The Disburser's half of the P.P.O. of Shri/Smt./Kumari
bearing P.P.O. No. is sent herewith.

The pensioner has been pension for the period upto month of
Pension due from the month of is to be arranged by the Bank.

Station.....

Date

Treasury Officer

.....

(with his seal)

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Note. – Each entry should be attested by the nominated officer of the branch at which the payment is made.

Annexure II-D

CERTIFICATES TO BE SUBMITTED BY PENSIONER

(See paragraph 11.1 & 11.4)

I. Life Certificate

Certified that I have seen the pensioner.....

(name of the Pensioner)

holder of Pension Payment Order No..... and that he is alive on this date.

Place.....

Name.....

Date

Designation of authorised Officer

Seal.....

Form of Certificate of Non-employment/Re-employment

(i) I declare that I have not been serving in any capacity either in a Government department/ office, Company Corporation, Autonomous body or Society of Central or State Government or Union Territory or a Local Fund during the half year ended May/November 19.....

OR

I declare that I have been employed/re-employed in the office of which is a part of/financed by..... Government and was in receipt of the following monthly rates of emoluments during the half year ended May/November 19
Or during the months of..... falling within the said half year.

- (a) Pay.....
- Special Pay.....
- Allowances (including DA, ADA, etc.)

OR

- (b) Honorarium.....
- Further that the orders of re-employment do/do not stipulate my pension being held in abeyance during the re-employment period.

*(ii) I declare that I have not accepted any commercial employment in India.

OR

I declare that I have accepted commercial employment in India, after obtaining previous sanction of the Central Government and none of the conditions, if any, attached thereto has been violated.

Note. – This declaration is required to be given for a period of two years from the date of retirement.

*(iii) I declare that I have not accepted any employment under a Government outside India/an inter-national organisation of which the Government of India is not a member.

OR

I declare that I have accepted employment under a Government outside India/an international organisation of which Government of India is not a member after obtaining the previous sanction of the Central Government and none of conditions attached thereto by the Government has been deviated from.

Place
Date

Signature
Name of the pensioner.....
PPO No......

*Certificates at ii and iii are to be furnished only by retired Group 'A' officer.

III. Certificate of Re-Marriage/Non-Marriage

I hereby declare that I am not married/I have not been married during the past One Year.
(Authority: Board's Letter No. 2014/AC II/21/Misc dated 18.10.16)

Place
Date

Signature.....
Name of the Rly. Pensioner.....
P.P.O. No......

I certify to the best of my knowledge and belief that the above declaration is correct.

Place
Date

.....
Signature of a responsible Office or a well know person.
Name
Designation

FORM OF APPLICATION
(Family Pension Scheme for Railway Employees, 1964)
(See Para 16.1)

Application for a family pension for the family of late Shri/Smt.....
(Designation) in the Office /Department/
Ministry of

1. Name of the application
2. Relationship to the deceased Government servant/pensioner.....
3. Date of retirement, if the deceased was a pensioner
4. Date of death of Govt. servant/pensioner
5. Name and ages of surviving kindred of the deceased

	Name	Date of birth
Widow/Widower
Sons
Unmarried Daughters

6. Name of Treasury/Sub-Treasury/Public Sector Bank branch at which payment is desired.
.....

7. Signature or left-hand thumb impression (in the case of those who are not literate enough to sign their names)

8. Descriptive roll of

widow/widower/guardian of the minor children of late

- (i) Date of birth
- (ii) Height
- (iii) Personal marks, if any, on hand or face
- (iv) Left-hand thumb and finger impressions –

Small finger	Ring finger	Middle finger	Index finger	Thumb
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9. Full address of the applicant

Attested by	Witness
(1)	(1)
(2)	(2)

Note. – The description roll (column 8) and signature or left hand thumb and finger impressions accompanying application for family pension should be in duplicate in two separate sheets and attested by two gazetted officers or persons of respectability in the town, village or pargana in which the applicant resides

**LIST OF PUBLIC SECTOR BANKS OF DIFFERENT STATES REGARDING
THE SCHEME FOR PAYMENT OF PENSIONS**

(See para 5.1)

S.No.	State	Name of the public sector banks
1.	Gujarat	(1) State Bank of India.
		(2) Dena Bank
		(3) Bank of Baroda.
		(4) Central Bank of India.
		(5) Bank of India.
		(6) Union Bank of India.
		(7) Punjab National Bank. (Authority : 2010/AC-II/21/12 dated 13.09.2011).....acs no.35
		(8) State Bank of Saurashtra
		(9) United Commercial Bank
		(10) Oriental Bank of Commerce (Authority : 2010/AC-II/21/12 dated 17.10.2013)acs no.36
		(11) IDBI Bank Limited. (Authority : 2010/AC-II/21/12(PT) DT.dated 20.04.2015).....acs no.41
		(12) Vijaya Bank (Authority : 2010/AC-II/21/12(PT) dt..18.06.2015).. acs no.42
		(13) Canara Bank(Authority : 2015/AC-II/21/8 dated 08.09.2015)...acs no.43
		(14) Union Bank of India Authority : No.2015/AC-II/21/8 dated 25.01.2017...acs no.49
2.	Haryana	(1) State Bank of India.
		(2) Punjab National Bank.
		(3) Central Bank of India.
		(4) Syndicate Bank
		(5) Bank of India.
		(6) Union Bank of India
		(7) State Bank of Patiala
		(8) Bank of Baroda (Authority : 2010/AC-II/21/12 dated 13.09.2011...acs no.35
		(9) Oriental Bank of Commerce (Authority : 2010/AC-II/21/12 dated 17.10.2013...acs no.36
		(10) Allahabad Bank (Authority : 2010/AC-II/21/12 dated 04.03.14) acs no.37
		(11) Canara Bank(Authority : 2015/AC-II/21/8 dated 08.09.2015) .acs no.43
		(12) Union Bank of India Authority : No.2015/AC-II/21/8 dated 25.01.2017 acs no.49
3.	Karnataka	(1) State Bank of India
		(2) State Bank of Mysore.
		(3) Canara Bank
		(4) Syndicate Bank
		(5) Union Bank of India
		(6) Indian Bank
		(7) State Bank of Hyderabad
		(8) Corporation Bank
		(9) Vijay Bank (Authority : 2010/AC-II/21/12 dated 17.10.2013)...acs no.36
		(10) Central Bank of India (Authority: 2010/AC-II/21/12 dated 04.03.14) acs no.37
		(11) Bank of Baroda
		(12) Punjab National Bank
		(13) IDBI Bank Limited (Authority: 2010/AC-II/21/12(PT)DT.20.04.2015)..acs no.41
		(14) Union Bank of India Authority : No.2015/AC-II/21/8 dated 25.01.2017 acs no.49
4.	Kerala	(1) State Bank of India

		<p>(2) State Bank of Travancore (3) Canara Bank (4) Syndicate Bank (5) Union Bank of India (6) Central Bank of India</p>
		<p>(7) Indian Overseas Bank (Authority : 2010/AC-II/21/12 dated 13.09.2011)..acs no.35</p>
		<p>(8) Indian Bank (9) Vijay Bank (Authority : 2010/AC-II/21/12 dated 17.10.2013)...acs no.36</p>
		<p>(10) Punjab National Bank (11) Bank of Baroda (Authority :2010/AC-II/21/12(PT)DT.20.04.2015)...acs no.41</p>
		<p>Union Bank of India (12) Authority : No.2015/AC-II/21/8 dated 25.01.2017 acs no.49</p>
5.	Maharashtra	<p>(1) State Bank of India (2) Bank of Maharashtra (3) Bank of India (4) Central Bank of India (5) Dena Bank (6) Union Bank of India</p>
		<p>(7) Allahabad Bank (Authority : 2010/AC-II/21/11 dated 13.03.2003)...acs no.22</p>
		<p>(8) Canara Bank (9) Syndicate Bank (10) United Commercial Bank (11) State Bank of Hyderabad (12) Bank of Baroda (Authority : 2010/AC-II/21/12 dated 17.10.2013)...acs no.36</p>
		<p>(13) Punjab National Bank (14) IDBI Bank Limited (Authority : 2010/AC-II/21/12(PT)Dt.20.04.2015)...acs no.41</p>
		<p>(15) Vijaya Bank (Authority : 2010/AC-II/21/12(PT)dt.18.06.2015)...acs no.42</p>
		<p>(16) Oriental Bank of Commerce (Authority : Railway Board letter No.2015/AC-II/21/8 dated 02.03.2016) acs no.45</p>
		<p>Union Bank of India (17) Authority : No.2015/AC-II/21/8 dated 25.01.2017 acs no.49</p>
6.	Punjab	<p>(1) State Bank of India (2) Punjab National Bank (3) Central Bank of India (4) United Commercial Bank (5) Bank of India (6) Indian Overseas Bank (7) State Bank of Patiala</p>
		<p>(8) Bank of Baroda (9) Punjab & Sind Bank (Authority : 2010/AC-II/21/12 dated 13.09.2011)..acs no.35</p>
		<p>(10) Oriental Bank of Commerce (Authority : 2010/AC-II/21/12 dated 17.10.2013)...acs no.36</p>
		<p>(11) Allahabad Bank (Authority : 2010/AC-II/21/12 dated 04.03.14) acs no.37</p>
		<p>(12) Union Bank of India (Authority : 2015/AC-II/21/8 dated 08.09.2015)... acs no.43 (13) Canara Bank (Authority : 2015/AC-II/21/8 dated 08.09.2015.. acs no.43 (14) Union Bank of India (Authority : No.2015/AC-II/21/8 dated 25.01.2017 acs no.49</p>

7.	Uttar Pradesh	<p>(1) State Bank of India (2) Punjab National Bank (3) Allahabad Bank (4) Central Bank of India (5) Union Bank of India (6) Bank of Baroda</p> <p>(7) Punjab & Sind Bank (Authority : 2010/AC-II/21/12 dated 13.09.2011) acs no.35</p> <p>(8) Bank of India (9) Canara Bank (10) Oriental Bank of Commerce (11) Syndicate Bank (Authority : 2010/AC-II/21/12 dated 17.10.2013)..acs no.36</p> <p>(12) IDBI Bank Limited (Authority : 2010/AC-II/21/12(pt)DT.20.04.2015)...acs no.41</p> <p>(13) Vijaya Bank (Authority : 2010/AC-II/21/12(PT)DT.18.06.2015)...acs no.42</p> <p>(14) Union Bank of India (Authority : 2015/AC-II/21/8 dated 25.01.2017 acs no.49</p>
8.	West Bengal	<p>(1) State Bank of India (2) United Bank of India (3) United Commercial Bank (4) Central Bank of India (5) Allahabad Bank (6) Bank of India</p> <p>(7) Andhra Bank (8) Canara Bank (Authority : 99/AC-II/21/11 dated 26.11.03) ..acs no.24</p> <p>(9) Indian Overseas Bank (Authority : 99/AC-II/21/11 dated 26.02.09)..acs no.30</p> <p>(10) Punjab & Sind Bank (Authority : 2010/AC-II/21/12 dated 13.09.2011)..acs no.35</p> <p>(11) Bank of Barada (12) Punjab (13) Union Bank of India (Authority : 2010/AC-II/21/12 dated 17.10.2013)...acs no.36</p> <p>(14) IDBI Bank Limited (Authority : 2010/AC-II/21/12(PT)DT.20.04.2015)..acs no.41</p> <p>(15) Oriental Bank of Commerce (Authority : Railway Board letter No.2015/AC-II/21/8 dated 02.03.2016) acs no.45</p> <p>(16) Union Bank of India Authority : No.2015/AC-II/21/8 dated 25.01.2017 acs no.49</p>
9.	Chandigarh	<p>(1) State Bank of India (2) Punjab National Bank (3) Central Bank of India (4) United Commercial Bank (5) State Bank of India (6) Bank of India</p> <p>(7) Bank of Baroda (Authority : 2010/AC-II/21/12 dated 13.09.2011) ...acs no.35</p> <p>(8) Allahabad Bank (Authority : 2010/AC-II/21/12 dated 04.03.14) acs no.37</p> <p>(9) Canara Bank(Authority : 2015/AC-II/21/8 dated 08.09.2015)..acs No,43</p>

10.	Andhra Pradesh	<p>(1) State Bank of India (2) State Bank of Hyderabad (3) Syndicate Bank (4) Indian Bank (5) Union Bank of India (6) Central Bank of India</p> <p>(7) Andhra Bank (8) Corporation Bank (9) Vijay Bank (10) Canara Bank (Authority : 2010/AC-II/21/12 dated 17.10.2013)...aca no.36</p> <p>(11) Bank of Baroda (12) Punjab National Bank (13) IDBI Bank Limited (Authority : 2010/AC-II/21/12(PT)DT.20.04.2015)..acs no.41</p> <p>(14) Oriental Bank of Commerce (Authority : Railway Board letter No.2015/AC-II/21/8 dated 02.03.2016) acs no.45</p> <p>(15) Union Bank of India Authority : No.2015/AC-II/21/8 dated 25.01.2017 acs no.49</p>
11.	Assam	<p>(1) State Bank of India (2) United Bank of India (3) United Commercial Bank (4) Punjab National Bank (5) Central Bank of India (6) Allahabad Bank</p> <p>(7) Indian Overseas Bank (8) Syndicate Bank (Authority : 2010/AC-II/21/12 dated 13.09.2011) ...acs no.35</p> <p>(9) Bank of Baroda (Authority : 2010/AC-II/21/12 dated 17.10.2013...acs no.36</p> <p>(10) Canara Bank(Authority : 2015/AC-II/21/8 dated 08.09.2015)... acs no.43</p>
12.	Bihar	<p>(1) State Bank of India (2) Central Bank of India (3) Punjab National Bank (4) Bank of India (5) United Commercial Bank (6) Allahabad Bank</p> <p>(7) Union Bank of India (8) United Bank of India (9) Bank of Baroda (Authority : 2010/AC-II/21/12 dated 17.10.2013) ...acs no.36</p> <p>(10) Canara Bank(Authority : 2015/AC-II/21/8 dated 08.09.2015)...acs no.43</p> <p>(11) Union Bank of India Authority : 2015/AC-II/21/8 dated 25.01.2017 acs no.49</p>
13.	Himachal Pradesh	<p>(1) State Bank of India (2) Punjab National Bank (3) United Commercial Bank (4) State Bank of Patiala (5) Central Bank of India (6) Union Bank of India</p> <p>(7) Allahabad Bank (Authority : 2010/AC-II/21/12 dated 04.03.14) acs no.37</p> <p>(8) Bank of Baroda (Authority : 2010/AC-II/21/12(PT)DT.20.04.2015...acs no.41</p>
14.	Jammu and kashmir	<p>(1) State Bank of India (2) Punjab National Bank (3) Central Bank of India (4) United Commercial Bank</p>

		(5) Allahabad Bank (Authority : 2010/AC-II/21/12 dated 04.03.14) acs no.37
		(6) Bank of Baroda (Authority : 2010/AC-II/21/12(PT)DT.20.04.2015)..acs no.41
15.	Madhya Pradesh	(1) State Bank of India (2) State Bank of Indore (3) Central Bank of India (4) Bank of India (5) Punjab National Bank (6) Allahabad Bank
		(7) Bank of Baroda (Authority : 2010/AC-II/21/12 dated 13.09.2011)..acs no.35
		(8) Bank of Maharashtra (9) Union Bank of India (10) United Commercial Bank (11) Dena Bank (Authority : 2010/AC-II/21/12 dated 17.10.13 acs no.36
		(12) IDBI Bank Limited (Authority : 2010/AC-II/21/12(PT)DT.20.04.2015)..acs no.41
		(13) Canara Bank(Authority : 2015/AC-II/21/8 dated 08.09.2015...acs no.43
		(14) Oriental Bank of Commerce (Authority : Railway Board letter No.2015//AC-II/21/8 dated 02.03.2016) acs no.45
		(15) Union Bank of India Authority : No.2015/AC-II/21/8 dated 25.01.2017 acs no.49
16.	Nagaland	(1) State Bank of India (2) United Bank of India (3) United Commercial Bank (4) Bank of Baroda (Authority : 2010/AC-II/21/12 dated 17.10.13 acs no.36
		(5) Central Bank of India (Authority : 2010/AC-II/21/12 dated 04.03.14) acs no.37
17.	Odisha	(1) State Bank of India (2) United Commercial Bank (3) Bank of India (4) United Bank of India (5) Indian Overseas Bank (6) Indian Bank
		(7) Punjab National Bank (Authority : 99/AC-II/21/11 dated 3.2000) acs no.18
		(8) Andhra Bank (9) Central Bank of India (Authority : 2010/AC-II/21/12 dated 17.10.13 acs no.36
		(10) Allahabad Bank (Authority : 2010/AC-II/21/12 dated 04.03.14) acs no.37
		(11) Bank of Baroda (Authority : 2010/AC-II/21/12(PT)DT.20.04.2015)...acs no.41
		(12) Union Bank of India(Authority : 2015/AC-II/21/8 dated 08.09.2015)) .. acs no.43
		(13) Canara Bank (Authority : 2015/AC-II/21/8 dated 08.09.2015)) .. acs no.43
		(14) Union Bank of India (Authority : No.2015/AC-II/21/8 dated 25.01.2017 acs no.49

18.	Rajasthan	<p>(1) State Bank of India (2) State Bank of Bikaner & Jaipur (3) Punjab National Bank (4) Bank of Baroda (5) United Commercial Bank (6) Central Bank of India</p> <p>(7) Union Bank of India (Authority : 2010/AC-II/21/12 dated 17.10.13 acs no.36</p> <p>(8) Allahabad Bank (Authority : 2010/AC-II/21/12 dated 04.03.14) acs no.37</p> <p>(9) Canara Bank(Authority : 2015/AC-II/21/8 dated 08.09.2015).. acs no.43</p> <p>(10) Oriental Bank of Commerce (Authority : Railway Board letter No.2015/AC-II/21/8 dated 02.03.2016) acs no.45</p> <p>(11) Union Bank of India (Authority : No.2015/AC-II/21/8 dated 25.01.2017) acs no.49</p>
19.	Tamil Nadu	<p>(1) State Bank of India (2) Indian Bank (3) Canara Bank (4) Indian Overseas Bank (5) Union Bank of India (6) Syndicate Bank</p> <p>(7) Bank of Baroda (8) Bank of India (9) Central Bank of India (10) Corporation Bank (11) United Commercial Bank (Authority : 2010/AC-II/21/12 dated 17.10.13 acs no.36</p> <p>(12) Punjab National Bank (13) IDBI Bank Limited (Authority : 2010/AC-II/21/12(PT)DT.20.04.2015)..acs no.41</p> <p>(14) Vijaya Bank (Authority : 2010/AC-II/21/12(PT)DT.18.06.2015)..acs no.42</p> <p>(15) Union Bank of India Authority : No.2015/AC-II/21/8 dated 25.01.2017 acs no.49</p>
20.	Manipur	<p>(1) State Bank of India (2) United Bank of India (3) United Commercial Bank</p> <p>(4) Bank of Baroda (Authority : 2010/AC-II/21/12 dated 17.10.13 acs no.36</p> <p>(5) Central Bank of India (Authority : 2010/AC-II/21/12 dated 04.03.14) acs no.37</p>
21.	Meghalaya	<p>(1) State Bank of India (2) United Bank of India (3) United Commercial Bank (4) Bank of Baroda</p>
22.	Tripura	<p>(1) State Bank of India (2) United Bank of India (3) United Commercial Bank</p> <p>(4) Bank of Baroda (Authority : 2010/AC-II/21/12 dated 17.10.13 acs no.36</p> <p>(5) Central Bank of India (Authority : 2010/AC-II/21/12 dated 04.03.14) acs no.37</p>
23.	Sikkim	<p>(1) State Bank of India</p>
		<p>(2) Central Bank of India (3) Bank of Baroda</p>

(Authority : 2010/AC-II/21/12 dated 17.10.13 acs no.36)		
24.	Pondicherry	(1) State Bank of India (2) Indian Bank (3) United Commercial Bank (4) Indian Overseas Bank
25.	Goa, Daman and Diu	(1) State Bank of India (2) Bank of India (3) Bank of Baroda (4) Central Bank of India (5) Canara Bank (6) Syndicate Bank
26.	Dadra and Nagar Haveli	(1) Dena Bank
27.	Mizoram	(1) State Bank of India
		(2) Bank of Baroda (Authority : 2010/AC-II/21/12 dated 17.10.13 acs no.36)
		(3) Central Bank of India (Authority : 2010/AC-II/21/12 dated 04.03.14) acs no.37
28.	Arunachal Pradesh	(1) State Bank of India
		(2) Bank of Baroda (Authority : 2010/AC-II/21/12 dated 17.10.13 acs no.36)
		(3) Central Bank of India (Authority : 2010/AC-II/21/12 dated 04.03.14) acs no.37
29.	Andaman and Nicobar Islands	(1) State Bank of India (2) Syndicate Bank
30.	Lakshadweep	(1) Syndicate Bank
31.	Chhattisgarh	(1) State Bank of India (2) State Bank of Indore (3) Central Bank of India (4) Bank of India (5) Punjab National Bank (6) Allahabad Bank (99/AC-II/21/11 dated 29.06.10) ...acs no.32
		(7) Bank of Baroda (Authority : 2010/AC-II/21/12 dated 13.09.11)acs no.35
32.	Jharkhand	(1) State Bank of India (2) Central Bank of India (3) Punjab National Bank (4) Bank of India (5) United Commercial Bank (6) Allahabad Bank (99/AC-II/21/11 dated 29.06.10)...acs no.32
		(7) Bank of Baroda (Authority : 2010/AC-II/21/12(PT)DT.20.04.2015)...acs no.41
		(8) Union Bank of India(Authority : 2015/AC-II/21/8 dated 08.09.2015) ..acs no.43 (9) Canara Bank (Authority: 2015/AC-II/21/8 dated 08.09.2015)... acs no.43
		(10) Union Bank of India Authority : No.2015/AC-II/21/8 dated 25.01.2017 acs no.49
33.	Uttarakhand	(1) State Bank of India (2) Punjab National Bank (3) Allahabad Bank (4) Central Bank of India (5) Union Bank of India (6) Bank of Baroda (99/AC-II/21/11 dated 29.06.10)...acs no.32

		(7) Punjab & Sind Bank (Authority : 2010/AC-II/21/12 dated 13.09.11)...acs no.35
		(8) Oriental Bank of Commerce (Authority : Railway Board letter No.2015/AC-II/21/8 dated 02.03.2016) acs no.45
		(9) Union Bank of India (Authority : No.2015/AC-II.21/8 dated 25.01.2017) acs no.49
34.	Telangana	(1) State Bank of India (2) State Bank of Hyderabad (3) Syndicate Bank (4) Indian Bank (5) Union Bank of India (6) Central Bank of India (7) Andhra Bank (8) Corporation Bank (9) Vijay Bank (10) Canara Bank (11) Bank of Baroda (12) Punjab National Bank (13) IDBI Bank Limited (Authority : 2010/AC-II/21/12(PT)DT.20.04.2015)..acs no.41
		(14) Oriental Bank of Commerce (Authority : Railway Board letter No.2015/AC-II/21/8 dated 02.03.2016) acs no.45
		(15) Union Bank of India Authority : No.2015/AC-II/21/8 dated 25.01.2017) acs no.49

Note :- For metropolitan cities of Delhi/New Delhi, Mumbai, Chennai, Kolkatta, Hyderabad/Secunderabad Bangalore and Lucknow, where the Scheme was introduced with effect from 1-7-77, all public Sector Banks have been authorized to disburse pension under this Scheme.

Annexure II-G

LIST OF DESIGNATED F.A.& C.A.OS

(See paragraph 5.1)

S.No	Address of Designated FA&CA)	State	Union Territory
1.	FA&CAO, Central Railway, Mumbai.	Maharashtra	
2.	FA&CAO, Eastern Railway, Kolkata.	West Bengal	
3.	FA&CAO, East Central Railway, Hajipur	Bihar	
4.	FA&CAO, East Coast Railway, Bhubaneshwar.	Orissa	
5.	FA&CAO, Northern Railway, New Delhi.	Delhi Punjab Haryana Himachal Pradesh Jammu & Kashmir	Chandigarh
6.	FA&CAO, North Central Railway, Allahabad.	Uttar Pradesh	

7.	FA&CAO, North Eastern Railway, Gorakhpur	Uttaranchal	
8.	FA&CAO, North East Frontier Railway, Guwahati.	Arunachal Pradesh Assam Manipur Meghalaya Mizoram Nagaland Sikkim Tripura	
9.	FA&CAO, North West Railway, Jaipur.	Rajasthan	
10.	FA&CAO, Southern Railway, Chennai.	Kerala Tamil Nadu	Andaman Nicobar Islands Pondicherry
11.	FA&CAO, South Eastern Railway, Kolkata.	Jharkhand	
12.	FA&CAO, South East Central Railway, Bilaspur.	Chattisgarh	
13.	FA&CAO, South Central Railway, Secunderabad.	Andhra Pradesh Telangana	
14.	FA&CAO, South Western Railway, Hubli.	Karnataka Goa	Dadra Nagar Haveli Lakshadweep
15.	FA&CAO, Western Railway, Mumbai.	Gujarat	Daman & Diu
16.	FA&CAO, West Central Railway, Jabalpur.	Madhya Pradesh	

(Authority: 2010/AC-II/21/12(pt)dt 20.04.2015) ACS no. 41

**SCHEDULE OF P.P.OS OF RAILWAY PENSION TRANSFERRED FOR
PAYMENT THROUGH PUBLIC SECTOR BANKS**

(See paragraph 6.1)

S. No.	P.P.O. No.	Name of Pensioner	Railway to which pension pertains	Amount Rs. P.	Date upto which payment made	No. & date of advice to the designated F.A. & C.A.O.,
1	2	3	4	5	6	7

Certified that payment of pension has been stopped in respect of the above P.P.Os. and that no further payment beyond the date shown in Column 6 will be made in respect of these P.P.Os in this Treasury.

.....
Treasury Officer

FORMULA
(See para 13)

Formula for calculating Ad-hoc relief w.e.f. 1-9-77.

The President of India has sanctioned a further relief to the extent of 5% of pension subject to a minimum of Rs. 5/- and a maximum of Rs. 25/- per month with effect from 1st September, 1977 to compensate the Railway Pensioner/Family Pensioners for the raise in the cost of living. The total relief now payable with effect from 1st September, 1977 inclusive of relief sanctioned earlier, works out to thirty five per cent of the pension subject to a minimum of Rs. 35/- and maximum of Rs. 175. The formula given below may be used by the Public Sector Banks for calculating the enhanced entitlements of the pensioners :-

- | | | |
|-----|---|----------|
| (a) | Amount of original pension/family pension/extra ordinary pension (prior to commutation if any). | Rs..... |
| (b) | For Pre 31-12-72 pensions - | |
| | (i) ad-hoc relief sanctioned with effect from 1-1-73 | Rs..... |
| | (ii) temporary/ad-hoc increase if any admissible prior to 1-1-73. | Rs..... |
| (c) | total i.e. (a) + (b)(i)+ (b) (ii) | |
| (d) | total relief payable w.e.f. 1-9-77 (amount of (c) multiplied by 0.35).
Subject to minimum of Rs. 35 and maximum of Rs. 175 | *Rs..... |

Relief already under payment Additional relief now admissible w.e.f. 1-9-77.

*To be rounded off to the nearest 10 paisa, five paisa being rounded off to the next 10 paisa.

- Note. – (1) Amount of item (a) and (b) will be shown on the PPO in possession of paying branch.
- (2) Item (b) covers pensions/family pension extras ordinary pensions sanctioned and under payment on 31-12-1972. In the case of post 31-12-1972 pensions item (b) will not be applicable.
- (3) The total relief payable with effect from 1-9-77 will normally be equal to 35/30 of relief already sanctioned.
- (Ref. – Ministry of Railway letter No. PC III/76/PN/ 1, dated 12-1-1977 from the Joint Director, Pay Commission, Railway Board).**

List of FA & CAO authorized to issue Pension Payment orders.

S.No.	RAILWAYS & PRODUCTION UNITS
1.	FA & CAO, RCF/KAPURTHALA
2.	FA & CAO, ICF/CHENNAI
3.	FA & CAO, RWF/BANGALORE
4.	FA & CAO, CLW/CHITTARANJAN
5.	FA & CAO, DLW/VARANASI
6.	FA & CAO, DMW/PATIALA
7.	FA & CAO, METRO/KOLKATA
8.	FA & CAO, NORTHERN RAILWAY, NEW DELHI
9.	FA & CAO, SOUTHERN RAILWAY, CHENNAI
10.	FA & CAO, SOUTH WESTERN RAILWAY, HUBLI
11.	FA & CAO, SOUTH EASTERN RAILWAY, KOLKATTA
12.	FA & CAO, NORTH EASTERN RAILWAY, GORAKHPUR
13.	FA & CAO, CENTRAL RAILWAY, MUMBAI
14.	FA & CAO, EASTERN RAILWAY, KOLKATA
15.	FA & CAO, NORTH FRONTIER RAILWAY, GUWAHATI
16.	FA & CAO, SOUTH CENTRAL RAILWAY, HYDERABAD
17.	FA & CAO, WESTERN RAILWAY, MUMBAI
18.	FA & CAO, EAST CENTRAL RAILWAY, HAJIPUR
19.	FA & CAO, EAST COAST RAILWAY, BHUBANESHWAR
20.	FA & CAO, NORTH WESTERN RAILWAY, JAIPUR
21.	FA & CAO, NORTH CENTRAL RAILWAY, ALLAHABAD
22.	FA & CAO, SOUTH EAST CENTRAL RAILWAY, BILASPUR
23-	FA & CAO, WEST CENTRAL RAILWAY, JABALPUR
24.	FA & CAO, RAIL COACH FACTORY, RAI BARELI
25.	FA & CAO, RAIL WHEEL PLANT, BELA

(Authority: Railway Board's letter No.2012/AC-II/1/6 dated 18.09.2014)..acs no.38

**STATEMENT OF ENTITLEMENTS OF ADDITIONAL RELIEF/AD-HOC RELIEF TO RAILWAY
PENSIONERS SANCTIONED VIDE GOVERNMENT OF INDIA, MINISTRY OF RAILWAYS
OFFICE MEMORANDUM NO..... DATED.....**

S. No.	Railway	Name of Pensioner	No. of P.P.O	Amount of Pension			Additional relief payable w.e.f.	Total Pension payable (Cols. 7 & 8)	Remarks
				Basic Pension	Relief	Total			
1	2	3	4	5	6	7	8	9	10

Station.....

Date.....

.....
(Signature of Manager or Incharge of the paying branch with stamp).

Forwarded in duplicate to the Designated F.A. & C.A.O.,Railway.....

.....
(Signature of Office authorized of the link office with stamp).

Checked and found correct.

Designated F.A. & C.A.O.,Railway.

(Seal)

Forwarded to the Agent/Manager

(Name of the Bank)

**Form for Payment of arrears of Pension
(To be submitted in triplicate.)**

FORM A

[See Paragraph 15.1 of Scheme for disbursement of pension to Railway pensioners through Public Sector Banks.]

The Pension Disbursing Authority/Head of Office
(Name of Bank/Treasury/Post Office/Accounts
Officer, etc.)

Place

I,..... (Name of the pensioner in Capital letters) hereby
nominate the person named below , in terms of para 15.1 of the Scheme for disbursement of
pension to Railway pensioners through Public Sector Banks

Name and address of the nominee	Relationship with the pensioner	If nominee is minor		Name and address of other nominee under Column (1) predeceases the pensioner	Relationship with pensioner
		Date of birth	Name and address of person who may receive the said pension during the nominee's minority		
1	2	3	4	5	6

Date of birth if the other nominee is minor	Name and address of person who may receive the pension during the other nominee's minority	Contingency on happening of which nomination shall become invalid
7	8	9

Place:.....

Signature(or thumb-impression if illiterate)
and name of pensioner.

Date:.....

PPO NO.

Address:

Witness: Signature:

Name & address:

Pension Disbursing Authority/Head of Office.

Acknowledgement to be sent by the Pension disbursing Authority/Head of Office.

Certified that the application/nomination has been received from(name of Pensioner) whose address is

Signature of Pension Disbursing Authority
Bank/Treasury/Post Office/Accounts Officer
Head of Office

(Authority: Railway Board letter No. 2005/AC-II/21/4 dt. 4.8.05))

**Form for Payment of arrears of Pension
(To be submitted in triplicate.)**

FORM B

[See Paragraph 15.1 of Scheme for disbursement of pension to Railway pensioners through Public Sector Banks.]

The Pension Disbursing Authority
(Name of Bank/Treasury/Post Office/Accounts
Officer, etc.)
Place

I,..... (Name of the pensioner in Capital letters) hereby make the following alternate nomination in terms of para 15.1 of the Scheme for disbursement of pension to Railway pensioners through Public Sector Banks.

Name and address of the nominee	Relationship with the pensioner	If nominee is minor		Name and address of other nominee under Column (1) predeceases the pensioner	Relationship with pensioner
		Date of birth	Name and address of person who may receive the said pension during the nominee's minority		
1	2	3	4	5	6

Date of birth if the other nominee is minor	Name and address of person who may receive the pension during the other nominee's minority	Contingency on happening of which nomination shall become invalid
7	8	9

Place:.....

Signature(or thumb-impression if illiterate)
and name of pensioner

Date:.....

PPO NO.

Witness: Signature:
Name & address:

Address:

Signature of Pension Disbursing Authority
Date Stamp

Certified that the application/nomination has been received from(name of Pensioner) whose address isform A has been cancelled and returned to him.

Place:
Date:

Signature of Pension Disbursing Authority
P.O./Bank/Treasury/ with full address.....
Full Address:

(Authority: Railway Board letter No. 2005/AC-II/21/4 dt. 4.8.05)

ANNEXURE III

PROCEDURE FOR REVOCATION OF OPTION

(See para 1073)

1. **Revocation of option from Public Sector Bank to Post Office or to Treasury.**—When a Railway pensioner drawing his pension through a Public Sector Bank desires to revoke his option for the scheme and instead wishes to draw his pension through a Post Office or a Treasury, he should apply to this effect to the Paying Branch of the Public Sector Bank from where he is drawing his pension by giving a clear notice of three calendar months. The application should be submitted in triplicate in case the pensioner is drawing his pension from a branch of bank other than the link branch (in case he is drawing his pension from the link branch, the application should be in duplicate). The application should contain the following details:—

(a)	Name of the pensioner.
(b)	P.P.O. No.
(c)	Designation, Office and Railway at the time of retirement.
(d)	Present address.
(e)	Particulars of the Treasury/Post Office from where payment is desired in future.
(f)	Pensioner's Savings Bank Account No.

2. On receipt of the application from the pensioner, the Paying Branch will arrange to send the disburser's half of the P.P.O., duly completed, as also two copies of the application to the link branch of the bank concerned retaining the third copy of the application as Office copy. The Paying Branch will ensure that the entries are made up-to-date not only in the disburser's half of the P.P.O. but also in the pensioner's half of the P.P.O., the latter being retained by the pensioner. The link branch will make necessary entries in the register maintained by it and forward the disburser's half of the P.P.O. alongwith a copy of the application to the Director of Accounts (Postal) concerned or the Accountant General, as the case may be. At the time of transferring the payment of pensions from the Bank, a specific Certificate to the effect that the entries recorded in the disburser's half & the pensioners half of the pension payment order had been verified with the relevant entries, in the Bank A/c. of the pensioner and that there are no omissions in the entries made in the two halves of the Pension Payment Orders.

3. The link branch should also send an intimation about the transfer of documents to the designated F.A. & C.A.O. concerned.

PROCEDURE IN THE OFFICE OF THE DIRECTOR OF ACCOUNTS (POSTAL) (IN CASE OF OPTION FOR POST OFFICE)

On receipt of the documents from the link branch of the public sector bank, the Director of Accounts (Postal) will endorse the disburser's half of the P.P.O. and send the same alongwith the other documents to the Head Post Office concerned for onward transmission to the particular Post Office from where the pensioner wishes to draw his pension under advice to the F.A. & C.A.O. concerned. The procedure to be followed in this respect will be on the same lines as is already prevalent in respect of the Scheme for payment of pension to Railway pensioners from Post Office.

PROCEDURE TO BE FOLLOWED BY THE OFFICER OF THE ACCOUNTANT GENERAL CONCERNED IN RESPECT OF OPTION FOR PAYMENT THROUGH TREASURY

On receipt of the documents from the link branch of the public sector bank concerned the Accountant General will forward the P.P.O. to the Treasury Officer concerned authorizing payment of pension, simultaneously sending an intimation to this effect to the F.A. & C.A.O. under whose

jurisdiction the Treasury falls. An intimation to the effect that the documents are being forwarded to the Treasury Officer may also be sent to the pensioner.

Thereafter, the procedure to be followed by the Treasury Officer will be on the same lines as is being followed in respect of pension to Railway pensioners at the Treasuries.

PROCEDURE FOR REVOCATION OF OPTION FROM POST OFFICE TO PUBLIC SECTOR BANK

When a pensioner, who is drawing his pension through a Post Office, desires to revoke his option in favour of a public sector bank, he should apply to this effect to the Post Master concerned by giving a clear notice of three calendar months; the application should be submitted in triplicate in case the pension account stands at a Sub-Post Office and in duplicate if the account stands at the Head Post Office.

The application should contain the following details.—

(a)	Name of the pensioner
(b)	P.P.O. No.
(c)	Office from where he retired
(d)	Post held before retirement
(e)	Amount of pension
(f)	Name of the Post Office from which the pension is being drawn
(g)	Savings Bank (Pension Account) No.
(h)	Name of the Public Sector Bank with full particulars from where he wishes to draw his pension in future.

When a pensioner is drawing pension from a Sub-Post Office, the Sub-Post Master will forward two copies of the pensioner's application alongwith the disburser's half of the P.P.O. as also the Savings Bank Account (Pension Account) Pass Book, duly completed, to the Head Post Office concerned, keeping the third copy of the application as office record. A suitable note will be made in the Pension Account in the ledger about the revocation of option and the month from which it has to take effect under the dated signature of the Sub-Post Master. The Head Post Master, on receipt of the application of revocation in duplicate, from a pensioner drawing his pension from his office or from the Sub-Post Office, as the case may be will make necessary entries regarding revocation in the ledger maintained at his end, under his clear signature and date.

That Head Post Master will thereafter send the disburser's half of the P.P.O. alongwith a copy of the application of the Pensioner to the Director of Accounts (Postal) after making suitable remarks of transfer in the register of P.P.O.'s against the relevant entry.

No further amount of pension will be credited in the pensioner's account by Sub-Post Master/ Head Post Master after the transfer of documents to the Director of Accounts (Postal)/Head Post Office respectively. After the transfer of the disburser's half of the P.P.O., the pensioner will be advised the date of transfer of documents by the Sub-Post Master/Head Post Master. He will also be advised to close the accounts. (The pensioner's half of the P.P.O. should also be completed by the Sub-Post Master/Head Post Master concerned, as the case may be and handed over back to the pensioner on receipt of the application seeking for revocation of option from the pensioner).

On receipt of documents from Post Master, the Director of Accounts (Postal) will take necessary action at his end and send the disburser's half of the Pension Payment Order duly endorsed alongwith a copy of the pensioner's application under a forwarding letter bearing his special seal to the nominated F.A. & C.A.O. of the Railway for onward

transmission to the Link Branch of the Public Sector Bank concerned advising the F.A. & C.A.O. of the concerned Railway.

Thereafter the procedure to be followed by the Link Branch of the Public Sector Bank will be the same as in the case with the payment of pension to Railway Pensioners under the Scheme.

PROCEDURE FOR REVOCATION OF OPTION FROM POST OFFICE TO TREASURY

On receipt of the documents from Post Master, the Director of Accounts (Postal) will take necessary action at his end and send the disburser's half of the PPO duly endorsed alongwith the copy of the pensioners application under a forwarding letter under registered post to the nominated FA & CAO of the Railway for onward transmission to the link branch of the Public Sector Bank concerned advising the FA & CAO of the concerned Railways.

The application should contain the following details.—

- (a) Name of the pensioner
- (b) P.P.O. No.
- (c) Office from where he retired
- (d) Post held before retirement
- (e) Amount of pension
- (f) Name of the Post Office from which the pension is being drawn
- (g) Savings Bank (Pension Account) No.
- (h) Name of the Public Sector Bank with full particulars from where he wishes to draw his pension in future.

2. When a pensioner is drawing pension from a Sub-Post Office, the Sub-Post Master will forward two copies of the pensioner's application alongwith disburser's half of the P.P.O. as also the Savings Bank Account (Pension Account) Pass Book, duly completed, to the Head Post Office concerned, keeping the third copy of the application as office record. A suitable note will be made in the Pension Account in the ledger about the revocation of option and the month from which it has to take effect under the dated signature of the Sub-Post Master. The Head Post Master, on receipt of the application of revocation in duplicate from a pensioner drawing his pension from Ms office or from the Sub-Post Office, as the case may be. will make necessary entries regarding revocation, in the ledger card maintained at his end. under his clear signature and date.

3. That Head Post Master will thereafter, send both the halves of the P.P.O. alongwith a copy of the application of the pensioner, to the Director of Accounts (Postal) after making suitable remarks of transfer in the register of P.P.O's against the relevant entry.

4. No further amount of pension will be credited in the pensioner's Account by the Sub-Post Master/Head Post Master after the transfer of documents to the Head Post Office and Director of Accounts (Postal) respectively. After the transfer of the P.P.O's, the pensioners will be advised the date of transfer of documents by the Sub-Post Master/Head Post Master. He will also be advised to close the account.

5. On receipt of documents from Post Master, the Director of Accounts (Postal) will take necessary action at his end and send both the halves of the P.P.O. duly endorsed alongwith the copy of the pensioner's application under a forwarding letter bearing his special seal to the F.A. & C.A.O. concerned.

6. Thereafter, the procedure to be followed by F.A. & (T.A.O. will be on the same lines as is being followed in respect of pension to Railway pensioners al Treasuries.
