

Government of India
Ministry of Railways
(Railway Board)

RBA No. 49 /2009

No. 2006/AC-II/21/3

New Delhi, dated 30.10.2009

FA&CAOs,
All Zonal Railways & PUs etc.

Sub: Wrong payment of pension to pensioners/family pensioners.

A number of cases were detected on Zonal Railways involving non-submission of life certificates by pensioners, overpayments due to excess DA payment, irregularities in ex-gratia payment, commuted amount etc by the Public Sector Banks.

The matter was taken up with Reserve Bank of India to issue suitable instructions in the matter to the banks. Reserve Bank of India has since directed the Banks to strictly adhere to the extant instructions. A copy of these instructions is enclosed for information and necessary action.

DA: As above.



(S.N.Mathur)
Director Finance/CCA
Railway Board



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भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

Ref.No DGBA.GAD No. H- 3062 /45.03.001/2009-10

October 9, 2009

The Director Finance / CCA
Government of India
Ministry of Railways
Railway Board
Rail Bhavan
New Delhi-110 001

6/4
16/10

14.10.09
DGA

Dear Sir,

Apex Committee meeting held at New Delhi on 20 th August 2007-Committee to look into irregularities in pension payments

Please refer to the correspondence resting with your letter No.2006/ACII/21/3 dated July 28, 2009 on the captioned subject.

2. In this connection, we invite your attention to our endorsement DGBA.GAD No. H-8887/45.03.001/2008-09 dated April 13, 2009 whereby we had reiterated our instructions relating to submission of life certificate by pensioners and steps to avoid overpayments of pension by banks (copy enclosed for ready reference).We are, therefore, of the view that there is no need to issue the same again to banks. However, we shall be glad if you will let us know whether any further instructions are required to be issued by us in this regard to the agency banks. Further, if you desire to convene a meeting of the committee constituted for the purpose (c.f. our letter DGBA.GAD No. 9391/45.03.001/2007-03 dated February 27, 2008), please inform us the convenient date for conducting the same.

Yours faithfully,

(G.C. Biswal)
Deputy General Manager
Encl: as above

21/10/09
DGA

यह विभाग आईएसओ 9001:2000 प्रमाणित है।

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

This Department is ISO 9001-2000 certified

Department of Government & Bank Accounts, Central Office, Opp.Mumbai Central Railway Station Byculla, Mumbai - 400 008
Telephone : (022)2308 4121, Fax No. (022) 2300 370/2301 6072/2301 0095, e-mail : cgmicdgbaco@rbi.org.in

हिन्दी आसान है. इसका प्रयोग ।.इए।



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

DGBA.GAD.No.H - 8886/45.03.001/ 2008-09

April 13, 2009

Chaitra 23, 1930 (S)

The Chairman / Managing Director
Chairman & Managing Director
State Bank of India, its Associates
& Nationalised Banks

Dear Sir,

Disbursement of pension through Public Sector Banks

Please refer to para 3.7 of the Minutes of the Apex Committee Meeting held at Aurangabad on September 8, 2008 (extracts enclosed for ready reference).

2. In this connection, we invite your attention to the following circulars (copies enclosed) issued by us addressing the issues raised by the Government departments and advise you to strictly adhere to the instructions contained therein.

- 1) DGBA.GAD. No.762-794/45.05.031/ 2004-05 dated October 12, 2004.
- 2) DGBA.GAD. No.3389-3421/45.02.001/ 2004-05 dated January 6, 2005 and
- 3) DGBA.GAD. No.6073/45.05.031/ 2004-05 dated May 30, 2005.

3. Further, we also advise you to please take necessary steps to strengthen the internal audit/checking system so as to ensure accuracy in disbursement of pension to Government pensioners.

Yours faithfully,

(P.M. Rajagopal)

Assistant General Manager

Encl: as above

य विभाग आईएसओ 9001 :2000 प्रमाणित है।

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

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3.5 Reporting of daily and monthly data of Receipts & Payments

3.5.1 Reporting of daily and monthly data of Receipts & Payments by Focal Point Banks through electronic media

It was intimated by Central Railway that no progress has been made by RBI and FPBs - State Bank of Hyderabad/ Fort, Mumbai and Bank of India/ Fort, Mumbai in connection with reporting of daily and monthly data i.e., scrolls and DMS. However, SBI/Andheri, Mumbai has started functioning the same on trial basis. Further, there was considerable delay on part of the banks in sending daily scrolls and monthly DMS to Railway.

It was decided that the Department would depute an officer to sort out the issue with RBI/banks.

(Action : Railways, RBI, SBI, SBH and BOI) ✓

3.5.2 It was intimated that Southern Railway has requested SBI and other agency banks to provide the details of Receipt and Payment Scrolls in soft copy since long.

The Department was asked to take up the matter with RBI and banks concerned.

(Action : Railways, RBI, SBI and all concerned agency banks) ✓

3.6 Participation of Public Sector Banks in handling Railway business.

It was requested by Ministry of Railways that SBI and other Public sector Banks may provide the various value added services available like cash pick up from Railway premises free of cost.

The representative of SBI suggested that if the Railways could shift their entire business to SBI, the request can be considered as the bank incurs a loss in providing cash collection service only. The bank was asked to settle this issue with the Department. **Therefore, this item stands settled.**

(Action : Railways, RBI and all Banks) ✓

3.7 Disbursement of Pension through Public Sector Banks.

3.7.1 Eastern Railway

It was intimated by Eastern Railway that substantial deficiencies viz. non-availability of supporting instruments with scrolls, non-indication of PPO Nos, incomplete/wrong PPO Nos, excess payments of DA, payment of normal pension instead of ex-gratia, non-submission of life certificate, payment of fixed medical allowance to ex-gratia pensioners etc noticed in pension debit scrolls received from all banks. As a result, the Railway has to make avoidable correspondence with banks.

It was decided that the bank may develop a suitable internal checking mechanism to ensure that correct payments are made and scrolls are prepared correctly before sending them to accounting authority.

(Action : All Banks)

3.7.2 Central Railway

3.7.2.1 Non-Remittance/delayed remittance of Excess payments caused by the Banks.

It was intimated by Central Railway that no periodical reviews are conducted by the Banks resulting in excess payment to the pension beneficiary and by the time overpayment is detected during the internal check of pension debits and advised to the Banks, the amount of overpayment grows up to a significant amount.

RBI was asked to issue necessary instructions to all Banks to ensure strict compliance of prescribed procedures to avoid such instances of overpayment of pensions.

(Action : RBI and all Banks)

3.7.2.2 Main areas where the Banks tend to make overpayments.

It was intimated that even when the Banks' attention is invited towards irregular payment being arranged by them, no prompt action is not taken by the branch.

The banks were asked to indicate timely action in future.

(Action : All Banks)

3.7.2.3 Non-collection and submission of mandatory certificates.

To avoid overpayments banks may follow the specific instructions issued by RBI regarding obtaining mandatory certificates viz., Life, Non-employment, non-marriage, non-re-marriage etc by pension disbursing agency from all pensioners/family pensioners in the month of November every year and submit a copy of the same to the concerned designated FA&CAO.

After detailed discussion it was decided that the department/bank may take the issue relating to submission of life certificate with DOP/CPAO. For other issues banks may issue necessary instruction to their branches.

(Action : Railways, CGDA, Posts, Telecom and All Banks)

3.7.2.4 Link Bank addresses.

It was requested that the banks may upload area wise Link Bank addresses with branches under their jurisdiction at the website of the Bank. The availability of branch wise postal address, contact numbers etc ensure transmission of pension documents to the correct Link Bank under which the branch falls, rectification of incorrect pension, recovery of overpayment etc.

The banks were asked to take necessary action in the matter.

(Action All Banks)



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सरकारी और बैंक लेखा विभाग
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टेलिफोन . 2308 4121
फैक्स : 2300 0370, 2301 0095

RESERVE BANK OF INDIA

Department of Government & Bank Accounts
Central Office
4th floor, Byculla Office Building
Opp. Mumbai Central Station
Byculla, Mumbai - 400 008
Telephone : 2308 4121
Fax : 2300 0370, 2301 0095
e-mail address: psen@rbi.org.in

RBI/2004/215
Ref. DGBA.GAD. No. 762 - 794 /45.05.031/2004-05

October 12, 2004
Aswina 20, 1926

The Chairman and Managing Director
All Pension Paying Banks
(As per List)

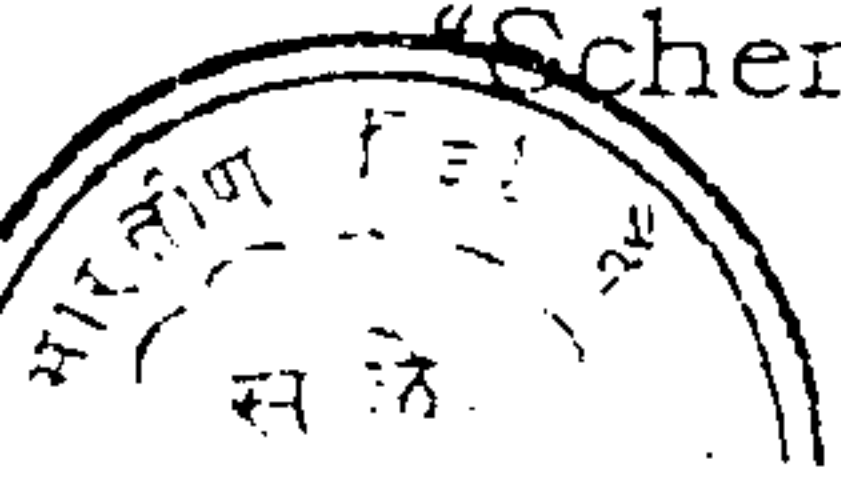
Dear Sir,

Disbursement of Railway Pension -Holding Back of Railway Money by Agency Banks

Please refer to our Circular DGBA. GAD. No. H-1174/ 45.02.001/ 2003-04 dated June 16, 2004 regarding withholding of Defence Fund by the pension disbursing banks. We have since received similar complaints from Railway authorities saying that some of the pension paying banks are crediting pension amount to the account of pensioners even after their death. As you are aware, the amount credited to the bank accounts of pensioners after their death tantamount to over-payment. It, therefore, is the responsibility of the pension disbursing branch to obtain the required Certificates as per the Scheme for disbursement of pension to avoid over payment of pension and no pension amount is credited to pensioners/family pensioners account if they fail to submit the Life Certificate in the month of November each year. The pension papers of those pensioners who fail to submit Life Certificate for more than three years should be returned to the FA & CAO who had originally issued the PPO, for further necessary action.

2. All pension paying banks are required to ensure that the Certificates i.e. non-marriage/remarriage/ marriage certificate, income certificate and Life Certificate, etc. are obtained as per the extant orders under the "Scheme for Disbursement of Pension Through Public Sectors Banks"

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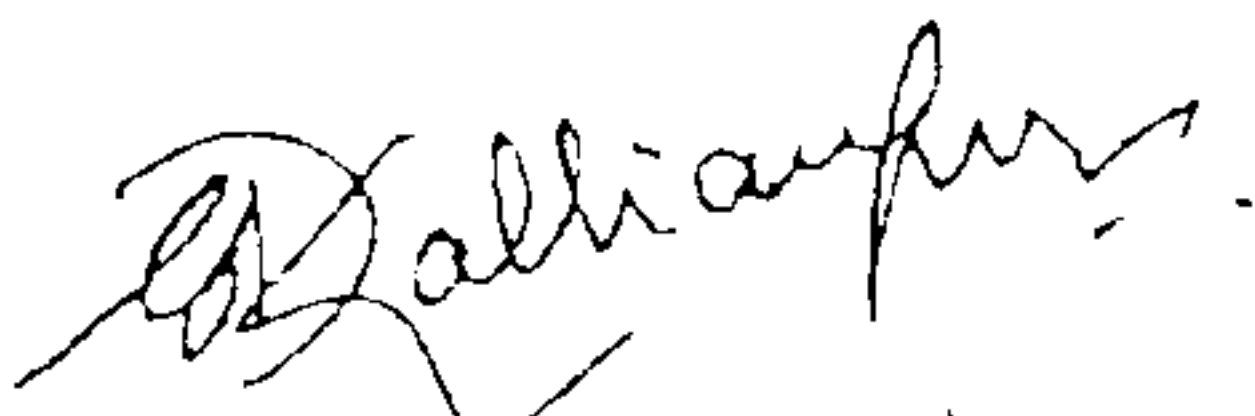
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3. You are, therefore, advised to reiterate the above instructions to your concerned branches and instruct them to follow these instructions meticulously so as to avoid over payment from Government Account and as also to stop crediting pension to pensioners account, especially when they have been informed about the demise of the pensioners.

4. You are also requested to conduct a review to see whether any such cases where the pension/ family pension is being credited to the pensioner's account beyond the date of cessation of pension/ family pension.

Yours faithfully,



(Girish Kallianpur)
Deputy General Manager





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RESERVE BANK OF INDIA
Department of Government & Bank
Accounts
Central Office
4th floor, Byculla Office Building
Opp. Mumbai Central Station
Byculla, Mumbai - 400 008
Telephone : 2308 4121
Fax : 2300 0370, 2301 0095
e-mail address:

Circular No.RBI / 2005/334

H 3389-3421

DGBA.GAD. No. /45.03.001/ 2004-05

January 6, 2005

The Chief Executive Officer
All Agency Banks

Dear Sir,

**Scheme for Payment of Pension to Railway Pensioners by
Public Sector Banks – Steps to avoid Fraudulent Payments**

Please refer to our Circular No. RBI/ 2004/ 224 dated October 18, 2004 advising you the steps required to be taken by your pension paying branches to avoid fake and fraudulent payments in respect of Defence Pensioners.

2. In this context, we have been informed by the Ministry of Railways, Government of India, (Railway Board) that their vigilance department has detected cases of fraud wherein pension / pension arrears have been disbursed to unauthorized persons by some of the Public Sector Banks against fake Pension Payment Orders. They have also observed that such fraudulent payments are made by Pension Paying branches without observing prescribed checks, i.e. releasing payments by relying upon calculation sheet not signed by authorized signatory etc. as also non-compliance of laid down procedures, in particular regarding receipt of Pension Payment Orders (PPOs) by banks.

3. In view of the above, you are once again requested to issue necessary instructions to your Railway Pension Paying branches to strictly follow the procedure laid down in "Scheme for Payment of Railway Pension through Public Sector Banks" by the Ministry of Railways (Railway Board) for disbursement of pension to Railway pensioners to avoid fraudulent payments against fake Pension Payment Orders.

Yours faithfully,

(M. T. Varghese)
General Manager

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सरकारी और बैंक लेखा
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Department of Government & Bank Accounts
Central Office
4th floor, Byculla Office Building
Opp. Mumbai Central Station
Byculla, Mumbai - 400 008

Telephone : 2308 4121
Fax : 2300 0370, 2301 0095
e-mail address psen@rbi.org.in

Circular No RBI/2004/224

DGBA. GAD. No. 867-899/45.02.001/2004-05

October 18, 2004

The Chief Executive Officer
All Agency Banks
(As per list attached)

Dear Sir,

Scheme for Payment of Pension to Defence Pensioners by Public Sector Banks- Delay in Submission of Pension Payment Scrolls and Steps to avoid Fake & Fraudulent Payments

It has been reported by the Office of the Principal Controller of Defence Accounts (Pension), Allahabad that there is a lag of two to three months in submitting the pension payment scrolls to them by the Pension Paying Banks. Often these scrolls are bunched. In this connection, a reference is invited to paragraphs 9(6), 10 and 11 of the booklet "Scheme for Payment of Pension to Defence Pensioners" wherein the procedure for transmission of pension payment scrolls by Paying branches, Link branches and Reimbursing branches is clearly stipulated. The entire procedure needs to be completed as per the timeframe fixed so that the the payment scrolls are finally received at the Office of the PCDA (Pension), Allahabad latest by 15th of the following month (except for the month of March scrolls, which should invariably reach latest by 3rd week of April every year).



.....Contd. on Page 2

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2. It has been observed that despite the clear instructions, the stipulated time schedule is not adhered to by the banks. Office of the PCDA (Pension) has also noticed that in some cases of payment of gratuity and commutation amount were made to imposters on fake and fraudulent PPOs by the Pension Paying branches without observing prescribed checks. It has also been observed that in the cases of First Payment of Pension, either PPO numbers were not mentioned on the scrolls or incorrect PPO numbers were mentioned making it difficult to verify the correctness of the payment. Further, these payments were being shown in the main pension payment scrolls along with the regular monthly payments of Defence Pensioners.

3. Ministry of Defence (Finance) has stipulated certain budgetary commitments regarding booking of budgetary allocation from the Finance Year 2004-2005. With a view to meeting such budgetary commitments by PCDA (Pension), the Pension Paying Branches/ Link Branches / Reimbursing branches are advised to put in place a more efficient system to ensure the following :

- (i) Pension Paying branches to submit pension payment scrolls to Link Branches within the stipulated time (by 10th of the following month). No bunching of scrolls be done
- (ii) Link branches to forward the original copy of the scroll along with summary sheet and summary documents to Disbursing Banks (RBI / SBI etc. as the case may be) by 11th of each month.
- (iii) Reimbursing banks should forward the original copy of the scrolls directly to PCDA (Pension), Allahabad after reimbursing Pension Paying Bank, by debit to Government Account so as to reach PCDA (Pension) by 15th of the following month except for the March scrolls.



.....Contd. on page 3

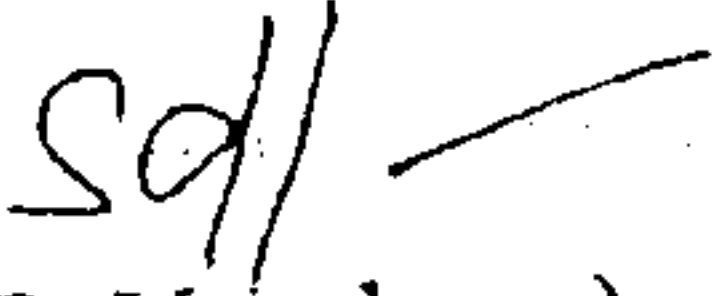
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(iv) In the cases of First Payments of Pension, pension paying branches should prepare scrolls carefully indicating correct PPO number, amount of gratuity and commutation against the name of each pensioner and submit the same separately on a monthly basis in addition to the regular monthly payment cases which will continue to be prepared separately along with separate summary sheet.

(iv) Pension paying branches should prepare separate summary sheets for regular monthly pension payment cases as well as first pension payment case.

4. Please advise your Defence pension paying branches suitably in the matter.

Yours faithfully,



(M. T. Varghese)
General Manager

Endt. No. DGBA. GAD. 919-⁹³⁵ /45.02.001/ 2004-05 of date.

Copy forwarded for information to :

(i) the Jt. CDA (Accounts), Office of the Principal Controller of Defence Accounts (Pension), Allahabad, with reference to his letter No. A/II/3795/ XLIII dated August 30, 2004

(ii) the Regional Director / Officer -in -Charge, Reserve Bank of India, Public Accounts Department, Ahmedabad/ Bangalore/ Bhubaneswar/ Chandigarh/ Guwahati/ Kolkata/ Belapur/ Chennai/ Hyderabad/ Jaipur/ Kanpur/ Mumbai/ New Delhi/ Patna/ Thiruvananthapuram/ Nagpur/ Bhopal



(Ramesh Chand)
Assistant General Manager





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Central Office
4th floor, Byculla Office Building
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Byculla, Mumbai - 400 008
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Fax : 2300 0370, 2301 0095
e-mail address: cgmicdgbaco @ rbi.org.in

Ref. DGBA.GAD. No. 6073/45.05.031/2004-05

May 30, 2005
Jyestha 9, 1927 (S)


The Chairman & Managing Director
All Agency Banks
(As per list)

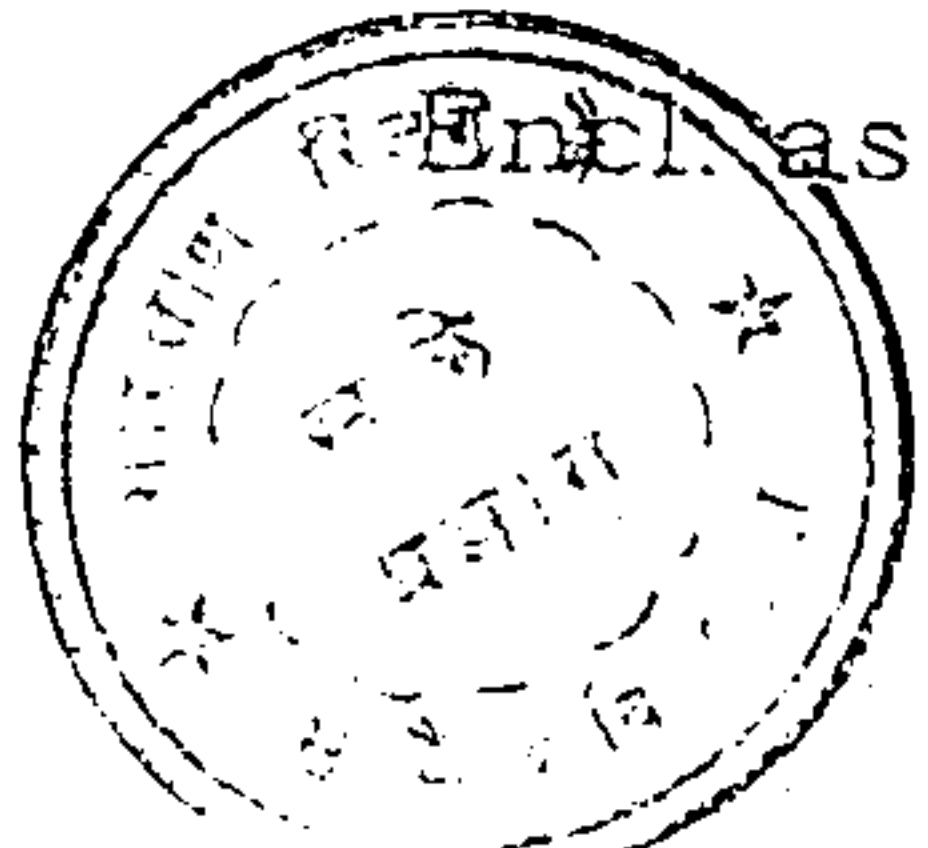
Dear Sir,

Disbursement of Railway Pension -
by Agency Banks - Overpayment

Please refer to our Circular No.RBI/2004/215 (Ref DGBA GAD No.762-794/45.05.031/ 2004-05) dated October 12, 2004 on the captioned subject. We now forward herewith a list indicating the "Main areas where the banks tend to make overpayments" received from Financial Adviser & Chief Accounts Office's Office, Central Railway, Mumbai for general guidance (Annexure). You are requested to circulate the same among your pension paying branches and instruct them to take appropriate action so as to avoid over payments of pension.

Yours faithfully,


(M.T. Varghese)
General Manager



Encl. as above.

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Main Areas where the banks tend to make overpayments :

1. Continued Payment of Enhanced Family pension(EFP) beyond Cut-Off date:

Family pension at Enhanced Rate is payable for 7 years from the date of death or upto the age the pensioner/deceased railway servant would have attained (5/6/7 years of age had he/she survived whichever is earlier and beyond that date family pension is payable only at Normal Rates. Though this has been clearly mentioned in the PPO, banks fail to notice the same and continue to pay the family pension beyond the cut-off date, resulting in overpayment of pension.

2. Wrong payment of PP (personal pension) beyond 01-01-1996

Personal Pension was being paid as a separate element to some pre'86 retirees to compensate them the loss suffered due to the difference of DA merger. Consequent upon revision of pension w.e.f. 01-01-1996, (after notional fixation of pay as on 01-01-1986 of all Pre'86 retirees , bringing them at par with serving employees as on 01-01-1986) as per Vth PC recommendations, this personal-pension (PP) which was being paid as a separate element had to be discontinued w.e.f. 01-01-1996, as per DOP's O.M. No: 45/86/97/P&PW(A) Pt. III of 10-02-1998 & 26-09-2000. The banks however continue to pay the personal pension as a separate element, resulting in overpayment of pension.

3. Continued Payment of family pension beyond 25 years of age in case of children of the deceased railway servant.

While Family pension payable to the spouse shall cease on his/her death or re-marriage, Family pension payable to the children of the deceased railway servant shall cease to be payable on the death or he/she attaining 25 years of age or if he/she starts earning more than Rs.2550/ per month or on marriage whichever date is earlier.

Though specific remark about the date of cessation and the date beyond which it is not payable is mentioned in the PPO, banks fail to notice and continue to pay family pension to the children even after he/she attains 25 years of age or start earning Rs.2550/- per month.

4. Wrong stepping up of Ex-Gratia Payment to minimum family pension.

The railway servants and the families of the railway servants who are not covered by Pension Rules have been sanctioned Ex-Gratia Payment (EGP) instead of pension/family pension. The EGP to families of such railway servants who retired or died prior to 31/12/1985 was Rs.150/- upto 1/11/1997 and Rs.605/- from 01-11-1997. The EGP payable to such surviving retired railway servants is Rs.600/- payable from 01-11-1997.

Since this is only the Ex-Gratia Payment and not pension, this should not be stepped up to Rs.1275/- (i.e. minimum pension admissible w.e.f. 01-01-1996) . But some of the banks have stepped up the same to Rs.1275/- resulting in overpayment.

5. Wrong Payment of fixed medical allowance of Rs.100/- per month to EGP beneficiaries.

Fixed Medical allowance of Rs.100/- per month , which was introduced w.e.f. 01-12-1997, vide Board's letter No pc-v/98/1/7/1/1/Pt.3 dated 21-04-99, is not payable the EGP beneficiaries (i.e. surviving CSRPF retirees / Family of deceased CSRPF optees). Despite clear instructions on the issue FMA is being paid to them , resulting in overpayment.

6. Payment of D.A/Relief paid at higher rate than admissible.

The rate of relief admissible to the families of the deceased railway servants who are in receipt of Ex-Gratia Payment of Rs.150/ or Rs.605/- , is less than the rate of relief admissible to all other pensioners and the surviving Ex-Gratia Beneficiary. But no such distinction is made

and relief admissible to pensioners are being paid to these Ex-Gratia Beneficiaries resulting in overpayment of pension.

7. Wrong Payment of Dearness Pension / Dearness Family Pension :

Consequent upon conversion of 50% of relief as Dearness Pay/ Dearness Pension w.e.f. 01-04-04, banks have to workout 50% of the Basic Pension/Family Pension authorised and show distinctly as Dearness Pension/ Dearness Family Pension and consequent relief is payable on both Basic Pension + Dearness Pension w.e.f. 01-04-04.

This Dearness Pension has to be worked out by the banks only in respect of those cases where the date of cessation of service of the retired/deceased railway servant is on or before 01-04-04. Where the date of cessation is on or after 01-04-2004 banks should not work out any Dearness Pension, as the element of Dearness Pay has already been reckoned while authorizing the pension/family pension in post 01-04-2004 cases.

It is observed that some of the banks work out Dearness Pension in post 01-04-2004 cases also.

8. Other Miscellaneous reasons

This represent the items shown under the head Ex-Gratia by the banks in the Debit Scroll.

9. Non collection of required Certificates Life Certificate, etc.

The banks should ensure that Life Certificates are submitted by the pensioners in the month of November each year and stop automatic credit of pension after November till the same is submitted. If Life Certificate is not submitted for more than three years, the pension papers of all the concerned pensioners should be returned to the FA&CAO that issued the PPO through the designated FA&CAO mentioning the reason for return and the period upto which the pension was disbursed. It is however observed that banks are disbursing pension without obtaining the Life Certificate. A copy of Life Certificate is also not endorsed to the designated FA&CAO. The banks should invariably endorse a copy of Life Certificate to the designated FA&CAO every year and take action as above if the Life Certificate is not submitted by the pensioners to avoid overpayment of pension.

Similarly, apart from life certificate, bank should also ensure collection of the following certificates to avoid overpayment of pension/family pension.

a. In case of Children of deceased pensioner:

1. Income certificate- stating that he/she has not started earning income over RS.2550/- per month. This should be obtained - half yearly.
2. Non Marriage certificate:- That she is not married - half yearly
3. Disability Certificate:- In case of disabled children for disbursement of pension beyond 25 years of age- once in three years.

b. In case of spouse: Not re-marriage certificate- half yearly .

10. Quoting the correct and Full PPO number:

Pension Payment Order Number(PPO) is the key field with which the internal check is conducted by this railway. It is observed that the banks are not quoting full and correct PPO numbers. Banks may be advised to quote the Revised PPO number instead of the old PPO number, wherever the revision authority has been issued.

The RBI's inspection party may kindly be advised to pay special attention to all the above aspects and the bank staff may be educated properly and advised to evolve a system by which the overpayments on these accounts may be eliminated/avoided.