

भारत सरकार
वित्त मन्त्रालय, व्यय विभाग
केन्द्रीय पेंशन लेख कार्यालय
त्रिकूट-II भीकाजी कामा प्लेस
नई दिल्ली-110066
फोन : 26174596, 26174456, 26174438



GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF EXPENDITURE
CENTRAL PENSION ACCOUNTING OFFICE
TRIKOOT-II, BHIKAJI CAMA PLACE,
NEW DELHI-110066
PHONES : 26174596, 26174456, 26174438

CPAO/Tech/Banks Performance/2015-16/60

dated 14.06.2016

Office Memorandum


Subject:- Issues raised by Pensioners Associations & Pensioners for redressal/ action by banks.

Attention is invited to CPAO's OM No. CPAO/Tech/Banks Performance/2015-16/45 dated-02.06.2016 whereby points of action to be taken by the banks were sent reiterating instructions/guidelines of CPAO. In order to have better pensioner services by banks and minimize grievances/complaints from pensioners related to pension payments, banks are advised to take quick action on following further points:-

Sl. No.	Points raised by Pensioners Associations/ Pensioners	Instructions/ Guidelines of CPAO for Banks
1.	Details of pension payment by banks to be provided.	Para 4.6.7 of CPPC guidelines provides that "the CPPC software will display on the computer screen, options and view of the details of calculation of pension and its breakup of the pension paid to the pensioner/ family pensioner. The Home Branch will act as intermediary with the CPPC and, besides providing accounts statement, provide to the pensioners the payment of TDS details, pension slip, the Due and Drawn Statement in respect of each arrear and the Annual Income Statement".
2.	Yearly break up of arrear payment be provided to the pensioner which is required for assessing the total taxable income.	These guidelines are required to be enforced by all the banks immediately. Accordingly, Banks must streamline their internal system to provide above facilities to pensioners.
3	Reasons for stopping payment of pension by the bank be provided with the e-scrolls from banks to CPAO to take corrective measures in consultation with the pensioner concerned.	Banks should make a provision to provide the information regularly through SMS on pensioners telephone numbers.
4	An SMS alert be given to the pensioner by the bank that his/her life certificate has not been received & the same may be provided to continue pension payment.	The SMS alerts may be given between 1st December to 10th December of each year to pensioners to minimize the number of cases of stoppage of pension payments in December due to non receipt of life certificate in November as stipulated as it is expected that pensioner will provide the life certificate at the earliest after receipt of SMS alerts.

5	SMS alert on type of variation in payment with reference to last payment may be given by the bank to the pensioner to provide him/ her a chance to check its correctness. The pensioner may check this variation if he/she is provided the pension slip by the bank.	As at Sl. No. 1 & 2 above. Facility of SMS alert as suggested may be provided to the pensioners by banks.
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
This issues with the approval of Competent Authority.


 14/6/2016
 (Vijay Singh)
 Sr. Accounts Officer (IT & Tech)

To,
 Heads of CPPCs & Government Business Division of all authorised Banks.

Copy to:

1. Sr.PPS to CGA, O/o the CGA, 7th Floor, Lok Nayak Bhawan, Khan Market, New Delhi - 110 003.
2. PPS to Addl. CGA (GPG), O/o the CGA, 7th Floor, Lok Nayak Bhawan, Khan Market, New Delhi - 110 003.
3. Ms. Sujasha Choudhury, Dy. Secretary (P), D/o P&PW, 3rd Floor, Lok Nayak Bhawan, New Delhi-110003


 16/6/2016
 Sr. Accounts Officer (IT & Tech)