भारत सरकार
वित्त मन्त्रालय, व्यय विभाग
केन्द्रीय पेंशन लेखा 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/IT&Tech/Life Certificate/2 Vol-V/2019-20/159 Dated 13.12.2019

OFFICE MEMORANDUM

Attention is invited to Para 3 (xix) of OM No.1(7)/DCPS(NPS)/2009/TA/221 dated 02.07.2009 and subsequent corrigendum No. 1(7)/DCPS(NPS)/2099/TA/295 dated 27.05.2013 issued by O/o the Controller General of Accounts, Department of Expenditure, Ministry of Finance for submission of the requisite certificates by the Pensioners/Family Pensioners covered under NPS-Additional Relief Scheme (NPS-AR) wherein it is mentioned that -

"The Pension Account Holding Bank will be responsible for obtaining periodical certificates such as Life Certificate, Re-employment Certificate, etc. (as prescribed in CPAO's Scheme for "Payment of Pensions to Central Government Civil Pensioners through Authorised Banks") and intimating electronically to CPAO on due dates. (Life Certificate should be obtained on 1st November each year and intimation uploaded on CPAO's website.) Drawing of pensions/family pension will be subject to the receipt of Life Certificate by CPAO".

2. This office is receiving Grievances from Pensioners/Family Pensioners covered under NPS-AR wherein it is stated that some Pension Account Holding Banks are not receiving periodical certificates such as Life Certificate, Re-employment Certificate, for onward transmission to CPAO electronically (through email) on due dates which results in delay in crediting the pension into the pensioner's account by CPAO.

3. All the Heads of CPPCs/Government Business Departments are requested to direct the concerned Branches of their Bank to obtain the requisite certificates , i.e. as Life Certificate, Re-employment Certificate, etc from the pensioners and intimate electronically (through email) to CPAO on due dates for making timely payment of pension and family pension to pensioners under NPS-AR Scheme.

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

Md. Shahid Kamal Ansari
(Dy. Controller of Accounts)

To,

1. Heads of CPPCs of all Authorized Banks
2. Heads of Government Business Divisions of all Authorised Banks

Copy to :-

1. Sr. PS to CGA, O/o the CGA, Mahalekha Niyantrak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi
2. PS to Addl. CGA, Mahalekha Niyantrak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi
3. PS to Jt. CGA (GBA), O/o the CGA, Mahalekha Niyantrak Bhawan, E-Block, General Pool Office (GPO) Complex, INA, New Delhi
4. PS to CC(P), CPAO
5. The General Manager, Reserve Bank of India, Opp. Mumbai Central Railway Station, 4th floor, Byculla, Mumbai-400 008.

Md. Shahid Kamal Ansari
(Dy. Controller of Accounts)

ANNEXURE - I (72)

1(7)/DCPS(NPS)/2009/TA/275
MINISTRY OF FINANCE
DEPARTMENT OF EXPENDITURE
CONTROLLER GENERAL OF ACCOUNTS
7TH FLOOR, LOK NAYAK BHAWAN
NEW DELHI

Corrigendum

Dated: 27.5.2013

Sub: Additional Relief on death/disability of Government Servants covered by the Defined Contribution Pension System (NPS)

Reference is invited to this office OM No. 1(7)/DCPS (NPS)/2009/TA/221 dated 02.7.2009 on the above mentioned subject. The existing para No. 3(xix) of the above OM has been substituted by the following:-

"(xix). The Pension Account holding bank will be responsible for obtaining periodical certificates such as Life Certificate, Re-employed Certificate etc. (as prescribed in CPAO's Scheme for "Payment of Pensions to Central Government Civil Pensioners through Authorised Banks") and intimated electronically to CPAO on due dates. (Life certificate should be obtained by 1st November each year and intimation uploaded on CPAO's website). Drawing of pensions/family pensions will be subject to the receipt of Life Certificate by CPAO".

24.5.13

(Chandan Mishra Dwivedi)
Dy. Controller General of Accounts

To

1. All Ministries/Departments of Government of India
2. All Pr.CCAs/CCAs/CAs
3. CPAO, Bhikaji Cama Place, New Delhi
4. Office of Comptroller and Audit General of India
5. Director, Department of Pension and Pensioners' Welfare
6. Reserve Bank of India, Central Office Building, Shahid Bhagat Singh Marg, Mumbai-400001.
7. Controller of Accounts, NCT of Delhi, Delhi
8. Director of Accounts, Cabinet Sectt., East Block-IV, R.K.Puram, New Delhi
9. Director Accounts, Department of Telecommunications, Sanchar Bhawan, ND
10. AG(A&E), Punjab (UT), Chandigarh
11. AG (Gujarat), Dadar & Nagar Haveli
12. Secretary (Pay & Accounts), UT of Administration of Lakshadweep, Kavaratti
13. Director of Accounts, UT Administration of Daman & Diu, Moti Daman-396220
14. Director of Accounts & Budget, Andaman & Nicobar Islands Administration, Port Blair-744101
15. PAO, Lok Sabha/Rajya Sabha/President's Secretariat/Election Commission
16. PAO, Govt. Link Cell, Office of CGA, 1st Floor, New Sectt. Building, Opp. VCA Grounds, Civil Lines, Nagpur.
17. Dy. CGA, ITD Section, Office of CGA with the request to upload this corrigendum on Controller General of Accounts' website

Annexure - II

No. 1(7)/DCPS(NPS)/2009/TA/221
Office of the Controller General of Accounts
Department of Expenditure
Ministry of Finance
7th Floor, Lok Nayak Bhavan,
Khan Market, New Delhi – 110 003

Dated: 02.07.2009

OFFICE MEMORANDUM

Sub: Additional Relief on death/disability of Government servants covered by the Defined Contribution Pension System (NPS).

Reference is invited to Dept. of Pension and Pensioners Welfare's O.M. No.38/41/06/P&PW(A) dated 5-5-2009 regarding additional relief on death/disability of government servants covered by the Defined Contribution Pension System (NPS).

2. As per the above O.M. the following benefits have been extended to Central Civil Government Servants covered by the New Pension Scheme, on provisional basis:

(A) Retirement from Government service on invalidation not attributable to Government duty:

(a) Invalid Pension calculated in terms of Rule 38 and Rule 49 of the Central Civil Services (Pension) Rules, 1972
(b) Retirement Gratuity calculated in terms of Rule 50 of the Central Civil Services (Pension) Rules, 1972

(B) Death in service not attributable to Government duty:

(a) Family Pension (including enhanced family pension) computed in terms of Rule 54 of the Central Civil Services (Pension) Rules, 1972
(b) Death Gratuity computed in terms of Rule 50 of the Central Civil Services (Pension) Rules, 1972

(C) Discharge from Government service due to disease/injury attributable to Government duty:

(a) Disability Pension computed in terms of the Central Civil Services (Extraordinary Pension) Rules.

(b) Retirement gratuity computed in terms of the Central Civil Services (Extraordinary Pension) Rules read with Rule 50 of the Central Civil Services (Pension) Rules, 1972.

(D) Death in service attributable to Government duty:

(a) Extraordinary Family Pension computed in terms of Central Civil Service (Extraordinary Pension) Rules and Scheme for Liberalised Pension Awards.
(b) Death Gratuity computed in terms of Rule 50 of the Central Civil Services (Pension) Rules, 1972.

The employee / his family will also be paid Dearness pension/ Dearness relief admissible from time to time in addition to the above benefits, on provisional basis.

3. The procedure for making the above provisional payments to the eligible government servants/ families has been under consideration of this office. With a view to expediting these payments it has been decided that the work relating to release of pensions in respect of such Central Civil pensioners should be centralized and entrusted to the Central Pension Accounting Office. In this regard the following guidelines are issued for compliance by Drawing & Disbursing Officers (DDOs), Heads of Offices(HOO) ,Pay & Accounts Offices (PAOs), Central Pension Accounting Office (CPAO) and the banks where pensioners / family pensioners are / will be holding pension accounts.:-

i. The Head of Office (HOO) will prepare the pension papers as per the provisions of the relevant rules and will submit the same along with all the relevant documents and requisite number of photographs, the particulars of the bank Account of the pensioner (viz. Name of Bank, Name of Branch, full postal address of Branch with PIN, 7 digit BSR Code, IFSC Code etc.) to the Pay and Accounts Office concerned. The HOO will be responsible for the correctness of the bank details of the beneficiary. The Permanent Retirement Account Number (PRAN) of the concerned Government Servant allotted by National Securities Depository Limited will also be indicated.

ii. The HOO will also obtain and forward, along with the pension papers, a copy of the Undertaking from the pensioner / family pensioner to the effect that he has understood the provisions of Paras 6, 7 and 8 of Dept. of Pension & Pensioners' Welfare OM No. 38/41/06/P&PW (A) dated 5-5-2009 and that any payment found to be in excess of his / her entitlement will be refunded to Government / adjusted out of his/ her final entitlements-(vide Annexure 1 to this O.M.)

iii. Pay and Accounts Office, after scrutinizing the pension papers will finalise the pensionary entitlements as admissible under the above said OM

/relevant rules/orders and issue authorities for pension/family pension/gratuity.

iv. Pay and Accounts Office will record the entitlements admitted, in the Service Book of the Government Servant under the signature of the Pay and Accounts Officer.

v. Necessary entries with regard to the issue of authorities will be made in the Registers maintained by Pay and Accounts Officer. While the payment of gratuity will be made by Pay and Accounts Officer, on the basis of authority issued by him, pension/family pension will be paid only to the bank account of pensioners, by CPAO.

vi. Pensioners in their interest may be encouraged to open their accounts with bank branches having Real Time Gross Settlement (RTGS)/ National Electronic Funds Transfer System (NEFT) facility, failing which, Core Banking Solutions (CBS) facility.

vii. Pensioners may open joint Account with spouse only (to whom family pension is payable in the event of death of pensioner). The conditions stipulated in para 4 and elsewhere in the scheme for "Payment of Pensions to Central Government Civil Pensioners through Authorised Banks" would apply.

viii. The Pay and Accounts Officer will allot an alphanumeric Serial Number (Provisional Pension Payment Order) to each pensioner in the following manner. It will be prefixed with 'N' and the first 5 digits will represent the PAO code (after deleting the first digit 0 from the PAO code) followed by 2 digits to denote the year, 3 digits representing serial number. The last digit which is a check number will be allotted by the system in CPAO.

ix. Pay and Accounts Officer will issue special seal authority for pension/family pension (vide Annexure 2) to CPAO under intimation to the retired Government Servant/family of deceased Govt. Servant.

x. PAO will issue a pension payment order in **triplicate** in the format prescribed by CPAO (Vide Annexure 3) (disburser's i.e. CPAO's, Pensioners and Pension Account Holding Branch's portions) and send it along with authority as prescribed by CPAO. Pay and Accounts Officer will have to issue e-special seal authority /e-PPO on receipt of orders to this effect from CPAO.

xi. CPAO will forward Pensioner's and Pension Account Holding Bank Branch's copies to the Bank Branch where the Account of the Pensioner is maintained. The Bank's copy of PPPO should be used only for identification purpose and not for payment.

xii. CPAO will maintain an Index Register and maintain a separate data base in respect of all pensioners/family pensioners to whom provisional payments

are made as per the Department of Pension and Pensioners Welfare's O.M. dated 5-5-2009. The PPO issued will be scanned and archived in CPAO with photographs and signature of the pensioners.

xiii. The Banks are required to complete identification formalities of the pensioner as required under para 12 of the scheme for "Payment of Pensions to Central Government Civil Pensioners through Authorised Banks" and intimate CPAO electronically to enable commencement of credit of pension to the pensioner's account. After identification of the Pensioner, his copy may be invariably handed over by the concerned branch.

xiv. The Pension Account holding Bank will have to obtain an undertaking that excess payment, if any, credited to his / her account, due to for refund of excess amount credited to his/her account due to delay in receipt of any material information or due to any bonafide error, can be recovered by the bank (as prescribed in Annexure XI to CPAO's Scheme for "Payment of Pensions to Central Government Civil Pensioners through Authorised Banks").

xv. On the basis of authority issued by the PAOs, CPAO will prepare a bill for drawing pension/family pension /additional quantum plus Dearness Relief thereon and issue advice to its accredited bank for electronic transfer for crediting the account of pensioners/family pensioners held in various banks, by debit to CPAO's (pension) Account. All amendments on account of revision will be issued by the PAOs and the revision authority (as per the format prescribed) will be sent to CPAO.

xvi. It will be the responsibility of CPAO to deduct Income Tax at source from payment of pension / family pension as applicable. Income Tax statement for the same will also be issued by them annually. For this relief under Income Tax by the pensioner will be sent by paying branch uploaded to CPAOs website after getting the same from the pensioner.

xvii. CPAO will issue advice to bank well in time so that the accounts are credited to the banks accounts of pensioners/family pensioners on due dates.

xviii. The accredited bank of CPAO will issue electronic credit to the bank account of the pensioner / family pensioner based on the advice.

xix. The Pension Account holding bank will be responsible for obtaining periodical certificates such as Life Certificate, Re-employment Certificate

etc. (as prescribed in CPAO's Scheme for "Payment of Pensions to Central Government Civil Pensioners through Authorised Banks") and intimated electronically to CPAO on due dates. (Life certificate should be obtained on 1st May each year and intimation uploaded on CPAO's website.) Drawing of pensions/family pensions will be subject to the receipt of Life Certificate by CPAO.

xx. Any change in the bank of the pensioner may be authorised with the Bank's portion by CPAO through the Pension Account Holding Bank. Fresh identification of pensioner by new branch will be entailed. The account if closed by the Pensioner will be intimated electronically by the bank to CPAO immediately.

xxi. CPAO will be responsible for working out of arrears of Dearness Relief as and when they are sanctioned by Government and arrange to get it credited to the bank accounts of the pensioners/family pensioners.

xxii. The accredited bank of CPAO will be asked to prepare separate scrolls for these provisional pension payments and confirmations of credit to pensioner's account for submission to CPAO.

xxiii. CPAO will issue pension slip, annual statements of income tax deducted and Due and Drawn statement in respect of any arrear payment to the pensioner / family pensioner through pension paying branch annually. A facility on CPAO's website for online viewing by pensioners on the web will be enabled through passwords.

xxiv. The normal procedure for reporting, reconciliation of government transactions will be followed by bank and CPAO (like non-pension transactions).

xxv. It has been decided to open separate head of account to book these payments in accounts. Those heads will be intimated separately.

xxvi. At this stage, the position is not clear as to what benefits will be finally admissible to the Government Servants covered under Defined Contribution Pension Scheme. Therefore, the mode of payments is also not clear. However, the CPAO will maintain the data base on the benefits paid to each pensioner/family pensioner as per this Office Memorandum.

xxvii. However the responsibility for all recoveries mentioned in the OM dated 5-5-2009 shall be that of the concerned ministry/PFRDA and NPS disbursing authority. They shall work out of the final payments/recoveries as and when orders to this effect are issued by government.

xxviii. In case of death of pensioner, the same may be intimated to the pension account holding branch of the bank by the family members of the deceased immediately and bank will inform the same to CPAO electronically. The

amount lying in the bank account of the pensioner till the date of death is to be paid to the nominee (as per Nomination Rules 1983). If nomination is not available with the bank, the amount will be paid to legal heirs of the deceased and /or excess amount refunded as per debit advice issued by CPAO.

xxix. Discontinuation/Reduction of the Provisional Pension in respect of any pensioner should be conveyed to CPAO at least one month before the next payment date by the concerned Ministry's PAO.

xxx. Invariably any correspondence between nodes of GOI should be endorsed to the pensioner.

Sd/-

(BHARATI DAS)
Joint Controller General of Accounts

To

1. All Ministries/ Departments of Government of India
2. All Pr. CCAs/CCAs/CAs
3. Office of Comptroller and Audit General of India
4. Director, Department of Pension and Pensioners Welfare w.r.t. O.M. No.38/41/06/P&PW(A) dated 5-5-2009.
5. Reserve Bank of India, Central Office Building, Shahid Bhagat Singh Marg Mumbai – 400 001.
6. Controller of Accounts, NCT of Delhi, Delhi.
7. Director of Accounts, Cabinet Sectt., East Block-IV, R.K. Puram, New Delhi.
8. Director, Accounts, Department of Telecommunication, Sanchar Bhavan, New Delhi.
9. AG(A&E), Punjab (U.T.), Chandigarh.
10. AG(Gujrat), Dadra & Nagar Haveli.
11. Secretary(Pay & Accounts), UT of Administration of Lakshadweep, Kavaratti.
12. Director of Accounts, UT Administration of Daman & Diu, Moti Daman – 396220.
13. Director of Accounts & Budget, Andaman & Nicobar Islands Administration, Port Blair – 744 101.
14. PAO, Lok Sabha/Rajya Sabha/President's Secretariat/Election Commission.
15. PAO, Govt. Link Cell, Office of CGA, 1st Floor, New Sectt. Building, Opp. VCA Grounds, Civil Lines, Nagpur.
16. PAO, Office of CGA
17. ACGA, ITD Section, Office of CGA with the request to upload this OM on Controller General of Accounts' website.