



सत्यमेव जयते

**SCHEME FOR PAYMENT OF PENSIONS
TO CENTRAL GOVERNMENT CIVIL PENSIONERS
THROUGH AUTHORISED BANKS**

(Sixth Edition, 2026)

**GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF EXPENDITURE
O/o. CONTROLLER GENERAL OF ACCOUNTS**

CENTRAL PENSION ACCOUNTING OFFICE



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वित्त मंत्रालय, व्यय विभाग
Government of India
O/o Controller General of Accounts
Ministry of Finance, Department of Expenditure



FOREWORD (Sixth Edition, 2026)

As a part of the initiative to enhance ease of pension disbursement to Central Civil Pensioners through authorized banks, the Central Pension Accounting Office, Department of Expenditure, Ministry of Finance has released five editions of “Scheme for Payment of Pensions to Central Government Civil Pensioners through Authorized Banks” since its inception on 1st January, 1990.

2. This edition incorporates significant changes in rules, regulations, instructions & guidelines issued by the concerned Ministries & Departments of Government of India on Central Civil Pension since its fifth edition issued in 2021. Moreover, an effort has been made to refine and update the scheme booklet, making it more comprehensive, concise and user friendly.

3. I would like to acknowledge the dedicated efforts of the team led by Ms. Deepika Jain, ICAS, Chief Controller (Pensions) comprising Shri D. K. Sibal, Consultant, AJNIFM (ICAS-Retd.), Shri Davinder Kumar, Consultant, CPAO (Sr. Tech. Director, NIC-Retd) and Shri. Ajay Chaudhary, Sr. Accounts Officer, CPAO.

4. The Scheme Booklet is intended primarily for the authorized pension disbursing banks & CPAO. It is hoped that this Scheme Booklet will serve as a practical and dependable guide to officials of all authorized pension disbursing bank dealing with pension matters as well as those of CPAO, bringing about greater efficiency, accuracy and ease in pension processing.


(T.C.A. Kalyani)

Date: 06.05.2026



PREFACE

This is the sixth edition of the "*Scheme for Payment of Pensions to Central Government Civil Pensioners through Authorised Banks*", published since the inception of the Central Pension Accounting Office (CPAO) on 1st January 1990. The '**Scheme booklet**' contains comprehensive instructions and guidelines to be meticulously followed by the staff of CPAO and the authorised banks entrusted with the disbursement of pensions to Central Civil Pensioners, in respect of cases for which pension disbursement authorities have been issued by CPAO. This edition has been updated up to April 2026.

It is recommended that the Centralised Pension Processing Centres (CPPCs) of all authorised pension disbursing banks circulate this Scheme Booklet to all pension account holding branches to ensure that the staff dealing with pension matters remain fully conversant with the latest rules, regulations, instructions, guidelines, and prescribed formats.

In the event of any inconsistency between the provisions contained in this Scheme booklet and the prevailing CCS (Pension) Rules or CCS (Extraordinary Pension) Rules, the extant CCS (Pension) Rules or CCS (Extraordinary Pension) Rules shall prevail.

The 'Scheme booklet' is also available on the website of the Central Pension Accounting Office and may be viewed or downloaded for reference and guidance.

Suggestions for further improvement and refinement of this scheme booklet are welcome and will be greatly appreciated.

DEEPIKA JAIN, ICAS
Chief Controller (Pensions)
Central Pension Accounting Office

Dated: 30th April, 2026

Central Pension Accounting Office

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Glossary

1	AB	Authorised Bank
2	AG	Accountant General
3	AIS	All India Services
4	ATM	Automated Teller Machine
5	BSR	Basic Statistical Return
6	C&AG	Comptroller & Auditor General of India
7	CAM	Civil Accounts Manual
8	CAS, Nagpur	Central Accounts Section, Nagpur
9	CBS	Core Banking Solution
10	CC(P)	Chief Controller (Pensions)
11	CCS (Pension) Rules	Central Civil Services (Pension) Rules
12	CGA	Controller General of Accounts
13	CGHS	Central Government Health Scheme
14	CPAO	Central Pension Accounting Office
15	CPPC	Centralized Pension Processing Centre
16	CRA	Central Record keeping Agency
17	CTR	Central Treasury Rules
18	CVP	Commutated Value of Pension
19	DA	Dearness Allowance
20	DR	Dearness Relief
21	DMS	Date-wise Monthly Statement
22	DoE	Department of Expenditure
23	DoPPW	Department of Pension & Pensioners' Welfare
24	DPE	Department of Public Enterprises
25	EI Kathmandu	Embassy of India, Kathmandu
26	email	Electronic mail
27	ePPO	electronic Pension Payment Order
28	eScroll	electronic Scroll
29	eSSA	electronic Special Seal Authority
30	FFR	Freedom Fighters & Rehabilitation
31	ICT	Information and Communication Technology
32	IFSC	Indian Financial System Code

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

33	GoI	Government of India
34	KYC	Know Your Customer
35	MoF	Ministry of Finance
36	MHA	Ministry of Home Affairs
37	NIC	National Informatics Centre
38	NPS	National Pension System
39	NRI	Non-Resident Indian
40	NRE	Non-Resident External
41	NRO	Non-Resident Ordinary
42	PAO	Pay & Accounts Office
43	PAD	Pay and Accounts Division
44	PAHB	Pension Account Holding Branch (also known as Home Branch)
45	PARAS	Pension Authorization Retrieval & Accounting System
46	PBOR	Personnel Below Officer Rank
47	PDA	Pension Disbursing Authority
48	PFMS	Public Financial Management System
49	PPO	Pension Payment Order
50	PPPO	Provisional Pension Payment Order
51	Pr. AO	Principal Accounts Office
52	Pr. AG	Principal Accountant General
53	PSA	Pension Sanctioning Authority
54	PSBS	Public Sector Bank Suspense
55	RBI	Reserve Bank of India
56	RPAO	Regional Pay and Accounts Office
57	SBI	State Bank of India
58	SFF	Special Frontier Force
59	SMS	Short Message Service
60	Sr. AO	Senior Accounts Officer
61	SSA	Special Seal Authority
62	UT	Union Territory
63	WRPS	Web Responsive Pensioners' Service

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Scheme for Payment of Pensions to Central Government Civil Pensioners through Authorised Banks

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1. SHORT TITLE AND COMMENCEMENT

- 1.1 The scheme is called "*Scheme for payment of pensions to Central Government Civil Pensioners through Authorised Banks*" applicable w.e.f.01.01.1990.

Authority: CGA's UO No.1 (7) (1) 2000/TA/377 Dated 19-8-2002

1.2 Establishment of CPAO

To relieve the Comptroller & Auditor General of India of the payment and accounting work relating to Central (Civil) Pensions, and also to simplify the existing procedures relating to the payment of Central (Civil) Pensions, and computerizing the accounting work connected with it, a scheme was approved by the Government of India in consultation with the Department of Pensions & Pensioners' Welfare, Comptroller & Auditor General of India, Reserve Bank of India and National Informatics Centre. The payment of pension to Freedom Fighter pensioners has also been covered under the scheme. Central Pension Accounting Office (CPAO) was established vide O.M. No. M. 23021/1/89/MF-CGA (Coord) - CPAO Dated 2.5.1989 to implement the scheme. According to MoF, DoE, CGA's O.M.No M-23021/1/89-MF-CGA/Pension/808 Dated 29th December 1989, CPAO will commence functioning w.e.f. 1.1.1990 and will be headed by Chief Controller of Accounts (Pension) placed under Controller General of Accounts, Ministry of Finance. All Pension Payment Orders (relating to Central Civil Pensioners and Freedom Fighter Pensioners) and subsequent amendments to the PPOs in respect of the payment through Public Sector Banks will be sent to the CPAO. In turn, CPAO will send the PPOs to the banks under its special seal authority and will maintain a Central Data Bank containing details indicated in the PPO. The post of Chief Controller of Accounts (Pension) has been re-designated as Chief Controller (Pensions).

Authority: Cabinet Note bearing No. M. 23021/2/87/MF-CGA (Pt.) dated-03.03.1989, CGA's O.M. No. 23021/1/89/MF.CGA (Coord.) - CPAO dated-02.05.1989 and OM No. M.23021/1/89/MF-CGA/ Pension/ 808 dated- 29.12.1989.

2. EXTENT OF APPLICATION

CPAO has been entrusted with the responsibility of administering the "*Scheme for Payment of Pensions to Central Government Civil Pensioners through Authorized Banks*" The scheme shall apply to:-

- (i) Pension and other amenities to the former Presidents and Vice-Presidents of India including payment of medical expenses and travel expenses towards medical check-up of the spouse of the former and deceased Presidents and Vice-Presidents.
- (ii) Former Members of Parliament
- (iii) Retired Judges of Supreme Court.
- (iv) Retired Judges of High Courts.

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- (v) All India Service Pensioners w.e.f. 01.04.2008
- (vi) All Civil Pensioners of Central Government retired from Ministries or Departments (other than Railways, Post, Telecommunication and Defence).
- (vii) Pensioners of Union Territory Administrations without legislatures i.e. Chandigarh, Andaman and Nicobar Islands, Dadra and Nagar Haveli and Daman and Diu, Lakshadweep and Ladakh.
- (viii) Pensioners of NCT of Delhi as an interim arrangement.
- (ix) Pensions to Leaders and Trainees including volunteer Girls and Tibetan Female Nursing Assistants (PBORs) of Special Frontier Force (SFF) w.e.f. January 2009.
- (x) Freedom Fighter Pensioners covered under Swatantrata Sainik Samman Pension Scheme, 1980 (renamed as Swatantrata Sainik Samman Yojana w.e.f.01.04.2017).
- (xi) Payment of ex-gratia pension to families of deceased CPF beneficiaries. w.e.f. 01.01.1986.
- (xii) Divisional Accountants/Divisional Accounts Officers (Forest, PWD, etc.) of the State AGs.
- (xiii) Pensioners of Home Department of Union Territory of Jammu & Kashmir (including Jammu and Kashmir Police)*

***Authority:** O/o Pr.CCA MHA letter dated 10th September, 2024.

3 DEATH/RETIREMENT GRATUITY

Unless otherwise specified, payment of Death/Retirement gratuity is not covered under the Scheme. However, if additional gratuity becomes due after commencement of pension through CPPC of authorized banks, the same can be authorized by the PAO through CPAO for payment by CPPC.

4. RELEVANT PROVISIONS OF CENTRAL TREASURY RULES (CTRs)

The relevant provisions of the CTRs relating to payment of pension to the pensioners covered under CCS (Pension) Rules 2021 stand modified in the light of the CCS (Pension) Rules 2021 and Central Government Account(Receipts and Payments) Rules, 2022 as amended from time to time.

5. APPLICABLE PENSION RULES AND AUTHORITIES COMPETENT TO ISSUE PPOs

5.1 The pension rules applicable to the various categories of pensioners are as under:-

S.No.	Category of pension	Pension Rules Applicable
1.	Former President of India	President's (Emoluments and) Pension Act, 1951 as amended from time to time.
	Former Vice-President of India	Vice-President's Pension Act, 1997 as amended from time to time.
2.	Supreme Court Judges	The Supreme Court Judges (Conditions of Service) Act 1958 as amended from time to time.
3.	High Court Judges	The High Court Judges (Conditions of Service) Act, 1954 as amended from time to time.

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S.No.	Category of pension	Pension Rules Applicable
4.	Chairman/Vice Chairman/ Members of C.A.T.	Central Administrative Tribunal (Salaries and Allowances and Conditions of Service of Chairman/ Vice-Chairman/ Members) Rules, 1985 as amended from time to time.
5.	Members of Parliament	Salary, Allowances and Pension of Members of Parliament Act, 1954 as amended from time to time.
6.	All India Service Pensioners*	All India Service (Death-Cum-Retirement Benefits) Rules, 1958 as amended from time to time.
7.	Central (Civil) Pensioners (other than Railways, Post, Telecommunications and Defence)	Central Civil Services (Pension) Rules, 2021 and Central Civil Services (Extraordinary Pension) Rules, 2023 as amended from time to time.
8.	Union Territory Administration Chandigarh	Central Civil Services (Pension) Rules, 2021 as amended from time to time w.e.f. 01.04.2022 as per Notification No. G.S.R. 230(E) Dated 29.03.2022.
9.	Central Freedom Fighters under Swatantrata Sainik Samman Yojana (SSSY)**	Central Government Freedom Fighters Scheme, 1972; Swatantrata Sainik Samman Pension Scheme, 1980 subsequently renamed as "Swatantrata Sainik Samman Yojana" w.e.f. 01.04.2017.
*(DOPT's O.M.No. 25014/2/2002/AIS (II) dated 11.04.2007) ** (MHA's O.M. No. 55/32/2015-FF(P) dated 20th February 2017) Para 7.2.1 of Civil Accounts Manual, 2024		

5.2 The authorities competent to issue PPOs to various categories of pensioners

S.No.	Categories of Pensioners	Authorities who are competent to issue PPOs
1	Former Presidents of India	PAO, President Secretariat.
	Former Vice-Presidents of India	PAO, Rajya Sabha Secretariat .
2	Central Government (Civil) employees retiring / death cases from Ministries / Departments and their family members.	Respective Pay and Accounts Officer of the Ministries/ Departments.
3	Pensioner belonging to U.T. Administration	
(i)	Whose accounts have been separated from Audit	Respective Pay and Accounts Officer of the Union Territory.
(ii)	Whose accounts have not been separated from Audit	Respective AG of the Union Territory.

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S.No.	Categories of Pensioners	Authorities who are competent to issue PPOs
4	Pensioners belonging to All India Service	
(i)	Whose Accounts have been separated from Audit	Respective Pay & Accounts Officer as per option exercised.
(ii)	Whose Accounts have not been separated from Audit	Respective AG/designated authority as per option exercised.
5	Supreme Court Judges and Chairman/Vice Chairman/ Members of C.A.T.	Respective Pay & Accounts Officer of the Supreme Court / Tribunal.
6	High Court Judges	Respective State AG .
7	Ex- Members of Parliament	Respective Pay and Accounts Officer of Lok Sabha/Rajya Sabha Secretariat as the case may be.
8	Central Freedom Fighters under SSSY	Pay and Accounts Officer (Pensions and Misc.) Ministry of Home Affairs .

Authority: 7.4.7 of Civil Accounts Manual 2024

6. TIME SCHEDULE FOR PROCESSING OF PENSION CASES

6.1 In order to ensure that the pension is disbursed to the pensioner on due date, the various authorities involved will observe the following time schedule:-

S.No.	Name of the Authority	Time Schedule
1	Head of Office	Shall forward the pension case to the Accounts Officer (a) not later than four months before the date of superannuation of a Government servant and (b) in cases other than retirement on superannuation not later than two months after the date of submission of Form-6A (Rule 60 of CCS (Pension) Rules, 2021)
2.	PPO Issuing Authority	(1) Shall issue the PPO/ePPO (a) not later than two months in advance of the date of the retirement of a Government servant on attaining the age of superannuation and (b) In the cases of retirement otherwise than on attaining the age of superannuation, with in forty-five days of the date of receipt of pension papers from the Head of Office. (2) Shall dispatch PPO/ePPO to the CPAO on the last working day of the month preceding the date of retirement. (Rule 63 of CCS(Pension) Rules, 2021) DP&PW O.M. No. 4/35/2024-P&PW(D)/10377 Dated 29th September, 2025

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S.No.	Name of the Authority	Time Schedule
3.	CPAO	Shall issue the Special Seal Authority and forward the same alongwith the PPO to the CPPC of the Authorised Bank not later than twenty one days from the date of receipt of PPO or revised pension payment authority from PAO. (Rule 63 of CCS(Pension) Rules, 2021)
4.	CPPC	ePPO/eSSA (A) The CPPC will credit the first pension in the account of pensioner immediately on the basis of ePPO, eSSA and scanned copy of undertaking received from the CPAO. If the due date of pension disbursement is at a future date then the first credit is to be afforded on the due date. (B) Other than ePPO/eSSA In the cases where ePPO has not been issued, the CPPC will credit the first pension in the account of pensioner within 07 working days of receipt of Physical PPO, SSA, Undertaking, etc. If the due date of pension disbursement is at a future date then the first credit is to be afforded on the due date.

- 6.2** In case of Union Territory Governments/Administrations where accounts have not been separated from Audit, the Accountant General will perform the function of PAO and send the PPO to CPAO for onward transmission to CPPC.

7. BROAD FEATURES OF THE BANKING ARRANGEMENT

- 7.1** The Scheme for Payment of Pensions to Central Government Civil Pensioners through Authorized Banks was introduced in stages from 1st July, 1976 and was made applicable throughout the country with effect from 1st February, 1977. Under the Scheme, 21 Banks through 46 Central Pension Processing Centres (Annexure-'I') have been authorised till date to disburse the pension. The pensioners can draw their pension through any of the CBS enabled branches of any Authorised Bank throughout the country.

7.2 Formation of Centralized Pension Processing Centres (CPPC)

- (i) The office of Controller General of Accounts (CGA), Department of Expenditure, Ministry of Finance and Reserve Bank of India (RBI) are the competent authorities to authorize a bank for disbursement of Central Civil Pension. The Bank has to select one or more of its branches to act as a Centralized Pension Processing Centre (CPPC) and submit their proposal to Central Pension Accounting Office (CPAO). After analyzing the proposal as per prescribed criteria, CPAO forwards the proposal to the office of CGA for further processing. The office of CGA after due consideration forward their recommendations on the proposal to RBI. After completion of due process, RBI formally authorizes the agency bank for disbursement of pension.
- (ii) After approvals of office of CGA and RBI are received, the bank should obtain the IFSC Code and privilege code from the Reserve Bank of India (i.e. Ministry/UDCH code, Reporting Branch code & Reporting RBI code for designated branch/branches).

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- (iii) Once the privilege code is received, it shall be intimated to the CPAO with the complete list of bank's branches covered under the particular CPPC. The soft copy of the list shall be sent electronically and it must contain the complete address with pin code, BSR / IFSC, phone number and other contact details of the branches in the format prescribed by NIC, Central Pension Accounting Office (**Annexure-II**). Thereafter the process of technical development and integration of bank's software with CPAO's software will commence.
- (iv) After completing technical development by CPPC, mapping of CPPC and bank branches with CPAO database, sample testing for consumption of eSSA and uploading of eScrolls will be completed in consultation with NIC team of CPAO.
- (v) After completion of testing and integration with CPAO and subsequent confirmation of the same from NIC (CPAO), Data Bank Section (CPAO) will create the CPPC of the bank in CPAO's database and NIC (CPAO) will map the branches of the bank in CPAO's database.
- (vi) Following the completion of the procedure mentioned above and issuance of the authorization to function as CPPC by CPAO, formal functioning of CPPC may be started.
- (vii) The CPPC will thereafter receive all PPOs/ePPOs, SSAs / eSSAs from CPAO. In turn, CPPC shall start crediting the pension directly to the pensioner's account in their Pension Account Holding Branch (PAHB) after completing the necessary formalities of identification of pensioner/family pensioner with reference to KYC documents available in their CBS system and details provided in PPO booklet /ePPO by the Pay & Accounts Officer.
- (viii) The CPPC shall maintain directory of both the BSR Code and IFSC of the bank and will update it on a monthly basis carrying out the changed information in respect of new/merged/closed bank branches, including change of postal addresses and intimate to CPAO in the prescribed electronic format (Annexure II). This is to be substituted by a suitable web service for IFSC at the earliest. This directory may be made available to CPAO for download from the webpage of CPPC on need basis. Changes, if any, may be regularly uploaded to the webpage of CPPC and intimation be sent to CPAO.

7.3 Pre-requisites for the establishment and functioning of a CPPC

7.3.1 Infrastructure

Each bank will nominate any one or more branches to act as the Centralized Pension Processing Centre (CPPC). These branches established by the bank should be equipped with adequate manpower and provided with infrastructure to support the activities matching with its scope of work. The infrastructure facilities in the CPPC should match with the requirements for all categories of pensions across Civil and Non-Civil Departments of the GoI and State Governments being dealt by the Bank.

7.3.2 Connectivity, hardware and software

- (i) It is necessary that the quality and configuration of the connectivity, hardware and software may be commensurate with the volume of transactions and user expectations. An efficient process may be designed for working with necessary validations. All change management requests based on the directions for amendment from CPAO or Government of India should be incorporated in the CPPC System.
- (ii) The configuration for hardware and networking should be reviewed from time to time by the bank and improved with technological advancement and experience of CPPCs. Similarly, the software

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may require enhancement from time to time and suitable provision for maintenance may be provided by the bank.

7.3.3 Adherence to Codal provisions

All banks should adhere to the instructions prescribed in the "Procedure for Reporting and Accounting of transactions of Departmentalized Ministries" and also those issued by the Department of Pension and Pensioner's Welfare, Office of Controller General of Accounts, Ministry of Finance, CPAO and Reserve Bank of India from time to time. Banks should ensure strict adherence of the provisions contained in "Scheme for Payment of Pensions to Central Government Civil Pensioners through Authorised Banks", CCS (Pension) Rules, 2021 & CCS (Extraordinary Pension) Rules, 2023 as amended from time to time.

8. MODE OF CREDITING PENSION IN PENSIONER's / FAMILY PENSIONER's ACCOUNT

8.1 Payment of pension, including family pension, will be automatic and no bill will be required to be submitted. The amount of monthly pension/family pension, dearness relief, additional quantum of pension/family pension, fixed medical allowance, etc. will be credited electronically by CPPC to pension account opened or to be opened with any of the CBS enabled branches of concerned bank selected by the pensioner. Pensioners/Family Pensioners are given option for getting their pension/family pension credited to their savings bank accounts (either single account in their names or joint account with their spouse in whose favour an authorization for family pension exists in the PPO operated either by "former or survivor" or "either or survivor" basis) subject to the following conditions: -

- (i) Once pension has been credited to a pensioner's / family pensioner's bank account, the liability of the Government/bank ceases. No further liability arises, even if the spouse or any other person has wrongly drawn the amount from the account.
- (ii) As pension is payable only during the life of a pensioner, his/her death shall be intimated to the bank at the earliest and in any case within one month of the demise, so that the bank does not continue crediting monthly pension to the single or joint account with the spouse, after the death of the pensioner. If, however any amount has been wrongly credited to the account, it shall be recoverable from the account and/or any other accounts held by the pensioner/spouse either individually or jointly. The legal heirs, successors, executors, etc. shall also be liable to refund any amount, which has been wrongly credited to the joint account. Existing pensioners desiring to get their pension credited to a joint account as indicated above are required to submit an undertaking (**Annexure-III**) to the Pension Account Holding Branch, from where they are presently drawing pension if not already given. This would also be signed by the pensioner's spouse in token of having accepted the terms and conditions. Further, in case of joint account, **pensioner must be the first/primary account holder**.

8.2 The pension account cannot be allowed to be operated by a holder of power of attorney except in case of an account of former President/ Vice-President of India or of the spouse of the deceased President/Vice-President. As per the instructions/guidelines issued by Reserve Bank of India from time to time, the facility of allowing cheque books and acceptance of standing instructions for transfer of funds from the account is admissible.

8.3 The amount required by the President/Vice- President of India towards 'other amenities' as authorised by the concerned PAO and communicated to CPPC through Special Seal Authority

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(SSA) issued by CPAO will be drawn by him from the bank in the form of a simple receipt. The medical expenses will be drawn on production of certificate in Form II-A (by the President/Vice-President) or in Form II-B (by the holder of Power of Attorney) as given in **Annexure IV**. The travelling expenses towards medical check-up will be drawn on production of certificate in Form III or in Form IV as given in **Annexure V**. The medical expenses in respect of spouse will be drawn on production of certificate in Form II-A or in Form II-B as given in **Annexure VI** and travelling expenses towards medical check-up of spouse will be drawn in Form III or in Form IV as given in **Annexure VII**. Banks are required to submit details of pension and other amenities separately in the scrolls submitted to CPAO.

- 8.4. As soon as the simple receipt or certificate as mentioned in Para 8.3 above is produced, the bank will credit the account of the former President/Vice-President or of the spouse of the deceased President/Vice-President with the amount shown in the receipt or in the certificate, as the case may be.
- 8.5. Pensions including gratuities admissible under CCS (Pension) Rules, 2021 & CCS(Extraordinary Pension) Rules, 2023 shall be payable in Indian rupees in India only.

Authority: Rule 82 of CCS(Pension) Rules, 2021.

9. FLOW OF PPO/ePPO

- 9.1 (a) Physical booklet of PPO in cases of both manual and ePPO are sent by PAO to CPAO. Subsequent amendment SSA/eSSA shall be sent by the PAO to the CPAO by post or by special messenger after embossing the special seal for arranging payment to the pensioner through bank.
- (b) The specimen of the special seal and the signature of the PAO (Officer authorized to sign the PPO and amendments thereto) will be sent by the concerned Ministry / Department to the CPAO. In the event of a change in the incumbency of the PAO the specimen signature of the relieving officer will be sent to the CPAO by the relieved Officer.
- (c) The designated officers of the Central Pension Accounting Office (CPAO) would be responsible for forwarding PPO/ePPO with SSA/eSSA and for other amenities in respect of former Presidents and Vice-Presidents of India or the spouse of the deceased Presidents and Vice-Presidents to the concerned CPPC of Authorised Bank. The provision of this para is equally applicable to amendment authorities required to be issued consequent on revision of pension. SSAs / eSSAs are issued by the CPAO in all new pension cases and subsequent amendments received in CPAO physically or electronically. These are forwarded to concerned CPPC duly digitally signed by authorized officer of the CPAO electronically as well as physically. All concerned Pay & Accounts Officers of the Ministries/Departments can download the same from CPAO's website by using their login for updation of their records.
- (d) Specimen signatures of PAOs of CPAO who are authorised to forward pension papers to banks are sent to CPPCs of Authorised Banks by the CPAO. In the event of a change in the incumbency of the PAO of CPAO, the specimen signatures of the new officer will be sent by CPAO to the CPPCs of Authorised Banks duly attested by the relieved officer. The CPPCs of Authorised Banks will keep the specimen signatures of PAOs of CPAO and the impression of special seal so received in their records. The CPAO will also share the directory of digital signature of the PAOs of CPAOs authorized to sign ePPOs and eSSAs with the CPPCs of Authorised Banks, through the <https://cpao.nic.in> portal of CPAO.

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- (e) PFMS will share the digital Signature directory of officers of PAOs authorized to sign ePPO with CPAO.

9.2 Processing of electronic Pension Payment Order (ePPO)

The Pension Payment Order (PPO) is also prepared as ePPO file, by the Pay and Account Officer (PAO). This ePPO is created as set of two files, (a) PDF file, and (b) XML data file. Both these files are digitally signed by the PAO and transferred to the CPAO via SFTP. The data from XML file is migrated to PARAS database and this data is compared with the digitally signed PDF file of ePPO, by the PAOs of CPAO. If the data is correct and ePPO is supported by other documents like undertaking etc., then eSSA is generated. eSSA along with ePPO (PDF) and ePPO (xml), are pushed to the SFTP server of CPPCs of the banks. The complete process is briefly described as follows:-

(i) Processing of case by Head of Office (HOO)

Pension case is initiated by Head of Office (HOO) in Bhavishya software as per the procedure prescribed by the Bhavishya. The HOO process the pension case of a retiring government servant as prescribed in Rule 53 to 60 of CCS (Pension) Rules 2021 as amended from time to time and forward the pension case along with requisite documents to Pay & Accounts Officer. This case is available with PAO in Pension module of PFMS

(ii) Processing of Case by PAO

- (a) After receipt of Pension case in physical as well as in electronic form in PFMS, PAO will examine the pension case with reference to physical documents and service records submitted by the Head of Office as per applicable pension rules. After satisfying himself, PAO will process the pension cases through the pension utility of PFMS, generate the ePPO. Further, PAO will digitally sign the ePPO and transmit the same to CPAO electronically. PAO will also send the physical PPO booklet along with PDF of ePPO and other requisite documents after ensuring that the data of the ePPO is invariably matched with the data of the physical PPO booklet. Physical copy of the PPO booklet along with requisite documents should continue to be sent by the PAO to CPAO, in respect of the pension cases processed through PFMS.
- (b) PAO along with Head of office also has the responsibility to check the correctness of calculations and authorization of admissible pension.

Authority: Para No. 7.4.2.2 of Civil Accounts Manual, 2024

(iii) Processing of Case by CPAO

- (a) After the receipt of physical PPO(s), data is pulled from the server of PFMS and is inserted into tables of the PARAS database after electronically verifying digital certificate of the PPO issuing authority.
- (b) Once PPO Number is entered in PARAS software, the downloaded data is visible for further processing. Here, no editing of data is allowed and in case of any discrepancy of data, the case is reverted to the PAO.
- (c) Section is aided with some tools for automatic validation and other checks.
- (d) Once satisfied, the signing authority digitally signs the data.
- (e) SSA as a PDF file is generated and is digitally signed by the authorized signatory.

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(iv) Sending of ePPO to Banks

- (a) At a scheduled time, all the ePPO pdf files and data in XML format are extracted from the database and placed in a folder assigned to each and every CPPC.
- (b) At a scheduled time, all the files from the ePPO folders will be pushed to the SFTP server of the banks.
- (c) The status information about the pushed ePPO files is available on the ePPO website of CPAO.
- (d) The physical PPO(s) along with SSA and other requisite documents shall be sent by post or by hand as the case may be.

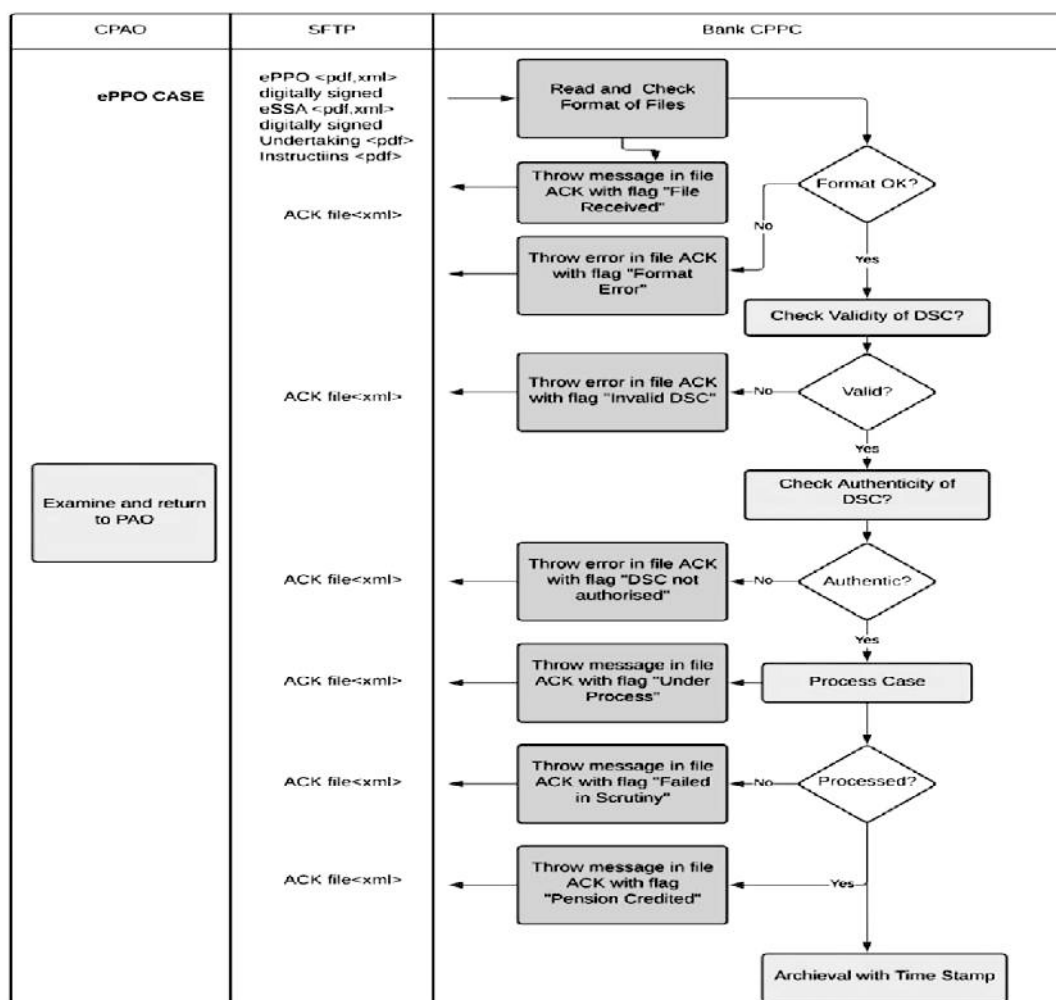
(v) Processing at CPPCs

- (a) CPPC will receive the files in their SFTP server. List of files to be received is given in the following table.

S.No.	Description	File Type	File nomenclature	Example
1	ePPO Booklet	PDF	F<SSA_NO><-8 digit date on which the file was generated and sent to bank (YYYYMMDD)>.pdf	F1724884-20180125.pdf
		XML	F<SSA_NO><-8 digit date on which the file was Generated and sent to bank (YYYYMMDD)>.xml	F1724884-20180125.xml
2	Undertaking	PDF	U<SSA_NO><-8 digit date on which the file was generated and sent to bank (YYYYMMDD)>.pdf	U1724884-20180125.pdf
3	eSSA	PDF	N<SSA_NO><-8 digit date on which file was generated and sent to bank (YYYYMMDD)>.pdf	N1724884-20180125.pdf
		XML	N<SSA_NO><-8 digit date on which file was generated and sent to bank (YYYYMMDD)>.xml	N1724884-20180125.xml
4	Instructions	PDF	R<SSA_NO><-8 digit date on which file was generated and sent to bank (YYYYMMDD)>.pdf	R1724884-20180125.pdf

- (b) Upon receipt CPPC will examine for the existence of files i.e., set of six files should be there i.e. 2 xml and 4 pdf files. In case of manual PPO, first set of two files at S.No. 1 will not be there, only four files mentioned at S.No. 2, 3 & 4 will be there.
- (c) CPPC to analyze the content for correctness of format of files. In case the format is not correct, an error message should be raised through acknowledgement file and placed in their SFTP server from where it will be picked up by CPAO. Please refer to **Annexure-VIII** for details on nomenclature and format of acknowledgement file.
- (d) If files are correct then generate an acknowledgment file with the message "**Case Received**"
- (e) CPPC to examine the DSC on PDF and XML files for validity i.e. whether the DSC is expired or revoked, if so then raise error through the acknowledgment file.

- (f) CPPC to examine the authenticity of the Signing Authority. This can be done by comparing the DSC from the DSC directory of employees of CPAO as available on the website of CPAO under the bank's login.
- (g) If the signing person is not authentic then throw an error with the message "**Signatory not Authorised**".
- (h) CPPC to process the case for calculation of arrears etc. and send message "**Under process**" through acknowledgement file.
- (i) CPPC to credit the pension to the account of the pensioner.
- (j) Once the pension is credited, CPPC will send the final message as "**Pension Credited**" through the acknowledgement file.
- (k) CPPC will archive the files after time stamping all the files and data so that verified data is available in future.
- (l) CPPC will make available PDF files of ePPO and eSSA to paying branches for giving copies to pensioners.
- (vi) **Procedure for Consumption of ePPO Files by the CPPC.**



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10. ROLES AND RESPONSIBILITIES OF CENTRAL PENSION ACCOUNTING OFFICE (CPAO)

- (i) The CPAO will provide the facility on its website for generation of PPO Numbers to all the PAOs wherever Pension module of PFMS is not operational in PAOs. The PPO number should be generated only for those pensioners who are covered under "Extent of Application" (Para 2 of this Scheme) and the PPO is to be processed through CPAO. In PAOs where Pension Module of PFMS is operational, the PPO numbers will be generated electronically.

Authority: Para 7.4.3.1 of Civil Accounts Manual, 2024

- (ii) CPAO shall maintain a Central Data Bank (**Annexure-IX**) in respect of all the Pension Payment Orders, Special Seal Authorities and Amendment Special Seal Authorities received from different PPO issuing authorities in respect of the pensioners/family pensioners covered by the "Scheme for payment of pensions to Central Government Civil Pensioners through Authorized Banks". For efficient maintenance of Central Data Bank, each & every PPO is to have a 12 digit unique number. Therefore, the CPPCs are to obtain 12 digit unique number in respect of all non 12 digit Pre-1990 PPOs from CPAO by furnishing the requisite information and documents in the prescribed format (**Annexure-XII**). However, in the cases of former Member of Parliament (Lok Sabha & Rajya Sabha) and Central Freedom Fighter covered under SSSY, the PPO number is alphanumeric. (i.e. MPLOK, MPRAJ & MHAFF followed by 07 digit). The new PPO number thus obtained from CPAO should be incorporated in all payment scrolls submitted to CPAO.

Authority: Rule 29(2) of Central Government Account (Receipts & Payments) Rules 2022.

- (iii) Sr.AOs/ AOs of CPAO before processing the pension case of the pensioner shall ensure that the pensioner is covered under the Para 2 (i.e. "Extent of Application" as amended from time to time) of "Scheme for payment of pensions to Central Government Civil Pensioners through Authorized Banks".
- (iv) Sr. AOs/ AOs of CPAO will check the pension and other pensionary benefits with reference to the last emolument drawn/ average emoluments mentioned in the PPO/ePPO.

Authority: Para 7.4.3.3 of Civil Accounts Manual, 2024

- (v) As soon as the data of the PPO / ePPO is verified by the Pay & Accounts Officer of CPAO, the same will be saved in the CPAO's database (PARAS). The nominated Pay & Accounts Officer of CPAO shall be responsible for forwarding ePPO / PPO, eSSA / SSA along with undertaking, nomination and other documents including Amendment SSA to the concerned Centralized Pension Processing Centre (CPPC) of the authorized banks for disbursement of pension/family pension. In case Single Pension Application Form-'Form 6-A' (Annexure-XXXI) is received from the PAO then the same may also be sent to CPPC. These cases are forwarded to concerned CPPC duly digitally signed by authorized officer of the CPAO electronically as well as physically. All concerned Pay & Accounts Officers of the Ministries/Departments can download the eSSA digitally signed by the authorized officer of the CPAO from website of CPAO by using their login for updation of their records.

Authority: Para 7.4.3.4 of Civil Accounts Manual, 2024

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- (vi) The information regarding issue of ePPO by CPAO to Bank will be shared with PFMS by CPAO. If there is some discrepancy in the ePPO, the pension case will be returned to PAO for making necessary changes in PFMS.

Authority: Para 7.4.3.5 of Civil Accounts Manual, 2024

- (vii) If PPO is dispatched, it will invariably be dispatched under speed post cover. The pensioner may visit CPAO's website i.e. www.cpaonnic.in under 'See your PPO Status of PPO Number' and enter 12 digits PPO number to get speed post number. The status of PPO can be tracked from the website of [India Post](http://IndiaPost.in) with the help of speed post number for a period of three months from the date of dispatch of PPO by CPAO. If a PPO is to be delivered at the same station, its delivery may be arranged through a special messenger and proper acknowledgement obtained.
- (viii) If intimation has been received from CPPC in Form-4 that the payment of FMA has been discontinued on the request of the pensioner/family pensioner in Form FMA-2 for discontinuation of FMA. CPAO will update its database and issue a revision authority (**Annexure-X**) for necessary updation in records of Pay & Accounts Office. On receipt of intimation from CPAO, PAO will inform the change in status to the concerned Head of Office for record.

Authority: DoPPW O.M.No 42/05/2019-P&PW(D) Dated 23rd March, 2022 read with CPAO O.M.No: CPAO/IT&Tech/7th CPC Revision/19 Vol. III/2022-23/128 Dated 02.08.2022

- (ix) **Nomination Form-A submitted by the Pensioner to bank:** The Nomination Form-A may be submitted, in triplicate, by pensioner under the Payment of Arrears of Pension (Nomination) Rules, 1983 either in modification of existing Nomination or as a fresh Nomination to bank. The CPPC return duplicate attested copy of nomination to the pensioner within thirty days of the receipt of Nomination if not already returned by the pension account holding branch. The original copy of Nomination is retained by the CPPC in the pensioner's folder physically as well as electronically. The CPPC should forward triplicate copy of the Nomination to the Head of Office through CPAO. On receipt of triplicate copy of Nomination, CPAO shall forward the same to Head of Office through concerned PAO/AG.
- (x) **Date of birth:** In the case of a pensioner / family pensioner whose date of birth is not mentioned in PPO or pension paper, submit four copies of any of the following documents. viz. Passport, CGHS Card, Matriculation Certificate (if DOB is mentioned), Driving License (if DOB is mentioned), Aadhaar Card or Voter ID Card duly attested by a Gazetted Officer or MLA, as a proof of date of birth. The CPPC forward one copy each of the document submitted by the pensioner/family pensioner to CPAO /PAO for further follow up action. The CPAO on receipt of document and application from CPPC shall forward the same to HOO through concerned PAO/AG.
- (xi) **Accounting of eScroll in CPAO:**
- The e-Scrolls received from Bank/ CPPC are compiled into monthly accounts in CPAO by debiting the composite "Pension" grant of the GOI for civil pensions. This forms the basis of the preparation of the Union Finance Accounts and the Appropriation Accounts (Civil). In order to ensure budget monitoring, it is imperative that Bank/CPPC incur the authorized expenditure and report the same to CPAO, in a regular and systematic manner. CPAO will be responsible for accounting of pension's payments and receipts in the usual manner.

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The accounting of 'eScroll' is as under:-

S.No.	Operation	Accounting
1.	On compilation of accepted 'eScroll'.	Payment Scrolls(Expenditure) The concerned accounting heads under the Major Head '2071-Pensions and other Retirement Benefits'-01 Civil will be debited based on compilation statements generated through eScroll database of CPAO. In case of Swatantrata Sainik Samman, the debit would be afforded to 2235 - Social Security and Welfare- 60 other Social Security and Welfare Programmes-107 Swatantrata Sainik Samman Pension Scheme based on compilation statement generated through eScroll database of CPAO. The contra-credit will be afforded to 'Major Head-8658 Suspense Accounts- Minor Head 108-Public Sector Bank Suspense or 138- Other Nominated Banks (Private Sector Banks) Suspense. Receipt Scrolls (Recovery) All recoveries made from pension will be treated as receipt and classified as (-) Debit 2071/2235 (as the case may be). The contra-debit will be afforded to 'Major Head-8658 Suspense Accounts- Minor Head 108-Public Sector Bank Suspense or 138- Other Nominated Banks (Private Sector Banks) Suspense.
2	RBI will send the CPPC wise Put-Through (DMA-II) on 2 nd of subsequent month.	The corresponding entries crediting/debiting Major Head 8675- Deposits with Reserve Bank-101-Central Civil by clearing the credit or the debit under 8658 Suspense Accounts / 108-Public Sector Bank Suspense or 138 - Other Nominated Banks (Private Sector Banks) Suspense will be carried out.
3	On 6 th of subsequent month	The monthly account generated would be incorporated into PFMS.

(xii) CPAO shall be responsible for compilation of monthly pension accounts, preparation of annual appropriation accounts and preparation of budget under pension grant.

(xiii) **Audit of CPPCs of authorized banks.**

- (a) The pensionary payments, Accounts, Records and Registers maintained in the CPPC of Authorized Banks making pension payments shall be open to audit by the Comptroller and Auditor General of India or any person appointed by Government in this regard.
- (b) In addition to audit by C&AG, CPAO will also undertake the Internal Audit of the CPPCs periodically. The Internal Audit Wing, CPAO will conduct internal audit of CPPCs of authorized banks to check:
 - (i) The Internal Controls Mechanisms of the CPPCs of Authorized Banks;
 - (ii) The accuracy and correctness of pension disbursements by the CPPCs of the authorized Banks; For checking the accuracy of pension disbursement, the 'eScroll' for one sample month will be audited on test check basis with reference to the database of CPAO.

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- (iii) Existence of the Grievance Redressal Mechanism for pensioners and its functioning;
- (iv) Whether various instructions issued by the Government of India from time to time are being followed or not.

Authority:- Rule 70 of the GFRs, 2017 and Para No. 7.4.3.8 & 7.17 of CAM, 2024

- (xiv) **Post-Payment Check**

The RBD Section of CPAO which receive and accept the 'eScrolls' submitted by the CPPCs will also conduct post-payment checks of pension payments reflected in the 'eScrolls'. Until, a robust system is developed to electronically auto verify the correctness of 'eScrolls' with reference to the data base available in CPAO, RBD section of CPAO will verify that the amount shown in the 'eScrolls' received from the CPPCs tallies with the amount shown in DMS received from the CPPCs and that shown in the Put-Through Statement received from the RBI. If any irregularities/ discrepancies are noticed during the course of the post-payment checks by the RBD section of CPAO, the same will be communicated to the CPPC who will be responsible for carrying out necessary rectifications as per guidelines / instructions issued from time to time by the RBI and CPAO.

- (xv) **Evaluation of Performance of CPPC**

CPAO, with a view to constantly bring improvement in the functioning of CPPCs, shall evaluate the performance of CPPCs biannually on key parameters (i.e. timely commencement of pension & family pension, timely settlement of pensioner's/family pensioner's grievances, timely submission of eScroll & DMS, prescribed reports, timely submission of compliance of audit reports to CPAO, etc.). The outcome of the performance evaluation shall be shared with the Government Business Department of the concerned bank and the head of CPPC to enable them to bring improvements in deficient areas of their functioning. This will ensure robustness in the pension delivery system.

- (xvi) **Resolution of Grievances**

CPAO has a 'Pensioners Facilitation Cell' within its premises which resolves the grievances of pensioners promptly. The pensioners/family pensioners approach CPAO through e-mail, telephone/mobile, Web Responsive Pensioners Service (WRPS), Dirghayu Mobile App and personal visits. The 'Pensioners Facilitation Cell' also has a dedicated sub-cell for pensioners/family pensioner from the Central Armed Police Forces (CAPFs) of MHA for prompt resolution of their grievances. An escalation matrix is also in place to ensure timely resolution of grievances at the senior management level in CPAO, authorized Banks and Ministries/Departments.

Notes:

1. CPAO acts as an intermediary link between the concerned Pay & Accounts Office of the Ministries/Departments and the CPPC of the concerned authorized bank.
2. CPAO has no mandate either to sanction or to amend the rates of pension/family pension so fixed/sanctioned by the concerned HOO/PAO.
3. CPAO acts upon pension/ family pension authorization order received from the concerned PAO of pensioner's last office.
4. CPAO is not the nodal office to frame or interpret the pension rules.

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11. ROLES AND RESPONSIBILITIES OF CENTRALIZED PENSION PROCESSING CENTRE (CPPC)**(A) Forwarding of New Pension/Family Pension Cases & Revision Authorities by CPAO to CPPC of authorized banks**

The CPAO will send disburser's half of PPO/ePPO, SSA/eSSA including amendment authority, scanned / physical copy of undertaking in Format-'9' (**Annexure-III**) for recovery of excess amount paid to the pensioner, Nomination in Form-'A' under Payment of Arrears of Pension (Nomination) Rules, 1983 & related documents to the CPPC. Pensioner's half of PPO, if sent to CPPC for handing over to pensioner will be arranged to be delivered to the pensioner through Pension Account Holding Branch. In case of subsequent amendment in pension particulars, CPAO will send e-Revision Special Seal Authority to CPPC. On the receipt of new pension cases and revision pension cases, the genuineness of PPOs issued by CPAO to CPPC will be verified by the CPPC by comparing the specimen signatures received by them separately with those affixed on the letters from the CPAO forwarding the PPOs. In case it is sent in online mode, genuineness of ePPOs and eSSAs will be verified on the basis of digital signatures of the Sr.AO in CPAO who has forwarded it.

(B) Receipt & Consumption of ePPO / eSSA sent by CPAO and submission of acknowledgement thereof by CPPC to CPAO

CPAO will push ePPO/eSSA on bank's SFTP server in respective CPPC directory. Date wise/PPO number wise information of which is also available on **epo.nic.in** under CPPC's login. CPPC will put acknowledgement file in prescribed format (**Annexure-VIII**) in their SFTP folder on receipt of ePPO/eSSA and on processing of ePPO/eSSA. CPAO will pull these acknowledgment files and process in eScroll.

(C) Maintenance of Pensioner's records**(i) Index Register**

The CPPC is to invariably maintain a consolidated digital Index Register known as the CPPC Index Register (**Annexure-XI**) which will record the list of all PPOs, SSAs & Revision Authorities received in the CPPC. This Master list should be an integral part of the CPPC Software and all events relating to the movements of PPOs, SSAs and Revision Authorities to CPAO or any other CPPC should be recorded through the system in Index Register. This would provide a tool for exercising control over the processing and movement of PPOs, SSAs / Amendments in the domain of the CPPC.

(ii) Availability of Pensioner's records in the premises of CPPC

The CPPC is to maintain pensioner-wise folder physically and electronically. The Disburser's portion of the PPOs, SSAs along with related documents is to be placed in serial order in a separate file for each Central Govt. Civil Pensioner, which must be kept in the premises of the CPPC. The files related to the pensioners/family pensioners under the purview of CPAO may be kept separately and not mixed up with the files of pensioners/family pensioners who are not in the purview of CPAO as per para 2 of this booklet. The scanned copy of the PPOs, SSAs and Revision Authorities are to be kept in the concerned pensioner's electronic folder related to pension module by the CPPC and should be viewable by the pension account holding branch (PAHB). Similarly, all PPOs and related documents received from other CPPCs/banks on migration will be entered and

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scanned and will repose in the CPPC database in the pensioner-wise electronic and physical folders.

(iii) **Obtaining of 12 digit PPO number in respect of Pre-1990 Pensioners/Family Pensioners**

The CPAO maintains a Central Data Bank in respect of all PPOs in the Form as given in Annexure-IX. For efficient maintenance of Central Data Bank, each & every PPO is to have a 12 digit unique number with the exception of former Member of Parliament (Lok Sabha & Rajya Sabha) and Central Freedom Fighter covered under SSSY, whose PPO number is alphanumeric (i.e. MPLOK, MPRAJ & MHAF followed by 07 digit). Therefore, the CPPCs are to obtain 12 digit unique number in respect of all non-12 digit Pre-1990 PPOs from CPAO by furnishing the requisite information and documents in the prescribed format (**Annexure-XII**). The new PPO number thus obtained from CPAO should be incorporated in all payment scrolls submitted to CPAO.

(iv) **Reconciliation of Master Data (Format-M) with CPAO**

The Master Data of all the pensioners/family pensioners maintained by CPPC should be reconciled with the data base available in CPAO. CPPCs are to provide Master Data of Pensioners in the Format-M (**Annexure-XIII**) by uploading the data file (Format-M) on the site <https://epo.nic.in>, every quarter during the first week of the subsequent month (for example during the first week of April for the quarter from January to March). Once the file is up-loaded, CPPCs can download the outcome files from the same site. This file also contains the information about the records of CPPCs that are not being matched with the CPAO's master data. The CPPC should undertake the exercise for reconciliation of data on quarterly basis.

(D) **PAYMENT OF PENSION AND PENSIONERY BENEFITS**

(i) **First Credit of Pension on the basis of ePPO and eSSA**

The CPPC will credit the first pension in the account of pensioner immediately on the basis of ePPO, eSSA and scanned copy of undertaking received from the CPAO. If the due date of pension disbursement is at a future date then the first credit is to be afforded on the due date. On receipt of the physical PPO booklet and related documents, the CPPC will verify the details and if any discrepancy/ies are found between the ePPO and physical PPO, the same shall be intimated along with scanned copy of supporting documents in evidence of discrepancy/ies to CPAO within a month of credit of pension for necessary corrective action. **The pensioner is not required to visit the bank in person for credit of his/her first pension/family pension.**

Authority: DoPPW O.M.No 12/4/2020-P&PW(C)-6300 Dated 15th May,2020

- (ii) The undertaking in the Format-'9' (**Annexure-III**) addressed to the branch manager of the Pension Account Holding Branch for recovery of excess amount paid to the pensioner/family pensioner is sent to the CPPC along with pension papers. The undertaking addressed to the branch manager of the bank will route from Head of the Office to the CPPC of the bank through PAO/CPAO along with Pension Payment Order booklet (PPO). Therefore, the CPPC/PAHB need not insist the pensioner to separately submit the same for credit of first pension. In case either the undertaking has not been received or the undertaking received is defective, the CPPC may obtain undertaking directly from the pensioner/family pensioner. This undertaking shall also be archived by the CPPC suitably in the relevant pensioner's folder. It must be ensured that there is no delay in the disbursement of the first credit of pension/family pension on this account.

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- (iii) The calculations of monthly payable pension including arrears, if any, will be done by the CPPC of concerned authorized bank and credited to all pension accounts electronically. However, in the case of State Bank of India, 17 CPPCs process the payment and upload the credit advice to the Central Data Centre in Mumbai, Maharashtra who affords the credit to each pensioner's/family pensioner's account. Similarly, in the case of Punjab National Bank, 10 CPPCs process the payment and upload the credit advice to the Central Data Centre, Government Business Department in Gurugram, Haryana, who affords the credit to each pensioner's/family pensioner's account.
- (iv) The pension will be paid after deduction of TDS as applicable under Income Tax Act, 1961 as amended from time to time. The CPPC should ensure that the net amount of pension should be credited into the pensioner's account on the last working day of the month to which pension relates, except for the month of March for which it would be credited on the first working day of April. **The term last working day shall be deemed to be a day on which the Government Office and the bank both are open for transacting its ordinary business.**

Authority: Rule 83 of CCS (Pension) Rules, 2021 and O/o CGA ID Note No. TA-2-03002(02)/1/2024-TA-CGA(E-17434)/352 Dated 14.10.2024

- (v) At the time credit is afforded by CPPC, a confirmation report must be generated and monitored to ensure that the pension/family pension etc. in respect of all pensioners/family pensioners of the CPPC have been credited. A monthly discrepancy report with respect to the total number of pensioners/family pensioners and those paid in the previous month may be reviewed regularly. The changed information in Format-F (**Annexure-XIV**) must be sent to CPAO along with paid eScrolls without fail.

(E) Revision of pension and payment of arrears thereof

In cases where the amount of pension payable is revised for some reasons, payments at the revised rate, including arrears, if any, may be arranged in the following manner:-

- (i) On receipt of an amendment / revised SSA from CPAO indicating the revised rates of pension, family pension, etc. and the date(s) from which the revised rate is effective, the CPPC of the concerned authorized bank will keep the original and scanned copy of the amendment/revised SSA in the concerned pensioner's folder i.e. electronic folder and physical folder respectively which will be viewable by the pension accounts holding branch. The CPPC of the bank will record the revision authority received in the consolidated Index Register known as CPPC Index Register (**Annexure-XI**) and will enter the data into the CPPC system.
- (a) Before making payment of arrears, the CPPC will prepare a 'Due and Drawn Statement' due to changes in entitlement in form as in **Annexure-XV**. The correctness of the 'Due and Drawn Statement' should also be verified by a checker before crediting in the account of pensioner/family pensioner. The Pension Account Holding Branch should be able to access the 'Due and Drawn Statement'. A copy of the "Due and Drawn Statement" should invariably be provided to the pensioner/family pensioner physically/electronically in all cases.
- (b) The additional amount of Death/Retirement Gratuity, if any, payable due to revision of pensionary benefits (if not directly paid by the Departmentalized Pay & Accounts Office) might also be authorised likewise for payment by the CPPC through the amendment authority (SSA). It shall be paid to the pensioner and note of this payment kept in Col. 5 (Relief) of the Register of Payment of Pensions (**Annexure XI**).

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- (c) In case of excess payment made to pensioner/family pensioner, CPPC will prepare a 'Due and Drawn' Statement due to changes in entitlement in form as in **Annexure-XV**. The correctness of the 'Due and Drawn Statement' should also be verified by a checker. The 'Due and Drawn Statement', should be invariably provided to the concerned pensioner/family pensioner.
- (d) An account of the recoveries made due to excess payment made will be maintained in the Remarks column of the Index Register of Payment of Pension (**Annexure-XI**).

(F) Income Tax

- (i) As drawing and disbursing agency, the CPPC will be responsible for the deduction of TDS as per the Income Tax Act, 1961 as amended from time to time. It will reflect tax deduction in the eScrolls submitted to the CPAO. The CPPC will file all returns/statements/reports to the Income Tax Authority prescribed under Income Tax Act, 1961 as amended from time to time by due date. The CPPC / PAHB will also issue Form -16 and any other form prescribed in the Income Tax Rules to the Pensioner every year invariably before due date, even in the cases where no income tax is deducted at source, if the pensioner applies for such a certificate in writing.
- (ii) As per Section 10(18) (i) of Income Tax Act, 1961 (43 of 1961) notified vide Ministry of Finance, Department of Revenue, CBDT's Notification No 11561 dated 24th November, 2000 the pension, received by an individual who has been in the service of the Central Government or State Government and has been awarded **Gallantry Award** as Central Government may by notification in the Official Gazette, specify in this behalf from time to time, is exempted from deduction of Income-Tax. Similarly, family pension received by member of the family of such individuals is also exempt from Income-Tax. **Hence, CPPCs are to ensure that Income Tax at source is not deducted from pension in respect of notified Gallantry Awardee.**

Authority: CPAO O.M.No. CPAO/IT&Tech/Gallantry Award/26/2020-21/06 Dated 12.05.2021

(G) Pension Slip

The CPPC will issue pension slip to pensioners/family pensioners after credit of pension /family pension on their registered mobile number through SMS, WhatsApp and e-mail (wherever available). The pension slip should provide complete details of monthly pension paid along with break-up of the amount credited and tax deductions. Status of availability of nomination under Payment of Arrears of Pension (Nomination) Rules, 1983 should also be indicated in the monthly pension slip. A format of the sample pension slip was circulated to the CPPCs vide this office O.M.No. CPAO/Co-ord/B-CDN/Misc.(03)/2023-24 Dated 28th February, 2024 (**Annexure-XVI**) for adoption. If needed the CPPC may modify the pension slip format. However, it may be ensured that the modified format contains all the information contained in the sample format. Pension slip, which is shared electronically with the pensioner, should be duly encrypted and personal information should be masked, wherever applicable.

(H) Payment of Interest on delayed Payment

The CPPC should compensate the pensioner/family pensioner for delay in crediting pension / family pension including arrears thereof at a fixed interest rate of **8 per cent per annum** for the delay after the due date of payment and the compensation shall be credited to the pensioner's account automatically without any claim from the pensioner on the same day when the bank

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affords credit for revised pension/ pension arrears, in respect of all delayed pension payments. The CPPC shall not claim re-imbursement of interest from CPAO through scrolls.

Authority: RBI Master Circular No. RBI/2025-26/05 Dated 1st April, 2025

(I) (i) Nomination Form-A submitted by the Pensioner to bank.

The Nomination Form-A may be submitted, in triplicate, by pensioner under the Payment of Arrears of Pension (Nomination) Rules, 1983 either in modification of existing Nomination or as a fresh Nomination to the bank. The CPPC should arrange to return duplicate attested copy of nomination to the pensioner within thirty days of the receipt of Nomination if not already returned by the pension account holding branch. The original copy of Nomination is to be retained by the CPPC in the pensioner folder physically as well as electronically. The CPPC should forward triplicate copy of the Nomination to the Head of Office through CPAO/PAO.

(ii) Date of birth for Additional Quantum of Pension/Family Pension

If a pensioner / family pensioner whose date of birth is not mentioned in PPO or pension paper, submit four copies of any of the following documents viz. Passport, CGHS Card, Matriculation Certificate (if DOB is mentioned) , Driving License (if DOB is mentioned), Aadhaar Card or Voter ID Card duly attested by a Gazetted Officer or MLA, as a proof of date of birth to CPPC / Pension Account Holding Branch. The CPPC should forward one copy each of documents submitted by the pensioner/ family pensioner to HOO through CPAO / PAO for further follow up action

Authority: DoPPW O.M.No 38/37/08-P&PW (A) Dated 21st May, 2009 & 11th August, 2009

(J) Refund of excess payment to Government

Internal Control Mechanisms in the CPPCs should be robust enough to immediately detect inaccuracy in disbursement of pension/family pension. Whenever any excess/overpayment is detected, the entire amount thereof should be credited to the Government account in lump sum immediately, when the excess/overpayment is due to an error on the part of the agency bank. This action is independent of recovery from the pensioner. Agency banks are to seek guidance from respective pension sanctioning authorities regarding the process to be followed for recovery of excess pension paid to the pensioners, if any.

Authority: RBI's Master Circular No. RBI/2025-26/05 Dated 1st April, 2025

(K) Acknowledgement of life and other certificates

The pensioners/family pensioners submit life and other mandatory certificates every year physically or digitally to bank. In order to alleviate the hardships faced by pensioners/ family pensioners, receiving branch of agency banks is to issue duly signed acknowledgements to them. The CPPC must also ensure scanning and archiving these certificates in the concerned pensioner's/family pensioner's folder.

Authority: RBI Master Circular No RBI/2025-26/05 Dated April01, 2025

(L) Discontinuation of Fixed Medical Allowance:

(i) Discontinuation of FMA on shifting of residence from Non-CGHS area to CGHS covered area

- (a) If a Pensioner/ Family Pensioner residing in non-CGHS area shifts his/her residence to a CGHS covered area, he/she no longer remains eligible for FMA irrespective whether he/she avails the

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CGHS facility or not. It will, therefore, be the responsibility of the Pensioner/Family Pensioner that on shifting from a non-CGHS area to a CGHS covered area and while requesting for change of address from a non-CGHS area to a CGHS covered area, he/she will apply to the Bank in Form-2 for discontinuation of his/her FMA. The pension disbursing banks will also make a provision in their system so that whenever a Pensioner/Family Pensioner gives an intimation regarding change of residence from a non-CGHS area to a CGHS covered area, the FMA being paid to the Pensioner/Family Pensioner would automatically be stopped, irrespective whether or not the Pensioner/Family Pensioner has requested in Form-2 for stoppage of his/her FMA.

- (b) On receipt of an application in Form-2 from the Pensioner/Family Pensioner, who has shifted from a non-CGHS area to a CGHS covered area, the CPPC will issue a certificate in Form-3 regarding discontinuation of FMA to the Pensioner/Family Pensioner within three working days from the date of receipt of the application for the said certificate.

(ii) Discontinuation of FMA to avail CGHS facility for both OPD and IPD while residing in non-CGHS covered area

If a Pensioner/Family Pensioner, residing in a non-CGHS area and availing FMA in lieu of OPD facility, intends to avail CGHS facility for both OPD and IPD, he/she may apply to the concerned branch of the pension disbursing bank in Form-2 for discontinuation of FMA, to enable him/her to apply to the CGHS authorities for the CGHS facility. The Pensioner/Family Pensioner will also give an undertaking in Form-2 to the Bank that the option being exercised by him/her to avail medical facility under CGHS or other similar Health Scheme of their respective Ministry/Department, is a one time option and that he/she has not availed the facility of change of option from CGHS to FMA in the past. The pension disbursing bank shall, thereafter, stop the payment of FMA in respect of such Pensioner/Family Pensioner and issue a certificate in Form-3 to him/her regarding discontinuance of FMA, within three working days from the date of receipt of application.

(iii) Action on part of CPPC after discontinuation of FMA

After discontinuing the FMA, the CPPC will make an entry regarding discontinuation of FMA in disburser's half of PPO and PAHB will make similar entry in Pensioner's half of PPO. The CPPC of the concerned bank shall send intimation to the CPAO in the Proforma at Form-4 for updating the record. CPPC will also make an entry of discontinuation of fixed medical allowance in its record i.e. Consolidated Index Register and also flag it in the ledger folio of the pensioner/family pensioner in their system. CPPC will also furnish the information of discontinuation of FMA to CPAO in electronic Format-F (**Annexure XIV**) along with electronic scrolls.

Authority: DoPPW O.M.No 42/05/2019-P&PW(D) Dated 23rd March, 2022 read with CPAO O.M.No: CPAO/IT&Tech/7th CPC Revision/19 Vol. III/2022-23/128 Dated 02.08.2022

(M) Submission of reports/statements to CPAO

The CPPC is responsible for furnishing all prescribed reports/statements in time and also as sought by CPAO from time to time, for budgetary and other requirements.

(N) Browsing of websites

The CPPC should regularly browse the websites of the Central Pension Accounting Office, Department of Pension & Pensioners' Welfare, Department of Public Enterprise, Ministry of

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Finance, Ministry of Home Affairs, Ministry of Health & Family Welfare, Ministry of Law & Justice, Lok-Sabha Secretariat, Rajya-Sabha Secretariat, RBI, etc. so that orders on Pension matters related to the Central Civil Pensioners, Central Freedom Fighter Pensioners covered under SSSY, Ex-M.Ps, Judges of Supreme Court of India and High Courts, etc. are known to them.

(O) Web Portal and Pensioner's Charter

Either CPPC or Bank should have a link for pensioners in their Web-Portal from where the pensioners can access and download pension slip, lodge grievance, watch PPO status, Grievance status, updation of life certificate etc. Each CPPC of authorized bank should prepare a charter for pensioners. The Charter should be prominently displayed in the pension paying branches and CPPC. It should also be displayed on the website of bank. The Charter should outline timelines, standards and services required to be provided to the pensioners. This would enable banks to be more responsive and accountable in serving the pensioners efficiently and effectively.

(P) Resolution of Grievances

- (i)** CPPC should have a sound grievance redressal system. The interface with the pensioner could be through internet/phone/fax/letter/personal visit for registering the grievance. A toll free telephone number should be provided exclusively for the pensioners by the bank and widely published. Toll free dedicated pension line should be manned by trained persons with access to the database to answer queries, note down and redress complaints. The bank may provide web based enquiry to the pensioners. Clear time lines and the processes for delivery of pensions and also for redressal of grievances of pensioners should be provided on the website of the CPPC. The escalation matrix of the CPPC and the senior management should be embedded in the grievance redressal system. Bank should also put in place a system wherein the grievances pending with them for more than 10 days are automatically escalated to the concerned DGM/GM. The concerned GM/CGM should review the position at monthly interval.
- (ii)** CPPC should ensure that each pension accounts holding branch also has the facility to lodge the grievance of the pensioners in the CPPC system. Pension account holding branches should be instructed to provide services to the pensioners and under normal circumstances the pensioners' problem should be efficiently redressed at the branches itself.
- (iii)** Grievances received in CPAO are registered on the WRPS portal and a unique ID is generated for each grievance. The grievances which pertain to CPPCs are forwarded to them. The CPPC should resolve them expeditiously within 15 days. After settlement of the grievance, the pensioner and CPAO should be informed by the CPPC. The CPPC should update the disposal of Grievance in the WRPS portal of CPAO. The grievance is finally disposed of by the CPAO after verification of the reply submitted by the CPPC.
- (iv)** Banks should also appoint one/two nodal officers at each Region/Zone for monitoring the resolution of grievances of pensioners on regular basis. Nodal Officers should be easily accessible to pensioners and should hold regular meetings at different locations in their jurisdiction on the lines of Pension Adalat.

Authority: RBI's Master Circular No. RBI/2025-26/05 Dated 1st April, 2025

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(Q) Imparting of Training to the staff dealing with Pension

Bank official and staff dealing with pension matters is transferred periodically. Further provisions contained in "Scheme for Payment of Pensions to Central Government Civil Pensioners through Authorised Banks" and various orders related to pension matter also undergo change from time to time. For smooth functioning of pension delivery system, it is important that skill-set and knowledge of staff of bank dealing with pension matters are kept upto-date. For this, the banks should hold regular training sessions, for staff of CPPC and PAHB dealing with pension matters, in collaboration with the CPAO.

(R) Monitoring of function of Pension Accounts Holding Branches (PAHB)

CPPC is to constantly monitor the functioning of PAHB to ensure that the roles and responsibilities assigned to them in Para 12 are being fulfilled.

(S) Submission of eScrolls (Format A)

The CPPC will generate eScrolls on the day on which the pension account is credited and submit the eScroll using the prescribed **Format-A (Annexure XVII)** to CPAO on the same date.

(T) Change Information (Format-F)

In case, there is any change in financial or non-financial details of the pensioner in any particular month as compared to that of preceding month, for any reason, the CPPC will provide to CPAO the changed information in the **Format-'F' (Annexure-XIV)** along with each and every electronic scroll. The information on the life certificate may also be given through this format.

(U) Date wise Monthly Statement (DMS) (Format-I)

CPPCs will prepare the Date wise Monthly Statement (DMS) at the end of the month and upload this statement in the **Format-'I' (Annexure XVIII)** by 3rd day of the subsequent month.

12. ROLES AND RESPONSIBILITIES OF PENSION ACCOUNT HOLDING BRANCH (HOME BRANCH)

- (i) The Pension Account Holding Branch (PAHB) or Home Branch:** The retiring Government servants/pensioners/family pensioners are to open a saving account with a CBS enabled branch of an authorized bank for credit of pension. The branch where the saving account for pension is held is called pension account holding branch or home branch.
- (ii) Opening of an account:** Retiring Government Servant / Pensioner is given an option for getting his/her pension credited to **saving** bank account either single account in his/her name or joint account with spouse (only if spouse is co-authorised as family pensioner) operated either by **'Former or Survivor'** or **'Either or Survivor'** basis. In case a joint account is being opened by a Retiring Government Servant or Pensioner for the purpose of receiving the pension, the branch must inform the individual that the **pensioner is to be a first / primary account holder and the family pensioner (spouse) is to be the secondary account holder**. The branch should also explain to the account opener that the **spellings of name of primary as well as secondary account holder and their date of birth should** fully match with those appearing in Pension Payment Order & other pension documents.
- (iii) Handing over of Pensioner's portion of PPO to Pensioner:** If the Pensioner's half of PPO is received by the PAHB from the CPPC for handing over to the pensioner, The PAHB on the receipt of pensioner's portion of PPO shall immediately intimate the pensioner through e-mail, SMS, by

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Post, etc. to collect the same. While handing over the pensioner's portion of the PPO to the pensioner, PAHB will obtain pensioners' signature as a proof of delivery of the same and archive the same in the relevant pensioner's folder at CPPC.

- (iv) **Pensioner need not visit the branch for credit of first pension:** The pensioner is not required to visit the bank to activate the first payment of pension. On receipt of PPO Booklet and pensioner documents the CPPC itself will verify the identification details i.e. specimen signature, photos, permanent address, etc. of the pensioner given in the PPO booklet & attached documents to it, from the details of "Know Your Customer" norms applied at the time of opening of bank account by the retiring Govt. servant/pensioner and other details available in their CBS System.

Authority: DoPPW O.M. No. 12/4/2020-P&PW(C)-6300 Dated 15th May, 2020

- (v) **Commencement of Family Pension on the demise of Pensioner:** Whenever, a family pensioner whose name has been included in the PPO submit a duly filled Form-12, Death Certificate, an Undertaking in format-9, etc. prescribed in Central Civil Services (Pension) Rules, 2021 to the account holding branch of the bank for commencement of family pension. The branch should assist the family pensioner in completing of all formalities. After completion of the formalities, the branch should immediately forward the documents to its Centralized Pension Processing Centre for stoppage of Pension and commencement of family pension to the eligible family member.

Authority: Rule 79 (2) of CCS (Pension) Rules, 2021.

- (vi) **Continuation of joint account after demise of pensioner :** In case the spouse who is the family pensioner opts for the existing joint account for credit of family pension, bank should not insist on opening a new account when the spouse is the survivor and having a joint account with the pensioner and in whose favour an authorization for payment of family pension exists in the PPO.

Authority : RBI Master Circular No RBI/2025-26/05 Dated April 01,2025

- (vii) **Acknowledgement of life and other certificates:** The pensioners/family pensioners submit life and other mandatory certificates every year physically or digitally to bank. In case these certificates are submitted physically to the home branch or any other branch of the bank, the same shall be transmitted to the CPPC on the same day or on next working day. The pensioner/family pensioner is required to submit a life certificate in November each year *to any branch of the bank* through which his/her pension/family pension is being disbursed. The pensioners /family pensioners aged 80 years and above may submit their life certificate w.e.f. 1st October of each year which would be valid till 30th November of subsequent year. In order to alleviate the hardships faced by pensioners/ family pensioners, agency banks are to issue duly signed acknowledgements of the receipt of certificates. They should consider entering the receipt of life certificates in their CBS and issue a system generated acknowledgement which would serve the twin purpose of acknowledgement as well as real time updating of record. The receiving branch is to forward the certificates electronically and physically to its CPPC.

Authority: RBI Master Circular No RBI/2025-26/05 Dated April 01,2025

- (viii) **Nomination Form-A submitted by the Pensioner:** The pension account holding branch should accept Nomination Form-A submitted, in triplicate, by pensioner under the Payment of Arrears of Pension (Nomination) Rules, 1983 either in modification of existing Nomination or as a fresh Nomination. The pension account holding branch should arrange to return duplicate attested copy

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of nomination to the pensioner within thirty days of the receipt of Nomination. Branch should send remaining two copies electronically as well as physically to its CPPC.

Authority: DoPPW letter No1/2(40)/2022-P&PW(E) Dated March 31,2022

- (ix) **Discontinuation of Fixed Medical Allowance:** Whenever a pensioner/family pensioner in the receipt of Fixed Medical Allowance (FMA) visits a pension account holding branch and submit an application in prescribed FMA Form-2 for discontinuation of FMA. The branch should forward the application (i.e. FMA-2) electronically as well as physically to its CPPC for further follow up action. The branch should also issue an acknowledgement of the same and arrange to issue a certificate regarding stoppage of Fixed Medical Allowance in FMA Form-3 to pensioner/family pensioner **within three working days** from the date of receipt of the application for the said certificate..

Authority: DoPPW O.M.No. 42/05/2019-P&PW (D) Dated 23rd March, 2022

- (x) **Date of birth:** If a pensioner / family pensioner whose date of birth is not mentioned in PPO or pension paper, submit four copies of any of the following documents.viz. Passport, CGHS Card, Matriculation Certificate (if DOB is mentioned) , Driving License (if DOB is mentioned) , Aadhaar Card or Voter ID Card duly attested by a Gazetted Officer or MLA, as a proof of date of birth. The same should be forwarded immediately to the CPPC for further follow up action.

Authority: DoPPW O.M.No 38/37/08-P&PW(A) Dated 21st May,2009 & 11th August,2009

- (xi) **Change of status of pensioner:** Any change in the status of the pension which originates at the Home Branch such as the death of the pensioner (subsequent application seeking family pension/Life time arrears), change in address, mobile number, transfer to another branch or bank, etc. will be communicated without delay by the branch to the CPPC which in turn will inform CPAO. All such cases shall be processed by the CPPC for further action. The CPPC will retain this information on its database with suitable audit trail.
- (xii) **Disburser's portion of PPO lying with account holding bank branches:** Prior to establishment of CPPCs, the pension used to be credited in the pensioner's account by the pension paying branch and pensioner's record including disburser portion of PPO also used to be kept in the pension paying branch. After establishment of CPPCs, the responsibility of crediting the pension in the pensioner's account and maintenance of pensioner's record including disburser portion of PPO has been shifted from pension paying branch to the respective CPPC. In case the pension record & disburser portion of PPO of some pensioners/family pensioners are still lying with them, the same should be sent to the concerned CPPC without any further delay.
- (xiii) **Information needs of pensioner/family pensioner:** The Home Branch will meet all information needs of the pensioner/family pensioner using the CPPC system. 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 between the pensioner & CPPC and besides providing accounts statement, shall also provide to the pensioners/family pensioners the pension slip, the 'Due and Drawn Statement' in respect of each arrear/recovery.
- (xiv) **Income Tax:** The Home branch will be responsible for reporting the relief sought in respect of income tax to enable CPPC to deduct tax at source. They will verify and upload the admissible reliefs claimed by pensioners and provide Form 16, Annual Income Certificate, etc. to the pensioners.

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- (xv) **Updating of pensioner's half of PPO:** It would be the responsibility of the Home Branch to update the entries of the pensioners' half under the signature of the appropriate authority, if desired by the pensioner.
- (xvi) **Resolution of pensioner's/ family pensioner's grievances:** The Home Branch will interact with the pensioners / family pensioners and redress their grievances, if necessary, in consultation with the CPPC within the prescribed time limit and also communicate to the pensioner/family pensioner through SMS, WhatsApp and e-mail. It is desirable that the requirements of the pensioners should be attended to on his/her first visit. There should also be prioritized service, to physically handicapped/very old pensioners/family pensioners as well as seating arrangements/people management, available at all branches.

13. INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) OPERATIONS BETWEEN CPAO AND CPPCs OF THE AUTHORIZED BANKS

13.1 'eScrolls'

Timely disbursement of pension and terminal benefits with a minimum lag after authorization by CPAO is essential. Submission of eScrolls to CPAO should immediately follow. CPPCs may ensure that there is no misclassification of non-civil pensions / other pensions as civil pensions. CPPCs will generate eScrolls on the day on which the pension account of the pensioner/family pensioner, as the case may be, is credited and electronically submit the same to CPAO. CPPC will also send the daily memo along with a certificate to the effect that all eScrolls have been uploaded to the website of CPAO by CPPC to its Link Cell for seeking reimbursement from RBI in the Electronic Format-A" (**Annexure-XVII**).

13.2 Categories for 'eScrolls'

CPPCs are to prepare separate eScrolls for payments and receipts in the following categories

- '1' for CENTRAL CIVIL GENERAL
- '2' for AIS PENSION
- '3' for GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF DELHI
- '4' for OTHER EMOLUMENTS OF PRESIDENT OF INDIA

13.3 Categories of Pension (Category Codes)

CPPCs are to ensure that the category code mentioned against the pension payments in the 'eScroll' is correct. Following are the category codes as on date along with the description.

S. No.	Category Code	Category Description
1	A	Superannuation Pension (other than High Court Judges and Supreme Court Judges).
2	B	Family Pension for A, I, P, Q, R & V categories of Pensioners. (other than High Court Judges and Supreme Court Judges).
3	C	Pension /Family Pension for High Court Judges
4	D	Superannuation Pension for Supreme Court Judges
5	E	Family Pension for Supreme Court Judges

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S. No.	Category Code	Category Description
6	F	Pension to Ex-MPs and their family pensioners
7	G	Swantrata Sainik Samman Pensioners (Freedom Fighters/Political Pensioners) and their family pensioners
8	H	Pensions and other amenities to the former President of India and /Vice-President of India including payment of medical expenses and travelling expenses towards medical check-up of the spouse of the retired/deceased President of India and /Vice-President of India
9	I	Invalid Pension (for OPS)
10	M	IDA Pension
11	N	IDA Family Pension
12	O	Other pension including special pension to Ex-Army personnel, including the widows of Army personnel who revolted against the British authorities
13	P	Pro-rata Pension (for PSU absorbee).
14	Q	Compulsory Retirement Pension
15	R	Compassionate Allowance
16	S	Disability Extraordinary Pension (for OPS)
17	T	Extraordinary Family Pension (for OPS)
18	V	Voluntary Retirement
19	W	Ordinary Family Pension(for NPS)
20	X	Invalid Pension(for NPS)(Family pension will be categorized as 'W')
21	Y	Disability Extraordinary Pension (for NPS)
22	Z	Extraordinary Family Pension (for NPS)

13.4 Preparation and submission of eScrolls by the banks

Recommended steps to be followed by the bank for preparation and submission of eScrolls are as follows:-

13.4.1 Prepare an 'eScroll' strictly as prescribed in Format-'A' (Annexure-XVII).

All the payments or receipt 'eScrolls' should be in prescribed format and also should have unique file names and scroll numbers, generated for submission to CPAO. The naming convention of the file name should be strictly followed; as otherwise, the file cannot be uploaded on the eScroll application site.

- (a) **Credit the pension to the account of pensioners.**
- (b) **Login to the 'eScroll' portal of CPAO with the user name and password, allotted to CPPC and upload the 'eScroll' immediately after credit of pension.**
 - (i) If there is any error in the 'eScroll' file, then it will not get uploaded, and the CPPC should arrange to remove the errors, and resubmit the 'eScroll' data file. If uploaded successfully, an acknowledgment of the received file will be generated. The CPPC should preserve this acknowledgment message, which is required in case of discrepancy in uploaded file.

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- (ii) The authorized signatory of the CPPC, while uploading the eScrolls in Format-'A' (**Annexure-XVII**), will certify that each and every payment of pension to the pensioners (including family pensioners) has been made after obtaining and verifying the due certificates i.e. life-certificate, non-employment / re-employment certificate, re-marriage / marriage certificate; Income Certificate; Medical Certificate; Declaration by former MPs and Certificate of expenditure by Former Presidents/Vice-Presidents as mentioned in para 17 of the scheme. It is also confirmed that the relevant certificate in each case is held in the CPPC of the bank concerned, for verification if needed".

(c) After uploading of 'eScroll', CPPC is to submit the summary of scroll to RBI for reimbursement of claim

CPPCs should ensure that :-

- (i) The eScrolls contain the pension/family pension disbursed to Central Civil Pensioners only for whom **PPOs/SSAs were sent to them by the CPAO**.
- (ii) It will not submit any unclaimed eScroll, **older than one year**, directly to RBI. It will be submitted with the approval of CPAO.
- (iii) All the claims of the banks are to be settled **through CPPCs only**. If any claim is raised by the banks through any nodal branch, other than CPPCs, the claim will be disallowed and the CPAO would request RBI to reverse the put-through amount.

The Link Cell of the CPPC will claim reimbursement from RBI. RBI will then send the CPPC-wise daily Put-Through statement to CPAO with the same scroll date and amount generated by the CPPC for submission to CPAO. CPPC will be fully responsible to generate 'eScroll' and upload the same on the eScroll portal of CPAO, on the date on which the pension account of the pensioner is credited, in the electronic Format- 'A' (**Annexure-XVII**) and 'F' (**Annexure-XIV**) and send the daily Memo for reimbursement to the Link Cell of the bank at Nagpur (GAD, Mumbai in case of SBI). The bank will be liable to refund the amount of over claim received together with interest calculated at bank rate and 2% from the date of put-through till the date of refund.

(d) Date-wise Monthly Statement

The CPPC will also furnish the Date-wise Monthly Statement in Format-I (**Annexure-XVIII**) to CPAO for reconciliation.

13.4.2 Matching of Basic Data

The basic data in the eScroll Format-A (**Annexure-XVII**) will be matched with the master data of pensioners in CPAO i.e. PPO Number, category of pension, etc., on the fly when the file is uploaded. If there are warning errors in the file, those errors are reflected in a file, which can be downloaded from the same place where the Format-'A' file is uploaded. The data in Format-'A' file is the basis of further processing of the data including the reconciliation process.

13.5 Reconciliation of eScrolls

CPAO will match the figures of the payment and receipt amounts for a given 'eScroll' with the payment and receipt figures of Put - Through statement of RBI for the scroll date. If these parameters are matching then the 'eScroll' will be accepted and migrated to the 'eScroll' database of CPAO, otherwise it will be rejected. Rejected 'eScroll' will be reflected on the 'eScroll' dashboard of the CPPC, and the CPPC should arrange to rectify the discrepancy, and upload the rectified

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'eScroll' after resolving the reported discrepancy. On successful validation, the 'eScroll' would be incorporated into the database of CPAO. Date-wise Monthly Statement (DMS) in Format-I, (Annexure XVIII) would be continued to be received in CPAO, for final reconciliation with electronic data from CPPCs and the Put-Through from RBI.

13.6 The Discrepancies

The discrepancies in the eScroll after reconciliation are communicated to the CPPC via e-mail and reflected on the website <https://eppo.nic.in>. Once communicated, it shall be the responsibility of CPPC to take corrective action to remove the discrepancy.

13.7 Penal Interest for Wrong Claims

As per the agreement that agency banks have with RBI, violation or non-compliance of instructions issued by Government or Reserve Bank shall attract imposition of penalty. Agency banks will be liable to pay penal interest at Bank Rate as notified by Reserve Bank of India plus 2% for any wrong claims of agency commission settled.

Authority: RBI/2025-26/06 CO.DGBA.GBD.No.S2/31-12-010/2025-2026 April 1, 2025

13.8 The Format-A

The Format-A of the eScroll (**Annexure - XVII**) prescribed in the Scheme for Payment of Pensions to Central Government Civil Pensioners through authorized banks requires reporting of pensions paid both gross and net of recoveries and tax deducted. The accurate accounting for each category of payment prescribed, (such as monthly pension, commutation value payment or gratuity, monthly family pension) is imperative for efficient budget management and proper accounting by CPAO. Reimbursements are to be claimed based on the pension paid net of recoveries excluding income tax. The income tax, wherever deducted is to be reflected in the prescribed column of the eScroll.

13.9 Category 'C' payments

In respect of scrolls pertaining to category 'C' i.e. payment of pension to High Court Judges supporting vouchers are to be attached and submitted to CPAO for claiming the reimbursement from concerned Accountant General by CPAO.

13.10 Change Information(Format-F)

There is a provision on the eScroll portal of CPAO, for uploading the Electronic Format-F file i.e., "Change of Status of Pension (**Annexure-XIV**). In case, there is any change in financial or non-financial details of the pensioner in any particular month as compared to previous month, for any reason, the CPPC will provide to CPAO the changed information in the **Format 'F' (Annexure-XIV)**. The information on the life certificate is also to be given through this format.

13.11 Reconciliation of Master Data (Format-M)

CPPCs are to provide Master Data of Pensioners in the Format-M (**Annexure XIII**), by uploading the data file on the site <https://eppo.nic.in>, every quarter during the first week of the subsequent month (for example during the first week of April for the January to March quarter). Once the file is up-loaded, CPPCs can download the outcome files from the same site. This file also contains the information about the records of CPPCs that are not being matched with the CPAO's master data. The CPPC will reconcile the mismatch in master data in consultation with CPAO immediately.

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14. PROCEDURE REGARDING SWITCH OVER OF PENSION PAYMENT CHANNEL

14.1 The applications for switch-over of pension payment from PAOs/Treasuries to authorised banks will be made in the form as given in Annexure-XXII in duplicate to the Pension Disbursing Authority.

- (A) A switch over of payment channel is permissible in the following cases:
- i. Treasury Office to Authorized Bank; and
 - ii. PAO to Authorized Bank.
- (B) A switch over of payment of pension from Authorized Bank to Treasury / Pay & Accounts Office or from Pay & Accounts Office to Treasury or from one Treasury to another **is prohibited**. However, any of these restrictions may be done away with, under the orders of Department of Pension & Pensioners Welfare.
- (C) The pensioners should first draw their pension which has already fallen due, before applying for transfer of pension from one mode of disbursement to another. The application for switch over of pension disbursing source (i.e. from Treasury office / PAO to CPPC of Authorized Bank) will be made by the pensioner in duplicate as given in **Annexure-XXII** to the existing Pension Disbursing Authority (i.e. Treasury office/PAO). Pension Disbursing Authority will forward the same along with Disburser's copy of the PPO duly authenticated and updated to CPAO through the nominated Pay and Accounts Officer/Treasury Officer/Concerned AG. In the case of PAOs, it will be sent after embossing the same with the Special Seal. Before sending the PPOs and other supporting documents to CPAO, it will be seen that-
- (i) PPOs are correct and up to date, with all amendments to the PPOs attached with the disburser's portion of the PPO
 - (ii) Basic pension before commutation, reduced pension after commutation and the commuted value of pension paid along with date of payment of commuted value have been distinctly shown
 - (iii) Revised family pension has been shown in the PPO
 - (iv) Name of the department from which the pensioner retired has been distinctly indicated in the disburser's portion of the PPO
 - (v) Details of the payments made are enclosed with the PPO in addition with duly filed Part -V of PPO Booklet.
 - (vi) A certificate to the effect that payment of pension has been made up to the month and that PPO consists of continuation sheets have been recorded; and
 - (vii) In the event of replacement of the original Disburser's portion of PPO, a certificate is recorded to indicate the manner in which the original disburser's portion of the PPO has been disposed off. This is with a view to eliminate the chances of misuse of the original disburser's portion.
- (D) If a PPO (Disburser's portion) has got torn or mutilated, it will be renewed by CPAO with the help of PAO before sending it to CPPC.

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- (E) CPAO will transmit the PPO along with necessary documents to CPPC of the authorized bank for disbursement of pension under its own Special Seal Authority

Authority: Para 7.7.1 to 7.7.3 of Civil Accounts Manual, 2024.

15. PROCEDURE FOR TRANSFER OF PENSION PAYMENT FROM ONE BRANCH/BANK TO ANOTHER

Whenever an application is received from an existing pensioner/ family pensioner for a change in pension payment account from one branch/bank to another branch/bank, CPPC is to **ensure that there is no interruption in disbursement of pension**. Applications for transfer of pension account may fall under the following categories:-

- (a) **Transfer from one Pension Account Holding Branch to another Pension Account Holding Branch of the same Bank (other than SBI & PNB).**

The pensioner may submit an application for transfer of account in which pension is credited from one branch to another branch of the same bank. **The application may be submitted either to old branch or to new branch (Sample format at Annexure-XXIII).** The pensioner also has an option to submit scanned copy of application to branch electronically through e-mail registered with the bank. The application should contain account number, PPO number, address of pensioner, e-mail/ Mobile / Telephone Number (if available) and address of both the branches (new as well as old) of the bank. The account should be transferred from old branch to new branch. The branch receiving the application will scan and forward the same to CPPC electronically as well as physically, by the next working day, under intimation to the other branch (old or new branch as the case may be). The CPPC will change the branch code in its record and ensure the continuity of disbursement of monthly pension/family pension without any break. The changed information will be provided by the CPPC to CPAO along with the electronic scroll in the Format-'F'(Annexure-XIV). The CPAO will inform concerned PAO/ AG of such change. The PAO/ AG on the receipt of intimation from the CPAO, shall inform the pension sanctioning authority (i.e. Head of Office) about the change of PAHB.

- (b) **Transfer from one Pension Account Holding Branch to another Pension Account Holding Branch of State Bank of India and Punjab National Bank.**

The pensioner may submit an application (Sample format at Annexure-XXIII) for transfer of account in which pension is credited from one branch to another branch of the same bank (i.e. SBI/PNB) **either to old branch or to new branch**. The pensioner also has an option to submit scanned copy of application to branch electronically through e-mail registered with the bank. The application should contain account number, PPO number, address of pensioner (both new and old address), e-mail/ Mobile/ Telephone Number (if available) and address of both the branches (new as well as old) of the bank. State Bank of India and Punjab National Bank has more than one CPPC. In case the change of PAHB does not involve change in CPPC (i.e. CPPC of both old and new branch is same.) then the procedure explained in sub-para (a) is to be followed.

In case, the CPPC of old PAHB and new PAHB of the same bank is different and the application is submitted to the new PAHB, then the same will be forwarded to the old PAHB by the new PAHB electronically as well as physically (in case the application is received in physical form) by the next working day, then the old PAHB will forward the application for change of branch electronically as well as physically (in case the application is received in physical form) by next working day to its CPPC (i.e. CPPC of old PAHB) for taking further action under intimation to the new PAHB and pensioner.

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In case, existing CPPC of old PAHB receive the application of pensioner from old PAHB **after 10th of the month**, the existing CPPC will credit the pension for that month and thereafter electronically transmit the scanned copy of pensioner's application, PPO, SSA (including amendment SSAs), last payment certificate, pension related documents, arrears of pension, if any, yet to be paid & amount of recoveries, if any, yet to be made along with attested 'Due & Drawn Statement' immediately to the new CPPC not later than first week of the month subsequent to the month for which old CPPC has credited the pension in the account held in the old PHAB. In case the old CPPC receive the **application before 10th of the month**, then the old CPPC will electronically transmit the above documents to the new CPPC within five working days from the date of receipt of scanned copy of application from the old PAHB without waiting for receipt of physical application from the old PAHB.

The new CPPC will acknowledge the receipt of the scanned copy of pensioner's application, PPO, SSAs (including amendment SSAs), last payment certificate, pension related documents, etc. by revert mail not later than next working day to the old CPPC and will also incorporate this into the system and start the pension payment to the new account on an ad-hoc basis for a period of three months or till the original documents are received whichever is earlier.

The old CPPC on the receipt of acknowledgement from new CPPC, will stop pension disbursement and send pensioner's application, PPO, SSA (including amendment SSAs), last payment certificate, pension related documents, arrears of pension, if any, yet to be paid & amount of recoveries, if any, yet to be made along with attested 'Due & Drawn Statement' and other related documents to the new CPPC through Speed Post and **must intimate the post number to the receiving new CPPC through e-mail for tracking**. In case the new CPPC does not receive physical PPO and other pension related documents sent by old CPPC within 10 days of receipt of e-mail from the old CPPC, both new and old CPPCs shall contact postal department. Old CPPC is duty bound to watch for the confirmation of receipt of Physical PPO and other related documents from the new CPPC.

The changed information will be provided to CPAO along with the electronic scroll in the Format-'F' (**Annexure-XIV**) in respect of any pensioner included/excluded along with the reasons. All PPOs received from other CPPCs on migration will be entered and scanned and reposed in the new CPPC's database in the pensioner wise electronic and physical folders. To avoid the risk of overpayment at the time of transfer, the following certificate may be recorded on the disburser's portion of the PPO by the old CPPC of the Authorized Bank:

"Certified that payment of pension has been made up to the month of and that this PPO consists of continuation sheets for recording disbursement".

Both new and old CPPC shall ensure that the pension disbursement is not disrupted. At the same time, they shall also ensure that both of them are not crediting monthly pension for the same month resulting to double payment of pension to the pensioner.

The CPAO will inform concerned PAO/AG of such change. The PAO/AG on the receipt of intimation from the CPAO, shall inform the pension sanctioning authority (i.e. Head of Office) about the change of PAHB.

(c) **Transfer from one Bank to another Bank**

The pensioner will submit an application, (**Sample format at Annexure-XXIV**) to the old **Pension Account Holding Branch (PAHB)** for transfer of pension accounts to branch of some other authorized bank. The pensioner also has an option to submit scanned copy of application to branch electronically through e-mail registered with the bank. The application should contain account

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number (of both old and new bank), PPO number, address of pensioner (both new and old address), e-mail/Mobile/Telephone Number (if available) and address of both the branches (new as well as old bank). The old PAHB on receipt of the request from pensioner will forward it electronically as well as physically (in case the application is received in physical form) by next working day to its CPPC (i.e. CPPC of old bank) for taking further action.

In case, existing CPPC of old PAHB receive the application of pensioner from old PAHB **after 10th of the month**, the existing CPPC will credit the pension for that month and thereafter will electronically transmit the scanned copy of pensioner's application, PPO, SSA (including amendment SSAs), last payment certificate, pension related documents, arrears of pension, if any, yet to be paid & amount of recoveries, if any, yet to be made along with attested 'Due & Drawn Statement' immediately to the new CPPC not later than first week of the month subsequent to the month for which old CPPC has credited the pension in the account held in the old PHAB. In case, the old CPPC receive the application **before 10th of the month**, then the old CPPC will electronically transmit the above documents to the new CPPC within five working days from the date of receipt of scanned copy of application from the old PAHB without waiting for receipt of physical copy of pensioner's application (in case application is made in physical form) from old PAHB.

The new CPPC will acknowledge the receipt of the scanned copy of pensioner's application, PPO, SSAs (including amendment SSAs), last payment certificate, pension related documents, etc. by revert mail not later than next working day to the old CPPC and will also incorporate this into the system and start the pension payment to the new account on an ad-hoc basis for a period of three months or till the original documents are received whichever is earlier.

The old CPPC on the receipt of acknowledgement from new CPPC, will stop pension disbursement and send pensioner's application, PPO, SSA (including amendment SSAs), last payment certificate, pension related documents, arrears of pension, if any, yet to be paid & amount of recoveries, if any, yet to be made along with attested 'Due & Drawn Statement' and other pension related documents to the new CPPC through Speed Post and **must intimate the post number to the receiving new CPPC through e-mail for tracking**. In case the new CPPC does not receive physical PPO and other pension related documents sent by old CPPC within 10 days of receipt of e-mail, both new and old CPPC shall contact postal department. Old CPPC is duty bound to watch for the confirmation of receipt of Physical PPO and other related documents from the new CPPC.

The changed information will be provided to CPAO along with the electronic scroll in the Format-'F' (Annexure-XIV) in respect of any pensioner included/excluded along with the reasons. All PPOs received from other CPPCs on migration will be entered and scanned and reposed in the new CPPC's database in the pensioner wise electronic and physical folders. To avoid the risk of overpayment at the time of transfer, the following certificate may be recorded on the disburser's portion of the PPO by the old CPPC of the Authorized Bank:

"Certified that payment of pension has been made up to the month of and that this PPO consists of continuation sheets for recording disbursement".

Both new and old CPPC shall ensure that the pension disbursement is not disrupted. At the same time, they shall also ensure that both of them are not crediting monthly pension for the same month resulting to double payment of pension to the pensioner.

The CPAO will inform concerned PAO/AG of such change. The PAO/AG on the receipt of intimation from the CPAO, shall inform the pension sanctioning authority (i.e. Head of Office) about the change of PAHB.

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(d) Transfer of Pension from CPPC of Authorised Banks to Embassy of India Kathmandu

The pensioner will submit an application for transfer of pension account to the **old Pension Account Holding Branch (PAHB) of the CPPC** after drawing the pension which has already fallen due. The PAHB on receipt of the application from pensioner will forward it to the CPPC for taking further action. The CPPC will forward the application for transfer received from the pensioner along with the disburser's portion of PPO to CPAO. CPPC will also send certificate of last pension paid, arrears of pension, if any, yet to be paid & amount of recoveries, if any, yet to be made along with attested 'Due & Drawn Statement' along with PPO. On receipt of the documents from the CPPC of authorized banks, CPAO will authorize Embassy of India Kathmandu for making payment of future pension and forward all the documents to Embassy of India Kathmandu. The CPAO will inform concerned PAO/AG of such change. The PAO/AG on the receipt of intimation from the CPAO, shall inform the pension sanctioning authority (i.e. Head of Office) about such change.

(e) Transfer of Pension from Embassy of India Kathmandu to CPPC of Authorised Banks in India.

The pensioner will submit an application for transfer of pension account to the Embassy of India, Kathmandu indicating the detail of the Bank after drawing the pension which has already fallen due. On receipt of the request from pensioner, the Embassy of India, Kathmandu will forward disburser's portion of PPO along with application of the pensioner to CPAO. Embassy of India Kathmandu will also send certificate of last pension paid, arrears of pension, if any, yet to be paid and amount of recoveries, if any, yet to be made along with attested 'Due & Drawn Statement' along with PPO. On receipt of the documents from the Embassy of India Kathmandu, CPAO will forward all the documents to the concerned CPPC of Authorised Bank for making payment of future pension. The CPAO will inform concerned PAO/AG of such change. The PAO/AG on the receipt of intimation from the CPAO, shall inform the pension sanctioning authority (i.e. Head of Office) about such change.

16. INFORMATION TO PENSIONERS/FAMILY PENSIONERS

- (i)** The PAO and the other competent authorities mentioned in para 5 will ensure that the pensioner is kept informed of the issue of PPO and about its subsequent movements at all stages. In this context, CPAO has also provided facility to the pensioners to track the movement of their PPOs from CPAO's website. Moreover, SMS facility is also made available by CPAO to pensioners whose mobile numbers are available with CPAO, whereby pensioners are sent SMS on the receipt of PPO in CPAO from PAO and dispatch of pension cases from CPAO to CPPC of the concerned bank. CPPCs of Banks are also required to establish similar facility for the information of pensioners on the receipt of their pension cases from CPAO.
- (ii)** CPAO, through its "Web Responsive Pensioners Service" (WRPS) has provided the facility to track pension cases, update contact details, view and download facility of SSAs, lodge and track grievances, and see details of pension payments made to the pensioners on its website www.cpaon.nic.in. Pensioner may also view and download a copy of eSSA from digilocker.
- (iii)** CPPC themselves and through pension account holding branch should invariably inform the pensioner/family pensioner about the receipt and acceptance of life certificate received digitally or submitted over the counter or otherwise.
- (iv) DIRGHAYU MOBILE APP**

CPAO has developed a mobile application '**DIRGHAYU**' for use of Central Civil Pensioners/ Family Pensioners. This App is available in "Google Play Store (Android), Apple Store (IOS) and

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CPAO's website <https://cpao.nic.in>. Pensioners/Family Pensioners can register themselves on this App on the basis of PPO Number and date of retirement. A security feature is available at the time of registration of pensioners to verify them through mobile OTP. App is available in Hindi and English languages. This App has the following features:

- (a) It gives personal and retirement benefit details mentioned in PPO
- (b) It has facility to download SSAs along with revised pension authorities
- (c) Pensioner can register and track the status of the grievances registered on CPAO's website
- (d) Pensioners can view the last 24 pension payment transactions along with its breakup

Authority: CPAO O.M.No CPAO/IT&Tech/Mobile APP/92/2023-24/191 dated 08.03.2024 and No. CPAO/IT&Tech/Mobile APP/92/2024-25/191 dated 01.04.2024

17. CERTIFICATES TO BE FURNISHED BY THE PENSIONERS/FAMILY PENSIONERS

17.1 All the requisite certificates mentioned below may be submitted by the pensioner/family pensioner to the bank as mentioned under paras 17.2 to 17.10 below.

17.2 Life Certificate

- (A) (i) The pensioner/family pensioner is required to furnish a life certificate either digitally or manually in the month of November each year in the form prescribed in **Annexure-XIX**. The senior pensioners/family pensioners aged 80 years and above may submit their life certificate w.e.f. 1st October of each year which would be valid till 30th November of the subsequent year.
- (ii) In the cases, **where both parents are alive and receiving enhanced rate of family pension @75%** either under Categories 'D' and 'E' under Rule 2(4) of Schedule-II of CCS (EOP) Rules, 1939 or under Categories 'C' and Category 'D' under Rule 12(5) of revised CCS (EOP) Rules, 2023, **life certificates in such cases are to be submitted by both parents every year.**
- (iii) Life certificate can be submitted to any branch of the bank through which pension / family pension is being disbursed. Officers of the Reserve Bank of India and of the Authorised banks listed in Annexure-I are authorised to give life certificate for this purpose. Banks are to issue duly signed acknowledgement with the stamp of the receiving branch. Banks are advised to consider entering the receipt of life certificate in their CBS and issue a system generated acknowledgement. All banks shall promote submission of life certificate through digital means. Banks may provide digital acknowledgements in respect of digital life certificate.

Authority: DoP&PW O.M. No. 1/20/2018-P&PW (E) dated 18.07.2019, DoPPW O.M. No. 1/11/2025-P&PW (F)(11190) dated 28.10.2025 & RBI's Master Circular No. RBI/2025-26/05 Dated April1, 2025

- (B) All banks are to send SMS/e-mail to all their pensioners/family pensioners on 24th October, 1st November, 15th November and 25th November every year reminding them to submit their Annual Life Certificate by 30th November. All pension disbursing banks shall make **an exception list**, as on 1st December every year, of those pensioners/family pensioners who fail to submit their Life Certificate by 30th November and send another SMS/e-mail to pensioners/family pensioners

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included in the aforesaid exception list advising them to submit the Life Certificate at the earliest to avoid discontinuation of their pension. The Banks shall also enquire from such pensioners/family pensioners, through SMS/e-mail, as to whether they are interested in submission of Life Certificate through a chargeable door-step service, on a nominal charge not exceeding Rs. 60/-.

Authority: DoPPW Circular No. 12/4/2020-P&PW©-6300 dated 17th January, 2020 and 15th May, 2020.

(C) Modes of submission of life certificate

Pensioners/family pensioners can submit Life certificate **manually or digitally** as per their convenience by the following modes:-

- (i) Life certificate can be recorded by the pension disbursing banks if pensioner/family pensioner physically appears before them.
- (ii) A pensioner/family pensioner who produces a life certificate in the prescribed form, signed by a designated official, **is exempted from personal appearance**. A list of designated officials specified for signing the life certificate is given below:-
 - (a) A person exercising the powers of a Magistrate under the Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023 as amended from time to time ;
 - (b) A Registrar or Sub-Registrar appointed under Indian Registration Act;
 - (c) A Gazetted Government servant;
 - (d) A Police Officer not below the rank of Sub-Inspector in-charge of a Police Station;
 - (e) A Postmaster, a departmental Sub-Postmaster or an Inspector of Post Offices;
 - (f) A Class-I officer of the Reserve Bank of India, an officer (including Grade II officer) of the State Bank of India or of its subsidiary;
 - (g) A Justice of Peace;
 - (h) A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar;
 - (i) A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or an
 - (j) Executive Committee of a Village;
 - (k) A Member , of Parliament, of State legislatures or of legislatures of Union Territory Governments/ Administrations.
 - (l) Treasury Officer.
- (iii) Pensioner/family pensioner can submit life certificate online through **Jeevan Pramaan Portal**.
- (iv) Pensioners/family pensioners can also submit life certificate using **Face Authentication** technology system based on UIDAI Aadhaar software whereby it is possible to generate a Digital Life Certificate from any Android based smart phone by capturing the live photograph of the pensioner for online submission on the Jeevan Pramaan mobile application. The process flow for generating DLCs through Face Authentication is available on DoPPW Pensioners' Portal at Jeevan Pramaan → Process flow of face authentication technique for DLC generation (URL : <https://pensionersportal.gov.in/Document/Face.JP.pdf>.)

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- (v) **India Post Payments Bank (IPPB)** of Department of Posts along with **Meity** provide "Doorstep Service" to pensioners / family pensioners for submission of Digital Life Certificate through its national network of access points in Post Offices and Postmen & Gramin Dak Sevaks who are provided with smart phones and biometric devices for generation of Digital Life Certificates. For using this facility through a mobile phone, a pensioner/ family pensioner has to download "Postinfo APP" from Google Play store.
- (vi) **Doorstep Banking** is also available in the major cities of the country for collection of Life Certificates under the umbrella of Doorstep Banking Service. This can be booked by the pensioners/family pensioners through any of the 3 channels i.e. Mobile App, Website or Toll Free Number.
 - (a) Mobile App i.e. "Doorstep Banking (DSB)" can be downloaded from Google Playstore and App store.
 - (b) Web site Browser i.e. <https://psballiance.com/doorstep-banking.html>
 - (c) Toll free Number:- 9152220220.

(D) Submission of Life Certificate in case of serious illness / incapacitation, etc. In case a pensioner/family pensioner is unable to obtain a life certificate from an Authorised Bank Officer on account of serious illness/incapacitation etc., an intimation to this effect, supported by a medical certificate from a registered medical practitioner about his inability to appear in person, may be sent to the officer-in-charge of the Pension Account Holding Branch (PAHB) so that the latter may depute an officer to visit the pensioner/family pensioner at his/her residence/hospital for the purpose of recording the life certificate.

(E) Requirement of life Certificate to commence the disbursement of family pension on the demise of pensioner or demise/ineligibility of family pensioner

Annual life certificate is required to be submitted by the pensioners/ family pensioners for continuation of pension/family pension to the pension disbursing banks in the month of November each year and in the cases of pensioners/family pensioners aged 80 years and above annual life certificate can be submitted during the months of October & November each year. The pension disbursing banks are not to seek life certificate from co-authorized family pensioner for commencement of family pension on the demise of pensioner or demise /in-eligibility of family pensioner **unless it is due.**

17.3 Submission of Annual Life Certificate by pensioners/family pensioners living abroad.

In the case of a pensioner/family pensioner residing abroad, the following methods are available for submission of life certificate -

- (i) A pensioner/family pensioner has to furnish the life certificate issued by an authorised official of the Embassy/High Commission of India or Consul of Indian Consulates or a Notary Public or an Officer of an Indian Authorised Bank attached to its branch in the country where the pensioner is residing, once in a year, during the month of November and during the months of October and November by pensioners/family pensioners aged 80 years and above.
- (ii) In the case of a pensioner/family pensioner residing abroad and drawing pension/family pension through any bank included in the Second Schedule to the Reserve Bank of India Act, 1934, the life certificate may be signed by an officer of the bank. A pensioner/family pensioner gets exemption from personal appearance subject to production of Life Certificate signed by the above mentioned officer of the bank.

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- (iii) A pensioner/family pensioner not residing in India in respect of whom his duly authorized agent produces a life certificate signed by a Magistrate, a Notary, a Banker or a Diplomatic Representative of India is exempted from personal appearance.

Authority: DoPPW O.M. No. 1(8)/2021-P&PW(H)-7468 Dated 22nd September, 2021 & 11(15)/2022-P&PW(H)-8363 Dated 15th October, 2024

- 17.4 Non-employment Certificate:-** For claiming dearness relief on pension or compassionate allowance, a pensioner is required to furnish a certificate of non-employment or employment or re-employment including permanent absorption or immediate absorption, under the Central or State Government or Union-Territory, Corporation or Company or Body or Bank under them in India or abroad, in the month of November each year in the form prescribed in **Annexure-XX**. In case a pensioner declare about his employment or re-employment with emoluments which includes dearness allowance, additional dearness allowance, etc., provisions of Rule 52 of CCS (Pension) Rules, 2021 should be enforced. In case the pensioner fails to submit the non-employment or an employment/re-employment certificate on due date, the elements of dearness relief for December and onward may not be credited by the bank. Pension will continue to be credited.

- 17.5 Declaration by Former Member of Parliament (MP):-** Every year in the month of November:- Former MP shall submit a declaration in form at **Annexure-XXV**, regarding holding of an office/employment/receiving of salary, or remuneration/ any other pension, etc. subsequent payment of pension to former MP shall be subject to submission of declaration. The former MP pensioner is also required to inform the PAO (which issued the PPO) as well as the Pension Disbursing Authority about his election / employment as referred to in declaration -A or his getting salary/ pension as referred to in declaration -B of the **Annexure-XXV** within one month of the event.

- 17.6 Certificate by former Presidents / Vice Presidents:-** At the end of each year a Certificate in the prescribed form given in **Annexure-XXVI** to the effect that the amount of other amenities so far drawn has been spent for the purpose for which it had been drawn shall be furnished:

- (i) by the former Presidents /Vice Presidents" in Form A, or
- (ii) by any other person authorised by such President/Vice Presidents" on his/her behalf in Form B.

- 17.7 Marriage/Re-marriage Certificate:-**

- (i) Widow or Widower is entitled to Family Pension up to the date of death or re-marriage. However, family pension shall be continued to be payable to childless widow on remarriage, if her income from all other sources is less than the amount of minimum family pension under sub rule 2 of Rule 50 of CCS (Pension) Rules, 2021 plus dearness relief thereon. He /She is required to submit a self-certificate of non-marriage in the month of November each year or intimate the date of marriage if it falls prior to November in prescribed form given in **Annexure-XXI**.
- (ii) Child/Children (other than a son or daughter suffering from a mental or physical disability) receiving family pension under Rule 50 (9) of CCS (Pension) Rules, 2021 is/are required to submit a self-certificate of non-marriage in the month of November each year or intimate the date of marriage if it falls prior to November in prescribed form given in **Annexure-XXI**. Disabled Child/Children will continue to get family pension even if they get married/re-married.

Authority: DoPPW OM No. 12/4/2020-P&PW©-6300 Dated 15th May, 2020 & Rule 50(9) of CCS (Pension) Rules, 2021

Para 17

- 17.8 Income Certificate:-** All family pensioners except spouse are required to submit a self-certificate of income (**Annexure -XXVII**) that he/she has not started earning his/her livelihood every year in the month of November. In case the family pensioner start earning livelihood at an earlier date, the date from which the family pensioner has started earning his/her livelihood may be intimated to the bank immediately. In case the family pension is being paid through the guardian, the guardian shall submit the certificate.

Notes:

1. Where a deceased Government servant is survived by a childless widow, on re-marriage by the childless widow, family pension shall continue to be payable to her, if her income from all other sources is less than the amount of minimum family pension under sub-rule (2) of Rule 50 of CCS (Pension) Rules, 2021 and the dearness relief admissible thereon. If, after re-marriage, income of childless widow from all other sources becomes equal to or exceeds the amount of minimum family pension under sub-rule (2) of Rule 50 of CCS (Pension) Rules, 2021 of this rule and the dearness relief admissible thereon, family pension payable to her shall be stopped .

Authority: Rule 50(8)(b) of CCS (Pension) Rules, 2021

2. (a) A member of the family, other than a child or a sibling, suffering from a mental or physical disability, shall be deemed to be earning his or her livelihood if his or her income from other sources is equal to or more than the minimum family pension under sub-rule (2) of Rule 50 of CCS (Pension) Rules, 2021 and the dearness relief admissible thereon.
- (b) In the case of a child or a sibling suffering from a mental or physical disability shall be deemed to be not earning his or her livelihood, if his or her overall income from sources other than family pension is less than the entitled family pension under sub-clause (i) of clause (a) of sub-rule (2) of Rule 50 of CCS (Pension) Rules, 2021 and the dearness relief admissible thereon, payable on death of the Government servant or pensioner concerned.

Authority: Explanation below Rule 50(11)(c) of CCS (Pension) Rules, 2021

- (c) Payment of family pension to parents in Category 'C' & Category 'D' under CCS (EOP) Rules, 2023 shall be without reference to the amount of their income from other sources.

Authority: Explanation 2 below Rule 12(5)(a) of CCS (EOP) Rules, 2023

- (d) Dependent parents getting family pension under Rule 50(10) of CCS (Pension) Rules, 2021 shall furnish a certificate to the Pension Disbursing Authority once in a year that they have not started earning their livelihood. The family pension payable to parents shall be stopped if they start earning their livelihood. Parents shall be deemed dependent on the Government servant if their combined income is less than the minimum family pension under sub-rule (2) of rule 50 and the dearness relief admissible thereon.

Authority: Rule 50(10) of CCS (Pension) Rules, 2021

3. The family pension admissible to a person consequent on death of a Government servant or pensioner shall not be considered as income for the purpose of determination of eligibility for a family pension under this rule consequent on death of another Government servant or pensioner, subject to the condition that the sum of both the family pensions shall not exceed the limits specified in sub-rule (13) of Rule 50 of CCS (Pension) Rules, 2021.

Authority: Rule 50(12)(a) of CCS (Pension) Rules, 2021

Para 17

17.9 Medical Certificate:-

The family pension shall be payable for life to a son or daughter, who is suffering from any disorder or disability of mind including the mentally retarded, through the guardian as if he or she were a minor except in the case of the physically disabled son or daughter who has attained the age of majority subject to the conditions laid down in Rule.50 (9) (h) of CCS (Pension) Rules, 2021. The person receiving the family pension as guardian of such son or daughter or such son or daughter not receiving the family pension through a guardian shall produce a disability certificate once, if the disability is permanent and if the disability is temporary once in every five years to the effect that he/she continues to suffer from such disorder/disability in order to continue family pension. No fresh certificate of disorder/disability is required in the case of child with permanent disability.

Authority: Rule 50 (9) (h) of CCS (Pension) Rules, 2021.

17.10 Submission of declaration for taking up commercial employment after retirement by pensioners who have retired from Group 'A' services/posts.

- (i) This declaration (**Annexure-XX**) is required from pensioners who have retired from Group 'A' services/ posts. This declaration is required only in the first year after retirement of a Group 'A' Officer. Therefore, this declaration may not be sought from the pensioner after expiry of one year from the date of retirement.
- (ii) If a pensioner declares that he has taken up commercial employment within one year from the date of retirement without obtaining permission of Government, pension disbursing bank will seek the orders of the Government through the CPAO before making further pension payments. However, if a pensioner declares that he has taken up commercial employment within one year after retirement with the permission of the Government, pension disbursing bank will continue to pay his / her pension. (Rule 10 of CCS (Pension) Rule, 2021)

Authority: DoPPW O.M. No.12/04/2020-P&PW ©-633, dated the 15 May, 2020.

- 17.11** The life and other mandatory certificates furnished by the pensioners or family pensioners or guardian as the case may be *to any branch of the bank*, through which his/her pension/family pension is being disbursed, shall be transmitted by that branch to the CPPC. The receiving bank branch will upload it on the CBS System and forward the original certificate to CPPC for taking necessary action. That Branch must ensure acknowledgment of receipt of the certificates to the pensioners. On receipt of the certificate, the CPPC must ensure suitable systems/flags for registration of the certificates to ensure that there is no disruption in regular pension disbursement. The CPPC shall furnish the information of receipt of life certificate to CPAO through Format-F (**Annexure-XIV**) The CPPC of the bank must also ensure scanning and archiving these certificates in the relevant pensioners' folder.

17.12 Implication of non-submission of requisite certificates including life certificate

The pension including element of dearness relief for December and onwards may not be credited by the bank in case the pensioner fails to submit requisite certificates except non-employment or employment/re-employment certificate by due date. In case, however, the pensioner fails to submit the non-employment or an employment/re-employment certificate by due date, only the elements of dearness relief for December and onward may not be credited by the bank. Pension will continue to be credited.

Para 17-18

In case a pensioner has not submitted the life certificate for a period of three consecutive years or more, the CPPC should invariably return the disburser's portion of PPO to CPAO with suitable endorsement thereon, specifying the date up to which the pension has been credited in the pensioner's account. CPAO will forward the same to PPO issuing authority for updating of their record **In case pensioner subsequently re-appears and submits life certificate**, the CPPC should obtain a written request from the pensioner to re-start the pension also explaining therein the reasons for non-submission of life certificate on due date. Thereafter, CPPC will forward the life certificate and pensioner's request to CPAO seeking authorization to restart the payment of pension from the date subsequent to the date upto which pension was credited in the account of pensioner along with request to forward the disburser portion of PPO which was earlier returned by CPPC to CPAO. Thereafter, the CPAO shall forward the letter of the CPPC along with application of pensioner and life certificate to the concerned PAO/ AG for obtaining sanction of the pension sanctioning authority (i.e. Head of Office) to restart the payment of pension from the date subsequent to the date upto which pension was paid to the pensioner by the CPPC. The concerned PAO/ AG shall obtain the requisite sanction from the pension sanctioning authority to restart the payment of pension from the date subsequent to the date upto which pension was paid to the pensioner by the CPPC and forward the same to CPAO along with a special seal pension payment authority and **disburser's portion of PPO**. The CPAO, on the receipt of the special seal pension payment authority along with the sanction of the pension sanctioning authority and disburser's portion of PPO from concerned PAO/ AG will forward them to the concerned CPPC under its own special seal authority to re-start the payment of pension from the date subsequent to the date upto which pension was paid to the pensioner by the CPPC. **Thereafter CPPC shall re-start the pension and also pay the arrears of pension.**

18. PAYMENT OF PENSION TO N.R.I. PENSIONERS

- 18.1** The authorised bank may credit the pension amount of non-resident to a non-resident (ordinary) account opened/maintained as per provisions of the Exchange Control Manual. The amount of pension of a pensioner who has become non-resident may be credited to the said account after ensuring the personal identification and other requirements from PPO, with reference to KYC documents and other relevant information available in their CBS system.

In case of NRI pensioners/family pensioners who are unable to come to India for personal identification, pension/family pension may be allowed on the basis of a certificate to be issued by an authorized official of the Indian Embassy/High Commission of India or Consul of Indian Consulate in the country where the pensioner is residing. This certificate is to be issued on verification of Pensioner/Family Pensioner on the basis of photograph pasted in the PPO or on the basis of photograph pasted on the Passport or any other such document.

In case the pensioner is unable to visit the Embassy of India/Consulate, he/she may submit requisite documents by post to the Embassy/Consulate, including Doctor's Certificate showing the pensioner inability to present himself/herself in person. Embassy of India/High Commission/Indian Consulate may also assist pensioners/family pensioners in submission of the Life Certificate.

Authority: DoPPW OM No.1/27/2011-P&PW (E) dated-07.05.2014 read with ID No.1/27/2011-P&PW (E)/6540 dated-24.06.2014 and DoPPW Circular No.12/5/2020-P&PW(C)-6363 dated 20.02.2020

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- 18.2 In case of the existing accounts, the pensioner should intimate the fact that he/she has become non-resident Indian to the PAHB in India and on receipt of the same the PAHB in India should convert the account of the pensioner to Non-Resident Ordinary Account.
- 18.3 The CPPC will credit the amount of pension, due every month on the last working day of the month to which pension relates, except in the month of March for which it would be credited on the first working day of April, to the Non-resident Ordinary Account of the pensioner. **The term working day shall be deemed to be a day on which the Government Office and the bank both are open for transacting its ordinary business.**
- 18.4 Withdrawals from the Non-Resident Ordinary Accounts will be governed by the instructions contained in the Exchange Control Manual and the PAHB should allow the withdrawal accordingly.
- 18.5 Pension credited to the Pensioner's Non-Resident Ordinary Account may be remitted by the bank to the Pensioners outside India, in case the Non-Resident Pensioner so desires, by debit to his Non-Resident Ordinary Account either by direct remittance or by credit to his Non-Resident External Accounts.
- 18.6 The pensioner/family pensioner has to furnish life and other certificates viz. non-employment/re-employment certificate, Re-marriage/Marriage Certificate, Income Certificate, Medical Certificate, etc. as prescribed in para 17.
- 18.7 The CPPC should return PPOs after the lapse of three years of such Non-Resident Indian pensioners who are drawing pension from them and are unable to furnish the prescribed life certificate, to the pension sanctioning authority through CPAO for arranging future payments to them.
- 18.8 The change in the citizenship by any Non-Resident Indian pensioner will not affect his/her entitlement to the pension. There is no condition of nationality of the spouse, children or any other family member for eligibility of the family pension under CCS (Pension) Rules, 2021.

Authority: Correction Slip No.1 issued vides CPAO/IT & Tech/ Scheme Booklet /Vol. XI/3662/2023-24 /59 Dated. 16.05.2023

Note: 'All certificates as required in Para 17 will be required to be submitted by foreign national pensioners also'

- 18.9 Pension is payable in India in Indian Rupees only. For correspondence with CPAO the pensioners should give only the Indian Address and preferably the same address on which NRO account was opened.

18.10 Commencement of Family Pension after demise of a pensioner residing abroad

In the case of death of a pensioner, the CPPC shall commence disbursement of family pension from the date following the date of death of the pensioner, as authorised in the Pension Payment Order, to the spouse or family member (i.e. permanently disabled child / dependant parent / permanently disabled sibling), whose name has been already included in the Pension Payment Order, **within one month of the receipt of a claim in Form 12 (Annexure-XXVIII) along with the Death Certificate, Undertaking in Format 09, etc. from the eligible claimant.**

Authority: Rule 79 of CCS (Pension) Rules, 2021.

Para 19

19. OPENING OF BANK ACCOUNT AND WITHDRAWAL OF PENSION BY OLD / SICK / DISABLED/ INCAPACITATED PENSIONERS / FAMILY PENSIONERS

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

(i) Opening of the bank account: In case of a pensioner who has lost both his hands and therefore cannot sign, his signature can be obtained by means of a mark. This mark can be placed by the person in any manner. It could be the toe impression. It can be by means of mark which anybody can put on pensioner's behalf, the mark being put by an instrument which has had a physical contact with the person who has to sign.

(ii) Withdrawal of money from the account: In order to take care of problems/difficulties faced by old / sick / disabled / incapacitated pensioners in withdrawal of pension / family pension from the banks, agency banks may **categorize** such pensioners/family pensioners as under:

- (a) Pensioner who is too ill to sign a cheque / unable to be physically present in the bank.
- (b) Pensioner who is not only unable to be physically present in the bank but also not even able to put his/her thumb impression on the cheque / withdrawal form due to certain physical defect/incapacity.
- (c) With a view to enabling such old/sick/incapacitated pensioners to operate their accounts, banks may follow the procedure as under:-
 - (i) Wherever thumb or toe impression of the old/sick pensioner is obtained, it should be identified by two independent witnesses known to the bank, one of whom should be a responsible official from the same bank, preferably from the same branch, where the pensioner is having his/her pension account.
 - (ii) Where the pensioner cannot even put his/her thumb/ toe impression and also would not be able to be physically present in the bank, a mark can be obtained on the cheque/withdrawal form, which should be identified by two independent witnesses, one of whom should be a responsible bank official from the same bank, preferably from the same branch, where the pensioner is having his/her pension account.

19.2 The pensioner may also be asked to indicate to the bank as to who would withdraw the 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 would be actually drawing the money from the bank should be asked to furnish his signature to the bank.

19.3 Banks may provide Micro ATM facility for withdrawal of pensions to the incapacitated pensioners/family pensioners due to old age or otherwise at their doorstep.

19.4 Accordingly, the agency banks are to instruct their branches to display the instructions issued in this regard on their notice board so that sick and disabled pensioners could make full use of these facilities. Banks are also advised to strictly implement the instructions issued by RBI regarding the facilities to be provided to the sick and disabled persons and sensitize staff members in the matter and to refer to the FAQs on pension disbursement hosted on RBI website (www.rbi.org.in) in case of any doubt.

Authority: RBI Circular No. RBI/2024-25/05 Dated April 01, 2025

20. ADDITIONAL QUANTUM OF PENSION/FAMILY PENSION

After completion of 80/85/90/95/100 years of age or above by a pensioner governed by CCS (Pension) Rules 2021, in addition to a pension or a compassionate allowance admissible, additional pension or additional compassionate allowance shall be payable to the pensioner at the rates mentioned in Rule No.44 (6) of CCS (Pension) Rules, 2021 (erstwhile Rule 49(2-A) of CCS (Pension) Rules 1972) as amended from time to time. Similarly, additional family pension shall be payable to the family pensioner after completion of 80/85/90/95/100 years of age at the rates specified in the Rule No. 50 (3) (a) of CCS (Pension) Rules, 2021 (erstwhile Rule 54(2-B) of CCS (Pension) Rules 1972) as amended from time to time. The date of birth of Pensioner /Family Pensioner is mentioned in the Pension Payment Order (PPO) / Special Seal Authorities sent to CPPC of the pension disbursing bank by the CPAO. The additional pension or additional compassionate allowance or additional family pension shall be payable from first day of the calendar month in which it falls due.

Illustration: A pensioner/family pensioner born on 20th August, 1945 shall be eligible for additional pension at the rate of twenty percent of the basic pension with effect from 1st August, 2025. A pensioner/family pensioner born on 1st August 1945 shall also be eligible for additional pension at the rate of twenty percent of the basic pension with effect from 1st August, 2025.

20.1 Methodology to be Adopted for Payment of Additional Pension/Family Pension in cases where date of birth is not available

- (a) **In case the exact date of birth is not available** either in the PPO or in the office records, but an indication regarding the age of pensioner/family pensioner is available in the office record, the additional pension/ family pension shall be paid from the 1st January of the year following the year in which the pensioner/ family pensioner has completed the age of 80/85/90/95/100 years based on PPO/office records. For example, if the records show that a pensioner/ family pensioner has already completed the age of 80/85/90/95/100 years as on 1st January, 2008, he shall be allowed additional pension/ family pension from 1st January, 2008.
- (b) **In case neither the exact date of birth nor the age is available** either in the PPO or in the office records, the Pension Disbursing Authority/CPPC will send intimation to pensioner/family pensioner about the non-availability of the information regarding date of birth/age and request him/her to submit four copies of any of the following documents, duly attested by a Gazetted Officer/MLA to the Pension Disbursing Authority/Bank:
 - (i) PAN Card, (ii) Matriculation Certificate (containing the information regarding date of birth), (iii) Passport, (iv) CGHS card, (v) Driving License (if it contains date of birth) and (vi) Aadhaar Card issued by UIDAI. In case the pensioner/family pensioner is not able to produce any of the above documents, then he/she may submit the Voter ID Card as a proof of date of birth/age for payment of additional pension/ family pension of 80 years and above subject to the following conditions:-
 - (i) The pensioner/ family pensioner certifies that he/she is not a matriculate.
 - (ii) The pensioner certifies that he/she does not have any of the documents mentioned above.

If the document submitted by pensioner/family pensioner contains the information regarding exact date of birth, the additional pension/ family pension will be payable from the first day of the month in which his/her date of birth falls on completion of age of 80 years. In case, the exact date of

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birth is not available on the document submitted by the pensioner/family pensioner but an indication regarding the age of pensioner/family pensioner is available therein, the additional pension/family pension shall be paid from the 1st January of the year following the year in which the pensioner/family pensioner has completed the age of 80 years, 85 years, etc. based on the document submitted by the pensioner/family pensioner.

- (c) The Pension Disbursing Authority/Bank will make payment of additional pension/family pension in the above manner **on provisional basis for a period of six months from the month in which the proof of age/date of birth was submitted by the pensioner/family pensioner.** In such cases, the Pension Disbursing Authority/Bank will immediately send one copy each of the document submitted by the pensioner/family pensioner to the CPAO and Pay & Accounts Officer for formal authorization of additional pension/family pension.
- (d) CPAO on receipt of documents from CPPC shall forward the same to the concerned PPO issuing Authority (i.e. PAO/AG), who shall forward them to the concerned Head of Office from where the pensioner has retired for further necessary action. On receipt of authority regarding date of birth from concerned PPO issuing Authority (i.e. PAO/AG), CPAO shall issue an amendment SSA mentioning date of birth to the concerned CPPC enclosing the authority received from concerned PPO issuing Authority (i.e. PAO/AG) for disbursement of additional pension/family pension. **The Pension Disbursing Authority/CPPC will make payment of additional pension/family pension beyond a period of six months only on receipt of such an authorization from CPAO.**
- (e) In case the pensioner/family pensioner is unable to submit any of the above mentioned documents but claim additional pension/family pension based on some other documentary evidence, such cases will be submitted to the Administrative Ministry. If the Administrative Ministry is satisfied about the claim of the pensioner/family pensioner, it will authorize additional pension/family pension accordingly. The decision of the Administrative Ministry in this regard will be final.
- (f) The CPPCs should complete the exercise of recording the age of existing pensioner/family pensioner wherever not available in a time bound manner to avoid hardships to pensioners/family pensioners at a later stage

Authority: Rule 44(6) & 50(3) of CCS (Pension) Rules, 2021, DP&PW O.M. No38/37/08-P&PW (A) Dated 21st May, 2009, Dated 11th August, 2009 and Dated 28th September, 2010 (incorporated as GID(2) & Clarification below Rule 44 of CCS (Pension) Rules, 2021 and DoPPW O.M.No 3/19/11-P&PW(E) dated 03.08.2011.

Notes:

1. The additional quantum of pension/family pension in respect of Central Government Pensioners is regulated as per orders/clarification issued by the Department of Pension & Pensioner's Welfare, Ministry of Personnel, Public Grievances & Pensions, Government of India.
2. The additional quantum of pension/family pension in respect of Former Judges of Supreme Court of India and High Courts is regulated as per 'THE SUPREME COURT JUDGES (SALARIES AND CONDITIONS OF SERVICE) ACT, 1958 and THE HIGH COURT JUDGES (SALARIES AND CONDITIONS OF SERVICE) ACT, 1954 as amended from time to time.
3. The additional quantum of pension/family pension to the pensioners governed by State Government/Union Territory Pension Rules will be regulated as per the instructions issued by the concerned State Government/Union Territory.

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4. President's (Emoluments and Pension) Act, 1951 as amended from time to time **does not have provision for payment of additional quantum of pension/family pension to the Former Presidents.**
5. THE VICE-PRESIDENT'S PENSION ACT, 1997 as amended from time to time **does not have provision for payment of additional quantum of pension/family pension to the Former Vice-Presidents**
6. The Salary, Allowance and Pension of Members of Parliament Act, 1954 as amended from time to time **does not have provision for payment of additional quantum of pension to the Ex-M.Ps. (Both Lok-Sabha & Rajya-Sabha).**
7. Swatantrata Sainik Samman Pension Scheme, 1980 subsequently renamed as Swatantrata Sainik Samman Yojna **does not have provision for payment of additional quantum of pension/family pension to the Central Freedom Fighter Pensioners and their Family Pensioners.**

21. DEARNESS RELIEF ON PENSION AND FAMILY PENSION

- 21.1 The CPPC should regularly access the websites of the Department of Pension & Pensioners' Welfare, Department of Public Enterprises, Ministry of Home Affairs, State Governments and ensure that the orders on Dearness Relief to the pensioners/family pensioners issued by the concerned Ministry/Department/State Governments are acted upon immediately. The calculations of Dearness Relief would be made by CPPC and amount so arrived will be credited to the pensioners / family pensioner's account by the CPPC without any delay.

(A) Dearness relief to pensioners

Dearness Relief is granted to the pensioners, including the persons drawing compassionate allowance under Rule 41 of CCS (Pension) 2021 and to family pensioners, at such rates and subject to such conditions as the Central Government may specify from time to time.

(B) Dearness Relief to re-employed/absorbee pensioners

- (a) If a pensioner drawing pension or compassionate allowance under these rules is re-employed under the Central Government or State Government or a Corporation or Company or Body or Bank under them in India or abroad including permanent absorption or immediate absorption in such Corporation or Company or Body or Bank, **he/she shall not be eligible to draw dearness relief on the pension or compassionate allowance during the period of such re-employment or permanent absorption or immediate absorption:**

Provided that the dearness relief shall continue to be payable to a pensioner on re-employment or on Permanent absorption or immediate absorption if,-

- (i) before such re-employment, including permanent absorption or immediate absorption, **he was not holding a post included or classified as Group-'A'; and**
- (ii) in accordance with the relevant rules or orders, **his pay was fixed at the minimum of the scale of pay of the post in which he/she was so re-employed or absorbed and such minimum of the scale of pay was less than the pay which he/she was drawing immediately before his retirement or absorption; and**

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(iii) while fixing his/her pay in the post in which he/she was so re-employed or absorbed, **the entire amount of pension sanctioned by the Central Government was ignored.**

(b) For claiming dearness relief on pension or compassionate allowance, a **pensioner** who is re-employed, including permanent absorption or immediate absorption, under the Central or State Government or a Corporation or Company or Body or Bank under them in India or abroad, **shall be required to obtain a certificate from the said Central or State Government Department or office or the Corporation or the Company or the Body or the Bank to the effect that -**

- (i) the re-employed pensioner or absorbee pensioner was holding a **civil post not included or classified as Group 'A'** in the Central Government before such re-employment; **and**
- (ii) the pay of the re-employed pensioner or absorbee pensioner **was fixed at the minimum of the pay scale of the post** in which he is so re-employed or absorbed **and such minimum of the pay scale is less than the pay which the pensioner was drawing immediately before his retirement or absorption; and**
- (iii) **the entire amount of pension or compassionate allowance sanctioned by the Central Government was ignored in fixation of the pay** on re-employment or absorption and no part of the pension or compassionate allowance was taken into account in such fixation of pay in the pay scale of the post in which the pensioner is re-employed or absorbed.

(C) Intimation of re-employment to Pension Disbursing Authority

If a pensioner drawing pension or compassionate allowance is re-employed under the Central Government or State Government or a Corporation or Company or Body or Bank under them in India or abroad including permanent absorption or immediate absorption in such Corporation or Company or Body or Bank either before retirement or after retirement and is not eligible to draw dearness relief on the pension or compassionate allowance during the period of such re-employment or permanent absorption or immediate absorption. In such cases, it shall be the responsibility of the pensioner to inform immediately to the Pension Disbursing Authority & pension sanctioning authority. On receipt of intimation, the pension sanctioning authority (Head of Office) shall examine the admissibility of Dearness Relief. In case of its inadmissibility, the Head of Office shall intimate the in-admissibility of dearness relief to pension disbursing authority through PAO/ AG and CPAO to ensure that the ineligible pensioner is not paid dearness relief

(D) Admissibility of Dearness Relief on cessation of re-employment.

As per Para 4(II) (e) of DoPPW's O.M.No. 45/73/97-P&PW(G) dated 02.07.1999 (**Annexure-XXIX**), If a re-employed pensioner who is not eligible to draw dearness relief on the pension or compassionate allowance during the period of such re-employment, cease to be re-employed he/she shall become eligible for dearness relief on the pension or compassionate allowance with effect from the date he/she cease to be re-employed. **The pension disbursing banks shall require such a certificate of cessation of re-employment from the office in which he had been re-employed to commence the payment of dearness relief.**

Para 21-22

(E) Dearness Relief to Family Pensioners

The family pensioner who is employed under the Central or State Government or a Corporation or Company or Body or Bank under them in India or abroad and is eligible to draw a family pension from the Government in respect of a deceased member of his family in accordance with Rule 50 of CCS (Pension) Rules, 2021 and such family pensioner shall continue to be eligible to draw dearness relief on family pension during the period of such employment.

Authority: Rule 52 CCS (Pension) Rules, 2021

Notes :-

1. Orders related to dearness relief in respect of Central Government Pensioner/Family Pensioners and also in respect of CPF beneficiaries in receipt of ex-gratia are issued by the Department of Pension & Pensioners' Welfare, Ministry of Personnel, Public Grievances and Pensions.
2. Orders related to dearness relief in respect of PSU absorbee (i.e. IDA/CDA Pattern) are issued by the Department of Public Enterprises, Ministry of Finance.
3. Order related to dearness relief in respect of Freedom Fighter Pension/Family Pension covered under Swatantrata Sainik Samman Yojna are issued by the Ministry of Home Affairs.
4. Order related to dearness relief in respect of Former Judges of Supreme Court and High Courts and family pensioners of such Judges are issued by the Department of Justice, Ministry of Law and Justice.
5. Orders related to dearness relief to the pensioners/family pensioners whose pension/family pension is governed under State Government/Union Territory Rules are issued by the respective State Government/Union Territory.
6. The Salary, Allowance and Pension of Members of Parliament Act, 1954 as amended from time to time **does not have provision for payment of dearness relief to the Ex-MPs (Both Lok-Sabha & Rajya-Sabha).**

22. COMMUTATION OF PENSION**(A) Payment of Commuted Value of Pension**

- (a) When Commuted Value of pension is paid by Head of Office through Pay & Accounts Office

In such cases, the amount of pension commuted, amount of commuted value of pension paid and date of its payment are mentioned in both halves of the Pension Payment Order booklets by the Pay & Accounts Office.

- (b) When Commuted value of pension is paid by the CPPC of the authorized bank

Where the pensioner has been authorised to draw pension through the Bank and has not been paid commuted value of the pension by the Head of the Office on the authorization issued by the Pay and Accounts Officer, the payment in such case will be made by the bank. **This will be done on receipt of authorization issued by the concerned PAO/AG through a separate authority letter. The payment authority will be communicated to the concerned CPPC by the CPAO.** The CPPC on its receipt will arrange immediate payment of the amount payable by crediting the same to the pensioner's account.

Para 22

(B) Restoration of Commuted portion of Pension

As per Rule 10-A of CCS (Commutation of Pension) Rules, 1981, the commuted amount of the pension shall be restored on completion of fifteen years from the date the reduction of pension/completion of recovery for 15 years on account of commutation becomes operative in accordance with Rule 6 of CCS (Commutation of Pension) Rules, 1981.

Provided that:

- (i) in the case of a pensioner who is drawing pension from a branch of authorized bank, the reduction in the amount of pension on account of commutation shall be operative **from the date on which the commuted value of pension is credited by the authorized bank to the pensioner's account** to which pension is being credited.
- (ii) when the commutation amount was paid on more than one occasion on account of upward revision of pension, the respective commuted amount of the pension shall be restored on completion of fifteen years from the respective date(s).

Illustration:

First CVP Paid on 1.10.2006 - Date of Restoration is 1.10.2021
--

Second CVP Paid on 1.7.2007 - Date of Restoration is 1.7.2022

Third CVP Paid on 1.6.2008 - Date of Restoration is 1.6.2023
--

(C) Maintenance of Commutation record in CPPC:

- (i) The CPPC will make appropriate entries in its record i.e. Index Register (**Annexure-XI**) and also flag it in their system in the pensioner's ledger account for affecting the recovery of amount of pension commuted from pension and its restoration after completion of 15 years.
- (ii) The CPPC of the bank will intimate to CPAO in Format-F (**Annexure-XIV**), the amount of pension commuted, amount of commuted value of pension paid and the date its credit to the pensioner's account and the date from which the payment of reduced pension has commenced. i.e. the date on which lump sum amount of commutation has actually been credited to pensioner's account. CPPC will maintain a Pension payment Account in the system for making it available to the pensioner and CPAO as and when required.
- (iii) For the purpose of obtaining reimbursement, the payment will be included in relevant payment scroll in the electronic Format 'A' as given in the **Annexure -XVII**.

(D) Entries of Payment in PPO

The entries regarding amount of pension commuted, the amount of commuted value paid and date of payment will be recorded in the disburser's portion of PPO by the CPPC and in the pensioner's portion of PPO by the PAHB.

(E) Cases where pensioner dies without receiving commuted value of pension/additional commuted value of pension on or after the date on which commutation becomes absolute:

The commuted value of pension/additional commuted value of pension may be paid as per nomination as prescribed in the Payment of Arrears of Pension (Nomination) Rules, 1983. If there is no such nomination, or if the nomination made does not subsist, the commuted value shall be paid in the manner indicated in Rule 7(2) of CCS (Commutation of Pension) Rules 1981 read with

Para 22-23

Rule 47(1) (b) of CCS (Pension) Rules, 2021 (Erstwhile Rule 51(1)(b) of CCS (Pension) Rules, 1972). If in any case the commuted value of pension/additional commuted value of pension cannot be paid in the above manner, the same shall be paid to his/her legal heirs.

Authority: Rule 7(2) of CCS (Commutation of Pension) Rules, 1981

Notes:-

1. The commuted portion of pension is not to be deducted from the family pension.
2. Former Judges of Supreme Court of India and High Courts are entitled to commute a portion of pension as per instructions contained in 'THE SUPREME COURT JUDGES (SALARIES AND CONDITIONS OF SERVICE) ACT, 1958 and THE HIGH COURT JUDGES (SALARIES AND CONDITIONS OF SERVICE) ACT, 1954 as amended from time to time.
3. President's (Emoluments and Pension) Act, 1951 as amended from time to time **does not have provision to commute a portion of pension in respect of the Former Presidents.**
4. THE VICE-PRESIDENT'S PENSION ACT, 1997 as amended from time to time **does not have provision to commute a portion of pension in respect of the Former Vice -Presidents.**
5. The Salary, Allowance and Pension of Members of Parliament Act, 1954 as amended from time to time **does not have provision to commute a portion of pension in respect of the Ex-MPs (Both Lok-Sabha & Rajya-Sabha).**
6. Swatantrata Sainik Samman Pension Scheme, 1980 subsequently renamed as Swatantrata Sainik Samman Yojna time **does not have provision to commute a portion of pension in respect of the Central Freedom Fighter Pensioners and their Family Pensioners.**

23. REVISION OF PENSION

- 23.1** In cases where the amount of pension payable is revised for some reasons, payments at the revised rate, including arrears, if any, may be arranged in the following manner.
- (i) On receipt of an amendment SSA from CPAO indicating the revised rates of pension and relief due thereon and the date(s) from which the revised rate is effective, the CPPC of the concerned authorized bank will keep the original and scanned copy of the amendment in the concerned pensioner's folders i.e. electronic folder and physical folder respectively which will be viewable by branches. The CPPC of the bank will record the revision authority received in the consolidated Index Register known as CPPC Index Register (**Annexure-XI**) and will enter the data into the CPPC system after carrying out the requisite corrections on disburser's half of the PPO, under attestation by the CPPC's In-charge, quoting thereon the authority of CPAO. A note on the body of the physical copy amendment eSSA that necessary corrections have been made in the disburser's portion of the PPO is to be recorded by the CPPC.
 - (ii) Before making payment, the CPPC will draw up a 'Due and Drawn Statement' of pension and relief due thereon, in form as in **Annexure-XV** and credit the same in to pensioner/family pensioner's account.
 - (iii) The additional amount of Death/Retirement Gratuity, if any, payable due to revision of pensionary benefits (if not directly paid by the Departmentalized Pay & Accounts Office) might also be authorised likewise for payment by the CPPC through the amendment SSA. Any amount

Para 23-24

overpaid, shall be adjusted, to the extent possible from the additional amount of Death/Retirement Gratuity. If however, after adjusting all overpaid amounts from the additional Death/Retirement Gratuity payable there is still any balance of Death/Retirement Gratuity at the credit of the pensioner, it shall be paid to the pensioner and note of this payment shall be kept in Col.5 (Relief) of the Index Register of Pension Payments (**Annexure-XI**). Gratuity payment being debit to a separate head of account requires to be included in a separate bank scroll.

- (iv) An account of the recoveries made due to any excess payment made will be maintained in the Col.10 (Remarks) of the Index Register of Pension Payments (Annexure-XI).

24. PROCEDURE FOR PAYMENT OF ARREARS OF PENSION

(i) Payment of Pension Arrear due to delayed finalization of Pension cases:

It must be ensured that arrears of pension due to the pensioners on account of delayed finalization or for any other reason may be correctly worked out. They must be paid to the pensioners in accordance with the provisions of various rules and orders applicable, **by the PAOs for cases which have been delayed for over one year.** The detail of the arrear of pension paid by the PAO and month of commencement may invariably be mentioned in the PPO, while forwarding the PPO to CPAO by the PAO for arranging payment of pension through CPPC. In all other cases, the arrears as well as future monthly pensions payable will be authorized to the CPPC of the bank by transmitting the PPOs to CPAO.

Authority: Para 7.5.5 of Civil Accounts Manual, 2024

(ii) Pensioner expires prior to filling pension papers:

In order to avoid hardship to family of a retired Government Servant, who dies without submitting pension papers, the PAO shall authorize the pension (in respect of deceased Government Servant) and family pension to the spouse/eligible family member. Only one PPO shall be issued by PAO authorizing pension and family pension in Part-II of the PPO. Part-III of the PPO, which is applicable on death of Government Servant while in service, would not be relevant in such cases. **The payment of arrears of pension for the period from the date following the date of retirement upto the date of death shall be made by PAO to family pensioner, thereafter, PPO will be sent to Pension Disbursing Authority (PDA) through CPAO for payment of family pension.**

(iii) Pensioner files papers but expires before getting first pension

(a) PPO generated but pending at PAO level:

In the cases where PAO receive intimation about the demise of the retired Government Servant from the Head of Office before PPO is forwarded to CPAO and family pension is already co-authorized to a family pensioner in the PPO. In that case, PAO, after paying arrears of pension to the co-authorized family pensioner will forward the pension case to CPAO. PAO shall prominently record the date of death, period and total amount of arrears of pension paid in the authority letter being sent to CPAO. CPAO shall prominently mention date of death and amount of arrears of pension paid to the co-authorized family pensioner in the Special Seal Authority before forwarding it to bank for payment of family pension to family pensioner. The bank post KYC of family pensioner and after obtaining required relevant documents can start disbursement of family pension. The bank shall also keep a note of payment of pension arrears to the co-authorized family pensioner in the remarks column of the Index Register (**Annexure-XI**).

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- (b) **Pension case processed at PAO level and forwarded it to CPAO but yet to be forwarded to CPPC by CPAO:**

In case CPAO receive an intimation of the demise of pensioner after the receipt of PPO from PAO and family pension is also co-authorized to a family pensioner in the PPO. CPAO will forward the pension case to CPPC for payment of pension. **The bank post KYC of the family pensioner and after obtaining required relevant documents can disburse arrears of pension to the co-authorized family pensioner** and can start payment of family pension from the date following the date of death of retired Government Servant. The bank shall also keep a note of payment of pension arrears to the co-authorized family pensioner in the remarks column of the Index Register (Annexure-XI).

Note:- The pension cases of above types will be processed in the category of pension of retired Government Servant.

Authority: CPAO's O.M. No CPAO / IT&Tech / Corres with Sections /96/2024-25/10370/42 Dated 12.07.2024

- (iv) **CPAO has forwarded PPO to CPPC but pensioner expires without receiving first payment:**

The CPAO has forwarded the PPO to the CPPC and family pension is also co-authorized to a family pensioner in the PPO. The pensioner has expired before first credit of pension was made in the account. **The bank post KYC of the family pensioner and after obtaining required relevant documents (Form 12, Death Certificate, Undertaking in Format 9, etc.) can disburse arrears of pension to the co-authorized family pensioner** and can start family pension from the date following the date of death of retired Government Servant.

Authority: On the analogy of CPAO's O.M. No CPAO / IT&Tech / Corres with Sections / 96/2024-25/10370/42 Dated 12.07.2024)

- (v) **Payment of arrears due to non-submission of the life certificate for a period less than three years:**

If the arrears relate to a period **less than three years** and if they have not been credited due to late submission of prescribed certificate(s) by the pensioner or for routine matters which do not require detailed examination with reference to the files of PAOs, they may be paid by the CPPC of authorized Banks after obtaining specific orders of the Manager/Officer in charge of the bank who would release the payment subject to verification of the bonafide of the claim of the pensioner. It must be ensured that no double payment/over payment is made by CPPC. Such payments will also be mentioned prominently in the payment scrolls.

Authority: CGA's UO No. 1(7) (1)2000/TA/377 dated 19-8-2002.

- (vi) **Payment of arrear due to non-submission of the life certificate for a period of three years and above:**

If pension has not been credited to the account of the pensioner for a period of three years and above, the disburser's portion of the PPO should be invariably returned to the CPAO by the CPPC, with suitable endorsement thereon, specifying the date up to which the pension was credited in the pensioner's account. CPAO will forward the same to PPO issuing authority for updating of their record. In case pensioner subsequently re-appears and submit life certificate, the CPPC should obtain a written request from the pensioner to re-start the pension also explaining therein the reasons for non-submission of life certificate on due date. Thereafter, CPPC will forward the life certificate and pensioner's request to CPAO seeking authorization to restart the payment of

pension from the date subsequent to the date upto which pension was credited in the account of pensioner along with request to forward the disburser portion of PPO which was earlier returned by CPPC to CPAO. Thereafter, the CPAO shall forward the letter of the CPPC along with application of pensioner and life certificate to the concerned PAO/ AG for obtaining sanction of the pension sanctioning authority (i.e. Head of Office) to restart the payment of pension from the date subsequent to the date upto which pension was paid to the pensioner by the CPPC. The concerned PAO/ AG shall obtain the requisite sanction from the pension sanctioning authority to restart the payment of pension from the date subsequent to the date upto which pension was paid to the pensioner by the CPPC and forward the same to CPAO along with a special seal pension payment authority and disburser's portion of PPO. The CPAO, on the receipt of the special seal pension payment authority along with the sanction of the pension sanctioning authority and disburser's portion of PPO from concerned PAO/ AG will forward them to the concerned CPPC under its own special seal authority to re-start the payment of pension from the date subsequent to the date upto which pension was paid to the pensioner by the CPPC. **Thereafter CPPC shall re-start the pension and also pay the arrears of pension.**

In the cases, where the pension has not been credited for a period of three consecutive years and above due to non-submission of life certificate and the PPO has not been returned by the CPPC to PPO issuing authority through CPAO and the pensioner re-appears subsequently and submits life certificate to PAHB/CPPC. In such cases also the CPPC shall invariably follow the above mentioned procedure.

25. NOMINATION BY PENSIONER UNDER THE PAYMENT OF ARREARS OF PENSION (NOMINATION) RULES, 1983 FOR PAYMENT OF LIFE TIME ARREARS

25.1 Payment of Arrears in respect of deceased Pensioners

Pension shall be drawn for the day of pensioner's death irrespective of the time of the death. On receipt of a death certificate in respect of pensioner, the CPPC will work out the amount of arrears due to the deceased or over-payments, if any, made to him/her. It will take action immediately to recover the overpayment from the deceased's account in terms of the undertaking obtained from the pensioner before his/her retirement i.e. at the time of submission of pension papers to the Head of the Office. *If any arrears of pension accrue after the death of a pensioner, payment of such arrears of pension in respect of deceased pensioners will be regulated as under:-*

(a) In cases where valid nomination exists

- (i) For payment of arrears to the nominee, he/she will be asked to apply for the same to the PAHB along with the pensioner's half of the PPO. The PAHB shall make an entry for date of death of the pensioner in pensioner's portion of PPO. The PAHB, 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 intimate the CPPC along with pensioners' portion of PPO for making due payment by crediting the account of the claimant.
- (ii) The CPPC will enter the date of death of the pensioner in the disburser's portion of the PPO and will retain this information on its database with suitable audit trail and in the Index register (**Annexure-XI**). CPPC will ensure the correctness of the particular of the nominee from the nomination available in the CPPC and work out the amount payable to the nominee. Thereafter credit the payable amount in the account of nominee. The pensioner's half of PPO will then be returned to the nominee if family pension stands authorised

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through the same PPO otherwise, it will be returned by CPPC to CPAO along with the disburser's half of PPO. CPAO will up-date its record and transmit both halves of the PPO after keeping necessary note in their records to the PAO/AG who had issued the PPO for similar action and record.

- (iii) 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 or his/her becoming in eligible for family pension as per prescribed rules.

(b) In cases where valid nomination does not exists

In the absence of any nomination made by the pensioner, the arrear of his/her pension are paid as per procedure prescribed in the Government of India, Ministry of PPG & Pensions, Department of Pension & Pensioners Welfare New Delhi OM No. 1/22/2012-P&PW(E) dated 10.07.2013. **(Annexure XXX)**

Authorities: DP&PW vide letter No.1/2/(40)/2022-P&PW(E) Dated March 31, 2022, No.1/2/(40)/2022-P&PW(E) Dated April 06, 2022 and Para 7.18.6 (i, ii & iv) of Civil Accounts Manual, 2024.

25.2 Submission/Modification of Nomination in Form-A by pensioner under the payment of Arrears of Pension (Nomination) Rules, 1983

- (a) According to the Payment of Arrears of Pension (Nomination) Rules, 1983 for payment of life-time arrears notified on 10.09.1983 and DP&PW Letter No.1/2/(40)/2022-P&PW(E) Dated March 31, 2022, every employee who has retired or will retire after the notification of the Rules, was/is required to submit the nomination, in triplicate, in Form-"A" to the Head of Office or the Department from where he retired/is retiring while filling up the pension papers. The Head of Office is required to return a duly attested duplicate copy of the nomination in Form "A" to the pensioner. The triplicate copy of the nomination is to be passed on to the Pension Disbursing Authority along with the Pension Payment Order, through the PAO/CPAO.
- (b) **The pensioner can, subsequently, modify the nomination (if nominee pre-deceases the pensioner, or otherwise) by submitting Form-"A" in triplicate to the Pension Disbursing Authority:** The Pension Disbursing Authority is required to return to the pensioner the duly attested duplicate copy of the nomination within thirty days of the receipt of nomination. The triplicate copy is to be sent to the Accounts Officer of the Department from where the pensioner had retired (through CPAO) while the original copy of the nomination shall be retained by the Pension Disbursing Authority.
- (c) **Actions by the CPPC on receipt of Nomination**
 - (i) CPPC is to retain the triplicate copy of the nomination of the pensioner, as received from Accounts Officer/CPAO, for record and keep a proper record in its system in respect of the nominations received.
 - (ii) Review the availability of nomination under the Payment of Arrears of Pension (Nomination) Rules, 1983 in respect of all pensioners. In case, nomination in respect of any pensioner is not available in the record of the CPPC, the concerned pensioner may be advised to submit the same in Form-"A" forthwith.
 - (iii) Indicate the status of availability of nomination under the Payment of Arrears of Pension (Nomination) Rules, 1983 in Pension Seva Portals or any other similar portal maintained by them.

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- (iv) Indicate the status of availability of nomination under the Payment of Arrears of Pension (Nomination) Rules, 1983 in the monthly pension slips issued by them to the pensioners.

Authority: DoPPW letter No.1/2/(40)/2022-P&PW(E) Dated March 31,2022

25.3 Submission of nomination for Arrears of Pension and Commutation of Pension after introduction of Single Pension Application Form 'Form 6-A' for Central Government civil employees.

- (a) Department of Pension and Pensioners' Welfare vide notification dated 16.07.2024 has introduced a new Single Pension Application form 'Form 6-A' (Annexure-XXXI) for submission by retiring Central Government civil employees, from the date of its effect as per notification dated 16.07.2024, for sanction of pension under these rules. The Form 6-A, includes details of family members, **common nomination form for the Arrears of Pension and Commutation of Pension**, and Undertaking by Government servant to banks. The Common nomination form 'Form A' introduced by Department of Pension and Pensioners' Welfare vide notification dated 28.03.2014 shall not be required to be submitted separately in addition to Form 6-A.
- (b) However, the Central Government pensioners shall **continue to submit nomination** for Arrears of Pension and Commutation of Pension in Common Nomination Form 'Form A' introduced by the Department of Pension and Pensioners' Welfare vide notification dated 28.03.2014 in the cases where the nomination is submitted separately after the retirement or for any subsequent change in the nomination made earlier by the Central Government pensioner / family pensioner.

Authority: DoPPW's O.M. No.55/13/2023-P&PW(C) (Part1) Dated 11.9.2024

26. REGULATION OF FAMILY PENSION

As pension is payable only during the life of a pensioner, his/her death shall be intimated, by the co-authorized family pensioner or by the family member, if there is no co-authorized family pensioner, to the bank at the earliest and in any case within one month of the demise so that the bank stop crediting monthly pension to the joint account with the spouse or single account of the pensioner after the death of the pensioner. However, if any amount has been wrongly credited to the pensioner's account (either joint or single account), it shall be adjusted against the future payment of family pension. The legal heirs, successors, executors, etc. shall also be liable to refund any amount, which has been wrongly credited to the pensioner's account. The CPPC will also intimate the CPAO in the format-F (**Annexure-XIV**), the date of pensioner's death and commencement of payment of family pension for keeping necessary note in their records.

Authority: Correction Slip No.1 to Scheme Booklet dated-08.02.2006

- 26.1 In the case of **death of Government servant** while in service particulars of family pensioner and the amount of family pension payable both at enhanced rate and at normal rate are mentioned in Part III of ePPO/PPO (FORM CAM-52).
- 26.2 Details of family pension payable on the **death of pensioner** are mentioned in Part -II of ePPO/PPO (FORM CAM-52), wherein the name of co-authorized family pensioner and amount of family pension payable at enhanced rate and at normal rate are also mentioned.
- 26.3 Details of family pension payable to the co-authorized permanently disabled children / dependant parents/permanently disabled siblings and the amount of family pension payable both at enhanced rate and at normal rate are mentioned in Part IV of ePPO/PPO (FORM CAM-52).

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Notes:-

1. The name(s) of permanently disabled child/children/siblings and /or dependent parents are added to the PPO issued to the retiring Government servant only if there is no other eligible prior claimant for family pension other than the spouse.
 2. The authorization made shall become invalid in case a person becomes member of family after issue / amendment of such ePPO/PPO and is entitled to family pension prior to the disabled child/ sibling/ dependent parent at the time of the death of the pensioner/ spouse.
- 26.4 In the case of death of a pensioner, the CPPC shall commence disbursement of family pension, as authorized in the Pension Payment Order/amendment SSA, to the widow or widower whose name has been included in the Pension Payment Order within one month of the receipt of the claim in Form 12 (Annexure-XXVIII) from widow or widower along with a copy of the death certificate, undertaking in Format -9, etc. (Annexure-III) either directly or through PAHB.

Authority: Rule 79(2)(a)(i)(ii) of CCS(Pension)Rules,2021

- 26.4.1 The CPPCs shall on the death or ineligibility of the family pensioner and on the receipt of a claim in Form 12 (**Annexure-XXVIII**) along with a copy of the death certificate, undertaking in Format-9,etc. (**Annexure-III**), commence disbursement of family pension, as authorized in the Pension Payment Order/amendment SSA, to a permanently disabled child or dependent parent or disabled sibling whose name has been included in the Pension Payment Order as family pensioner in accordance with the provisions of Rule 50 of CCS (Pension) Rules,2021, within one month of the date of receipt of the claim. The authorization made in the PPO/SSA shall become invalid in case a person becomes member of family after issue / amendment of such PPO/SSA and is entitled to family pension prior to the disabled child/ sibling/ dependent parent at the time of the death of the pensioner/ spouse.

Authority: Rule 79(2)(a)(v) of CCS(Pension)Rules,2021

- 26.4.2 A provision of indication of the date upto which payment of family pension at enhanced rate is payable and date from which the payment of family pension at the normal rate is to commence, should be flagged in CPPC software in the electronic ledger account of the family pensioner so as to enforce the change in the rate from the specified date to avoid overpayments. Unmarried son (other than a son suffering from a mental or physical disability) below the age of 25 years and not earning his livelihood is eligible for family pension. A provision of indication of date from which payment of family pension to such a son is to be stopped should be flagged in CPPC software in the electronic ledger account of the family pensioner so as to **enforce the stoppage of family pension to unmarried son (other than a son suffering from a mental or physical disability) not earning livelihood on reaching the age of 25 years.**
- 26.5 In case the report about the death of a pensioner / family pensioner is received by PAHB first, from a source other than the eligible claimant of the family pension, the Manager shall after satisfying himself/ herself about the correctness of the report, contact the family member at the address given in the PPO/SSA/Amendment SSA or bank KYC, seeking compliance with the prescribed formalities, so that payment of family pension to the entitled person is commenced early. The branch should provide the documents i.e. Form 12, (**Annexure-XXVIII**) undertaking to the bank in Format- 9 (**Annexure-III**), etc. to the family member if sought by them and help them in completing the formalities .

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26.5.1 The PAHB will send the original copies of Form -12, (**Annexure-XXVIII**) Death Certificate, Undertaking, etc. (**Annexure-III**) to CPPC who will keep the scanned copies of the same in the electronic folder of the pensioner viewable by the PAHB and original copies in the physical folder of the pensioner. However, before the payment of family pension is actually commenced, the identity of the eligible family pensioner (i.e. spouse / permanently disabled child/dependant parent / permanently disabled sibling) shall be verified by CPPC with reference to the KYC and other details available in their CBS system. It will be responsibility of Home Branch to update the entries in the Pensioner's half of PPO under the signature of the appropriate authority.

26.5.2 Continuation of either or survivor pension account after death of pensioner

RBI vide Para 12 of its Circular No. RBI/2024-25/05 Dated April 01,2025 has advised all agency banks that in case the spouse (family pensioner) opts for existing joint account for credit of family pension, banks should not insist on opening a new account when the spouse is the survivor and having a joint account with the pensioner and in whose favour an authorization for payment of family pension exists in the Pension Payment Order(PPO). The single account may be opened if the recipient of family pension does not already have one.

26.5.3 If the family Pensioner (spouse or co-authorized family pensioner) opens bank account in a branch of another CPPC

In case the pension account is opened by the spouse or co-authorized family pensioner in a different branch of a bank under different CPPC of authorized bank, the existing PAHB will forward all the documents along with Form-12 (**Annexure-XXVIII**) to its CPPC. The existing CPPC will forward scan copy of all the documents received from PAHB along with last payment certificate and 'Due & Drawn Statement' for amount of recoveries, if any, yet to be made to the new CPPC. The new CPPC will acknowledge the receipt of scanned copy of all documents including PPO to old CPPC by revert mail. Thereafter, new CPPC shall start payment of the family pension based on the scanned documents& PPO received from the previous CPPC after verifying the detail with reference to KYC available in their CBS, on ad-hoc basis for a period of three months or until the original documents are received whichever is earlier. On receipt of acknowledgement, the old CPPC will send PPO to the new CPPC through Speed Post and intimate the post number to the receiving CPPC. Old CPPC is duty bound to obtain the confirmation of receipt of Physical PPO from the new CPPC. The changed information will be provided to CPAO in the Format-'F' (**Annexure-XIV**) in respect of pensioner excluded and family pensioner included along with the reasons. All PPOs received from other CPPCs on migration will be entered, scanned, and reposed in the new CPPC's database in the pensioner wise electronic and physical folders. The CPAO will inform concerned PAO/AG of such change for their record.

26.6 Submission of Pension Papers by a member of family who is not a co-authorized family pensioner on the death of Pensioner/Family Pensioner for family pension.

After the demise of pensioner/family pensioner (i.e. spouse or co-authorized family pensioner) if a member of the family other than authorized or co-authorized family pensioner in ePPO/PPO approach the CPPC and claim the Family Pension, CPPC may advise him/her to approach the pension sanctioning authority i.e. the Office/Department which the Government Servant/pensioner served last.

Authority: DoPPW Letter No 3(B)/2021-P&PW (H)-7246 Dated 16th June, 2021.

Para 27

27. CANCELLATION OF PPO

Disburser's portion of PPO, SSA, amendment SSA, pension payment records, undertaking, nomination, etc. related to pensioners and family pensioners are maintained by the CPPC. PPO is cancelled/deactivated from the data base of CPAO for the following reasons:-

(a) Pension Payment Order is to be returned by the CPPC after the death of the Pensioner and Family pensioner:-

Pension ceases to be payable from the date following the date of death of the pensioner, thereafter the payment of family pension to the co-authorized family pensioner, if any, commence subject to the admissibility as laid down in Rule 50 of CCS (Pension) Rules, 2021. Similarly, the payment of family pension to the co-authorized family pensioner ceases either due to death or family pensioner becoming in-eligible for drawl of family pension as per terms & conditions (i.e. Marriage/ Re-Marriage, earning livelihood, attaining maximum permissible age, etc.) contained in CCS (Pension) Rules, 2021 as amended from time to time. If there is, no other co-authorized family pensioner in the PPO. CPPC will return the disburser's portion of PPO along with the death certificate and other relevant documents (Nomination, SSAs, etc.) to the CPAO. CPPC will recover the overpaid amount if any, from the account of the pensioner/family pensioner in terms of the undertaking furnished by the pensioner /family pensioner. CPPC will also indicate the date and month up to which the payment of pension has been made in the PPO. CPAO on the receipt of PPO and other relevant documents from CPPC shall cancel/de-activate PPO in its database and forward the PPO along with other documents received from CPPC to concerned PAO/AG for further follow up action at their end under intimation to the CPPC.

(b) Cancellation of PPO of the Pensioner/Family Pensioner to enable PAO/AG to issue fresh PPO to the other eligible family pensioner after the death of the pensioner and death/ in-eligibility of co-authorized family pensioner.

PAO/ AG will request CPAO to obtain PPO issued earlier to the pensioner/family pensioner from the bank and return the same after cancellation / de-activation for re-issuing a fresh PPO in favour of other member of family eligible for family pension. On receipt of the request, CPAO will request concerned CPPC to return the PPO along with all documents and the Last Payment Certificate. CPPC will recover the overpaid amount if any, from the account of the pensioner/family pensioner in terms of the undertaking furnished by the pensioner /family pensioner. CPPC will also indicate the date and month up to which the payment of pension has been made in the PPO. CPPC is to ensure that the PPO is returned to CPAO within 15 days of receipt of request to avoid the delay in issue of fresh PPO. CPAO on the receipt of PPO and other relevant documents from CPPC shall cancel/de-activate the PPO in its database and forward the PPO along with other documents received from CPPC to concerned PAO/AG for further follow up action at their end under intimation to the CPPC. PAO/AG should also record cancelled PPO Number in the fresh PPO issued to the family pensioner while forwarding it to CPAO for arranging family pension payments.

(c) Cancellation of PPO due to extension of service

The service of the officer is extended but in the meanwhile, the PPO of the officer has been prepared and sent to the bank along with requisite documents through CPAO for payment. In such cases, Pay and Accounts Officer will request CPAO to return such PPO after cancellation. CPAO will

obtain such PPO along-with enclosures and a certificate to the effect that no payment has been made to the pensioner from concerned CPPC of the authorized bank and return such PPO along-with enclosures and non-payment certificate to the concerned PAO after deletion from CPAO database.

(d) PPO recalled by Head of Office

In case, pension of a retired Government servant, whose PPO, has been already sent to CPPC of authorized pension disbursing bank, is stopped by the Head of Office with the approval of competent authority and PPO is recalled duly cancelled. Concerned PPO issuing authority i.e. PAO/AG, in such case will issue a special seal authority addressed to CPAO for stoppage of pension. While requesting for stoppage of pension, the PPO issuing authority shall also provide sanction of the competent authority for stoppage of pension and recalling of PPO duly cancelled. CPAO in such case will issue necessary special seal authority to CPPC of the concerned bank for stopping the payment of pension and returning of such PPO along-with all enclosures, which were sent to the bank. CPPC on receipt of such an authority from CPAO will immediately stop the payment of pension, if being made. Thereafter, CPPC will return PPO to CPAO along with all pension documents sent to them. CPPC will also provide to CPAO a detailed statement of payment made, if any, to the pensioner against that PPO. In case no payment has been made, then CPPC will provide non-payment certificate while returning the PPO and other related documents. CPAO will send the PPO and all documents received from the CPPC to the PPO issuing authority after deletion from CPAO's database. The recovery of the excess or in-eligible amount of pension including commuted value of pension paid to the pensioner shall be the responsibility of the Head of Office/ PPO issuing authority that has issued instructions for stoppage of pension and recalling of PPO duly cancelled.

28. ISSUANCE OF DUPLICATE PPO

(A) In cases where both halves of the PPO are lost in transit before commencement of payment of pension

(a) If both halves of a PPO are reported to have been lost in transit due to natural calamities, etc. The CPPC concerned will obtain a declaration from the pensioner that he/she has not received the pensioner's portion of PPO. Thereafter, CPPC will report to the concerned Pay & Accounts Office through CPAO requesting for issuance of duplicate both halves of PPO alongwith copies of photograph (individual or joint with family pensioner as the case may). Before initiating action in this behalf, the CPPC will, however, verify from the Index Register of Pension Payments (**Annexure-XI**), bank account of the pensioner and Electronic Format - 'A' (**Annexure-XVII**) that no payment has been made to the pensioner and confirm this fact to the PAO while writing for a duplicate PPO. The CPPC will also take the following actions before commencing payment in such cases on receipt of duplicate PPOs.

- (i) The fact that no payment is to be made against the Original PPO will be prominently mentioned in the Index Register of Pension Payments (**Annexure-XI**) and bank account of the pensioner while noting therein the particulars of the duplicate PPO.
- (ii) A declaration from the pensioner to the effect that he/she has not already received any payment against the original PPO and also an undertaking from him/her to the effect "that

he/she will surrender to the PAHB 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 the record.

- (iii) CPPC will ensure that no payment has been made to the pensioner based on the original PPO during the period following the report made to the PAO as regards its reported loss.
- (b) The PAO/AG before forwarding the duplicate both halves of PPO to CPAO for onward transmission to CPPC and pensioner through CPPC should prominently mark the both halves of PPO as '**DUPLICATE PPO**' before forwarding to CPAO.
- (c) In the cases, where the payment of pension has commenced by the CPPC based on ePPO/eSSA and other documents sent to them electronically by CPAO, the CPPC concerned will obtain a declaration from the pensioner that he/she has not received the pensioner's portion of PPO and also an undertaking from him/her to the effect "that he/she will surrender to the PAHB the original PPO, if traced out later. Thereafter, CPPC will report to the concerned PPO issuing authority through CPAO requesting for issue of duplicate both halves of PPO with the declaration that disburser portion of physical PPO has also not been received and also an undertaking to the effect "that the original PPO, if traced out later will be sent back to PAO through CPAO. CPPC shall send both halves of the original PPO to PAO through CPAO as and when same are traced.

(B) In case where pensioner's portion of the PPO is lost, worn or torn.

In case in which pensioner's portion of the PPO is lost, worn or torn and it is sought to be renewed, the PAHB will forward the request of the pensioner, along with attested copies of photograph (individual or joint with family pensioner as the case may) to CPPC. Thereafter, the CPPC will forward the request of pensioner along with duly attested copy of photograph and attested scanned copy of disburser's portion of PPO to the CPAO for renewal. The payment in such cases will not be stopped by the CPPC as the disburser's portion of PPO including its scanned copy is already available with the CPPC. CPAO will verify the particulars of the pensioner from its data base and will forward the request of the pensioner along with the documents received from CPPC to the concerned PAO/AG for issuing a duplicate pensioner's portion of PPO. The PAO/AG will forward the duplicate pensioner's portion of PPO to CPAO for onward transmission to Pensioner through CPPC. The PAO/AG should prominently mark the PPO as '**DUPLICATE PPO**' before forwarding to CPAO.

(C) In case where disburser's portion of the PPO is lost by the CPPC.

In case where disburser's portion of PPO is lost by the CPPC of the bank, the CPPC will report the matter to the CPAO requesting for issuance of duplicate disburser's portion of PPO. For this purpose, the CPPC will forward the scanned copy of the PPO available in its electronic database. If the scanned copy of disburser's PPO is not available in the electronic folder also, the CPPC will forward the scanned/photocopy of pensioner's portion of PPO duly attested by the authorized officer of CPPC, with attested copies of photograph (individual or joint with family pensioner as the case may) and certificate indicating the month up to which the payment has been made to the pensioner. CPAO will verify the particulars of the pensioner from its data base and will send the request of CPPC along with the documents received from CPPC to the concerned PAO/AG for issuing Disburser's portion of PPO. The PAO/AG will forward the duplicate disburser's portion of PPO to the CPAO for onward transmission to CPPC. The PAO/AG should prominently mark the PPO as '**DUPLICATE PPO**' before forwarding to CPAO.

Para 28-29-30

(D) In case both halves of PPOs are lost due to any reason

In case both halves of PPOs are lost due to any reason, the case may be referred by the concerned CPPC to CPAO for issuing duplicate PPO. The procedure of para 27(B) and 27(C) may be followed. In case, where neither pensioner nor CPPC has photocopy/scanned copy of PPO, the pensioner & CPPC will make available scanned copy of available documents, duly attested by the PAHB/ CPPC/ Gazetted Officer to CPAO. CPPC shall also intimate the period for which the pension has been credited in the account of pensioner. Thereafter, CPAO will verify the correctness of the documents from its data base to the extent possible and forward the documents to the PPO issuing authority for issuance of duplicate both halves of PPO. The Pensioner shall be advised by the PAHB to follow up with the PPO issuing authority/ Head of Office for providing of any other documents sought by them for issuance of duplicate PPO.

Note:- For issuance of duplicate pensioner's portion of PPO or disbursing bank's portion of PPO or both halves of PPO in respect of beneficiaries of Swatantrata Sainik Samman Yojna (SSSY) of Ministry of Home Affairs, Government of India, the pension disbursing banks are to follow the revised guidelines No 45/03/2014-FF(P) issued by FFR Division of Ministry of Home Affairs on 6th August, 2014 as amended from time to time are to be followed by banks.

29. POLICY GUIDELINES FOR DISBURSEMENT OF SAMMAN TO THE FREEDOM FIGHTERS AND THEIR DEPENDENT UNDER SWATANTRATA SAINIK SAMMAN YOJNA (SSSY) BY BANKS.

The Freedom Fighter Division of Ministry of Home Affairs has been disbursing Samman to freedom fighters and their dependents under the Swatantrata Sainik Samman Yojna (SSSY). The policy guidelines, for disbursement of pension/family pension to the freedom fighters and their dependent by banks, under the scheme, were issued by the Freedom Fighter Division of Ministry of Home Affairs vide their number 45/03/2014-FF(P) on 6.8.2014 and are also available on the MHA's website mha.gov.in These policy guidelines have been amended from time to time by the Ministry of Home Affairs. The banks must follow the policy guidelines/instructions/clarifications issued by the Freedom Fighter Division of Ministry of Home Affairs from time to time. In case of any doubt, the banks may seek clarifications from the Freedom Fighter Division of Ministry of Home Affairs under intimation to IT&Tech Section of CPAO and act upon the clarifications issued by the Freedom Fighter Division of Ministry of Home Affairs.

30. PAYMENT OF PENSION TO NPS SUBSCRIBERS IN DEATH/DISABILITY CASES

- (a) Additional relief on death/disability of government servants covered by the National Pension System (NPS) was granted on provisional basis by Department of Pension & Pensioners' Welfare vide their O.M. No.38/41/06/P&PW (A) dated 5-5-2009. The Additional Relief to NPS's subscribers in the event of death/ disability in the form of provisional pension is being directly disbursed by CPAO to the bank accounts of pensioners/family pensioners each month. The Home Branch act as a service delivery point for the pensioner. Life and other certificates received by the Home Branch from the pensioners/family pensioners are forwarded to CPAO.
- (b) Subsequently, Department of Pension and Pensioners' Welfare vide Gazette Notification date 30.03.2021 notified Central Civil Services (Implementation of National Pension System) Rules,

Para 30-31

2021. As per Rule 10 of Central Civil Services (Implementation of National Pension System) Rules, 2021, every Government servant covered under NPS shall, at the time of joining Government service exercise an option in Form 1 for availing benefits under the National Pension System **or** under the Central Civil Service (Pension) Rules, 1972 (now 2021) or the Central Civil Service (Extraordinary Pension) Rules, 1939(now 2023) in the event of his /her death or boarding out on account of disablement or retirement on invalidation.

- (c) If the Government Servant opts for availing the benefits under the Central Civil Service (Pension) Rules or the Central Civil Service (Extraordinary Pension) Rules, his/her pension case will be processed accordingly.
- (d) Rule 16, 17 & 20 of Central Civil Service (Implementation of National Pension System) Rules 2021 applicable to Government servant appointed on or after 1st January, 2004, prescribe entitlement of pension in the event of invalidation/ disablement of the Government servant and family pension to family members in the event of death of such Government servant. As per these rules, pension and family pension is to be processed as per Central Civil Service (Pension) Rules, 1972 (now 2021) or the Central Civil Service (Extraordinary Pension) Rules, 1939 (now 2023). Now in such types of cases, CPAO does not disburse pension/family pension directly to the pensioner/family pensioner. CPAO, on receipt of such types of pension cases from PAO/ AG, process them in the manner similar to that being followed in respect of pension/family pension cases covered under Old Pension Scheme i.e. CCS (Pension) Rules)/CCS (Extraordinary Pension) Rules and send PPOs/SSAs to CPPCs of authorized banks for disbursement of pension/family pension every month in the manner similar to that being followed by them in respect of pensioner/family pensioner covered under Old Pension Scheme. Since, pension/family pension in these cases are sanctioned as per CCS (Pension) Rules/CCS (Extraordinary Pension) Rules, instructions/ guidelines applicable under these rules shall also be applicable in such type of pension/family pension cases.
- (e) The procedure relating to migration of NPS-AR legacy cases (for which pension at present is being disbursed directly by CPAO) by cancellation of already issued PPPOs and issuance of regular Pension Payment Orders (PPOs), SSAs, etc. is laid down in detail in CGA's U.O. No. TA-3-07001/2/2021-TA-CGA/cs-5365/342 Dated 17.09.2025 (**Annexure-XXXI**).
- (f) In due course of time, the CPAO will forward PPOs/SSAs of all NPS-AR legacy cases (for which pension at present is being disbursed directly by CPAO) to CPPCs of authorized banks for disbursement of pension. Till then, in respect of such cases, the home branch shall continue to receive life and other certificates from the pensioners/family pensioners and forward the same to CPAO.

Authority: CPAO's O.M.No. CPAO/IT&Tech/NPS to OPS/22 Vol.-V/E-12612/2024-25/121 Dated 12.03.2025

31. LIST OF PAOs AND CODES

A list of Code Numbers of PPO issuing authorities is given at **Annexure-XXXII** along with their addresses.

Annexures

LIST OF AUTHORISED BANKS FOR DISBURSEMENT OF CIVIL PENSIONS

(Para No. 7.1)

S. No.	Name of Bank	Address of CPPC	Head of Govt. Business Deptt.	BSR Code
1	Axis Bank	Vice President Axis Bank Ltd. Centralized Reconciliation and Settlement(CRS) Cell 4th Floor, Gigaplex Building No. 1, Plot No. I.T. 5, MIDC, Airoli Knowledge Park, Airoli, Navi Mumbai - 400708	Vice President, Axis Bank Limited Axis House 7th Floor, C-2 Wadia International Center Pandurang Budhkar Marg, Worli, Mumbai-400025	6360002
2	Bank of Baroda	The Chief Manager Bank of Baroda, Central Pension Processing Centre (CPPC) Baroda Global Sharad Services (BGSS) RLBO, 21st Floor, Gift One Tower, Gift City, Gandhinagar, Gujarat - 382355	Asstt. General Manager Govt. Business Department Bank of Baroda 16th Floor, Bank of Baroda bldg., Parliament Street, New Delhi - 110001	203244
3	Bank of India	The Chief Manager Bank of India CPPC Branch Kingsway Station Road, Nagpur, Maharashtra - 440001.	The General Manager Govt. Banking Division Bank of India STAR HOUSE, C-5, "G" Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051	223222
4	Bank of Maharashtra	The General Manager Bank of Maharashtra Central Pension Processing Cell, 1177, Budhwar Peth Janmangal, Bajirao Road Pune - 411002	The Dy. General Manager Govt. Business Department Bank of Maharashtra Central Office, 'Lokmangal', 1501, Shivajinagar Pune - 411005	231471
5	Canara Bank	The General Manager Canara Bank Centralized Pension Processing Centre CPPC, GA Wing, Head Office Annexe, No. 29 Dwarkanath Bhavan, K.R. Road, Bangaluru (KAR) - 560004	General Manager (Govt. Business) Canara Bank Transaction Banking Wing 86, Spencers Towers, M G Road, Bangalore - 560001	242962

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

S. No.	Name of Bank	Address of CPPC	Head of Govt. Business Deptt.	BSR Code
6	Central Bank of India	The Asstt. General Manager Central Bank of India (CPPC) MMO Bldg., Mumbai Main Office, Fort Mumbai - 400023	The General Manager Central Bank of India, Central Bank Building, 2nd Floor, Mahatma Gandhi Rd., Fort Mumbai - 400023	283760
7	HDFC Bank	Vice President HDFC Bank A-111, First Floor, Pension Dept, Sec-4, Noida (UP) - 201301	Executive Vice President & County Head) FIPSU & GBG, HDFC Bank Ltd. Vartika Atrum, A-Block, Golf Course Road, Sector-53, Gurgaon - 122002	510645
8	ICICI Bank	The General Manager ICICI Bank Ltd. 6th Floor, Autumn Estate Chandivali, Andheri East Mumbai - 400072	The National Manager, Strategy & Policy, Government Banking Group ICICI Bank Ltd., NBCC Place, Bhishmah Pitamah Marg, New Delhi - 110014	6390005
9	IDBI Bank	The General Manager IDBI Bank Ltd. Annexe Bldg., 6th Floor Plot No. 39-40-41 Sector-11, CBD Belapur Navi Mumbai - 400614	Dy. General Manager Govt. Banking Division IDBI Bank Ltd. IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005	6910695
10	Indian Bank	The General Manager Indian Bank CPPC, No. 7 Prakasam Salai, IIInd Floor, Opp. to Panagal Park, T. Nagar, Chennai - 600017	General Manager Govt. Accounts Indian Bank, Corporate Office, PB No: 5555, 254-260, Avvai Chennai Shanmugam Salai, Royapettah, Chennai - 600014	261721
11	Indian Overseas Bank	The General Manager Indian Overseas Bank, CPPC, Central Office, 763, Anna Salai, Chennai - 600002	The General Manager Govt. Accounts Department Indian Overseas Bank 763 Anna Salai, Chennai - 600002	272409
12	Jammu & Kashmir Bank	Jammu & Kashmir Bank Ltd. Corporate Headquarters M.A Road, Srinagar, J&K - 190001	The Chief Manager, Department of Government Banking, J&K Bank Ltd., Corporate Headquarters, M.A. Road, Srinagar - 190001	6320940

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

S. No.	Name of Bank	Address of CPPC	Head of Govt. Business Deptt.	BSR Code
13	Punjab & Sind Bank	The Chief Manager Punjab & Sind Bank Head Office, CPPC, 1st Floor, 21 Bank House, Rajendra Place, New Delhi - 110008	The General Manager Govt. Business Department Punjab & Sind Bank 1st Floor, 21, Rajendra Place, New Delhi - 110008	370985
14	Punjab National Bank	The Chief Manager Punjab National Bank (CPPC), 9/90, Block-P, 1st Floor, Connaught Circus, New Delhi - 110001	The Chief Manager Govt. Business Division Punjab National Bank, 4th Floor, East Wing, Plot No.4, Sector-10, Dwarka, New Delhi - 110075	306386
		PNB, CPPC, Beechwali Sadak, Kydganj, Allahabad - 211003		306377
		PNB, CPPC, C-9 , Block-G, 5th Floor, Bandra Kurla Complex, Bandra (E), Mumbai - 400051		306378
		PNB, CPPC, Umrao Complex Govt Hostel, M I Road, JAIPUR - 302001		306379
		PNB, CPPC, SCO 70-71, 3rd Floor, Bank Square, Sector 17-B, Chandigarh-160017		306380
		PNB, CPPC, Site No. 5, Ferozepur Road, Ludiana - 141012		306381
		PNB, CPPC, 2nd Floor, Maharaja Kameshwar Singh Complex, Frazer Road, Patna - 800001		306382
		PNB, CPPC, No. 150 Luz Church Road, Mylapore, Chennai - 600004		306383
		PNB, CPPC, 1st Floor, United Tower, 11, Hemanta Basu Sarani, Kolkata - 700001		306384
		PNB, CPPC, Regional Office, Arera Hills, Old Jail Road, Bhopal - 462011		306385

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

S. No.	Name of Bank	Address of CPPC	Head of Govt. Business Deptt.	BSR Code
15	State Bank of India	The Asstt. General Manager State Bank of India Centralised Pension Processing Centre, 1st Floor, SCAB Premises, State Bank Bldg., Local H.O. Bank Street, Koti, Hyderabad (Telangana)-500095	The Asstt. General Manager State Bank of India Govt. Accounts Deptt., Corporate Centre, CBD Belapur, Navi Mumbai National Banking Group, State Bank of India 4th Floor, Global I.T. Centre, Sector-11, CBD Belapur, Navi Mumbai - 400614	0004472
		The Chief Manager State Bank of India Centralised Pension Processing Centre (CPPC) Amaravati Circle), #1st Floor, Methodist Complex, Opp. Charmas Show Room, Abids, Hyderabad-500001 (Andhra Pradesh) - Amravati	The General Manager GBU Branch State Bank of India (GBU) Corporate Centre, Main Branch Building, 11 Sansad Marg, New Delhi - 110001	21519
		The Asstt. General Manager State Bank of India Centralised Pension Processing Centre, 1st Strand Road, Block-C, Kolkata - 700001		4473
		The Asstt. General Manager State Bank of India Centralised Pension Processing Centre, HAAT Bhawan, (Near PICUP Bldg.), Vibhuti Khand, Gomti Nagar, Lucknow, U.P. - 226010		4474
		The Asstt. General Manager State Bank of India Centralised Pension Processing Centre, 5th Floor, Premises No. T-651 & T-751, I.T.C. Belapur, CBD Belapur Railway Station Complex, Navi Mumbai - 400614		4464

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

S. No.	Name of Bank	Address of CPPC	Head of Govt. Business Deptt.	BSR Code
	State Bank of India	The General Manager State Bank of India, Centralised Pension Processing Centre, SBI, Chandni Chowk Branch Premises, 2nd Floor, Chandni Chowk, Delhi-110006		4475
		The Asstt. General Manager State Bank of India, Centralised Pension Processing Centre, State Bank of India, 4th Floor, Administrative Building, Judges Court Road, Patna - 800001		4476
		The Asstt. General Manager State Bank of India, Centralised Pension Processing Centre, State Bank of India, Ganapathy Kovil Road, Vazhuthankadu Trivendrum - 695014		4477
		The Asstt. General Manager State Bank of India, Centralised Pension Processing Centre, F-4, Siddharaj Zavod Nr. Sargasan Cross Road, S.G. Highway, Sargasan Dist. Gandhinagar - 328421		4465
		The Chief Manager State Bank of India, Centralised Pension Processing Centre, 2nd Floor, B-Block, BKG Complex No. 1, Avenue Rd., Bangalore-560009		4466
		The Asstt. General Manager State Bank of India Centralised Pension Processing Centre, SBI Reva Parisar, Opposite SBI LHO, Narmadapuram Road - 462011		4467

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

S. No.	Name of Bank	Address of CPPC	Head of Govt. Business Deptt.	BSR Code
	State Bank of India	The Manager State Bank of India, Centralised Pension Processing Centre, 161/162, CSD Bldg., Bomikhal, Cuttack Road, Bhubaneswar - 751006		4468
		The Dy. Manager State Bank of India Centralised Pension Processing Centre, Administrative Office Bldg. IInd Floor, Plot No. I -2, Sector - 5, Panchkula, Haryana - 134109		4469
		The Asst. General Manager State Bank of India Centralised Pension Processing Centre, 112/4, Kalamman Koil Street, Virugambakkam, Chennai - 600092		4470
		The Dy. Manager State Bank of India Centralised Pension Processing Centre, 3rd Floor, Subham Greens, Sanjukta Square, Lokhra, Chariali, Guwahati, Assam - 781040		4471
		The Asst. General Manager State Bank of India Centralised Pension Processing Centre, SMS Highway Branch Jaipur, Rajasthan - 302003		29178
16	Union Bank of India	Central Pension Processing Centre, Union Bank of India, 2nd Floor, S-24, Sri Aurobindo Marg, Block A, Green Park Extention, Green Park, New Delhi-110016	General Manager Union Bank of India PBOD, 12th Floor, Union Bank Bhavan 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400021	293137

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

S. No.	Name of Bank	Address of CPPC	Head of Govt. Business Deptt.	BSR Code
17	UCO Bank	The Chief Manager United Commercial Bank Central Pension Processing Centre, Somalwar Bhawan, 1st Floor, Mount Road Extension, Sadar Nagpur-440001	UCO Bank, Head Office - II, 4th Floor, Operations & Service Department No. 3&4, DD-Block, Sector- 1 Salt Lake, Kolkata - 700064	322345
18	Kotak Mahindra Bank Ltd	Intellion Square, 501, 5th Floor, A-Wing, Infinity It Park, Gen. A.K. Vaidya Marg, Malad - East Mumbai, Maharashtra - 400097	The Executive Vice President, Kotak Mahindra Bank Ltd., Kotak Aerocity, 4th Floor, Asset Area 9, Ibis Commercial Block, IGI Airport, New Delhi - 110037	180229
19	IDFC First Bank Ltd.	7th Floor, Building No 1, Airoli West, Gigaplex, IT5, MIDC Knowledge Corridor, Airoli, Navi Mumbai - 400708	Head-Government Banking, IDFC First Bank Ltd., Corporate Office, Vibgyor Tower, C-62, Bandra Kurla Complex, Mumbai - 400051	2010011
20	Karur Vysya Bank	Govt. Business Operations Center No. 568, KVB Towers, Anna Salai, Second Floor, Teynampet, Chennai - 600018	The Head-Government Business Unit Karur Vysya Bank Ltd., Delhi Divisional Office, 3rd Floor, No. 6, Pusa Road, Opposite Metro Pillar No. 80, Karol Bagh, New Delhi-110005	KVB1914
21	Bandhan Bank	Vashi Asset Office, Unit No. 501 & 1601, 5th & 16th Floor, Vishwaroop I.T. Park, Sector-30, Vashi, Navi Mumbai - 400703 (Maharashtra)	Senior Vice President, Bandhan Bank Limited, Government Business Centre 9th Floor, HT Media Building 18-20, K-G Marg, New Delhi - 110001	69801X2

Note :

** Jammu & Kashmir Bank Ltd. is authorized bank for payment of the pensioner of U.T of Ladakh and Home Department of Jammu and Kashmir (including J&K Police).

ELECTRONIC FORMAT FOR ADDITION OF NEW BRANCHES / CHANGES (UPDATION OR DELETION OF EXISTING BRANCHES) IN CPAO'S BANK CODE DIRECTORY

(Para No. 7.2 (iii) & (viii))

#	Field Name	Width	Type	Mandatory (M) / Optional (O)	Remarks
1.	Pay Branch Code	7 Char	C	M	Pay Branch Code
2.	Pay Branch Address 1	100 Char	C	M	Pay Address 1 st Line
3.	Pay Branch Address 2	100 Char	C	O	Pay Address 2 nd Line
4.	Pay Branch City	20 Char	C	M	Pay City
5.	Pay Branch District	20 Char	C	M	Pay District Name
6.	Pay Branch State Code	3 Char	C	M	State Code, List Attached (Page3)
7.	Pay Branch Pin Code	6 Char	N	M	Pay Pin Code
8.	CPPC Branch Code	7 Char	N	M	Address 1 st Line
9.	CPPC Branch Address 1	100 Char	C	M	
10.	CPPC Branch Address 2	100 Char	C	O	Address 2 nd Line
11.	CPPC Branch City	20 Char	C	M	City
12.	CPPC Branch District	20 Char	C	M	District Name
13.	CPPC Branch State Code	3 Char	C	M	State Code, List Attached (Page3)
14.	CPPC Branch Pin Code	6 Char	N	M	Pin Code
15.	Addition (A) or Deletion (D) or Change (C)	1 Char	C	M	Genesis of Change A-Addition D-Deletion, C-Change
16.	Authority of RBI	50 Char	C	M	Letter No.
17.	Letter Date	11 Char	D	M	Letter Date (Date formation 'DD-MON-YYYY')
18.	IFSC CODE	11 Char	C	M	IFSC CODE

Total Number of columns: 18

Data will be in MS Excel (i.e. with .xls file extension) file format. The List of State Codes is given in second and third page.

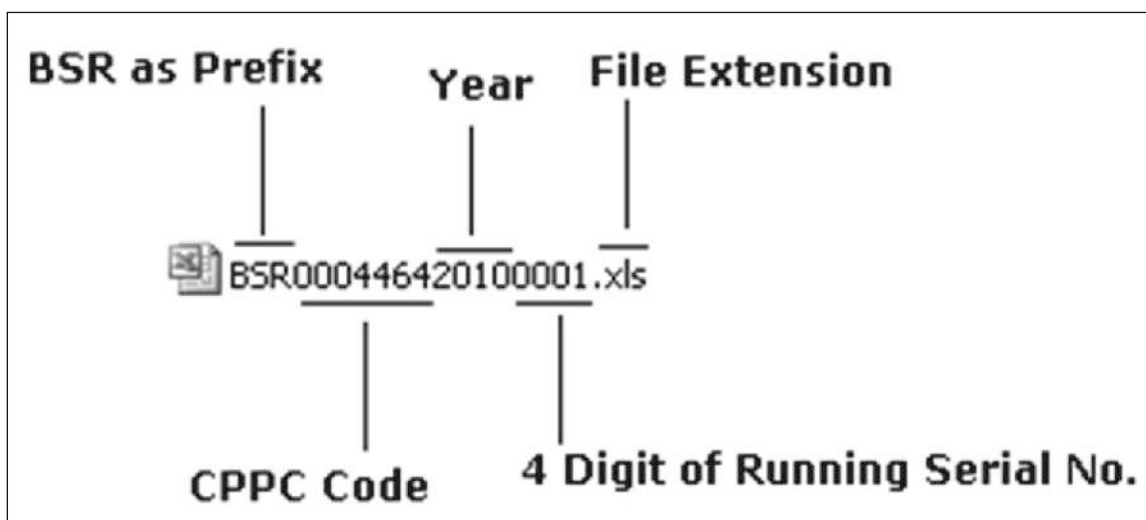
Note:-

1. CPPC Branch Code and Pay Branch Code all should be part-I of BSR Code issued by RBI.
2. State Code would be 3 digit as per list given on the next page.
3. Changes of Nodal Branches are not allowed at present.

Annexure-II continued from pre-page

- **File Name Nomenclature**

Files containing the required data in MS Excel file format should be sent to CPAO with following file nomenclature example given below.

Example:

File sent by SBI CPPC Mumbai for 2010 should be like this: **BSR000446420100001.xls**

Explanation: Here "**BSR**" stands for BSR Data from Bank, "**0004464**" is the CPPC code for SBI (State Bank of India), "**2010**" is the file year i.e. in which year the file is being sent, "**0001**" is running serial number i.e. should change with every file sent.

Note: Running Serial No should be restarted from 0001 every new calendar year.

State Code List

SI. NO.	STATE CODE	STATE DESCRIPTION
1	AND	ANDAMAN & NICOBAR ISLAND
2	ANP	ANDHRA PRADESH
3	ARP	ARUNACHAL PRADESH
4	ASS	ASSAM
5	BIH	BIHAR
6	CHA	CHANDIGARH
7	CHG	CHATTISGAARH
8	DAD	DADRA & NAGAR HAVELI
9	DAM	DAMAN & DIU
10	DEL	DELHI
11	GOA	GOA
12	GUJ	GUJRAT
13	HAR	HARYANA
14	HIM	HIMACHAL PRADESH
15	JAK	JAMMU & KASHMIR
16	JHA	JHARKHAND
17	KAR	KARNATAKA
18	KER	KERALA
19	LDK	LADAKH
20	LAK	LAKSHADWEEP
21	MAP	MADHYA PRADESH
22	MAH	MAHARASHTRA
23	MAN	MANIPUR
24	MEG	MEGHALAYA
25	MIZ	MIZORAM
26	NAG	NAGALAND
27	NEP	NEPAL
28	ORI	ORISSA
29	PON	PONDICHERY
30	PUN	PUNJAB
31	RAJ	RAJASTHAN
32	SIK	SIKKIM
33	TAN	TAMIL NADU
34	TEL	TELANGANA
35	TRI	TRIPURA
36	UTT	UTTAR PRADESH
37	UTL	UTTARAKHAND
38	WEB	WEST BENGAL

SPECIMEN LETTER OF UNDERTAKING BY THE PENSIONER

FORMAT 9

(Para No. 8.1(ii), 11(A), 11(D)(ii), 26.4.1, 26.5 & 26.5.1)

Date: _____

To

The Branch Manager

<Bank Branch Address>

Payment of Pension/Family Pension under A/C No.: _____ through your Bank.

Dear Sir,

In consideration of your having, at my request, agreed to make payment of pension due to me every month by credit to my account with you. I the undersigned agree and undertake to refund or make good any amount to which I am not entitled or any amount which may be credited to my account in excess of the amount to which I am or would be entitled. I further hereby undertake and agree to bind myself and my heirs, successor, executors and administrators to indemnify the bank from and against any loss, suffered or incurred by the bank in so crediting my pension to my account under the scheme and to forthwith pay the same to the bank and also irrevocably authorize the bank to recover the amount due by debit to my said account or any other account/ deposits belonging to me in the possession of the bank.

2. The date of birth of spouse is _____ and her mark of identification is _____.

Yours faithfully,

Signature:

Spouse Name: _____

Address: _____

Signature:

Name: _____

Address: _____

Witnesses:

1. Signature

Name: _____

Address: _____

Date: _____

2. Signature:

Name: _____

Address: _____

Date: _____

**CERTIFICATE FOR MEDICAL EXPENSES OF
FORMER PRESIDENT / VICE-PRESIDENT**

(Para No. 8.3)

FORM II-A

Certified that the amount of Rs. (in figures) _____ Rupees (in words)
_____ drawn by me has been expended in connection
with my medical treatment/attendance/consultation.

Signature:

Date:

Place:

FORM II-B

Certified that the amount of Rs. (in figures) _____ Rupees (in words)
_____ drawn has been expended in connection with
retired President's/Vice-President's medical treatment/attendance/consultation.

Signature:

Designation:

Date:

Place:

CERTIFICATE FOR TRAVELLING EXPENSES FOR MEDICAL CHECK UP OF FORMER PRESIDENT/VICE-PRESIDENT

(Para No. 8.3)

FORM III

Certified that the amount of Rs. (in figures) _____ Rupees (in words)
_____ drawn by me on account of travelling expenses
has been incurred by me/my Medical Attendant/Specialists/Medical Practitioner in connection with
medical consultation/ Attendance/treatment.

Signature :

Date :

Place :

FORM IV

Certified that the amount of Rs. (in figures) _____ Rupees (in words)
_____ drawn on account of Traveling Expenses has
been incurred by the retired President/Vice-President's Medical Attendant/Specialist/Medical
Practitioner in connection with medical consultation/ attendance/treatment.

Signature :

Designation :

Date :

Place :

**CERTIFICATE FOR MEDICAL EXPENSES OF SPOUSE OF
FORMER PRESIDENT/VICE PRESIDENT**

(Para No. 8.3)

FORM II-A

Certified that the amount of Rs. (in figures) _____ Rupees (in words)
_____ drawn by me has been expended in connection
with my spouse's medical treatment/attendance/consultation.

Signature :

Date :

Place :

FORM II-B

Certified that the amount of Rs. (in figures) _____ Rupees (in words)
_____ drawn by me has been expended on account of
medical treatment/attendance/consultation. of Shri/Smt. Spouse of _____.

Signature :

Designation :

Date :

Place :

CERTIFICATE FOR TRAVELING EXPENSES FOR MEDICAL CHECKUP OF SPOUSE OF FORMER PRESIDENT/VICE PRESIDENT

(Para No. 8.3)

FORM III

Certified that the amount of Rs. (in figures) _____ Rupees (in words) _____ drawn by me on account of traveling expenses has been incurred by me/my Medical Attendant/Specialist/Medical Practitioner in connection with medical consultation/attendance/treatment in r/o my spouse.

Signature:

Date:

Place:

FORM IV

Certified that the amount of Rs. (in figures) _____ Rupees (in words) _____ drawn on account of traveling expenses has been incurred by:

i. Shri/Smt. _____ Spouse of _____

or

ii. Medical Attendant/Specialist/Medical Practitioner of Shri/Smt. _____
Spouse of _____ in connection with medical consultation/
attendance/ treatment.

Signature:

Date:

Place:

FORMAT OF ACKNOWLEDGMENT (XML)

(Para No. 9.2(v)(c) & 11(B))

1. File Name (Nomenclature): ACK-<SAME as of ePPO (Revision) Data file>.xml

The Name of file should be same as what file name was received from CPAO but with a prefix 'ACK-'

E.g.ACK-1724046-20150601.xml

2. File Structure :

```
<ACK>
    <PPO_NO></PPO_NO>
    <DIARY_NO></DIARY_NO>
    <SSA_NO></SSA_NO>
    <PROCESSED_DATE></PROCESSED_DATE>
    <PROCESSING_STATUS></PROCESSING_STATUS>
    <PROCESSING_REMARKS></PROCESSING_REMARKS>
</ACK>
```

2.1 TAG Description:

2.1.1. <PPO_NO>: PPO Number of Case Processed.

2.1.2. <DIARY_NO>: Diary Number Associated with PPO number (Already provided by CPAO in ePPO (Revision) Data file).

2.1.3. <SSA_NO>: SSA Number Associated with PPO number (Already Provided by CPAO in ePPO (Revision) Datafile).

2.1.4. <PROCESSED_DATE>: Date when case was processed by BANK (CPPC).

2.1.5. <PROCESSING_STATUS>: This Tag will only have either of the following two character codes

2.1.6. List of Message Codes

a.	Case Received	01
b.	Format Error	02
c.	DSC Expired/Revoked	03
d.	Signatory not authorized	04
e.	Under Process	05
f.	Pension Credited	06
g.	Rejected	10
h.	Misc.	99

<PROCESSING_REMARKS>: Additional information about the error may be provided under this tag.

All generated XML files should be placed in separate folder named as ACKOUT on the SFTP server of CPPC of bank. This folder will be looked into for picking up the latest files.

Notes:

** The acknowledgment file should be generated individually for all cases received and processed i.e. a file will contain record for only one PPO case.*

** In case banks are not consuming ePPO data, even then they are required to generate this file through system and share it with CPAO through their SFTP server.*

CENTRAL DATA BANK MAINTAINED BY CPAO

(Para No. 10(ii) & 11(C)(iii))

S.No.	Data type
1.	PPO Number
2.	Class of Pension
3.	Category of Pension
4.	Name of Pensioner
5.	Department / Ministry in which pensioner served last
6.	Qualifying Service
7.	PPO issuing authority with code number
8.	Date of retirement of Pensioner
9.	Date of commencement of pension
10.	Pension Disbursing Authority Treasury / PAO/ bank with code number
11.	Name of CPPC with code number (in case of pension through bank)
12.	Pension Account Holding Branch IFSC Code Number
13.	Bank Account Number
14.	PAN Number
15.	Pay Band with Grade Pay/Pay level in Pay Matrix last held by Govt. servant at the time of retirement
16.	Pay for Pension
17.	Pension
18.	Basic Pension/Compassionate Allowance
19.	Extra Ordinary Pension Sanctioned (if applicable)
20.	Service Element of Extraordinary Pension
21.	Disability Element of Extraordinary Pension
22.	Additional Quantum of Pension
23.	Dearness Relief
24.	Constant Attendant Allowance
25.	Fixed Medical Allowance
26.	Amount of Gallantry Award
27.	LTC (Chandigarh UT Pensioner)

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

S.No.	Data type
28.	Commutation of Pension, if any
29.	Amount of Commuted Pension
30.	Date of Payment of Commuted value of Pension
31.	Residual monthly Pension payable after commutation
32.	Date from which commuted portion of pension is to be restored
33.	Family Pension
34.	Name of Government Servant/ Pensioner
35.	Date of death of Government Servant/ Pensioner
36.	Name of recipient of Family Pension
37.	Relationship with the deceased Govt. Servant/ pensioner
38.	Date of Birth of Family Pensioner
39.	F.P.at enhanced rate
40.	Date from and upto which family pension at enhanced rate is applicable
41.	F.P. at Normal rate
42.	Date from and upto which family pension at normal rate is applicable
43.	Remarks
44.	Nominee Particular
45.	Name of the Nominee(s)
46.	Relationship with deceased Govt. Servant / pensioner
47.	Share to be paid to each

INTIMATION OF DISCONTINUATION OF FIXED MEDICAL ALLOWANCE BY CPAO TO PAO

(Para No. 10.4)

भारत सरकार
वित्त मन्त्रालय, व्यय विभाग
केन्द्रीय पेंशन लेख कार्यालय
ट्रिकूट-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/7th CPC Revision/19 Vol. III (E)/2022-23/128

02.08.2022

OFFICE MEMORANDUM

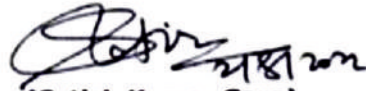
Sub:- Procedure for implementation of change of option by a Pensioner/Family Pensioner from FMA to CGHS (OPD) facility and vice-versa- reg.

Attention is invited to Department of Pension and Pensioner's Welfare (DoP&PW) OM No. 4/05/2019-P&PW(D) dated 23rd March, 2022 wherein the revised procedure for implementation of option by a Pensioner/Family Pensioner from Fixed Medical Allowance (FMA) to CGHD (OPD) facility is laid down.

The Central Pension Accounting Office (CPAO), in this regard, has designed a unique format of special seal authority (SSA) and updated its database for processing of cases with regard to discontinuation of FMA. Now, on receipt of intimation in FMA Form-4 from the Central Pension Processing Centre (CPPC) regarding stoppage of FMA to pensioner/family pensioner, CPAO will update its database and issue revision authority for necessary updation in records of Pay and Accounts Office.

In view of the above, all the Pr. CCAs/CCAs/CAs/AGs are requested to issue instructions to PAOs under their control to make necessary changes in their record.

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


 (Satish Kumar Garg)
 Sr. Accounts Officer (IT & Tech)

TO,

1. All Pr. CCAs/CCAs/CAs/AGs (as per list)
2. Under Secretary, Department of Pension and Pensioners Welfare, 3rd Floor, Lok Nayak Bhavan, Khan Market, New Delhi- 110003.
3. Heads of CPPCs of All Authorized Banks (as per list) - for information.

Copy to:

1. PS to CC (P), CPAO
2. PA to CA, CPAO
3. Sr. TD, NIC (CPAO)
4. PA to Dy. CA

Contd.

**CENTRAL PENSION ACCOUNTING OFFICE
GOVERNMENT OF INDIA
TRIKOOT-2, BHIKAJI CAMA PLACE, NEW DELHI-110066**

Dated:

File No.:-

Diary No.

To,
Pay & Accounts Office

Subject:- Discontinuation of Fixed Medical Allowance (FMA) in r/o Sh./Smt. _____ Holder of
PPO No.-----

Sir/Madam,

In pursuance of the revised procedure for implementation of change of option by a Pensioner/Family Pensioner from Fixed Medical Allowance (FMA) to CGHS (OPD) facility, circulated vide DoPPW OM No. 4/05/2019-P&PW(D) dated 23.03.2022, the CPPC has informed that the FMA to the Pensioner/Family Pensioner, whose details are given below has been discontinued:

Name of the Pensioner/Family Pensioner	
PPO Number	
Date of Retirement	
Pay and Accounts Office	
Date of discontinuation of FMA	

Necessary updation has been made in PARAS (CPAO Databse). This is for information and necessary action in terms of the OM cited above.

Yours faithfully

Pay and Accounts Officer

Encl: Copy of FMA Form-4 received from CPPC

Copy Forwarded To:

Diary No.:

1 The Manager, CPPC _____

2 (Pensioner): Sh./Smt. _____

INDEX REGISTER OF PENSION PAYMENTS AUTHORISED THROUGH CPPC OF THE AUTHORISED BANKS (To be maintained by CPPC)

Para No. 11(C)(i), 11(E)(i), 11(E)(i)(b), 11(E)(i)(d), 22(C)(i), 23.1(i), 23.1(iii), 23.1(iv), 24(iii)(a),
24(iii)(b), 25.1(a)(ii), 28(A)(a) & 28(A)(a)(i))

Name of the Pensioner	Date of retirement	Ministry/Department from which retired (Code No.)	Number of the PPO & Name of authority issuing PPO (Code No.)	Monthly amount of pension (basic pension and relief to be shown separately)	Branch at which the payment is to be made BSR Code/IFSC	Date from which pension payment will commence	Date of receipt of PPO from CPAO or other CPPC (specify the name of CPPC)	Date of dispatch of PPO to CPAO or other CPPC (specify the name of CPPC)	Remarks
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
1.									
2.									
3.									

Note : Each entry should be attested by the nominated officer of the CPPC of the Authorised Banks. (Additional entries may be provided under Reserve Bank's instructions).

FORMAT FOR PROVIDING INFORMATION BY CPPC FOR ALLOTMENT OF 12 DIGIT PPO NUMBER IN PLACE OF PRE-1990 PPO NUMBER

(Para No. 10(ii) & 11(C)(iii))

(i)*	Name of pensioner	-	
(ii)	Date of birth of pensioner	-	
(iii)*	Old PPO Number	-	
(iv)	Date of retirement	-	
(v)*	Category of pension	-	
(vi)	Basic pension	-	
(vii)	Name of the spouse	-	
(viii)	Date of birth of the spouse	-	
(ix)	Date of commencement of family pension	-	
(x)	PAO from which the pensioner has retired (PAO CODE)	-	
(xi)	Residential address	-	
(xii)*	Name of the pension paying branch & BSR Code	-	
(xiii)*	Bank account number		

Legible scanned copy of disburser's portion, SSA and other documents preferably page with PAO's name and stamp are to be enclosed.

- * Mandatory fields

Authority: CPAO Circular No. CPAO/Tech/Pre-90/DBK/2011-12/1151 dated 02/01/2012.

ELECTRONIC FORMAT FOR MASTER DATA FOR CPPC (FORMAT-M)

(Para No. 11 (C)(iv), 13.11)

Sr. No.	Field Name	Type	Width Characters	Start Position	End Position	Mandatory (M)/ Optional (O)	Remarks
1.	CPPC CODE	C	7	1	7	M	
2.	Paying Branch Code	C	7	8	14	O	
3.	Title (Like "Mr./Ms./Dr/Late" etc.)	C	5	15	19	M	
4.	First Name	C	30	20	49	M	
5.	Middle Name	C	15	50	64	O	
6.	Last Name	C	15	65	79	O	
7.	Gender	C	1	80	80	M	M/F
8.	Pensioner Bank Account No.	C	30	81	110	M	
9.	New Pension Payment Order Number	C	12	111	122	M	
10.	Old PPO Number	C	30	123	152	M for Pre 90	
11.	Ministry/Department Retired from	C	50	153	202	M if PAO Code is not mentioned	
12.	Retirement Office	C	40	203	242	M if PAO Code is not mentioned	
13.	PAO Code	C	5	243	247	M if Retirement Office and Ministry/Department Retired from is not mentioned	
14.	Date of Birth of pensioner	D	8	248	255	M except pensioner Class is 'B', PPO is of 'F' or 'G' or 'H'	
15.	Date of retirement	D	8	256	253	M	
16.	Pensioner Address 1	C	60	264	323	M	
17.	Pensioner Address 2	C	60	324	383	O	
18.	Pensioner District	C	30	384	413	M	
19.	Pensioner State	C	20	414	433	M	
20.	Pensioner PIN Code	N	6	434	439	O	

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

Sr. No.	Field Name	Type	Width Characters	Start Position	End Position	Mandatory (M)/ Optional (O)	Remarks
21.	Basic Pension / Family (Current Pensioner)	N	6	440	445	M	
22.	Revised as per Annexure 4.1,4.2 or None	N	1	446	446	O; Not Revised 1; Revised according to 4.1 2; Revised according to 4.2	
23.	FP Title (Like "Mr./ Ms./Dr." etc.)	C	5	447	451	O	
24.	FP First Name	C	30	452	481	O	
25.	FP Middle Name	C	15	482	496	O	
26.	FP Last Name	C	15	497	511	O	
27.	Pensioner Class (Pension Category)	C	1	512	512	M	List Attached
28.	Date of Birth of Family Pensioner	D	8	513	520	O	Family Pensioner's Date of Birth
29.	Date of Death of Pensioner	D	8	521	528	Mandatory when Pension Class is 'B' or 'E'.	Date of Death of Pensioner
30.	Enhanced Rate (FP)	N	6	529	534	O	Amount of Enhanced Rate
31.	Enhanced Rate (FP) from d	D	8	535	542	O	Enhanced Rate from Date
32.	Enhanced Rate (FP) To	D	8	543	550	O	Enhanced Rate to date
33.	Normal Rate (FP)	N	6	551	556	O	Amount of Normal Rate
34.	Normal Rate (FP) From	D	8	557	564	O	Normal Rate from date
35.	Normal Rate (FP) To	D	8	565	572	O	Normal Rate to date
36.	Pay Band	C	80	573	652	M; If Revised according to 4.2	Pay band (6 th CPC)

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

Sr. No.	Field Name	Type	Width Characters	Start Position	End Position	Mandatory (M)/ Optional (O)	Remarks
37.	Grade Pay	N	5	653	657	M; If Revised according to 4.2	Grade Pay (6 th CPC)
38.	Last Pay Drawn	N	6	658	663	M; If Revised according to 4.2	Grade Pay (6 th CPC)
39.	Additional Pension/ Family Additional Pension	N	5	664	668	O; M; If Revised according to 4.5	Additional Pensioner (6 th CPC) M; If revised according to 4.5
40.	Constant Attendance Allowance (Disability Pension)	N	4	669	672	Mandatory when Pensioner is eligible for disability and getting disability amount	(6 th CPC) If disability, then mandatory
41.	Death in Harness	C	1	673	673	M	Death in Harness (6 th CPC) (Y/N)
42.	Medical Allowance Allowed	C	1	674	674	M	Medical Allowance Allowed (Y/N)
43.	Medical Allowance Amount	N	6	675	680	M	Mandatory if Sl. No. 42 is y
44.	Commutation Value of Pension	N	7	681	687	Mandatory when Commutation is paid by Bank	Commuta- tion Value Paid by Bank
45.	AIS Service	C	3	688	690	Mandatory for AIS	For All India Service (IAS/IPS/IFS)
46.	AIS State Code	C	2	691	692	Mandatory for AIS	See List Attached
47.	AIS Year of Joining	N	4	693	696	Mandatory for AIS	Year of Joining of All India Service

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

Sr. No.	Field Name	Type	Width Characters	Start Position	End Position	Mandatory (M)/ Optional (O)	Remarks
48.	Qualifying Service Years	N	2	697	698	O	No of Net Qualifying Service Years
49.	Qualifying Service Months	N	2	699	700	O	No of net Qualifying Service Months
50.	Qualifying Service Days	N	2	701	702	O	No of net Qualifying Service Days
51.	Whether Pensioner/ Family Pension discontinued	C	1	703	703	M	(Y/N)
52.	From when	D	8	704	711	O; M; If yes of 51 (Whether Pension / Family Pensioner discontinued)	
53.	Pensioner Telephone Number	N	15	712	726	O	
54.	Pensioner Mobile Number	N	10	727	736	O	
55.	Pensioner E-mail Address	C	70	737	806	O	
56.	PAN Card Number	C	10	807	816	O	
57.	Pensioner Aadhaar Card Number	N	12	817	828	O	
58.	IFSC CODE	C	11	829	839	M	

Format-F

Version 1.1 Dated 21/ AUG/ 2025

Electronic Format for Report on Change in Status of Pension

(To be sent to CPAO by CPPC)

(Para No. 11(D)(v), 11(L)(iii), 11(T), 13.4.1(c)c), 13.10, 15.(a), 15.(b), 15.(c), 17.11, 22(C)(ii), 26 & 26.5.3)

Sl. No.	Field Name	Type	Maximum Width (Character)	Description
1.	CPPC Code*	C	7	BSR Code of CPPC
2.	Pension Account Holding Branch IFSC Code*	C	11	Pay Branch Code (IFSC Code).
3.	PPO NUMBER*	C	12	12 Digit PPO number of Pensioner
4.	ACCOUNT NO *	C	20	Pensioner's S.B. Account No
5.	PENSIONER NAME *	C	70	Pensioner / Family pensioner name
6.	On event of Death of Pensioner			
6.1.	Original PPO Class of Pensioner #	C	1	Original PPO Class of Pensioner
6.2.	Changed PPO Class of Pensioner #	C	1	Changed PPO Class of Pensioner
6.3.	Date of Death #	D	8	Date of Death (YYYYMMDD)
6.4.	Date of Change of Category #	D	8	Date when category changed (YYYYMMDD)
6.5.	PAN Card Number #	C	10	PAN Card number of Family pensioner who is now getting pension
6.6.	Aadhaar Number	N	12	Aadhaar number of Family pensioner who is now getting pension
7.	On event of Submission of Life Certificate			
7.1.	Date of Life Certificate #	D	8	Date of Life Certificate (YYYYMMDD)
8.	On Transfer of PPO Account			
8.1.	Type of Transfer #	C	3	IN- (IF Transfer IN from Other CPPC/Branch) OUT- (IF Transfer OUT to Other CPPC/Branch)
8.2.	Transfer CPPC Code #	C	7	Transfer CPPC Code of BANK
8.3.	Transfer Paying Branch IFSC Code #	C	11	Transfer Paying Branch IFSC Code
8.4.	Transfer ACCOUNT NO #	C	20	Pensioner's S.B. Account No
8.5.	Date of Transfer #	D	8	Date of transfer (YYYYMMDD)

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

Sl. No.	Field Name	Type	Maximum Width (Character)	Description
9.	On Commutation Paid By BANK			
9.1.	Commutation Amount Paid #	N	7	Commutation Amount Paid
9.2.	Commutation PAID Date #	D	8	Commutation PAID Date (YYYYMMDD)
9.3.	Commutation Restoration Date #	D	8	On Which Date Commutation will be Restored (YYYYMMDD)
10.	On Fixed Medical Allowance Start or Stop			
10.1.	Fixed Medical Allowance Action #	C	5	START/STOP
10.2.	Fixed Medical Allowance Action Date #	D	8	Date on which fixed medical allowance started or stopped
10.3.	Fixed Medical Allowance Action source #	C	4	CPAO- Due to SSA received from CPAO BANK- Due to Option given by Pensioner to Stop FMA
11.	PAY COMMISSION	C	5	5, 6, 7, 8 etc. changed by bank due to SSA received from CPAO or by General order received from DOPPW 0 in case of Not Applicable
12.	Pensioner Mobile Number*	N	10	Pensioner Mobile Number
13.	Pensioner Email address	C	100	Pensioner Email address
14.	Year Month*	N	6	Year Month of changes (YYYYMM)

Note:-

- * Indicates mandatory fields.
- All the date fields should be in YYYYMMDD format.
- Type Description: N=Numeric, C=Character, D=DATE.
- Sub fields (#) mentioned under Sl. No 6, 8, 9, 10 are mandatory in their respective events. For eg. In case of Death of Pensioner Pension Category is being changed then all fields mentioned under Sl. No. 6 are mandatory.
- For Sl. No.6 Data for Sl. No 6.1 and Sl. No 6.2 will remain same in event of No Pensioner is alive i.e. both pensioner and family pensioner has expired.
- In Case of Transfer IN the information of Previous bank and branch is to be given Sl.No 8 Column, while in case of transfer out the information of new BANK and branch is to be given.
- Under Sl. No. 10 column Sub Sl. No 10.3 Fixed medical allowance source CPAO to be given if FMA started or stopped with issue of SSA from CPAO and BANK to be given if the FMA is stopped on request of pensioner.

Sample Format**DUE & DRAWN STATEMENT ON REVISION OF PENSION
TO BE PROVIDED BY CPPC TO PENSIONER**

(Para No. 11(E)(i)(a), 11(E)(i)(c) & 23.1(ii))

Name of the Pensioner _____

PPO Number _____

Account Number _____

		Amount as per revised authority letter received through CPAO			Amount Paid				Remarks
	From-to-	Pension Rs.	DR Rs.	Total Due Rs.	Pension Rs.	DR Rs.	Total Drawn Rs.	Amount Recoverable/ Amount Payable	
		1	2	3 = 1+2	4	5	6 = 4+5	7 = 3-6	

Note: All other items of pension (i.e. additional pension, fixed medical allowance, constant attendant allowance, LTA, Gallantry Award, etc.,) may be shown additionally.

Total Amount Payable Rs. _____

Total Amount Recoverable Rs. _____

(Rupees (in words) _____ only)

(Sd/-)

Branch Manager

Date

**SAMPLE FORMAT FOR MONTHLY PENSION SLIP TO BE PROVIDED BY
CPPC TO PENSIONER/FAMILY PENSIONER**

(Para No. 11(G))

F. No. CPAO/Co-ord/B-CDN/Misc.(03)/2023-24/
GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF EXPENDITURE
CENTRAL PENSION ACCOUNTING OFFICE
TRIKOOT-II, BHIKAJI CAMA PLACE
NEW DELHI-110066

New Delhi, Dated: 20th February, 202428th**OFFICE MEMORANDUM**

Subject: Issuance of Pension Slip by Pension Disbursing Banks on monthly basis-reg.

Reference is invited to DP&PW's O.M. No. 1(4)/2021-P&PW(H)-7223 Dated 22nd June, 2021 and O/o CGA's O.M. No. TA-3-6/1/2020-TA-III-Part(I)/es-2184/57 dated 19th January, 2024 (copy of both O.Ms. enclosed for ready reference) vide which CPPCs have been instructed to invariably issue pension slip to the pensioners after credit of pension on their registered Mobile Number through SMS/WhatsApp and e-mail. The Pension Slip should be issued in a suitable and well-laid-out format and fonts for easy readability by pensioners of all ages.

2. In this regard, a sample format of the Pension Slip is enclosed herewith for adoption. If needed, the above format may be modified. However, it may be ensured that the modified format contains all the information mentioned in the sample format.

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

Encl.- As above

(Vaibhav Chandrakant Ghalme)
Controller of Accounts

To,
CPPCs (As per the list attached)

Copy to:

1. P.S. to CC(P)
2. Sr. AO (IT & Tech.)
3. Sr. AO (PFC)
4. Sr. AO (IAW)
5. NIC Section, CPAO with request to upload this O.M. on CPAO's website.
6. Office copy

List of CPPCs	
S.No.	CPPC Name
1	Axis Bank, Mumbai
2	Bank of Baroda, Gandhi Nagar
3	Bank of India, Nagpur
4	Bank of Maharashtra, Pune
5	Canara Bank, Bangaluru
6	Central Bank of India, Mumbai
7	HDFC Bank, Noida, UP
8	ICICI Bank Mumbai
9	IDBI Bank, Mumbai
10	India Overseas Bank, Chennai
11	Indian Bank, Chennai
12	J & K Bank, Srinagar
13	Kotak Mahindra Bank, Mumbai
14	PNB Jaipur
15	PNB, Allahabad, UP
16	PNB, Bhopal
17	PNB, Chandigarh
18	PNB, Chennai
19	PNB, Delhi
20	PNB, Kolkata
21	PNB, Ludhiana, Punjab
22	PNB, Mumbai
23	PNB, Patna
24	Punjab & Sind Bank, Delhi
25	Union Bank of India, Delhi
26	United Commercial Bank, Nagpur

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

NAME OF THE BANK		Sample Format PENSION SLIP	
PPO Unique ID of Bank		Pension Month	
Pensioner Name			
Branch Code & Name			
Bank Account Number			
Date of Retirement		Date of Birth of Pensioner	
Name of Family Pensioner			
Date of Birth of Family Pensioner			
Address		PPO Number	
		PAN Number	
		Aadhar Number	
City & State		PensionType	
Country & PinCode		Category	CIVIL
Name of the Nominee 1			
Name of the Nominee 2			
Name of the Nominee 3			
Name of the Nominee 4			
Name of the Nominee 5			
Commutation Installment 1		Commutation End Date 1	
Commutation Installment 2		Commutation End Date 2	
Commutation Installment 3		Commutation End Date 3	
Disability Element End Date			
Life Certificate Submitted Date		Next Life Certificate Due Date	
Enhanced Rate of Family Pension		Ordinary Rate of Family Pension	
Start Date of Enhanced Family Pension		Start Date of Ordinary Family Pension	
End Date of Enhanced Family Pension		End Date of Ordinary Family Pension	
Earnings		Deductions	
Basic Amount of Pension/Family Pension		Recovery of excess payment	
Disability Amount		Total Commutation Instalment Amount	
Additional Pension/Family Pension		Income Tax Deduction	
Dearness Allowance/Relief		Other Recovery	
Fixed Medical Allowance			
Constant Attendant Allowance			
Other Payments			
Arrears Paid			
Commutation Lump Sum Paid			
Gratuity Amount Paid			
LTA Amount Paid			
Total Earnings		Total Deductions	
Total Pension Paid		Pension Credited Date	
Projected Tax Summary (Consolidated)			
Gross Pension		Tax Deducted Upto Last Month	
Loss From House Properties		Tax Deducted In Current Month	
Deductions under 80C/CCC/CCD		Tax To Be Deducted	
Other Deductions			
Taxable Income			
Tax on Total Income			
Total Payable & Surcharge			

Pensioners are advised to download 'DIRGHAYU' Mobile App from Google Playstore (Android), Apple Store (iOS) or CPAO's website- "<https://cpao.nic.in>" which provides details of last 24 pension payments, grievance lodging facility, etc.

ELECTRONIC FORMAT – A

(Para No. 11(S), 13.1, 13.4.1, 13.4.1(b)(ii), 13.4.1(c)c), 13.4.2, 13.8, 22(C)(iii) & 28(A)(a))

(From CPPC to CPAO)

Sr. No.	Field Name	Type	Maximum Width (Character)	Description
1	CPPC-CODE*	C	7	BSR Code of CPPC
2	Scroll Category*	C	1	'1' If Central Civil General, '2' If AIS Pension '3' Government of Delhi '4' Other Emoluments of President
3	Scroll No*	N	5	'Scroll No. (Running Sl. No. For Financial Year).
4	Scroll Date*	D	8	Scroll Date (YYYYMMDD).
5	Transaction ID**	C	35	Unique Transaction Identification No.
6	Pension Account Holding Branch IFSC Code*	C	11	Pay Branch Code (IFSC Code).
7	Pensioner Name*	C	70	Pensioner Name
8	PPO Number*	C	12	POST1990PPO No. and incase of Pre-199012 Digit New PPO No Issued by CPAO
9	Old PPO Number	C	30	Pre-1990 Old PPO No., not applicable for Post 1990 Cases.
10	Account No.*	C	20	Pensioner's S.B. Account No.
11	Pension cat*	C	1	Category of Pension
12	Basic Pension Applicable	N	6	Basic Pension Before Commutation
13	Pension Commuted as per Record	N	7	Amount of Pension Commuted.
14	Additional Pension Paid	N	7	Additional Pension Paid on Account of Age.
15	Dearness relief paid	N	6	Dearness Relief on Basic Pension (12) + Additional Pension (14) = 12+14

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

Sr. No.	Field Name	Type	Maximum Width (Character)	Description
16	Pension Paid (After Commutation If Any)	N	6	Basic Pension (12) Where No Commutation and Reduced Pension Otherwise (12-13)
17	Personal Pension Paid	N	6	Personal Pension
18	Applicable Pay Commission	N	6	5-5CPC; 6-6CPC; 7-7CPC
19	Medical Allow Paid	N	5	Medical Allowance
20	Interim Relief Paid	N	6	Interim Relief
21	LTC (UT Chandigarh Pensioners) #	N	6	Leave Travel Concession#
22	Gallantry Award#	N	6	Gallantry Award#
23	Commutedvalpaid	N	8	Commuted Value
24	Date of Payment of Commutation	D	8	Date of Payment of Commutation
25	Diff Commuted Value Paid	N	8	Differential Commuted Value
26	Date of Payment of Diff. Commutation	D	8	Date of Payment of Diff. Commutation
27	Diff Gratuity Amount Paid	N	8	Differential Gratuity Amount
28	Date of Payment of Diff. Gratuity	D	8	Date of Payment of Differential Gratuity Amount
29	Constant Attendant Allowance Paid	N	8	Constant Attendant Allowance Paid for disability Pension
30	D.A. Arrears	N	8	Arrears Amount
31	Other Arrears	N	8	Other Arrears Amount
32	Other Pension Paid	N	8	Other Pension Payment Paid
33	Gross Pension Paid*	N	8	Gross Pension Amount = (14+15+16+17+19+20+21+22+23+25+27+29+30+31+32)
34	Current Year Superannuation Pension Recovery Amount	N	8	Current Superannuation Pension Recovery Amount
35	Current Year Family Pension Recovery Amount	N	8	Current Family Pension Recovery Amount

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

Sr. No.	Field Name	Type	Maximum Width (Character)	Description
36	Current Year Commutation Recovery Amount	N	8	Current Commutation Pension Recovery Amount
37	Current Year Gratuity Recovery Amount	N	8	Current Gratuity Amount
38	Previous Year Superannuation Pension Recovery Amount	N	8	Previous Superannuation Pension Recovery Amount. ***
39	Previous Year Family Pension Recovery Amount	N	8	Previous Family Pension Recovery Amount. ***
40	Previous Year Commutation Recovery Amount	N	8	Previous Commutation Pension Recovery Amount. ***
41	Previous Year Gratuity Recovery Amount	N	8	Previous Gratuity Amount. ***
42	LTC Recovery (UT Chandigarh Pensioners)#	N	6	Leave Travel Concession Recovery Amount#
43	Gallantry Award Recovery #	N	6	Gallantry Award Recovery #
44	Income Tax	N	8	Income Tax
45	Net Paid*	N	8	Net Amount Paid = 33 - (34+35+36+37+38+39+40+41+42+43)
46	Year Month When Payment Due*	N	6	Year & Month of Pension Paid (YYYYMM)
	Max Record		498	453+45 = 498 Including Delimiter

Note: The category may be indicated as A, B, C, etc. as shown below:

S. No.	Category Code	Category Description
1	A	Superannuation Pension (other than High Court Judges and Supreme Court Judges).
2	B	Family Pension for A, I, V, P, Q & R categories of Pensioners (other than High Court Judges and Supreme Court Judges).
3	C	Pension / Family Pension for High Court Judges
4	D	Superannuation Pension for Supreme Court Judges
5	E	Family Pension for Supreme Court Judges
6	F	Pension to Ex-MPs and their family pensioners

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

S. No.	Category Code	Category Description
7	G	Swantrata Sainik Samman Pensioners (Freedom Fighters/Political Pensioners) and their family pensioners
8	H	Pensions and other amenities to the former President of India and /Vice-President of India including payment of medical expenses and traveling expenses towards medical check-up of the spouse of the retired/ deceased President of India and /Vice-President of India
9	I	Invalid Pension (for OPS)
10	M	IDA Pension
11	N	IDA Family Pension
12	O	Other pension including special pension to Ex-Army personnel, including the widows of Army personnel who revolted against the British authorities
13	P	Pro-rata Pension (for PSU absorbee).
14	Q	Compulsory Retirement Pension
15	R	Compassionate Allowance
16	S	Disability Extraordinary Pension (for OPS)
17	T	Extraordinary Family Pension (for OPS)
18	V	Voluntary Retirement
19	W	Ordinary Family Pension(for NPS)
20	X	Invalid Pension(for NPS)
21	Y	Disability Extraordinary Pension (for NPS)
22	Z	Extraordinary Family Pension (for NPS)

Note (1): Separate Scroll must be prepared for payment and receipt.

Note (2): Every scroll should be certified by the authorized officers of the CPPC as given below.

"We hereby certify that each and every payment of pension to the pensioners and (including family pensioners) has been made after obtaining and verifying the due certificates. i.e. life-certificate, non-employment / re-employment certificate, re-marriage / marriage certificate; Income Certificate; Declaration by former MPs and Certificate of expenditure by Former Presidents/Vice-Presidents as required in Annexure-XX; XXI; XXII; XXV; XXVI and XXVII of para 16 of the scheme. It is also confirmed that the relevant certificate in each case is held in the branch of the bank concerned, for verification if needed".

Signature of authorized officer:

Name of the authorized officer:

Date:

**DATE WISE MONTHLY STATEMENT - DMS FILE -
ELECTRONIC FORMAT - I
(From CPPC to CPAO)**

(Para No. 11(U), 13.4.1(c)(d) & 13.5)

Sr. No.	Field Name	Type	Width (Characters)	Description
1.	Date	D	8	Date of Generation
2.	CPPC Code*	C	7	BSR Code of CPPC
3.	Scroll Date*	D	8	Report Date (YYYYMMDD)
4.	Receipt Amount in Scroll*	C	20	Receipt Amount mentioned in Date wise Monthly Statement based on Scroll
5.	Payment Amount in Scroll*	C	20	Payment Amount mentioned in Date wise Monthly Statement based on Scroll
6.	Month Year*	C	6	Year and Month (YYYYMM)
Max Record Size			74	69+5 including delimiter

Remark:

- *Indicates mandatory fields.
- Data in file should be Pipe(|) delimited and records by a line break or end-of-line (EOL) character i.e. Carriage Return/ Linefeed (CR/LF).

LIFE CERTIFICATE

(Para No. 17.2(A)(i))

(To be submitted by Pensioner once a year in November and in the case of pensioner aged 80 years and above it can be submitted in the months of October and November)

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

1. Present address of the pensioner/family pensioner.
2. Telephone/Mobile number (if any).
3. E-mail Address (if any).
4. Account No.
5. Signature of the Pensioner/Family Pensioner

Name: _____

Designation of Authorised Person: _____

Seal: _____

Place: _____

Date: _____

ACKNOWLEDGEMENT

Life Certificate of Pensioner/Family Pensioner of Shri/Smt/Ms. _____

(Name of Pensioner/Family pensioner)

holder of Pension Payment Order No. _____ has been received.

Date: _____

Signature: _____

Name: _____

Stamp of the receiving Bank branch: _____

NON-EMPLOYMENT / RE-EMPLOYMENT CERTIFICATE

(To be given by pensioner once a year in October/November)

(Para No 17.4 & 17.10(i))

- (A) I declare that I have been employed / re-employed in the Offices which is a part of / financed by and was in receipt of the following monthly rates of emoluments during the year ended November, 20..... or during the month of within the said year:

(a) Pay _____

(b) Special Pay _____

(c) Other Allowances / Fees / Honorarium (it includes D.A., A.D.A., these to be shown clearly)

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

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 by Government has been violated.

Or

I declare that I have accepted Commercial Employment in India without obtaining the sanction of Central Govt.

NOTE - This declaration is required to be given for a period of one year from the date of retirement.

- (B) I declare that I have not accepted any employment under a Govt. outside India /an International Organisation of which Govt. of India is not a member.

Or

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

Or

I declare that I have accepted employment under a Govt. outside India/an International Organisation of which Govt. of India is not a member, without obtaining the previous sanction of the Central Govt. of which Govt. of India is not a member, without obtaining the previous sanction of the Central Govt.

Signature : _____

Place:

Name of the Pensioner : _____

Date:

P.P.O. No. : _____

Certificates at (B) is to be furnished only by retired Group 'A' Officers in May and November each year.

**MARRIAGE/RE-MARRIAGE, SELF-CERTIFICATION BY
THE FAMILY PENSIONER ITSELF**

(Para No. 17.7(i) & 17.7(ii))

- (i) In the event of re-marriage, I undertake to report the fact promptly to the Bank.

(Applicable only to spouse in receipt of family pension and to be furnished only once at the time of commencement of family pension)

Or

- (ii) I hereby declare that I am not married/ re- married. In the event of marriage /re-marriage I undertake to report the fact promptly to the Bank.

(To be submitted by unmarried son/daughter/widowed daughter/divorced daughter once in a year in November)

Signature _____

Name of the family pensioner _____

Relationship with deceased Government Servant/Pensioner _____

P.P.O. No. _____

Place:

Date:

Note:-

- (i) Spouse is eligible for family pension till death or remarriage.
- (ii) Childless Widow, physically/mentally disabled child and disabled child and physically/mentally disabled sibling continues to get family pension even if they get married/re-married. As such above certificate is not to be submitted by them.
- (iii) Authority: Rule 50(8) (a); 50(8) (k); 50(9) (p) and 50(11) (b) of CCS (Pension) Rules, 2021.

**APPLICATION FOR SWITCHOVER OF PENSION PAYMENT
THROUGH AUTHORISED BANK**

(Para No. 14.1 & 14.1.(C))

(To be submitted in duplicate)

To

The PAO/ Treasury/ Pension Disbursing Officer

(Address)

Sir,

I opt to draw my pension through Authorised Bank and give below necessary particulars to enable you to make arrangements in this regard.

1. PARTICULARS OF PENSIONER

- (a) Name
- (b) PPO No.
- (c) Present address
- (d) Contact No. & E-mail address (if any).

2. PARTICULARS OF THE AUTHORISED BANKS WHERE PAYMENT IS DESIRED

- (a) Name
- (b) Branch and Address where payment is desired
- *(c) My Saving Bank Account No.

(either single account in the name of pensioner/family pensioner or joint account with spouse in whose favor an authorization for family pension exists in the PPO operated either by "**former or survivor**" or "**either or survivor**" basis)

- (d) IFSC

Yours faithfully,

(Sd/-)

(Pensioner)

Place:

Date:

*('Joint' or either or survivor' account is permissible).

Pensioner's Specimen Signature _____

Contd.

FOR USE IN THE OFFICE OF THE PENSION DISBURSING AUTHORITY

Forwarded to the Central Pension Accounting Office for transmission to the CPPC of Authorized Bank)
(Name of PAHB).

The Disburser's half of PPO of Shri/Smt./Kum. _____ bearing No. _____
is (are) sent herewith.

The pensioner has been paid pension © Rs. _____ p.m. and dearness
relief thereon © Rs. _____ up to the month of _____
Pension due from the month of _____ is to be arranged by the Bank.

Station:

(Pension Disbursing Authority)

Date:

(With Name & Seal)

SAMPLE APPLICATION FORMAT FOR CHANGE OF BRANCH WITHOUT CHANGE OF BANK FOR PENSION

(Para No. 15(a) & 15.(b))

To,
The Manager,

_____ (Name of existing branch or new branch)

_____ (Address of branch to which application is being sent)

Subject:- Change of branch for drawing Pension from _____ (Name of existing branch) to
_____ (Name of new branch).

Sir,

My pension at present is being credited in the account maintained in _____ (name and address of existing branch). The details are as under:-

Account Number: _____

Name of Account holder: _____ PPO No.: _____

Hence forth, I want to draw my pension from _____ (Name of new branch) as per details given below:-

Account Number: _____ (in new bank)

Name of Account holder: _____

Branch Address: _____ (complete address of new bank's branch)

IFSC Code: _____ (of new bank's branch)

My current address: _____ (complete address)

E-mail: _____ Mobile No.: _____

Thanking You

Yours Sincerely

Signature of Pensioner
(Name of Pensioner)

Copy for information and necessary action to :-

1. PAO/AG _____ (Complete address of PPO issuing Authority)

Note: -

1. This application can be given either at old branch or at new branch.
2. Existing branch of the bank can be requested to transfer your account to new branch

SAMPLE APPLICATION FORMAT FOR CHANGE OF BANK FOR PENSION

(Para No. 15(c))

To,

The Manager,

_____ (Name of existing branch or new branch)

_____ (Address of branch to which application is being sent)

Subject:- Change of Bank for drawing Pension from _____ (Name of existing bank) to
_____ (Name of new bank).

Sir,

My pension at present is being credited in the account maintained in your branch. The details are as under:-

Account Number: _____

Name of Account holder: _____ PPO No.: _____

Hence forth, I want to draw my pension from _____ (Name of new branch) as per details given below:-

Account Number: _____ (in new bank)

Name of Account holder: _____

Branch Address: _____ (complete address of new bank's branch)

IFSC Code: _____ (of new bank's branch)

My current address: _____ (complete address)

E-mail: _____ Mobile No.: _____

Thanking You

Yours Sincerely

Signature of Pensioner
(Name of Pensioner)

Copy for information and necessary action to :-

1. PAO/AG _____ (Complete address of PPO issuing Authority).

DECLARATION BY MPs FOR DRAWAL OF PENSION

(Para No.17.5)

(To be furnished by the former Member of Parliament with his first pension bill and thereafter once a year in the month of November)

(A) I declare that -

(i) I am not elected to the Office of the President/Vice-President or appointed to the Office of the Governor of any State or Administrator of any Union Territory

for

(ii) I am not a member of Council of States (Rajya Sabha) or House of the People (Lok Sabha), any Legislative Assembly or Legislative Council of a State or Metropolitan Council of Delhi constituted under Section 3 of Delhi Administration Act, 1966.

Or

I am not employed on salary under the Central Govt. or any State Govt. or any Corporation owned or controlled by the Central Govt. or any State Govt. or any Local Authority or I am not otherwise entitled to any remuneration from such Government or Corporation or Local Authority.

Or

(iv) I am not receipt of any pension from Central Govt./State Govt./ and Local Authority/ Corporation owned or controlled by the Central Govt. or any State Govt.

Or

(B) (i) I am holding the Office of or _____
Member of or employed as _____
In* _____ and the total remuneration received by me is Rs. _____

Or

(ii) I am in receipt of Rs. _____
Pension drawing from* _____

Station:

Signature : _____

Name of Pensioner : _____

Date:

Address : _____

*Here mention the name of Office of the Central Government/State Government/Local Authority/ Corporation owned or controlled by the Central Government or State Government.

**CERTIFICATE OF EXPENDITURE
(By Former President / Vice President)**

(Para No. 17.6)

FORM A

Certified that the amount of Rs. (in figures) _____ Rupees (in words)
drawn by me during the year ending 31st March, 20_____
has been expended on the maintenance of my Secretariat Staff and the office expenses thereof.

Signature :

Date :

Place :

or

FORM B*(By any Person Authorised by the Former President/Vice-President)''*

Certified that the amount of Rs. (in figures) _____ Rupees (in words)
drawn by me during the year ending 31st March, 20_____
has been expended on the maintenance of the retired President's / Vice-President's'' Secretarial Staff and
the Office expenses thereof.

Signature :

Name :

Designation :

Date :

Place :

SAMPLE FORMAT FOR INCOME CERTIFICATE

(Para No. 17.8)

INCOME CERTIFICATE TO BE FURNISHED BY THE MEMBER OF FAMILY IN RECEIPT OF FAMILY PENSION TO THE PENSION DISBURSING AUTHORITY IN THE MONTH OF NOVEMBER EACH YEAR.

(i) By Childless widow on re-marriage and Child or guardian (other than a child or a sibling suffering from a mental or physical disability) in receipt of Family Pension

- (a) Certified that my income from other sources is less than the minimum family pension under sub-rule (2) of Rule 50 of CCS (Pension) Rules, 2021 as amended from time to time and the dearness relief admissible thereon.
- (b) I shall intimate the pension disbursing authority the date from which my income from other sources becomes equal to or more than the minimum family pension under sub-rule(2) of Rule 50 of CCS (Pension) Rules, 2021 as amended from time to time and the dearness relief admissible thereon.

Signature

Name of Family Pensioner :

Relationship with pensioner :

PPO Number :

OR

(ii) By a child or a sibling suffering from a mental or physical disability or guardian in receipt of Family Pension

- (a) Certified that my overall income from sources other than family pension is less than the entitled family pension under sub-clause (i) of clause (a) of sub-rule (2) of Rule 50 of CCS (Pension) Rules, 2021 as amended from time to time and the dearness relief admissible thereon, payable on death of the Government servant or pensioner concerned.
- (b) I shall intimate the pension disbursing authority the date from which my overall income from sources other than family pension becomes equal to or more than the entitled family pension under sub-clause (i) of clause (a) of sub-rule (2) of Rule 50 of CCS (Pension) Rules, 2021 as amended from time to time and the dearness relief admissible thereon.

Signature

Name of Family Pensioner/Guardian :

Relationship with pensioner :

PPO Number :

OR

Contd.

(iii) By the parent in receipt of Family Pension

- (a) Certified that parent combined income is less than the minimum family pension under sub-rule (1) of Rule 50 of CCS (Pension) Rules, 2021 as amended from time to time and the dearness relief admissible thereon.
- (b) I shall intimate the pension disbursing authority the date from which our combined income becomes equal to or more than minimum family pension under sub-rule (1) of Rule 50 of CCS (Pension) Rules, 2021 as amended from time to time and the dearness relief admissible thereon.

Date: _____

Signature of Parent :

Name of Family Pensioner :

Relationship with pensioner :

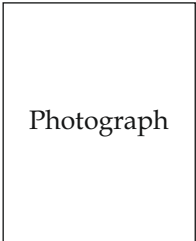
PPONumber

Note:- Tick whichever is applicable.

FORM 12

(Para No. 18.10, 26.4, 26.4.1, 26.5, 26.5.1 & 26.5.3)

Application to be submitted to Pension Disbursing Authority by spouse/co-authorised family member for commencement of family pension on death of a pensioner or family pensioner.



Photograph

1. (i) Name of the Government servant/pensioner in respect of whom family pension is being claimed.
- (ii) Name of pensioner/family pensioner on whose death family pension is claimed
- (iii) Date of death of pensioner/family pensioner
- (iv) PPO No. of pensioner/family pensioner
2. Name and other details of claimant-

Name	Date of birth (DD/MM/YYYY)	Relationship with the deceased Government servant/ pensioner	Postal Address

3. In case the claimant is minor or suffering from disorder or disability of mind, including mental retardation, details of guardian/nominee, wherever applicable -

Name	Date of birth (DD/MM/YYYY)	Relationship with the minor/ mentally disabled claimant	Relationship with the deceased Government servant/pensioner	Postal Address

Contd.

4. Details of Bank account to which family pension is to be credited

A/c No.		Bank's Name and	
IFSC Code		branch	

I am aware that future good conduct of the claimant/family pensioner shall be an implied condition for every grant of family pension and its continuance.

Signature or left hand thumb impression of the claimant/ guardian

Mobile/Telephone No. _____

Permanent Account Number for Income Tax (PAN) _____

Aadhaar No. (Voluntary) _____

List of Documents to be submitted with Form 12

- Two specimen signatures of claimant (to be furnished in a separate sheet)
(Two slips each bearing the left hand thumb and finger impressions may be furnished by a person who is not literate to sign his name. If such an on account of physical disability is unable to give left hand thumb and finger impressions he/she may give thumb and finger impressions of the right hand. Where a Government servant has lost both the hands, he/she may give toe impressions.)
- Two copies of passport size photographs of the claimant
- Undertaking for refunding any excess payment made by the pension disbursing Bank
- Specimen signature or left hand thumb and finger impressions of guardian, in the case of the guardian who is not literate enough to sign his or her name
- Two self-attested copies of passport size photograph of the guardian/nominee.
- Descriptive roll of the guardian/nominee, wherever applicable, showing the particulars of height and identification marks, self-attested.
- Copy of PPO of pensioner/previous family pensioner (To be provided, if available)
- Proof of permanent address of the guardian.
- Copy of death certificate of the deceased pensioner/previous family pensioner.

DEARNESS RELIEF

(Para No. 21(D))

DoP&PW OM No. 45/73/97-P&PW (G)

Dated: 02.07.1999

OFFICE MEMORANDUM

Subject: - Recommendations of the 5th Central Pay Commission-Payment of Dearness Relief to re-employed pensioners and employed family pensioners- decision regarding.

1. In terms of the existing orders, Dearness Relief to pensioners and family pensioners is to remain suspended during the period a pensioner/family pensioner is re-employed/ employed under the Central or State Government or in a Statutory Corporation/Company/Body/Bank under them in India or abroad. These orders are also applicable to pensioners and family pensioners permanently absorbed in a Statutory Corporation/Company/Body/Bank under the Central or State Government.
2. In Paragraph 138.21 of their Report, the 5th Central Pay Commission had recommended that Dearness Relief should be paid to employed family pensioners and re-employed pensioners in cases where their pay is fixed at the minimum of the pay scale of the post of re-employment ignoring the entire pension, and that in other cases of re-employment, Dearness Relief shall be payable on pay plus the non-ignorable portion of pension as was the case at present. The Commission had further recommended in Paragraph 141.12 that, with a view to maintaining the original value of the pension, the payment of Dearness Relief should not be suspended where pay is fixed at the minimum of the pay scale during employment / re-employment of a family pensioner/pensioner.
3. These recommendations have been considered and accepted by the Government. The President is accordingly pleased to decide as follows:
 - (a) In so far re-employed pensioners are concerned, the entire pension admissible is to be ignored at present only in the case of those civilian pensioners who held posts below Group "A" and those ex-servicemen who held posts below the ranks of Commissioned Officers at the time of their retirement. Their pay, on re-employment, is to be fixed at the minimum of the pay scale of the post in which they are re-employed. Such civilian pensioners will consequently be entitled to Dearness Relief on their pension in terms of the recommendations of the 5th Central Pay Commission at the rates applicable from time to time.
 - (b) In terms of the existing orders on the subject, the pay of re-employed pensioners who held Group 'A' post or posts of the ranks of Commissioned Officers at the time of their retirement is to be fixed at present.
 - at the same stage as last drawn before retirement or, if there is no such stage
 - at the stage next above the pay last drawn.
 - at the maximum of the pay scale, if the last drawn is more than the maximum of the pay scale of the post in which re-employed.
 - at the minimum of the pay scale of the post in which re-employed, if it is more than the pay last drawn.

Contd.

Further, the pay on re-employment is required to be fixed after ignoring only a portion of the pension [Rs. 1,500] received for the previous employment. In view of the fact that (i) the pension is taken into account in such cases and is not entirely ignored; (ii) the pay in the post of re-employment is not required to be fixed at the minimum of the scale in all cases; and (iii) Dearness Allowance at the rates applicable from time to time is also admissible on the pay fixed in terms of the orders on the subject, these re-employed pensioners will not be entitled, in addition, to any Dearness Relief on their pension.

- (c) As regards employed family pensioners, since the family pension received by the eligible dependents of Central Government employees is, in any case, not taken into account in determining their pay on employment, Dearness Relief at the rates applicable from time to time shall be admissible on their family pension.
- (d) While implementing these decisions, orders issued by the Department of Personnel & Training vide O.M. No. 3/1/85-Estt. (Pay-II) dated 31.07.1986 and as amended from time to time regarding fixation of pay of re-employed pensioners shall be duly kept in view.
- (e) These orders shall be effective from July 18, 1997.

4. (I) In accordance with the Government's decision, referred to in the preceding Paragraph, all family pensioners, in receipt of family pension from the Central Government who were/are employed under the Central Government or the State Government or a Corporation/ Company/ Body/ Bank under them in India or abroad shall be eligible to draw dearness relief, at rates applicable from time to time, on the amount of family pension, with effect from July 18, 1997. A certificate may still be necessary to determine dependency. All Pension Payment Authorities, including authorized Public Sector Banks are requested to forthwith release dearness relief on family pensions in cases where this was withheld on account of the family pensioners concerned being employed. The arrears, if any, due with effect from July 18, 1997 shall also be paid.

4. (II) (a) In the case of Central Government pensioners who were/are re-employed under the Central Government or the State Government or a Corporation/ Company/ Body/ Bank including an autonomous organization under them in India or abroad or had/ have been permanently absorbed in such Corporation/ Company/ Body/ Bank or autonomous organization, dearness relief will now be admissible to such of those re-employed pensioners who satisfy the conditions referred to in Para 3(a) above. For this purpose, the Central Government Departments concerned, including subordinate organizations, State Government, Corporation Company/ Body/ Bank etc. employing a Central Government pensioner shall be required to issue of certificate indicating the following:

- (i) The re-employed pensioner retired from a civil or military post in the Central Government and was holding a post not included in classified as Group 'A' or a post below the rank of commissioned officer in the armed forces.
- (ii) The entire amount of pension sanctioned by the Central Government was ignored in fixation of the pay on re-employment i.e. no part of the pension was taken into account in such fixation of pay in the pay scale of the post in which the Central Government retired/ retiree officer was re-employed/ absorbed: and
- (iii) The pay of the re-employed/ absorbee was / is fixed at the minimum of the pay scale of the post in which he had/ has been initially re-employed after his retirement from the Central Government.

Contd.

- (b) All Central Government Ministries/Departments/Organizations shall bring these orders to the notice of all Central Government pensioners who happened to be re-employed by them as on July 18, 1997 or were/are re-employed subsequently. In cases such re-employed pensioners satisfy the conditions referred to above, the necessary certificate on the above lines shall be issued after verification from the details referred to in Para 17 of the Central Civil Services (Fixation of pay of Re-employed pensioners) Order 1986 issued vide Department of Personnel & Training O.M. No.3/1/85-Estt. (Pay-II) dated 31.07.1986 and as amended from time to time.
 - (c) The Pension Disbursing Authority shall release dearness relief on pension to those re-employed pensioners who submit the Certificate referred to above.
 - (d) In all other cases of re-employed pensioners, no dearness relief shall be admissible on pension during the period of their re-employment. Payment of dearness relief in these cases shall become admissible only with effect from the date they cease to be re-employed.
 - (e) The Pension Disbursing Authority shall require such a pensioner to produce a certificate of cessation of re-employment from the office in which he had been re-employed.
- 5. Formal amendment to the Central Civil Services (Pension) Rules, 1972 is being issued separately.
 - 6. CPAO may take immediate action to suitably amend the relevant provision of the Scheme for Payment of pension to Central Government Civil Pensioner, including the proforma at Annexure-XVIII and notify the same to all Public Sector Banks disbursing pension to Central Government pensioners/ family pensioners. A copy of the notification may be endorsed to this department.
 - 7. Necessary orders in respect of re-employed Defence pensioners and family pensioners will be issued separately by the Ministry of Defence.
 - 8. Administrative Ministries may bring these orders to the notice of all subordinate organizations, autonomous bodies and Public Sector Undertakings including Nationalized banks, financial institutions, etc. under them so that the eligible Central Government pensioners re-employed in these organizations do not face any difficulty in obtaining the requisite certificate.
 - 9. This issues with the concurrence of the Ministry of Finance, Department of Expenditure.
 - 10. In so far as these orders relate to personnel of the Indian Audit and Accounts Department, these have been issued in consultation with the Comptroller & Auditor General of India.

Sd.
(Ganga Murthy)
Director

(Para No. 25.1(b))

No. 1/22/2012-P&PW (E)

**Government of India Ministry of Personnel,
P.G. & Pensions
Department of Pension & Pensioners' Welfare**

3rd Floor, Lok Nayak Bhavan
Khan Market, New Delhi
Dated: 10th July, 2013

Offices Memorandum

- Sub:** (i) Payment of arrears of pension in cases where valid nomination has not been made under the Payment of Arrears of Pension (Nomination) Rules, 1983;
- (ii) Payment of arrears of family pension - reg.
1. Attention is invited to the Payment of Arrears of Pension (Nomination) Rules, 1983 which provide that after the death of the pensioner, all moneys payable to the pensioner on account of pension will be paid to the nominee of the deceased pensioner. In the absence of any nomination made by the pensioner, the arrears of his/her pension are paid to the legal heir as per the procedure indicated in para 4 of part A of annexure to Ministry of Finance OM No. 1(3)-E.V/83, dated 11.10.1983. However, dependents of some pensioners expressed difficulties in obtaining the legal heir-ship certificates and represented that the necessity of production of legal heir-ship certificates may be waived where the amount of arrears payable is small.
 2. The matter had been examined in Ministry of Finance, D/o Expenditure vide OM dated 04/06/1985 and it was decided that in case where a valid nomination does not exist under the Payment of Arrears of Pension (Nomination) Rules, 1983 and the dependent of pensioner is unable to produce the legal heir-ship certificate, the Payment of Lifetime Arrears of Pension accruing to the deceased pensioner may be authorized on the basis of any documentary proof regarding the relationship and heir-ship of the claimant if the gross amount of arrear does not exceed Rupees 25,000. In such cases, if the gross amount did not exceed Rupees 5,000 and case represented no peculiar features, the accounts officer was authorised to make the payment on his own authority.
 3. The Government has further looked into the matter and decided to increase the limits of Rupees 5000 and 25000 as indicated in Department of Expenditure OM, dated 4.6.85 to Rupees 50,000 and 2,50,000 respectively. The conditions and the procedure of payments indicated in Department of Expenditure OM dated 22.10.1983 and 04.06.1985 will remain the same, which are reiterated hereunder.
 4. The Pension Disbursing Authority (PDA) may receive application along with any documentary proof regarding the relationship and heir-ship of the claimant. In case the claimant is the recipient of family pension, the disbursing Officer will verify the identity of the claimant with reference to the disburser's half as well as pensioner's half of the PPO and give a certificate of having done so. PDA will duly attest the documents received from the applicant and forward the seal along with the application to the Accounts Officer. The Accounts Officer, on receipt of application along with a copy of PPO of the pensioner and other documents from the PDA, will calculate the amount of arrears and issue necessary authority for payment of life-time arrears to the disbursing authority if the case does not present any peculiar features and the amount does not exceed Rs. 50,000. In case the amount exceeds Rupees 50,000 but does not exceed Rupees 2,50,000, the Accounts Officer will obtain the

Contd.

orders of the Head of Department or Administrator or the CAG in the case of pensioners from Indian Audit & Accounts Department or any Officer of that Department declared as an HOD. Payment will be made on execution of a duly stamped indemnity bond in Form T.R. 14/G.A.R. 26, with such sureties as necessary in terms of para 7 below. In case of any doubt and also in cases where the amount of arrears exceeds Rupees 2,50,000, payments shall be authorized to be made only to the persons producing the legal authority.

5. This department's OM No. 43/4/95-P&PW(G), dated 30.10.1995 stipulates that in the event of death of a family pensioner, the right to receive any arrears of family pension would automatically pass on to the eligible member of the family next in line. The requirement of succession certificate for payment of any arrears occurs only where there is no member in the family who is eligible to receive family pension after the death of the family pensioner. Therefore, it has been decided that the provisions of this office memorandum will also apply to the payment of arrears of family pension where no member of family is eligible to receive family pension.
6. The Head of Department here means the Head of Department as defined in rule 2(xvi) of the General Financial Rules, 2005. However, in order to ensure that the citizens do not have to face unnecessary hardships, it has been decided that in the case of field establishments, the Administrative Ministries/Departments may delegate the power of Head of Department to the Head of Office in the rank of Deputy Secretary/Director, if felt necessary by them. It is also clarified that this OM will cover all such past cases.
7. Normally, there should be two sureties, both of known financial stability. However, in case the amount of claim is less than Rs. 75,000/-, the authority accepting the indemnity bond for and on behalf the President of India should decide on the merits of each case whether to accept only one surety instead of two. The obligor as well as the sureties executing the indemnity bond should have attained majority so that the bond has legal effect or force. The bond is required to be accepted on behalf of the President by an officer duly authorised under Article 299 (1) of the Constitution.
8. These orders will not be applicable in cases where a valid nomination exists under the Payment of Arrears of Pension (Nomination) Rules, 1983. In such cases, the payment of arrears will be authorised to be made to the nominee (s).
9. As regards pensioners/ family pensioners belonging to the Indian Audit and Accounts Departments, these Orders issue after consultation with the Comptroller and Auditor General of India.
10. This issues with the concurrence of Ministry of Finance, Department of Expenditure, vide their ID Note No.568/E.V/2013, dated 28th June, 2013 and O/o Controller General of Accounts vide their ID No. 1(7)/TA-III/2011-12/Misc./116, dated 13.02.2013.


(Sujasha Choudhury)

Deputy Secretary to the Govt. of India

1. All Ministries/Departments of the Government of India
2. O/o The Comptroller & Auditor General of India
3. O/o The Controller General of Accounts, Lok Nayak Bhavan, New Delhi.
4. Pensioners' Associations as per mailing list maintained in this department.

Single Pension Application Form

Form 6-A

[Para No.25.3]

A. Particulars to be obtained by the Head of Office from the retiring/retired Government Servant

Photograph(s)
2.5 cm x 3.5 cm

1. Detail of Government servant:

Name		Designation/ Rank	
Date of birth		Date of retirement	
Ministry/Department/Office		PAN No.	
Aadhaar No		Nationality	

2. Address after retirement for future correspondence:

Flat/House No./Bldg. Name		Street/ Locality	
Village & Post Office/ Block		City & District	
State		Pin Code	
Mobile No		Telephone No.(If any)	
E-mail ID		Alternate E-mail ID	

3. Details of Bank through which Pension is to be drawn:

Type of A/c	Single/ Joint with Spouse	A/c No.	
Bank's Name		Branch Address	
IFSC			

Note1: Please attach a copy of the first page of passbook/cancelled cheque/document showing the name of Account Holder. (The name should be the same in the bank account, this form and the office records.)

Note2: Please ensure that the Government servant is the Primary Account holder in the Joint Account.

Note3: In case Head of Office is satisfied that it is not possible for the retiring Government servant to open a joint account for reasons beyond his / her control, this requirement may be relaxed.

4. Details of member of the family of Government servant who has been authorized under Rule 57(3) to submit this Form on behalf of the retiring/retired Government servant (if applicable):

Name		Relationship with the Government servant	
Aadhaar No.		Nationality	
Flat/House No./Bldg. Name		Street/Locality	
Village & Post Office/Block		City & District	
State		Pin Code	
Mobile No.		Telephone No. (If any)	
E-mail ID		Reason(s) for non-submission of form by government servant	

5. I desire to commute _____% (in words) of my pension under Central Civil Services (Pension) Rules, 2021 in accordance with the provisions of the Central Civil Services (Commutation of Pension) Rules, 1981.

Note: A member of family who has been authorised under Rule 57(3) to submit this Form on behalf of the retiring/retired Government servant shall not be eligible to apply for commutation of pension.

6. Indicate whether family pension is also admissible from any other source - Military or State Government or Public sector undertaking/autonomous body/local fund under the Central or State Govt.: Yes/No
7. Whether any departmental or judicial proceedings pending against the Government servant? If so, the details thereof:
8. Whether the Government servant wants to receive Pension Payment Order (PPO) in Office through Head of Office?: Yes/No

Declarations

(Tick the statement which is applicable)

- (1) I am satisfied with the length of qualifying service to be reckoned for pension and gratuity, as intimated by the Head of Office under Rule 57(1)(c)

OR

I am not satisfied with the length of qualifying service to be reckoned for pension and gratuity, as intimated by the Head of Office under Rule 57(1)(c) and I have submitted a representation in this respect separately.

OR

I have not been intimated about the length of qualifying service to be reckoned for pension and gratuity.

- (2) I am satisfied with the emoluments and average emoluments to be reckoned for pension and gratuity, as intimated by the Head of Office under Rule 57(1)(c).

OR

I am not satisfied with the emoluments and average emoluments to be reckoned for pension and gratuity, as intimated by the Head of Office under Rule 57(1)(c) and I have submitted a representation in this respect separately.

OR

I have not been intimated about the emoluments and average emoluments to be reckoned for pension and gratuity.

- (3) I am aware that future good conduct of the pensioner/ family pensioner shall be an implied condition for every grant of pension/ family pension and its continuance.

Enclosures : As per list attached

Note 1: Commutation of pension is optional. Item 5 may be struck off if the retiring Government servant does not desire to commute pension.

Note 2: A separate application for commutation of superannuation pension in Form 1-A of Central Civil Services (Commutation of Pension) Rules, 1981 is required to be submitted in case the retiring/retired Government servant desires to apply for commutation of pension after submission of this form.

Note 3: Commutation of pension after one year or for commutation of pension in case of compulsory retirement pension/invalid pension/compassionate allowance will be applied in Form-2 of Central Civil Services (Commutation of Pension) Rules, 1981.

Note 4: Aadhaar Number, if provided, consent to link it to bank account and also for authentication of identity from UIDAI for pension related purpose only, is presumed.

B.I Details of Family Members

[See rules 50 (15), 57, 58, 59, 60, 62 and 80]

- The details of all members of family (whether eligible for family pension or not, who are alive as on date) including spouse, all children, parents/parents in law and disabled siblings (brothers and sisters) may be given.
- The fact regarding disability or change of marital status of a family member should also be indicated in the 'Remarks' column.
- Wife and husband shall include judicially separated wife and husband.

S.N.	Name	Date of Birth (DD/MM/YYYY)	Aadhaar No.	Relationship with Govt. Servant	Marital Status	Remarks
	1	2	3	4	5	6
1						
2						
3						
4						
5						
6						
7						
8						

Note:

- (i) In case of new addition of name, not included in service book, proof of date of birth is to be submitted.
- (ii) In the case, Form 6-A is being submitted by any person other than Government servant and spouse, the family member details already submitted by the Government servant shall be added in the details and no change in the family member details shall be allowed.

B.II Whether any member of the family (other than spouse), as above, is proposed to be co-authorized for family pension i.e. permanently disabled child/Dependent Parents/Permanently disabled siblings [Rule 63(1) and 79(2)]: Yes/No

If yes, the details regarding co-authorized family member (s) may be given as under:

Name of the family members to be co authorized									
Photograph									
S.N.	Name of the family member co-authorized	PAN	Signature/ left hand thumb impression	Personal mark of identification	Details of pension/ family pension from other sources (if any)	Address	Tel/ Mob. No. and e-mail ID	Details of Bank Account (optional)	Branch Address (If Bank Account details are given)
1								A/c No- IFSC-	
2								A/c No- IFSC-	
3								A/c No- IFSC-	

B.III In case the family member(s) to be co-authorized, suffering from disorder or disability of mind, including mental retardation, details of guardian/ nominee, wherever applicable:

S. No.	Name of the family member co-authorized	Name of guardian/ nominee	Date of Birth of guardian/ nominee	Aadhaar No.	PAN	Relationship with the Govt Servant	Relationship with mentally disabled family member	Tel/ Mob. No. and e-mail ID	Address
1									
2									
3									

Note:-

- (i) The name(s) of permanently disabled child/children/siblings and/or dependent parents shall be added in the PPO only if there is no other eligible prior claimant for family pension
- (ii) The co-authorization shall become invalid in case any other member of family becomes entitled to family pension prior to the co-authorized family member.

List of Documents to be submitted/enclosed.

1. Two specimen signatures (to be furnished in a separate sheet). If the member of the family cannot sign his/her name then he/she is required to put the impression of his/her left/right thumb etc. on the document in lieu of specimen signature.
2. Proof of identity.
3. Proof of relationship with the pensioner.
4. Certificate of age showing date of birth.
5. A copy of Photo ID proof of the guardian along with proof of Permanent Address.
6. Two specimen signatures of guardian (to be furnished in a separate sheet if the member of the family is minor or suffering from mental disability)
7. If the guardian cannot sign his/her name then he/she is required to put the impression of his/her left/right thumb etc. on the document in lieu of specimen signature.
8. Last Income Tax Return failing which Certificate from SDM failing which any other document regarding income in support of the claim for family pension.

C. Common Nomination Form for Gratuity, General Provident Fund and Central Government Employees' Group Insurance Scheme

[See Rule 46 of Central Civil Services (Pension) Rules, 2021, Rule 5 of General Provident Fund (Central Services) Rules, 1960 and Para 19.7 of Central Government Employees' Group Insurance Scheme, 1980]

- i. any amount of gratuity, the payment of which may be authorised under rule 44 and Rule 45 of CCS (Pension) Rules, 2021
- ii. amount that may stand to my credit in the General Provident Fund
- iii. any amount that may be sanctioned by the Central Government under the Central Government Employees Group Insurance Scheme, 1980

Type of Benefits	Name, date of birth (DOB) and address of the nominee	Relationship with employee/pensioner	Share to be paid to each	If nominee is minor, name, DOB and address of person who may receive the amount on behalf of minor	Name, DOB, relationship and address of alternate nominee in case the nominee under Column(2) predeceases the employee	Share to be paid to each	Name, DOB and address of person who may receive the amount if alternate nominee in Column(6) is a minor	Contingency on happening of which nomination shall become invalid
1	2	3	4	5	6	7	8	9
Gratuity								

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

GPF								
GIS								

These nominations supersede any nominations made by me earlier.

Note:-

- (i) In the case, Form 6-A is being submitted by any person other than Government servant, the nomination already submitted by the Government servant shall be added in the details and no change in the nomination shall be allowed.
- (ii) The nominee(s)/alternate nominee(s)' shares together should cover the whole amount.

D. (Common Nomination Form for Arrears of Pension and Commutation of Pension)

[See Rule 5 of Payment of Arrears of Pension (Nomination) Rules, 1983 and Rule 7 of Central Civil Services (Commutation of Pension) Rules, 1981]

- i. Arrears of Pension
- ii. Commuted Value of Pension payable under Central Civil Services (Commutation of Pension) Rules, 1981

Type of Benefits	Name, date of birth (DOB) and address of the nominee	Relationship with employee/pensioner	Share to be paid to each	If nominee is minor, name, DOB and address of person who may receive the amount on behalf of minor	Name, DOB, relationship and address of alternate nominee in case the nominee under Column(2) predeceases the employee	Share to be paid to each	Name, DOB and address of person who may receive the amount if alternate nominee in Column(6) is a minor	Contingency on happening of which nomination shall become invalid
1	2	3	4	5	6	7	8	9
Commuted Value of Pension								
Arrears of Pension								

These nominations supersede any nominations made by me earlier.

Note: The nominee(s)/alternate nominee(s)' shares together should cover the whole amount.

E. Undertaking by Government servants who have worked in any Intelligence or Security-related organization(s)

(See Clause (b) of Sub-rule (4) of Rule 7)

1. I, _____, who have worked in _____ (Name of Organization(s)) on the post of _____, for the period from _____ to _____, do here by solemnly declare that, save with prior approval of the Competent Authority, I shall not publish in any manner, while in service or after my retirement, any information or material or knowledge which is related to the domain of the organisation and obtained by virtue of my working in the said Organization. This declaration is notwithstanding my responsibilities and liability, in terms of the relevant conduct rules, pension rules, laws dealing with offences relating to official secrets or national security and Intelligent Organisations (Restriction of Rights) Act, 1985 (58 of 1985), as the case may be. I further agree that in the event of any failure of the above undertaking by me, the decision of the Government as to whether it was likely to prejudicially affect the aspects stated above shall be binding on me.
2. I am aware that the pension which may be granted to me after retirement, in terms of the relevant pension rules, can be withheld or withdrawn, in full or part, for any failure of this undertaking given.

Note:-

- (i) Write not applicable for other Ministry / Department / Organization
- (ii) In case, the form is being filled on behalf of government servant, this section may be strucked down.

F. Option for availing Medical Facilities under Central Government Health Scheme or Fixed Medical Allowance after retirement.

I opt the following facility	
i. I will be residing in a CGHS area and would be availing CGHS facility	
ii. I will be residing in a CGHS area but would not be availing CGHS facility. I understand that I will not be eligible for Fixed Medical Allowance (FMA)	
iii. I will be residing in non-CGHS area but would be availing CGHS facility for In-patient Department (IPD) and Out-patient Department (OPD) treatment. I will not be eligible for FMA	
iv. I will be residing in a non-CGHS area but would be availing CGHS facility for IPD treatment only by payment of CGHS contributions. I will also avail FMA for OPD treatment.	
v. I will be residing in a non-CGHS area and would not be availing CGHS facility for both IPD treatment and OPD treatment. I will avail FMA.	
vi. I will avail medical facilities available to spouse/ family members who is an employee/ pensioner of Government/ PSU/ Autonomous Body. I will not avail CGHS facility and FMA	
vii. Avail Medical facility of previous Organization. I will not avail CGHS facility and FMA	
viii. Avail Medical Facility of Previous Organization/ ECHS facility/ other Health facility. I will not avail CGHS facility and FMA	

G. Undertaking

(See Rules 57, 58, 60, 63 and 80)

To

The Branch Manager

In consideration of your having, at my request, agreed to make payment of pension due to me every month by credit to my account with you. I the undersigned agree and undertake to refund or make good any amount to which I am not entitled or any amount which may be credited to my account in excess of the amount to which I am or would have been entitled. I further hereby undertake and agree to bind myself and my heirs, successors, executors and administrators to indemnify the bank from and against any loss, suffered or incurred by the bank in so crediting my pension to my account under the scheme and to forthwith pay the same to the bank and also irrevocably authorise the bank (mentioned at the S. No. 3 of Part A) to recover the amount due by debit to my said account or any other account/ deposits belonging to me in the possession of the bank.

2. The date of birth of spouse is _____ and her mark of identification is _____

H. Verification

I certify that the particulars and declarations given by me in points A to G of this form is true to the best of my knowledge.

Date:

Place:

**Signature of Government servant/Family member
(with name) authorised to submit this Form**

The details of the Government Servant given above are verified and found to be in the order.

Date:

Place:

Signature of HOO

List of additional Documents to be attached with Form 6-A

1. Two specimen signatures (to be furnished in a separate sheet). If the claimant cannot sign his/her name then he/she is required to put the impression of his/her left/right thumb on the document in lieu of specimen signature.
2. Three copies of Joint photograph with spouse or, if it is not possible to submit joint photograph with spouse, separate photographs of self and spouse, along with three copies of photograph of the member or members of the family whose names are to be included in the Pension Payment Order as a co-authorised family pensioner. (Photographs to be attested by Head of Office).
3. Form for submitting details under Anubhav (optional).
4. Copy of PAN Card

Note: The principal rules were published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), vide number G.S.R. 868 (E), dated the 20th December, 2021 and were subsequently amended vide number G.S.R. 770 (E), dated the 7th October, 2022.

PROCEDURE FOR MIGRATION OF NPS PENSIONERS ON DEATH/DISABILITY OF GOVERNMENT SERVANT

(Para No. 30(e))

**Ministry of Finance
Controller General of Accounts
Department of Expenditure
MahalekhaNiyantarak Bhawan
'E' Block, GPO Complex,
INA, New Delhi – 110023.**

Subject: Procedure for migration of NPS pensioners on death/disability of Government Servants.

Reference is invited to O/o CGA's OM No. 1(7)/DCPS(NPS)/2009/TA/2021 dated 02.07.2009 regarding additional relief on death/disability of Government servants covered by the Defined Contribution Pension System (NPS) wherein, it was provided to issue Provisional Pension Payment Order (PPPO) in respect of those employees. The said OM was issued consequent upon issuance of DOP&PW's OM dated 05.05.2009 regarding government's decision to extend the benefits under CCS (EOP) Rules, 1939 in the event of death or boarding out on account of disablement or retirement on invalidation in respect of employees covered under NPS. As per para 5 & 6 of the DOP&PW's OM dt 05.05.2009, the above payment will be on provisional basis and the same will be adjusted against the payments to made in accordance with the Rules framed.

2. Consequent upon notification of CCS (Implementation of NPS) Rules, 2021, providing therein under Rule 10, all such provisional payments need to be regularised alongwith cancellation of PPPO and issuance of regular Pension Payment Orders (PPOs) by respective PAOs. A Procedure for preparation of the same is being provided as under:

- i. Central Pension Accounting Office (CPAO) will call back all Provisional Pension Payment Orders (PPPOs) booklet from Pension Account Holding Branch (PAHB) through respective Central Pension Processing Centres (CPPCs) and send it to concerned PAOs along with the photocopies of the additional relevant documents (lying with CPAO) for preparing new PPOs.
- ii. CPAO shall ensure that all Sections/Parts including records of disbursement of these PPPOs are updated fully and entry for Last Pension Payment is be made in PPPO before sending the same to PAOs.
- iii. CPAO will provide a utility to PAOs for generation of PPO number against such PPPOs.
- iv. On receipt of copies of PPPOs from CPAO, PAO shall seek Service Book and relevant documents of concerned Govt. employees, from Head of Office (HoO).
- v. Head of Office (HoO) will send Service Book alongwith a forwarding letter to PAO mentioning therewith that provisional pension/family pension of (name of the Govt. employee) will be regularized/authorized as per CCS (Implementation of NPS) Rules 2021. PAO will initiate action to issue PPO accordingly.
- vi. PAO will generate a new PPO number and prepare PPO against each PPPO.
- vii. The PPO so prepared by PAO will also bear old PPPO number and PRAN number. (Annexure-A)

Contd.

- viii. While finalising PPO, PAO will verify/cross check the details from the available records and authority issued for PPPO by him/her to CPAO.
- ix. On completion of PPO, PAO will send the same to CPAO alongwith Special Seal Authority (SSA) for onward transmission to CPPC as is done while issuing PPO in processing pension/family pension cases as per CCS(Pension) Rules. PAO will keep close watch and ensure that PPOs have been issued by them against every PPPO.
- x. On receipt of PPO and SSA from PAO, CPAO will check all entries of PPOs with the available documents/PPPOs with them and ensure the correctness of the same.
- xi. CPAO will process these PPOs further & send the same to CPPC as is done in case of processing other pension/family pension cases. However, CPAO will, inter alia, indicate the date of commencement of pension/family pension in SSA by Bank. CPAO will stop pension payment immediately through PPPO w.e.f. date mentioned in SSA.
- xii. After receipt of the new PPO from the concerned PAO, CPAO will send new PPO, SSA, Last Pay Certificate (LPC), and other supporting documents in original (old SSAs lying with CPAO as well as the new received afresh now from PAO) to the concerned CPPC for further processing and disbursement. CPAO will also retain scanned copies of the complete set of documents of old PPO as well as new PPO for its official records.
- xiii. PPPOs from pensioners should be obtained by PAHB. PAHB will forward the same to CPPC and CPPC to CPAO and CPAO to PAO. CPAO's portion will be returned to PAO concerned after final submission of the case to CPPC to avoid stoppage of pension. CPAO shall ensure the continuity of pension payment. At the same time, necessary precaution will be taken to avoid any instance of double payment.
- xiv. The CPPC will follow guidelines as in case of other pension/family pension cases and as enunciated in the Scheme Booklet and as instructed by CPAO.
- xv. CPAO will issue necessary directions/instructions to CPPC/PAHB to get this work done smoothly, at the earliest, without any disruption of payment of pension/family pension to concerned beneficiaries.

This issues with the approval of competent authority.



(Samya Bhushan)

Assistant Controller General of Accounts

CC (Pension), CPAO, Trikot-II, Bhikaji Kama Place, New Delhi

CGA's UO No TA-3-07001/2/2021-TA-CGA /cs-5365/342

Dated: 17/09/2025

Copy to:

1. All Pr.CCAs/CCAs/CAs (IC) of Ministries/Departments
2. Dy. Secretary, DoP&PW, Lok Nayak Bhawan, Khan Market, New Delhi
3. Dy Secretary, DFS, New Delhi
4. Sr.AO (ITD) for uploading this OM on CGA's website

Contd.

PAO-NAME
MINISTRY/DEPARTMENT

Date: _____

O,
The Pay & Account Officer,
Central Pension Accounting Office,
Min. of Finance, Govt. of India,
Rikoot II Complex, Bhikaji Cama Place,
J.K. Puram, New Delhi - 110 065.

Sir/Madam,

A Pension Payment Order in favour of Sh./Smt. _____, Designation _____ holding pay scale of Rs. _____ at the time of Retirement/ Death, details of which are given below is forwarded for arranging payment:-

- | | | | |
|------------------------|---|--|---------------------|
| 1. PPO No. | : | | dated :- dd/mm/yyyy |
| 2. PPPO No. | : | | |
| 3. PRAN | : | | |
| 4. Category of Pension | : | | |

(a) Amount of Pension :

(b) Date of commencement of Pension :

(c) Family Pension

- | | | | | |
|------------------|---|--|------------------|---|
| i) Enhanced Rate | : | | Upto | : |
| ii) Normal Rate | : | | With Effect From | : |

Medical Allowance :

Constant Attendant Allowance :

Name of Bank :

Branch and Code No. :

Location :

Bank Account No. :

District :

State :

Pincode :

IFSC Code :

The pensioner Portion of the PPO is being handed over to the Pensioner by : Bank

Your Faithfully,

Authorised Signatory with Stamp and Special Seal

Incl:

- | | |
|--|--------------------------------------|
| 1. PPO Booklet (Pensioners & Disburser's Portion) | 2. Photo and Specimen signature slip |
| 3. Identification marks | 4. Undertaking by the Pensioner |
| 5. Option of the pensioner indicating name and full address of the Authorised Public Sector Bank | |

Copy forwarded to:-

1. Pensioner.
2. DDO:

Authorised Signatory with Stamp and Special Seal

**CODE NUMBER OF PAY AND ACCOUNTS OFFICES OF
MINISTRY/DEPARTMENT/ACCOUNTANT GENERAL**

(Para No. 31)

SL NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
1	ACCOUNTANT GENERAL (A&E)	DIRECTOR OF AUDIT, DEFENCE SERVICE, DELHI	O/O THE DIR. GEN. OF AUDIT, DEF. SERVICES L-II BLOCK, BRASSEY AVENUE	NEW DELHI	110001	063811
2	ACCOUNTANT GENERAL (A&E) DELHI	AG(AUDIT), DELHI	O/O THE A.G. (AUDIT) I.P. ESTATE, AGCR BUILDING	NEW DELHI	110002	062376
3	ACCOUNTANT GENERAL (A&E) PUNJAB	AG (A & E), CHANDIGARH	O/O THE AG (A&E), PUNJAB SECTOR-17	CHANDI-GARH	160017	063252
4	ACCOUNTANT GENERAL (A&E), PATNA	AG (A & E) (PATNA), BIHAR	THE AG(A & E-II) BIRA CHAND PATEL PATH, BIHAR	PATNA	800001	062123
5	ACCOUNTANT GENERAL(A&E), IMPHAL	SR. DAG (A & E), IMPHAL, MANIPUR	O/O THE SR. DAG (A & E) MANIPUR	IMPHAL	795001	063017
6	ACCOUNTANT GENERAL(A&E), JAIPUR	AG (RAJASTHAN), JAIPUR	O/O THE AG (ACCOUNTS) RAJASTHAN STATUE CIRCLE	JAIPUR	302005	063335
7	ACCOUNTANT GENERAL(A&E), KOHIMA	SR.DAG (A & E), KOHIMA, NAGALAND	O/O THE AG NAGALAND	KOHIMA	797001	063094
8	ACCOUNTANT GENERAL(A&E), NAGPUR	AG (A & E) II, NAGPUR, MAHARASHTRA	O/O THE AG (A & E)-II, MAHARASHTRA CIVIL LINES	NAGPUR	440001	062939
9	ACCOUNTANT GENERAL(A&E), RAJKOT	AG (A & E), RAJKOT, GUJARAT	O/O THE AG (A&E) GUJARAT	RAJKOT	360001	062463
10	ACCOUNTANT GENERAL(A&E), RANCHI	A.G(A & E) JHARKHAND, RANCHI	O/O THE AG(A & E) P.O-DORANDA, RANCHI	JHAR-KHAND	834002	062044
11	ACCOUNTANT GENERAL(A&E), SHIMLA	SR.DAG (A & E), SHIMLA	O/O THE SR.DAG(A & E) HIMACHAL PRADESH	SHIMLA	171003	062541
12	ACCOUNTANT GENERAL(A&E), SIKKIM	ACCOUNTANT GENERAL, SIKKIM	SR. DY. A.G.(A & E) SIKKIM LAKARS BUILDING	GANGTOK	737101	063658
13	ACCOUNTANT GENERAL(A&E) CHENNAI	AG (A & E), CHENNAI, TAMIL NADU	O/O THE AG-I(A&E) TAMILNADU NO. 261 ANNASALAI	CHENNAI	600018	063413
14	ACCOUNTANT GENERAL (A&E) KOLKATA	PR. AG (A&E) WEST BENGAL, KOLKATA	O/O THE PR.A.G. (A&E) TREASURY BUILDING, 2 GOVT. PLACE WEST	KOLKATA	700001	062289

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
15	ACCOUNTANT GENERAL(A&E) TRIPURA	AG (A & E), AGARTALA, TRIPURA	O/O THE SR.DAG (A & E) TRIPURA	AGAR-TALA	799006	063499
16	ACCOUNTANT GENERAL(AIS)	AG(A&E) ASSAM, GUWAHATI	A.G ASSAM GUWAHATI ASSAM	GUWA-HATI		000654
17	ACCOUNTANT GENERAL(AIS)	AG(A&E) KARNATAKA, BANGALORE	O/O AG(A&E) KARNATAKA, BANGALORE P.B. NO. 5329/5369, PARK HOUSE ROAD	BANGA-LORE	560001	000663
18	ACCOUNTANT GENERAL(AIS)	AG(A&E) M.P. GWALIOR	O/O AG(A&E) M.P. GWALIOR JHANSI ROAD	GWALIOR	474001	000664
19	ACCOUNTANT GENERAL(AIS)	AG(A&E) ORISSA, BHUBANESHWAR	O/O AG(A&E) ORISSA, BHUBANESHWAR BHUBANESHWAR	BHUBA-NESHWAR		000670
20	ACCOUNTANT GENERAL(AIS)	AG(A&E) PUNJAB, CHANDIGARH	O/O AG(A&E) PUNJAB, CHANDIGARH, SECTOR NO. 17	CHANDI-GARH		000671
21	ACCOUNTANT GENERAL(AIS)	AG(A&E) T.N. CHENNAI	O/O THE A.G.I. (A&E) TAMIL NADU NO. 261, ANNANSALAI	CHENNAI	600018	000679
22	ACCOUNTANT GENERAL(AIS)	AG(A&E), ANDHRA PRADESH	PAO, AG(A&E) ANDHRA PRADESH	HYDERA-BAD		000655
23	ACCOUNTANT GENERAL(AIS)	AG(A&E), BIHAR	BIRCHAND PATEL MARG, PATNA, BIHAR	PATNA	800001	000657
24	ACCOUNTANT GENERAL(AIS)	AG(A&E), TRIPURA, AGARTALA	O/O THE A.G. TRIPURA	AGAR-TALA		000680
25	ACCOUNTANT GENERAL(AIS)	AG(A&E) KERELA, TRIVANDRUM	O/O AG(A&E) KERELA, TRIVANDRUM THIRUVANATHAPURAM	THIRU' PURAM		000662
26	ACCOUNTANT GENERAL(AIS)	AG(A&E) MAHARASTRA, MUMBAI	O/O AG(A&E) MAHARASTRA, MUMBAI 101, MK ROAD, MUMBAI	MUMBAI		000665
27	ACCOUNTANT GENERAL(AIS)	AG(A&E) MEGHALAYA, SHILLONG	O/O THE A.G. MEGHALAYA	SHILLONG		000668
28	ACCOUNTANT GENERAL(AIS)	AG(A&E) NAGALAND, KOHIMA	O/O THE AG (A&E) NAGALAND			000669
29	ACCOUNTANT GENERAL(AIS)	DIR. OF ACCOUNTS, GOA	O/O THE DIRECTOR OF ACCOUNTS GOVT. OF GOA, PANAJI, GOA	PANAJI		000659
30	ACCOUNTANT GENERAL(AIS)	DIRECTOR (A&E) UTTARAKHAND,	23, LAXMI ROAD, (DALANWALA) DEHARADUN, UTTARAKHAND	DEHERA-DUN	248001	000673
31	ACCOUNTANT GENERAL(AIS)	DTE. OF PENSION & PENSIONERS WELFARE	D/O PENSION & PENSIONER WELF., JYOTI NGR, NEAR VITTA BHAWAN, VIDYUT MARG	JAIPUR	302005	000678

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
32	ACCOUNTANT GENERAL(AIS)	DTE. OF PENSION & PROVIDENT FUND,	BIMA & LEKHA BHAWAN, SECTOR-10 B, OLD SECTT. GUJARAT	GANDHI NAGAR	382010	000676
33	ACCOUNTANT GENERAL(AIS)	FINANCE REVENUE & EXPENDITURE DEPTT.	DIR. PGIFF OFFICE, REVENUE & EXPENDITURE DEPTT. GOVT. OF SIKKIM	GANGTOK		000674
34	ACCOUNTANT GENERAL(AIS)	GOVERNMENT OF MIZORAM	THE DIR. OF ACCOUNTS & TREASURY GOVERNMENT OF MIZORAM	AIZWAL	796007	000666
35	ACCOUNTANT GENERAL(AIS)	GOVT. OF ARUNACHAL PRADESH	DIRECTORATE OF AUDIT & PENSION NAHARLAGUN, ARUNACHAL PRADESH	NAHAR-LAGUN	791110	000656
36	ACCOUNTANT GENERAL(AIS)	O/O ACCOUNTANT GENERAL	SR. DY. A.G. (PENSION & FUND) O/O ACCOUNTANT GENERAL CHHATTISHGARH	RAIPUR		000658
37	ACCOUNTANT GENERAL(AIS)	O/O PR. (A&E) J&K, SRINAGAR	O/O PR. (A&E) J&K, SRINAGAR NEAR EXHIBITION GROUND	SRINAGAR	190001	000677
38	ACCOUNTANT GENERAL(AIS)	PAO AG(A&E) JHARKHAND,	O/O AG(A&E) JHARKHAND P.O.DORANDA, RANCHI, JHARKHAND	RANCH	864002	000661
39	ACCOUNTANT GENERAL(AIS)	PENSION AND SERVICE RECORDS & EX-OFFICIO	AI S PENSION CELL BLOCK-IV, 2ND FLOOR WRITTERS' BUILDINGS	KOLKATA	700001	004356
40	ACCOUNTANT GENERAL(AIS)	SR. DAG(A&E) H.P. SHIMLA	O/O SR. DAG(A&E) SHIMLA, HIMACHAL PRADESH	SHIMLA	171003	000675
41	ACCOUNTANT GENERAL(AIS)	SR. DAG(A&E) MANIPUR, IMPHAL	O/O THE DAG (ACCOUNTS) MANIPUR	IMPHAL		000667
42	ACCOUNTANT GENERAL (H C JUDGES)	AG (A&E), RAJASTHAN, JAIPUR (H.C. JUDGES)	O/O THE A.G. (ACCOUNTS) RAJASTHAN BHAGWAN DAS ROAD	JAIPUR	302005	071097
43	ACCOUNTANT GENERAL (H C JUDGES)	AG (A&E), TRIPURA, AGARTALA (H.C. JUDGES)	O/O THE A.G. TRIPURA	AGAR-TALA	799006	071141
44	ACCOUNTANT GENERAL (H C JUDGES)	AG (A&E), ARUNACHAL PRADESH (H.C. JUDGES)	O/O AG(A&E), MEG, ARN PRADESH, MIZORAM SHILLONG	MEGHA-LAYA	793001	071273
45	ACCOUNTANT GENERAL (H C JUDGES)	AG (A&E), MEGHALAYA, SHILLONG (H.C. JUDGES)	O/O THE A.G. MEGHALAYA	SHILLONG	793001	071251
46	ACCOUNTANT GENERAL (H C JUDGES)	AG (A&E), PUNJAB, CHANDIGARH (H.C. JUDGES)	O/O OF THE A.G. PUNJAB	CHANDI-GARH	160017	071229
47	ACCOUNTANT GENERAL (H C JUDGES)	AG (A&E), T.N. CHENNAI (H.C.JUDGES)	O/O THE A.G.I. (A&E) TAMILNADU NO. 261, ANNASALAI	CHENNAI	600018	071119

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
48	ACCOUNTANT GENERAL (H C JUDGES)	AG (A&E) AMARAVAT(ANP), HIGH COURT JUDGES	C-BLOCK, 1ST FLOOR, ANJANEYA TOWERS VTPS ROAD, IBRAHIMPATNAM, VIJAYAWADA	ANDHRA PRADESH	521456	002700
49	ACCOUNTANT GENERAL (H C JUDGES)	AG (A&E) BIHAR, PATNA, (HIGH COURT JUDGES)	O/O A.G. (A&E) PATNA, BIHAR	BIHAR	800001	070723
50	ACCOUNTANT GENERAL (H C JUDGES)	AG(A&E) KARNATAKA, BANGALORE (H.C. JUDGES)	O/O A.G. (A&E), KARNATAKA PRESIDENCY PARK ROAD	BANGALORE	560001	070943
51	ACCOUNTANT GENERAL (H C JUDGES)	AG(A&E) KERALA, TRIVANDRUM (H.C. JUDGES)	O/O THE A.G.(A & E), KERALA THIRUVANANTHAPURAM	THIRU' PURAM	695039	070921
52	ACCOUNTANT GENERAL (H C JUDGES)	AG(A&E), GUJARAT, AHMEDABAD (H.C. JUDGES)	VIMA & LEKHA BHAVAN, 10-B JIVRAJ MEHTA BHWAN	GANDHI NAGAR	380009	070811
53	ACCOUNTANT GENERAL (H C JUDGES)	AG(A&E), PUNJAB, CHANDIGARH (H.C. JUDGES)	O/O THE A.G. (A&E) PUNJAB SECTOR NO. 17	CHANDIGARH	160017	071075
54	ACCOUNTANT GENERAL (H C JUDGES)	AG(A&E)AP, HYDERABAD (HIGH COURT JUDGES)	O/O A.G.(A&E) TELANGANA	HYDERABAD	500004	070679
55	ACCOUNTANT GENERAL (H C JUDGES)	AG(A&E)ASSAM, GUWAHATI (H.C.JUDGES)	O/O A.G.(A&E) MAIDAN GAON, BELTOLA	GUWAHATI	781029	070701
56	ACCOUNTANT GENERAL (H C JUDGES)	AG(A&E) MAHARASHTRA, MUMBAI (H.C.JUDGES)	O/O A.G. (A&E) MAHARASHTRA	MUMBAI	400020	070745
57	ACCOUNTANT GENERAL (H C JUDGES)	AG(A&E) NAGALAND, KOHIMA (HIGH COURT JUDGES)	O/O THE A.G. (A&E) NAGALAND	KOHIMA	797001	071031
58	ACCOUNTANT GENERAL (H C JUDGES)	AG(A&E) ORISSA, BHUBANESHWAR (H.C. JUDGES)	O/O THE A.G. (A&E), ORISSA BHUBANESHWAR	BHUBANESHWAR	751001	071053
59	ACCOUNTANT GENERAL (H C JUDGES)	AG(A&E) WEST BENGAL, KOLKATA (H.C. JUDGES)	AG(A&E) W.B. KOLKATA, TREASURY BUILDING, 2, GOVT. PLACE WEST,	KOLKATA	700001	070767
60	ACCOUNTANT GENERAL (H C JUDGES)	PAO AG(A&E) JHARKHAND, HIGH COURT JUDGES	OFFICE OF THE AG (A&E) JHARKHAND P.O DORANDA, RANCHI, JHARKHAND	RANCHI	834002	000346
61	ACCOUNTANT GENERAL (H C JUDGES)	SR.DAG(A&E) H.P.SHIMLA (H.C. JUDGES)	O/O SR.DAG (A&E) SHIMLA, HIMACHAL PRADESH	SHIMLA	171003	070833
62	ACCOUNTANT GENERAL (H C JUDGES)	SR. DAG (A&E), J&K, SRINAGAR (H.C.JUDGES)	O/O SR. DAG (A&G), J & K STATE SECTT.	SRINAGAR	190009	070877

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_ NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
63	ACCOUNTANT GENERAL (H C JUDGES)	SR.DAG (A&E), MANIPUR, IMPHAL (H.C.JUDGES)	O/O THE DAG (ACCOUNTS) MANIPUR	IMPHAL	797001	071009
64	ACCOUNTANT GENERAL (STATES)	AG (A&E), CHATTISGARH, RAIPUR	O/O AG (A & E) CHATTISGARH CHATTISGARH	RAIPUR	492009	071312
65	ACCOUNTANT GENERAL (STATES)	AG (A&E), UP-II, ALLAHABAD	O/O THE A.G. (A&E) II, U.P. 20, SAROJINI NAIDU MARG	ALLAHA-BAD	211001	071163
66	ACCOUNTANT GENERAL (STATES)	AG(A&E) M.P., GWALIOR	O/O A.G. (A&E) M.P. JHANSI ROAD	GWALIOR	474002	070965
67	ACCOUNTANT GENERAL (STATES)	DIR. OF ACCOUNTS, GOA	O/O THE DIRECTOR OF , ACCOUNTS GOVT. OF GOA PANAJI, GOA	PANAJI		071310
68	ADMINISTRA-TION OF U.T. LADAKH	PAO KARGIL	DISTRICT HEAD QUARTER	KARGIL	194103	009031
69	ADMINISTRA-TION OF U.T. LADAKH	PAO LEH	O/O PAY & ACCOUNTS OFFICE OFFICE COMPLEX SKAMPIRI	LEH	194101	009030
70	AG (A&E) BHUBANESH-WAR	AG (A & E), BHUBANESHWAR, ORISSA	O/O THE AG(A&E) ORISSA	BHUBA-NESWAR	715001	063171
71	AG (A&E), AHMEDABAD	AG (A & E), AHMEDABAD	O/O THE AG(A&E) I, GUJARAT, ISHWAR BHAWAN NAVRANGPURA	AHMEDA-BAD	380009	063735
72	AG (A&E), ALLAHABAD	AG (A & E) I, U.P. ALLAHABAD	O/O THE AG(A&E)-I, UTTAR PRADESH 20 SAROJINI NAIDU MARG	ALLAHA-BAD	211001	063576
73	AG (A&E), BANGALORE	AG (A & E), KARNATAKA, BANGALORE	O/O THE AG(A & E), POST BOX-5329 RESIDENCY PARK ROAD	BANGA-LORE	560001	062779
74	AG (A&E), CHATTISGARH	AG (A&E), CHATTISGARH	O/O THE AG (A&E), CHHATTISGARH 12/27, RAMAN MANDIR WARD, FAFADIH	RAIPUR	492009	063821
75	AG (A&E), DEHRADUN	A.G. (AUDIT), UTTARANCHAL	UTTARAKHAND MAHALEKHAKAR BHAWAN KAULAGARH	DEHRA-DUN	248195	063830
76	AG (A&E), GWALIOR	A.G A&E (MADHYA PRADESH), GWALIOR	O/O THE AG(A&E) MP. RANI JHANSI ROAD	GWALIOR	474002	062859
77	AG (A&E), HYDERABAD	AG(A & E), HYDERABAD	O/O THE PAG(A&E) TELANGANA, SAIFABAD, HYDERABAD	TELAN-GANA	500004	061808

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

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78	AG (A&E), ITANAGAR	PAO ARUNCHAL PRADESH ITANAGAR	PAO O/O A.G. ARUNCHAL PRADESH 1ST FLOOR, JNK BUILDING E-SECTOR,NH-52A	ITA- NAGAR	791111	001717
79	AG (A&E), SHILLONG	AG(A&E) SHILLONG	O/O THE AG(A &E) SHILLONG, MEGHALAYA	SHILLONG	793001	061964
80	AG (A&E), THIRUVANAN- THAPURAM	AG (A & E), KERALA, TRIVANDRUM	O/O THE AG(A&E) KERALA, THIRUVANANTHAPURAM	THIRUPU- RAM	695039	062699
81	AG (A&E), WEST BENGAL	AG (A&E), AIS WEST BENGAL	2, GOVT. PLACE (WEST), TREASURY BUILDING	KOLKATA	700001	000672
82	AG (STATES), GUWAHATI	AG(A&E) ASSAM, GUWAHATI	O/O A.G. (A&E) MAIDAMGAON, BELTOLA, GUWAHATI, ASSAM	GUWA- HATI	781029	070703
83	AG (A&E), PORT BLAIR	PR. DIRECTOR OF AUDIT, PORT BLAIR	O/O PR. DIRECTOR OF AUDIT (CENTRAL), KOLKAT REGIONAL AUDIT OFFICE,SP/1 SOUTH POINT	PORT BLAIR (ANI)	744106	061887
84	AGRICULTURE & FARMERS WELFARE	PAO (AGRI-COOP & FARMER WELFARE), MUMBAI	3RD FLOOR, B-WING, NISHTHA BHAWAN (NEW CGO BLDG.), NEW MARINE LINES	MUMBAI	400020	000264
85	AGRICULTURE & FARMERS WELFARE	PAO(AGRI-COOP), CHENNAI	RAJAJI BHAWAN G-I, "A" BLOCK BASANT NAGAR	CHENNAI	600090	000365
86	AGRICULTURE & FARMERS WELFARE	PAO (AGRI-COOP), COCHIN	FINE ARTS AVENUE ERNAKULAM	COCHIN	682016	000476
87	AGRICULTURE & FARMERS WELFARE	PAO (AGRI-COOP), KOLKATA	234/4, NIZAM PALACE CAMPUS, J. C. BOSE ROAD	KOLKATA	700020	000824
88	AGRICULTURE & FARMERS WELFARE	PAO(DMS), NEW DELHI	WEST PATEL NAGAR, SHADIPUR DEPOT NEW DELHI	NEW DELHI		000085
89	AGRICULTURE & FARMERS WELFARE	PAO (DEPTT. OF MARKETING & INSP.), NAGPUR	D/O AGRI & COOP, DTE OF MARKETING & INSP. NEW SECRETARIATE BLDG.	NAGPUR	440001	004797
90	AGRICULTURE & FARMERS WELFARE	PAO (DIR. OF EXT.), AGRICULTURE, NEW DELHI	F' WING, SHASTRI BHAVAN NEW DELHI	NEW DELHI		000162
91	AGRICULTURE & FARMERS WELFARE	PAO (PLANT PROTECTION & MISC), FARIDABAD	BLOCK III LEVEL III CGO COMPLEX, N.H. IV	FARIDA- BAD	121001	000569
92	AGRICULTURE & FARMERS WELFARE	PAO (SECTT)-I, M/O AGRICULTURE, NEW DELHI	35, KRISHI BHAWAN NEW DELHI	NEW DELHI	110001	000001

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

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93	AGRICULTURE & FARMERS WELFARE	PAO (SECTT)-II, M/O AGRICULTURE, NEW DELHI	ROOM NO.316-321, 3RD FLOOR, JEEVAN TARA BLDG. PARLIAMENT STREET	NEW DELHI	110001	000743
94	AGRICULTURE & FARMERS WELFARE	PAO, ANIMAL HUSBANDARY AND DAIRYING	EXCHANGE BUILDING, GR. FLOOR, SPROTT ROAD, BALLARD ESTATE, MUMBAI	MUMBAI	400038	075602
95	AGRICULTURE & FARMERS WELFARE	Pr. A.O. NEW DELHI	16-A,AKBAR ROAD HUTMENTS ANNEXE BUILDING	NEW DELHI	110011	000802
96	ANDAMAN & NICOBAR ISLAND ADMN.	PAO (ANDAMAN & NICOBAR ADMN.) PORT BLAIR	ANDAMAN & NICOBAR ISLAND ADMINISTRATION	PORT BLAIR	744101	071383
97	ANDAMAN & NICOBAR ISLAND ADMN.	PAO (CAR NICOBAR)	ANDAMAN & NICOBAR ISLAND ADMINISTRATION NICOBAR DISTT	CAR NICABAR	744301	071405
98	ANDAMAN & NICOBAR ISLAND ADMN.	PAO (RANGAT)	ANDAMAN & NICOBAR ISLAND ADMINISTRATION MIDDLE & NORTH ANDAMAN	RANGAT	744205	071427
99	ATOMIC ENERGY	NUCLEAR RECYCLE BOARD, BARC	NRB COMPLEX, NEAR HBNI BLDG. ANUSHAKTI NAGAR	MUMBAI	400094	000411
100	ATOMIC ENERGY	PAO (AUTOMIC ENERGY REGUL. BOARD), MUMBAI	NIYAMAK BHAVAN ANUSHAKTI NAGAR	MUMBAI	400094	046630
101	ATOMIC ENERGY	PAO (ATOMIC MINERALS), HYDERABAD	AMD COMPLEX, 1-10-153-156 BEGUMPET	HYDERA-BAD	500016	046228
102	ATOMIC ENERGY	PAO (BARC FACILITIES), KALPAKKAM	KALPAKKAM TAMIL NADU	KANCH-EEPURAM	603102	046500
103	ATOMIC ENERGY	PAO (BARC), MUMBAI	BHABHA ATOMIC RESEARCH CENTRE, CENTRAL COMPLEX, TROMBAY	MUMBAI	400085	045685
104	ATOMIC ENERGY	PAO(BARC), VISAKHAPATNAM PROJECT	BHABHA ATOMIC RESEARCH CENTRE, ANU VIHAR, MEKHARASI HILLS, PO MADUTURU	VISAKHA-PATNAM	531011	006109
105	ATOMIC ENERGY	PAO (CENTRE FOR ADV. TECHNOLOGY), INDORE	SUBHNIWAS PALACE, PO. CAT COLONY, RAJENDRA NAGAR, MADHYA PRADESH	INDORE	452013	046380
106	ATOMIC ENERGY	PAO (DEPTT. OF ATOMIC ENERGY), MUMBAI	ANUSHAKTI BHAVAN CHHATRAPATI SHIVAJI MAHARAJ MARG	MUMBAI	400001	046295
107	ATOMIC ENERGY	PAO(DIR. OF PURCHASE & STORES), MUMBAI	V S BHAWAN ANUSHAKTI NAGAR	MUMBAI	400094	045453

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108	ATOMIC ENERGY	PAO (DIR. OF CONST. ESTT. & MANG.), MUMBAI	VIKRAM SARABHAI BHAWAN ANUSHAKTI NAGAR	MUMBAI	400094	046600
109	ATOMIC ENERGY	PAO (GENERAL SERVICES ORGN.), KALPAKAM	KALPAKKAM TAMIL NADU	KALPA- KAM	603102	046450
110	ATOMIC ENERGY	PAO (HEAVY WATER BOARD), MUMBAI	V S BHAWAN ANUSHAKTI NAGAR	MUMBAI	400094	045067
111	ATOMIC ENERGY	PAO (HEAVY WATER PLANT), BARODA	HEAVY WATER PLANT FERTILIZER NAGAR, VADODRA, GUJARAT	VADODRA	391750	045144
112	ATOMIC ENERGY	PAO (HEAVY WATER PLANT), MANUGURU	PO. GAUTAMI NAGAR DISTT. KHAMMAM, ANDHRA PRADESH	KHAM- MAM	507116	046390
113	ATOMIC ENERGY	PAO (HEAVY WATER PLANT), TALCHER	HEAVY WATER PLANT, VIKRAMPUR TALCHER, DISTT. ANGUL, ORISSA	ANGUL	759016	045375
114	ATOMIC ENERGY	PAO (HEAVY WATER PLANT), TUTICORIN	HEAVY WATER PLANT, MUTHIAPURAM TUTICORIN, TAMIL NADU	TUTICO- RIN	628007	045298
115	ATOMIC ENERGY	PAO (HEAVY WATER PROJECTS), KOTA	KOTA, ANUSHAKTI RAWATBHATA, RAJASTHAN	KOTA	323303	045221
116	ATOMIC ENERGY	PAO (I.G.C. FOR ATOMIC RESEARCH), KALPAKAM	KALPAKKAM TAMIL NADU	KANCHI- PURAM	603102	045920
117	ATOMIC ENERGY	PAO (MADRAS REGIONAL A/CS UNIT), CHENNAI	6TH FLOOR, SHASTRI BHAWAN 26,HADDAWS ROAD	CHENNAI	600006	045531
118	ATOMIC ENERGY	PAO (NUCLEAR FUEL COMPLEX), HYDERABAD	PO. ECIL MOULA ALI	HYDERA- BAD	500762	046151
119	ATOMIC ENERGY	PAO (PREFRE TARAPUR ACCTS. DIV)	ACCTS. DIV., TARAPUR COMPLEX P.O. GHIVALI VIA. BOISAR (W.RLY), THANE	THANE	401502	046650
120	ATOMIC ENERGY	PAO (VARIABLE ENERGY CYCLOTRON CNT.), KOL.	1/ AF, BIDHAN NAGAR WEST BENGAL	KOLKATA	700064	046550
121	ATOMIC ENERGY	PAY & ACCOUNTS OFFICE (BRIT), NAVI MUMBAI	THE BOARD OF RADIATION AND ISOTOPE TECHY SECTOR-20, OPP. AMPC MARKET,VASHI COMPLEX	NAVI MUMBAI	400705	046400
122	ATOMIC ENERGY	RARE MATERIALS PROJECT	BHABHA ATOMIC RESEARCH CENTER RARE MATERIALS PROJECT, YELWAL,	MYSORE	571130	001738
123	AYUSH	PAO (AYUSH) DELHI	213, 2ND FLOOR, BLOCK-3 NBCC OFFICE COMPLEX, EAST KIDWAI NAGAR	NEW DELHI	110023	018261

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SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
124	CENTRAL BOARD OF DIRECT TAXES (CBDT)	PAO, ZAO(CBDT), JALLANDHAR	460, 1ST FLOOR, LAJPAT NAGAR, JALANDHAR	JALLAN-DHAR	144001	056737
125	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), COIMBATORE	ZAO-CBDT, R. NO. 308 & 309 INCOME TAX OFFICE, RACE COURSE ROAD, COIMBATORE	COIMBA-TORE	640018	004174
126	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), DURGAPUR	MEAV-48, BENGAL AMBUJA HOUSING COMPLES CITY CENTRE,	DURGA-PUR	713216	004187
127	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), TRICHY	ZONAL ACCOUNT OFFICE, O/O PR. CCA, CBDT, NO. 44, WILLIAMS ROAD, CANTONMENT	TIRUCHI-RAPPALLI	620001	004176
128	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (FINANCE), CHHATTISGARH	ZAO, CBDT, 101, REENA APARTMENT PACHPEDI NAKA	RAIPUR (C.G)	492001	004172
129	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), AGRA	AAYAKAR BHAVAN, SANJAYA PALACE MAHATMA GANDHI ROAD	AGRA	282002	056815
130	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), AHMEDABAD	2ND FLR, AMRIT JAYANTI BHAVAN, NAVJIVAN COMPLEX, NAVARANGPURA	AHMEDA-BAD	380014	056017
131	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), ALLAHABAD	2ND FLOOR, AAYAKAR BHAVAN 38, MAHATMA GANDHI MARG	ALLAHA-BAD	211001	056658
132	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), AMRITSAR	3RD FLOOR, AAYAKAR BHAVAN	AMRIT-SAR		056418
133	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), BARODA	202, YASHKAMAL BUILDING SAYAJIGUNJ	VADO-DARA	390002	004183
134	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), BHAGALPUR	ZAO-CBDT, SATYAM COMPLEX, SBI PB BRANCH RADHA RANI, SINHA ROAD	BHAGAL-PUR		004189
135	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), BANGALORE	C/O COMMISSIONER OF INCOME TAX KARNATAKA CENTRAL REV. BLDG, QUEENS ROAD	BANGA-LORE		055542
136	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), BAREILLY	CIT, CENTRAL REVENUE BLDG., KAMLA NEHRU MARG, CIVIL LINES,	BAREILLY	243001	004163
137	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), BHOPAL	OLD AAYKAR BHAWAN, 1ST FLOOR, HOSHANGABAD ROAD,	BHOPAL	462011	055703

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

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138	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), BHUBANESWAR	5TH FLOOR, AAYAKAR BHAWAN RAJASWA VIHAR	BHUBAN-ESWAR	751007	056180
139	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), CHANDIGARH	ZONAL ACCOUNTS OFFICE SECTOR-17, C.R. BUILDING	CHANDI-GARH	160017	004168
140	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), CHENNAI	AAYAKAR BHAVAN (NEW BLK-GROUND FLR) 121, MAHATMA G ROAD, T.N.	CHENNAI	600034	057127
141	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), COCHIN	O/O THE ZAO, CBDT, 5th FLOOR, CENTRAL REVENUE BUILDING, I.S. PRESS ROAD	COCHIN	682018	057208
142	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), DEHRADUN	AAYAKAR BHAWAN, 13-A, SUBHASH ROAD DEHRADUN,	UTTARA-KHAND	248001	004164
143	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), GUWAHATI	AYAKAR BHAWAN, CHRISTIAN BASTI, G.S. ROAD, GUWAHATI	ASSAM	781005	004188
144	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), HUBLI	C.R. BUILDING, 1ST FLOOR, NAVANAGAR, P.B.ROAD	HUBLI	580025	004177
145	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), HYDERABAD	AAYAKAR BHAVAN, 5TH FLOOR, BASHEER BAGH	HYDERA-BAD	500004	056576
146	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), INDORE	O/O PR.CCA, CBDT, ZAO, ROOM NO.10 & 12 INCOME TAX ANNEXE BLDG, WHITE CHURCH ROAD,	INDORE	452001	004173
147	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), JALPAIGURI	ZONAL ACCOUNTS OFFICE, C.R. BUILDING AYKAR BHAVAN, RACE COURSE,NAYA BASTI,	JALPAI-GURI	735101	004186
148	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), JAMMU	3RD FLOOR, AAYAKAR BHAWAN RAIL HEAD COMPLEX, PANAMA CHOWK	JAMMU	180001	004165
149	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), JODHPUR	INCOME TAX, PLOT NO. 10 PAOTA, B-ROAD,	JODHPUR	342010	004171
150	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), JAIPUR	C.R BUILDING, NEW STATUE CIRCLE BHAGWAN DASS ROAD	JAIPUR	302005	056099
151	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), KANPUR	16/69, AAYAKAR BHAVAN KANPUR	KANPUR		055940

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152	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), KOLKATA	BAMBOO VILLA (ANNEXE) 169, A J.C. BOSE ROAD,	KOLKATA	700014	056971
153	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), LUDHIANA	3RD FLOOR, GRAND WALK MALL FEROZPUR ROAD	LUDHI- ANA, PUNJAB	141012	004166
154	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), LUCKNOW	1ST FLR., KUNTI RADHA KUNTI RADHA BHAWAN 18 MADAN MOHAN, MALVIYA MARG	LUCK- NOW	226001	056260
155	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), MADURAI	CIT, 2, V.P. RATHINASAMY NADAR ROAD, C.R. BLDG., BIBIKULAM	MADURAI	625002	004175
156	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), MERRUT	AAYAKAR BHAVAN BHALNSALI GROUND	MEERUT CITY		056496
157	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), MUMBAI	AAYAKAR BHAVAN M.K ROAD	MUMBAI		057050
158	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), NASIK	A-5 & A-6,INCOME TAX CLY, NR. CITU BHAWAN KUTHWAD NAGAR, KAMATWADA	NASIK, (MAH)	422008	004180
159	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), NAGPUR	CGO COMPLEX, A-BLOCK, 7TH FLOOR SEMINARY HILLS, NAGPUR	NAGPUR	440012	055862
160	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), NEW DELHI	N. BLOCK,VIKAS BHAVAN, 3RD FLOOR I P ESTATE, FIELD PAY UNIT (PRE-CHECK)	NEW DELHI	110002	057288
161	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), PANAJI	AAYAKR BHAWAN, PLOT NO. 5 EDC COMPOLEX, PATTO PLAZA	PANAJI	403001	004182
162	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), PANCHKULA	3RD FLOOR, AAYAKAR BHAWAN SECTOR-2, PANCHKULA	HARYANA	134109	004169
163	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), PATIALA	AAYAKAR BHAVAN PATIALA, PUNJAB	PATIALA	147001	055784
164	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), PATNA	4TH FLOOR, ALANKAR PLACE BORING ROAD, PATNA	PATNA	800001	055623
165	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), PUNE	PRATIKAR SADAN ANNEX BLDG., 60/61 ERANDWANE ROAD KARVE	PUNE	411004	055461
166	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), RAJKOT	R.NO. 301 & 303, 3RD FLOOR, AMRUTA ESTATE, M.G. ROAD	RAJKOT	360001	004185

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167	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), RANCHI	1ST FLOOR, BAGROY BUILDING MAIN ROAD	RANCHI	834001	004190
168	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), ROHTAK (HARYANA)	2ND FLOOR, ROOM NO. 206 AAYAKAR BHAWAN CIVIL LINES	ROHTAK (HARYANA)	124001	056892
169	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), SHIMLA	RAILWAY BOARD BUILDING SHIMLA	HIM PRADESH		004167
170	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO (CBDT), SURAT	CIT, AAYAKAR BHAWAN MAJURA GATE,	SURAT		004184
171	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), SHILLONG	ZONAL ACCOUNTS OFFICE, LAITUMKHARAH SHILLONG CHERRILLY'S DUPLEX,	SHILLONG	793003	056339
172	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), THANE	7th FLOOR, B-WING, ASHAR I.T. PARK, RD. NO. 16Z, WAGLE INDUSTRIAL EST.	THANE(W)	400604	004181
173	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), TRIVENDRUM	PR.CCA, CBDT, ZAO, 4TH FLOOR, PEROORKADA VASANTHAM TOWER, THIRUVANANTHAPURAM	TRIVENDRUM	695005	004178
174	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), UDAIPUR	ROOM NO. 303- 09, AAYAKAR BHAWAN 3RD FLOOR, SUBCITY CENTRE SAVINA	UDAIPUR	313001	004170
175	CENTRAL BOARD OF DIRECT TAXES (CBDT)	ZAO(CBDT), VISAKHAPATNAM	ZAO, O/o Pr. CCA, CBDT ROOM NO. 600 & 605 6TH FLOOR, AAYKAR BHAWAN, DABAGARDENS,	VISHAKH-APATNAM	530020	004179
176	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	CBEC SILIGURI, WEST BENGAL	CBEC, C.R. BUILDING, HAREN MUKHERJEE RD. HAKIMPARA, SILIGURI, DARJEELING, W.B.	SILIGURI	734401	055185
177	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CBEC) DIBRUGARH, ASSAM	MILAN NAGAR (BESIDE 'H' LANE) RANGE OFFICE BLDG., PO: CR. BUILDING	DIBRUGARH	786003	050205
178	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CBEC) LUDHIANA	CENTRAL EXCISE HOUSE, F-BLOCK RISHI NAGAR, LUDHIANA, PUNJAB	LUDHIANA		055055
179	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CBEC) RANCHI, JHARKHAND	ROOM NO. 701 (7TH FLOOR), MAHABIR TOWER MAIN ROAD, RANCHI	RANCHI		055140
180	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CBEC) SURAT	OLD CENTRAL EX. BLDG., OPP. GANDHI BAUG CHOWK BAZAR, SURAT, GUJRAT	SURAT	395001	055210

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
181	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CBEC) TIRUNELVELI	C.R.BLDG., TRACTOR ROAD NGO "A" COLONY, TIRUNELVELI	TIRUNELVELI	627007	055275
182	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CBEC) TIRUPATI	D.NO. 8-208, PLOT NO. 142, 2ND FLOOR NEW BALAJI COLONY, AIR BYPASS ROAD	TIRUPATI (ANP)	517502	055240
183	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CBEC) TUTICORIN	COMMISSIONERATE OF CUSTOMS CUSTOM HOUSE, TUTICORIN	TUTICORIN	628004	055310
184	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CBEC), BHAVNAGAR, GUJARAT	CEC COMM'RATE, SIDDHI SADAN, PLOT NO. 6776/ B-1, SATYA NARAYAN ROAD, WAGHAWADI,	BHAV-NAGAR	364001	050170
185	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CBEC), VAPI, GUJARAT	CEC COMM'RATE, ADARSHDHAM BLDG., OPP. VAPI TOWN POLICE STN., VAPI-DAMAN RD., VALSAD	VAPI		055405
186	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CENTRAL EXCISE), MUMBAI-IV	PAO(CEN.EX.), MUMBAI-IV, B-91, 5TH FLOOR, NEW EXCISE BUILDING, WAGLE INDL ESTATE,	RD NO. 16, THANE	400604	050005
187	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CEN. EX. & CUSTOMS COMM), JALLANDHAR	C.E. BUILDING, SECTOR-17-C CHANDIGARH	CHANDI-GARH	160017	055005
188	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CENTRAL EX. & CUSTOMS), BHOPAL	BLOCK NO. 2, PARYAVAS BHAVAN	BHOPAL	462011	050135
189	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CENTRAL EXCISE) SALEM	O/O CEN. EX. COMMISSIONER FOULKS COMPOUND, ANAIMEDU, SALEM, T. NADU	SALEM	636001	055340
190	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF C. EXC. & CUSTOMS), RAIPUR	NEW CEN. EX. & CUS. COMM. BLDG, ROOM NO. 301 TIKRAPARA, DHAMTARI ROAD, CHATTISGARH	RAIPUR	492001	054565
191	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO CUSTOMS (PREVENTIVE) COMMISSIONERATE	2ND FLOOR, SOUTH WING, CUSTOMS BLDG. NEAR JAM NAGAR CHAMBERS OF COMMERCE & IND	JAMNA-GAR	361001	050275
192	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (C. EXCISE & CUSTOMS), NOIDA	GST BHAWAN, PLOT NO. C-232A/2 TO 232A/3 6TH FLOOR	NOIDA	201305	054725

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SL NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
193	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CBEC), NEW DELHI	ROOM NO. 515, 5TH FLOOR, AGCR BLDG. I P ESTATE, NEW DELHI	NEW DELHI	110002	050672
194	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CBSE), PONDICHERRY	O/O PAO (CEC), CENTRAL EXCISE BLDG. BEACH ROAD, GOUBERT AVENUE	PONDIC- HERRY	605001	055105
195	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CENRAL EXCISE & CUSTOMS), ROHTAK	489/10, BHARAT NAGAR, OPP. ANSH BAJAJ NEAR SHEELA BYE PASS	ROHTAK	124001	054775
196	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CENTRAL EX. & CUSTOMS), KOLKATA-III	COMM. OF CENTRAL EXCISE & CUSTOMS, KOLKATA-VII, BAMBOOVILLA, 169 AJC BOSE RD.	KOLKATA	700014	054851
197	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CENTRAL EXCISE & CUSTOMS), MYSORE	S-1 & S-2, VINAYA MARG SIDDARATH NAGAR, MYSORE, KARNATAKA	MYSORE	570011	055370
198	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CENTRAL EXCISE & CUSTOMS), JAMSHEDPUR	ROOM NO.419, 3RD FLOOR, C.E. & S.T. BLDG. OUTER CIRCLE ROAD, BISTUPUR	JAMSHED- PUR,	831001	054876
199	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CENTRAL EXCISE & CUSTOMS), KOLKATA-IV	M S BUILDING, 6TH FLOOR, 15/1 STRAND ROAD, KOLKATA	KOLKATA	700001	054951
200	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CENTRAL EXCISE & CUSTOMS), LUCKNOW	4TH FLOOR, C-WING CGST BHAWAN, VIBHUTI KHAND	LUCK- NOW	226010	054825
201	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CENTRAL EXCISE & CUSTOMS), MANGALORE	COMM. OF CEN. EXCISE, 1ST FLR, RIGHT WING CENTRAL REVENUE BUILDING, ATTAVAR	MANGA- LORE	575001	054901
202	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CENTRAL EXCISE & CUSTOMS), TRIVANDRUM	COMM. CEN. EX. & CUSTOMS, ICE BHAWAN, PRESS CLUB RD., STATUE, THIRUVANANTHAPURAM	THIRU- VANAN- THAPU	695001	054926
203	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CENTRAL EXCISE), BELAPUR & RAIGAD	PAO, C. EXCISE., CGO COMPLEX, 6TH FLOOR NAVI MUMBAI-400614	NAVI MUMBAI	400614	050045
204	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CENTRAL EXCISE), CALICUT	CENTRAL EXCISE BLDG., MANANCHIRA, CALICUT	CALICUT	673001	054750

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SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
205	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CUSTOMS & CENTRAL EXCISE), GHAZIABAD	COMM.OF CENTRAL EXCISE & CUSTOMS, R.NO. 20, CGO COMPLEX-I, HAPUR CHUNGI	GHAZIA-BAD	201002	054800
206	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CUSTOMS PREVENTIVE) MUMBAI	PAO CUSTOMS (PREVENTIVE) 12TH FLR., NEW CUSTOMS HOUSE, BELLARD ESTATE	MUMBAI	400001	050090
207	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF C. EXC. & CUSTOMS) NAGPUR	TELANG KHEDI ROAD CIVIL LINES	NAGPUR	440001	052257
208	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF C. EXC. & CUSTOMS), PATNA	BIRCHAND PATEL PATH 5TH FLOOR, C R BUILDING	PATNA	800001	052338
209	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF C. EXC. & CUSTOMS), MEERUT	MANGAL PANDEY NAGAR OPP. MEERUT UNIVERSITY	MEERUT	250005	053844
210	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF C.EXC. & CUSTOMS), INDORE	MANIK BAUG PALACE MADHYA PRADESH	INDORE	452001	051830
211	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CENTRAL EXCISE), GUNTUR	C.R. BUILDING P.B. NO. 139	GUNTUR	522004	051659
212	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CENTRAL EXCISE), MADURAI	LAL BAHADUR SHASTRI ROAD BIBI KULAM, TAMIL NADU	MADURAI	625002	052170
213	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CENTRAL EXCISE), PUNE	41-A SASOON ROAD, ICE HOUSE, A-WING, 2ND FLOOR, OPP. WADIA COLLEGE	PUNE	411001	052425
214	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CENTRAL EXCISE), RAJKOT	CENTRAL EXCISE BHAVAN, 304, RACE COURSE RING ROAD, GUJARAT	RAJKOT	360001	054347
215	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CENTRAL EXCISE), HYDERABAD	ROOM NO: 514, 4TH FLOOR BASHEER BAGH, LAL BAHADUR SASTRI STADIUM	HYDERA-BAD	500029	051743
216	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CENTRAL EXCISE), NEW DELHI	C.R. BUILDING I.P. ESTATE	NEW DELHI	110002	051493

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SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
217	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CENTRAL EXCISE-II), MUMBAI	8TH FLR., PIRAMAL CHAMBER, JIJIBHOY LANE LAL BAGH, PAREL	MUMBAI	400012	053755
218	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF C. EXC. & CUST.), BHUBANESWAR	C.R. BUILDING R. VIHAR	BHUBNE-SHWAR	751002	051070
219	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF C. EXC & CUST.) TIRUCHIRAPALI	1. WILLIAMS ROAD	TIRUCHI-RAPALLI	620001	054014
220	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF C. EXC. & CUSTOMS, CHANDIGARH	C.R BUILDING, SECTOR-17C, 6TH FLOOR	CHANDI-GARH	160017	051323
221	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF C. EXC. & CUSTOMS), COCHIN	CENTRAL REVENUE BUILDING I S PRESS ROAD	COCHIN	682018	051408
222	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF C. EXC. & CUSTOMS), KANPUR	117/7, SARVODHAYA NAGAR UTTAR PRADESH	KANPUR	208005	052000
223	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF C. EXC. & CUSTOMS) SHILLONG	M G ROAD, CRESCENT BUILDING NEAR O/O COMMISSIONA-RATE OF CUSTOMS	SHILLONG	793001	052512
224	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF C. EXC. & CUSTOMS), BELGAUM	CEC BLDG. BUILDING ROOM NO. 324, 71 CLUB ROAD	BELGAUM	590001	054097
225	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CENTRAL EXCISE), CHENNAI	121, CENTRAL EXISE ANNEXE BLDG., 4TH FLOOR NUNGAMBAKKAM, HIGH ROAD	CHENNAI	600034	052084
226	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CENTRAL EXCISE), JAIPUR	N.C.R. BUILDING STATUE CIRCLE, RAJASTHAN	JAIPUR	302005	051917
227	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CENTRAL EXCISE), AURANGABAD	N-5, C1 DCO, TOWN CENTRE AURANGABAD	AURAN-GABAD	431003	054180
228	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CENTRAL EXCISE), BOLPUR, W.B.	CE OFF. COMPEX, NANOOR CHANDIDAS ROAD PO. SIAN, VIA BOLPUR, DISTT. BIRBHUM, W.B.	BOLPUR		054432

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SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
229	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CENTRAL EXCISE), COIMBATORE	6/7, A.T.D. STREET RACE COURSE ROAD, TAMIL NADU	COIMBATORE	641018	053929
230	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CENTRAL EXCISE-I), KOLKATA	180 SHANTI PALLI, RAJDANGA MAIN ROAD	KOLKATA	700107	051237
231	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CENTRAL EXCISE-I), MUMBAI	NEW CENTRAL EXCISE BLDG. 115, M.K. ROAD, CHURCH GATE	MUMBAI	400020	051151
232	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CENTRAL EXCISE-II), KOLKATA	15/1, STRAND ROAD M S BUILDING, 6TH FLOOR	KOLKATA	700001	052679
233	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CENTRAL EXCISE-III), MUMBAI	PAO-CGST (W), 9TH FLOOR, PIRAMAL CHAMBERS JIJIBHOY LANE, LALBAUGH PAREL	MUMBAI	400012	054263
234	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CUSTOMS & CENT. EXC.), VIZAG	CUSTOM HOUSE, PORT AREA VISAKHAPATNAM, ANDHRA PRADESH	VISAKHAPATNAM	530035	053084
235	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMM. OF CUSTOMS), GOA-PANAJI	P.B. NO. 139 CUSTOMS HOUSE, BANDODKAR ROAD	PANAJI	403001	051581
236	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMMIRATE OF C.EX AND CUST) BANGALORE	1ST FLR., C.R. BUILDING ANNEXE QUEENS ROAD	BANGALORE	560001	050896
237	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMMIRATE. OF C. EXC. & CUST.), BARODA	3RD FLR, CEN. EX. BLDG., NEAR VIDYUT BHAVAN CENTRAL EXCISE BUILDING	VADODARA	390007	050982
238	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMMISSIONERATE OF CUSTOMS), CHENNAI	CUSTOMS HOUSE RAJAJI SALAI, TAMIL NADU	CHENNAI	600001	052930
239	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMMISSIONERATE OF C. EX. & C) ALLAHABAD	38, MAHATMA GANDHI MARG	ALLAHABAD	211001	050812
240	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMMISSIONERATE OF CUSTOMS)	PAO (CGST), GANDHIDHAM, GST BHAVAN, PLOT NO. 82, SEC.-8, OPP. RAMLEELA MAIDAN	GANDHIDHAM	370201	053007

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SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
241	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMMISSIONERATE OF CUSTOMS), COCHIN	CUSTOMS HOUSE	COCHIN	682009	052853
242	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMMISSIONERATE OF CUSTOMS), MUMBAI	CUSTOMS HOUSE BALLARD ESTATE, 9 TH FLOOR	MUMBAI	400001	052598
243	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMMISSIONERATE OF CUSTOMS), KOLKATA	15/1, STRAND ROAD CUSTOMS HOUSE, WEST BENGAL	KOLKATA	700001	052775
244	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (COMMISSIONERATE OF CUSTOMS), N. DELHI	NEW CUSTOMS HOUSE NEAR I.G.I AIRPORT	NEW DELHI	110037	054700
245	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (DIR. OF DATA MANAGEMENT, C&CE), N. DELHI	ROOM NO. 325,"A" WING, PUSHPA BHAVAN MADANGIR, NEW DELHI	NEW DELHI	110062	053245
246	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (DIRC. OF INSPC. & AUDIT, C&CE), N. DELHI	ROOM NO. 509, DRUM SHAPED BUILDING "D" BLOCK, I.P. BHAVAN	NEW DELHI	110002	053161
247	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (DIRC. OF PREVENTIVE OP., C&CE), N.DELHI	LOK NAYAK BHAVAN KHAN MARKET	NEW DELHI	110003	053324
248	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (JAWAHAR CUSTOMS HOUSE), NHAVASHEVA	JAWAHAR CUSTOMS HOUSE NHAVASHEVA, TEH.URAN	RAIGARH	400707	054515
249	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO, C.B.E.C., AMRITSAR	COMM. OF CUSTOMS (PRE). C.R. BUILDING, THE MALL	AMRITSAR	143001	050240
250	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO, CENTRAL EXCISE & CUSTOMS, NASIK	ROOM NO.16, GROUND FLOOR, PLOT NO.155 SECTOR P-34, NH JAISHTHA & VISHAKHA,	CIDCO, NASIK	422008	054975
251	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO (CENTRAL EXCISE) AHMEDABAD	2ND FLOOR, BSNL T.E. BUILDING, NARANPURA MANGALMURTY ROAD	AHMEDA-BAD	380013	050725
252	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	PAO-CBIC, DEHRADUN	3-D PLAZA, DHARAMPUR DANDA NEAR AMBIWALA GURUDWARA	DEHRA-DUN	248001	018222

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253	CENTRAL BOARD OF INDIRECT TAXES & CUSTOMS (CBIC)	Pr. A.O. (CBEC), NEW DELHI (ADMN. & ESTT.-II)	ROOM NO. 108, 1ST FLOOR A.G.C.R. BUILDING	NEW DELHI		053663
254	CHANDIGARH ADMINISTRATION	DIRECTORATE OF FINANCE & ACCOUNTS	SECTOR-17	CHANDIGARH	160017	018890
255	CHANDIGARH ADMINISTRATION	DIRECTORATE OF FINANCE & ACCOUNTS	SECTOR-9	CHANDIGARH	160009	018891
256	CHANDIGARH ADMINISTRATION	A.O. CHANDIGARH ADMN., CHANDIGARH	O/O THE ACCOUNTANT GENERAL (A & E) 17, BAYS BUILDING, SECTOR 17	CHANDIGARH	160017	070855
257	CHEMICALS & FERTILIZERS	PAO (CHEMICALS AND PETROCHEMICALS)	3RD FLOOR, 'B' WING JANPATH BHAWAN, NEW DELHI	NEW DELHI	110001	006120
258	CHEMICALS & FERTILIZERS	PAO (FERTILIZERS), NEW DELHI	ROOM NO. 705, 7TH FLOOR, 'A' WING, JANAPATH BHAWAN	NEW DELHI	110001	005942
259	CHEMICALS & FERTILIZERS	PAO (O/O WELFARE COMMISSIONER), BHOPAL	DR. RAJENDRA PRASAD BHAVAN OPP. VIDHAN SABHA, BHOPAL	BHOPAL	462003	075808
260	CHEMICALS & FERTILIZERS	PAO (PETROCHEMICALS), NEW DELHI	JANPATH, 11/A, EX AFO-HUTMENTS NEW DELHI	NEW DELHI		026740
261	CHEMICALS & FERTILIZERS	PAO, PHARMACEUTICALS	7TH FLOOR, A-WING JANPATH BHAWAN, JANPATH	NEW DELHI	110001	018128
262	CHEMICALS & FERTILIZERS	PAO, PHARMACEUTICALS	7TH FLOOR, A-WING JANPATH BHAWAN, JANPATH	NEW DELHI	110001	003479
263	CHEMICALS & FERTILIZERS	PAO-II (DIR. OF A/CS FERTILIZERS), N.DELHI	ROOM NO. 710, 7TH FLOOR, "A" WING JANPATH BHAWAN, CONNAUGHT PLACE	NEW DELHI	110001	006030
264	CHEMICALS & FERTILIZERS	Pr. A.O. (CHEMICAL & PETRO CHEMICAL), N. DELHI	7TH FLOOR, ROOM NO : 708 JANPATH BHAWAN	NEW DELHI	110001	075691
265	CHEMICALS & PETRO-CHEMICALS	PAO-BHOPAL (CHEM. & PETRO CHEM)	DR. RAJENDER PRASAD BHAVAN, OPP. OLD VIDHAN SABHA	BHOPAL	462003	075800
266	CIVIL AVIATION AND TOURISM	PAO (CAD), CHENNAI	MEENAMBAKKAM AIRPORT	CHENNAI	600027	041386
267	CIVIL AVIATION AND TOURISM	PAO (CAD), KOLKATA	RCC & RCA BUILDING DUMDUM AIR PORT	KOLKATA	700052	041490
268	CIVIL AVIATION AND TOURISM	PAO(CAD), MUMBAI	GROUND FLR. NEW INTEGRATED OFFICE COMP. NEW AIRPORT CLY, SAHAR RD, VILE PARLE (E)	MUMBAI	400099	041255

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269	CIVIL AVIATION AND TOURISM	PAO (DGCA & SAFDARJUNG AIRPORT), NEW DELHI	SAFDARJUNG AIR PORT	NEW DELHI		041056
270	CIVIL AVIATION AND TOURISM	PAO (SECTT.), CIVIL AVIATION, NEW DELHI	RAJIV GANDHI BHAVAN NEAR SAFDARJUNG AIRPORT, NEW DELHI	NEW DELHI		040866
271	CIVIL AVIATION AND TOURISM	PAO (TOURISM), NEW DELHI	GROUND FLOOR, 4TH PARLIAMENT STREET PTI BUILDING	NEW DELHI	110001	040951
272	CIVIL AVIATION AND TOURISM	Pr. A.O. (CIVIL AVIATION), NEW DELHI	DOUBLE STOREY BLDG., NEAR DISPENSARY I.A. OFFICE COMPLEX, SAFDARJUNG AIRPORT	NEW DELHI	110003	040842
273	COAL	PAO (COAL), NEW DELHI	3RD FLOOR, TRIKOOT-II BHIKAJI CAMA PLACE, R.K. PURAM	NEW DELHI	110066	014775
274	COAL	Pr. A.O. (COAL), NEW DELHI	3RD FLOOR, TRIKOOT-II BHIKAJI CAMA PLACE, R.K. PURAM	NEW DELHI	110066	014910
275	COAL	Pr. A.O. (COAL), DHANBAD	KALYANI BHAWAN PO. JAGJIVAN NAGAR, DHANBAD	DHANBAD		014859
276	COMMERCE	CPAO (COMMERCE), NEW DELHI	527, UDHYOG BHAWAN	NEW DELHI	110001	006953
277	COMMERCE	CPAO (DGFT), NEW DELHI	531, UDHYOG BHAWAN DELHI	NEW	110001	007032
278	COMMERCE	RPAO (COMMERCE), CHENNAI	5TH FLOOR, SHASTRI BHAWAN ANNEXE HADDOWS ROAD	CHENNAI	600006	007290
279	COMMERCE	RPAO (COMMERCE), KOLKATA	1, COUNCIL HOUSE STREET	KOLKATA	700001	007115
280	COMMERCE	RPAO (COMMERCE), MUMBAI	OLD CGO BUILDING 3RD FLOOR, 101, M.K. ROAD	MUMBAI		007202
281	COMMERCE & TEXTILES	CPAO(D.E. HANDICRAFT), (D.E. HANDICRAFT),	BLOCK NO. 7, WING 3 R.K. PURAM, SEVA BHAWAN	NEW DELHI	110066	007468
282	COMMERCE & TEXTILES	PAO (TEXTILE), CHENNAI	5TH FLOOR, SHASTRI BHAWAN ANNEXE HADDOWS ROAD,	CHENNAI	600006	007726
283	COMMERCE & TEXTILES	PAO (TEXTILE), KOLKATA	1, COUNCIL HOUSE STREET	KOLKATA		007377
284	COMMERCE & TEXTILES	PAO (TEXTILE), MUMBAI	OLD CGO BUILDING 3RD FLOOR, 101, M.K. ROAD	MUMBAI	400020	007638
285	COMMERCE & TEXTILES	PAO (TEXTILE), NEW DELHI	529, UDHYOG BHAWAN	NEW DELHI		007815
286	COMMERCE & TEXTILES	Pr. A.O. (COMMERCE), NEW DELHI	529, UDHYOG BHAWAN	NEW DELHI		007906
287	CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION	PAO (CONSUMER AFFAIRS), CHENNAI	SHASTRI BHAWAN 26, HADDOWS ROAD	CHENNAI	600006	003850

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
288	CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION	PAO (CONSUMER AFFAIRS), MUMBAI	EXCHANGE BLDG., SIR SHIVSAGAR RAMAGULAM MARG, BALLARD ESTATE	MUMBAI	400001	003810
289	CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION	PAO (CONSUMER AFFAIRS), NEW DELHI	12-A, JAMNAGAR HOUSE	NEW DELHI	110011	071504
290	CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION	PAO (FOOD & PUBLIC DISTRIBUTION), KOLKATA	5, ESPLANADE EAST	KOLKATA	700069	003603
291	CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION	PAO (FOOD & PUBLIC DISTRIBUTION), MUMBAI	EXCHANGE BLDG, SIR SHIVSAGAR RAMGULAM MRG BALLARD ESTATE	MUMBAI	400001	003521
292	CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION	PAO (PUBLIC DISTRIBUTION), NEW DELHI	4TH FLOOR, JEEVAN DEEP BUILDING PARLIAMENT STREET	NEW DELHI	110001	003433
293	CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION	PAO (PUBLIC DISTRIBUTION), KOLKATA	15, R N MUKHERJEE ROAD	KOLKATA	700001	003710
294	CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION	PAO (PUBLIC DISTRIBUTION), CHENNAI	SHASTRI BHAVAN 26 HADDOWAS ROAD	CHENNAI	600006	003687
295	CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION	PAO (SUGAR & EDIBLE OIL), NEW DELHI	B2, E2, B2, & W2, 1688 BARRACKS KASTURBA GANDHI MARG	NEW DELHI	110001	003450
296	COOPERATION	PAO- SECRETARIAT-1	1ST FLOOR, ATAL AKSHAY URJA BHAWAN CGO COMPLEX, LODHI ROAD	NEW DELHI	110003	016990
297	DADRA & NAGAR HAVELI	UT ADMINISTRATION OF DNH	DIRECTORATE OF ACCOUNTS, UT ADMN. OF DNH SECRETARIATE, DADRA & NAGAR HAVELI	SILVASSA	396230	070789
298	DAMAN AND DIU	ADMN. OF DAMAN & DIU	DIRECTORATE OF ACCOUNTS OPP. MUNICIPAL LIBRARY, FORT AREA	MOTI- DAMAN	396220	071220
299	DAMAN AND DIU	DIR. OF A/CS U.T. DAMAN & DIU, DAMAN	O/O THE DIRECTOR OF ACCOUNTS FORT AREA, NEAR POST OFF. MOTI-DAMAN	DAMAN	396220	071207
300	DEFENCE	CDA (CSD), MUMBAI	O/O THE CDA (CSD) ADELPHI BUILDING, 119, M K ROAD	MUMBAI	400020	071339

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SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
301	DEFENCE	DY. CGDA, (P&A), NEW DELHI	O/O THE C.G.D.A, WEST BLOCK -5 RAMAKRISHNA PURAM	NEW DELHI	110066	071341
302	DEFENCE (CIVIL)	AO (DAD) MIN. OF DEFENCE CIVIL N. DELHI	O/O THE PCDA, G BLOCK DHQ P.O.	NEW DELHI	110011	071317
303	DELHI ADMINIS- TRATION	PAO NO. I, DELHI ADMINISTRATION	WEST BLOCK NO.7, SECTOR-1 R.K. PURAM	NEW DELHI	110066	069674
304	DELHI ADMINIS- TRATION	PAO NO. II, DELHI ADMINISTRATION	WEST BLOCK NO. 7 R.K. PURAM	NEW DELHI	110066	069898
305	DELHI ADMINIS- TRATION	PAO NO. III, DELHI ADMINISTRATION	GNCTD, OLD LIBRARY BLDG. NAJAFGARH	NEW DELHI	110043	070173
306	DELHI ADMINIS- TRATION	PAO NO. IX, DELHI ADMINISTRATION	BLOCK NO. 8 OLD SECTT.	DELHI		066831
307	DELHI ADMINIS- TRATION	PAO NO. V, DELHI ADMINISTRATION	TIS HAZARI	NEW DELHI		068541
308	DELHI ADMINIS- TRATION	PAO NO. VI, DELHI ADMINISTRATION	GNCT OF DELHI, TREASURY BUILDING TIS HAZARI COURTS	NEW DELHI	110054	067580
309	DELHI ADMINIS- TRATION	PAO NO. VII, DELHI ADMINISTRATION, DELHI	PEERA GARHI DTC DEPOT COMPLEX PEERA GARHI	DELHI	110063	067669
310	DELHI ADMINIS- TRATION	PAO NO. VIII, DELHI ADMINISTRATION	G.T.B. HOSPITAL CAMPUS DILSHAD GARDEN	DELHI	110095	068037
311	DELHI ADMINIS- TRATION	PAO NO. X, DELHI ADMINISTRATION	2ND LEVEL, 'C' WING, DELHI SACHIVALAYA I.P. ESTATE	NEW DELHI	110002	066998
312	DELHI ADMINIS- TRATION	PAO NO. XI, DELHI ADMINISTRATION	BLOCK NO.8 OLD SECTT	DELHI	110054	067099
313	DELHI ADMINIS- TRATION	PAO NO. XII, DELHI ADMINISTRATION	10TH FLOOR, MSO BUILDING POLICE H.Q. ITO NEW DELHI	DELHI	110002	067305
314	DELHI ADMINIS- TRATION	PAO NO. XIII, DELHI ADMINISTRATION	DELHI FIRE SERVICE BLDG., SHANKAR ROAD	NEW DELHI		069461
315	DELHI ADMINIS- TRATION	PAO NO. XIV, DELHI ADMINISTRATION	SHANKAR ROAD	NEW DELHI		069572
316	DELHI ADMINIS- TRATION	PAO NO. XIX, DELHI ADMINISTRATION	3RD FLOOR, D.F.S BUILDING, PRASAD NAGAR	NEW DELHI	110005	069093
317	DELHI ADMINIS- TRATION	PAO NO. XV, DELHI ADMINISTRATION	LOK NAYAK JAI PRAKASH HOSPITAL	NEW DELHI	110002	070250
318	DELHI ADMINIS- TRATION	PAO NO. XVII, DELHI ADMINISTRATION	DISTT. EMPLOYMENT EXCHANGE BUILDING IIND FLOOR, VISHWAS NAGAR, SHAHDARA	DELHI	110092	070418
319	DELHI ADMINIS- TRATION	PAO NO. XVIII, DELHI ADMINISTRATION	D.F S BUILDING, PRASAD NAGAR	NEW DELHI	110005	068618

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SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
320	DELHI ADMINISTRATION	PAO NO. XX, DELHI ADMINISTRATION	GBSS NO.1, RAJOURI GARDEN (EXT)	NEW DELHI	110027	068989
321	DELHI ADMINISTRATION	PAO NO. XXI, DELHI ADMINISTRATION	DHC BLDG., ADMINISTRATIVE BLOCK 1ST BASEMENT, SHERSHAH SURI MARG	NEW DELHI		070580
322	DELHI ADMINISTRATION	PAO NO. XXII, DELHI ADMINISTRATION	DFS BUILDING MANDAVALI	DELHI	110092	070503
323	DELHI ADMINISTRATION	PAO-XXIII, GOVT OF NCT, NEW DELHI	WEST BLOCK-VII, SECTOR-I R.K. PURAM	NEW DELHI	110066	069270
324	DELHI ADMINISTRATION	PAO-XXIV, GOVT OF NCT, NEW DELHI	DISTRICT EMPLOYMENT EXCHANGE BLDG, FIRST FLOOR, INDL. AREA, VISHWAS NAGAR,	DELHI	110032	068250
325	DELHI ADMINISTRATION	PAO-XXV, GOVT OF NCT, NEW DELHI	DTC BUS DEPOT PEERAGARHI, DELHI	DELHI		068800
326	DEPTT. OF FINANCIAL SERVICES	PAO (DFS), DELHI	ROOM NO.34, 4TH FLOOR, JEEVAN DEEP BUILDING, PATEL CHOWK	NEW DELHI	110001	006077
327	DEPTT. OF FINANCIAL SERVICES	PAO (DFS), NAGPUR	C/O PAO (NSO), NAGPUR, M/O FINANCE (DEA) 2ND FLOOR, N.S. BLDG., CIVIL LINES	NAGPUR	440001	006701
328	DEVELOPMENT OF NORTH EASTERN REGION	M/O DONER	PAY & ACCOUNT OFFICE (NEC) NEC SECRETARIAT COMPLEX, NONGRIM HILLS	SHILLONG	793003	003683
329	DEVELOPMENT OF NORTH EASTERN REGION	PR. CUM. PAO, DONER	MAHALEKHA NIYANTRAK BHAWAN E-BLOCK, 5TH FLOOR, GPO COMPLEX, INA	NEW DELHI	110023	003240
330	DIRECTOR PENSION (AIS)	DIRECTOR PENSION (U.P)	INDIRA BHAWAN, 8TH FLOOR, ASHOK MARG	LUCKNOW		000681
331	DIR. OF ACCOUNTS & BUDGET	DIR. OF ACCOUNTS & BUDGET	CHIEF PAY & ACCOUNTS OFFICE NEAR TELEPHONE BHAWAN	PORT BLAIR	744101	071361
332	DIR. GEN. OF AUDIT, DEF. SERVICES	DIRECTOR OF AUDIT, DEFENCE SERVICE, DELHI	O/O THE DIR. GEN. OF AUDIT, DEF. SERVICES A-BLOCK, 7TH FLOOR, AFRICA AVENUE	NEW DELHI	110023	001918
333	EARTH SCIENCES	PAO (SECRETARIATE), MOES, NEW DELHI	R.NO. 505, PRITHVI BHAWAN LODHI ROAD	NEW DELHI	110003	075211
334	EARTH SCIENCES	PAO (IMD), CHENNAI	50, COLLEGE ROAD	CHENNAI	600006	058925
335	EARTH SCIENCES	PAO (IMD), KOLKATA	4-DUEL AVENUE ALIPORE	KOLKATA	700027	059002
336	EARTH SCIENCES	PAO (IMD), NEW DELHI	MAUSAM BHAVAN LODHI ROAD	NEW DELHI	110003	058845
337	EARTH SCIENCES	PAO, IMD, KOLKATTA	4, DUEL AVENUE ALIPORE	KOLKATA	700027	000111

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SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
338	EARTH SCIENCES	PAO, IMD, CHENNAI	50, COLLEGE ROAD, CHENNAI	CHENNAI	600006	000112
339	EARTH SCIENCES	PAO, IMD, NEW DELHI	MAUSAM BHAWAN LODHI ROAD	NEW DELHI	110003	000110
340	EARTH SCIENCES	PAO, IMD, PUNE	INDIAN METROLOGY DEPARTMENT SHIVAJI NAGAR	PUNE	411005	059080
341	EARTH SCIENCES	PAO, IMD, PUNE	SHIVAJI NAGAR PUNE	PUNE	411005	000113
342	EDUCATION	PAO (TRIBAL AFFAIRS), NEW DELHI	SHASTRI BHAWAN NEW DELHI	NEW DELHI	110001	015200
343	EDUCATION	PAO MINORITIES AFFAIRS	11TH FLOOR, PARYAVARAN BHAWAN, CGO COMPLEX, NEW DELHI	NEW DELHI	110003	092001
344	EDUCATION	PAO S.J. & E., NEW DELHI	R.NO. 242, A WING SHASTRI BHAVAN	NEW DELHI	110001	012435
345	EDUCATION	PAO (ASI), BANGALORE	GROUND FLOOR, KSIMC BUILDING INDUSTRIAL ESTATE, RAJAJI NAGAR	BENGA- LURU	560010	017576
346	EDUCATION	PAO (ASI), BHOPAL	4TH FLOOR, GTB COMPLEX T.T. NAGAR	BHOPAL	462003	017573
347	EDUCATION	PAO (ASI), HYDERABAD	802, 8TH FLOOR, CGO TOWERS, KAVADI GUDA, SECUNDERABAD	HYDERA- BAD	500080	011309
348	EDUCATION	PAO (ASI), KOLKATA	CURRENCY BUILDING, 2ND FLOOR 1, B.B.D. BAG	KOLKATA	700001	017574
349	EDUCATION	PAO (ASI), MUMBAI	PAO-ARCHAEOLOGICAL SURVEY OF INDIA, SION FORT, SION EAST, MUMBAI	MUMBAI	400022	017575
350	EDUCATION	PAO (ASI), NEW DELHI	24, TILAK MARG DHAROHAR BHAWAN	NEW DELHI	110001	011210
351	EDUCATION	PAO (CULTURE), KOLKATA	15, R.N. MUKHERJEE ROAD, 3RD FLOOR	KOLKATA	700001	011397
352	EDUCATION	PAO (CULTURE), NEW DELHI	2ND FLOOR, NATIONAL ARCHIVES (ANNEX) JANPATH	NEW DELHI	110001	011120
353	EDUCATION	PAO (HIGHER EDUCATION), NEW DELHI	GROUND FLOOR, 'D' WING SHASTRI BHAWAN	NEW DELHI	100001	011751
354	EDUCATION	PAO (SCHOOL EDU. & LITERACY), NEW DELHI	GROUND FLOOR, 'D' WING SHASTRI BHAWAN	NEW DELHI	110001	011700
355	EDUCATION	PAO (WOMAN & CHILD DEVELOPMENT), CHENNAI	3RD FLR., SHASHTRI BHAWAN 26 HADDOWS ROAD	CHENNAI	600006	011676
356	EDUCATION	PAO (WOMAN & CHILD DEVELOPMENT), KOLKATA	8-ESPLANADE EAST CALCUTTA	KOLKATA	700069	011601

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
357	EDUCATION	PAO (WOMAN & CHILD DEVELOPMENT), MUMBAI	EXCHANGE BUILDING, SRI SSRG MARG BALLARD ESTATE	MUMBAI	400001	011525
358	EDUCATION	PAO (WOMEN & CHILD DEVELOPMENT), NEW DELHI	6TH FLOOR,"A", SHASTRI BHAVAN NEW DELHI	NEW DELHI	T10001	011450
359	EDUCATION	PAO (YOUTH AFFAIRS & SPORTS), NEW DELHI	GROUND FLOOR, 'D' WING SHASTRI BHAVAN	NEW DELHI		010648
360	EDUCATION	PAO-DISABILITY AFFAIRS	5TH FLOOR, PARYAVARAN BHAWAN CGO COMPLEX, LODHI ROAD	NEW DELHI	110003	005782
361	ELECTION COMMISSION OF INDIA	PAO (ELECTION COMMISSION OF INDIA), ND	NIRVACHAN SADAN ASHOK ROAD, NEW DELHI	NEW DELHI	110001	084001
362	ELECTRONICS	PAO (C.C.I. WING), NEW DELHI	A-5, CGO COMPLEX LODI ROAD	NEW DELHI		047401
363	ELECTRONICS & INFORMATION TECHNOLOGY	PAO, NIC, NEW DELHI-110003	A BLOCK, NIC BUILDING, 5TH FLOOR CGO COMPLEX LODHI ROAD	NEW DELHI	110003	033195
364	ELECTRONICS & INFORMATION TECHNOLOGY	Pr. A.O. CUM PAO (DOE), NEW DELHI	ELECTRONIKI BHAVAN, ROOM NO. 1061 CGO COMPLEX, LODHI ROAD	NEW DELHI	110003	047315
365	ELECTRONICS & INFORMATION TECHNOLOGY	UNIQUE IDENTIFICATION AUTHORITY OF INDIA	JEEWAN BHARTI BUILDING, 2ND FLOOR TOWER-1, CANNAUGHT CIRCUS	NEW DELHI	110001	006393
366	ENVIRONMENT	PAO (PENSION & FUND), NEW DELHI	ROOM NO. 1016, 10TH FLOOR PARYAVARAN BHAVAN, CGO COMPLEX	NEW DELHI	110003	075010
367	ENVIRONMENT, FOREST AND CLIMATE CHANGE	PAO (BSI/ ZSI) KOLKATA	234/4A, J.C.BOSE ROAD IIND M.S.O. BUILDING, NIZAM PALACE	KOLKATA	700020	075020
368	ENVIRONMENT, FOREST AND CLIMATE CHANGE	PAO (BSI/ ZSI), KOLKATA	234/4 A, J.C. BOSE ROAD IIND M.S.O. BUILDING, NIZAM PALACE	KOLKATA	700020	075011
369	ENVIRONMENT, FOREST AND CLIMATE CHANGE	PAO (ENVIRONMENT), NEW DELHI	ROOM NO. 1015, 10TH FLOOR PARYAVARAN BHAVAN, CGO COMPLEX, LODHI ROAD	NEW DELHI	110003	075126
370	ENVIRONMENT, FOREST AND CLIMATE CHANGE	PAO (ENVIRONMENT), NEW DELHI	ROOM NO. 1015, 10TH FLOOR PARYAVARAN BHAVAN, CGO COMPLEX, LODHI ROAD	NEW DELHI	110003	070753
371	EXTERNAL AFFAIRS	PAO OVERSEAS INDIAN AFFAIRS	3RD FLOOR AKBAR BHAVAN	NEW DELHI	110021	091001
372	EXTERNAL AFFAIRS	Pr. A.O./PAO (EXTERNAL AFFAIRS), N. DELHI	2ND FLOOR, A-WING, JAWAHAR BHAWAN JANPATH	NEW DELHI	110011	073544

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
373	FINANCE	DEPTT. OF PUBLIC ENTERPRISES	R. NO. 521, 5TH FLR, BLOCK-14, LODI ROAD, PUBLIC ENTERPRISES BHAWAN, CGO COMPLEX	DELHI	110003	016876
374	FINANCE	PAO (CGA), NEW DELHI	MAHALEKHA NIYANTRAK BHAWAN, E-BLOCK GENERAL POOL OFFICE (GPO) COMPLEX, INA	NEW DELHI	110023	016001
375	FINANCE	PAO (DISINVESTMENT), NEW DELHI	ROOM NO. 235-A NORTH BLOCK	NEW DELHI	110001	026801
376	FINANCE	PAO (INDIA GOVT. MINT) NOIDA	ROOM NO. 112-A "A-WING" DGACR BUILDING	NEW DELHI	110002	017940
377	FINANCE	PAO (SECTT.) ECONOMIC AFFAIR	235-A, NORTH BLOCK	NEW DELHI	110001	016977
378	FINANCE	PAO (ACCOUNTS, CLAIMS & RUPEE (LOANS), DEA	1ST FLOOR, AGCR BLDG. I.P. ESTATE	NEW DELHI	110002	017709
379	FINANCE	PAO (AID ACCOUNTS & AUDIT), NEW DELHI	JANPATH BHAVAN, 'B' WING, 3RD FLOOR, JANPATH	NEW DELHI	110001	018790
380	FINANCE	PAO (APPROPRIATION), DEA, NEW DELHI	4TH FLOOR, 'E' WING, AGCW & M BUILDING I P ESTATE	NEW DELHI	110002	019872
381	FINANCE	PAO (BANKING), NEW DELHI	AGCR BUILDING, 'A' WING 1ST FLOOR, I.P. ESTATE	NEW DELHI	110002	017057
382	FINANCE	PAO (CNP), NASIK ROAD	CURRENCY NOTE PRESS	NASIK ROAD	422101	017859
383	FINANCE	PAO (CPAO), DELHI	TRIKOOT II COMPLEX, BHIKAJI CAMA PLACE OPP HYATT REGENCY	NEW DELHI	110066	075305
384	FINANCE	PAO (CLAIMS), DEA, NEW DELHI	4TH FLOOR, 'E' WING, AGCW & M BUILDING I P ESTATE	NEW DELHI	110002	019889
385	FINANCE	PAO (CONSOLIDATION), NEW DELHI	4TH FLOOR, 'E' WING, A.G.C.W & M BLDG., NEW DELHI	NEW DELHI		019902
386	FINANCE	PAO (ESTT.) D.E.A, NEW DELHI	4TH FLOOR, 'E' WING, AGCW & M BUILDING I P ESTATE	NEW DELHI	110002	019856
387	FINANCE	PAO (EXPENDITURE) NEW DELHI	ROOM NO. 235-A NORTH BLOCK	NEW DELHI	110001	015954
388	FINANCE	PAO (GOVT OPIUM & ALKALOIDS WORKS UNDKGS)	GOVT. OPIUM & ALKALOID WORKS UNDERTAKINGS	NEEMUCH	458441	053586
389	FINANCE	PAO (GOVT OPIUM & ALKALOIDS WORKS UNDTKG)	GOVT. OPIUM & ALKALOID WORKS UNDERTAKING	GHAZI-PUR	233001	053509
390	FINANCE	PAO (I.G. MINT), KOLKATA	INDIA GOVT. MINT ALIPORE	KOLKATA	700053	017242
391	FINANCE	PAO (I.G. MINT), MUMBAI	INDIA GOVT. MINT SHAHID BHAGAT SINGH ROAD	FORT MUMBAI	400023	017398

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SL NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
392	FINANCE	PAO (I.G. MINT), HYDERABAD	INDIA GOVT. MINT IDA PHASE-II, CHERLAPELLE, R R DISTT.	HYDERA- BAD	500051	017320
393	FINANCE	PAO (INSTITUTE OF GOVT. A/C & FIN), N. DELHI	BLOCK -IV, OLD CAMPUS J.N.U., NEW DELHI-67	NEW DELHI	110067	016100
394	FINANCE	PAO (ISP), NASIK ROAD	INDIA SECURITY PRESS	NASIK ROAD	422101	017476
395	FINANCE	PAO (INDIA GOVT. MINT), NOIDA	D-2, SECTOR-I	NOIDA	201301	017856
396	FINANCE	PAO (NSO), NAGPUR, MAHARASHTRA	NEW SECTT. BLDG., IIND FLOOR, WEST WING, CIVIL LINES, OPP. VCA GROUND	NAGPUR	440001	017136
397	FINANCE	PAO (O/O NARCOTICS COMMISSIONER), GWALIOR	19, THE MALL MORAR, MADHYA PRADESH	GWALIOR	474006	053401
398	FINANCE	PAO (SECTT), D/O REVENUE, M/O FINANCE, ND	ROOM NO. 224, 2ND FLOOR, GATE NO. 1 JEEVAN TARA BLDG. PARLIAMENT STREET	NEW DELHI	110001	019795
399	FINANCE	PAO (SECTT.), ECONOMIC AFFAIRS, NEW DELHI	235-A, NORTH BLOCK	NEW DELHI	110001	016101
400	FINANCE	PAY AND ACCOUNTS OFFICE (SPP) HYDERABAD	SECURITY PRINTING PRESS MINT COMPOUND SAIFABAD	HYDERA- BAD	500004	017784
401	FINANCE	PAY & ACCOUNTS OFFICER (BANK NODE PRESS)	BANK NOTE PRESS DEWAS, M.P	DEWAS	455003	017555
402	FINANCE	PAY & ACCOUNTS OFFICER (SPM), HOSHANGABAD	SECURITY PAPER MILL, HOSHANGABAD	HOSHAN- GABAD	461005	017632
403	FISHERIES, ANIMAL HUSBANDRY & DAIRYING	FISHERIES, ANIMAL HUSBANDRY & DAIRYING	2ND FLOOR, FSI BUILDING FINE ARTS AVENUE	ERNAK- ULAM	682016	008744
404	FISHERIES, ANIMAL HUSBANDRY & DAIRYING	FISHERIES & ANIMAL HUSBANDRY DAIRYING	EXCHANGE BUILDING BALLARD ESTATE, MUMBAI	MUMBAI	400038	008746
405	FISHERIES, ANIMAL HUSBANDRY & DAIRYING	FISHERIES & ANIMAL HUSBANDRY DAIRYING	BLOCK-III, LEVEL-III OLD CGO COMPLEX	FARIDA- BAD	121001	008741
406	FISHERIES, ANIMAL HUSBANDRY & DAIRYING	FISHERIES & ANIMAL HUSBANDRY DAIRYING	Pr. ACCOUNTS OFFICE, ROOM NO.321, 3RD FLR, JEEVAN TARA BLDG, 5 SANSAD MARG	NEW DELHI	110011	008739

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407	FISHERIES, ANIMAL HUSBANDRY & DAIRYING	FISHERIES & ANIMAL HUSBANDARY DAIRYING	G-1, A-BLOCK RAJAJI BHAWAN BESANT NAGAR,	CHENNAI	600090	008743
408	FISHERIES, ANIMAL HUSBANDRY & DAIRYING	FISHERIES & ANIMAL HUSBANDARY DAIRYING	234/4, A.J.C. BOSE ROAD, NIZAM PALACE CAMPUS,	KOLKATA	700020	008742
409	FISHERIES, ANIMAL HUSBANDRY & DAIRYING	FISHERIES & ANIMAL HUSBANDARY DAIRYING	PAO-DMI, M/O FISHERIES & AHD, 2ND FLOOR NEW SECRETARIATE BLDG., CIVIL LINE	NAGPUR	440001	008745
410	FISHERIES, ANIMAL HUSBANDRY & DAIRYING	PAO (SECTT)-II, M/O FISHERIES & AHD	ROOM NO. 316-321, 3RD FLOOR, JEEVAN TARA BLDG. PARLIAMENT STREET	NEW DELHI	110001	008737
411	FOOD PROCESSING INDUSTRY	Pr. A.O. (FOOD PROCESSING), NEW DELHI	ROOM NO. 238 TO 242 1ST FLOOR, AUGUST KRANTI BHAWAN, BHIKAJI CAMA PLACE	NEW DELHI	110066	075501
412	HEALTH & FAMILY WELFARE	PAO (CGHS), NEW DELHI	NEW RAJINDER NAGAR DISPENSARY BUILDING	NEW DELHI		021029
413	HEALTH & FAMILY WELFARE	PAO (DGHS), NEW DELHI	R.NO. 703, PG HOSTEL BLDG., NCDC, 22 SHAMNATH MARG, CIVIL LINES	NEW DELHI	110054	020946
414	HEALTH & FAMILY WELFARE	PAO (H & FW), CHENNAI	C-WING, BLOCK NO. C-2-C, RAJAJI BHAVAN FIRST FLOOR, BESANT NAGAR	CHENNAI	600090	021545
415	HEALTH & FAMILY WELFARE	PAO (H & FW), KOLKATA	15/1,CHOWRINGEE SQUARE	KOLKATA	700069	021371
416	HEALTH & FAMILY WELFARE	PAO (H & FW), PONDICHERRY	C-2-C,RAJAJI BHAVAN FIRST FLOOR, BESANT NAGAR	CHENNAI	600090	021468
417	HEALTH & FAMILY WELFARE	PAO (LHMC & HOSPITAL), NEW DELHI	LADY HARDINGE MEDICAL COLLEGE HOSPITAL AND S K HOSPITAL	NEW DELHI		021721
418	HEALTH & FAMILY WELFARE	PAO (MSD), MUMBAI	GMSD COMPOUND, NEAR CITY CENTRE MUMBAI CENTRAL	MUMBAI	400008	021277
419	HEALTH & FAMILY WELFARE	PAO (NICD), DELHI	22, SHAM NATH MARG DELHI	DELHI	110054	021186
420	HEALTH & FAMILY WELFARE	PAO (RML HOSPITAL), NEW DELHI	BANK OF BARODA COMPOUND ROOM NO 18 R.M.L. HOSPITAL	NEW DELHI		021642

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
421	HEALTH & FAMILY WELFARE	PAO (SAFDARJUNG HOSPITAL), NEW DELHI	2ND FLOOR, DHARMASALA BUILDING SAFDARJUNG HOSPITAL	NEW DELHI	110023	021108
422	HEALTH & FAMILY WELFARE	PAO (SECTT.), M/O HEALTH & FW, NEW DELHI	HALL NO. 12020, D-WING 2ND FLOOR, KARTVAYA BHAWAN	NEW DELHI	110001	020866
423	HEALTH & FAMILY WELFARE	PAO, CGHS-II, M/O H& FW	ROOM NO. 306, IIIRD FLOOR CGHS BHAWAN, R.K. PURAM, SECTOR-13	NEW DELHI	110066	017618
424	HEALTH & FAMILY WELFARE	Pr. A.O., NEW DELHI	ROOM NO.313/D, NIRMAN BHAWAN NEW DELHI	NEW DELHI	110001	020810
425	HOME AFFAIRS	BRANCH OFFICE, AG JAMMU	O/O THE PR. ACCOUNTANT GENERAL (A&E) J&K SHAKTI NAGAR, JAMMU TAWI	JAMMU	180001	018600
426	HOME AFFAIRS	DELHI POLICE (H.Q.)	PAO, DELHI POLICE (H.Q.) 11TH FLOOR, TOWER-1, JAI SINGH ROAD	NEW DELHI	110001	004009
427	HOME AFFAIRS	DY. DIRECTOR (A/CS) CRPF1, NEW DELHI	PLOT NO. 14, PSP-2 SECTOR-23, ROHINI	NEW DELHI	110085	002178
428	HOME AFFAIRS	DY. DIRECTOR (A/CS) CRPF2, NEW DELHI	PLOT NO.14, PSP-2 SECTOR-23, ROHINI	NEW DELHI	110085	002179
429	HOME AFFAIRS	DY. DIRECTOR (A/CS) CRPF, NEW DELHI	PLOT NO.14, PSP-2 SECTOR-23, ROHINI	NEW DELHI	110085	023903
430	HOME AFFAIRS	HEAD OFFICE, AG SRINAGAR	O/O THE PR. ACCOUNTANT GENERAL (A&E) J&K OPP. CIVIL SECRETARIAT	SRINAGAR	190001	018599
431	HOME AFFAIRS	PAD-BSF	PAO (BSF), 2ND FLOOR, PUSHPA BHAWAN MADANGIR	NEW DELHI	110062	002187
432	HOME AFFAIRS	PAO (NSG), NEW DELHI	MEHRAM NAGAR, NEAR DOMESTIC AIRPORT NEW DELHI	NEW DELHI	110037	024450
433	HOME AFFAIRS	PAO (PENSION & MISC), MHA	JAM NAGAR HOUSE NEW DELHI	NEW DELHI	110011	0M HEAP
434	HOME AFFAIRS	PAO (PENSION & MISC), NEW DELHI	GROUND FLOOR, JEEVAN VIHAR BUILDING-3 SANSAD MARG	NEW DELHI	110001	0M HAFF
435	HOME AFFAIRS	PAO (PENSION & MISC), NEW DELHI	REAR BLOCK, GROUND FLOOR, JEEVAN VIHAR BUILDING-3, SANSAD MARG	NEW DELHI	110001	024650
436	HOME AFFAIRS	PAO (REHABILITATION), NEW DELHI	GALLERY NO. 1 & II BLOCK, 10 ROOM NO. 98, JAM NAGAR HOUSE	NEW DELHI		039631
437	HOME AFFAIRS	PAO (SECTT.), M/O HOME AFFAIRS N. DELHI	C-I HUTMENTS DAL HOUSE ROAD	NEW DELHI		022744

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
438	HOME AFFAIRS	PAO CENTRAL (BSF), NEW DELHI	2ND FLOOR, PUSHPA BHAVAN MADAN GIR	NEW DELHI	110062	024055
439	HOME AFFAIRS	PAO DELHI POLICE-I	9TH FLOOR, MSO BUILDING ITO	NEW DELHI	110002	068447
440	HOME AFFAIRS	PAO DELHI POLICE-II	K-BLOCK, VIKAS BHAWAN I.P. ESTATE	NEW DELHI	110002	070332
441	HOME AFFAIRS	PAO EAST (BSF), NEW DELHI	2ND FLOOR, PUSHPA BHAVAN MADAN GIR	NEW DELHI	110062	002184
442	HOME AFFAIRS	PAO NORTH (BSF), NEW DELHI	2ND FLOOR, PUSHPA BHAVAN MADAN GIR	NEW DELHI	110062	002186
443	HOME AFFAIRS	PAO NORTH EAST (BSF) NEW DELHI	2ND FLOOR, PUSHPA BHAVAN MADAN GIR	NEW DELHI	110062	002183
444	HOME AFFAIRS	PAO (ASSAM RIFLES), SHILLONG	OLD DGAR COMPLEX NONGRIM MAW	SHILLONG	793011	023498
445	HOME AFFAIRS	PAO (CISF), NEW DELHI	5TH FLOOR, E-BLOCK INA	NEW DELHI	110023	023283
446	HOME AFFAIRS	PAO(CENSUS), NEW DELHI	IST FLOOR, AGCR BUILDING I P ESTATE	NEW DELHI	110002	022984
447	HOME AFFAIRS	PAO (DCPW), NEW DELHI	BLOCK NO -9 CGO COMPLEX, LODHI ROAD	NEW DELHI	110003	023093
448	HOME AFFAIRS	PAO (IB), NEW DELHI	4TH FLOOR AGCR BUILDING	NEW DELHI		022878
449	HOME AFFAIRS	PAO (ITBP), NEW DELHI	BLOCK NO 2 CGO COMPLEX, LODHI ROAD	NEW DELHI	110003	023184
450	HOME AFFAIRS	PAO (SSB), NEW DELHI	EAST BLOCK IX, LEVEL VI R K PURAM	NEW DELHI	110066	025301
451	HOME AFFAIRS	PAO(SECTT.), NEW DELHI	C-I, HUTMENTS, DAL HOUSIE ROAD	NEW DELHI		027744
452	HOME AFFAIRS	PAO(WEST) (BSF), NEW DELHI	2ND FLOOR, PUSHPA BHAVAN MADANGIR	NEW DELHI	110062	002185
453	HOME AFFAIRS	PAO, FA & CAO, DNK, KORAPUT				039789
454	HOME AFFAIRS	PAO-NATIONAL INTELLIGENCE GRID	1, VASANT KUNJ ROAD ANDHERIA MOR	NEW DELHI	110074	003266
455	HOME AFFAIRS	REGIONAL PAY & ACCOUNTS OFFICE	CISF HQ. COMPLEX, SECTOR NO. 35 KHARGHAR	NAVI MUMBAI (MS)	410210	005060
456	HOME AFFAIRS	RPAO (CRPF) BENGALURU	RPAO, CRPF, MHA GROUP CENTER CRPF CAMPUS, YELHANKA,	BENGA-LURU	560064	016949
457	HOME AFFAIRS	RPAO (CRPF) HYDERABAD	D-21 TO D-24, BLOCK NO. 6, GPRA QUARTERS GSI CAMPUS, BANDLAGUDA NAGOLE	HYDERA-BAD	500068	001758
458	HOME AFFAIRS	RPAO (CRPF) KOLKATA	3RD FLOOR, CGO COMPLEX DF-BLOCK, SALT LAKE	KOLKATA	700064	001756

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
459	HOME AFFAIRS	RPAO (ITBP), SHILLONG	HIGHWIND BUILDING, LAITUMKHRAH SHILLONG	SHILLONG	793003	001759
460	HOME AFFAIRS	RPAO (ITBP) DEHRADUN	ITBP FORCE CAMPUS SEEMADWAR	DEHRA-DUN	248146	001760
461	HOME AFFAIRS	RPAO (CISF), CHENNAI	3RD FLOOR, 'D' WING, RAJAJI BHAVAN BEASANT NAGAR	CHENNAI	600090	023801
462	HOME AFFAIRS	RPAO (CISF), KOLKATA	3RD, M.S.O. BULD., CGO COMPLEX, DF BLOCK "D" WING, 2ND FLR, SALT LAKE CITY, SECTOR-I	KOLKATA	700064	023608
463	HOME AFFAIRS	RPAO (CISF), RANCHI	AG OFFICE COMPLEX PO NO 14 HINOO	RANCHI	834002	023704
464	HOME AFFAIRS	RPAO (IB), SHILLONG	'HIGH WIND' BUILDING NEAR LAITUMKHARH	SHILLONG	793003	023408
465	HOME AFFAIRS	RPAO, CRPF, JAMMU	SDG OFFICE BUILDING GC, CRPF CAMPUS, BANTALAB	JAMMU	181123	001755
466	HOME AFFAIRS	RPAO, NATIONAL SECURITY GUARD	H NO. 8-2-684/3/55, BANJARA GREEN COLONY 2ND FLOOR, ROAD NO 12, BANJARA HILLS	HYDERA-BAD	500036	001762
467	HOME AFFAIRS	RPAO (NSG)	3RD MSO BUILDING, DF-BLOCK, 3RD FLOOR CGO COMPLEX, SALT LAKE CITY	KOLKATA	700064	001761
468	HOME AFFAIRS	RPAO- BSF, JAMMU	REGIONAL PAY & ACCOUNT OFFICE-BSF, JAMMU, PALOURA CAMP	JAMMU	181124	001753
469	HOME AFFAIRS	RPAO- BSF, SHILLONG	HIGH WIND BUILDING LAITUMKHRAH	SHILLONG	793003	001754
470	HOME AFFAIRS	RPAO-CENTRAL RESERVE POLICE FORCE	M/O HOME AFFAIRS, CRPF CAMPUS ASHIANA DIGHA ROAD	PATNA	800025	003709
471	HOME AFFAIRS	ZONAL PAO, SSB, LUCKNOW, UP	4TH FLR., ADMN. BLOCK, VIBHUTI KHAND FTR. HQR., PLOT NO. TC/35-V2, GOMTI NAGAR	LUCK-NOW	226010	024886
472	HOME AFFAIRS	ZONAL PAO, SSB, PATNA, BIHAR	208 KAUTILYA NAGAR, BEHIND PATNA VET COLL BOYS HOSTEL, SHAIKHPURA, RAJA BAZAR	PATNA	800014	024876
473	HOME AFFAIRS	ZONAL PAO, SSB, RANIDANGA, SILIGURI	FRONTIER HQRS, SSB SILIGURI, PO. SUSHRUT NAGAR, RANIDANGA, DARJEELING	SILIGURI	734012	005719
474	HOUSING & URBAN AFFAIRS	PAO (CPWD), NORTH EASTERN ZONE, SHILLONG	RAJA VILLA, LOWER LACHUMIERE ROAD (MALKI POINT)	SHILLONG	793001	043810

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
475	HOUSING & URBAN AFFAIRS	PAO (DGW), M/O URBAN DEV., NEW DELHI	ROOM NO. 226-A NIRMAN BHAWAN	NEW DELHI		043051
476	HOUSING & URBAN AFFAIRS	PAO (DGW), NEW DELHI	ROOM NO. 342, 3RD FLOOR, VIDYUT BHAWAN, SHANKAR MARKET, CONNAUGHT PLACE	NEW DELHI	110001	043053
477	HOUSING & URBAN AFFAIRS	PAO (EAST ZONE) CPWD, KOLKATA	234/4, ACHARYA J.C BOSE ROAD, NIZAM PLACE	KOLKATA	700020	043460
478	HOUSING & URBAN AFFAIRS	PAO (ESTATES), M/O URBAN DEV., NEW DELHI	R.NO. 509, 'B' WING NIRMAN BHAVAN	NEW DELHI		042624
479	HOUSING & URBAN AFFAIRS	PAO (FOOD ZONE) CPWD, NEW DELHI	4TH FLOOR, A WING I.P. BHAVAN	NEW DELHI		043729
480	HOUSING & URBAN AFFAIRS	PAO (NEW DELHI ZONE) CPWD, NEW DELHI	2ND FLOOR, B WING I.P. BHAVAN	NEW DELHI	110002	043144
481	HOUSING & URBAN AFFAIRS	PAO (NORTH ZONE) CPWD, NEW DELHI	EAST BLOCK-IV LEVEL-IX, R.K. PURAM	NEW DELHI	110066	043335
482	HOUSING & URBAN AFFAIRS	PAO (PRINTING), NASIK	E 25-28, GANDHI NAGAR NASIK	NASIK	422006	042890
483	HOUSING & URBAN AFFAIRS	PAO (PRINTING), CHENNAI	SHASTRI BHAVAN, HADDOWS ANNEXE BLDG., 2ND FLOOR	CHENNAI	600006	042972
484	HOUSING & URBAN AFFAIRS	PAO (PRINTING), KOLKATA	C.G.O. COMPLEX, DF BLOCK, M.S.O. BUILDING 4TH FLOOR, SALT LAKE CITY, KOLKATA	KOLKATA	700064	042805
485	HOUSING & URBAN AFFAIRS	PAO (PRINTING), M/O URBAN DEV., NEW DELHI	JAMNAGAR HOUSE	NEW DELHI	110011	042700
486	HOUSING & URBAN AFFAIRS	PAO (SECTT.), M/O URBAN DEV., NEW DELHI	4TH FLOOR, SANKALP BHAWAN K.G. MARG	NEW DELHI	110001	043884
487	HOUSING & URBAN AFFAIRS	PAO (SECTT.), NEW DELHI	ROOM NO. 509 'C' NIRMAN BHAWAN	NEW DELHI		043881
488	HOUSING & URBAN AFFAIRS	PAO (SOUTH ZONE) CPWD, CHENNAI	E-2 BLOCK, COPA COMPLEX, 1ST FLR 3RD AVENUE, RAJAJI BHAWAN, BEASANT NAGAR	CHENNAI	600008	043951
489	HOUSING & URBAN AFFAIRS	PAO (UD), NEW DELHI	13/3 JAM NAGAR HOUSE	NEW DELHI	110011	042709
490	HOUSING & URBAN AFFAIRS	PAO (WEST ZONE) CPWD, MUMBAI	CPWD 101, 18TH FLOOR M K ROAD	MUMBAI	400020	043571
491	HOUSING & URBAN AFFAIRS	Pr. A.O. (ACCOUNTS), M/O URBAN DEV., NEW DELHI	R. NO. 314, 'B' WING NIRMAN BHAVAN	NEW DELHI		042597

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
492	HOUSING & URBAN AFFAIRS	Pr. A.O., M/O URBAN DEVELOPMENT, NEW DELHI	F. WING, SECOND FLOOR NIRMAN BHAVAN	NEW DELHI		042572
493	HUMAN RESOURCES DEVELOPMENT	PAO (EDUCATION), NEW DELHI	GROUND FLOOR , 'D' WING SHASTRI BHAVAN	NEW DELHI		010338
494	HUMAN RESOURCES DEVELOPMENT	Pr. A.O. (HRD), NEW DELHI	GROUND FLOOR, 'D' WING SHASTRI BHAVAN	NEW DELHI		010302
495	IA & AD, AIZWAL	Pr. AG (A&E), MIZORAM, AIZWAL	O/O THE PR. A.G., MIZORAM AIZWAL		796001	005463
496	IA & AD, VIJAYAWADA	Pr. AG (A&E) ANDHRA PRADESH	12-52, OPPOSITE SONO VISION ENIKEPADU	VIJAYA-WADA	521108	008644
497	IA & AD (C&AG) NEW DELHI	PAO-COMPTROLLER & AUDITOR GENERAL	9, DEEN DAYAL UPADHYAY MARG	NEW DELHI	110124	005860
498	INDUSTRY	PAO (HEAVY INDUSTRY), NEW DELHI	HEAVY INDUSTRY, PUBLIC ENTERPRISE UDYOG BHAVAN	NEW DELHI	110011	026704
499	INDUSTRY	PAO (DGTD), NEW DELHI	ROOM NO. 227/B UDYOG BHAVAN	NEW DELHI		025513
500	INDUSTRY	PAO (DPIIT), NEW DELHI	ROOM NO. 555-A UDYOG BHAVAN	NEW DELHI	110001	025426
501	INDUSTRY	PAO (EXPLOSIVES), NAGPUR	CGO COMPLEX BLOCK C 1ST FLOOR SEMINARY HILLS, CIVIL LINES	NAGPUR	400006	026190
502	INDUSTRY	PAO (HEAVY INDUSTRIES), NEW DELHI	ROOM NO. 552, UDYOG BHAVAN	NEW DELHI	110001	026281
503	INDUSTRY	PAO (MSME) CHENNAI	65/1, GST ROAD GUINDY	CHENNAI		025898
504	INDUSTRY	PAO (MSME) KOLKATA	111-112, BARACKPUR TRUNK ROAD	KOLKATA	700108	025791
505	INDUSTRY	PAO (MSME) MUMBAI	KURLA ANDHERI ROAD SAKINAKA	MUMBAI	400072	025695
506	INDUSTRY	PAO (MSME) NEW DELHI	ROOM NO. 601 NIRMAN BHAVAN	NEW DELHI	110001	025591
507	INDUSTRY	PAO(PDTM) MUMBAI	BAUDHIK SAMPADA BHAWAN, 5TH FLOOR, S.M. ROAD, ANTOP HILL, MUMBAI	MUMBAI	400037	026103
508	INDUSTRY	PAO (SALT) JAIPUR	2-A, LAVAN MARG, LAVAN BHAVAN, JHALANA DOONGRI	JAIPUR	302004	026005
509	INDUSTRY	Pr. A.O. (ADMN.), NEW DELHI	ROOM NO.517-A, UDYOG BHAVAN	NEW DELHI		025402
510	INDUSTRY	Pr. A.O. (COMP.), NEW DELHI	ROOM NO. 555-A, UDYOG BHAVAN	NEW DELHI	110001	025403

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
511	INFORMATION & BROADCASTING	PAO (ALL INDIA RADIO), LUCKNOW	18, VIDHAN SABHA MARG	LUCK-NOW	226001	028139
512	INFORMATION & BROADCASTING	PAO (DAVP), NEW DELHI	7TH FLOOR, C-WING, PHASE-5 SOOCHNA BHAWAN, CGO COMPLEX	NEW DELHI	110003	027973
513	INFORMATION & BROADCASTING	PAO (DOORDARSHAN), NAGPUR	2ND FLOOR, NEW SECTT BUILDING CIVIL LINES	NAGPUR		029100
514	INFORMATION & BROADCASTING	PAO (DOORDARSHAN), CHENNAI	ROOM NO. 312, 3RD FLR., DOORDARSHAN KENDRA SWAMI SIVANANDA SALAI	CHENNAI	600005	028660
515	INFORMATION & BROADCASTING	PAO (DOORDARSHAN), KOLKATA	II-CHANNEL BLDG., DOORDARSHAN BHAWAN GOLF GREEN, CALCUTTA	KOLKATA	700095	028750
516	INFORMATION & BROADCASTING	PAO (FILMS DIVISION), MUMBAI	FILM BHAVAN, 7TH FLOOR 24-G, DESHMUKH MARG	MUMBAI	400026	028825
517	INFORMATION & BROADCASTING	PAO (IRLA), NEW DELHI	7TH FLOOR, PHASE-5, SUCHANA BHAWAN CGO COMPLEX, LODHI ROAD	NEW DELHI	110003	028062
518	INFORMATION & BROADCASTING	PAO (MAIN SECTT.), M/O I & B, NEW DELHI	758-A WING, SHASTRI BHAVAN	NEW DELHI	110001	027667
519	INFORMATION & BROADCASTING	Pr. A.O. (I & B), NEW DELHI	TROPICAL BUILDING H-BLOCK, CONNAUGHT CIRCUS	NEW DELHI	110001	027640
520	INDIAN AUDIT & ACCOUNTS DEPTT.	Pr. AG (A&E), MIZORAM, AIZWAL	O/O THE PR. A.G., MIZORAM DINTHAR	AIZWAL	796001	071295
521	JAL SHAKTI, DEPARTMENT OF WATER RESOURCES, RIVER DEVELOPMENT & GANGA REJUVENATION	PAO (CSMRS)	CENTRAL SOIL & MATERIALS RESEARCH STN. HAUS KHAS, 01- OF PALME MARG	NEW DELHI	110016	002450
522	JAL SHAKTI, DEPARTMENT OF WATER RESOURCES, RIVER DEVELOPMENT & GANGA REJUVENATION	PAO (CWPRS), PUNE	CWPR STATION KHADAKWASLA	PUNE	411024	001956
523	JAL SHAKTI, DEPARTMENT OF WATER RESOURCES, RIVER DEVELOPMENT & GANGA REJUVENATION	PAO (CGWB), FARIDABAD	PAO, O/O C.G.W.B., BHUJAL BHAWAN N.H.IV	FARIDA-BAD	121001	002338

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
524	JAL SHAKTI, DEPARTMENT OF WATER RESOURCES, RIVER DEVELOPMENT & GANGA REJUVENATION	PAO (CWC), NEW DELHI	7TH FLOOR, SEWA BHAVAN R.K. PURAM	NEW DELHI	110066	001872
525	JAL SHAKTI, DEPARTMENT OF WATER RESOURCES, RIVER DEVELOPMENT & GANGA REJUVENATION	PAO (CWPRS), PUNE	PAY AND ACCOUNTS OFFICE CWPR STATION, P.O. KHADAK WASLA	PUNE	411024	001954
526	JAL SHAKTI, DEPARTMENT OF WATER RESOURCES, RIVER DEVELOPMENT & GANGA REJUVENATION	PAO (FARRAKA BARRAGE PROJ), MURSHIDABAD	PAY & ACCOUNTS OFFICE, FARAKKA BARRAGE PROJECT, P.O. FARAKKA BARRAGE, WEST BENGAL	MURSHI- DABAD	742212	002032
527	JAL SHAKTI, DEPARTMENT OF WATER RESOURCES, RIVER DEVELOPMENT & GANGA REJUVENATION	PAO (SECTT) M/O WATER RESOURCES, NEW DELHI	GROUND FLOOR, 'C' WING SHASTRI BHAWAN	NEW DELHI	110001	001793
528	JAL SHAKTI, DEPARTMENT OF WATER RESOURCES, RIVER DEVELOPMENT & GANGA REJUVENATION	PAO (WR), M/O WATER RESOURCES, NEW DELHI	GROUND FLOOR, 'C' WING SHASTRI BHAWAN	NEW DELHI	110001	001765
529	JAL SHAKTI, DEPARTMENT OF WATER RESOURCES, RIVER DEVELOPMENT & GANGA REJUVENATION	PAO, D/O DRINKING WATER SUPPLY	PAO, D/O DRINKING OF WATER SUPPLY ROOM NO. 624, 6TH FLOOR, BLOCK NO. 11	CGO COMPLEX, ND	110003	001711

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
530	JAL SHAKTI, DEPARTMENT OF WATER RESOURCES, RIVER DEVELOPMENT & GANGA REJUVENATION	PAO, D/O DRINKING WATER SUPPLY	PAO, D/O DRINKING OF WATER SUPPLY ROOM NO. 624, 6TH FLOOR, BLOCK NO. 11	CGO COMPLEX, ND	110003	005788
531	LABOUR AND EMPLOYMENT	PAO (CHIEF LABOUR COMMISSIONER), NEW DELHI	HALL NO. 805. 8TH FLOOR, G-4, SECTOR-10, SHRAMEV JAYATE BHAWAN, DWARKA	NEW DELHI	110075	030050
532	LABOUR AND EMPLOYMENT	PAO (DGET), NEW DELHI	ROOM NO. 512 SHRAM SHAKTI BHAVAN	NEW DELHI		029922
533	LABOUR AND EMPLOYMENT	PAO (DGFASLI), M/O LABOUR, MUMBAI	DIRECTOR GENERAL, FACTORY ADVICE SERVICE & LABOUR INST., M/O LABOUR, CLI BULDG., SION	MUMBAI	400022	030263
534	LABOUR AND EMPLOYMENT	PAO (DGMS), DHANBAD	D.G.M.S BUILDING BIHAR	DHANBAD		030352
535	LABOUR AND EMPLOYMENT	PAO (LABOUR BUREAU), CHANDIGARH	SHRAM BUREAU BHAWAN, 2ND FLOOR, BLOCK-2, R.NO. 204, INSTITUTIONAL AREA, SECTOR-38W	CHANDI-GARH	160036	030181
536	LABOUR AND EMPLOYMENT	PAO (MAIN SECTT.), M/O LABOUR, NEW DELHI	ROOM NO. 522 SHRAM SHAKTI BHAVAN	NEW DELHI		029803
537	LABOUR AND EMPLOYMENT	PAO, (DGE&T), CHENNAI	C T I CAMPUS GUINDY	CHENNAI	600032	030461
538	LABOUR AND EMPLOYMENT	Pr. A.O., NEW DELHI	ROOM NO. 520 SHRAM SHAKTI BHAWAN	NEW DELHI		029775
539	LAKSHADWEEP ADMN.	Pr. PAO, UT OF LAKSHADWEEP, KAVARATTI	PRINCIPAL PAY AND ACCOUNTS OFFICE, U.T. OF LAKSHADWEEP, KAVARATTI	KAVAR-ATTI	682555	070899
540	LAW & JUSTICE, SUPREME COURT OF INDIA AND CORPORATE AFFAIRS	PAO (CORPORATE AFFAIRS), KOLKATA	15 R N MUKHERJEE ROAD 4TH FLOOR	KOLKATA	700001	086400
541	LAW & JUSTICE, SUPREME COURT OF INDIA AND CORPORATE AFFAIRS	PAO (CORPORATE AFFAIRS), CHENNAI	SHASTRI BHAVAN, VIII BLOCK FIFTH FLOOR	CHENNAI	600006	086600
542	LAW & JUSTICE, SUPREME COURT OF INDIA AND CORPORATE AFFAIRS	PAO (CORPORATE AFFAIRS), NEW DELHI	106 CGO COMPLEX, LODHI ROAD, NEW DELHI	NEW DELHI	110003	086000

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
543	LAW & JUSTICE, SUPREME COURT OF INDIA AND CORPORATE AFFAIRS	PAO (CORPORATE AFFAIRS), MUMBAI	EXCHANGE BLDG., 4TH FLOOR, SRI SHIVSAGAR RAMGULAM MARG, BALLARD ESTATE,	MUMBAI	400001	026456
544	LAW & JUSTICE, SUPREME COURT OF INDIA AND CORPORATE AFFAIRS	PAO (CORPORATE AFFAIRS), MUMBAI	EXCHANGE BLDG., 4TH FLOOR, SRI SHIVSAGAR RAMGULAM MARG, BALLARD ESTATE,	MUMBAI	400001	086200
545	LAW & JUSTICE, SUPREME COURT OF INDIA AND CORPORATE AFFAIRS	PAO (CORPORATE AFFAIRS), CHENNAI	VIII BLOCK, VTH FLOOR, 26 HADDOWS ROAD, SHASTRI BHAVAN	CHENNAI	600006	026629
546	LAW & JUSTICE, SUPREME COURT OF INDIA AND CORPORATE AFFAIRS	PAO (CORPORATE AFFAIRS), KOLKATA (26543)	15 R N MUKHERJEE ROAD 4TH FLOOR	KOLKATA	700001	026543
547	LAW & JUSTICE, SUPREME COURT OF INDIA AND CORPORATE AFFAIRS	PAO (CORPORATE AFFAIRS), NEW DELHI	106, CGO COMPLEX LODHI ROAD	NEW DELHI	110003	026366
548	LAW & JUSTICE, SUPREME COURT OF INDIA AND CORPORATE AFFAIRS	PAO (ELECTORAL OFFICES), NEW DELHI	3RD FLOOR, C WING LOK NAYAK BHAVAN	NEW DELHI	110003	031626
549	LAW & JUSTICE, SUPREME COURT OF INDIA AND CORPORATE AFFAIRS	PAO (LEGAL AFFAIRS), NEW DELHI	4TH FLOOR JANPATH BHAWAN, 'B' WING NEW DELHI	NEW DELHI		031438
550	LAW & JUSTICE, SUPREME COURT OF INDIA AND CORPORATE AFFAIRS	PAO (LEGISLATIVE DEPARTMENT), NEW DELHI	3RD FLOOR, ILI BUILDING BHAGWANDAS ROAD	NEW DELHI		031545
551	LAW & JUSTICE, SUPREME COURT OF INDIA AND CORPORATE AFFAIRS	PAO (SUPREME COURT), NEW DELHI	SUPREME COURT BUILDING BHAGWAN DAS ROAD	NEW DELHI		031709
552	LAW & JUSTICE, SUPREME COURT OF INDIA AND CORPORATE AFFAIRS	Pr. A.O., NEW DELHI	3RD FLOOR, 'C' WING, LOK NAYAK BHAWAN, KHAN MARKET	NEW DELHI	110003	021408

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
553	LOK SABHA SECRETARIAT	ACCOUNTS OFFICER, LOK SABHA	ROOM NO: 302, PARLIAMENT HOUSE ANNEXE	NEW DELHI	110001	064815
554	LOK SABHA SECRETARIAT	PAO (LOK SABHA)	ROOM NO. 302 PARLIAMENT HOUSE ANNEXE	NEW DELHI	110001	OMP-LOK
555	LOKPAL OF INDIA	PAO LOKPAL	ICADR BUILDING, VASANTKUNJ-110070	NEW DELHI	110070	008884
556	M/O FINANCE, D/O EXPENDITURE	PAO (PFMS), NEW DELHI	CENTRAL PROJECT MANAGEMENT UNIT, PFMS 3RD FLOOR, SHIVA JI STADIUM ANNEXE	NEW DELHI	110001	008391
557	MINES	PAO (GSI) AMSE (KRNTK. CIRCLE), BANGALORE	G.S.I. COMPLEX (GROUND FLOOR) KUMARASWAMY LAYOUT, WASUDHA BHAWAN	BANGA-LORE	560078	037141
558	MINES	PAO (GSI) CENTRAL REGION, NAGPUR	GSI-NEW COMPLEX, BLOCK-C, 3RD FLOOR SEMINARY HILLS	NAGPUR	440006	036794
559	MINES	PAO (GSI) N.E. REGION, SHILLONG	GSI (N.R.), MANBHA VILLA LEITUMKHARAH	SHILLONG	793003	037224
560	MINES	PAO (GSI) NORTHERN REGION, LUCKNOW	PLOT NO. II, SECTOR E, GSI COMPLEX ALIGANJ	LUCKNOW	226020	036963
561	MINES	PAO (GSI) SOUTHERN REGION, HYDERABAD	GSI COMPLEX BUNDLAGUDA	HYDERA-BAD	500068	037055
562	MINES	PAO (GSI) WESTERN REGION, JAIPUR	GSI COMPLEX, CORE LAB. BLDG., G BLOCK, 15-16 JHALANA DOONGARI	JAIPUR	302004	036879
563	MINES	PAO (GSI), KOLKATA	5 & 6 ESPLANDE EAST KOLKATA	KOLKATA	700069	036699
564	MINES	PAO (INDIAN BUREAU OF MINES), NAGPUR	INDIAN BUREAU OF MINES, INDIRA BHAWAN 4TH FLOOR, 'A' BLOCK, CIVIL LINES	NAGPUR	440001	037307
565	MINES	Pr. A.O. (MINES), NEW DELHI	2ND FLOOR, LOK NAYAK BHAVAN KHAN MARKET	NEW DELHI	110003	036617
566	NATIONAL DISASTER MANAGMENT AU	PAO NDMA, MIN. OF HOME AFFAIRS	NATIONAL DISASTER MANAGMENT AUTHORITY NDMA BHAWAN, A-1, SAFDARJUNG ENCLAVE,	NEW DELHI	110029	001818
567	NATIONAL INVESTIGATION AGENCY	PAY & ACCOUNTS OFFICER (NIA)	7TH FLOOR, NDCC-II BLDG. JAI SINGH ROAD	NEW DELHI	110001	001807
568	NEW & RENEWABLE ENERGY	Pr. A.O. CUM PAO (DNES), NEW DELHI	ROOM NO: 916, B-4 PARYAVARAN BHAVAN CGO COMPLEX, LODHI ROAD	NEW DELHI	110003	072539

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
569	O/O Pr. ACCOUNTANT GENERAL(AIS)	AG (A&E) HARYANA	PLOT NO. 4 & 5, SECTOR- 33 B	CHANDI- GARH	160020	000660
570	PAG (A&E)-I, MAHARASHTRA, MUMBAI	PAO (AUDIT), MUMBAI	O/O THE A.G (AUDIT)-I, MUMBAI, MAHARASHTRA 101, M K ROAD	MUMBAI	400020	062201
571	PAO- DADRA & NAGAR HAVELI	DIR. OF A/CS, DADRA & NAGAR HAVELI	O/O THE DIRECTOR OF ACCOUNTS LEKHA BHAWAN, DADRA & NAGAR HAVELI	SILVASSA	396230	009007
572	PAO-DAMAN	DIR. OF ACCOUNTS- DAMAN	O/O THE DIRECTOR OF ACCOUNTS LEKHA BHAWAN, DHOLAR, MOTI DAMAN	DAMAN	396220	008998
573	PAO-DIU	DIR. OF ACCOUNTS- DIU	O/O THE DIRECTOR OF ACCOUNTS DIU BRANCH, FIRANGIWADA, DIU	DIU	362520	009002
574	PERSONNEL, PUBLIC GRIEVANCES & PENSIONS	PAO (CBI), NEW DELHI	AGCR BUILDING, IST FLOOR, 'A' WING,	NEW DELHI		049512
575	PERSONNEL, PUBLIC GRIEVANCES & PENSIONS	PAO (CBI), NEW DELHI	7TH FLOOR, CBI BUILDING PLOT NO. 5-B, CGO COMPLEX, LODHI ROAD	NEW DELHI	110003	049521
576	PERSONNEL, PUBLIC GRIEVANCES & PENSIONS	PAO (CABINET AFFAIRS), NEW DELHI	ROOM NO. 15, SEVATEERTH BUILDING NO.2, MOTILAL NEHRU MARG, OPP. VAYU SENA HQ	NEW DELHI	110001	049634
577	PERSONNEL, PUBLIC GRIEVANCES & PENSIONS	PAO (CENTRAL ADMN. TRIBUNAL), NEW DELHI	OLD CIC CLUB BUILDING, OLD JNU CAMPUS NEW POST OFFICE, MUNIRKA	NEW DELHI	110067	049801
578	PERSONNEL, PUBLIC GRIEVANCES & PENSIONS	PAO (DP & AR), NEW DELHI	3RD FLOOR, 'B' WING, LOK NAYAK BHAVAN KHAN MARKET	NEW DELHI	110003	049429
579	PERSONNEL, PUBLIC GRIEVANCES & PENSIONS	PAO (UPSC), NEW DELHI	DHOLPUR HOUSE SHAHJAHAN ROAD	NEW DELHI	110069	049720
580	PERSONNEL, PUBLIC GRIEVANCES & PENSIONS	Pr. A.O. (PERSONEL & TRAINING), NEW DELHI	3RD FLOOR, 'B' WING, LOK NAYAK BHAWAN, KHAN MARKET,	NEW DELHI	110003	049401
581	PETROLEUM AND NATURAL GAS	PAO (PETROLEUM), NEW DELHI	ROOM NO. 314A, 'B' WING SHASTRI BHAVAN	NEW DELHI		005865

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
582	PLANNING, STATISTICS & PROGRAMME IMPLEMENTATION	PAO (PLANNING COMMISSION), NEW DELHI	ROOM NO. 456 NITI AAYOG, SANSAD MARG	NEW DELHI	110001	032714
583	PLANNING, STATISTICS & PROGRAMME IMPLEMENTATION	PAO (PROGRAMME IMPLEMENTATION), NEW DELHI	ROOM NO. 709, LEVEL-7, EAST BLOCK-6 R.K. PURAM	NEW DELHI	110066	033500
584	PLANNING, STATISTICS & PROGRAMME IMPLEMENTATION	PAO (STATISTICS), BENGALURU	B-WING, 2ND FLOOR KENDRIYA SADAN KORMANGALA	BENG-LURU	560034	008934
585	PLANNING, STATISTICS & PROGRAMME IMPLEMENTATION	PAO (STATISTICS), KOLKATA	ROOM NO. 324-A, 1, COUNCIL HOUSE STREET 2ND FLOOR	KOLKATA	700001	032991
586	PLANNING, STATISTICS & PROGRAMME IMPLEMENTATION	PAO (STATISTICS), NAGPUR	C.G.O COMPLEX, 'A' WING, 6TH FLOOR SEMINARY HILLS	NAGPUR	440006	032895
587	PLANNING, STATISTICS & PROGRAMME IMPLEMENTATION	PAO (STATISTICS), NEW DELHI	LEVEL-7, EAST BLOCK-6 R.K. PURAM	NEW DELHI	110066	032800
588	PLANNING, STATISTICS & PROGRAMME IMPLEMENTATION	Pr. A.O. (PLANNING & STATISTICS), NEW DELHI	ROOM NO.704, LEVEL-7, EAST BLOCK-6 R.K. PURAM	NEW DELHI	110066	032685
589	PONDICHERY ADMINISTRATION	DIR. OF A/CS & TREASURIES, PONDICHERY	DIR. OF A/CS & TREASURIES, DAT BUILDING NEW MUNICIPAL ROAD, KUMARAGURU PALLAM	PONDI-CHERY	605001	071185
590	PORTS, SHIPPING & WATERWAYS	PAO (SHIPPING) MUMBAI	NAU BHAWAN, (GROUND FLOOR) 10, R.K. MARG, BALLARD ESTATE	MUMBAI	400001	088400
591	PORTS, SHIPPING & WATERWAYS	PAO (ALHW), PORT BLAIR	ROOM NO. 207, 1ST FLOOR, ALHW COMPLEX MOHANPURA, SRI VIJAYA PURAM,	PORT BLAIR	744101	088100
592	PORTS, SHIPPING & WATERWAYS	PAO (LHLS), NOIDA	DEEP BHAWAN, A-13, SECTOR-24 NOIDA, GAUTAM BUDH NAGAR, U.P.	NOIDA	201301	088300

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
593	PORTS, SHIPPING & WATERWAYS	PAO (SHIPPING) KOLKATA	M/O RTHS MARINE HOUSE, HASTINGS	KOLKATA	700022	088500
594	PORTS, SHIPPING & WATERWAYS	PAO (SHIPPING), NEW DELHI	PARIVAHAN BHAVAN	NEW DELHI	110003	088200
595	PORTS, SHIPPING & WATERWAYS	Pr. AO. CUM PAO (SHIPPING) DELHI	IDA BUILDING, JAMNAGAR HOUSE NEW DELHI	DELHI	110011	088000
596	POWER	PAO I (CENTRAL ELECT. AUTHORITY), N.DELHI	R. NO. 916, 9TH FLOOR, NORTH WING SEWA BHAWAN, R.K. PURAM	NEW DELHI		013533
597	POWER	PAO II (CENTRAL ELECT. AUTHORITY), N. DELHI	R. NO. 916, 9TH FLOOR SEWA BHAWAN, R. K. PURAM	NEW DELHI		013572
598	POWER	PAO (BADARPUR MANAGEMENT CELL), NEW DELHI	R. NO. 843, SOUTH WING SEWA BHAWAN, R. K. PURAM	NEW DELHI		013693
599	POWER	PAO (BADARPUR MANAGEMENT CONTRACT CELL) ND	ROOM NO. 848, SOUTH WING SEWA BHAVAN, R K PURAM	NEW DELHI	110066	013963
600	POWER	PAO (CEA), BANGALORE	209, 2ND FLR, ANNEX. BUILDING, RACE COURSE CROSS ROAD, SRPC CAMPUS	BANGA LORE	560009	013617
601	POWER	PAO (SECTT.), DEPTT. OF POWER, NEW DELHI	R. NO. 843, SOUTH WING SEVA BHAWAN, R.K. PURAM	NEW DELHI	110066	013455
602	POWER	Pr. A.O. (POWER), NEW DELHI	ROOM NO. 847, SOUTH 'C' WING SEWA BHAVAN	NEW DELHI		013850
603	Pr. AG (A&E), SRINAGAR	Pr. AG (J&K), SRINAGAR	O/O THE PR. A.G. (A&E) JAMMU & KASHMIR M.Y. RATHER AVENUE, NEAR EXHIBITION GROUND	SRINAGAR	190009	062621
604	PRASAR BHARTI	PAO (ALL INDIA RADIO), CHENNAI	NO. 7, KAMRAJ SALAI MYLAPORE	CHENNAI	600004	028554
605	PRASAR BHARTI	PAO (ALL INDIA RADIO), KOLKATA	AKASHWANI BHAWAN, EDEN GARDEN	KOLKATA	700001	028438
606	PRASAR BHARTI	PAO (ALL INDIA RADIO), MUMBAI	1ST FLOOR, NEW BROADCASTING HOUSE CHURCH GATE	MUMBAI	400020	028233
607	PRASAR BHARTI	PAO (ALL INDIA RADIO), NEW DELHI	AKASHWANI BHAVAN, ROOM NO. 214 PARLIAMENT STREET	NEW DELHI	110001	027752
608	PRASAR BHARTI	PAO (DOORDARSHAN), NEW DELHI	AKASHVANI BHAWAN, ROOM NO. 428 'A' NEW DELHI	NEW DELHI	110001	027886
609	PRASAR BHARTI	PAO (I&B/PRASAR BHARTI), GUWAHATI (NER)	ROOM NO. 203, SECOND FLR, ADG (E) NEZ BLDG DOORDARSHAN KENDRA CAMPUS, RG BARUAH RD.	GUWA-HATI	781024	028875

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
610	PRESIDENT'S SECRETARIAT	Pr. A.O. CUM PAO (PRESIDENT SECTT.), NEW DELHI	RASHTRAPATI BHAWAN	NEW DELHI	110004	048406
611	RAJYA SABHA SECRETARIAT	PAO (RAJYA SABHA)	ROOM NO. 201 PARLIAMENT HOUSE ANNEXE	NEW DELHI	110001	0M-PRAJ
612	RAJYA SABHA SECRETARIAT	PAO (RAJYA SABHA)	R NO. 207, ACC. SEC., RAJYA SABHA SECTT. PARLIAMENT HOUSE ANNEXE,	NEW DELHI	110001	065820
613	ROAD TRANSPORT & HIGHWAYS	PAO (NH), CHANDIGARH	6TH FLOOR, 4TH BLOCK, KENDRIYA SADAN, SECTION 9-A,	CHANDI-GARH	160017	34862
614	ROAD TRANSPORT & HIGHWAYS	PAO (NH), NEW DELHI	I.D.A. BUILDING JAM NAGAR HOUSE, SHAHJAHAN ROAD	NEW DELHI	110011	034415
615	ROAD TRANSPORT & HIGHWAYS	PAO (SECTT.), SURFACE TRANSPORT, NEW DELHI	PARIVAHAN BHAVAN, (TRANSPORT BHAWAN) ROOM NO. 533	NEW DELHI	110001	034050
616	ROAD TRANSPORT & HIGHWAYS	RPAO (NH), HYDERABAD	ROOM NO.106 A&B, 1ST FLOOR NEW R&B HEAD OFFICE BLDG.,IRRUM MANZIL	HYDERA-BAD	500082	002193
617	ROAD TRANSPORT & HIGHWAYS	RPAO (NH), BANGALORE	1ST FLOOR, F WING, KENDRIYA SADAN, 17TH MAIN ROAD, 2ND BLOCK, KORAMANGALA	BANGA-LORE	560034	034807
618	ROAD TRANSPORT & HIGHWAYS	RPAO (NH), JAIPUR	AJMER ROAD DCM GODOWN	JAIPUR	302019	034975
619	ROAD TRANSPORT & HIGHWAYS	RPAO (NH), KOLKATA	PURTO BHAVAN, GROUND FLOOR SALT LAKE CITY	KOLKATA	700091	034756
620	ROAD TRANSPORT & HIGHWAYS	RPAO (NH), LUCKNOW	KENDRIYA BHAWAN, SECTOR-H ALIGANJ	LUCKNOW	226006	035036
621	ROAD TRANSPORT & HIGHWAYS	RPAO (NH), MUMBAI	MEHER HOUSE, 3RD FLOOR GAWASJI PATEL STREET	MUMBAI	400001	034650
622	ROAD TRANSPORT & HIGHWAYS	RPAO(NH)-RAIPUR	OLD DIV. NO.2, PENSION BADA, NATIONAL HIGHWAY, CAMPUS, RAIPUR	CHHATIS-GARH	492001	002192
623	ROAD, TRANSPORT & HIGHWAYS	RPAO (NH), PATNA	R-BLOCK, INFRONT OF TELEPHONE BHAWAN	PATNA	800001	006484
624	RURAL DEVELOPMENT, PANCHAYATI RAJ AND LAND RESOURCES	DEPARTMENT OF LAND RESOURCES	PAY & ACCOUNTS OFFICE, D/O LAND RESOURCES R. NO. 603, 6TH FLOOR, BLOCK NO. 11	CGO COMPLEX, ND	110003	001710

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
625	RURAL DEVELOPMENT, PANCHAYATI RAJ AND LAND RESOURCES	PAO (PANCHAYATI RAJ), NEW DELHI	ROOM NO.610, BSF BUILDING CGO COMPLEX	NEW DELHI	110003	089001
626	RURAL DEVELOPMENT, PANCHAYATI RAJ AND LAND RESOURCES	Pr. A.O. CUM PAO (SECTT.) RURAL DEV. NEW DELHI	548-B,"B" WING, KRISHI BHAVAN 5TH FLOOR, KRISHI BHAVAN	NEW DELHI	110001	004710
627	SCIENCE AND TECHNOLOGY	CPAO (SURVEY OF INDIA), DEHRADUN	17-EAST CANAL ROAD DEHRADUN	UTTARA-KHAND	248001	058374
628	SCIENCE AND TECHNOLOGY	PAO(DBT), NEW DELHI	TECHNOLOGY BHAVAN NEW MEHRAULI ROAD	NEW DELHI	110016	059241
629	SCIENCE AND TECHNOLOGY	PAO (DSIR), NEW DELHI	TECHNOLOGY BHAVAN NEW MEHRAULI ROAD	NEW DELHI	110016	059161
630	SCIENCE AND TECHNOLOGY	PAO (DST), NEW DELHI	TECHNOLOGY BHAVAN NEW MEHRAULI ROAD	NEW DELHI	110016	058296
631	SCIENCE AND TECHNOLOGY	Pr. A.O., NEW DELHI	TECHNOLOGY BHAVAN NEW MEHRAULI ROAD	NEW DELHI		058271
632	SCIENCE AND TECHNOLOGY	RPAO (SURVEY OF INDIA), HYDERABAD	BLOCK NO I, 2ND FLOOR, KENDRIYA SADAN SULTAN BAZAR	HYDERA-BAD	500195	058490
633	SCIENCE AND TECHNOLOGY	RPAO (SURVEY OF INDIA), JAIPUR	ROOM NO. 406, GREAT ARC BHAWAN SECTOR 10, VIDHYADHAR NAGAR	JAIPUR	302039	058743
634	SCIENCE AND TECHNOLOGY	RPAO (SURVEY OF INDIA), KOLKATA	NATMAS, 15 WOOD STREET	KOLKATA	700016	058606
635	SHIPPING, ROAD TRANSPORT & HIGHWAYS	PAO (ALHW), NEW DELHI	I D A BUILDING JAMNAGAR HOUSE	NEW DELHI	110011	034591
636	SHIPPING, ROAD TRANSPORT & HIGHWAYS	PAO (CONTROL), NEW DELHI	I.D.A. BUILDING JAM NAGAR HOUSE	NEW DELHI		034516
637	SHIPPING, ROAD TRANSPORT & HIGHWAYS	PAO (LHLS), NEW DELHI	"DEEP BHAWAN", A-13, SECTOR-24 NOIDA, DISTT. GAUTAM BUDH NAGAR	UTTAR PRADESH		034211
638	SHIPPING, ROAD TRANSPORT & HIGHWAYS	PAO (SECTT.II), SURFACE TRANPT., NEW DELHI	I.D.A. BUILDING JAM NAGAR HOUSE	NEW DELHI		034132
639	SHIPPING, ROAD TRANSPORT & HIGHWAYS	PAO (SHIPPING), MUMBAI	C/O GOVT SHIPPING OFFICE, 10, NOU BHAVAN, 1ST FLOOR, RAMJI BHAI KAMANI MARG	MUMBAI	400038	034304
640	SHIPPING, ROAD TRANSPORT & HIGHWAYS	PAO (SHIPPING-II), KOLKATA	MARINE HOUSE HASTINGS	KOLKATA		034705

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
641	SHIPPING, ROAD TRANSPORT & HIGHWAYS	RPAO (NH), GUWAHATI	"HRISHIKESH VAN" HARYDAY, RANJAN PATH 6TH BY-LANE (WEST), R.G. BARUAH ROAD	GUWAHATI	781003	034921
642	SKILL DEVELOPMENT & ENTREPRENEURSHIP	PAO (MSDE), CHENNAI	CTI CAMPUS, CHENNAI GUINDY	CHENNAI		006529
643	SKILL DEVELOPMENT & ENTREPRENEURSHIP	PAO (MSDE), DELHI	ROOM NO. 328, 3RD FLOOR, B-WING SHRAM SHAKTI BHAWAN, RAFI MARG	NEW DELHI	110001	005949
644	SKILL DEVELOPMENT & ENTREPRENEURSHIP	PAO (MSDE), MUMBAI	FLAT NO. 5, BLDG. NO. 36, ATI CAMPUS V.N. PURAV MARG, CHUNABHATTI	SION, MUMBAI	400022	006542
645	SPACE	ACCOUNTS OFFICER, ISTRAC	ISRO (ISTRAC), PLOT NO. 12 & 13, 3RD MAIN 2ND PHASE, PEENYA INDUSTRIAL ESTATE	BANGALORE	560058	060880
646	SPACE	ACCOUNTS OFFICER-I ISRO OFFICE, NEW DELHI	ISRO DOS BRANCH SECTT. OFFICE, 3RD FLOOR LOK NAYAK BHAWAN, KHAN MARKET	NEW DELHI	110003	060570
647	SPACE	HEAD ACCOUNTS & IFA (P) ISAC (IRS PROJECT)	ISRO SATELLITE CENTRE, VIMANAPURA P.O. AIRPORT ROAD	BANGALORE	560017	060727
648	SPACE	HEAD ACCOUNTS & IFA, LPSC, TRIVANDRUM	LIQUID PROPULSION SYSTEMS CENTRE (LPSC) VALIAMALA POST, THIRUVANANTHAPURAM	THIRUPURAM	695547	060803
649	SPACE	HEAD ACCOUNTS & IFA, PSLV	VIKRAM SARABHAI SPACE CENTRE THUMBA	TRIVANDRUM	695022	060647
650	SPACE	HEAD ACCOUNTS & IFA, SAC	SPACE APPLICATION CENTRE AMBAWADI VISTAR P.O., JODHPUR TEKRA	AHMEDABAD	380015	060334
651	SPACE	HEAD ACCOUNTS & IFA, SHAR	SHAR CENTRE, SRIHARIKOTA RANGE NELLORE DISTRICT	ANDHRA PRADESH	524124	060256
652	SPACE	HEAD ACCOUNTS & IFA, VSSC	VIKRAM SARABHAI SPACE CENTRE THUMBA, THIRUVANANTHAPURAM	THIRUPURAM	695022	060175
653	SPACE	HEAD ACCOUNTS & IFA, ISRO SATELLITE CENTRE	U.R. RAO SATELLITE CENTRE OLD AIRPORT RD. VIMANAPURA P.O.	BANGALORE	560017	060493
654	SPACE	HEAD, ACCOUNTS & IFA (IISU), TRIVANDRUM	ISRO INERTIAL SYSTEM CENTRE (IISU), IISU COMPLEX, D-BLOCK, VATTIYOORKANA POST	TRIVANDRUM	695013	060955

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
655	SPACE	HUMAN SPACE FLIGHT CENTRE (HSFC)	HUMAN SPACE FLIGHT CENTRE (HSFC), NEW BEL ROAD, ANTHARIKSHA BHAWAN	BANGA- LORE	560094	008598
656	SPACE	INDIAN INST. OF REMOTE SENSING	NO. 4, KALIDAS ROAD, DEHRADUN	UTTARA- KHAND	248001	005083
657	SPACE	NATIONAL REMOTE SENSING CENTRE (NRSC)	HEAD ACCOUNTS & IFA, NRSC NATIONAL REMOTE SENSING CENTRE (NRSC)	BALANA- GAR, HYD	500037	000996
658	SPACE	PAO (CIVIL ENGG. DIV. DEPTT. OF SPACE), B/LRE	OFFICE OF THE CONSTRUCTION ENGINEER, LPSC 80 FT. ROAD, HAL II STAGE, BANGALORE	BANGA- LORE	560038	060990
659	SPACE	PAO (D/O SPACE, ISRO HQ), BANGALORE	ISRO HEAD QUARTERS, ANTARIKSH BHAVAN NEW BEL ROAD, BANGALORE, KARNATAKA	BANGA- LORE	560094	061100
660	SPACE	PAO (DEPARTMENT OF SPACE), BANGALORE	ANTARIKSH BHAVAN NEW B.E.L. ROAD	BANGA- LORE	560094	060412
661	SPACE	PAO (MAS. CONT. FACILITY, D/O SPACE), BLORE	INSAT MASTER CONTROL FACILITY, P.B. NO. 66, HASSAN, KARNATAKA	HASSAN	573201	060700
662	SPACE	PAO-ISRO, D/O SPACE	ISRO, PROPULSION COMPLEX MAHENDRAGIRI PO.	TIRUNE- LEVELI	627133	005821
663	STEEL	PAO (STEEL), KOLKATA	234/4 ACHARYA J C BOSE ROAD NIZAM PLACE	KOLKATA	700020	035600
664	STEEL	Pr. A.O. (STEEL), NEW DELHI	ROOM NO. 557, 5TH FLOOR, UDYOG BHAWAN, NEW DELHI	NEW DELHI		035521
665	SUPPLY	PAO (SUPPLY), CHENNAI	SHASTRI BHAVAN, 5TH FLOOR 26, HADDOWS ROAD	CHENNAI	600006	038614
666	SUPPLY	PAO (SUPPLY), MUMBAI	OLD CGO BUILDING, 3RD FLOOR, PRATISHTHA BHAWAN, 101, M.K. ROAD	MUMBAI	400020	038531
667	SUPPLY	PAO (SUPPLY), NEW DELHI	D/O COMMERCE (SUPPLY DIV), R.NO. 247, GATE- 3, JEEVAN TARA BLDG. PARLIAMENT ST	NEW DELHI	110001	038363
668	SUPPLY	PAO (SUPPLY), KOLKATA	1, COUNCIL HOUSE STREET	KOLKATA	700001	038447
669	TELECOMMUNI- CATION	DIRECTOR (TAF), DEPTT OF TELCOMM. N.DELHI	SR. DIRECTOR(TAF), ROOM NO: 705 20-ASHOK ROAD, SANCHAR BHAVAN	NEW DELHI	110001	077101
670	TELECOMMUNI- CATION	PAO, MIN OF COMMUNICATION & IT, NEW DELHI	SANCHAR BHAWAN NEW DELHI	NEW DELHI	110001	077188

SCHEME FOR PAYMENT OF PENSIONS TO CENTRAL GOVERNMENT CIVIL PENSIONERS THROUGH AUTHORISED BANKS

SL_NO	MIN_DEPT	PAO_NAME	ADDRESS	PAO CITY	PAO PIN	PAO CODE
671	TELECOMMUNICATION	Pr. CCA, MAHARASHTRA CIRCLE, MUMBAI	"C" WING, 3RD FLOOR, TELECOM COMPLEX, BSNL ADMINISTRATIVE BLDG, JUHU DADA,	SANTA-CRUZ (W),	400054	077148
672	TEXTILES	CPAO (TEXTILE) DELHI	ROOM NO. 535 & 536 UDYOG BHAWAN	NEW DELHI	110011	017187
673	TEXTILES	CPAO, DC (H), R.K. PURAM, DELHI	WEST BLOCK NO. 7, SECTOR-1 R.K. PURAM	NEW DELHI	110066	017174
674	TEXTILES	RPAO (TEXTILE) MUMBAI	R.NO. 345, 3RD FLOOR, PRATHISHTHA BHAWAN 101, MK. RD, NEW MARINE LINES, CHURCHGATE	MUMBAI	400020	017186
675	TEXTILES	RPAO (TEXTILE), CHENNAI	5TH FLOOR, SHASTRI BHAWAN ANNEXE, 26, HADDOWS ROAD,	CHENNAI	600006	017185
676	TEXTILES	RPAO (TEXTILE), KOLKATA	1, COUNCIL HOUSE STREET	KOLKATA	700001	017135
677	UIDAI	PAO, UIDAI	2ND FLOOR, TOWER-I, JEEVAN BHARTI BUILDING, CONNAUGHT PLACE	NEW DELHI	110001	003173
678	UT LAKSHADWEEP	PAO, ADMN OF UT OF LAKSHADWEEP	UNION TERRITORY KAVARATTI	LAKSHA-DWEEP	682555	085001

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Pensioner Profile
Management

Pension Payment
Transactions (last 24)

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by Pensioner

Status Tracking of Help Request

Pensioners' Feedback



Central Pension Accounting Office

Bhikaji Cama Place, Trikot-II
New Delhi-110066

www.cpao.nic.in

