



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

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July 2, 2018

All Agency Banks

Dear Sir/Madam

Master Circular - Disbursement of Government Pension by Agency Banks

Please refer to our [Master Circular RBI/2017-18/1 dated July 1, 2017](#) on the above subject. We have now revised and updated the Master Circular which consolidates important instructions on the subject issued by the Reserve Bank of India till June 30, 2018.

2. A copy of the revised Master Circular is enclosed for your information. This circular may also be downloaded from our website www.mastercirculars.rbi.org.in.

Yours faithfully

(Charulatha S Kar)
Chief General Manager

Encl.: As above

Master Circular – Disbursement of Government Pension by Agency Banks

Introduction

Payment of pension to retired government employees, including payment of basic pension, increased Dearness Relief (DR), and other benefits as and when announced by the governments, is governed by the relevant schemes prepared by concerned Ministries/Departments of the Government of India and State Governments. This Master Circular consolidates important instructions on the subject issued by the Reserve Bank till June 30, 2018. It does not replace or supersede such existing government instructions. In case of any doubt or apparent contradiction, agency banks may be guided by the relevant government instructions. Contents of various circulars issued in this connection by the Reserve Bank of India are summarised hereunder.

General Instructions

Government orders on DR, etc. on websites

2. In order to obviate the time lag between issue of DR orders and payment of DR to the beneficiary and to render expeditious service to senior citizens, the following action is required to be taken:

- (a) As soon as the sanction of Dearness Relief at revised rates is received from Ministry of Finance, orders for payment of Dearness Relief to pensioners at revised rates are issued and the copies of such orders are immediately sent to Heads of all Agency Banks by e-mail as well as by FAX with instructions to take necessary action for expeditious payment of Dearness Relief.
- (b) The orders are put on website of Ministry of Personnel, Public Grievance and Pensions (<http://www.persmin.nic.in>)
- (c) Copies of orders are also sent by post to Heads of all Agency Banks and published in leading newspapers by Indian Banks' Association.

- (d) Pension paying agency banks should act on the copies of the orders supplied by Government to the Head Offices and/or Regional Offices of authorised banks in the State headquarters or hosted on the website of the State Government.
- (e) The Controlling Offices/ Head Offices of agency banks should closely monitor and supervise timely and correct disbursement of Government pension to eligible pensioners.
- (f) All agency banks are advised to scrupulously follow all the guidelines /instructions contained in various notifications of Government (Central as well as States) and take necessary action immediately without waiting for any further instructions from RBI.

Nomination

3. With a view to avoiding inconvenience to pensioners, all pension paying branches should accept Nomination Forms 'A' or 'B' as the case may be, submitted by Central Civil/Railway pensioners for the payment of arrears of pension to the heir(s).
4. In the case of Central Civil and Railway pensioners, the pension paying banks should endorse the names of nominees as per nomination forms 'A' and 'B' on the front page of the pass book and the branches may be advised to ensure that the procedure laid down in Schemes for disbursement of pension to pensioners by public sector banks are followed scrupulously by all agency banks.

All India Service officers retiring from Government of India

5. The accounting procedure to be followed for payment of pension to All India Service Officers retiring from Government of India while on Central Deputation is given below:
 - (a) PPO number for All India Service Pensioners would incorporate, besides the 12 digit numeric component used for Central Civil pensioner, a prefix indicating the service and the state cadre to which the pensioner belongs. A sample PPO number for an IAS Officer of Punjab cadre would be – IAS/Pb/438840400191.

- (b) All India Service Pensioners will have the option to draw pension only through the authorised banks.
- (c) The Special Seal Authority (SSA) issued by the CPAO would be in blue colour to distinguish it from orders issued for Central Civil pensioners. In addition, the authority will indicate the State Government to which the payment is debitable.
- (d) One copy of the SSA will be sent to the concerned Accountant General for information and record.
- (e) The concerned paying branches of the bank, after following the necessary procedure for identifying the pensioner, would release the payment and add the name of All India Service Pensioner to the scrolls prepared for State Government Pensioners to be routed for reimbursement to the reimbursing branches of the Reserve Bank/ State Bank as the case may be. Such scrolls are NOT being handled under Single Window System of pension reimbursement for Central Government Civil Pensioners and should not therefore be sent to CPAO.
- (f) The reimbursing branches would follow the procedure for the State Government Pensioners and send advice to Reserve Bank, CAS, Nagpur and the corresponding scrolls to the concerned Accountant General.
- (g) The RBI, CAS, Nagpur would debit the concerned State Government Account as per the procedure.

Credit of pension to joint account

6. Various Central Government Ministries and State Governments have modified the scheme for payment of pension permitting credit of pension also to a joint account operated by pensioner with his/her spouse in whose favour an authorisation for family pension exists in the Pension Payment Order (PPO). The joint account of the pensioner with the spouse could be operated either on 'Former or Survivor' or 'Either or Survivor' basis subject to the following terms and conditions:

- (a) Once pension has been credited to a pensioner's bank account, the liability of the government/bank ceases. No further liability arises, even if the spouse wrongly draws the amount.

(b) 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 joint account with the spouse, after the death of the pensioner. If, however, any amount has been wrongly credited to the joint account, it shall be recoverable from the joint account and/or any other account 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.

(c) Payment of Arrears of Pension (Nomination) Rules 1983 would continue to be applicable to a Joint Account with the pensioner's spouse. This implies that if there is an 'accepted nomination' in accordance with rules 5 and 6 of these Rules, arrears mentioned in the rules shall be payable to the nominee.

7. Existing pensioners desiring to get their pension credited to a joint account as indicated above are required to submit an application to the bank branch, from where they are presently drawing pension in the prescribed form. This would also be signed by the pensioner's spouse in token of having accepted the terms and conditions laid down by the Ministry/Government concerned. The facility is applicable to existing / future pensioners.

8. The scheme of some states/ministries add that opening of joint account with any other person for credit of pension, except the spouse in whose favour family pension is authorised in the PPO, shall not be permissible. Family pensioners are also not covered under the revised scheme. For specific details, the scheme of each individual Ministry/State Government may be examined.

Recording of PPO Number in the passbook of Pensioners / Family Pensioners

9. Agency banks were advised to record the PPO number in all the pension passbooks of the pensioners/family pensioners issued to them. This is to alleviate the difficulties

reported by pensioners/family pensioners to get duplicate Pension Payment Orders (PPO) in case of missing of original PPO, transfer of pension account from one bank/branch to another bank/branch, commencement of family pension to spouse or dependent children after the death of pensioner, etc. in the absence of ready availability of PPO numbers. Necessary instructions in this regard have already been issued to all authorised banks by the Central Pension Accounting Office vide their [Office Memorandum CPAO/Tech/Clarifications/P&PW/2014-15/426-497 dated September 17, 2014](#) and [Office of Principal Controller of Defence Accounts \(Pension\) vide their Circular No.185 dated November 28, 2016](#). All agency banks are advised to record the PPO numbers on the passbook of pensioners/family pensioners.

Updation of PPO for changes in amount of pension

10. Some of the Pension Paying Bank branches do not update the amount of basic pension/family pension whenever there is change in basic rates in both halves of the Pension Payment Order (PPO) concerned. In this connection, paragraphs 12.17 and 19.1 of the "Scheme for Payment of Pensions to Central Government Civil Pensioners by Public Sector Banks" are reproduced below: "Whenever there is change in the basic rates of pension and/or dearness relief on pension, the paying branch shall call back the pensioner's half of the PPO and record thereon the changes, indicating, inter-alia, the date(s) from which the changes are effective. After this is done, those halves will be returned to the pensioners." (Para 12.17).

"Whenever any additional relief on pensions is sanctioned by Government, an intimation to this effect will be sent by the Ministry of Personnel, Public Grievances and Pensions (Department of Pension and Pensioners' Welfare) to the authorised representative (by name) of each nominated public sector bank at the address given by the latter. Thereafter, it shall be the responsibility of the banks to collect through their representatives operating at Delhi or otherwise, the required number of copies (to be intimated in advance) of the sanction orders, along with the ready-reckoner relating thereto, from the Ministry of Personnel, Public Grievances and Pensions (Department of Pension and Pensioners' Welfare) and send them immediately to their respective Head

Offices for direct transmission to the paying branches within ten days for implementation. Each paying branch will promptly determine the revised rates of relief on pensions payable to the Central Government Civil Pensioners under its payment. The calculations of these rates applicable to individual pensioners would be made as in Annexure XXII (Page 50) and they will be noted in disburser's portion of the PPOs along with the date from which relief would take effect, under attestation by the Branch Manager or In-Charge before commencing payment of relief at the revised rates and/or payment of arrears, if any, due to the pensioners on this account..." (Para 19.1).

Agency banks may draw the attention of their pension paying branches to the above provisions and advise them to strictly follow the instructions.

Issue of Pension Slip

11. It has been decided by Central Pension Accounting Office (CPAO)/Ministry of Defence/Railway and various State Governments to issue pension slips to their pensioners including family pensioners. Accordingly, pension slips as per the prescribed format prescribed in our, are to be issued to these pensioners/family pensioners at the commencement of pension and thereafter, whenever there is a change in quantum of pension. Both halves of the Pension Payment Order (PPO) would also need to be updated. All agency banks were advised to issue suitable instructions to their pension paying branches. (DGBA.GAD.H-10975/45.05.031/2006-07 dated January 09, 2007)

Staggering of pension payments

12. Payment of pension only on the last day of the month causes much hardship to pensioners as they have to wait in queue for a long time to collect their pension. As per instructions issued in 1995, agency banks were advised to spread disbursal of pension over the last four working days of the month, except for the month of March, which will continue to be credited on or after the first working day of April.

Recovery of excess/wrong payment made to a pensioner

13. Details of the uniform procedure evolved for recovery of excess/wrong payments made to pensioners drawing pensions under the Scheme for payment of pension to Central /Civil/Defence/Railways pensioners through agency banks, are given below:

- (a) As soon as the excess/wrong payment made to a pensioner comes to the notice of the paying branch, the branch should adjust the same against the amount standing to the credit to the pensioner's account to the extent possible including lumpsum arrears payment.
- (b) If the entire amount of overpayment cannot be adjusted from the account, the pensioner may be asked to pay forthwith the balance amount of overpayment.
- (c) In case the pensioner expresses his inability to pay the amount, the same may be adjusted from the future pension payments to be made to the pensioners. For recovering the overpayment made to pensioner from his future pension payment in instalments 1/3rd of net (pension + relief) payable each month may be recovered unless the pensioner concerned gives consent in writing to pay a higher instalment amount.
- (d) If the overpayment cannot be recovered from the pensioner due to his death or discontinuance of pension then action has to be taken as per the letter of undertaking given by the pensioner under the scheme.
- (e) The pensioner may also be advised about the details of over payment/wrong payment and mode of its recovery.

Refund of excess pension payment to Government

14. 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. If the

excess/wrong payment to the pensioner is due to errors committed by the government, banks may take up the matter with the full particulars of the cases with respective Government Department for a quick resolution of the matter. However, this must be a time bound exercise and the government authority's acknowledgement to this effect must be kept on the bank's record. The banks may take up such cases with government departments without reference to the Reserve Bank of India.

Withdrawal of pension by old/ sick/ disabled/ incapacitated pensioners

15. In order to take care of problems/ difficulties faced by sick and disabled pensioners in withdrawal of pension / family pension from the banks, agency banks may categorise such 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.

16. With a view to enabling such old/sick/incapacitated pensioners to operate their accounts, banks may follow the procedure as under:

- (a) 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 bank official.
- (b) 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.

Accordingly, the agency banks are requested 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 sensitise staff members in the matter and to refer to the FAQs on pension disbursement hosted on our website www.rbi.org.in in case of any doubt.

Reimbursement of pension payments

17. Link branches of agency banks may submit reimbursement claims to Reserve Bank of India, Central Accounts Section, Nagpur / Government Banking Division at Regional Office for Central/State Government pension payments.

Continuation of either or survivor pension account after death of pensioner

18. All agency banks disbursing Central Government pension have been advised 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 authorisation for payment of family pension exists in the Pension Payment Order (PPO).

Digital Life Certificate

19. As per the present pension scheme, pensioners are required to furnish a life certificate to the pension disbursing bank every year in November. In view of the difficulties faced by pensioners in submission of these certificates, and in order to alleviate these difficulties, the Government of India has since launched “Jeevan Pramaan”, a digital life certificate based on Aadhaar Biometric Authentication on November 10, 2014. In order to facilitate Jeevan Pramaan, a web portal (jeevanpramaan.gov.in) was launched on November 10, 2014. All agency banks disbursing government pension may take necessary action to implement and benefit from the scheme and issue necessary instructions to all their branches concerned and dealing staff. Banks may, in addition, work towards creating awareness about this facility among their pensioner customers through their branches, websites and other

means. Banks may also suitably amend the FAQs on pension payments posted on their websites, and provide a link to the website of Jeevan Pramaan.

20. There have been complaints that life certificates submitted over the counter of pension paying branches are misplaced causing delay in payment of monthly pensions. In order to alleviate the hardships faced by pensioners, agency banks were instructed to mandatorily issue duly signed acknowledgements. They were also advised to 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 updation of records.

Single Window System for reimbursement of Pension Payments

21. Single Window System was introduced to facilitate prompt settlement of reimbursement claims and reconciliation. The underlying objective is to make each pension paying bank responsible in its own right to effect settlement without the intervention of RBI Offices or SBI/Associates (at District Headquarters) in the process eliminating cause of delay in reimbursement claims.

22. Under this system, Link Branches of individual public sector banks will prepare summary sheet in duplicate and incorporate therein the payments made by all paying branches linked to them under each category of pension. The Link Branch will forward by 7th of each month one copy of pension payment scroll supported by necessary documents along with summary sheet to its Nodal Branch at LHO/ZO/RO looking after Government business. For this purpose, each public sector bank has to designate a Nodal Branch/Branches. The Nodal Branch/es will consolidate the transactions received from the link branches under their jurisdiction after duly checking the scrolls and prepare Daily Government Debit Scroll in duplicate and forward the original copy with scrolls and other documents on daily basis to the respective accounting authority e.g., CPAO in case of Central Government Civil Pensioners. Simultaneously, it will send advice through Daily Memo (serially numbered for each financial year) to its Link Cell at Nagpur (GAD in case of SBI) for reimbursement/ settlement with Reserve Bank of India, Central Accounts Section, Nagpur. For the purpose of monthly reconciliation, the Nodal

Point Branch will prepare in the first week of the following month a Date-wise Monthly Statement (DMS) in triplicate indicating date-wise position reported to accounting authorities through Daily Government Debit Scrolls and settled with Reserve Bank of India, Central Accounts Section, Nagpur through Link Cell of Nagpur in the previous month. The DMS will be submitted in duplicate to pension accounting authority (e.g. CPAO in case of civil pension by 10th of the following month).

23. It was unanimously decided to implement the Single Window System for reimbursement of pension payments made to Central Government Civil Pensioners by public sector banks with effect from November 1, 2002. Subsequently, the Single Window System was introduced for reimbursement of Defence Pension with effect from April 1, 2007, in the case of reimbursement of Telecom Pension payments with effect from October 1, 2012 and in case of Railway Pension payments with effect from April 01, 2011. The procedure for disbursement, accounting and reimbursement of Defence/Railway/Telecom pension payments will be similar to those as applicable in the case of Central Civil Pensioners. However, reimbursement of Railway Pensions will be subject to further conditions as stated below:

- (a) There would be a running serial number on the paying branch scroll. It should be ensured that no scroll number is repeated or left out.
- (b) The same check would be done on Nodal Branch Summary Scroll.
- (c) At the pension accounting authority all amounts booked against duplicate scroll numbers, if any, would be checked and the RBI would be asked to put back these amounts to the Government accounts.
- (d) The Nodal branches will be responsible for reconciliation with the Railways and for settling discrepancies.
- (e) As a one time exercise, authorised banks will send the Nodal branch-wise paying branch directory structure with complete postal address, pin code, BSR code to Ministry of Railways and Central Accounts Section (CAS), RBI, Nagpur for proper and prompt settlement and reconciliation.

Payment of pension to Defence pensioners

(i) Fake and fraudulent payments

24. The Office of the PCDA (Pension) has also noticed that in some cases of payment of gratuity and commutation amount were made to imposters on fake and fraudulent PPOs by the pension paying branches without observing prescribed checks. Defence pension paying branches are therefore requested to strictly follow the procedure laid down in “Defence Pension Payment Instructions” by the PCDA (Pension) for disbursement of pension to Defence pensioners to avoid fraudulent payments against fake pension payment orders.

(ii) First payment of pension

25. It has also been observed that in the cases of first payment of pension, either PPO numbers were not mentioned on the scrolls or incorrect PPO numbers were mentioned making it difficult to verify the correctness of the payment. Further, these payments were being shown in the main pension payment scrolls along with the regular monthly payments of Defence Pensioners. The Pension Paying Branches/ Link Branches / Reimbursing Branches are advised to put in place a more efficient system to ensure the following:

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

Payment of Pension to Railway Pensioners

(i) Fake and fraudulent payments

26. The Ministry of Railways has detected cases of fraud wherein pension/ pension arrears have been disbursed to unauthorised persons by some agency banks against fake Pension Payment Orders (PPOs). Such fraudulent payments are made by pension paying branches without observing prescribed checks such as releasing payments by relying upon calculation sheet not signed by authorised signatory, as also noncompliance with laid down procedures, especially regarding receipt of PPOs by banks. Railway pension paying branches are therefore requested to strictly follow the procedure laid down in “Scheme for Payment of Railway Pension through Public Sector Banks” by the Ministry of Railways (Railway Board) for disbursement of pension to Railway pensioners to avoid fraudulent payments against fake pension payment orders.

(ii) Issue of Due and Drawn statement

27. All agency banks may issue suitable instructions to their pension paying branches for issuance of ‘Due and Drawn’ statement in the prescribed form to Railway pensioners, whenever there is a change/revision in their pension, so as to avoid inconvenience to the pensioners. (DGBA.GAD.No.H 2084/45.03.001/2009-10 dated September 01, 2009)

Customer Service

28. All agency banks may issue instructions to their dealing branches to adhere to the recommendations of the Prabhakar Rao Committee relating to pension payments. A checklist may be provided to the inspecting officers/auditors, which may at a minimum include the items given in [Annex 1](#). Agency banks may also instruct their internal auditors/inspectors to comment on the quality of customer service in their reports which may be made available to Reserve Bank’s inspecting officers, as and when they visit the branches.

29. Grievances of pensioners are not being addressed properly at the branch level especially after the setting up of Centralised Pension Processing Centres (CPPCs). To provide hassle free service to the pensioners, there should be a forum for regular interaction and settlement of grievances. Accordingly, agency banks should appoint one/two nodal officers at each Region/Zone for monitoring the resolution of grievances of pensioners on regular basis and the GM/CGM concerned should review the position at monthly intervals.

30. At locations outside the CPPCs, there should be designated nodal officers for pension related complaints who should be easily accessible to pensioners and who should hold regular meetings at different locations in their jurisdiction on the lines of Pension Adalat. Each bank should establish toll free dedicated pension line manned by trained persons with access to the database to answer queries, note down and redress complaints.

31. Following several complaints from pensioners alleging inordinate delay in disbursing revised pension and arrears, agency banks were advised as under:

- (a) Pension paying banks should compensate the pensioner for delay in crediting pension/ arrears thereof at a fixed interest rate of 8 per cent per annum for the delay after the due date 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 affords credit for revised pension/ pension arrears, in respect of all delayed pension payments made since October 1, 2008.
- (b) Pension paying banks have been advised to put in place a mechanism to obtain immediately the copies of pension orders from the pension paying authorities directly and make payments without waiting for receipt of instructions from the Reserve Bank so that pensioners should get benefits announced by the Governments in the succeeding month's pension payment itself.
- (c) The branch should continue to be a point of referral for the pensioner lest he/she feel disenfranchised.

- (d) All branches having pension accounts should guide and assist the pensioners in all their dealings with the bank.
- (e) Suitable arrangements should be made to place the arithmetic and other details about pension calculations on the web, to be made available to the pensioners through the net or at the branches at periodic interval as may be necessary and sufficient advertisement is made about such arrangements.
- (f) All claims for agency commission by banks in respect of pension payments must be accompanied by a certificate from ED/CGM in charge of government business that there are no pension arrears to be credited/ delays in crediting regular pension/arrears thereof.
- (g) All agency banks disbursing pension are advised to provide considerate and sympathetic customer service to the pensioners, specially to those pensioners who are of old age.

Training

32. In order to create better awareness among staff about pension payment schemes/ rules, banks may include this as an integral part of the training programmes conducted by their training establishments.

33. Regular training session for bank personnel dealing with pension matters may be organised in consultation with concerned Government Department.

Checklist relating to Government Business (pension related) for internal/concurrent audit

Internal inspections should assess branch performance in servicing pensioner customers. In this regard, the following may be ensured:

1. A specific questionnaire covering all aspects of pension payment may be devised for use during inspection of pension paying branches.
2. Inspecting officers may also, during inspections, call up pensioners at random and enquire about their satisfaction with pension-related services.
3. A detailed check-list relating to pension payments/government business may be given by banks to internal auditors/inspectors in order to adhere to the recommendations of the Prabhakar Rao Committee, constituted by the Government of India, relating to pension payments/government business.

These include the following:

- (a) Whether there is delay in payment of pension, revision of pension, revision in dearness relief etc.
- (b) Whether the branch manager has structured interaction with a cross section of pensioners serviced at the branch on quarterly basis, where the number of pensioners of all governments and departments exceeds a fixed number, say, 100 or 200.
- (c) Whether nominations have been obtained for all pension accounts.
- (d) Whether pension accounts have been converted into joint accounts wherever applicable.
- (e) Whether the bank branch has an effective complaint redressal mechanism and the complaints of pensioners are attended promptly and their grievances redressed expeditiously.

- (f) Whether the pension is credited to pensioner's account during the last four working days of the month except for the month of March for which pension is to be credited on or after first working day of April.
- (g) Whether the pension paying branch obtains Life Certificate/ Non-employment certificate/ Employment Certificate from the pensioners in the month of November every year.
- (h) Whether pension paying branches deduct income tax at source from pension payments wherever applicable.
- (i) Whether paper tokens in acknowledgement of cheques presented are invariably given by the tax collecting branches.
- (j) Whether the challans are stamped giving bank's BSR code and Challan Identification Number (CIN) clearly.
- (k) Whether the stamped challans are kept in the custody of bank's staff and handed over to the concerned tax payer only on production of the paper token.

Appendix

List of circulars consolidated by the Master Circular

No.	Circular No.	Date	Subject
1	Ref.Co.DGBA(NBS)No.44/GA.64(11-CVL) 90/91	18.04.1991	Scheme for payment of pension to Central Civil/Defence/Railways pensioners through public sector banks -Recovery of excess/wrong payments made to the pensioners
2	Ref.Co.DGBA(NBS)No.50/GA.64(11-CVL) 90/91	06.05.1991	Scheme for payment of pension to Central Civil/Defence/Railways pensioners through public sector banks -Recovery of excess/wrong payments made to the pensioners
3	Ref.DGBA.GAD.No.179/45.01.001/2001-02	17.08.2001	Reimbursement of pension payments made to Central Government pensioners by public sector banks-Single Window Concept
4	Ref.DGBA.GAD.No.130/45.01.001/2002-03	30.08.2002	Single Window System for Reimbursement of pension payments made to Central Government Civil Pensioners by public sector banks
5	Ref.DGBA.GAD.No.H-416/45.01.003/2002-03	21.03.2003	Hosting of Government Orders for Dearness Relief (DR) etc. of State Government Pensioners on Web Sites of State Governments.
6	Ref.DGBA.GAD.No.H-506/45.01.001/2002-03	12.04.2003	Payment of Pension to Government Pensioners through Public Sector Banks – Steps taken by Government to minimize delay in payment of Dearness Relief (DR) to Pensioners – Discontinuation of forwarding Government orders in respect of DR etc. through Reserve Bank of India.
7	Ref.DGBA.GAD.No.770/45.1.003/2003-04	25.02.2004	Hosting of Pension Circulars on RBI's Website
8	Ref.DGBA.GAD.No.H-94/45.05.031/2004-05	24.08.2004	Acceptance of nomination in form 'A' and 'B' – Central Civil/ Railway Pension.
9	Ref.DGBA.GAD.No.612-644/45.01.001/2004-05	07.10.2004	Implementation of procedure for payment of pensions and other retirement benefits to All India Service Officers retiring from Government of India while on central deputation
10	Ref. DGBA.GAD.No.867-899/45.02.001/2004-05	18.10.2004	Scheme of Payment of Pension to Defence Pensioners by Public Sector Banks – Delay in Submission of Pension Payment Scrolls and Steps to avoid fake and fraudulent payments.

11	Ref.DGBA.GAD.No.H-3611/45.03.002/2005-06	10.10.2005	Acceptance of nomination in form 'A' and 'B' – Central Civil/ Railway Pension.
12	Ref.DGBA.GAD.No.H-3389-3421/45.02.001/2004-05)	06.01.2005	Scheme of Payment of Pension to Railway Pensioners by Public Sector Banks- Steps to avoid fraudulent payments.
13	Ref.DGBA.GAD.No.H.3452-3485/45.01.001/2004-05	11.01.2005	Payment of Central Civil Pension – Entry of Dearness Pension in both halves of Pension Payment Order (PPO)
14	Ref.DGBA.GAD.No.6073/45.05.031/2004-05	30.05.2005	Disbursement of Railway Pension by Agency Banks.
15	Ref.DGBA.GAD.No.H-10746/45.03.001/2005-06	24.01.2006	Scheme of Payment of Pension to Railway Pensioners through Public Sector Banks – Designation of FA & CAOs of seven new zones by Ministry of Railways.
16	Ref.DGBA.GAD.No.11303/45.01.003/2005-06	06.02.2006	Disbursement of pension through Public Sector Banks – Payment of Dearness Relief (DR)
17	Ref.DGBA.GAD.No.12736/45.03.001/2005-06	24.02.2006	Payment of Pension through Authorised Banks – Credit of Pension to Joint Account operated by pensioner with his/ her Spouse.
18	DGBA.GAD.No.H- 2134/45.02.001/2006-07	04.08.2006	Payment of pension through Authorised Banks-Credit of Pension to Joint Bank Account operated by a pensioner with his / her spouse.
19	DGBA.GAD.No.6926/45.05.005/2006-07	30.10.2006	Scheme for payment of pension to West Bengal (Part-A) Government Pensioners by Public Sector Banks- Credit of Pension to Joint bank Account operated by a pensioner with his/ her spouse
20	DGBA.GAD.H-10975/45.05.031/2006-07	09.01.2007	Issue of Pension Slips.
21	DGBA.GAD.No.H-13834/45.02.001/2006-07	13.03.2007	Introduction of Single Window System for reimbursement of Defence Pension Payments.
22	DGBA.GAD.No.H-14279/45.05.024/2006-07	23.03.2007	Scheme for payment of pension to Arunachal Pradesh Government pensioners by public sector banks.
23	DGBA.GAD.No.H-17663/45.05.031/2006-07	12.06.2007	Disbursement of Central Government Pension through Public Sector Banks- Issue of Pension Slip to Defence Pensioners
24	DGBA.GAD.No.H-3856/45.05.031/2007-08	08.10.2007	Disbursement of Central Government Pension through Public Sector Banks - Issue of Pension Slip to Railway pensioners
25	DGBA.GAD.No.7570/45.05.018/2007-08	15.01.2008	Scheme for payment of pension to Assam Government pensioners by Public Sector Banks - Credit of pension to Joint Bank Account operated by a pensioner with his /

			her spouse.
26	DGBA.GAD.No.11653/45.05.013/2007-08	06.05.2008	Payment of pension through Authorised banks – Credit of pension to Joint Account operated by a pensioner.
27	DGBA.GAD.No.H 12499/45.05.010/2007-08	04.06.2008	Scheme for payment of pension to Uttar Pradesh Government Pensioners by Public Sector Banks- Credit of pension to Joint Account operated by a pensioner with his / her spouse.
28	DGBA.GAD.No.H 12656/45.05.010/2007-08	05.06.2008	Scheme for payment of pension to Uttarakhand Government Pensioners by Public Sector Banks- Credit of pension to Joint Account operated by a pensioner with family pensioner/ nominee
29	Ref.DGBA.GAD.No.H 12704/45.05.005/2007-08	11.06.2008	Issue of Pension Slips.
30	Ref.DGBA.GAD.No.H 13024/45.05.006/2007-08	24.06.2008	Scheme for Payment of Pension to Orissa Government Pensioners by Public Sector Banks - Credit of pension to Joint Bank Account operated by a pensioner with his / her spouse
31	Ref.DGBA.GAD.No.924/45.05.012/2008-09	23.07.2008	Issue of Pension Slips.
32	Ref.DGBA.GAD.No.H-1917/45.04.001/2008-09	21.08.2008	Scheme for Payment of pension to Telecom pensioners through Authorized Banks-Credit of pension to Joint Bank Account operated by a pensioner with his / her spouse
33	Ref.DGBA.GAD.No.1918/45.05.016/2008-09	21.08.2008	Scheme for Payment of Pension to Andhra Pradesh Government pensioners through Authorised Banks- Credit of Pension to Joint Pension Account operated by a pensioner with his / her spouse.
34	Ref.DGBA.GAD.No.H-3085/45.01.001/2008-09	01.10.2008	Recommendations of the Prabhakar Rao Committee on customer service – Pension Payments.
35	Ref.DGBA.GAD.No.2090/45.05.015/2009-10	01.09.2009	Issue of Pension Slips.
36	Ref.DGBA.GAD.No.H - 7652/45.05.031/2008-09	03.03.2009	Scheme for payment of pension to Central Government Civil/Defence/Railway/Telecom/ Freedom Fighters/ State Governments Pensioners by Public Sector Banks-Staggering of pension payments by PSBs.
37	Ref.DGBA.GAD.No.H-9326/44.01.001/2008-09, dated April	29.4.2009	Issue of Pension Slips / Updation of Pension Payment Order by Pension paying branches of Agency banks.
38	Ref.DGBA.GAD.No.H-10450/45.03.001/2008-09	01.06.2009	Recovery / Refund of overpayment of pension to the Government Account.
39	Ref.DGBA.GAD.No.H-2434/ 45.05.031/2009-10	15.09.2009	Recovery / Refund of overpayment of pension to the Government

			Account.
40	Ref.DGBA.GAD.No.H 2084/45.03.001/2009-10	01.09.2009	Scheme of Payment of Pension to Railway Pensioners through Public Sector Banks-issue of Due and Drawn statement
41	Ref.DGBA.GAD.No.H 3194/45.01.001/2009-10	14.10.2009	Scheme for payment of pension to Central Civil/ Defence/ Railway/Telecom Pensioners/ Freedom Fighters/ State Governments' Pensioners through Public Sector Banks- Facility for withdrawal of pension by old/ sick/ disabled/ incapacitated pensioners.
42	Ref.DO.No.CSD.CO/8793/13.01.001/2009-10	09.04.2010	Pension Payment to central/ State Govt. Pensioners by agency Banks- Compensation for delay
43	DGBA.GAD. No.H- 46/45.01.001/2010-11	02.07.2010	Pension Payment to central/ State Govt. Pensioners by agency Banks- Compensation for delay
44	DGBA.GAD.No.H-6212 & 6213/45.01.001/2010-11	11.03.2011	Pension Payment to central/ State Govt. Pensioners by agency Banks- Compensation for delay
45	Ref.DGBA.GAD.No.H-6493/45.03.001/2010-11,	21.03.2011	Introduction of Single Window System for Reimbursement of Railway Pension Payments.
46	DGBA.GAD.No.H-74/45.03.001/2011-12	05.07.2011	Introduction of Single Window System for Reimbursement of Railway Pension Payments.
47	Ref.DGBA.GAD.No.H-6581/45.03.001/2011-12	09.04.2012	Irregularities in the Railway pension payment by the public sector banks
48	DGBA.GAD.No.H-6760 and 6762/5.01.001/2011-12	13.04.2012	Pension Payment to central/ State Govt. Pensioners by agency Banks- Compensation for delay
49	DGBA.GAD.No.H-8024 & 8026/45.03.001/2011-12	06.06 2012	Introduction of Single Window System for Reimbursement of Railway Pension Payments.
50	Ref.DGBA.GAD.No.H-8042/45.01.001/2011-12	07.06.2012	Payment of Central / State Government pension by agency banks- Settlement of reimbursement claim for pension payments made.
51	DGBA.GAD.No.H-562&563/45.03.001/2012-13	27.07.2012	Introduction of Single Window System for Reimbursement of Railway Pension Payments.
52	Ref.DGBA.GAD.No.H-1594/45.04.001/2012-13	14.09.2012	Introduction of Single Window System for Reimbursement of Telcom Pension Payments.
53	Ref.DGBA.GAD.No.H-5443/ 45.04.001/2012-13	19.03.2013	Introduction of Single Window System for Reimbursement of Telcom Pension Payments.
54	Ref.DGBA.GAD.No.H-7386/45.01.001/2012-13	03.06.2013	Payment of pension to the Central Government pensioners- Continuation of either or survivor pension account after death of a pensioner

55	Ref.DGBA.GAD.No.H-27/45.01.001/2014-15	01.07.2014	Redressal of Grievances of Pensioners
56	Ref.DGBA.GAD.H.2529/45.01.001/2014-15 dated December 09, 2014	09.12.2014	Submission of a digital life certificate based on Aadhaar Biometric Authentication
57	Ref.DGBA.GAD.No.H 4054/45.03.001/2014-15	13.03.2015	Recovery / Refund of overpayment of pension to the Government Account.
58	Ref.RBI/2014-15/587 : DGBA.GAD.No.H – 5013/45.01.001/2014-15	07.05.2015	Mandatory issue of acknowledgement to pensioners on submission of life certificates
59	Ref.RBI/2015-16/340: DGBA.GAD.No.2960/45.01.001/2015-16	17.03.2016	Recovery of excess payments made to pensioners
60	Ref.RBI/2016-17/271 DGBA.GAD.No.2646/31.02.007/2016-17	07.04.2017	Systems and Controls for Conduct of Government Banking
61	Ref.RBI/2016-17/319 DGBA.GBD.No.3235/45.01.001/2016-17	08.06.2017	Recording of PPO Number in the passbook of Pensioners / Family Pensioners
62	Ref.RBI/2017-18/111 DGBA.GBD/1616/15.02.005/2017-18	21.12.2017	Prompt implementation of Governments' instructions by agency banks
63	Ref.DGBA.GBD.No.3214/45.01.001/2017-18	21.06.2018	Customer Service provided by agency banks