

FAQ - Pension Related SBI

<https://sbi.co.in/web/faq-s/faq-centralized-pension-processing>

1. Can any pensioner draw his/her pension from SBI?

Ans: Yes, a pensioner can draw his/her pension from a SBI Branch if he/she is a Central/State Govt. Pensioner or Autonomous Body, which has arrangement for pension payment with our Bank.

2. Can the pensioner draw his/ her pension through a Bank Branch ?

Ans: Yes. Even the Government employees earlier drawing their pension from a Treasury or from a Post Office will have the option to draw their pension from the authorized Bank's Branches.

3. Where will the Pensioner open his/her pension account?

Ans: The pensioner will open his/her SB/CA account at the Branch of his/ her choice/ convenience (Home Branch) as hitherto.

4. What should a retiring person do to draw his/her pension from a SBI Branch ?

Ans: The retiring person should open an account with a SBI Branch and advise this Account number and Branch to the concerned Pension Sanctioning Authority for release of his/her pension.

5. Is it necessary for the pensioner to open a separate pension account for the purpose of crediting his/ her pension in authorized bank ?

Ans: The pensioner is not required to open a separate pension account. The pension can be credited to his or her existing savings/current account maintained with any Branch of the Bank selected by the pensioner.

6. What should a retiring person, who already draws his/ her pension from a Branch of another Bank, do to draw pension from a SBI Branch ?

Ans: The pensioner should open an account with a convenient SBI Branch and request his/ her existing banker to send the pension papers to the concerned Govt. authorities for onward submission to concerned CPPC of SBI for pension processing.

7. Can a pensioner transfer his/ her pension account from one Branch to another Branch of the same Bank or to the Branch of another Bank?

Ans:(a) Pensioner can transfer his/ her pension account from one Branch to another Branch of the same Bank within the same centre or at a different centre;

(b) He/She can also transfer his/ her account from one authorized Bank to another authorized Bank at different centre.

8. Can a pensioner open a Joint Account with his/ her spouse ?

Ans: Yes. All Central Government Pensioners and those State Governments which have accepted such arrangement can open Joint Account with their spouses.

9. Whether Joint Account of the pensioner with spouse can be operated either by "Former or Survivor" or "Either or Survivor".

Ans: The Joint Account of the pensioner with spouse can be operated either by **"Former or Survivor"** or "Either or Survivor".

10. Whether either or survivor pension account can be continued after death of pensioner

Ans: Yes, either or survivor pension account will be continued after death of pensioner 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).

11. Can Bank record PPO number in the passbook of pensioners/family pensioners

Ans: Yes, the functionality of printing PPO No. in the Passbook by the system itself along with other details on the 1st page is deployed.

12. What is the procedure to be followed by the Bank Branch if the pensioner is handicapped /incapacitated and is not in a position to be present at the paying branch ?

Ans: If the pensioner is physically handicapped/incapacitated and unable to present at the branch, the requirement of personal appearance is waived. In such cases the Bank official visits the pensioner's residence/hospital for the purpose of identification and obtaining specimen signature or thumb/toe impression.

13. Can old, sick physically handicapped pensioner who is unable to sign, open pension account or withdraw his/ her pension from the pension account?

Ans: A pensioner, who is old, sick or lost both his / her hands and, therefore, cannot sign, can put any mark or thumb/ toe impression on the form for opening of pension account. While withdrawing the pension amount he/ she can put thumb/toe impression on the cheque/withdrawal form and it should be identified by two independent witnesses known to the Bank one of whom should be a Bank official.

14. Can a pensioner withdraw pension from his/ her account when he/ she is not able to sign or put thumb/toe impression or unable to be present in the bank?

Ans: In such cases, a pensioner can put any mark or impression on the cheque/ withdrawal form and may indicate to the bank as to who would withdraw pension amount from the Bank on the basis of cheque / withdrawal form. Such a person should

be identified by two independent witnesses. The person who is actually drawing the money from the Bank should be asked to furnish his/ her specimen signature to the Bank.

15. Can a pensioner submit DLC/Physical Life Certificate from own residence ?

Ans: Yes, as under. a) - Pensioner can submit DLC from his residence, if the pensioner is having a PC/Laptop with internet connection and Registered Biometric Device. b) - Under the Door Step Banking (DSB) for non-financial transactions, Bank has provided the facility for pick-up of Life Certificate from the residence of pensioners having age of more than 70 years and differently abled or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired.

16. Can a pensioner be allowed to operate his/ her account by the holder of Power of Attorney ?

Ans: The account is not allowed to be operated by a holder of Power of Attorney. However, the cheque book/ATM/INB facility and acceptance of standing instructions for transfer of funds from the account is permissible.

17. Which Office/Branch will the pensioner approach to complete formalities connected with commencement of his/her pension ?

Ans: The pensioner will continue to complete all the pension related formalities such as submission of mandatory undertakings for recovery of overpayment etc. at his/her Home Branch and if requested for the grant of FMA an undertaking on prescribed proforma every year, in case of Central Civil Pension.

18. When is the pension credited to the pensioner's account by the paying Branch ?

Ans: The disbursement of pension by paying branch is spread over the last four working days of the month depending on the convenience of the pension paying Branch except for the month of March when the pension is credited on or after the first working day of April

19. When does the family pension commence ?

Ans: The family pension commences after the death of the pensioner. The family pension is payable to the person indicated in the PPO on receipt of a death certificate and application from the family member of pensioner.

20. In case of Family Pension, which office should the dependents approach?

Ans: The Home Branch through which pension had been paid to the pensioner will be the contact point in the case of Family Pension also. The family member of pensioner, as indicated in the PPO, has to visit the Branch from where the pension was being released every month, with the following documents:

The family member of pensioner, as indicated in the PPO, has to visit the Branch from where the pension was being released every month, with the following documents:

- Death Certificate of the pensioner (original plus one photocopy) the original will be returned after verification by the bank.
- Non remarriage certificate and non-employment certificate to be submitted. Simple declaration to be attested by the Bank official or any gazetted officer. The Performa will be available at the Branch.
- Life Certificate of the family pensioner along with other mandatory Certificates and an Undertaking if FMA granted to Central Civil Pensioner on prescribed proforma (These Certificates and Undertaking are also mandatory to submit to Bank once every year in the month of November).
- Once all the documents are processed, the family pension will start from next month and the same will be paid along with arrears if any.

21. What is the Eligibility & Procedure for granting of Fixed Medical Allowance (FMA)?

Ans: At the time of retirement, pensioners have the option to select Fixed Medical Allowance or Central Government Health Scheme (CGHS) Treatment Facility.

If a Central Govt. Pensioner is not a member of CGHS and opted for Fixed Medical Allowance, the Fixed Medical Allowance may be granted to the pensioner and will be paid on the monthly basis. In this regard pensioner has to submit an undertaking on prescribed proforma every year along with other necessary Certificates

However if the pensioner wants to change the option or to know the other provisions/details regarding CGHS etc., may contact his/her Department.

22. When should life certificate be submitted and what is the time limit for submission of Life Certificate by the Senior Pensioners aged 80 years and above?

Ans: As per Govt. instructions, life certificate, duly witnessed, should be submitted to the any Pension Paying Branch in the month of November every year.

In case of Senior Pensioners of the age of 80 years and above, Government has allowed to submit their Life Certificate w.e.f. 01 October every year instead of November which would be valid till 30th November of the subsequent year.

The Life Certificate form will be available at our branches or can be downloaded from onlinesbi, or you can also download the form from the Government website cpao.nic.in.

23. Where should the pensioner submit his/her life certificate ?

Ans: The pensioner can submit life certificate at any branch of the Bank either in person or through his/her authorized representative. The receiving official will acknowledge receipt of the Life Certificate.

24. What will happen if life certificate is not submitted in the month of November ?

Ans: If life certificate is not submitted in the month of November of a year, payment of pension for November and onwards is not be paid to the pensioner, in accordance with the instructions of the Govt

25. If life certificate is submitted in a subsequent month, when will pension for November and onwards get paid ?

Ans: Once Life Certificate is keyed in the Pension System, pension will get paid alongwith arrears on the next pension processing cycle - normally it is weekly basis.

26. What is the procedure for the pension payment to NRI pensioner?

Ans: Pensioner is required to submit the following information:

- Aadhaar No.
- Present Address:
- Telephone Number (if any)
- Mobile Number (if any) this is required for sending pension slip and other useful message through SMS.
- PAN (Income Tax) this is required for the proper calculation of TDS.
- Date of birth of the spouse (with proof) this is a requirement of Government.
- e-Mail address, for sending pension related information i.e. monthly pension slip etc.

27. What is Digital Life Certificate (JEEVAN PRAMAAN) and its benefits ?

Ans:

- This is Aadhar based digital verification version of life Certificate.
- Government of India, on 10th November, 2014 has launched “Jeevan Pramaan” an “Aadhaar based Digital Life Certificate” for pensioners. This initiative is in addition to the existing system of physical submission of Life Certificate by pensioners at the pension disbursing branches or any branch of the Bank at his convenience.
- Pensioner can visit a nearby CSC centre, Bank Branch or any Government Office whose details are provided under “locate centre” on jeevanpramaan.gov.in and bio-metrically authenticate his / her life certificate in real time by giving his/her Aadhaar number and other pension details related to their pension Bank account.
- After successful submission of digital life certificate, pensioner will get a SMS on his/her mobile giving the transaction ID. Pensioner will be able to download computer generated life certificate from jeevanpramaan.gov.in using this transaction ID for their records.
- Physical Life Certificate will continue to be accepted from pensioners if preferred by him / her.

- Since the entire process is primarily Aadhaar based, Digital Life Certificate submitted by the pensioner can be authenticated only when pensioners' accounts are seeded with their Aadhaar Number.

28. Can a pensioner be exempted from personal appearance at the Pension Paying Branch for submission of Life Certificate?

Ans:

Yes, Pensioner, who produces a Life Certificate in the prescribed form in Annexure-XVII signed by any person specified hereunder, is exempted from personal appearance.

- A person exercising the powers of a Magistrate under the Criminal Procedure code;
- A Registrar or Sub-Registrar appointed under Indian Registration Act;
- A Gazette Government servant;
- A Police Officer not below the rank of Sub-Inspector in-charge of a Police Station;
- A Postmaster, a departmental Sub-Postmaster or an inspector of Post Offices;
- 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
- A Pensioned Officer who, before retirement, exercised the powers of a magistrate
- A Justice of Peace
- A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar
- A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or an Executive Committee of a Village
- A Member of Parliament, of State legislatures or of legislatures of Union Territory Governments/Administrations
- Treasury Officer.

In the case of a pensioner drawing his pension through a Public Sector Bank the Life Certificate may be signed by an officer of a Public Sector Bank.

In the case of pensioner residing abroad and drawing his pension through any other 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.

Further, a pensioner not resident 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 special appearance.

29. What is the procedure for the pension payment to NRI pensioner ?

Ans: NRI pensioner needs to submit a declaration at the pension paying branch that he/she is an NRI. On the basis of declaration the existing account will be converted into a Non Resident - Ordinary (NRO) account (a type of account for NRI) and NRI pensioner need to send a life certificate every year in the month of November to his/her pension paying branch.

Credit of pension to NRE Savings bank / Current account

RBI permits NRIs/PIOs to credit their current income like pension paid by any authority in India to their NRE Saving Bank/ Current Account, provided the Authorised Dealer is satisfied that the credit represents current income and Income-Tax has been deducted / paid / provided on these incomes, as the case may be.

NRI / PIO customers interested in receiving their monthly pension in NRE Savings Bank / Current Account, have to submit 'NRE Tax Undertaking' (for the format please contact to the pension paying Branch) to initiate the process. The undertaking has to be submitted in the month of November every year along with 'Life Certificate'

30. Pensioner who is residing abroad, how can submit the Life Certificate?

Ans: In the case of a pensioner residing abroad, the following methods are available for submission of life certificates (as per DoPPW OM dated 20.02.2020)..

1. If he/she is drawing 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 at the foreign offices.
2. An authorized official of the Embassy of India/ High Commission of India/Indian Consulates may issue the life certificate.
3. In case the pensioner is unable to visit the Embassy/ Consulate, he/she may submit requisite documents by post to the Embassy/Consulate, including Doctor's Certificate showing the pensioner's inability to present himself/herself in person. Embassy of India/ High Commission/ Indian Consulates may also assist pensioners/family pensioners in submission of the Life Certificate.
4. A Pensioner, not resident in India, in respect of whom a duly authorized agent produces a Life Certificate, signed by a magistrate or an officer of an Indian authorized Bank or Diplomatic Representative of India, is exempted from special appearance.

31. Who is the pension sanctioning authority ?

Ans: The Ministry/Department/Office where the Government servant last served is the pension sanctioning authority. The pension fixation is made by such authority for the first time and thereafter the re-fixation of pay, if any, is done by the pension paying Bank based on the instructions from the Central/ State Government authorities.

32. Who sends the Pension Payment Orders (PPOs) to the authorized Bank ?

Ans: The concerned pension paying/sanctioning authorities of the Ministries/ Departments/State Governments forward the PPOs to the Bank where from the pensioner desires to draw his/her pension.

33. When will the payment of pension commence in case of new PPOs?

Ans: The payment of pension, in respect of PPOs received at Centralized Pension Processing Cell (CPPC) up to one week before last date of a month, will normally commence from the same month.

34. When will the arrears get paid?

Ans: Payment of arrears, on account of revision of pension etc., received at Centralized Pension Processing Cell (CPPC) of the Bank up to one week before last date of a month, will normally be made along with monthly pension.

35. How the payment of Dearness Relief at revised rate is to be paid to the pensioners ?

Ans: Whenever any additional relief on pension/family pension is sanctioned by the Government, the same is intimated to the agency banks for issuing suitable instructions to their pension paying branches for payment of relief at the revised rates to the pensioners without any delay. The orders issued by Govt. Departments are also hosted on their websites and banks have been advised to watch the latest instructions on the website and act accordingly without waiting for any further orders from RBI in this regard.

36. Where can a pensioner get information about the changes in the pension/ Dearness Relief or any pension related issue ?

Ans: The pensioner can visit the Official Website of the concerned Government Department as also Reserve Bank of India Website (www.rbi.org.in) to get the information about pension related issues.

37. Can pensioners get pension slips ?

Ans: Yes, monthly pension slip is automatically sent to the pensioner's e-Mail ID if available with the Bank. In other cases pension slip can be obtained by the pensioner from any pension paying branch.

38. How to get SMS for the details of monthly pension

Ans: To get SMS Pensioner has to visit Pension Paying Branch (Home Branch) with request to upload his/her Mobile number in the Pension Application Software.

Pensioner can get the details of monthly pension such as Basic Pension, D.A., Medical Allowance, Other Allowances, Commutation, Income Tax, Net Pension credited and the date of credit along with amount of commutation and gratuity paid through SMS from State Bank of India on regular basis.

39. If the pensioner has a query or requires clarification on the amount of pension paid, what should he/she do?

Ans: The pensioner should approach any Pension Paying Branch for resolution and help. The Branch will attend to it, with on-line help from the CPPC, if needed.

40. If the pensioner wants details of pension paid during a financial year or Pension Payment Slip, whom should he/she approach?

Ans: The details for a year would be provided to the Pensioner by the Pension Paying Branch by obtaining the details from the centralized database and also available at web portal "Pension Seva. SBI".

41. What is the Website available for pensioners ?

Ans: Pension Seva website for pensioners:

A new website <https://www.pensionseva.sbi> for Govt. and Autonomous Bodies pensioners was launched on 31.08.2018 wherein pensioners can login and view their pension details. For availing this facility, first the email id of the pensioner should be registered in the Pension Application. Once e-mail ID is updated to the pension account in the Pension Application, Pensioner can register in the Pension Seva website. The process for one time registration is provided under the "How Do I" tab in the Pension Seva website. The features available to the pensioner after login are Profile details, Certificate Details, Transactions Credited, Arrear Calculation Sheet, Pension Slip, Form 16, Investment Details, et

42. Has the pensioner got right to retain half portion of the PPO for record and to get it updated from paying branch whenever there is a change in the quantum of pension due to revision in basic pension, dearness relief, etc.?

Ans: Yes. The pensioner has right to retain half portion of the PPO for record and whenever there is a revision in the Basic Pension/DR etc. the pension paying Branch has to call for the pensioner's half of the PPO and record thereon the changes according to Government Orders/Notifications and return the same to the pensioner.

43. What types of pensions are handled by Centralized Pension Processing Cell (CPPC)?

Ans: All type of pension to pensioners of Central Govt. and State Govt. etc., (except SBI/IBI pensions) are handled by CPPC. Payment of pension in respect of specific autonomous bodies is also handled, where specifically agreed.

44. What should an Autonomous Body/ Corporate Customer do to avail the facilities of CPPC from SBI branches, if the Autonomous Body does not have pension payment arrangement with SBI?

Ans: The concerned Autonomous Body should approach the nearest Branch to firm up and finalize the pension payment arrangements.

45. Can the pension paying Bank recover the excess amount credited to the pensioner's account?

Ans: Yes. The pension paying Branch before commencement of pension obtains an undertaking from the pensioner in the prescribed form for this purpose and therefore, can recover the excess payment made to the pensioner's account due to delay in receipt of any material information or due to any bonafide error. The Bank has also right to recover the excess amount of pension credited to the deceased pensioner's account from his/ her legal heirs/nominees

46. Whether Income Tax deducted at source (TDS) on Pension

Ans: Yes. As per Income Tax Act, TDS is applicable on pension to individual male or female & senior citizen except certain categories of disability pension (i.e. disability element and service element of a disabled officer of the Indian Armed forces) which are exempted.

47. Who is responsible for deduction of Income Tax at source from pension payment?

Ans: The pension paying Bank is responsible for deduction of Income Tax from pension amount in accordance with the rates prescribed by the Income Tax authorities from time to time. While deducting such tax from the pension amount, the paying Bank, on the basis of declaration submitted by the pensioner, will also allow deductions on account of relief to the pensioner available under the Income Tax Act. The paying Branch will also issue a certificate of tax deduction on the prescribed form to pensioner in the month of April each year.

48. Where should a pensioner submit details of investment for claiming relief under Income Tax Act?

Ans: The pensioner should submit the details of investment to Pension Paying Branch. In this regard, to avoid possibility of excess deduction of TDS, It is advisable that pensioner should submit his/her investment & other details related to claiming relief under Income Tax Act well in advance i.e. at the beginning of Financial Year. Accordingly the Branch will arrange for deduction of Income Tax and issue a certificate containing details of Income Tax deducted from pension by the Pension Paying Branch.

49. Which office will the customer approach for grievance resolution?

Ans: The pensioner's grievance will be resolved at the Pension paying Branch. On-line help from CPPC will be available to the branch (in case of need). The pensioner is not required to approach CPPC directly.

50. Which authority the pensioner should approach for redressal of his/ her grievances?

Ans: In case pensioner need any clarification regarding their pension payment, the following options are available:

- SMS "UNHAPPY" to 8008202020

- Call our dedicated pension helpline- 1800110009
- Lodge online grievance on www.sbi.co.in
- Call our Contact Centre on 180042503800 or 1800112211
- Lodge a grievance to gm.customer@sbi.co.in or dgm.customer@sbi.co.in

A pensioner can initially approach the Branch Manager of pension paying Branch and, thereafter, the Head Office of the concerned Bank for redressal of his/her complaint. They can also approach the Banking Ombudsman of the concerned State in terms of Banking Ombudsman Scheme 2006 of the Reserve Bank of India (details available at the Bank's website www.rbi.org.in) This is applicable only in respect of complaints relating to services rendered by Banks. For other issues the complainant will have to approach the respective pension paying authority.