

retirement. This procedure should be feasible in all cases where the Government Servant had submitted pension papers within the time limits stipulated in the CCS (Pension) Rules, 1972 (time schedule enclosed as **Annexure -12**). (DP&PW OM No.1/27/2011-P&PW(E) dated 01.08.2017)

- (d) An employee posted at a location away from the Head of Office or for any other reasons desire to receive his copy of PPO from the Bank may exercise the option in writing to Head of Office while submitting the pension papers (as per the existing practice).

### **3.5 Procedure for Transfer of Pension / Family Pension from one Branch/**

**Bank to another:** For reason of convenience etc. a pensioner/family pensioner can change the Pension Paying Branch or even the Bank by following the procedures given below:

- (a) **Transfer from one paying branch to another of the same bank within the same station or at a different station** - Request for this may be entertained by the bank itself. In case transfer is at the same station, CPPC will make necessary entries in the register maintained by them and forward the Disburser's portion of PPO to the paying Branch at which payment is desired under intimation to the Central Pension Accounting Office and the Pensioner. In case the transfer is at different station, CPPC after keeping the requisite note will forward Disburser's portion of the PPO to the CPPC at new station for arranging payment through the new paying branch. Necessary intimation of affecting such transfer will be sent to CPAO by the new as well as old CPPC for keeping a note of change in their records under intimation to the pensioner. The receiving CPPC on receipt of the pension documents will ensure forwarding the PPO to the paying branch within three days and intimate the pensioner simultaneously.

- (b) Transfer from one bank to another within the same station (such transfers to be allowed only once in a financial year) &
- (c) Transfer from one bank to another bank at a different station

When a pensioner applies for transfer on a simple sheet of paper the old bank (paying branch) will send a letter duly signed by its Branch Manager to the Branch Manager of the new paying branch, wherever located, along with photocopy of the pensioner's PPO showing the last payment made.

This will be sent by Speed-post/Courier/Regd. post to the new paying branch at the new location, along with a copy each to the pensioner, CPAO and for information to the CPPC of the old paying branch. Simultaneously, the old paying branch will send the Bank's copy of the PPO to its CPPC, duly completing all entries for transmission to the new CPPC. However, pensioner's copy of PPO will be retained by pensioner and produced at the new paying branch.

The new paying branch will commence the pension payment immediately on receipt of letter of the last payment certificate. Simultaneously, it will send intimation to its CPPC with full details of the commencement of the pension. The old paying branch and its CPPC will ensure that the bank's copy of PPO is transmitted to the new paying branch through its CPPC.

Pension will be paid for 3 months on the basis of the photocopy of the pensioner's PPO at transferee (New) branch, from the date of last payment made at the transferor (Old) branch. During this time, it will be the joint responsibility of both transferor (Old) and transferee (New) bank branches to ensure that all the documents are received by the transferee (New) branch within the period of 3 months.

With the introduction of CBS and implementation of CPPC the pensioner has the option of putting a request at either the Old Branch or the New Branch.

Except as provided above, the transfer of a pension from one payment point to another will not ordinarily be permitted.

**3.6 Payment of pension to N.R.I. Pensioners / Family Pensioners:** In case where the pensioner has become non-residents, facility is provided for converting the account of the pensioner to non-residents ordinary account on following stipulated conditions and the pension will be credited to the NRI account.

**3.7 Joint bank account by pensioner with spouse:** It is permitted to credit pension to joint account operated by pensioner with spouse in whose favour an authorisation for family pension exist in PPO. The joint account will enable spouse to receive family pension without applying in Form-14( Form for applying for Family Pension ). In case it could not be provided at the time of retirement it is advisable to provide the Account Number as soon as possible.

**3.8 Restoration of commuted pension:** The pension commuted will be restored after 15 years. The date of restoration is indicated in the PPO in case of superannuation where the commuted value was paid by the PAO. For restoration of the pension commuted, the pensioner has to apply in the proforma (enclosed as **Annexure 13**) to the pension disbursing bank. If the pension commuted is not restored on due date, the pension paying branch may be contacted or the grievance redressal mechanism as given in Chapter-4, may be followed.