

PUNJAB & SIND BANK
Centralized Pension Processing Cell (CPPC)

FAQs - PENSION RELATED

**Payment of Pensions to Central Government and State Government Pensioners
through Centralized Pension Processing Cell (CPPC)**

1. What should a retiring person do to draw his/her pension from a Punjab & Sind Bank Branch?

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

2. 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.

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. Is it necessary for the pensioner to open a separate pension account for 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.

5. What should a retiring person, who already draws his/ her pension from a Branch of another Bank, do to draw pension from a Punjab & Sind Bank Branch?

Ans: The pensioner should open an account with a convenient Punjab & Sind bank Branch and request his/ her existing banker to send the pension papers to the concerned Govt. authorities from where he is retired for onward submission to CPPC of Punjab & Sind bank for pension processing.

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

Ans Pensioner can transfer his/ her pension account from one Branch to another Branch of the same Bank within the same center or Zone/City.

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

Ans: Yes. All Central Government Pensioners and State Governments can open Joint Account with their spouses.

8. 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".

9. 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 authorization for payment of family pension exists in the Pension Payment Order (PPO).

10. 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.

11. 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.

12. 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.

13. Can a pensioner submit Digital Life Certificate (DLC)/Physical Life Certificate from own residence?

Ans: Yes, here 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 free of cost for pick-up of Life Certificate/DLC from the residence of all pensioners including differently abled or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired.

14. 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.

15. Which Office/Branch the pensioner has to 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

16. When is the pension credited to the pensioner's account by CPPC?

Ans: a) The disbursement of central pension (including CPAO, Railway, Postal, Telecom, Postal & Defence) by CPPC is on the last four working day of the month except for the month of March when the pension is credited on or after the first working day of April.

- b) The disbursement of Punjab State pension by CPPC is on 1st working day of the month except for the month of March when the pension is credited on or after the first working day of April.

17. 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.

18. 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:

- a) Application;
- (b) Death Certificate of the pensioner;
- (c) Undertaking of family pensioner;
- (d) In case no joint account, form 14 and
- (e) Life certificate/Non-Marriage/Re-employment of family pensioner.

The formats of above documents are available in branch.

Once all the documents are processed, the family pension will start from next month and will be paid along with arrears if any.

19. 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 by sanctioning authority and will be paid on the monthly basis.

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

20. 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 Branch/home branch in the month of November every year.

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

21. 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 (along with identity proof). The receiving official will acknowledge receipt of the Life Certificate.

22. If life certificate is submitted after November month, when will pension for November and onwards get paid?

Ans: Once the Life Certificate is updated in the Pension System, pension will be paid along with arrears immediately on the next pension payment.

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

Ans: Pensioner is required to submit the following information:

Aadhaar No. is required for submitting the Digital Life Certificate through Jeevan Pramaan:

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.

24. 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 Common Service Centre (CSC), Bank Branch or any Government Office whose details are provided under “locate centre” on www.jeevanpramaan.gov.in and biometrically 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 computergenerated 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.

After successful submission of digital life certificate through jeevan pramaan it is automatically updated in System. Pensioners are not required to submit physical Life certificate in respective branch.

25. Can a pensioner be exempted from personal appearance at 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.

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.

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

Ans: NRI Pensioner needs to submit a declaration at the home 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 home branch branch.

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

Ans: In the case of pensioner residing abroad and drawing his 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.

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. The Notarized LC received through concerned Embassy may be given to home branch.

28. 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 CPPC/branch based on the instructions from the Central/ State Government authorities.

29. 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.

30. 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 provided the necessary pension documents are executed by Pensioner and received along with PPOs. In case, the Pension documents are not received by CPPC along with PPOs, the pension payment shall be commenced/started only after obtention of pension documents from pension payment branch (Home Branch).

31. 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 shall be paid within a month.

32. 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 payment. 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.

33. 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.

34. Can pensioners get Pension slips/Pension ledger?

Ans: Monthly Pension slip / ledger for particular period can be obtained by the pensioner from home branch.

35. How to get SMS for the details of monthly pension?

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

Pensioner can get the details of monthly pension such as Basic Pension, D.A., Medical Allowance, Other Allowances, Commutation, Net Pension credited and the date of credit through SMS from Punjab & Sind Bank on monthly Pension payment.

36.Can pensioner submit Nomination forms for Life Time Arrears to bank after retirement?

Ans: Yes, Pensioners can submit their LTA nomination in their branches in triplicate for its safe custody and future retrieval when needed. Branches will accept the Life Time Arrear Nomination Forms (A or B-as applicable), issue necessary acknowledgment, send other two copies to CPPC. CPPC will send one copy to the PSA Accounts Office and another copy will be recorded for linking it to the Pensioners record in pension software. Forms (A or B) are available at branches.

37.Whether pensioner pensioner can modify the LTA nomination?

Ans: Yes, pensioner can modify its LTA nomination in prescribed format (Format B).

38.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 Branch for remedy/resolution and help. The Branch will attend to it, with on-line help from the CPPC, if needed.

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

The details for a year would be provided to the Pensioner by the home Branch.

40.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. (Punjab State) are handled by CPPC.

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

Ans: The Home branch 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 Home Branch will also issue a certificate of tax deduction on the prescribed form to pensioner in the month of April each year.

42. 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 receiving 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 receiving Branch.
