

**GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
LOK SABHA  
UNSTARRED QUESTION NO. 1122  
TO BE ANSWERED ON THE 29<sup>TH</sup> APRIL, 2016/9 VAISAKHA, 1938 (SAKA)  
DISBURSEMENT OF PENSION BY BANKS  
QUESTION**

**1122. SHRI NANDI YELLAIAH:  
SHRIMATI RITI PATHAK:**

Will the Minister of FINANCE be pleased to state:

(a) whether the headquarters of the banks have the authority to disburse monthly pension to pensioners despite the issuance of directions, if so, the details thereof;

(b) whether the Government has received any complaints from pensioners regarding delay in release of their pension from the banks, if so, the details thereof;

(c) whether the Government has issued any directions to the banks including central pension processing centres to release the timely pension, if so, the details thereof; and

(d) the steps taken/being taken by the Government to simplify the procedure in releasing pensions in this regard?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE  
**(SHRI JAYANT SINHA)**

(a): As per the circular of Reserve Bank of India (RBI) dated 01.10.2008, arrangement for disbursement of monthly pension for Civil Pensioners was operationalised by establishing a Central Pension Processing Centre (CPPC) at all pension disbursing banks. 42 CPPCs of Banks are disbursing monthly pension to Central Civil Pensioners (14 of SBI and 28 of other authorized banks).

(b): A Grievance Redressal Cell is functioning in Central Pension Accounting Office (CPAO) to resolve the problem of pensioners. Apart from getting redressed their grievances through toll free telephone lines of the CPAO as well as various pension paying banks, the pensioners can also lodge their pension related grievances in CPGRAMS portal. As on 27.04.2016, 7436 public grievances relating to retirement benefit / delay in payment of pensions, including delay in release of pension by banks, have been received of which 7198 grievances have been redressed.

In addition to the above, pensioners can also approach the Banking Ombudsman offices working under the Reserve Bank of India with their pension related grievances. The details of complaints received by the 15 offices of Banking

Ombudsman regarding all pension related matters, including delay in release of pension by banks, are at **Annex**.

(c) & (d): The provision of the 'Scheme for payment of pensions to Central Government Civil Pensioners by Authorized Banks' read with 'Accounting & Operation Procedure for Banks for pension disbursement to Central Government (Civil) Pensioners' stipulate the time schedule for payment of pension by banks.

All CPPCs are required to credit the monthly pension into the pensioner's account by the last working day of the month, except in the month of March when it would be credited on the first working day of April.

Instructions are issued from time to time to the banks to ensure strict compliance of the directions of the Department of Pension and Pensioners' Welfare (DOPPW) relating to timely payment as well as redressal of grievances of pensioners.

To facilitate submission of life certificate, all pension disbursing banks were advised vide circular dated 02.03.2016 to accept Digital Life Certificate (DLC) through Jeevan Pramaan Facility from the pensioners. Since adoption of DLC is a voluntary decision of the pensioner, therefore, the banks were also asked to ensure that there is no discrimination against those pensioners who choose to submit life certificate through conventional means.

To avoid delay in disbursement of first payment of pension to pensioners, the undertaking by pensioner for refund or making good any amount to which he is not entitled is now being forwarded along with the Pension Payment Order by the Accounts Officer/CPAO and pensioner is not required to visit the bank to activate the first payment of pension.

The implementation of paper less movement of digitally signed e- revision authorities to banks is underway for faster and timely processing and credit of revision of pension cases.

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## Annex

## Complaint received at the Offices of Banking Ombudsmen from July 2014 to April 25,2016 regarding Pension

Bank Name		
Public Sector Banks	2014-15	2015-16(till April 25,2016)
STATE BANK OF INDIA	3274	2633
STATE BANK OF BIKANER AND JAIPUR	243	162
STATE BANK OF HYDERABAD	54	40
STATE BANK OF MYSORE	17	22
STATE BANK OF PATIALA	74	66
STATE BANK OF TRAVANCORE	44	51
ALLAHABAD BANK	91	102
ANDHRA BANK	37	45
BANK OF BARODA	138	118
BANK OF INDIA	223	226
BANK OF MAHARASHTRA	28	27
CANARA BANK	139	217
CENTRAL BANK OF INDIA	219	153
CORPORATION BANK	5	5
DENA BANK	87	50
INDIAN BANK	82	62
INDIAN OVERSEAS BANK	58	66
ORIENTAL BANK OF COMMERCE	18	22
PUNJAB AND SIND BANK	22	25
PUNJAB NATIONAL BANK	470	442
SYNDICATE BANK	88	107
UCO BANK	84	108
UNION BANK OF INDIA	126	109
UNITED BANK OF INDIA	66	54
VIJAYA BANK	16	19
IDBI BANK LIMITED	2	0
Bhartiya Mahila Bank	0	0
Private Sector Banks		
CATHOLIC SYRIAN BANK LTD	0	0
CITY UNION BANK LIMITED	0	0
FEDERAL BANK LTD	0	0
ING VYSYA BANK LTD	0	0
JAMMU AND KASHMIR BANK LTD	1	0
KARNATAKA BANK LTD	0	0
KARUR VYSYA BANK LTD	0	0
LAKSHMI VILAS BANK LTD	0	1
NAINITAL BANK LTD	0	0
RATNAKAR BANK LTD	0	0
SOUTH INDIAN BANK LTD	0	0
TAMILNAD MERCANTILE BANK LTD	0	0

THE DHANALAKSHMI BANK LTD	2	0
AXIS BANK LIMITED	4	6
BANDHAN BANK LIMITED	0	0
DEVELOPMENT CREDIT BANK LTD.	0	0
HDFC BANK LTD.	7	0
ICICI BANK LIMITED	7	3
INDUSIND BANK LTD	0	0
KOTAK MAHINDRA BANK LTD.	0	0
YES BANK LTD.	0	0
<b>Foreign Sector Banks</b>		
AMERICAN EXPRESS BANKING CORP.	0	2
BARCLAYS BANK PLC	0	0
CITIBANK N.A	0	0
DEUTSCHE BANK(ASIA)	0	0
HONGKONG AND SHANGHAI BANKING CORPN.LTD.	2	0
ROYAL BANK OF SCOTLAND	0	1
STANDARD CHARTERED BANK	2	5
<b>OTHERS</b>	47	36
<b>Total</b>	<b>5777</b>	<b>4985</b>