

GOVERNMENT OF ASSAM
PENSION & PUBLIC GRIEVANCES DEPARTMENT
DISPUR:::GUWAHATI ::6

No.PPG(P)92/2006/18

Dated Dispur, the 12 the December, 2007.

OFFICE MEMORANDUM

Sub : Payment of Pension through Public Sector Banks – Credit of pension to Joint Bank Account operated by a pensioner with his/her spouse.

1. Under the existing scheme for payment of Pensions to the Pensioners of the Govt. of Assam by Public Sector Banks, the State Govt. Pensioner is entitled to receive his/her pension by getting it Credited to a Savings/Current Bank Account operated individually by him/her. Para 4.1 of scheme outlines the present procedure for credit of pension to the Bank Account of the Pensioner. However, under para 4.2 of the scheme, does not permit operation of a Joint Account or in ‘Either or Survivor’ Account.
2. The Matter whether pensioner should be given an option to receive pension by getting it credited to their Saving or Current Bank Account operated jointly with their spouse., has been under consideration of the State Government. It has now been decided to permit credit of pension also to a joint account operated by pensioner with his/her spouse in whose favour an authorization for family pension exists in the Pension Payment order (PPO). The Joint Account of the pensioner with the spouse could be operated either by ‘Former or Survivor ‘ or ‘Either or Survivor ‘ basis subject to the following terms and conditions :
 - i) Once pension has been credited to the Pensioner’s Bank Account, the liability of the Government/Bank ceases. No further liability arises, even if the spouse wrongly draws the amount.
 - ii) As pension is payable only during the life of a pensioner, his/her death Shall be intimated to the bank at the earliest. This is to be done 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 Account and or any Account held by the Pensioners/Spouse either individually/jointly. The legal heirs, successors, executors etc. shall also be liable to refund any amount, which has been wrongly credited to the joint Account.

Contd.....2..

- iii) The Assam payment of Arrears of Pension (Nomination) Rules, 1987 would continue to be applicable, to the 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.
3. Existing pensioners desiring to get their pension credited to a joint account as indicated above are required to submit a application to the branch bank from where they are presently drawing pension in the enclosed form. This would also be signed by the pensioner's spouse in token of having accepted the terms and conditions laid down in the office Memorandum. These instructions are also applicable to the Govt. Servants who will be retiring after the issue of this office Memorandum.
 4. The existing Scheme will stand modified to the extent indicated as above. Necessary amendment to the Scheme will be made in due course by the Pension & Public Grievances Deptt.
 5. The order is issued in consultation with Accountant General (Assam) and with the concurrence of Finance (Bt.) Deptt. Vide U/O No.BW10/2006/96 dated 10-11-2006.
 6. All Departments/Directorates and the Authorised Public Sector Banks are requested to give publicity to the Office Memorandum so that pensioners may avail of this benefit.

Commissioner & Secy. to the Govt. of Assam,
Pension & Public Grievances Department.

Copy to :

1. The Accountant General (A&E) Assam, Guwahati with reference to their letter No. Pen-1/State Policy/01-06/563 dated 24-11-06.
2. All Administrative Department.
3. All Heads of Department.
4. All Deputy Commissioner/Sub-Divisional Officer(Civil).
5. All Treasury Officers/Sub-Treasury Officer.
6. All Commissioner of Division.
7. All principal Secy., KAAC/NCHAC/BAC/MCA.
8. Deputy Secy. to the Govt. of Assam
Finance (Budget) Department with reference to their letter No.BW10/2006/96 dated 10/11/2006.
9. The Commissioner to the Chief Minister, Assam.
10. Staff Officer to the Chief Secretary, Assam.
11. P.S. to All Ministers/Ministers of State.
12. All Commissioner & Secretary to the Govt. of Assam.
13. All Sr. Financial Adviser/Financial Adviser/Finance Accounts Officer.
14. The Secretary, Assam Legislative Assembly, Dispur, Guwahati-6.
15. The Secretary, Assam public Service Commission, Assam, Guwahati-22.
16. The Regional Manager, UBI/State Bank of India, United Commercial Bank, Punjab national Bank, Allahabad Bank, Central Bank of India.
17. The Chief Accountant, R.B.I. Department of Govt. Bank Account Central office Bhagat sing Road Mumbai-400023
18. Deputy General Manager, R.B.I., Guwahati-1.
19. The Resident Commissioner, Assam Bhawan, New Delhi.
20. The Trade Adviser and Director of Movement Assam House Calcutta.
21. The Liason officer Assam house, Shillong.
22. The Registrar Gauhati Hight Court Guwahati-1.
23. Chairman Assam Administrative Tribunal Panbazar, Guwahati-1.
24. The Director Assam Govt. Press Bamunimaidam, Guwahati-21 for publication of this O.M. in next issue of Assam Gazette and sent 1000(one thousand) copies to this Department urgently.

By order etc.
Commissioner & Secy. to the Govt. of Assam
Pension & Public Grievances Department.

To,

The Branch Manager,

_____ (Bank)
_____ (Branch and address)

Subject : Payment of Pension under
: PPO.No. _____
Through you bank branch.

Dear Sir/Madam,

I wish to receive my pension under PPO No.

_____ by getting it credited to the Saving/Current Bank Account No.

_____ which is operated jointly in your branch by me and my spouse, Mr/Mrs

_____ in whose favour an authorization for family pension exists in the pension payment order (PPO).

I have read and understood the contents of the Government of Assam, Department of Pension & Public Grievances Department's O.M.No.PPG(P)92/2006/18 dated 12th December,2007 which contains the following terms and condition : Once pension has been credited to a pensioner's bank Account, liability of the Government/Bank ceases. No further liability arises, even if the amount is wrongly drawn by the spouse.

- (a) 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, successor, executors etc. shall also be liable to refund any amount, which also been wrongly credited to the joint Account.
- (b) The Assam Payment of Arrears Pension (Nomination) Rules, 1987 would continue to be applicable to the Joint Account with pensioner's spouse. Thus if, there is an 'accepted nomination' in accordance with Rule 5 and 6 of these Rules, arrear mention in the Rules will be payable to the nominee.

I accept the above terms and conditions. My spouse too, in token of having accepted those terms and conditions, has put his/her signature below.

1. Signature of Pensioner

2. Signature of Spouse

1. Address of the Pensioners

2. Address of the spouse

Place :

Place :