

No. Fin. (Pen) B (10)9/94
Government of Himachal Pradesh
Finance (Pension) Department

Dated: Shimla-2

11th August, 2008

OFFICE MEMORANDUM

Subject.—Payment of pension through Authorised Banks—Credit of pension to joint bank account operated by a pensioner with his/her spouse.

The undersigned is directed to say that under the facility of disbursement of pension through Authorised Banks available to pensioners, a pensioner is presently entitled to receive his/her pension by getting it credited to a saving/ current bank account operated individually by him/her. Paras 6 and 24 of the "Scheme for Payment of Pension Through Public Sector Banks" issued by Government vide Office Memorandum No. Fin (C)-B(10)-18/77 dated 5th June 1978 out-line the present procedure for credit of pension to Bank Account of the pensioner. However, operation of a joint account is not permitted under the existing scheme.

2. The matter whether pensioners should be given an option to receive pension by getting it credited to their saving or current bank accounts, operated jointly with their spouses, was under consideration of the Government. Therefore, in partial amendment of the scheme, it has now been decided to also permit the credit of pension to a joint account operated by the 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 on 'Former or Survivor' or 'Either or Survivor' basis subject to the following terms and conditions:—

- (a) Once pension has been credited to a pensioner's bank account, the liability of the government/Bank will cease. No further liability will arise, even if the spouse wrongly draws the amount.

- (b) As pension is payable only during the life of the 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, successors, executors etc. shall also be liable to refund any amount, which has been wrongly credited to the joint account.
- (c) Payment of Arrears of Pension (Nomination) Rules 1983 would continue to be applicable to a 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 an 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 this Office Memorandum. These instructions are also applicable to the Govt. servants who will be retiring after the issue of this Office Memorandum.
4. All Administrative Departments/Heads of Departments and Authorised Banks are requested to give wide publicity to the Office Memorandum so that pensioners may avail of this benefit.

By order
Principal Secretary (Finance) to the
Government of Himachal Pradesh.

To

All Administrative Department
Government of Himachal Pradesh.

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To

The Branch Manager,
_____ (Bank)

_____ (Branch and Address)

Subject.—Payment of pension under PPO No. _____ through your 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 Himachal Pradesh,
Department of Finance O.M. No. Fin(Pen)B(10)9/94 dated 11-08-2008 which contains the
following terms and conditions:

- (i) Once pension has been credited to a pensioner's bank account, the liability of the Government/Bank ceases. No further liability will arise, even if the spouse wrongly draws the amount.
- (ii) As pension is payable only during the life time 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 credited 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 to her account held by the pensioner/spouse either individually or jointly. The legal heirs, successors, executors etc. shall also be liable to refund any amount which has been wrongly credited to the joint account.
- (iii) Payment of Arrears of Pension (Nomination) Rules, 1983 would continue to be applicable to a 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.

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