

**CIRCULAR NO. 141**

No.AT/Tech./256-IV  
Office of the Pr. C.D.A. (P),  
Allahabad  
Dated 07.12.2009

To,

1. The C.M.D., Public Sector Banks .....
2. The Nodal Officer of Private Sector Banks.....

Sub: **Lump sum refund of over payment of pension to the Govt. Account.**

At present paying Bank branches are making the recovery of excess payment At /over payment from the pensioners at the following rates:-

- (i) Not exceeding 1/3<sup>rd</sup> of the net (pension & relief), payable each month without the sanction of the competent authority and without the consent of pensioner.
- (ii) Higher installment after obtaining consent of the pensioner
- (iii) Lump sum against the arrears due on account of revision, without the sanction of the competent authority and consent of pensioner.

Recoveries affected as above are thereafter remitted by the banks to this office in installment as and when recovered from the pensioner for adjustment of overpayment of pension outstanding in the books of this office. Remittance of these excess payment /over payment of pension in instalment causes loss to the Government. Accordingly Reserve Bank of India vide their letter No.DGBA.GAD.No.H-10450/45.03.001/2008-09 dated 01.06.2009 (Copy enclosed) has now issued guidelines that whenever any excess payment/over payment of pension is detected, the entire amount thereof should be credited to the Govt. Account in lump sum immediately.

In view of the above it is requested that all paying branches under your jurisdiction may be instructed that whenever any excess payment/over payment of pension/wrong debits is detected the entire amount thereof should be credited in to Govt. account through Demand Draft issued in favour of Pr.CDA (P) Allahabad.

Paying branches may further be instructed not to overlook the prescribed rates of recovery to be affected from pensioners as mentioned in

para 1 above since the existing Govt. Orders provide for only instalment recovery of over paid pension from pensioner, except where specific Govt. orders have been issued for recovery of overpayment from the arrears of pension.



**Dy. CDA (AT)**

Copy to:-

1. The CGDA, ULAN BATAR ROAD, Palam Delhi Cantt-110010→ for information w.r.to HQrs.office letter No. 5637/AT-P/IAR dated 09.10.2009
2. The Pr.CDA (Navy), Cooperage Road Mumbai.
3. The CDA (AF), New Delhi
4. PA to CDA (AT) / CDA (Gts) in Main Office.
5. PA to all Addl.CDA/Jt.CDA, in Main Office.
6. All GOs, in Main Office.
7. Officer-in-Charge, G-I/ M (Tech), G-I/C (Tech) and. Gts /Tech Section (Local).
8. Officer-in-Charge in all section (Local).
9. Officer-in-Charge EDP Centre (Local). For inclusion and uploading at website of this office.



**(Rathindra Sinha)**  
**Accounts Officer (P)**



भारतीय रिजर्व बैंक  
RESERVE BANK OF INDIA  
[www.rbi.org.in](http://www.rbi.org.in)

DGBA.GAD.No.H-10450/45.03.001/2008-09

June 1, 2009  
Jyeshtha 10, 1931 (S)

The Chairman / Managing Director  
Chairman & Managing Director  
State Bank of India & its Associate Banks  
Nationalised Banks & IDBI Bank Ltd.  
ICICI Bank Ltd, Axis Bank Ltd, HDFC Bank Ltd.

Dear Sir,

**Refund of overpayment of pension to the Government Account**

We have been advised by the Government of India that the overpayments of pension made by the banks are not credited back to Government account by the banks in lump sum but are remitted in installments as and when recovered from the pensioner. As this causes loss to the Government, we advise you that whenever any excess/ overpayment is detected the entire amount thereof should be credited to the Government account in lump sum immediately.

Yours faithfully,

Sd/-  
(P.M.Rajagopal)  
Assistant General Manager