

**Government of Rajasthan
Finance (R&A) Department**

No.F7(7)FD/R&A/94

Jaipur Date 22.SEP 2006

ORDER

Sub. :- Payment of Pension through authorized Public Sector Banks Credit of pension in the Joint Bank account of pensioner and his /her spouse.

The Scheme for payment of pension to State Government pensioners through authorized Public Sector Banks was introduced vide F.D. Order No. F.6 (11) FD (R&AI) 76 Dated 10.6.1977. It was envisaged at para 3 of the Appendix VI of the Scheme that pension will not paid through a “Joint” or an “either or survivor “ account. The pensioner should open an account in his/her sole name for the purpose.

2. The matter of payment of pension though joint bank account of pensioner with his/her spouse was under consideration of the Government. After careful consideration it has been decided to permit credit of pension into the joint account operated by pensioner with his/her spouse in whose favour an authorization for family pension exists in the Pension Payment Order (PPO). This facility would, however, be 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 ceases. No further liability arises, even if the spouse wrongly draws the amount.

- (b) 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 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.

- (c) The provisions of Rule 59 of Rajasthan Civil Services (Pension) Rules, 1996 relating to “Nominations” 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 59 (8) 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 Order. These instructions are also applicable to the Government Servants who will be retiring after the issue of this Office Order.

4. Rule 3 of the existing Scheme shall stand modified to the extent indicated above. The requirement of annual life certification about the pensioner shall continue.

5. The authorized Public Sector Banks disbursing pension to the State Government pensioners are requested to give wide publicity to the Office Order so that pensioners may avail of this benefit.

OSD Finance (Rev.)

To,

The Branch Manager

_____ (Bank)

_____ (Branch)

_____ (Address)

Sub. : 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 Rajasthan, Finance Department Order No. dated which contains the following terms and conditions : 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, successors, executors etc., shall also be liable to refund any amount, which has been wrongly credited to the joint account.
- (b) The Provision of Rule 59 of Rajasthan Civil Services (Pension) Rules 1996 relating to nominations would continue to be applicable to the joint account with pensioner's spouse. Thus, if there is an 'accepted nomination' in accordance with Rule 59 (8) of these Rules, arrears mentioned 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