

Office of the CGDA, Ulan Batar Road, Palam Delhi Cantt-10

File No: 5194/AT-P/E-Project/CPDA

Dated: 26.05.2015

To,

1. Shri Rakesh Sehgal, IDAS,
PCDA (Navy) Mumbai
2. Shri D R Negi, IDAS,
CDA (PD), Meerut
3. Shri R N Dash, IDAS,
CDA (AF) New Delhi

Sub: Implementation of Centralized Pension Disbursement System.

It has been decided to implement a centralized pension disbursement system for crediting pension directly into pensioner's bank account through a Centralized Pension Disbursement Agency (CPDA).

2. This would be introduced for new pensioners in Air Force & Navy with effect from 1st July 2015 and for Army with effect from 1st August 2015. In this context, following offices have been assigned the task of CPDA to implement the proposed system:-

- a) CDA (PD) Meerut- For Army Personnel & Defence civilians
- b) Pr. CDA (Navy) Mumbai- For Navy Personnel
- c) DCDA (Air Force) New Delhi- For Air Force Personnel

3. A Centralized Pension Disbursement policy is forwarded herewith for your information and necessary action.

4. The requirements in terms of Hardware, Software, Manpower, Space etc for establishment/implementation may be worked out and taken up with the concerned sections of the HQrs Office.

Enclosed: 8 Pages

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(Ajay Mishra)
JT. CGDA

Copy To:

1. All PCDA's, PIFA's & CDA's	Please find enclosed a policy paper on CPDA for information & necessary action w.r.t service centers
2. Dy. CGDA (AN)	For information & necessary action
3. EDP Section (Local)	For information & uploading on CGDA web site.


(CK Bhatjiwale)
ACGDA

Centralized Pension Disbursement Policy

Introduction

Defence Accounts Department is the nodal agency in Pension matters in respect of officers, PBORs and other employees working in the Defence Forces as well as other establishments under the Ministry of Defence. Pension is sanctioned in a centralized manner by PCDA (Pension), Allahabad in respect of Army personnel and Defence civilians; by PCDA (Navy) in respect of Navy personnel and by JCDA (AF), Subroto Park, New Delhi in respect of AF personnel. It has been decided by the Ministry of Defence that in future all pension revisions are to be carried out centrally, so that complaints relating to non-revision as well as wrong revision of pensions could be completely avoided. This is not possible in the present system where a multitude of Pension Disbursing Agencies (PDAs) are maintaining different databases and adopting different practices. This task is possible only when disbursement of pension is effected by a central agency and comprehensive database and history of disbursement is maintained there. Accordingly, a centralized pension disbursement system is being put in place for all new pensioners retiring on or after 30th June 2015. Detailed procedural guidelines for operationalisation of the system are elaborated in succeeding Paragraphs.

In the Centralized Pension Disbursement System (CPDS) only a single PDA named as Central Pension Disbursing Authority (CPDA) will function. For convenience and coordination purposes, however, three centres will be made operational and these will be aligned with the respective PSAs.

Introduction of CPDA

Centralised Pension Disbursement System will start functioning from 1st July 2015 and will cover all new pensioners effective from that date. Every individual proceeding on superannuation shall indicate his/her bank account number and bank/branch details (bank name, IFSC code) in the pension papers. Pension will be credited into the indicated bank account directly by the CPDA every month. The bank account shall be a joint account and should be linked with the Aadhar number of the individual.

Existing pensioners will continue to draw pension from their respective Pension Disbursing Agencies.

Pension Sanction Process

There will be no change in the pension sanction process. However, the LPC-cum-data sheet can be forwarded by the paying/vetting offices to the concerned PSA through the CGDA Wide Area Network. Other documents can also be forwarded in soft format after scanning the same. Bank details and Aadhar numbers of the service personnel, his/her spouse and dependents will need to be mandatorily provided to process the pension claims.

A detailed process flow is given in the succeeding paras :

1. RO/HOO will forward the LPC-cum-data sheet and other documents for sanction of pension in respect of the retiring employees 4 months before the retirement of the individual.
2. Descriptive Roll and an undertaking of the individual to the effect that excess payment credited to his/her account due to any bonafide error can be recovered by CPDA will also be forwarded to PSA along with pension claim.
3. RO/HOO or the concerned accounts office (CDA/PAO) can also create soft copy of all the relevant documents and can forward the same to the PSA through the CGDA WAN.
4. PSA will create soft of copy of documents along with D Roll and undertaking, in case only hard copies are received.
5. After sanctioning pension, PSA will forward original copy of PPO, RO/HOO copy and pensioner copy of PPO along with D Roll and undertaking to RO/HOO 2 months prior to the retirement of the individual.
6. PSA will also upload/forward soft copy of PPO, D Roll & undertaking on CPDA system through the CGDA WAN.
7. RO/HOO will forward original copy of PPO, along with D Roll and undertaking to CPDA and pensioner copy of PPO to pensioner after checking and verifying the PPO one month prior to the retirement of the individual.

Policy and Process involved in 1st Payment of Pension:

1. For making 1st payment of pension to the pensioner, he should be alive on the date of pension (i.e. next date of retirement). In the existing system,

the pensioner has to present himself before the PDA on the date of pension or any subsequent date to establish this as well as for his identification. In the new system, for the purpose of identification of pensioners for 1st payment, active role of PAOs concerned in case of PBOR and Pay Audit Offices in case of Civilian employees has been envisaged. For all categories of officials, Aadhar based Jeevan Praman certification will also be accepted for this purpose.

2. In r/o PBOR, respective PAOs will be authorized to identify the pensioners on the next day of retirement.
3. The PAO will log into the CPDA system through CGDA WAN and do the needful. System will provide this facility and necessary right.
4. Same process will be followed by respective pay audit offices in respect of defence civilians.
5. Officers may also approach Defence Pension Liaison Centres / Service Centres for this purpose.
6. As Aadhar number will be a mandatory field in the PPO, Jeevan Praman website, which can be accessed from any designated service centre, can also be used as an option for the above purpose.

Policy and Process involved in regular Payment of Pension:

CPDA will process cases for regular payment of pension once their first payment has been released. Every month this exercise will be carried out and a payment file will be generated through the software system and the same will be uploaded on the SBI CMP for crediting the pension amount to the respective accounts of all pensioners by the designated date.

CPDA will calculate the pension amount as given in the PPO of the pensioners.
No revision of pension will be carried out by the CPDA at their end.

CPDA will carry out the change in the rate of DP as and when announced by the Govt and will accordingly pay the DP element to pensioners.

Regular payment will be subject to annual identification of pensioners.

In processing regular payment of pension, CPDA will also carry out the following changes in the pensioners' database/profile at their end, as and when the same is required or is intimated by the pensioners -

- i- Death of pensioner
- ii- Re-employment of pensioner
- iii- Commencement of medical allowance
- iv- Bank to Bank transfer
- v- Change in a/c number of bank
- vi- Marriage / remarriage of family pensioner
- vii- Commutation of pension after retirement
- viii- Effect and adjustment of corrigendum PPO
- ix- Payment of arrears
- x- Recovery of demands
- xi- Annual Identification
- xii- LTA/Arrear claim of pension

Policy and Process involved in Annual Identification:

1. Pensioners can approach Defence Pension Liaison Centres / Service Centres for their annual identification.
2. They will identify the pensioner from the data of Descriptive Roll, Photograph and PPO available at CPDA page on the WAN linked to their system and upload identification status along with the soft copy of annual identification certificates like Life certificate, non-remarriage/remarriage certificate, non-reemployment/ employment certificate etc.
3. Jeevan Praman Portal is also one another mode to submit Life Certificate along with other certificate and identification of pensioner.

Policy and Process involved in Other Contingency before retirement:

- i) In cases where individual applies for commutation of pension and PPO as such has been issued before his/her retirement and subsequently he/she dies before his/her date of retirement, no payment on account of commuted value will be authorized/paid by the CPDA. If the report of his /her demise before retirement is received in CPDA then PPO will be returned to PSA.
- ii) Where a pensioner failed to receive Retirement Gratuity or DCRG granted to him/her and died, the matter shall be reported by CPDA to PSA for re-authorization of PPO in favour of dependent/recipient.

Policy and Process involved in Other Contingency after retirement:

- i) There will be no change of PDA as CPDA is a single PDA. Payment of pension will be made by crediting amount of pension in the bank account of pensioner. The joint account with spouse will be preferred so that family pension and LTA can be easily commenced or credited in the account in favour of spouse in case of demise of pensioner. Change of bank branch or bank in case of transfer of account does not change the account number.
- ii) Sanction of arrear of pension or LTA will be done by competent DAD officer at CPDA on form CDA-651, CDA-652 as applicable. These forms will also be available at service centers through the CPDA page on WAN. Service centre executive will get the forms filled up and signed by pensioner or nominee and then will upload the same along with required documents to the CPDA.

Payment of Pension through Bank account only:

After receiving PPO from PSA the CPDA will process the papers and will initiate first payment as well as subsequent monthly pension payments for credit to the pensioners' bank accounts as in the PPO through the NEFT/RTGS or the CMP (on-line payment mechanism with SBI). Pensioners will be informed about the same through SMS on their registered mobile number as well as through e-mail.

Flow of document from PSA and RO to CPDA for 1st Payment:

1. Presently PSA send PPO to Record Office and Record Office send PPO, Descriptive Roll & other documents to PDAs for payment. All these documents ~~are being sent~~ by the PSA to PDAs through ~~Record Office~~ one month in advance. Same periodicity or procedure will be adopted in flow of documents from PSA to CPDA.
2. However in new procedure, PSAs will also send soft copy of the PPO data, D Roll & under taking of individual to the CPDA.
3. It is suggested that Aadhar number data can be linked to CPDA's data and relevant information can be fetched from UID data to be used for Descriptive Roll.
4. The Descriptive Roll contains thumb & fingers impression, signature, photograph and address information of the pensioner. The use of D Roll as in existing system will continue till 100% seeding of Aadhar number is completed.
5. After sanctioning pension by Pension Sanctioning Authority (PSA), Original copy of PPOs (on soft format)/e-PPO will be forwarded electronically to CPDAs by concerned Pension Sanctioning Authorities (PSAs) through secured channel like CGDA intranet and for enhanced security it could also be with digital signature.
6. Hard copies of PPOs (PDA copy - original, -RO/HOO copy - 3rd Copy & pensioner copy - 4th Copy) will be forwarded to Record Offices (ROs)/Head of Offices (HOOs) for pension claims received by PSA for PBOR/Civilians as in existing system for ensuring primary checks in the PPOs with reference to claim of individual submitted by them to PSA.

7. After ensuring necessary checks original copy of PPO along with Descriptive Roll including Aadhar No., PPO No. & Photo of the pensioner along with signature etc. (if decided positive by CA), Nomination, Prescribed certificates, and undertaking/NOC for recovery if any overpayment occurred will be forwarded by RO/HOO to the CPDA well in advance before the date of retirement as in existing system.
8. Before retirement of individual as and when PPO received to RO/HOO from PSA after notification it will registered in "Jeevan Praman" portal by them so that on the next date of retirement he can be identified through biometric system and necessary certificates will be uploaded through this portal.

Flow of document from other agency to CPDA after 1st Payment:

1. The application of pensioner for various changes as mentioned above or death certificate etc and complaint/grievances will route directly or through service centers to CPDA.
2. Death information and other information which take effect may also come through Helpline, mail ID, banks etc.
3. Corr PPOs will come directly from PSA to CPDA in soft copy. Hard copy of original will also be forwarded.
4. Various annual certificates and annual identifications will be through Defence Pension Liaison centres / service centers or "Jeevan Praman" portal as mentioned above.

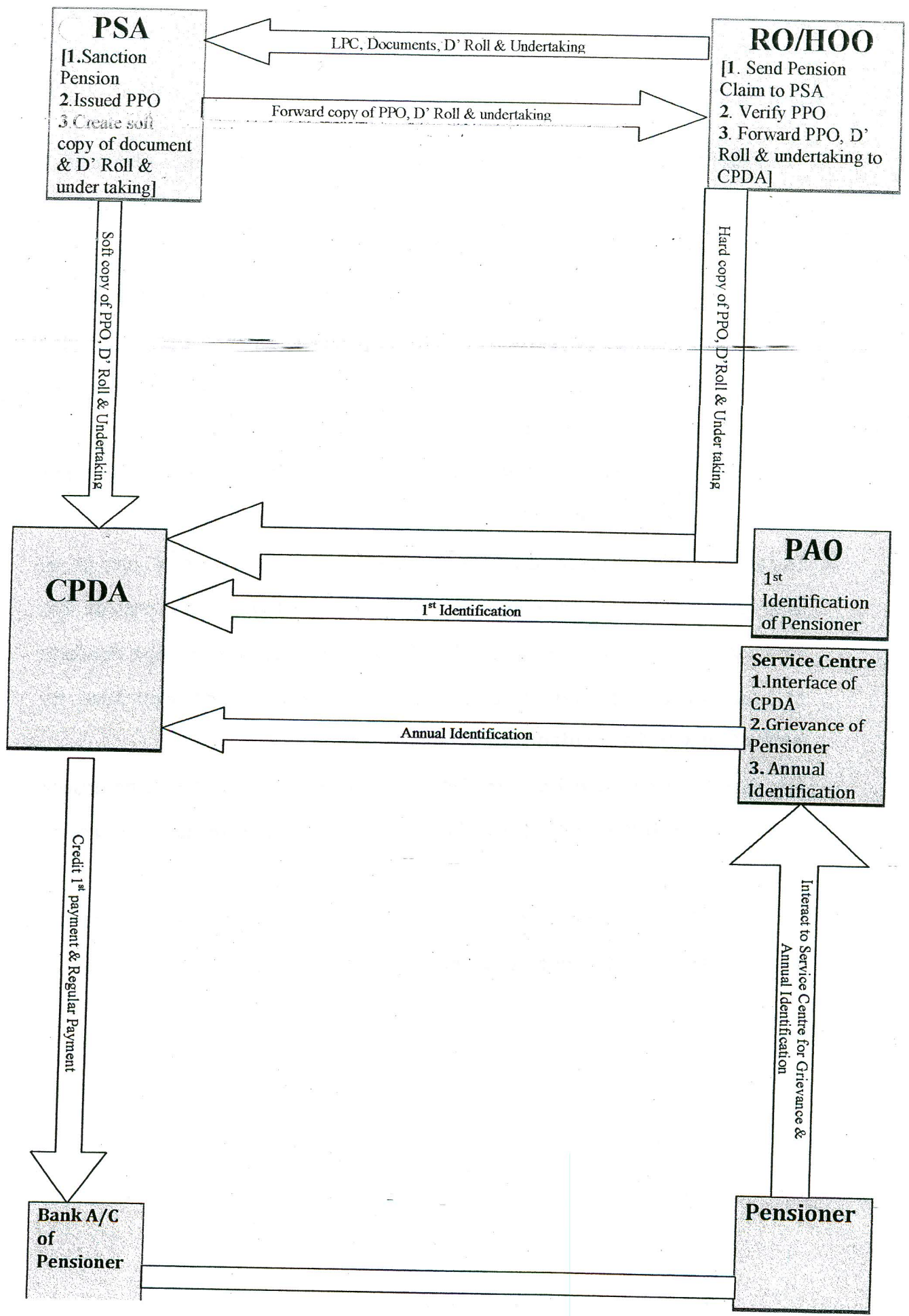
Service Centers of CPDA:

1. Under the CPDS, all the Defence Pension Disbursing Offices will be remodeled as Defence Pension Liaison Centres / Service Centers for new pensioners.
2. They will carry out pensioners' annual identification, accept change requests/ applications on behalf of CPDA (for cases related to re-marriage, re-employment, death, Bank account changes etc.) and will also act as grievance handling /settlement centres as they would be linked with the CPDA server and can have a higher protocol communication with the CPDA call centre.
3. Service Centre/Desk will be opened in other DAD offices (wherever required) to cater for the above mentioned services for defence pensioners.
4. In due course, Zila Sainik Boards can be provided with necessary systems and trainings for the purpose of establishing a service center there.
5. Periodically camps can be organized by the CPDA as well as designated service centres in areas with higher pensioner concentration to take care of annual identification as well as other issues.

Grievances Redressal system:

Grievance redressal will be a core focus area under the CPDS. Various interface mechanisms will be made available to pensioners to provide them information and clarification, to resolve issues raised by them on the spot to the extent possible and finally to lodge their grievances.

1. One Defence Pension Call Centre is already operational at Allahabad to provide information and clarification to pensioners relating to their pension sanction issues. The call centre will be improvised further to provide for disbursement related information to callers. Also, more centres will be made operational to cater for pensioners within specified zones/areas.
2. A dedicated website/portal of CPDA will be created to provide information to pensioners. Various Forms and copies of certificates will be available on the CPDA Portal online. Pensioners can also use e-mail facility on the portal to forward their queries/grievances.
3. Defence Pension Liaison Centres / Service Centers will also act as an interface between pensioners and CPDA. They will not only provide the pensioners with a number of facilities like identification, change requests etc. but will also provide solutions to their grievances at local level, by interacting with the centralized database.
4. Zila Sainik Boards can be provided with required systems and necessary training and in the medium term these can also act as information / service centres.
5. Portal of CPGRAM may also be used as one of the grievances redressal mechanisms by the defence pensioners.



List of the Proposed service Centres

SL NO.	CDAs & PCDAs	
1.	CGDA	NEW DELHI
2.	PCDA (WC)	CHANDIGARH
3.	PCDA (SC)	PUNE
4.	PCDA (R&D)	NEW DELHI
5.	PCDA (P)	ALLAHABAD
6.	PCDA (NC)	JAMMU
7.	PCDA (NAVY)	MUMBAI
8.	PCDA (CC)	LUCKNOW
9.	PCDA (AF)	DEHRADUN
10.	PCDA NEW	DELHI
11.	PCDA (SWC)	JAIPUR
12.	PCDA (FYS)	KOLKATA
13.	PCDA (O)	PUNE
14.	PCDA (BR)	NEW DELHI
15.	PCDA	BANGALORE
16.	CDA(R&D)	HYDERABAD
17.	CDA(R&D)	BANGALORE
18.	CDA (PD)	MEERUT
19.	CDA (FUNDS)	MEERUT
20.	CDA (CSD)	MUMBAI
21.	CDA (ARMY)	MEERUT
22.	CDA (AF)	NEW DELHI
23.	CDA TRAINING	PUNE
24.	CDA (RTC)	BANGALORE
25.	CDA	SECUNDERABAD
26.	CDA	PATNA
27.	CDA	JABALPUR
28.	CDA	GUWAHATI
29.	CDA	CHENNAI
30.	CDA (IDS)	NEW DELHI
List of DPDOs		
31.	DPDO,	Ambala
32.	DPDO,	Amritsar
33.	DPDO,	Allahabad
34.	DPDO,	Batala
35.	DPDO,	Bathinda
36.	DPDO,	Bhiwani
37.	DPDO,	Chandigarh
38.	DPDO,	Dasuya
39.	DPDO,	Dehradun
40.	DPDO,	Red Fort-I Delhi
41.	DPDO,	Red Fort-II Delhi
42.	DPDO,	Brar Square, Delhi Cantt

43.	DPDO,	Dharamshala
44.	DPDO,	Ferozepur
45.	DPDO,	Gorakhpur
46.	DPDO,	Gurdaspur
47.	DPDO,	Gurgaon
48.	DPDO,	Hamirpur
49.	DPDO,	Hissar
50.	DPDO,	Hoshiarpur
51.	DPDO,	Jagraon
52.	DPDO,	Jaipur
53.	DPDO,	Jalandhar
54.	DPDO,	A/R Jammu
55.	DPDO,	S/N Jammu
56.	DPDO,	Jhajjar
57.	DPDO,	Jhunjhunu
58.	DPDO,	Kanpur
59.	DPDO,	Kapurthala
60.	DPDO,	Karnal
61.	DPDO,	Kolkata
62.	DPDO,	Leh
63.	DPDO,	Ludhiana
64.	DPDO,	Mandi
65.	DPDO,	Meerut
66.	DPDO,	Moga
67.	DPDO,	Narnaul
68.	DPDO,	Palampur
69.	DPDO,	Pathankot
70.	DPDO,	Patiala
71.	DPDO,	Rajouri
72.	DPDO,	Rewari
73.	DPDO,	Rohtak
74.	DPDO,	Ropar
75.	DPDO,	Sangrur
76.	DPDO,	Shimla
77.	DPDO,	Sonipat
78.	DPDO,	Srinagar
79.	DPDO,	Udhampur
80.	DPDO,	Una
81.	DPDO,	Yol
82.	DPDO,	Bangluru
83.	DPDO,	Chennai
84.	DPDO,	Hydrabad
85.	DPDO,	Ernakulam
86.	DPDO,	Kollam
87.	DPDO,	Kottayam
88.	DPDO,	Pathanamthitta
89.	DPDO,	Secunderabad
90.	DPDO,	Trichur
91.	DPDO,	Trivandrum

92.	DPDO,	Vellore	
93.	DPDO,	Visakhapatnam	
List of PAOs			
94.	PAO ASC(S)	Bangalore	Pr.CDA BANGALORE
95.	PAO MEG	Bangalore	
96.	PAO CMP	Bangalore	
97.	PAO PARA	Bangalore	
98.	PAO PCTC	Bangalore	
99.	PAO MLI	Bangalore	
100.	PAO ASC (AT)	Bangalore	
101.	PAO RRRC	Delhi Cantt	
102.	PAO 14 GTC	Subathu	
103.	PAO PBG	New Delhi	CDA, Chennai
104.	PAO DSC	Kannur	
105.	PAO MRC	Wellington	CDA, Guwahati
106.	PAO 58 GTC	Shillong	
107.	PAO ARC	Shillong	
108.	PAO Signals	Jabalpur	CDA, Jabalpur
109.	PAO Jak Rifles	Jabalpur	
110.	PAO MRC	Saugor	
111.	PAO AEC	Pachmarhi	
112.	PAO JAK LI	Jammu	PCDA(NC) Jammu
113.	PAO Ladakh Scout	Leh	PCDA (CC) Lucknow
114.	PAO AMC	Lucknow	
115.	PAO 11 GRRC	Lucknow	
116.	PAO DRC	Faizabad	
117.	PAO RRC	Fatehgarh	
118.	PAO SLI	Fatehgarh	
119.	PAO 39 GTC	Varanasi	
120.	PAO BEG	Rorkee	
121.	PAO JRC	Bareilly	
122.	PAO KRC	Ranikhet	
123.	PAO GRRC	Lansdowne	
124.	PAO RVC	Meerut	CDA Patna
125.	PAO SRC	Ramgarh	
126.	PAO PRC	Ramgarh	
127.	PAO BRC	Danapur	
128.	PAO Arty	Nasik	PCDA(SC) Pune
129.	PAO AAC	Nasik	
130.	PAO AAD	Nasik	
131.	PAO BEG	Kirkee	
132.	PAO ACR	Ahmednagar	
133.	PAO MIR	Ahmednagar	
134.	PAO INT	Pune	
135.	PAO APTC	Pune	
136.	PAO Guards	Kamptee	CDA, Secunderabad
137.	PAO EME	Secunderbad	
138.	PAO AOC	Secunderabad	
List of Area Account offices			

139.	Area Accounts Office Pay (WC),	Pathankot
140.	Area Accounts Office (WC)	Delhi Cantt
141.	Area Accounts Office (Pay)	Leh
142.	Area Accounts Office (P) NC	Udhampur
143.	Area Accounts Office (P) NC	Srinagar
144.	Area Accounts Office (CC)	Allahabad
145.	Area Accounts Office (CC)	Kanpur
146.	Area Accounts Office	Kolkata
147.	Area Accounts Office	Ahmedabad
148.	Area Accounts Office	Dehu Road, Pune
149.	Area Accounts Office (Army)	Visakhapatnam