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Air HQ/99803/16/DAV – III (Adm)

01 May 17

As per distribution list

**MINUTES OF THE MEETING**  
**PENSION SANCTIONING / DISBURSING AUTHORITIES CONCLAVE**  
**ON 12 APR 17 AT AIR FORCE AUDITORIUM**

1. Pension Sanctioning / Disbursing Authorities Conclave was held on 12 Apr 17 at 1000 hrs at Air Force Auditorium, Subroto Park for discussion and resolution of various pension related issues. The Conclave was presided over by AVM SM Subhani AVSM, ACAS (Accts & AV).
2. The list of Officials attended the conclave is annexed as Appendix 'A'.
3. The Conclave was inaugurated by AVM SM Subhani AVSM , ACAS (Accts & AV). He highlighted important role played by Directorate of Air Veterans towards addressing the pensionary issues faced by the Air Veterans. He also stressed upon the proactive measures to be adopted by the all the Banks for prompt action over various pension related issues and timely implementation of all circulars and Govt Policies.
4. The following points were discussed in the meeting:-

Points	Action	Info
<b><u>SECTION I: PENSION</u></b>		
<b><u>ITEM: I FORWARDING OF PPOs TO NEW PDA ON TRANSFER OF PENSION ACCOUNT</u></b>		
1. It was intimated by the Secretary that as per Para 93.1 & 93.3 of DPPI - 2013, transfer of pension account is to take place between old and new PDA. PPOs and pension documents are to be transferred to new PDA by old PDA. PDAs are forwarding PPOs and pension document to DAV / JCDA (AF) on transfer of pension account for onward submission to new PDA. This results		

<p>in delay in pension disbursement and infructuous correspondence. Only intimation of change of PDA may be provided to PSA &amp; DAV to update the records.</p> <p><b>Decision:</b> The CPPCs and PDAs to meticulously follow DPPI-2013 and also to refer to PCDA (P) Circular No. 190 dated 16 Mar 17 for speedy transfer of pension account. While affecting the transfer of pension documents to new PDA, Banker needs to inform the PSA as well as DAV for Air Veterans.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: II ISSUE OF DUPLICATE PENSION CERTIFICATE (BOOK)</u></b></p>		
<p>2. Initial Pension Certificate (Book) is issued by PCDA (P) / JCDA (AF) as per Para 13.1 of DPPI-2013 and PCDA (P) Circular No. 117 dated 02 Sep 05. PDAs are to issue Duplicate Pension Certificate (Book) in case it is lost / defaced / filled up. Majority of PDAs do not issue duplicate Pension Certificate (Book) stating non-availability of blank Pension Certificates (Book) or terming the request as unauthorised.</p> <p><b>Decision:</b> It was unanimously accepted that re-issue of Pension Certificate (Book) is the responsibility of PDAs. All the PDAs are requested to requisition blank Pension Certificate (Book) from PCDA (P) Allahabad / JCDA (AF) and hold adequate stock of the same.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: III RESTORATION OF COMMUTED VALUE OF PENSION</u></b></p>		
<p>3. It was highlighted that PDAs to refer to Para 33.1 of DPPI-2013, PCDA (P) Circular No. 01/93, 28/02 &amp; 165/13, to restore commuted portion of pension on completion of 15 years. Innumerable cases have come to light regarding non-restoration of commuted portion of pension on completion of stipulated period.</p> <p><b>Decision:</b> The PDAs were directed to check and review the cases of non-restoration of commuted value of pension after completion of 15 years. It was also emphasized that all PDAs should have necessary software in place to automatically restore the commuted value of pension on completion of commuted period. This would save the unwarranted anxiety among the Veterans.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: IV RECOVERY GUIDELINES NOT BEING FOLLOWED PROPERLY</u></b></p>		
<p>4. As per Para 103.1 &amp; 103.2 of DPPI - 2013, PDAs to recover overpayments of pension at rate of one third of the</p>		

<p>net pension plus full DR payable each month unless concerned pensioner gives his / her consent to pay suo-moto a higher installment amount. Many PDAs are not following the said guidelines while recovering overpayment of pension. This results in infructuous correspondence and financial hardship to pensioners.</p> <p>5. Mr Grover from O/o JCDA (AF) clarified that some of the PDAs are following RBI guidelines, which are applicable for Govt civilian pensioners only. The policy guidelines for recovery of armed forces pensioners are laid down clearly in Para 103.1 &amp; 103.2 of DPPI, 2013.</p> <p><b>Decision:</b> The PDAs have been directed to adhere to the yardsticks laid down in DPPI while making recovery of excess pension / arrears paid to armed forces pensioners.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: V NON-PAYMENT OF DR ON PENSION</u></b></p>		
<p>6. On implementation of 7<sup>th</sup> CPC, pensioners who retired after 01 Jan 16 are not being paid existing old / new rates of DR on pension. Old / new rate of DR as applicable need to be paid to the pensioners. PCDA (P) Circular No. 165 dated 22 Feb 13 clearly states that DR is to be paid on Govt orders received from Min of Personnel and specific instructions from PCDA (P) are not required.</p> <p><b>Decision:</b> It was clarified by the Chairman that the 7<sup>th</sup> CPC is not yet implemented for Armed Forces personnel and pensioners retired wef 01 Jan 16. Those pensioners retired before 01 Jan 16 are to be given pension and DR as per new rates. However, those pensioners retired after 01 Jan 16 are to be given DR as per rates applicable for 6<sup>th</sup> CPC. All the PDAs are to ensure adherence and the CPPCs may monitor implementation of the same.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: VI NON-PAYMENT OF DR ON PENSION FOR THOSE RE-EMPLOYED IN BANKING SECTOR</u></b></p>		
<p>7. As per Govt of India MoP Memo No. 45/73/97-P&amp;PW(G) dated 02 Jul 99 and PCDA (P) Circular No. 07, 386, 395, 165, 166 &amp; 179, DR needs to be paid on Defence pension to JCOs / ORs re-employed in banks. PDAs are not paying DR in said cases. PDAs to adhere policy issued by Govt of India in the said cases for payment of DR</p> <p><b>Decision:</b> All the PDAs were directed to pay applicable DR on the Defence pension of such ex-servicemen (JCOs/OR) who are employed in the Banking sector as per the Govt of India policies and PCDA (P) Circulars mentioned above. CPPCs are requested to monitor such</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>

implementation.		
<p><b><u>ITEM: VII RESPONSE OF PDAs ON PENSION RELATED ISSUES</u></b></p> <p>8. At times PDAs do not respond to queries &amp; grievances of pensioners. Instead they are directed to respective CPPC, DAV and PSA even for the issues, which need sole redressal from PDAs. Verbal directions given to pensioners generally mislead them.</p> <p><b><u>Decision:</u></b> The CPPCs were requested to sensitise their Officials posted at various Bank branches to be considerate towards the queries of the aged Armed Forces Pensioners. The distant location of CPPCs discourages lot of aged Veterans to seek redressal of their grievances. Hence, the Officials at the level of the banks need to be sympathetic towards Veterans concerns. The applications from Veterans should be accepted at Branch level itself, and thereafter taken up with concerned CPPCs for necessary redressal, under intimation to Veteran concerned. The CPPCs and the PDAs were also requested to forward all such pension related issues which have remained unresolved for a sometime for any clarification / taking up with concerned PSA.</p> <p>It was intimated that a Liaison Cell is being set up at PCDA (P) Allahabad with an intend to attend unresolved issues.</p>	All the CPPCs and Banks	All concerned
<p><b><u>ITEM: VIII GRANT OF ADDITIONAL PENSION</u></b></p> <p>9. Procedure for grant of Additional Pension is enumerated in PCDA (P) Circular 441 dated 01 Oct 10 &amp; 165 dated 22 Feb 13. On submission of authenticated documents of Date of Birth (DOB), PDAs to pay Additional Pension provisionally for six months even if Date of Birth is not mentioned in PPO. PDAs should also forward such cases to PSA for early issue of Corr PPO.</p> <p><b><u>Decision:</u></b> All the CPPCs and PDAs were requested to ensure grant of Additional Pension to the pensioners attaining the age of 80 years and above as applicable as per the PCDA (P) Circulars referred above. In case Date of Birth not mentioned in the PPO, the PDAs are to take up the cases with respective PSA for issue of Corr PPOs under intimation to DAV.</p>	All the CPPCs and Banks	All concerned
<p><b><u>ITEM: IX PAYMENT OF PENSION</u></b></p> <p>10. Pension not being disbursed to pensioner despite completion of initial identification / annual identification / submission of life certificate. PDAs to disburse pension</p>		

<p>without delay on completion of necessary procedures. PCDA (P) Circular no. 132 dated 27 Jan 15, 546 dated 10 Sep 15, 575 dated 20 Feb 17 &amp; CGDA letter DO No. 5169/AT-P/PAYMENT-BANK/VOL-XII dated 05 Apr 17 may be referred.</p> <p><b>Decision:</b> PDAs have been directed to disburse pension to the pensioners without delay in case where identification and life certificate have been completed. However, in case of any shortfall in submission of documents or non-availability of annexure, the PDAs are to approach respective PSAs / CPPCs to provide the same on priority. The PDAs need to be sensitized about the above fact that any delay in release of lump sum amount will not only deprives the pensioners of the interest but also to meet the planned re-settlement expenditure.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: X LESS AMOUNT OF PENSION THAN AUTHORISED MINIMUM GUARANTEED PENSION (MGP)</u></b></p> <p>11. Many pensioners are being paid less amount of pension than authorised MGP. As per PCDA (P) Circular No. 568 dated 13 Oct 16 all Pre-06 retirees are entitled to MGP. All affected pensioners should be paid MGP wef 01 Jan 14.</p> <p><b>Decision:</b> The PDAs were directed to carry out complete scrutiny of the affected cases of pensioners and to ensure the payment of Minimum Guaranteed Pension wef 01 Jan 14 as per the PCDA (P) Circular.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XI ISSUE OF EXPLANATORY SHEET TO PENSIONERS BY PDAS</u></b></p> <p>12. Since implementation of 6<sup>th</sup> CPC, various circulars have been issued by PCDA (P) for revision of pension. PCDA (P) had instructed all PDAs to forward intimation regarding revision of pension as per the annexure to circulars (explanatory sheet) with a copy to pensioner. Some PDAs are not issuing any such explanatory sheet to pensioners.</p> <p><b>Decision:</b> All the PDAs were requested to ensure that annexure to the circulars (explanatory sheet) regarding revision of pensions are to be mandatorily given to all the affected pensioners. All the CPPCs are to monitor the adherence of the instructions by the PDAs.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>

<p><b><u>ITEM:XII FORM 16 / TDS AND EXEMPTION OF PENSION FROM INCOME TAX</u></b></p> <p>13. Form 16 / TDS certificate should be invariably made available by PDAs to all pensioners. As per CBDT guidelines issued on 06 May 2000, both Disability Pension and Service Element are exempted from income tax to all Veterans in receipt of Disability Pension. An year wise break down of arrears is required to be provided to pensioners for seeking income tax refund. Some PDAs are not deducting TDS regularly and insist on deduction during last quarter leading to unwarranted anxiety among veterans.</p> <p><b><u>Decision:</u></b> All the PDAs were directed to ensure that pensioners are issued with Form 16 as well as the details of deductions made and deposited with CBDT. In case of issue of Disability Pension PPO, the same is to be linked with Service Pension PPO for grant of exemption from income tax. No TDS is to be made on the combined pension i.e. disability and service pension.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XIII DEDUCTION OF IT AT SOURCE</u></b></p> <p>14. PDAs deduct income tax even in cases where it is exempted such as gallantry awardees, disability pension etc. The Bank staff should be well aware of the rules governing cases of income exempted from tax.</p> <p><b><u>Decision:</u></b> The PDAs were directed to sensitise their dealing staff about the provisions of tax exemptions and not to deduct the tax on exempted income such as gallantry awardee's pension, disability pension etc.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XIV LOSS OF INDIVIDUAL COPY OF PPO</u></b></p> <p>15. The PDAs are reluctant to provide a copy of the PPO whenever demanded by the pensioner due to its loss / mutilation / damage. PDAs should promptly provide a copy of PPO to pensioners in case of loss of individual copy of PPO.</p> <p><b><u>Decision:</u></b> The directions given by the Chairman after discussion with PDAs that certified true copies of PPOs have to be given by the concerned banks to the pensioners in case of loss of individual copy of PPO.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>Item: XV DISPATCH OF INDIVIDUAL COPY OF CORR PPOs (SANGAM)</u></b></p> <p>16. As per instructions laid down in DPPI-2013, the Corr PPOs (Sangam PPOs) in respect of airmen / NCs(E)</p>		

<p>are being dispatched to respective CPPC / PDA by DAV on receipt from PSA. As per practice, individual copies are forwarded along with PDA copy with a request to forward to individual branch for handing over to pensioner. A lot of correspondence is recently being received from pensioners for non-receipt of their copy of Corr PPO.</p> <p><b>Decision:</b> The Chairman directed that the CPPCs to dispatch individual copy of Corr PPOs (Sangam) to respective branches for handing over to pensioners. Also give due publicity at branch for collection of Sangam PPOs by the pensioners.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>Item: XVI DE-LINKING OF 33 YEARS OF SERVICE</u></b></p>		
<p>17. PDAs are not revising pension as per PCDA Circular No. 568. Pension is to be re-fixed from 01 Jan 06 to 30 Jun 14.</p> <p><b>Decision:</b> PDAs were directed to carry out scrutiny of all the cases where pension has not been revised as per PCDA (P) Circular No. 568 i.e. delinking of 33 years of service. The pension to Veterans has to be re-fixed accordingly and the arrears accrued on this account are to be paid to affected pensioners.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XVII PENSION OF MEDICAL BRANCH OFFICER</u></b></p>		
<p>18. Pension of Medical Branch Officers are not being revised as per PCDA (P) Circular No. 24 &amp; 25. Branch 'Med' is equal to AMC officers of Army and Navy.</p> <p><b>Decision:</b> While revising pension / arrears, the PDAs are to treat the Branch 'Med' in case of IAF Medical Officers equivalent to AMC Medical Officers of Army and Navy with reference to PCDA (P) Circular No. 24 &amp; 25.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XVIII MONETARY ALLOWANCE FOR GALLANTRY AWARDEES</u></b></p>		
<p>19. PDAs are not revising monetary allowance for gallantry awardees as per revised rates issued by Govt. This results in loss to gallantry award winners. PCDA (P) Circular No. 9 dated 10 Jun 11 should be referred.</p> <p><b>Decision:</b> The PDAs were directed to revise the monetary awards for the gallantry awardees as per PCDA (P) Circular No. 9 dated 10 Jun 11. All cases where such allowances have not yet been revised, may now be worked out and the arrears accrued be paid immediately.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>

<p><b><u>ITEM: XIX REDUCTION / RECOVERY OF PENSION</u></b></p> <p>20. The representations have been received by DAV that the pensioners have not been intimated the reasons for recovery or reduction of their pension.</p> <p><b><u>Decision:</u></b> PDAs are to intimate the pensioners the valid reason for any reduction / recovery of pension affected by them. Recovery is to be made as per the rates with prior intimation and consent of the pensioner and in installments specified as per the procedure.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XX PSU ABSORBEES CASES</u></b></p> <p>21. Lot of confusion is noted in implementation of OROP for PSU absorbees both 43% &amp; 100% commuted cases. JCDA Staff informed that in some cases, it is noticed that PSU absorbees have been paid full pension at par with regular retiree pensioners.</p> <p><b><u>Decision:</u></b> The Chairman directed that the Bank / CPPC staff should have fair knowledge of these provisions. 100% commuted cases are to be identified by the Banks from initial PPOs and the pension to be paid accordingly.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XXI PAYMENT INSTRUCTIONS TO NRI PENSIONERS</u></b></p> <p>22. Payment of pension of NRI pensioners is carried out through Non Resident Ordinary (NRO) account. However, there have been cases where the instructions have not been adhered.</p> <p><b><u>Decision:</u></b> The Bankers were advised that as per PCDA (P) Circular No. 187 dated 03 Feb 17, pension can also be credited to Non Resident External Rupee (NRE) account after obtaining consent of NRI pensioners. In addition, the requirement of Aadhar Card is waived off in case of NRI pensioners. A certificate in lieu from concerned embassy is valid as per Govt of India Min of Finance letter on the subject.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XXII NON PAYMENT OF INTEREST ON DELAY IN CREDIT OF DUES / ARREARS</u></b></p> <p>23. As per PCDA (P) Circular No. 165 dated 22 Feb 13, PDAs are to pay 8% interest, if there is any delay in disbursement of dues / arrears to pensioners. PDAs are not following the said instructions.</p> <p><b><u>Decision:</u></b> After discussion, the Chairman directed that wherever 8% interest rate has not been paid for the</p>	<p>All the CPPCs and</p>	<p>All concerned</p>



<p>delayed credit to pensioners, the arrears of the interest at 8% needs to be paid as per PCDA (P) Circular No. 165 dated 22 Feb 13.</p>	<p>Banks</p>	
<p><b><u>SECTION II: OROP</u></b></p>		
<p><b><u>ITEM: XXIII NON COMPLIANCE OF OROP IMPLEMENTATION BY PDAs</u></b></p>		
<p>24 The following issues pertaining to OROP implementation were highlighted: -</p> <p>(a) JCDA (AF) has confirmed that 'D' written under heading 'Group' denotes "Diploma Holder". Bankers are misinterpreting it as group 'D'.</p> <p>(b) Secondly, on implementation of OROP in respect of HFO rank, PDAs do not considering the length of service rendered by a pensioner. Pension is fixed in two categories i.e. Rs. 16090/- &amp; Rs. 16160/-.</p> <p>(c) Thirdly, as per table No. 7 of OROP Circular, pension of Sgts (ACP / MACP) needs to be fixed at par with JWO rank. PDAs are not revising pension as per the instruction given in table No. 7 in case of Sgts (ACP / MACP).</p> <p>(d) Arrears are not being paid in time. No strict timelines are in place.</p> <p>(e) It was proposed to JCDA (AF) that if the details available with Veteran in their certificate of service / discharge book could be relied upon by Banker to ascertain qualifying service &amp; last rank.</p> <p><b>Decision:</b> It was advised that the guidelines of PCDA (P) Circular No. 555 dated 04 Feb 16 are to be followed. In addition, the PDAs were requested to share with DAV and PSAs, the list of those cases, where OROP arrears have not been paid because of incomplete data.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XXIV WRONG FIXATION OF PENSION</u></b></p>		
<p>25. In many cases, the pension of JCOs / ORs are wrongly fixed while revising their pension for OROP.</p> <p><b>Decision:</b> PDAs to revise pension as per tables appended to MoD letter (1)/2014/D(Pen / Pol) Part – II dated 03 Feb 16 as per last rank and actual qualifying service subject to maximum term of engagement for</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>

<p>each rank as per PCDA (P) Circular No. 555 dated 04 Feb 16.</p>		
<p><b><u>ITEM: XXV INFORMATION ON RANK, GROUP &amp; QUALIFYING SERVICE</u></b></p> <p>26. Dir-III DAV brought out that PDAs were seeking information related to Group of pensioners (if the same is not available in PPO) from DAV in the past and it was being provided directly. However, now since implementation of OROP, if DAV directly provides information on rank and qualifying service of pensioner, it is not being considered as authentic by PDAs. PDAs are seeking further confirmation from PSA for revision of pension. There is a need felt that PSAs / PDAs should coordinate effectively for availability of requisite information.</p> <p><b><u>Decision:</u></b> This was agreed that the PDAs might seek the information on rank, group and qualifying service of the pensioners either from PSA directly or through DAV. The DAV should respond to the query through PSA only. However, it was agreed upon that the cases, which can be dealt locally by JCDA (AF), the information provided by DAV, may be countersigned by JCDA (AF) and made available to the PDAs. The data provided directly by JCDA (AF) via e-mail should also be treated as authentic and ink signed hard copy should not be insisted upon by the PDAs.</p>	<p>DAV, PSAs, all the CPPCs &amp; PDAs</p>	<p>All concerned</p>
<p><b><u>ITEM: XXVI ACTUAL QUALIFYING SERVICE</u></b></p> <p>27. Actual qualifying service PPOs are already issued. PDAs still insist for the same from pensioners and DAV, which is infructuous and delays the disbursement of pension.</p> <p><b><u>Decision:</u></b> It was informed that except for Pre-86 retirees, the QS is clearly stated in the individual original PPO. Hence, seeking of QS details from PSA in such cases is not warranted. As per Circular No. 555, the details of actual qualifying service are to be obtained by all PDAs from PSAs, only in cases, where, it is not available.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XXVII INCORRECT FIXATION OF PENSION</u></b></p> <p>28. PDAs are incorrectly fixing pension of 'Y' Group to 'X' Group tradesmen.</p> <p><b><u>Decision:</u></b> The following was highlighted: -</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>

<p>(a) The group mentioned in the PPO should be taken for calculation of revision of pension.</p> <p>(b) Also, where rank of Air Veteran is mentioned as Flt Sgt, the same is to be treated as equivalent to Junior Warrant Officer while fixing the pension under OROP.</p>		
<p><b><u>SECTION III: FAMILY PENSION</u></b></p>		
<p><b><u>ITEM: XXVIII NON COMMENCEMENT OF FAMILY PENSION IN JOINT NOTIFICATION CASES</u></b></p>		
<p>29. In few cases, PDAs are insisting upon issue of Corr PPO from PSA for commencement of family pension even in jointly notified cases. PDAs should immediately commence family pension on receipt of 'death certificate' and 'no re-marriage certificate' from widow. Detailed instructions already printed on rear side of original PPO are not being complied. Pension re-commencement letter from DAV or a Corr PPO from PSA should not be insisted upon in joint notification cases.</p> <p><b><u>Decision:</u></b> The Chairman directed that in the cases where joint notification already exists in the PPO, the family pension is to commence immediately and automatically on production of death certificate of the pensioner, without waiting for any confirmation from DAV or PSAs. Detailed instructions for commencement of family pension in such cases are already available on the reverse of the PPO and the same should be followed by the PDAs.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XXIX NON REVISION OF FAMILY PENSION IN VIEW OF VARIOUS PCDA (P) CIRCULARS</u></b></p>		
<p>30. PDAs are not revising family pension as per PCDA (P) Circular No. 397, 456, 502, 503, 510, 547, 548, 555, 560 &amp; 570. Queries regarding non-disbursement of pension and arrears as per OROP &amp; 7<sup>th</sup> CPC have increased manifold.</p> <p><b><u>Decision:</u></b> It was decided that PSAs need to be approached by PDAs, if qualifying service and group is not available in PPO. In case of non-availability of details with PSA, DAV can be approached by PSAs.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>

<p><b><u>ITEM: XXX DELAY IN COMMENCEMENT OF FAMILY PENSION AFTER ISSUE OF PPO</u></b></p> <p>31. PDAs take 4 – 6 months to commence family pension. Time period for commencement of family pension is required to be reduced. PCDA (P) vide Circular No. 575 issued necessary notification to PDAs with regard to avoiding delay in commencement of pension / revision of pension. The circular needs to be given due importance for its implementation.</p> <p><b><u>Decision:</u></b> The Chairman has directed that the PCDA (P) Circular No. 575 is to be adhered to letter and spirit and avoid any undue delay in commencement of family pension.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XXXI CONFUSION WITH DIFFERENT TYPES OF PENSION (OFP / SFP / LFP)</u></b></p> <p>32. Cases have come to light wherein, PDAs are crediting only OFP instead of enhanced rate of OFP / SFP / LFP. This results in huge financial loss to family pensioners. SFP/LFP/EOFP should be credited correctly into the family pensioners' account. Payment of normal rate of OFP despite clear mention of enhanced rate is gross injustice to the widow.</p> <p><b><u>Decision:</u></b> The PDAs are directed to ensure that due care is taken while crediting different rates of pension i.e. EOFP, SFP &amp; LFP to avoid any kind of financial loss to the pensioners. PCDA (P) Circular No. 165 dated 22 Feb 13 is to be meticulously followed in this regard.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XXXII OPENING OF SEPARATE BANK ACCOUNT FOR FAMILY PENSIONERS</u></b></p> <p>33. Cases have come to light that PDAs insist upon opening of separate bank account for family pension even in joint account cases.</p> <p><b><u>Decision:</u></b> All the PDAs are to ensure that wherever joint pension account exists, there is no requirement of opening a separate family pension account. The existing joint account is to continue for remittance of family pension.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XXXIII NON PAYMENT OF LIFE TIME ARREARS</u></b></p> <p>34. On demise of pensioner, PDAs are closing concerned bank account. Arrears accrued on account of OROP &amp; 7<sup>th</sup> CPC are not being paid to few NoK as</p>		

<p>the pension account is closed.</p> <p><b>Decision:</b> The PDAs were directed to ensure that after the demise of the pensioners, any life time arrears received has to be credited into the account of family pensioner / nominee's account without any delay as per the mandate of DPPI-2013.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>SECTION IV: DISABILITY PENSION</u></b></p>		
<p><b><u>ITEM: XXXIV DISCONTINUATION OF DISABILITY ELEMENT (DE)</u></b></p> <p>35. On implementation of 7<sup>th</sup> CPC, certain PDAs are not disbursing disability element as per the notification on the subject vide PCDA (P) Circular No. 570 dated 31 Oct 16.</p> <p><b>Decision:</b> PDAs should disburse disability element to pensioners as per old 6<sup>th</sup> CPC rates till the clarification is received from the MoD. It was informed that the committee formed post 7<sup>th</sup> CPC recommendations to examine the methodology of DP calculation is yet to submit its report.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XXXV DISPATCH OF DP PPO TO NEW CPPC</u></b></p> <p>36. PPO for disability pension is issued approx 9 – 12 months after date of discharge (i.e. after issue of Service Pension). Cases have come to light where the pensioner has changed his PDA prior to sanction of his DP. In such cases, the Disability pension PPO, is forwarded to wrong PDA as there is no prior intimation with DAV. Old PDAs are returning such disability pension PPO to DAV instead of forwarding it to new PDA.</p> <p><b>Decision:</b> It was advised that in such cases, the Disability Pension PPO received by the old PDA, should be directly forwarded to the new PDA without any delay.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>SECTION V: POINTS FOR CONSIDERATION</u></b></p>		
<p><b><u>ITEM: XXXVI CHANGE OF PDA / CPPC</u></b></p> <p>37. PDA to intimate PSA and DAV for change of address of CPPC. Corr PPOs issued by PSA to be directly dispatched to new CPPC without returning to PSA. All PPOs in case returned to PSA should be under a covering letter giving valid reason.</p>		

<p><b>Decision:</b> It was unanimously concluded that all PDAs will intimate the PSA and DAV about any change in address of PDA / CPPC of the pensioner. All Corr PPOs received by the previous PDAs should be directly forwarded to new PDA / CPPC instead of returning these PPOs to PSAs / DAV.</p>	<p>DAV, PSAs, all the CPPCs &amp; PDAs</p>	<p>All concerned</p>
<p><b>ITEM: XXXVII SHARING OF PENSIONERS' DATA</b></p> <p>38. PDAs to provide data of pensioners including family pensioners to DAV to reconcile the records. The reconciliation of past pensioners data is also required. Regular update of the data is requested.</p> <p><b>Decision:</b> The Chairman requested all the PDAs to share the data available at the branches of the banks disbursing pension to the pensioners. As far as possible the data to include Ser No., Rank, name, PPO No. &amp; Account No. with branch.</p>	<p>DAV, PSAs, all the CPPCs &amp; PDAs</p>	<p>All concerned</p>
<p><b>ITEM: XXXVIII ISSUE OF CORR PPO TO PRE-06 RETIREES</b></p> <p>39. According to JCDA (AF), total of 51,267 Corrig PPOs are issued to Pre-06 pensioners. PCDA (P), on compilation of e-scrolls received from PDAs has confirmed that total number of IAF pensioners including family pensioners as on Sep 16 at 1,39,012. As per AFA, these figures appear to be incorrect. All Bankers were request to share the number of live IAF pensioners and Family Pensioners held with them.</p> <p><b>Decision:</b> The Chairman requested that the information on the number of live pensioners be shared with DAV. All the data available with each of the stakeholders i.e. PSAs, PDAs &amp; DAV be shared with each other. The modalities need to be worked out in this regard.</p>	<p>DAV, PSAs, all the CPPCs &amp; PDAs</p>	<p>All concerned</p>
<p><b>ITEM: XXXIX DUAL FAMILY PENSION FROM MILITARY AND CIVIL</b></p> <p>40. As per PCDA (P) Circular No. 504, dual family pension is authorized. PDAs / PSAs should check records of those family pensioners who opted family pension from civil side and still did not approach for same from military side under dual family pension policy.</p> <p><b>Decision:</b> The PSAs / PDAs to identify such cases and share the data with DAV and AFA. They need to</p>	<p>DAV, PSAs, all the CPPCs &amp;</p>	<p>All concerned</p>

<p>initiate the action as per PCDA (P) Circular No. 504 for authorization and disbursement of family pension.</p>	<p>PDA's</p>	
<p><b><u>ITEM: XXXX INCORPORATION OF AADHAR &amp; PAN NO. IN FIRST PAGE OF BANK PASS BOOK</u></b></p> <p>41. As per PCDA (P) Circular No. 185 dated 28 Nov 16, PPO number is to be recorded in bank passbook. It is requested that if the AADHAR &amp; PAN number could also be incorporated in first page of pass book.</p> <p><b><u>Decision:</u></b> It was unanimously agreed upon to record the PPO number AADHAR Card &amp; PAN card details on the first page of the bank passbook of the pensioner.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XXXXI MOBILE APP BY BANKS</u></b></p> <p>42. Mobile app 'Defence Pension Info' is launched by CGDA on 14 Dec 16 for provision of pension disbursement information to Defence pensioners. On the similar lines, it is requested if the PDA's may consider launching a mobile app like 'SBI Samadhan' for welfare of pensioners.</p> <p><b><u>Decision:</u></b> The Chairman suggested that on the similar lines as that of SBI Samadhan, a mobile app may be launched by the Banks. This would be prove to be helpful to the pensioners. Through the app, the pensioners would be able to access their pension related details on regular basis.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XXXXII PENDING JOINT NOTIFICATION CASES</u></b></p> <p>43. PDA's / PSA's should update their data bank of service pensioners who have not carried out their joint notification. All pensioners should be encouraged to apply for joint notification.</p> <p><b><u>Decision:</u></b> It was decided that the Branch Managers of PDA's would identify the cases where joint notification is still not carried out. The pensioners would be encouraged and directed to apply for joint notification. The cases where joint notification not yet carried out are to be shared with DAV and AFAs for similar action.</p>	<p>DAV, PSA's, all the CPPCs &amp; PDA's</p>	<p>All concerned</p>
<p><b><u>ITEM: XXXXIII TRAINING FOR CPPC AS WELL AS BANKS STAFF</u></b></p> <p>44. Innumerable cases come to light for incorrect, delayed &amp; non-payment of pension / family pension, LTA, OROP arrears etc. by PDA's. This is due to</p>		

<p>misinterpretation of various circulars issued by PCDA (P) by the staff of PDAs. A short-term capsule course is suggested at PCDA (P) for CPPC and Bank staff.</p> <p><b><u>Decision:</u></b></p> <p>(a) It was agreed that PCDA (P) Allahabad is conducting regular training capsule courses for the CPPC staff. Bankers agreed to give due exposure to their staff dealing with Defence Pensions at Branch Level. However, Bankers requested if a similar capsule course could be organised at Delhi to facilitate maximum participation.</p> <p>(b) JCDA (AF) New Delhi expressed his willingness to conduct a similar capsule for the Bankers to update them of the latest provisions and guidelines with the support from DAV.</p>	<p>All the CPPCs, Banks &amp; JCDA (AF)</p>	<p>All concerned</p>
<p><b><u>ITEM: XXXXIV      HIRING OF AIR VETERANS</u></b></p>		
<p>45. It was suggested to consider hiring knowledgeable and efficient air veterans on contractual basis at CPPCs / Banks. The recommendations of Air Force Association on keen and knowledgeable air veterans could be sought.</p> <p><b><u>Decision:</u></b> The proposal to facilitate easy and quick finalization of pension related queries / issues was well accepted by the Bankers</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>SECTION VI: DISCUSSION</u></b></p>		
<p><b><u>ITEM: XXXXV      NON INITIATING OF E-JEEVAN PRAMAAN</u></b></p>		
<p>46. It was discussed that the CPPCs should confirm 100% AADHAR card seeding with pension account. Acceptance of digital life certificates are yet to be fully activated by PDAs.</p> <p><b><u>Decision:</u></b> The Chairman has conveyed that all PDAs should ensure availability of e-jeevan pramaan facility at all the branches.</p>	<p>All the CPPCs and Banks</p>	<p>All concerned</p>
<p><b><u>ITEM: XXXXVI      E-PPO</u></b></p>		
<p>47. It was brought out that the pensioners are keen to know about the concept of e-PPOs. Requests inform present status of implementation of e-PPO for</p>		



dissemination to the pensioners.

**Decision:** The JCDA (AF) informed the Conclave that the pilot project has been undertaken with PNB and SBI for provisioning of e-PPOs so as to avoid delay and in transit losses. At present, hard copies of PPOs are in vogue and shall continue till finalization of e-PPOs project.

PSAs

All concerned

5. The Senior Vice President, Air Force Association Head Office, New Delhi appreciated the efforts of DAV in making the relevant agenda points for discussion along with associated policy / reference letter of Govt of India and to conduct the 'Seminar' in an excellent and professional manner. He appealed senior delegates of PDAs and PSAs to consider the physical limitations of the aged pensioners while resolving their issues.

6. JCDA (AF) reiterated the conduct of a capsule course in collaboration with DAV to obtain the desired results.

7. ACAS (Accts & AV) emphasised the need for more such interactions at regular basis so that the recurring problems of the pensioners can be resolved promptly. He appealed the all present to be proactive and work in unison to reach out to the pensioners.

8. The PD AV conveyed his gratitude to all the participants and applauded huge and active participation from PSAs / PDAs and sister services and expected positive results from the meet. This Conclave was first of its kind based on initiative taken by the Directorate of Air Veterans for creating an interface amongst PSAs, PDAs, AFA (on behalf of pensioners) and other sister Services. This effort has earned overwhelming response and appreciation by all the participating agencies. A number of long pending issues and queries concerning the pensioners could be addressed at this forum and viable decisions were taken thereon. The Conclave culminated on a positive note where all agencies conceded collectively to ensure more efficient and convenient services to the pensioners.

Sd XXXX

(Ashok Saini)  
Gp Capt  
Chief Coordinator

**Annexure:** As stated

## Appendix 'A'

- |   |                         |                             |
|---|-------------------------|-----------------------------|
| 1 | AVM SM Subhani AVSM     | ACAS (Accts & AV), Chairman |
| 2 | Air Cmde S Roychoudhury | PD AV                       |

### Reps from AFA Head Office

- |   |   |                              |
|---|---|------------------------------|
| 1 | Air Marshal Jagjeet Singh PVSM VSM (Retd) | Senior Vice President, AFAHO |
| 2 | Gp Capt Ashok Sethi (Retd)                | Secy, AFA HO                 |

### Reps from O/o JCDA (AF), Subroto Park

- |   |                        |          |
|---|------------------------|----------|
| 1 | Shri T Jayaseelan IDAS | Addl CDA |
| 2 | Shri Ravinder Grover   | Sr AO    |
| 3 | Shri NK Sharma         | Sr AO    |

### Rep from CDA (PD) Meerut to oversee all DPDOs

- |   |                          |                        |
|---|--------------------------|------------------------|
| 1 | Shri Satish Kumar Sharma | Rep of CDA (PD) Meerut |
|---|--------------------------|------------------------|

### Reps from Banks

#### 1 SBI Officials

- |     |                               |                                 |
|-----|-------------------------------|---------------------------------|
| (a) | Smt Minal Bhattacharya        | Rep of SBI Head Office, Mumabi  |
| (b) | Shri RK Sharma                | Rep of SBI, CPPC Delhi          |
| (c) | Shri Ajay Singh Shakya        | Rep of SBI, CPPC Lucknow        |
| (d) | Shri Pradeep Gupta            | Rep of SBI, CPPC Patiala        |
| (e) | Shri Sanjay Kumar Singh       | Rep of SBI, CPPC Patna          |
| (f) | Shri Shirish Anant Patki      | Rep of SBI, Head Office, Mumbai |
| (g) | Shri RP Mishra                | Rep of SBI, CPPC Allahabad      |
| (h) | Shri Bimalendu Shekhar Vats   | Rep of SBI, CPPC Patiala        |
| (j) | Shri Narendra Singh Shekhawat | Rep of SBI, CPPC Jaipur         |
| (k) | Shri Anjani Kumar Verma       | Rep of SBI, CPPC Patna          |

#### 2 PNB Officials

- |     |                       |                               |
|-----|-----------------------|-------------------------------|
| (a) | Smt Tapati Chkraborty | Rep of PNB, CPPC Chandigarh   |
| (b) | Shri DPS Chawla       | Rep of PNB, CPPC Delhi        |
| (c) | Smt Ramanjit Kaur     | Rep of PNB Head Office, Delhi |
| (d) | Shri Chandra Sekhar   | Rep of PNB Head Office, Delhi |

#### 3 Bank of Baroda Officials

- |     |                    |                       |
|-----|--------------------|-----------------------|
| (a) | Shri Ashok Gupta   | Rep of Bank of Baroda |
| (b) | Shri Rakesh Bhatia | Rep of Bank of Baroda |

#### 4 Union Bank of India Officials

- |     |                         |                            |
|-----|-------------------------|----------------------------|
| (a) | Shri Vinod Kumar Sondhi | Rep of Union Bank of India |
|-----|-------------------------|----------------------------|

	(b) Smt Sabina K. Sangma	Rep of Union Bank of India
5	<b><u>Bank of India Officials</u></b>	
	(a) Shri JS Bhatia	Rep of Bank of India
	(b) Shri DV Joshi	Rep of Bank of India
6	<b><u>Punjab &amp; Sind Bank Officials</u></b>	
	(a) Shri Harjinder Pal Singh	Rep of Punjab & Sind Bank
	(b) Shri Jagmohan Singh	Rep of Punjab & Sind Bank
7	<b><u>Syndicate Bank Officials</u></b>	
	(a) Shri Ramesh Kumar	Rep of Syndicate Bank
	(b) Shri V. Shrinivasan	Rep of Syndicate Bank
8	Shri Sanjeev Gupta	Rep of IDBI Bank
9	Shri AK Mandal	Rep of Central Bank of India
10	Shri S Sivakumar	Rep of Indian Overseas Bank
11	Shri P. Madhava Suresh	Rep of Canara Bank
12	Shri Kunwar Singh Negi	Rep of Oriental Bank Commerce
13	Shri BD Mane	Rep of Indian Bank
14	Shri Ankit Dixi	Rep of Allahabad Bank
15	Shri Maneesh Kushwaha	Rep of ICICI Bank
16	Shri Rahul Chandra	Rep of HDFC Bank
	<b><u>Reps from Army &amp; Navy</u></b>	
1	Col Ranawat	Rep of DIAV
2	Capt DS Hada	Rep of DESA
3	Commander SK Sharma	Rep of NAVPEN
	<b><u>Officials from DAV</u></b>	
1	Gp Capt Ashok Saini VSM	Dir AV – III, Chief Coordinator
2	Gp Capt Rajnish Verma	Dir AV – II
3	Smt Suseela Balakrishnan	Dir AV – I
4	Shri YD Negi	Dir AV – IV
5	Gp Capt SS Chandel	JD AV – III (DP & Wel)
6	Gp Capt R Vanaik	JD AV –II C (Audit)
7	Gp Capt NS Dhanjal	JD AV IT
8	Gp Capt Arminder Singh	JD AV (Placement Cell)
9	Gp Capt Anil Bhatnagar	JD AV – III (Audit)

- |    |                       |                             |
|----|-----------------------|-----------------------------|
| 10 | Gp Capt Atul North    | JD AV – III (SP)            |
| 11 | Wg Cdr HP Vaswan      | JD AV – III (FP), Secretary |
| 12 | Wg Cdr Sunit Tripathi | JD AV (Lgl)                 |
| 13 | Wg Cdr S Bangera      | JD AV (Med)                 |