



**Government of Jammu & Kashmir**  
**Civil Secretariat, Finance Department**  
Srinagar/Jammu

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**Subject:- Payment of pension through Authorized Banks-  
Credit of pension to Joint bank account  
operated by a pensioner with his/her spouse.**

**Government Order No. 130 -F of 2017**  
**Dated: 11 -04-2017**

Sanction is hereby accorded to allow credit of pension to joint accounts operated by pensioner with his/her spouse in whose favour an authorization for family pension already exists in the Pension Payment Order (PPO). The joint account of the pensioner with the spouse shall have the mode of operation as 'Former or Survivor' or 'Either or Survivor' and shall 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 shall cease. No further liability shall arise, even if the spouse wrongly draws the amount.
- b) As the 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.
- c) Payment of arrears of Pension would continue to be applicable to a Joint Account with the pensioner's spouse. If there is an 'accepted nomination' in accordance with Rules, arrears mentioned in the Rules shall be payable to such nominee.

- d) Existing pensioners desiring to get their pension credited to a joint account, shall 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 the Government order.

These instructions shall also be applicable to the Govt., servants to retire henceforth.

**By order of the Government of Jammu and Kashmir.**

**Sd/-**

**(Navin K. Choudhary), IAS,**  
Commissioner/Secretary to Government  
Finance Department.

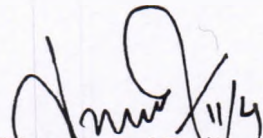
No:-A/79(63)-V--617

Dated- 11 -04-2017

Copy to the:-

1. Advocate General J&K High Court Srinagar/Jammu.
2. All Financial Commissioners.
3. Principal Accountant General, J&K Srinagar/ Jammu.
4. All Principal Secretaries to Government.
5. Principal Secretary to Hon'ble Chief Minister.
6. Principal Secretary to HE the Governor
7. Principal Resident Commissioner, 5-Prithvi Raj Road New, Delhi.
8. Chief Electoral Officer, J&K Jammu.
9. All Commissioner / Secretaries to Government.
10. Divisional Commissioner Kashmir/ Jammu.
11. Chief Vigilance commissioner, J&K Srinagar.
12. Secretary to Chief Justice J&K High Courts Srinagar /Jammu.
13. Registrar General, J&K High Court Srinagar/ Jammu.
14. Director General Funds organization J&K..
15. Director General Budget, J&K.
16. Director General Accounts & Treasuries, J&K.
17. Director General Information J&K.
18. All Head of Departments / Managing Directors/ Chief Executive of State PSU's / Autonomous Bodies.
19. Secretary J&K Public Service Commission.
20. All District Development Commissioners.
21. Secretary, J&K Legislative Assembly / Legislative Council.
22. Director Finance, Principal Northern Zonal Accountancy Training Institute Jammu.
23. Director Audit & Inspections
24. Director Accounts & Treasuries Srinagar /Jammu.
25. Principal Accountancy Training School Srinagar.
26. All Director Finance/Financial Advisors & CAO's.

27. Joint Director Funds organization Srinagar/Jammu.
28. CAO, Irrigation & Flood Control Organization Srinagar /Jammu.
29. All Treasury Officers.
30. General Manager, Government Press for publication in Government Gazette.
31. Director Local fund Audit & Pensions, J&K.
32. Private Secretary to Chief Secretary.
33. Private Secretary to Hon'ble Ministers/ Hon'ble Ministers of State for information of the Hon'ble Ministers.
34. All officers / Section officers of Finance Department.
35. President Non-Gazetted Employees Union Civil Secretariat Srinagar/ Jammu.
36. I/c Website, FD. ([www.jakfinance.nic.in](http://www.jakfinance.nic.in)).
37. I/c Website, GAD. ([www.jkgad.nic.in](http://www.jkgad.nic.in)).
38. Government order file (W2scs).

  
Director (Codes),  
Finance Department.

To

The Branch Manager

\_\_\_\_\_ (Bank)

\_\_\_\_\_ (Branch and 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 Order No. \_\_\_\_\_ of \_\_\_\_\_ dated \_\_\_\_\_ - issued by Finance Department Government of J&K, 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) Payment of Arrears of Pensions would continue to be applicable to the joint account with pensioner's spouse. Thus. If there is an 'accepted nomination' in accordance with 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.