

BANK OF MAHARASHTRA

Frequently Asked Questions (FAQ) for Central Government Pensioners

1. When is the pension credited to my account every month?

Pension is generally credited on the **last 3 working day of the month**. For March, it is credited on the **first working day of April**.

2. Who should I contact if my pension is not credited?

You may first contact your **pension disbursing branch**. If the issue remains unresolved, you may approach the **Centralised Pension Processing Centre (CPPC)** of your bank.

3. What documents are required for starting family pension after the death of a pensioner?

- Death certificate of the pensioner
 - Application from family pensioner
 - Proof of age/date of birth of the family pensioner
 - Bank account details of the family pensioner
 - Aadhaar/PAN and other KYC documents as required
 - Undertaking
 - PPO
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4. How often do I need to submit my Life Certificate?

All pensioners must submit a **Life Certificate once a year in November(Age less than 80 years) October(Age greater than 80 years)**. It can be submitted physically at the branch/CPPC or digitally through **Jeevan Pramaan** (using Aadhaar-based authentication). Life Certificate can be submitted through Face Authentication technology.

5. Is there any grace period for submission of Life Certificate?

Yes, banks generally allow submission up to **30 November** without interruption. If not submitted within the due date, pension may be suspended until the Life Certificate is received.

6. Can I submit Life Certificate digitally?

Yes. Life Certificate can be submitted through the **Jeevan Pramaan portal/app**, at banks, or Common Service Centres (CSC). Aadhaar-based biometric authentication is used.

7. How can I get details of my monthly pension credited?

You may collect your **pension slip** from your pension disbursing branch.

8. How is Income Tax deducted from pension?

Banks deduct **TDS on pension income** as per the Income Tax Act, based on the declaration/investment proofs submitted by pensioners.

9. How are arrears or revised pension amounts paid?

Any revision or arrears after issue of **revised PPO** or auditor's observation are processed by CPPC and credited directly to the pensioner's account.

10. What should I do in case I need to change bank branch?

Pensioners must submit a request along with KYC documents to the pension disbursing branch. For branch transfer, pension will be transferred through **o9CPPC**.

11. How do I claim commutation of pension?

Commutation is normally processed at the time of retirement through the Head of Office/PAO. For any clarification, pensioners may contact their respective **PAO/CPAO**.

12. What is FMA (Fixed Medical Allowance)?

Central Government pensioners who are not availing OPD facility under CGHS/other schemes are eligible for **Fixed Medical Allowance (currently ₹1000 per month)**, subject to conditions.

13. Who can help me with grievance redressal?

Pensioners may lodge grievances through:

- Their **pension disbursing branch**
 - Bank **CPPC**
 - **CPAO Grievance Cell (for Civil pensioners)**
 - **Centralised Pension Grievance Redress and Monitoring System (CPENGRAMS)**
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