

(2) जब कोई पी ए ओ अप्राधिकृत रूप में संदाय को अननुज्ञात करता है, तो संवितरण अधिकारी न केवल अननुज्ञात रकम की वसूली के लिए बल्कि भविष्य में संदाय करने से इंकार करने के लिए बाध्य होता है जब तक कि पी ए ओ संदाय को पुनः आरंभ करने के लिए प्राधिकृत नहीं करता है।

टिप्पण: यदि कोई सरकारी सेवक जिससे वसूली का आदेश दिया गया है, किसी अन्य संवितरण अधिकारी की अधिकारिता में अंतरित कर दिया जाता है, तो वसूली के आदेश अविलंब संवितरण अधिकारी को पारित कर दिए जाएंगे।

(3) वसूली साधारण रूप से वेतन के एक तिहाई से अनधिक की दर पर नहीं की जा सकती है, जब तक कि प्रभावित सरकारी सेवक ने, अधिक प्राप्त करने में, आदेशों के विपरीत या सम्यक् अधिकारिता के बिना कृत्य नहीं किया है या विनिर्दिष्ट प्रयोजन के लिए अग्रिम नहीं लिया है और विनिर्दिष्ट अवधि के भीतर प्रयोजन के लिए यह उपयोजित नहीं किया गया है और नियत तारीख के भीतर बकाया रकम वापस करने में असफल रहा है।

**44. विभागीय विनियमों की विरचना के लिए सक्षम प्राधिकारी.—** (1) जहां, इन नियमों के उपबंधों के अधीन, किसी मामले की बाबत विस्तृत प्रक्रिया विभागीय विनियमों द्वारा विहित या विनियमित करना अपेक्षित है, विशिष्ट विभागों से संबंधित ऐसे विनियमों को लेखा महानियंत्रक के माध्यम से वित्त मंत्रालय के परामर्श से मंत्रालय या विभाग द्वारा बनाया जाएगा।

(2) इस नियम में किसी बात के होते हुए भी, किसी प्राधिकृत विभागीय विनियमों में अंतर्विष्ट किसी आदेश, अनुदेश या निदेश की विधिमान्यता प्रभावित नहीं करेगी, सिवाय जहां तक कि ऐसा आदेश, अनुदेश, निदेश इन नियमों में अंतर्विष्ट किसी सुस्पष्ट उपबंध से असंगत या विरुद्ध न हो।

**45. शिथिल करने की शक्ति.—** सरकार, ऐसे निर्बंधनों और शर्तों के अध्यक्षीन, यदि कोई हो, इन नियमों के किन्हीं उपबंधों को, जो वह ठीक समझे अधिरोपित, अभिमुक्त या शिथिल कर सकती है।

[फा. सं. टीए-2-03002(01)/1/2020-टीए-II (ई-2106)]

नलिन कुमार श्रीवास्तव, संयुक्त लेखा महानियंत्रक

## MINISTRY OF FINANCE

(Department of Expenditure)

(CONTROLLER GENERAL OF ACCOUNTS)

### NOTIFICATION

New Delhi, the 20th August, 2022

**G.S.R. 644(E).**—In exercise of the powers conferred by clause (1) of article 283 of the Constitution, and in supersession of the Central Government Account (Receipts and Payments) Rules, 1983 and the Treasury Rules of the Central Government, except as respects things done or omitted to be done before such supersession, the President hereby makes the following rules regulating the custody of the Consolidated Fund of India, the Contingency Fund of India, the payment of moneys into such Funds, the withdrawal of moneys therefrom, the custody of public moneys other than those credited to such Funds received by or on behalf of the Government of India, their payment into the Public Account of India and the withdrawal of moneys from such Account and other matters related thereto, namely:-

**1. Short title, commencement and applicability.** – (1) These rules may be called the Central Government Account (Receipts and Payments) Rules, 2022.

(2) They shall come into force on the date of their publication in the Official Gazette.

(3) They shall apply to all transactions pertaining to the Central Government Ministries and Departments including Defence, Posts, Telecommunications, Railways, National Capital Territory of Delhi and Union territories without Legislature.

**Note:** These rules shall be applicable to National Capital Territory of Delhi to the extent of Central Government Account operations.

**2. Definitions.** —In these rules, unless the context otherwise requires,—

(a) "accredited bank" in relation to a Ministry or Department, or Union territory without Legislature means the Reserve Bank or its agent under section 45 of the Reserve Bank of India Act, 1934 (2 of 1934) which is appointed to transact business of the Government pertaining to that Ministry or Department or Union territory without Legislature with the approval of Controller General of Accounts;

(b) "authorised mode for receipts into Government Account" means electronic mode (namely using internet banking, debit or credit cards, Real Time Gross Settlement, National Electronic Fund Transfer or in such other form as recognised by Government) or cheque or demand draft or postal order or money order or cash (namely in coins and notes) or in such other form as may be specified by Government from time to time;

(c) "authorised mode for payments from Government Account" means Payment advice or Cheque or Demand Draft or Postal Order or Money Order or Cash (namely in coins and notes) or in such other form as may be specified by Government from time to time;

(d) "authorised departmental regulations" means regulations made by the Departments of the Government in consultation with the Department of Expenditure, Ministry of Finance;

(e) "bank" means any branch of the State Bank of India acting as the agent of the Reserve Bank in accordance with the provisions of the Reserve Bank of India Act, 1934 (2 of 1934) or any branch of a bank as may be appointed by the Reserve Bank as its agent under the provisions of sub-section (1) of section 45 of the said Act;

(f) "bank account" means an account (drawing, assignment etc.) maintained by the Pay and Accounts Officer or a departmental officer in an accredited bank of a Ministry or Department of Government;

(g) "bill" means a statement of claims by Drawing Officer, either ink signed in physical form or digitally signed in electronic form (*e-bill*) through the designated electronic payment platform used by PAO or DDO of the Ministries or Departments against the Government containing specifications of the nature and amount of the claim for payment;

(h) "Central Pension Accounting Office (CPAO)" means an attached office under the organisation of Controller General of Accounts, responsible for payment and accounting of pensions through authorised banks in respect of employees retired from Central Government Ministries or Departments (except Railways, Posts and Defence), National Capital Territory of Delhi, Union territories without Legislature, Former Members of Parliament, retired Judges of the Supreme Court and the High Courts, All India Service Officers, pension and other amenities to the former Presidents and Vice-Presidents of India, freedom fighters and pension or family pension to the pensioners covered under National Pension System and entrusted with the responsibility of administering the "Scheme for Payment of Pensions to Central Government Civil Pensioners by Authorised Banks";

(i) "Central Treasury" means and includes any treasury or sub-treasury and treasuries in Union territories without Legislature other than a treasury or sub-treasury under control of a State Government;

**Note:** Central Treasury is in operation at Union territory of Chandigarh, the cash business of which is conducted by the bank;

(j) "challan" means a document maintained for the purpose of account for the receipt transactions, either ink signed in physical form or such other form including electronic form (*e-challan*) as recognised by Government containing the particulars of the person who remit the amount to Government, head of account, etc.;

(k) "Cheque Drawing and Disbursing Officer (CDDO)" means a drawing and disbursing officer (DDO) functioning under a Ministry or Department (including Central Public Works Department, Forest Department and departments in which the provisions of Central Public Works Account Code are authorised to be followed) or a Union territory without Legislature, is authorised to withdraw money for specified types of payments against an assignment issued by respective PAO in an assignment account opened in favour of Cheque Drawing and Disbursing Officer in specified branch of an accredited bank;

(l) "claim" means a statement of claims by a claimant (Government servants or suppliers of goods or services) either ink signed in physical form or digitally signed in electronic form (*e-claim*) or in such other form as recognised by Government through the designated electronic payment platform used by PAO or DDO of the Ministries or Departments, against the Government containing specifications of the nature and amount of the claim for payment;

- (m) “competent authority” means the Government or any other authority to whom the relevant power may be delegated by that Government;
- (n) “Comptroller and Auditor-General (CAG)” means the Comptroller and Auditor-General of India appointed under article 148 of the Constitution ;
- (o) “Consolidated Fund” means the Consolidated Fund of India as referred to in clause (1) of article 266 of the Constitution ;
- (p) “Contingency Fund” means the Contingency Fund of India established under the Contingency Fund of India Act, 1950(49 of 1950);
- (q) “Controller General of Accounts (CGA)” means the Controller General of Accounts in the Ministry of Finance, Department of Expenditure who is responsible for consolidation of monthly accounts, preparation of annual accounts of the Government, establishing and maintaining a technically sound payment-cum-accounting system in the departmentalised accounts offices and for specifying the rules for regulating the custody, payment into and withdrawal of money from the Government Account and also the Principal Adviser on the accounting matters to the Government and responsible for exchequer control, internal audit and for technically sound management accounting system;
- (r) “departmental officer” means an officer of the Government authorised to handle Government money;
- (s) “Drawing and Disbursing Officer (DDO)” means a Head of office and also any other Gazetted officer so designated by a Department of the Government, a Head of Department or an administrator, to draw bills and make payments on behalf of the Government;
- (t) “Government” means the Central Government and the Union territories without Legislature;
- (u) “Government Account” means the account relating to the Consolidated Fund, the Contingency Fund and the Public Account;
- (v) “Head of Accounting Organisation” means an officer of organised Accounts Services functioning as the Head of Accounting Organisation of the Ministry or Department under the Scheme of Departmentalisation of Accounts;
- (w) “Pay and Accounts Officer (PAO)” means an officer of Accounting Organisation of a Ministry or Department or Union territory without Legislature functioning under the scheme of Departmentalisation of Accounts who is responsible for receipts, payments including Direct Benefit Transfer, bank coordination including Treasury Single Account(TSA) system, internal audit and accounting functions of an office or Department or Ministry as assigned by the Government;
- (x) “Payment advice” means the instructions issued to the Reserve Bank or to the accredited bank for direct credit through authorised mode, either electronically or otherwise of a specified amount to the specified bank account of the payee;
- (y) “payment scroll” means a statement either ink signed in physical form or such other form including electronic form (*e-payment scroll*) as recognised by Government, of payment claimed by the bank of a Ministry or Department from the Government Account at Reserve Bank ;
- (z) “Principal Accounts Officer” means an officer of Accounting Organisation of a Ministry or Department or Union territory without Legislature functioning under the scheme of Departmentalisation of Accounts who is responsible for administering and coordinating receipts, payments, internal audit and accounting functions of all the Pay and Accounts Offices of a Ministry or Department falling under his or her accounting jurisdiction;
- (aa) “public account” means the public account of India referred to in clause (2) of article 266 of the Constitution;
- (ab) “Personal Deposit Account” is an account which is authorised to be opened in the public account portion of Government Account in an accredited bank with the approval of Controller General of Accounts in Central Civil Ministries and Departments and approval of competent authority in Railways, Post and Defence, intended to facilitate the designated officer to credit receipts into and effect withdrawals directly from the account, subject to overall check being exercised by the designated officer and also by the bank;

(ac) “public debt” means Government borrowing from internal and external sources;

(ad) “receipt scroll” means a statement either ink signed in physical form or in such other form including electronic form (*e*-receipt scroll) as recognised by Government, of receipts received and remitted by the accredited bank or agency bank of a Ministry or Department to the Government Account at Reserve Bank ;

(ae) “Reserve Bank” means any office or branch of the Banking Department of the Reserve Bank of India constituted under the Reserve Bank of India Act, 1934 (2 of 1934);

(af) “Subsidiary Instructions” means the detailed procedure of receipts and payments, containing forms as specified by the Controller General of Accounts with approval of Secretary, Department of Expenditure, as amended from time to time;

(ag) “withdrawal” means the withdrawal of funds from the Government Account for disbursements of or on behalf of Government;

(ah) “working day” for the purpose of disbursement of salary means a day on which the Government office and the bank both are open for transacting their respective ordinary business.

**3. Location of moneys credited to Government Account.**— Except as otherwise provided, moneys credited to the Government Account shall be held either,—

(a) in the Reserve Bank; or

(b) in a bank for the time period specified by the Reserve Bank to transact Government business.

**4. Payment of Government dues and tax receipts.**—Money due to Government may be deposited by the public directly in authorised bank through authorised mode in accordance with the procedure and the form of challan specified in the Subsidiary Instructions.

**5. Acceptance of revenues, etc., by Government.**— (1) Government revenues, dues or other moneys receivable in the Government Account shall generally be received through authorised mode by the PAO or by the authorised departmental officer in accordance with the departmental regulations or by the authorised bank:

Provided that Government dues which are payable by a due date, the person desirous to make payments by means of electronic mode or cheque or demand draft must ensure that online payment or cheque or demand draft reaches the bank or the departmental officer concerned well before the due date so that the amount can be credited to Government Account by due date:

Provided further that all receipts exceeding the monetary limits shall be remitted to Government Account through electronic mode only (*e*-mode), as may be specified from time to time by the Controller General of Accounts:

Provided further that in case of technical glitches or server related issues for remitting money through *e*-mode and confirmed by the concerned Division or Department or for remote area where *e*-mode may not be functional, all receipts irrespective of monetary limits shall be remitted by other authorised mode for receipts into the Government Account.

(2) Unless specially authorised to receive higher amounts in cash, departmental officers and bank shall receive cash upto an amount not exceeding the ceiling fixed by the Government from time to time in each case.

(3) Government office situated in foreign country including Mission or Post shall receive Government moneys in foreign currencies either in cash or by any other mode as recognised by the respective foreign country.

(4) Government office situated in foreign country including Mission or Post, on the special recommendation by the Government, shall accept moneys in foreign currency on behalf of State Governments, non-Government organisations, autonomous bodies, Public Sector Undertakings, private bodies and educational institutions, etc. either in cash or by any other mode as recognised by the respective foreign country and pass on the same to the concerned State Government or organisation in India by way of cash settlement or book adjustment, as the case may be, provided that no loss is incurred to the Government in rendering services to these outside agencies.

(5) Subject to the general procedure specified in these rules, the detailed procedure to be adopted by Government officers in any department of the Government and banks in receiving moneys on account of Government revenues or dues, its realisation and granting of receipts for the money realised and bringing them in the Government Accounts shall be as specified in the Subsidiary Instructions.

**6. Deposit of revenue, receipts and dues of Government.**— (1) The deposit of revenue, receipts and dues of Government into Government Account shall be carried out by,—

**(a) Officers:**

(i) All moneys received by the departmental officer or tendered to Government on account of revenues, deposit, remittances, receipts, dues or otherwise shall be deposited in the accredited bank without any delay for inclusion in the Government Account.

(ii) It is the sole responsibility of the departmental officer to ensure deposit of such money indicating correct Head of Account in consultation with PAO or the Principal Account Office, as the case may be.

(iii) Moneys received as aforesaid shall neither be utilised to meet departmental expenditure, except as authorised in item (iv), nor otherwise kept apart from the accounts of the Government.

(iv) Notwithstanding anything contained in clause (a), direct utilisation of departmental receipts for departmental expenditure in specific case under special circumstances shall be authorised by the Ministry of Finance through Controller General of Accounts:

Provided that the authority given to utilise money as aforesaid shall not be construed as authority to keep the Departmental receipts and expenses defrayed from there, outside the account of the payments into and withdrawals from the Consolidated Fund or public account, as the case may be.

**(b) Banks:**

Immediately on receipt of Government revenues, receipts or dues of a department, the bank shall cause them to be credited into the Government Account held by the Reserve Bank in accordance with the procedure specified by the Reserve Bank in consultation with the Head of Accounting Organisation of the concerned department and Controller General of Accounts.

**7. Safe custody of Government money.**— (1) The bank shall be responsible for the safe custody of Government moneys deposited in the bank.

(2) The custody of moneys held in the hands of Government officers or with authorised officers or in the cash or departmental treasure chests or standing in the Government Account shall be regulated as specified in the Subsidiary Instructions.

**8. Presentation of challan.**— (1) Except as otherwise provided in these rules or unless the Government directs otherwise in relation to any particular class of transactions, any person or party paying money in the Government Account in a bank under rule 5 shall present with challan.

(2) Except where any other arrangement has been authorised by the Government for the supply of challan forms, printed forms of challan, preferably bi-lingual shall be supplied by the departmental officer or by the bank free of charge.

**Note:** Receipts relating to direct taxes and indirect taxes shall be credited or remitted by the tax payers into the Reserve Bank and branches of authorised banks or on their portal in accordance with rule 4, using challan forms specifically specified by the Principal Accounts Office, Central Board of Direct Taxes or Central Board of Indirect taxes and Customs under the provisions of the scheme of revenue collection of these Boards.

**9. Issue of acknowledgement and grant of receipts.**— (1) The authorised Government officer or the bank shall issue an acknowledgement indicating date, time, stamp against the money received or money realised through cheque or demand draft, to the tenderer.

(2) After realisation of the paid instrument, a receipt or stamped challan or e-challan in case of online payment in bank, as the case may be, shall be given by the authorised Government officer or bank to the tenderer.

(3) No Government officer shall issue duplicate receipts for money received on the ground that the original receipts have been lost.

(4) In case of necessity, a certified or attested photocopy of the office copy shall be provided to the payer on his written request.

**10. Date of receipt of Government revenues, dues, etc.,—**(1) Government dues tendered in the form of a cheque or demand draft or money order or postal order, which is accepted and honoured on presentation, shall be deemed to have been paid,-

(a) where the cheque or demand draft or postal order is tendered to the bank or post office, on the date on which it was cleared and entered in the receipt scroll;

(b) where a cheque or demand draft or postal order is tendered to a departmental officer (in cases where such tendering is permissible or required under departmental provisions), on the third working day after its presentation;

(c) if the money is paid by post and sent by post in pursuance of instructions to make payment by post, on the date on which the cover containing it is put into the post;

(d) if the money is paid by postal money order or any other recognised mode of remitting money by post in pursuance of instructions of the Government, on the date on which the money order is put into the post:

Provided that, where a cheque or draft is marked as not payable before a certain date, the payment shall not be deemed to have been made until the date on which it becomes payable.

(2) The Government revenues, dues etc., paid through electronic mode shall be deemed to have been paid to the Government on the date, it is received and entered in the receipt scroll by the bank of the department for crediting the money to the Government Account at the Reserve Bank.

(3) The period of delay for claiming penal interest from the authorised bank shall be calculated from the date of realisation of cheque or demand draft to the date prior to the day of the put through to Reserve Bank.

**Explanation.**— For the purposes of this rule, ‘put through’ refers to the credit of the amount into Government Account in the Reserve Bank.

**11. Procedure to be adopted by Department of Government.**— The detailed procedure to be adopted in any particular Department of the Government with regard to the realisation of Government dues and granting of receipts for the money realised shall be framed in consultation with Controller General of Accounts, Department of Expenditure.

**12. Extent of responsibility of Reserve Bank and bank.**— (1) Nothing contained in, or in the application of these rules shall have effect so as to impose upon the Reserve Bank in connection with the business of the Government any responsibility not imposed upon it by the Reserve Bank of India Act, 1934 (2 of 1934).

(2) The bank shall be kept open for the conduct of Government transactions on a recognised holiday, or beyond normal business hours on any day (e.g. on the last working day of March every year), if so required by the Controller General of Accounts, or by any authority or authorities so nominated.

**13. Withdrawal of money from Government Account.**— (1) Except as otherwise provided in these rules, or unless the Government otherwise specifies in any case, the PAO shall be the authority for withdrawal of money from Government Account.

(2) Notwithstanding anything contained in sub-rule (1), the Controller General of Accounts, subject to certain conditions and on the advice of the Head of Accounting Organisation, may designate a Gazetted officer of an office or Ministry or Department, as Cheque Drawing and Disbursing Officer (CDDO) for withdrawal of money for specified purpose.

(3) The CDDO shall withdraw money and submit the details thereof, accounts and other records as specified by Controller General of Accounts to the concerned PAO.

(4) As regards non-civil Ministries or Departments, CDDO shall be designated by the concerned Ministry or Department on the advice of the Head of Accounting Organisation.

(5) Except as otherwise provided in these rules, or unless the Government otherwise directs in any case, moneys shall not be withdrawn from the Government Account other than through authorised mode for payment from Government Account by a PAO from an account opened in favour of the PAO, or by a CDDO from an assignment account opened in favour of the CDDO at a specified branch of the accredited bank.

(6) (a) In so far as civil Ministries or Departments are concerned, the bank accounts in favour of PAO and CDDO shall be opened by the Head of Accounting Organisation of the Ministry or Department in consultation with the Controller General of Accounts.

(b) As regards non-civil Ministries or Departments, the bank accounts shall be opened with the approval of competent authority of the concerned Ministry or Department.

(7) The bank account in favour of a Government office including Mission or Post situated in a foreign country for the purpose of withdrawal in Indian rupees shall be opened in India in the accredited bank of the concerned Ministry or Department under the orders of the Head of Accounting Organisation.

(8)(a) The Government office including Mission or Post situated in a foreign country shall be permitted to withdraw money from Government Account in foreign currencies and shall be opened by the Head of Office or Mission or Post in consultation with Controller General of Accounts through the Head of Accounting Organisation.

(b) The respective Ministry or Department shall arrange to remit foreign currency to such accounts from India through its bank by issuing an advice to its bank.

(c) The Ministry or Department shall arrange payment in foreign currency from India to a Government office or Mission or Post or foreign Government or a foreign organisation or agency situated in a foreign country by issuing an advice to its bank.

(d) On receipt of advice, the bank shall arrange to remit the requisite foreign currency to the payee and claim the equivalent value in Indian rupees, including incidentals and overhead expenses, etc., as agreed to by Head of Accounting Organisation of the concerned Ministry or Department, directly through the payment scroll of the day being submitted to the PAO of the Ministry or Department.

(e) Based on the payment scroll received from the bank, the PAO shall account for the expenditure under the respective functional head of accounts.

(9) (a) The Ministry or Department concerned in consultation with the Controller General of Accounts may, only under special order or permission, authorise the opening of Personal Deposit Account in the Public Account portion of Government Account and the Ministry or Department shall maintain the list of such Personal Deposit Accounts opened under their control and comply the detailed procedure as specified in the Subsidiary Instructions.

(b) Personal Deposit Accounts are generally authorised to be opened in the following types of cases, namely: -

(i) in favour of an administrator appointed for the purpose of administering moneys tendered by or on behalf of ward and attached estates and estates under Government management and ensure that proper arrangements are made for the maintenance and audit of connected initial accounts;

(ii) in relation to Civil and Criminal Courts' deposits, in favour of the Chief Judicial authority concerned;

(iii) where, under certain regulatory activities of the Government, receipts are realised and credited to a Fund or Account under the provisions of an Act to be utilised towards expenditure thereunder and no outgo from the Consolidated Fund is involved;

(iv) where a personal deposit account is required to be created by a law or rules having the force of law and certain liabilities devolve on the Government out of the Special enactments;

(v) officers commanding units and others concerned in the administration of public funds or regimental funds in the Defence Departments:

Provided that regimental funds may, under authorised departmental regulations be deposited outside the Government Account with any branch of the accredited bank.

(10) (a) A Personal Deposit Account of a type other than specified in items (i), (ii) and (v) of clause (b) of sub-rule (9), may be opened only under the special order or permission of the Ministry or Department concerned with the approval of Controller General of Accounts on the recommendations of the Head of Accounting Organisation.

(b) Such special order or permission may be issued or granted by the Ministry or Department concerned after satisfying itself that the initial accounts of the moneys to be held in a Personal Deposit Account and disbursed, are maintained properly and are subject to audit.

(11) Every Personal Deposit Account shall form part of the Government Account and be located in the Public Account portion thereof and the detailed procedure to be observed by a Government Officer in regard to opening, operation, reconciliation of Personal Deposit Account shall be as specified in the Subsidiary Instructions.

(12) The PAO or the CDDO shall obtain sufficient information as to the nature of every payment he is making and shall not accept a claim which does not formally present that information, unless there are specific orders of Government against disclosure of the nature, on any individual claim or type of claims in the public interest.

(13)(a) Subject to the general procedure specified in these rules, the detailed procedure to be adopted by Government officer in any Department of the Government for withdrawal of money from Government Account, presentation of claims for payment, modes of payment and banking arrangement shall be as specified in the Subsidiary Instructions.

(b) The systems and procedures established under the Subsidiary Instructions, are subject to general or special instructions or orders, which the Controller General of Accounts, Department of Expenditure, Ministry of Finance may issue from time to time.

**Explanation.**—For the purposes of this rule, the expression “non-civil Ministries or Departments” means the Ministries or Departments of Railways, Defence, Posts and Telecommunications.

**14. Modes of withdrawals and payments from Government Account.**— (1) Except as otherwise provided in these rules or unless the Government otherwise directs in any case, no withdrawal of money shall be made from the Government Account except by presentation of a bill in support of relevant claim for the purpose in the form and procedure as specified in the Subsidiary Instructions.

(2) A bill duly passed and paid by the PAO or the CDDO containing full particulars of payment indicated by the payee and authenticated by the DDO becomes “payment voucher or e-payment vouchers”.

(3) The supporting documents attached with the claim or e-claim for example invoice, cash memos and demand bill from the Telephone Department or State Electricity Board or local body for electricity, telephone and water charges, in support of relevant claim becomes sub-vouchers.

(4) Payments to the suppliers or vendors for work done or service rendered or articles supplied, grantee, loanee institutions, autonomous bodies, State and Union territory Government shall be made by any authorised mode for payment from Government Account at the request and expense of the payee concerned:

Provided that all payments exceeding the monetary limits, shall be through Payment advices only.

(5) All payments to Government servant including salary shall be made by Payment advices for direct credit to their bank accounts or Post Office Savings Bank Accounts, subject to availability of banking facilities or at Post Offices:

Provided that relaxation may be granted by the competent authority for payment by cash in cases of,-

- (i) hardship, where the reasons are duly approved by Head of Department in consultation with Head of Accounting Organisation; and
- (ii) for operationalisation of a policy decision for implementing specific nature of operation or programmes or schemes where details of payments are not to be disclosed.

(6) Acquittance for the payments made in cash to the Government servants shall be obtained as specified in the Subsidiary Instructions.

(7) In case of death of a Government servant, pay and allowances shall be drawn for the day (calendar day beginning and ending at midnight) of the Government servant's death; irrespective of the hour at which death takes place.

**15. Place of payment.**— The place of payment shall be decided by the DDO and payment shall be made through the authorised mode.

**16. Period of validity of cheque or refund order.**— (1) Unless otherwise provided by any law, rule or departmental regulations, a cheque issued in India for making payment or a refund order issued for refund of revenue under these rules shall be valid for three months from the date of issue.



(2) No payment shall be made thereafter unless fresh cheque or refund order is issued by the sanctioning authority.

(3) In case of a foreign cheque, the period of validity of such cheque shall be determined according to the laws applicable in that country.

**17. Date of payment.**— (1) Wherever the payment is arranged by PAO or CDDO by issuing digitally signed Payment advice for direct credit of the amount to the bank account of the payee, the date on which such advice is successfully uploaded on the payment gateway of the bank or the due date mentioned in Payment advice, whichever is later, shall be reckoned as the date of payment.

(2) Wherever the payment is arranged by PAO or CDDO by issuing a Payment advice other than digitally signed advice for direct credit of the amount to the bank account of the payee, the date of payment shall be reckoned as the date on which such advice is handed over to the bank or the date mentioned in the Payment advice, whichever is later.

(3) Wherever the payment is arranged through the Reserve Bank by issue of RBI advice, the date of payment shall be reckoned as the date indicated against the relevant entry in the payment scroll rendered by the Reserve Bank.

(4) Whenever the payment from India is arranged in foreign currency to a payee in foreign country by issue of an advice to the bank, the date of payment shall be reckoned as the date on which the foreign currency is remitted and equivalent amount is entered in the payment scroll by the bank.

(5) Wherever the payment is made by Government by postal money order or by any other recognised mode of remitting money by post, the date of payment shall be reckoned as having been made on the date on which the receipt for the money is issued by the post office.

(6) Wherever the payment is made by cash, the date on which the cash is paid shall be reckoned as the date of payment.

(7) Without prejudice to the provisions of rule 14 of the Compendium of Rules on Advances, the date of payment when payment is made by a cheque shall be reckoned as,—

(a) bank's working day next to the date of the cheque, if the cheque is handed over to the payee or to the authorised messenger of the employee and it does not bear the superscription for payment on a specific date;

(b) the specific date superscribed on the cheque, if the cheque is handed over to the payee or to the authorised messenger of the employee and the cheque bears superscription for payment on a specific date; and

(c) the date on which the cover containing the cheque is put into the post or the specific date, if it bears superscription for payment on a specific date, whichever is later, as the case may be, if the cheque is posted to the payee in pursuance of a request for sending it by post.

(8) Wherever payment is arranged by means of a bank draft to a payee, the date of payment will be reckoned as,—

(a) date on which it is handed over to the payee or the authorised person of the employee or the specific date superscribed, whichever is later; or

(b) if it is posted to the payee, the date on which the cover containing draft is put into the post or the said specific date, whichever is later, as the case may be.

**18. Claim for payment.**— A Government officer entrusted with the payment of money shall obtain for every claim, full and clear particulars of the claim and all necessary information for its proper classification and identification in the account, including repayment of sums previously lodged with the Government.

**19. Responsibility for money withdrawn.**— (1) If a CDDO receives information from the PAO that moneys have been incorrectly withdrawn and that a certain sum should be recovered in respect of any bill passed, its recovery shall be effected without any delay and without regard to any correspondence undertaken or contemplated with reference to the retrenchment order; and remit the sum to the Government Account in such manner as the PAO may direct.

(2) In case of excess payment or incorrect withdrawal made by the PAO, its recovery shall be effected by PAO through departmental officer without delay and any correspondence undertaken or contemplated with reference to the retrenchment order; and remit the sum to the Government Account.

(3) (a) A Government officer assigned with funds for expenditure shall be responsible for such funds until an account of them has been rendered to the satisfaction of the PAO concerned.

(b) He shall also be responsible for seeing that payments are made to persons entitled to receive them.

(4) If any doubt arises as to the identity of the Government officer by whom an account of such funds shall be rendered, it shall be decided by the authorised departmental regulations.

**20. Maintenance of cash book.**— Except as otherwise provided in these rules or in any authorised departmental regulations, all Government officers (referred to in this rule as the Head of the Office) shall maintain a cash book for recording all monetary transactions as per the format and procedure specified in the Subsidiary Instructions.

**21. Bar against money withdrawn from Government Account.**— A Government officer shall not deposit moneys withdrawn from the Government Account under rule 14, in a bank account other than that maintained with the accredited bank, unless specially permitted by the Government.

**22. Refund of revenue.**— (1) All sanctions to refund of revenue (tax or non-tax) shall be regulated by the orders of an administrator or of the departmental authority, as the case may be, and the bills shall be prepared against the sanction.

(2) Refunds of revenue can be drawn only on the demands and on the receipt of the person entitled to receive such refund after production of proper authority.

(3) Refunds of direct taxes and indirect taxes shall be regulated in accordance with the departmental instructions issued by Central Board of Direct Taxes (CBDT) and Central Board of Indirect taxes and Customs (CBIC), respectively.

(4) Remissions of revenue allowed before collection are to be treated as reduction of demands and not as refund and similarly, refunds of revenue are not regarded as expenditure for purposes of grants or appropriations.

**23. Loans and advances.**— (1) All loans to State Governments, Administrations of Union territories, local bodies, foreign Government on specific recommendation of State Government, Government institutions and other Government bodies shall be regulated by the following general conditions contained in the General Financial Rules, 2017, namely :-

(a) a specific term shall be fixed within which each loan has to be fully repaid with interest due and in very special cases, the term may extend to thirty years;

(b) the term is to be calculated from the date on which the loan is completely drawn or declared by competent authority to be closed;

(c) the repayment of loans shall be effected by installments, fixed on annual basis, with due dates of payment being specially prescribed;

(d) if an installment is paid before its due date, it may be taken entirely towards the principal, provided it is accompanied by payment towards interest due up-to-date of actual payment of installment; if not, the amount of the installment shall first be adjusted towards the interest due for preceding and current periods and the balance, if any, shall be applied towards the principal;

(e) when the due date of repayment of any installment of principal or interest falls on a Sunday or a public holiday or a holiday observed by the Reserve Bank, the payment made on the next working day following the Sunday or the public holiday, shall be regarded as payment on the due date and no interest shall be charged for the day or days by which the recovery is so postponed:

Provided that if an installment of principal or interest is payable on the thirty-first March of a year, and if that day happens to be a public holiday or as aforesaid, the recoveries shall be made on the immediately preceding working day;

(f) the payment of interest and the repayment of principal of a loan shall be made with reference to the calendar date on which the loan in question is paid and where payment of installment is in advance of the due date by fourteen days or less, interest for the full year or half year (depending on the prescribed mode of recovery) shall be charged thereon;

(g) in the case of a loan sanctioned by the Central Government to a State Government on or before thirty-first March of a year, which is adjusted in the books of the Reserve Bank in the month of April but in the

accounts of the previous year, the installment of principal and/or interest shall fall due for payment on the thirty first March of the succeeding year and not on the anniversaries of the calendar date in April on which the inter-Governmental adjustment was carried out.

(2) The date of drawal of a loan by a State Government shall be determined as indicated below,—

(a) where monetary settlement is involved,—

(i) normally the calendar date on which amount of a loan is actually credited to the account of the State Government by the Reserve Bank is to be treated as the date of its drawal;

(ii) this position shall also hold in cases where adjustment in accounts is made in one month but date of adjustment in the books of the Reserve Bank falls in the following calendar month;

(iii) the calendar date on which the credit is actually afforded to the State Government in the books of the Reserve Bank in such cases shall be treated as the date of its drawal:

Provided that in the case of loans for which credit is afforded to the recipient State Government in the month of April by the Reserve Bank but in the accounts of previous year, a loan shall be deemed to have been paid on the thirty-first March of the financial year in the accounts for which the payment is adjusted:

Provided further that payment of annual interest as also repayment of instalment of principal in respect of such loans shall fall due on the thirty-first March of the succeeding years and not on the anniversaries of the calendar date in April on which inter- Governmental adjustment on account of such loans was carried out in the books of the Reserve Bank;

(b) where monetary settlement is not involved.—with regard to cases where adjustment in the books of the accounts offices are involved only and actual credit through the Reserve Bank is not necessary, the last date of the month of account in which the adjustment is effected shall be taken as the date of drawal of loan for purposes of repayment and charging interest.

(3) In order to avoid any default in the payment of loan, the Principal Accounts Officers or Pay and Accounts Officers who maintain the detailed accounts of loans, shall issue notices in Form GFR-19 to the loanees (other than State and Union territory Governments) i.e. Public Sector Undertakings, statutory bodies and Government institutions, a month in advance of the due date for the repayment of any installment of the principal and or interest thereon:

Provided that omission to give notice does not give the loanees any claim to exemption from the consequences of default in the repayment of the principal and or interest thereon.

**Note 1:** The bills for loans and advances of different classes, which are granted by Central Government except in so far as they are governed by any special rules (e.g. loans of public moneys to State Governments, local administration of Union territories, local bodies, foreign Governments on specific recommendations of State Government, Government institutions and other Government bodies) issued by Government or contained in other part of these rules or in any authorised departmental regulations shall be drawn by the drawing officer of the office of the authorities sanctioning payment of loan or advance similar to bill format for release of Grants-in-aid.

**Note 2:** The bill shall be supported by a copy of sanction for such payment.

**Note 3:** If the amount repaid includes interest as well as principal, the interest must be separately specified.

**Note 4:** If the repayment is a fixed periodical amount, including both interest and principal, the orders fixing the amount shall be quoted.

(4) The special procedure for drawing of revenue advances which include takavi advances, advances under the Land Improvement Acts and any other advances which Revenue Officers are allowed or directed to make under the provisions of any law or under special order of the Government, shall be as specified in the Subsidiary Instructions.

**Explanation.—** Takavi works advances (ie. an advance to cultivators) in the form of expenditure on Takavi works in the Public Works Department are regulated by the departmental rules, except where the estimated cost of such works are recovered in the Public Works Department, recoveries of such advances shall be made by the Collector in the same way as arrears of land revenue.

(5) (a) Advances granted under special orders of competent authority to Government officers for departmental or allied purposes may be drawn on the responsibility and receipt of the officer for whom they are sanctioned, subject to adjustment by submission of detailed accounts supported by vouchers or by refund within the period specified by Controller General of Accounts;

(b) in case of advances for survey and other departmental expenditure, which are ultimately recoverable from private owners or other parties, the duties such as maintaining detailed accounts of the advances, of watching their recoveries and of supervision, shall rest with the departmental authorities concerned, the PAO being responsible only for maintaining a plus and minus memorandum, where necessary, in accordance with the orders of the Government.

(6) The detailed procedure to be followed in connection with the grant of loans to local bodies shall be regulated by the provisions of the Local Authorities Loans Act, 1914 (9 of 1914) and other Acts in force in India and rules made thereunder.

**24. Interest on loans.**— (1) Interest shall be charged at the rate notified by the Government for any particular loan or for the class of loans concerned.

(2) A loan shall bear interest for the day of payment but not for the day of repayment.

(3) Interest for any shorter period than a complete year shall be calculated as under,-

Number of days x yearly rate of interest

365 (366 in case of a leap year),

unless any other method of calculation is specified in any particular case or class of cases.

**25. Public debt, provident funds, deposits, etc.,**—(1) Public debt means Government borrowings from internal sources *viz*, market loans, treasury bills, National Savings Certificate and Post Office Savings Deposits, etc. and external sources *viz*, loans from foreign countries or institutions, etc.,

(2) The internal public debt raised by Government by issue of securities shall be managed by Reserve Bank and as per the guidelines of the Government.

(3) Payment of cheques including Public Debt Office Interest Warrants governed by the Negotiable Instrument Act, 1881 (26 of 1881), shall be made in accordance with the provisions of that Act and any generally recognised practice established among bankers.

(4) The procedures to be followed by public debt officers of Reserve Bank in making payment in respect of principal of market loans, sale and discharge of treasury bills and interest thereon when they fall due shall be governed by the provisions contained in Government Securities Manual and Supplementary instructions or regulations, if any, issued by the Government.

(5) Treasury bills can only be paid on maturity at the office of the bank from which they were issued.

(6) After payment, the discharge bills shall be treated in the same way as other paid vouchers.

(7) The Department of Economic Affairs, Ministry of Finance shall execute the agreement for loan or grant from external funding agencies and a copy of such agreement shall be sent to office of the Controller of Aid Accounts and Audit, Department of Economic Affairs which is responsible for receipt, payment and accounting in accordance with the procedure prescribed in Chapter 10 of General Financial Rules, 2017.

(8) The procedure to be followed by post offices in respect of the custody, issue and discharge of National Savings Certificates, Post Office Saving Bank Deposits, Time Deposits, Recurring Deposits shall be specified by Budget Division, Department of Economic Affairs, Ministry of Finance.

**Note:** The conditions under which National Savings Certificates of different denominations are issued and discharged, the maximum limits of investment, the interest which accrues on them, and other matters connected therewith are regulated by special instructions issued by the Government.

(9) Recovery of subscription to a provident fund of the Government and advances and withdrawals from such fund shall be strictly in accordance with the procedure prescribed in the relevant rules of the fund.

(10) Premia or subscription to the Post Office Insurance Fund shall be recovered strictly in accordance with the procedure prescribed in the rules of the fund.

(11) Monthly subscriptions recoverable from members of Central Government Employees Group Insurance Scheme (CGEGIS) shall be deducted from pay bills and amount payable to members or nominees of deceased members arising under the said scheme or rules or procedure shall be as prescribed by the Government, as the case may be.

(12) Moneys received for deposit in the Government Account shall be classified under suitable heads of account appearing under two broad categories of 'Deposits bearing interest' and 'Deposits not bearing interest' under Public Account and comply the procedure as specified by the Government.

(13) Refund of deposit shall be made only on receipt of application received from applicant entitled to receive such refund.

**26. Government guarantees.**— (1) A Government guarantee is an arrangement in which a Government entity undertakes payment of a debt or performance of an obligation in the event of a default by the primary creditor.

(2) The power of the Government to give guarantee emanates from and is subject to such limits as may be fixed in terms of article 292 of the Constitution, the Fiscal Responsibility and Budget Management Act, 2003 (39 of 2003) and the rules framed thereunder.

(3) The Ministries or departments shall levy guarantee fee on the amount outstanding at the beginning of guarantee year as per the rate notified by the Budget Division and take necessary steps to ensure prompt recovery of the prescribed fee.

**27. Pension payments.**—(1) Except as otherwise provided, these rules shall regulate the procedure with regard to the payment, in or outside India, of all pensions payable out of the Consolidated Fund:

Provided that if in any State, a different procedure has been prescribed for the payment of State pensions, the same procedure may, unless there are any general or special orders of the Government to the contrary, be applied in the making of payments at a treasury of that State of any pension payable out of the Consolidated Fund:

Provided further that on the commencement of these rules, Treasury Rules of the Central Government relating to pension payments, regulation or order including Office Memorandum in force immediately before such commencement shall, in so far as it provides for any of the matters contained in these rules, cease to operate.

(2) Nothing contained in this rule shall be taken as affecting—

(a) the provisions of the Pensions Act, 1871 (23 of 1871), or any rules made there under, or the exercise by the State Governments of such functions of the Central Government under that Act, as may be entrusted to them in consequence of a delegation of function under clause (1) of article 258 of the Constitution;

(b) the provisions of any rule contained in the Central Civil Services (Pensions) Rules, 2021, or of any departmental regulations issued by, or under the authority of, the President prescribing the procedure for the payment of any pension payable out of the Consolidated Fund of India;

(c) the procedures and conditions specified in special orders issued by the Government from time to time for payments, by authorised banks on behalf of the Government pension payable out of the Consolidated Fund of India.

(3) (a) Pension payment procedure of following Central Government Civil pensioners and other pensioners, shall be laid down by the Controller General of Accounts based on extant departmental rules, as under: -

(i) pension and other amenities to the former Presidents and Vice-Presidents of India including payment of medical expenses and travel expenses towards medical check-up of the spouse of the former and deceased Presidents and Vice-Presidents;

(ii) former Members of Parliament;

(iii) retired judges of Supreme Court;

(iv) retired judges of High Courts;

(v) all India Service Officers w.e.f 01.04.2008

- (vi) all pensioners of Central Government retiring from Civil Ministries or Departments including Comptroller & Auditor General or State Accountants General and Indian Audit & Accounts Departments;
- (vii) all pensioners of Union territory administrations without Legislatures, National Capital Territory of Delhi (as an interim arrangement);
- (viii) ex-gratia pension to families of deceased Contributory Provident Fund beneficiaries w.e.f. 1.1.1986;
- (ix) freedom fighter pensioners i.e. Swatantrata Sainik Samman Yojna;
- (x) Divisional Accountants or Divisional Accounts Officers of the State Accountants General;
- (xi) pensions to leaders and trainees including volunteer Girls and Tibetan Female Nursing Assistants of Special Frontier Force w.e.f. 1.1.2009.
- (4) The payment of pensions to the pensioners of Railways, Posts, Telecommunications and Defence, in or outside India, shall be regulated by the procedure prescribed by that Ministries and departments.
- (5) The payment of pension under these rules shall not be admissible to the employees of the Government (except Armed Forces) who have joined service on or after 1.1.2004 and shall be covered under National Pension System (NPS).
- (6) The payment of pension or family pension shall be admissible in case of death or disability of Government employees covered under NPS as per the provisions contained in Central Civil Services (Implementation of National Pension System) Rules, 2021 and guidelines issued by the Government from time to time.
- (7) Unless there is anything repugnant in the subject or context, the procedure with regard to the payment of pension at any authorised bank or other office of disbursement of pensions payable by the Government on behalf of, or as an agent of, a foreign Government, local fund or any other authority shall be regulated by the procedure prescribed by the Controller General of Accounts.
- (8) Pensions or any other sums payable in respect of contributions to a family pension fund, and any sums payable under the Employees' Compensation Act, 1923 (8 of 1923) are not covered in these rules.

**28. Place of payment of pension.**—(1) Subject as hereinafter provided, service or political pensions payable in India may be drawn from any of the channels such as the authorised bank (as per the Scheme of Payment of Pensions for Central Civil Pensioners through authorised banks) or treasury or Pay and Accounts Office which was responsible for the payment of last dues or Accountants General subject to such conditions as may be laid down by the Controller General of Accounts.

**Explanation.**— For the purposes of this rule,—

- (i) “service pension” means a pension including provisional pension payable to, or in respect of, a person in consideration of past employment under the Government or the Government of a State, either before or after the commencement of the Constitution, and includes a gratuity so payable.
- (ii) “political pension” means a pension not being a service pension granted or customarily payable to or in respect of a person, on political consideration or compassionate grounds or in consideration of distinguished or meritorious services or on the surrender of rights or emoluments, and includes assignments or compensations payable in the form of fixed allowances or grants;
- (2) Pension to ex-servicemen of Assam Rifles may be disbursed through banks or sub-post office at Vijay Nagar in Arunachal Pradesh.
- (3) Pension to the pensioners residing in Nepal shall be disbursed through Embassy of India, Kathmandu (Nepal).
- (4) Pension to the following Indian National foreign pensioners shall be disbursed in India, namely: -
- Burma Civilian Pensioners and Family Pensioners;
  - Singapore Pensioners;
  - Sri Lanka Pensioners;
  - Pakistan Civil Pensioners and Family Pensioners.

(5) Pensioners who retire from the Department of Posts may, on the basis of their option, draw their pension either through the Public Sector Banks or from authorised Post Office in India.

(6) (a) Pensions due to pensioners of defence services may be disbursed by any one of the following agencies;

- (i) treasury officers; or
- (ii) pension paymasters; or
- (iii) such Post Offices as may be nominated in this behalf by the Department of Posts; or
- (iv) authorized Public Sector Banks or Private Sector Banks;

(b) Pensions of railway pensioners may be disbursed by any one of the agencies specified in items (i), (iii), or (iv) of clause (a).

**29. Pension payment order and mode of payment.**—(1) Except in the case of defence pensions which are payable on pension certificate or other authority issued by Controller General of Defence Accounts or in the case of railway pension which are payable on Pension Payment Order issued by the Railway Accounts Officer and Department of Posts or in the case of payment of provisional pension by the Head of Office or unless the Government otherwise order in the case of any particular class of pensions, payment of pensions may be made only upon Pension Payment Order either in ink signed in physical form or digitally signed in electronic form issued by the PAO concerned.

**Note 1:** PAOs who are competent to issue Pension Payment Orders to various categories of pensioners of Ministries or Departments except Ministry of Railways, Defence and Department of Posts shall issue Pension Payment Order in electronic form (*e*-PPO) using their digital signature through the designated electronic payment platform used by PAO of the Ministries or Departments.

**Note 2:** The procedure for processing of such *e*-Pension Payment Orders and other related instructions shall be issued by office of Controller General of Accounts and Central Pension Accounting Office.

(2) Central Pension Accounting Office shall maintain a central data bank in respect of all the Pension Payment Orders issued by the Central Civil Ministries or Departments from time to time.

(3) The nominated PAO of the Central Pension Accounting Office shall be responsible for forwarding the Pension Payment Orders with special seal authorities or *e*-PPO to authorised banks for disbursement of pension.

(4) Subject to the general procedure prescribed in these rules, the regulations or detailed procedure for disbursement of pension and family pension by Pension Disbursing Authorities (PDA) shall be as specified in the Subsidiary Instructions.

(5) An authorised bank shall make the payment of pension in the pensioners account as prescribed in the Pension Scheme Booklet by Government.

(6) A switchover of pension payment from one channel to another within India shall be permissible in the manner prescribed by the Government.

**30. Payment of pension claims.**—(1) In so far as civil Ministries or Departments concerned, pensioners are not required to visit Pension Disbursing bank branch in person for credit of his or her first pension provided the requisite undertaking with regard to recovery of overpayment from pensioner shall be forwarded to the concerned bank through CPAO along with Pension Payment Order.

(2) The provisional pension shall be preferred by the Head of Office in which the Government servant was employed immediately before retirement in the same manner in which pay and allowances are disbursed by him.

**Note:** Pensioners of defence services shall present their claims in special forms as specified by the departmental regulations.

(3) A pensioner specially exempted by the orders of competent authority from personal appearance, a female pensioner not accustomed to appear in public, or a pensioner who is unable to appear due to bodily illness or infirmity, may receive pension upon the production of a life certificate signed by a responsible Government officer or by some other well-known and trustworthy person as specified by the Government.

(4) A pensioner or family pensioner may provide Digital Life Certificate online through Aadhaar based biometric authentication system (Jeevan Praman).

(5) The additional quantum of pension or family pension shall be payable as specified in other Pension Rules or Acts and Pension Disbursing Authorities (PDAs) may not insist for any request or application from pensioners or family pensioners in order to pay additional pension to them.

(6) A pensioner not resident in India may draw his pension in India through an authorised bank.

(7) When a pensioner is a minor or is for any reason incapable of managing his own affairs and has no regularly appointed manager or guardian, the District Magistrate or District Commissioner may, on an application made by or on behalf of the pensioner, and subject to such conditions as he may impose, declare any suitable person to be the manager or guardian for the purpose of receiving, on behalf of the pensioner, the pension due to him and payments of pension may be made to such manager or guardian in the same way as to pensioner himself, provided that sufficient proofs are forthcoming at the time of each payment of the pensioner being alive and eligible to receive the pension for the period covered by the payment.

(8) Such declaration may at any time be revoked or altered at the discretion of the District Magistrate or District Commissioner.

(9) The powers of the District Magistrate or District Commissioner in regard to payment of the arrears will be exercised by the Chief Controller or Controller of Accounts of the Ministry or Department who acts as Head of the accounting organisation, in case where the pensions are paid by a PAO of the Ministry or Department or Union territory Administration with separate accounts organisation.

(10) The payment of pensions in rupees authorised by foreign Governments for payment in India shall be regulated by such general or special instructions as may be issued by the Government in this behalf.

**31. Payment of commuted value of pension.**— The payment of the commuted value of a portion of a pension can be made upon the authority issued by the PAO concerned only to the person legally entitled to receive it.

**32. Payment of Gratuity.**— (1) Except as hereinafter provided, gratuity shall not be paid except on an authority received from the PAO to whom the sanction is communicated by the sanctioning authority.

(2) It shall be made in the same manner as provided in rules relating to Provident Funds.

(3) Provisional gratuity sanctioned by a competent authority in respect of a retired Government servant shall be drawn separately for each gratuitant by the Head of the office in which he last served.

(4) The provisions of sub-rule (1) shall apply mutatis mutandis to the drawal and disbursement of provisional death-cum-retirement gratuity payable to family of a Government servant who died while in service.

**33. Undrawn pension and arrears.**— (1) Unless the Government by general or special orders direct otherwise, a pension remaining undrawn for more than a year, shall cease to be payable.

(2) If the pensioner afterwards appears or a claim is presented on his behalf, the payment of monthly pension accruing thereafter may be resumed, but the arrears shall be paid as per the procedure prescribed by the Controller General of Accounts.

(3) A gratuity payment order shall remain in force for one year only.

**34. Death of pensioner.**— Subject to any rule or order made by the Government in this behalf, the payment of arrears of pension due in respect of a deceased pensioner shall be regulated by the following conditions, namely:-

- a) pension shall be drawn for the day of pensioner's death, the hour at which death takes place has no effect on the claim;
- b) on the death of a pensioner, payment of any arrears actually due shall be made to the heirs of the pensioner.

**35. Submission of life certificate and other certificates.**—(1) The pensioner or family pensioner shall be required to furnish life certificate each year in the format prescribed by the Government.

(2) The pensioner or family pensioner may submit the life certificate as well as other certificates to any branch of the bank through which his or her pension or family pension is being disbursed.



- (3) A life certificate issued online by a Government agency (Jeevan Praman) as a result of Aadhaar Biometric Authentication shall also be accepted as a valid certificate.
- (4) A pensioner who produces a life certificate signed by any person prescribed by the Government is exempted from personal appearance.
- (5) Retired Central Government, Group 'A' officers are required to furnish a declaration in the form prescribed regarding acceptance and non-acceptance of commercial employment within one year from the date of retirement and also about acceptance or non-acceptance of any employment under any Government outside India.
- (6) Pensioner shall be required to furnish a non-employment certificate once in a year.
- (7) Pensioner or family pensioner shall be required to furnish marriage or re-marriage certificate, non-earning certificate, disability certificate, as the case may be.
- (8) The detailed procedure to be observed by the pensioner or family pensioner for furnishing various certificates shall be as specified in the Subsidiary Instructions.

**Note:** The pension including dearness relief for November onwards may not be credited by the bank in case the pensioner fails to submit requisite certificate except non-employment certificate or employment or re-employment certificate on due date.

**36. Revision of pension.**— In cases where the amount of pension payable is revised for some reason, payment at the revised rate, including arrears, if any, may be paid in the manner specified by the Controller General of Accounts and Department of Pensions and Pensioners' Welfare.

**37. Family pension.**— The family pension shall be disbursed by pension disbursing authorities as per the procedure or orders issued by CGA or Department of Pension and Pensioner's Welfare from time to time.

**38. Defence pensions.**—(1) Subject to such general or special orders as Government may issue in this behalf, the procedure to be observed by Pension Disbursing Officer in making payments to Defence pensioners may be specified by departmental regulations.

(2) Special care shall be taken in identifying Defence pensioners claiming single payments.

(3) The mere production of a letter purporting to have been issued by an officer of Controller General of Defence Accounts shall not be considered sufficient for this purpose.

**39. Departmental treasure chests.**—The officers in charge of Military Treasure Chests and such offices of the Department of Posts as are authorised to perform all or any prescribed part of the duties of a Treasury Officer in respect of custody of the cash balance, and claims against the Government that may be presented to them for disbursement; and also in respect of moneys that may be tendered to them for credit to the Government Account, shall have to observe the provisions of these rules.

**40. Adjustment of transactions with State Government.**— No transactions of the Government with a State Government shall be adjusted against the balance of the Government except in accordance with such directions as may be given by the Controller General of Accounts on the advice of the Comptroller and Auditor General of India to regulate the procedure for the accounting of such transactions.

**41. Rounding off.**— The fraction of a rupee in paise in Government transactions shall be rounded off to the nearest rupee or as per the instructions issued by the Government.

**42. Overcharges.**— Subject to such special orders as the Government may issue in any case, the responsibility for an overcharge shall rest primarily with the drawer of a bill and it is only in the event of culpable negligence on the part of the controlling officer or of the PAO that the question of recovery from either of them may be considered.

**43. Audit objections and recoveries.**— (1) Every Government servant must attend promptly to all objections and orders communicated to him by the PAO, Internal Audit Officer and Assistant Audit Officer or Senior Audit Officer.

**Explanation.**—For the purposes of this rule,

(i) "Internal Audit Officer" means any officer subordinate to, or under superintendence of the Head of Accounting Organisation;

(ii) “Assistant Audit Officer or Senior Audit Officer” means any officer subordinate to, or under the superintendence of the Comptroller and Auditor-General.

(2) When a PAO disallows a payment as unauthorised, the disbursing officer is bound not only to recover the amount disallowed but to refuse to pay it in future till the PAO authorises the payment to be resumed.

**Note:** If a Government servant from whom a recovery is ordered is transferred to the jurisdiction of another disbursing officer, the orders of recovery shall be passed on to that disbursing officer without delay.

(3) Recoveries may not ordinarily be made at a rate exceeding one-third of pay unless the Government servant affected has, in receiving the excess, acted contrary to orders or without due justification or taken an advance for specific purpose and not utilised it for the purpose within the prescribed period and failed to refund the outstanding amount within the stipulated date.

**44. Authority competent to frame departmental regulations.**— (1) Where, under the provisions of these rules, detailed procedure with respect to any matter is required to be prescribed or regulated by departmental regulations, such regulations relating to particular Departments shall be made by that Ministry or Department in consultation with Ministry of Finance through Controller General of Accounts.

(2) Nothing contained in this rule shall affect the validity of any order, instruction or direction contained in any authorised departmental regulations except in so far as such order, instruction or direction is inconsistent with or repugnant to any distinct provision contained in these rules.

**45. Power to relax.**— The Government may, subject to such restrictions and conditions, if any, as it may think fit to impose, dispense with or relax the provisions of any of these rules.

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NALIN KUMAR SRIVASTAVA, Jt. Controller General of Accounts