

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

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

Dated: 26.05.2015

To,

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

Sub: Implementation of Centralized Pension Disbursement System.

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

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

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

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

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

Enclosed: 8 Pages

-sd-  
(Ajay Mishra)  
JT. CGDA

Copy To:

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

  
(CK Bhatjiwale)  
ACGDA

## Centralized Pension Disbursement Policy

### Introduction

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

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

