

OFFICE OF THE  
**MILITARY ACCOUNTANT GENERAL**  
Kashmir Road, Rawalpindi Cantt.

No. 10/AT/Pen/3318/7F-DCS

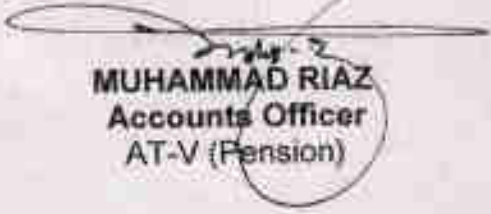
05 July, 2021

To

1	The CCMA (GHQ) Rawalpindi	3	The CAAF (AHQ), Peshawar
2	The CNA, Karachi	5	The CLA (DS), Lahore
4	The CMA (DP), Rawalpindi	7	The CMA (LC), Lahore
6	The CMA (KC), Karachi	9	The CMA (PC), Peshawar
8	The CMA (MC), Multan	11	The CMA (QC), Quetta
10	The CMA (RC), Rawalpindi	13	The CMA (POF), Wah Cantt
12	The CMA (HIT), Taxila	15	The CMA (FWO), Chaklala
14	The CMA (P), Lahore	17	The CMA (ISO's), Rawalpindi
16	The CMA (OP), Rawalpindi	19	The CLA (DP), Rawalpindi
18	The Director MATI, Rawalpindi	21	The CMA (O), Rawalpindi
20	The CMA (GB), Gilgit		

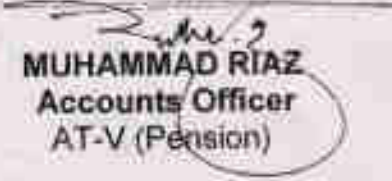
Subject: **OPENING OF PENSION ACCOUNTS FOR MENTALLY RETARTED PERSONS**

A copy of CGA office letter No. CGA/Reg/3-24/2018/150 dated: 06-2021 and State Bank of Pakistan letter No. BC&CPO/O&SSD/CGA/6387 dated: 10-06-2021 along with SBP circular dated: 08-06-2021 are reproduced herewith for information and compliance, please.

  
**MUHAMMAD RIAZ**  
Accounts Officer  
AT-V (Pension)

Copy to:

- i. GHQ AG's Branch PPA Dte. Rawalpindi
- ii. Naval Headquarters, Islamabad.
- iii. Air Headquarters, Peshawar.
- iv. PS to the MAG
- v. APS to Dy. MAG
- vi. APS to AMAG (AN)
- vii. APS to AMAG (ME&A)
- viii. All Officers in MAG's Office
- ix. All Sections in MAG's Office
- x. AT/Pen/03161, 03278, 03284, 03286, 03308, 03309, 03310, 03335, 03336, 03339, 03135.

  
**MUHAMMAD RIAZ**  
Accounts Officer  
AT-V (Pension)

*By  
upload.*



**GOVERNMENT OF PAKISTAN**  
**OFFICE OF THE CONTROLLER GENERAL OF ACCOUNTS**  
 CGA Complex, FBC Building, Sector G-5/2  
**ISLAMABAD**

Ph No: (051-9207215), Fax No: 051-9204622 www.cga.gov.pk

No. /CGA/Reg/3-24/2018/150

Dated:- 06.2021

The Accountant General Pakistan Revenues, Islamabad.	The Military Accountant General, Rawalpindi.
The Accountant General, Punjab, Lahore.	The Accountant General Sindh, Karachi.
The Accountant General KP, Peshawar.	The Accountant General Balochistan, Quetta.
The Accountant General AJ & K, Mirzafarabad.	The Accountant General Gilgit Baltistan, Gilgit.
The Director General Accounts Works, Lahore.	The Directorate of Account, Pakistan Post Office Department, Lahore.
The FA & CAO, Pakistan Railways, Lahore.	The CAO, Ministry of Foreign Affairs, Islamabad.
The Director Budget & Accounts, Pak PWD, Islamabad.	The CAO Mint, Lahore.
The CAO GSP, Quetta.	The Director General MIS, Islamabad.

**Subject: Opening of Pension Accounts for Mentally Retarded Persons**

The undersigned is directed to enclose herewith a copy of State Bank of Pakistan letter No. BC&CPO/O&SSD/CGA/6387 dated 10.06.2021 on the subject cited above for compliance please.

Encl: (As Above)



*Dalila Kiran*  
 (Dalila Kiran Shakil)  
 Director (IV&R)

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 22/06/21  
 Dy. Dir. IV&R*

*Aman ul Haq*



STATE BANK OF PAKISTAN  
BANKING CONDUCT & CONSUMER PROTECTION DEPARTMENT  
11, CHUNDRIGAR ROAD  
KARACHI

No. BCB/CPD/O&SSD/CGA/6387

June 10, 2021

Ms. Dalila Kiran Shakil,  
Director (M & R),  
Controller General of Accounts,  
CGA Complex, FBC Building, Sector G-5/2,  
Islamabad.

Dear Sir,

Opening of Pension Accounts for Mentally Retarded Persons

This is with reference to your letter No. 1942/CGA/Reg/3-24/2018/150 dated April 22, 2021 on the captioned subject.

In this regard, we are pleased to inform that State Bank of Pakistan has issued a circular letter enabling provision of Account Opening for Mentally Disordered Persons. A copy of the related press release and the circular letter is enclosed herewith for your information.

Yours sincerely,

Muhammad Masoodi  
Joint Director

Enc: As Above

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19.06.2021

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on file ps

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Reg. Diary No. 217  
15-06-2021

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## External Relations Department

ERD/M&PRD/PR/01/2021-58

June 8, 2021

### SBP facilitates account opening of mentally disordered persons through court appointed manager

SBP has provided a major facilitation to mentally disordered persons by allowing them to open a bank account through a well-defined account opening process. The process has been devised after thorough consultation with stakeholders. Now, for the first time in Pakistan, mentally disordered persons will be able to open a bank account under a new category of customers account namely "mentally disordered person account" introduced by SBP in its AML/CFT/CPF regulations. State Bank has advised all banks to facilitate the mentally disordered persons by allowing them to open and maintain a bank account with the help of a court appointed manager as per the applicable laws related to mental health. Account opening process will include presentation of valid identity documents and biometric verification through NADRA of mentally disordered person and court appointed manager. Moreover, bank will verify certified true copy of court order to ensure authenticity of the appointed manager. All CDD requirements should be completed for both persons to meet AML/CFT/CPF Regulations.

It may be recalled that SBP has earlier taken several measures and initiatives in consultation with banking industry for Persons with Disabilities like giving special consideration for their employment and improvement in accessibility infrastructure such as ramps and wheelchair facilities in their branches. SBP has also made available subsidized financial facilities and credit guarantee schemes for differently abled persons. All these measures are being undertaken under a broader objective of improving financial inclusion in the country.

SBP's current step along with a new comprehensive financial inclusion policy for Persons with Disabilities to be unveiled shortly by SBP will pave the way for universal financial inclusion including those of marginalized segments.

For details:

<http://www.sbp.org.pk/board/2021/CS20.htm>

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Circulars/Notifications - Banking Policy & Regulations Department



SBPD Circular Letter No. 20 of 2021

June 06, 2021

The President/Chief Executive  
All SBP Registered Offices (RROs)

Dear Sir/ Madam,

**Provision of Account Opening for Mentally Disabled Persons -  
AMUCCT/CPY Regulations**

Please refer to SBP's instructions regarding accessible financial infrastructure for differently-abled persons as issued and amended from time to time.

2. In order to address difficulties faced by mentally disabled persons, SBP in consultation with stakeholders has decided to facilitate mentally disabled persons with regard to opening and maintaining a bank account as per the applicable laws related to mental health.

3. Accordingly, a new category of customer account i.e. 'mentally disabled person account' has been introduced and the related requirements have been made part of amendments of the AMUCCT/CPY Regulations.

4. All SBP RROs are advised to exercise meticulous compliance with the given instructions and provide proper guidance to their customers so that the 'least-qualified managers of the market, non-accustomed' do not face any difficulty or lag regard.

5. Please acknowledge receipt.

Yours,  
Director  
Circulars/Notifications Department

Yours Truly,  
Sir  
(Muhammad Saleem)  
Additional Director

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Annexure to BPRD Circular Letter No. 20 dated June 08, 2021

Part-B: Definitions

The following new definitions added in the regulations at Sr. No 36 and 37:

36) "Court appointed Manager" means a person appointed by the competent court to operate bank account of a mentally disordered person under the applicable laws on mental health.

37) "Person with Mental Disorder" means a person with mental illness as defined in the applicable laws on mental health.

Annexure II:

Minimum Documents to be obtained for Identification of Customer/ Occasional Customer

The following new category/type of customers added at Sr. No 14 in the Annexure-II

Sr. No	Type of Customers	Documents/ papers to be obtained
14)	Mentally Disordered Person Account	1) Copy of applicable valid identity documents of mentally disordered person and court appointed manager under the applicable laws related to mental health. 2) Certified true copy of court order for appointment of manager for mentally disordered person. 3) Verification of identity document through biometric verification from NADRA for both persons i.e. mentally disordered person and the manager appointed by court. In this regard SBP RIs shall refer for further guidance Para 5 Regulation - 2 of this document. 4) Verification of court order from the concerned court (to be obtained by bank). 5) Account would be opened in the name of mentally disordered person and the same will be operated by the court appointed manager. 6) All CDD requirements should be conducted / completed for both persons. 7) In case of change of manager by the court, the CDD formalities will be conducted for the new appointed manager by the bank afresh.