

O/o-13014(12)/2/2021-IT Technical/6763 /147
Government of India
Ministry of Finance
Department of Expenditure
Central Pension Accounting Office
Trikoort- II, Bhikaji Cama Place
New Delhi – 110066

Date: 26.11.2021

OFFICE MEMORANDUM

Sub: Expeditious settlement of family pension cases by banks

The Department of Pension & Pensioners' Welfare (DP&PW) vide its O.M. 3(8)/2021-P&PW(H)-7246 dated 16th June 2021 had issued a list of documents to be submitted by the family pensioners (spouse/family member, whose name is included in the PPO)

2. Subsequently, references have been received from various banks seeking clarification on certain points from the O.M. dated 16.06.2021. The matter was taken up with DP&PW and the clarifications provided by DP&PW are as under:

S.No.	Query	Clarification received from DP&PW
1.	Whether "Letter of Undertaking" for recovery of any erroneous overpayment made by the bank is required from the family pensioner to start the family pension to him/her.	<p>Letter of undertaking for recovery of any erroneous overpayment made by the Bank to the pensioners/family pensioners is an arrangement between the Bank and its customers. Normally, the banks obtain the undertaking for recovery of erroneous overpayment from all account holders and the family pensioner is no exception to that.</p> <p>It is not the intention of the instructions issued by DP&PW vide OMs dated 16.6.2021 to stop the Bank from obtaining the undertaking from the claimant for family pension. The Bank may obtain this undertaking along with other necessary documents when the claimant for family pension visits the Bank. However, if for some unavoidable reason, the family pensioner is not able to submit the undertaking immediately, non-submission of the undertaking should not be a reason for non-commencement of the family pension and disbursement of family pension may not be delayed on the ground of non-submission of the said undertaking.</p>

2.	Whether documents like marriage - remarriage certificate / income certificate is required to be obtained from the family pensioner who is not co-authorised.	Family pension is sanctioned by the pension sanctioning authority after ensuring that the family pensioner fulfils the eligibility conditions regarding income and marriage/remarriage. Therefore, after issue of a PPO, Banks may not ask for declarations in these respects from the family pensioner at the time of commencement of family pension. However, banks may collect these declarations in the month of November every year as per the present practice. In case, however, the PPO for family pension is issued before November and the family pension is started in/after the month of November, then these declarations (wherever applicable) may be obtained from the family pensioner at the time of commencement of family pension.
3.	Whether documents like marriage - remarriage certificate / income certificate is required to be obtained from the family pensioner who is co-authorised.	In cases where family pension is to be commenced by the Bank to a family pensioner whose name is already included in the PPO available with the Bank, the declarations may not be sought at the time of commencement of family pension. Banks may collect these declarations in the month of November every year as per the present practice. In case, however, the death of a previous family pensioner occurred before November and the family pension is started in/after the month of November, then these declarations (wherever applicable) may be obtained from the family pensioner at the time of commencement of family pension.

This issues with the approval of Chief Controller (Pensions)

DPnPW's

Encl-1) OM. dated 16.06.2021

2) OM NO. 3(8)/2021 - PE PW(H) - 7246

dt. 10.09.2021

A Rawat

(Anang Rawat)

(Assistant Controller of Accounts)

To,

1. Heads of CPPCs of all authorized Banks
2. Head of GBD/GBU of all authorized Banks

Copy for information to:-

1. PS to CC(P), CPAO
2. Sr. TD (NIC), CPAO, New Delhi
3. PA to CA, CPAO



सत्यमेव जयते

No. 3(8)/2021-P&PW(H)-7246

भारतसरकार / Government of India

कार्मिक, लोकशिकायत और पेंशन मंत्रालय / Ministry of Personnel, Public Grievances and Pensions

पेंशन और पेंशन भोगी कल्याण विभाग / Department of Pension and Pensioners' Welfare

8 वीं मंजिल, बी-विंग, 8th Floor, B-Wing,
जनपथ भवन, जनपथ, Janpath Bhawan, Janpath,

नई दिल्ली-110001 / New Delhi-110001

Dated: 16th June, 2021

To,

The CMDs /CPPCs of all Pension Disbursing Banks

Subject:-Expeditious settlement of family pension cases by banks.

Sir,

I am directed to say that instances have been brought to the notice of this Department where, on death of a pensioner, the spouse/family members of the deceased pensioner are asked by the Pension Disbursing Banks to submit details and documents, which are otherwise not required for commencement of family pension. This amounts to harassment of the spouse and family members and often leads to avoidable delay in commencement of family pension by the Banks.

2. The spouse/family member, whose name is included in the PPO issued to the deceased pensioner, is required to submit **only** the following details/ documents for commencement of family pension to him/her:

I In cases where the deceased pensioner and spouse were holding a joint account:

- A simple letter/application for commencement of family pension
- Death certificate in respect of the deceased pensioner
- Copy of PPO issued to the pensioner, if available
- Proof of age/date of birth of the applicant

The spouse/family member is not required to submit the details in Form 14 to the Bank for commencement of family pension.

II In cases where the spouse did not have the joint account with the deceased pensioner;

- Application in Form 14 bearing the signatures of two witnesses
- Death certificate in respect of the deceased pensioner

- Copy of PPO issued to the pensioner, if available
- Proof of age/date of birth of the applicant

Form 14 is not required to be attested by a Gazetted officer, etc. The paying bank will identify the spouse/family member based on the information given in the PPO and its own "Know Your Customer" procedures.

III In cases where, on death of the pensioner and spouse, family pension has to pass over to another family member;

- If the other family member has been co-authorized for family pension in the PPO, the same procedure as in sub-para II above shall be followed.
- If the name of the other family member is not included in the PPO, he/she may be advised to approach the office which the Government servant/pensioner last served, for issue of a fresh PPO.

3. You are requested to issue suitable instructions to the CPPC(s) and the pension paying branches of your Bank to obtain only the minimum essential details/documents, as mentioned above, from the claimants of family pension, and to ensure that they are not subjected to any harassment by seeking unnecessary details and documents. **The details of family members, other than the Applicant, are not relevant for commencement of family pension by the bank and the same should not, therefore, be sought from the Applicant under any circumstances.**

4. A half-yearly statement on the progress of sanction of family pension may be submitted to this Department latest by 15th of October and 15th of April, in the enclosed format.

5. This may be treated as **MOST URGENT**.



(Naresh Bhardwaj)

Deputy Secretary to the Government of India

Tel No:- 23350020

Copy to:

Secretary, Department of Financial Services for kind information.

**Statement for the period from 1st April to 30thSeptember / 1st October....
to 31st March, /**

No. of Family Pension claims brought forward	No. of Family Pension claims received during last six months	No. of cases in which family pension commenced during last six months in					No of family pension cases pending for			
		Less than one month	1-3 months	3-6 months	6-9 months	9-12 months	1-3 months	3-6 months	6-12 months	More than one year

In cases where family pension has been sanctioned after one month and the cases which are pending for more than one month, the reasons for the delay and remedial action taken to avoid delays in future may also please be indicated in the statement.

No. 3(8)/2021-P&PW(H)-7246

भारत सरकार /Government of India

कार्मिक, लोक शिकायत और पेंशन मंत्रालय/Ministry of Personnel, Public Grievances and Pensions

पेंशन और पेंशनभोगी कल्याण विभाग/Department of Pension and Pensioners' Welfare

8 वीं मंजिल, बी-विंग, 8th Floor, B-Wing,
जनपथ भवन, जनपथ, Janpath Bhawan, Janpath,
नई दिल्ली-110001 /New Delhi-110001

Dated: 10th September, 2021

To,

Chief Controller (Pension)
Central Pension Accounting Office
Trikoat, Bhikaji Cama Place,
New Delhi:-110066

Subject:-Expeditious settlement of family pension cases by banks – Clarifications sought by the Banks.

Sir,

I am directed to refer to CPAO's letter No CPAO/IT & Tech/Clarification/13 (Vol-III)/6763/2021-22/75 dated 19.08.2021 on the above subject and to say that the following issues have been raised by some Pension Disbursing Banks in regard to this Department's OM No. 3(8)/2021-P&PW(H)-7246 dated 16.06.2021.

(i) Whether "Letter of Undertaking" for recovery of any erroneous overpayment made by the Bank is required from the family pensioner to start the family pension to him/her?

(ii) Whether declaration regarding re-marriage is required to be obtained by the Bank before commencing family pension to the spouse?

(iii) Whether declarations regarding income and marriage/ re-marriage are required to be obtained by Bank before commencing family pension to a family member other than spouse?

2. Letter of undertaking for recovery of any erroneous overpayment made by the Bank to the pensioners/family pensioners is an arrangement between the Bank and its customers. Submission of such an undertaking may not be made a pre-condition for commencement of pension or family pension. Therefore, disbursement of family pension may not be delayed on the ground of non-submission of the said undertaking.

3. Family pension is sanctioned by the pension sanctioning authority after ensuring that the family pensioner fulfils the eligibility conditions regarding income and marriage/remarriage. Therefore, after issue of a PPO, Banks may not ask for declarations in these respects from the family pensioner at the time of commencement of family pension. However, banks may collect these declarations in the month of November every year as per the present practice. In case, however, the PPO for family pension is issued before November and the family pension is started in/after the month of November, then these declarations (wherever applicable) may be obtained from the family pensioner at the time of commencement of family pension.

4. Similarly, in cases where family pension is to be commenced by the Bank to a family pensioner whose name is already included in the PPO available with the Bank, the declarations may not be sought at the time of commencement of family pension. Banks may collect these declarations in the month of November every year as per the present practice. In case, however, the death of previous family pensioner occurred before November and the family pension is started in/after the month of November, then these declarations (wherever applicable) may be obtained from the family pensioner at the time of commencement of family pension.

5. CPAO is requested to clarify the position to the Banks accordingly.

6. This issues with the approval of Joint Secretary (Pension).

Yours faithfully,

Rajesh Kumar
(Rajesh Kumar)

Under Secretary to the Government of India

Tel No:- 23310108

Copy to:-

CMDs/CPPCs of all Pension Disbursing Banks.