Steps to be taken for Settlement of Family Pension Proposal

During the interactions with the family members of our ex-colleagues & members of our association, it is observed that the family members are occasionally facing problems to submit family pension proposal and to get start with the family pension. Instead of coming out of the difficult situation faced by the spouse or son/daughter of the demised member of our PNB family, they often have to face a difficult situation as to how to start the process of getting family pension, whom to meet, and how to complete the formalities.

After the implementation of the online process for submission & completion of the family pension proposal, there will be no need to complete proposals in hard copies and submit the same to the pension paying branch.

The following are the steps to be taken by the members of the family to get family pension:

- Family Pension proposal have been made compulsory to be entered in HRMS module w.e.f. 15.03.2014 & onwards. The system has been converted to paperless after a period of parallel run from 15.03.2014 onwards for making the process conversant amongst the branch functionaries as well as to make the system more free of deficiencies, if any, after getting feedback from the field users. At present, the proposal is totally paperless and parallel run has been totally dispensed with.

- The proposed pension module is made paperless. For that, documents to be submitted to the pension paying Branch by the family pensioner are (1) Birth Certificate of dependants, (2) Death certificate of pensioners, (3) Contact no of the family pensioner, (4) 16 digit account no of family pensioner, (only in the name of the family pensioner, deleting the name of the existing member, after death), (5) Recent passport size photograph of the family pensioner (for photo upload in the system) or any other document/information as required by the pension paying branch officials through ‘family pension information draft’ to be obtained from the pension paying branch. Please get it signed by the family pensioner & get the signature of the witnesses and submit to the pension paying branch.

- Family pensioner is requested to submit the correct information required in ‘family pensioner information draft’ as above, since these information will become the basis for preparing family pension and in case of pre-deceased spouse, eligibility of other family pensioner as dependant son or daughter according to PNB Pension Regulations, 1995.
• Ensure that the pension paying branch will mark the death of the pensioner in the software at navigation:

**Main Menu > Manager Self Serviced > Terminal Benefits (submission) > Add/Update/Recommend Pension > Pension Certificate Detail.**

On following the navigation, screen opens in which on inserting the PF no, another screen will open where death particulars of pensioner (just below the Life Certificate field) will be inserted. After inserting the death particulars, software will calculate the recovery of the excess pension paid, if any, which will be recovered and particulars of recovery will be mentioned in the system like *TM No and amount recovered*. Please ensure to get the information from the branch officials for the amount of excess pension to be refunded and give them authority to deduct the same from the deceased pensioner’s linked pension account. **Please don’t forget to note the TM no & date of the transaction and from the branch to avoid future complicacy.**

• After marking death and recovery of pension by the pension paying branch will follow the same navigation like normal pension case on following the navigation:

**Main Menu > Manager Self Serviced > Terminal Benefits (submission) > Add/Update/Recommend Pension > Add/Update Proposal – BM.**

• On the screen opened, the branch has to click ‘add a new value’ and insert PF no and click ‘Add’. A message will appear as ‘Do you want to create another proposal?’ Yes or No. The branch has to submit for a fresh family pension proposal of the pensioner then he has to press ‘Yes’. The existing pension proposal will open with new request date, which is the system date i.e. today’s date which in the original proposal was date of submission of original pension proposal.

• This pension proposal with new system date contains all the information on the basis of which existing pension and normal family pension had been fixed. The branch will have to change the Action in Page 2 (Pension Proposal Details) to Pension – ‘Death as pensioner’ and input contact no & other details of the family pensioner as obtained in the family pensioner information sheet as stated earlier. The name of the family pensioner will be populated by the system on the fourth page from the software as recorded at the time of original pension proposal, please have a watch over the record as correct or not from asking the same to the branch official. Please watch over the entry of the nomination details and the name of the witness at the bottom of the third page on request to the branch authority. The family pension and enhanced family pension with period up to which it payable, if applicable, are calculated by the software on the last page.
The members are requested to pursue the branch authority to verify the correctness of the data mentioned therein with the family pensioner or any other family member of the deceased pensioner, if they desire, and then recommend the same for onward submission to Circle Office and ultimately to Head Office PF & Pension Department, HO, New Delhi for final sanction & disbursement. A specimen copy of the print of the proposal may be taken from the link at the bottom of the second page by the branch authority for reference and record.

**Some useful information about the eligibility of the family pensions**

According to PNB (Employees’) Pension Regulations, 1995, the following persons are eligible for family pension in case of death of an employee pensioner:

1. In case of widow or widower, up to the death or re-marriage, whichever is earlier.

2. If the spouse is pre-deceased, in case of son or daughter (including widowed or divorced) till he/she attains the age of 25 years or up to the date of his/her marriage/remarriage, whichever is earlier. If on continuation of family pension payable to son/daughter before 25 years’ of age, he/she starts earning a sum of Rs 2550/- p.m. from employment in Government/Private sector/self-employment etc. family pension is discontinued/not admissible. If the son/daughter of an employee is suffering from any disorder or disability of mind or physically crippled or disabled so as to render him/her unable to earn a living even after attaining the age of 25 years, family pension shall be payable to such son/daughter for life subject to certain conditions narrated in the said regulations as under:

3. The family pension to son/daughter are payable in the order of their birth and the younger of them shall not be eligible for family pension unless the elder next above him/her become ineligible for grant of family pension. If the disabled son/daughter is one among two or more children, the family pension shall be initially payable to the minor children in order to set out the above norm until the last minor child below 25 years becomes ineligible and thereafter family pension shall be resumed for life in favour of the such son/daughter suffering from such disability.

4. Before allowing such family pension for life, the competent authority shall satisfy through medical certificate from a registered medical officer approved by Bank and the certificate is to be renewed for a period of every three years.

**Amount of family pension in case of death of the pensioner before the age of 65 years or before superannuation**
Please note that in case of death of an employee receiving normal pension, expires before attaining the age of 65 years, the family pension payable shall be doubled till attainment of the age of 65 years had he survived. In case of an employee, who dies while in service before attaining superannuation, the family pensioner shall be eligible to double family pension payable according to regulation for a period of maximum 7 years or after attainment of age of 65 years had he survived, whichever is earlier.

**List of Forms to be submitted for Family Pension Proposal**

The following forms are prescribed by HO: Pension Fund Department for submission of family pension proposal. If the branch insists on submission of forms manually then these set of forms are required to be submitted:

1. Annexure-10 - Application for grant of family pension.
2. Annexure-11 - Family Pension Payment Proposal
3. Annexure- 9
4. Annexure - 14 (Revised)
5. Death certificate duly issued by Registrar of Birth & Death (duly attested by the incumbent)
6. Birth certificate, (if family pension is in favour of children)
7. 4 copies of Identity-Form duly attested by the incumbent under his/her signature, seal and GBPA (both photograph and signature)
8. If captioned staff is an ex-serviceman, please submit:
   **Option for family pension in terms of PDC No. 1713 dated 27.03.2000.**
   **Two copies of Defense PPO / Discharge Certificate duly attested by the incumbent in case the subject opts for family pension from the bank.**

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