

सरकारी कारोबार एवं संपर्क विभाग, दिल्ली
GOVERNMENT BUSINESS & RELATIONSHIP DEPARTMENT, DELHI

निर्देश परिपत्र:क्र: 22521
Instruction Circular No:22521

दिनांक:16.02.2022
Date :16.02.2022

प्रति: समस्त शाखाये / कार्यालय,
TO: ALL BRANCHES/OFFICES

विषय: सीपीपीसी में परिवार पेंशन शुरू करने का केंद्रीकरण
Sub: Centralization of Commencement of Family Pension at CPPC

Pension is a social security measure for retired government servants and meant to be a support system to superannuated govt. employees and their family members. In this backdrop, the Pension Disbursing Authorities (PDA), like bank needs to be very sensitive to the requirements of pensioner's/family pensioners so that they should not face any hardship. But it has been observed that a large number of the complaints received in the Department relates to the delay by the Bank in commencement of Family Pension on the death of the superannuated pensioner leading to increase in grievances.

Therefore, to streamline the process of commencement of Family Pension it has been decided to centralize the process at CPPC and our earlier Circular no CO: GBD:15518/2018 dated 09th August, 2018 stands withdrawn on issuance of this circular.

Reporting of Death of Pensioner/Family Pensioner to CPPC

Branches are required to send an email to cppc@unionbankofindia.com immediately on receipt of intimation regarding death of pensioner/ family pensioner along with the duly attested copy of *Death Certificate mentioning Account Number, PPO Number, SOL ID and name of the Treasury*. CPPC will then stop the pension of the deceased pensioner and initiate recovery, if any.

As per RBI guidelines, ***death of the pensioner has to be reported to the Bank at the earliest and in any case within one month of the demise, so that the bank can discontinue the pension crediting into the account.*** However, if any amount has been credited wrongly to the account, it shall be recoverable from the pension account, or any other account held by the pensioner/spouse either individually or jointly. The legal heirs, successors, executors etc. shall also be liable to refund any amount, which has been wrongly credited to the account.

Branches should not settle any claim of the deceased pensioner/ family pensioner account till the recovery is made in full by CPPC.



Guidelines on Centralized Commencement of Pension/ Family Pension by CPPC

CASE: I - Details of Family Pensioner available in Original PPO of the Deceased pensioner.

If Family Pension is sanctioned in PPO itself, branches are advised to approach the Family Pensioner to submit the Application for the grant of family pension after death of the pensioner (available in GBM) duly completed in all respect and enclosing the required Documents/Certificates as per **Checklist and Annexure** appended in this Circular. **Branches to ensure strict compliance of KYC-AML guidelines issued by our Bank in this regard while obtaining application for conversion of Family Pension and branch should send all the mentioned documents duly attested by the Branch Head/Officer-in-Charge (in absence of Branch Head) with stamp to our CPPC, Green Park, New Delhi, in original by retaining the xerox copy at their end for record purpose in a separate file.**

CASE: II - Detail of Family pensioner(s) not present in Original PPO of the Deceased pensioner.

If the name of the family pensioner(s) is not present in the PPO of the deceased pensioner, Claimant(s) of family pension may be advised to approach the PPO Issuing Authority/ Office which the Government servant/pensioner last served, for issuance of revised PPO mentioning the name of eligible family pensioner if any.


CASE: III - Death of both Pensioner and Family Pensioner(s) mentioned on PPO.

If any claimant approaches Bank for continuation of the family pension claiming his eligibility to family pension he/she may be advised to approach the PPO Issuing Authority/ Office which the Government servant/pensioner last served, for issuance of revised PPO mentioning the name of eligible family pensioner if any.

After receiving the Documents/Certificates duly filled in and attested by Branch, CPPC will convert the Service Pension to Family Pension.

In exceptional cases, branch may scan the complete set of documents in one single PDF file (less than 2 MB) and may be named as *accountnumber.pdf* wherein account number is "account number of family pensioner" to expedite the process to avoid customer complaint and branch should confirm in the email regarding dispatch of the original papers.

All the branches are advised to take careful note of the above and ensure strict compliance.


(आर. के. जागलान) / (R K Jaglan)
वीअच - महाप्रबंधक / VH-GENERAL MANAGER

SOP for Branches to Commence Pension/Family Pension

- Inform the CPPC regarding death of the service pensioner through mail to cppc@unionbankofindia.com to stop the further payment of pension mentioning the name of the treasury, account number, PPO number and Sol ID.
- Check the PPO whether family pension is sanctioned or not? If yes, approach the family pensioner to submit the death certificate application and other documents as per checklist.
- Submit the attested copy of death certificate to recover the excess pension paid from the date of death, (If any). Till recovery is made in full, do not close the SB account of the service pensioner.
- Once recovery is made in full, branches are advised to forward the complete set of documents to CPPC, Green Park, New Delhi.
- Before sending the application, branch has to ensure that all forms are **duly filled and signed on all pages by branch head or officer-in-charge (in absence of branch head)** along with the stamp of the branch.
- Only after receipt of all completed documents as per checklist, CPPC will do the needful and regular family pension will commence within two weeks and will be credited to the account in the month end along with regular payment.
- Branch to note that if any query arises on account of pension issuing authority i.e. treasury, the same will be intimated to branch for further action.
- In case of death of the existing family pensioner, branch has to intimate the CPPC the date of death along with the copy of death certificate to enable CPPC to stop and recover the excess pension paid, if any.
- Xerox copy of complete set of documents are to be kept in branch in a separate file of the pensioner.
- Branch has to strictly adhere all KYC Compliance guidelines in vogue during acceptance of family pension application.
- Branches should not settle any claim of the deceased pensioner/family pensioner account till the recovery is made in full by CPPC.

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Appendix

The list of documents is mentioned below: -

- Checklist (**Annexure I**)
- Obtain application for the grant of family pension after death of the pensioner (**Annexure II**)
- Certified copy of death certificate
- Life Certificate of family pensioner (**Annexure -III**)
- Re-Marriage/Marriage Certificate (**Annexure IV**)
- Letter of Undertaking (**Annexure V**)
- Non-employment / Re-employment Certificate (**Annexure - VI**)
- PAN- Branches to confirm the updation of PAN in fincore
- Aadhaar- Branches to confirm the updation of aadhaar number in fincore
- Front page of passbook
- One color photo (to be pasted on application)
- Mobile number - (mandatory field) confirmation that mobile number is updated in the account in fincore.
- Email-id - (optional) confirmation that email-id is updated in the account in CBS.
- In case any form is irrelevant for a particular pensioner, it should be marked as **“Not Applicable”** and should be signed by the branch head or officer-in-charge (in absence of branch head).

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Union Bank of India			
Centralised Pension Processing Cell			
S-24, Second Floor, Shri Aurobindo Marg,			
Block A, Green Park Extension			
Green Park, New Delhi 110016			
Checklist for conversion of Family Pension			
Sol Name		SOL ID	
PPO Number		Name of the Treasury	
Account No. Of Family Pensioner			
SL. No.	Description	Whether Submitted	
		Yes	No
1	Whether recovery of excess pension paid has been recovered in full		
2	Whether Family Pension is sanctioned in favour of claimant as per PPO (Please submit the certified copy)		
3	Application for the grant of Family Pension after Death of the Pensioner		
4	Certified Copy of Death Certificate		
5	Life Certificate of Family pensioner		
6	Employment/re-employment certificate		
7	Re-Marriage/Marriage Certificate		
8	Letter of Undertaking		
9	Certified copy of PAN (It should be updated in fincore)		
10	Certified copy of AADHAR Card (It should be updated in fincore)		
11	Whether AADHAR has been updated Fincore		
12	Front page of Passbook		
13	Whether Colour Photo of the Family Pensioner has been pasted on the Application		
14	Mobile Number of the Family Pensioner (It should be updated in fincore)		

Date
Place

Signature of the BH/DBH



**APPLICATION FOR THE GRANT OF FAMILY PENSION
ON THE DEATH OF PENSIONER**

ANNEXURE II

1. **Name of the Applicant :**
 - (i) Widow / Widower :
 - (ii) Guardian (if the deceased person is :
survived by minor child or minor children)
2. **Name and age of surviving widow / widower :
and children of the deceased Government
servant / pensioner**

Sr. No.	Name	Relationship with deceased pensioner	Date of Birth in Christian era
1.			
2.			
3.			
4.			

3. **Name of the deceased pensioner :**
4. **PPO No.**
5. **Date of death of the Government
servant / pensioner**
6. **Office / Department / Ministry in
which the deceased Government
servant / pensioner served last**
7. **If the applicant is a guardian,
date of birth or minor and relationship
with the deceased
Government servant / pensioner**
8. **If the applicant is a widow /
widower the amount of service
pension which she / he may be
in receipt on the date of death
of the husband / wife**
9. **Full address of the applicant**
10. **Place of payment of pension and
gratuity
(Public Sector Bank Branch & Pay
Accounts Office)**



11. **Signature or left hand thumb impression of the applicant***
12. **Attested by :**
Name _____
Signature _____
Full address _____
13. **Witnesses :**
(i) _____
(ii) _____

ENCLOSURES :

1. **Two specimen signatures of the applicant or left hand thumb: impression* duly attested. (To be furnished in two separate sheets)**
2. **Two copies of passport size photograph of the applicant, duly attested.**
3. **Descriptive roll of the applicant duly attested in duplicate indicating height and personal marks, if any, on the hand, face etc. (Specify atleast two conspicuous marks)**
4. **Certificate(s) of age, two attested copies, showing the dates of birth of the children. The certificate should be from the Municipal Authorities or from the local panchayat or from the head of a recognised school if the child is studying in such school. (This information should be furnished in respect of such child or children the particulars of whose date of birth are not available with the Head Office).**

NOTE:

Attestation should be done by two Gazeted Government Officials or two or more persons of respectability in the town, village or paragana in which the applicant resides.

In case of re-marriage of the widow while applying for family pension on behalf of minor child, the widow should furnish the date of her remarriage, the branch of the Public Sector Bank at which payment is desired and her full address in the application for family pension. It is not necessary to furnish a fresh application or the documents as they are already available with the pension papers on which family pension was originally admitted to her.

* In case the applicant is not literate enough to sign his / her name.



UNION BANK OF INDIA

ANNEXURE III

LIFE CERTIFICATE (To be submitted by Pensioner once a year in November)

Certified that I have seen the pensioner Shri / Smt. / Ms. _____ Holder of Pension Payment Order No. _____ and that he / she is alive on this date.

- 1. Present address:
- 2. Telephone/Mobile number (if any):
- 3. E-mail address (if any):
- 4. Aadhaar number:

Name :

Designation Of authorised officer

Place:

Seal

Date:

ACKNOWLEDGEMENT

Life Certificate of Pensioner/Family Pensioner of Shri /Smt. / Ms. _____ Holder of Pension Payment Order No. _____ has been received.

Date:

Signature:

Name:

Stamp of branch



CERTIFICATE OF RE-MARRIAGE/MARRIAGE

ANNEXURE IV

I hereby declare that I have not got re-married and I Undertake to report such an event promptly to the pension Disbursing Authority/bank.

(Applicable only for widow recipient of family pension and to be furnished only once)
or

I hereby declare that I am not married/I have not got married during the past six months.

(To Be Submitted by widowers and unmarried daughters once every six months in May and November)

PLACE: _____

Signature _____

DATE: _____

Name of the Pensioner _____

P.P.O No. _____

I certify to the best of my knowledge and belief that the above declaration is correct.

Signature of a responsible officer or a well-known person

PLACE: _____

Name _____

DATE: _____

Designation _____



LETTER OF UNDERTAKING

The Branch Manager,
UNION BANK OF INDIA,
CENTRAL PENSION PROCESSING CENT,

ANNEXURE V

Dear Sir,

Reg: Payment of Pension under - P.P.O No. _____ through your office

In Consideration of your having at my request agreed to make payment of pension due to me every month, by credit to my account with you, I, the undersigned, agree and undertake to refund or make good any amount to which I am not entitled or any amount which may be credited to my account excess of the amount to which I am or would be entitled. I further hereby undertake and agree to bind myself and my heirs, successors, executors and administrators to indemnify the bank from and against any loss suffered or incurred by the bank in so crediting my pension to my account under the scheme and to forth with pay the same to the bank and also irrevocably authorized the bank to recover the amount due by debit to my said account or any account/deposits belonging to me in the possession of the bank.

Yours faithfully,

Signature:

Name:

Address:

Date:

Witness:

I

1. Signature:

2. Name:

3. Address:

II

1. Signature:

2. Name:

3. Address:



ANNEXURE VI

(see para 15.3 & 15.4 page 11 & 12)

NON-EMPLOYMENT / RE-EMPLOYMENT CERTIFICATE
(To be given by pensioner once a year in November)

(A) Existed - Deleted.

(A) I declare that I have been employed / re-employed in the Offices which is a part of / financed by _____ and emoluments during the year ended November, 20 or during the month of with the said year.

(a)

Pay _____

(b) Special Pay _____

(c) Other Allowances / Fees / Honorarium _____

(It includes D.A., A.D.A., these to be shown clearly)

Further, that the orders of my re-employment do/do not stipulate my pension being held in abeyance during the re-employment period

I declare that I have not accepted any commercial employment in India.

Or

I declare that I have accepted commercial employment in India, after obtaining previous sanction of the Central Government and none of the conditions, if any, attached thereto has been violated.

Or

I declare that I have accepted Commercial Employment in India without obtaining the sanction of Central Govt.

Note - This declaration is required to be given for a period of two years from the date of retirement.

(B) I declare that I have not accepted any employment under a Govt. outside India / an International Organisation of which Govt. of India is not a member.



Or

I declare that I have accepted employment under a Govt. outside India/ an International Organisation of which Govt. of India is not a member after obtaining the previous sanction of the Central Government and none of the conditions attached thereto by the Govt. has been deviated from.

Or

I declare that I have accepted employment under a Govt. outside India/ an International Organisation of which Govt. of India is not a member, without obtaining the previous sanction of the Central Govt. of India is not a member, without obtaining the previous sanction of the Central Govt

PLACE: _____

Signature _____

DATE: _____
Pensioner _____

Name of the

P.P.O.No. _____

Certificates at (B) and (C) are to be furnished only by retired Group 'A' Officers in May and November each year.

*CS No. 2 - Authority CGA's UO No - 1(7)(1)2000/TA/3777 dated 19-08-2002

