

Expeditious settlement of family pension cases by banks – Queries and Clarification:  
CPAO

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Government of India  
Ministry of Finance  
Department of Expenditure  
Central Pension Accounting Office  
Trikoot-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).

.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&amp;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.</p> <p>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)

Encls:- (i) DoP&PW's OM dated 16.06.2021

(ii) OM No. 3(8)/2021-P&PW(H)-7246 dated 10.09.2021

(Anang Rawat)  
Assistant Controller of Accounts)