READ **BHARAT PENSIONER**
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for Pensioners by Pensioners
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ESTABLISHED IN : 1955

BHARAT PENSIONERS' SAMAJ

(All India Federation of Pensioners' Associations)
(Registered No. 2023 of 1962-63), Recognised by GOI-DOP&PW
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No BPS/SG/AGM/Resolution/12 Dated:20.12.023

To

1. The Secretary,
GOI M/O Personnel, AR, PG & Pensions

2. The Secretary,
GOI M/O Law and Justice-DLA

3. The Secretary,
DOE-M/O Finance

4. The Secretary,
M/O Railway-Railway Board

Subject: Pension Policies: Addressing the reduction in Spousal benefits upon the demise of a Pensioner. Resolutions No12 adopted by the 68thBPS AGM held at Delhi on18.11.2023

Sir/Madam,

On the death of a pensioner spouse's family pension should not reduce:- Family pension is social security provided to the family of the deceased government servant which is linked to the pay/pension of the deceased employees/pensioner which, as per extant instructions, is payable at 30% of the notional pay of the deceased which means 40% cut in the family budget abruptly on the demise of the pensioner.

This sudden and deep cut in income makes life miserable especially in the lower rung since there is some fixed cost of establishments such as housing, water, electricity, and LPG etc. On which expenses can't be curtailed because the number of family members fell short by one.

Considering the above hardship of the family of the deceased pensioner, the Vth CPC in para 134.14 of their report observed that "It is one of the fundamental tenets of a social security scheme that the beneficiary should have the assurance that in the event of his death, his widow and children would have the necessary where-with-all to live in reasonable comfort.

The death of a pensioner often brings not just emotional turmoil but also financial instability, particularly when the family pension undergoes a substantial reduction. Currently, the family pension is structured to provide 30% of the notional pay of the deceased, translating into a significant 40% decrease in the family's financial resources. This this reduction need for policy reform to better support the families of deceased pensioners, especially those from lower income brackets.

Family pension serves as a critical social security measure for the dependents of deceased government employees and pensioners. However, the existing framework mandates a reduction to 30% of the pensioner's notional pay after their demise. This abrupt financial cut deeply impacts the family's budget and ability to maintain essential living standards.

For families, particularly in the lower economic strata, the costs of basic necessities like housing, utilities etc , do not decrease proportionally with the reduction of the number of family members by one. The sudden loss of 40% of their income can, therefore, have a devastating effect, leaving them struggling to cover these fixed expenses.

The Vth CPC, in para 134.14 of their report, highlighted a fundamental principle of social security: the assurance that in the event of a beneficiary's death, the surviving dependents, particularly the widow and children, should have sufficient means to live in reasonable comfort. This observation underscores the need to revisit the existing pension policies to ensure they align with the principles of social security and financial stability for bereaved families.

In light of these considerations, it becomes imperative to reevaluate the family pension scheme. One potential reform could be to maintain the pension at the pre-demise level, or at least significantly reduce the extent of the cut. This change would provide much-needed financial support to families, helping them to manage their expenses without drastic alterations to their standard of living.

The current structure of the family pension, with its substantial reduction following the pensioner's death, poses severe financial challenges for families. Aligning the family pension scheme more closely with the principles of social security, as articulated by the Vth CPC, is not just a matter of policy reform but also a step towards compassion and empathy for those left behind. Ensuring that families of deceased pensioners can maintain a reasonable standard of living is a responsibility that extends beyond mere financial considerations, reflecting the values of a caring and supportive society.

This 68th AGM of Bharat Pensioners Samaj therefore urge the Government to take immediate action to set right the family pension policy in view of the narration in the foregoing Para.

With regards
Truly yours,

S.C.Maheshwari
Secy Genl. Bharat Pensioners Samaj