

Guiding procedure for getting family pension to the family member after the demise of pensioner.

Family pension to spouse (widow or widower)

Family pension is admissible after the death of the pensioner. If the pensioner was having a spouse at the time of retirement, family pension to his/her spouse is sanctioned and authorized at the time the pension is authorized and the same is indicated in the PPO.

The PPO indicates the entitlement in respect of family pension to the widow/widower in the event of death of the pensioner. The payment of family pension at the rate and to the person indicated in the PPO is commenced by the pension paying branch on receipt of a death certificate and application for family pension in prescribed form alongwith the pensioner's half of the PPO.

The step-by-step procedure as a guide is explained as under:

1. Approach the pension Paying Bank Branch alongwith pensioner's half of the PPO and Death Certificate.
2. The manager or the dealing clerk will tell you about the actual procedure followed in that branch.
3. If the pensioner has joint account with the spouse on either or survival basis, the spouse has to submit the death certificate of the pensioner along with the simple application only to activate the family pension. The spouse has to bring the pass book of joint Bank account.
4. If the spouse does not have any bank account or joint account in that branch, he/she has to open a bank account for pension purpose in that branch.
5. Obtain prescribed form and fill up and submit with death certificate and pensioner's half of PPO. Certificate of Non-remarriage and undertaking for refunding excess amount, if any, paid after the commencement of payment of family pension, have also to be submitted to bank.
6. The Bank will verify the identity of the spouse entitled to family pension w.r.t. the joint photograph, if any, affixed to the PPO and other particulars given by the claimant in the prescribed application form.
7. The Bank may also demand copies of Aadhar Card and PAN Card so the spouse should cooperate with the bank.
8. The paying branch will enter the date of death of the pensioner in the disburser's portion of the PPO as well as pensioners' portion and the pensioner's half of PPO will then be returned to the spouse. If the bank clerk doesn't return, the spouse must demand the PPO back.

9. After completing formality, the bank will update its data in the system and intimate to CPPC who in turn will start to crediting the family pension to the bank account of family pensioner.

If there is no spouse or if no spouse was left at the time of retirement and other family members were eligible for family pension on demise of the pensioner.

If the spouse of the pensioner has also died, the eligible family member has to approach to the Head of office of the ICAR Institute from where the pensioner had retired.

That Head of Office will provide the prescribed form and other details and get all the formalities completed from the eligible family member and on completing of all formalities, he will sanction the family pension.

After sanction of family pension, he will submit the papers to the concerned PAU of ICAR from where the PPO will be issued in favor of the family pensioner.

If the family pensioner desires to get the family pension from the Bank, the PPO will be forwarded to the desired branch of the bank from where he wants to draw the family pension.

After receiving the PPO, the family pensioner will approach the Bank Branch and complete all required formalities . After completion of the formalities, the bank will start to pay the family pension.

Disclaimer: The above is a guide only to facilitate the family pensioner to understand the procedure involved.