



ALL INDIA ASSOCIATION OF COAL EXECUTIVES (AIACE)

(Regd. under The Trade Union Act 1926; Regd. No. 546 / 2016)

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Ref No. **AIACE/CENTRAL/2021 / 010**

Dated 25.1.2021

To
The Commissioner,
Coal Mines Provident Fund Organization,
POLICE LINE, DHANBAD – 826014, (Jharkhand).

Sub: Suggestions on Simplification of process for starting widow-cum-widower pension

Dear Sir,

Kindly recall our earlier letter no. AIACE/CENTRAL/2020 /002 dt. 6.1.2020 followed by other letters no. AIACE/CENTRAL/2020 /039 dt. 9.7.2020 and letter no. AIACE/CENTRAL/2020 /106 dt. 10.9.2020 on the above subject. It is regretted that no action seems to have been initiated in this regard.

In brief, the contents of the referred letters were for initiating suitable reforms as the spouses of deceased pensioners are finding it difficult to comply with the various requirements. The root-cause of this problem is that CMPF has designed a SINGLE Sahaj Form which is used for starting Pension in both cases ie (i) Pension for retiring employees, and (ii) Pension for Widow/widower. While it is easier for a retiring employee to fill the Sahaj form, it is quite difficult on the part of a widow/widower.

It may be recalled that, in similar situation, Central Government employees were also facing problems in submitting Form-14 in their case. However, government was quicker enough to realize the difficulties and made amendments long back in the year 2013. (Copy enclosed). As seen underlined in the copy of this attached letter, the submission of Form-14 has been abolished as extracted below:

“The matter has been examined and it has been agreed that in case the pensioner and spouse are holding a joint account, the possibility of claim for family pension from someone else does not arise. Therefore, in such cases, there is no requirement of Form 14. The spouse may inform the Bank of death of the pensioner and request the bank for commencement of family pension, through a simple letter. He/she may enclose a copy of death certificate of pensioner, PPO, proof of his/her own age/date of birth and an undertaking for recovery of excess payment.”

We propose and suggest that in similar fashion CMPF should amend rules. The bank accounts of all pensioners are Aadhar Linked and, on the initiative of CMPF, all of these bank accounts have been or being converted into “Former or Survivor” type so the question of proving the identity of Widow/widower does not arise. On receipt of the intimation of death of a pensioner from the spouse, the bank will intimate to CMPF, and in turn, CMPF can very well issue Pension Payment Order (PPO) for the widow/widower and made it deliver through Bank. **There is no need to involve coal companies where, not only the old mines, but also the old areas have also vanished due to depleted coal reserves.**

Simplification of the process on the above lines will no doubt go a long way in providing solace to widow/widowers who are aghast with the present situation.

In anticipation of a favorable response,

With Regards,

P.K.SINGH RATHOR
Principal General Secretary

Cc

Secy (Coal), GOI, New Delhi
Chaiman, CIL, Kolkata
All Directors, CIL, Kolkata
All CMDs
CMD,SCCL ,Kothagudem.

No.1127/2011-P&PW(E)
Government of India
Ministry of Personnel, P.G. & Pensions
Department of Pension & Pensioners' Welfare

3rd Floor, Lok Nayak Bhawan,
Khan Market, New Delhi

Dated: 20th September, 2013

OFFICE MEMORANDUM

Sub: Submission of Form 14 by the spouse to the pension disbursing bank after the death of the pensioner - instructions reg.

The undersigned is directed to draw attention to the requirement of applying for family pension in Form 14 as given in rule 81 (2) (A) (ii) of the CCS (Pension) Rules, 1972.

2. This Department has been receiving representations from various quarters to do away with the condition of applying for family pension in Form 14 as it is causing inconvenience to widows, who find it difficult and embarrassing to present themselves before two Gazetted Officers/persons of repute for attestation of Form 14.

3. Before commencement of family pension, personal identification details of the spouse such as specimen signature, personal mark of identification and left hand thumb impression, proof of age/date of birth of spouse and an undertaking from him/her for recovery of excess payment are to be obtained by the bank. Form 14 serves as a standard processing sheet, which defines and delineates the exact requirement of information to be given to the pension disbursing Bank. It was apprehended that in the absence of this standard, the widows may be asked to submit any relevant or irrelevant information by the bank. This could also lead to delay in commencement of the family pension.

4. The matter has been examined and it has been agreed that in case the pensioner and spouse are holding a joint account, the possibility of claim for family pension from someone else does not arise. Therefore, in such cases, there is no requirement of Form 14. The spouse may inform the Bank of death of the pensioner and request the bank for commencement of family pension, through a simple letter. He/she may enclose a copy of death certificate of pensioner, PPO, proof of his/her own age/date of birth and an undertaking for recovery of excess payment. In other cases, i.e., where the pension is not being credited to the joint bank account of the pensioner and his/her spouse, Form 14 will be continued to be obtained by the banks. However, the condition of attestation of Form 14 has been done away with and witnessing by two persons has been considered as sufficient.

5. For all future cases, Head of Office will forward to the PAO, along with similar details for the pensioner, the specimen signature, personal mark of identification, left hand thumb impression, the proof of age/date of birth and an undertaking from the spouse regarding recovery of excess payment. After the death of the pensioner, the spouse of the deceased pensioner will be required to provide only death certificate to the paying bank, who will identify the spouse based on the

information given in the PPO and its own "Know Your Customer" procedures. Where the pensioner and his/her spouse do not have a joint account, Form 14 will be required as in para 4 above.

6. This issues with the concurrence of Department of Expenditure, vide their ID No. 6011E.V/2013, dated 13.09.2013.

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(D.K. Solanki)
Under Secretary to the Government of India
Ph: 24644632

All Ministries/Departments of the Govt. of India.

All Pensioners' Associations as per list maintained in this Department.

Copy to CPAO with the request to circulate the above instructions to all banks and suitably amend the Scheme Booklet.