



कर्मचारी भविष्य निधि संगठन  
Employees' Provident Fund Organisation  
श्रम एवं रोजगार मंत्रालय, भारत सरकार  
Ministry of Labour & Employment, Government of India  
भविष्य निधि भवन / Bhavishya Nidhi Bhawan  
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No: Pension-Pen-I/17(10)2016-17/Jeevan Pramaan/12877

Dated:

To

09 NOV 2017

All Additional Central P.F. Commissioner( Zones)  
All Regional P.F. Commissioners(In charge of Regional offices).

Subject:- Submission of Jeevan Pramaan digitally by pension Disbursing Banks-  
Reg.

Sir/Madam,

Please refer to Head office communication no. Pens.14/Bkg.Arg./  
Ser.Chg.Disb. Ag./2005/17046 dated 16-07-2015 regarding payment of service  
charge to pension disbursing banks (Copy enclosed).

2. Detailed instructions have been issued through the above communication dated 16-07-2015 on the duties and responsibilities of EPFO and pension disbursing banks on disbursement of pension, collection of Life Certificate/Non Re-marriage Certificate (LC/NRMCs), release of service charges to the disbursing banks etc.
3. As per the instructions laid down in the referred communication the onus for collecting and forwarding LC/NMRCs in respect of pensioners under EPS-1995 lies on the pension disbursement banks as per the banking arrangements for pension disbursement.
4. It is also mentioned clearly that the bank service charges should be paid in the month of January every year and that too for pensioners whose Life Certificates have been received from the banks.
5. From the year 2016 the Life Certificates are being obtained from the pensioners digitally as Jeevan Pramaan in place of the Life Certificate in paper form being submitted by the pensioners to the bankers earlier.

Contd...2/-

6. As such the pension disbursing banks are required to obtain Jeevan Pramaan digitally and report the details of Jeevan Pramaan collected by each pension disbursing bank to the respective EPF office.

7. Since, the payment of service charge to the banks include the job of collection of LC/NRMCs from the pensioners and forwarding the same to the concerned office of the EPFO, the responsibility of collection of Life Certificate still lies with the pension disbursing banks. Only the mode of collection and submission of Life Certificate has changed from paper form to digital Jeevan Pramaan.

8. Therefore, you are requested to take up the matter with the respective pension disbursing banks and to ensure submission of Jeevan Pramaan digitally through the pension disbursing banks by making mobile based Jeevan Pramaan facilities available at the banks immediately. You are also requested to confirm that the instructions contained in the referred communication dated 16-07-2015 are strictly followed.

(This issues with the approval of CPFC)

Encl:- As above

Yours faithfully,

(R.M. Verma)

Addl. Central PF Commissioner-II (Pension)

Copy to:

- i) ACC(HQ),(IS)/ACC(HQ)HR, FA &CAO/CVO For information.
- ii) All ACCs in Head Office for information.
- iii) Director, PDUNASS
- iv) ALL RPFCS in Head Office for information.
- v) RPFCS-II (NDC) with request to upload the same on EPFO website.
- vi) DD(OL) for providing Hindi version.



**THROUGH WEB CIRCULATION**

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Telephone: 26175212



**कर्मचारी भविष्य निधि संगठन**

(श्रम एवं रोजगार मंत्रालय भारत सरकार)

**Employees' Provident Fund Organisation**

(Ministry of Labour & Employment, Govt. Of India)

मुख्य कार्यालय / Head Office

भविष्य निधि भवन, 14-भीकाजी कामा प्लेस, नई दिल्ली-110066

Bhavishya Nidhi Bhawan, 14- Bhikaji Cama Place, New Delhi - 110066

No.: Pens.14/Bkg. Arg./Ser. Chg./Disb. Ag./2005/

Date: 7 6 JUL 2015

To

1. All ACCs (Political States)
2. All RPFCs, Incharge of ROs/SROs

**Subject: Payment of Service Charge to pension disbursing banks – regarding.**

Sir,

As you are aware that all pensioners under EPS, 95 are required to submit Life Certificates/Non-remarriage certificate (LC/NRMC) in the month of November every year through their respective pension disbursing banks. These certificates are required to be forwarded by the Banks and updated in our application software for ensuring continued disbursement of pension without any stoppage or breaks and to avoid any undue harassment or problems for the pensioners.

2. In this regard, it is pertinent to mention here that under the banking arrangements for pension disbursement the Banks have the onus for collecting and forwarding LC/NRMC to EPF offices. However, it has been observed that LC/NRMC have not been received in respect of many pensioners. It has also been reported by the field offices that the service charges claimed by the banks are pending due to non-submission of LC/NRMC by the disbursing banks and the pension disbursing banks are making references to headquarters to release the pending service charges.

3. The issue of payment of pension, receipt of undisbursed amount, release of bank service charges and collection of LC/NRMCs has been considered and the following instructions/guidelines are issued:

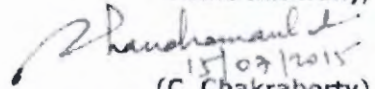
- (i) Offices shall ensure that the BRS for release of pension in the subsequent month is generated, verified and kept ready along with the softcopy file for releasing the pension through CBS two days before the last day of the month.
- (ii) The funds for releasing the pension payments should be transferred to the pension disbursement bank account through NEFT/RTGS one day prior to the first day of the subsequent month.
- (iii) On the first day of the month the softcopy file for release of pension should be presented by 10.30 a.m. in the pension disbursement bank branch. The pension should be credited in pensioner's bank account on the same day by the disbursing bank.
- (iv) The uncredited/undisbursed pension amount should be transferred to A/c No.10 by NEFT/RTGS on the date of disbursement itself.
- (v) If the pension is not disbursed or the undisbursed amount is not credited back as stipulated above, interest at the EPF interest rate as applicable on that date should be claimed from the pension disbursement bank.
- (vi) The undisbursed amount received back should be analysed and appropriate action taken. If the account is closed then pension should be stopped through application software and intimation sent to pensioner for intimating new account. The pensioners for whom credit was not made should be properly updated in the application software.
- (vii) The bank service charges should be paid in the month of January every year and that too for pensioners whose life certificates have been received from the banks.
- (viii) Bank wise branch wise list of pending life certificates should be provided to link branch of pension disbursing banks as well as the respective branches with advise to obtain the LC/NRMC for the pensioners by contacting the pensioner. In case of death the same should be intimated to the EPF Office to update the system.
- (ix) In case of death or if the LC/NRMC has not been received, then the excess amount after the date of death or the date the LC/NRMC was due and not received should be recovered from the account and paid back to EPFO.

- (x) Wherever pension has not been disbursed for 3 years or more action to contact the pensioner should be taken both by the bank and EPF Office. If the member resides in a village, the Sarpanch should be contacted whose mobile number is available in MNREGA (Mahatma Gandhi National Rural Employment Guarantee Act). If after due diligences such pensioner could not be contacted by EPF or Banks then the PPO should be cancelled and taken back from the bank.

4. All offices are advised to observe the above instructions/guidelines.

[This issues with the approval of ACC(Hqrs.)]

Yours faithfully,

  
15/07/2015  
(C. Chakraborty)

Addl. Central Provident Fund Commissioner-II (Pension)