

No. 1/27/2011-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. 601/E.V/2013, dated 13.09.2013.



(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.