



FAMILY PENSION FOR NPS EMPLOYEES

Ref. OM No. 38/41/06/P&PW(A) Dated: 05/05/2009

Department of Pension and Pensioners Welfare
Ministry of Personnel, PG & Pensions, Govt. of India

Additional Relief on Death/Disability of Govt.
Servants covered under NPS w.e.f. 01/01/2004.

(I) Retirement from Govt. Service on Invalidation
NOT ATTRIBUTABLE to Government Duty

(A) Invalid Pension

(B) Retirement Gratuity

(II) Death in Service NOT ATTRIBUTABLE to
Government Duty

(A) Family Pension

(B) Death Gratuity

**(III) Discharge from Govt. Service due to Disease/
Injury ATTRIBUTABLE to Government Duty**

(A) Disability Pension

(B) Retirement Gratuity

**(IV) Death in Service ATTRIBUTABLE to Government
Duty**

(A) Extraordinary Family Pension

(B) Death Gratuity

Death in Service NOT ATTRIBUTABLE to Government Duty:

(A) Family Pension

[as per Rule 54 of CCS (Pension) Rules, 1972]

(B) Death Gratuity

[as per Rule 50 of CCS (Pension) Rules, 1972]

FAMILY PENSION :

According to Rule 54 of CCS (Pension) Rules, 1972, the Family Pension is categorised in following **2 types:**

- (1) Enhanced Family Pension
- (2) Normal Family Pension

ENHANCED FAMILY PENSION

- Duration of Enhanced Family Pension is **10 years** from the date of death of the employee.
- Enhanced Family Pension is calculated at the rate of **50% of the Last Basic Pay** drawn by the employee.
- DA / DR will be paid **in addition** to the 50% of the Last Basic Pay drawn by the employee.
- **Enhanced Family Pension = 50% of the Last Basic Pay + DA**
- **For example:**

An employee died on 15 April 2021 and his Last Basic Pay in the month of April 2021 is Rs. 70,000/-

(a) Duration of Enhanced Family Pension will be from **16/04/2021 to 15/04/2031**.

(b) Basic Family Pension = 50% of Last Basic Pay
= 50% of 70,000
= **35,000/-**

(c) DA @17% = 17% of 35,000
= **5,950/-**

(d) Total Family Pension = 35,000 + 5,950
= **40,950/-**

Hence, the dependent family member will get **Rs. 40,950/-** per month as Enhanced Family Pension w.e.f. **16/04/2021**.

NORMAL FAMILY PENSION

- Normal Family Pension will start after the completion of period of **10 years** of Enhanced Family Pension.
- Normal Family Pension is calculated at the rate of **30% of the Last Basic Pay** drawn by the employee.
- DA / DR will be paid **in addition** to the 30% of the Last Basic Pay drawn by the employee.
- **Normal Family Pension = 30% of the Last Basic Pay + DA**
- **For example:**

An employee died on 15 April 2021 and his Last Basic Pay in the month of April 2021 is Rs. 70,000/-

(a) Normal Family Pension will start from **16/04/2031**.

(b) Basic Family Pension = 30% of Last Basic Pay
= 30% of 70,000
= **21,000/-**

(c) DA @17% = 17% of 21,000
= **3,570/-**

(d) Total Family Pension = 21,000 + 3,570
= **24,570/-**

Hence, the dependent family member will get **Rs. 24,570/-** per month as Normal Family Pension w.e.f. **16/04/2031**.

OPTIONS AVAILABLE FOR DEPENDENT FAMILY MEMBER:

- (A) Receive NPS Accumulation** of deceased Govt. Servant as per NPS Rules and Pension according to NPS Accumulation.

- (B) Surrender NPS Accumulation** to Govt. Account and **receive Family Pension** as per Rule 54 of CCE (Pension) Rules, 1972.

If length of service of deceased Govt. servant is short, then NPS Accumulation Amount is very less.

In this case, Family Pension as per Rule 54 of CCE (Pension) Rules, 1972 is more beneficial.

If length of service of deceased Govt. servant is long, then NPS Accumulation Amount can be quite big amount.

In this case, **Accumulated wealth** in NPS Account of deceased Govt. servant can be **more beneficial**.

Dependent Family Member has these **two options** and according to the benefit value, **he/she can choose any of the option**.

To choose Family Pension as per Rule 54 of CCE (Pension) Rules, 1972, dependent family member has to submit his/her option in **a application along with Annexure-II**.

To,

Date: _____

SUBJECT: APPLICATION REGARDING OPTION OF FAMILY PENSION.

Res. Sir/Madam,

With reference to the subject cited above, I am hereby informing you that my husband/wife Late Sh./Smt. _____ was working as _____ in your school/office. He/She was died on _____.

He/She was a subscriber of New Pension Scheme (NPS) having PRAN No. _____.

In this regard, I am informing you that I do opt Family Pension (including enhanced family pension) computed in terms of Rule 54 of the CCS (Pension) Rules, 1972. I am also submitting No Objection for settlement of Accumulated Pension Wealth in NPS in Annexure-II.

Please consider my option for Family Pension (including enhanced family pension) in place of Accumulated Pension Wealth in NPS. Thanking you.

Yours faithfully,

Name of claimant _____

Wife/Husband of Late Sh./Smt. _____

Address: _____

Declaration by Nodal Office

{To be declared by the nodal office where family pension is granted to the family member(s) of deceased subscriber or to the subscriber (in case of disability)}

It is certified that the family pension is being paid by this office to the following family members of the late subscriber Sh./Smt./Ms _____ bearing PRAN _____ or to the subscriber Sh./Smt./Ms. _____ **N.A.** _____ (PRAN) _____ **N.A.** _____ on disability as per Pension Payment Order No. _____ **N.A.** _____ issued dated _____ **N.A.** _____

Name of the family member/subscriber : _____

Relationship of family member with the subscriber : _____

In this respect, a No Objection Certificate to transfer the accumulated pension wealth from the NPS account of the deceased subscriber to this office/Govt are submitted by the above family member(s) of the deceased subscriber/Subscriber. Same is enclosed along with this declaration.

Therefore, now, in accordance with Regulation 6(e) of PFRDA (Exits & Withdrawals) Regulations, 2015, the amount of accumulated pension wealth lying in the PRAN of the deceased subscriber/Subscriber Sh./Smt./Ms _____ may be released to this nodal office bank account as per the details given as under.

Name of the Beneficiary : _____

Bank Account Number : _____

Bank Name : _____

Branch Name : _____

IFS Code : _____

- I/We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from the NPS account of the deceased subscriber/subscriber to this office have been collected from the family member(s) of the deceased subscriber/subscriber.
- I/We hereby declare that details furnished above are true and correct as per our office records. PFRDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO bank account on authorization of withdrawal request by office and physical documents is required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.
- I/We hereby declare that copy of Death Certificate of the Subscriber (in case of family pension) and copy of PRAN Card/ePRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber/Subscriber and duly attested by Office.

Stamp & Signature of DDO

Date:	Name of DDO	
Place:	Regn. No.	

Countersigned by DTO/PAO/CDDO/DTA/PrAO

Stamp & Signature of DTO/PAO/CDDO/DTA/PrAO

Date:	Name of DTO/PAO/CDDO/DTA/PrAO	
Place	Regn. No.	

No objection for settlement of Accumulated Pension Wealth in NPS

[To be enclosed along with nodal office declaration where family pension is granted to the claimant(s) of deceased subscriber or to the subscriber (in case of disability)]

I / We _____ (name of the claimant/subscriber), hereby confirm that I/we have no objection for release of NPS accumulated pension wealth lying in PRAN of subscriber Late Sh./Smt/Ms _____ with PRAN _____ or in my PRAN ___N.A.___ to Nodal Office/Department where I/he/she was employed as I/we am/are receiving the family pension under Pension Payment Order no. _____ dated _____

Details of pension being paid (in case of Death) :

1. Name of the Family member : _____
 Pension Payment Order (PPO) No : _____
 Signature/Thumb impression of Claimant : _____
 Relationship with deceased : _____
 Address: _____
 Phone/Mobile Number/E-mail : _____
 Place: _____ Date: _____

Details of pension being paid (in case of Disability): NOT APPLICABLE

2. Name of the Subscriber : _____
 Pension Payment Order (PPO) No : _____
 Signature/Thumb impression of Subscriber : _____
 Address: _____
 Phone/Mobile Number/E-mail : _____
 Place: _____ Date: _____

Attestation by Nodal Office:

It is certified that the above declaration and details have been entered and signed/thumb impressed by the family member(s) of deceased subscriber Sh./Smt/Ms _____ (PRAN) _____ or by the subscriber before me. Further the above details have been verified from the service record of the deceased subscriber/subscriber and found in order. Further,

- I/We hereby declare that No Objection Certificate to transfer the accumulated pension wealth from the NPS account of the deceased subscriber/subscriber to this office have been collected from the family member(s) of the deceased subscriber/subscriber.
- I/We hereby declare that details furnished above are true and correct as per our office records. PFRDA/NPS Trust/CRA shall not be responsible in case of any wrong information furnished in this regard. Further, I understand that funds will be transferred to PAO bank account on authorization of withdrawal request by office and physical documents in required to be forwarded to CRA for record keeping within 60 days of authorization of withdrawal request.
- I/We hereby declare that copy of Death Certificate of the Subscriber (in case of family pension) and copy of PRAN Card/ePRAN of the Subscriber have been collected from the family member(s) of the deceased Subscriber/ Subscriber and duly attested by Office.

Stamp & Signature of DDO

Date:	Name of DDO	
Place:	Regn. No.	