



COAL MINES PROVIDENT FUND ORGANISATION
(A Statutory Organization under Ministry of Coal, Government of India)

STANDARD OPERATING PROCEDURE (SOP)

for
forwarding and settlement
of
various claims
under
CMPF-1948 & CMPS-1998.

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CHAPTER I

SOP FOR COAL COMPANIES:

A. ESTABLISHMENT OF DIGITAL COMMUNICATION:

Sl. No.	Action	Duties & Responsibility	Responsibility lies with	Time line
1.	All Area/Unit/Establishment of Coal Companies need to create a new official e-mail id for CMPF/ Pension related matter to be used to communicate the concerned Regional Heads. The pass word of the same is to be kept confidential and shall only be shared to the next Authorized Officer's whose specimen signature is sent to R.O.CMPF in case of any change.	Proper email id is created with no access to others.	Authorized Officer for CMPF/Pension of Coal Companies.	Within 7 days of issuance of SOP
2.	Collection of official email Id of the CMPFO in respect of dealing units of Coal Companies.	Collection through official letter or email for confirmation on authenticity.	Authorized Officer for CMPF/Pension of Coal Companies. & CMPFO	Within 7 days of issuance of SOP

B. CLAIMS UNDER MISSION BISWAS AND GENERAL CONDITIONS FOR SUBMISSION:

Sl.No.	Action	Duties & Responsibility	Responsibility lies with	Time line												
1.	Superannuation notice is to be issued 06 months prior to date of retirement of the employee by the Personnel Department of concerned Area/Unit/Establishment enclosing a copy of Form "NEW SAHAJ" (Revised). The copy of the same is also required to be sent to concerned Regional commissioner, CMPF for locating and updating related ledger cards.	Ensuring that superannuation notices of all superannuating employees have been issued and sent through postal dak or through peon book.	Authorized Officer for CMPF/Pension of Coal Companies & Dealing clerk of Coal Company.	6 months prior to retirement.												
2.	The Dealing Clerk and Authorized Officer of coal company will collect the contribution of PF/Pension and reckonable months statement from all the previous places of posting of the member.	To collect all his contribution details from the previous place of posting.	Dealing clerk & Authorized officer of the unit under Coal Companies.	At least 4 months prior to superannuation date.												
3.	Consolidated list of retiring employees should be sent to the concerned Regional Commissioner of CMPFO at least six months before the date of actual retirement in following format through official email to Regional Heads, CMPF office.	Details are checked and is as per Coal Companies' record.	Authorized Officer for CMPF/Pension of Coal Companies & Dealing clerk of Coal Company.	6 months prior to retirement.												
	<table border="1"> <thead> <tr> <th>Sl. No.</th> <th>Name</th> <th>Father/Husband' Name</th> <th>CMPF No</th> <th>Name of PF Nominee as per Company record.</th> <th>Date of retire-ment.</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Sl. No.	Name	Father/Husband' Name	CMPF No	Name of PF Nominee as per Company record.	Date of retire-ment.									
Sl. No.	Name	Father/Husband' Name	CMPF No	Name of PF Nominee as per Company record.	Date of retire-ment.											
4.	On receipt of the superannuation list and details above the CMPF officials will check the details as per CMPF records. In case of any discrepancies with the records of CMPFO the details there of be informed to concerned units of coal company through email for recheck.	Verify record with CMPF and Communicate.	Authorized Officer of CMPF Office.	At least 4 months prior to superannuation date i.e. (within 2 months of receipt of details by CMPFO).												

5.	In case of any major difference between initial records maintained at CMPFO with that of Company's Service Record/B form with respect to Name of the member, Parentage/Spouse, Nominee etc, a fact finding committee is to be formed at unit level consisting of 3(three) executives to sort out the difference as per confirmation of point no 3 above for further submission of the claim with recommendations to CMPFO.	Company's record is properly checked with the communication received from CMPFO. Then take steps to constitute committee and come to logical conclusion.	Authorized Officer for CMPF/Pension of Coal Companies & Dealing clerk of Coal Company.	Within 1(one) month of information received from CMPFO logical conclusion is to be arrived at.
6.	The superannuating employee shall submit Form New Sahaj (Revised) duly filled up with requisite documents like Xerox copy of SB Pass Book preferably salary a/c with mode of operation F or S (with Spouse only), Cancelled cheque, Aadhaar card, Employees ID Superannuation notice etc. and any other documents necessary to prepare error free claim to the Dealing Clerk of concerned unit/Area who in turn shall give an acknowledgement of receipt duly signed with date for his record. In case the superannuating employee is not literate enough, then the PF section shall act as a help desk for him and assist in proper filling up the forms.	Help /assistance will also be provided by the dealing clerk of coal companies when asked for by the superannuating employees.	Superannuating employee & Dealing clerk /AO of the Coal Company.	Within 3 (three) months of receipt of superannuation notice and Form New Sahaj (Revised).

7.	<p>The Dealing Clerk of Coal companies shall scrutinize the CMPF and pension claims submitted by the employee in "NEW SAHAJ" (Revised) for necessary correction as well rectification if required due to difference in records as per point no 4. He will ensure that the form has been completed in all respect.</p>	<p>To check:</p> <ol style="list-style-type: none"> 1. All columns of form "New SAHAJ" (Revised) are duly filled in and signed and attached with requisite documents. 2. Ensure that genuineness of claim and claimant is established. Signature Thumb Impression of the member to be taken in presence of dealing CMPF staff. 3. Photo should be affixed on each of the descriptive roll and must be attested by two officers of the colliery management. 4. To link copy of Form A, PS3/4 available with employer /employee. 5. For settlement of Pension claims: To enclose details of last ten months' notional salary statement along with deduction of 7% against corresponding month duly ensuring arithmetical correctness and signed by both authorized officer and finance executive of the unit/ Area of Coal Companies. 6. To ensure that all PF and Pension contributions are correctly deducted and deposited and reflected in Annexure-III and if not ensure its deduction and deposit. 	<p>Dealing clerk and AO of the unit under Coal Companies. The AO of the units/Area shall attest the legible Xerox copy of the documents duly verifying the originals affixing his by name seal and signature. They will ensure that cuttings/over writings are authenticated and the inapplicable portions are scored out as Form New Sahaj (R) is a composite applications and some columns may not be applicable depending on the nature of the claim. In order to stop manipulations at any level or in transit, the AO should sign at the bottom of each page of the claim form.</p>	<p>Within 07 (seven) days of receipt of claim and/ or logical Conclusion of the Committee report.</p>
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8.	Sending email to CMPFO through official email of concerned unit enclosing the scanned copy of the forwarding letter of the claims to be submitted to CMPFO for that month with details of the claims.	To check correctly the names whose claims are being sent.	Authorized Officer for CMPF/Pension of Coal Companies.	At least One day prior to submission of hard copies of claims at CMPFO.
9.	The completed CMPF and pension forms should be submitted to CMPF Office through claims receipt peon book issued by concerned regional office along with a print out of email sent earlier as per point No. 8.	Error free entry is made in peon book and to check confirmation of receipt.	Dealing clerk/AO of the unit under Coal Companies.	Before 7 th of retiring month.
10.	In case of query/return of the claims from CMPFO it shall be rechecked by the respective units of the coal companies and arrange for reply/resubmission to CMPFO with a covering letter duly removing the discrepancies in the manner prescribed earlier.	Ensure compliance of the reason of return	Authorized Officer for CMPF/Pension of Coal Companies & Dealing Clerk of Unit.	Within 3 days in case of minor reasons and two weeks for others. In case it takes more time for reasons beyond control, an interim ATR shall be sent to CMPF.
11.	In case of query/return of claims from CMPFO it shall be rechecked by the respective units of the coal companies. If it is due to requirement of certain documents by the claimant or from other sources/units the same should be taken up.	Communicate to the claimant or unit informing the requirement with record duly endorsing a copy to CMPF and further follow up.	Authorized Officer for CMPF/Pension of Coal Companies & Dealing Clerk of Unit.	Within 3 days & follow up every 7 days.
12.	On receipt of desired documents from the claimant or other source/ units the said claims/documents/ clarifications will again be resubmitted to the CMPF office in the usual manner.	Ensure compliance of the reason of return	Authorized Officer for CMPF/Pension of Coal Companies & Dealing Clerk of Unit.	Within 3 days of receipt of the desired information.

(C) CLAIMS OF SUPERANNUATING/RESIGNATION/DISMISSAL/VRS EMPLOYEES I.E. NOT SENT UNDER “MISSION BISWAS”

Sl. No	Action	Duties & Responsibility	Responsibility lies with	Time line
1.	The claimant should submit an application in Form NEW SAHAJ (Revised) to the Dealing Assistant of concerned Area/Unit & Establishment with requisite documents together with satisfactory reasons for belated claim.	Ensure that all the columns are filled up as well as all documents are enclosed as detailed earlier.	Superannuating employees	At the earliest.
2.	The Dealing Clerk and Authorized Officer of coal company will collect the PF/Pension contribution and reckonable month statements from all the previous place of posting of the member.	To collect all his contribution from the previous place of posting.	Dealing clerk & Authorized officer of the unit under Coal Companies.	At the earliest on receipt of claim if not collected earlier.
3.	The Dealing Clerk shall scrutinize the CMPF and pension claims submitted by the employee in “NEW SAHAJ” (Revised) as per the procedure laid down earlier. In old cases/non-effective cases of PF claims, the colliery management must confirm about genuinity and reason of delay in submission of claim.	To check that the delay reason is satisfactory, the claim is genuine and the claimant is not impersonated. To issue genuineness certificate for the claim and claimant. To check the claim forms and requisite documents as detailed earlier.	Dealing clerk of the unit/Area under Coal Companies and Authorized Officer for CMPF /Pension of coal companies.	Within 15 (fifteen) days of receipt of claim.
4.	As far as submission of claims to CMPF and dealing of queried/returned claims are concerned, procedure prescribed in this regard in preceding clauses to be followed scrupulously.	To ensure that rules are adhered to determine forwarding of genuine claims complete in all respects.	Authorized Officer for CMPF /Pension of Coal Companies.	At the earliest.

(D). SUBMISSION OF DEATH CLAIMS:

Sl. No.	Action	Duties & Responsibility	Responsibility lies with	Time line
1.	The claimant should submit an application in Form NEW SAHAJ (Revised) to the Dealing Clerk/Authorised officer of concerned Area/Unit & Establishment giving reason of delay in submission of claim if the claim is submitted after six months of date of death of the member together with copy of Form A, PS-3/4 and SRE if authenticated member's copy was retained.	Ensure that all the columns are filled up as well as all requisite documents are enclosed.	Surviving family members.	At the earliest after death of the member.
2.	The Dealing Clerk and Authorized Officer of coal company will collect the contribution and reckonable month statement from the previous place of posting of the member.	To collect all his contribution from the previous place of posting.	Dealing clerk & Authorized officer of the unit/Area under Coal Companies.	Within three Months from receipt of death intimation/ struck off roll notice.
3.	<p>The Dealing Clerk shall scrutinize the CMPF and pension claims submitted by the claimant in “NEW SAHAJ” (Revised) and render necessary assistance to the surviving members in this regard. He will ensure that the form has been completed in all respect. He will obtain all requisite documents like Death Certificate from B&D Registrar, Aadhaar Cards, ID of the claimants, Form A, PS-3/4, SRE if issued to members besides SB Passbook, Cancelled Cheque, reasons for delay if any and any other documents to satisfy correctness of the claim.</p> <p>If a valid form A free from tampering is available either with the surviving members or with the management, then claim is to be obtained from the nominee only, failing which from all eligible survivors as per CMPF and Pension Scheme. In that case date of birth certificate from B&D Registrar of the eligible children are also to be obtained.</p> <p>If the member has left behind any minor nominee/survivors without</p>	<p>To check</p> <ol style="list-style-type: none">1. All the columns of “NEW SAHAJ” (Revised) is filled in and signed. All requisite documents have been received and attested by AO after verification of originals.2. Also, ensure that genuineness of claim and claimant is established. The signature & TI of the claimant to be taken in the presence of dealing clerk/ AO of coal companies.3. Photo should be affixed	Dealing clerk of the unit under Coal Companies and Authorized Officer for CMPF /Pension of coal companies.	Within 02 weeks of receipt of claim. In case of delay reasons to be kept on records.

	<p>appointing any guardian, then guardianship certificate shall be obtained from the natural/defacto guardian and certified in column 21 of New Sahaj (R)/Ref-6 by AO duly inquired.</p> <p>In case no nomination subsists and the member did not leave behind any family members as defined in the scheme, a legal heir certificate shall be obtained duly issued by competent authority of respective State Government and claim obtained accordingly.</p>	<p>on each of the descriptive roll must be attested by AO of colliery Management/ two officers.</p> <p>4. Form A, PS3/4 with management to be linked. If nomination does not subsist then Column 21 of New Sahaj (R) /Schedule "C" to be filled as per colliery record. In the absence of colliery records for any valid reason, the Authorised Officer may consult any other records like Legal heir certificate, Police Verification Report etc. which the AO can rely diligently. in case of any dispute/doubt, he/she shall refer the matter to facts finding committee at unit level for his satisfaction and further action. Conditional filling of Column 21 of form New Sahaj (R)/ Schedule C or that with undesirable remarks are unacceptable.</p>		
4.	As far as submission of claims to CMPF and dealing of queried/returned claims are concerned, procedure prescribed in this regard in preceding clauses to be followed scrupulously.	To ensure that rules are adhered to determine forwarding of genuine claims complete in all respects.	Authorized Officer for CMPF /Pension of Coal Companies.	At the earliest.

E). SUBMISSION OF CLAIMS (ALIVE AND DEATH) HAVING NO PF CONTRIBUTIONS FOR PRECEDING 3 YEARS OR MORE:

Sl. No.	Action	Duties & Responsibilities	Responsibility lies with	Time line
1.	The member/claimant to submit the claim form duly filled in and signed with all requisite documents in original together with satisfactory reasons for delay..	1.To check that the claim is properly filled in and assist the member/ claimant, if required 2. To obtain signature/ Thumb Impression of the member/ claimants in the presence of Dealing clerk/ AO of the unit/Area. 3. to ensure that all requisite documents are enclosed and to attest them after verifying originals.	Member/Claimant, Dealing Clerk and Authorised Officer of the unit/Area.	Same day of receipt of the claim.
2.	After fulfilling point No.1 as above, the AO of the units shall forward the same to respective Area General Manager and in case of independent units to the GM heading it or HOD (PF/Pension), HQ Office of Coal Company in case of Company HQr with findings and recommendations.	To ensure the genuineness of the claim and the reason of delay is not arbitrary.	Dealing Clerk/ Authorised Officer of the unit.	Within two weeks of receipt of the claim
3.	The concerned General Managers shall refer the matter to the Screening and fact findings committee constituted for the purpose under him/her.	Expeditious disposal	Concerned General Manager	Within two days
4.	The Screening Committee shall verify each and every aspect to establish genuinity of the claim and non-impersonation of the claimants by referring to member's service records, inquiry from fellow employees, other relevant records like verification of Revenue Officer/Police, gratuity payment and most importantly using their own diligence.	Establishing that the claim and claimant is genuine.	Members of Screening Committee.	Within 15 days. In case of any delay beyond their control an interim report to be submitted to the concerned General Managers.

5.	After receipt of report from the Screening Committee, concerned General Manager shall examine it and if satisfied, approve the proposal and forward the claim to CMPF under his/her signature with clear recommendations for payment to the member/claimant. If for any reason, the General Manager does not agree with the report of the committee, he/she shall mention the same in his notes and refer back to the committee for reexamination and final report.	Examining report of the screening committee and making further queries if the report is not satisfactory	Concerned General Manager	Within seven days of receipt of the Screening Committee Report.
6	In the event of any queries/instructions from the concerned General Manager, the Screening Committee will reexamine the case and shall submit their final report to him/her.	Examining the queries and following instructions.	Screening Committee.	Within ten days or seek permission for further time from concerned GM with recorded reasons.
7.	Forwarding of claims and to deal with returned/queried claims, procedure prescribed earlier shall be followed scrupulously.	Ensuring that the claim is established to be genuine and the member/claimants are not impersonated.	Area Personal Manager.	Two days from finalisation of the claim.

(F). CMPF ADVANCE: -

1. HOUSE BUILDING

Sl. No.	Action	Duties & Responsibility	Responsibility lies with	Time line
1.	The claimant should submit an application in composite Form "SAHAJ AWAS/BHUMI AGRIM" to the Dealing Clerk/ Authorised officer of concerned Area/Unit duly	1. To ensure that required enclosures as mentioned in the claim forms are submitted as required for the purpose of advance besides Title deed, Remittance details, Aadhaar Card, permission of competent Revenue authority in case the seller belongs to SC/ST community, Conversion/ Diversion certificates in case of Agricultural land, Mutation certificate in case seller has	Authorized officer and Dealing Clerk of Unit of Coal companies	The claimant should apply at least 4 (four) months before the expected date of release of fund from CMPFO.

	<p>indicating the purpose i.e. purchase of land /readymade flat/house and construction/ renovation of house and strike out the portions not applicable.</p>	<p>purchased the property from others , Certificate of new and unlive house in case of purchase of house from an individual ,completion of plinth level construction in case of 2nd instalment for construction and any other documents depending on the nature of case.</p> <p>2. The Dealing Clerk shall verify all the original docs</p> <ol style="list-style-type: none"> a) Form Sahaj Bhumi/Awas Agrim b) E Verification from Government Land Portal for ownership verification. c) Adv-9 (if 1st installment is drawn) d) A.S.R. e) Xerox copy of Bank Pass Book f) Xerox copy of Identity Card g) Xerox copy of pay slip h) Copy of sale deed i) Approved plan from competent authority (in case of construction) j) Estimate from competent authority (in case of construction) k) Rent Receipt l) Non encumbrance certificate m) Agreement for sale (in case of Land/House Purchase) <p>before sending the same to AO for attestation and sign below him as a token of verification.</p> <p>3. To be ensured that the documents are neither tampered nor over written without seal and signature of issuing authority.</p> <p>4. The title deed should be cross checked from www.bhulekh.com to ensure correctness and a print out of the same be enclosed with the claim duly signed.</p> <p>5.The claim shall then be referred to local screening committee.</p> <p>6. After receipt of positive report of the committee, the entire case file shall be forwarded to concerned Area Office.</p>		<p>The concerned dealing clerk should prepare the proposal for forwarding the same to area authority through authorized officer of unit within one month of receipt of completed application.</p> <p>Recommendation of the Unit Level Screening Committee should also be taken within the above 01 (one) month time. The screening committee is free to do physical verification and take confirmation of the respective sub registrar for authenticity of NEC, Sale Deed etc.</p>
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2.	The dealing officer at Area level will examine the proposal and if found in order shall forward the same to GM (PF/ Pension) through General Manager/HOD of concerned Area and in the event of any discrepancy return to the unit with comments.	The document so required to be checked once again.	APM of the concerned Area or Personnel Executive of Units as per posting of the employee & GM of the Area/ HOD of Units as per posting.	Within ten days (one) month after receipt of positive proposal from unit level free from errors.
3	The dealing officer at HQ will further examine the proposal through dealing assistant and if found in order, will forward the same to concerned Regional Commissioner of CMPFO.	The document so required to be checked once again.	GM(PF/Pension), HQ of Coal Companies.	Within ten days after receipt of proposal from Area level.
4.	The Procedure for submission of the claim and dealing with queried and return claims shall be as per usual procedure as given in preceding clauses	The unit level AO shall comply the instructions and after rectification shall send to CMPF under intimation to Area Office and GM (PF/Pension) of the Company	Dealing Clerk and AO of the unit.	Ten days and in the event of collection of documents/ information from other source a copy of such letter be endorsed to all concerned except in confidential matter.

2. MARRIAGE

Sl. No.	Action	Duties & Responsibility	Responsibility lies with	Time line
1.	The claimant should submit an application in Form "SAHAJ VIVAH AGRIM " to the Authorised officer of concerned Area/Unit & Establishment duly indicating advance for self/son/daughter/dependent sister and scoring out the inapplicable portion.	Following documents will be checked and attested by the concerned dealing clerk and AO for further examination and processing. 1. FORM - SAHAJ VIVAH AGRIM 2. Utilization certificate in Form Adv-9/Adv. 28 as the case may be if not submitted for earlier advance. 3. Advanced Stamp Receipt. 4. Age proof certificate of Bride and Bridegroom. 5. Deletion Certificate. 6. Dependent certificate as per Service Book/SRE/Name Inclusion letter. 7. Xerox copy of Bank Pass Book (Attested) 8. Xerox copy of pay slip. (Attested) 9. Xerox copy of Identity Card (Attested) 10. RTGS option form with Cancelled cheque/Bank certification. 11. Xerox copy of Aadhaar Card (Attested) related to Employee, Bride and Bridegroom.	Authorized officer and Dealing Clerk of Unit of Coal companies.	The claimant should apply at least 02 (two) months before the tentative date of marriage. The concerned dealing clerk should prepare the proposal for forwarding the same to area authority through authorized officer of unit within 15 days of receipt of application. Recommendation of the Unit level Screening Committee should also be taken within the above time.
2.	The dealing officer at Area level will examine the proposal and if found in order, will forward the same to HOD (Pension), HQ through General Manager/HOD of concerned Area/ Establishment.	The document so required to be checked once again.	APM of the concerned Area or Personnel Executive of Units as per posting of the employee & GM of the Area/ HOD of Units as per posting.	Ten Days after receipt of positive proposal from unit level.

3.	The dealing officer at HQ will further examine the proposal through dealing assistant and if found in order, will forward the same to the concerned Regional Heads of CMPFO.	The document so required to be checked once again.	GM (PF/Pension), HQ of Coal companies.	One week of month after receipt of proposal from Area level.
4.	The Procedure for submission of the claim and dealing with queried and return claims shall be as per usual procedure as given in preceding clauses	The unit level AO shall comply the instructions and after rectification shall send to CMPF under intimation to Area Office and GM (PF/Pension) of the Company	Dealing Clerk and AO of the unit.	Ten days and in the event of collection of documents/ information from other source a copy of such letter be endorsed to all concerned except in confidential matter.

3. EDUCATION.

Sl. No.	Action	Duties & Responsibility	Responsibility lies with	Time line
1.	The claimant should submit an application in Form "SAHAJ UCHHA SIKSHA AGRIM" to the Authorised officer of concerned Area/Unit & Establishment	<p>Following documents will be checked and attested by the concerned dealing clerk and AO for further examination and processing.</p> <ol style="list-style-type: none"> 1. Form - Sahaj uchha siksha agrim 2. Advanced Stamp Receipt. 3. Dependency certificate as per mgt record. 4. Last Educational Certificate. 5. Study certificate from head of the institution in certificate F. 6. Xerox copy of Bank Pass Book 7. Xerox copy of pay slip. 8. Xerox copy of Identity Card. 9. RTGS option form with Cancelled cheque/Bank certification. 10. Xerox copy of Aadhaar Card of member and ward. 	Authorized officer and Dealing Clerk of Unit of Coal companies.	<p>The claimant should apply at least 04 (four) months before of expected date of release of fund from CMPFO.</p> <p>The concerned dealing clerk should prepare the proposal for forwarding the same to area authority through authorized officer of unit within one month of receipt of application.</p> <p>Recommendation of the Unit level Screening Committee should also be taken within the above 01 (one) month time.</p>

2.	The dealing officer at Area level will examine the proposal and if found in order, will forward the same to HOD (Pension), HQ through General Manager/HOD of concerned Area/ Establishment.	The document so required to be checked once again.	APM of the concerned Area or Personnel Executive of Units as per posting of the employee & GM of the Area/ HOD of Units as per posting.	15 days after receipt of positive proposal from unit level.
3	The dealing officer at HQ will further examine the proposal through dealing assistant and if found in order, will forward the same to the concerned Regional Heads of CMPFO.	The document so required to be checked once again.	GM (PF/Pension), HQ of Coal companies.	Ten days after receipt of positive proposal from Area level.
4.	The Procedure for submission of the claim and dealing with queried and returned claims shall be as per usual procedure as given in preceding clauses.	The unit level AO shall comply the instructions and after rectification shall send to CMPF under intimation to Area Office and GM (PF/Pension) of the Company.	Dealing Clerk and AO of the unit.	Ten days and in the event of collection of documents/ information from other source a copy of such letter be endorsed to all concerned except in confidential matter.

G. PAYMENT CONFIRMATION-

Sl. No.	Action	Duties & Responsibility	Responsibility lies with	Time line
1.	After receipt of mail from the Cashier for confirmation of payment, the AO of the unit/Area shall verify if the claim was actually processed by them and the name of the member/claimants tally as per their records.	Proper checking of office copy of the claim/ documents with the contents of mail including place of posting i.e. name of unit.	Authorized officer of respective unit/Area.	Two Days.
2.	Respective units of the Coal companies through their registered email id will send confirmation or discrepancies if any noticed by them by official mail.	Confirmation of correctness or discrepancies to release payment early. Failure to confirm shall amount to grave misconduct.	Authorized Officer of the Unit/ Area of Coal establishment	Two Days.

CHAPTER-2

SOP FOR COAL MINES PROVIDENT FUND ORGANISATION (CMPFO)

A. PROCEDURE FOR RECEIPT OF CLAIMS BY THE DIARIST:

The diarist in ROs of CMPFO shall receive claims through post or from the authorised representatives of units/Area Office/GM (PF & Pen) /Head of independent units/Private Coal blocks entered in a transit register namely "Claim Receipt Peon Book" issued for the purpose. Such Books shall have page mark and kept in the safe custody of Authorised Officers prohibiting trespass and manipulation/fabrication and missing for which the designated officials may be made accountable. The Custodian Officers shall maintain proper records of such Books duly numbered. No claims shall be received from any other persons or mode. While receiving the claims he/she will scrupulously follow the appended steps. However, receipt of miscellaneous letters like inter Regional Office correspondences, reply from employers, grievances, death intimation of pensioners, request for transfer of LCs, missing contributions, updating accounts etc. shall continue to be received as usual.

Step-1: The claims brought for receipt by an authorised representative must appear in the list of claims forwarded by the sender establishment through their dedicated mail id. A remark like 'mail received' shall be affixed and initialed by the Diarist on the face of claim. In case there is any mismatch or missing entry, such claims shall not be received by the Diarist and returned with an explicit remark in the peon book.

Step-2: In the event of a claim received by post, the same should also be compared with the confirmatory mail of the sender establishment and received with due remark. In the event of discrepancies if any, the claims shall be returned to the concerned establishment with a pre-formatted letter intimating the reasons and for verification of the concerned authority.

Step-3: If a claim is received directly from the member by post the Diarist shall send it to the member's last establishment for verification and resubmission within 20 days as per paragraph 66 (6) of CMPF Scheme in the manner detailed above. Further, if the claim does not specify the last working place, then the same shall be returned to the sender with an advice to submit the claim through the last employer of the member.

Step-4: All such returned claims as in step-1, 2 and 3 shall be recorded by the Diarist in a register called "Claims returned Register" which will contain the details like Name of the member, CMPF A/C No, Name of the units, Source of receipt, Name and address of recipients, reasons for return, Remarks. The remark column shall be filled up after resubmission of the claims in receivable procedure with appropriate remarks.

Step-5: All the claims so received shall be entered in the "Claims Receipt Register" and a diary number created online or manually as the case may be and entered on the face of the claim forwarding letters duly stamped and initialed. All other letters and miscellaneous letters shall be entered in a separate register called "Miscellaneous letters receipt Register" and also diarised as per prevalent procedure.

Step-6: All the claims and miscellaneous letters so received shall be kept in separate folders commonly called as 'Dak Folder' and sent to the RC/AC for his perusal and order if any. In the absence of the RC/AC, the Dak folders shall be sent to the designated officer or AO/SO (Estt) for action as above.

Step-7: Once the Dak Folders are received back in the Diary section, the same shall be segregated section-wise and entered in the concerned 'Log Book' and sent to the section supervisors for marking them to respective Dealing Assistants for further process. The Dealing Assistants shall receive the claims and letters pertaining to him/her with dated signature and then return the Log Book to the Diarist. This action shall be completed the same day or at most the next working day. In case any Dak is returned from the section without receipt, the same shall be brought to the knowledge of the RC/AC/AO/SO for further action.

B. DUTIES AND RESPONSIBILITIES OF THE DEALING ASSISTANT FOR DISPOSAL OF CLAIMS:

The Dealing Assistant of Accounts group plays a key role in disposal of claims received in the RO. Besides receipt and settlement of claims, he has to ensure posting of contributions in LC and drawl of T.E. duly reconciled within three months of receipt of annual VV or one month of monthly VV as the case may be. He is also responsible for weeding out of records and transfer of paid files of PF/Pension after audit to Record Section. While handing over of charge on transfer, it is his responsibility to prepare charge list with inventories of all records possessed by him and endorse a copy to Establishment for record to fix responsibility on subsequent detection of live records not handed over. However, to ease his/her workings and to make him/her understand the accountability associated in receipt and settlement of claims, the following steps are enumerated for adherence.

Step-1: As soon as a PF/Pension claim is received by the Dealing Assistant, he/she shall ensure that it contains a remark of the Diarist confirming 'mail received', failing which the same shall be returned to the Diarist for rechecking with an appropriate remark in the Log Book itself.

Step-2: The claims received by the Dealing Assistant shall be entered in the 'Claim Register' and a sequential claim number generated online or manually as the case may be and affixed in appropriate field of REF-10.

Step-3; The Dealing Assistant shall in the first instance check that the claim is forwarded under the signature of the Manager or Authorised Officer whose specimen signatures are already made available to him/her by the units/estt and the claim so received is payable as per relevant provisions of the Scheme.

Step-4: The claim form is completely filled up and contains all the requisite documents together with the signature of the member/claimant and AO where ever required. The over writings/cuttings in the claim is duly authenticated by the AO over his/her seal. The signature of the member should be similar to that available in Form A, PS-3/4. However, member affixing thumb impression in earlier records and signing in claim form is acceptable subject to confirmation of the employer that the member has learnt to sign subsequently.

Step-5: In the event of any discrepancies as stated above, the claim shall be treated as non-settle able and returned to the Employer within a period of five working days. The claims so returned shall be entered in a register called 'Claims Returned Register' containing details like Name of the member, CMPF A/C No, Name of the units, Name and address of recipients, reasons for return, Remarks.

Step-6: The rest of the claims shall be treated as settle-able and the documents at CMPFO like Ledger Cards, Form A, Pen-1/Pen-2 and PS-3/4 be linked and the claim is again scrutinised to ensure that there is no significant difference between the documents at CMPFO and the claim with regard to member's name, father/spouse name, CMPF A/c No, signature of the member, name of the nominee and claimant, name of survivors in column 15 of Form Sahaj (R)/Ref-5 and PS- 3/ SRE. In the event of any differences the same shall be brought out in REF-10 and put up to the section supervisors and thereafter to RC/AC for appropriate order for further action. If for any reason some documents like LC, Form A (in Death Case), missing contributions are not available, the same should be immediately requisitioned from concerned ROs.

Step-7: Once the claim is received back from the superior officials, the Dealing Assistant shall take action forthwith as per the instruction. If the instruction is to return/reject the claim, he/she will do so duly entering the details in 'Claims Returned Register' i/r/o returned claims. The entire exercise stipulated above shall be accomplished in ten working days.

Step-8: In case a claim is found settle-able, the dealing assistant shall put up them chronologically, check the contributions of PF/PEN given in Annexure-III with that posted in LC and ensure that they do tally. In case of difference in contributions between them, the DA shall verify the VV statement and in such a situation the entry in VV shall be treated as correct for settlement. In case any mismatch contributions pertain to VV statement of other ROs, then a confirmation may be sought from that RO by mail/post.

Step-9: After such exercise the claim shall be settled as per various provisions of the CMPF Scheme and CMPS 98 as per the nature of the claims as provided in the general guide lines for settlement of claims as appended herewith as Appendix and shall put up the DPO, PO,

Revised Sheet of calculations, Pen Set-1 as the case may be duly signed with date to section supervisor. After receipt of the approved pay orders from the competent authority, he/she shall enter it in Pay Order Register duly creating a pay order number and send the same to cash section for further action. As per extant order, the DA shall enter the letter no and date of forwarding letter on the top of PO and also endorse a remark like 'Mission Biswas', Other PF, Marriage, HBA on it to enable the cashier to obtain confirmation of payment from management and send requisition of fund to HQrs of CMPFO.

Step-10: It is mandatory on the part of the Dealing Assistant to put up the claims with all factual position and documents to the Section supervisor /RC/AC so that flawless decision can be taken for disposal of a claim in accordance with provisions of the scheme and extant rules. In case it is observed subsequently that important facts are suppressed adversely affecting its disposal and documents are not checked/attached properly resulting in wrong decision for payment then the Dealing assistant shall be made accountable for dereliction to duty or ulterior motive as the case may be.

C. DUTIES AND RESPONSIBILITIES OF SUPERVISORY OFFICIALS/AOS.

The Section Supervisors are primarily responsible for all the works allotted to his section. However, with regard to receipt and settlement of claims, the following procedures need to be adhered and failure of compliance shall make him/her accountable of negligence.

1. The Section supervisors shall examine receipt of all claims and letters pertaining to his section and shall mark them to the respective dealing assistant for necessary action.
2. In case of non-availability of any mandatory information/documents in a claim, he/she shall instruct the concerned DA to process the claim for Return/Rejection/ Correspondence.
3. The section supervisor shall check (100%) correctness of the of the particulars and documents submitted with the claim and if apparently found correct mark the claim to the concerned DA for further processing.
4. The SO shall maintain a "Sectional note book" of claims and other important letters duly marking them as 'Immediate', 'Urgent' and 'Routine' and ensure their disposal accordingly. All urgent and immediate letters/claims shall be disposed the next working day and routine letters within seven working days.
5. The SO will scrutinise the notes and drafts put up by the DA, revise them, if necessary, and submit them with his opinion/comments to his superiors where such submission is called for.

6. Where a claim is found acceptable and the DA settles and put up it to the SO, he/she will ensure that the claim is settle-able and contains all mandatory information/documents duly filled up, signatures of AO, claimants in appropriate places and have been settled as per correct provisions of the Scheme, extant instructions on the subject and guide lines appended to this SOP.
7. The SO will check 100% Revised sheets and ensure that all contributions are posted as per LC and correctly punched in the excel based Revised sheet/online mode, all Advances/Withdrawals are properly debited, annual interests are correctly calculated and payable amount is derived and certify the same in LC and Revised sheet under his/her dated signature.
8. The SO will ensure that the DPO/PO/Pen Set-1 contain payable amount correctly and payee's SB A/C, Bank, Branch, IFSC Code are correctly filled up as per attested copy of front page of the Bank Pass book.
9. In death PF/Pension and advance cases, the SO will take special care to ensure that the DA has settled the claim duly examining the requisite documents and correctly interpreting the relevant provisions of the Schemes, extant orders and guidelines appended herewith.
10. It will be the responsibility of the SO that all claims received in his section are settled on a time bound manner and for ensuring this, he/she will refer the sectional note book daily and carry out inspection of table, cabinets of the Dealing Assistant under him periodically. The SO will ensure that the passed pay orders are sent to the cash section the same day or at most the next working day. He will also ensure that the Dealing Assistant under him maintain all records properly and adhere to weeding out of ephemeral records/letters as decided in Record Retention Schedule.

D. DUTIES AND RESPONSIBILITIES OF ASSISTANT COMMISSIONER/RC-II AS BRANCH OFFICERS.

The primary responsibility of a Branch Officer is to assist the Regional Heads in his/her functioning and efficient performance of the DAs/SOs/AOs working under his direct control. To ease his functioning in the area of receipt and settlement of claims, and also to define his/her accountability the following points are enumerated.

1. To ensure that all the claims are received in Diary and respective sections under him/her in the manner prescribed in the preceding sections. In case any Dak is reported to have not been received by any incumbent, he will analyse the reason and take appropriate action for its disposal.
2. To ensure that letters/claims of urgent nature are disposed immediately and that of routine nature are disposed in a time bound manner leaving no case unattended.

3. To issue order for disposal of claims put up by his subordinates as per extant provisions of the Schemes, administrative order issued on the subject and as per guidelines appended herewith by due application of mind.
4. To seek order from the Regional Heads noting his/her reasoned comments/opinion in the event of he/she being not sure of the decision.
5. To approve drafts and revise it, if necessary, as per observations or order of Regional Heads contained in the note sheet intimating, return/rejection or calling for information/documents from the Employer, claimants or external agencies as the case may be.
6. To check and ensure that the DAs and SOs have discharged their functions properly and also check correctness of important particulars enumerated in the preceding paragraphs in alive claims in general and death claims in particular.
7. To check LCs and revised sheets in a random manner for at least 5% of the claims with dated signature to make sure of the payment orders put up by the subordinates and approve claims within his/her financial delegations and send the rest to the Regional Heads.
8. To ensure that remittance of approved claims are made on time in the manner discussed under the Role of cash section/Cashier.
9. To carry out inspection of sections under him at least once in a quarter to ensure that no claims is kept un attended beyond a reasonable time as discussed earlier and in the event of any such discovery bring it to the knowledge of the Regional Heads for appropriate action.
10. To suggest Regional Heads for posting of staff/sectional transfer equitably and qualitatively for better performance of his section and proper handing/taking over of charge. In the absence of BO, this will be monitored by Section Supervisor.

E. DUTIES AND RESPONSIBILITIES OF AC/RC-II/RC-I AS REGIONAL HEADS:

The Regional Heads are responsible for the overall functioning of the Regional Offices and are required to keep a bird's-eye view of the performance of his Office, Officials and take corrective actions where ever necessary to improve performance. In order to bring out his/her role and responsibilities in the area of receipt and settlement of claims, the following points are enumerated.

1. To oversee that the Officials entrusted with the works of receipt and settlement of claims are functioning as per extant instructions and guide lines and there is no delay or irregular activities at any level.
2. To monitor returned and rejected cases and ensure their final disposal.

3. To approve all correspondences addressed to Commissioner, Board level officers, VIPs and higher officers of external agencies pertaining to receipt and settlement of claims besides others and issue them under his signature.
4. To issue logical and considered orders with due application of mind as per extant rules when such an order is sought from him/her in a claim by officials subordinate to him.
5. To ignore minor differences /discrepancies pointed out in a claim duly substantiating reasons thereof and ensuring that the objective of scheme is not defeated and such an order does not affect the genuineness and legality of settlement. It may however, be underlined that the decision taken by the Regional Heads is based on the notes and documents attached to the claim file and in the event of any suppression of facts and documents by the subordinate officials resulting in a wrong decision, shall take appropriate action against such subordinates.
6. To ensure that a claim has been properly settled and checked and facts of the case is properly jotted down in the note sheet.
7. To ensure that the claim paper bears identical name, a/c no, parentage, survivors bank details, payable amount, and requisite documents. So far as payable amount is concerned, the Regional Head may check few cases on random basis. However, the primary responsibility for excess/less payment due to erroneous posting of contributions, punching in R/S or non-posting of Advances/withdrawals in LC/Revised sheet shall lie with the Dealing Assistant and Supervisory officials.
8. To ensure proper and equal distribution of works as far as possible among his subordinates to optimise claim settlement.
9. To conduct surprise checking of subordinate's table and cabinets to ensure that no claims has remained unattended, the important letters are disposed in a time bound manner and the returned claims are properly followed up.
10. Last but not the least, shall take appropriate action to deter irregularities and report the competent authority for appropriate action in case of grave misconduct in the area of receipt and settlement of claims by the subordinate officials.

F. ROLE OF CASH SECTION AND THE RESPONSIBILITIES OF CASHIER:

1. To receive passed pay orders duly checking that it contains all the material information like payable amount, SB A/C No, Bank and branch name IFSC Code, forwarding letter no with date, type of claims and most importantly signature of the approving officers. In the event of any missing information a remark shall be given in PO register itself and the PO is returned to the Dealing assistant.

2. To send a mail to the Area GM office/GM (PF&PEN) containing details like member's name, CMPF A/c No., remittance details, amount settled and forwarding letter through which the claim was received in respect of settled Refund/Advance cases on the same day or a day after with a request to confirm by return mail that the claims were actually forwarded by them and they have no objection in releasing payment to the claimant. In case no confirmation is received within 10 working days of issue of the mail to GM (PF/Pension) Headquarter of Coal Company the passed pay order shall be returned to the group/dealing assistant for nullification of approval and further needful action.
3. After receipt of confirmation and receipt of fund from CMPF Head Quarter Office in Account No. II payment may be disbursed from the office at the earliest by BT/RTGS/NEFT as per CMPF Head Quarter Letter No CMPFO/150/EDP/PF & Pension/Griev/HQ/199/5683 dated 08.03.2016, 30.03.2016 and 06.06.2016.
4. To view the Bank statement regularly and ensure that amount of all the payees have been debited from ROs Bank A/C correctly as per the schedule of payment and in the event of any erroneous debit/credit or non-debit, shall bring it to the knowledge of Cash Officer/Regional Heads for further needful action.
5. To record returned amount reflecting in the credit side of Bank stt for any specific payee in Undelivered Register and will obtain signature of Cash officer/Regional Heads and communicate the reason of return to the sender establishment with a copy to the Dealing assistant for further follow up action.
6. To maintain Cash Book properly as per prescribed format duly indicating the receipt and payment.
7. To reconcile the accounts and prepare ROs to ensure flawless receipt /payment of a month and in the event of any mistake, bring it to the knowledge for appropriate action.

APPENDIX

GENERAL GUIDELINES FOR SETTLEMENT OF CLAIMS UNDER VARIOUS PROVISIONS OF SCHEMES: -

The Provident Fund and Pension claims in respect of alive and deceased members are obtained in a composite application called Form SAHAJ (Revised) which cater to the need of settlement of PF accumulations and monthly pension. It may so happen that information/particulars desired in various columns may vary as per nature of the claim and so also the documents. It has also been observed that there is no uniformity in the process of documentation and settlement of claims. More over there is no uniform standard in interpretation of schemes and circulars across Regional Offices. As such, to bring uniformity, the following guidelines are issued for strict adherence as per the process enumerated depending on the nature of claims.

1. PF /PENSION CLAIMS (IMPORTANT POINTS TO REMEMBER FOR ADHERENCE): -

Scrutiny and processing of PF/Pension Claims: -

(i) Once a claim has become payable as per relevant provisions of the schemes under the CMPF Act and received in RO in form NEW SAHAJ (R) through the units/Area GMs /GM (PF&PEN)/Unit Heads in case of independent units and Private blocks neatly filled up and signed by claimant and AO, the claim shall be processed for settlement. It may be noted that all columns of the claim form are filled up except 13 & 21 in case of alive members. The claim should contain authentication of AO over by name seal as a token of verification of the particulars given in each page. The cuttings or over writing, if any, are duly authenticated by the AO.

(ii). The claim must contain attested copy of superannuation notice/Retrenchment Order/Grant of VRS/Resignation/Death Certificates issued by Registrar (Birth and Death) as the case may be. All claims must contain attested Xerox copy of Bank Pass Book/ in single/ 'F or S' mode (salary account is mandatory), copy of Aadhaar Card, Reasons for delay and genuineness certificate in prescribed format for claims not filed under Mission Biswas and Death cases, Last ten months' salary statements and corresponding 7% pen contributions duly signed by the Finance Officer (duly authorised for the purpose) and AO, PF/Pension contributions with reckonable months in Annexure-III, copy of Service Record, Form A, PS-3/4 available with employer/claimant.

(iii). The Descriptive Rolls of the member and the spouse should be attested by two officers and are required for Pension Payment Order (PPO) sent to the lead Banks practice of which is not in vogue. As per present system, it has no relevance to settlement of pension and hence a claim will not be treated as non-settle-able in case of any discrepancies there in and the same can be collected subsequently for future use in PPO even after settlement of claims.

- 2. Disposal of claims under Mission Biswas:** - The PF and Pension claims under Mission Biswas can be settled in the month of retirement and payment released in the case of PF and PPO intimation in the case of Pension. However, in the case of Pension settlement due care may be taken that the effective date of payment of monthly pension is correctly shown as the 1st day of expiration of succeeding month of retirement in PPO intimation and Annexure-A sent to the nodal banks.

- 3. Validity of Nomination in PF cases:** - In death cases due care may be taken to release payment of PF to the valid nominee as per paragraph 62 of CMPF scheme. A valid nomination is that where a nomination is made to one or more of the family members (as per paragraph 2(h) of CMPF scheme) with due allocation of shares and appointment of guardian in case of minor nominees. Nomination made to persons not belonging to family and dependent parents before marriage are treated as invalid on subsequent acquiring of a family. It may be kept in mind that nomination made to a person other than a family member where the member has no family members till his death or dependent parents with status married shall not be treated as invalid.

- 4. Mandate for nomination in death cases:** - The custodian officials must link form A if submitted as per records mentioned in Allotment register/LC. The Form A are generally available in the qualifying unit, the last place of working, establishment where the member worked during 1986-87 i.e. during the period when census of form A was carried out in CMPFO /census cell, other ROs in case of transfer. Any callousness in searching and linking of form A resulting payment to persons other than nominee on subsequent detection of the document shall make such officials responsible for inaction.

- 5. Consultation of Employer/Employee:** - If form A was submitted and not available, the employer and the survivors may be consulted for a copy of authenticated form A, as the form A was supposed to be submitted in triplicate in ROs, two copies of which were returned for the custody of employer and member after authentication.

- 6. Alternate records of nomination:** - In case the form A is not available despite all efforts, the entry of nomination in Allotment Register/LC should be examined and if the entry appears in similar hand writing free from tampering , over writing and checked by Section supervisor under his signature, facts there of shall be put up to the Regional Heads who after due verification of such records and application of mind shall consider its disputability/acceptability with a reasoned order in the interest of nominee.

- 7. Payment of PF in death cases:** - If a valid nomination subsists as given in the preceding guidelines, the claim shall be settled under paragraph 64(i) of CMPF Scheme failing which under paragraph 64ii) duly allocating shares among the eligible survivors as the case may be.

8. Survivor details in death cases: - When a death claim is settled on the basis of Column 21 or REF-5 it should be ensured that the particulars of family, their age and marital status are given as on the date of death. Confirmation of dependency of parents and married daughters living with husband are unambiguously recorded in remark column. If parents name does not appear in the list of survivors, no query is to be made and case disposed as per certification of employer overleaf REF-5 or below column 21 of form NEW Sahaj (R) as per commissioner circular of even no dated 25.01.1986. The list of survivors shall be as per colliery record and unconditional.

9. Settlement of PF claims under 64(ii): - While processing death claim under paragraph 64(ii), care should be taken to determine eligible survivors on the date of death and to pay equitable share to widow/widower, dependent parents (and dependent parents-in-law in case of female members), minor sons, unmarried daughters, widow daughters, and one share in all to the deceased son's widow and minor children. A share may also be kept withheld if a written request is received regarding a posthumous child to be born and if born alive to release the same in the manner prescribed earlier or otherwise to earlier shareholders equally. If the deceased member has not left behind any of the above, then payment can be made in equitable shares among the rest members of family as appearing in the exclusion list in 1st proviso to 64(ii).

10. Payment to Minors: - In case of minor's nominee, payment shall be made to the guardian appointed in form A. If no guardian is appointed in form A then payment of minor nominees/survivors (as given in 1st part of Column 15 of form NEW SAHAJ (R)) shall be made to the guardian appointed under Guardian and Wards Act, 1890, failing which to the natural guardian and failing this even to the de facto guardian on production of Indemnity Bond in prescribed format. It may be kept in mind that grandfather is the natural guardian in case of Muslims and mother in rest of the Religions. However, column no 19/REF-6 must contain the declaration of such guardians (natural or de facto) duly certified by the employer.

11. Invoking paragraph 66 (2) of CMPF Scheme: - If some contributions in Ann-III do not match with the LC and the correctness of the same can't be ensured for non-availability of VV statement being in the custody of other ROs or any extraneous reasons beyond control, such contributions shall be treated as disputed and the PF claim settled leaving such contributions as per paragraph 66 (2) of CMPF scheme with prior approval of Regional Head and the contributions so withheld is paid with interest as soon as the correctness is ensured.

12. Settlement of PF/Pension claims having more than one legally wedded wives: - In the event of a member having more than one legal wife, all of them shall be eligible for one share each in case of PF payment and proportionate share of widow pension distributed equally among them. In order to decide legality, it may be kept in mind that law of the land allows Muslims to have four wives. In case of Hindus, the 2nd wife is allowed only in the event of 1st wife being lunatic or infertile with her written consent or court order. Further, if a member has a concubine then children born out of the living of the member with her are also treated as the deceased family members.

- 13. Disposal of part payment case:** - If some amount has become payable to a shareholder under 64(ii) and settled but could not be released due to non-receipt of claim from such shareholders, it is the responsibility of CMPFO and employer to ask for his/her claim and arrange to release the withheld share as soon as such claim is received without any further interest.
- 14. Disposal of PF amount returned due to death of payee:** - If the claim of a member is settled but he/she dies before receipt of the accumulation on his SB account and the amount so settled is returned by the payee bank, such amount shall be entered in 'Un delivered Register' and settled under par graph 64(i/ii) as the case may be, with up to date interest.
- 15. Settlement of cases under Paragraph 64(iii):** - If a deceased member has not left behind any family members or eligible survivor/s then the payable amount of such deceased share holder/post deceased nominee shall be released on production of IB, if the amount does not exceed rupees twenty-five thousand and exceeding that a succession certificate be obtained from a competent court of law. As per section 371 of Succession Act, 'competent court of law' ascribes to a District Court having jurisdiction over the place where such person ordinarily resides. The succession certificate must contain the name of the petitioner/s, requisite amount for which succession certificate is granted and concerned Regional Heads of CMPFO as debtor. In case of any doubt, the Regional Head is at liberty to call for a copy of the petition and ask for a revised succession certificate if situation so warrants.
- 16. Disposal of non-effective claims:** - If a claim is filed after three years from the date it has become payable, such claims must contain verification of genuineness, non-impersonation by a three member's committee constituted with the approval of Area General Manager, Head of independent units/ private coal blocks. Such GM/Unit Head after being fully satisfied about correctness of claim and claimants shall recommend payment to the member/claimant to CMPFO over seal and signature.
- 17. Deferred payment of Pension:** - While settlement of Alive pension claims, it should be noted that the member has completed 40 years of age failing which, his pension shall be deferred till attainment of such age even though his pensionable service is more than ten years.
- 18. Disablement Pension:** - During settlement of disablement pension under paragraph 11, care should be taken to ensure that the percentage of unfitness decided by the medical board is same or above the norms and percentage fixed for declaring him/her permanently handicapped or disabled by the Coal company. It should also be noted that claims of VRS on medical ground are not eligible for disablement pension.
- 19. Children/Orphan Pension:** - While settlement of children/orphan pension under paragraph 13/14 of CMPS 98, it should be ensured that the member has died on colliery roll and the claims so received are from the two eldest children if under 25 years of age and unmarried in case of girl child on the date of death. The amount of such pension shall be 25% of spouse pension or at least rupees one hundred for each child under paragraph 13 and 50% of spouse pension or at least rupees one hundred ten for each orphan.

20. Withdrawal before Retirement: - PF claims under paragraph 63 (A) i.e. 'Withdrawal before Retirement' shall be settled and paid up to the penultimate year at least three months before the impending date of retirement. For ease of understanding, penultimate year in financial accounting the preceding accounting year i.e if a member's impending date of retirement is between April to June of 2021 then the penultimate year is CPE 3/20 and from July 2021 to March 2022 it is CPE 3/21. To cross check the eligibility for 63(A), a certified copy of Form B containing date of birth of the member or superannuation notice if issued be insisted to avoid payment not due.

21. Automatic payment of widow/widower pension: - In case of death of a pensioner, widow/widower would submit death certificate, self-identification proof and proof of relation with the member to the Bank and if Bank satisfied with the documents the pension will be paid.

22. Revision of Pension: - While revising pension on account of revision of salary with retrospective effect in settled cases, the certificate prescribed in paragraph 2 of Commissioner's circular letter number CMPFO/MT/111(26)/Pen/Ranchi-II/565/5819 dated 14/15-09-09 shall be mandatorily followed to determine the correctness of revised Average Emoluments. Notional salary shall be calculated on Basic Pay and VDA only with effect from October 2017.

23. Advance/Withdrawals: - Coal Mines Provident Fund scheme allows partial withdrawal of defined amount commonly known as Advances. Amongst these, House Building Advance, Marriage advance and Post Matriculation Education Advances are predominant. While such advances are quite useful and provide relief to members in difficult times, its misuse defeats the very purpose of the Scheme and siphons the hard earned money of the members. Thus, being custodian of PF, it is the responsibility of CMPFO to ensure that while the misuse of advance is arrested, the rightful claimants are not deprived of their legitimate right. In order to achieve this goal, the following guidelines based on Scheme, administrative circulars are reiterated.

24. House Building Advances (Important points to remember for adherence): -

1st HBA: - HBA is payable to a member for purchase of ready built house from an individual, outright/hire purchase of a house or flat in a building owned jointly with others and built by appropriate agency as defined in paragraph 65 (1)(a), purchase of site for construction of house and also construction of house in a site owned by self, spouse or their joint ownership. On receipt of a claim in 'Sahaj Bhumi/Awas Agrim', it should be ensured that the claim is neatly filled up and signed by the member and certified and recommended by the AO in appropriate place. The claim contains the requisite documents as per list of enclosures duly attested by the AO with remark 'original seen'. In addition, the following points shall be kept in mind while processing and sanctioning a HBA claim.

(i). No HBA is payable to a member unless he/she completes twelve years of service from the date of appointment.

- (ii). No advance is payable to a member unless the seller has the title deed in his own name or in possession of power of attorney issued by competent authority to sell the property on behalf of the owner. The genuineness of the title holder shall be got verified from 'bhulekh.com web portal by the Dealing Assistant and a copy of e-verification shall be retained in file duly signed by him.
- (iii). No advance shall be allowed for purchase of site/house for a share jointly owned except spouse,
- (iv). No advance is allowed for purchase of site and construction in agricultural land and also the property of SC/ST without permission of the respective authority of the State Government.
- (v). The amount of sanctionable advance shall not exceed the least of sum total of 100% members and 75% employer's contributions with interest, 36 months' total emoluments and actual cost. While calculating members share, care should be taken to add VC and subtract advance sanctioned for Marriage and Education.
- (vi). The amount of advance is payable in one instalment in case of outright purchase of ready built house/flat and in two equal instalments for construction in own site or site acquired for construction out of the advance from CMPF and more than two instalments if requested by member in hire purchase of house/flat.
- (vii). Where the Advance is for the purchase of site, dwelling house/flat from an agency, such advance is not payable to the member but to the to the agency directly on behalf of the member.
- (viii). It should be ensured that the utilization certificates in case of advance for purchase of site, house/flat are submitted to CMPF along with copy of sale deed within 180 days. It shall be kept in mind that construction of house shall commence within six months of 1st instalment. The 2nd instalment is released on receipt of request in prescribed form certifying completion of plinth level and in such case, construction shall be completed within twelve months of release of the 2nd instalment. Failure of compliance shall attract penal action under paragraph 65 B (10) of CMPF scheme and also debar the member for further advance of any kind till recovery of the unutilized/misused advance.
- (ix) In cases where important documents like non encumbrance certificate, approved plan, sale deed etc. are tampered/overwritten the correctness of the same may be got verified from the issuing authority to deter the flow of irregular advances and its misuse.
- (x). No multiple files shall be opened for release of 1st and remaining instalments of HBA claims to curb suppression of facts and rule out possibilities of sanction of subsequent instalment for the purchase /construction of house in a site other than the site for which 1st instalment is paid.

25. Additional House Building Advance: - A member who is sanctioned advance for purchase of a house or construction is entitled for an additional advance of an amount equivalent to six months' total emoluments or his/her own share of contributions with interest whichever is less in one instalment for the purpose of additions, substantial alterations or improvements. Such additional advance shall be admissible only after a period of five years from date of completion/acquiring of the dwelling house. It should be kept in mind that the additional advance is admissible for the same house acquired/constructed out of 1st HBA and to ensure it such claim shall be processed and sanctioned in the same file.

26. Erroneous sanction of HBA: - Instances have come to notice that multiple HBA claims have been processed and sanctioned in violation of CMPF Scheme or by its misinterpretation in few ROs. Such a situation defeats the basic objective of the scheme and not in the interest of members and needs to be dealt with strong hands. Further, as a deterrent measure such members shall not be allowed any further advance of any kind till recovery of erroneous advance with penal interest.

27. Marriage Advance: - A CMPF member is eligible for marriage advance twice in the entire period of his/her membership for marriage of self, dependent sisters and sons/daughters. The amount of such advance payable is equivalent to fifty percent of his/her own share of contributions together with interest or amount applied for whichever is less. While processing such claims the following points shall be kept in mind for adherence.

(i). Request for advance is received in 'Sahaj Vivah Agrim' neatly filled up with signature of member and recommendation of the employer/AO. Cuttings/overwriting are duly authenticated by AO over his/her official seal.

(ii). While calculating the member share VC is added and earlier advance is subtracted. To arrive at correct member, share earlier marriage /education advance are fully adjusted from it and in the case of HBA paid earlier, proportionately (i.e. Amount of HBA*4/7).

(iii). It shall be ensured that the name of dependent sister/son/daughter appears in the dependent list maintained in SR/Medical Attendance Roll/LTC Roll. No advance is payable for the same dependent twice.

28. Post-Matriculation Education Advance: - A CMPF member is eligible for advance from the fund for meeting expenses in connection with post-matriculation education of his children commonly known as Education advance. A claim can be processed on its receipt duly filled up and signed by the member and with recommendation of the employer/AO. The following points shall be kept in mind while processing and sanctioning such advance.

(i). Such advance is admissible once during the entire period of membership i.e. for one child.

(ii) The name of the child for whom advance is sought for appear in the dependent list of the member.

- (iii) The amount of advance does not exceed the least of three months' emoluments, fifty percent of the members share and the amount of advance applied for. (iv). The claim contains a certificate from the college/institution to the effect that the student has been admitted/is going to be admitted in prescribed format F.

29. Creation of non-effective Ledger Card Cell and Record Room: -

All the ROs shall create a record room and maintain inventories of records digitally and preserve the hard copies CMPF A/C number wise. As regard creation of non-effective ledger card cell CMPF Commissioner's circular letter no. CPF/CP/Misc.corres./Vol.IV/436 shall be scrupulously followed by all concerned.

30. Responsibilities for wrong/irregular payment: -

In the event of any wrong payment due to fault/irregularities at CMPFO the responsibilities of officials will be fixed as per direction contained in CMPF Commissioner's O.O. No 22 of 2011 dated 18th march 2011.

31. Opening of Duplicate Ledger Cards: The Ledger Card of the member is a vital document for payment of CMPF accumulation of the member and its up keeping is the primary responsibility of the Dealing Assistant. However, despite all preventive measures a ledger card is mutilated, destroyed due to short circuit and lost in transit and even in the same office due to negligence of officials. In such a situation, the Ledger Card is re constructed and named as duplicate ledger card. As far as loss in transit is concerned, the Guide Card helps a lot for opening the duplicate LC as the same is replica of the originals.

While opening a duplicate LC, Commissioner's circular letter No. CPF/CP/116(7) Transfer of LC/Vol-II/577 dated 10th October, 2019 and annexed instruction there with must be adhered to. Besides, proper remark should be given in Allotment Register and VV Statement to avoid payment again after discovery of original LC somehow. A Duplicate LC opening Register should also be maintained centrally and shall remain in the custody of Misc. section. In the event of opening of Duplicate Ledger Card after death of the member the eligible surviving members shall indemnify the Board and swear the affidavit.

32. Protection for works done in good faith: Claims having some missing information/ documents and if as per opinion and satisfaction of the Approving officer, absence of such information/documents do not obstruct settlement process and also do not defeat the objective of the scheme, such claim can be settled with recorded reasons in writing and shall be treated as works done in good faith and will qualify for protection under section 11 (A) of CMPF and Misc. Provisions Act, 1948.

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