

CHAPTER 1

STANDARD OPERATING PROCEEDURE 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 "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 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: <table border="1" data-bbox="185 882 1032 1062"> <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 Retirement</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> <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 Retirement													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.
Sl. No.	Name	Father/ Husband name	CMPF No.	Name of PF Nominee as per Company record	Date of Retirement																	
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).																		

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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.	
6.	The superannuating employee shall submit Form 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, Aadhar 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 helpdesk 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.	
7.	The Dealing Clerk of Coal companies shall scrutinize the CMPF and pension claims submitted by the employee in "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.	To check: 1. All columns of form "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.	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	

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		<p>4. To link copy of Form A, PS3/4 available with employer/employee.</p> <p>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.</p> <p>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>	<p>cuttings/over writings are authenticated and the inapplicable portions are scored out as Form 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>	
8.	<p>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.</p>	<p>To check correctly the names whose claims are being sent.</p>	<p>Authorized Officer for CMPF/Pension of Coal Companies.</p>	<p>At least One day prior to submission of hard copies of claims at CMPFO.</p>
9.	<p>The completed CMPF and pension forms should be submitted to CMPF Office through claims receipt peon book of the units/Area kept in the custody of AO with a print out of email sent earlier as per point no. 7.</p>	<p>Error free entry is made in peon book and to check confirmation of receipt.</p>	<p>Dealing clerk/AO of the unit under Coal Companies.</p>	<p>Before 7th of retiring month.</p>

Sl. No.	Action	Duties & Responsibility	Responsibility lies with	Time line
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 alive employees Retired under VRS, Resignation, dismissal etc including that of superannuating not sent under Mission Biswas:

Sl. No.	Action	Duties & Responsibility	Responsibility lies with	Time line
1.	The claimant should submit an application in Form 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 "SAHAJ" (Revised) as per the procedure laid down earlier.	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 SAHAJ (Revised) to the Dealing Clerk/Authorized 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.

<p>3.</p>	<p>The Dealing Clerk shall scrutinize the CMPF and pension claims submitted by the claimant in “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, Aadhar 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 appointing any guardian, then guardianship certificate shall be obtained from the natural/de-facto guardian and certified in column 19 of 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>To check:</p> <ol style="list-style-type: none"> 1. All the columns of “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 on each of the descriptive roll and must be attested by two officers. 4. Form A, PS3/4 with management to be linked. If nomination does not subsist then Column 15 of SAHAJ(R)/Schedule ‘C’ to be filled as per colliery record. In the absence of colliery records for any valid reason, the Authorized 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 15 of form SAHAJ (R)/Schedule C or that with undesirable remarks are unacceptable. 	<p>Dealing clerk of the unit under Coal Companies and Authorized Officer for CMPF/Pension of coal companies.</p>	<p>Within 02 weeks of receipt of claim. In case of delay reasons to be kept on records.</p>
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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.
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E. Submission of Claims (Alive and Death) having no PF Contributions for Preceding 3 years or more:

Sl. No.	Action	Duties & Responsibility	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 Authorized 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(Pension), HQ of Coal Companies in case of Company HQ with findings and recommendations.	To ensure the genuineness of the claim and the reason of delay is not arbitrary.	Dealing Clerk/ Authorized 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

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4.	The Screening Committee shall verify each and every aspect to establish genuineness 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 finalization 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/ Authorized officer of concerned Area/Unit duly indicating the purpose i.e., purchase of land /readymade flat/house and construction/renovation of house and strike out the portions not applicable.	<p>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, Aadhar 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 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 documents before sending the same to AO for attestation and sign below him after 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</p>	Authorized officer and Dealing Clerk of Unit of Coal companies	<p>The claimant should apply at least 4 (four) months before the 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 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</p>

Sl. No.	Action	Duties & Responsibility	Responsibility lies with	Time line
		committee, the entire case file shall be forwarded to concerned Area Office.		respective sub registrar for authenticity of NEC, Sale Deed etc.
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.

Sl. No.	Action	Duties & Responsibility	Responsibility lies with	Time line
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 Authorized officer of concerned Area/Unit & Establishment duly indicating advance for self/ son/ daughter/ dependent sister and strike out the inapplicable portion.	<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 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 8. Xerox copy of pay slip. 9. Xerox copy of Identity Card. 10. RTGS option form with Cancelled cheque/ Bank certification. 11. Xerox copy of Aadhar Card related to Employee, Bride and Bridegroom. 	Authorized officer and Dealing Clerk of Unit of Coal companies.	<p>The claimant should apply at least 02 (four) months before the tentative date of marriage.</p> <p>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.</p> <p>Recommendation of the Unit level Screening Committee should also be taken within the above time.</p>

Sl. No.	Action	Duties & Responsibility	Responsibility lies with	Time line
2	The dealing officer at Area level will examine the proposal and if found in order, will forward the same to HOD (Pension), subsidiary 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 Unit 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.	One week 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.	10 days or 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 Authorized 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 Management 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 Aadhar 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>

Sl. No.	Action	Duties & Responsibility	Responsibility lies with	Time line
2	The dealing officer at Area level will examine the proposal and if found in order, will forward the same to HOD (Pension), subsidiary 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.