

BHAVISHYA



Pension Sanction & Payment Tracking System

An Initiative of Department of Pension & Pensioner's Welfare

INSTRUCTIONS FOR RETIREE



TABLE OF CONTENTS

Sl no.	CONTENT	PAGE
1	About 'Bhavishya'	1
2	Step by Step Process for Retiree in 'Bhavishya'	2
3	Stakeholders	3
4	Objective & Special Feature	4
5	How to access Bhavishya	5
6	Home Page of Bhavishya	6
7	Bhavishya: Login Window	6-8
8	Retiree Role	9
9	Bhavishya: Retiree Dashboard	10-11
10	Information to be filled by retiree	12-46
10.1	Personal Details	13-15
10.2	Submit NDC	16
10.3	Commutation & FMA	17-19
10.4	Family Details	20-22
10.5	Nomination Form 1	23-32
10.6	Nomination Form A	33-39
10.7	Bank Details	40-43
10.8	Check List	44
10.9	Preview/Print Forms	45-46

About 'BHAVISHYA'

Department of Pension & Pensioners' Welfare is working with a vision of ensuring active and dignified life for pensioners. The goal is to ensure payment of all retirement dues and delivery of Pension Payment Order (PPO) to retiring employees on the day of retirement itself. Towards this goal, the department has launched an online Pension Sanction & Payment Tracking System called 'BHAVISHYA.

The system provides for on-line tracking of pension sanction and payment process by the individual as well as the administrative authorities. The system captures the pensioners personal and service particulars. The forms for processing of pension can be submitted online. It keeps retiring employees informed of the progress of pension sanction process through SMS/E-Mail. The system obviates delays in payment of pension by ensuring complete transparency.

Step by Step Process for Retiree in 'BHAVISHYA'

Registration Process for Retiree

- 1. Credentials will be sent to retiree on the mobile number and email id available in salary package
- 2. Retiree can log in using this Login & password.

Action by Retiree

- 1. Retiree will login into the software using the login id and password which was sent as indicated in para II above.
- 2. A confirmation Email and SMS will be sent to retiree, giving status of each action
- 3. Retiree has to submit NDC request online.
- 4. Retiree will fill up details required through the menu option "Information to be filled by Retiree".
- 5. Based on this information; Pension Forms (Form1, Form A, Form3, Form5, FMA, Commutation Form and Undertaking Form) will be auto generated by the software.
- 6. Individual will then submit the auto generated forms to the HOO by pressing the submit button at the bottom of each form.
- 7. Once forms have been submitted online to HOO, no editing can be done by retiree.
- 8. Individual will take printout of forms one at a time. Signed copy of each form is to be handed over to HOO.

STAKEHOLDERS

- Individual (Retiree & Pensioner)
- Drawing & Disbursing Officer (DDO)
- Head of Office (HOO)
- Head of Department (HOD)
- Pay & Accounts Office (PAO)
- Directorate of Estates (DoE)
- Central Pension Accounting Office (CPAO)
- Pension Disbursing Banks

OBJECTIVE

- Timely and accurate payment of retirement dues and timely disbursement of first & subsequent pensions
- Tracking of each step of the process by the retiree.
- Monitoring by the administration

SPECIAL FEATURE

- Exchange data with various packages like Comp DDO, e-Awas, COMPACT, PARAS etc.
- The system sends SMS/E-mail alerts to concerned stakeholders for every action due & performed.
- Retirees can track the retirement process online.
- Retirees can fill and print all the Pension related forms online.
- HOO can perform various activities online like sending forms to DoE.
- Auto Generation of Form 7, Form 8 & Calculation sheet.

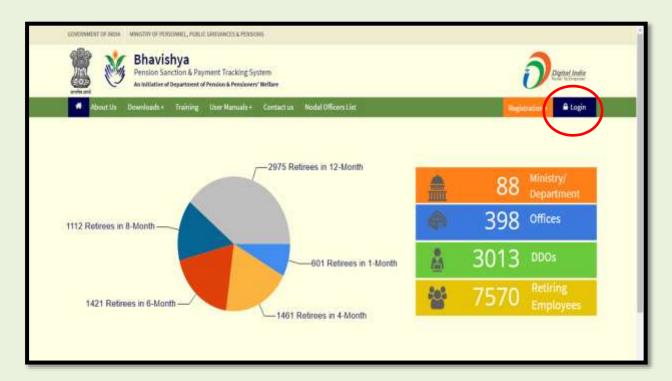
How to Access 'BHAVISHYA'

• URL: - https://bhavishya.nic.in

OR

- Go To Pensioners Portal http://pensionersportal.gov.in
 - Click on Bhavishya

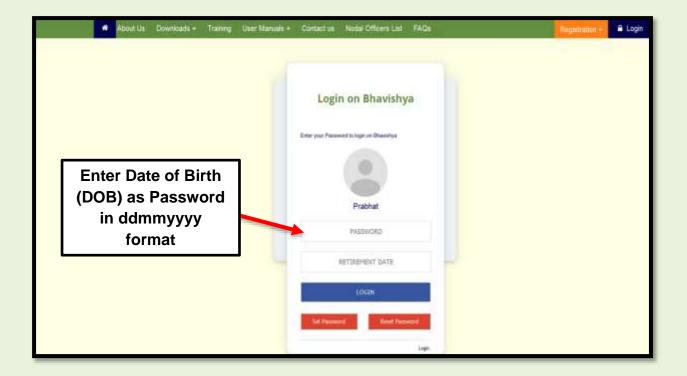
Home Page of 'BHAVISHYA'



• Click on Login

Bhavishya: Login Window

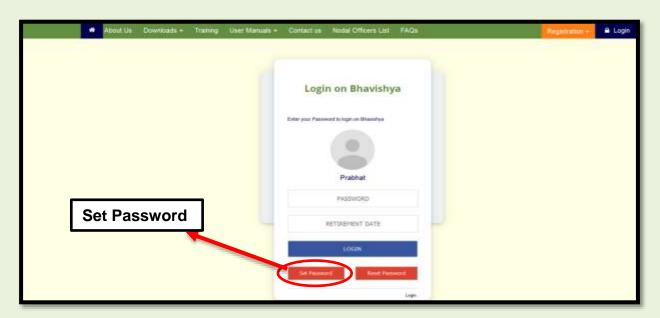




• Username and Password of the Retiree will be PAN number and date of birth in format DDMMYYYY respectively. For example, if date of birth is 01/03/1955 his password will be 01031955.

Set Password

If retiree wish to change his password then he can click on 'Set Password' button



➤ Select the option SMS or Email on which you wish to get the OTP to set password



> Enter OTP received on email or through SMS and click on 'Verify'



> Enter New Password



Retiree Role

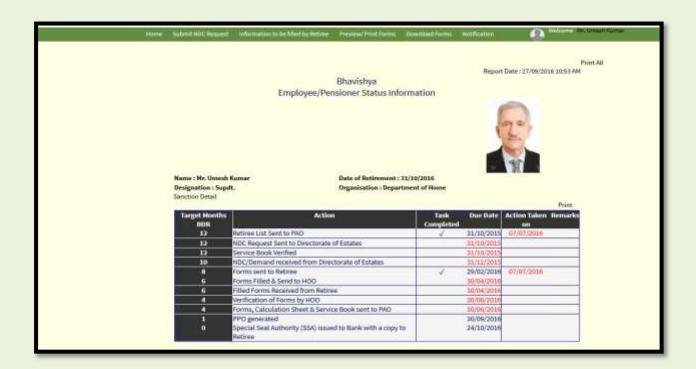
- ➤ Login in 'BHAVISHYA' using Login-id and password sent on registered mobile/e-mail.
- Submit 'No Demand Request forms' (if applicable).
- ➤ Fill all the pension forms *Form-1*, *Form A*, *Form-3*, *Form-5*, *FMA*, *Commutation Form (if applicable) and Bank Undertaking Form*. Forms will be auto-generated by the software.
- ➤ Email and SMS alerts will be sent to retiree on the completion of every action, including the credit of first pension.

Bhavishya: Retiree Dashboard

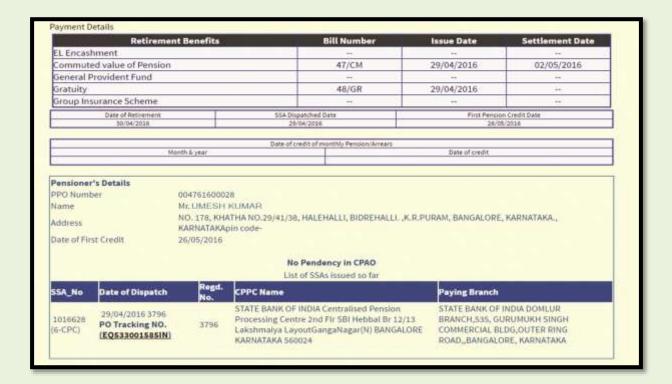


This is the Retiree Dashboard consisting of Sanction and Payment Details.

1. <u>Sanction Details:</u> Here retiree/pensioner can keep a track on actions taken by stakeholders.



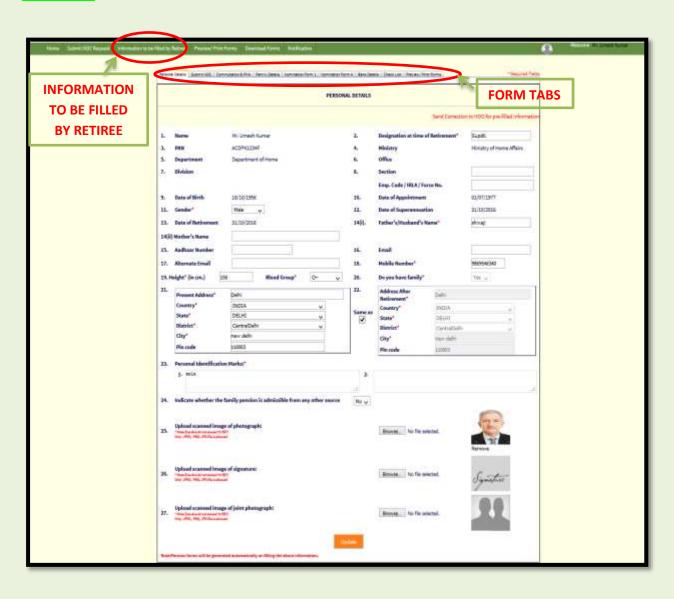
2. <u>Payment Details:</u> Here retiree/pensioner can track the date of credit of pension.



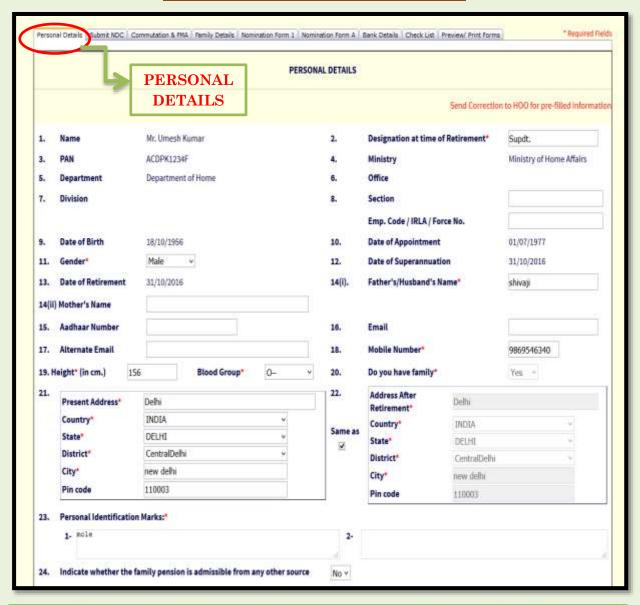
Information to be filled by Retiree

Retiree/Pensioner will get Nomination Form 1, Nomination Form A, Form 5 (Personal Details), Form 3 (Family Details), FMA and Commutation form in 'Information to be filled by Retiree' tab.

Recommendation: It is recommended to keep scanned copy of single photograph, joint photograph with spouse, individual signature and signature of spouse handy before filling the forms. Also, keep details of bank account handy such as BSR code, IFSC code and Account number.



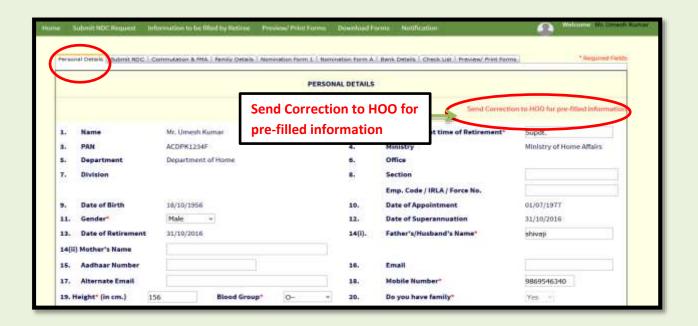
PERSONAL DETAILS

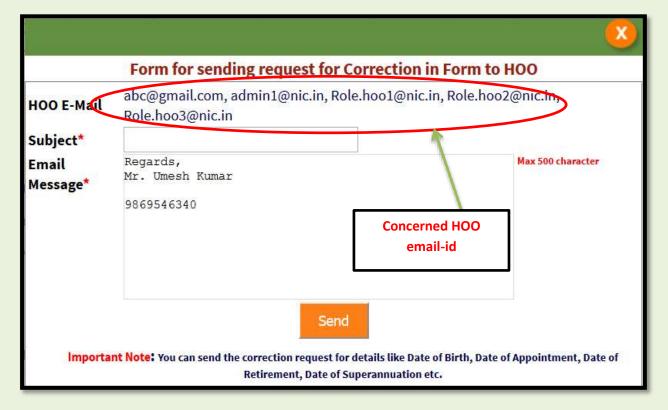


Personal Details captured from the salary package are pre-filled in the form. Retiree has to enter the remaining details and upload the photographs & sign.

• Some information of retiree is pre-filled in personal details form i.e. Form 3 like Name, PAN no., Ministry, Department, Office, Date of Birth, Date of Appointment, Date of Superannuation, Date of Retirement etc.

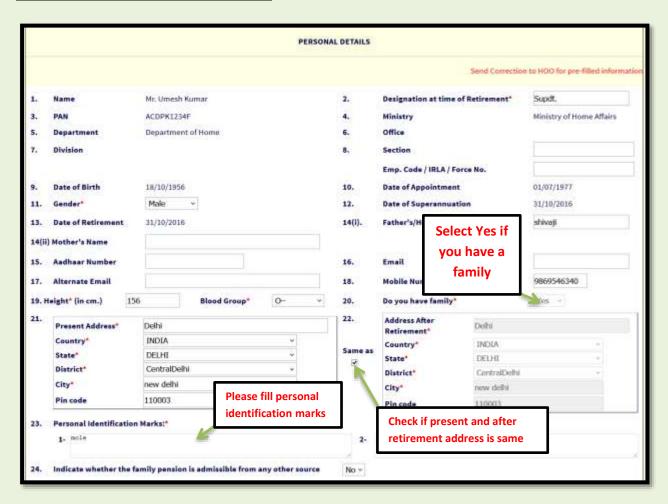
• If retiree find any error in the pre-filled information, he/she can contact concerned Head of Office (HOO) or send correction to HOO by clicking on 'Send Correction to HOO for pre-filled information' at the top right in personal details tab.

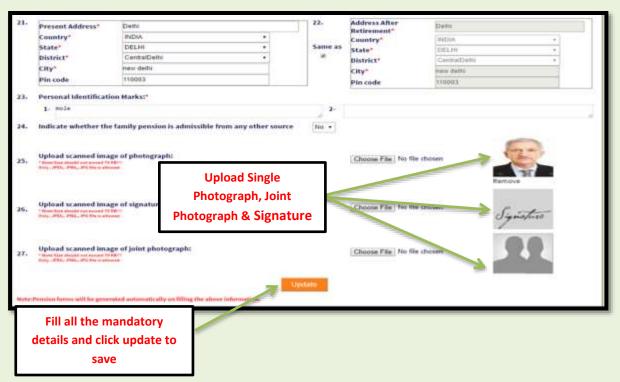




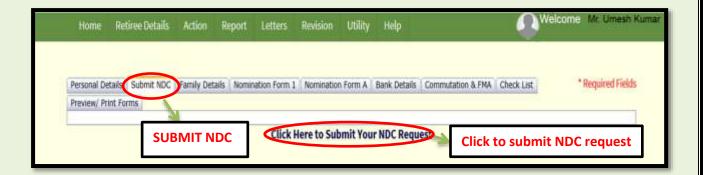
• A pop up window will appear. Write the Subject and correction details and click on 'Send' button.

Fill Personal Details





NDC REQUEST



- If accommodation has been allotted to retiree/pensioner by Directorate of Estates (DoE) at any point of time during his/her service, he/she needs to submit the NDC request at e-awas site.
- However, retiree can find the link to e-awas site under 'Submit'
 NDC' tab in Bhavishya login.
- After selecting 'Submit NDC' tab click on 'Click here to Submit Your NDC Request', you will be directed to your e-awas login.



Note: After clicking the link Retiree will be directed to e-awas-login only if his/her Allottee Allotment number (AAN) is fed in Bhavishya by concerned office Drawing and Disbursing Officer (DDO).

'Submit NDC tab/ link' will be available only in those retiree logins to whom accommodation is/was allotted by Directorate of Estates (DoE).

COMMUTATION & FIXED MEDICAL ALLOWANCE (FMA) DETAILS



COMMUTATION



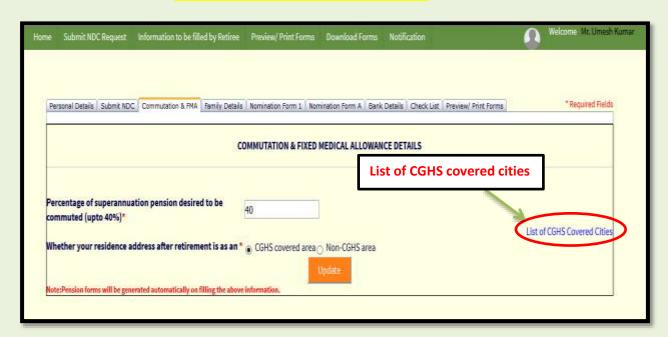
- Retiree can commute for a lump sum payment of an amount not exceeding 40 percent of his/her pension.
- If retiree does not want to commute, then write '0 (zero)' in the space provided.



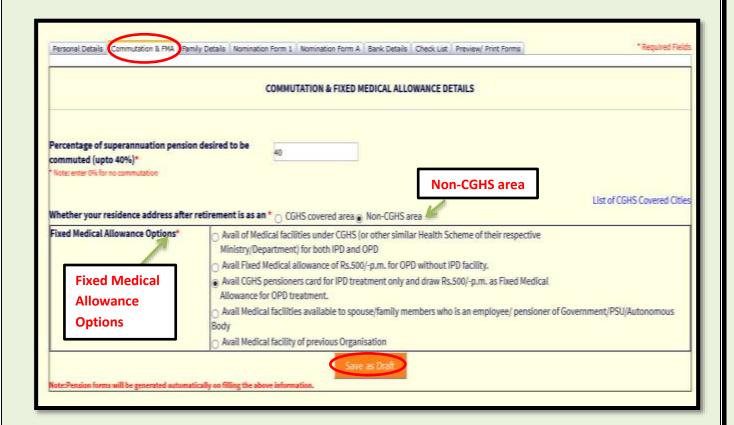
FIXED MEDICAL ALLOWANCE (FMA)



- If residential address of employee after retirement comes under Central Government Health Scheme (CGHS) covered area, he/she needs to select 'CGHS covered area' as option.
- To know if your area/city come under the CGHS covered area, click on link 'List of CGHS Covered Cities'.



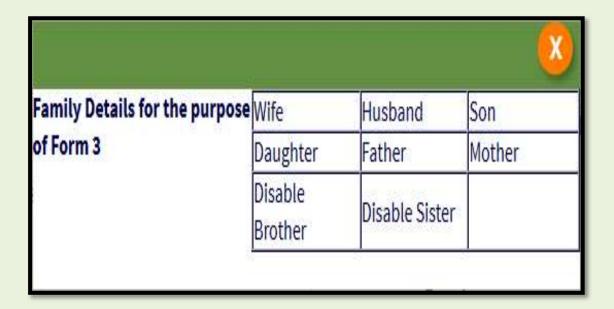
- If residential address of employee after retirement does not come under the CGHS covered area, select 'Non-CGHS area' as option.
- As soon as 'Non-CGHS area' is selected 'Fixed allowance options' are displayed. Select any one option whichever is applicable.



FAMILY DETAILS

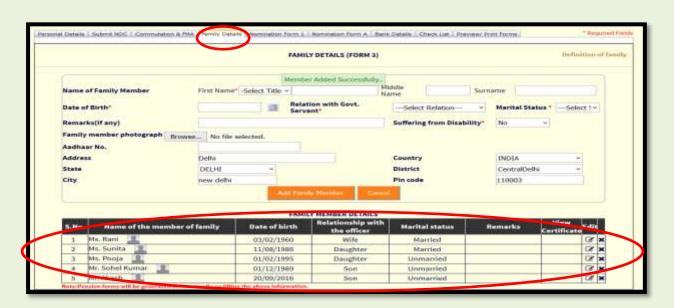


- Fill family details according to the 'Definition of Family'.
- Click on 'Definition of Family' link to check which all relations can be filled in 'Relation with Govt. Servant'.

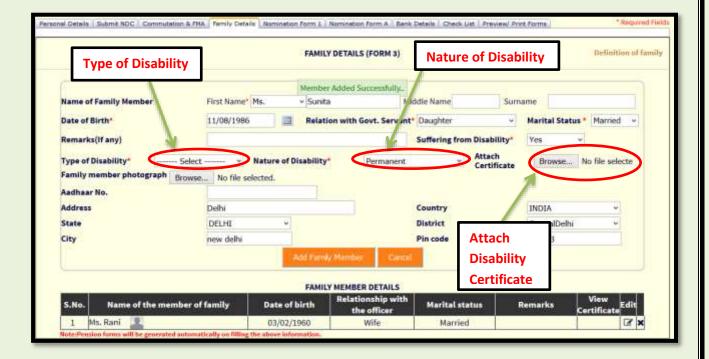




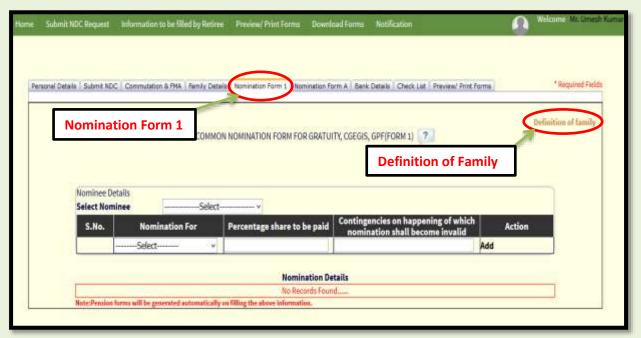
- Fill all the details Name of Family member, Date of Birth, Relation with Govt. Servant (according to definition of family), Marital Status, Suffering from Disability, address etc.
- After filling all the details of family member, click on 'Add Family Member'.
- Similarly add all the family members.



• If 'Suffering from Disability' is selected as 'Yes' then fill Type of Disability, Nature of Disability and attach certificate (not mandatory).



NOMINATION FORM 1



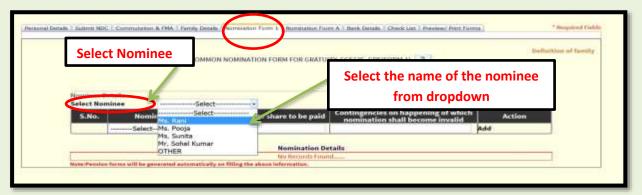
- Nomination Form 1 is a common nomination for Gratuity, CGEGIS and GPF.
- Fill Nomination form 1 according to the 'Definition of Family'
- Click on 'Definition of Family' link to check which all relations can be nominated for 'Nomination Form 1'.



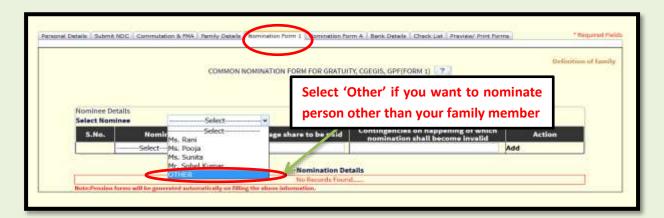
Note: 'Definition of Family' in Family details and Nomination Form 1 are different, therefore it is suggested to check 'Definition of Family' before filling the forms.

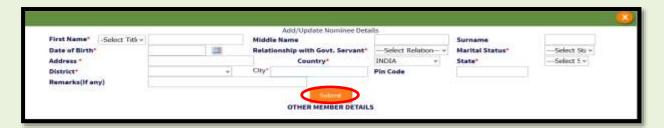
How to Add Nominee and Alternate Nominee details?

If only one nominee and alternate nominee is to be added STEP-1

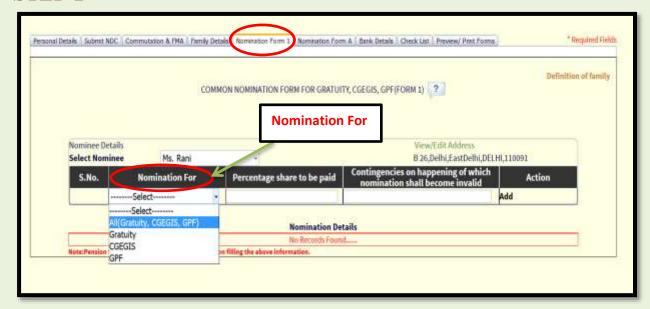


- The names of family members which are added in Family details appear in 'Select Nominee' dropdown.
- Select the name of the nominee
- If you want to nominate person other than your family members click on 'OTHER'.



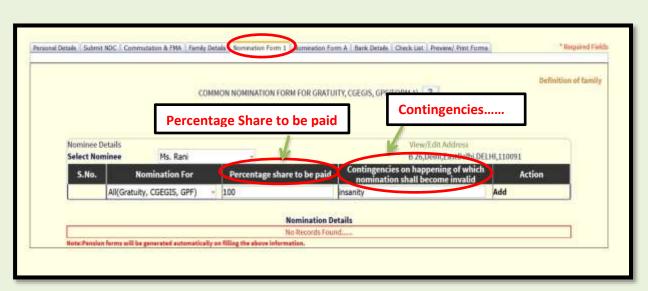


• Select 'Relationship with Government Servant' according to the 'Definition of Family' given in Nomination Form 1.



• Then select Nomination for i.e All (Gratuity, CGEGIS, GPF), Gratuity, CGEGIS and GPF.

STEP-3



• Write the percentage share to be paid (in case of single nominee percentage share to be paid will be 100) and contingencies on happening of which nomination shall become invalid such as insanity, death etc.



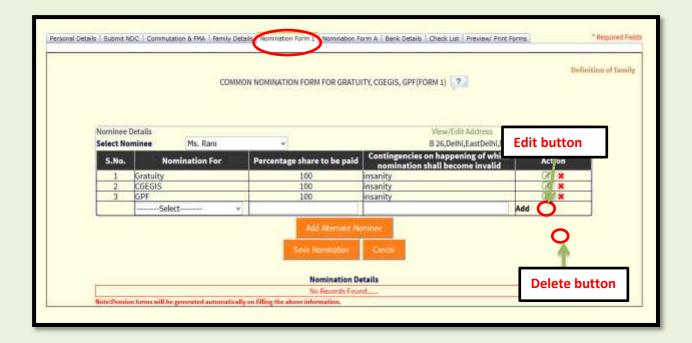
• Click on View/Edit Address to change, verify or fill nominee address.



STEP-5



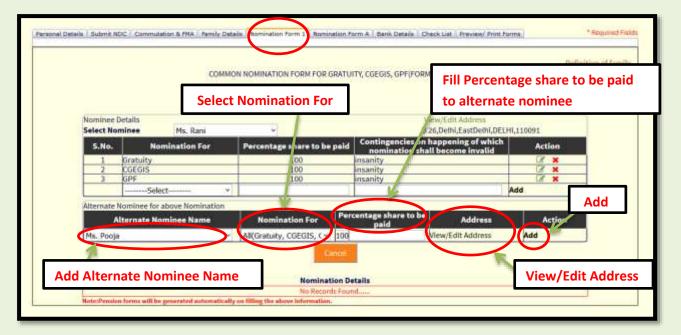
• After filling all the details of nominee click on 'Add' button.



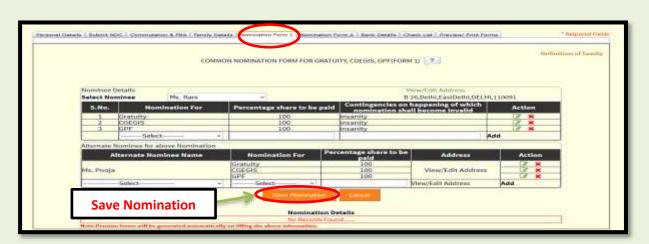
ADDING ALTERNATE NOMINEE



• Click on 'Add Alternate Nominee' to add an alternate nominee against main nominee.



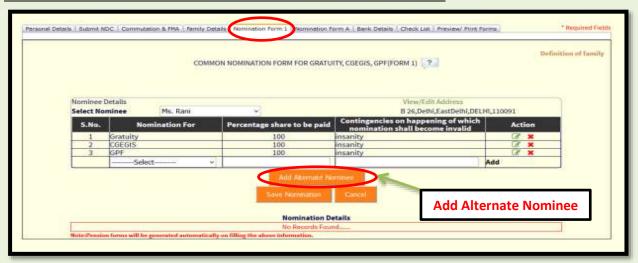
- Add the name of alternate nominee from the drop down or according to the 'Definition of Family'.
- Then select Nomination for i.e All (Gratuity, CGEGIS, GPF), Gratuity, CGEGIS and GPF.
- Write the percentage share to be paid.
- Click on View/Edit Address to change, update/change nominee address as in STEP-4.
- Click on Add button to add the alternate nominee.



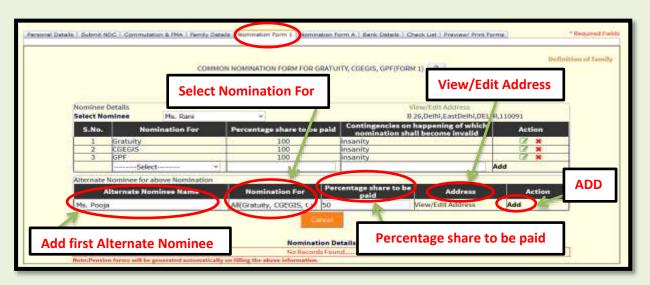
If only one nominee and multiple alternate nominees are to be added

• Repeat STEP 1 to STEP-5 to add main nominee

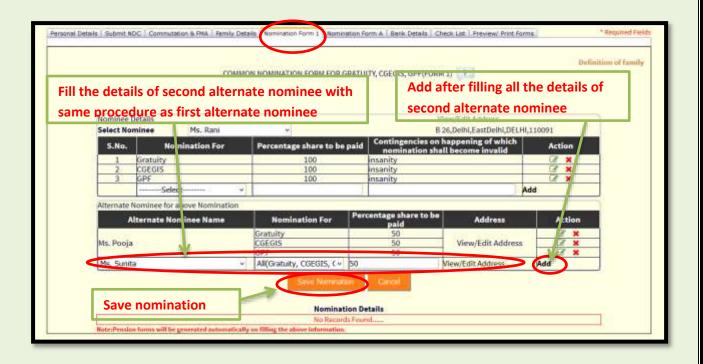
ADDING MULTIPLE ALTERNATE NOMINEE

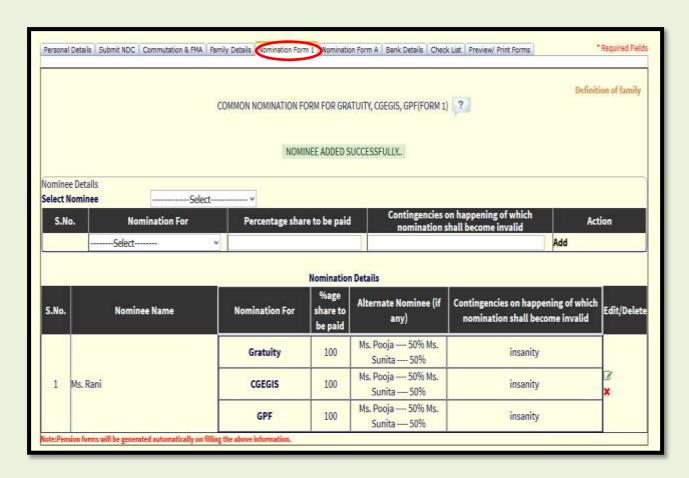


Case 1: By dividing the percentage share to be paid

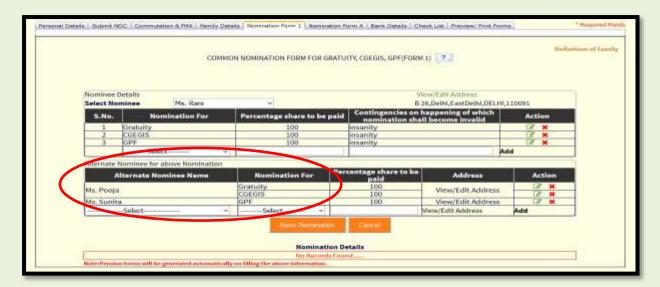


• For adding multiple alternate nominees against one main nominee, percentage share to be paid should be divided (For e.g. If main nominee is paid 100 % for All Gratuity, CGEGIS and GPF and you want to add 2 alternate nominees for that nominee then you need to divide the percentage like 50-50, 40-60 etc. as per your wish).





Case 2: By separately making alternate nomination for Gratuity, CGEGIS & GPF



- (For e.g.in the above image Ms Pooja has been nominated for Gratuity and CGEGIS and Ms. Sunita has been nominated for GPF.)
- Similarly, more alternate nominees can be added.
- It is not mandatory to add alternate nominee.

Note: Multiple main nominees can also be added similarly as alternate nominees can be added.

If minor is added as a nominee

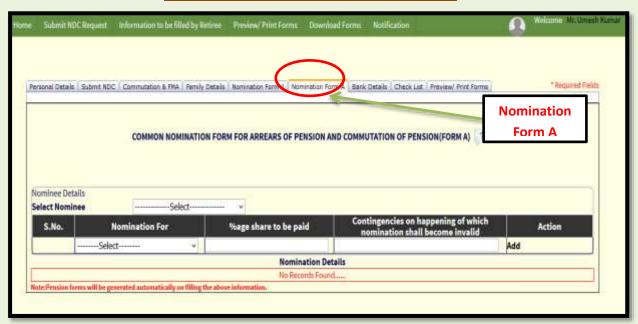


• If nominee selected is a minor then a new pop-up appears.



- After filling the Guardian details click on Submit.
- All the process of adding the nominee remains same,

NOMINATION FORM A

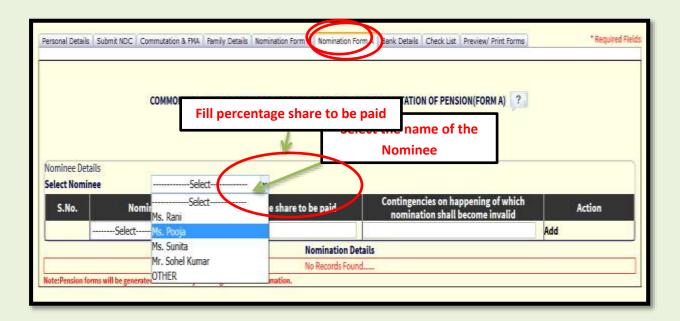


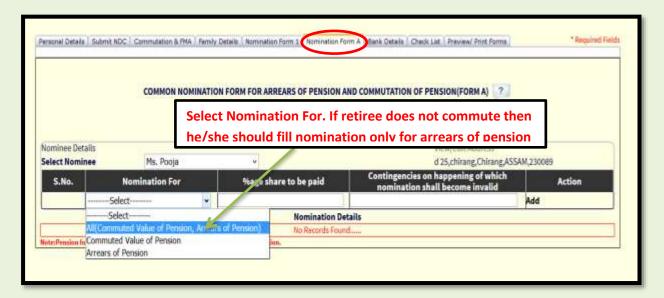
- 'Nomination Form A' is a common nomination for arrears of pension and commutation of pension.
- 'Nomination Form A' does not have 'Definition of Family' i.e. any person or institution/organisation can be nominated.

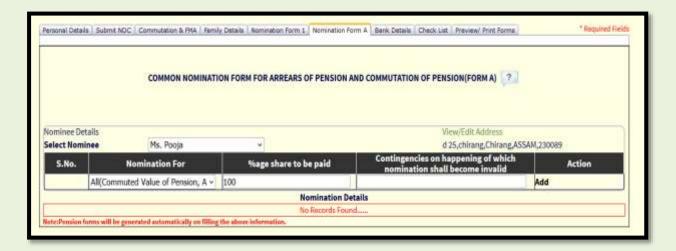
How to Add Nominee and Alternate Nominee details?

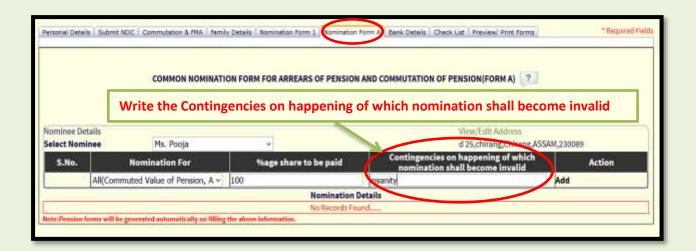
- Procedure of adding main nominees and alternate nominees are same as 'Nomination Form 1'.
- However, only one alternate nominee can be added against one main nominee.
- Multiple main nominees can be added by dividing the percentage share to be paid.
- Nomination for commutation should be made only if retiree has applied for commutation.

How to fill Nomination form A in images





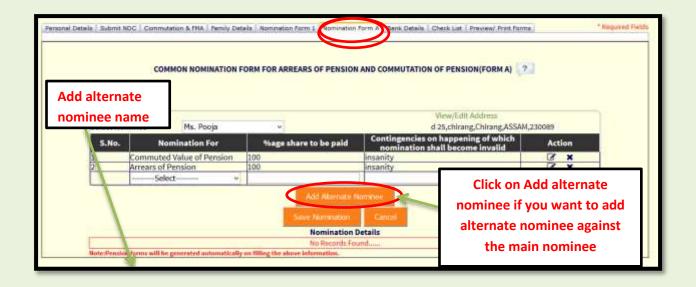


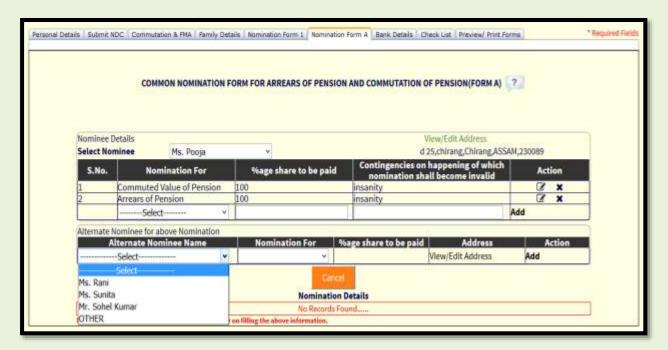


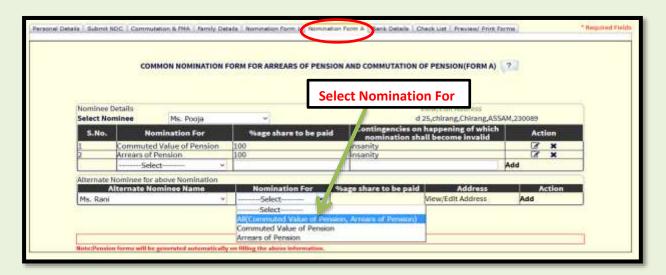


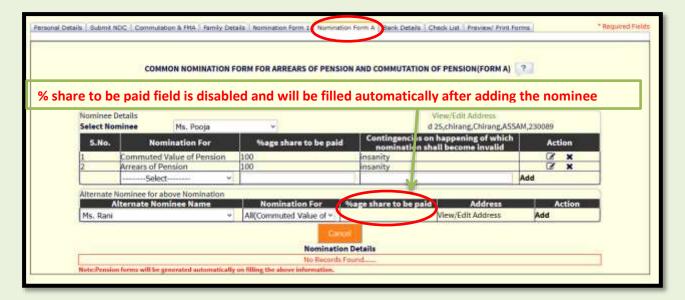




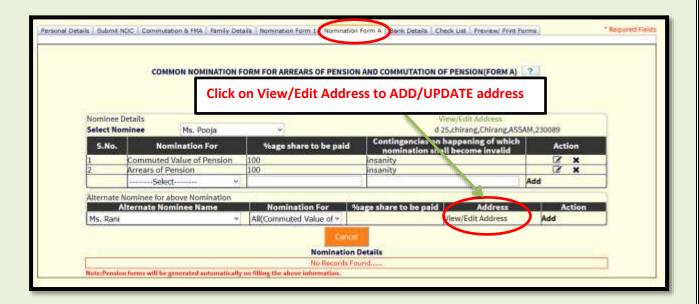




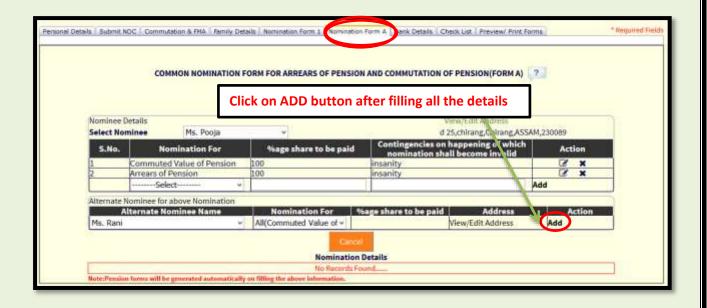




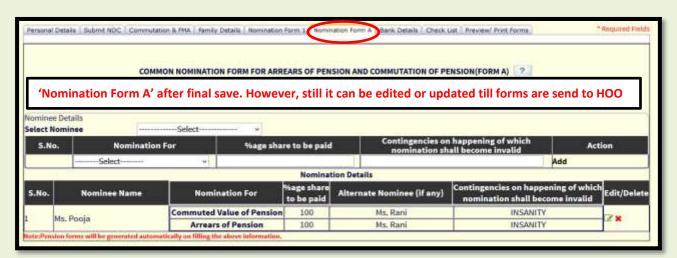
• Main nominee and alternate nominee are filled in 1:1 ratio. Percentage share to be paid cannot be divided.



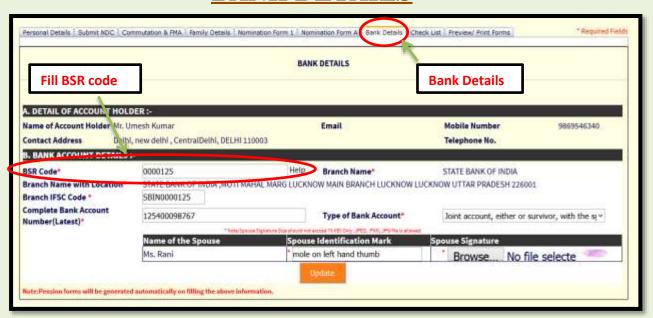




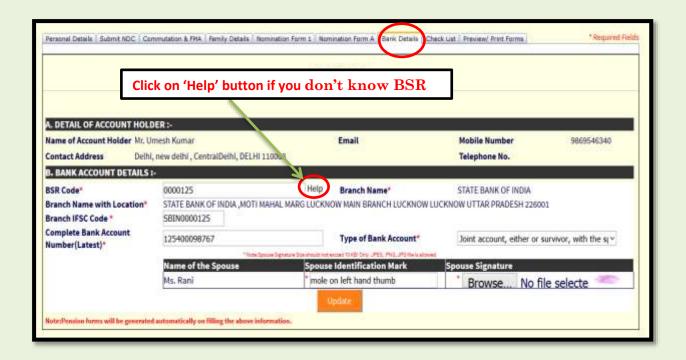




BANK DETAILS

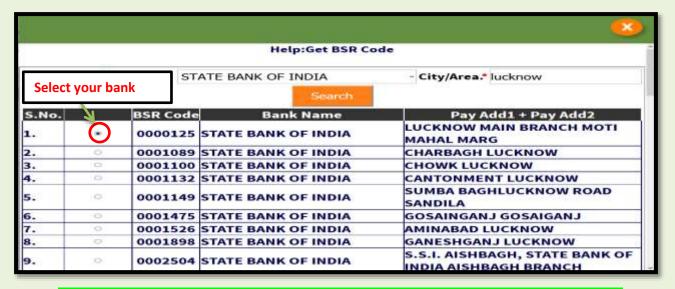


- Details of the bank account such as BSR code, IFSC Code, Account No. should be filled for the disbursement of pension and retirement benefits.
- If you don't know BSR code then contact concerned bank or click on 'Help'.

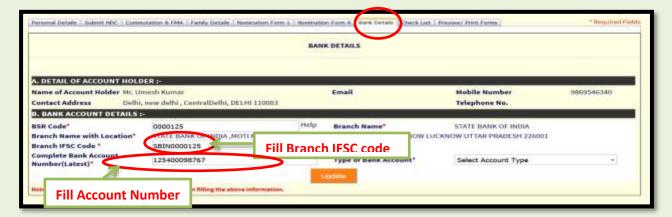




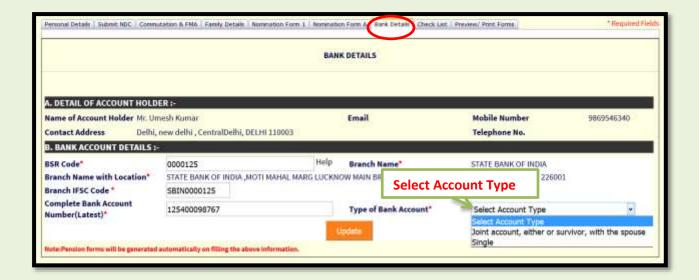




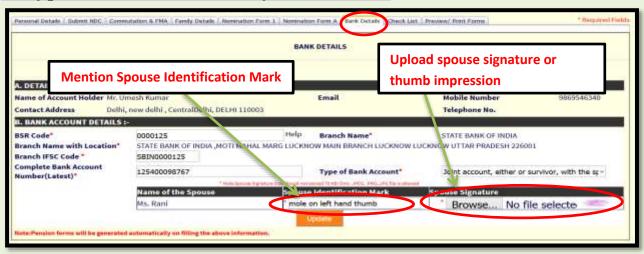
- Select your bank from the list. If you do not find your bank then send an email on 'bhavishya@nic.in' with bank details such as BSR code, Bank name, Bank address and IFSC code.
- As soon as you choose the BSR code 'Branch Name' and 'Branch with Location' are automatically filled.
- After filling BSR code fill IFSC code and Account number details.



• Select type of bank account i.e. joint account or single account.

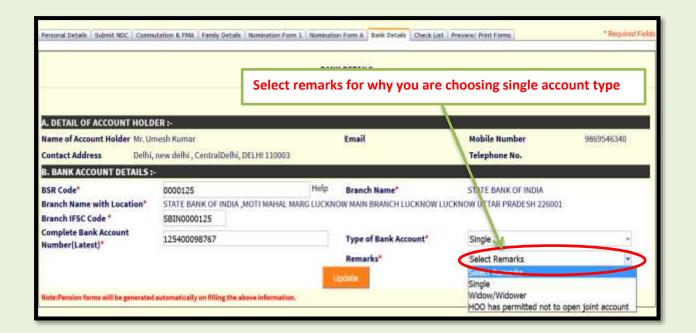


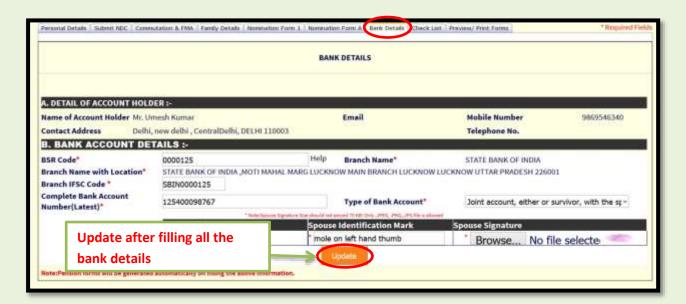
If Type of Bank Account is joint account



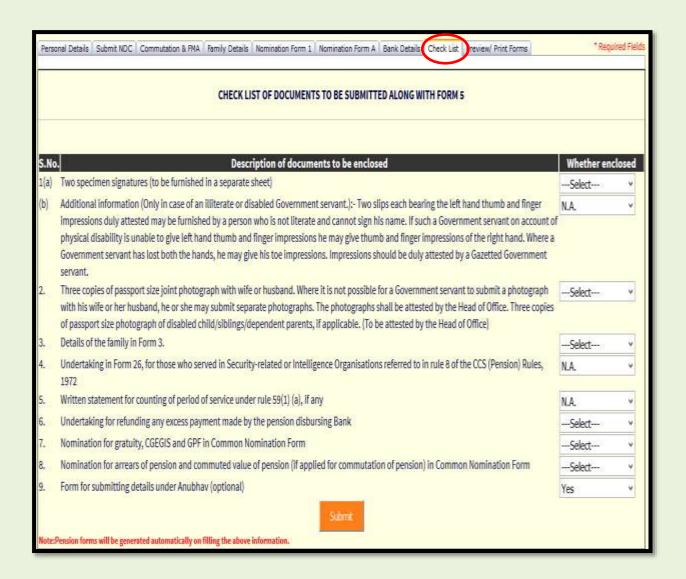
 Mention spouse identification mark and spouse signature if bank account is selected as joint account.

If Type of Bank Account is Single account



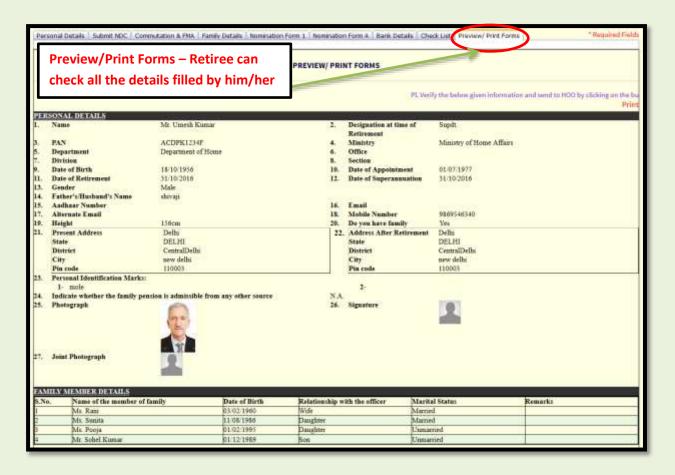


CHECK LIST



List of forms and documents to be enclosed.

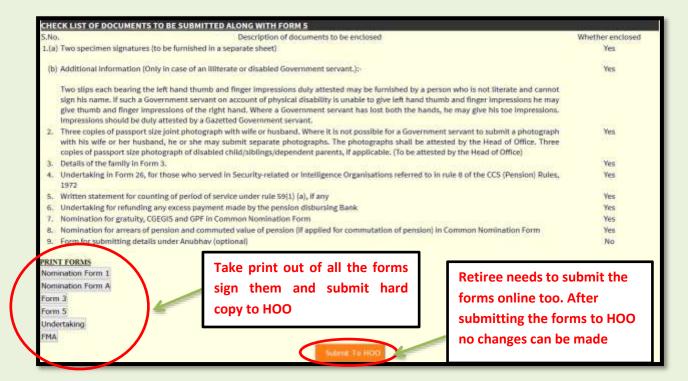
PREVIEW/PRINT FORMS



Continued.....

	ATION FORM 1		107	200	-	
S.No.	Nominee Name		Nomination Type	%age share to be paid	Alternate Nominee(if any)	Contingencies on happening of which nomination shall become invalid
1	Ms. Rani		Gratuity	100	Ms. Pooja 100%	insanity
			CGEGIS	100	Ms. Pooja 100%	insanity
			GPF	100	Ms. Pooja 100%	insanity
NOMIN	ATION FORM A		- 54			
S.No.	Nominee Name		Nomination Type	%age share to be paid	Alternate Nominee(if any)	Contingencies on happening of which nomination shall become invalid
1	Ms. Pooja		Commutation Value of Pension	100	Ms. Rani	INSANITY
			Arrears of Peasion	100	Ms. Rani	INSANITY
BSR Coo Branch	ACCOUNT DETAILS de Name with Location UFSC Code	0000125 STATE BANK OF INDIA J SBIN0000125		Branch Name	Ms. Raze STATE BANK H LUCKNOW LUCKNOW UTTAR	OF INDIA
BSR Coo Branch 1 Branch 1	de Name with Location	STATE BANK OF INDIA ,		Branch Name	STATE BANK H LUCKNOW LUCKNOW UTTAR	OF INDIA
BSR Coo Branch I Branch I Bank Ac	de Name with Location IFSC Code	STATE BANK OF INDIA , SBIN0000125		Branch Name NOW MAIN BRANCE	STATE BANK H LUCKNOW LUCKNOW UTTAR	OF INDIA PRADESH 226001
BSR Coo Branch I Branch I Bank Ac Spouse I	de Name with Location IFSC Code count Number	STATE BANK OF INDIA J SBIN0000125 125400098767		Branch Name NOW MAIN BRANCE Type of Bank Acco	STATE BANK H LUCKNOW LUCKNOW UTTAR	OF INDIA PRADESH 226001
BSR Coo Branch I Branch I Bank Ac Spouse I	de Name with Location IFSC Code count Number dentification Mark	STATE BANK OF INDIA J SBIN0000125 125400098767	MOTI MAHAL MARG LUCK	Branch Name NOW MAIN BRANCE Type of Bank Acco	STATE BANK H LUCKNOW LUCKNOW UTTAR	OF INDIA PRADESH 226001

Continued.....



- Print out of forms should be taken after submitting to HOO online.
- Forms will be in draft mode before submitting to HOO. After submission draft mode will be removed.

