

## 'EPFO settling death claims in 7 days will reduce relatives' ordeal'

All field offices have been directed by Central PF Commissioner to make special arrangements to meet this deadline

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The Employees Provident Fund Organisation (EPFO) will henceforth settle claims in the case of death of a member within seven days from the date of submission of the claim form. The Central PF Commissioner Dr. V.P. Joy has issued a directive to field offices in this regard. This is being done in response to the Prime Minister expressing concern during a review meet regarding delays in the settlement of claims, especially in case of death.

The letter from the Central Provident Fund Commissioner says that the public relations officer and officials at facilitation centres should scrutinise the claim forms in death cases. They should guide the claimant in the task of submitting all the documents, so that the task is completed at one go. One official has to be especially trained at each facilitation centre and deputed to look after death claims. These centres will also have proper displays guiding the claimants to the right seat or counter that handles death claims. The files related to death claims will be stamped "death case-top priority". Officials in charge of field offices have been directed to monitor death cases personally on a day-to-day basis.

"EPFO's resolution to settle claims in case of death within seven days will greatly reduce the ordeal of relatives," said Vishal Dhawan, chief financial planner, Plan Ahead Wealth Advisors. He added that besides facing up to the emotional loss, close relatives also have to take care of financial worries, especially if the person who passed away was the main breadwinner of the family.

Another problem, he said, that is witnessed often is that even close relatives don't have any idea of the investments that the deceased had made, the insurance policies he held, and other places like EPFO from which a claim can be made. Getting together all the required documents for making a claim is itself quite a task for such people. "Against such a backdrop, EPFO's helpful attitude is very welcome," he said.