



# EMPLOYEES' OLD AGE BENEFITS INSTITUTION

OFFICE OF THE DIRECTOR GENERAL (OPERATIONS)  
3<sup>RD</sup> FLOOR AWAMI MARKAZ, SHAHRA-E-FAISAL KARACHI (Tel: 99240081-7)

Ref: EOB/DG(Ops)/Circular/17/931  
Date: 2<sup>nd</sup> August, 2017

## Circular No. 01 / 2017-18 [Standard Operating Procedure (SOP)]

1) **Preamble**

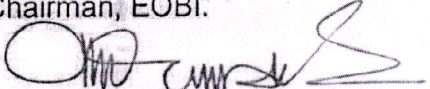
The prime responsibility of every officer of the institution is to act as a "Trustee" of the "EOB Fund" with the responsibility to ensure that all benefits are paid out of the fund in a uniform and judicious manner in accordance with the requirements of EOB Act 1976, Rules & Regulations made there-under as well as other statutes and canons of law. There is no room for disbursement of benefits on the basis of past liberal practices based on element of sympathy, divorced from legal dictums.

The EOB fund is fast depleting due to legal lacunas, post devolution litigations and increasing liability of enhanced benefits. The last actuarial evaluation of the fund upto 30.06.2012 carried out in 2015 has revealed that the EOB fund shall start depleting in 2023 and be exhausted in 2027. It is therefore, incumbent upon every officer of the institution weather they work in the Operations, Adjudication, IT, Law, Finance etc. to ensure sustainability of the fund on long term basis to avoid any situation of chaos and uncertainty arising from possible depletion of the fund.

This Circular, prescribing uniform Standard Operating Procedure for pension disbursement may be understood in the above perspective. It shall therefore be incumbent upon every officer of the Institution to implement this SOP in the letter and spirit.

The SOP notified through this Circular shall have the force of a Circular and shall override any of the previous Circulars / instructions on the subject to the extent of inconsistency. All pending pension claims as on the date of this Circular shall be processed under the SOP (Annexed).

This Circular / SOP is being issued with the approval of Chairman, EOBI.

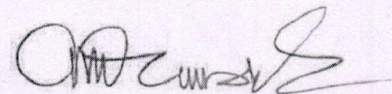
  
(Abdul Wahid Uqaily)  
Director General (Operations)

**Standard Operating Procedure (SOP) for Award of Benefits**  
**[Annexure to Circular No. 01 / 2017-18 dated 02.08.2017]**

**Summary of the Contents of the SOP**

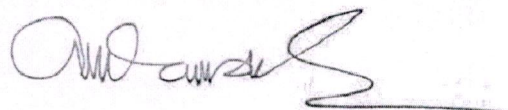
All the issues covered in this SOP are summarized as under for the convenience;

A) Delay Condonation	<ul style="list-style-type: none"><li>- Applicable for all cases filed after one year of eligibility to benefits</li><li>- Reasons of delayed filing beyond control of claimant shall be recorded as specified in SOP</li></ul>
B) Issuance of Claim Form Acceptance of Claim Form	<ul style="list-style-type: none"><li>- Minimum documents specified</li><li>- All required documents shall be annexed on submission of claim form</li><li>- Maximum submission time specified as 60 days after issuance of claim form</li></ul>
C) Pension Cycle	<ul style="list-style-type: none"><li>- Level of DDG for IP maintenance has been revised (after approval of Regional Head in F.S.)</li></ul>
D) Verification of Insurable Employment	<ul style="list-style-type: none"><li>- Field Officer will verify in accordance with this SOP</li></ul>
E) Role & Scope of RCC	<ul style="list-style-type: none"><li>- RCC shall consists of five members</li><li>- RCC shall be held on 1<sup>st</sup> and 3<sup>rd</sup> Friday of each month</li><li>- RCC decisions shall be recorded as per SOP</li></ul>
F) Revised Process Sheets	<ul style="list-style-type: none"><li>- To be printed through F.S.</li></ul>
G) Inter Regional Claim Verification	<ul style="list-style-type: none"><li>- Shall be sent through F.S. or email as specified</li></ul>
H) Order of Rejection of any claim	<ul style="list-style-type: none"><li>- Comprehensive order shall be issued in each case</li></ul>



Summary of the Procedure to be adopted under the SOP

1)	Determination of arrears for survivors pension	<ul style="list-style-type: none"><li>- Arrears shall be awarded for 6 months</li><li>- Decision by RCC with reference to the points mentioned in the Circular regarding Delay Condonation (if applicable)</li></ul>
2)	Guidelines for concessional clause under section 22(2)	<ul style="list-style-type: none"><li>- IPs of establishments that came in the ambit of the scheme on 01.07.1976 (Date specific). (Age of IPs for the concession is to be reckoned from such date).</li><li>- IPs in establishments that came within the ambit of law (date specific) by virtue of joining the scheme voluntarily, Government Notification, exclusion from exemption u/s.47 or attaining the applicability threshold prescribed by law on or before 30.06.2008. (Formula: Age at the time of joining scheme = [Date of joining if similar to date of applicability of establishment] – Date of birth)</li></ul>
3)	Duplication of Benefits	<ul style="list-style-type: none"><li>- Entitled to or recipient of Old-Age grant shall not be awarded survivor pension (in any case).</li></ul>
4)	Retrieval of PR-02A under section 10	<ul style="list-style-type: none"><li>- Soft data shall be uploaded</li><li>- Hard copy (signed &amp; stamped to be obtained, scanned and uploaded)</li><li>- VR-003 shall be issued on quarterly basis to all defaulting employers on account of PR-02A</li></ul>



**A. Delay Condonation u/s. 26 of EOB Act 1976:**

Prior to receiving any application for claim of any benefit, In-charge Benefits Section will check if any condonation of delay is involved. If the claim is filed within one year, it will be processed as a regular claim. For cases that are filed after twelve months, provisions of section 26 of EOB Act, 1976 shall apply. The Benefits Officer shall receive such applications involving delay condonation and issue an acknowledgement to the applicant (Annex-F).

Currently, there is no Standard Operating Procedure (SOP) for regulating cases of delay condonation. The scheme is now over 40 years old and is widely known. Therefore, liberal interpretations beyond dictates of law / court judgments should be avoided. The EOB Fund is entrusted to the officers of EOBI as a sacred trust and they have to be cognizant of the future liabilities of today's insured persons. The Institution is duty bound to protect their rights and interests. Hence, the SOP is being issued in light of Section 26 of EOB Act, 1976, Limitation Act, 1908 and various court decisions as under;

1. Every Region/Field Office shall maintain Delay Condonation Register as per specified format;

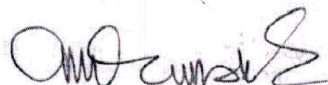
**Specimen for Delay Condonation Register**

S#	Name of Applicant	F/H Name	CNIC	Name of Establishment	Active / Closed	Reason for delay	No. of Year of Delay	Application Date	Remarks
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I.T department will provide maintenance of delay condonation register through F.S within 45 days of issuance of this SOP. Till such time manual upkeep of delay condonation register will continue.

2. Every case requiring Delay Condonation, irrespective of time of delay, shall be decided by Regional Claims Committee (RCC) before issuance of Claim Form PE04 in terms of guidelines specified herein.

3. All Regions shall hold RCC Meetings only twice a month on 1<sup>st</sup> & 3<sup>rd</sup> Friday of each month. In-charge Benefits shall act as Secretary of RCC and issue Minutes of Meeting and upload the same on FS. Regional Head will Convener and Deputy Regional Head, Admin & Accounts Officer and concerned Beat officer will be members.



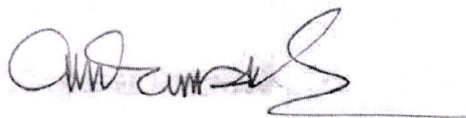
4. Delay condonation beyond 1 year shall only be allowed in exceptional circumstances for reasons beyond the control of Insured Person/Survivor as already mentioned in section 26 of EO Act, 1976 and specified by Court Orders, few citations are as under;

Case Reference	Court	Operative Part
2016 CLS 9191	Karachi High Court Sindh	No one could be allowed to plead ignorance of law
2015 PLC(CS)1	Punjab Subordinate Judicial Service Tribunal	Ignorance of law not an excuse in the matter
2014 MLD 1751	Lahore High Court Lahore	Ignorance of law could not be an excuse
2014 PCrLJ 914	Quetta high Court Balochistan	Could not be held on the basis of ignorance of law
2013 CLD 273	Securities & Exchange Commission of Pakistan	Ignorance of law was no excuse
2013 CLC 597	Peshawar High Court	Maxim ignorantia excusatory jurists facts applied. Ignorance of fact is excused but not ignorance of law

5. Possible reasons for delay beyond the control of claimant as decided by courts are as under;

- a. Absence of the claimant from Pakistan (Being Abroad)
- b. Medical/Mental disability of the claimant
- c. Curfew in the area
- d. Natural calamity in the area
- e. Imprisonment/ Abduction of the claimant
- f. Missing Person for more than 07 years in light of Circular No.06/2007-08 dated 12.07.2008.
- g. Any other circumstances beyond the control of claimant (The claimant shall specify and RCC will deliberate at length on such circumstances and mention the evidences filed in support thereof). The claimant shall have to account for each and every day of delay. The delay condonation shall not be granted capriciously without proper accounting of reasons for delay.

6. The Latin phrases means "ignorance of the law excuses no" and "ignorance of law excuse no one" respectively. It is a legal principle holding that a person who is unaware of law may not escape liability for violating that law merely because he or she was unaware of its content or in simple words **Ignorance of the law is no excuse**. Therefore, any claim for benefits not qualifying for "Delay Condonation" shall be rejected by RCC and no benefits shall accrue or be paid in light of Section 26.



7. All applications for delay condonation shall be entered in Facilitation System and Pre-FIR receipt shall be given to claimant.

8. Minutes of RCC shall also be uploaded on Facilitation System as soon as it is made available by IT Department till such time these shall be issued manually and sent to respective DDGs.

9. A letter shall be issued to the claimant with decision of the RCC in his case.

10. It may be noted that the right of pension shall not be taken away from eligible claimants, if it is established that they were restrained for sufficient cause (other than those specified above) from filing of claim. However, the reason must be strong and duly substantiated by evidence. The claimant must prove his / her bona-fides by documents, not be conjecture and surmises. The matter shall not be decided on sympathy but based on evidence.

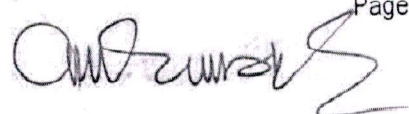
**B. Issuance & Acceptance of Claim Form (PE04):**

The claim forms are generally not issued through FS but manual claim forms and receipts are issued. This hampers effective monitoring of pension cases. Therefore, following guidelines shall be observed henceforth;

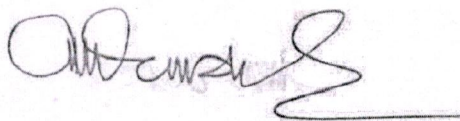
**Issuance of Claim Form**

1. As soon as claimant approaches any regional office/Field Office nearest to his place of residence, irrespective of the place of his / her employment, region will issue him / her Claim Form through Facilitation System. If for any reason, the FS is not available, residential address of the applicant shall be entered in OAP Register and the claim form shall be dispatched to his residential address by courier as soon as the FS is available. Following shall be the minimum requirements for issuance claim form;

Type of Claimant	Documents Required for issuance of Form
Old Age Pension/Grant	EOBI Card or CBA Printout Service Certificate(s)
Invalidity Pension	EOBI Card or CBA Printout/Service Certificate(s) Doctors Certificate
Survivor Pension (Conversion Case)	EOBI Pension Book of Deceased Death Certificate
Survivor Pension (Other than conversion case)	EOBI Card/ CBA Printout Service Certificate(s) Death certificate CNIC Copy of Survivor



- g) Any document on which the claimant relies for determination of Insurable employment.
  - h) Date of registration and date of effectiveness of registration (Misnomer as / Date of Applicability).
  - i) Contribution history of the employer with average # of IPs for whom contribution is paid.
  - j) Individual registration / contribution history of employee as per CBA.
  - k) Number of pensioners of employer (As per Fixed Information)
  - l) Number of Insured persons of employer (As per Fixed information)
  - m) Number of PI03 cards issued to the employer
  - n) Average Number of insured persons as per contribution history especially since 01.07.2002 (Payable charged to Paid contribution)
  - o) Log details of insured person
  - p) PICE data of insured person, if available. I.T department will provide separate access on intranet for PICE data.
  - q) For delay condonation cases, the SOP shall be followed strictly.
3. RCC members should discuss in detail the genuineness of certificates / documents and same should be recorded in the minutes. If the **certificates appeared to be fresh, for the units closed long ago, then these should be rejected out-rightly.** In such case, insurable employment should be determined based on old records of EOBI, government departments or any authentic record of the respective establishment.
  4. Log details of Insured Person data should be examined thoroughly in order to check any changes in the data after date of closure of unit. In case of any change/discrepancy in log details, expert opinion should be obtained from IT department in writing and be recorded in the minutes.
  5. Conclusion of RCC should be made specifically in the following manner;
    - a) Date of Birth determined as \_\_\_\_\_
    - b) Date of Joining of Insurable employment determined as \_\_\_\_\_
    - c) Date of exit from Insurable employment determined as \_\_\_\_\_
    - d) Total Insurable Employment determined as \_\_\_\_\_
    - e) Average of last twelve months wage determined as \_\_\_\_\_



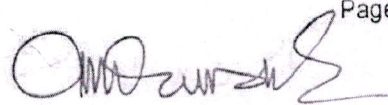
6. Conclusions of RCC: In case of rejection, reasons for rejection shall be clearly mentioned making reference to the points mentioned in Para 2 above.
7. In case of cross verification of closed units, the case shall be examined by RCC of the region where claim has been filed. No certificate in respect of closed units shall be sent by the region where such closed establishment was located. Instead of closure report, system generated printout showing unit as "Closed" be incorporated in the file. The rationale for consideration of case by RCC in originating region is to ensure personal appearance of the claimant and to do away with simple closure certificate generally issued by the Beat Officer of concerned closed unit's region. The RCC may however, requisition any record of the closed units from the region, where closed units was located; if required. In order to facilitate the regions "Document Management System" will be made functional within 45 days of issuance of this SOP, so that regions may consult the employer file of the relevant claim case. Detailed SOP for "Document management System" for Up-loading new files and downloading available files will be circulated by I.T. Department after this system is made functional.
8. In cases of close units, the verification will be included in the task of RCC of the region where the claim has been filed.
9. RCC Minutes shall be signed by all members and Region's stamp shall be affixed with date thereof.

F) Revised Processing Sheets

At present all regions are using different claim processing sheets. Therefore, for the purpose of uniformity, processing sheets as printed from Facilitation System shall be used henceforth without any variation. I. T Department shall provide utility / mechanism for printing of claim form through the system within 15 days of issuance of this SOP. Specimen to be printed are annexed as annexure B, C & D

G) Inter-Regional Verification of Claims

Facilitation system does not have option to upload service certificate(s)/document(s). This option only appears when Benefits Officers create employment history. The initiating Benefits Officer will upload all documents to the relevant employment history including PI03 card, service certificate(s), CNIC, wage statement (if required) or any other document submitted by claimant for determination of insurable employment. These documents will automatically appear in the task of the relevant Beat Officer as soon as the claim application is finalized by Benefits Officer.





The Beat Officers will have to check their pending tasks on daily basis. As soon as the record & document appears in his/her task, he/she will be required to perform verification as per the guidelines stated in Para-D above.

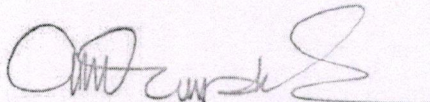
If, for any reasons or technical hic-cup, FS is not working alternate procedure specified at "Annexure-E" may be adopted till the above feature of FS is made functional by IT Department. Once, this utility is made functional and duly notified, manual processing under Annex-E shall be restricted.

H) **Order of Rejection of Claim / Benefits**

In case of rejection of any claim, proper Order of Rejection shall be issued by Regional Head covering all aspects of the case with relevant provisions of law / circular / facts of the case.

Order of Rejection must include brief facts of the case specifying documents submitted, claim of the insured person, verified/unverified period of insurable employment, proof of contribution paid / payable, submission of PR02A rejection on account of delayed filing of claim etc. The order must also advise the claimant to approach Adjudicating Authority u/s. 33 of the EOB Act, 1976, if he is not satisfied with the order within 45 days of such order.

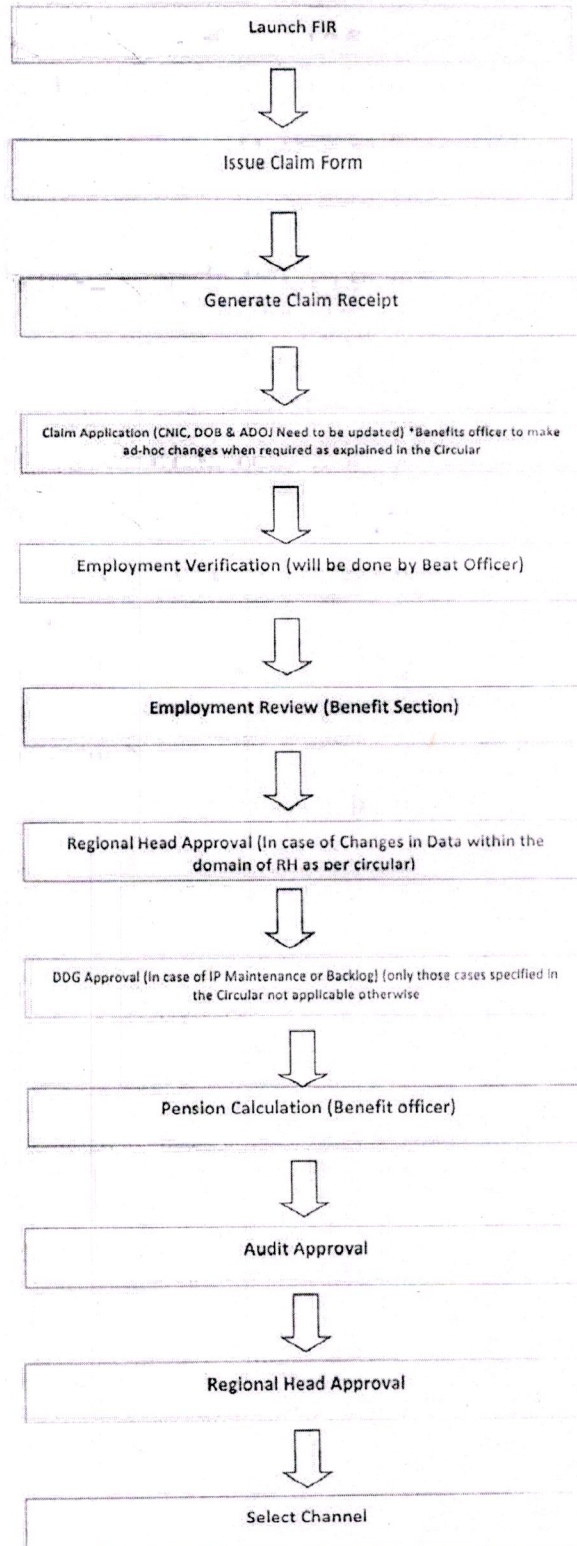
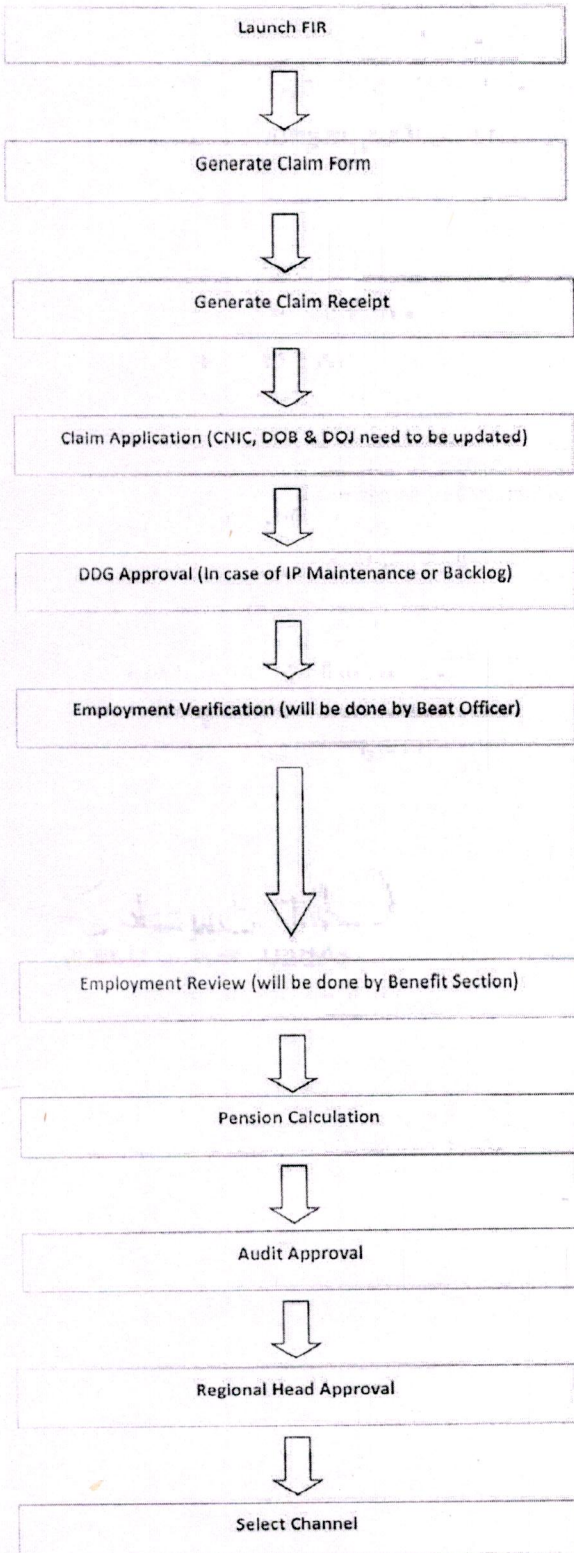
This SOP supersedes any guidelines previously circulated through any circular or order to the extent of inconsistency with respect to above titles.

  
(Abdul Wahid Uqaily)  
Director General (Operations)

**Standard Operating Procedure (SOP) for Award of Benefits**  
 [Annexure to Circular No. 01 / 2017-18 dated 02.08.2017]

**Present Cycle**

**Revised Cycle**



The deputy DG (IT) shall make appropriate changes to the pension Processing Cycle within (30) days of issuance of this Circular.

**Standard Operating Procedure (SOP) for Award of Benefits**  
[Annexure to Circular No. 01 / 2017-18 dated 02.08.2017]

**Process Sheet for Invalidity Pension**

1	Name of Insured Person	:	
2	Father / Husband Name	:	
3	Address	:	
4	National Identity Card No.	:	
5	EOB Registration No.	:	
6	Last Employer's Registration No. & Name	:	
7	Age / DOB as per Employers Record	:	
8	Age / DOB as per CNIC	:	
9	Name of Spouse	:	
10	CNIC No. of Spouse	:	
11	Date of Entry into Insurable Employment	:	
12	<b>Calculation of Insurable Employment</b>	:	
	(a) Date of Sustaining Invalidity	:	
	(b) Date of submission of Application of insured person	:	
	(c) Date of submission of Claim Form	:	
	(d) Age at the time of Sustaining Invalidity	:	
13	Period for which contribution was payable since the entry into insured employment	:	
14	Has he absent from Pakistan?	:	Yes / No
15	Is he drawing disablement pension under Employees Social Security Ordinance	:	Yes / No
16	Is he receiving sickness benefits under Employees Social Security Ordinance (Proof if any)	:	Yes / No
17	Is it an employment related injury or occupational disease	:	
18	<b>Monthly wages relating to invalidity</b>	:	Yes / No
	a) Before sustaining invalidity	:	Rs. _____
	b) After sustaining invalidity	:	Rs. _____
	c) Has the employer attested the certificate under his official seal?	:	Yes / No
	d) Has the Beat Officer verified the record and put his official seal on the PR-03 Form / statement or wages etc.?	:	Yes / No
	e) Has the Doctor verified the Medical certificate under his official seal?	:	Yes / No
	d) Percentage of invalidity (67% or less)	:	Yes / No
	e) Has the claimant submitted original PI-03 certificate [Attached photocopies of CNIC (Self & Wife)]	:	Yes / No

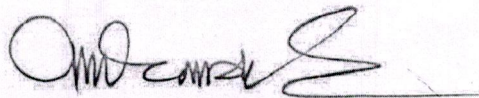
**Recommendation of Benefits**

Benefit Officer

A&A Officer

Regional Head

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**Standard Operating Procedure (SOP) for Award of Benefits**  
[Annexure to Circular No. 01 / 2017-18 dated 02.08.2017]

**Process Sheet for Survivor's Pension**

Case No. \_\_\_\_\_ Claim No. \_\_\_\_\_  
Beat Code \_\_\_\_\_ Dated \_\_\_\_\_

**Part – A (Survivor Data)**

1	Name of Applicant	:	
2	CNIC No.	:	
3	Date of Birth of Applicant	:	
4	Home Address	:	

**Part – B (Death related Information)**

1	Date of Death	:	
2	Name of Union Council	:	
3	Date of Issue of Death Certificate	:	

**Part – C (Deceased Person Data)**

1	Name of Deceased Person	:	
2	CNIC No.	:	
3	Old CNIC No.	:	
4	PI-03 Card No.	:	
5	Claim No. (for already pensioner)	:	

*(Handwritten Signature)*

**Part – D (Employment related information) (if applicable)**

1	Name of Last Employer	:	
2	Registration No.	:	
3	Monthly Wages	:	
4	Date of entry into Insurable Employment	:	
5	Calculation of Insurable Employment	:	
	a) From _____ to _____	Total Days	/ =
	b) From _____ to _____	Total Days	/ =
	c) From _____ to _____	Total Days	/ =
	d) From _____ to _____	Total Days	/ =
6	Total Insurable Employment	:	
7	Formula Pension _____ x _____ /50	:	= Rs. _____

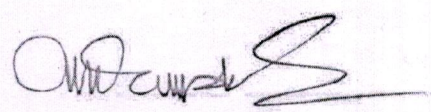
**Part – E**

1	S. P may be approved as under;	
	a) Rs. _____ pm from _____ to _____	
	b) Rs. _____ pm from _____ to _____	
	c) Rs. _____ pm from _____ to _____	
	d) Rs. _____ pm from _____ to _____	
	e) Rs. _____ pm from _____ to _____	
	f) Rs. _____ pm from _____ to _____	
	g) Rs. _____ pm from _____ to _____	

Benefit Officer

A&A Officer

Regional Head



**Standard Operating Procedure (SOP) for Award of Benefits**  
[Annexure to Circular No. 01 / 2017-18 dated 02.08.2017]

**Process Sheet regarding Old-Age Pension**  
**[Under Section 22 or 22B(2)]**

Case No. \_\_\_\_\_ Claim No. \_\_\_\_\_  
Beat Code \_\_\_\_\_ Dated \_\_\_\_\_

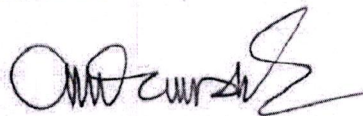
1	Name of Insured Person	:	
2	Father / Husband Name	:	
3	Home Address	:	
4	CNIC No. (Old / New)	:	
5	Spouse Name & CNIC No.	:	
6	EOB Registration No.	:	
7	Last Employer Name	:	
8	Date of Birth as per employer / school record	:	
9	Date of entry into Insurable Employment	:	
10	Calculation of Insurable Employment	:	
	a) Rs. _____ pm from _____ to _____		
	b) Rs. _____ pm from _____ to _____		
	c) Rs. _____ pm from _____ to _____		
	d) Rs. _____ pm from _____ to _____		
	e) Rs. _____ pm from _____ to _____		
	f) Rs. _____ pm from _____ to _____		
	g) Rs. _____ pm from _____ to _____		
11	Age at the time of applying for OAP	:	
12	Age at the time of joining the scheme	:	
13	Period for which contribution is payable	:	
14	Application for OAP whether submitted within / after a year	:	
15	Is he / she absent from Pakistan	:	
16	Monthly wages based on the month immediately preceding retirement	:	
17	Total Insurable Employment / as on	:	
18	Date of submission of the first application	:	
19	Date of issue of claim form / date of Receipt	:	
20	Whether claim form received back within / two months	:	
21	Section of OAP	:	22 or 22B(2)

**Recommendations**

Benefit Officer

A&A Officer

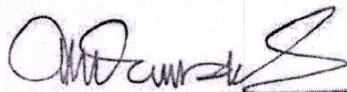
Regional Head



**Standard Operating Procedure (SOP) for Award of Benefits**  
[Annexure to Circular No. 01 / 2017-18 dated 02.08.2017]

**Cross verification of claim cases through email**

1. After the issuance of this Circular, SOP no cross verification of benefit claim shall be sent to other regions via TCS, until and unless requested specifically by the referred Region.
2. Every region shall create "Cross Verification" folder in their Gmail account. All verification emails shall be marked to that folder for proper archiving at one place.
3. The benefits Officer initiating cross verification initiating shall write the subject of such email as; "Cross Verification-Name of Claimant-Name of Employer-CNIC No."
4. All cross verification cases shall be initiated from Regional email accounts instead of personal emails of Benefits Officers. The recipients of such emails shall also be the Region itself instead of any person.
5. The recipient region shall forward the cross verification email to the concerned DRH / Beat Officer's email account, as the case may be. All Beat Officers / DRH shall also make "Cross Verification" folders in their official Gmail accounts and all such emails be marked to their respective "Cross Verification" folders for proper record keeping and follow-up.
6. After verification, Beat officer will send scanned documents, duly completed in all respects to the referring region with cc to his own Region's email account. (\*N.B. instead of sending new emails, original email should be replied, so that complete thread of all email communication remains easily available).
7. If originating region has to initiate a reminder, it should also be forwarded through original email instead of a new email. Same procedure be adopted for more than one reminders. No reminder be sent prior to (7) days of last reminder.
8. After three reminders, the case should be escalated and copied to respective DDG of B&C.



**Standard Operating Procedure (SOP) for Award of Benefits**  
[Annexure to Circular No. 01 / 2017-18 dated 02.08.2017]

**Process Sheet for Survivor's Pension**

Case No. \_\_\_\_\_ Claim No. \_\_\_\_\_  
Beat Code \_\_\_\_\_ Dated \_\_\_\_\_

**Part – A (Survivor Data)**

1	Name of Applicant	:	
2	CNIC No.	:	
3	Date of Birth of Applicant	:	
4	Home Address	:	

**Part – B (Death related Information)**

1	Date of Death	:	
2	Name of Union Council	:	
3	Date of Issue of Death Certificate	:	

**Part – C (Deceased Person Data)**

1	Name of Deceased Person	:	
2	CNIC No.	:	
3	Old CNIC No.	:	
4	PI-03 Card No.	:	
5	Claim No. (for already pensioner)	:	

*(Handwritten Signature)*



**Part – D (Employment related information) (if applicable)**

1	Name of Last Employer	:	
2	Registration No.	:	
3	Monthly Wages	:	
4	Date of entry into Insurable Employment	:	
5	Calculation of Insurable Employment	:	
	a) From _____ to _____	Total Days	/ =
	b) From _____ to _____	Total Days	/ =
	c) From _____ to _____	Total Days	/ =
	d) From _____ to _____	Total Days	/ =
6	Total Insurable Employment	:	
7	Formula Pension _____ x _____ / 50	:	= Rs. _____

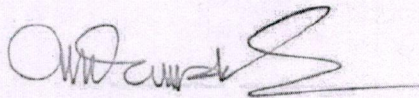
**Part – E**

1	S. P may be approved as under;	
	a) Rs. _____ pm from _____ to _____	
	b) Rs. _____ pm from _____ to _____	
	c) Rs. _____ pm from _____ to _____	
	d) Rs. _____ pm from _____ to _____	
	e) Rs. _____ pm from _____ to _____	
	f) Rs. _____ pm from _____ to _____	
	g) Rs. _____ pm from _____ to _____	

Benefit Officer

A&A Officer

Regional Head



**Standard Operating Procedure (SOP) for Award of Benefits**  
 [Annexure to Circular No. 01 / 2017-18 dated 02.08.2017]

**Process Sheet regarding Old-Age Pension**  
**[Under Section 22 or 22B(2)]**

Case No. \_\_\_\_\_ Claim No. \_\_\_\_\_  
 Beat Code \_\_\_\_\_ Dated \_\_\_\_\_

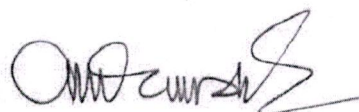
1	Name of Insured Person	:	
2	Father / Husband Name	:	
3	Home Address	:	
4	CNIC No. (Old / New)	:	
5	Spouse Name & CNIC No.	:	
6	EOB Registration No.	:	
7	Last Employer Name	:	
8	Date of Birth as per employer / school record	:	
9	Date of entry into Insurable Employment	:	
10	Calculation of Insurable Employment	:	
	a) Rs. _____ pm from _____ to _____		
	b) Rs. _____ pm from _____ to _____		
	c) Rs. _____ pm from _____ to _____		
	d) Rs. _____ pm from _____ to _____		
	e) Rs. _____ pm from _____ to _____		
	f) Rs. _____ pm from _____ to _____		
	g) Rs. _____ pm from _____ to _____		
11	Age at the time of applying for OAP	:	
12	Age at the time of joining the scheme	:	
13	Period for which contribution is payable	:	
14	Application for OAP whether submitted within / after a year	:	
15	Is he / she absent from Pakistan	:	
16	Monthly wages based on the month immediately preceding retirement	:	
17	Total Insurable Employment / as on	:	
18	Date of submission of the first application	:	
19	Date of issue of claim form / date of Receipt	:	
20	Whether claim form received back within / two months	:	
21	Section of OAP	:	22 or 22B(2)

**Recommendations**

Benefit Officer

A&A Officer

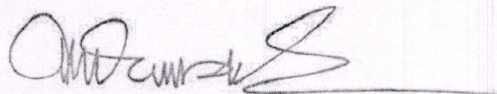
Regional Head



**Standard Operating Procedure (SOP) for Award of Benefits**  
[Annexure to Circular No. 01 / 2017-18 dated 02.08.2017]

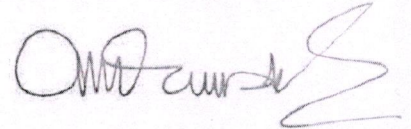
**Cross verification of claim cases through email**

1. After the issuance of this Circular, SOP no cross verification of benefit claim shall be sent to other regions via TCS, until and unless requested specifically by the referred Region.
2. Every region shall create "Cross Verification" folder in their Gmail account. All verification emails shall be marked to that folder for proper archiving at one place.
3. The benefits Officer initiating cross verification initiating shall write the subject of such email as; "Cross Verification-Name of Claimant-Name of Employer-CNIC No."
4. All cross verification cases shall be initiated from Regional email accounts instead of personal emails of Benefits Officers. The recipients of such emails shall also be the Region itself instead of any person.
5. The recipient region shall forward the cross verification email to the concerned DRH / Beat Officer's email account, as the case may be. All Beat Officers / DRH shall also make "Cross Verification" folders in their official Gmail accounts and all such emails be marked to their respective "Cross Verification" folders for proper record keeping and follow-up.
6. After verification, Beat officer will send scanned documents, duly completed in all respects to the referring region with cc to his own Region's email account. (\*N.B. instead of sending new emails, original email should be replied, so that complete thread of all email communication remains easily available).
7. If originating region has to initiate a reminder, it should also be forwarded through original email instead of a new email. Same procedure be adopted for more than one reminders. No reminder be sent prior to (7) days of last reminder.
8. After three reminders, the case should be escalated and copied to respective DDG of B&C.



9. Following documents shall be attached in pdf. format (so that it is easily accessible to all)

- a) EOBI Card both sides
- b) CNIC both sides
- c) Service Certificate(s)
- d) Wages certificate in case of last employment
- e) Claim Form (if required)
- f) Relevant date of birth certificate(s)
- g) Any other documents which may help in determination of insurable employment

A handwritten signature in black ink, appearing to read "Omar", is located in the lower right quadrant of the page.

**Standard Operating Procedure (SOP) for Award of Benefits**  
[Annexure to Circular No. 01 / 2017-18 dated 02.08.2017]

Mr./Mrs./Mst. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Subject: Application dated \_\_\_\_\_

This is with reference to your application dated \_\_\_\_\_ for issuance of claim form for EOB benefit.

Your application is duly acknowledged and entered in "Delay Condonation Register" vide S. No. \_\_\_\_\_ dated \_\_\_\_\_.

Your request will be examined / scrutinized by Regional Claims Committee (RCC) in its forthcoming meeting. The Claimant shall be required to appear in person before RCC and submit evidence in support of delayed filing of claim.

You are therefore, informed that issuance of "**Claim Form**" will be subjected to approval of RCC on account of "**Delay Condonation**" in accordance with Section-26 of EOB Act, 1976

(Name of Benefits Officer)  
Signature & Seal of Region

