



ཀྲུལ་ཡོངས་དགོངས་ཁུའི་བྱུང་ཕོགས་དང་འཚོ་རྩིས་མ་དངུལ་།།

NATIONAL PENSION & PROVIDENT FUND  
THIMPHU: BHUTAN

## The Dos and Don'ts for Pension Account Holders

### 1. Dos and Don'ts for pension account holders/Pensioners/beneficiaries

#### A. Dos

- i. Obtain "Pension account opening letter" from NPPF.
- ii. Obtain Pension saving card and **ATM card against pension saving account** from one of the banks of your choice by submitting above letter to the Bank.
- iii. May avail online/mobile banking facilities such as mbob, epay, mpay, etc as per banking norms.
- iv. Forward the duly filled "**confirmation of pension account letter**" to NPPF.
- v. Withdraw pension at the end of the month only as it will be credited by end of each month.
- vi. Produce **pension card** and **pension saving card** when visiting banks/Bhutan post for withdrawal other than from ATMs.
- vii. Furnish "**non-remarriage certificate form**" duly endorsed and signed by banks/banks/Bhutan Post office/Gup/Tshogpa/NPPF office concerned **once every year on or before 30<sup>th</sup> April** for continuous payment to the **spouse and children beneficiaries**.
- viii. Refer matters related to nomination or authorization to NPPF for approval.
- ix. Authorized person shall submit duly filled non-remarriage certificate forms" on behalf of the pensioners.
- x. Provide or update your mobile no. with NPPF offices to receive pension related information such as increments, submission of forms, pension TDS for filing PIT via SMS.

#### B. Don'ts

- i. Don't let others including your family members/relatives withdraw your pension if they are not authorized by NPPF to do so because NPPF/Banks/Bhutan Post Offices shall not be liable for such delinquency.
- ii. Don't share your ATM pin with others if you avail ATM facilities.