

-/-

Subject:- Data for pension module.

As desired the data for pension module has been prepared as under:

PENSION

1. Pension is admissible to permanent employees who retire or are retired with a qualifying service of not less than ten years.
2. The different main classes of pension are:-
 1. Superannuation Pension
 2. Retiring Pension
 3. Invalid Pension
 4. Compensation Pension
 5. Compulsory Retirement Pension
 6. Compassionate Allowance
 7. Minimum Amount of any class of pension will be Rs.3500/- PM and maximum will be 50% of the Highest pay in the Govt. wef 1.1.2006.

CALCULATION OF PENSION FROM 1.1.2006: Full Pension is admissible to an employee with Minimum qualifying service of not less than 10 years. The amount of pension will be 50% of emoluments drawn on the date of retirement.

Besides additional quantum of Pension shall pay able as and when the pensioner attains the age of 80 years and above as detailed at **ANNEXURE AT 'A'**.

Rounding off :- The amount of pension should be rounded off to the next higher rupee.

The basic requirements to calculate the pension is as under:-

1. DOB
2. DOJ
3. DOR
4. Gross Service
5. (-)Non qualifying service
6. Net qualifying service
7. Last pay drawn=Basic Pay + GP

PENSION:

$$\frac{\text{Last pay drawn}}{2} \left\{ \begin{array}{l} 50\% \text{ of the last pay drawn if service is} \\ \text{not less than 10 years} \end{array} \right\}$$

- i) Fraction of equal to three months and above shall be treated as one half year. Fraction of less than 3 months will be ignored.

Period of Service			Six months period	Period of service			Six month period
Years	Months	Days		Years	Months	Days	
19	8	20	3	19	9	00	40
			9				
32	5	25	6	32	9	00	66
			5				

- ii) Pension is admissible from next day of retirement i.e. A pensioner retired on 31.12.2013 pension will start wef 1.1.2014

GRATUITY

There are three types of Gratuity:-

I) Service gratuity:

- Employees who retire before completion of 10 years of qualifying service are eligible.
- Amount half months emoluments (Basic Pay + DA) for every six monthly period of qualifying service.
- Service gratuity is in addition to retirement gratuity.

II Retirement Gratuity:

- Eligibility:** Employees who retire after completion of 5 year's qualifying service.
- Amount:** At the rate of one fourth of emoluments for each completed six monthly periods of qualifying service subject to a maximum 16 1/2 times of emoluments (Rs. 10 lacs) which ever is less.

iii) CALCULATION OF GRATUITY

$$\text{Last Pay Drawn} * \text{Qualifying Service in Half year}$$

III) **Death Gratuity:-** is admissible in the case of death in service of an employee at the following rates:

Length of Service	Death Gratuity payable to Family
i) Less than One year	2 times of emoluments
ii) One year or more but less than 5 years	6 times of emoluments
iii) 5 years or more but less than 20 years	12 times of emoluments
iv) 20 years or more	Half of the emoluments for every six Monthly period of Q.S subject to a maximum of 33 times emoluments or Rs. 10 Lakh.

CALCULATION OF DEATH GRATUITY

Last Pay Drawn (BP + GP) * Q.S in half year

2

Rounding off : The amount of Gratuity should be rounded off to the next higher rupee.

Family Pension: is payable to the family of an employees who died while in service.

- After completion of one year service, or
- Before completion of one year of continuous service, provided the deceased employee concerned immediately prior to appointment to the service or Post was examined by the appropriate Medical Authority and declared fit by that authority for Govt Service.
- After retirement for service and was on the date of death in receipt of pension or compassionate allowance. Two types of family pensions are admissible viz.
 - NORMAL FAMILY PENSION**: F.P shall be calculated at a uniform rate of 30% of basic pay (Last Pay Drawn) subject to maximum of Rs. 3500/- and maximum rupees of highest pay in the Govt.

Pay Last Drawn * 30% or prescribed percentage
subject to prescribed minimum &
maximum.

II) FAMILY AT ENHANCE RATE:

Circumstances	Amount of Higher F.P effective from 1.1.06
a) When an employee dies while in service after having rendered at least 7 years continuous service.	50% of the last pay drawn payable for a period of 10 years from the date of following the date of death without any age limit.
b) When the employee dies after retirement.	50 % of the last drawn or the retirement pension whichever is less. It will be for period of seven years or for the period upto the date on which the pensioner would have attained the age of 67 had he survived, whichever is earlier.

NOTE: After the expiry of aforesaid initial period, the family shall be entitled to family pension at normal rate of 30% of last pay drawn as explained above at ordinary rates.

- I) **ENHANCED F.P** :- At the rate above * 2, subject to prescribed minimum maximum i.e. upto (7 years or 65 years of age whichever is earlier).
- II) Additional Pension Family Pensioner attains the age of 80 years and above as Annexed at 'A' above.

COMMUTATION OF PENSION

ELIGIBILITY: i) Every Pensioner is eligible to commute a percentage of his monthly pension for a lump sum payment which is the commuted value of that percentage of the pension.

- ii) Commutation of a percentage of compassionate allowance is also admissible.
- iii) An employee or pensioner against whom departmental or judicial proceedings are pending is not eligible to commute a percentage of his pension till completion of such proceedings.

Amount admissible: Not exceeding 40% of monthly pension. Any fraction in the amount afforded for commutation will be ignored.

Illustration: Emoluments Rs.13500, Retired after Q.S of 11 years.

- i) Pension $13500 / 2 = \text{Rs.} 6750/-$
- ii) The maximum of pension admissible for commutation will be as under.

$$\text{Basic Pension} * 40\% \text{ i.e. } \text{Rs. } 6750 * 40 / 100 = \text{Rs. } 2700$$

Calculation of commutation Amount

- i) $40\% \text{ of Pension} * 12 * \text{age next birthday}$

(as per commutation table effective from 1.1.2006) Annexure 'B')

- ii) $40\% \text{ of pension} = 2700$ and employees retired at the age of 60 years, the age next birthday is 61 years and factor of 61 years is 8.194 so commuted value of pension is as under:

$$2700 * 12 * 8.194 = 265,486$$

- iii) $\text{Residue Pension} = \text{Pension} - 40\% \text{ Pension}$

$$= 6750 - 2700 = 4050/-$$

NOTE:

1. Commutation is not admissible to family pension.
2. If the employee dies after retirement no recovery of commuted value as pension will be made from F.P
3. D.A announced by the Govt time to time shall be admissible on pension.
4. Commutation must be applied within one year from date of retirement otherwise he is not entitled for commutation.
5. The Product should be rounded off to the next higher rupee.
6. The commutation shall be restored after 180 instalments from the date of payment.

DUE DRAWN STATEMENT : Due to revision of pay, the pension gratuity and commuted value of pension is revised retrospectively. Similarly, due to enhancement of DA rate in January and July every year, the gratuity is revised in prescribed proforma is at Annexure 'C'.

Dual Family Pension: Dual pension Annexure 'D' also attached.

पंजाब स्केल पेंशनर

पंजाब स्केल पेंशनर (Cat-I) जिनकी वार्ड-
ग्रेशन तिथि 20-4-1967 तक है, को पेंशनरी
हितनाम जैसे-① LTC-प्रत्येक 2 वर्ष बाद एक B. Pension,
यह पारिवारिक पेंशनरी पर भी लागू होगा

② पेंशनर व पारिवारिक पेंशनर (Cat-I)
को Old Age Allowance की स्वीकृति
में पूरी दी गई है और यह कितने वर्ष की
आय पर लागू होगी, को विवरण साथ-
दिया गया है। इस के लिए पंजाब स्केल पेंशनरी को
Annexure - E, F, G साथ-संलग्न है। लागू

May, if agree, the same may be sent
to System Analyst & office In charge for
further necessary action.

10/1/14

AAO(P)

17/1/2014

In response to letter no. PGZ/
Comp. Section/2013/7638-43 dated

अमा
10/1/2014

19/12/13 and received from the system
Analyst & officer in charge Computer Section

and meeting held by the pension section with
the officials of C-DAC alongwith computer programmer
Mr Lal Bahadur, the changes suggested at the
meetings in the pension module are enclosed herewith
for incorporating in the pension module because

P. To

Annex A

ANNEXURE 'A'	
Age of Pensioner	Additional quantum of pension / Family Pension
80 years to less than 85 years	20% of basic pension
85 years to less than 90 years	30% of basic pension
90 years to less than 95 years	40% of basic pension
95 years to less than 100 years	50% of basic pension
100 years or more	100% of basic pension

— Rule 49 (2-A).



Ann. C

OFFICE ORDER

OAA to Pensioners / Family Pensioners of Cat. J.

As approved by the Standing Finance Committee vide agenda item No. 15 in its meeting held on 19.3.2012 and further approved by the Committee vide agenda item No. 5-3 in its meeting held on 28.4.2012

when it is necessary.

Annexure 'B'

Ann. B

COMMUTATION TABLE (Effective from 1-1-2006)

Age next birthday	Commutation value expressed as number of year's purchase	Age next birthday	Commutation value expressed as number of year's purchase	Age next birthday	Commutation value expressed as number of year's purchase
29	9.176	43	9.040	57	8.512
30	9.173	44	9.019	58	8.446
31	9.169	45	8.996	59	8.371
32	9.164	46	8.971	60	8.287
33	9.159	47	8.943	61	8.194
34	9.152	48	8.913	62	8.093
35	9.145	49	8.881	63	7.982
36	9.136	50	8.846	64	7.862
37	9.126	51	8.808	65	7.731
38	9.116	52	8.768	66	7.591
39	9.103	53	8.724	67	7.431
40	9.090	54	8.678	68	7.262
41	9.075	55	8.627	69	7.083
42	9.059	56	8.572	70	6.897

The revised commutation table will be used for all commutations which become absolute from the 2nd September, 2008 and in the case of pensioners, whose commutation of pension became absolute on or after 1-1-2006, but before 2-9-2008, the pre-revised commutation table will be used for payment of commutation based on pre-revised pay / pension and in respect of such pensioners, the revised commutation table will be used for commutation of the additional amount of pension that has become commutable on a/c of retrospective revision of pay.

(121) (P)

POSTGRADUATE INSTITUTE OF MEDICAL EDUCATION & RESEARCH,
CHANDIGARH.

OFFICE ORDER

As recommended by the Standing Finance Committee vide agenda item No.18 in its meeting held on 8.5.2004 and approved by the Governing Body vide agenda item No. 24 in its meeting held on 22.9.2004, whereby grant of pensionary benefits to the pensioners drawing Punjab Pay Scale was placed before the Bodies of the Institute. Sanction is hereby accorded to the grant of following pensionary benefits to the retired employees drawing Punjab Pay scale of this Institute as under:-

1. Restoration of commutation of pension after 12 years instead of 15 years upto 31.12.95 and thereafter after completion of 15 years.
2. Old age allowance at the rate of 5% at the age of 70 years and 10% at the age of 80 years as per letter dated 31.08.1989 and thereafter w.e.f. 01.01.2001 at the age of 65 years and 70 years respectively.
3. ✓ Travel concession payable after every two years and as per letter No. 1/5/89-IP III/8078 dated 31.08.1989 minimum pension @ Rs.1310/-P.M. instead of Rs.1275/-P.M. w.e.f. 01.01.1996. Cat. I i.e. DoT 20.4.1967 (upto)

Dated, Chandigarh the,
30th October, 2004

K.K.Talwar,
DIRECTOR

Endst. No. 002/PGI-MA-Pension-2004

Dated: 30.10.2004

A copy is forwarded to the following for information and necessary

action:-

1. All Heads of the Department, PGI, Chandigarh.
2. The Medical Superintendent, Nehru Hospital, PGI, Chandigarh.
3. The Financial Adviser, PGI, Chandigarh.
4. The Supdg. Hospital Engineer, PGI, Chandigarh.
5. The Sr. Administrative Officer (I)/(V)/(H) PGI, Chandigarh.
6. The Assistant Accounts Officer, PGI, Chandigarh.
7. The Asstt. Admn. Officer (I/H) PGI, Chandigarh.
8. The Office Supdt. Estt. Branch-I, PGI, Chandigarh.
9. The Drawing & Disbursing Officer, PGI, Chandigarh.

Sr. Administrative Officer
For Director, PGI, Chandigarh

wherein that in case the benefits as allowed by the Punjab Govt. to its employees are made applicable to the employees