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How to Calculate Pension in HP and Pakistan**

How to Calculate Pension in HP

- **Step 1: Calculate Pensionable Salary**

  - Consider basic pay, dearness allowance, and other pensionable allowances.

- **Step 2: Calculate Commuted Pension**

  - Opt for a lump sum instead of monthly pension.
  - Formula: Commuted Pension = Pensionable Salary * Commutation Factor

- **Step 3: Calculate Monthly Pension**

  - Formula: Monthly Pension = (Pensionable Salary - Commuted Pension) * Service Period

How to Calculate Commuted Pension

- Refer to the table provided by the Himachal Pradesh government.

- Commutation Factor varies based on the number of years in service.

How is Pension Calculated in Pakistan

- **Step 1: Determine Pensionable Salary**

  - Similar to HP, consider basic pay and allowances.

- **Step 2: Calculate Pension Amount**

  - Formula: Pension Amount = (Pensionable Salary * Service Period) / 60

Family Pension in Kerala

- Payable to the family of deceased government employees.
- Formula: 50% of the last drawn basic pay

Formula for Calculating Pension

- **HP and Pakistan:** Pensionable Salary * Service Period
- **Kerala Family Pension:** 50% of last basic pay

Calculating Your Pension

- Obtain pensionable salary and service period.
- Apply the appropriate formula based on the state/country.

Pension Commutation Example

- Pensionable Salary = Rs. 50,000
- Service Period = 30 years
- Commutation Factor (HP, 30 years) = 0.6
- Commuted Pension = Rs. 50,000 * 0.6 = Rs. 30,000
- Monthly Pension = (Rs. 50,000 - Rs. 30,000) * 30 = Rs. 60,000

Pension Payment

- Monthly pension is credited directly to the pensioner's bank account.

Widows and Orphans Pension

- Payable to widows and children of deceased government employees.
- Beneficiary and eligibility criteria vary by state/country.

Pension Amount for Senior Citizen in Kerala

- Rs. 1,000 per month for those above 65 years of age and meeting income criteria.

Calculating Present Value of Pension

- Discount future pension payments to their present value using an appropriate discount rate.
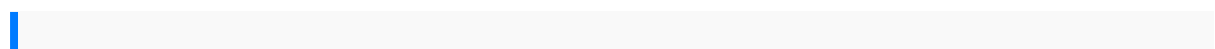
Calculating EPF Pension

- Specific formula and contribution rates apply for EPF (Employee Provident Fund) pension.

Calculating Gratuity in HP

- Formula: Gratuity = Last Drawn Salary * Service Period (capped at 33 years)

Calculating Pension Input Amount

- A lump sum contribution made by employees to their pension scheme.
- Formula: Pension Input Amount = Pensionable Salary * Service Period (capped at 20 years)

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