

Hand Books for Pensioners

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GOVERNMENT OF INDIA
DEPARTMENT OF ATOMIC ENERGY



पेंशन एवं सेवानिवृत्ति लाभ - एक नज़र

PENSION AND RETIREMENT
BENEFITS AT A GLANCE

अक्टूबर / OCTOBER 2017

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P R E F A C E

The Book on Pension and Pensionary Benefits has been brought out during October-2015 it was an attempt to fulfill our goal of making it a useful compendium accommodating various provisions of CCS (Pension) Rules, 1972 in a comprehensive manner.

Many changes have taken place after circulation of earlier Book and on implementation of 7th CPC. An attempt has been made to updated the book on Pension and Pensionary Benefits incorporating the changes on implementation of 7th CPC. However, it is a fact that if Rules are interpreted logically and different provision in Pension Rules are read in relation with each other, the cases can be settled easily.

Attempts has been made to cover the various provision of Pension Rules, however, it is recommended to make use of the CCS (Pension) Rules for more details.

Suggestions for improvement are most welcome.

Chapter 1 Application of Pension Rules

1.1 Central Civil Services (Pension) Rules, 1972 come into force on 01st June, 1972.

- Rule 1

1.2 Applicability of Rule:

These rules shall apply to Government servants appointed on or before 31st December, 2003 and subscribing to the General Provident Fund (GPF).

1.2.1 Not applicable to:

The category of persons to whom these rules do not apply are given below:

- i) Railway servants,
- ii) **Persons in casual and daily rated employment,**
- iii) Persons paid from contingencies,
- iv) Persons entitled to the benefits of a Contributory Provident Fund,
- v) **All India Service:**
Members of the All India Services (they can opt for drawing pension through the Government of India or through State Government on whose cadre they are borne),
- vi) Persons locally recruited for service in diplomatic, consular or other Indian establishment in foreign countries,
- vii) **Contract employees:**
Persons employed on contract except when the contract provides otherwise, and
- viii) Persons whose terms and conditions of service are regulated by or under the provisions of the Constitution or any other law for the time being in force.

- Rule 2

1.3 These Rules are also applicable to the following categories:

1.3.1 Employees of Union Territories

[GID (1) of CCS (Pension) below Rule 2]

1.3.2 Confirmation will be made only once in the service, which will be at entry grade.

[GID (2) of CCS (Pension) below Rule 2]

1.3.3 Appointed prior to 01.01.2004 on induction training and paid salary:

Employees appointed prior to 01.01.2004 and put on induction training and are paid salary from the date of appointment.

[GID (5) of CCS (Pension) below Rule 2]

1.3.4 Appointed prior to 01.01.2004 on induction training and in receipt of stipend:

The employees appointed prior to 01.01.2004 and put on induction training and were in receipt of stipend during such training, provided the period spent on such training is counted as qualifying service under CCS (Pension) Rules, 1972.

[GID (6) of CCS (Pension) below Rule 2]

1.4 Option on transfer from Non-Pensionary to Pensionary establishment:

Government servants transferred from Non-Pensionary Establishments to pensionary Establishments has an option to elect to be governed by the Pension Rules. The option is required to be exercised within six months of the date of issue of the order of his permanent transfer, or if he is on leave on that day, then, within six months of his return from leave, whichever is later.

- Rule 4

2.1 Regulation of Pension / Family Pension:

Any claim to pension or family pension shall be regulated by the provision of these rules in force at the time when a Government servant retires / retired / discharged / is allowed to resign from service / dies, as the case may be.

- **Rule 5 (1)**

2.2 Retirement on last working day:

The day on which a Govt. servant retires or is retired or is discharged or is allowed to resign from service, shall be treated as his last working day. **The date of death shall also be treated as a working day.**

- **Rule 5 (2)**

2.2.1 Day of death of an official on EXOL/EL on MC to be treated as a part of leave:

The Government servant immediately before his / her death while in service had been absent from duty on extra ordinary leave on medical grounds, the day of death of the Government servant will be treated as part of leave which he was availing of on the day previous to the day of death.

- **GID below Rule 5**

2.3 Limitations on number of pensions

A Government servant shall not earn two pensions in the same service or post at the same time by the same continuous service.

- **Rule 7 (1)**

Except as provided in Rule 19, a Government servant retired on superannuation pension or retiring pension is subsequently re-employed shall not be entitled to a separate pension or Gratuity for a period of his re-employment.

- **Rule 7 (2)**

2.4 Pension subject to future good conduct

2.4.1 Future good conduct shall be the implied condition of every grant of pension and its continuance.

- **Rule 8 (1) (a)**

2.4.2 Convicted for a Crime or grave misconduct:

If a pensioner is convicted for a serious crime or is found guilty of grave misconduct, the Appointing Authority by giving order in writing can withhold or withdraw a pension or part (should not reduce below Rs.**9000/-**) thereof, permanently or for a specified period.

- **Rule 8 (1) (b)**

2.5.1 Right of President to withhold or withdraw pension:

- i) President can order a recovery from a pension or gratuity of the whole or part of any pecuniary loss caused to the Government.
- ii) The Union Public Service Commission shall be consulted before any final orders are passed.
- iii) Where a part of the pension is withheld or withdrawn the amount of such pensions shall not be reduced below the amount of Rs.9000/-.

- **Rule 9**

2.5.2 Departmental or Judicial Proceedings:

In case of Government servant against whom any departmental or judicial proceedings are instituted or where departmental proceedings are continued, a provisional pension as per Rule 69 shall be sanctioned.

- **Rule 9 (4)**

2.5.3 Recovery of Pecuniary Loss – not exceeding 1/3rd of Pension:

The recovery of pecuniary loss shall not be made at a rate exceeding one-third of the pension admissible on the date of retirement.

- **Rule 9 (5)**

2.5.4 Reiteration of provisions of CCS (Pension) Rules, 1972 in the matter of irregularly withholding of gratuity / pensionary benefits on account of disciplinary proceedings etc.:

A) Departmental proceedings, if not instituted while the Government servant was in service, whether before his retirement, or during his re-employment –

- a. Shall not be instituted save with the sanction of the President.**
- b. Shall not be in respect of any event which took place more than four years before such institution, and**
- c. Shall be conducted by such authority and in such place as the President may direct and in accordance with the procedure applicable to departmental proceedings in which an order of dismissal from service could be made in relation to the Government service during his service.**

- B) Departmental proceedings shall be deemed to be instituted on the date on which the statement of charge is issued to the Government servant or Pensioner, or if the Government servant has been placed under suspension from an earlier date, on such date.**
- C) The Disciplinary Authority shall keep in mind that minor penalty (under Rule 16 of CCS (CCA) Rule) proceedings instituted against a Government servant have to be finalized before the date of retirement.**
- D) If the Departmental proceedings under Rule 14 (Major Penalty Proceedings) of CCS (CCA) Rules, 1965 / Rule 9 of CCS (Pension) Rules, 1972 have not been instituted before the officers' retirement they cannot be instituted after retirement except with the sanction of the President. Also Departmental proceedings cannot be instituted against retired employee in respect of any event that took place more than 4 years before the date of institution of proceedings.**

- Rule 9 (10)

2.6 Commercial employment after retirement

- i) Every retired Group 'A' officer should take the permission of the Government before he accepts any commercial employment within one year of his retirement.
- ii) The pensioner desire to accept post-retirement commercial employment require to obtain specific approval prior to undertaking the assignment.
- iii) On obtaining the approval he requires to submit Form 25 – Application for permission to accept commercial employment within a period of one year after retirement in the form of Affidavit.

- iv) Retired Group 'B' officer should give intimation to the office if he require to take up a commercial employment within 1 years of retirement.
- v) No pension shall be payable to the pensioner who accepts such an employment without prior permission in respect of any period for which he is so employed or such longer period as the Government may direct.
- vi) The Government servant who has been permitted by the Central Government to take up a particular form of employment under any Government outside India during his leave preparatory to the retirement shall not be required to obtain subsequent permission for his continuance in such employment after retirement.

- **Rule 10**

2.6.1 Definition of Commercial Employment:

- i) An employment in any capacity including that of an agent under a company, co-operative society, firm or individual engaged in trading, commercial, industrial, financial or professional business and also includes directorship of such company and partnership of such firm, but does not include employment under a body corporate, wholly or substantially owned or controlled by the Central Government or a State Government.
- ii) Setting up practice, either independently or as a partner of a firm, as adviser or consultant in matters in respect of which the pensioner –
 - a) Has no professional qualifications and the matters in respect of which the practice is to be set up or is carried on are relatable to this official knowledge or experience, or
 - b) Has professional qualifications but the matters in respect of which such practice is to be set up are such as are likely to give his clients an unfair advantage by reason of his previous official position, or

- c) Has to undertake work involving liaison or contract with the offices or officers of the Government.

- **Rule 10(8)(a)**

2.7 Employment after retirement under a Government outside India:

- i) A retired Group 'A' officer should take the prior permission of the Central Government before he accepts any commercial employment outside India.
- ii) If prior permission is not obtained no pension will be paid to him.
- iii) If Government servant has been permitted by the Government to take up the employment outside India during his leave preparatory to retirement, then no subsequent permission is required for continuing the same after retirement.

- **Rule 12**

Chapter 3

Qualifying Service

3.1 Commencement of qualifying service:

The service reckoned for pensionary purpose is known as "Qualifying Service". Qualifying Service shall commence from the date Government servant takes charge of the post to which he is first appointed either substantively / in an officiating / temporary capacity followed by substantive appointment without interruption and ends on the date of retirement or date of death.

- Rule 13

3.2 The following service counts as qualifying service:

Sl. No.	Service Counts	Extent of	Conditions	Rule/GID /OM dated
1.	State Government	Government servant is transferred permanently to Central Government	Applied through proper channel and submitted technical resignation only.	Rule 14(3)
2.	Employees paid from contingencies subsequently brought on to regular establishment	Half the service paid from contingencies is treated as Qualifying Service if followed by regular employment without any break.	Applicable to whole-time workers who are paid on monthly or daily rates computed or paid on monthly basis e.g. daily wages such as malis, Chowkidars, etc.	GID (2) below Rule 14
2a.	Casual Labourers with Temporary Status	The benefit of temporary status is available only to those casual labourers who were in employment on the date of issue of the OM dated 10.09.1993. Even if they have been regularized on or after 01.01.2004.	50% of the service rendered under temporary status, in case of casual labourers granted temporary status. No further deductions towards GPF shall be effected from the casual labourers w.e.f. 01.01.2004 onwards and the amount lying in their GPF account including deductions made after 01.01.2004 shall be paid to them.	GID (2 A-B) below Rule 14

Sl. No.	Service Counts	Extent of	Conditions	Rule/GI D/OM dated
3a.	Central Govt. Autonomous bodies where pension scheme is in existence.	employee is permanently transferred to Central Government and is subsequently confirmed		GID (3) below Rule 14
3b.	Where there is no pension scheme		The Government servant has to exercise the option within 1 year from date of absorption and refund the share of employer's contribution with interest thereon to the concerned Government Department by Autonomous Body.	
4.	Service on probation	followed by confirmation without interruption		Rule 15
5.	SAS Apprentice	In the Indian Audit and Accounts Department or the Defence Accounts Department		Rule 16
6.	Service on Contract	Appointed to the same or another post in a substantive capacity without interruption of the service rendered on Contract basis	The option should be communicated to Head of Office under intimation to Accounts Officer within three months from the date of issue of order of payment transfer to a post on regular basis. Refund CPF with interest and any other compensation received alongwith interest at GPF rate applicable.	Rule 17
7.	Pre-retirement Civil/Military Service in case of re-employment	Retired on compensation pension or invalid pension.	The Government servants may exercise the option within one year from date of re-employment: i) To continue to draw the pension or retain the gratuity for his earlier service, the service will not be counted as qualifying service. ii) Cease to draw the pension and refund the pension, commutation of a part of pension, retirement gratuity, with interest at the rate applicable on GPF, in such cases the previous service will count as qualifying service.	Rule 18 & 19

Sl. No.	Service Counts	Extent of	Conditions	Rule/GID/OM dated
8.	All kinds of leave.	Leave where leave salary is paid	All EOL on Medical Certificate.	Rule 21
9.	EOL other than Medical certificate	a) Due to inability of the employee to rejoin on account of civil commotion or b) for prosecuting higher scientific and technical studies c) in the absence of any entry in the service book regarding grounds on which EOL has been sanctioned.		GID (1) below Rule 21
10.	Period of pre-appointment training	In respect of Groups C&D Employees		Rule 22 and GID (1)
11.	Period of a) Suspension b) Reinstatement after Dismissal or Removal from service	If reinstating authority orders to count such period as qualifying service. If reinstated on appeal or review the service shall count as qualifying service.	On conclusion of the inquiry, Govt servant has been fully exonerated or the suspension is held to be fully unjustified. The period of interruption shall be counted as qualifying service only if it is regularized as duty or leave by a specific order of reinstating authority.	Rule 23 Rule 25
12.	Resignation	Entails forfeiture of service.	If the Govt. servant apply for the post through proper channel and renders technical resignation.	Rule 26 and GID (1)

Sl. No.	Service Counts	Extent of	With the conditions	Rule/GID /OM dated
13.	Joining time.	On transfer from one post to another		Rule 27 (1) (e)
14.	Deputation to United Nations or other International Organizations for a period of 3 years or more	Govt. servant may either opt to pay the pension contributions and count such service as qualifying service or avail himself of the retirement benefits of that body.	As per the terms of such deputation decided by lending & borrowing organization, individual will pay pension contribution and leave salary	Rule 31 (a)

3.3 The following service does not counts as qualifying service:

Sl. No.	Description	Rule
1.	Boy Service (Before attaining the age of 18 years)	Rule 13 (b)
2.	Service as apprentice except S.A.S. apprentice	Rule 16
3.	EOL (other than on medical certificate, prosecution of higher technical/scientific studies and on account of civil commotion)	Rule 21
4.	Suspension if the Government servant is awarded a major penalty and the suspension is held to be fully justified	Rule 23
5.	Dismissal or removal of Government servant from a service or post entails forfeiture of his past service	Rule 24
6.	Resignation from a service or a post, unless it is allowed to be withdrawn in public interest entails forfeiture of past service.	Rule 26
7.	Un-authorized absence treated as 'Dies-non'	Rule 27
8.	Overstayal of leave/joining time not regularized as leave	Rule 27

3.4 Counting of Military service rendered before Civil Employment.

- Rule 19

3.5 Options for Re-employed Government servant:

A Government servant who is re-employed in a Civil service or post before attaining the age of superannuation, and who has rendered military service before such re-employment has following options, which are to be exercised within **three months** of date of issue of order

- i) To continue to draw the military pension or retain gratuity received from military service, then his former military service shall not be counted as qualifying service, or,
- ii) To cease to draw his pension and **refund the pension already drawn, commutation value and** the amount of retirement gratuity including service gratuity, if any.

If Govt. servant is on leave on the date of issue of order than within 3 months of his return from leave whichever is later. If no option is exercised within stipulated period the Govt. servant shall be deemed to have opted for clause (a) of sub-rule (1) or Rule 19.

- Rule 19 (2)(a)]

3.6 Calculation of Net Qualifying Service:

	Years	Months	Days
Gross service			
Less: Period of Non-qualifying service			
Net qualifying Service			

Note: Months means Calendar month.

3.7 Rounding of Qualifying Service

3.7.1 Should be in completed six monthly period (SMPs).

3.7.2 Maximum of 66 SMPs

3.7.3 Fraction of a year should be reckoned as follows:

Less than 3 months	Nil
3 months and above but less than 9 months	One SMP
9 months and above	Two SMPs

- **Rule 49 (3)**

Illustration:

Calculation of Qualifying service of Government servant:

Born	-	01.06.1952
Appointed as a temporary clerk	-	01.12.1977
Confirmed as a Clerk	-	01.07.1981

Availed the following leave:

- i) Earned Leave for 90 days from 01-04-1983 and extension of EL for 30 days. Overstayed the leave by 15 days.
- ii) Half pay leave for 140 days from 01.08.1987.
- iii) Half pay leave for 180 days from 09.04.1990 and extension of HPL for 20 days thereafter.
- iv) Leave without pay which will not count as qualifying service for 56 days from 06.10.1991 to 30.11.1991
- v) HPL for 20 days from 01.12.1991 to 20.12.1991.
- vi) Leave without pay not counting for pension for 364 days from 21.12.1991.

- vii) EL for 120 days combined with commuted leave for 90 days from 01.01.2001.
- viii) EL for 61 days from 01.03.2003.
- ix) Was placed under suspension from 11.07.1995 and was reinstated on 01.07.1996. The period of suspension was not to be treated as Qualifying service for pension.
- x) The spell of leave without pay taken by the Government servant will not count as qualifying service for pension.
- xi) Retired from service on superannuation from 31.05.2012 AN.

Solution:

Details	Years	Months	Days
Gross service from 01.12.77 to 31.05.12	34	6	0
Deduct:			
i) Overstayal 30.07.83 to 13.08.83	0	0	15
ii) Leave without pay from 06.10.91 to 30.11.91	0	1	26
iii) Leave without pay from 21.12.91 to 18.12.92	0	11	29
iv) Suspension from 11.07.95 to 30.06.96	0	11	21
Total	2	2	1
Qualifying Service	32	3	29

i.e. 32 ½ years (65 Six monthly periods).

Chapter 4

Emoluments and Average Emoluments

4.1 Emoluments means basic pay as defined in FR 9(21)(a)(i) + Non-Practicing Allowance (NPA) + Stagnation Increment.

4.2 Emoluments will be reckoned as below during various kinds of absence:

- **Rule 33**

Sl. No.	Nature of Leave immediately before retirement/death	Emoluments	Rule
01.	Leave with leave salary or suspension which is allowed to be counted as qualifying service	Emoluments which Govt. servant would have drawn had he not been absent from duty or suspended.	Rule 33 (Note 1)
02.	Leave with leave salary and holding a higher officiating appointment	Emoluments which Govt. servants would have been drawn in the higher appointment. Proper certification is required for the same.	Rule 33 (Note 2)
03.	EOL	Emoluments which he drew immediately before proceedings on such leave.	Rule 33 (Note 3)
04.	Earned Leave and earned an increment, which is not withheld during such leave.	The increment will be reckoned as emoluments though it is not actually drawn. The increment should be earned during earn leave not exceeding 120 days or during the first 120 days of EL where leave is for more than 120 days.	Rule 33 (Note 4)
05.	Deputation to Armed force	Pay drawn by a Government servant while on deputation to the Armed Forces of India shall be treated as emoluments.	Rule 33 (Note 6)
06.	Foreign service	The pay which he would have been drawn if he had not been on foreign service.	Rule 33 (Note 7)
07.	Re-employed Pensioner	If re-employed pensioner opts to retain his pension for earlier service and whose pay on re-employment has been reduced by an amount not exceeding his pension, the element of pension by which his pay is reduced shall be treated as emoluments.	Rule 33 (Note 8)

Sl. No.	Nature of Leave immediately before retirement/death	Emoluments	Rule
08.	Government servant transferred to an Autonomous bodies	When a Government servant is transferred to an autonomous body consequent on the conversion of a Department of the Government into such a body and the Government servant so transferred opts to retain the pensionary benefits under the rules of the Government, the emoluments drawn under the autonomous body shall be treated as emoluments.	Rule 33 (Note 10)

4.3 Average Emoluments:

4.3.1 Average Emoluments are the emoluments drawn by a Govt. servant during last 10 months of his service.

- Rule 34

4.3.2 If the last 10 months contain the following periods specifically treated as non-qualifying service:

i)	Leave without pay
ii)	Suspension (even if any increase in pay, other than increment is not actually drawn shall not form the part of his emoluments)
iii)	Overstayal of leave

The above period of leave/suspension should be disregarded and an equal period should be added before 10 months.

4.3.3 If the last 10 months contain the following periods:

i)	Absent from duty on leave for which Leave Salary is paid
ii)	Suspended and reinstated without forfeiture of service,

The emoluments which the Government servant would have been drawn had he not been absent from duty or suspended shall be taken into account for determining the average emoluments.

4.3.5 Drawal of increment during Earned Leave (EL):

In case of a Government servant who was on EL during the last 10 months, if the increment is earned within first 120 days then even though the increment was not actually drawn, it would be taken into account for the purpose of calculation of Average Emoluments.

4.3.6 Determination of the period of ten months for Average Emoluments:

Based on the actual number of days contained in each month.

Example 1:

Government servant retires on 16.06.2014 the ten months period for average emoluments will be as follows:

Period	Year	Month	Days
18.08.2013 to 31.08.2013			14
01.09.2013 to 31.05.2014		9	
01.06.2014 to 16.06.2014			16

Chapter 5

Classes of Pension

5.1. Classes of Pension:

Sl. No.	Types of Pension	Conditions upon which payable	Amount & Authority (Rule)
1.	Super-annuation Pension	(1) 10 years minimum qualifying service in a pensionable establishment and opted for GPF. (2) Upon attaining the age of 60 years or modified by the Government for certain category of employees. (3) Retirement is effective from the afternoon of last day of the month in which the Govt. servant attains the age of 60 years. In case date of birth is the first of a month, retire from service on the afternoon of the last day of the preceding month. (3) *	50% of the average emoluments or the last pay drawn whichever is more beneficial. Rule – 35
2.	Retiring Pension	(1) Upon voluntary retirement on completion of minimum 20 years of service. (Rule 56 (k) of FR or Rule 48 or Rule 48-A of CCS (Pension) Rule, 1972 (2) Upon compulsory retirement as per Rule 56 (j) of Fundamental Rules.	50% of the average emoluments or the last pay drawn whichever is more beneficial. Rule – 36

Sl. No.	Types of Pension	Conditions upon which payable	Amount & Authority (Rule)
3.	Pension on absorption in PSU	w.e.f. 01.01.2006 full pension after completing minimum 10 years of service as Govt. servant. *	50% of the average emoluments or the last pay drawn whichever is more beneficial. As per DP&PW clarification dated 17.6.2011. Pension on pro-rata basis calculated on the length of qualifying service. Rule 37 & 37 A.
4.	Invalid Pension	Retirement upon permanent incapacitation due to mental or physical infirmity.	Medical certificate in form 23 from the Competent Authority with full knowledge of the Head of Office Rule 38
5.	Compensation Pension	Pension granted on abolition of a permanent post held by the employee.	 Rule 39
6.	Compulsory Retirement Pension	Pension granted to a Government servant compulsorily retired from service as a penalty.	Not less than two-thirds and not more than full compensation pension or gratuity or both. Rule 40
7.	Compassionate Allowance	Pension granted to a Government servant on removal, if the case is deserving special consideration.	Amount of Pension not exceeding two-third of pension or gratuity or both which would have been admissible if retired on compensation pension. Rule 41

*** Note:**

Category 1 : Pro-rata pension prior to 01.01.2006 based on the length of service of maximum 33 years of Service.

2: Retirement after 01.01.2006 no proportionate pension.

6.1 Retirement Gratuity:

6.1.1 Minimum Qualifying service – 5 years:

Retirement Gratuity is admissible to the Government servant who has rendered minimum 5 years of Qualifying service.

6.1.2 It is calculated as $\frac{1}{4}$ of the emoluments (Pay + DA + Non-practicing Allowance) for each six monthly period of qualifying service.

6.1.3 No Minimum limit:

There is no minimum limit for Gratuity.

6.1.4 Maximum limit:

The Maximum limit for Gratuity is $16 \frac{1}{2}$ times of emoluments or Rs.**20** lakhs whichever is less.

6.2 Death Gratuity:

6.2.1 Extension of Retirement / Death Gratuity benefits to the employees governed by CPF scheme:

i) In case of Central Government employees who will continue under the CPF Scheme from 01.01.1986, it has been decided that they will be entitled to retirement gratuity and death gratuity at the same rate / scale as is admissible to temporary / quasi-permanent or permanent Government servants, as the case may be, borne on pensionable establishment.

ii) These orders do not apply to Central Government employees who, on re-employment, are allowed to subscribe to Contributory Provident Fund. These orders also do not apply to Central Government employees appointed on contract basis where the contribution to the CPF is regulated in accordance with the terms of Contract.

6.2.2 One time lump-sum payment:

This is a one-time lump sum benefit payable to the widow/widower or the nominee of a permanent or a quasi-permanent or a temporary Government servant, including CPF beneficiaries, dying in harness.

6.2.3 Death Gratuity is admissible in case of suicide:

The Death Gratuity Benefits are also available to the family members of a deceased Government servant who committed suicide.

- [GID (2) under Rule 50]

6.2.4 Exempted from Income Tax:

Death Gratuity / Retirement Gratuity are exempted from Income Tax.

- [Section 10(10) (i) of Income Tax Act, 1961]

6.2.5 Retirement / Death Gratuity is admissible to family of an officials whose whereabouts are not known:

The Retirement / Death Gratuity Benefits are also available after 6 months to the family members of a Government servant whose whereabouts are not known.

- [GID (5) under Rule 50]

6.2.5 Death Gratuity entitlements are regulated as under

Length of Qualifying Service	Rate of Death Gratuity
Less than 1 year	2 times of emoluments
One year or more but less than 5 years	6 times of emoluments
5 years or more but less than 20 years	12 times of emoluments
11 years or more but less than 20 years	20 times of emoluments
20 years or more	Half months' emoluments for every completed six monthly period of qualifying service subject to maximum of 33 times of emoluments or Rs.20 lakhs whichever is less.

- [Rule 50(1)(b)]

6.3 Service Gratuity:

6.3.1 On rendering less than 10 years qualifying service:

A Government servant who retired on rendering less than 10 years of qualifying service is not eligible for pension but is eligible for Service Gratuity in lieu of the Pension.

6.3.2 Service Gratuity is calculated as ½ months emoluments (Basic Pay + Non-practicing Allowance + DA) for every completed six monthly period of qualifying service.

6.3.3 No minimum or maximum limit:

There is no minimum or maximum limit on the amount of Service Gratuity.

6.3.4 One time lumpsum payment:

It is a one-time lumpsum payment paid over and above the Retirement Gratuity.

6.4 Residuary Gratuity:

When a Government servant who has become eligible for a service Gratuity or pension dies within five years from the date of retirement from service including Compulsory Retirement and the sums received by him at the time of death on account of Pension or service gratuity including *ad hoc* increase, if any, together with the retirement gratuity and commutation value are less than the amount of equal to 12 times of emoluments, a Residuary Gratuity equal to the deficiency may be granted to the family of deceased Government servant.

- **Rule 50(2)**

Extension of Retirement/Death Gratuity benefits to employees governed by CPF Scheme - **GID 6 of CCS (Pension) below Rule 50**

Extension of Retirement/Death Gratuity benefits to employees governed by NPS -**OM No.7/5/2012-P&PW(F)/B dated 26.08.16**

6.5 Interest for delay in payment of Gratuity:

If the payment of Gratuity is delayed beyond 3 months from the date of retirement, interest at the rate applicable to GPF deposit is payable to the pensioner.

- **Rule 68**

6.6 Provisional Pension when processing of pension papers is pending:

The Head of Office may determine, sanction and disburse the provisional pension and retirement gratuity to a Government servant if he has not been able to forward the pension papers to the Accounts Officer before six months of the retirement or accounts officer has returned the pension papers for eliciting further information before issue of Pension Payment Order and order of payment of gratuity and he is of the opinion that the government servant may retire before his pension and gratuity or both can be finally assessed and settled. Provision pension and gratuity are calculated and sanctioned in the manner prescribed in Rule 64 of the CCS (Pension) Rules which will be further subject to adjustments made after issue of final payment authority by the Accounts Officer.

6.7 Provisional pension where departmental or judicial proceedings may be pending:

6.7.1 When departmental or judicial proceedings are pending against the government servant, Accounts Officer shall authorize 100% provisional pension on the basis of qualifying service upto the date of retirement or upto the date preceding the date of suspension if the government servant was placed under suspension before retirement.

This provisional pension will be paid from the date of retirement upto and including the date on which final orders are passed by competent authority after the conclusion of departmental or judicial proceedings.

6.7.2 No gratuity shall be paid until the conclusion of departmental or judicial proceedings and issue of final orders thereon. However, where departmental proceedings have been instituted under Rule 16 of CCS (CCA) Rule 1965 for imposing any of penalties specified in clauses (i) (ii) and (iv) of Rule 11 of the said Rules, payment of gratuity shall be authorised.

Chapter 7

Family Pension

7.1 Family pension is admissible to the family of a deceased Government servant in a following manner:

Rule as per CCS(Pension) Rules, 1972	Applicable to the family of a deceased Government servant
APPLICABILITY:	
Rule 54 (2)(i)	who dies after completion of one year of continuous service.
Rule 54(2)(ii)	who dies before completion of one year but was medically examined before joining and found fit for Government Service.
Rule 54 (2)(iii)	who retires and on the date of death was in receipt of pension.
Rule 54 (2-A)	Family pension is fixed at monthly rate and should be expressed in whole rupee, fraction should be converted to the next higher rupee.
Family Pension	30% of basic pay subject to the minimum of Rs.9000/- and Maximum Rs.75000/-

7.2 Criteria of eligibility for family members for family pension:

Sr. No	Family Members	Period of payment & conditions	Income criteria
1.	Spouse (Husband/ Wife)	Upto the date of death or remarriage, whichever is earlier.	Not applicable
(a)	Childless widow	In case of childless widow even after remarriage subject to Income Criteria.	The minimum family pension i.e. Rs 9000 plus DR thereon.
(b)	Judicially separated spouse with no child	Judicially separated spouse with no child is eligible. Not eligible if judicial separation is granted on the ground of adultery and the spouse was held guilty of committing adultery.	Declaration regarding income is to be given to disbursing authority every six months.
(c)	Judicially separated spouse with children	Judicially separated spouse with children will get family pension after the children cease to be eligible.	
2.	Son/ Daughter	Upto the age of 25 years or until marriage or starts earning, whichever is earlier. Payable in the order of birth. Younger will become eligible after the elder become ineligible.	The minimum family pension i.e. Rs 9000 plus DR thereon.

Sr. No	Family Members	Period of payment & conditions	Income criteria
3.	Disabled Children above 25 years	<ol style="list-style-type: none"> 1. Eligible after the turn of last minor child is over. 2. If more than two children suffering from disorder, family pension is payable in the order of birth. 3. The younger one will be eligible after the elder cease to be eligible. 4. In case of twin children family pension shall be paid to both of them in equal shares. 5. Eligibility has to be certified by competent medical authority. 6. Payable even after marriage 7. Certificate to be furnished to bank about income. 8. As and when the disability manifests itself in a child which makes him/her unable to earn his/her living, Heads of Office shall be notified supported with medical certificate. 	The minimum family pension i.e. Rs. 9000 plus DR thereon.
4.	Unmarried/widowed/divorced daughter	<ol style="list-style-type: none"> 1. Effective from 1.1.1998. Eligible if she is not earning her living. 2. If eligibility occurs after issue of PPO, the spouse, if alive, or the unmarried/divorced/ widowed daughter can themselves intimate the details to the pension sanctioning authority. 	The minimum family pension i.e. Rs. 9000 plus DR thereon
5.	Parents	<ol style="list-style-type: none"> 1. Wholly dependent on the govt. servant when alive. 2. Payable at normal rates only. 3. If both parents are alive, first, mother gets family pension. 	The minimum family pension i.e. Rs. 9000 plus DR thereon
6.	Disabled siblings unable to earn their living	Following the same criteria as laid down for disabled children.	The minimum family pension i.e. Rs. 9000 plus DR thereon

Note : Family pension admissible to a beneficiary in respect of one deceased employee/pensioner is not to be counted as income for the purpose of determination of eligibility for another family pension, which is admissible in connection with another deceased employee/beneficiary. However, any other income/earning of the beneficiary under consideration will be counted towards income for deciding eligibility for family pension.

7.3 Family pension is payable to more than one family members in equal share in following cases:

Sl. No.	Family	Rule
i)	More than one Widow (on death of a widow her share will be paid to her Eligible child, if no eligible child then to other widow)	54 (7) (a)
ii)	Widow and eligible child or children from another wife, who is not alive.	54 (7) (b)
iii)	Widow and eligible child or children from a divorced wife or wives.	54 (7) (c)
iv)	Twin Children	54 (7) (d)

7.4 Two Family pension

Sl. No.	Family	Rule / OM
i)	Pension drew in Military and Civil Employment	DoP&PW OM No.1/33/2012-P&PW (E) dated 16.01.2013

Rule 54 of CCS (Pension) Rules has been amended and the Government has allowed family pensions where the pensioner is drawing two pensions for military and / or civil employments

7.5 If both husband and wife are Government servants and one of them dies while in service or after retirement, the family pension becomes payable in following manner

- i) To surviving spouse.
- ii) On death of surviving spouse, children are eligible for two family pensions at enhanced rate limited to Rs.1,25,000/-
- iii) If one pension is payable at enhanced rate and other at normal rate the maximum amount of both limited to Rs.1,25,000/-
- iv) If both the pensions are payable at normal rate the amount is restricted to Rs.75,000/- per month.

If Government servant dies leaving behind a judicially separated spouse and no children, the family pension shall be payable to the surviving spouse, if the judicial separation is granted on the ground of adultery and person surviving was held guilty of committing adultery, the family pension shall not be payable to him [Rule 54 (11-A)]

- **Rule 54 (11)**

7.6 Family pension is payable to the family in case of an official's whose whereabouts are not known

Family pension can be must lodge the report with Police Station and obtain a report from Police that employee has not been traced after all the efforts. An Indemnity Bond should be taken from the nominee/dependents of the employee that all payments will be adjusted against the payment due to the employee in case he appears and make any claim.

These Rules are not applicable in case of officials who disappear after committing fraud etc.

Family pension at enhanced rate is payable only after a period of seven years.

- **GID 9 below Rule 54**

7.8 The family for the purpose of Family pension will be payable by the pension disbursing authority in the following order and manner

Family	Eligibility
Spouse (Husband / wife)	On death of the pensioner (On production of death certificate) Family pension will continue till death or remarriage of spouse. In case of childless widow, the family pension may continue even after her re-marriage as per rules.
Children (Sons / Daughters)	On death / remarriage of spouse. Family pension will continue: Upto attaining the age of 25 years, Till marriage, or Till started earning income exceeding Rs.3500/-, whichever is earlier. In case of permanently disabled children who are unable to earn their livelihood family pension is allowed for life.
To the dependent parents	On death / remarriage of spouse and permanently disabled child/children. On production of such death certificate or remarriage intimation of spouse. Family pension will be paid to mother first on her death the same shall be paid to father. Family pension will continue till death of the parents.
To the permanently disabled siblings	On death / remarriage of spouse and permanently disabled child/children and dependent parents. On production of such death certificate or remarriage intimation of spouse.

7.9 Enhanced Rate of Family Pension:

If Government servant dies after having rendered seven years continuous service, family is eligible for enhanced rate of family pension from the date following the date of death:

If Government servant died while in service: Two times of the normal rate of family pension or 50% of pay last drawn whichever is less.

Is payable for 10 years from the day following the date of death. If Government servant died after Retirement: Two times the normal rate of family pension or 50% of pay drawn at the time of retirement or amount of pension authorized whichever is less till 7 years or the pensioner would have attained the age of 67 years.

- **Rule 54 (10-A & B)**

7.10 Additional quantum of Family pension

In addition to the family pension admissible, additional family pension in the following manner shall be payable on **completion** of 80 years of age or above:

Age of Family pensioner	Additional Quantum of family pension
80 to 85 years	20% of basic pension
85 to 90 years	30% of basic pension
90 to 95 years	40% of basic pension
95 to 100 years	50% of basic pension
Above 100 years	100% of basic pension

- **Rule 54 (2-B)**

Chapter 8

Commutation of Pension

8.1 Departmental or judicial proceedings:

The Government servant against whom departmental or judicial proceedings are instituted before retirement or after retirement shall not be eligible to commute a fraction of his provisional pension.

A Central Government servant has an option to commute a portion of pension, not exceeding 40% of it, into a lump sum payment with effect from 1.1.1996. No medical examination is required if the option is exercised within one year of retirement. If the option is exercised after expiry of one year, he/she will have to undergo medical examination by the specified competent authority.

- **Rule 4, Appx.1**

8.2 Calculation:

Lump sum payable is calculated with reference to the Commutation Table constructed on an actuarial basis. The monthly pension will stand reduced by the portion commuted and the commuted portion will be restored on the expiry of 15 years from the date of receipt of the commuted value of pension/superannuation. Dearness Relief, however, will continue to be calculated on the basis of the original pension (i.e. without reduction of commuted portion).

- **Rule 10- A, Appx.1**

The formula for arriving for commuted value of Pension (CVP) is
CVP = 40 % (X) Commutation factor* (X)12

Calculation of Commutation Amount:

Lumpsum payable = Commutation factor x 12 x amount of pension offered for commutation

The product to be rounded off to the next higher rupee.

8.3 Revision of 1/3rd commuted portion of pension i.r.o Government servant who had drawn lumpsum payment on absorption in Central Public Sector Undertakings/Central Autonomous Bodies:

- i) As on 01.01.2006, the full pension of the absorbees shall be notionally revised w.e.f. 01.01.2006 based on full pension as on 31.12.2005.
- ii) The restorable 1/3rd pension shall be the sum of the following:
 - a. 1/3rd of full pension as on 31.12.2005
 - b. Dearness Pension on the full Pension as on 31.12.2005 (50% of pension)
 - c. Dearness Relief 24% of Basic full pension plus dearness pension.
 - d. Fitment weightage @ 40% of full pension as on 31.12.2005.
- iii) The quantum of 1/3rd restorable pension in respect of old pensioners is as below:

Age of Pensioner	Additional Quantum
From 80 years to less than 85 years	20% of revised 1/3 rd restorable pension
From 85 years to less than 90 years	30% of revised 1/3 rd restorable pension
From 90 years to less than 95 years	40% of revised 1/3 rd restorable pension
From 95 years to less than 100 years	50% of revised 1/3 rd restorable pension
100 years or more	100% of revised 1/3 rd restorable pension

- iv)** As per OM No.4/30/2010-P&PW (D) dated 11.07.2013 the 1/3rd restored pension of those Government servants who had drawn lump-sum payment on absorption in PSU/AB and whose 1/3rd pension was restored from a date before 01.01.2006, the pre-revised 1/3rd restored pension will be revised w.e.f. 01.01.2006 by multiplying the same by a factor of 2.26, if it is more beneficial.
- v)** In the case of those absorbee pensioners in whose case the restoration of 1/3rd pension became due on or after 01.01.2006, the above formulation would apply with reference to notional 1/3rd restorable pension as on 31.12.2005.

8.3.1 Revision of 2/3rd commuted portion of pension i.r.o Government servant who had drawn lumpsum payment on absorption in Central Public Sector Undertakings/Central Autonomous Bodies:

As per DP&PW OM dated 23.06.2017 all the absorbee who had taken 100% lumpsum amount in lieu of pension on absorption in PSUs / Autonomous Bodies in accordance with the then existing Rule 37-A & in whose case 1/3rd pension had been restored after 15 years, may be allowed restoration of full pension after expiry of commutation period of 15 years from the date of payment of 100% lump-sum amount.

8.4 COMMUTATION VALUES FOR A PENSION OF Re.1 PER ANNUM

Age next birth-day	Commutation value expressed as number of year's purchase	Age next birth-day	Commutation value expressed as number of year's purchase	Age next Birth-day	Commutation value expressed as number of year's purchase
20	9.188	41	9.075	62	8.093
21	9.187	42	9.059	63	7.982
22	9.186	43	9.040	64	7.862
23	9.185	44	9.019	65	7.731
24	9.184	45	8.996	66	7.591
25	9.183	46	8.971	67	7.431
26	9.182	47	8.943	68	7.262
27	9.180	48	8.913	69	7.083
28	9.178	49	8.881	70	6.897
29	9.176	50	8.846	71	6.703
30	9.173	51	8.808	72	6.502
31	9.169	52	8.768	73	6.296
32	9.164	53	8.724	74	6.085
33	9.159	54	8.678	75	5.872
34	9.152	55	8.627	76	5.657
35	9.145	56	8.572	77	5.443
36	9.136	57	8.512	78	5.229
37	9.126	58	8.446	79	5.018
38	9.116	59	8.371	80	4.812
39	9.103	60	8.287	81	4.611
40	9.090	61	8.194		

Chapter 9 Important decisions as per 6th CPC

- 9.1.1 Linkage of full pension with 33 years of qualifying service is dispensed with. Once a Government servant rendered the minimum qualifying service of 20/10 years pension is paid at 50% of the emoluments or average emoluments received during the last 10 months whichever is more beneficial.
- 9.1.2 The minimum pension of Rs.3,500/- and maximum Rs.45,000/-.
- 9.1.3 The benefit of adding years of qualifying service for the purpose of computation of pension is withdrawn.
- 9.1.4 Introduced additional pension to pensioners more than 80 years of age from 20% to 100%.
- 9.1.5 The amount of additional pension as finally calculated may be rounded off to the next higher rupee.
- 9.1.6 The enhanced family pension to the family of a Government servant who dies in service is payable for a period of 10 years without any upper age limit.
- 9.1.7 The childless widow of the deceased government employee shall continue to be paid family pension even after re-marriage subject to income criteria.

- 9.1.8 Additional pension to old pensioners will also be admissible to family pensioners.
- 9.1.9 For the purpose of computing average emoluments in the case of Government servants opted for revised pay structure and retired within 10 months from the date of coming over to the revised pay structure average emoluments is calculated as indicated below:
- (i) Pay drawn in the revised Pay Band plus the applicable Grade Pay
- (ii) for the period pay is drawn in pre-revised scale of pay- Basic Pay plus Dearness Pay and actual DA appropriate to the basic pay at the rate in force from 1.1.2006.
- 9.1.10 The dependency criteria for the purpose of family pension shall be minimum family pension along with the dearness relief thereon.

REVISION OF PENSION OF PRE-2006 PENSIONERES

9.2.1 The pension/family pension of existing pre-2006 pensioners/family pensioners will be revised w.e.f. 1.1.2006 by adding together the following:

- (i) The existing pension/family pension
- (ii) Dearness pension where applicable
- (iii) Dearness relief @ 24% of Basic Pension/Basic Family Pension plus Dearness Pension
- (iv) Fitment weightage @ 40% of the existing Pension/ Family Pension

9.2.2 The fixation of pension will be subject to the condition that the revised pension in no case shall be lower than 50% of minimum of the pay in the Pay Band and Grade Pay corresponding to the pay scale from which the pensioner had retired as arrived at in the fitment tables. The pension as arrived above will be reduced prorata where the pensioner had less than the maximum required qualifying service i.e. 33 years for full pension and in no case it will be less than Rs.3,500/- per month.

- 9.2.3 The benefit of para 4.2 of OM dated 01.09.2008 (i.e. stepping of pension) will not be applicable in the case of revision of pension/family pension in respect of the pensioners who were in receipt of compulsory retirement pension and compassionate allowance under Rule 40 and 41 of CCS (Pension) Rules, 1972.
- 9.2.4 In the case of pre-2006 retired Medical Officers, NPA @ 25% would be required to be added to the minimum of the pay in the revised Pay Band plus Grade Pay corresponding to the revised pay scale from which they retired as arrived at with reference to the fitment table subject to the condition that the Basic Pay plus NPA does not exceed Rs.85,000/-
- 9.2.5 The benefit of posts upgraded w.e.f. 1.1.2006 shall not be applicable to the pre-2006 pensioners.
- 9.2.6 The provisional pension sanctioned under Rule 69 of CCS(Pension) Rules, 1972 will be revised as per DP&PW OM dated 18.03.2013.

REVISION OF PENSION OF PRE-2016 PENSIONERES

9.3.1 Revision of pension of pensioners who retired between 01.01.1986 and 31.12.1995 (4th CPC scales)

- (i) Work out Notional Pay as on 01.01.1996
Last Pay Drawn at the time of retirement + DA as on
01.01.1996 was 148% upto Rs.3500 Band Pay and
111% for Band Pay Rs.3501 to 6000 with minimum
of Rs.5180/- + IR I = Rs.100/- + IR II = 10% of
Band Pay (Minimum Rs.100) + 40% fitment benefit.
- (ii) The sum of the above is to be placed in appropriate
stage in the 5th CPC scale corresponding to the scale
from which retired.
- (iii) Work out Notional pay in 6th CPC PB 2 Rs.9300 –
34800 GP 4200 = $7100 \times 1.86 + 4200 = 17406/-$
- (iv) Work out Notional Pay 7th CPC = $17406 \times 2.57 = 44735$ place it in pay matrix, which comes to level 6
= 44900
- (v) 7th CPC Pension = Rs.22,450/-

9.3.2 Revision of pension of pensioners who retired between 01.01.1996 and 31.12.2005 (5th CPC scales)

- (i) Work out Notional Pay 6th CPC PB3 GP 6600 =
 $11300 \times 1.86 + 6600 = 27620$

- (ii) Work out Notional Pay 7th CPC in accordance with OM No.38/37/2016-P&PW(A) dated 12.05.2017 = $27620 \times 2.57 = 70984.$
- (iii) Place it at appropriate stage in Pay Matrix level 11 = Rs.71,800/-
- (iv) Pension = Rs.35900/- and family pension = Rs.21540/-

Important highlights of 7th CPC

- 9.4.1 The present system of Pay Bands and Grade Pay has been dispensed with a new Pay Matrix.
- 9.4.2 The status of the employee, hitherto determined by grade pay, will now be determined by the level in the Pay Matrix.
- 9.4.3 The minimum pay has been increased from Rs.7000/- to 18000/- per month.
- 9.4.4 A fitment factor of 2.57 to be applied for revision of pay and pension.
- 9.4.5 Gratuity ceiling enhanced from Rs.10 lakhs to Rs.20 lakhs. The ceiling on gratuity will increase by 25% whenever DA rises by 50%.
- 9.4.6 Additional Pension / Additional Family Pension to be calculated at specified percentage on revised pension / family pension w.e.f. 01.01.2016.
- 9.4.7 Minimum pension / family pension to be Rs.9000/- and maximum Rs.125000/-.

10.1 Cash equivalent to Leave Salary is admissible for number of days of earned leave and half pay leave at the credit on the last date of service subject to the maximum of 300 days.

10.2 The Half pay leave cannot be commuted fully to make up for the shortfall in earned leave. The cash equivalent of leave salary is calculated as follows:

For Earned Leave:

Basic pay + DA admissible on the date of retirement from service	x	No. of days of unutilised earned leave at credit subject to a maximum of 300 days
30		

In case EL credit is falling short of 300 days, encashment of Half Pay Leave can be availed for the difference

For Half Pay Leave:

Half of Basic pay + DA thereon admissible on the date of retirement from service	x	No. of days of Half Pay Leave at credit subject to the total of earned leave and HPL at credit not exceeding 300 days
30		

- Rule 39 (2)

11.1 On Retirement:

Lumpsum out of savings fund for the entire period of membership.

11.2 On Death while in Service (including suicide):

- (i) Lumpsum out of saving Fund and
- (ii) Appropriate Insurance cover.

The scheme is compulsory for all Central Government employees joining service after 1.11.1980. The enhanced subscription for premium and saving fund applicable from 01.01.1990 was optional for those Government servant entered service before 01.01.1990. It provides for the Central Government employees a low rate insurance cover to help their families in the event of unfortunate death of a Government servant while in service. A lumpsum payment is made on retirement, resignation etc.

11.3 Membership:

An employee who joins Government Service on or after 2nd January of any year shall be enrolled as a member of the scheme from the next January. However, from the actual date of entry into service till the end of that year, will be entitled to an insurance cover appropriate to the group he / she belongs, by paying a reduced rate of monthly subscription as premium for the Insurance. The purpose being that the insurance cover should be made immediately available to the employees joining service, even though the full benefit of the scheme will be from 1st January of the next year only.

11.4 Monthly Subscription and amount of insurance cover is as under:

Group to which the employees belongs	Monthly rate of subscription	Amount of Insurance cover
	Rate (Rs.)	(Rs.)
(A) Upto December, 1989		
* Group 'A'	80	80000
Group 'B'	40	40000
Group 'C'	20	20000
Group 'D'	10	10000
(A) From January, 1990		
* Group 'A'	120	120000
Group 'B'	60	60000
Group 'C'	30	30000
Group 'D'	15	15000

11.5 Recovery of Subscription:

- i) The initial subscription for a month falls due on the date of joining of a person and thereafter, on the 1st of every month.
- ii) If an employee is on deputation or on foreign service, the borrowing authority shall be requested for the recovery of subscription and the subscription should be credited to relevant Head of Account.
- iii) 30% of the subscription is credited to Insurance Fund and 70% to Savings Fund which earns interest at prescribed rate compounded quarterly.
- iv) Lumpsum amount of accumulation in the Saving Fund paid as per the table of benefits issued from Ministry of Finance for the relevant year based on the Group he belongs to from time to time. In addition the amount of insurance cover entitle at the time of death.

- v) When the employees dies without any valid nomination the amount due may be paid in accordance with the nominations of GPF/CPF.
- vi) If GPF/CPF nominations are also not available than the entire amount will be paid in equal shares to the widow/widows, minor sons and unmarried daughters.

11.6 Old Scheme (Central Government Employees Insurance Scheme, 1977):

Under this scheme the contribution of Rs.5 per month has to be paid from the month the Government servant attains the age of 28 years till the month preceding the month in which he attains the age of 58 years and Rs.5000/- should be paid on attaining the age of 58 years. In the case of Group D employees the subscription will be recovered till the end of the month in which the employee attains the age of 60 years.

11.7 Classification of Posts:

Sl. No.	Description of posts	Classification of posts
01.	(a) A Central Civil post in Cabinet Secretary's scale (Rs.90000- fixed), Apex Scale (Rs.80000-fixed) and Higher Administrative Grade plus scale (Rs. 75500-80000); HAG scale (Rs.67000 – 79000) (b) A Central Civil post carrying the grade pays Rs.10000, Rs.8900 and Rs.8700 in the scale of pay of Rs.37400-67000 in Pay Band-4, and Rs.7600, Rs.6600 and Rs.5400 in the scale of pay of Rs.15600- 39100 in Pay Band-3.	Group A
02.	A Central Civil post carrying the grade pays of Rs.5400, Rs.4800, Rs.4600 and Rs.4200 in the scale of pay of Rs.9300- 34800 in Pay Band-2.	Group B
03.	A Central Civil post carrying the grade pays of Rs.2800, Rs.2400, Rs.2000, Rs.1900 and Rs.1800 in the scale of pay of Rs.5200-20200 in Pay Band-I	Group C
04.	A Central Civil post carrying the grade pays of Rs.1300, Rs.1400, Rs.1600, Rs.1650 in the scale of pay of Rs.4440- 7440 in IS Scale	Group D (till the posts are upgraded)

12.1 In case a Government servant dies while in service (whether on duty or on leave with or without leave salary), his family will be eligible for relief in the shape of an Advance.

- OM No.F.10(3)-E.V (A)/65 dated 01.11.1965

12.2 Amount of Relief:

In case a Government servant dies while in service, the family will be eligible for relief in the shape of an advance. Amount of advance limited to **Two months' basic pay or Rs.8000/- whichever is less** provided that the amount sanctioned should not exceed the estimated payments due to the family.

12.3 Sanction of Advance:

The sanction of advance should be communicated to the Accounts Officer by the Head of Office and contain the following particulars:

- i) Name and designation of the Government servant
- ii) Status of the Government servant (Gazetted or non-Gazetted)
- iii) Pay last drawn
- iv) Amount of advance sanction
- v) Name or names of the beneficiaries to whom the payment of advance is to be made.
- vi) The sanction should indicate the manner in which the advance is to be adjusted.

12.4 Adjustment of Advances:

The advance will be adjusted against the arrears of pay and allowances including leave salary, death gratuity, balances in CPF or GPF or any other payment due in respect of deceased Government servant.

The adjustment should be made as soon as possible but should not be delayed beyond the period of **six months from the date of sanction of advance.**

In the case of Government servant who dies while on deputation in Foreign Service the advance may be sanctioned by parent Department.

If it is not possible to assess the Government dues payable by the deceased Government servant on the same day of sanction of immediate relief. The immediate relief should be sanctioned immediately and if later it is found that the dues payable are in excess then the payment made to the family, the same should be written off.

Chapter 13 Travelling Allowance on Retirement

13.1 Travelling Allowance is admissible to retiring government servant who settle in a station other than the last station of duty.

– **GID 1, under SR 147**

13.2 The Travelling is admissible in respect of the journey of the Government servant and family members from the last station of his duty to his home town or to the place where he and his family is to settle down permanently.

It is admissible when retired employees settle in a station other than the last station of duty. The entitlements are as applicable in case of transfer. The concession should be availed within 1 year of retirement.

For settling down at a station not more than 20 km from the last station of duty, the following are the entitlements –

(a) Self family and		Actual cost of conveyance not exceeding the road mileage allowance admissible for transfer.		
		Level	By Train/Steamer	By Road
(b)	Personal effects	12 and above	6000 kg by goods train /4 wheeler wagon / 1 double container	Rs.50/- per km
		6 to 11	6000 kg by goods train /4 wheeler wagon / 1 single container	Rs.50/- per km
		5	3000 kg	Rs.25/- per km
		4 and below	1500 kg	Rs.15/- per km
		The rates will further rise by 25% whenever DA increases by 50%		

(c)	Transportation of Conveyance	<p>An allowance at the rates prescribed by the Director of Transport for journey by taxi / auto-rickshaw, as the case may be. Where the above allowance is claimed, no mileage will be admissible for self. If the family also travels by the same conveyance, they will also not be entitled to mileage allowance.</p> <table border="1"> <thead> <tr> <th>Level</th><th>Reimbursement</th></tr> </thead> <tbody> <tr> <td>6 and above</td><td>1 motor car etc. or 1 motor cycle / scooter.</td></tr> <tr> <td>5 and below</td><td>1 motor cycle / scooter / moped / bicycle.</td></tr> </tbody> </table>	Level	Reimbursement	6 and above	1 motor car etc. or 1 motor cycle / scooter.	5 and below	1 motor cycle / scooter / moped / bicycle.
Level	Reimbursement							
6 and above	1 motor car etc. or 1 motor cycle / scooter.							
5 and below	1 motor cycle / scooter / moped / bicycle.							
(d)	Composite Transfer Grant (CTG)	<p>The Composite Transfer Grant shall be paid @ 80% of the last month's basic pay – if settled at place other than last station of their duty located at a distance of or more than 20 kms. NPA will not be included in basic pay. The transfer incidentals and road mileage for journey between the residence and the railway station / bus stand etc. at the old and new station, are subsumed in the composite transfer grant and will not be separately admissible.</p> <p>Government servants who, on retirement, settle at the last station of duty itself or within a distance of less than 20 kms may be paid one third of the CTG subject to the condition that a change of residence is actually involved.</p>						

Chapter 14 Retention of Accommodation

Retention period	Licence Fee	Conditions	DAE OM No. and dated
A) On Retirement:			
2 months	Normal rate	After retirement	DAE OM No.5/6(2)(13) /2013- SUS/4855 dated 16.04.2014
3 rd and 4 th Month	4 times normal		
5 th and 6 th Month	8 times normal		
Beyond 6 months	16 times normal	With the approval of the Department	
8 th , 10 th , 12 th etc.	Double as applicable for previous two months	Licence Fee so charged should not exceed the damage rate applicable	
B) On Death:			
1 year	Normal rate	After death of Government servant.	DAE OM No.5/3(26)/9 8-SUS/121 dated 23.02.1999
2 years	Normal rate	If Government servant does not own the house at the place of posting.	

15.1 Retired employees of the Department who opt for the benefits of the scheme and members of their families as defined under the Scheme are eligible for the benefits of CHSS facilities, subject to the following conditions:

- i) Employee should have put in a minimum of five year service in the Department.
- ii) Employee should pay the contribution in advance for a minimum period of one calendar year. The contribution shall be with reference to the pay drawn by him/her prior to retirement/invalidation.
- iii) Employees also have an option to pay one time contribution for ten years to be eligible for life-long registration.
- iv) Employee also have an option to join any time after the retirement subject to the payment of one time contribution for yearly/ life-long registration and arrears of contribution from the date of retirement to the date of becoming member.
- v) Employees who are retiring voluntarily will be eligible for continuing registration under the scheme. However, the retired employee with 30 years of qualifying service should pay contribution at normal rate and those with less than 30 years but with 25 years of service at double the normal rate of contribution.
- vi) Retired employees, irrespective of whether they are permanently settled down or not at a place where CHSS facilities are not available can also become a member.
- vii) If lifelong registration is not done, it is obligatory that the retired employees should revalidate the registration every year.

- viii) In the case of the retiring employees the coverage will be limited to the employee and spouse only.
- ix) Employees registered under the scheme on their superannuation or invalidation and members of their families registered under the scheme may avail the benefits during the succeeding calendar month without payment of further contribution.

15.2 The spouse of a deceased employee and other family members who are registered under the scheme may continue to avail benefits provided that the employee had completed minimum of 1 years of service and the spouse pays the contribution last paid by the deceased employee.

15.3 The family of the deceased employee may avail of the benefits of the scheme for the whole month in which the employee died and for the succeeding calendar month without payment of contribution.

Chapter 16

Pension Process Road Map

PENSION PAYMENT PROCESSING TIMELINES APPLICABLE TO RETIRING GOVT. SERVANTS

Sr. No.	ACTIVITY	DUe DATE	AUTHORITY RESPONSIBLE
1.	Verification of qualifying service and issue of certificate (Rule 32)	On completion of 18 years of service and 5 years before retirement.	Head of Office
2.	Preparation of list of Govt. servants due to retire within the next 24 to 30 months (Rule 56)	1 st January/ 1 st April/ 1 st July and 1 st October	Head of Department
3.	Preparatory work on pension papers (Rule 58)	One year before the date of retirement.	Head of Office
4.	Furnish to the retiring Govt. servant a certificate regarding the length of qualifying service and emoluments/ average emoluments. (Rule 59)	8 months prior to the date of retirement.	Head of Office
	Direct the Govt. servant to furnish reasons for non-acceptance within 2 months.		
5.	Forward to the retiring Govt. servant form 5 for completion and return (Rule 59)	6 months prior to the date of retirement.	Head of Office
6.	Completion of pension papers Part-1 of Form-7 (Rule 60)	4 months prior to the date of retirement.	Head of Office

7.	Forwarding the pension papers to the Accounts Officer (Rule 61)	4 months prior to the date of superannuation.	Head of Office
8.	Issue of P.P.O (Rule 65)	One month before the date of retirement.	Accounts Officer

APPLICABLE TO EMPLOYEES OCCUPYING GOVT. ACCOMMODATION

9.	Intimation to the Directorate of Estates for Issue of NDC in respect of period preceding 8 months before the date of retirement (Rule 57)	One year before the date of retirement	Head of Office
10.	Intimation regarding recovery of Licence Fee from allottee in respect of the period prior to eight months of retirement (Rule 72 (1))	2 months before the date of retirement.	Directorate of Estate
11.	Issue of No Demand Certificate (Rule 72(7))	Within 14 days from the actual date of vacation of Govt. accommodation.	Directorate of Estate

Chapter 17

Pension Papers / Forms

Form 1	Nomination for retirement Gratuity/Death Gratuity when Government servant has a family [Rule 53 (1)] of CCS (Pension) Rules, 1972. – in duplicate
Form 2	Nomination for retirement Gratuity/Death Gratuity when Government servant has no family [Rule 53 (1)] of CCS (Pension) Rules, 1972.
Form 3	Details of family [Rule 54(12)] – in duplicate
Form 5	Particulars to be obtained by Head of Office from the retiring Government servant eight months before the date of his retirement [Rule 59(1)(c) & 61 (1)]
Form 7	Assessment of Pension / Family Pension& Gratuity [Rule 58, 60, 61 (1) and (3) and 65 (1)]
Form 8	Letter to the Accounts Officer forwarding the pension papers of a Government servant [Rule 61 (1)]
Form 10	Letter by Head of Office to the member or members of the family of a deceased Government servant where valid nomination for DCRG exists [Rule 77(2)]
Form 11	Letter by Head of Office to the member or members of the family of a deceased Government servant where valid nomination for DCRG does not exists [Rule 77(2)]
Form 12	Application for the grant of death gratuity on the death of a Government servant [Rule 77(2)]
Form 13	Letter by Head of Office to the widow/widower of a deceased Government servant for grant of Family Pension 1964 [Rule 77(3)]
Form 14	Application Form for grant of Family Pension 1964, on the death of a Government servant/Pensioner [Rule 77(3) and 81(2)]
Form 18	Assessment and authorization of payment of family pension and death gratuity when a Government servant dies while in service [Rule 78(1), 80(1) and 80 (5) and 80-B(1) and 80-B(5)]
Form 19	Letter to the Accounts Officer forwarding papers for grant of family pension and death gratuity to the family of a Government servant who dies while in service. [Rule 80(1)]
Form 20	Letter sanctioning Family Pension 1964 to the child or children of a retired Government servant who dies after retirement but does not leave behind a widow or widower [Rule 81 (2)]
Form 21	Letter sanctioning Family Pension 1964 to the child or children on the death or re-marriage of a widow/widower who was in receipt of Family Pension [Rule 81 (2)]

Form 22	Application for the grant of Residuary Gratuity on the death of a pensioner [Rule 81(4)]
Form 26	Form of Undertaking [Rule 8 (3-A)]

Forms for Commutation

Form 1	Application for Commutation of a percentage of pension without medical examination [Rules 5(2), 6(1), 12, 13(1) and (2), 14(1) and (2), 15(1) and (2) and 16(1) and (2)]
Form 1 A	Application for Commutation of Superannuation Pension without medical examination when applicant desires that the payment of the commuted value of pension should be authorized through the Pension Payment Order [Rule 5(2), 12, 13 (3), 14(1) and 15 (3)] – in duplicate.
Form 2	Application for commutation of pension after medical examination [Rules 5(2),9(3),13(2), 14(2),19,20(1),(2) and (3), 21(1) and 25(2)] – in duplicate

Documents to be submitted:

- i) Application for pension – duplicate
- ii) Two copies of Forms containing specimen signature (thumb impression in case of illiterate), height and identification mark.
- x) Three copies of 4cm x 6cm joint or separate photograph of employee and spouse.

Pension:

- a) Pension is calculated on the basis of qualifying service and emoluments/average emoluments.
- b) Average emoluments are the emoluments drawn by the employee during last 10 months of service
- c) Emoluments are Pay in Pay Matrix + Non Practicing Allowance received immediately before date of retirement.
- d) **Illustration:**

X retires on superannuation on 31.01.2017 after rendering 33 years of qualifying service.

**Pay drawn from 01.04.2016 to
30.06.2016 : Rs.1,55,600/-**

Pay drawn from 01.07.2016 to : Rs.1,60,300/-
31.01.2017

Average Emoluments (01.04.2016 to
31.01.2017) : Rs.1,58,890/-
 $(Rs.155600 \times 3 + 160300 \times 7) / 10$

$(Rs.466800 + Rs.1122100)/10$
50% of average emoluments : Rs.79,445/-
 $= 158890 \times 50/100$

50% of last pay drawn : Rs.80,150/-
 $= 160300 \times 50/100$

Pension is whichever is beneficial :
Thus pension payable is : **Rs.80,150/-**

Retirement Gratuity:

- a) Retirement Gratuity is $\frac{1}{4}$ of the emoluments for each six monthly periods (SMPs).
- b) The maximum retirement gratuity is $16 \frac{1}{2}$ times of emoluments or Rs.10 lakhs whichever is less.
- c) **Illustration:**

Pay in Pay Matrix at Level 9	:	Rs.67,200/-
Dearness Allowance @0%	:	NIL
Emoluments for Gratuity	:	Rs.67,200/-
Qualifying service	:	33 years (66 SMPs)
Retirement Gratuity ($67200 \times \frac{1}{4} \times 66$)	:	Rs.11,05,500/-
Retirement Gratuity is $\frac{1}{4}$ of emoluments for each SMPs or Rs.20 lakhs whichever is less		

**Thus Retirement Gratuity is Rs.20
lakhs**

Family Pension:

Illustration:

Last Pay drawn : Rs.38,728/-

30% of Basic Pay subject to a minimum of Rs.9000/- and maximum of Rs.75000/- per month : = $30\% \times 38728 = 11618$

Family Pension = Rs.11,618/- per month

The family pension is payable from the date following the date of the death of the pensioner at the enhanced rate of Rs.19364/- p.m. (restricted to pension authorized on retirement) for a period of seven years or the date on which the deceased pensioner would have attained the age of 67 years had he survived, whichever is earlier. Thereafter, the family pension is payable at the normal rate.

Dearness Relief is admissible in addition to family pension.

Commutation of Pension:

Illustration:

Pension	:	Rs.19,364/-
Amount of pension admissible (maximum) for commutation 40% of :		Rs.7764/-
Rs.19364/-		
Age next birthday	:	61 years
Commutation Value	:	8.194
	:	
Commutation amount	:	$7764 \times 12 \times 8.194$ = Rs.7,63,419/-
Residual Pension	:	$19364 - 7764$ = Rs.11600/-

Leave Encashment:

The Competent Authority to sanction the leave should grant lumpsum cash equivalent to leave salary admissible for the number of days of Earned Leave and Half pay leave at the credit of the employee on last day of his service subject to maximum of 300 days

Illustration:

Pay in Pay Matrix at Level 9 : **Rs.67,200/-**

Dearness Allowance @0% : Rs.NIL/-

Leave at credit

Earned Leave : 250 days

Half Pay Leave 350 days

Earned Leave available at credit is 250 days : Rs.67200 x 250

Cash equivalent to Leave salary 30

Rs.67200 + 0

Cash equivalent to Earned Leave : Rs.5,60,000/-

Half Pay Leave (300-250 = 50 days)

Leave salary for half pay leave

$\frac{1}{2} 67200 + DA @ 0\%$

= 33600 + 0

= 33600

Cash equivalent = Rs.33600 x 50
30

= Rs.56,000/-

Check-list for grant of permission to retired Group 'A' Officers for commercial employment after retirement

Subject: – Grant of permission to retired Group 'A' Officers for commercial employment after retirement–

Case of Shri

1. Date of receipt of application in Office/Ministry/Department

2. Comment with reference to the prescribed criteria –

Criteria Comments

a. The nature of the employment proposed to be taken up and the antecedents of the employer.

(If the firm concerned was black- listed by the Government, this should be clearly indicated)

b. Are his duties in the employment which he proposes to take up such as might bring him into conflict with Government?

c. Did the pensioner while in service have any such dealings with the employer under whom he proposes to seek employment as might afford a reasonable basis for the suspicion that the Pensioner had shown favours to such employer?

d. Do the duties of the commercial employment proposed involve liaison on contact work with Government Departments?

e. Will his commercial duties be such that his previous official position or knowledge or experience under Government could be used to give the proposed employer unfair advantage?

f. Any other relevant factor

3. Was the retired official's integrity while in service certified?

4. The CR Dossier of the applicant is attached/may be attached by the Ministry/Department of

5. Recommendation regarding grant or refusal of permission including conditions, if any, subject to which permission may be granted

Signature of authority

recommending the case

Name :

Designation

Check-list for Family Pension (death while in service)

Name of the deceased:

Office:

S. No. Points/Enclosures to be verified/checked Status/Remark(s)

1. *Application for grant of family pension (Form 14).
2. *Application for grant of death gratuity (Form 12).
3. *Photograph of claimant (passport size) in triplicate, duly attested by the Head of Office.
4. *Two specimen signatures or left hand (in case of females)/right hand (for males) thumb impression mark in duplicate, duly attested by a Gazetted Government servant.
5. *Particulars of identification, height and personal marks of the claimant in duplicate, duly attested.
6. Assessment of family pension and death gratuity (Form 18).
7. No Demand/No Dues Certificate from the Department and Directorate of Estates.
8. *Annexure related to CGEGIS (one copy pre receipted) in duplicate.
9. *Date of birth certificate of children below 25 years of age.
10. DCRG nomination, duly attested.
11. CGEGIS nomination, duly attested.
12. Sanction for encashment of leave by the competent authority (containing amount involved and number of days leave at credit).
13. Statement for verification of service and CGEGIS along with Service Book page number.
14. Entry in Service Book for payment of pension and leave salary contribution as admissible.
15. Statement showing details and total period of non-qualifying service spell and year-wise breakup.
16. *Details of family members (Form 3) duly countersigned.
17. Whether photocopy of Service Book and Pension file has been kept.
18. *Option for availing fixed medical allowance or CGHS facility.

Note: Items marked * are to be submitted by/obtained from the claimant.

Check-list of points for consideration of cases of resignation

Part – I – General Information

1. Name and present designation
2. Post held including name of establishment:
 - (i) Substantive
 - (ii) Officiating
3. Any post, other than the present appointment, held during 6 months prior to the month in which resignation is tendered
4. Permanent residential address

Part-II – Points to be checked up before accepting resignation

5. The date on which the Government servant wants to be relieved from service
6. (i) Whether any inquiry or investigation or disciplinary case is pending or contemplated
- (ii) Whether under suspension
7. Whether the Government servant concerned has executed any Bond for serving the Government for a specified number of years on account of his being given specialized training, fellowship/scholarship for studies or deputed for training whether in India or abroad, and if so, the Bond period is over ...
8. Time required for filling up the post and/or making alternative arrangements
9. Authority competent to accept resignation, i.e., Appointing Authority

Part-III – If the resignation is accepted, points to be checked up before relieving the Government servant

10. Whether alternative arrangements have been made for discharge of the duties of the post

including arrangements for taking over charge of cash/stores in the custody of Government servant

(wherever applicable)

Controlling Officer:

11. Whether the Government servant has surrendered and obtained 'No Demand Certificates' in respect of

(i) MHA/Departmental Identity Card

(ii) Library cards/Tokens of the Central Sectt. Library and/or Departmental Library, etc.

(iii) CGHS Identity card

(iv) Typewriters, brief-cases, cycles, Liveries, etc. (wherever applicable)

(v) Headgear set and locker in case of To and other tools in case of other cadres

12. Arrangement made for recovery of outstanding advances/loans, if any taken or any other category of dues, viz., -
- (i) Training allowance paid to the official
 - (ii) House Building Advance
 - (iii) Advance for purchase of Motor Car/Motor Cycle/Scooter/Cycle
 - (iv) Festival Advance/Flood Advance
 - (v) Any other dues such as -
 - (a) Amounts due to be recovered from or settled by the employee in respect of money/material entrusted to him in the course of his official duties in this or earlier post
 - (b) Recoveries ordered to be made as a result of disciplinary proceedings
13. whether the Government servant is in occupation of Government accommodation. If so, whether the dues in respect of such accommodation (including electrical appliances, etc.) have been settled and a No Demand Certificate obtained.
14. Whether accounts in respect of water and electricity charges in respect of Government accommodation held by the Government servant have been settled with the concerned Municipality/Corporation
15. In case where the Government servant has not been in occupation of any Government residential accommodation during the service, whether 'No Demand Certificate' has been issued by the Ministry/Department as required in Ministry of W.H. & R. Memo. No. 15-362-ACC. I, dated the 19th October, 1963
16. Whether any cash deposit/security of sufficient value has been taken where it is not found possible to make a correct assessment of the dues immediately
17. Leave sanctioned to the official from previous half-year and any leave sanctioned extra, if so leave salary paid. The Personal File and Service Book may also be forwarded
18. Any other section concerned

[Reference O.M. No. 24011/11/1/76-Estt. (B), dated the 17th May, 1976 G.I., M.H.A. (D.P. & A.R.)]

Check-list for the pension case of a retiring Government servant

Name of the retiree :

Office :

S. No. Points/Enclosures to be verified/checked Status/Remark(s)

1. *Particulars of the retiring Government servant (Form 5).
2. *Application for commutation (Form 1-A).
3. *Details of Family, duly countersigned (Form 3).
4. Assessment of pension and gratuity (Form 7).
5. *Single or joint (with spouse) passport size photograph, in triplicate, duly attested by the Head of Office.
6. *Two specimen signatures or left hand (in case of females)/right hand (for males) thumb impression mark in duplicate, duly attested by a Gazetted Government servant.
7. *Two slips showing the particulars of height and personal identification marks (not less than two), duly attested by a Gazetted Government servant.
8. Retirement order.
9. No Demand/No Dues Certificate from the Department and Directorate of Estates.
10. Disciplinary/vigilance clearance certificate.
11. *Annexure related to CGEGIS (one copy pre receipted) in duplicate.
12. *DCRG nomination, duly attested.
13. *CGEGIS nomination, duly attested.
14. Pension calculation sheet.
15. Sanction for encashment of leave by the competent authority (containing amount involved and number of days leave at credit).
16. Statement for verification of service and CGEGIS along with Service Book page number.
17. Entry in Service Book for payment of pension and leave salary contribution for eligible retirees.
18. *Declaration for non-employment after retirement in case of Group 'A' pensioners, if the pension is drawn from PAO.
19. Statement showing details and total period of non-qualifying service spell and year-wise breakup.
20. *Nomination for payment of arrears of pension.
21. *Option for availing fixed medical allowance or CGHS facility.

Note: Items marked * are to be obtained from the retiring Government servant.



सर्वमात्र वर्गीय

भारत सरकार

परमाणु ऊर्जा विभाग

GOVERNMENT OF INDIA

DEPARTMENT OF ATOMIC ENERGY



पेंशनभोगियों / परिवार पेंशनभोगियों

के लिए हैंडबुक

HANDBOOK FOR PENSIONERS /

FAMILY PENSIONERS

Disclaimer:

Utmost care has been taken to compile the information given in this Hand Book on the basis of extant Rules and Orders. This Hand Book is for the general information and not to be quoted as the ultimate authority for grant of any benefit which is not envisaged in the rules.

PENSIONER / FAMILY PENSIONER

1. Name :
2. Designation :
3. Unit :
4. Residential address :

5. Telephone Number (Residence) :
 Mobile No. :
 E-mail ID :
7. Aadhaar No. :
8. PAN No. :
9. PPO Number :
10. Bank Account Number :
11. Branch Name & Code :
 B S R Code :
12. Bank Address :
 Phone No. of CPPC :
13. Important dates to remember
 (a) Payment of Pension : Last working day of the month
 (b) Life Certificate : November of every year
 (c) Date of Restoration of
 commuted pension :
 (d) Due date for Filing
 Income Tax Return : 31st July of every year
 (e) 7 CPC implemented : 01.01.2016
 (f)

14. DR Rate as on:

01.01.2016 -	0%
01.07.2016 -	2%
01.01.2017 -	4%
01.07.2017 -	5%
01.01.2018 -	7%
01.07.2018 -	9%

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Introduction

This handbook is an attempt to empower the retiring employees governed by pension rules and pensioners / family pensioners with the relevant information about their entitlements, rights and privileges.

Chapter one gives an overview of the eligibility for pension, different kinds of pension, relevance of Qualifying Service in the matter of calculation of pensionary benefits etc. An important change regarding verification of service rendered in another Department, issued vide Notification dated 29.08.2014 is incorporated in Para 1.3. The various retirement benefits available to eligible employees (GPF subscriber), including examples of calculation of pension on implementation of 7th CPC and model calculation (Annexure-1&2) are included in this chapter. The applicability of income tax on pension, exemption available to the lumpsum payment of retirement benefits etc. is given in Para 1.18.

Chapter two covers all aspects relating to Pension Payment Orders (PPO). The PPO is an important document for the pensioners. The PPOs are issued in two parts one for the pensioner and the other for the Pension Disbursing Bank. The manner of issue of duplicate PPO and amendments to PPO are given in Paras 2.4 and 2.5 respectively. The PPO number is a 12 digit number. The 12 digit PPO number has to be quoted by the Pensioner / Family Pensioner in all their correspondence with the Authorities.

Banks are the Pension Disbursing Authority. The role of bank and the dealings with the bank in the matter of pension payment is elaborated in Chapter three. The monthly pension along with the Dearness Relief is credited to the account of the pensioner by the bank. Every year in November pensioner is required to submit a Life Certificate to the Bank. The procedure for

submission of Life Certificate is given in Para 3.2. Government has recently introduced, vide OM dated 14.11.2014 Digital Life Certificate for the convenience of the Pensioners/Family Pensioners. CPAO vide OM dated 20.03.2015 has launched "Jeevan Aadhaar" (Aadhaar based biometric verification system for pensioner).

Due to the simplifications of procedure introduced by the Government of India, vide OM dated 7.5.2014, the pensioner need not visit the bank to collect the pensioner's portion of PPO and submit an undertaking (Annexure 10) to activate the first payment of pension (Para 3.4). Facility is also available for the pensioner for transfer of the pension account from one branch/bank to another (Para 3.5). Procedure for restoration of commuted pension is given in Para 3.8.

Various Grievance redressal mechanisms available to the pensioner is given in Chapter four. Attempt has been made to compile the current contact details of the Central Pension Processing Centres (CPPC) of all banks. The details may be seen at Annexure-6.

Chapter five covers all the entitlements of the family in case of death of employee / pensioner. One of the focus area of the Government is the welfare of the family. Various measures have been taken to simplify the procedures and extend the family pension benefits to the more needy members of the family like unmarried/widowed/divorced daughter, disabled children/siblings and parents.

The Form 3 for submission of details of family has been revised to include all the members of family likely to be eligible for family pension. The names of unmarried/divorced/widowed daughter/parents disabled sibling, can be added

in PPO even when eligibility may occur after the issue of the PPO. For this, pensioner/spouse may intimate the details of such family members to Pension Sanctioning Authority. The criteria of eligibility of each family member is described in para 5.6. Procedure for claiming family pension is given in Para 5.7. On the death of the pensioner on submission of an application in plain paper, payment of family pension to spouse will commence, provided the pensioner had a joint account with the spouse and an undertaking that personal particulars have already been forwarded along with the original P.P.O.

Chapter 1 - Pension & Other Retirement Benefits

Eligibility criteria for Pension (**Different kinds of Pension are given in Annexure 2A**), Qualifying Service for Pension and Gratuity, Verification of service rendered in another department are given below:

1.1 Eligibility: Employees appointed on pensionable establishment on or before 31.12.2003 and subscribing to the General Provident Fund (GPF) on completion of 10/20 years of qualifying service, are eligible for full pension as per CCS (Pension) Rules, 1972.

1.2 Qualifying service for Pension & Gratuity: Commences from the date on which the Government servant takes charge of the post to which he is first appointed either permanently or in an officiating capacity or temporary capacity. Temporary service followed by confirmation without interruption will also qualify. For calculating the length of qualifying service, fraction of a year equal to three months and above shall be treated as a completed one half year. The maximum qualifying service taken for the purpose of calculation of Gratuity is 33 years.

1.3 Verification of service rendered in another Office / Department: If the service rendered in another office or Department could not be verified, the Head of Office shall refer the said period to the Head of Office in which the government servant is shown to have served during that period.

On receipt of the communication, the Head of Office in that Office or Department shall verify the portion of service and send necessary certification to the referring Head of Office within two months from the date of receipt of reference.

If no response is received within two months, the said period shall be deemed to qualify for pension. If any time thereafter it is found that the Head of Office and other concerned authorities had failed to communicate any non-qualifying period of service, responsibility shall be fixed.

1.4 Retirement benefits available to DAE employees eligible for pension:

The following are the various retirement benefits available:

Sr. No.	Retirement Benefits	Authority / Documents
1	Monthly Pension	Pension Payment Order (PPO)
2	Commutation of pension	Sanction issued by Head of Office and paid by PAO (or) paid by the Pension Paying Branch. - * can be verified from Calculation Sheet. (see para 1.5 for details)
3	Retirement Gratuity	Sanction issued by Head of Office and paid by PAO. - * can be verified from Calculation Sheet. (see para 1.6 for details)
4	Leave encashment	Sanction issued by Head of Office and paid by PAO. - * can be verified from Calculation Sheet. (see para 1.9 for details)
5	General Provident Fund.	On the basis of application submitted by the employee to the PAO through Head of Office for final withdrawal. (see para 1.13 for details)
6	Central Govt. Employees Group Insurance Scheme 1980	Sanction issued by Head of Office and paid by PAO (see para 1.10 for details)
7	T.A. for settlement at a station after Retirement.	Sanction issued by Head of Office and paid by PAO. (see para 1.12 for details)
8	C.H.S.S. benefits.	As per the CHS Scheme prevailing in the Department. (see para 1.14 for details)
9	Fixed Medical Allowance	Rs.1000/- p.m. (w.e.f. 01.07.2017) is paid along with pension where CHSS benefits are not opted. (see para 1.15 for details)
10	Constant Attendance Allowance	Rs.6750/- p.m. (w.e.f. 01.07.2017) on 100% disablement. (see para 1.15 for details)

(*Model Calculation Sheet enclosed as Annexure - 2)

1.5 Commutation of pension: Every pensioner is eligible to commute a percentage of monthly pension not exceeding 40%.

Application in Form 1-A to be submitted in duplicate at least three months before the date of superannuation, so as to facilitate payment by the Accounts Officer.

After the date of retirement but within one year of retirement, if pensioner is submitting his application for commutation, Form 1 has to be submitted (enclosed as **Annexure 3**).

When the commutation amount is paid after the date of retirement by the Bank, then the full pension has to be paid by the bank till the commutation amount is paid. Once the commuted value is paid the reduced pension will become payable.

Amount of commutation - Percentage of pension opted for commutation x Commutation factor as per commutation table x 12

Commutation factor table is enclosed as **Annexure- 4**

1.6 Retirement Gratuity: A Government servant who has completed minimum five years of qualifying service, on his retirement, shall be granted retirement gratuity equal to $\frac{1}{4}^{\text{th}}$ of monthly emoluments for each completed six monthly period (SMP) of qualifying service, subject to a maximum of $16\frac{1}{2}$ times the monthly emoluments.

The maximum amount of gratuity - Rs. 20 lakh (The ceiling on gratuity will increase by 25% whenever the dearness allowance rises by 50% of the basic pay).

Emoluments for gratuity = Basic Pay + Dearness Allowance

Retirement Gratuity = $\frac{1}{4} \times \text{emoluments} \times \text{completed SMPs.}$

1.7 Service Gratuity: A Government Servant retiring before completing qualifying service of 10 years is not eligible for pension. Instead, service

gratuity at the rate of half month's emoluments for every completed six monthly period of service is payable.

1.8 Interest for delay in payment of Gratuity: If the payment of Gratuity is delayed beyond 3 months from the date of retirement, interest at the rate applicable to GPF deposit is payable to the pensioner.

1.9 Leave Encashment: Cash equivalent of Leave Salary is admissible as per Rules 39 of CCS Leave Rules for the number of days of earned leave and half pay leave at the credit on the last date of service subject to overall limit of 300 days.

The half pay leave component cannot be commuted fully to make up for the shortfall in earned leave. The cash equivalent of leave salary is calculated as follows:

(1) For Earned Leave:-

Basic pay+DA admissible on the date of retirement from service	x	No.of days of unutilized earned leave at credit subject to a maximum of 300 days
30		

- (2) In case EL credit is falling short of 300 days, encashment of Half Pay Leave can be availed for the difference.

For Half Pay Leave--

Half of basic pay+DA thereon on the date of retirement	x	No. of days of half pay leave at credit subject to the total of earned leave and HPL at credit not exceeding 300 days.
30		

1.10 Central Govt. Employees Group Insurance Scheme (CGEGIS) 1980:

The scheme is compulsory for all Central Government employees joining service after 1.11.1980 and optional for those entered service before 1.11.1980. It provides for the Central Government employees the benefits of

low cost insurance cover to help the families in the event of death while in service and a lumpsum payment on retirement, resignation, etc.

Rates of monthly subscription -

Group to which the employees belongs	Monthly rate of subscription
	Rate Rs.
(A) Up to December, 1989	
Group 'A'	80
Group 'B'	40
Group 'C'	20
Group 'D'	10
(B) From January, 1990	
Group 'A'	120
Group 'B'	60
Group 'C'	30
Group 'D'	15

1.11 CGEGIS 1980 Scheme Benefits payable on Retirement:

Lumpsum amount of accumulation in the Saving Fund is paid as per the Table of Benefits issued by the Ministry of Finance every year based on the Group held by the Government servant from time to time.

1.12 T.A. on retirement: Admissible when retired employees settle in a station other than the last station of duty. The entitlements are as applicable in case of transfer. The concession should be availed within 1 year of retirement. However, Head of Department in exceptional cases can relax the conditions for payment. *[The time-limit for submission of claims is sixty (60) days succeeding the date of completion of the journey]*

1.12.1 At the Same Station / Between two stations within a short distance of not more than 20 km.:-

- (i) No T.A. if no change of residence is involved.
- (ii) If there is compulsory change of residence solely due to the transfer –
 - (a) Actual cost of conveyance for self and family limited to the road mileage

and actual cost of transportation of personal effects admissible subject to the prescribed limits as shown below and

(b) Composite Transfer Grant equal to one-third of 80% of Basic Pay.

The following are the Transfer TA Entitlements -

(a)	Travel Entitlements	Travel entitlement for self and family for journey by Rail / Steamer / Air; Road mileage for journey by road between places not connected by rail.								
(b)	Personal effects (Cost of transportation of personal effects from residence to residence)	Level	By Train/Steamer	By Road						
		12 and above	6000 kg by goods train /4 wheeler wagon / 1 double container	Rs.50/- per km						
		6 to 11	6000 kg by goods train /4 wheeler wagon / 1 single container	Rs.50/- per km						
		5	3000 kg	Rs.25/- per km						
		4 and below	1500 kg	Rs.15/- per km						
The rates will further rise by 25% whenever DA increases by 50%.										
(c)	Transportation of Conveyance	An allowance at the rates prescribed by the Director of Transport for journey by taxi / auto-rickshaw, as the case may be. Where the above allowance is claimed, no mileage will be admissible for self. If the family also travels by the same conveyance, they will also not be entitled to mileage allowance.								
<table border="1"> <thead> <tr> <th>Level</th><th>Reimbursement</th></tr> </thead> <tbody> <tr> <td>6 and above</td><td>1 motor car etc. or 1 motor cycle / scooter.</td></tr> <tr> <td>5 and below</td><td>1 motor cycle / scooter / moped / bicycle.</td></tr> </tbody> </table>					Level	Reimbursement	6 and above	1 motor car etc. or 1 motor cycle / scooter.	5 and below	1 motor cycle / scooter / moped / bicycle.
Level	Reimbursement									
6 and above	1 motor car etc. or 1 motor cycle / scooter.									
5 and below	1 motor cycle / scooter / moped / bicycle.									

(d)	Composite Transfer Grant (CTG)	<p>The Composite Transfer Grant shall be paid @ 80% of the last month's basic pay – if settled at place other than last station of their duty located at a distance of or more than 20 kms. NPA will not be included in basic pay. The transfer incidentals and road mileage for journey between the residence and the railway station / bus stand etc. at the old and new station, are subsumed in the composite transfer grant and will not be separately admissible.</p> <p>Government servants who, on retirement, settle at the last station of duty itself or within a distance of less than 20 kms may be paid one third of the CTG subject to the condition that a change of residence is actually involved.</p>
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1.13 General Provident Fund: Subscription to the GPF shall be stopped during the last 3 months before superannuation. On retirement, the accumulation in GPF along with interest as per Rule 11 of GPF Rules is paid.

1.14 Contributory Health Service Scheme (CHSS) Benefits:

- (a) The retiring employee has an option to retain the CHSS benefits available at stations where CHSS is operated.
- (b) The benefit is admissible only to the employee and spouse. However, CHSS coverage is also extended to the parents of the prime beneficiary who are wholly dependent on the prime beneficiary and are normally residing with the prime beneficiary and further provided the monthly income of both the parents from all sources does not exceed Rs.9000/- plus the amount of Dearness Relief (DR) as on the date of consideration. [CHSS Clause 4.1(d)].
- (c) Employee should pay the contribution in advance for a minimum period of one calendar year with reference to the pay drawn **prior** to retirement. This

needs to be renewed. Else, employees have an option to pay "one time contribution" of 10 years to be eligible for life long registration.

- (d) The rate of contribution is 1% of Pay in Pay Matrix per month.
- (e) The contribution towards CHSS shall be considered as deductions under Section 80(D) of the Income Tax Act, 1961 for the assessment years 2018-2019 and subsequent years vide Notification No. 9/2018,(F. No.178/29/2017-ITA-I) dated 16.02.2018.
- (f) **The reimbursement of any claim** for treatment under CHSS after retirement will be made by the Pay & Accounts Officer (PAO) of the office from where the pensioner retired. The bank account details may be provided to the PAO for direct remittance of the payment into the bank account. The claim format for the same is available at www.barc.gov.in/medg/md/html/forms/chss.html (**Annexure 16-A**)
- (g) Option is also available to join the scheme any time after retirement subject to payment of one time contribution for life long registration or arrears of contribution from the date of retirement. Employees retired from non CHSS station settled at a CHSS station can also become a member.
- (h) There is reciprocal arrangement for pensioners settled at stations where Department of Space is operating their Health Scheme for availing the various services under the scheme.

1.15 Fixed Medical Allowance (F.M.A) and Constant Attendant Allowance

on 100% disablement: Option for CHSS benefits or Fixed Medical Allowance (FMA) is available to the retiring employee. The FMA amount is enhanced from Rs.500/- to Rs.1000/- per month w.e.f. 01.07.2017. Also, the amount of Constant Attendant Allowance on 100% disablement is enhanced from

Rs.4500/- to Rs.6750/- per month w.e.f. 01.07.2017 (Refer Annexure:

Pension Orders issued during 2017-2018).

1.16 Additional Pension:

(a) Additional pension/family pension is admissible from 80 years to 100 years of age as detailed below:

Age of Pensioner / family pensioner	Additional quantum of pension / Family pension
80 yrs to less than 85 yrs	20% of revised basic pension / family pension
85 yrs to less than 90 yrs	30% of revised basic pension / family pension
90 yrs to less than 95 yrs	40% of revised basic pension / family pension
95 yrs to less than 100 yrs	50% of revised basic pension / family pension
100 yrs or more	100% of revised basic pension / family pension

(b) Payment of additional pension is automatic.

(c) Pensioners may like to check up with the Paying Branch in case additional pension is not paid upon attaining the eligible age as per the table.

1.17 Nomination for payment of arrears of pension: Every pensioner shall nominate in Form-A, the details of person/persons to receive in the event of his or her death, the share and amount of arrears of pension, commuted value of pension etc. according to Rule 5 of Payment of Arrears of Pension (Nomination) Rules, 1983.

1.18 Income Tax and Exemptions: The following lumpsum payments on retirement are exempted from payment of Income Tax under Section 10 of the Income Tax Act:

- (a) Commuted value of pension
- (b) Gratuity
- (c) Leave encashment
- (d) CGEGIS
- (e) Provident Fund
- (f) One Time Contribution to CHSS is exempt under Sec 80(D) upto Rs.25,000/- and for Senior Citizen upto Rs.30,000/-.

Income Tax payable on monthly Pension / Family Pension:

Monthly pension is taxable like salary.

- (a) If the total pension receivable in a year is more than the exempted amount as stipulated in Income Tax Act, tax will be deducted at applicable rates by the Pension Disbursing Authority (bank).
- (b) If the pensioners have made investments eligible for tax exemption (under 80C, 80CCC, 80D, 80DD, 80DDB, 80E, 80G, etc.), the saving particulars should be furnished to the Pension Disbursing Authority (PDA) (Bank) for getting exemption/rebate of Income Tax.

1.19 Tax Benefits to Senior Citizens (60 years) / Very Senior Citizens (80 years):

- (a) Individuals attaining 60/80 years of age at any time during the financial year are eligible for the benefits of Sr. Citizens/Very Senior Citizens respectively.
- (b) Sr. citizens/ Very Senior Citizens are provided concessions as per the Income Tax Act. The income tax exemption limit for Sr. Citizen/Very Senior Citizen during the assessment year 2018-19 is Rs. 3.00 lakh and Rs. 5 lakhs, respectively.

Banks are also providing higher rate of interest on investments / deposits to Senior Citizens. Pensioners may like to avail of such facilities provided by the bank. Return on investment of the retirement dues by way of interest, etc. would also be liable for income tax as per the Income Tax Act.

Chapter 2 - Pension Payment Order (PPO)

2.1 Pension Payment Order: The Pension Payment Order (PPO) is in two parts, one for the pensioner and the other for the pension Disbursing Authority (PDA), i.e. the authorised bank. PPO is issued by the Pay & Accounts Officer under special seal. The PPO in Form CAM 52 contains the following information:

- (i) PPO number and date
- (ii) Class of pension
- (iii) Name of pensioner
- (iv) Details of Family (Name, Age, Address, etc.)
- (v) Department / Ministry in which the pensioner was last serving
- (vi) Accounts Officer issuing the PPO with PAO Code Number
- (vii) Date of retirement of pensioner
- (viii) Date of commencement of pension
- (ix) Gross amount of monthly pension
- (x) Gratuity (paid/payable)
- (xi) Commutation of pension (paid/payable)
- (xii) Reduced amount of monthly pension on account of commutation
- (xiii) Fixed Medical Allowance, if payable.
- (xiv) Family pension at normal / enhanced rate admissible to the family, etc.
- (xv) Aadhaar Number.
- (xvi) PAN Number.

Part IV of Form CAM 52 has been introduced vide correction slip dated **7.1.2014** for co-authorisation of family pension of permanently disabled children/sibling and dependent parent. (Para 5.7 refers)

Every PPO is given a distinct Pension Payment Order number. PPO numbers are allotted by CPAO. The PPO number is to be quoted in all correspondence with PAO, CPAO and Bank. Each PPO number comprises 12 digits, the first five digit indicate the code number of PPO issuing PAO, next

two digits indicate the year of issue, next four digit indicate the sequential number of the PPO and the last digit is a check digit for the purpose of computer. The status of PPO and amendment can be tracked in the Central Pension Accounting Office (CPAO) website (www.cpaо.nic.in) by entering the PPO number. For retiring employees, the status of PPO can be tracked by entering PAN No. along with PPO No.

2.2 Role of Central Pension Accounting Office (CPAO): The Central Pension Accounting Office (CPAO) was established on 1.1.1990 for payment & accounting of Central (Civil) pension. The CPAO receives the PPOs submitted by the PAOs and issues Special Seal Authority (SSA) to the authorised banks after scrutinising the PPOs. The CPAO also register the grievances of the pensioners (www.cpaо.nic.in). SSAs can be downloaded from the CPAO website by the pensioners themselves.

2.3 Provisional pension (for reasons other than Departmental judicial proceedings): In spite of following the procedure laid down in Rule 59, if it is not possible to assess the pension and gratuity and settle before the date of retirement of the employee, Head of Office shall determine and authorise provisional pension and provisional retirement gratuity. The payment of provisional pension shall not continue beyond six months. If the final amount of pension and gratuity have not been determined by the Head of Office within a period of six months, the Accounts Officer shall treat the provisional pension and gratuity as final and issue Pension Payment Order immediately on expiry of the period of six months.

2.4 Issue of Duplicate PPO in the event of loss:

Sl. No.	Nature of Issue	Procedure
1.	If both the halves of a PPO are reported to have been lost in transit before commencement of payment of pension.	The paying branch will address to the concerned Pay & Accounts Office through the usual channel i.e. CPPC, CPAO etc. requesting for issue of a duplicate PPO in favour of the concerned pensioner. Before initiating action in this behalf the paying branch will, however, verify from the register of payment of pensions that no payment has already been made to the pensioner and confirm this fact to the PAO while writing for a duplicate PPO.
2.	Pensioner's portion of the PPO is lost, worn or torn and it is sought to be renewed.	The paying branch will forward the request of the pensioner, along with both halves of the PPO to the CPAO through the CPPC for renewal in terms of the provisions of rules. In order that payment of pension is not unnecessarily delayed in such cases in the absence of disburser's portion of the PPO, care may be taken to send the connected documents to the CPAO immediately after payment for a month is made, so as to leave sufficient time with the CPAO to do the needful and return the documents by the time payment for the next month becomes due. The CPAO will also be reminded by the paying branch in cases where the return of the documents is unduly delayed.
3.	In case where disburser's portion of PPO is lost by the Paying branch of the bank.	The Paying Branch will report the matter to the concerned Pay & Accounts Office through the usual channel, i.e. CPPC, CPAO requesting for issue of duplicate disburser's portion of PPO. For this purpose, the Paying Branch will forward the photocopy of the pensioner's portion of PPO duly attested by the Bank Manager and certificate indicating the month upto which the payment has been made to the pensioner. CPAO will send this information to the concerned PAO for issue of duplicate Disburser portion of PPO.

2.5 Amendment to PPO: Amendment to PPO can happen due to revision of pension, changes in the family particulars etc. as explained in subsequent paras. Since amendment to PPOs have been made online, to facilitate amendments, pensioners are requested to submit scanned copies of documents to prove the authenticity of the changes to the Head of Office/PAO.

2.5.1 Revision of Pension: After issue of the PPO, revision of authorised pension may be required due to the following:-

1. Retrospective revision of pay due to stepping up, promotion etc.
2. Retrospective Upgradation of pay scales
3. On Implementation of new Pay Commission recommendations.
4. Govt. orders relating to change in effective date of up-gradation / revision, etc.

The Head of Office/PAO may be contacted for providing information required for revision. An amendment for carrying out corrections on both the halves of the PPO will be issued by PAO under special seal to CPAO who in turn will authorise revision of pension and communicate to the CPPC. CPPC in turn sends the corrections to the Pension Paying Branch. The corrections on the PPO will be carried out under the attestation of Branch Manager. Pensioners are advised to visit the Branch to ensure that the amendment is carried out.

2.5.2 Change of Address & Contact details: When the contact details and address for correspondence changes, the same may be intimated to the Head of Office for issue of suitable amendment to the PPO. This will also facilitate contacting the pensioner by the office for any revision related issue.

2.5.3 Endorsement of family pension entitlement of post retiral spouse in the PPO: An application in the proforma (enclosed as Annexure - 5) along with stipulated documents to be submitted to Head of Office. The Head of Office after due verification will forward the papers to the Pay and Accounts Officer for issue of corrigendum to PPO.

The payment of family pension will be subject to the provisions of clause (b) of Sub Rule (7) of Rule 54 of CCS (Pension) Rules, 1972. When the pensioner does not have any children from previous marriage, if any, the post retiral spouse shall be eligible for full family pension. Where the pensioner has any eligible child from another wife who is not alive, the family pension payable to the post retiral wife and the child/children from the previous marriage will be in equal share. When the shares of family pension payable to the widow or child ceases to be payable, such share shall not lapse but is payable to the widow or child.

2.5.4 Payment of family pension to eligible children: As far as children, including those born after retirement, a fresh PPO will be issued as and when the turn of each child for receipt of family pension arise.

2.5.5 Time schedule for processing pension papers will be as under:

Sl. No.	Name of the Office	Time Schedule
i)	Pay & Accounts Officer issuing PPO	Despatch of PPO by PAO to the CPAO on the last working day of the month preceding the month of retirement.
ii)	Central Pension Accounting Office (CPAO)	Despatch of PPO by CPAO to CPPC of Authorised Bank by 20 th of the month of retirement.
iii)	Central Pension Processing Centre [CPPC]	Authorising by CPPC to paying branch by 23 rd of the month of retirement.
iv)	Paying Branch	Paying Branch will complete all formalities and ensure that the pension has been credited to the Pensioner's Account on the last date of the month.

Chapter 3 - Procedure to be followed with Bank

3.1 Payment of Monthly Pension / Family Pension: Pension / Family Pension will be credited to the bank account of Pensioner / Family pensioner on the last working day of every month.

- (a) The amount of pension is the basic pension minus the pension commuted, if any. In case of Family Pension, there is no concept of commutation. In addition, Dearness Relief (DR) on basic pension is payable. DR as on 01.07.2018 is 9% which is revised w.e.f. 1st January/July of each year.
- (b) The order for revision of DR is issued by Department of Pension & Pensioners Welfare (DP&PW).
- (c) Copies of the orders are made available on the DP&PW Website ([www.persmin.nic.in /pension](http://www.persmin.nic.in/pension)).
- (d) In case Pension / Family Pension is not credited to the account, pensioner may approach the Central Pension Processing Centre (CPPC) of the concerned bank or the toll free number of the bank. The address and contact details of CPPC of all authorised Banks are enclosed as **Annexure - 6.**
- (e) The Paying Branch will be responsible for deduction of Income Tax at source from pension payments in accordance with the rate prescribed from time to time. While deducting such tax from pension payment, the paying branch will also allow deduction on account of reliefs available under Income Tax Act from time to time on production of proper and acceptable evidence of eligible savings by pensioners. The paying

branch will issue to the pensioner in April each year a certificate of tax deducted in the form prescribed in the Income Tax Rules.

3.2. Life Certificate to be furnished by the Pensioner/ Family Pensioner to the Bank :

- (a) The Pensioner / Family Pensioner is required to furnish a Life Certificate in November each year in the form stipulated (enclosed as Annexure-7). Officers of the RBI and authorised banks are authorised to give Life Certificate for this purpose.
- (b) In case Pensioner / Family Pensioner is unable to obtain a Life Certificate from an authorised bank officer on account of serious illness/incapacitation etc. intimation to this effect supported by a Medical Certificate about his inability to appear in person may be sent to the Officer- in-Charge of the paying branch so that the latter may nominate an officer to visit the Pensioner / Family Pensioner at his/her residence/hospital for the purpose of recording the Life Certificate.
- (c) A pensioner who produces a Life Certificate signed by any person stipulated in CPAO OM dated 30.06.2011 (enclosed as Annexure-8) is exempted from personal appearance. The Pensioner / Family Pensioner can also submit the certificate to any Branch of the Bank through which pension is being disbursed.
- (d) **Digital Life Certificate** - Government has introduced Digital Life Certificate based on Aadhaar Biometric Authentication. The pensioner has to enrol and biometrically authenticate himself / herself by downloading the application or by visiting nearest CSC centre, Bank Branch or any Government Office. The detailed process for getting Digital Life Certificate is enclosed as Annexure-9.

3.3 Non-employment Certificate:

The pensioner would be required to furnish a certificate of no-employment or employment /re-employment in a Department / office of Central or State Govt. or Union Territory or in a company, corporation, undertaking or autonomous body or a registered society of Central or State Govt. or Union Territory, or in a Nationalised Bank including Reserve Bank of India and the State Bank of India, yearly i.e. in the month of November each year in the form prescribed. (Annexure-9A)

3.4 Simplification of pension procedure to avoid personal visit of the Pensioner to the Bank:

- (a) As per the scheme for payment of pension through Authorised Banks, an undertaking (enclosed as Annexure - 10) is to be submitted by the retiring Govt. Servant/Pensioner to the Disbursing Bank before commencement of pension. By this undertaking, the pensioner undertakes to refund any excess payment paid by the bank.
- (b) In order to simplify the procedure and to avoid delay in commencement of pension, it has been decided vide OM No.1/27/2011-P&PWE dated 7.5.2014 that the required undertaking may be obtained by the Head of Office from the retiring Govt. servant along with Form 5 (enclosed as Annexure - 11) and other documents, before his retirement. This undertaking shall be forwarded to the pension disbursing bank along with the PPO by the Accounts Officer.
- (c) The pensioner would no longer be required to visit the bank to activate the first payment of pension. The PAO, after ascertaining that the Bank's copy of the PPO has been despatched by the CPAO, may hand over the pensioner's copy of the PPO along with retirement dues at the time of

retirement. This procedure should be feasible in all cases where the Government Servant had submitted pension papers within the time limits stipulated in the CCS (Pension) Rules, 1972 (time schedule enclosed as **Annexure -12**). (DP&PW OM No.1/27/2011-P&PW(E) dated 01.08.2017)

- (d) An employee posted at a location away from the Head of Office or for any other reasons desire to receive his copy of PPO from the Bank may exercise the option in writing to Head of Office while submitting the pension papers (as per the existing practice).

3.5 Procedure for Transfer of Pension / Family Pension from one Branch/

Bank to another: For reason of convenience etc. a pensioner/family pensioner can change the Pension Paying Branch or even the Bank by following the procedures given below:

- (a) **Transfer from one paying branch to another of the same bank within the same station or at a different station** - Request for this may be entertained by the bank itself. In case transfer is at the same station, CPPC will make necessary entries in the register maintained by them and forward the Disburser's portion of PPO to the paying Branch at which payment is desired under intimation to the Central Pension Accounting Office and the Pensioner. In case the transfer is at different station, CPPC after keeping the requisite note will forward Disburser's portion of the PPO to the CPPC at new station for arranging payment through the new paying branch. Necessary intimation of affecting such transfer will be sent to CPAO by the new as well as old CPPC for keeping a note of change in their records under intimation to the pensioner. The receiving CPPC on receipt of the pension documents will ensure forwarding the PPO to the paying branch within three days and intimate the pensioner simultaneously.

- (b) Transfer from one bank to another within the same station (such transfers to be allowed only once in a financial year) &
- (c) Transfer from one bank to another bank at a different station

When a pensioner applies for transfer on a simple sheet of paper the old bank (paying branch) will send a letter duly signed by its Branch Manager to the Branch Manager of the new paying branch, wherever located, along with photocopy of the pensioner's PPO showing the last payment made.

This will be sent by Speed-post/Courier/Regd. post to the new paying branch at the new location, along with a copy each to the pensioner, CPAO and for information to the CPPC of the old paying branch. Simultaneously, the old paying branch will send the Bank's copy of the PPO to its CPPC, duly completing all entries for transmission to the new CPPC. However, pensioner's copy of PPO will be retained by pensioner and produced at the new paying branch.

The new paying branch will commence the pension payment immediately on receipt of letter of the last payment certificate. Simultaneously, it will send intimation to its CPPC with full details of the commencement of the pension. The old paying branch and its CPPC will ensure that the bank's copy of PPO is transmitted to the new paying branch through its CPPC.

Pension will be paid for 3 months on the basis of the photocopy of the pensioner's PPO at transferee (New) branch, from the date of last payment made at the transferor (Old) branch. During this time, it will be the joint responsibility of both transferor (Old) and transferee (New) bank branches to ensure that all the documents are received by the transferee (New) branch within the period of 3 months.

With the introduction of CBS and implementation of CPPC the pensioner has the option of putting a request at either the Old Branch or the New Branch.

Except as provided above, the transfer of a pension from one payment point to another will not ordinarily be permitted.

3.6 Payment of pension to N.R.I. Pensioners / Family Pensioners: In case where the pensioner has become non-residents, facility is provided for converting the account of the pensioner to non-residents ordinary account on following stipulated conditions and the pension will be credited to the NRI account.

3.7 Joint bank account by pensioner with spouse: It is permitted to credit pension to joint account operated by pensioner with spouse in whose favour an authorisation for family pension exist in PPO. The joint account will enable spouse to receive family pension without applying in Form-14(Form for applying for Family Pension). In case it could not be provided at the time of retirement it is advisable to provide the Account Number as soon as possible.

3.8 Restoration of commuted pension: The pension commuted will be restored after 15 years. The date of restoration is indicated in the PPO in case of superannuation where the commuted value was paid by the PAO. For restoration of the pension commuted, the pensioner has to apply in the proforma (enclosed as Annexure 13) to the pension disbursing bank. If the pension commuted is not restored on due date, the pension paying branch may be contacted or the grievance redressal mechanism as given in Chapter-4, may be followed.

3.9 Payment details to be provided by the Bank to Pensioners: Banks will provide to the pensioners/family pensioners account statements including TDS Details/Pension Slip/Due & Drawn Statement in respect of each arrear, Annual Income Statement, Form-16 (Under Section 192 of Income Tax Act) and issue of Form-16 by 31st May of every year. (Various CPAO instructions and Para 4.6.7 of operating procedures for CPPC - 2012)

3.10 Payment of Pension arrears by the PAO in the event of death of Pensioner before issue of PPO: However, in case the pensioner dies before issue of PPO, then the arrear of pension will be paid by the concerned PAO of the Department to the nominees/heirs (Civil Accounts Manual para 7.5.6).

Chapter 4 – Grievance Redressal Mechanism

4.1 Grievance Redressal: Pensioners/Family Pensioners have the following option for registering their grievances. The PPO Number has to be quoted in all their correspondence with the authorities.

- (a) A grievance redressal portal is exclusively available for Pensioners / Family Pensioners in Department of Pension & Pensioner's Welfare Website (www.persmin.nic.in/pension). The link 'CPENGRAMS' in the web site, provide facility for lodging pension related grievances and knowing the status of the grievances.
 - (b) Central Pension Accounting Office website (www.cpaо.nic.in) also provides facility for Pensioners & Family Pensioners for lodging grievance and check status of grievance settlement. CPAO has developed a mobile Responsive Facility for the use of Pensioner for availing various services regarding Pensioner/Family Pensioner can register under CPAO website by providing PPO no., Date of Birth and Date of Retirement/Date of Death. The features of this service are:
 - a) Login use in mobile phones; view the complete Pensioner's profile; view Pension & Revision Orders; Special Seal Authorities sent to bank; tracking of status of process of the PPO; Grievance Redressal & its status; SMS facility on status of pension processing at CPAO & status of Grievance disposed; link to Jeevan Praman, CPENGRAMS portal etc.
- In case of any technical difficulty while using this facility, NIC Cell may be contacted at e-mail ID it.support@gov.in. Grievance Cell may be contacted on Phone No. 011-26715110 and at e-mail ID cccpao@nic.in.

- (c) Toll Free Telephone No. of CPAO is 1800-11-77-88. (9 am to 5.30 pm) on all working days for registrations of grievance and obtain registration number.
- (d) In DAE Website (www.dae.nic.in) against the link Principal Accounts Office a "Pensioner corner" is available, where the latest changes pertaining to the information contained in this Hand Book are displayed.
- (e) Contact details of Central Pension Processing Centres (CPPC) of various Banks are enclosed as Annexure 6. For any Grievance relating to payment of pension, non-payment of DR etc. the concerned CPPC of the Bank may be contacted.
- (f) SBI has a pensioner grievance redressal portal(www.sbi.co.in). Also, there is a link called PensionSeva for Govt. and Autonomous pensioners launched recently where pensioners can login and view their pension details. The user guidelines are enclosed as Annexure-6 A.
- (g) The Nodal Officer for DAE for pension matter is Joint Controller (F&A). The contact details of JC(F&A), DAE is given below:

Joint Controller (F&A)
Department of Atomic Energy
Anushakti Bhavan,
C.S.M. Marg,
Mumbai - 400 001.

e-mail ID : jcfa@dae.gov.in

Phone No.(022) 22862670

- (h) The Pensioner/Family Pensioner can take up their grievance with their Head of Office/PAOs also as the case may be.

Chapter 5 - Family Pension & Other Entitlements

5.1 Entitlements of the family of the deceased employee dies while in service:

Sr. No.	Entitlements	Authority
1	Monthly Family Pension	Pension Payment Order (see para 5.3 to 5.7 for details).
2	Death Gratuity	Paid by PAO based on sanction issued by Head of Office (see para 5.9 for details).
3	Leave Encashment	Paid by PAO based as per sanction issued by Head of Office (see para 5.10 for details).
4	Central Govt. Employees Group Insurance Scheme, 1980	Paid by PAO based on sanction issued by Head of Office (see para 5.11 for details).
5	General Provident Fund	On the basis of application submitted by the nominee. (see para 5.12 for details).
6	T.A. for settlement at a station after Retirement.	Paid by PAO based on sanction issued by Head of Office.(see para 5.13 for details).
7	Deposit linked Insurance Scheme	Paid by PAO based on sanction issued by Head of Office.(see para 5.14 for details).
8	Residuary Gratuity	Paid by PAO based on sanction issued by Head of Office.(see para 5.17 for details).
9	Immediate Relief	Paid by PAO based on sanction issued by Head of Office.(see para 5.18 for details).
10	DAE Employees' Family Relief Scheme	Paid by Treasurer as per the Scheme(see para 5.19 for details).
11	C.H.S.S. benefits	As per the CHS Scheme prevailing in the Department.(see para 5.15 for details).

Please see para 5.6 for the entitlement of family pension to the family members, the order of priority and the other conditions of eligibility.

5.2 Details of Family to be given by the Govt. servant : A Government Servant shall give details of family in Form-3 (enclosed as Annexure- 14). In the Revised Form-3, details of spouse, all children and parents and disabled siblings (brothers & sisters) whether eligible for family pension or not may be given. Please also see para 5.20 for changes in the composition of family after retirement.

Family members eligible for family pension as per CCS (Pen) Rules 1972:

Family -

Family pension will be given in the order given below:

First category:

1. Spouse
2. Children upto the age of 25 years of age

Second category:

1. Mentally/physically disabled children above 25 years for life
2. Unmarried/widowed/divorced daughter.
3. Parents who are wholly dependent on the Govt. servant.
4. Dependent disabled brothers or sisters.

5.3 Eligibility for family pension:

- a. After retirement from service and was on the date of death is in receipt of pension.
- b. Before completion of one year Government Service provided already medically examined and found fit otherwise after completion of one year continuous service.

5.4 Amount of Family Pension:

Normal rate	Enhanced rate
30% of basic pay	50% of pay last drawn or pension authorised whichever is less. Payable for a period of seven years or till the deceased retired Government servant would have attained 67 years had he survived, whichever is less, irrespective of type of retirement, date of retirement and age of superannuation applicable in the case of retired Govt. servant.

Minimum Normal Family Pension : Rs.9000 p.m.

Maximum Normal Family Pension : Rs.75000 p.m.

5.5 Dearness Relief: Applicable Dearness Relief will be credited by the bank along with pension.

DR as on 01/07/2018	:	9%
Revision of DR	:	1 st January/July of each year

5.6 Criteria of eligibility for family members for family pension:

Sr. No	Family Members	Period of payment & conditions	Income criteria
1.	Spouse (Husband/ Wife)	Upto the date of death or remarriage, whichever is earlier.	Not applicable
(a)	Childless widow	In case of childless widow even after remarriage subject to Income Criteria.	The minimum family pension i.e. Rs.9000/- plus DR thereon.
(b)	Judicially separated spouse with no child	Judicially separated spouse with no child is eligible. Not eligible if judicial separation is granted on the ground of adultery and the spouse was held guilty of committing adultery.	Declaration regarding income is to be given to disbursing authority every six months.
(c)	Judicially separated spouse with children	Judicially separated spouse with children will get family pension after the children cease to be eligible.	
2.	Son/ Daughter	Upto the age of 25 years or until marriage or starts earning, whichever is earlier. Payable in the order of birth. Younger will become eligible after the elder become ineligible.	The minimum family pension i.e. Rs.9000/- plus DR thereon.
3.	Disabled children above 25years	<ol style="list-style-type: none"> 1. Eligible after the turn of last minor child is over. 2. If more than two children suffering from disorder, family pension is payable in the order of birth. 3. The younger one will be eligible after the elder cease to be eligible. 4. In case of twin children family pension shall be paid to both of them in equal shares. 5. Eligibility has to be certified by competent medical authority. 6. Payable even after marriage 7. Certificate to be furnished to bank about income. 8. As and when the disability manifests itself in a child which makes him/her unable to earn his/her living, Heads of Office shall be notified supported with medical certificate. 	The minimum family pension i.e. Rs.9000/- plus DR thereon.

4.	Unmarried/ widowed/ divorced daughter	<p>1. Effective from 1.1.1998. Eligible if she is not earning her living.</p> <p>2. If eligibility occurs after issue of PPO, the spouse, if alive, or the unmarried/divorced/widowed daughter can themselves intimate the details to the pension sanctioning authority.</p> <p>3. In case of divorced daughters if the divorce proceedings had been filed in the competent court during the life time of the employee / pensioner or his or her spouse and the divorce took place after their death provided other conditions are fulfilled.</p>	The minimum family pension i.e. Rs.9000/- plus DR thereon
5.	Parents	<p>1. Wholly dependent on the govt. servant when alive.</p> <p>2. Payable at normal rates only.</p> <p>3. If both parents are alive, first, mother gets family pension.</p>	The minimum family pension i.e. Rs.9000/- plus DR thereon
6.	Disabled siblings unable to earn their living	Following the same criteria as laid down for disabled children.	The minimum family pension i.e. Rs.9000/- plus DR thereon

Note : Family pension admissible to a beneficiary in respect of one deceased employee/pensioner is not to be counted as income for the purpose of determination of eligibility for another family pension, which is admissible in connection with another deceased employee/beneficiary. However, any other income/earning of the beneficiary under consideration will be counted towards income for deciding eligibility for family pension.

5.7 Procedure for grant of family pension:

The following are the steps to be taken for grant of family pension:

Death after retirement	Death while in service
<p>On submission of an application on plain paper along with death certificate the payment of family pension to spouse will commence from the date following the date of death provided:</p> <p>(a) the pensioner had a joint bank account with the spouse.</p> <p>(b) the specimen signature, personal mark of identification, left hand thumb impression,</p>	<p>The Head of Office will obtain a claim in Form-14. The Head of Office shall assess and authorise family pension & death gratuity in Form-18 within a month of receipt of claim. To avoid delay in payment of family pension and</p>

<p>proof of age/date of birth and undertaking for recovery of excess payment have been obtained by Head of Office and forwarded along with the PPO.</p> <p>If a & b are not complied with application in Form-14 (enclosed as <u>Annexure 15</u>) has to be submitted to Bank.</p>	<p>other retirement benefits, Head of Office should initiate action to process the case immediately on receipt of intimation without waiting for receipt of formal death certificate.</p>
<p>The family pension at the rate indicated in the PPO will commence.</p> <p>Separate PPO need not be issued for payment of family pension to spouse.</p> <p>Separate PPO need not be issued in case disabled children/sibling and parents where already authorised in the PPO and there are no prior eligible claimant.</p> <p>In case of other eligible family members, Form-14 has to be submitted to the Head of Office.</p>	
<p>Upon the death of Family Pensioner the subsequent claimant will receive the family pension (details given in para 5.6)</p>	

5.8 Additional Pension: Applicable from 80 years and above at the rate indicated in para 1.16.

5.9 Death Gratuity: When a government servant dies while in service, the amount of gratuity payable shall be as indicated below:-

Sl. No.	Length of qualifying Service	Rate of Death Gratuity
(i)	Less than one year	2 times of monthly emoluments
(ii)	One year or more but less than 5 years	6 times of monthly emoluments
(iii)	5 years or more but less than 11 years	12 times of monthly emoluments
(iv)	11 years or more but less than 20 years	20 times of monthly emoluments
(v)	20 years or more	Half month's emoluments for every completed six monthly period of qualifying service subject to a maximum of 33 times of emoluments.

The maximum amount of gratuity - Rs.20 lakh. The ceiling on gratuity will increase by 25% whenever the dearness allowance rises by 50% of the basic pay.

Emoluments for gratuity - Pay drawn in the prescribed level in the Pay Matrix w.e.f. 01.01.2016 but does not include any other type of pay like special pay etc.

5.10 Encashment of Leave: Admissible as in the case of retirement details given at para 1.9.

5.11 Central Govt. Employees Group Insurance Scheme:

It provides for the Central Government employees the benefits of low cost insurance cover to help the families in the event of death while in service.

Rates of monthly subscription and amount of Insurance cover -

Group to which the employees belongs	Monthly rate of subscription	Amount of Insurance cover
	Rate Rs.	Rs.
(A) Up to December, 1989		
Group 'A'	80	80,000
Group 'B'	40	40,000
Group 'C'	20	20,000
Group 'D'	10	10,000
(B) From January, 1990		
Group 'A'	120	1,20,000
Group 'B'	60	60,000
Group 'C'	30	30,000
Group 'D'	15	15,000

Benefits payable on Death while in service:

- a. Amount of appropriate insurance cover as indicated above.
- b. Lumpsum amount of accumulation in the Saving Fund as per the Table of relevant year.

5.12 General Provident Fund: Balance at credit at the time of death is payable to the Nominee / Family.

5.13 Travelling Allowance for settlement of station: Travelling allowance as admissible in the case of retirement. Details given at para 1.12.

5.14 Deposit Linked Insurance Scheme: On the death while in service of a GPF/CPF subscriber who has completed five years of service, an additional amount equal to the average balance in the account during the 3 years immediately preceding the death is payable to the nominee/family subject to the following conditions:

- (a) The balance at the credit of such subscriber shall not at any time during the three years preceding the month of death have fallen below the limits indicated in column 2 of the table:

If the subscriber was drawing	Minimum monthly balance during the period
Grade Pay of Rs.4,800 p.m. or more	25,000
Grade Pay of Rs.4,200 p.m. or more but less than Rs.4,800 p.m.	15,000
Grade Pay of Rs.1,400 p.m. or more but less than Rs.4,200 p.m.	10,000
Grade Pay less than Rs.1,400 p.m.	6,000

(revised table as per 7th CPC is awaited)

- (b) The Deposit Linked Insurance (DLI) amount payable under this rule shall not exceed Rs.60,000/-.

5.15 CHSS benefits: The spouse of a deceased employee and other family members registered under the CHS Scheme can continue to avail of the benefits provided the deceased employee had completed a minimum of one year's service in the Department and spouse pays the contribution last paid by the deceased employee which is 1% of the Pay in Pay Matrix. The eligibility is further subject to the conditions that the spouse and other members of the family are otherwise eligible.

5.16 Fixed Medical Allowance: Family pensioner not opted for CHSS is entitled to medical allowance of Rs.1000/- per month.

5.17 Residuary Gratuity: Payable to the nominee/family of an employee who dies within five years after retirement. If the amount already received towards pension & gratuity is less than 12 times of the emoluments drawn at the time of retirement, the difference is granted to the nominee/family as Residuary Gratuity.

	Amount of Pension/Gratuity already paid	Amount to be deducted
(a)	Pension/Service gratuity	12 times the emoluments drawn at the time of retirement
(b)	DR on Pension	
(c)	Retirement gratuity	
(d)	Commutation amount	
	Total	

5.18 Immediate Relief to the Family of an employee who die while in service: In case a Government Servant dies while in service, the family will be eligible for relief in the shape of an advance. Amount of advance is limited to two month Basic Pay or Rs.25000/- whichever is less. The advance will be adjusted against arrears of Pay & Allowance or any other payment due in respect of deceased Govt. Servant.

5.19 DAE Employees Family Relief Scheme (DAEEFRS): Membership of the Scheme is voluntary. The Scheme is open to all the employees of all the Units of Department of Atomic Energy except Bhabha Atomic Research Centre. Separate similar scheme is available for the employees of BARC. Person joining one of the participating Units of DAEEFRS on transfer from Bhabha Atomic Research Centre and vice-versa would automatically become a member of the DAEEFRS or Bhabha Atomic Research Centre Employees Family Relief Scheme unless specifically opt out.

5.19.1 Contribution: The contribution is Rs. 25/- per month, for all employees with effect from 01.11.2012.

5.19.2 Quantum of Relief: The amount of relief payable to the family of the deceased employee is Rs.1,00,000/- . The relief amount is payable to the family of the member nominated under the GPF/CPF/New Pension Scheme as the case may be. If no nomination has been made by a member, payments under the scheme shall be made to the person to whom the amount under GPF/CPF/NPS is payable.

5.19.3 Payment of Relief: Within sixty days as far as possible from the date of receipt of a communication from the Head of the Unit regarding the name of the nominee to whom PF due are payable. The Secretary of the Scheme shall write to the Treasurer in this regard within seven days from the date of receipt of information by him from the Head of the Unit.

5.20 Inclusion of names of the widowed or divorced or unmarried daughter/parents/disabled siblings after the issue of PPO:

In order to avoid undue hardship/delay/denial of rightful claim of eligible family members, it is clarified vide DP&PW OM No.1/6/08-P&PWE dated 22.06.2010, that

- (a) in case where the eligibility of the above mentioned family members occurs after the issue of PPO, the pensioner or spouse may intimate the details/names of such family members to the Pension Sanctioning Authority and obtain acknowledgement.
- (b) in case where the pensioner or spouse has expired, the widowed or divorced or unmarried daughter/parents/dependent disabled siblings can themselves intimate such details to the Pension Sanctioning Authority.
- (c) However, the production of an acknowledgement will not be a precondition to the processing of claim for family pension. Family pension can be processed by the pension sanctioning authority even without such

intimation/ acknowledgement, if sufficient proof of entitlement is produced by the claimant and all other conditions for grant of family pension are fulfilled.

5.21 Family pension to children when both Father and Mother are Govt.

Servants: If husband and wife are government servants, when one of them dies, family pension is payable to the surviving husband or wife. The children are eligible for family pension in respect of both parents subject to the limits specified below:

- (i) If two family pensions are payable at enhanced rates, maximum amount of both the family pensions shall be restricted to Rs.45,000/- per month.
- (ii) If one family pension at enhanced rate and the other at normal rate, the maximum amount of both family pension will be restricted to Rs.45,000/- per month.
- (iii) If both family pension are payable at normal rate, maximum amount is restricted to Rs.27,000/- per month.

5.22 Two Family pension allowed: Sub Rule - 13A & 13B of Rules 54 of CCS (Pension) Rules are omitted vide Notification dated 27.12.2012.

Accordingly, two family pensions are allowed where the pensioner drew or is drawing or may draw two pension i.e. for Military and or Civil employments.

5.23 Procedure for automatic payment of family pension for permanently disabled children/siblings and dependent parents: Considering the difficulties being faced by the old parents and disabled children /siblings after the death of pensioner/family pensioner, the following procedures are laid down vide OM No.1/27/2011-P&PWE dated 1.7.2013.

- (a) **Disabled children/sibling:** The employee/pensioner/family pensioner may at any time before or after retirement/death of employee, make a request

to the Appointing Authority seeking advance approval for grant of family pension for life to a permanently disabled child/siblings in terms of Rule 54 of CCS (Pension) Rules.

- (b) Parents: A request for advance approval to the grant of family pension to the parents may be made to the Head of Office.
- (c) On acceptance of such a request Head of Office will immediately issue a sanction order for grant of family pension to such children/sibling/dependent parents on their turn.
- (d) The names of permanently disabled child/children/siblings and or dependent parents may be added to the PPO issued to the retiring Govt. Servant. If there is no other eligible prior claimant for family pension other than the spouse, no PPO need to be issued in such cases and the family pension will be payable by the banks in the following order:
 - (a) Spouse
 - (b) Permanently disabled child
 - (c) Dependent parents
 - (d) Permanently disabled sibling
- (e) Where there are other eligible prior claimants to family pension, the names of permanently disabled child/sibling/dependent parents will be added to the PPO issued to the preceding eligible family pensioner.
The Bank will start disbursing the family pension to the permanently disabled child/sibling or dependent parents after the death of the pensioner/spouse/other family members. On the basis of the PPO/revised PPO approval of the appointing authority and the death certificates and self-certificate for income.

In order to facilitate the Bank to promptly sanction the family pension, bank account may be opened for such children/siblings/parents and intimated to Head of Office for inclusion in the PPO/revised PPO. Once the revised Special Seal Authority (SSA) is received from CPAO, the claimant may approach his / her Bank for receipt of PPO and Pension.

Chapter 6 - Family Pension & Other Entitlements for National Pension System subscribers

6.1 Death/Invalidation

In case of death/invalidation of NPS Subscribers, Pension/Family Pension and Death cum Retirement Gratuity (DCRG) as applicable under CCS (Pension) Rules, 1972 are allowed on provisional basis. Since the pensionary benefits have been granted as an additional relief on provisional basis, clarification has been sought from Department of Pension and Pensioners' Welfare on the procedure to be followed for processing withdrawal of accumulated wealth under NPS in such cases. DP&PW vide UO No.38/6/2013 – P&PW (A) dated 14.11.2013 has clarified that the accumulation of NPS wealth for beneficiaries who are granted additional benefits may not be passed on to the pensioner / family. The subscriber or family member availing such benefit shall undertake to transfer the accumulated pension wealth to the pension Govt. in lieu of the pensionary benefits under CCS (Pension) Rules.

Clarification has also been sought from DP&PW in respect of cases where there are no eligible family members for receiving family pension. DP & PW vide OM No.28/3/2016-P&PW (B) dated 26.09.2016 clarified that if no family pension has been authorised or could be authorised as there is no family member eligible for family pension, the accumulated wealth of the deceased Government employee may not be surrendered in Government Account and may be paid to the nominee / legal heir as per PFRDA Regulations.

6.2 Procedure to be followed with the Bank:

NPS Family Pensioners may refer to Chapter-3 for procedures in the bank with reference to Life Certificate etc.

6.3 Additional relief on invalidation/death.

As per O/o CGA OM dated 02.07.2009, the following are the additional relief applicable:

(1) Retirement from Govt. service on invalidation not attributable to Govt. duty.

- (i) Invalidation pension calculated in terms of Rule 38 & 49 of CCS (Pension) Rules, 1972.
- (ii) Retirement gratuity calculated in terms of Rules 50 of CCS (Pension) Rules, 1972.

(2) Death in service not attributable to Govt. duty.

- (i) Family pension (including enhance family pension) calculated in terms of Rule 54 of CCS (Pension) Rules, 1972.
- (ii) Death gratuity in terms of Rule 50 of CCS (Pension) Rules, 1972.

(3) Discharge from Govt. service due to disease/ injury attributed to Govt. duty.

- (i) Disability pension calculated in terms of CCS (Extra Ordinary Pension Rules).
- (ii) Retirement gratuity calculated in terms of CCS (Extra Ordinary Pension Rules) read with Rule 50 of CCS (Pension) Rules, 1972.

(4) Death in service attributed to Govt. duty

- (i) Extra Ordinary Family Pension calculated in terms of CCS (Extra Ordinary Pension Rules) and scheme for liberalised pension awards.
- (ii) Death gratuity as per Rule 50 of CCS (Pension) Rules, 1972.

In addition, Dearness Relief is admissible from time to time.

The Head of Office shall obtain necessary form and forward the pension papers and undertaking to the Pay & Accounts Offices. P&AO after scrutinising the papers finalise the entitlement as admissible under the OM. The P&AO will allot alpha-numeric serial number (provisional Pension Payment Order) to each pensioner. The PPPO will be prefix with N and first 5 digits will represent the PAO Code, followed by 2 digits to denote the year, 3 digits representing serial number. The last digit which is a check number will be allotted by the system in CPAO. PAO will issue special seal authority for pension/family pension in the stipulated format to CPAO.

Department of Pension vide note dated 14.11.2013 has also clarified that the accumulation of NPS wealth for NPS subscribers who are granted additional relief in terms of DP&PW OM dated 05.05.2009 shall not be passed on to the pensioner/family.

Annexure-1

Examples of revision of pension on implementation of 7th CPC

Sl. No.	Description	1 st case	2 nd case	3 rd case	4 th case
01.	Date of Retirement	31.12.1984	31.01.1989	30.06.1999	31.05.2015
02.	Scale of Pay (or Pay Band & GP) at the time of retirement OR Notional pay scale as on 01.01.1986 for those retired before 01.01.1986	975 – 1660 (4 th CPC scale)	3000-4500 (4 th CPC Scale)	4000-6000 (5 th CPC Scale)	67000-79000 (6 th CPC Scale)
03.	Pay on retirement OR Notional pay as on 01.01.1986 for those retired before 01.01.1986	1210	4000	4800	79000
04.	Pension as on 01.01.2016 before revision	4191	12600	5424	39500
05.	Family pension as on 01.01.2016 before revision	3500	7560	3500	23700
06.	Family pension at enhanced rate as on 01.01.2016 before revision (if applicable)	NA	NA	NA	39500
07.	Revised pension by multiplying pre-revised pension by 2.57	10771	32382	13940	101515
08.	Revised family pension by multiplying pre-revised family pension by 2.57	9000	19430	9000	60909
09.	Revised family pension at enhanced rate by multiplying pre-revised enhanced family pension by 2.57	NA	NA	NA	101515
10.	Pay fixed on notional basis on 01.01.1996	3710 (3200-4900)	11300 (10000-15200)	NA	NA
11.	Pay fixed on notional basis on 01.01.2006	8910 (PB I, GP 2000)	27620 (PB 3, GP 6600)	11330 (PB I, GP 2400)	NA
12.	Pay fixed on notional basis on 01.01.2016	23100 (Level 3)	71800 (Level 11)	29600 (Level 4)	205100 (Level 15)
13.	Revised pension w.e.f. 01.01.2016 as per first formulation	11550	35900	14800	102550
14.	Revised family pension w.e.f. 01.01.2016 as per first formulation	9000	21540	9000	61530
15.	Revised family pension at enhanced rate w.e.f. 01.01.2016 as per first formulation	NA	NA	NA	102550
16.	Revised pension payable (Higher of S.No. 7 and 13)	11550	35900	14800	102550
17.	Revised family pension payable (S.No.8 and 14)	9000	21540	9000	61530
18.	Revised family pension at enhanced rate payable (Higher of S.No. 9 and 15)	NA	NA	NA	102550

Model Calculation - Superannuation

1.	Name	:	ABC
2.	Designation	:	Scientific Officer H
3.	Date of Birth	:	27.03.1947
4.	Date of entry in Government service	:	28.02.1983
5.	Date of Retirement	:	31.03.2007
6.	Total length of Gross Service	:	
	i) Total length of non-qualifying service (Year, Month, Days)	:	00 00 00
	ii) Total length of qualifying service	:	30 05 07
	iii) Qualifying service in half years	:	61 SMPs
7.	Scale of Pay (or Pay Bank & Grade Pay at the time of the retirement)	:	37400-67000 + GP 10000
8.	Pay on Retirement	:	Rs.68,020/-
9.	Pension as on 01.01.2016 before revision	:	Rs.34,010/-
10.	Family Pension as on 01.01.2016 before revision	:	Rs.20,406/-
11.	Family Pension at enhanced date as on 01.01.2016 before revision (if applicable)	:	Not Applicable
12.	Revised Pension by multiplying pre-revised pension by 2.57	:	Rs.87,406/-
13.	Revised family pension by multiplying pre-revised family pension by 2.57	:	Rs.52,444/-
14.	Revised family pension at enhanced rate by multiplying pre-revised enhanced family pension	:	Not Applicable
15.	Pay fixed on notional basis on 01.01.1996	:	-
16.	Pay fixed on notional basis on 01.01.2006	:	-
17.	Pay fixed on notional basis on 01.01.2016	:	Rs.1,77,400/-
18.	Revised pension w.e.f. 01.01.2016 as per first formulation	:	Rs.88,700/-
19.	Revised family pension w.e.f. 01.01.2016 as per first formulation	:	Rs.53,220/-
20.	Revised family pension at enhanced rate w.e.f. 01.01.2016 as per first formulation	:	Not applicable
21.	Revised pension payable (higher of SI No.12 and 18)	:	Rs.88,700/-
22.	Revised family pension payable (Higher of SI No 13 and 19)	:	Rs.53,220/-

Different kinds of pension:

Sl. No	Types of Pension	Conditions upon which payable	Amount & Authority (Rule)
1.	Super-annuation Pension	(1) 10 years minimum qualifying service in a pensionable establishment and opted for GPF. (2) Upon attaining the age of 60 years or extended further by Govt. for certain category of employees. (3) Retirement is effective from the afternoon of last day of the month in which the Govt. Servant attains the age of 60 years. A Govt. servant whose date of birth is the first of a month, shall retire from service on the afternoon of the last day of the preceding month on attaining the age of 60 years.	50% of the average basic pay of last 10 months or the last month basic pay whichever is more beneficial. Minimum: Rs.9000 pm Maximum:Rs.125000 pm Rule – 35 of CCS (Pension)Rules,1972
2.	Retiring Pension	(1) Upon voluntary retirement on completion of minimum 20 years of service. (2) Upon compulsory retirement as per Rule 56 of Fundamental Rules.	50% of the average basic pay of last 10 months or the last month basic pay whichever is more beneficial. Minimum: Rs.9000 pm Maximum:Rs.125000 pm
3.	Pension on Conversion of a Govt. Department into a Corporation or absorption from Govt. into a Corporation	w.e.f. 01.01.2006 full pension after completing minimum 10 years of service as Govt. Servant. Before 01.01.2006 pro-rata pension after completing minimum 10 years qualifying service as Govt. Servant.	Rule 36 -50% of the average basic pay of last 10 months or the last month basic pay whichever is more beneficial. Minimum: Rs.9000 pm Maximum:Rs.125000 pm As per DP&PW clarification dated 17.6.2011. Pension on pro-rata basis calculated on the length of qualifying service. Rule 37 & 37 A.
4.	Invalid Pension	Retirement upon permanent incapacitation due to mental or physical infirmity.	Minimum: Rs.9000 pm Maximum:Rs.125000 pm As per Rule 38 of CCS (Pension) Rule 1972.
5.	Compensation Pension	Pension granted on abolition of a permanent post held by the employee.	Minimum: Rs.9000 pm Maximum:Rs.125000 pm As per Rule 39 of CCS (Pension) Rule 1972.

6.	Compulsory Retirement Pension	Pension granted to a Government Servant compulsorily retired from service as a penalty.	Rule 40 - Not less than two-third and not more than full compensation pension or gratuity or both.
7.	Compassionate Allowance	Pension granted to a dismissed Government servant, if the case is deserving special consideration.	Rule 41 - Amount of Pension not exceeding two-third of pension or gratuity or both which would have been admissible if retired on compensation pension.

FORM 1**FORM OF APPLICATION FOR COMMUTATION OF A PRACTION OF PENSION WITHOUT MEDICAL EXAMINATION**

[See Rules 5 (2), 6(1), 12, 13 (1) and (2), 14 (1) and (2), 15 (1) and (2) and 16 (1) and (2)]

(To be submitted in duplicate after retirement but within one year of the date of retirement)

PART - I

To

The (Here indicate the designation and

..... Full address of the Head of Office)

Subject: - **Commutation of pension without medical examination.**

Sir,

I desire to commute a fraction of my pension as indicated below in accordance with the provisions of the Central Civil Services (Commutation of Pension) Rules, 1981. The necessary particulars are furnished below

1. Name (in Block Letters)
2. Father's name (also husband's name in the case of a female Government servant)
3. Designation at the time of retirement
4. Name of Office/Department/Ministry in which employed
5. Date of birth (by Christian era)
6. Date of retirement
7. Class of pension on which retired
8. Amount of pension authorized. [In case final amount of pension has not been
9. Authorized, indicate the amount of provisional pension sanctioned under Rule 64 of the Central Civil Services (Pension) Rules, 1972]
10. Fraction of pension proposed to be commuted.

11. Designation of the Accounts Officer who authorized the pension and the
12. Number and date of Disbursing authority for payment of pension
13. (a) Treasury/Sub-Treasury (Name and complete address of the Treasury/Sub-Treasury to be indicated)

(b) (i) Branch of the Nationalized Bank with complete postal address
(ii) Bank Account No. to which monthly pension is being credited each month
(c) Accounts Office of the Ministry/Department/Office.

Place :
Date :

Signature
Postal Address

PART-II ACKNOWLEDGEMENT

Received from Shri (name)
(former designation) application in Part-I of Form I for the commutation of a fraction of pension without medical examination.

Place :
Date :

Signature
Head of Office

Note: - This acknowledgement is to be signed, stamped and dated and is to be detached from the Form and handed over to the applicant. If the form has been received by the post, it has to be acknowledged on the same day and the acknowledgement sent under registered cover.

PART-III

Forwarded to the Accounts Officer (here indicate the address and designation) with remarks that ---

1. The applicant should indicate the fraction of the amount of monthly pension * [subject to a maximum of forty percent thereof] which he desires to commute and not the amount in rupees.
2. Score out which is not applicable.
 - Substituted by G.I., Dept. of P. & P.W., Notification NO. 34/8/99-P&PW(G), dated the 28th February, 2002, published as S.O. No. 918 in the Gazette of India, dated the 26th March, 2002. Takes effect from the 1st January, 1996.
- (i) The particulars furnished by the applicant in Part-I have been verified and are correct
- (ii) The applicant is eligible to get a fraction of his pension commuted without medical examination;
- (iii) The commuted value of pension determined with reference to the Table applicable at present comes to Rs
- (iv) The amount of residuary pension after commutation will be Rs.....
2. It is requested that further action to authorize the payment of the amount of commuted value of pension may be taken as in Rule 15 of the Central Civil Services (Commutation of Pension) Rules, 1981.
3. The receipt of Part-I of the Form has been acknowledged in Part-II which has been forwarded separately to the applicant on
4. The commuted value of pension is debitale to Head of Account ----.

Place :

Date :

Signature
Head of Office

COMMUTATION VALUE FOR A PENSION OF Re. 1 PER ANNUM

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
20	9.188	41	9.075	62	8.093
21	9.187	42	9.059	63	7.982
22	9.186	43	9.040	64	7.862
23	9.185	44	9.019	65	7.731
24	9.184	45	8.996	66	7.591
25	9.183	46	8.971	67	7.431
26	9.182	47	8.843	68	7.262
27	9.180	48	8.913	69	7.083
28	9.178	49	8.881	70	6.897
29	9.176	50	8.846	71	6.703
30	9.173	51	8.808	72	6.502
31	9.169	52	8.768	73	6.296
32	9.164	53	8.724	74	6.085
33	9.159	54	8.678	75	5.872
34	9.152	55	8.627	76	5.657
35	9.145	56	8.572	77	5.443
36	9.136	57	8.512	78	5.229
37	9.126	58	8.446	79	5.018
38	9.116	59	8.371	80	4.812
39	9.103	60	8.287	81	4.611
40	9.090	61	8.194		

PRO FORMA

Form of application to be submitted by Pensioners for endorsement of particulars of spouse from post-retiral marriage and children born after retirement in the PPO.

(To be filled in triplicate and submitted to Head of Office, who processed pension papers initially.)

Sir,

I am to state that I have married/remarried on..... I give below the requisite particulars, of my spouse for necessary endorsement on my PPO.

I also enclose 3 copies of passport size joint photograph with my spouse duly attested for necessary action.

1. Name of the Pensioner (as recorded in PPO)
2. Full present Address
3. Date of Retirement
4. (i) PPO No. & Date
(ii) Name of PPO Issuing Authority
5. Name of the Pension Disbursing Authority
 - (i) Station
 - (ii) Treasury/DPDO/PAO/PSB, as the case may be
 - (iii) Bank Branch with full Address and SB/CA/A/c. No.
6. (a) Details of family (as recorded in PPO)

S.No	Name(s) and Address of members of family	Relationship with the Pensioners	Martial Status in case of daughter	Whether the child/ Children physically handicapped

- (b) If the application is for inclusion of post retiral spouse, the date of death/divorce of the previous spouse (Attested copies of death certificate/ divorce decree to be enclosed)

7. Particular of spouse from post-retiral marriage —

- (i) Name

(ii) Date of marriage with the pensioner.
(Please attach attested copy of marriage certificate)

(iii) Joint Photograph of the pensioner and the spouse
referred to at Item (a) above duly attested.

8. Particulars of Children born after retirement

S. No	Name(s) and address of post retirement family	Relationship with the pensioner	Date of Birth	Whether the Child (ren) is/ are physically handicapped

9. Verification

I certify that the particulars furnished above are correct. Attested by :

Signature of Pensioner
(with name in Block letters with address)

1. Signature Place

Name _____

Address

2. Signature

Name _____

Address

List of Nodal Officers of CPPCs (Dated 25.06.2018)				
Sl. No	Name of Bank	Name of the Nodal Officers	Address CPPC	Phone/Fax No./e-mail
1.	State Bank of India (004464)	Mrs. Sandhya Bodhare	Nodal Officer, State Bank of India, (CPPC) Belapur Rly Stn Complex, 5 th Floor, Tower No. 2, Sec – 11, CBD Belapur Railway Station Complex, Navi Mumbai, Maharashtra- 400614	Mob: 9819813266 Fax: 022-27580963 cppc.mumbai@sbi.co.in
2.	State Bank of India (0004472)	Shri V. Aruna,	Nodal Officer, State Bank of India, Centralised Pension Processing Centre, First Floor, Scab Building,(L.H.O) Campus, Bank Street, Koti, Dist.- Hyderabad, Telangana-500095	Mob: 08790903463 Fax.040-23466993 sbi.04472@sbi.co.in
3.	State Bank of India (0004473)	Sh. Ashoke Kr Patra, Manager,	Nodal Officer, State Bank of India, Centralised Pension Processing Centre, 1, Strand Road, Samriddhi Bhavan, Block:C, 8 th Floor, Kolkata-700001	Mob: 9674711005, Ph: 033-22570806 Fax. 033-22570828 sbi.04473@sbi.co.in ashoke.patra@sbi.co.in
4.	State Bank of India (0004474)	Sh. Ram Sharan Singh, Chief Manager,	Nodal Officer, State Bank of India Centralised Pension Processing Centre, 4 th Floor, PCF Building, 32, Station Road, Sector-I , Jankipuram, U.P., Lucknow-226021	Mob. 9621760807 Ph: 0522-2735046 cppc.04474@sbi.co.in ram.singh3@sbi.co.in
5.	State Bank of India (0004470)	Sh. A. Paulraj, Manager	Nodal Officer, State Bank of India Centralised Pension Processing 112/4, Kaliyamman Koli Street, Virugambakkam, Chennai-600092	Mob:-9445109464 Fx: 044- 23772750 cppc.zoche@sbi.co.in
6.	State Bank of India (0004475)	Sh. Virender Singh, Deputy Manager	Nodal Officer, State Bank of India, Centralised Pension Processing Centre, SBI, Chandni Chowk Branch Premises, 3 rd Floor, Chandni Chowk, Delhi -110006	Mob:09911020206 Ph: 011-23888326 cppcdelhi.nw2@sbi.co.in sbi.04475@sbi.co.in virendra_singh@sbi.co.in
7.	State Bank of India (0004476)	Shri Arvind Kumar,	Nodal Officer, State Bank of India, Centralised Pension Processing Centre, State Bank of India, 4 th floor, Administrative office, Judges Court Road, Patna -800001	Mob: 9431051771 Tel. 0612-2677904, 6451436 Fax-0612-2677901 sbi.04476@sbi.co.in arvind3277380@sbi.co.in
8.	State Bank of India (0004477)	Mrs. Anisha S, Deputy Manager	Nodal Officer, State Bank of India, Centralised Pension Processing Centre, L M S Compound, Behind Main Block, Vikas Bhavan P O, Thiruvanthapuram-695 033	Mob. 09495744700, Ph: 0471-2326987, 0471-2326986 Fax-0471-2326985, sbi.04477@sbi.co.in cppc.zotri@sbi.co.in,
9.	State Bank of India (0004465)	Mr. Ranveer Singh	Nodal Officer, State Bank of India, Centralised Pension Processing Centre, F-4, Siddhraj Zavod, Newa Sarasan Cross Road, Sargasan Dist., S G Highway, Gandhinagar-382006	Mob: 7600042799 Ph: 079-29750128-29, Fax-079-29750162 cmcппc.zoahm@sbi.co.in ranveer_singh1@sbi.co.in

10.	State Bank of India (0004466)	Sh S V Ramachandra, Dy. Manager	Nodal Officer, State Bank of India, Centralised Pension Processing Centre, 2 nd Floor, B- block, BKG Complex, no. 1, Avenue Road, Bengaluru-560009	Mob. 7892640213 Ph: 080-25943661, Ph: 080- 25943662, Fax: 080-25943660 cppc.bangalore@sbi.co.in
11.	State Bank of India (0004471)	Shri Jayanta Sengupta,	Nodal Officer, State Bank of India Centralised Pension Processing Centre, Centre North Eastern Circle, Shubham Greens, 3 rd Floor, Lokhra Chairali, NH-37, Guwahati-781040	Mob: 09435352416 Ph: 0361-2463104 Fax: 0361-2463103 cppc.zoguw@sbi.co.in
12.	State Bank of India (0004467)	Shri Meghraj Assudani,	Nodal Officer, State Bank of India Centralised Pension Processing Centre, SBI Govindpura Branch Premises, Behind Working Women Hostel Premises Govindpura, BHEL, Bhopal , Madhya Pradesh- 462021	Mob: 9425805603 Ph: 0755-4206745, 2600836 Fax. 0755-4206740 sbi.04467@sbi.co.in
13.	State Bank of India (0004468)	Sh. Ramesh Chandra Panigrahi,	Nodal Officer, State Bank of India Centralised Pension Processing 161/162, CSD Building, Bomikhali, Cuttack Road, Bhubaneshwar- 751006	Mob. 9437596001 Ph: 0674-2572951, 2572960, Fax: 0674-2572170, 2572959 cmcpc.zobhu@sbi.co.in ramesh.panigrahi@sbi.co.in
14.	State Bank of India (0004469)	Shri O.P. Ahuja,	Nodal Officer, State Bank of India, Centralised Pension Processing Centre, Administrative Office Building, 2 nd Floor, Plot NO I -2, Sector -5, Panchkula, Haryana - 134109	Mob. 9416208848 Ph: 0172-4569230 sbi.04469@sbi.co.in
15.	State Bank of India (0031878)	Shri S C Gupta	Nodal Officer, State Bank of India, Centralised Pension Processing Centre, SMS Highway Jaipur, 1 st Floor, Jaipur, Rajasthan-302001	Mob: 09413398707 Ph: 0141-5172101 cppcjpr@sbi.co.in
16.	State Bank of India (0021019)	Shri Dasti Krishna,	Nodal Officer, State Bank of India, Centralised Pension Processing Amravati Circle, LHO Gunfoundry, ABIDS, Hyderabad-500001	Ph: 040-23382881/871 cmcpc.lhoand@sbi.co.in dasti.krishna@sbi.co.in
17.	State Bank of India (0010385)	Shri Praveen Kumar	Nodal Officer, State Bank of India, Centralised Pension Processing Centre, SBI, 4- Katchehry Road, Allahabad-211002	Mob: 8004926036 praveenkumar1@sbi.co.in

List of Nodal Officers of CPPCs (Dated 18.07.2018)				
Sl. No	Name of Bank	Name of the Nodal Officers	Address CPPC	Phone/Fax No./e-mail
1	Allahabad Bank	Md. Arif Siddiqyi	Chief Manager, Allahabad Bank Zonal Office Building, 1st floor, Hazratganj, Lucknow UP-226001	Mob: 9415765363 Ph: 0522 2286378, Ph: 0522 2286489 cppc@allahababank.in
2	Andhra Bank	Shri M K Srinivas	Sr.Manager, Andhra Bank, Centralized Pension Processing Centre(CPPC) 4th floor, Andhra Bank Building, Koti, Hyderabad-500095	Mob: 09666149852, Ph: 040 24757153 abcppc@andhrabank.co.in
3	Axis Bank	Shri Hetal Pardiwala,	Nodal Officer Axis Bank Ltd. Centralized Pension Processing Centre (CPPC), Gigaplex Bldg no.1, 4th floor, Plot No. I.T.5, MIDC, Airoli Knowledge Park, Airoli, Navi Mumbai- 400708	Mob: 9167550333, Ph: 022-71312631 hetal.pardiwala@axisbank.com
4	Bank of India	Mrs. Shalini Gondale Mr. Pranay Sawaitul	Manager Bank of India, CPPC Branch, Bank of India Building, 2 nd Floor, Kingsway, Nagpur-440001.	Ph: 0712-2536441, Fax: 0712-2536442 cppc.cpao@bankofindia.co.in
5	Bank of Baroda	Ms. Baban Prasad Sinha,	Chief Manager , Bank of Baroda, Central Pension Processing 7 th Floor, Bank of Baroda Bldg. 16, Parliament Street, New Delhi – 110 001	Ph: 011-23441349 Ph: 011-23441356 Ph: 011-23441354 cppc.telecom@bankofbaroda.com cppc.centralcivil@bankofbaroda.com cppc.delhi@bankofbaroda.com cppc.delhi@bankofbaroda.com
6	Bank of Maharashtra	Shri manish Bhalerao, Chief Manager	Nodal Officer, Bank of Maharashtra Centralised Pension Processing Cell, 1177 , Budhwar Pet Janmangal Building 2 nd Floor , Bajirao Road, Pune -411002	Mob: 09822885243 Ph: 020 24467937, 24467938 bom1407@mahabank.co.in brmgr1407@mahabank.co.in
7	Canara Bank	Mr. Somashekhar Divisional Manager	Nodal Officer, Canara Bank, Centralized Pension Processing Center, GA Wing, Head Office No.29, Dwarakanath Bhawan, 3rd floor, K R Road Near Natkallappa Circle, Basavanagudi Bangalore-560004	Mob: 07619604837 Ph: 080 26621845 Ph: 080 25585591 (Fax) cppc@canarabank.com somasekhara@canarabank.com
8	Central Bank of India	Mr. A K Mandal	Asstt. General Manager Central Bank of India (CPPC) Central Office, 2nd Floor, Central Bank Building, M.G. Road, Hutatma Chowk Fort, Mumbai - 400001	Mob: 9167490939 Ph: 022-22703216/ Ph: 022-22703217 Ph: 022- 22623450, Fax- 022-22703218 cppc@centralbank.co.in cmcппc@centralbank.co.in

9	Corporation Bank	Sh. Ravi Shankar Chief Manager,	Nodal Officer Corporation Bank, Government Business, Bancassurance & Cetralized Pension Processing Cell, Head Office, Mangaluru - 575001	Ph: 0824-2425230, 2861591/471 Mob: 7899206099 ravi_shankar@corpbank.co.in
10	Dena Bank	Mrs. Gaytri Ratan,	Nodal Officer Dena Bank, Centralized Pension Processing Centre (CPPC), Mumbai Main Office, 17, Hornimon Circle Mumbai-400023	Mob: 09004069206 Ph: 022-22690193, cpcdena@denabank.co.in
11	HDFC Bank	Mr. Rahul Chandra,	Nodal Officer, HDFC Bank, Centralized Pension Processing Centre (CPPC), A-111, First Floor, Pension Department, Sec-4, Noida (UP) – 201301	Mob: 09899994266 Ph: 0120 6168259 Ph: 0120-4894104 rahul.chandra@hdfc.com pensionhelpdesk@hdfcbank.com
12	ICICI Bank	Mrs. Radhika Ravi	Nodal Officer, ICICI Bank Ltd. Corporate Head Office, ICICI Bank Towers, Bandra- Kurla Complex Bandra (East), Maharashtra-400051	Mob: 9930062340 Ph: 022-40087385 cpc@icicibank.com
13	IDBI Bank	Ms. Pradnya Mandhare, Sh. Jai Ganesh Naidu	Head Nodal Officer IDBI Bank Ltd. Annex, Building, 6 th Floor, Plot No. 39/40/41, Sector-11, Opp. Railway Station, CBD Belapur, Navi Mumbai-400 614	Ph: 022 6690 8489 Ph: 022 66908405 pradnya.mandhare@idbi.co.in Jaiganesh@idbi.co.in
14	Indian Bank	Mr. V. Ganesh	Nodal Officers Indian Bank CPPC, Fourth Floor, No. 66, Rajaji Salai,, Chennai-600001	Mob:7904416840 Ph: 044-25231756 Ph: 044-28134027 cpc@indianbank.co.in cmcppc@indianbank.co.in
15	Indian Overseas Bank	Mr. V. Kannan, Senior Manager	Nodal Officer, Indian Overseas Bank, Centralised Pension Processing Centre, Central Office, No. 762, Anna Salai, Chennai-600 002	Mob: 096772 93714 Ph: 044-28889289, cpc@iobnet.co.in
16	Oriental Bank of Commerce	Sh. Anil Paliwal, Asst. General Manager	Nodal Officer, Oriental Bank of Commerce Centralised Pension Processing Centre & GBC, Plot No. 5, Institutional Area, Sector-32, Gurgaon-122001	Mob: 8527633100 Ph: 0124-4126950 Ph: 0124-4126530 cpc@obc.co.in
17	Punjab National Bank	Sh. Yashpal Sr. Manager	Nodal Officer Punjab National Bank, Centralised Pension Processing Centre, Gurudwara Road, Karol Bagh, New Delhi-110055	Ph: 011-28757840, cpcdel@pnb.co.in

18	Punjab & Sind Bank	Mr. Abhishek Rana	Nodal Officer Punjab & Sind Bank H.O. P&D Department, CPPC A-25, CPPC Cell, 1st Floor, Community Centre, Jwala heri, Paschim Vihar, New Delhi 110063	Mob: 09464554448 Ph: 011-25281210 Ph: 011-25281211 cppc@psb.co.in ho.govtbusiness@psb.co.in
19	Syndicate Bank	Sri Abhilash Namboodiri, Senior Manager,	Nodal Officer Syndicate Bank. Operations Department Central Pension Processing Centre, Head Office, Manipal, Karnataka-576104	Mob: 9449860592, Ph: 0820-2575402/1196/4075 Ph: 0820-2574075/2571181 Fax: 0820-2573363 syndcppc@syndicatebank.co.in
20	Union Bank of India	Vacant	Chief Manager, Union Bank of India CPPC, Government Business Division, PBOD, 12th floor, Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai-400021	Ph: 022-22020242 cpcivil@unionbankofindia.com
21	United Bank of India	Mr. Prabhat Kumar Satpathy, Asstt. General Manager	Nodal Officer United Bank of India CPPC, Head Office, 4th floor 11, Hemanta Basu Sarani Kolkata-700001	Mob: 90078 28095 Ph: 033-2262 1042 Fax: 033-22422196 cppc@unitedbank.co.in cmcppc@unitedbank.co.in aqmgt@unitedbank.co.in
22	UCO Bank	Shri M.S. Khobregade	Senior Manager UCO Bank, Central Pension Processing Centre, Somalwar Bhawan, 1 st Floor, Sadar, Mount Road Extension, Nagpur -420 001	Ph: 09423690080 Ph: 033-44559784, 82 83 cpcna@ucobank.co.in gmbcell.kolkata@ucobank.co.in
23	Vijaya Bank	Shri Sanjay Jha	Chief Manager, Vijaya Bank, Merchant Banking Division Head Office, 41/2, M.G. Road, Trinity Circle, Bangalore-560001	Mob: 9096016564 Ph: 080-25584066 (Ph) Ext 260/861 Ph: 080-25592004 Fax: 080-25582915 mbd.pension@vijayabank.co.in mbdagm@vijayabank.co.in

PENSIONSEVA

A new website <https://www.pensionseva.sbi> for Govt and Autonomous pensioners has been launched recently where pensioners can login and view their pension details.

For availing this facility, first the email id of the pensioner should be registered in the Pension application. This can be done by contacting the branch of the pensioner. Once email id is updated to the pension account in the Pension Application, Pensioner can register in the PensionSeva website. The process for one time registration is provided under the "How Do I" tab in the PensionSeva website.

The steps for one time registration are as follows:

New User Registration by the Pensioner:

- Create a User-id (to be created by the pensioner - min 5 characters)
- Enter your Pension account number
- Enter your Date of Birth
- Enter the Branch code of pension paying branch
- Your registered email id same as submitted to the branch
- Enter new password, then confirm password
 - i) Passwords should have a minimum length of 8 characters
 - ii) Passwords should have a combination of uppercase and lowercase alphabets, numerals and special characters
- Choose 2 profile questions and answers and save for future reference, as it will be required in case you forget your password
- On successful registration, a mail would be sent to the registered email where a link will be available for account activation.
- After activation, pensioner can login through his registered ID/Password.
- User account will be locked out automatically after three consecutive unsuccessful logon attempts.

Forgot Password:

- If user forgets his/her password, then password can be changed by using the profile questions and answers chosen at the time of registration.

Reset Password:

- If user forgets his/her password, and forgets the profile questions also then "Reset Password" can be used for generating the new password. Temporary password will be sent to the registered mail id for changing the password.

The features available to the pensioner after login are as follows :

- i. Profile details
- ii. Certificate Details
- iii. Transactions Credited
- iv. Arrear Calculation Sheet
- v. Pension Slip
- vi. Form 16
- vii. Investment Details
- viii. Financial Details
- ix. Pension Loan

NOTE: -The Following Mandatory fields are to be filled by the pensioner at the time of Registration:

- 1. Account Number
- 2. Date of Birth
- 3. Branch code
- 4. Registered email Id

ANNEXURE-XVII
(See para 15.1 page 11 of
CPAO's Scheme Booklet)

Part-A (Every year)
LIFE CERTIFICATE
(To be submitted by Pensioner once a year in November)

Certified that I have seen the pensioner Shri/Smt./Ms. _____
holder of Pension Payment Order No. _____ (Name of Pensioner)
and that he/she is alive on this date.

1. Present address of the pensioner/family pensioner.
2. Telephone/Mobile number (if any).
3. E-mail Address (if any).

Name

Place:

Date:

Designation of Authorised Officer

Seal

ACKNOWLEDGEMENT

Life Certificate of Pensioner/Family Pensioner of Shri/Smt/Ms. _____
holder of Pension Payment Order No. _____ (Name of Pensioner)
has been
received.

Date:-

Signature

Name

Stamp of the receiving Bank branch

भारत सरकार
वित्त मन्त्रालय, व्यय विभाग
केन्द्रीय पेंशन लेख कार्यालय
त्रिकूट-II भीकाजी चामा प्लेस
नई दिल्ली-110066
फोन : 26174596, 26174456, 26174438



GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF EXPENDITURE
CENTRAL PENSION ACCOUNTING OFFICE
TRIKOOT-II, BHIIKAIJI CAMA PLACE,
NEW DELHI-110066
PHONES : 26174596, 26174456, 26174438

CPAO/IT & Tech/Scheme Booklet/2015-16/1666

16.10.2015

Office Memorandum

Subject:- Modification in the format of Life Certificate –Issue of Acknowledgement to pensioners.

Attention is invited to this office OM No. CPAO/Tech/Simplification/2012-13/325 dated- 18.02.2013 directing the banks to allow pensioners/family pensioners to submit the life certificates as well as other certificates to any branch of the bank through which their pension are being disbursed. In this context, several instances of stoppage of payment of pensions have been reported citing non-receipt of life certificate even though the pensioners had submitted their life certificates to the bank, due to misplacement of the life certificate at the bank branches concerned. Instances of some pension paying banks not accepting life certificates given to them by pensioners and directing pensioners to submit the life certificate to CPPC have also been reported causing great inconvenience to pensioners, which results in either stoppage of payment of pension or delay in payment of pension.

In this context, to alleviate the hardship faced by the pensioners, RBI has also instructed all the Agency Banks handling government pension payment, vide Notification No. RBI/2014-15/ 587 DGBA. GAD No. H-5013/ 45.01.001/2014-15 dated-07.05.2015 that on receipt of life certificate submitted in physical form, banks to issue duly signed acknowledgement to the pensioners and to enter the same in their CBS immediately and issue a system generated receipt to serve the twin purpose of acknowledgement to the pensioners as well as real-time updation of records. –

To facilitate the bank authorities, CPAO has prescribed a modified format of life certificate providing therewith acknowledgement of the receipt of the life certificate vide Correction Slip No. 24 to the Scheme for Payment of Pensions to Central Government Civil Pensioners by Authorized Banks. The acknowledgement is a part of the format of Life Certificate, which can be detached and given to the pensioner by the receiving bank. The format (Annexure) has been circulated to all concerned and the same has been made available on CPAO's website www.cpaon.nic.in at the link "For Banks" → Guidelines for Master data.

The Chairmen/Chief Executive Directors of Authorised Banks are requested to ensure that their paying branches follow the above instructions scrupulously without fail.

This issues with the approval of Competent Authority

Encl:- As above

(Vijay Singh)
Sr. Accounts Officer (IT & Tech)
Ph. No.011-26166758

To,

- 1) All the CMDs/Chief Executive Directors of Authorized Banks, (As per List)

Copy to:-

- 1) All the Heads of Govt. Business Departments of Authorized Banks, (As per List)
2) All the Heads of CPPCs of Authorized Banks, (As per List)

Government of India
Ministry of Finance
Department of Expenditure
Central Pension Accounting Office
Trikoot-II, Bhikaji Cama Place
New Delhi

CPAO/Tech/Grievances/2010-11/531

30-06-2011

To

All General Manager
Nodal Officer

Circular

Subject: Amendment to Para 15.2 (P-11 of Scheme Booklet 4th Edition, 3rd Dec. 2004) – Submission of Life Certificate-regarding

Reference is invited to Para 15.2 of Scheme Booklet for submission of life certificate in November each year by the pensioner. In order to facilitate submission of Life Certificate by pensioners, Para 15.2 is being amended to include provisions of Rule 343 of Central Treasury Rules(CTR) to be read as Para 15.2(i).

Para 15.2(i) states:

A pensioner who produces a life certificate in the prescribed form in Annexure –XVII signed by any person specified hereunder, however, is exempted from personal appearance:-

- (i) A person exercising the powers of a Magistrate under the Criminal Procedure code;
- (ii) A Registrar or Sub-Registrar appointed under Indian Registration Act;
- (iii) A Gazetted Government servant;
- (iv) A Police Officer not below the rank of Sub-Inspector in -charge of a Police Station;
- (vi) A Class-I officer of the Reserve Bank of India, an officer (including Grade II officer) of the State Bank of India or of its subsidiary;
- (vii) A pensioned Officer who, before retirement, exercised the powers of a magistrate;
- (viii) A Justice of Peace;
- (ix) A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar;
- (x) A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or an Executive Committee of a Village;
- (xi) A Member of Parliament, of State legislatures or of legislatures of Union Territory Governments /Administrations.
- (xii) Treasury Officer.

In the case of a pensioner drawing his pension through a Public Sector Bank the life certificate may be signed by an officer of a Public Sector Bank. In the case of a pensioner residing abroad and drawing his pension through any other bank included in the Second Schedule

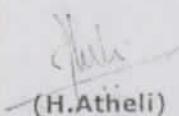
to the Reserve Bank of India Act, 1934, the life certificate may be signed by an officer of the Bank. A pensioner get exemption from personal appearance subject to production of Life Certificate signed by the above mentioned officer of the bank.

A pensioner not resident in India in respect of whom his duly authorized agent produces a life certificate signed by a Magistrate, a Notary, a Banker or a Diplomatic Representative of India is exempted from special appearance.

The contents of the Para 15.1 (P-11 of Scheme Booklet 4th Edition, 3rd Dec. 2004) stands unaltered.

It is requested that vide publicity and circulation be given to all the branches of your bank for strict compliance.

This has the concurrence of O/O Controller General of Accounts vide its U.O.No.1(7)(4)/2010/TA/171 dated 18th April 2011 and U.O. No.1(7)/CPAO/Scheme Book/2005/TA/254 dt. 28.06.2011.


(H. Atheli)
Dy. Controller of Accounts

Process of getting digital life certificate issued for Pensioners

Step 1 : Pensioner needs to have an Aadhaar number for getting digital Life certificate issued.

Step 2 : Pensioner needs to enrol and biometrically authenticate himself/herself using one of the following methods

- a) Download application prepared for generating digital life certificate from jeevanpramaan.gov.in on any Android Tablet/Smartphone or Windows PC. Procure a low cost finger print scanner/iris scanner from the market and plug it on USB port of the Tablet/Smartphone/PC. Using the above application, Pensioner will be able to enrol and bio-metrically authenticate in real time from the comfort of their homes by giving his/her Aadhaar number and other details related to their pension bank account.
- b) Pensioner can visit a nearby CSC center, Bank Branch or any Government office whose details are provided under "locate center" on jeevanpramaan.gov.in and bio-metrically authenticate in real time by giving his/her Aadhaar number and other pension details related to their pension bank account.
- c) If the pensioner is already enrolled on the system, next time he gives his Aadhaar number, he would only be required to authenticate his bio-metric for updating date of his digital life certificate.

Step 3 : After successful submission of digital life certificate, pensioner will be sent a sms on his/her mobile giving the transaction id. Pensioner will be able to download computer generated life certificate from jeevanpramaan.gov.in using this transaction id for their records.

Step 4: Bank Branch can be informed about submission of your digital life certificate in one of the following ways

- a) Bank can login on jeevanpramaan.gov.in and can search manually for Pensioner's life certificate either by giving Aadhaar number, Bank Account number or Transaction Id
- b) Core Banking Systems of Banks will be able to automatically download life certificate details from the digital life registration repository and update life status in Pensioner's bank account.
- c) Pensioner's digital Life certificate can be sent to respective branch of the Bank by sending an email or forwarding the link through sms to download life certificate from the website.

Reminders through sms will be sent to the pensioners enrolled on jeevanpramaan.gov.in for timely submission of their digital life certificates.

NON-EMPLOYMENT / RE-EMPLOYMENT CERTIFICATE

(To be given by pensioner once a year in November)

(A) Existed - Deleted*

(A) I declare that I have been employed/re-employed in the Offices which is a part of / financed by

[redacted] and was in receipt of the following monthly rates of emoluments
 during the year ended November, 20 [redacted] or during the month of within the said year:

(a) Pay [redacted]

(b) Special Pay [redacted]

(c) Other Allowances / Fees / Honorarium [redacted]

(it includes D.A., A.D.A., these to be shown clearly)

Further, that the orders of my re-employment do/do not stipulate my being held in abeyance during the re-employment period.

I declare that I have not accepted any commercial employment in India.

Or

I declare that I have accepted commercial employment in India, after obtaining previous sanction of the Central Government and none of the conditions, if any, attached thereto by Government has been violated.

Or

I declare that I have accepted commercial Employment in India without obtaining the sanction of Central Government.

NOTE - This declaration is required to be given for a period of two years from the date of retirement.

(B) I declare that I have not accepted any employment under a Govt. outside India / an International Organisation of which Govt. of India is not a member.

Or

I declare that I have not accepted any employment under a Govt. outside India / an International Organisation of which Govt. of India is not a member after obtaining the previous sanction of the Central Government and none of the conditions attached thereto by the Govt. has been deviated from.

Or

I declare that I have accepted employment under a Govt. outside India / an International Organisation of which Govt. of India is not a member, without obtaining the previous sanction of the Central Government of which Govt. of India is not a member, without obtaining the previous sanction of the Central Govt.

Signature

Name of the Pensioner

P.P.O. No.

Place:

Date:

Certificate at (B) and (C) are to be furnished only by retired Group 'A' Officers in May and November each year.

FORM 5

[See rules 59 (1) (c) & 61(1)]

[Also see rules 5 (2), 12, 13 (3), 14 (1) and 15 (3) of Central Civil Services (Commutation of Pension) Rules, 1981]

Particulars to be obtained by the Head of Office from the retiring Government servant six months before the date of his retirement

1. Name
2. (a) Permanent Account Number for Income Tax (PAN)
(b) Aadhaar No., if available
3. Specify a few marks of identification, not less than two, if possible
(i)
(ii)
4. Height
5. Address after retirement/permanent address for future correspondence:
6. Bank Account No. to which pension is to be credited:
(Joint account, either or survivor, with the spouse)
(In case the Head of Office is satisfied that it is not possible for the retiring Government servant to open a joint account for reasons beyond his/her control, this requirement may be relaxed).
7. Name of the Branch of Bank through which pension is to be drawn
(a) BSR code of the branch
(b) IFSC code of the branch
8. Indicate whether family pension is also admissible from any other source - Military or State Government and/or a Public Sector Undertaking/Autonomous body/Local Fund under the Central or a State Government -
9. I desire to commute % (up to 40%) of my superannuation pension in accordance with the provisions of the Central Civil Services (Commutation of Pension) Rules, 1981.

I am aware that future good conduct of the pensioner/family pensioner shall be an implied condition for every grant of pension/family pension and its continuance.

Enclosures as per check-list are enclosed.

Signature:

Place :

Designation:
Ministry/Department/Office:
Mobile No.:

Date :

Email ID:

Note 1: Commutation of pension is optional. Item 9 may be struck off if the retiring Government servant does not desire to commute a percentage of pension.

Note 2: A separate application for commutation of superannuation pension in Form 1-A of Central Civil Services (Commutation of Pension) Rules, 1981 is required to be submitted in case the retiring Government servant desires to apply for Commutation of Pension after submission of this form but three months before retirement.

Note 3: It is in the interest of the Government servant to provide E-mail ID and Mobile number, which facilitates future correspondence.

Check List of Documents to be submitted along with Form 5

S.No.	Description of documents to be enclosed	Whether enclosed
1. (a)	Two specimen signatures (to be furnished in a separate sheet)	
(b)	Additional information (Only in case of an illiterate or disabled Government servant):- Two slips each bearing the left hand thumb and finger impressions duly attested may be furnished by a person who is not literate and cannot sign his name. If such a Government servant on account of physical disability is unable to give left hand thumb and finger impressions he may give thumb and finger impressions of the right hand. Where a Government servant has lost both the hands, he may give his toe impressions. Impressions should be duly attested by a Gazetted Government servant.	
2.	Three copies of passport size joint photograph with wife or husband. Where it is not possible for a Government servant to submit a photograph with his wife or her husband, he or she may submit separate photographs. The photographs shall be attested by the Head of Office. Three copies of passport size photograph of disabled child/siblings/dependent parents, if applicable. (To be attested by the Head of Office)	
3.	Details of the family in Form 3.	
4.	Undertaking in Form 26, for those who served in Security-related or Intelligence Organisations referred to in rule 8 of the CCS (Pension) Rules, 1972	
5.	Written statement for counting of period of service under rule 59(1) (a), if any	
6.	Undertaking for refunding any excess payment made by the pension disbursing Bank	
7.	Nomination for gratuity, CGEGIS and GPF in Common Nomination Form	
8.	Nomination for arrears of pension and commuted value of pension (if applied for commutation of pension) in Common Nomination Form	
9.	Form for submitting details under Anubhav (optional)	

**Pension Payment Processing timelines applicable to
retiring Govt. Servants**

SL. NO.	ACTIVITY	DUE DATE	AUTHORITY RESPONSIBLE
1.	Verification of qualifying service and issue of certificate (Rule 32)	On completion of 18 years of service and 5 years before retirement	Head of Office
2.	Preparation of list of Govt. Servants due to retire within the next 12 to 15 months (Rule 56).	1 st January/1 st April/ 1 st July and 1 st October	Head of Department
3.	Preparatory work on pension papers (Rule 58)	One year before the date of retirement	Head of Office
4.	Furnish to the retiring Govt. Servant a certificate regarding the length of qualifying service and emoluments/average emoluments. (Rule 59) Direct the Govt. Servant to furnish reasons for non-acceptance within 2 months	8 months prior to the date of retirement	Head of Office
5.	Forward to the retiring Govt. Servants form 5 for completion and return (Rule 59)	6 months prior to the date of retirement	Head of Office
6.	Completion of pension papers Part-1 of Form-7 (Rule 60)	4 months prior to the date of retirement	Head of Office
7.	Forwarding the pension papers to the Accounts Officer (Rule 61)	4 months prior to the date of superannuation	Head of Office
8.	Issue of P.P.O. (Rule 65)	One month before the date of retirement	Accounts Officer

APPLICABLE TO EMPLOYEES OCCUPYING GOVT. ACCOMMODATION

9.	Intimation to the Directorate of Estates for issue of NDC in respect of period preceding 8 months before the date of retirement. (Rule 57)	One year before the date of retirement	Head of Office
10.	Intimation regarding recovery of Licence Fee from allottee in respect of the period prior to eight months of retirement (Rule 72((1))	2 months before the date of retirement	Directorate of Estate
11.	Issue of No Demand Certificate (Rule 72)(7)	Within 14 days from the actual date of vacation of Govt. accommodation	Directorate of Estate

PRO FORMA
[see Decision(2), Rule 10]

.....
.....
.....

Subject :- Restoration of commuted portion of pensions after 15 years -
Implementation of the judgment of the Supreme Court.

Sir,

Kindly restore my commuted portion of pension in terms of Ministry of Personnel, Public Grievances and Pensions, Department of Pension and Pensioners' Welfare, O.M. No. 34/2/86-P. & P.W., dated the 5th March, 1987.

Requisite particulars are given below -

- | | | | |
|---|-----|-----|-----|
| 1. Name in Block letters | ... | ... | ... |
| 2. Date of retirement | ... | ... | ... |
| 3. PC/PPO No. | ... | ... | ... |
| 4. Amount of original pension | ... | ... | ... |
| 5. Amount of pension commuted (if any) | ... | ... | ... |
| 6. Name of the Accounts Officer, viz., the authority who issued PC/PPO | ... | ... | ... |
| 7. Name of the Treasury/Post Office/PPM/other pension disbursing agency | ... | ... | ... |

Signature of Pensioner

Date :

Postal address :

Particulars verified.

Signature

Rubber Stamp of
Pension Disbursing
Authority

FORM 3
[See rule 54 (12)]
Details of Family

1. Name of the Government servant
2. Designation
3. Date of birth
4. Details of the members of family as on-----:

S. No	Names of the members of family	Date of birth	Relationship with the officer	Marital status	Remarks	Dated signature of Head of Office
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						

I hereby undertake to keep the above particulars up-to-date by notifying to the Head of the Office any addition or alteration.

Signature of Government servant

Place :

Date :

Note 1. – The original Form submitted by the Government. servant is to be retained. All additions/alterations are to be recorded in this Form under the signature of Head of Office in Col 7. No new Form will substitute the original Form. However, the retiring Government. servant should submit the details of family afresh along with Form 5.

Note 2. – The details of spouse, all children and parents (whether eligible for family pension or not) and disabled siblings (brothers and sisters) may be given.

Note 3. – The Head of Office shall indicate the date of receipt of communication regarding addition or alteration in the family in the ‘Remarks’ column. The fact regarding disability or change of marital status of a family member should also be indicated in the ‘Remarks’ column.

Note 4. - Wife and husband shall include judicially separated wife and husband.

FORM 14

[See rules 77 (3) and 81 (2)]

Form of application for family pension on death of a Government servant or pensioner or on death or ineligibility of a family pensioner

1. (i) Name of the Government servant in respect of whom family pension is being claimed
 ·
 (ii) Office/Department/Ministry served last
 (iii) Date of retirement of Government servant
 (iv) Date of death of Government servant/pensioner/ date of death or ineligibility of family pensioner
 (v) PPO No. of Government servant/pensioner/ family pensioner

2. Name and other details of claimant—

Name	Date of birth	Relationship with the deceased Government servant	Postal Address

3. In case the claimant is minor or suffering from disorder or disability of mind, including mental retardation, details of guardian/nominee, wherever applicable—

Name	Date of birth	Relationship with the minor/ mentally disabled claimant	Relationship with the deceased Government servant	Postal Address

4. Details of surviving widow/widower, children, dependent parents and disabled siblings of the deceased Government servant / pensioner are enclosed in Form 3.

5. Account No., name and BSR code of Branch of Bank to which family pension is to be credited:

6. Other source of family pension - Military or State Government and/or a Public Sector Undertaking/ Autonomous body/Local Fund under the Central or a State Government, if any—

I am aware that future good conduct of the claimant/family pensioner shall be an implied condition for every grant of family pension and its continuance.

Encl: As per the check-list.

Signature or left hand thumb impression of the claimant/guardian
Mobile/Telephone No.....

Permanent Account Number for Income Tax (PAN).....

Aadhar No., if available -

Signatures of two Witnesses with names and full addresses:

(i)

(ii)

Note: Form 14 is not to be filled if the spouse had a joint account with the deceased pensioner. In such cases, family pension shall be allowed by the Pension Disbursing Authority on the basis of an application on plain paper. The permanently disabled children/siblings and dependent parents to whom family pension has been authorised in the PPO of the pensioner will submit this Form to the Pension Disbursing Authority.

Check List of Documents to be submitted with Form 14

1.	Two specimen signatures of claimant (to be furnished in a separate sheet) duly attested by a Gazetted Government servant. (Two slips each bearing the left hand thumb and finger impressions duly attested may be furnished by a person who is not literate to sign his name. If such an on account of physical disability is unable to give left hand thumb and finger impressions he/she may give thumb and finger impressions of the right hand. Where a Government servant has lost both the hands, he/she may give toe impressions. Impressions should be duly attested by a Gazetted Government servant.)	
2.	Two copies of passport size photographs of the claimant, duly attested	
3.	Two slips showing the particulars of height and personal identification marks duly attested by a Gazetted Govt.	
4.	Details of the family in Form 3.	
5.	Certificate(s) of age showing the dates of birth of the children. The certificates should be from the Municipal authorities or from the local panchayat or from the head of a recognized school or Central/State Board of Education.	
6.	Undertaking for refunding any excess payment made by the pension disbursing Bank	
7.	Specimen signature or left hand thumb and finger impressions of guardian duly attested, in the case of the guardian who is not literate enough to sign his or her name	
8.	Two attested copies of passport size photograph of the guardian/nominee	
9.	Descriptive roll of the guardian/nominee, Showing the particulars of height and identification marks, duly attested.	
10.	Copy of PPO of previous pensioner/family pensioner	
11.	Proof of permanent address of the guardian.	
12.	Copy of death certificate of the deceased employee or pensioner/previous family pensioner, if applicable.	
13.	Copy of document regarding ineligibility of previous family pensioner, if applicable.	

[FOR RETIRED EMPLOYEES]

भाभा परमाणु अनुसंधान केंद्र

Bhabha Atomic Research Centre

(अंशदायी स्वास्थ्य सेवा योजना/Contributory Health Service Scheme)

अंशदायी स्वास्थ्य सेवा योजना केंद्रों / डॉक्टरों द्वारा संस्तुत औषधियों

आदि की खरीद (एल ई एस के अंतिरिक्त) पर खर्च की गई धनराशि की अदायगी के लिए आवेदन पत्र

APPLICATION FOR CLAIMING REIMBURSEMENT OF EXPENSES ON PURCHASE OF MEDICINES ETC.
RECOMMENDED BY CHSS MEDICAL CENTRES / DOCTORS (OTHER THAN UNDER LES)

भाग I - आवेदक द्वारा भरा जाए / Part I - To be filled in by the applicant

मुख्य हितग्राही का नाम Name of the prime beneficiary	पद Designation	इकाई का नाम जहाँ से सेवानिवृत्त हुए हों Unit from which retired	सी एच एस संख्या CHSS No.

रोगी का नाम एवं संबंध / Name of the patient and Relationship

पता/Address:

रोगी का नाम एवं संबंध / Name of the patient and Relationship

पता / Address

खर्च की गई धनराशि का विवरण / Details of expenses

क्रम संख्या Sl. No.	रसीद (केश मेमो) / Cash Memo			औषधियों के नाम Name of the Medicine	ओप्पालय / अस्पताल जिसके द्वारा औषधियों निर्धारित की गई ¹ Medicine prescribed by Dispensary / Hospital
	संख्या Number	दिनांक Date	राशि Amount रु. / Rs. P		
					मेडिकल शॉप का नाम Name of Medical Shops

संलग्न : 1. दवाओं का नुस्खा / Prescription

Enclosures : 2. रसीद (केश मेमो) / Cash Memos ()

सेवा में, To,

प्रभारी चिकित्सा अधिकारी / Medical Officer-In-Charge

आवेदक के हस्ताक्षर / Signature of applicant

टिनाक / Date

औषधालय
Dispensaryयूनिट, भापअ केंद्र अस्पताल
Unit, BARC Hospital

भाग II - सी एच एस औप्पालय / भापअ केंद्र अस्पताल के चिकित्सा अधिकारी द्वारा भरा जाए।

Part II - To be filled in by Medical Officer CHSS Dispensary / BARC Hospital

दावा की गई धनराशि

अस्वीकार की गई धनराशि का विवरण / Details of amounts disallowed

Amount claimed

धनराशि / Amount	औषध का नाम / Name of medicine	कारण / Reasons

रुपये/Rs.

अनुमोदित की गई धनराशि
Amount approved

रुपये/Rs.

धनराशि की अदायगी के लिए र्सीकार की गयी मर्टें चिकित्सा की दृष्टि से खाद्य पदार्थ / कीटाणु नाशक / प्रसाधन सामग्री नहीं हैं। The items allowed for reimbursement are not purely food / disinfectant / toilet articles but are 'ethical' products from the medical point of view

प्रभारी चिकित्सा अधिकारी / M.O. In-charge

अध्यक्ष, चिकित्सा प्रभाग / Head, Medical Division

औषधालय

Disp.

इकाई, भापअ केंद्र अस्पताल

Unit, BARC Hospital

सहायक लेखा अधिकारी (एम) / A.A.O. (M)

कृपया ध्यान दें / Please Note :-

1) कृपया पृष्ठ १ एवं २ पर पूरा विवरण भरें / Please fill all the details on page 1 & 2.

2) बिल और रसीद पर आवेदक के हस्ताक्षर आवश्यक हैं। Applicant's signature is required on the bill and on the receipt. 75

3) डकार्ड का नाम हिंगित करें जैसे : डॉएस, डीपीएस, डीसीएसईएम, एनपीसीआईएल, टीआईएफआर, टीएमसी, एईएस, आईआरई आदि / Unit

रसीद / RECEIPT

सीएचएसएस संख्या / CHSS No. _____

दिनांक/Date _____

मेरी ओरधियों/सीएचएसएस बिलों के मूल्य हेतु रु. _____ (रुपये _____) लेखा अधिकारी, भापअ केंद्र, ट्रान्वे, मुंबई - 400 085 से प्राप्त हुए।

Received from Accounts Officer, BARC, Trombay, Mumbai - 400 085 a sum of Rs. _____ (Rupees _____) towards cost of medicines/CHSS Bills due to me.

बैंक का नाम / Name of Bank _____

शाखा का पता / Branch Address _____

नचत खाता संख्या / S.B. A/c. No. _____

आईएफएससी कोड संख्या / IFSC Code No. _____

हस्ताक्षर / Signature _____

नाम / Name : _____

यदि दावा रु.5,000/- से अधिक का हो तो कृपया रु.1/- का राजस्व टिकट लगाएं/
Please affix Revenue stamp of Rs.1/- if the claim exceeds Rs.5,000/-.

भाग -III- लेखा प्रभाग में उपयोग के लिए / Part-III- For use in Accounts Division

रु. _____ के भुगतान हेतु स्वीकृत एवं पारित / Admitted and passed for payment of Rs. _____

संवंधित सहायक / D.A.

सहायक लेखाकार / A.A.

सहायक लेखा अधिकारी / A.A.O.

VARIOUS INVESTMENT AND INCOME TAX SAVING OPTIONS

Mutual Funds

A Mutual Fund is a professionally managed type of collective investment scheme that pools money from many investors and invests in stock, bonds, short term money market instruments and other securities. Mutual funds have a fund manager who invest the money on behalf of the investors by buying / selling stocks, bonds etc.

Mutual fund in India follow a 3 tier structure. The sponsor who thinks of starting a mutual fund is the first tier. The sponsor creates a public trust as per the Indian Trust Act, 1882 and the Trust is the second tier. The Asset Management Company (AMC) which manages the investors' money is the third tier.

New Fund Offer(NFO) : Once the three tier structure is in place the AMC manages new schemes under the name of the trust after getting approval from the Trustees and Securities and Exchange Board of India(SEBI). The launch of a new scheme is known as New Fund Offer(NFO).

Equity Funds: Equity funds are those funds which invest at least 65% of their corpus in Indian equity. Equity Funds can either be open ended or closed ended. An Open Ended Scheme allows the investors entry and exit any time. Whereas the closed ended scheme restricts the freedom of entry and exit.

Long Term Capital & Short Term Capital Asset: An equity mutual fund scheme held by the investor for more than 12 months is long term capital asset and held for not more than 12 months is short term capital asset.

Long Term & Short Term Capital Gains : Capital gains means any profit or gains received on sale/transfer of a capital asset. Capital gain on sale/transfer of a long term equity mutual fund (held for more than 12 months) is exempt from income tax. Investors in all other schemes have to pay capital gains tax either short or long term. At the time of exiting the investor will have to bear security transactions tax @ 0.25% of the value of selling price.

Capital gains on sale / transfer of short term equity scheme is taxable at the marginal rate i.e. the capital gains are added to their income and the total income is taxed as per their applicable tax slab. Long term capital gains made by the investor in non-equity schemes, Tax is to be paid @ 10% or 20% depending on whether investors opt for indexation benefit or not.

Equity Linked Saving Scheme (ELSS) : These are Open Ended Schemes but have a lock in period of 3 years. This scheme serves the purpose of equity investment as well as Tax Planning.

They may be low on safety but score full points on all other parameters. Here returns are high, income is tax free, investor is free to alter the time and amount of investment, the lock-in period of three years is the shortest among all tax-saving investments (like PPF where the Lock-in is for 7 years, Tax-Saving Bank FDs- 5 years, etc.) and the cost is only 2-2.5% a year. Liquidity is higher if opted the 'Dividend' option and the cost gets lower if one go for the direct plans of these funds.

ELSS is a MF Scheme which invests at least 65% of its corpus in Equity. An individual investor can invest (with min. Locking period of 3 years) upto Rs.1.5 L each year via the ELSS route to avail Tax benefits u/Section-80CC of IT Act. According to Value Research Data, while funds from several other MF categories have given higher returns than the ELSS over a 5 year period, they carry higher risks.

Systematic Withdrawal Plan (SWP) is the facility by which an investor can withdraw a pre-determined amount from his existing investments in mutual funds at a pre-decided interval (weekly, monthly, quarterly, semi-annually or annually). Functionally, Systematic Withdrawal Plan is similar to Systematic Investment Plan but it gives an option to withdraw systematically. This helps in generating a regular cash flow for the investors. SWP in mutual fund is one of the most

effective and tax efficient way to earn potential returns. SWP can be utilized by those who are planning for their retirement in the coming years. Usually the large amount of money that one receives at the time of retirement is invested in traditional saving instruments which attract income tax at the normal rates. Instead, they can make a lump sum investment in mutual fund with SWP facility. In this case, along with earning capital appreciation on the invested amount, the pensioner can receive a fixed amount monthly. It will help the pensioner in getting a regular income like salary even after retirement.

FAQs on Mutual Fund -

Question 1 :- Whether to invest in a fund with a lower NAV (Net Asset Value).

Answer - Many investors feel that the NAV of a MF is similar to market price of stocks and therefore, buying funds at low NAV is better. They believe that because the NAV is low, you can buy more units and hence, there is a higher potential for appreciation, as compared to a fund with a higher NAV. In reality, a MF's NAV represents the market value of all its investments. Any appreciation in the NAV will depend on the price movement of its portfolio of companies. Say, you invest Rs.10,000 each in fund A (whose NAV is Rs.10) & Fund B (whose NAV is Rs.25). You will get 1000 units of Fund A & 400 Units of Fund B. Assume both schemes have invested their entire corpus in exactly same stocks in same proportions. If these stocks combined together appreciate by 10%, the NAV of the two schemes will also rise by 10% to Rs.11 and Rs.27.5, resp. The reason why Fund B's NAV is higher than Fund A's, could be merely because, it was launched much earlier than Fund A. Any subsequent rise and fall in the NAVs of both these funds will depend on how the underlying securities perform.

Hence, the level of a scheme's NAV should not be considered at the time of purchase.

Question 2 :- Dividends are an extra income. A Scheme that pays dividends is better than a scheme that doesn't.

Answer - When MF announces dividend, the NAV is adjusted accordingly. If you opt for the dividend option, a part of the profits made by the scheme are distributed to Investors. The dividend is subtracted from the NAV which drops

down forthwith. So, a Fund which pays dividend is in no way better or worse than one that doesn't pay.

Question 3 :- Do I need to open a demat account or online account to start investing in a mutual fund?

Answer - To invest in a MF, one do not need any demat account. You need to be KYC compliant. Then all you need to do is fill up the relevant application form, attach a cheque of the amount you wish to invest and submit it at the MF office directly or through advisor. Once it's done, you will get a statement showing details of investments.

Question 4 :- MF invest only in Equities.

Answer - Investors need to understand that there are various kinds of MFs. While some invest their corpus in equity, others invest into debt schemes and money market instruments, such as, Govt. bonds, Bonds issued by Companies & Financial Institutions, etc. MFs, therefore, invests in all kinds of instruments and do not confine themselves to equity.

Question 5 :- Markets are at a peak, I should defer my investment.

Answer - Research shows that any time is good to invest, provided you invest for the long term. You could also invest using SIP (Systematic Investment Plan) method which helps you accumulate units in good bull and bear markets thereby optimizing your returns over a long period of time and creating wealth for you.

Question 6 :- Mutual funds with good performance in last 1 year are best choice.

Answer - This a common misconception among the MFs investors. People believe that if ABC mutual fund has given 50% return in past year and XYZ has given 30% return, the ABC is a better fund to invest in. Past performance is one of the things to look at performance across market cycles and for longer durations of 7-10 years or even more and not just recent past. In addition, investors should also consider the fund manager's experience, his track record and the fund house's track record.

Unit Linked Insurance Plans (ULIP) - An ordinary ULIP is still a costly proposition for a buyer. But the online avatar of these market-linked insurance plans is a low-cost option far removed from what was mis-sold to investors a few years ago. The Click2 Invest plan from HDFC Life, for instance, charges only 1.35% a year for fund management. Ulips can be used as a rebalancing tool by a savvy investor. He can switch from equity to debt and vice versa, without any tax implication. Buy a Ulip only if you can pay the premium for the full term. Also, take a plan for at least 15 years. A short-term plan may not be able to recover the high charges levied in the initial years.

Pubic Provident Fund (PPF) - Budget 2014 also hiked the annual investment limit in Public Provident Fund or PPF. Risk-averse investors can now stock away more in the ultra-safe scheme. PPF scores high on safety, taxability and costs but returns are not so attractive and liquidity is not very high. The scheme will give 8.7% this year, but may not guarantee in the following years. The interest rate on small savings schemes such as PPF is linked to the government bond yield and is likely to come down in the coming years.

Senior Citizens' Savings Scheme - The Senior Citizens' Saving Scheme (SCSS) is an ideal tax-saving option for people above 60. The money is safe and the returns and liquidity are reasonably good. However, the interest income received form the scheme is fully taxable. Interest rate is linked to government bond yield. It is one percentage point higher than the five-year government bond yield. Unlike in the case of PPF, interest rate will remain unchanged till the investment matures.

Bank FDs, NSCs - Bank fixed deposits, or FDs and National Savings Certificates, or NSCs, score high on safety, flexibility and costs but the tax treatment of income drags down the overall score. Interest rates are slightly higher than what the Public Provident Fund, or PPF, offers but the income is fully taxable at the slab rate applicable to the individual. FDs and NSCs suit taxpayers in the 10% bracket (taxable income of less than Rs.5 lakh a year). The big advantage is that these are widely available. Just walk into any bank branch and invest in its tax-saving fixed deposit.

Pension Plans - Pension plans from insurance companies remain costly investments that are best avoided. Instead, it may be a better idea to go for the

retirement fund offerings from mutual funds. They give the same tax benefits but don't force the investor to annuitise the corpus on maturity. She/he is also free to remain invested beyond the age of 60. Till now, all the pension plans were debt-oriented balanced schemes.

Insurance Plans - Traditional insurance plans are the worst way to save tax. They require a multi-year commitment and give very poor returns. The insurance regulator has introduced some customer-friendly changes but these plans still don't qualify as good investments. The only good thing is that the income is tax-free. But then, so is the income from the Public Provident Fund, or PPF, and tax-free bonds. Another positive feature is that you can easily get a loan against such policies, which gives some liquidity to the policyholder.

Exempt - Exempt - Taxable (EET) Rule :-

1. Three elements are taxable in a tax saving investment - The Amount being invested, the Income on Investment & Redemption of amount invested in the future.
2. PPF is EET - The Investment is eligible for Tax Deduction, the Income is exempt from Tax, and Redemption proceeds are not added to Income in that year.
3. NSCs and 5 year bank deposits are EET. Investment is eligible for deduction, but the interest is taxable and redemptions have to be added back to taxable income.
4. Tax Saving Schemes of mutual funds are EET. Investment is deductible, dividend income is exempt, but redemption proceeds are taxable.
5. The interest and redemption proceeds that are taxable, can, however, be used to make 80C investments in the year in which they are received, to enjoy tax deduction benefits.

PENSION ORDERS ISSUED DURING SIXTH CPC

<u>Sl. No.</u>	<u>OM No. & Date</u>	<u>Contents of OM</u>
1	38/37/08- P&PW(a) dated 06.04.2016	<p>Revision of pension of pre-2006 pensioners –delinking of revised pension from qualifying service of 33 years.</p> <p><i>Orders issued vide OM dt 28.01.2013 for stepping up of pension of pre-2006 pensioners wef 24.09.2012 to 50% of the minimum of pay in the PB and GP corresponding to pre-revised pay scale from which the pensioner retired.</i></p> <p><i>Vide OM dt 30.07.2015 it is stated that the pension/family pension of all pre-2006 pensioners/FP may be revised in accordance with OM dt 28.01.2013 wef 01.01.2006 instead of 24.09.2012.</i></p> <p><i>It is now decided that the revised consolidatory pension of pre-2006 pensioners shall not be lower than 50% of the minimum of the pay in the PB and GP (wherever applicable) corresponding to the pre-revised pay scale as per fitment table without pro-rata reduction of pension even if they had qualifying service of less than 33 years at the time of retirement.</i></p>
2	38/6/2010- P&PW(A)(Pt) dated 18.03.2015	<p>Revision of provisional pension sanctioned under Rule 69.</p> <p><i>The following categories of pensioners were entitled to provisional pension as in pre-2006 pay scale:</i></p> <ul style="list-style-type: none"> (a) Employees suspended before 2006 and also retired before 01.01.2006 (b) Employees suspended before 2006 but retired after 01.01.2006 (c) Employees who retired before 01.01.2006 and against whom Departmental/judicial proceedings were pending at the time of retirement.
3	38/37/08- P&PW(A) dated 28.01.2013	<p>Revision of pension of pre-2006 pensioners.</p> <p>Order effective from 24.09.2012, no arrears payable for the period 01.01.2006 to 23.09.2012.</p>
4	38/37/08- P&PW(A) dated 22.07.2011	<p><i>It is decided that the pensioners/FP who were in receipt of compulsory retirement pension and compassionate allowance under Rule 40 & 41 will not get 50% of the corresponding revised scale of pension as notified vide para 4.2 of OM dated 01.09.2008.</i></p>
5	38/37/08- P&PW(A) dated 28.09.2010	<p><i>It is decided that where the pensioner/FP has submitted any of the prescribed documents as proof of age/date of birth, etc. payment of additional pension/FP, on provisional basis, will continue to be made till 31.12.2010 or for a period of 6 months from the month in which the proof of age/date of birth was</i></p>

		<i>submitted by the pensioner/FP, whichever is later. The Heads of Offices may ensure that all formalities regarding sanction may be taken up and additional pension sanctioned within the same period. In case the pensioner/FP is unable to submit any of the documents mentioned in OMs dated 21.05.2009 and 11.08.2009 but claims additional pension based on some other documentary evidence such cases will be submitted to the adm Ministry and decision of the adm. Ministry will be final.</i>
6	38/37/08-P&PW(A) dated 15.06.2010	<i>Clarification on pension and other retirement benefits. Persons on EOL/unauthorised absence / suspension as on 01.01.2006 and retired/died thereafter without joining duty.</i>
7	7/7/2008-P&PW(F) dated 13.02.2009	<i>Revision of provisions regarding gratuity. Benefit of adding to qualifying service withdrawn for the purpose of Pension/Gratuity.</i>
8	38/37/08-P&PW(A) dated 11.02.2009	<i>Representations regarding revision of pension. In cases where certain posts have been upgraded and allowed higher pay band/grade pay or pay scale, the application of the provision in para 4.2 of OM dated 01.09.2008 should be with reference to the upgraded PB/GP or pay scale. This is not applicable to pre-2006 pensioners.</i>
9	4/38/2008-P&PW(D) dated 15.09.2008	<i>Revision of 1/3rd commuted portion of pension in respect of Govt. servants who had drawn lumpsum payment on absorption in CPSUs/Central Autonomous Bodies.</i>
10	38/31/11-P&PW(A)(Vol.IV) dated 18.02.2015	<i>Revision of pension of pre-2006 pensioners – Inclusion of Non-Practicing Allowance (NPA) of retired Medical Officers. Vide OM dated 14.10.2014 read with OM dated 21.10.2014 that in the case of pre-1996 retired Medical Officers, NPA @ 25% shall be added to the minimum of the revised scale of pay as on 01.01.1996 corresponding to the pre-1996 pay scales from which the pensioner had retired. In the case of pre-2006 retired Medical Officers, NPA @ 25% would be required to be added to the minimum of the pay in the revised PB plus GP (or minimum of pay in the revised pay scale in the case of HAG and above) as on 01.01.2006 corresponding to the pre-revised pay scale from which they retired, in cases where pension/FP is to be stepped up to 50% / 30% of the minimum pay respectively. For revision of pension/FP wef 24.09.2012 in terms of OM dated 28.01.2013, NPA @ 25% would be required to be added to the minimum of the pay in the revised PB plus GP (or minimum of pay in the revised pay scale in the case of HAG and above) corresponding to the pre-revised pay scale from which they retired as arrived at with reference to the fitment table annexed to the DoE OM dated 30.08.2008 subject to condition that BP plus NPA does not exceed Rs.85,000/-.</i>

PENSION ORDERS ISSUED DURING 2017-2018

<u>Sl. No.</u>	<u>OM No. & Date</u>	<u>Contents of OM</u>
1	CPAO/IT&Tech/Single Window Service/54/2018-19/71 dated 26.07.2018	Facilities for Pensioners through 'Web Responsive Pensioners Service' (WRPS) of CPAO for quick disposal of grievances of pensioners.
2	4/13/2018-P&PW(D) dated 06.04.2018	Furnishing of photographs. (a) Three copies of joint photograph (or separate photographs) with wife or husband (duly attested by Head of Office). (b) Three copies of passport size photograph of disabled child/siblings/dependent parents, if applicable (duly attested by Head of Office) alongwith Form 5. Photograph should be colour, background should be plain white and dress should be in dark colour. <i>Photograph in computer print will not be accepted. It is not to be signed. Glares on eyeglasses should be avoided.</i>
3	42/14/2017-P&PW(G) dated 08.03.2018	Amendment to instructions regarding DR to re-employed pensioners consequent on revision of ignorable part of pension for fixation of pay in the re-employment post from Rs.4000/- to Rs.15000/-
4	38/49/16-P&PW(A) dated 12.02.2018	Revision of provisional pension under Rule 69. Vide OM dated 04.08.2016 revision of pension was approved for pre-2016 pensioners/FP wef 01.01.2016 by multiplying the pre-revised pension/FP by a factor of 2.57. Vide OM dt 12.05.2017 it was decided that pension/FP of all pensioners/FP, who retired/died prior to 01.01.2016 may be revised wef 01.01.2016 by notionally fixing their pay in the pay matrix recommended by 7 th CPC. Extending the benefit of OM dt 04.08.2016 for those who retired before 01.01.2016 and sanctioned provisional pension under Rule 69 on account of departmental/judicial proceedings or suspension and suspended before 01.01.2016 and sanctioned provisional pension.
5	CPAO/IT&Tech/Clarifications/13(Vol-III)/2016-17/189 dated 25.01.2018	Intimation of recovery of excess/over payment made to pensioners. <i>Besides providing accounts statement, provide to the pensioners the payment of TDS details, pension slip, the Due & Drawn Statement in respect of each arrear and Annual Income Statement.</i>
6	1/20/2016-P&PW(E) dated 14.11.2017	Submission of Life Certificate. <i>Banks should not insist on personal appearance of pensioners for submission of LC by old and infirm pensioners and Banks should make efforts</i>

		<p><i>to obtain LC from premises/residences of such pensioners.</i> <i>Banks also can accept LC signed by persons specified in CPAO OMs dt 30.06.2011 & 30.01.2015 on his behalf in prescribed forms.</i> <i>Pensioners can prove their existence through AADHAAR based authentication of LC.</i></p>
7	38/37116-P&PW(A)(iii) dated 11.09.2017 & 38/37/16-P&PW(A)(iv) dated 08.11.2017	<p>Revision of pension of pre-2016 retired Medical Officers. <i>NPA to serving medical officers has been revised @ 20% of basic pay w.e.f. 1.7.2017. Accordingly, the pension/family pension of retired medical officers shall be further revised w.e.f. 1.7.2017 by adding NPA @ 20% to the notional pay as on 1.1.2016, instead of the NPA admissible as on 1.1.2016. &</i> <i>Fixation of Pension of Medical Officers retired during 01.01.2016 to 30.06.2017.</i> <i>Medical Officers who have retired from 01.01.2016 to 30.06.2017, the pension is based on emoluments which included NPA @25% of the pre-revised pay and wef 01.07.2017, it should be 20% of BP.</i></p>
8	42/15/2016-P&PW(G) dated 15.10.2017	Grant of DR in the 5 th CPC series from 01.07.2017 to CPF beneficiaries in respect of ex-gratia payment
9	1/4/2016-P&PW(F) dated 12.10.2017	Revision of Disability Pension/FP under CCS (EOP) Rules of pre-2016 pensioners.
10	1/4/2017-P&PW(F) dated 02.08.2017 & 1/4/2017-P&PW(F) dated 03.10.2017	<p>Constant Attendant Allowance <i>Enhancement of Constant Attendant Allowance from Rs.4500 to Rs.6750/-</i> & <i>Rate of Constant Attendant Allowance shall be increased by 25% every time the DA on the revised Pay in Pay Matrix increases by 50%.</i></p>
11	38/37/16-P&PW(A) dated 13.09.2017	Correction in the Concordance Tables. <i>Replacement of Tables 51 & 52 due to error in the entries.</i>
12	No.1/4/2016-P&PW (F) dated 02.08.2017	<i>Special benefits in cases of death and disability in service - regulation and payment of Disability Pension/Family pension under Central Civil Service (Extraordinary Pension) Rules in implementation of recommendations of the 7th Central Pay Commission</i>
13	1/27/2011-P&PW(E)dated 01.08.2017	Simplification of pension procedure. <i>Pensioner is not required to visit the Bank to activate the first payment of pension. After ascertaining that the Bank's copy has been dispatched by the CPAO, the pensioner's copy of PPO is to be handed over at the time of retirement alongwith other retirement dues except if the pensioner specifically requests for delivering copy of PPO through Bank.</i>

14	CPAO/IT&Tech/Pre-2006(PSU)/8.Vol-VI/2017-18/83	Restoration of full pension of absorbee pensioners in view of the order dated 01.09.2016 of Hon'ble Supreme Court in Civil appeal no. 6048/10 and Civil appeal No.6371/2010.
15	4/34/2017-P&PW(D) dated 19.07.2017	Grant of Fixed Medical Allowance (FMA) to Central Government Civil Pensioners residing in areas not covered under Central Government Health Scheme. <i>Based on the recommendations of 7th CPC, the amount of FMA has been enhanced from Rs.500 per month to Rs.1000 per month w.e.f. 01.07.2017.</i>
16	CPAO/IT&Tech/Revision (7th CPC)/19.Vol-III_2016-17/41 dated 06.06.2017	Revision of pension of pre-2016 pensioners/family pensioners etc. <i>No arrears on account of revision of pension/family pension, on notional fixation of pay will be admissible for the period prior to 01.01.2016. The arrears on account of revision of pension/family pension, in terms of these orders would be admissible w.e.f. 01.01.2016</i>
17	CPAO/IT&Tech/e-PPO/6(Vol-X)/2016-17/23 dated 27.04.2017	Implementation of e-PPO for fresh pension cases by sending online digitally signed authorities from CPAO to Banks.
18	CPAO/IT&Tech/Bank Performance/37(Vol-II)/2016-17/14 dated 19.04.2017	Opening of Joint Account by pensioner with first name of pensioner.
19	CPAO/IT&Tech/Bank Performance/2016-17/255 dated 27.02.2017	Timely commencement of family pension in favour of spouse by bank in the event of death of the pensioners.
20	CPAO/IT&Tech/SCOVA/20/Part -file/2016-17/220 dated 09.01.2017	Providing breakup of pension and arrear payments & recoveries to pensioners by the bank.



**COMPENDIUM
ON
PENSION RELATED ORDERS
2020**

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**Government of India
Ministry of Personnel, Public Grievances & Pension
Department of Pension & Pensioners' Welfare**

8th Floor, Janpath Bhawan, Janpath,

New Delhi-01,

Dated: 17 January, 2020

CIRCULAR

Subject: Obtaining of Life Certificate by Banks from the doorstep of the pensioners

The undersigned is directed to say that instructions have been issued from time to time for submission of Life Certificate by the pensioners during the month of November every year. Attention is also drawn to the following circulars meant to facilitate submission of Life Certificate by Pensioners and ensure Ease of Living for them:

- i. CPAO/Tech/Grievances/2010-11/531 dated 30.06.2011 issued by Central Pension Accounting Office, New Delhi, which provides for exemption from personal appearance by Pensioners submitting Life Certificate, if the prescribed form in Annexure-XVII of Para 15.2(i) of Scheme Booklet, is signed by certain specified authorities.
- ii. CPAO/Tech/Life Certificate/2014-15/31-32 dated 30.01.2015 issued by Central Pension Accounting Office, New Delhi, which highlights the Digital Life Certificate mode of submission as part of Prime Minister's "Digital India" scheme.
- iii. RBI/2014-15/587 dated 07.05.2015 issued by the Reserve Bank of India, prescribing mandatory issue of acknowledgement to Pensioners on submission of Life Certificates and promoting the use of digital life certificates among Pensioners which would eliminate the need for their physical presence at branches.
- iv. RBI/2017-18/89 dated 09.11.2017, issued by Reserve Bank of India, directing Banks for enabling Ease of submitting Life Certificate whereby a Pensioner can submit Life Certificate in any branch of the pension paying Bank and the same is uploaded promptly in CBS by the receiving branch itself. It also directs all Banks to ensure Door-step submission of Life Certificate facility along with Banking to all senior citizens of more than 70 years of age and differently abled or infirm persons including pick up of cash and delivery of cash against withdrawal.
- v. OM No. 1/20/2016-P&PW(E) dated 14.11.2017 issued by Department of Pension & Pensioners' Welfare, which re-iterates RBI's concern w.r.t. old/infirm pensioners for whom Banks should make concrete efforts to provide the facility of obtaining LC from their premises/residence and exempt personal appearance.
- vi. OM No. 1/20/2018-P&PW (E) dated 18.07.2019, issued by Department of Pension & Pensioners' Welfare, which prescribes that pensioners aged 80 years and above may be allowed to give their Life Certificate w.e.f. 1st October every year, which would be valid till 30th November of the subsequent year, in order to provide Senior pensioners with an exclusive window at Banks for the activity and avoid the general rush.

(2) In spite of detailed instructions, as brought out above, it has been observed that a large number of pensioners (around 8-10 percent) are unable to submit their life certificate by the stipulated date, i.e. 30th November every year on account of various reasons. The pension disbursing authorities/banks are constrained to discontinue disbursement of their monthly pension

in such cases due to non-submission of the life certificate. Such pensioners face a lot of difficulty in re-commencement of their pension.

(3) In order to promote Ease of Living for Pensioners and minimize the cases of non-submission of Life Certificate by the pensioners and ensure uninterrupted disbursement of pension to them, in addition to the instructions contained in Para 1 above, the following instructions are hereby issued for strict compliance: -

- i. All Pension disbursing banks shall send SMS/E-mail to the pensioners on 24th October, 1st November, 15th November and 25th November, every year reminding them to submit their Annual Life Certificate by the stipulated date, i.e. 30th November.
- ii. All Pension disbursing banks shall make an exception list as on 1st December every year of those pensioners who fail to submit their Life Certificate by 30th November and send SMS/E-mail to the pensioners included in the aforesaid exception list advising them to submit the Life Certificate at the earliest to avoid discontinuation of their pension. The Bank shall also ask such pensioners through SMS/E-mail as to whether they are interested in submission of Life Certificate through doorstep visit by the bank. Wherever a call centre /App based facility is available, Banks should also encourage taking request for doorstep visits through such modes. The banks shall not charge any Pensioner more than Rs. 60/- for such a doorstep visit. In line with the Reserve Bank of India circular RBI/2014-15/587 dated 07.05.2015, all banks shall encourage promoting Life Certificate through Digital means.
- iii. As regards pensioners who have failed to submit their Life certificate for the year 2019, the banks will prepare an exception list of such pensioners immediately and follow the steps mentioned in sub-para 3(ii) above.
- iv. The CPPCs of Pension Disbursing Banks (in case of more than 1 CPPC in any Bank then one nominated official on behalf of the bank as a whole) shall report to the Department of Pension & Pensioners' Welfare in the months of January, February and March, respectively, the total number of Central Govt Pensioners who have given the Life Certificate, the number of Pensioners who have not given their Life Certificate, along with a break-up of the certificates submitted physically and through digital means on the following email address: rajesh.kr73@nic.in

(4) CPPCs/Branches of your bank may be advised to strictly comply with the above instructions. The banks are also requested to give wide publicity by putting up these instructions in their websites and also on the notice boards of the branches of the bank etc.

This is issued with approval of competent authority.
Hindi version will follow.

(Rajesh Kumar)
Under Secretary to the Government of India
Tel No. 23310108

To,
CMDs of all Pension Disbursing Banks

Copy for information to: (1) Central Pension Accounts Officer, CPAO-Trikoot-II, Bhikaji Cama Place, New Delhi (2) Department of Financial Services, Jeevan Deep Building, Sansad Marg, New Delhi

No. 7/5/2012-P&PW(F)/B
Ministry of Personnel, Public Grievances and Pensions
Department of Pension and Pensioners' Welfare

Lok Nayak Bhavan, Khan Market,
New Delhi-110003
Dated: 12 February, 2020.

OFFICE MEMORANDUM.

Subject: Counting of service on joining new service in State Government / Central Government / autonomous body for the benefit of gratuity in respect of Central Govt. Employees covered under National Pension System (NPS).

The undersigned is directed to say that vide this Department's O.M. No. 38/41/06-P&PW(A) dated 05.05.2009, in the event of death / disability during service, the benefits of Invalid / Disability pension, Family pension and retirement / death gratuity were provisionally extended to NPS employees at par with the employees appointed before 01.01.2004. Subsequently, the benefit of retirement gratuity and death gratuity has been extended to all Central Government employees covered under National Pension System (NPS) vide this Department's OM No. 7/5/2012-P&PW(F)/B dated 26.08.2016 on the same terms and conditions, as are applicable to employees covered by CCS (Pension) Rules, 1972.

2. References have been received in the Department seeking clarification with regard to the benefit of retirement gratuity on mobility from one organization to another organization. This matter has been considered in consultation with Department of Expenditure. It has been decided that the grant of retirement gratuity and counting of service for gratuity on mobility of an NPS Government employee may be regulated in the following manner:

- (i) On mobility from a Central Government service to another Central Government service, the service rendered in the previous Department in the Central Government shall be counted for the purpose of grant of gratuity. There shall be no sharing of gratuity liability between the two Departments of Central Government.
- (ii) On mobility from a Central Government service to a State Government service having National Pension System with provision for Retirement / Death Gratuity for its employees similar to those in Central Government, the service rendered in the Central Government shall be counted for the purpose of grant of gratuity. Same provisions shall apply on mobility of NPS employees of the State Government to Central Government Department. There shall be no sharing of gratuity liability between the Central and State Governments.
- (iii) On mobility from Central Government service to a Central or State Autonomous Body service having National Pension System with provision of retirement / death gratuity for its employees similar to that in the Central Government, the service rendered in the Central Government would be counted for grant of gratuity. The Government will discharge its gratuity liability by paying the amount of retirement gratuity for the service rendered in the Government to the Central or State Autonomous body. This procedure shall be followed mutatis mutandis in respect of NPS employees going over from one autonomous body to another autonomous body or from an

autonomous body to Central Government / Department / organisation both having National Pension System with provision of retirement / death gratuity for its employees similar to that in the Central Government.

(iv) On mobility from Central Government service to a Central or State Autonomous Body or to a State Government where the provision for grant of gratuity similar to that in Central Government does not exist or to a Public Sector Undertaking, the NPS Government employees shall be granted retirement gratuity for the service rendered in the Central Government subject to the condition that the total gratuity admissible in respect of the service rendered under the Government of India and that under the later organization, shall not exceed the amount that would have been admissible, had Government servant continued in Government service and retired on the same pay which he/ she drew on retirement from the later Organization.

The above provisions would be applicable to Government employees covered under NPS who resign to take up with proper permission, another appointment in the Central / State Government or Central / State Autonomous body or a PSU.

3. This issues with the concurrence of Ministry of Finance, Department of Expenditure vide their U.O. Note No. 1(4)/EV/2006-II Dated 30.10.2019.

4. In their application to the employees of Indian Audit and Accounts Department, these orders issued after consultation with the Comptroller and Auditor General of India, as mandated under Article 148(5) of the Constitution.

5. All the Ministries / Departments are requested to bring the above instruction to the notice of all offices / field formation working under their administrative control.

(Ruchir Mittal)
Deputy Secretary to the Government of India

To

All Ministries / Departments of the Government of India.

No. 1/6/2020-P&PW (E)
Government of India
Ministry of Personnel, P.G. & Pensions
Department of Pension & Pensioners' Welfare

Lok Nayak Bhawan, Khan Market,
New Delhi-110003
Dated: 14 February, 2020

OFFICE MEMORANDUM

Subject: Co-authorization of permanently disabled child/children in PPO for Family Pension – reg

It has come to the notice of this Department that pensioners are facing difficulties in co-authorizing their disabled child or sibling in the Pension Payment Orders (PPOs), due to the insistence of sanctioning authorities for supply of information such as passport size photographs of the guardian, copy of passbook/particulars indicating Bank account details of the guardian, etc. The undersigned is directed to say that several guidelines have already been issued in the matter to avoid any hardship to pensioners while processing their case of co-authorization in favour of permanently disabled child/children. On the basis of OMs already issued, the process of co-authorization is being reiterated as under-

1. Permanently disabled child/children or sibling can be co-authorized in the PPO issued to the retiring Government servant if there is no other eligible prior claimant for family pension other than the spouse. (*OM No. 1/27/2011-P&PW (E) dated 1st July, 2013*).
2. The Pension Disbursing Authority shall authorize payment of family pension to a permanently disabled child or dependent parent or disabled sibling whose name has been included in the Pension Payment Order after receipt of claim on death or ineligibility of family pensioner. Bank will also facilitate in opening account if there is no account in the name of co-authorized individual. (*As per proviso under Sub-rule 2(vi) of Rule 81 of CCS (Pension) Rule, 1972*).
3. In the case of a mentally disabled child/children or sibling, the family pension shall be payable to a person nominated by the Government servant or the pensioner. (*As per proviso under Sub-rule 6 of Rule 54 of CCS (Pension) Rule, 1972*).
4. In case no such nomination has been furnished to the Head of Office by such Government servant or pensioner during his lifetime, it will be payable to the person nominated by the spouse of such Government servant or family pensioners later on. (*As per proviso under Sub-rule 6 of Rule 54 of CCS (Pension) Rule, 1972*).
5. Certificate of guardianship issued by the local level committees under Section 14 of the National Trust Act, 1999 (the Act is issued on the authority of the law passed by the Parliament), may be accepted for nomination / appointment of guardian for grant of family pension in respect of persons suffering from the above disabilities included in the Act. (*As per proviso under Sub-rule 6 of Rule 54 of CCS (Pension) Rule, 1972*).

6. The authorization shall be made in the PPO or by issuing a revised authority if a child/children or sibling is authorized for Family pension after issue of the PPO. (OM No. 1/27/2011-P&PW(E) dated 1st July, 2013). In view of above, it is clarified that Pensioners may not be persuaded to furnish information such as name of guardian, photo of guardian and their Bank account details. Only details of disabled child or sibling along with disability certificate will suffice, for processing the case of such a dependent for co-authorization in the PPO for family pension.

(Sanjoy Shankar)
Under Secretary to the Government of India
Ph. 24644632

All Ministries/Departments of the Government of India

1. O/o CGA, 7th Floor, Lok Nayak Bhawan, New Delhi. (Apart from the usual action, it is also requested to make necessary amendments in the format of the PPO to accommodate authorization of the permanently disabled children/siblings and dependent parents.)
2. CPAO, Trikoot-II, Bhikaji Kama Place, New Delhi-66 (It is requested to make necessary amendments in the Scheme Booklet to facilitate implementation of the above decisions).
3. NIC for uploading the OM

No. 57/04/2019-P&PW (B)
Government of India
Department of Pension and PW

Lok Nayak Bhawan, Khan Market
New Delhi-110003
Dated: 17 February, 2020

OFFICE MEMORANDUM

Subject: Coverage under Central Civil Services (Pension) Rules, 1972, in place of National Pension System, of those Central Government employees whose selection for appointment was finalized before 01.01.2004 but who joined Government service on or after 01.01.2004.

The undersigned is directed to say that consequent on introduction of National Pension System (NPS) vide Ministry of Finance (Department of Economic Affairs) Notification No. 5/7/2003-ECB & PR dated 22.12.2003, all Government servants appointed on or after 01.01.2004 to the posts in the Central Government service (except armed forces) are mandatorily covered under the said scheme. The Central Civil Services (Pension) Rules, 1972 and other connected rules were also amended vide Notification dated 30.12.2003 and, after the said amendment, those rules are not applicable to the Government servants appointed to Government service after 31.12.2003.

2. Representations have been received in this Department from the Government servants appointed on or after 1.1.2004 requesting for the benefit of the pension scheme under Central Civil Services (Pension) Rules, 1972 on the ground that their appointment was delayed on account of administrative reasons or lapses. Similar references have been received from Ministries/Departments seeking advice of this Department on the question whether the Government servants who were appointed on or after 1.1.2004 could also be extended the benefit of pension scheme under CCS (Pension) Rules, if their appointment was delayed beyond 31.12.2003 on account of administrative reasons and the delay in appointment was beyond the control of the said Government servants.

3. From the representations of the Government employees and the references received from Ministries/Departments, it has been observed that in many of the cases referred to this Department, selection process (including written examination, interview and declaration of result) for recruitment had been completed before 01.01.2004 but the employee joined the Government service on or after 01.01.2004. A few illustrations where the selection was finalized before 01.01.2004 but actual joining took place on or after 01.01.2004 are as under:

- (i) The result for recruitment was declared before 01.01.2004 but the offer of appointment and actual joining of the Government servant was delayed on account of police verification, medical examination etc.;
- (ii) Some of the candidates selected through a common selection process were issued offers of appointments and were also appointed before 01.01.2004 whereas the offers of appointment to other selected candidates were issued on or after 1.1.2004 due to administrative reasons/constraints including pending Court/CAT cases.

(iii) Candidates selected before 01.01.2004 through a common competitive examination were allocated to different Departments/organization. While recruitment process was completed by some Department(s) / organizations on or before 31.12.2003 in respect of one or more candidates, the offers of appointment to the candidates allocated to the other Departments / organization were issued on or after 01.01.2004.

(iv) Offers of appointment to selected candidates were made before 01.01.2004 with a direction to join on or after 01.01.2004.

(v) Offers of appointment were issued to selected candidates before 01.01.2004, and many/most candidates joined service before 01.01.2004. However, some candidate(s) were allowed extension of joining time and they joined service on or after 01.01.2004. However, their seniority was either unaffected or was depressed in the same batch or to a subsequent batch, the result for which subsequent batch was declared before 01.01.2004.

(vi) The result for recruitment was declared before 01.01.2004 but one or more candidates were declared disqualified on the grounds of medical fitness or verification of character and antecedents, caste or income certificates. Subsequently, on review, they were found fit for appointment and were issued offers of appointment on or after 01.01.2004.

In all the above illustrative cases, since the result for recruitment was declared before 01.01.2004, denial of the benefit of pension under CCS (Pension) Rules, 1972 to the affected Government servants is not considered justified.

4. The matter has been examined in consultation with the Department of Personnel & Training, Department of Expenditure and Department of Legal Affairs in the light of the various representations/references and decisions of the Courts in this regard. It has been decided that in all cases where the results for recruitment were declared before 01.01.2004 against vacancies occurring on or before 31.12.2003, the candidates declared successful for recruitment shall be eligible for coverage under the CCS (Pension) Rules, 1972. Accordingly, such Government servants who were declared successful for recruitment in the results declared on or before 31.12.2003 against vacancies occurring before 01.01.2004 and are covered under the National Pension System on joining service on or after 01.01.2004, may be given

A **One-time option** to be covered under the CCS (Pension) Rules, 1972. This option may be exercised by the concerned Government servants **latest by 31.05.2020**.

5. Those Government servants who are eligible to exercise option in accordance with para-4 above, but who do not exercise this option by the stipulated date, shall continue to be covered by the National Pension System.

6. The option once exercised shall be final.

7. It is clarified, that the above option would be available to only those Government servants who were declared successful for recruitment before 01.01.2004, against vacancies pertaining to the period prior to that date. This option shall, however, not be available to the Government servants appointed on or after 01.01.2004 if they fall in any of the following categories:

(i) Government servants whose names were included in a panel of selected candidates before 01.01.2004 for recruitment against vacancies occurring on or after 01.01.2004 and were, accordingly, recruited on or after 01.01.2004.

(ii) A Government servant whose name was included in a panel of selected candidates prepared before 01.01.2004 for vacancies arising before and after 01.01.2004 but was actually appointed after 31.12.2003 against a vacancy arising on or after 01.01.2004.

(iii) Government servants who were selected against vacancies pertaining to the period prior to 01.01.2004 on the basis of an advertisement/notification issued before 01.01.2004 or a written examination/interview held before 01.01.2004 but results for recruitment were declared on or after 01.01.2004.

(iv) Government servants who joined on or after 01.01.2004 after they were granted extension of joining time on their own request and, in accordance with the instructions issued by the Department of Personnel & Training, their seniority was depressed on account of such extension of joining time to a batch for which the result for recruitment was declared on or after 01.01.2004.

8. The matter regarding coverage under the CCS (Pension) Rules, 1972 based on the option exercised by the Government servant shall be placed before the appointing authority for consideration in accordance with these instructions. In case the Government servant fulfils the conditions for coverage under the CCS (Pension) Rules, 1972, in accordance with these instructions, necessary order in this regard shall be issued latest by 30th September, 2020. The NPS account of such Government servants shall, consequently, be closed w.e.f. 01st November, 2020.

9. The Government servants who exercise option to switch over to the pension scheme under CCS (Pension) Rules, 1972, shall be required to subscribe to the General Provident Fund (GPF). Regarding accountal of the corpus in the NPS account of the Government servant, Controller General of Accounts (CGA) has furnished the following clarification vide letter No.

1(7)(2)/2010/cla./TA III/390 dated 14.11.2019:

i. **Adjustment of Employees' contribution in Accounts:** Amount may be credited to individual's GPF account and the account may be recasted permitting up-to-date interest (Authority-FR-16 & Rule 11 of GPF Rules).

ii. **Adjustment of Government contribution under NPS in Accounts:** To be accounted for as (-) Dr. to object head 70 - Deduct Recoveries under Major Head 2071 - Pension and other Retirement benefit - Minor Head 911- Deduct Recoveries of overpayment (GAR 35 and para 3.10 of List of Major and Minor Heads of Accounts).

iii. **Adjustment of increased value of subscription on account of appreciation of investments** – May be accounted for by crediting the amount to Govt. account under M.H. 0071- Contribution towards Pension and Other Retirements Benefits 800- Other Receipts (Note under the above Head in LMMHA).

10. **All Ministries/Departments are requested to give wide publicity to these orders.** The cases of those Government servants who fulfil the conditions mentioned in this O.M. and who exercise option to switch over to the pension scheme under CCS (Pension) Rules may be settled by the administrative Ministries/Departments in accordance with these orders.

11. These orders issue with the concurrence of Ministry of Finance, Department of Expenditure, vide their I.D. Note No. 1(7) EV/2019 dated 08.01.2020.

12. In their application to the employees of Indian Audit and Accounts Department, these orders are issued after consultation with Comptroller and Auditor General of India, as mandated under Article 148(5) of the Constitution.

13. Hindi version will follow.

(Ruchir Mittal)
Deputy Secretary to the Government of India

To,

1. All Central Govt. Ministries / Departments.
2. Department of Expenditure, Ministry of Finance, North Block, New Delhi.
3. C&AG, Bahadur Shah Zafar Marg, New Delhi.
4. Ministry of Railways, Railway Board, for information, New Delhi.
5. Department of Personnel and Training, North Block, New Delhi.
6. Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi.

No.12/5/2020-P&PW(C)-6363
Government of India
Ministry of Personnel, Public Grievances & Pension
Department of Pension & Pensioners' Welfare

8th Floor, Janpath Bhawan, Janpath,
New Delhi-01
Dated: 20 February, 2020

CIRCULAR

Subject: Consolidated instructions on Life Certificate and commencement of family pension if pensioner / family pensioner is living abroad

This Department has been receiving grievances of pensioners residing abroad mentioning the difficulties and inconvenience faced by them with respect to submission of life certificate as well as commencement/continuation of family pension. Instructions have already been issued time to time on the above subject in order to ensure Ease of Living for them. The circulars have been consolidated and are as under:-

- i. **In the case of a pensioner residing abroad, the following methods are available for submission of life certificate -**
 - a. If he/she is drawing pension through any bank included in the Second Schedule to the Reserve Bank of India Act, 1934, the life certificate may be signed by an officer of the Bank.
 - b. An authorized official of the Embassy of India/High Commission of India/Indian Consulates may issue the life certificate.
 - c. In case the pensioner is unable to visit the Embassy/Consulate, he/she may submit requisite documents by post to the Embassy/Consulate, including Doctor's Certificate showing the pensioner's inability to present himself/herself in person. Embassy of India may also assist pensioners/family pensioners in submission of Life Certificate.
 - d. A Pensioner, not resident in India, in respect of whom a duly authorized agent produces a Life Certificate, signed by a magistrate or a notary or an officer of an Indian authorized Bank or Diplomatic Representative of India, is exempted from special appearance.
 - e. There have been complaints that life certificate submitted over the counter of pension paying branches are misplaced causing delay in payment of monthly pension. In order to alleviate the hardship faced by pensioner agency banks are instructed to mandatorily issue duly signed acknowledgements. They were also advised to consider entering the receipt of life certificate in CBS and issue a system generated acknowledgements which would serve the twin purpose of acknowledgement as well as real time updation of records.

(RBI/2018-19/1DGBA.GBD.No.-1/31.02.007/2018-19, dated 2nd July, 2018)

- ii. **For commencement of family pension, after demise of a pensioner residing abroad following procedure will be followed –**
 - a. In case the pensioner and spouse are holding a joint account, the requirement of Form 14 has been dispensed off. The spouse may inform the pension disbursing Bank of the death of the pensioner and request the bank for commencement of family pension, through a simple letter. He/she may enclose a copy of death certificate of the pensioner, PPO, proof of his/her own age/date of birth and an undertaking for recovery of excess payment. In

other cases, i.e., where the pension is not being credited to the joint bank account of the pensioner and his/her spouse, Form 14 will be continued to be obtained by the banks. However, the condition of attestation of Form 14 has been done away with and witnessing by two persons has been considered as sufficient.

**(G.I. D/o of Pension & Pensioners' Welfare's .OM No.1/27/2011-P&PW(E)
dated, 20th September, 2013)**

- b. In case of family pensioners who are unable to come to India for personal identification, they may be allowed pension/family pension on the basis of a certificate to be issued by an authorized official of the Embassy of India/High Commission of India/Indian Consulate in the country where the pensioner is residing. This certificate is to be issued on verification of Pensioner/Family Pensioner on the basis of the photograph available in the PPO or on the basis of the photograph available on the Passport.

(CGA's Authority No.-F.No.1(7)/CPAO Scheme Book/2005/TA/585 dated 22.09.2006)

2. CPPCs/Branches of all the Pension disbursing banks may be advised to strictly comply with the above instructions.

This issue with the approval of competent authority.

(Rajesh Kumar)
Under Secretary to the Government of India
Tel. No.23310108

To,

1. Chairman, Railway Board
2. Secretary, CPV and Overseas Indian Affairs
3. Secretary Department of Financial Services
4. Secretary, Ex-Servicemen Welfare
5. Secretary Posts
6. Secretary Telecom
7. Controller General of Accounts, Department of Expenditure
8. MDs of all the Pension Disbursing Banks
9. Head of CPPCs of All Pension Disbursing Banks.
10. Coordination Division, Ministry of External Affairs, Room No 29 A, South Block, New Delhi-01.
11. Central Pension Accounts Officer, CPAO, Trikoot-II, Bhikaji Cama Place, New Delhi.
12. NIC:- for posting on the website of the Department.

No.12/4/2020-P&PW(C)-6300
Government of India
Ministry of Personnel, Public Grievances & Pension
Department of Pension & Pensioners' Welfare

8th Floor, Janpath Bhavan, Janpath,
New Delhi-110003
Dated: 15 May, 2020

OFFICE MEMORANDUM

Subject : Consolidated instructions for Pension Disbursing Authorities to ensure smooth payment of pension/family pension to pensioners/family pensioners.

On an analysis of the grievances received in this Department, it has been observed that updated and consolidated instructions will help improve the processing of Pensioner's requests by banks and others. Hence, an attempt has been made herein, to consolidate relevant instructions issued by Department of Pension & Pensioners' Welfare from time to time with regard to disbursement of pension and family pension. These Banks are adopting different procedures, while releasing pension/ family pension or seeking declarations/certificates from pensioners / family pensioners at different periodicity. Therefore, the following consolidated guidelines are being issued with an objective to create awareness among CPPCs/ bank branches on updated rules and instructions in this regard:-

(i) Requirement of pensioners to be present in person before paying bank branch for credit of first pension : The pensioner is no longer required to visit bank in person for credit of his first pension. The undertaking with regard to recovery of overpayment from pensioner is forwarded to concerned bank CPPC through CPAO along with the PPO. Bank will not insist for the presence of pensioner in order to activate their pension account. ([DoPPW's OM No. 1/27/2011-P&PW dated 7thmay 2014](#))

(ii) Requirement of family pensioner to submit form 14 : On death of a pensioner, the spouse is not required to submit form 14, if he/she was having a joint account with the pensioner and authorization for payment of family pension exists in the Pension Payment Order (PPO) in his/her favour. In such cases, spouse will be required to provide only a copy of the death certificate to the pension paying branch in order to commence his/her family pension. Pension disbursing bank will identify the family pensioners based on the information furnished in PPO and its own Know Your Customer procedure without insisting him/her to physically present himself/herself in the paying bank. ([DoPPW's OM No. 1/27/2011-P&PW dated 20th September 2013](#))

(iii) Insisting spouse to open separate bank account for getting family pension :- Banks will not insist for opening a new account when the spouse was having a joint account with the pensioner and authorization for payment of family pension exists in the Pension Payment Order (PPO) in his/her favour. ([RBI Circular- Disbursement of Government Pension by Agency Banks dated September 9, 2019](#))

(iv) Submission of declaration for taking up commercial employment after retirement: This declaration is required from pensioners who have retired from Group 'A' services/posts. This declaration is required only in the first year after retirement of a Group A officer. Therefore, this declaration may not be sought from the pensioner after expiry of one year from the

date of retirement. If a pensioner declares that he has taken up commercial employment within one year from the date of retirement without obtaining permission of Government, Pension disbursing bank will seek the orders of the Government through the CPAO before making further pension payments. However, if a pensioner declares that he has taken up commercial employment within one year after retirement with the permission of the Government, Pension disbursing bank will continue to pay his /her pension. ([Rule 10 of CCS Pension Rule](#)).

(v) **Submission of re-employment certificate:** A pensioner is required to furnish a re-employment declaration once in a year i.e. in the month of November every year. If a pensioner declares that he is re-employed under the Central or State Government, or a Corporation/Company/Body/Bank under them, the element of dearness relief during the period of re-employment may not be credited by the bank during the period of such re-employment. However, if a pensioner declares about his re-employment and also states that in accordance with the relevant rules/instructions, entire amount of his/her pension has been ignored while fixing his/her pay in the re-employment post, he will continue to be eligible to draw dearness relief along with pension. If a pensioner fails to submit requisite declaration in the month of November, the element of dearness relief on his monthly pension may not be credited by the bank and he may be paid pension excluding the dearness relief. Employment/re-employment of spouse does not affect his/her family pension. Therefore, Dearness Relief will continue to be paid with family pension to the spouse who is employed/re-employed in the aforesaid organizations. ([Rule 55 of CCS \(Pension \)Rules, 1972](#)).

(vi) **Submission of non-earning certificate:** A family pensioner, other than spouse, has to submit a declaration of non-earning his/her livelihood every year in the month of November. As per rule 54(6) of CCS (Pension) Rules, 1972, family pension is allowed to a son, daughter, disabled sibling or parents of a deceased pensioner or a deceased Government servant until he/she starts earning his/her livelihood. This declaration is, however, not required from the spouse for continuing his/her family pension. ([Rule 54\(6\) of CCS Pension Rules](#)).

(vii) **Submission of declaration of marriage:** A family pensioner, other than spouse, has to submit a declaration of non-marriage/non re-marriage every six months. The family pension is discontinued if she/he gets married/re-married. If the spouse is a recipient of family pension, no certificate of remarriage is required to be furnished by him/her. At the time of commencement of family pension, an undertaking will be obtained from him/her to the effect that in the event of his/her re-marriage, he/she will report the fact to the pension disbursing bank promptly. However childless widow of deceased Government servant and disabled child of a pensioner/Government servant will continue to get family pension even if they get married/re-married. ([Rule 54\(6\) of CCS \(PENSION\) RULES, 1972](#))

(viii) **Submission of life certificate:** Life certificate has to be submitted by every pensioner/family pensioners in the month of November every year. Pension Disbursing bank will also accept Aadhar enabled Digital Life Certificate "Jeevan Pramaan". Old aged pensioners who are 80 years and above can submit life certificate in the month of October also. ([D/o Pension & Pensioners Welfare's OM No. 1/20/2018 P&PW \(E\) Dated 18.07.2019](#))

(ix) **Submission of disability certificate :** If family pension has been sanctioned to a disabled child **and the disability is temporary**, the guardian of such disabled child shall produce disability certificate once in every 5 years to the effect that he/she continues to suffer from such disorder /disability in order to continue family pension. No fresh certificate of disability would be required in the case of a child with permanent disability. A disabled child will also be required to self-certify every year that he/she has not started earning his/her livelihood ([Rule 54\(6\) of CCS Pension Rule,1972](#))

(x) **Restoration of commuted portion of pension:** Restoration of commuted portion of pension after 15 years is to be made automatically by bank. Pensioner will not be asked to make application for restoration of commuted portion of pension. Incases where the date of commutation is not readily available in the PPO, the bank will obtain the information from the Accounts Officer who issued the PPO through Central Pension Accounting Office before restoring the commuted portion of pension. The amount of commuted pension will not be deducted from family pension. {[Rule 10 of CCS \(Commutation of Pension\) Rules,1981](#)}

(xi) **Paying additional amount of pension on attaining the age of 80 years and above:** The additional quantum of pension/family pension will be paid on attaining the age 80 years and above. Additional pension is paid from the first day of the month in which a pensioner/family pensioner completes the age of 80 years and above. For example, if a pensioner /family pensioner completes the age of 80 years in the month of August, 2020, he will be paid additional pension/family pension from 1st day of the month of August, 2020. Bank will not insist for any request /application from pensioners /family pensioners in order to pay additional pension to them. The quantum of additional pension/family pension to the old pensioners/family pensioners is as follows:-

<u>Age of Pensioner</u>	<u>Additional quantum of pension</u>
From 80 years to less than 85 years	20% of basic pension
From 85 years to less than 90 years	30% of basic pension
From 90 years to less than 95 years	40% of basic pension
From 95 years to less than 100 years	50% of basic pension
100 years or more	100% of basic pension

([D/o Pension & Pensioners Welfare's OM No. dated 38/37/08 P&PW\(A\) dated 2ndSeptember & 3rdOctober 2008](#))

(xii) **Obtaining of Life Certificate from the doorstep of the pensioners**:- The Department has issued directions to all the Pension Disbursing Banks to send SMSs/Emails to all their pensioners on 24th October, 1st November, 15th November and 25th November every year reminding them to submit their Annual Life Certificates by 30th November. The Department directed all Pension Disbursing Banks to make an exception list as on 1st December every year of those pensioners who fail to submit their Life Certificate and issue another SMS/Email to them for submitting the Life Certificate. The bank in addition will also ask such pensioners through SMS/Email as to whether they are interested in submission of Life Certificate through a chargeable door-step service, on a nominal charge not exceeding Rs. 60/- ([D/o Pension & Pensioners Welfare's Circular No. 12/4/2020-P&PW\(C\)-6300, dated 17.01.2020](#)).

2. All banks are advised to comply with the above instructions and to give wide publicity by putting up these instructions on their websites and also on the notice boards of the branches of the bank etc.

3. This issues with the approval of the competent authority.

(Rajesh Kumar)

Under Secretary to the Government of India

Tel No. 23310108

To

CMDs of all Pension Disbursing Banks

Copy to:

1. Central Pension Accounts Officer, Chief Controller of Pension, Ministry of Finance, Department of Expenditure, Trikoot-II, Bhikaji Cama Place, New Delhi
2. Secretary, Department of Financial Services, Jeevan Deep Building, Sansad Marg, New Delhi
3. Secretary, Ministry of Defence, South Block, New Delhi
4. Chairman, Railway Board, Ministry of Railways, Rail Bhawan, New Delhi
5. Secretary, Department of Posts, Dak Bhawan, Patel Chowk, New Delhi
6. NIC: for posting on website of this Department

No. 28/30/2004-P&PW (B)
Government of India
Ministry of Personnel, Public Grievances and Pension
Department of Pension and Pensioners' Welfare

Lok Nayak Bhavan, Khan Market
New Delhi-110003
Dated: 11 June, 2020

OFFICE MEMORANDUM

Subject: Mobility of personnel amongst Central /State & Autonomous Bodies while working under Pensionable establishments – regarding.

The undersigned is directed to say that the New Pension Scheme (now called as National Pension System) was introduced vide Department of Economic Affairs' notification No.5/7/2003-ECB.PR dated 22.12.2003. It was provided that NPS would be mandatory for all new recruits to the Central Government service from 1st of January 2004 except the Armed Forces.

2. In this Department's O.M. of even number dated 26.7.2005, it was provided that all employees who joined Central Government service or in the service of an autonomous body set up by the Central Government before 1.1.2004 and who were governed by old pension scheme under the Central Civil Service (Pension) Rules, 1972 will continue to be governed by the same pension scheme / rules and will count their past service if they take up new appointment in another Ministry / Department of the Central Government or a Central Autonomous Body covered by the CCS (Pension) Rules on or after 1.1.2004, subject to their satisfying the conditions laid down in Para 4 of DP&AR's O.M. No.28/10/1984-PU dated 29.8.1984.

3. Subsequently, vide this Department's O.M. of even number dated 28.10.2009, the benefit of counting of past service under the CCS(Pension) Rules, 1972 was extended to those employees who were initially appointed before 1.1.2004 in (i) Central Government Departments covered under Railway Pension Rules or other similar non-contributing pensionable establishments of Central Government covered by old Pension Scheme /rules other than CCS(Pension) Rules, 1972 OR, (ii) State Government covered under old pension scheme similar to CCS(Pension) Rules, OR (iii) Central / State Autonomous Body covered by the old pension scheme and who resigned to join a Central Government Department / Office or a Central Autonomous Body having pensionable establishment.

4. Representations have been received in this Department from employees who joined under NPS in Central Government / Central Autonomous Bodies after 1.1.2004 but before 28.10.2009, after technical resignation from a pensionable establishment of a Central Government Department, State Government or Central / State Autonomous Body and who were denied the benefit of counting of past service in the old pension scheme in the Central Government.

5. The matter has been examined in consultation with Department of Personnel and Training and Department of Expenditure. It has been decided that those employees who joined Central Government / Central Autonomous body under NPS during 1.1.2004 to 28.10.2009 after submitting technical resignation from Central Govt. / Central Autonomous Body or a State Government / State Autonomous Body and who fulfill the conditions for counting of past service in terms of this Department's O.M. dated 28.10.2009, may be given an option for induction in old pension scheme and to get their past service rendered in the Central / State Government or Central / State Autonomous Body counted for the purpose of pensionary benefits on their final retirement from the Central Government / Central Autonomous Body, subject to fulfillment of all

other conditions of counting of such past service in terms of DPAR's O.M. dated 29.8.1984 read with this Department's O.M. dated 7.2.1986 as amended from time to time.

6. Such option may be exercised within 3 months of issue of this O.M. Such employees who are appointed under NPS during 1.1.2004 to 28.10.2009 and are eligible to exercise option in terms of para 5 above but do not exercise the option within the stipulated period will continue to be covered by the provisions of National Pension System. Those employees who joined during 1.1.2004 to 28.10.2009 and have already been given the benefit of CCS (Pension) Rules in terms of O.M. dated 28.10.2009, will continue to be governed by those rules.

7. Those employees who exercise option for counting of past service in accordance with the above provisions may be allowed to avail the benefit under CCS (Pension) Rules, 1972. The capitalized value of pension and gratuity for the past service in the Central / State Autonomous Body will be deposited by that Body to the Central Government / Central Autonomous Body in accordance with the instructions contained in the O.M. No. 28/10/84-Pension Unit dated 29.8.1984. In case the employee concerned has received the pensionary benefits from the Central Government Departments, State Government, Central / State Autonomous Body, etc., he would be required to deposit the amount of such pensionary benefits (along with interest to be calculated in accordance with this Department's O.M. No. 38/34/2001-P&PW(F) dated 29-07-2002) with the Central Government Department /Central Autonomous Body in which he has joined, to enable counting of past service. The employee's share in the accumulated wealth of National Pension System with interest / returns accrued thereon under the NPS, would be deposited in the GPF account of the employee. The employer's share along with interest / returns accrued thereon under the NPS would be deposited in the account of Central Government / Central Autonomous Body in accordance with modalities provided in para 9 of this OM.

8. In some cases, due to non-availability of benefit of counting of past services under the old pension system during 01.01.2004 to 28.10.2009, the employees of State Government/ State Autonomous bodies etc. may have been compelled to take voluntary retirement before joining pensionable Central Government Department/ Central Autonomous bodies after 01.01.2004 but before 28.10.2009. It has been decided that 'voluntary retirement' of such employees may be treated as 'technical resignation' and the benefit of provisions of para 5 to para 7 above may also be extended to them subject to fulfillment of all other conditions for counting of service.

8.1 The forwarding the application through proper channel for the post they had joined after getting voluntary retirement is a pre- requisite for considering it as technical resignation.

8.2 The provisions of this O.M. is mandatory in all such cases.

9. The modalities of accounting of the NPS accumulation would be as under:

S. No.	Issues	Adjustment process
1	Adjustment of employee's contribution NPS	of to Amount may be credited to the individual's GPF account and the account may be recasted permitting up to date interest. (FR 16 & Rule 11 of GPF Rules)
2	Adjustment of Government contribution NPS	of to To be accounted for as (-) Debit to Object Head "70-Deduct Recoveries" under Major Head " 2071- Pensio and other Retirement Benefits" and Minor Head " 911 – Deduct Recoveries of overpayments" (GAR 35 and Para 3.10 of LMMH and Para 5.1.3 (iii) of Civil Accounts Manual refers)
3	Adjustment of increased value of subscription in NPS on account of appreciation of investment	of May be accounted for by crediting the amount to Government Account under Major Head "0071- Contribution & Recoveries towards Pension & other Retirement Benefits" and Minor Head "800-Other-Receipts" (Note under above Major Head in LMMH)

10. All Ministries / Departments are requested to bring the contents of these orders to the notice of Controller of Accounts/Pay and Accounts Officers and Attached, Subordinate Offices and Autonomous bodies under them.

11. This issues in consultation with of Ministry of Finance, Deptt. Of Expenditure vide ID Note No. 25(6)/EV/2017 Dated 06.01.2020 and in consultation with Controller General of Accounts vide their I.D. Note No. 1(7)(2)/2010/c/a/TA/860 dated 18.08.2017.

12. In their application to the employees of Indian Audit and Accounts Department, these orders are issued after consultation with Comptroller and Auditor General of India, as mandated under Article 148(5) of the Constitution.

13. Hindi version will follow.

(Ruchir Mittal)
Deputy Secretary to the Government of India

To,

1. All Central Government Ministries / Departments.
2. Chief Secretaries of all State Governments/UTs.
3. Accountant Generals in the States and UTs.
4. Department of Expenditure, Ministry of Finance, North Block, New Delhi.
5. C&AG, Bahadur Shah Zafar Marg, New Delhi.
6. Ministry of Railways, Railway Board, New Delhi.
7. Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi.
8. CGA, Department of Expenditure, INA, New Delhi.
9. AD(OL) for Hindi version.
10. NIC for posting on the website of this Department.

No. 38/37/16-P&PW (A)
Government of India
Ministry of Personnel Public Grievances and Pensions
Department of Pension and Pensioners Welfare

Lok Nayak Bhawan, Khan Market,
New Delhi – 110003,
Dated: 12 June, 2020

OFFICE MEMORANDUM

Subject: Regulation of pension and other retirement benefits of Government servants who were on Extraordinary leave/unauthorized absence/suspension as on 1.1.2016 and retired/died thereafter without joining duty.

The undersigned is directed to say that in accordance with Rule 33 of the CCS (Pension) Rules, for calculation of pension, the expression 'emoluments' means basic pay as defined in Rule 9(21) (a) (i) of the Fundamental Rules which a Government servant was receiving immediately before his retirement or on the date of his death. In accordance with Note 3 under this rule, if a Government servant immediately before his retirement or death while in service had been absent from duty on extraordinary leave or had been under suspension, the period whereof does not count as service, the emoluments which he drew immediately before proceeding on such leave or being placed under suspension shall be the emoluments for the purpose of this rule.

2. Doubts have been raised in regard to the manner in which the pension and other retirement benefits of Government servants, who were on extraordinary leave/unauthorized absence/suspension as on 1.1.2016 and retired/died thereafter without joining duty, would be regulated. The matter has been examined in consultation with the Ministry of Finance (Department of Expenditure) and the following clarifications are issued:

Category of Government servant	Manner in which pension and other pensionary benefits are to be regulated
Government servant, who was on extraordinary leave/unauthorized absence/suspension as on 1.1.2016 and retired/died thereafter without joining duty	<p>In accordance with Rule 33 of CCS (Pension) Rules, 1972, the basic pay which he drew immediately before proceeding on such leave period whereof does not count as qualifying service – as on 1.1.2016 and retired/died thereafter without joining duty shall be the emoluments for the purpose of pension. The pension/family pension thus calculated will be revised in the accordance with the instructions contained in the Department's O.M. No. 38/37/16-P&PW (A) dated 12.05.2017 read with O.M. No. 38/37/16-P&PW(A)(ii) dated 04.08.2016 and will be paid to the pensioner/family pensioner from the date it becomes due.</p> <p>For the purpose of gratuity, the emoluments shall also include Dearness Allowance (as per 6th CPC) admissible on the date of retirement/death of the Government servant.</p> <p>The Pension/family pension/commutation of pension and gratuity will be regulated in accordance with the rules/instructions applicable before 1.1.2016</p>

<p>Government servant, who was on extraordinary leave – the period whereof counts as qualifying service – as on 1.1.2016 and thereafter without joining duty.</p>	<p>The pay of such a Government servant will be notionally revised w.e.f. 1.1.2016 and this period whereof counts as notionally revised basic pay will be reckoned as qualifying service – as one emoluments for the purpose of pension.</p> <p>For the purpose of gratuity, the emoluments shall also include Dearness Allowance (as per 7th CPC) admissible on the date of retirement/death of the Government Servant.</p> <p>His pension/family pension, commutation of pension and gratuity will be regulated in accordance with the instructions contained in this Department's O.M. No. 38/37/16-P&PW (A) dated 12.05.2017 read with O.M. No 38/37/16-P&PW(A)(i) dated 04.08.2016 and will be paid to the pensioner/family pensioner from the date it becomes due.</p>
<p>Government servant, who was under suspension as on 1.1.2016 and retired thereafter without joining duty.</p>	<p>Such a Government servant, on retirement, is entitled to only provisional pension. The emoluments which he drew immediately before suspension shall be the emoluments for the purpose of provisional pension. This provisional pension will be revised in accordance with Department's O.M. No. 38/49/16-P&PW (A) dated 12.02.2018. The provisional pension will be reviewed / regularized on conclusion of the departmental/judicial proceedings and issue of final orders thereon.</p>

3. These orders issue with the concurrence of Ministry of Finance (Department of Expenditure) vide their U.O. No. 1(23)/EV/2019 dated 05.02.2020.

4. In their application to the employees of Indian Audit and Accounts Department, the orders are issued under Article 148(5), of the Constitution with the concurrence of the Comptroller and Auditor General of India.

(R. C. Sethi)
Under Secretary to the Government of India

1. All Ministries/Departments.
2. CGA/CAG/CPAO.
3. As per standard mailing list.
4. NIC for uploading on Department's website.

F.No .38/37/2016-P&PW (A)
Government of India
Ministry of Personnel, Public Grievances & Pensions
Department of Pension & Pensioners' Welfare

8th Floor, Lok Nayak Bhawan Khan Market
New Delhi-110003
Dated: 18 June, 2020

OFFICE MEMORANDUM

Subject: Revision of pension of pre-2016 pensioners / family pensioners in implementation of Government's decision on the recommendations of the 7th Central Pay Commission-Concordance Table Corrigendum regarding.

The undersigned is directed to refer to this Department's OM of even number dated 06.07.2017 on the subject mentioned above and to say that there is some error in the entries relating to the pre-revised pay of Rs.21820/- (6th CPC Grade Pay : Rs.5400/-, 7th CPC Level-9) in Table 29 enclosed therewith.

2. It is requested that the existing Table 29 may be substituted by the enclosed Table 29. The revised entries have been shown in bold letters.

(R. C Sethi)
Under Secretary to the Government of India

To,

1. All Ministries/Department of Government of India (as per standard mailing list).
2. Controller General of Accounts, New Delhi
3. Comptroller & Auditor General of India, New Delhi
4. Central Pension Accounting Office, New Delhi.

Table No. 29

Scale of pay/Pay in the pay Band & Grade Pay at the time of retirement

From 01.01.1986 to 31.12.1995	2200-75-2800-100-4000
From 01.01.1996 to 31.12.2005	8000-275-13500
From 01.01.2006 to 31.12.2015	9300-34800 GP 5400
Corresponding level w.e.f. 1.1.2016	Level-9 (53100-167800)

Basic Pay From 01.01.1986 to 31.12.1995	Basic Pay From 01.01.1996 to 31.12.2005	Basic Pay From 01.01.2006 to 31.12.2015	Pay range for pensioners retired during 1.1.2006 to 31.12.2015	Notional Pay as on 01.01.2016	Revised Pension /Enhanced Family pension (if applicable) w.e.f. 1.1.2016	Revised Family pension w.e.f. 1.1.2016
			Minimum	Maximum		
2200	8000	20280		20660	53100	26550
2275	8000	20280		20660	53100	26550
2350	8000	20280		20660	53100	26550
2425	8275	20800	20670	21280	54700	27350
2500	8275	20800	20670	21280	54700	27350
2575	8275	20800	20670	21280	54700	27350
2650	8550	21310	21290	21900	56300	28150
2725	8550	21310	21290	21900	56300	28150
2800	8550	21310	21290	21900	56300	28150
2900	8825	21820	21910	22560	56300	28150
3000	9100	22330	21910	22560	58000	29000
3100	9375	22840	22570	23220	59700	29850
3200	9650	23350	23230	23920	61500	30750
	9925	23870	23930	24630	63300	31650
3300	10200	24380	23930	24630	63300	31650
3400	10475	24890	24640	25360	65200	32600
3500	10750	25400	25370	26140	67200	33600
3600	10750	25400	25370	26140	67200	33600
3700	11025	25910	25370	26140	67200	33600
3800	11025	25910	25370	26140	67200	33600
3900	11300	26420	26150	26920	69200	34600
4000	11300	26420	26150	26920	69200	34600
4100	11575	26930	26930	27740	71300	35650
4200	11850	27450	26930	27740	71300	35650
4300	11850	27450	26930	27740	71300	35650
						21390

	12125	27960	27750	28560	73400	36700	22020
	12400	28470	27750	28560	73400	36700	22020
	12675	28980	28570	29410	75600	37800	22680
	12950	29490	29420	30310	77900	38950	23370
	13225	30000	29420	30310	77900	38950	23370
	13500	30510	30320	31200	80200	40100	24060
	13775	31030	30320	31200	80200	40100	24060
	14050	31540	31210	32140	82600	41300	24780
	14325	32050	31210	32140	82600	41300	24780
		32150	33110	85100	42550	25530	
		33120	34120	87700	43850	26310	
		34130	35130	90300	45150	27090	
		35140	36180	93000	46500	27900	
		36190	37270	95800	47900	28740	
		37280	38400	98700	49350	29610	
		38410	39570	101700	50850	30510	
		39580	40770	104800	52400	31440	
		40780	41980	107900	53950	32370	
		41990	43220	111100	55550	33330	
		43230	44510	114400	57200	34320	
		44520	45830	117800	58900	35340	
		45840	47190	121300	60650	36390	
		47200	48590	124900	62450	37470	
		48600	50030	128600	64300	38580	
		50040	51550	132500	66250	39750	
		51560	53110	136500	68250	40950	
		53120	54700	140600	70300	42180	
		54710	56340	144800	72400	43440	
		56350	58010	149100	74550	44730	
		58020	59760	153600	76800	46080	
		59770	61550	158200	79100	47460	
		61560	63380	162900	81450	48870	
		63390	65290	167800	83900	50340	

No. 57/04/2019-P&PW(B)
Government of India
Ministry of Personnel, Public Grievances and Pensions
Department of Pension and Pensioners' Welfare

Lok Nayak Bhawan, Khan Market
New Delhi-110003
Dated: 25 June, 2020

OFFICE MEMORANDUM

Subject: Coverage under Central Civil Services (Pension) Rules, 1972, in place of National Pension System in terms of DoPPW OM dated 17.02.2020 – clarifications regarding.

The undersigned is directed to say that instructions have been issued vide this Department's O.M. of even number dated 17th February, 2020, that in all cases where the results for recruitment were declared before 01.01.2004, against vacancies occurring on or before 31.12.2003, the candidates declared successful for recruitment shall be eligible for coverage under the Central Civil Services (Pension) Rules, 1972. Accordingly, such Government servants who were declared successful for recruitment in the results declared on or before 31.12.2003, against vacancies occurring before 01.01.2004 and are covered under the National Pension System on joining service on or after 01.01.2004, may be given a one-time option to be covered under the CCS(Pension) Rules, 1972.

2. References have been received in this Department seeking clarifications in regard to the implementation of the aforesaid instructions in certain circumstances. The issues raised by the various Departments have been examined in this Department and the position is clarified as under:

S. No.	Issue raised	Clarification
1	A Government servant joined in a Department /Office of the Central Government on or after 01.01.2004 on the basis of results declared before 01.01.2004 against vacancies occurred prior to 01.01.2004 and thereafter joined another Central Government Department / Office with proper permission after tendering technical resignation. Can the option exercised by such a Government servant be considered in accordance with the O.M. dated 17.2.2020 and, if so, which	Such a Government servant is also eligible to exercise option under O.M. dated 17.02.2020. A decision on the option shall be taken by the appointing authority of the post in the Department/Office for which such option is exercised by Government servant. In case the Government servant has submitted his option in his latest Department/office, that Department/Office shall forward the option to the concerned Department/office, for taking an appropriate decision. The decision taken by the concerned Department/Office shall be communicated to his latest Department. In such cases, the instructions relating to mobility as contained in this Department's O.Ms. No. 28/30/2004-P&PW (B) dated 26.07.2005 and 28.10.2009 shall also be applicable and further action for

	<p>Department/office will take a decision on such option.</p>	<p>counting of past service for pension/gratuity shall be taken in accordance with the CCS (Pension) Rules, 1972 by the latest Department/Office.</p>
2	<p>Can an option exercised by a member of the family of the deceased Government servant be considered.</p>	<p>If a Government servant, who was otherwise eligible to exercise option in terms of the O.M. dated 17.02.2020, has already died, the option exercised by the member of the family, who is eligible to receive NPS benefits on death of the Government servant in accordance with PFRDA (Exits and Withdrawals under NPS) Regulations, may be accepted and processed in accordance with the instructions contained in this Department's OM dated 17.02.2020.</p> <p>If, before his death, the Government servant had joined another Central Government Department/office with proper permission after tendering technical resignation, the option exercised by the such nominee shall be processed in accordance with the clarification No. (1) above.</p>
3	<p>In cases covered by clarification No. (2), how will the amount of the corpus in the NPS account, which was transferred to the Government consequent on death of the Government servant in accordance with the O.M. No. 38/41/06/P&PW(A) dated 05.05.2009, be adjusted.</p>	<p>The amount of the corpus in the NPS account, which was transferred to the Government consequent on death of the Government servant, shall be adjusted in the manner indicated in para 9 of this Department's O.M. dated 17.02.2020, with the modification that the employee's contribution in the NPS account along with up-to-date interest, calculated on the rates applicable to GPF from time to time, shall be paid to the person in whose favour a nomination to receive NPS amount was submitted by the Government servant under the Regulations notified by PFRDA.</p>

4.	Will the instructions contained in the OM dated 17.02.2020 be applicable in the case of Government servants who joined on or after 01.01.2004 on appointment on compassionate grounds. If so, how the eligibility of such Government servants to exercise option under OM will dated 17.02.2020 be determined.	A Government servant, who joined on or after 01.01.2004 on appointment on compassionate grounds, shall be eligible to exercise option in terms of the OM dated 17.02.2020, if the competent authority had taken the decision on the recommendation of the Screening/Selection Committee to appoint the Government servant on compassionate grounds before 01.01.2004.

3. All Ministries / Departments are requested to bring the contents of these clarifications to the notice of Controller of Accounts/Pay and Accounts Officers, Attached office and Subordinate Offices under them.

4. Hindi version will follow.

(S. Chakrabarti)
Under Secretary to the Government of India

To,

1. All Central Govt. Ministries / Departments.
2. Department of Expenditure, Ministry of Finance, North Block, New Delhi.
3. C&AG, Bahadur Shah Zafar Marg, New Delhi.
4. Ministry of Railways, Railway Board, for information, New Delhi.
5. Department of Personnel and Training, North Block, New Delhi.
6. Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi.
7. CGA, Department of Expenditure, INA, New Delhi,
8. AD(OL) for Hindi Version
9. NIC for posting on the website of this Department.

No.12/12/2020-P&PW(C)-6526
Government of India
Ministry of Personnel, Public Grievances & Pension
Department of Pension & Pensioners' Welfare

8th Floor, Janpath Bhavan, Janpath
New Delhi-110001
Dated: 27 June, 2020

OFFICE MEMORANDUM

Subject: Dispensing with the requirement of BSR code of bank from the pension claim forms

While submitting pension claim form, a retiree or family member has to provide the detail of his/her bank account, IFSC and BSR code of concerned bank branch. This Department has received many representations from retirees to dispense with the requirement of BSR codes from pension claim form as it is neither written in the passbook nor available on the website of concerned bank. In order to get information of the BSR code, sometimes a retiree has to make multiple visits to the concerned bank branch.

2. Therefore in order to avoid hardship of retiree and family members, it has been decided to dispense with the requirement of BSR code for processing all type pension cases with immediate effect. Henceforth a retiree or family pensioner will not be required to provide detail of BSR code while submitting form 5 or form 14. Only the bank account detail along with IFSC will be taken for processing the pension claim.

3. The Administrative Divisions of all Ministries/Department and attached/subordinate offices are requested to bring these instructions to the notice of all concerned for compliance.

This issues with the approval of the competent authority

(Rajesh Kumar)

Under Secretary to the Government of India
Tel No. 23310108

To,

1. All the Ministries/ Department, Government of India
2. NIC, DoPPW: to incorporate the change in Bhavishya module
3. Controller General of Accounts, MahalekhaNiyantak Bhawan, Ministry of Finance, GPO Complex, Block E, INA Colony, New Delhi.- With reference to their U.O. No 4. 13013(12)/2/2020-IT Technical/cs-1435/248 dated 18.06.2020.

No.12/9/2020-P&PW(C)-6450
Government of India
Ministry of Personnel, Public Grievances & Pension
Department of Pension & Pensioners' Welfare

8th Floor, Janpath Bhavan, Janpath
New Delhi-110001
Dated: 17 July, 2020

OFFICE MEMORANDUM

Subject: Provisional release of retirement benefits as per Rule 64 of CCS (Pension) Rules, 1972 during Covid Pandemic time.

The undersigned is directed to say that in view of the unprecedented situation which has arisen due to the outbreak of COVID-19, there may be cases where the processing of pension case of a retiring Government servant gets delayed due to various factors. A Government servant may find difficulty in submission of his pension Forms (Form 5, Form 3, etc.) to the Head of Office (HOO) or the Head of Office (HOO) may not be able to forward the claim form in hard copy along with service book to the concerned Pay & Accounts office in time, particularly when both the offices are located in different cities. There may also be cases where the Pay & Accounts Office is not able to process the case for authorization of pension before the retirement of the Government servant.

2. Rule 64 of the CCS (Pension) Rules, 1972 provides for sanction of provisional pension and provisional gratuity in cases where a Government servant is likely to retire before finalization of his pension and gratuity. In order to ensure timely payment of pension and retirement gratuity on retirement of a Government servant, wherever a Government servant is likely to retire before finalization of his pensionary benefits, the Head of Office may rely upon the information as available in the official records and take action to sanction provisional pension and provisional gratuity, with the approval of the Head of Department. The provisional pension and provisional gratuity may be sanctioned in those cases also, where retiring Government servant is unable to submit the pension claim Forms for any reason. In cases where it is not possible to verify the entire length of qualifying service immediately, provisional gratuity may be sanctioned in respect of the verified continuous spell of service immediately preceding the date of retirement. A copy of the draft letter for sanction of provisional pension is being enclosed.

3. The Pay & Accounts Office shall consider the case on the basis of details of last emoluments and length of qualifying service indicated by the Head of Office and release the provisional pension and provisional gratuity in the same manner as pay and allowances of the establishment are paid. The Pay & Accounts Office shall not insist for complete documents of the case, including service book, at the stage of release of provisional pension and provisional gratuity.

4. These instructions shall also be applicable in cases where the Government servant retires otherwise than on superannuation, i.e. voluntary retirement, retirement under FR 56, etc.

5. In cases where the amount of provisional pension is later found to be in excess of the final pension, the excess amount of pension may be adjusted in the manner indicated in Rule 64 of CCS (Pension) Rules, 1972.

6. The payment of provisional pension sanctioned in accordance with para 2 above, may initially continue for a period not exceeding six months from the date of retirement. The period of provisional pension may be further extended, in exceptional cases, with the concurrence of PAO and after approval by the Head of Department. However, the total period of provisional pension shall, in no case, be more than one year from the date of retirement.

7. The date from which the final pension shall be commenced by the Pension Disbursing Authority, may be indicated by the Pay & Accounts Office in the PPO. The date for commencement of final pension by the PDA shall be at least two months after the date of issue of the PPO, taking into consideration the time likely to be taken by CPAO and CPPC to process the pension case. Pay & Accounts Office shall record a note in the PPO, as mentioned below, while authorizing the final pension.

"Provisional pension has been/shall be paid by the office for the period from ----- to ----- @ Rs. ----- plus DA. The payment of final pension shall commence from the bank w.e.f. -----."

The payment of provisional pension shall, accordingly, continue from the office till the date mentioned in the PPO for commencement of final pension by the PDA so that there is no gap between the date upto which the provisional pension is to be paid and the date of commencement of final pension by the PDA.

8. The instructions in this OM, in so far as they are at variance with the provisions of rule 64, shall be applicable till the work in offices is affected due to the outbreak of COVID-19. These instructions would be reviewed by this Department after normalcy is restored. The provisions of Rule 64 of the CCS (Pension) Rules, 1972 shall stand relaxed to the extent indicated above.

9. The Administrative Divisions of all Ministries/Department and attached/subordinate offices are requested to bring these instructions to the notice of all concerned for compliance.

10. This issues with the approval of the competent authority.

(Rajesh Kumar)
Under Secretary to the Government of India
Tel No. 23310108

1. All the Ministries/ Department, Government of India
2. All Officers/Desks of the department
3. NIC, DoPPW: for uploading on website of this Department.

Copy to:- Controller General of Accounts, Mahalekha Niyantark Bhawan, Ministry of Finance, GPO Complex, Block E, INA Colony, New Delhi, Delhi 110023:- With reference to their UO Note No.TA-3-104/8/2019-TA-III/CS-568/285 dated 30th June, 2020.

No.....
Government of India
Ministry of.....
Department/Office.....

Dated the.....

To

Shri/Smt./Km.

.....
(Name, designation and address of the Government servant)

Sub: Sanction of provisional pension and provisional gratuity in favour of
(Shri /Smt. /Km.....)

Sir,

I am directed to say that Shri/Smt./Km..... (Name and Designation) of this Ministry/Department/office has retired/ is due for retirement from Government service with effect from..... However there is likely to be a delay in assessment and settlement of his/her pension and gratuity and issuing Pension Payment Order. Shri/Smt./Km.....was drawing/shall be drawing a basic pay of Rs..... on the date of retirement and he/she hasyears qualifying service on the date of retirement. Shri/Smt./Km..... has submitted Form 5 on/has not submitted Form 5 so far.

2. In accordance with Rule 64 of the Central Civil Services (Pension) Rules, 1972, sanction of the competent authority is here by accorded authorizing payment of the following:

* (i) An amount of Rs...../- per month as provisional pension for a period commencing from (Date following the date of retirement of Government servant)

** (ii) An amount of Rs./- as provisional gratuity

* The amount of provisional pension shall be 100% of pension calculated based on emoluments and qualifying service on the date of retirement.

** The amount of provisional gratuity shall be calculated after withholding 10% of the amount of gratuity from the amount of retirement gratuity calculated based on the emoluments and qualifying service on the date of retirement.

3. The following are the details of Government dues which will be recovered out of the amount of provisional gratuity indicated in para 2 above.

(a) Balance of the house-building or conveyance advance	Rs.
(b) Overpayment of pay and allowances including leave salary	Rs.
(c) Income Tax deductible at source under the Income Tax Act, 1961 (43 of 1961)	Rs.
(d) Arrears of license fee for occupation of Government accommodation	Rs.
(e) The amount of license fee for the retention of Government accommodation for the permissible period beyond the date of retirement	Rs.
(f) Amount to be withheld as per intimation of the Directorate of Estates under rule 72(5), if any	Rs.
(g) Any other assessed/ dues and the nature thereof	Rs.
(h) Amount to be withheld on account of unassessed govt.due	Rs.
Total	

4. The payment of provisional pension shall continue for a period of six months for the period from to.....

OR

The payment of provisional pension has been further extended with the concurrence PAO for the period from..... to..... (Period to be specified provided that provisional pension will not be extended in any case after one year of retirement.).

In case the PPO determining the amount of final pension and the amount of final gratuity is issued before the expiry of a period of six months from the date of retirement or the extended period, the payment of provisional pension shall discontinue from the date of commencement of final pension, to be indicated in the Pension Payment Order.

5. If the amount of provisional pension is found to be in excess of the final pension, the excess amount of pension shall be adjusted out of the withheld amount of gratuity failing which it shall be recovered in instalments by making short payments of the pension payable in future.

Yours faithfully,

Head of Office

Copy for information to: The Pay and Accounts Officer

No.3/7/2020-P&PW(Desk-F)E.6574
Government of India
Ministry of Personnel, Public Grievances & Pension
Department of Pension & Pensioners' Welfare

8th Floor, B-Wing, Janpath Bhavan,
Janpath, New Delhi-110001,
Dated: July 17, 2020

OFFICE MEMORANDUM

Subject: - Missing credits in GPF accumulation of subscriber

This office has been receiving grievances from retired government servant for less payment of GPF accumulation at the time of retirement due to some old missing credits in their GPF account. The missing credits in GPF were reported by the subscribers who have been moved from one establishment to another or have been assigned foreign deputation or the officers belong to All India Service. In such case the GPF account is maintained by the separate authority other than the authority generating salary bill and deducting the GPF subscription. The co-ordination between these two authorities is crucial to avoid any missing credits.

2. In order to avoid such grievances, the office maintaining GPF accumulation are hereby advised to intimate the particulars of missing credits once in a year to the authority responsible for deducing the GPF subscription under intimation to subscribers. Further, the statement of all missing credits and all debits will be provided to the subscriber before two years of the retirement and thereafter before one year of retirement mandatorily. The subscriber can make representation on the statement provided to him and the office responsible to maintain the GPF accumulation, shall resolve the grievance within two months from the date of such grievances.

3. The Administrative Divisions of all Ministries/Department and attached/subordinate offices are requested to bring these instructions to the notice of all concerned for compliance.

Sd/- (Rajendra

Kumar Dutta)
Under Secretary to the Government of India
Tel No. 011- 23310106

- i. All the Ministries/ Department, Government of India
- ii. Comptroller and Auditor General of India
- iii. Controller General of Accounts
- iv. All Accountant General (State)
- v. NIC, DoPPW: for uploading on website of this Department.

No.1/7/2017--P&PW (F)
Government of India
Ministry of Personnel Public Grievances and Pensions
Department of Pension and Pensioners Welfare

3rd Floor, Lok Nayak Bhawan, Khan
Market, New Delhi-110003

Dated: 28 July, 2020

OFFICE MEMORANDUM

Subject: Grant of disability pension, comprising service element and disability element to pre-2006 disability pensioners, who were boarded out from service, with less than 10 years of qualifying service, due to an injury/disability, attributable to Govt. service – regarding.

The undersigned is directed to say that, considering the hardship being faced by the disabled Government servants, covered under the provisions of CCS (EOP) Rules, the Government had decided to dispense with the minimum service required for earning service element of disability pension, with effect from 01.01.2006 and orders were issued vide OM No.33/5/2009-P&PW (F), dated 10th December 2010.

2. A doubt has been raised whether the provision of the aforesaid OM, dated 10.12.2010, would be applicable to the Government servants who were boarded out of service, prior to 01.01.2006, with a qualifying service of less than ten years.
3. The matter has been examined and it is clarified that Central Civil Government servants who were boarded out, prior to 01.01.2006, with a qualifying service of less than ten years and were in receipt of only the disability element of disability pension, would also be eligible for the service element of disability pension, w.e.f. 01.01.2006, in addition to the disability element.
4. For calculating the disability pension w.e.f. 01.01.2006, the disability pension comprising, both the service element and the disability element, will be notionally fixed from the date of boarding out and the same will be notionally revised in accordance with the orders for revision of disability pension, issued from time to time. **The actual payment of such revised disability pension would be payable only w.e.f. 01.01.2006.** No arrears on account of grant of service element, for the period prior to 01.01.2006, would be admissible. The amount of service gratuity, if any paid, to the Government servant at the time of boarding out would be adjusted from the arrears of pension accruing as a result of these orders.
5. This issues with the concurrence of the Ministry of Finance, Department of Expenditure, vide their I.D. Note No. 1(9)/EV/2019 dated 25/06/2020.

6. In their application to the persons belonging to Indian Audit and Accounts Department, these orders are issued under Article 148(5) of the Constitution and after consultation with the Comptroller and Auditor General of India

7. The Administrative Divisions of all Ministries/Department & attached/subordinate offices are requested to bring the contents of these instructions to the notice of all concerned for compliance.

(Seema Gupta)
Director
Ph. 23350012

To-

1. All Ministries/Departments of the Government of India
2. President's Secretariat
3. Vice President's Secretariat
4. Prime Minister's Office
5. Comptroller & Auditor General of India
6. Cabinet Secretariat
7. Union Public Service Commission
8. NIC for uploading in the Website

|

No. 1/11/2020-P&PW (E)
Government of India
Ministry of Personnel, P.G. & Pensions
Department of Pension & Pensioners' Welfare

3rd Floor, Lok Nayak Bhawan, Khan
Market, New Delhi,
Dated: 29 July, 2020

OFFICE MEMORANDUM

Subject: Relaxation of Rule 80-A for payment of provisional Family Pension on death of a Government Servant during service.

The undersigned is directed to say that in accordance with Rule 80-A of the CCS (Pension) Rules 1972, on death of a Government servant during service, Head of Office shall sanction and draw provisional family pension and death gratuity in favour of claimant or claimants, after the family pension case, including Form 18 and other documents referred to in Rule 80, has been forwarded by the Head of Office to the Pay & Accounts Office. It has been brought to the notice of this Department that the process of forwarding the family pension case to Pay & Accounts Office along with requisite documents itself takes a long time. It is also understood that, in a large number of cases, provisional family pension and gratuity are not being sanctioned on death of a Government servant. The delay in finalization of family pension and gratuity results in hardship to the family of the deceased Government servant.

2. The matter has been examined in this Department. In accordance with Rule 54 (2) (ii) of the CCS (Pension) Rules, on death of Government servant during service, the family of a deceased Government Servant becomes entitled to family pension even in cases where a government servant dies before completion of one year of continuous service, provided the deceased government servant concerned, immediately prior to his/ her appointment to the service or post, was examined by appropriate medical authority and declared fit by that authority. Thus family pension is payable to the family of deceased Government servant irrespective of the length of service of the Government servant before his death. Therefore, verification of the entire service is not relevant for determining the amount of family pension. The amount of death gratuity, however, depends on the length of qualifying service of the deceased Government servant. Any Government dues in respect of the deceased Government servant are also required to be recovered from the amount of death gratuity.

3. Keeping in view the position mentioned in para 2 above and in order to avoid any hardship to the family of the deceased Government servant, it has been decided to relax the provisions of rule 80-A of the CCS (Pension) Rules, 1972 to the extent that if a claim for family pension in Form 14 along with death certificate and bank account details of the claimant has been received and the Head of Office is satisfied about the bonafide of that claim, he shall sanction provisional family pension immediately. The Head of Office shall not wait for forwarding of the family pension case (including Form-14, Form-18 and other relevant documents mentioned in Rule 80) to Pay & Accounts Office before sanctioning the provisional family pension.

4. The amount of provisional family pension shall not exceed the maximum family pension as admissible under Rule 54 of CCS Pension Rules, 1972.

5. In Central Armed Police Forces related cases, where death of an employee occurs, initially provisional family pension may be sanctioned without waiting for the final Operation

Casualty Report.

6. The Pay & Accounts Office shall release the provisional family pension on the basis of sanction order issued by the Head of Office without insisting for any other documents including service book. The provisional family pension shall be paid in the same manner as Pay and Allowances of the establishment are paid.

7. A format for sanctioning the provisional family pension by the Head of Department is enclosed.

8. There will be no change in regard to the provisions for sanction of provisional gratuity under Rule 80-A. Action for sanction of death gratuity under rule 80-A may be taken by the Head of Office after forwarding Form-18 and other relevant documents to Pay & Accounts Office. In case the amount of provisional family pension is later found to be in excess of the final family pension, the same may be adjusted from the amount of death gratuity, failing which, it may be recovered in installments from the family pension payable in future.

9. The payment of provisional family pension sanctioned as per Para 3 above may initially continue for a period of six months from the date, following the date of death of employee. The period of such provisional family pension sanctioned may be further extended, for not more than six months at a time, on the advice of Pay & Accounts Office and with the approval of Head of Department (HOD).

10. The provisional family pension may continue to be paid for two months succeeding the month in which the Pension Payment Order for final family pension is issued by the Pay & Accounts Office, keeping in view the time likely to be taken by Central Pension Accounting Office (CPAO) and Central Pension Processing Centre (CPPC) for processing the case. While authorizing final family pension after receipt of complete family pension case, the Pay & Account office shall indicate the date from which the family pension authorized in the Pension Payment Order is to be paid by the Pension Disbursing Authority. Accordingly, the Office of Pay & Account may record a note in the Pension Payment Order, as mentioned below, while authorizing the final family pension:

"Provisional family pension has been/shall be paid for the period from ----- to--- @ Rs. ----- plus Dearness Relief. The payment of final family pension may be commenced by the bank w.e.f. -----."

11. The Administrative Divisions of all Ministries/Department and attached/subordinate offices are requested to bring these instructions to the notice of all concerned for compliance.

The issues with the approval of Competent Authority

(Sanjoy Shankar) Under
Secretary to the Government of India
Ph. 24644632

1. All Ministries/Departments of the Government of India
2. O/o the Comptroller & Auditor General of India
3. O/o the Controller General of Accounts, Lok Nayak Bhawan, New Delhi.
4. Pensioners' Associations as per list maintained in the Department
5. All Officers/Desks
6. NIC for Uploading the Office Memorandum on the website

No.....
Government of India Ministry
of.....
Department/Office.....

Dated the.....

To

Shri/Smt./Kumari..... (Name and address of
claimant)

Subject: - Grant of provisional family pension.

Sir/Madam

I am directed to say that Shri/Smt./Kumari.....
.....(Name and designation) died on..... As
per service record you are eligible to receive family pension.

2. In accordance with Rule 80-A of the Central Civil Services (Pension) Rules, 1972 read with the O.M. No. 1/11/2020-P&PW (E) dated 29th July, 2020 of Department of Pension & Pensioners' Welfare, sanction of the competent authority is hereby accorded for payment of an amount of Rs...../- per month as provisional family pension commencing from.

(Date following the date of death of Government servant)

* The amount of provisional pension shall be 100% of family pension as assessed based on the pay on the date of death of Government servant.

3. The payment of provisional family pension sanctioned as per Para 3 of the OM No 1/11/2020-P&PW dated 29th July, 2020 may initially continue for a period of six months from the date, following the date of death of employee. The period of such provisional family pension sanctioned may be further extended, for not more than six months at a time, on the advice of Pay & Accounts Office and with the approval of Head of Department (HOD).

4. If the amount of provisional family pension is found to be in excess of the final family pension, it shall be recovered from gratuity instalments from the family pension payable in future.

Yours faithfully,

Head of Department

Copy for information to the Pay and Accounts Officer

File No. 55/11/2017-P&PW (C)/E-4513
Government of India
Ministry of Personnel, Public Grievances & Pensions
Department of Pensions & Pensioners' Welfare

3rd Floor, Lok Nayak Bhavan
Khan Market, New Delhi-11003
Dated: 26.08.2020

Office Memorandum

Subject: Facility for Central Government Civil pensioners to store Electronic PPO in Digi Locker-regd.

1. It has come to the notice of this Department, that several Pensioners, over a period of time, misplace the original copies of their Pension Payment Order (PPO) which, needless to say, is a very important original document. In the absence of their PPO, these pensioners have to face innumerable hardship at various stages of their retired life. For newly retiring officials, in view of the widespread Covid-19 pandemic, it is a dilemma to physically receive hard copies of the PPO.
2. Accordingly, the Department of Pension & Pensioners' Welfare (DoPPW) has decided to integrate the electronic Pension Payment Order (e-PPO) generated through Public Financial Management System (PFMS) application of CGA(Controller General of Accounts) with Digi Locker, in order to enhance Ease of Living of Central Government Civil Pensioners. This system will enable any Pensioner to obtain an instant copy/print-out of the latest copy of his PPO from his Digi Locker account. This initiative will create a permanent record of his PPO in his Digi Locker and at the same time eliminate delays in reaching the PPO to new pensioners, as well as the necessity of handing over a physical copy.
3. This facility has been created within '**Bhavishya**' software, which is a **single window platform for Pensioners, right from the start of their Pension processing, till the end of the process**. "Bhavishya" shall now provide an option to the retiring employees, to link their Digi-locker account with their "**Bhavishya**" account and obtain their e-PPO in a seamless manner.
4. The following steps are required to store e-PPO in Digi Locker:
 - "Bhavishya" provides option to retiring employees for linking their Digi-locker account with "**Bhavishya**" to get e-PPO.
 - Above option is available to the retiree at the time of filling of retirement forms, as well as after submission of the forms
 - Retiree will sign into their Digi-locker account from **Bhavishya** and authorize **Bhavishya** to **PUSH** the e-PPO to Digi Locker.
 - As soon as e-PPO is issued, it is automatically **PUSHED** into corresponding Digi locker account and the retiree is informed about the same through SMS and Email by **Bhavishya**.

- To view/download the e-PPO, retiree has to log into the Digi Locker account and simply click on the link.
5. The Administrative Divisions of all Ministries/Department and attached/subordinate offices are requested to bring these instructions to the notice of all concerned for compliance.
 6. This issues with the approval of the Secretary (Pension & Pensioners' Welfare).

(Manoj Kumar)
Under Secretary to the Government of India

To

1. All the Ministries/ Department, Government of India
2. NIC, DoPPW: for posting on website of this Department.

Copy to: -

PPS to Secretary (Pension) – for kind information of Secretary (Pension).

PPS to JS (Pension) – for kind information of JS(P).

No.18/1/2020-P&PW(C)-6681
Government of India
Ministry of Personnel, Public Grievances & Pension
Department of Pension & Pensioners' Welfare

8th Floor, Janpath Bhavan, Janpath
New Delhi-110001
Dated: 11 September, 2020

OFFICE MEMORANDUM

Subject: Extension of period for submission of Life Certificate from October 2020 till December 2020.

Every Central Government pensioner has to submit life certificate in the month of November for further continuation of his/her pension. It has been observed that a large number of Central Government pensioners physically visit bank branches for this purpose.

2. Earlier, as a measure to enable additional dedicated time to very senior pensioners, this department, vide its OM No. 1/20/2018-P&PW(E), dated 18.07.2019, allowed the pensioners in the age group of 80 years and above, to submit Life Certificate from 1st October onward instead of 1st November, every year.

3. In view of the ongoing Covid-19 pandemic and keeping in view of the vulnerability of elderly population to Corona Virus, it has now been decided to extend the existing timeline for submission of Life Certificate. This year, all Central Government pensioners may submit Life Certificate from 1st November, 2020 onward, till 31st December 2020. However, the pensioners in the age group of 80 years and above, can submit Life Certificate from 1st October, 2020 onwards, to 31st December, 2020. During this extended period, the pension will be continued to be paid by the Pension Disbursing Authorities (PDAs) uninterrupted.

4. Further, in the line of RBI notification no. RBI/2019-20/138, dated January 9, 2020, which permits Video based Customer Identification Process (V-CIP) as a consent based alternate method of establishing the customer's identity, PDAs may also explore the said methodology for obtaining a Life Certificate from the pensioner, to the extent permitted by RBI guidelines, in order to avoid rush at the branches.

5. The above measures are expected to avoid rush at branches and maintain social distancing, while obtaining Life Certificates from the elderly this year. PDAs shall also ensure proper arrangements and social distancing measures at the branches and prevent overcrowding.

6. All Pension Disbursing Authorities are requested to take note of this OM for compliance and give wide publicity to the same amongst the pensioners.

This issues with the approval of the competent authority.

(Rajesh Kumar)
Under Secretary to the Government of India

To,

1. CMDs of all Pension Disbursing Banks
2. Controller General of Accounts, Mahalekha Niyantark Bhawan, Ministry of Finance, GPO Complex, Block E, INA Colony, New Delhi, Delhi 110023
3. Central Pension Accounts Office (CPAO), Ministry of Finance, Department of Expenditure, Trikoot-II, Bhikaji Cama Place, New Delhi
4. CPPCs, All Pension Disbursing Banks
5. Chairman, Railway Board, Ministry of Railways, Rail Bhawan, New Delhi
6. Secretary, Ministry of Defence, South Block, New Delhi.
7. Secretary, Department of Ex-Servicemen Welfare, South Block, New Delhi.
8. Secretary, Department of Financial Services, Jeevan Deep Building, Sansad Marg, New Delhi.
9. Secretary, Department of Telecommunications, Sanchar Bhavan, New Delhi.
10. Secretary, Department of Posts, Dak Bhavan, New Delhi
11. All Chief Secretaries of States.
12. Secretary ,Ministry of External Affairs, South Block, New Delhi
13. NIC:-**for posting on website of this Department.**

No.18/1/2020-P&PW(H)-Vol-III-6786
Government of India
Ministry of Personnel, Public Grievances & Pension
Department of Pension & Pensioners' Welfare

8th Floor, Janpath Bhavan, Janpath
New Delhi-110001
Dated: 23 November, 2020

OFFICE MEMORANDUM

Subject: Extension of period for submission of Life Certificate by Central Government pensioners till February 28, 2021.

The undersigned is directed to refer to this Department's O.M. No. 18/1/2020-P&PW(C)-6681 dated 11th September, 2020 regarding the extension of timeline for submission of Life Certificate by Central Government pensioners from 1st November, 2020 onward, till 31st December 2020.

2. This Department has been in receipt of numerous petitions from various Pensioners' Associations as well as individuals requesting a further extension in the date for submitting Life Certificate, in view of the ongoing Covid-19 pandemic and the vulnerability of elderly population to Corona Virus. After consultation with the office of Controller General of Accounts, it has now been decided to further extend the existing timeline for submission of Life Certificate. This year, all Central Government pensioners may submit Life Certificate from 1st November, 2020 onward, till February 28, 2021. During this extended period, the pension will be continued to be paid by the Pension Disbursing Authorities (PDAs) uninterrupted.

3. The above measures are expected to avoid rush at branches, stagger the submission of the LCs by the elderly population while maintaining social distancing, and to that extent, prevent the spread of Corona virus. PDAs shall also ensure proper arrangements and social distancing measures at the branches and prevent overcrowding.

4. All Pension Disbursing Authorities are requested to take note of this OM for compliance and give wide publicity to the same amongst pensioners.

This issues with the approval of the competent authority.

(Rajesh Kumar)
Under Secretary to the Government of India

To,

1. Secretary, Dept of Expenditure, Ministry of Finance, North Block, New Delhi.
2. CMDs of all Pension Disbursing Banks
3. Controller General of Accounts, Mahalekha Niyantrak Bhawan, Ministry of Finance, GPO Complex, Block E, INA Colony, New Delhi.



सत्यमेव जयते

**GOVERNMENT OF INDIA
MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS
DEPARTMENT OF PENSION & PENSIONERS' WELFARE
Address - 3rd Floor, Lok Nayak Bhawan
New Delhi -110003**



A HANDBOOK ON **FAMILY PENSION** **under CCS (Pension) Rules, 1972**

Synopsis and Case Studies

Government of India
Department of Pension and Pensioners' Welfare
3rd Floor, Lok Nayak Bhawan, New Delhi-110 003
🌐 pensionersportal.gov.in
👤 Doppw_india
👤 @sankalp.DOPPW

JANUARY, 2020

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INTRODUCTION

The family pension under Rule 54 of the CCS (Pension) Rules is in the nature of a welfare scheme framed to provide relief to the widowed spouse & children of a deceased employee or pensioner.

The employee has no control over the family pension as he is not required to make any contribution to it. It is not a property of the deceased employee/pensioner, therefore the entitlement for family pension cannot be decided by succession certificate.

The rules do not provide for any nomination, instead it designates the persons who are entitled to receive family pension. Thus, no other person except those designated under the rules is entitled to receive family pension.

1. FAMILY

- (i) As soon as a person enters in Government service, he/she is required to furnish details of his /her family in Form 3 to the Head of Office.

(sub Rule (12)(a) of Rule 54)

- (ii) If the Government servant has no family, he shall furnish the details in Form 3 as soon as he acquires a family.

(sub Rule (12)(a) of Rule 54)

- (iii) No Government servant having a spouse living, shall enter into, or contract, a marriage with any person, Provided that the Central Government may permit a Government servant to enter into, or contract, any such marriage.

(CCS conduct Rules 21)

- (iv) For the purpose of grant of family pension, the family shall be categorized as below :-:

- Spouse
- Children
- Parents
- Disabled Sibling

However their eligibility to receive family pension will be governed by orders issued from time to time.

(sub Rule 6 of Rule 54)

2. ELIGIBILITY OF SPOUSE

- (i) Family Pension is payable to widow or widower up to the date of death or re-marriage, whichever is earlier.

(sub Rule 6 of Rule 54)

- (ii) Family pension will continue to be payable to a childless widow on re-marriage, if her income from all other sources is less than the amount of minimum family pension and the dearness relief admissible.

(sub Rule 6 of Rule 54)

3. ELIGIBILITY OF CHILDREN

- (i) Family pension to the children shall be payable in the order of their birth and the younger of them will not be eligible for family pension unless the elder next above him/her has become ineligible for the grant of family pension.

(sub rule 8(iii) of Rule 54)

- (ii) Where the family pension is payable to twins, it shall be paid to such children in equal share.

(sub rule 7(d) of Rule 54)

- (iii) In the case of an unmarried son family pension will be payable until he attains the age of twenty-five years or until he gets married or until he starts earning his livelihood, whichever is the earliest.

(sub rule 6(ii) of Rule 54)

- (iv) In case both wife and husband are governed by the provisions of family pension 1964, the surviving child or children shall be granted the two family pensions in respect of the deceased parents.

(sub Rule 11 of Rule 54)

- (v) Family pension admissible to a beneficiary in respect of one deceased employee or pensioner is not to be counted as income for the purpose of determination of eligibility for another family pension which is admissible in connection with another deceased employee or pension.

(DoP&PW O.M. No 1/11/2011-P&PW 30th November 2011)

- (vi) A child adopted by the spouse of the pensioner shall not be treated as a member of the family of the deceased pensioner.

(DoP&PW O.M. No 1/27/2011-P&PW dated 1st July 2013)

4. ELIGIBILITY OF DISABLED CHILD

- (i) If the son or daughter of a Government servant is suffering from any disorder or disability of mind (including mentally retarded) or is physically crippled or disabled so as to render him or her unable to earn a living even after attaining the age of twenty five years, the family pension shall be payable to such son or daughter for life.

(sub-rule 6 of Rule 54)

- (ii) The family pension is payable to the disabled children for life after the youngest child attains the 25 years of age years. Thereafter family pension shall be resumed in favour of the child suffering from disability.

(sub rule 6 of Rule 54)

- (iii) The name of disabled child /permanently disabled, sibling will be added to the PPO issued to the retiring Government servant if there is no other eligible prior claimant for family pension.

(OM 1/27/2011-P&PW dated 1st July 2013)

- (iv) Non-intimation of physical/mental handicap does not make a child ineligible for family pension. A disability certificate issued after the death of the employee /pensioner or his/her spouse for a disability which existed before their death may be accepted by the Appointing Authority.

(DoP&PW OM 1/18/2001-P& PW dated 25th/26th January 2016)

- (v) The family pension shall be paid to such son or daughter through the Guardian if he or she is a minor.

(DoP&PW OM 1/47/87-P& PW date 30th March 1989)

- (vi) The Government has decided to allow continuance of family pension to mentally/physically disabled children even after their marriage.

(DOP&PW's O.M No.1/33/2012-P&PW(E) dated 16/01/2013)

- (vii) Guardianship Certificate issued by the Local Level Committee constituted under the provisions of the National Trust Act, 1999, for the purpose of grant of family pension in respect of child suffering from the disabilities of mind (including mentally retarded), will be accepted.

(DoP&PW OM 1/4/06-P& PW date 31st July 2006)

- (viii) It shall be the duty of the Guardian or son or daughter to furnish a certificate to the Treasury / Bank, as the case may be, every year to the effect that (1) he / she has not started earning, his / her livelihood; and (2) not yet married. However in case of disability, child or the guardian is required to produce the certificate in every five years to the effect that he/she continues to suffer from the disability or disorder of mind or continues to be physically crippled or disabled.

(Sub rule 6 of Rule 54 of the CCS (Pension) Rules, 1972)

5. ELIGIBILITY OF DIVORCED / WIDOWED / UNMARRIED DAUGHTER

- (i) The family pension is payable to the unmarried / widowed / divorced daughters until she gets married or remarried or until she starts earning her livelihood, whichever is earlier.

(sub rule 6(iii) of Rule 54)

- (ii) The family pension is payable to the unmarried / widowed / divorced daughters above the age of 25, after all unmarried children have attained the 25 years of age or started earning their livelihood whichever is earlier. If the deceased government servant/pensioner has survived by any disabled child, the widowed/divorced/ unmarried daughter will be eligible to receive family pension only after the turn of disabled child.

(DoP&PW OM 1/13/09-P& PW date 11th September 2013)

- (iii) Divorced daughter is eligible for family pension where the divorce proceedings had been filed in a competent Court during the lifetime of the employee / pensioner or his/her spouse but divorce took place after their death, provided the claimant fulfills all other conditions for grant of family pension under Rule 54 of the CCS (Pension) Rules, 1972. In such cases, the family pension will commence from the date of divorce.

6. ADMISSIBILITY OF FAMILY PENSION CLAIM IF GOVERNMENT SERVANT HAS SURVIVED BY WIDOWS AND CHILDREN FROM BOTH WEDLOCKS

- (i) As per CCS conduct Rules 21 no Government servant having a spouse living, shall enter into, or contract, a marriage with any person, Provided that the Central Government may permit a Government servant to enter into, or contract, any such marriage.
- (ii) As per section 11 of Hindu Marriage Act any marriage shall be null and void if the party has a spouse living at the time of the marriage.
- (iii) The divorce proceeding as per custom of the community or before the Panchayat is not valid. The divorce decree is acceptable only if it is ordered by competent court.

(Section 19 of the Hindu Marriage Act & The Family Courts Act, 1984)

- (iv) However by virtue of Section 16 of the Hindu Marriage Act notwithstanding that marriage is null and void, any child of such marriage shall be legitimate.
- (v) If deceased employee is survived one widow and children from first wife, however second marriage was solemnized after first wife was not alive, Family pension will be shared equally by widow being legally wedded wife along with child from first wedlock i.e. 50% each.

(sub rule 7(c) of Rule 54)

- (vi) If deceased employee is survived by one widow and children from first wife, however second marriage was solemnized after getting divorce decree from first wife, Family pension will be shared equally by Second widow being legally wedded wife along with child from first wife i.e. 50% each.

(sub rule 7(c) of Rule 54)

- (vii) If deceased employee is survived by more than one widow and children from both wedlock, family pension will be shared equally by first wife being legally wedded wife along with child from second wedlock i.e. 50% each. However second widow will not have any claim for family pension as second marriage is null and void and she is not holding the status of legally wedded wife.

(DoP&PW O.M 1/16/1996-P& PW dated 27th November 2012)

- (viii) The eligibility of each child sharing pension along with legally wedded wife will be considered as per Rule 54(8) (iii). Their claim will be considered in the order of their birth, and the younger of them will not be eligible for family pension unless the elder next above him become ineligible for the grant of family pension.
- (ix) On the death of a legally wedded wife who is not survived by any eligible child, share of the family pension would not lapse but would be payable to children from second wedlock in full i.e. 100%.

(sub rule 7(b) & 7(c) of Rule 54)

- (x) If children from second wedlock become ineligible to receive pension, such share of the family pension would not get lapsed but would be payable to legally wedded wife or her children as the case may be in full i.e. 100%.

(sub rule 7(b) & 7(c) of Rule 54)

7. ELIGIBILITY OF JUDICIALLY SEPARATED SPOUSE

After the child or children cease to be eligible for family pension under this rule, such family pension shall become payable to the surviving judicially separated spouse of the deceased Government servant till his or her death or remarriage, whichever is earlier.

(sub rule 11 of rule 54)

8. ELIGIBILITY OF PARENTS

- (i) Family pension to the parents shall be payable if the parents were wholly dependent on the Government servant and the deceased Government servant is not survived by a widow or an eligible child.

(sub rule 10-A (a) of Rule 54)

- (ii) The family pension, wherever admissible to parents, will be payable to the mother of the deceased Government servant failing which to the father of the deceased Government servant.

(sub rule 10-A (a) of Rule 54)

- (iii) The family pension to the parents will be payable for life.

(sub Rule 6 of 54)

- (iv) The names of dependent parents may be added to the PPO issued to the retiring Government servant if there is no other eligible prior claimant for family pension other than the spouse.

(sub rule 10-A (a) of Rule 54)

9. ELIGIBILITY OF DISABLED SIBLING

Disabled siblings may be eligible for family pension if they are wholly dependent upon the government servant immediately before his/her death and deceased government servant is not survived by widow or eligible children or parents.

(sub Rule 10 B of 54)

10. RATE OF FAMILY PENSION

- (i) The amount of family pension shall be fixed at monthly rates and be expressed in whole rupees. Where the family pension contains a fraction of rupees,it shall be rounded off to next higher rupees.

(sub rule 2 A of Rule 54)

- (ii) In case government employee died while in service,family pension will be paid at enhanced rates i.e. 50% of pay last drawn for a period of10 years. Thereafter family pension will be paid at the rate of 30% of the last pay.

(sub rule 3(i) of Rule 54)

- (iii) If family pension is authorised to parents, it will be paid at the rate of 30% of the last pay.

(DoP&PW45/51/97-P&PW dated 19th April 2002)

- (iv) If an employee died in harness, his family shall be paid family pension at enhanced rate of 50% of last pay, for first 10 years. There shall be no requirement of minimum service, as the requirement of seven years service has been dispensed with. This amended Rule has been effective from 1st October, 2019. Families of employees who died before completing service of 7 years within 10 years before 1st October, 2019 will also be eligible for family pension at enhanced rate.

(DoP&PW O.M dated 19th September, 2019)

- (v) On death of pensioner/ family pensioner enhanced rate of family pension i.e. 50% will be paid for a period of 7 years from the day following the date of death or up to the date on which pensioner would have attained the age of 67 years, whichever is earlier. After that family pension will be paid at the rate of 30% of the last pay.

(sub rule 3(ii) of Rule 54)

11. NON ADMISSIBILITY OF FAMILY PENSION

If a person is convicted for the murder or abetting in the murder of the Government servant, such a person shall be debarred from receiving the family pension .The family pension shall be payable to next eligible member of the family, from the date of death of the Government servants.

(sub rule 11(c) of Rule 54)

12. FAMILY PENSION IN CASE OF MISSING EMPLOYEE / PENSIONER /FAMILY PENSIONER

- (i) In the case of a missing employee / pensioner / family pensioner, the family can apply for the grant of family pension & gratuity to the Head of Office of the organization where the employee / pensioner had last served, six months after lodging of Police report.

(DoP&PW O.M. No 1/17/2011-P&PW dared 24/25 June 2013)

- (ii) Section 154 (1) of the Criminal Procedure Code mandates filing of an FIR by the Police authorities on a report received of the commission of a cognizable offence. A missing person per se does not point to commission of a cognizable offence, therefore filing of FIR should not be insisted upon.
- (iii) Cognizance of a person's disappearance can be taken by the Head of Office on the basis of an authenticated Daily Diary (DD) / General Diary Entry (GDE), filed by the Police authorities concerned, as per the practice prevalent in that State / UT.

(DoP&PW O.M. No 1/17/2011-P&PW dared 24/25 June 2013)

- (iv) Section 108 of the Indian Evidence Act provides that when the question will arise whether a man is alive or dead and if it is proved that he has not been heard for 7 years by those who would naturally have heard of him if he had been alive, the burden of proving that he is alive is shifted to the person who affirms it.

13. SANCTION OF FAMILY PENSION IN RESPECT OF DECEASED PENSIONER

- (i) If spouse name is indicated in the PPO, pension disbursing authority will start the family pension after receiving death information of pensioner in writing.

(sub rule 81(2) of Rule 54)

- (ii) Family pension become payable to widow/widower from the day following the date of death of pension.

(sub rule 81(2) of Rule 54)

14. LANDMARK JUDGEMENTS ON FAMILY PENSION

- (i) The very denial of right to family pension in fact amounting to a violation of the guarantee assured to the appellant under Article 21 of the Constitution. It is an obligation of the authority to compute the family pension and offer the same to the widow of its employee as soon as it became due to her, which is the date of the death of her husband not from the date application.

***(Supreme Court of India S.K.Mastan Bee Vs.
The General Manager on 4 December,2002)***

- (ii) The employee has no control over the family pension as he is not required to make any contribution to it. The family pension Scheme is in the nature of welfare scheme framed to provide relief to the widow and minor children of the deceased employee.

***(Supreme Court of India Violet Issac & Ors Vs.
Union Of India, 8 February, 1991)***

- (iii) On the death of the only earning member, the widow or the minor children were not only rendered orphans but faced more often destitution and starvation. The widow was hardly in a position to obtain gainful employment. Therefore as a measure of socio economic justice, Family Pension came to be conceptualised in the year 1950.

It was liberalised from time to time. The liberalisation was however subject to the condition that the Government Servant had in his life time agreed that he shall make a contribution of an amount equal to two months' emoluments or Rs. 5,000 whichever is less out of the death-cum-retirement gratuity. Those Government servants who did not accept this condition were denied the benefit of family pension scheme.

Focussing on the liberalisation that was introduced in 1964, it transpires that the widow and the minor children of those

Government servants who died prior to 1964 were not eligible for the benefit of liberalised scheme. The other class which was left out of the liberalisation scheme was those Government servants who specifically opted out of the family pension scheme, 1964. The resultant situation was that since January 1, 1964 there were in force two parallel schemes in operation namely a) a pre-liberalisation scheme which continued to be in force those who retired prior to 1.1.1964 or those who did not contribute out of the death-cum-retirement gratuity, roughly styled as non-contributory scheme. The other was the contributory scheme. Both these schemes are incorporated in Rule 54 and 55 respectively of the Civil Services Pension Rules 1972.

The Union of India in its onward march for ushering in socio economic justice further took a step on September 22, 1977 by which the pre-condition of two months' emolument out of death-cum-retirement gratuity was done away with. The memorandum introducing the 1977 liberalisation recorded the decision of the Union of India as under:

"The staff side has suggested in the National Council that this family pension is a social security measure and the employee should not be called upon to contribute towards the scheme. The matter has been examined in the light of the recommendations of the National Council and the President is pleased to decide that no deduction should be made from the death- cum-retirement gratuity as a contributiontowards the family pension."

Accordingly since September 22, 1977 the contributory scheme ceased to exist.

**(Supreme Court of India Smt. Poonamal Vs.
Union of India & Ors., 1985)**

- (iv) The payment of pension does not depend upon the discretion of the Government but is governed by the relevant Rules and anyone

entitled to the pension under the Rules can claim it as a matter of right."

***(In Deoki Nandan Prasad Vs.
State of Bihar & Ors., 1971 Suppl. SCR 634)***

- (v) Where a certain benefit is admissible on account of status and a status that is acquired on the happening of certain event, namely, on becoming a widow on the death of the husband, such pension by no stretch of imagination could ever form part of the estate of the deceased. If it did not form part of the estate of the deceased it could never be the subject matter of testamentary disposition.

***(In Jodh Singh Vs. Union of India &
Anr Supreme Court of India)***

- (vi) There cannot be any doubt that Government cannot amend or substitute statutory rules by administrative instructions, but if the rules are silent on any particular point, the Government can fill up the gaps and supplement the rules by issuing instructions not inconsistent with the rules.

***(Supreme Court of India: Union of India & Ors Vs.
Rakesh Kumar on 30 March, 2001)***

15. PROCEDURE AND TIMEFRAME FOR SETTLEMENT OF FAMILY PENSION

- (i) The Head of Office shall address the eligible member of the family or the guardian, as the case may be, in Form 13 for making claim in Form 14.

(sub rule 77(3) of CCS Pension Rules)

- (ii) Head of Office has to ensure that action to obtain the claim or claims from the beneficiaries, completion of Form 18 and assessment of Government dues is initiated simultaneously. Special efforts have to be made to get the claims forms from the family of the deceased Government servant as early as possible.
- (iii) Where the family is residing in the place of duty of Head of Office, the Forms and documents which are required to be completed by the family may, if possible, be obtained personally and for this purpose the services of the Welfare Officer could be utilized.
- (iv) The process of determination of qualifying service and qualifying emoluments shall be completed within one month of the receipt of intimation regarding the date of death of the Government servant .If there are any periods of unverified service, the Head of Office shall accept the unverified portion of service as verified on the basis of the available entries in the Service Book.

(sub rule 78 of CCS Pension Rules)

- (v) The determination of the amount of family pension shall be done within one month of the receipt of intimation of the date of death of the Government servant.

(sub rule 78 of CCS Pension Rules)

- (vi) To avoid delay in payment of family pension, Head of office should initiate action on intimation of death of government servant, without waiting for production of formal death certificate.

(DoP&PW O.M. No 38/116/93-P&PW dated 2nd May 1994)

- (vii) The Head of Office shall complete Form 18 and send the said Form in original to the Accounts Officer with a covering letter in Form 19 along with the Government servant's Service Book duly completed up-to-date and any other documents relied upon for the verification of the service claimed. This shall be done not later than one month of the receipt of claim by the Head of Office.

(sub rule 80 of CCS Pension Rules)

- (viii) After the documents referred to in Rule 80 have been sent to the Accounts Officer concerned, the Head of Office shall draw provisional family pension not exceeding the maximum family pension and hundred per cent of the gratuity as determined in accordance with the provisions.

(sub rule 80A of CCS Pension Rules)

- (ix) HOO shall issue a sanction letter in favour of claimant or claimants endorsing a copy thereof to the Accounts Officer concerned indicating the amount of provisional family pension and hundred per cent of the gratuity as determined.

(sub rule 80A of CCS Pension Rules)

- (x) On receipt of the documents referred to in sub-rule (1) of Rule 80, the Accounts Officer shall, within a period of three months from the date of receipt of the documents, apply the requisite checks and complete Section I & II of Form 18 and assess the amount of family pension and gratuity.

(sub rule 80B of CCS Pension Rules)

- (xi) If on the date of death, the Government servant was allottee of Government accommodation, the Head of Office on receipt of intimation regarding the death of the Government servant shall within seven days of the receipt of such intimation, write to the Directorate of Estates for the issue of 'No demand certificate' so that authorization of family Pension and Death Gratuity are not delayed.

(sub rule 80B of CCS Pension Rules)

CASE STUDY (1)

At the time of appointment Shri S. Sundar had suppressed the fact he was married to Smt. Meera and had a daughter Sneha. He had subsequently divorced Smt. Meera in the year 1985 in the presence of Local Panchayat Committee Members as per the custom of his community. Subsequent to the divorce he married one, Smt. Reena in the year 1985 itself. He had two sons, namely (1) Shri S. Karan and (2) Shri S. Kumar, from his second marriage.

Earlier the deceased official had made his mother and brother as nominees. This nomination was subsequently superseded by another nomination dated 23.02.1996, which was favour of Smt. Reena the second wife. The nomination for DCRG is also in favour of Smt. Reena. In family particulars also, the official had furnished the names of Smt. Reena as wife and Shri Karan and Shri Kumar as sons.

After death of Shri S. Sundar along with pension papers, Smt. Reena submitted a representation dated 22.03.2008, wherein she had stated about late Shri S. Sundar's first marriage and subsequent divorce. Smt. Reena had pleaded that she only was eligible for grant of family pension and other pensionary benefits in respect of the deceased official, late Shri S. Sundar. Subsequently first wife and her daughter also staked claim for family pension and other pensionary benefits. In June 2010, a compromise was arrived between Ms. Meera and daughter Sneha (married daughter of deceased official) Smt. Reena and Shri S. Karan. They agreed that Smt. S. Reena will claim the pensionary benefits. However, administrative authority decided that mutual agreement is not as per extant rules and family pension claim would be acted upon only if suitable orders passed by a competent court of law for their succession to late Shri S. Sundar.

Subsequent to this, Reena and Shri S. Karan filed application before Principle Subordinate Judge of Madurai for issue of Succession Certificate. As per the Succession certificate issued by the Civil Court both Ms. S. Reena and Ms. Meera were to share the family pension equally i.e. 50% share to each of the family pension. Ms. S. Reena, Shri S. Karan, Ms. Meera and

Ms.Sneha were entitled to receive all other benefits due to late Shri S. Sundar equally, i.e., 1/4th each

ANALYSIS

- (i) The divorce from 1st wife was as per custom of their community before the Panchayat and not through competent court, thus it is not valid.
- (ii) The marriage between Smt. Reena and the deceased official is not valid as per Service Rules and Family Law for the reasons that the first wife was alive at the time at the time of second marriage.
- (iii) The mutual agreement dated 02.06.2010 between the parties was not valid in terms of extant rules. The CCS (Pension) Rules do not provide for any nomination/compromise with regard to family pension, instead it designates the persons who are entitled to receive family pension. Thus, no other person except those designated under the rules is entitled to receive family pension.
- (iv) Succession Certificate under the Indian Succession Act, 1952 can be granted only in respect of 'debts' or 'securities' to which the deceased was entitled. Family pension is neither a debt nor a security of the deceased employee or pensioner of which succession certificate can be applied for under Section 372 of the Succession Act, 1925.
- (v) In this case as per DOPPW's O.M.No.1/16/96-P&PW(E)(vol.II), dated 27th November, 2012, family pension will be shared equally by legally wedded wife and child borne from second wedlock .Smt. Reena will not get any share in family pension for the reason that second marriage is null and void. However, as per provision of Rule 54(7)(b), if the child from second wedlock become ineligible to receive share of family pension, the share will not get lapsed but would be payable to legally wedded wife in full i.e. 100%.

CASE STUDY (2)

Late (Retd.) Col Anil Nayak, retired from Army on 31.05.2016 and joined as Deputy Secretary on re-employment basis on 27.02.2017 and was enrolled to the NPS. He expired on 17.08.2018 while in service. The wife of the ex-officer is entitled for grant of enhanced family pension from Army @ 50% of last pay amounting to Rs.98, 150/- as per Army PPO. She was also entitled to receive family pension from civil side @ 30% of the last basic pay of the ex-officer, amounting to Rs.57, 450/- per month.

The total of the two family pensions was Rs. 1, 55,600/-, which exceeds the maximum limit of family of Rs. 1, 25,000/- as stipulated in 4.4. Of the DoP&PW OM dated 04.08.2016. As stipulated in vide DoP&PW OM dated 30.11.2011, the sum of amounts of family pensions admissible to a family pensioner shall be regulated as per Rule 54(11) of CCS (Pension) Rules 1972.

It was not clear if this ceiling on the total quantum of family pension is applicable in case of spouse of a Govt. Servant who is in receipt of two such pensions i.e. from Military and Civil side.

ANALYSIS

- (i) Vide DoP&PW's OM No. 38/41/106/P&PW(A) dated 05.05.2009 , in case of death in service of a Government servant who was appointed on or after 01.01.2004, family pension (including enhanced family pension) shall be computed in terms of Rule-54 of CCS (Pension) Rules 1972.
- (ii) As per the OM No.28/7/99-P&PW (B)(Vol.II) date the 11th April, 2001 Government employees, who got re-employment in civil service after rendering military service, are governed by Rule 19 of CCS (Pension), Rules, 1972. Rule 19 has no provision for limitation. However, in the case of military pensioners re-employed in civil service, Rule 18(3) of CCS (Pension) Rules, 1972 was made applicable vide DP&AR's OM No.38/5/81-PU dated 5-3-1982.

- (iii) However, matter was re-considered in consultation with Ministry of Finance and it was decided that Rule 18 and 19 shall apply respectively to the civil and military re-employed pensioners. In other words, in the case of re-employment of a military pensioner in civil service, the pensionary benefits for second spell of service shall not be subject to any limitation as per provisions of Rule 18(3) of CCS (Pension) Rules, 1972. Since there is no limitation for Pension, who got re-employment in civil service after rendering military service, as per Rule 19 of CCS (Pension), Rules, 1972, thus there is no limitation for Family Pension in such cases.

CASE STUDY (3)

Shri Siaram was retired from service on superannuation w.e.f. 30.04.2004. As per service record he nominated Smt. Vimala his wife for payment of retirement benefits and based on this the family pension in the PPO was authorized in favour of Smt. Vimala. Shri Siaram expired on 05.11.2008. After his death Smt. Mnataa claimed for family pension as his legally wedded wife. On scrutiny of service record it is revealed that the Govt. Servant had solemnised two marriage, one with Smt. Mnataa and other Smt. Vimala. As per service record Smt. Mnata was the first wife. Thus the department stopped the payment of family pension to Smt. Vimala vide order dated 03.06.2009.

Meanwhile Smt. Vimala filed the petition in the Hon'ble Court of Civil Judge, for grant of Succession certificate. Smt. Vimala submitted that her marriage with deceased Siaram took place on 09.05.1981 and she had given birth to a daughter. She also stated that Smt. Mnata's marriage with Shri Siaram took place in the year 1973. After few months she had left the matrimonial house of Siaram and was residing separately. In the year 1975 Shri Siaram had divorced Smt. Mnata as per caste customs and rites. Thereafter, Smt. Vimala's marriage took place with Shri Siaram at the Sub-Register office under the Marriage Registration.

Smt. Mnata admitted that she is the first wife of Late Siaram and their marriage took place in the year 1973. However, she denied that there was any divorce between her and Siaram by mutual consent as per caste custom.

Hon'ble Civil Judge was of the opinion that as per provisions of Hindu Law, divorce as per caste custom is not a valid divorce. Merely because first wife was legally wedded wife that by itself did not entitle her to succession certificate in comparison to second wife who all through had stayed as wife of deceased and had borne his children. Therefore, considering the 'balance of equity' succession certificate was issued in favour of both and each will get half share of family pension.

Based on the succession the department had processed the family pension claim in favour of both the wives and forwarded to PCDA(P) Allahabad

for sanction of family pension. But the PCDA(P) Allahabad returned the family pension claim with observation that Smt. Vimala being second wife, is not legally wedded wife and not entitled for family pension.

The department sought legal opinion from Advocate who opined that the second marriage performed with the applicant Smt. Vimala during subsistence of first marriage with Smt. Mnata is void and therefore, Smt. Mnata being only legal heirs of Siaram is entitled for family pension. In view of the legal opinion the Department filed Misc. Civil application number against the succession certificate before the Hon'ble Court of District Judge. The same was rejected by the Hon'ble Court with a view that the management had failed to establish with sufficient cause for condoning the delay.

Again WP was filed before the Hon'ble High Court after much delay. The Hon'ble High Court heard the matter and observed that time taken to obtain the permission of the superior officers to prefer the second appeal was delay by 661 days. However, on the apprehension expressed by the CGSC that the judgment is contrary to law and service rules and would set a bad precedent, the Hon'ble High Court held that given in the peculiar facts of the case and the fact that Court is not inclined to condone the delay in preferring the second appeal would not be construed as approving the view taken by the trial Court.

ANALYSIS

- (i) The employee has no control over the family pension as he is not required to make any contribution to it Eligibility for family pension is decided in accordance with the statutory rules, *ibid*, and not on the basis of a succession certificate, as it is not a property of the deceased employee/pensioner.
- (ii) The divorce from 1st wife was as per custom of was not valid.
- (iii) The marriage with Smt. Vimla was not valid as per Service Rules and Family Law for the reasons that the first wife was alive at the time at the time of second marriage.

- (iv) Entitlement for family pension cannot be decided on the basis of any nomination either.
- (v) As per section 11 of Hindu Marriage Act any marriage shall be null and void if the party has a spouse living at the time of the marriage. However by virtue of Section 16 of the Hindu Marriage Act any child of such marriage shall be legitimate.
- (vi) In this case, If the pension disbursing authority had taken timely decision based on the Rules, family pension would have been shared by Smt. Mnata along with child from second wedlock Smt.Vimala in equal.
- (vii) If children from Smt.Vimla become ineligible to receive pension, such share of the family pension would not get lapsed but would be payable to Smt. Mnata in full i.e. 100%.

CASE STUDY (4)

Shri Madan Singh joined service on 7.7.1982 and expired on 26.02.2013. As per service documents, Smt. Genda Devi was his wife. However, Smt. Rekha Devi sent an application dated 19.03.2013 claiming that she was the first wife of late Madan Singh and all pensionary benefits should be given to her. But nothing was mentioned in service document about her. Smt. Rekha Devi was asked to produce succession certificate in support of her claim. In response Smt. Rekha Devi sent an application dated 05.05.2013 with succession certificate dated 04.05.2013 issued by district judge. As per succession certificate both party were authorised to share family pension

ANALYSIS

- (i) As per CCS (Conduct) Rule, remarriage in the case of persons governed by the Hindu Marriage Act is possible under the said Act only after the person concerned has obtained divorce from the present wife from a Court of Law.
- (ii) The woman with whom the second marriage is solemnised does not acquire the status of a wife if divorce is not obtained from the first wife.
- (iii) Succession certificate should not be insisted upon for deciding eligibility of family pension as it is not the property of deceased.
- (iv) Where a certain benefit is admissible on account of status and a status that is acquired on the happening of certain event, namely, on becoming a widow on the death of the husband, such pension by no stretch of imagination could ever form part of the estate of the deceased. If it did not form part of the estate of the deceased it could never be the subject matter of testamentary disposition.
- (v) As per Department of Pension and Pensioners' Welfare's O.M. No. 1/16/1996-P&PW(E)(Vol.II) dated 27th November, 2012, the share of children from 2nd wedlock shall be payable to them in the manner given under sub-rule 7(c) of Rule 54 of CCS (Pension) Rules, 1972, along with the legally wedded wife.

CASE STUDY (5)

Shri Tejram expired on 06.03.2009. His Daughter, Ms. Vinod Bai, applied for grant of family pension in her favour before Superintendent of police, Ajmer on 21.11.2016. The matter was examined and Ms. Vinod Bai was requested to furnish the application for grant of family pension in prescribed Form-14 along with requisite documents for further processing of her case. However, Ms. Vinod Bai has informed that she has got married on 11.12.2017. Ms. Vinod Bai is now claiming for grant of family pension w.e.f. 07.03.2009 i.e. the day after expiry of Late Shri Teja Ram to 10.12.2017 i.e. the day immediately prior to her marriage.

ANALYSIS

- (i) As per the provision of Rule 81(2) of CCS Pension Rules, the family pension become payable from the day following the date of death of pensioner.
- (ii) Unmarried or widowed or divorced daughter is eligible for family pension, until she gets married or remarried or until she starts earning her livelihood, whichever is earlier.
- (iii) It is the responsibility of HOO to obtain claim from eligible family pensioners. Head of Office has to ensure that action to obtain the claim or claims from the beneficiaries, completion of Form 18 and assessment of Government dues is initiated simultaneously. Special efforts have to be made to get the claims forms from the family of the deceased Government servant as early as possible.
- (iv) In the present case, Ms. Vinod Bai was eligible for Family Pension from the day following date of death of her father Late Shri Teja Ram, subject to fulfilment of other conditions laid down in the Rule. However, she became ineligible on the day she got married. Further Ms. Vinod Bai is eligible to receive arrears of Family pension for the period 07.03.2009 to 10.12.2017 which was due to her, however, the same was not paid to her in time.

CASE STUDY (6)

Shri Radhey was earlier married to Pushpa and had 4 children, 3 sons and 1 daughter from the wedlock. It is claimed that Ms. Pushpa had died and Shri Radhey married Ms. Beenu on 10.04.1982 and this marriage was got registered in the O/o Marriage Officer on 13.04.1982. However, no issue was born out of the wedlock i.e. from the 2nd marriage. There was some matrimonial disputes, which led 2ndwife to file petition under Section 9 of Hindu Marriage Act for restitution of conjugal rights and under Section 125 Cr. PC for maintenance against Shri Radhey, which was granted in her favour along with a monthly maintenance of Rs.375/- per month, besides separate residence was granted. The plaintiff also claimed higher maintenance under Section 25 of Hindu Marriage Act., 1995, which was disposed of in favour of the plaintiff.

Shri Radhey expired in May, 2012. As per the records of service the name of 2nd wife, Ms. Beenu is not found in the official record. There is also no record of death of Ms. Pushpa the first wife of Late Shri Radhey. The name of Ms. Beenu is not mentioned in the proforma submitted by Late Shri Radhey at the time of retirement. As per service record of Late Shri Radhey, Ms. Pushpa was nominee for service benefits.

The Hon'ble Family court, vide its judgment dated 13.12.2018, decided the issue in favour of Ms. Beenu as legally wedded wife of Late Shri Radhey.

ANALYSIS

- (i) In this case the status of Beena need to be ascertained i.e. whether she was divorced or judicially separated or still holding the status of legally wedded wife.
- (ii) In case of she is legally wedded wife, she will share the family pension along with children of Pushpalata.
- (iii) If she is judicially separated spouse her claim to get family pension will be considered only when children become ineligible to receive family pension.
- (iv) In case of divorce, she will not be eligible for family pension.

CASE STUDY (7)

After the death of Ismail, two applicants namely, Bibi Begum and Shahnaj applied to office for grant of family pension being the wives of Ismail. After going through the record, Pension Sanctioning Authority decided to divide the family pension between Bibi Begum and Shanaj. After 3 years, Shahnaj requested that Bibi Begum, the other Wife of Ismail had passed away on 14.09.2016, hence she may be sanctioned full family pension.

ANALYSIS

- (i) No Government servant having a spouse living, shall enter into, or contract, a marriage with any person, Provided that the Central Government may permit a Government servant to enter into, or contract, any such marriage.

(Rule 21 of CCS Conduct Rules)

- (ii) if a government servant/pensioner leaves behind more than one widow, the family pension shall be paid to the widow in equal shares provided that the personal Law of such government servant/pensioners allows the same and the 2nd marriage has been performed after obtaining due permission from the Government as per CCS (Conduct) Rule 21.

(Rule 54 (7) (a) of CCS (Pension) Rules, 1972)

- (iii) On the death of a widow, her share of the family pension shall become payable to her eligible child.

(Sub rule 7 (a) of Rule 54 of the CCS (Pension) Rules, 1972)

- (iv) On the death of widow who is not survived by any eligible child, share of the family pension would not lapse but would be payable to other widow or her children in full i.e. 100%.

(Sub rule 7(b) & 7(c) of Rule 54 of the CCS (Pension) Rules, 1972)

CASE STUDY (8)

Shri Jitendra was expired on 24.03.1972 while in service. His wife, Smt. Rani was sanctioned family pension w.e.f. 25.03.1972 which was drawn by her upto February, 1975.

Smt. Rani remarried in February, 1975 and her family pension was stopped. The plaintiff Smt. Anjali Devi claims that she was a minor at the time of remarriage of her mother Smt. Raj Rani and the Department did not sanction her family pension, which she was entitled to. She further claimed that she was entitled to family pension, being minor daughter of Late Shri Jitendra till she attained the age of 24 years or till she got married, whichever is earlier, as per rules of the Government. She intimated that she got married on 12.12.1994 and, therefore, she is entitled to family pension with effect from 01.03.1975 to 11.12.1994. However, the same was not sanctioned family pension which she was entitled for.

She filed a Civil Suit before the Hon'ble Court of Additional Civil Judge. It was argued by the Counsel of the Defendants that the suit of the plaintiff is hopelessly time barred as she had attained majority in the year 1990 and the limitation to file the suit for declaration is three years.

This argument of the Counsel of the Defendants was not accepted by the Hon'ble Court of Addl. Civil Judge held that relief of pension claimed by an employee is counting cause of action and even if the claim is not made immediately or within reasonable time, it cannot be defeated by mere lapse of time. The Hon'ble Court in the judgment dated 28.02.2019 stated that plaintiff is entitled to arrears of family pension to be fixed by the defendants at the prevailing rates at the relevant period of time i.e. from 01.03.1975 till 11.12.1994 pension sanctioning authority was of the view that the case of Smt. Anju Devi was hopelessly time barred and the fact that the Department cannot suo-moto authorize family pension to a minor, unless it is approached by the applicant/legal guardians. In this case Smt. Rani, who was in receipt of family pension that was stopped on her remarriage were supposed to approach the Department for family pension in favour of the minor daughter of Late Jitendra and Smt Rani.

ANALYSIS

- (i) It is the responsibility of the Head of Office to make special efforts for obtaining claim form. He shall address the eligible member of the family or the guardian, as the case may be, in Form 13 for making claim in Form 14.
- (ii) The family pension is payable to the unmarried daughters until she gets married or until she starts earning her livelihood, whichever is earlier.
- (iii) Anju Devi is entitled to arrears of family pension from 01.03.1975 till 11.12.1994

CASE STUDY (9)

Shri Bhola was being granted family pension in respect of his wife Late Smt. Ramrati. He was convicted on charge of 376 IPC for raping his daughter and was sentenced to rigorous imprisonment for 10 years and fine of Rs.10,000/- under section 376 IPC on completion of sentence, he submitted representation for release of Family Pension and arrears of family pension for the period Nov. 2005 to June, 2015 enclosing the custody certificate issued by Tihar Jail and life certificate.

ANALYSIS

Under 8 of Rule of CCS (Pension) Rules, 1972, pension is subject to future good conduct of pensioner.

CASE STUDY (10)

Shri Swapnil expired on 23.11.2008. As per office record Smt. Visthi was his wife and nominated for terminal benefits including gratuity/ GPF/ CGEGIS/ Leave Encashment etc. A Court order, was received by Ministry of Defence on 28.01.2009, directing to hold back his retirement benefits since, mother, wife and daughter of deceased had filed case in Court for getting succession certificate. Hon'ble Court vide its order dated 15.09.2009 directed that family pension may be granted to Smt. Visthi, legally wedded wife of late Shri Swapnil.

ANALYSIS

- (i) Family pension is granted to the legally wedded spouse in accordance with sub-rule (6) (i) of rule 54 of CCS (Pension) Rules, 1972 up to the date of death or re-marriage, whichever is earlier.
- (ii) However the share of children from second wedlock has also been protected and they are allowed to share family pension along with legally wedded wife.

