

MINISTRY OF PERSONNEL, PUBLIC GRIEVANCE & PENSIONS

DEPARTMENT OF PENSION & PENSIONERS' WELFARE

(Use the links to navigate to the web sites or go to next pages for relevant information)

Pensioner's Portal	https://pensionersportal.gov.in/index.aspx
Roadmap to Pensioners	https://pensionersportal.gov.in/roadmap/road.aspx
Pension Calculator	https://pensionersportal.gov.in/PensionCalculators/Calculator.aspx

Navigate to Next pages for:

- 1. Road Map for Pension**
2. Model Pension Calculations (DAE Hand Book for Pensioners, 2018)
3. Pensioner's Portal (Hand Book for Retiring Central Govt Employees)

Preparing for retirement

Department of Pensions &
Pensioners' Welfare

Why this workshop?

- Mission of Department of Pensions and Pensioners' Welfare
 - Pensioners' Welfare- all aspects
 - All retirement benefits including PPO to be handed over to the retiring employee on or before date of retirement

About the Workshop

1. Pension rules and procedure
2. Life after retirement
3. CGHS
4. Specially for Senior Citizens
5. Will
6. Investments
7. Problems after retirement ?

A ROAD MAP TO RETIREMENT

WHAT A RETIRING GOVERNMENT
SERVANT NEEDS TO KNOW AND DO

KNOW YOUR BENEFITS

- Pension PPO
- Commutation of Pension
- Retirement Gratuity
- CGEGIS
- Leave Encashment
- GPF Accumulation
- Transfer Grant
- CGHS Card and/or Fixed Medical Allowance

What you need to do

During service ensure that

- Family Details are kept updated
- All Nominations are kept updated
- Head of Office/ DDO has verified your service – no gaps in service
 - You are entitled to Certificate/s of Qualifying Service on completing 18 years of service and 5 years before retirement. This period is not to be reopened.
- Leave Record is updated

Road map/Time frame for Processing Pension case

- **After 18 years and 5 years before retirement** - Certificate regarding verification of qualifying service ([Notification No. 1/19/13-P&PW\(E\)](#) dated 29.8.2014)
- **12-15 months before retirement** –
 - Commencement of verification process
 - Assessment of outstanding dues
 - Reference to PAO and Directorate of Estates (for NDC)
- **8 months before retirement** – Certificate regarding qualifying service and emoluments along with blank [Form 5](#) to be given to retiring employee

Road map/Timeframe for Processing Pension case (Contd.)

- **6 months before retirement-** Retiring employee to give:
 - filled in [Form-5](#) with bank account details and joint photograph
 - details of family in [Form 3](#)
 - nomination forms for [gratuity](#), [GPF](#), [CGEGIS](#), [Commututed](#) value of pension and arrears of pension ([Form-A](#))
 - Undertaking for the Bank
 - Anubhav Form
- **4 months before retirement** – Pension papers ([Form 5](#), [Form 7](#) and [Form 8](#)) to be forwarded by HOO to PAO indicating Government dues to be recovered from Gratuity
- **1 month before retirement** – PPO to be sent by PAO to CPAO. CPAO to forward it with SSA to the Bank within 21 days
- **Copy of PPO** to be given by PAO (through HOO) to retiring employee after issue of SSA by CPAO (OM No. 1/27/11-P&PW(E) dated 7.5.2012)



सत्यमेव जयते

Government of India

Directorate of Estates

Nirman Bhawan, New Delhi

PROVISIONAL RENT ASSESSMENT REPORT

Dated: Fri 21-08-2015, 02:10:40 PM

AAN : 267264	Registration No : 10165253
Name : MRITYUNJAYA SINGH	Designation : SCIENTIST-D
Office : DEP. OF INFO. TECH., N.I.C., S.O.(ADMN), A-BLOCK, C.G.O. COMPLEX, LODHI ROAD, NEW DELHI	Date of Retirement : 31-12-2030

RENT ASSESSMENT SUMMARY

Item	Amount
TOTAL LICENSE FEES ASSESSED	32981.00
TOTAL LICENSE FEES RECOVERED	32436.00
LICENSE FEES DUE	545.00

OCCUPATION HISTORY

House Type	Locality	Sector	Block	House No	Date of Occupation	Date of Vacation
DS	CURZON ROAD	-	D	204	24-01-2012	29-10-2013
DS	CURZON ROAD	-	D	401	28-10-2013	
SQ	CURZON ROAD	-	S3	308	30-08-2013	

Nominations

- Common form([Form 1](#)) for
 - ❖ Death/Retirement Gratuity
 - ❖ GPF
 - ❖ CGEGIS
 - Common form([Form A](#)) for
 - ❖ Arrears of Pension
 - ❖ Commutation amount
- (Notification No. 1/12(1)/2013-P&PW(E) dated 28.3.2014)

Withholding of Gratuity - Facts

With holding of Gratuity

- Gratuity cannot be withheld for unassessed dues
- 10% Gratuity not to be withheld unless D/o Estates so states
 - Rule 72 and OM no. 20/16/1998- P&PW (F) dated 11th July, 2013 Department of Pensions
- 100% gratuity to be withheld if Departmental/Judicial proceedings pending

Movement of Pension papers and PPO

- Head of Office to PAO – 4 months before retirement
- PAO to CPAO – 1 month before retirement
- CPAO to Bank – within 21 days of receipt
- Pension payable – last day of the month after retirement

Retiree Information Sheet

Bhavishya

Employee/Pensioner Status Information



Name : Smt. Hemlata Hotchandani

Designation : UNDER SECRETARY

Sanction Detail

Date of Retirement : 31/05/2015

Organisation : Department of Home

Payment Details

Retirement Benefits	Bill Number	Issue Date	Settlement Date
EL Encashment	--	--	--
Commutted value of Pension	47/CVP	29/05/2015	01/06/2015
General Provident Fund	--	--	--
Gratuity	43/DCRG	29/05/2015	01/01/1900
Group Insurance Scheme	--	--	--

Date of Retirement 31/05/2015	SSA Dispatched Date	First Pension Credit Date
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Month & year	Date of credit of monthly Pension/Arrears	Date of credit
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Pensioner's Details

PPO Number	246501500690
Name	Ms. HEMLATA HOTCHANDANI
Address	ELAT NO. 711 SECTOR A POCKET B AND C ,VASANT KUNJ, DELHI pin code-110070
Date of First Credit	16/07/2015

No Pendency in CPAO

List of SSAs issued so far

SSA_No	Date of Dispatch	Regd. No.	CPPC Name	Paying Branch
978073 (6-CPC)	19/06/2015 By hand		STATE BANK OF INDIA CENTRALISED PENSION PROCESSING CENTRE CHANDINI CHOWK BRANCH PREMISES DELHI DELHI 110006	STATE BANK OF INDIA CENTRAL SECRETARIAT NORTH BLOCK, NEW DELHI, NEW DELHI, DELHI

Assistance after retirement

- Information brochure with important contact numbers and details
- Pensionersportal.gov.in
- Pension grievances (online on CPENGRAMS)
- Calculate pension and other retirement benefits,
- PPO Status enquiry.
- Pensions Rules, Procedures, Circulars, DA/DR Rates etc.

All the best...



Office will ensure that all retirement dues and the PPO are given to the retiring government servant by the last day of the month of retirement

Annexure-1Examples 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.

**Pensionary and other dues payable to an IAS officer retiring
on superannuation (age 60 years) from apex scale
(Level-17, pay Rs. 2,25,000/-)**

1	Last Pay Drawn	Rs.2,25,000/-	
2	Basic Pension	Rs.1,12,500/- (50 % of the last pay drawn)	
3	Maximum portion of commutation of pension permissible	40%	
4	Commutation value payable on retirement	$1,12,500 \times 40/100 = \text{Rs.}45000/-$ $\text{Rs.}45000 \times 12 \times 8.194 =$ $\text{Rs.}44,24,760/-$	
5	Residual Pension	$1,12,000 - 45,000 = 67,500$	Payable as monthly pension by credit to the bank account of pensioner. In addition the dearness relief as per rates announced by the Govt. from time to time is also payable.
6	Gratuity	1/4th of emoluments (basic pay + DA) for every half year of qualifying service subject to maximum of Rs.20.00 lakh	To be paid by Head of Office
7	Leave Encashment	$(2,25,000 + \text{DA}) \times 300$ divided by 30 (if the officer has 300 days EL at his credit). If the number of EL at the credit is less than 300 days, encashment of half pay leave due to officer to the extent of shortfall in earned leave to make up the maximum of 300 days ceiling earned leave for encashment above is also given.	To be paid by Head of Office
8	CGEGIS	As per table issued by M/o Finance	Processed by DoP&T AIS-II Section and payment through P&AO
9	GPF	As per credit available in the account along with interest up to the date of retirement	To be processed by AG of the respective State and authorized for payment by P&AO

