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BHARAT PENSIONER

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(Federation of All India Pensioners' Associations)
(MEMBER, INTERNATIONAL FEDERATION ON AGEING, TORONTO, CANADA)

Pensioners Hand Book 2018

Fequently Asked Questions

For CENTRAL CIVIL PENSIONERS

Compiled by :
SC Maheshwari

Edited by:
M M Kapur (Wkg Prez)

BHARAT PENSIONERS SAMAJ
2/13 A LGF Backside Jangpura 'A' Hospital Road New Delhi - 110014

Pensioners Hand Book 2018For

CENTRAL CIVIL PENSIONERS
Dedicated to Unsung Heroes
who laid down their lives
serving the Country

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PREFACE

Bharat Pensioners Samaj founded in 1955, having traversed a journey of over six decades, has always kept the interest and welfare of Civil Pensioners from all streams of services upper most in its mind. There have been instances when highly educated pensioners did not get a fair deal at the hands of the Administration, more out of ignorance-both on the part of beneficiaries and dealing officials rather than in difference on the part of later. BPS regularly receives complaints from its affiliates and individual members on problems relating to pensionary benefits. The worst sufferers are sibling beneficiaries. At times non-members, too, have approached BPS for assisstance in resolving their issues.

With this motto, BPS apart from its bilingual monthly organ 'BHARAT PENSIONER' has published special supplements on the release of the reports of 6th & 7th Central pay Commissions containing all recommendations and orders of the Government of India on accepted recommendations, the latest in the series being '7th CPC & beyond - Part 2' in July, 2017. These being found insufficient, BPS embarked on publishing books captioned FAQs (Frequently Asked Questions) in simple language enabling even laymen to understand the rules and procedures involved which saves them from uncalled mental agony in the evenings of their lives. First handbook of guidelines for Central Govt. Retiring Officials & Pensioners (including Railways) was published in April, 2010 followed by second compendium of FAQs relating to Pensioners of Railways in March , 2012.

In the present compendium ' Handbook of Pensioners, 2018', an attempt has been made to highlight the various Retiring Benefits to the Civil Pensioners of all streams including Railways and Pensioners of All India Services. It also finds mention of rules - both the present and past on wide range of pensionary benefits which will help the future retirees also to take timely action for a trouble-free transition from active service to peaceful retired life. New Pension System (NPS), Sankalp - an initiative of the GOI to provide platform to pensioners to avail suitable opportunities for interaction and utilising the expertise acquired during their service tenure in the years ahead and Digital Life Certificate (DLC) through Jeewan Pramaan scheme of the GOI with inclusion of a circular of the Reserve Bank of India, are an added attraction.

I cannot refrain to say that Shri S. C. Maheshwari, Secretary General, BPS (a retired Engineer from Indian Railways) who has long association with Pensioners Associations of all levels i.e. Departmental & All India, has full command on the subject dealt in the compendium. The present compendium is quite comprehensive covering all procedures to rear full retiring benefits available to pensioners including benefits to spouses, dependent children and siblings of the deceased pensioners without any hurdle. Present pensioners and future retirees will find this booklet very useful.

M M kapur, Wkg President

Contents

Chapter-1
Retirement Benefits.....05-13
FAQ Central Civil Service 14-40
RBI Master Circular.....41-51
Chapter-2
A note by K B Krishna Rao..... 52-53
Guideline for pensioner 54-56
CCS Pensioners Rules.....57-62
Chapter-3
Procedure for switch over of pension .....
Payment from PAO / Treasuries 62-66
Service to Pensioners 66-68
End of life issue..... 69-70
What is web responsive pensioners service.....71-72

Everyone Has a Story in Life

A 24 year old boy seeing out from the train's window shouted… "Dad, look the trees are going behind !" Dad smiled and a young couple sitting near by, looked at the 24 year old 's childish behavior with pity, suddenly he again exclaimed…"Dad, look the clouds are running with us!"

The couple couldn't resist and said to the old man… "Why don't you take your son to a good doctor?" The old man smiled and said …"I did and we are just coming from the hospital, my son was blind from birth, he just got his eyes today."

Every single person on the planet has a story . Don 't judge people before you truly know them. The truth might surprise you.

CHAPTER - 1

RETIREMENT BENEFITS

Pension:

The minimum eligibility period for receipt of pension is 10 years. A Central Government servant retiring in accordance with the Pension Rules is entitled to receive superannuation pension on completion of at least 10 years of qualifying service. In the case of Family Pension the widow is eligible to receive pension on death of her spouse after completion of one year of continuous service or even before completion of one year if the Government servant had been examined by the appropriate Medical Authority and declared fit for Government service. W.e.f 1.1.2006, Pension is calculated with reference to average emoluments namely, the average of the basic pay drawn during the last 10 months of the service or last basic pay drawn whichever is beneficial. Full pension with 10/20 years of qualifying service is 50% of the average emoluments or last basic pay drawn whichever is beneficial. Before 1.1.2006, for qualifying service of less than 33 years, amount of pension was proportionate to the actual qualifying service broken into completed half-year periods. For example, if total qualifying service is 30 years and 4 months (i.e. 61 half-year periods), pension will be calculated as under:-

Pension amount = R/2(X)61/66

where R represents average reckonable emoluments for last 10 months of qualifying service or the last pay drawn as opted by the govt servant.

However, in terms ofGovernment of India Ministry of Personnel, Public Grievances & Pensions Department of Pension & Pensioners' Welfare OM F. No 38/37/08-P&PW(A) Dated, the 2nd September, 2008 which read as below :-

PARA 5.2 Linkage Of full pension with 33 years of qualifying service shall be dispensed with. Once a Government servant has rendered the minimum qualifying service of twenty years, pension shall be paid at 50% of the emolument or average emoluments received during the last 10 months, whichever is more beneficial to him.

Para 5.3 In cases where Government servant becomes entitled to pension on completion of 10 years of qualifying service in accordance with Rule 49(2) of the CCS (Pension) Rules, 1972, pension in those cases shall also be paid at 50% of the last pay or average of last 10 months of pay whichever is more beneficial to the Government servant.

5.4 The revised provisions for calculation of pension in para 5.2 and para 5.3 above shall come into force with effect from the date of issue of this O.M. and shall be applicable to Government servants retiring on or after that date. The government servants who have retired on or after 1.1.2006 but before the date of issue of this O.M. will continue to be governed by the Rules/ orders which were in force immediately before coming into effect of these orders.

Minimum pension wef 1.1.16 is Rs. 9000/-per month. Maximum limit on pension is 50% of the highest pay in the Government of India WHICH IS

250000 pm WEF 1.1.16 . Pension is payable up to and including the date of death

Commutation of 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.

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. Dearness Relief, however, will continue to be calculated on the basis of the original pension (i.e. without reduction of commuted portion).

The formula for arriving for commuted value of Pension (CVP) is

CVP = 40 % (X) Commutation factor* (X)12

*** The commutation factor will be with reference to age next birthday on the date on which commutation becomes absolute as per the New Table as Annexure to this Deptt's O.M. No. 38/37/08- P&PW(A) dated 2.9.2008**

Death/Retirement Gratuity

Retirement Gratuity

This is payable to the retiring Government servant. A minimum of 5 years qualifying service and eligibility to receive service gratuity/pension is essential to get this one time lump sum benefit. Retirement gratuity is calculated @ 1/ 4th of a monthly Basic Pay plus Dearness Allowance drawn before retirement for each completed six monthly periods of qualifying service. There is no minimum limit for the amount of gratuity. The retirement gratuity payable is 16 times the Basic Pay, subject to a maximum of Rs. 10 lakhs.

Death Gratuity

Qualifying Service	Rate
Less than one year	2 times of monthly emoluments
One year or more but less than 5 years	6 times of monthly emoluments
5 years or more but less than 20 years	12 times of monthly emoluments
20 years of more	Half of emoluments for every completed 6 monthly period of qualifying service subject to a maximum of 33 times of emoluments.

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. There is no stipulation in regard to any minimum length of service rendered by the deceased employee. Entitlement of death gratuity is regulated as under:

Maximum amount of Death Gratuity admissible is Rs. 20 lakhs w.e.f. 1.1.2016

ceiling on gratuity will increase by 25% whenever DA increases by 50% .DA shall be treated as emoluments for calculating gratuity.

Service Gratuity

A retiring Government servant will be entitled to receive service gratuity (and not pension) if total qualifying service is less than 10 years. Admissible amount is half monthly basic pay last drawn for each completed 6 monthly period of qualifying service. There is no minimum or maximum monetary limit on the quantum. This one time lump sum payment is distinct from and is paid over and above the retirement gratuity.

Issue of No Demand Certificate

Dues owed by the retiring employees on account ofLicence Fee for Government accommodation, advances, over payment of pay and allowances are required to be assessed by the Head of Office and intimated to the Accounts Officer two months in advance of the date of retirement so that these are recovered from retirement gratuity before payment. For this purpose the Licence Fee for those in occupation of Government accommodation is taken into account up to the end of the permissible period for which accommodation can be retained after retirement under the Rules on normal rent. The recovery of Licence Fee beyond that period is the responsibility of the Directorate of Estates. If, for any reason final dues cannot be assessed on time, then 10% of gratuity is withheld from gratuity

General Provident Fund and Incentives

As per General Provident Fund (Central Services) Rules, 1960, all temporary Government servants after a continuous service of one year, all re-employed pensioners (Other than those eligible for admission to the Contributory Provident Fund) and all permanent Government servants are eligible to subscribe to the Fund. A subscriber, at the time of joining the fund is required to make a nomination, in the prescribed form, conferring on one or more persons the right to receive the amount that may stand to his credit in the fund in the event of his death, before that amount has become payable or having become payable has not been paid. A subscriber shall subscribe monthly to the Fund except during the period when he is under suspension. Subscriptions to the Provident Fund are stopped 3 months prior to the date of superannuation. Rates of subscription shall not be less than 6% of subscribers emoluments and not more than his total emoluments. Interest on GPF accumulations will be compounded annually and the rate of interest will vary according to notifications of the Government. The Rules provide for drawal of advances/ withdrawals from the Fund for specific purposes.

Deposit Linked Insurance Revised Scheme

Under the GPF Rules, on the death of subscriber, the person entitled to receive the amount standing to the credit of the subscriber shall be paid an additional amount equal to the average balance in the account during the 3

years immediately preceding the death of the subscriber subject to certain conditions provided in the relevant Rule. The additional amount payable under that Rule shall not exceed Rs. 60,000/-. To get this benefit, the subscriber should have put in at least 5 years service at the time of his/her death.

Contributory Provident Fund

The Contributory Provident Fund Rules (India), ,1962 are applicable to every non-pensionable servant of the Government belonging to any of the services under the control of the President. A subscriber, at the time of joining the Fund is required to make a nomination in the prescribed Form conferring on one or more persons the right to receive the amount that may stand to his credit in the Fund in the event of his death, before that amount has become payable or having become payable has not been paid.

A subscriber shall subscribe monthly to the Fund when on duty or Foreign Service but not during the period of suspension. Rates of subscription shall not be less than 10% of the emoluments and not more than his emoluments. The employer's contribution at that percentage prescribed by the Government will be credited to the subscriberýÿsaccount and this is 10%. Interest will be compounded annually. The Rules provide for drawal of advances/ withdrawals from the CPF for specific purposes. As in GPF Rules, the CPF Rules also provide for Deposit Linked Insurance Revised Scheme.

Leave Encashment

Encashment of leave is a benefit granted under the CCS (Leave) Rules and not a pensionary benefit. Encashment of Earned Leave/Half Pay Leave standing at the credit of the retiring Government servant is admissible on the date of retirement subject to a maximum of 300 days. There is no provision under the Rule for payment of interest on delayed payment of Leave Encashment.

Central Government Employees Group Insurance Scheme

A portion of monthly contributions paid while in service is credited in a Saving Fund, on which interest accrues. A Government servant while entering service has to apply in Form No. 4 of the above Scheme to the Head of Office, who shall issue a sanction for the payment of subscribers accumulation in the Savings Fund segment together with interest and arrange for its disbursement, soon after retirement. Payments under this Scheme are made in accordance with the **Table of Benefit** which takes in to account interest up to the date of cessation of service. Insurance cover benefit under this Scheme is available to the family in the event of death of the subscriber. No interest is payable on account of delayed payments under this Scheme.

CONSTANT ATTENDANT ALLOWANCE

In the case of pensioners who retired on disability pension under the CCS (Extraordinary) Pension Rules, 1939, for 100% disability (where the individual is completely dependent on somebody else for day to day functions), a Constant Attendant Allowance shall be allowed in addition to the disability pension, on the

lines existing in Defence Forces. The CCS (Extraordinary) Pension Rules, 1939 shall stand modified to this extent.

The present Rate after 7th CPC = Rs.6750/- per month

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 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

OM 1/4/2017-P&PW dated 02.08.2017 NO.1/4/2016-P&PW (F) dated:02/08/17

The undersigned is directed to say that orders have been issued for regulation of Pension/family pension for Government servants in implementation of recommendations of 7th CPC vide OM No. 38/37/2016-P&PW(A)(i) dated : 04.08.2016.There is no change in the formula for calculating disability pension and extraordinary family pension (EOP family pension) under CCS(EOP)Rules.

2. The extraordinary family pension/disability pension would continue to be calculated in accordance with schedule II of Central Civil Service (Extraordinary Pension) Rules. However, minimum Extraordinary family pension/disability pension with effect from 01.01.2016 falling under various categories would be as follows:

I. Extraordinary Family Pension.

(i) For category B and C , where the deceased Government servant was not holding a pensionable post - Rs. 11,700/- per month. (ii) For category B and C , where the deceased Government servant was holding a pensionable post - Rs. 18,000/- per month. (iii) For category D and E - Rs. 18,000/- per month.

II. Disability Pension

For all categories (ie. category "B,C,D' and E") - Rs.18,000 per month. .

3. All other terms and conditions and procedure stipulated in Schedule II of Rule 9 and 10 of CCS(EOP) Rules, notified vide Notification No. S.O 410(E) dated 15.11.2011 will be the same.

T.A. to Central Government servants on retirement :

I. Settlement at a station other than last station of duty. - It has been decided to sanction the grant of travelling allowance to retiring Government servants on the scale and the conditions set out below. The travelling allowance referred to will be admissible in respect of the journey of the Government servant and members of his family 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 even if it is other than his declared home town and in respect of the transportation of his personal effects between the same places.

(a) For journeys by different modes. - Entitlement as for transfer.

EXPLANATION. - In regard to the question as to how the travelling allowance in respect of the members of the family of a retiring Government servant, who do not actually accompany him is to be regulated, it has been decided that the provisions of SR 116(b) (iii) may be applied *mutatis mutandis* in all such cases. A member of a Government servant's family who follows him within six months or precedes him by not more than one month may, therefore, be treated as accompanying him. The period of one month or six months, as the case may be, may be counted from the date the retiring Government servant himself actually moves. The claims of travelling allowance in respect of the family members will not be payable until the head of the family himself or herself actually moves.The time-limits of one month and six months mentioned above may be extended by the competent authority prescribed in SR 116 (b) (iii) in individual cases attendant with special circumstances.

(b) The Government servant shall, besides the fares, be also eligible to composite transfer grant equal to one month's basic pay, if the distance from the last station of duty is more than 20 km.

(c) Transportation of personal effects at the scale of allowance laid down in Order below SR 116 is allowable. The Government servant will also be entitled to claim the cost of transportation of personal effects between railway station and residence at either end of the journey as in the case of transfer.

(d) The actual cost of transporting a motor car or other conveyance maintained by the Government servant before his retirement is reimbursable as per Order below SR 116.

EXPLANATION. - In regard to the time-limits applicable for the transportation of personal effects on availment of the concession, it has been decided that the time-limits prescribed in the Explanation below sub-para.

(a) above in the case of members of the family, namely, one month anterior and six months posterior to the date of the move of the retiring Government servant himself, should apply in the case of transport of his personal effects. These limits may, however, be extended by the competent authority prescribed under SR 116

(b) ****

(iii) in individual cases attendant with special circumstances.

2. The grant of the concession will be further subject to the following conditions, clarifications and subsidiary instructions :

-(i) The concession will be admissible by the shortest route from the last place of duty of the Government servant to his home town or to the place where he and his family are to settle down permanently even if it is other then his declared home town.

(ii)***

(iii)The concession may be availed of by a Government servant who is eligible for it, at any time during his leave preparatory to retirement, or within one year of the date of his retirement.Power to extend the time-limit of one year

will be exercised by the Administrative Ministries/Departments with the approval of the F.A. concerned, in individual cases attendant with special circumstances.

(iv)The concession will be admissible to permanent Central Government servants who retire on a retiring pension or on superannuation, invalid or compensation pension.

(v)The concession will also be admissible to temporary employees who retire on attaining the age of superannuation or are invalided or are retrenched from service, without being offered alternative employment, provided that they have put in a total service of not less than 10 years under the Central Government at the time of retirement/invalidment/retrenchment.

(vi)In the case of a person whose domicile is elsewhere than in India or who intends to reside permanently outside India after retirement, the concession will be admissible up to the railway station nearest to the port of his embarkation. In the case of such a person who travels by air, the concession of travelling allowance by rail/road under these Orders will be admissible up to the airport of emplanement for himself and members of his family and up to the port of despatch for his personal effects.

(vii)Where an officer is re-employed under the Central Government while he is on leave preparatory to retirement or within six months of the date of his retirement, the concession admissible under these orders may be allowed to be availed of by him within one year of the expiry of the period of his re-employment.

(viii)A Government servant will be eligible to the retirement travelling allowance concession in full, notwithstanding the fact that he had availed of leave travel concession to home town or any place in India during one year preceding the date of retirement or commencement of leave preparatory to retirement.

3. Not admissible to. - The concession is not admissible to Government servants -

(a)who quit service by resignation; or

(b)who may be dismissed or removed from service; or

(c)who are compulsorily retired as a measure of punishment; or

(d)who are temporary employees with less than ten years of service retiring on superannuation/invalidation/retrenched.

4. The Travelling Allowance claims admissible under these Orders will be drawn, on Travelling Allowance Bill forms like Transfer Travelling Allowance claims. The claims of officers who were their own controlling officers before retirement, will, however, be countersigned by the next superior administrative authority.The claim of an officer who before retirement was employed as the Comptroller and Auditor-General or as a Secretary to the Government of India may be countersigned by his successor in office. The certificate required to be furnished by the officers in respect of Transfer Travelling Allowance claims will also be required to be furnished in respect of claims of Travelling Allowance under these orders.

5. Before reimbursing the Travelling Allowance admissible under these

orders, the countersigning authorities should satisfy themselves, as far as possible, that the claimant and members of his family actually performed the journey to the home town or the other place to which he might have proceeded to settle there, e.g., by requiring the production of original railway vouchers relating to transportation of personal effects, conveyance, etc.[Clarification. - The checks prescribed on retirement travelling allowance claims would be with reference to duties and powers of the controlling officers enumerated under SR 195 and no separate set of guidelines would be necessary vide G.I., M.F., D.O., Dy. No. 1914-IV/89, dated the 7th December, 1989, in reply to C. & A.G., U.O. No. 1009-A.I./82-86, dated the 1st November, 1989.]

6. Payment of Travelling Allowance claims under these orders may be made by the Treasury Officer in relaxation of Rule 21 of the Central Treasury Rules, i.e., may make the payment of such claims even after the issue of a last pay certificate which will be required for the purpose of the finalization of his pension.

7. These orders do not apply to persons who -

(i)are not in the whole-time employ of the Government or are engaged on contract ;

(ii)are paid from contingencies ;

(iii)are Railway servants ;

(iv)are Members of the Armed Forced; and(v)are eligible for any other form of travel concession on retirement.

[G.I., M.F., O.M. No. 5 (109)-E. IV/57, dated the 11th July, 1960 as amended from time to time including O.M. No. 102/98/IC & 19030/2/97-E. IV, dated the 17th April, 1998.]

NOTE. - The provisions of these orders, as amended from time to time, apply mutatis mutandis to industrial employees in the Government industrial establishments also.[G.I., M.F., O.M. No. F. 5 (30)-E. IV (B)/65, dated the 27th August, 1965.]

II. For settling down at the last station of duty/at a station not more than 20 km. from the last station of duty. - It has been decided that in cases where the Government servant wishes to settle down permanently at the last station of duty, travelling allowance may be allowed to the extent indicated below, provided the Government servant concerned is required to change his residence as a result of his retirement:-

a) Self and Family : Actual cost of conveyance but not exceeding the road mileage allowance admissible under SR 116 (a) II (i) and (ii).

b) Personal effects : Actual cost of transportation not exceeding the amount admissible under SR 116 (a) II (iii).

c) Transportation of conveyance : An allowance for car/scooter/motorcycle at the rates notified by the concerned Directorate of Transport for taxi/ autorickshaws. Where the above allowance is claimed, mileage allowance will not be admissible to the Government servant/ members of family travelling by the conveyance. If they travel otherwise than by the conveyance they will be entitled to the mileage allowance as per SR 116 (a) II (i) and (ii).

d) Composite Transport Grant : Equal to one-third of basic pay.

NOTE. - For the purpose of this Order, the term 'last station of duty' will be interpreted to mean the area falling within the jurisdiction of the Municipality or Corporation, including such of suburban municipalities, notified areas or cantonments as are contiguous to the named municipality, etc., where the Government servant was posted immediately before his retirement.

The admissibility of travelling allowance as above will also be subject to other conditions for the grant of travelling allowance on retirement as contained in Order (1) above as amended from time to time.

[G.I., M.F., O.M. No. 19016/1/81-E. IV, dated the 13th August, 1981 read with O.M., dated 17-4-1998.]

(2) Concession extended to employees of the Andaman and Nicobar Administration. - It has been decided that the concession, vide Order (1) above be extended to the employees of the Andaman and Nicobar Administration on their retrenchment/invalidment/retirement subject to the conditions laid down therein. Accordingly, application of the provisions of SR 150 will now be restricted to such of the Central Government employees of the Andaman and Nicobar Administration as are not eligible for the concession granted in decision referred to above.

[G.I., M.F., O.M. No. 5 (5)-E. IV (B)/6, dated the 20th February, 1961.]

(3) T.A. for journeys to attend departmental enquiry by Government servants after removal/dismissal or compulsory retirement from service. - The question was under consideration whether and, if so, at what rates, travelling allowance should be allowed to a Central Government servants who is removed/dismissed or compulsorily retired from service as a penalty in cases, where, under the orders of the appellate or reviewing authority, it is decided to hold a further/de novo departmental enquiry and the Government servant is required to attend such enquiry. It has been decided that the Government servant concerned may be allowed travelling allowance as for a journey on tour from the place where the summons to attend to enquiry reaches him to the place of enquiry and back but not exceeding that to which he would be entitled, had he performed the journey from his home town to the place of enquiry and back. The travelling allowance may be regulated in accordance with the pay of the post held by the Government servant immediately before his removal/dismissal or compulsory retirement.

[G.I., M.F., O.M. No. 19012/1//80-E. IV, dated the 19th April, 1980.]

(4) T.A. for retired Government servant for attending departmental enquiry/judicial proceedings against him. - See Government of India's Order below SR 153-A.

(5) No advance of T.A. in case of journeys performed after retirement. - A question has been raised whether an advance of travelling allowance under the normal rules can be given in the cases covered by Order (1) above. It has been decided that an advance of travelling allowance may be sanctioned by the authorities competent competent to sanction such an advance in cases of journeys performed during leave preparatory to retirement but not in case of journeys performed after the date of retirement.

[G.I., M.F., O.M. No. F. 16-A (10)-E. II (A)/60, dated the 30th November, 1969 and Rule 224, G.F.R.]

Frequently Asked Questions (FAQs)
(Central Civil Services)

1. PENSION POLICY

(1.1)Which rules govern pension and gratuity to the employees retiring from Central Government Civil Departments.

Pension and gratuity of the employees retiring from Central Government Departments is regulated by the Central Civil Services (Pension) Rules, 1972. There are separate rules regarding pension and gratuity of Railway employees and Defence personnel.

(1.2)Is the date of voluntary retirement treated as duty?

Yes, the date of voluntary retirement is treated as duty (Rule 5).

(1.3)Who is eligible for pension?

A Govt. servant appointed in a pensionable establishment on or before 31.12.2003 and retires from Government service with a qualifying service of 10 years or more is eligible for pension (Rule 2, 49).

(1.4)How is pension calculated?

W.e.f. 1.1.2006, pension is calculated @ 50% of emoluments (last pay) or average emoluments (for last 10 months), whichever is more beneficial to the retiring Govt. servant. (Rule 49).

(1.5)What happens to the departmental proceedings instituted against a Govt. servant during service and pending at the time of retirement? Can pension/gratuity be paid to a retiring, Govt. servant if Departmental/Judicial proceeding are pending against him at the time of retirement ?

Department proceedings pending at the time of retirement are deemed to be the proceedings under Rule 9 and shall be continued and concluded by the same disciplinary authority and in the same manner. Thereafter, authority will submit a report recording its finding to the President. In such cases, only provisional pension is paid and gratuity is withheld till the conclusion of departmental proceedings and issue of final orders thereon by the competent authority.

(1.6) Can Departmental proceedings be instituted after retirement ?

Departmental proceeding can be instituted after retirement subject to following conditions:-

(a) Sanction of the President shall be obtained before instituting such proceedings;

(b) The proceedings shall not be in respect of any event which took place more than 4 years such institution;

(c) Proceedings shall be conducted by such authority and at in such place or the President may direct and in accordance with rules applicable to departmental proceedings in which an order of dismissal from service could be made in relation to the Govt. servant during his service.

(1.7) When are departmental or judicial proceeding deemed to be instituted?

(a) Departmental proceedings shall be deemed to be instituted on the date on which the statement of charges is issued to the Government servant or pensioner, or is the Government servant has been placed under suspension from an earlier dated, on such date;

(b) Judicial proceedings shall be deemed to be instituted-

(i) In the case of criminal proceedings, on the date on which the complaint or report of a Police Officer, of which the Magistrate takes cogntizance is made, and

(ii) In the case of civil proceedings, on the date the plaint is presented in the court.

(1.8) Can the pension/gratuity be withheld on conclusion of departmental/ judicial proceedings ?

The President reserves to himself the right of withholding a pension or gratuity, or both, either in full or in part, or withdrawing a pension in full or in part, whether permanently or for a specified period, and of ordering recovery from a pension or gratuity of the whole or part of any pecuniary loss caused to the Government, if, in any departmental or judicial proceedings, the pensioner is found guilty of grave misconduct or negligence during the period of service, including service rendered upon re-employment after retirement. Power to withhold/withdraw pension/gratuity is with President and UPSC is required to the consulted before any final orders are passed.

(1.9) Which pay is reckoned as emoluments for pension and gratuity?

The basic pay as defined in FR 9 (21) (a) (i) is reckoned as emoluments for pension. However, Non- Practicing Allowance granted to Medical Officers is also included in emoluments. For the purpose of Retirement/ Death gratuity, Dearness Allowance admissible on the date of retirement/death is also treated as emoluments.

(1.10) Which pay is reckoned as emoluments for pension if the Government servant is on leave, suspension or deputation at the time of retirement ?

(a) If a Government servant immediately before his retirement or death while in service had been absent from duty on leave for which leave salary is payable or having been suspended had been reinstated without forfeiture of service, the emoluments which he would have drawn had he not been absent from duty or suspended shall be the emoluments for the purposes of this rule. However, increase in pay (other than the increment) which is not actually drawn shall not form part of his emoluments.

(b) 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 purposes of this rule.

(c) If a Government servant immediately before his retirement or death while in service, was on earned leave, and earned an increment which was not withheld, such increment, though not actually drawn, shall form part of his emoluments. However,such increment should have been earned during the currency of the earned leave not exceeding one hundred and twenty days, or during the first one hundred and twenty days of earned leave where such leave was for more than one hundred and twenty days.

(d) Pay drawn by a Government servant while on foreign service shall not be treated as emoluments, but the pay which he would have drawn under the Government had he not been on foreign service shall alone be treated as emoluments.

(1.11) Can a pension be withheld/withdrawn on grounds of misconduct after retirement ?

Future good conduct is the implied condition for grant/continuance of pension. The appointing authority may, by order in writing, withhold or withdraw a pension or a part thereof, whether permanently or for a specified period, if the pensioner is convicted of a serious crime or is found guilty of grave misconduct.

(1.12) Can a pension, once authorized, be revised to the disadvantage of pensioner on grounds other than misconduct under Rule 8 and 9.

Except under Rule 8 and 9, pension once authorized after final assessment shall not be revised to the disadvantage of the Government servant, unless such revision becomes necessary on account of detection of a clerical error subsequently. No revision of pension to the disadvantage of the pensioner shall be ordered by the Head of Office without the concurrence of the Department of Pension and Pensioners' Welfare if the clerical error is detected after a period of two years from the date of authorization of pension. The question whether it is a case of clerical error or not would be decided by the administrative Ministry.

1.13) What is the formula for revision of pension of pre-2006 pensioner/ family pensioner ?

In terms of para 4.1 of OM No.38/37/08-P&PW(A) dated 1.9.2008, the pension/ family pension will be consolidated w.e.f. 1.1.2006 by adding together (i) The existing pension/family pension,(ii) Dearness Pension, where applicable, (iii) Dearness Relief @ 24% of basic Pension/Basic Family Pension plus dearness pension as admissible vide OM No.42/2/2006-P&PW(G) dated 5.4.2006 and (iv) Fitment weight age @40% of the existing pension/family pension. Where the existing pension at (i) includes the effect of merger of 50% of DR w.e.f. 1.4.2004, the existing pension for the purpose of fitment weight age will be re-calculated after excluding the merged DR of 50% from the pension. The amount so arrived at will be regarded as consolidated pension/family pension w.e.f. 1.1.2006. The fixation of pension will be subject to the provision that the revised pension, in no case shall be lower than 50% of the minimum of the pay in the pay band plus the grade pay corresponding to the pre-revised pay scale from which the Govt. servant retired. The minimum

of pay is the pay band/pay scale is to be reckoned in accordance with DoPPW OM No. 38/37/08-P&PW dated 30.07.2015.

1.13 a) What is the formula for revision of pension of pre 2016 pensioners after 7th CPC:

1. Basic pension on 31.12.2015 X 2.57 =Revised pension on 1.1.2016.or

2. 50% of Notional Pay in 7th CPC pay matrix arrived by notionaly updating Last pay drawn from pay commission to pay commission as per Concordance tables issues vide OM 38/37/2016-P&PW(A) dt. 06/07/017 & ammended vide OMs dtd.18/07/017 & 13/09/017 Whichever of the two is more beneficial shall be the revised pension/ family pension wef 1.1.16

1.14. Whether all pre-2006 pensioners/family pensioners would get benefit under Department of Pension and Pensoners' Welfare O.M. NO.38/37/08-P&PW (A) dated 28.1.2013 (now OM dated 30.07.2015) ?

There will be no change in the pension of those pre-2006 pensioners whose pension (as revised with effect from 1.1.2006) is already equal to or more than this minimum limit mentioned in the OM dated 28.01.2013 and 30.07.2015. In the case of family pensioner also the minimum family pension as mentioned in Col.10 of the Annexure to the OM dated 28.01.2013 shall be payable if the amount of family pension (w.e.f. 01.01.2006) is equal to or more than this minimum family pension; the same family pension shall continue to be paid.

1.15. What are the provisions regarding revision of pension of pre-2016 pensioners after 7th CPC?

Orders were issued vide OM No.38/37/2016-P&PW (A) dated 04.08.2016 for revision of pension of pre-2016 pensioners by multiplying the pre-revised pension by a factor of 2.57. This was to be done by the Pension Disbursing Authorities/Banks.

Further orders were issued vide OM No.38/37/2016-P&PW(A) dated 12.05.2017. As per this OM, the revised pension/family pension w.e.f. 01.01.2016 of all Central civil pensioners/family pensioners, including CAPF's, who retired/died prior to 01.01.2016, shall be revised by notionally fixing their pay in the pay matrix recommended by the 7th CPC in the level corresponding to the pay in the pay scale/pay band and grade pay at which they retired/died. This will be done by notional pay fixation under each intervening Pay Commission based on the Formula for revision of pay.

While fixing pay on notional basis, the pay fixation formulae approved by the Government and other relevant instructions on the subject in force at the relevant time shall be strictly followed. 50% of the notional pay as on 01.01.2016 shall be the revised pension and 30% of this notional pay shall be the revised family pension w.e.f. 01.01.2016 as per the first Formulation. In the case of family pensioners who were entitled to family pension at enhanced rate, the revised family pension shall be 50% of the notional pay as on 01.01.2016 and shall be payable till the period up to which family

pension at enhanced rate is admissible as per rules. The amount of revised pension/family pension so arrived at shall be rounded off to next higher rupee.

The pension/family pension already revised in accordance with this Department's OM No. 38/37/2016-P&PW(A) (ii) dated 04.08.2016 or the revised pension/family pension as worked out in accordance with OM dated 12.05.2017 shall be granted to pre-2016 central civil pensioners as revised pension/family pension w.e.f. 01.01.2016. In cases where pension/family pension being paid w.e.f. 01.01.2016 in accordance with this Department's OM No. 38/37/2016-P&PW(A) (ii) dated 04.08.2016 happens to be more than pension/family pension as worked out in accordance with para 4 above, the pension/family pension already being paid shall be treated as revised pension/family pension w.e.f. 01.01.2016.

1.16. Is any ready reckoner available for revision of pension of pre-2016 pensioners by notional pay fixation method?

A Concordance Table for fixation of notional pay of pension/family pension of employee who retired/died in various grades of Vth/VIth CPC period has been prepared and circulated on 6.7.2017. These Concordance Tables are available on the website of this Department, i.e. doppw.gov.in and pensionersportal.gov.in.

1.17. Is there any online calculator available for fixation/revision of pension?

A calculator for calculation/revision of pension/gratuity is available on the website of this Department, i.e. doppw.gov.in and pensionersportal.gov.in.

1.18. What is the amount of minimum and maximum pension after Seventh CPC?

The pension shall not be less than Rs.9000/- (excluding the element of additional pension to old pensioners) and shall not be more than 50% of the highest pay in Government i.e. Rs. 1,25,000/- w.e.f. 01.01.2016.

1.19. From where can we download the pension /nomination Forms?

All forms are available at the website of Department of Pension & Pensioners Welfare.

1.20. When can a Government servant apply for voluntary retirement?

Under Rule 48, a Government servant can apply for voluntary retirement after completion of 30 years of qualifying service. Under Rule 48-A, he can apply for voluntary retirement after completion of qualifying service of 20 years. Under FR 56 (k) he can apply for voluntary retirement an attaining the age of 50 years (for Gr. A & B) and 55 years (in other cases).

1.21. Whether older pensioners will get higher rate of pension?

Yes from 01.01.2006, the quantum of additional pension/family pension available to old pensioners/family pensioners increased as follows:

Age of pensioner/family pensioner	Additional quantum of pension
From 80 years to less than 85 years	20% of revised basic pension/ familypension
From 85 years to less than 90 years.	30% of revised basic pension/ familypension
From 90 years to less than 95 years	40% of revised basic pension/ familypension
95 years to less than 100 years	50% of revised basic pension/family pension
100 years or more	100% of revised basic pension/family pension

There is no change in additional pension being granted to old pensioners after 7th CPC and it will continue as above,

1.22. Is additional pension admissible to old family pensioners also?

Yes, the rates related to additional pension as applicable in the case of old pensioners hold good for family pensioners, as well.

1.23. Whether the provision of added years in qualifying service for computation of pension is still in force?

The benefit of added years of qualifying service for computation of pension/ related benefits has been withdrawn w.e.f. 01.01.2006.

1.24. Whether the provision of added years in qualifying service has been withdrawn for calculating gratuity also?

Yes, w.e.f. 01.01.2006.

1.25. Whether the additional pension/family pension available to old pensioners would be payable from the date of attaining age of 80 years or above or from the first day of the month in which the date of birth falls?

The additional quantum of pension/family pension, on attaining the age of 80 years and above, would be admissible from the 1st day of month in which his date of birth falls. For example, if a pensioner/family pensioner completes age of 80 years in the month of August, 2008, he will be entitled to additional pension/family pension w.e.f. 1.8.2008. Those pensioners/family pensioners, whose date of birth is 1st August, will also be entitled to additional pension/ family pension w.e.f. 1.8.2008 on attaining the age of 80 years

2. QUALIFYING SERVICE

(2.1)Does all leave period qualify for pension and gratuity?

All leave for which leave salary is payable qualifies for pension and gratuity. Extraordinary leave (EOL) on medical certificate (MC) also qualifies for pension and gratuity. EOL without MC qualifies only on account of inability to join duty on civil commotion or when granted for a higher scientific & technical study qualifies.

(2.2) Is the benefit of counting of past service under Rule 19 available to ex-serviceman re-employed to civil service / post ?

An ex-serviceman re-employed to the Civil Post / service on or before 31/12/

2003 is covered under the CCS (Pension) Rules, 1972. Therefore the benefit of Rule 19 also becomes automatically available to him. An ex-serviceman re-employed in civil service on or after 1/1/2004 is covered by the New Pension Scheme and is not covered under the CCS (Pension) Rules, 1972. Therefore the benefit of Rule 19 is not available to the ex-serviceman on re-employment on or after 1/1/2004.

(2.3) What happens to the past service of a Govt. servant (appointed before 1.1.2004) who resigns to take up, with proper permission, another appointment under the Govt.?

Under Rule 26 (2) "A resignation shall not entail forfeiture of past service if it has been submitted to take up, with proper permission, another appointment, whether temporary or permanent, under the Government where service qualifies". This also applies to a Govt. servant who joined Govt. service before 1/1/2004 and takes up another appointment in the Govt., on or after 1.1.2004.

(2.4) What is the impact of resignation (other than technical resignation) on qualifying service and pension

Resignation (other than technical resignation) entails forfeiture of past service. Therefore, no pension is payable on such resignation.

(2.5) Will a Government servant who joined Central/State/Autonomous Body before 01.01.2004 be eligible for pension under CCS(Pension) Rules, if he takes up another appointment in Central/State/Autonomous Body after 01.01.2004 by submitting technical resignation in his previous organisation ?

Yes, it has been clarified in Department of Pension & Pensioners Welfare OM No. 28/30/2004-P&PW(B) dated 26.07.2005 and 28.10.2009 that employees appointed before 01.01.2004 who were governed by Old Pension Scheme of their respective Governments/Organisation will be eligible to continue in Old Pension Scheme, if such scheme exists in new organization, where such employee submits resignation to take up new appointment with proper permission.

(2.6) Is the service rendered by an employee in Public Sector Undertakings(PSUs) counted for pension on moving to Central Government?

As per OM no 28/24/94-P&PW(B) dated 13.09.1996, the service rendered in Public Sector Undertakings (PSUs) before joining service under the Government is not counted for the purpose of pension in Government.

3. ABSORPTION

3.1. Has the Department of Pension and Pensioners Welfare extended the benefit of Orders dated 01-09-2016 of Hon'ble Supreme Court in Civil Appeal No. 6048/2010 and Civil Appeal No. 6371/2010 to all similarly placed absorbee pensioners ?

Orders have been issued vide OM No. 4/34/2002-P&PW(D) dated 23-06-2017 and 21- 07-2017 for extending the benefit of order dated 02-08-2007 of the Hon'ble Madras High Court and the Order dated 01-09-2016 of the Hon'ble Supreme Court to all similarly placed absorbee pensioners. Accordingly, all such absorbee pensioners who had taken 100% lump-sum amount in lieu of

pension on absorption in PSUs/Autonomous Bodies in accordance with the then existing Rule 37-A and in whose case 1/3 pension had been restored after 15 years, are now allowed restoration of full pension after expiry of commutation period of 15 years from the date of payment of 100% lump-sum amount.

The absorbee pensioners whose full pension is restored in terms of the above instructions would also be entitled to revision of their pension in accordance with the instructions issued from time to time in implementation of the recommendations of the Pay Commissions, including the 7th Central Pay Commission.

(3.2) Whether the direction of Hon'ble CAT,Hyderabad Bench, regarding revision of 1/3rd commuted portion of pension in respect of Government servants who had drawn lump sum payment on absorption in Central Public Sector Undertakings/Central Autonomous Bodies has been Implemented.

The pension of pre-2006 Central Government pensioners had been revised vide this Department's OM No.38/37/08-P&PW(A) dated 2.9.2008. In terms of para 4.1 of that OM, the revised pension of pre-2006 pensioners works out to 2.26 times of the pre- revised basic pension (without DP). Keeping in view the direction of Hon'ble CAT,Hyderabad Bench, it has been decided vide O.M. dated 11.7.013 that 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 1.1.2006, the pre-revised 1/3rd restored pension will be revised w.e.f.1.1.2006 by multiplying the same by a factor of 2.26, if it is more beneficial than the amount of revised restored 1/3rd pension arrived at in terms of this Department's OM dated 15.9.2008. In the case of those absorbee pensioners in whose case the restoration of 1/3rd pension became due on or after 1.1.2006, the above formulation would apply with reference to notional 1/3rd restorable pension as on 31.12.2005.

These instructions have been issued in compliance of the orders of Hon'ble CAT, Hyderabad Bench in CP No.26/2012 in OA 710/2010.

Payment of DR and additional pension to old pensioners (of the age of 80 years and above) shall continue to be on full pension as per the instructions issued from time to time. The benefit of revision of restored amount of 1/3rd commuted portion of pension shall be admissible w.e.f.1.1.2006 or from the date the commuted portion of pension is restored, whichever is later.

Full pension to such absorbees has been restored vide OM 4/34/2002-P&PW(D). Vol. II 23/06/2017 & 21.07.017

4. FIXED MEDICAL ALLOWANCE (FMA)

(4.1) What is the medical allowance for pensioners?

Fixed Medical Allowance is granted to the pensioners residing in areas not covered by CGHS, if they are not using CGHS facility for OPD treatment from a CGHS dispensary in the nearest city. The amount of Fixed Medical Allowance

has been increased from Rs. 500/- per month Rs 1000/- per month w.e.f. 01-07-2017.

(4.2) . Are the Government Employees who have not applied for CGHS card in spite of residing in areas covered by CGHS, also eligible for Fixed Medical Allowance?

In accordance with Office Memorandum No. 45/57/97-P&PW(C) dated 19-12-1997, Central Government pensioners/family pensioners residing in areas not covered by Central Government Health Scheme administered by Ministry of Health and Family Welfare and corresponding Health Schemes administered by other Ministries/ Departments for their retired employees are entitled to Fixed Medical Allowance (FMA) for meeting expenditure on day-to-day medical expenses that do not require hospitalization. Government pensioners/ family pensioners residing in CGHS covered areas are eligible to avail medical facility under CGHS for both indoor as well as outpatient treatment on payment of CGHS contributions. Those pensioners/family pensioners residing in CGHS areas who do not opt to avail CGHS facility are not eligible to receive FMA. Government pensioners/family pensioners residing in Non-CGHS area are also entitled to avail CGHS facility from the nearest city covered by CGHS for the both Indoor and OPD treatment on payment of CGHS contributions. If they do not avail CGHS facility, they are eligible for FMA. Government pensioners/family pensioners not residing in CGHS area have an option to avail CGHS facility from the nearest CGHS city for indoor treatment only (on payment of CGHS contribution) and to get monthly FMA in lieu of OPD facility.

(4.3) In the case of those Pensioners who are in receipt of two pensions viz., service pension and family pension OR military pension and another civil pension to which category of pension, medical allowance shall be allocated.

If any pensioner or family pensioner receives two pensions, only single medical allowance is admissible, if he/she does not avail of the medical facilities provided by the respective organizations As regards, pensioner who gets both military pension and civil pension, if the pensioner avails of the medical facilities provided by one of the civil or military organisations, he is not entitled to medical allowance and if he does not avail medical facilities from any of the organizations, he is entitled to medical allowances for only one of the two pensions.

5. IDENTITY CARD

(5.1) Whether any Identity Card is issued to Pensioners?

Identity Card to Pensioners is issued by the respective Ministry/Department/ Office. The format of Identity Card had been revised vide OM No 41/21/2000-P&PW(D) dated 25.7.2013, *12.08.2015 and 20.08.2015.* The Pensioners Identity Card contains the details regarding address, telephone number, date of birth, post held at the time of retirement, PPO/PAN No, Aadhaar Card (if available) etc. The following specifications are laid down for the Pensioners

Identity Card to be issued by the Departments/Offices from which the pensioner retired:

(i) The Pensioner Identity Card should be in the prescribed format.

(ii) The Identity Card should be of the standard size of 8 ½ cm × 5 ½ cm.

(iii) The Pensioners Identity Card should be printed (and not hand written) on good quality paper of 125 GSM or equivalent.

(iv) The Identity Card would be got laminated by the Department / Office before handing it over to the pensioner.

The Identity Card to pensioners retiring from the Central Government offices in Delhi and other Metropolitan cities/ big cities may be printed as Plastic Cards with the help of PVC Thermal Printer with 600 DPI resolutions. In case such facility for printing of Plastic Card is not available in the office from where the employee is retiring, the Pensioners Identity Card may be got printed locally from the market.

(5.2) Who will issue Pensioners Identity Card to Retired All India Services Officers?

The pensioners' Identity Card is issued by the Department in which the employee last worked. In the case of IAS officer retiring while on Central deputation, the Identity Card may be issued by concerned Ministry / Department. In case of officer retiring from State Government, the Identity Card may be issued by the concerned State Government.

(5.3) Whether Pensioners' Identity Card can be issued to retired employees covered under NPS.

The concerned Ministries / Departments may issue Pensioners' Identity Card (PIC) to retired NPS employees in the format prescribed under OM No 41/21/ 2000-P&PW(D) dated 25.7.2013,12.08.2015 and 20.08.2015.

6. PENSION PROCEDURE

(6.1) What is the meaning of the following terms?

(a) Pension Disbursing Authority

(b) Pension Sanctioning Authority

(c) PPO Issuing Authority

(a) Pension Disbursing Authority :	Bank Branch/Treasury/Post/PAO Office paying your pension
(b) Pension Sanctioning Authority:	The authority who sanctioned your pension before forwarding the case to Accounts.
(c) PPO issuing authority:	Generally, the Pay & Account Officer is the PPO Issuing authority.

(6.2) What should a Government servant do to claim his pension?

During service each Govt. servant should satisfy himself that service is being verified and recorded so in the service book and that there are no gaps in this.

He should also ensure that nomination for all payments due to him are current and valid.

Six months prior to the retirement date, a Government servant is required to furnish certain information (e.g. joint photo with spouse, family details, name of the branch of the authorized bank through which he desires to draw his pension etc.) to his Head of Office in the prescribed Form No. 5.

The Head of Office is required to undertake the work of preparation of pension papers in Form No. 7 one year before the date on which a Government servant is due to retire on superannuation. After complying with the requirements of CCS Pension Rules 59 & 60, the Head of Office has to forward to the Pay & Accounts Officer Form 5 and Form 7 duly completed with a covering letter in Form 8 along with service book of the Government servant duly completed up-to-date and any other documents relied upon for the verification of service, not later than six months before the date of retirement of the Government servant.

(6.3) Who is to authorize the pension?

On receipt of pension papers from Head of Office, the Pay & Accounts Officer concerned will, after applying requisite checks, assess the amount of pension and issue the Pension Payment Order (both halves of Pension Payment Order, i.e. disburser's portion and pensioner's portion) not later than one month in advance of the date of retirement of the Government servant with forwarding authority letter, duly ink- signed and embossed, to Central Pension Accounting Office (CPAO) who in turn will generate on computer a Special Seal Authority on the basis of details given in the Pension Payment Order and authority letter of the Pay & Accounts Officer and forward disburser's half of PPO with Special Seal Authority to the Central Pension Processing Centre (CPPC) of the concerned authorized Bank. The Pay & Accounts officer after ascertaining that the special seal of authority has been issued shall send pensioners' half of PPO to be handed over to the retiring employee. However, if the employee opts to take the PPO from bank, both halves shall be sent to CPAO. All records will be maintained in the CPPC and the disbursing branch, will make the payments to the pensioner on authorization of payment of pension by the CPPC. The CPPC, however, is only the back office for processing pensions, all pension related problems/grievances of the pensioners will continue to be handled by the concerned paying branch as before.

(6.4) What is to be done in case the pension has not been fixed correctly?

The Pay & Accounts Officer while issuing the pension authorization will forward one copy of the pension calculation sheet (out of three received by him from the Head of Office) as certified by the Head of Office and countersigned by him (Pay & Accounts Officer) to the pensioner along with the intimation of his having sent the pension payment authority/PPO to the CPAO. In case it is found from the pension calculation sheet that pension has been fixed incorrectly, the matter may be taken-up with the Head of Office. PAO concerned, if necessary, will issue an amendment authority letter to Central Pension Accounting Office for onward transmission to the CPPC to carry out necessary amendments in both halves of PPO.

7. PENSION DISBURSEMENT

(7.1) Can a pension account be opened in any branch of any bank?

No, a pension account cannot be opened in any branch of any bank. There is a list of public sector and private sector banks in each State in which a pension account may be opened. For latest information about the list please visit the website of Central Pension Accounting Office, www.cpao.nic.in.

(7.2) Is the payment of pension in cash or through a joint account with or without "EITHER or SURVIVOR" facility permitted in the Scheme for Payment of Pension to Central Government Civil Pensioners by Public Sector Banks?

Payment of pension in cash is not permitted in the scheme. However, the pension payment is now permitted to be credited to a joint account operated by the pensioner with his/her spouse (either by 'Former or Survivor' or 'Either or Survivor' basis) in whose favour an authorization exists in the Pension Payment Order, subject to certain terms and conditions.

Paying branch may also credit the amount of pension in his or her joint account operated by pensioner with his/her spouse in whose favour an authorization for family pension exists in the Pension Payment Order (PPO). The joint account of the pensioners with the spouse could be operated either by 'Former or Survivor' or 'Either or Survivor' basis subject to the following conditions :-

(a) Once pension has been credited to a pensioner's bank account, the liability of the Government/Bank ceases. No further liability arises, even if the spouse wrongly draws from the account.

(b) As pension is payable only during the life of a pensioner, his/her death shall be intimated to the bank at the earliest and in any case within one month of the demise, so that the bank does not continue crediting monthly pension to the joint account with the spouse, after the death of the pensioner. If however, any amount has been wrongly credited to the joint account, it shall be recoverable from the joint account and/or any other account held by the pensioners/spouse either individually or jointly. The legal heirs, successors, executors etc. shall also be liable to refund any amount, which has been wrongly credited to the joint account.

(c) Payment of Arrears of Pension (Nomination) Rules 1983 would continue to be applicable to a joint account with Pensioner's spouse. This implies that if there is an 'accepted nomination' in accordance with Rules 5 and 6 of these Rules, arrears mentioned in the Rules shall be payable to the nominee.

Existing pensioners desiring to get their pension credited to a joint account as indicated above are required to submit an application to the branch bank, from where they are presently drawing pension in the prescribed form that is i.e. Annexure XXIX of Scheme Booklet of Central Pension Accounting Office (CPAO). This would also be signed by the pensioner's spouse.

(7.3) Can Income Tax be deducted at source be made from pension payments ?

Yes, the paying branch will be responsible for deduction of Income Tax at source from pension payments in accordance with the rates prescribed from time to time. While deducting such tax from pension payments the paying

branch will also allow deduction on account of relief 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 also issue the pensioner in April each year a certificate of tax deducted in the form prescribed in the Income Tax Rules

(7.4) Can the excess payment, if any, credited to the pensioner's account be recovered by the bank?

Before commencing payment of pension, the paying branch is required to obtain an undertaking in the prescribed form Annexure-XI of the Scheme from the pensioner. On the strength of this undertaking the excess payment, if any, credited to his/her account can be recovered by the paying branch.

(7.5) What is to be done if a pensioner/family pensioner desires to get his pension payment account transferred?

(7.5.1) Application for transfer of pensions may fall under the following two categories;

(i) transfer from one paying branch to another of the same Authorised Bank (AB) within the same station or at a different station;

(ii) transfer from one AB to another AB

(7.5.2) The pensioner/family pensioner may make request falling under both the categories above to either of the Branches. The paying branch will forward the request along with the disburser's part of PPO, where applicable, to its CPPC for necessary action. Before forwarding the disburser's portion of PPO to the new paying branch/CPPC, it will be ensured that the month upto which the payment has been made is invariably indicated in the disburser's portion of PPO. The receiving CPPC on receipt of the pension documents will ensure forwarding the PPO to the paying branch if it is for the same AB or to the concerned CPPC if for a different AB within three days and intimate the facts to the pensioner simultaneously. Necessary intimation of effecting such transfer will be sent to CPAO by the new as well as old CPPCs in the form as at Annexure XXI (page-49 Scheme Booklet) as well as the escroll for keeping a note of change in their records.

(b) The new paying branch will commence the pension payment immediately on receipt of letter of the last payment certificate as above. Simultaneously, it will send an intimation to CPPC with full details of the commencement of the pension.

(c) Pension will be paid for three months on the basis of the photocopy of the pensioner's PPO at transferee (New) branch, from the date of last date of 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 under the procedure, are received by the CPPC within the period of three months.

(7.5.3) To avoid the risk of overpayment at the time of transfer, the following certificate is required to be recorded on the Disburser's portion of PPO by the paying branch of the AB:

"Certified that payment of pension has been made up to the month _____and that this PPO consists of _____continuation sheets for recording disbursement."

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

(7.6) What is the procedure for switchover of pension payment from Pay & Accounts Office or treasury to Public Sector Bank ?

(7.6.1) The applications for switch-over to authorised banks by the existing pensioners will be made in the Form as given in Annexure IX of Scheme Booklet in duplicate to the Pension Disbursing Authority.

(7.6.2) The pensioners should first draw pension which has already fallen due, before applying for transfer of their pension papers to the Authorised Banks.

(7.6.3) Transfer applications in duplicate shall be forwarded immediately by the Pension Disbursing Authority along with the disburser's copy of the PPO halves, duly authenticated and written up-to-date to the CPAO for transmission to CPPC of the AB for arranging payment after keeping necessary note in their records. Action will also be taken by Pension Disbursing Authority to update the entries of payment made in the pensioner's portion of the PPOs, if not already done, before the transfer application is sent to the CPAO.

(7.6.4) If a PPO (disburser's portion) has got torn or mutilated, it will be renewed by the CPAO with the help of PAO, if necessary, before sending it to the CPPC.

8. FAMILY PENSION

(8.1) Who is to authorize payment of family pension and death gratuity when a Govt. servant dies while on deputation ?

In the case of a Govt. servant who dies while on deputation to another Central Govt. Deptt., action to authorize family pension and death gratuity in accordance with the provisions of chapter IX of the pension Rules shall be taken by his Head of Office of the borrowing department.

In the case of a Govt. servant who dies while on deputation to a State Govt. or while on Foreign Service, action to authorize the payments of family pension and death gratuity in accordance with the provisions of Chapter IX of the pension Rules shall be taken by the Head of Office or the cadre authority which sanctioned the deputation of the Govt. servant to the State Govt. or to his Foreign Service.

(8.2) When does a family member become eligible for the grant of family pension?

Normally, the amount of family pension is sanctioned and authorized at the same time as pension and indicated in the Pension Payment Order and is to be drawn after the death of the pensioner. In case of Govt. servant dying while in service, the widow or widower has to make a claim in Form 14 to the Head of Office who will sanction and authorize the family pension through its Pay &

Accounts Officer. Where the deceased Govt. servant is survived only by a child or children, the guardian (in case of minor and/or mentally disabled child/ children) or such child or children may submit a claim in Form 14, along with all relevant information/certificates, to the Head of Office for sanction and authorization of family pension.

In the case of death of a pensioner, the deceased pensioner's wife or a disabled child or dependent parents or a disabled sibling should apply in Form No. 14 along with a copy of the death certificate of the deceased pensioner to the Pension Disbursing Authority. Where the pensioner and spouse held a joint account, Form 14 is not required and the spouse may inform the Bank of death of the pensioner by way of a simple letter enclosing a copy of death certificate. The paying bank will identify the spouse based on the information given in the PPO and its own "Know Your Customer" procedures. In other cases, i.e., where the pension is not being credited to the joint bank account of the pensioner and his/her spouse, the spouse is still required to submit Form 14 to the pension disbursing bank. However, the condition of attestation of Form 14 has been done away with and giving witness of two persons has been considered as sufficient. The other children will apply to the Head of Office for sanction of family pension.

(8.3) Family pension is payable up to which period and in which order of members of family?

Family pension is payable to one member of the family at a time in the order and for the period as under:

a) In the case of a widow or widower, up to the date of death or remarriage,

whichever is earlier. Family Pension shall continue to be payable to a childless widow after her re-marriage if her income from all other sources is less than the amount of minimum family pension and the dearness relief thereon.

b) When widow or widower becomes ineligible, children below 25 years of age in the order of their age, up to 25 years of age or till they get married or till they start earning more than the amount of minimum family pension along with dearness allowance thereon.

c) After (a) & (b) above; for the lifetime to any son/daughter who is suffering from any disorder or disability of mind (including mentally retarded) or physically crippled or disabled and who is unable to earn a living.

d) If no spouse/children below 25 years of age/disabled children above 25 years of age are eligible for family pension,it may be granted to unmarried/ widowed/divorced daughters above the age of 25 years in the order of seniority of their age.

e) Thereafter, family pension may be paid to the parents who were wholly dependent on the Govt. servant when he/she was alive.

f) Disabled siblings (i.e. brother and sister) who were dependent on the Government servant immediately before the death of the Government Servant, for life.

(8.4) Is family pension payable to more than one person at a time?

Normally, the family pension is payable to one eligible member at a time. However, in certain specific cases, the family pension is divided among eligible members of the family. The family pension will be paid in equal shares where the deceased Govt. servant or pensioner is survived by -

a) More than one widow (except in the case of Hindu widow or where polygamy/polyandry is not allowed).

b) A widow and an eligible child through another widow which she would have received had she been alive.

c) A widow and an eligible child from a divorced/illegally wedded wife; the child will be entitled to the share of family pension which the mother would have received had she not been divorced/ had she been legally wedded.

d) Twin, triplet or quadruplet children.

In all the above cases, on the death of one recipient, his/her share of the family pension shall become payable to other member(s) of family who was/were sharing family pension with him/her.

(8.5) How is the family pension payable to twin children?

As in reply to Q. No.(8.4)

(8.6) Is family pension payable to a spouse judicially separated?

Family pension is payable to a spouse judicially separated provided there is no child who is eligible for family pension. But it is not payable to a spouse judicially separated on the ground of adultery and who had been held guilty of committing adultery.

(8.7) Whether family pension may be sanctioned to a disabled child/ dependent parent/disabled sibling during lifetime of a pensioner.

Yes, family pension in certain cases may be sanctioned to a disabled child/ dependent parents/disabled siblings. For further details, please refer to this department OM No. 1/27/2011-P&PW(E), dated 1st July, 2013, available at the website under the Circulars on Family Pension.

(8.8) Is the family pension admissible to parents; widowed/divorced/ unmarried daughters?

As in reply to Q.No (8.2) & Q.No (8.3)

(8.9) What is enhanced family pension and for what period it is payable?

Ordinarily, family pension is paid @ 30% of the pay last drawn by the Government servant at the time of his retirement/death. However, in the following three cases, family pension is payable at the enhanced rate of 50% of the last pay drawn:

a) From 1.1.2006, where a person not governed by the Workmen's Compensation Act dies while in service after rendering not less than seven years continuous service, the rate of family pension shall be equal to 50% of

last pay drawn from the date of death of deceased Government Servant payable for a period of ten years.

b) In case a Government servant had died while in service after 1.1.1999 and before 1.1.2006 and his/her family was being granted family pension at enhanced rates, i.e., period of 7 years of enhanced rate had not been completed on 1.1.2006, the family pension will be allowed to be paid till the completion of the period of 10 years from the date of date of the Government servant.

c) In the event of death of Government Servant after retirement, the enhanced family pension shall be payable for a period of seven years or for a period up to the date the deceased would have attained the age of 67 years, whichever is earlier. In no case the amount of family pension exceed the pension authorised on retirement from Government.

After the lapse of the period of 10 or 7 years, as the case may be, the family pension is payable at the ordinary rate.

(8.10) Is family pension available to a widow/widower after re- marriage ?

Family pension to widow/widower is discontinued on re-marriage. However, Family pension has now been made available even after remarriage to childless widow of the deceased employee subject to her earnings not exceeding the prescribed minimum family pension with DR. Family pension is not available to a childless widower after his remarriage.

(8.11) Whether the period of 10 years for payment of enhanced family pension would also apply in the case of a Government servant who died before 1.1.2006 and in respect of whom the family was receiving enhanced family pension as on 1.1.2006 ?.

Yes. The period of 10 years for payment of enhanced family pension will count from the date of death of the Government servant. These orders will, however, not apply in a case where the period of 7 years for payment of enhanced family pension has already completed as on 1.1.2006.

9. EXTRAORDINARY PENSION

(9.1) How is the percentage of disability computed ? To whom is it applicable?

The computing of percentage of disability is applicable only for the Government servants retiring under CCS (EOP) Rules. The extent of disability or functional incapacity is determined in the following manner for purposes of computing the disability element forming part of benefits:-

Percentage of disability assessed byMedical Board.	**Percentage to be reckoned forcomputation of disability pension**
upto 50%	50%
More than 50 and upto 75%	75%
More than 75 and upto 100%	100%

Provided that the above broad banding shall not be applicable to Government servants who are retained in service and are granted lumpsum compensation.

(9.2) How disability pension is different from Invalid Pension?

The invalid pension is granted under Rule 38 of CCS(Pension) Rules when the Government servant seek invalidation from service for any bodily or mental infirmity whereas disability pension is granted under CCS(EOP) Rules. The CCS (EOP) Rules provides that if a Government servant is boarded out of service on account of injury attributable to Government service he shall be granted disability pension which includes service element as well as disability element. Invalid pension and disability pension cannot be combined.

(9.3) What is the revised quantum of ex-gratia lumpsum compensation to Civilian employees who die in performance of their bonafide official duties?

In modification of Deptt. Of Pension & PW's OM No.45/55/97-P&PW(C) dated 11.9.1998 the ex-gratia lumpsum compensation to Civilian employees who die in performance of their bonafide official duties has been revised as under

a) Death occurring due to accidents in course of Performance of duties	Rs.10.00 lakhs
(b) Death occurring due to accidents in course of Performance of duties attributable to acts of violence byterrorists, anti-social elements, etc.	Rs.10.00 lakhs
(c) Death occurring (a) enemy action in international war or border skirmishes and (b) action against militants, terrorists, extremists etc.	Rs.15.00 lakhs
(d) Death occurring while on duty in specified high altitude, inaccessibleborder posts, etc. on account of natural disasters, extreme weather conditions.	Rs.15.00 lakhs

(9.4) From which date the Constant Attendant Allowance is payable?

Constant Attendant Allowance is payable from 1.1.2006 and applicable only for officials retiring under EOP(Rules)

(9.5) Whether the pensioners who retired on disability pension before 1.1.2006 would also be entitled to Constant Attendant Allowance ?.

Yes, the pensioners who retired on disability pension before 1.1.2006 and fulfilling the conditions mentioned in para 10.1 of O.M. No. 38/37/08- P&PW(A) dated 2.9.2008 would also be entitled to Constant Attendant Allowance.

(9.6) Whether Dearness Relief will be admissible on Constant Attendant Allowance?

No.

10. GRATUITY

(10.1) When will the gratuity withheld at the time of retirement be released?

The withheld amount of gratuity under sub-rule (5) of CCS(Pension) Rules, 1972, the retiring Government employees, shall be paid immediately on production of "No Demand Certificate" from the Directorate of Estates after actual vacation of the Government accommodation.

The Directorate of Estates shall ensure that "No Demand Certificate" shall be given to the Government employee within a period of fourteen days from the actual date of vacation of the Government accommodation and the allottee shall be entitled to payment of interest (at the rate applicable to General Provident Fund deposit determined from time to time by the Government of India) on the excess withheld amount of gratuity which is required to be refunded., after adjusting the arrears of licence fee and damages, if any, payable by the allottee and the interest shall be payable by the Directorate of Estates through the concerned Accounts Officer of the Government employee from the actual date of vacation of the Government accommodation up to the date of refund of excess withheld amount of gratuity.

(10.2) Whether retirement gratuity/death gratuity, commuted value of the pension is taxable?

No. Death gratuity/retirement gratuity and commuted value of the pension are fully exempted from Income tax.

(10.3) Is there any ceiling on gratuities and if so what is the maximum amount admissible?

Yes. Ceiling on all gratuities has been raised to Rs.ten lakhs w.e.f 01.01.2006 (earlier the limit was Rs.3.5 lakhs). DA admissible on the date of retirement is also to be added with pay for calculation of gratuity. After 7th CPC Ceiling on all gratutities is raised to 20 lakh wef.1.1.2016

(10.4) Whether retirement gratuity, death gratuity can be paid by PAO/CPAO?

No. The amount of retirement/death gratuity as determined by the PAO shall be intimated to the Head of Office who will draw and disburse the amount to the retired Government servant or to the nominee/family as the case may be.

(10.5) Whether 10% gratuity or whole of the Gratuity is to be withheld at the time of retirement of all Government Servants?

No. The Administrative Deptt/Accounts Officer shall not withhold any gratuity unless the Head of Office

a) Enclose instructions received from Directorate of Estate for with holding of 10% gratuity for outstanding license fee.

Or

b) Informs of ongoing disciplinary proceedings.

(10.6) What all are dues recoverable from retirement gratuity?

The Government dues as ascertained and assessed by the Head of Office which remain outstanding on the date of retirement shall be adjusted against the amount of retirement Gratuity. The term Government dues includes

dues pertaining to Government accommodation including arrears of license fee as well as damages for occupation of the Government accommodation beyond the permissible period after the date of retirement, if any. Government dues also includes balance of house building advance, conveyance, or any other advance, overpayment of pay and allowance or leave salary and arrears of TDS etc.

If the nominee for death gratuity is a minor, how will be the gratuity paid ?

If death gratuity is granted to a minor member of the family, it shall be payable to the guardian on behalf of the minor. In the case of absence of a natural guardian, the death gratuity to the extent of 20% or Rs.1.50 lakhs shall be paid to the guardian, without production of a guardianship certificate, but subject to production of an indemnity bond with suitable sureties. The balance amount shall be paid to the guardian on production of a guardianship certificate.

(10.7) When the retirement gratuity be withheld by the Government?

The retirement gratuity can be withheld in the following circumstances.

1.100% gratuity shall be withheld on retirement if any disciplinary/judicial proceedings are instituted against the Government servant before his retirement. The gratuity in such cases will be withheld till the conclusion of the departmental/judicial proceedings and issue of final orders thereon.

2. The Administrative Department/Accounts Officer receives instructions from Directorate of Estates to withhold 10% gratuity for outstanding license fee/ damages in respect of the Government accommodation.

(10.8) What action is required to be taken when gratuity is withheld on account of continuing disciplinary proceedings/judicial proceedings and when these payments will be paid?

The President reserves to himself the right of withholding a pension or gratuity or both either in full or in part or withdrawing a pension in full or in part, whether permanently or for a specified period and of ordering recovery from a pension or gratuity of the whole or part of any pecuniary loss caused to the Government, if, in any departmental or judicial proceedings, the pensioner is found guilty or grave misconduct or negligence during the period or service, including service rendered upon re-employment after retirement. When the Government servant is exonerated fully after the departmental/judicial proceedings, gratuity shall be paid after issue of the final orders. When the Government servant/ pensioner is found guilty, Government will issue orders for regulation of gratuity.

(10.9) Whether interest is payable for delayed payment of gratuity and what is the rate of interest applicable in these cases of delayed payment of gratuity?

If payment of gratuity is delayed beyond its permissible period, interest at the rate of interest rate applicable to GPF deposits is required to be paid along with gratuity. Every case of delayed payment of gratuity shall be considered by the Secretary of the Administrative Ministry/Department and if the delay is due to administrative delay, Secretary of the Administrative Ministry/Department will sanction payment of interest. In all case where interest has been sanctioned

by the Secretary of the Administrative Ministry/Department, such Ministry/ Department shall fix the responsibility and take disciplinary action against the Government servant or servants who are found responsible for the delay in the payment of gratuity.

11. COMMUTATION OF PENSION

(11.1) How much of the pension can be commuted?

A pensioner can opt to commute up to 40% of the pension admissible at the time of retirement.

(11.2) Is there any restriction on commutation of pension?

Yes. No Government servant against whom departmental or judicial proceedings as referred to in Rule 9 of the Pension Rules, have been instituted before the date of his retirement or the pensioner against whom such proceedings are instituted after the date of retirement, shall be eligible to commute a fraction of his provisional pension authorised under Rule 69 of the Pension Rules or the pension, as the case may be, during the pendency of such proceedings.

(11.3) Whether the family can be given the benefit of 40 per cent commutation if a pensioner dies before exercising option?

No, since the commutation does not become absolute in such cases the benefit cannot be given to the family.

(11.4) What will be the effective date of reduced pension if,

a) The applicant is drawing pension from PAO?

b) The applicant is drawing pension from a branch of Public Sector Bank?

c) A Government servant who retired on superannuation and commutation applied in Form 1-A of CCS(Commutation of Pension) Rules before the date of retirement and commutation paid through Head of Office within the first month of retirement ?

(a) The reduction in the amount of pension on account of the commutation shall be operative from the date of receipt of the commuted value of pension or at the end of three months after issue of authority by the PAO for the payment of commuted value of pension, whichever is earlier.

(b) The reduction in the amount of pension on account of commutation shall be operative from the date on which the commuted value of pension is credited by the bank to the applicant's account to which pension is being credited.

(c) The reduction in the amount of pension on account of commutation shall be operative from its inception. The commuted value is paid in two stages as such the reduction in the amount of pension shall be made from the respective dates of the payment as per (a) or (b) above, as the case may be.

(11.5) How does the period of 15 years for restoration of commuted portion of pension reckon?

The 15-year period for restoration may be reckoned from the date of retirement itself only in case where the payment of commuted value of pension was/is

made during the first month of retirement leading to appropriate reduction on account of commutation in the first pension itself. In all other cases, where the commutation of pension led/leads to a reduction in the second or subsequent month, the 15-year period will be reckoned from the date on which reduction in pension became/becomes effective.

(11.6) Is any authorization for restoration of commuted portion of pension after 15 years required from PAO/CPAO?

No, Restoration of commuted portion of pension after 15 years (from the date of crediting of commuted value) or as fixed by the Government from time to time is to be made automatically by bank on receipt of application in prescribed proforma from the eligible pensioner. In cases where the date of commutation is not readily available in the PPO, the bank will obtain the information from the concerned PAO who issued the PPO through CPAO before restoring the commuted portion of pension.

(11.7) What has the pensioner to do for restoration of commuted portion of pension? From what date is it restored?

Commuted portion of pension is to be restored after 15 years from the date of commutation. This restoration was introduced w.e.f. 1.4.85 i.e. those who completed 15 years on or after 1.4.85, their pension was to be restored. This period of 15 years is to be counted from date of discharge provided commutation was sanctioned simultaneously with service pension in the same PPO.

However, where commutation was sanctioned subsequent to the date of discharge the restoration of commuted portion of pension will be done on completion of 15 years from the date from which the amount of capitalized value is paid or credited to the pensioner's account. Every pensioner has to apply to his PDA (Pension Disbursing authority) through an application after completion of 15 years for restoration of commuted portion of pension.

(11.8) Whether restoration of commuted portion of pension is admissible to those who were absorbed permanently in autonomous bodies/PSUs and have drawn 100% lump-sum payment in lieu of pension?

Yes, Only 1/3rd portion of pension may be restored after 15 years from the date of commutation in terms of O.M. dated 6.9.2007, O.M. dated 15.9.2008 and 11.07.2013. Additional pension applicable to old pensioners (80 years and above) and dearness relief on full pension is also payable

(11.9) What is restoration of pension and when is it due?

Restoration of the fraction of the pension commuted by the pensioners becomes due for restoration after completion of 15 years period from the date of payment of lumpsum value of commutation.

(11.10) What is reduce/residual/residuary pension?

Reduce/residual/residuary pension is the part of pension which is payable after deducting commuted portion of the pension.

(11.11) What would be the age to be used for commutation of additional

commutable pension and which factor would be used for such additional commuted value of pension ?

The age reckoned for calculation of commuted value of pension at the time of original application for commutation of pension will apply for calculation of commutation value of additional commutable pension. However, as mentioned in the OM dated 2.9.2008, the commutation factor in the revised Table of Commutation Value for Pension will be used for the commutation of the additional amount of pension that has become commutable on account of retrospective revision of pay/pension.

(11.12) From which date the reduction in pension on account of additional commutation of pension will take effect?

Reduction in pension on account of additional commutation of pension will be in two stages as per the provisions contained in Rule 6 of the CCS(Commutation of Pension) Rules,1981.

(11.13) What will be the date of restoration of additional commutation of pension?

The commuted portion of pension shall be restored after 15 years from the respective dates of commutation as provided in Government of India decision No.1 under the Rule10 of CCS(Commutation of Pension) Rules,1981. Necessary endorsement should be made on PPO.

(11.14) A person with D.O.B. on first of month retires in the previous month. What will be the value to be taken for calculation from commutation table ?

The commutation of pension become absolute on the date following the date of his retirement. The commutation value taken will be Age on 61st Birthday (i.e. 8.194) in the present commutation table, if he has retired on attaining the age of 60 years.

(11.15) If the commuted amount is paid in stages then what will be the date of restoration?

If the payment of commuted value is made in stages, the restoration will also be made in stages from the respective dates of payment.

(11.16) Whether a person who has commuted some percentage of his pension, can commute remaining part up to maximum of 40% afterwards(e.g if a person have commuted 20% of his pension on retirement and the same was duly authorized, whether he can commute the remaining 20% of his pension)?

There is no provision for second option for commutation after the first option becomes absolute.

12. DEARNESS RELIEF

(12.1) What is the extent of neutralization of relief granted to pensioners?

100% neutralization of relief is granted to all pensioners at the same rate like serving employees.

(12.2) Is the Dearness Relief payable on original basic pension or on reduced pension after commutation?

The Dearness Relief is payable on original basic pension before commutation.

(12.3) Is any authorization from PAO/CPAO required for payment of dearness relief on increased rates to pensioners/family pensioners?

No. Whenever any dearness relief on pension/family pension is sanctioned by Government, an intimation to this effect is sent by the Ministry of Personnel, Public Grievances and Pension (Deptt. of Pension and Pensioners' Welfare) to the authorised representative of each nominated Public Sector Bank. Each Central Pension Processing Centre will be responsible for ensuring that instructions of the Government have been carried out by the paying branches and payment of additional relief at the revised rates to the pensioners has been commenced by them without any undue delay.

(12.4) Are the employed family pensioners and the re-employed pensioners entitled to Dearness Relief (DR) on their family pension/pension ?

Yes, w.e.f. 18/07/97 onwards subject to conditions contained in DoP&W O.M. No. 45/73/97-P&PW(G) dated 2nd July,1999.

13. NEW PENSION SYSTEM (NPS)

(13.1) The CCS(P) Rules are applicable to govt. servants appointed on or before 31.12.2003.Are the employees who joined pensionable establishments of Govt. of India after 31/12/2003 eligible for any benefits under these rules?

In accordance with DoP&PW O.M. No. 38/41/06-P&PW(A) dated 5.5.2009 such employees who joined after 31/12/2003 and/or their families may be given the benefit of disability pension or family pension provisionally till the finalization of rules under the National Pension System (NPS) on death/injury.

(13.2) What are the guidelines/orders in regard to settlement of dues of the deceased Government employees covered under NPS ?

As per the Department of Pension & PW O.M. No.38/41/06 -P&PW(A) dated 5.5.2009 (available on website) the benefits under the CCS(Pension) Rules has been provisionally extended to the families of deceased employees covered under NPS. Family Pension/gratuity in terms of O.M. dated 5.5.2009 shall be payable to the family of the deceased employee if the deceased employee was covered under NPS and fulfils the conditions. These payments are provisional and will be adjusted as per the final provisions. As per Para 7 of the O.M., the accumulations in pension wealth of deceased employee under NPS will not be paid during the period provisional benefits under the aforementioned O.M. are payable. The Head of Office will prepare the pension papers as per provisions of the relevant rules and proceed as per the procedure for making the provisional payments to eligible Government servants' families explained in Ministry of Finance O.M. No.1(7)/DCPS(NPS)/2009/TA/221 dated 2.7.2009 read with corrigendum dated 29.9.2009. ReadCirculars Rlys click here

(13.3) What are the guidelines/orders in regard to settlement of dues of the deceased Government employees covered under NPS?

As per the Department of pension & PW O.M. No. 38/41/06-P&PW(A) dated 5.5.2009 (available on website) the benefits under the CCS(Pension)Rules have been provisionally extended to the families of deceased employees covered under NPS. Family Pension/gratuity in terms of O.M. dated 5.5.2009 shall be payable to the family of the deceased employee if the deceased employee was covered under NPS and fulfils the conditions. These payments are provisional and will be adjusted as per the final provisions. As per Para 7 of the O.M. the accumulations in pension wealth of deceased employee under NPS will not be paid during the period provisional benefits under the aforementioned O.M. are payable.

The Head of Office will prepare the pension papers as per provisions of the relevant rules and proceed as per the procedure for making the provisional payment to eligible Government servants' families explained in Ministry of Finance O.M. No.1(7)/DCPS(NPS)/2009/TA/221 dated 2.7.2009 read with corrigendum dated 29.9.2009.

14. SANKALP

(14.1) What is SANKALP?

It is an initiative of Department of Pension and Pensioners' Welfare, Government of India which provides a platform for the pensioners to access opportunities available for useful interventions in society. It also facilitates the organizations working in these areas to select appropriate skill and expertise from the available pool of volunteer pensioners.

Another key element of the initiative is to conduct Pre-retirement Counselling Workshops to help the retiring employees to transit smoothly into their 2nd innings.

(14.2) Who can be registered under SANKALP ?

Pensioners, Pensioners' Associations and Non-Government Organisations can be registered under SANKALP.

(14.3) What types of pensioners are eligible for registration under Sankalp?

At present only Central Government Civil Pensioners, Defence Civilians and Defence Retirees are eligible for registration under Sankalp.

(14.4) What are the essential requirements for the registration of pensioners?

12 digit pension payment order (PPO) for Central Government civilian Pensioners and service number, rank and record office for retired defence personnel. In addition, Date of Birth, Date of Superannuation, Designation, Department/Ministry, PAN Number and Mobile Number are essential for registration of Pensioners under SANKALP.

(14.5) How can a pensioner be registered under SANKALP?

Pensioners can submit the pensioner registration form on the website, i.e., http://pensionersportal.gov.in/Sankalp. Also, a self attested copy of the

12-digit PPO is to be sent to the DOP&PW. After verification, they are registered and provided the login id and password through which they can log in.

(14.6) How can organizations/Associations / Schemes be registered under 'SANKALP?

Organizations/Associations can contact the Department of Pension and Pensioners' Welfare on mail, available on SANKALP's website. They are provided a blank registration form through email. On receipt of a duly filled up registration form, the Department scrutinizes the details and if found acceptable, the organization/association is registered under Sankalp.

(14.7) What is the role of DOPPW in SANKALP?

The role of DOPPW is to act only as a facilitator and a Catalyst. Sankalp lists a number of pensioners / organizations in India based on self declaration. This does not imply that pensioners/ organizations are endorsed or recommended in any way by DOPPW. The Department also does not guarantee that the information contained on the website is complete and correct and shall not be liable whatsoever for any damages incurred as a result of its use. DOPPW does not guarantee that all pensioners would get suitable engagement nor does it guarantee that all organizations will get appropriate volunteers.

(14.8) Will a pensioner get salary / honorarium for his said work?

DOPPW only provides a platform where pensioners can access opportunities to work/contribute towards society on voluntary basis and organizations/ Associations can select appropriate skill and expertise from the available pool of human resources.

(14.9) Is there a guarantee for getting an assignment through SANKALP?

DOPPW does not guarantee that all pensioners registered under Sankalp would get suitable engagement or that all organizations will find suitable volunteer pensioners. Both pensioners and organization are advised to satisfy themselves of the suitability with respect to their requirement.

(14.10) Other than voluntary work, are there any other options available under Sankalp?

Yes, pensioners can contribute/share poems, photographs, interesting articles which will be displayed on the Sankalp portal.

15. JEEVAN PRAMAAN

(15.1) What is JEEVAN Pramaan ?

Digital life Certificate for Pensioners scheme of the Government of India known as Jeevan Pramaan. It seeks to address the problem of pensioners' by digitizing the whole process of securing the life certificate. Every year in the month of November the pensioners has to provide life certificates to the authorized pension disbursing agencies like the bank, for continuous crediting

of pension to their account. In order to get this life certificates the individual drawing the pension is required to either personally present himself/ herself before the Pension Disbursing Agency or have the Life Certificate issued by authority where they have served earlier and have it delivered to the disbursing agency. It has been noted that it causes a lot of hardship and unnecessary inconvenience particularly for the aged and infirm pensioners who cannot always be in a position to present themselves in front of the particular authority to secure their life certificate. In addition to this a number of pensioners decide to choose to move to other countries either to be with their family or other reasons, and getting a life certificate becomes a huge logistical issue.

"Jeevan Pramaan" aims to streamline the process of getting this certificate and making it hassle free and much easier for the pensioners. With this initiative the pensioners need not physically present himself/herself in front of disbursing agency or the certification authority. He may submit his/her life certificate from home on his computer which will also be acceptable to bank

(15.2) Is it mandatory to submit on line life certificate through Jeevan Pramaan ?

No, it is not. 'Jeevan Pramaan' is in addition to other existing facilities for submission of LIFE CERTIFICATE.

(15.3) What is the procedure to submit online Life Certificate through 'Jeevan Pramaan'?

Pensioners desirous of using the Jeevan Pramaan facility has to first enroll their Aadhaar number in their pension account. Once seeding has been completed, pensioner can download the software from https:// jeevanpramaan.gov.in

Pensioner's information like Pension Aadhaar number, Pensioner Name, PPO Number, Bank Account detail, Address, Mobile number etc are fed into the system through web based / client interface and finally pensioners person information are authenticated using the Aadhaar number and pensioner has to put his finger on to the finger print scanner or eye on the Iris scanner.

After successful authentication, Pramaan ID / the transaction number is displayed on the screen and same is sent to Pensioner's mobile as SMS from the portal. The portal generates Electronic Jeevan Pramaan for the successfully authenticated pensioner and it is stored in the central Life Certificate Repository database. The disbursing Bank can access and get the Jeevan Pramaan certificate from the portal for his pensioners through the electronic data transfer mechanism created between the portal and Bank server.

Pensioner has to inform the Bank that his Jeevan Pramaan has been generated through online registration from Jeevan Pramaan portal.

(website : https://jeevanpramaan.gov.in/)

RBI Master Circular – Disbursement of Government Pension by Agency Banks 1.7.2017 Source : https://www.rbi.org.in/scripts/BS_ViewMasCirculardetails.aspx?id=11020

Introduction Payment of pension to retired government employees, including payment of basic pension, increased Dearness Relief (DR), and other benefits as and when announced by the governments, is governed by the relevant schemes prepared by concerned Ministries/Departments of the Government of India and State Governments. This Master Circular consolidates important instructions on the subject issued by the Reserve Bank till June 30, 2017. It does not replace or supersede such existing government instructions. In case of any doubt or apparent contradiction, agency banks may be guided by the relevant government instructions. Various circulars issued in this connection by the Reserve Bank of India are summarised hereunder for information.

General Instructions

Government orders on DR, etc. on websites

2. In order to obviate the time lag between issue of DR orders and payment of DR to the beneficiary and to render expeditious service to senior citizens, the following action is required to be taken:

(a) As soon as the sanction of Dearness Relief at revised rates is received from Ministry of Finance, orders for payment of Dearness Relief to pensioners at revised rates are issued and the copies of such orders are immediately sent to Heads of all Agency Banks by e-mail as well as by FAX with instructions to take necessary action for expeditious payment of Dearness Relief.

(b) The orders are put on website of Ministry of Personnel, Public Grievance and Pensions (http://www.persmin.nic.in)

(c) Copies of orders are also sent by post to Heads of all Agency Banks and published in leading newspapers by Indian Banks' Association.

(d) Pension paying agency banks should act on the copies of the orders supplied by Government to the Head Offices and/or Regional Offices of authorised banks in the State headquarters or hosted on the website of the State Government.

(e) The Controlling Offices/ Head Offices of agency banks should closely monitor and supervise timely and correct disbursement of Government pension to eligible pensioners.

Nomination

3. With a view to avoiding inconvenience to pensioners, all pension paying branches to accept Nomination Forms 'A' or 'B' as the case may be, submitted by Central Civil/Railway pensioners for the payment of arrears of pension to the heir(s).

4. In the case of Central Civil and Railway pensioners, the pension paying banks should endorse the names of nominees as per nomination forms 'A' and 'B' on the front page of the pass book and the branches may be advised

to ensure that the procedure laid down in Schemes for disbursement of pension to pensioners by public sector banks are followed scrupulously.

All India Service officers retiring from Government of India

5. The accounting procedure to be followed for payment of pension to All India Service Officers retiring from Government of India while on Central Deputation is given below:

(a) PPO number for All India Service Pensioners would incorporate, besides the 12 digit numeric component used for Central Civil pensioner, a prefix indicating the service and the state cadre to which the pensioner belongs. A sample PPO number for an IAS Officer of Punjab cadre would be – IAS/Pb/ 438840400191.

(b) All India Service Pensioners will have the option to draw pension only through the authorised banks.

(c) The Special Seal Authority (SSA) issued by the CPAO would be in blue colour to distinguish it from authorities issued for Central Civil pensioners. In addition, the authority will indicate the State Government to which the payment is debitable.

(d) One copy of the SSA will be sent to the concerned Accountant General for information and record.

(e) The concerned paying branches of the bank, after following the necessary procedure for identifying the pensioner, would release the payment and add the name of All India Service Pensioner to the scrolls prepared for State Government Pensioners to be routed for reimbursement to the reimbursing branches of the Reserve Bank/ State Bank as the case may be. Such scrolls are NOT being handled under Single Window System of pension reimbursement for Central Government Civil Pensioners and should,not therefore, be sent to CPAO.

(f) The reimbursing branches would follow the procedure for the State Government Pensioners and send advice to Reserve Bank, CAS, Nagpur and the corresponding scrolls to the concerned Accountant General.

(g) The RBI, CAS, Nagpur would debit the concerned State Government Account as per the procedure.

Credit of pension to joint account.

6. Various Central Government Ministries and State Governments have modified the scheme for payment of pension permitting credit of pension also to a joint account operated by pensioner with his/her spouse in whose favour an authorisation for family pension exists in the Pension Payment Order (PPO). The joint account of the pensioner with the spouse could be operated either by 'Former or Survivor' or 'Either or Survivor' basis subject to the following terms and conditions:

(a) Once pension has been credited to a pensioner's bank account, the liability of the government/bank ceases. No further liability arises, even if the spouse wrongly draws the amount.

(b) As pension is payable only during the life of a pensioner, his/her death shall be intimated to the bank at the earliest and in any case within one month of the demise, so that the bank does not continue crediting monthly pension to the joint account with the spouse, after the death of the pensioner. If, however, any amount has been wrongly credited to the joint account, it shall be recoverable from the joint account and/or any other account held by the pensioner/spouse either individually or jointly. The legal heirs, successors, executors, etc., shall also be liable to refund any amount, which has been wrongly credited to the joint account.

(c) Payment of Arrears of Pension (Nomination) Rules 1983 would continue to be applicable to a Joint Account with the pensioner's spouse. This implies that if there is an 'accepted nomination' in accordance with rules 5 and 6 of these Rules, arrears mentioned in the rules shall be payable to the nominee.

7. Existing pensioners desiring to get their pension credited to a joint account as indicated above are required to submit an application to the bank branch, from where they are presently drawing pension in the prescribed form. This would also be signed by the pensioner's spouse in token of having accepted the terms and conditions laid down by the Ministry/Government concerned. The facility is applicable to existing / future pensioners.

8. The scheme of some states/ministries add that opening of joint account with any other person for credit of pension, except the spouse in whose favour family pension is authorised in the PPO, shall not be permissible. Family pensioners are also not covered under the revised scheme. For specific details, the scheme of each individual Ministry/State Government may be examined.

Recording of PPO Number in the passbook of Pensioners / Family Pensioners

9. It has been decided to record the PPO number in all the pension passbooks of the pensioners/family pensioners issued to them. This is to alleviate the difficulties reported by pensioners/family pensioners to get duplicate Pension Payment Orders (PPO) in case of missing of original PPO, transfer of pension account from one bank/branch to another bank/branch, commencement of family pension to spouse or dependent children after the death of pensioner, etc. in the absence of ready availability of PPO numbers. Necessary instructions in this regard have already been issued to all authorised banks by the Central Pension Accounting Office vide their **Office Memorandum CPAO/Tech/ Clarifications/P&PW/2014-15/426-497 dated September 17, 2014 and Office of Principal Controller of Defence Accounts (Pension) vide their Circular No.185 dated November 28, 2016.** All agency banks are advised to record the PPO numbers on the passbook of pensioners/family pensioners.

Issue of Pension Slip

10. It has been decided by Central Pension Accounting Office (CPAO)/Ministry of Defence/Railway and various State Governments to issue pension slips to their pensioners including family pensioners. Accordingly, pension slips as per the prescribed format are to be issued to these pensioners/family

pensioners at the commencement of pension and thereafter, whenever there is a change in quantum of pension. Both halves of the Pension Payment Order (PPO) would also need to be updated. All agency banks were advised to issue suitable instructions to their pension paying branches.

Staggering of pension payments

11. Payment of pension only on the last day of the month causes much hardship to pensioners as they have to wait in queue for a long time to collect their pension. As per instructions issued in 1995, agency banks were advised to spread disbursal of pension over the last four working days of the month, except for the month of March, which will continue to be credited on or after the first working day of April.

Recovery of excess/wrong payment made to a pensioner

12. Details of the uniform procedure evolved for recovery of excess/wrong payments made to pensioners drawing pensions under the Scheme for payment of pension to Central /Civil/Defence/Railways pensioners through agency banks, are given below:

a) As soon as the excess/wrong payment made to a pensioner comes to the notice of the paying branch, the branch should adjust the same against the amount standing to the credit to the pensioner's account to the extent possible including lumpsum arrears payment.

b) If the entire amount of overpayment cannot be adjusted from the account, the pensioner may be asked to pay forthwith the balance amount of overpayment.

c) In case the pensioner expresses his inability to pay the amount, the same may be adjusted from the future pension payments to be made to the pensioners. For recovering the overpayment made to pensioner from his future pension payment in instalments 1/3rd of net (pension + relief) payable each month may be recovered unless the pensioner concerned gives consent in writing to pay a higher instalment amount.

d) If the overpayment cannot be recovered from the pensioner due to his death or discontinuance of pension then action has to be taken as per the letter of undertaking given by the pensioner under the scheme.

e) The pensioner may also be advised about the details of over payment/ wrong payment and mode of its recovery.

Refund of excess pension payment to Government

13. Whenever any excess / overpayment is detected the entire amount thereof should be credited to the Government account in lump sum immediately when the excess/overpayment is due to an error on the part of the agency bank. If the excess/wrong payment to the pensioner is due to errors committed by the government, they may take up the matter with the full particulars of the cases with respective Government Department for a quick resolution of the matter. However, this must be a time bound exercise and the government authority's acknowledgement to this effect must be kept on the bank's record.

The banks may take up such cases with government departments without reference to the Reserve Bank of India.

Withdrawal of pension by old/ sick/ disabled/ incapacitated pensioners

14. In order to take care of problems/ difficulties faced by sick and disabled pensioners in withdrawal of pension / family pension from the banks, agency banks may categorise such pensioners as under: • Pensioner who is too ill to sign a cheque / unable to be physically present in the bank • Pensioner who is not only unable to be physically present in the bank but also not even able to put his/her thumb impression on the cheque/ withdrawal form due to certain physical defect / incapacity.

15. With a view to enabling such old/sick/incapacitated pensioners to operate their accounts, banks may follow the procedure as under:

• Wherever thumb or toe impression of the old/sick pensioner is obtained, it should be identified by two independent witnesses known to the bank, one of whom should be a responsible bank official. • Where the pensioner cannot even put his/her thumb/ toe impression and also would not be able to be physically present in the bank, a mark can be obtained on the cheque/ withdrawal form, which should be identified by two independent witnesses, one of whom should be a responsible bank official. Accordingly, the agency banks are requested to instruct their branches to display the instructions issued in this regard on their notice board so that sick and disabled pensioners could make full use of these facilities. Banks are also advised to sensitise staff members in the matter and to refer to the FAQs on pension disbursement hosted on our website www.rbi.org.in in case of any doubt.

Reimbursement of pension payments

16. Link branches of agency banks may submit reimbursement claims to Reserve Bank of India, Public Accounts Departments/ Central Accounts Section, Nagpur for Central/State Government pension payments.

Continuation of either or survivor pension account after death of pensioner

17. All agency banks disbursing Central Government pension have been advised that in case the spouse (Family pensioner) opts for existing joint account for credit of family pension, banks should not insist on opening a new account when the spouse is the survivor and having a joint account with the pensioner and in whose favour an authorisation for payment of family pension exists in the Pension Payment Order (PPO).

Digital Life Certificate

18. As per the present pension scheme, pensioners are required to furnish a life certificate to the pension disbursing bank every year in November. In view of the difficulties faced by pensioners in submission of these certificates, and in order to alleviate these difficulties, the Government of India has since launched “Jeevan Pramaan”, a digital life certificate based on Aadhaar Biometric Authentication on November 10, 2014. In order to facilitate Jeevan

Pramaan, a web portal (jeevanpramaan.gov.in) was launched on November 10, 2014. All agency banks disbursing government pension may take necessary steps to implement and benefit from the scheme and issue necessary instructions to all their branches concerned and dealing staff. They are requested to work towards creating awareness about this facility amongst their pensioner customers through their branches, websites and other means. Banks may also suitably amend the FAQs on pension payments.

19. There have been complaints that life certificates submitted over the counter of pension paying branches are misplaced causing delay in payment of monthly pensions. In order to alleviate the hardships faced by pensioners, agency banks were instructed to mandatorily issue duly signed acknowledgements. They were also requested to consider entering the receipt of life certificates in their CBS and issue a system generated acknowledgement which would serve the twin purpose of acknowledgement as well as real time updation of records.

Payment of Central Civil Pension

(a) Pension Payment Orders

20. Some of the Pension Paying Bank branches do not update the amount of basic pension/family pension whenever there is change in basic rates in both halves of the Pension Payment Order (PPO) concerned. In this connection, paragraphs 12.17 and 19.1 of the "Scheme for Payment of Pensions to Central Government Civil Pensioners by Public Sector Banks" are reproduced below: The details of the scheme are available at http://cpao.nic.in/pdf/scheme_bookle_new.pdf "Whenever there is change in the basic rates of pension and/or dearness relief on pension, the paying branch shall call back the pensioner's half of the PPO and record thereon the changes, indicating, interalia, the date(s) from which the changes are effective. After this is done, those halves will be returned to the pensioners." (Para 12.17).

"Whenever any additional relief on pensions is sanctioned by Government, an intimation to this effect will be sent by the Ministry of Personnel, Public Grievances and Pensions (Department of Pension and Pensioners' Welfare) to the authorised representative (by name) of each nominated public sector bank at the address given by the latter. Thereafter, it shall be the responsibility of the banks to collect through their representatives operating at Delhi or otherwise, the required number of copies (to be intimated in advance) of the sanction orders, along with the ready-reckoner relating thereto, from the Ministry of Personnel, Public Grievances and Pensions (Department of Pension and Pensioners' Welfare) and send them immediately to their respective Head Offices for direct transmission to the paying branches within ten days for implementation. Each paying branch will promptly determine the revised rates of relief on pensions payable to the Central Government Civil Pensioners under its payment. The calculations of these rates applicable to individual pensioners would be made as in Annexure XXII (Page 50) and they will be noted in disburser's portion of the PPOs along with the date from which relief

would take effect, under attestation by the Branch Manager or In-Charge before commencing payment of relief at the revised rates and/or payment of arrears, if any, due to the pensioners on this account…" (Para 19.1). Agency banks may draw the attention of their pension paying branches to the above provisions and advise them to strictly follow the instructions.

Payment of pension to Defence pensioners

(a) Delay in submission of pension payment scrolls

21. The procedure for transmission of pension payment scrolls by paying branches, link branches and reimbursing branches is stipulated in the booklet "Defence Pension Payment Instructions". The detailed instructions are available at **http://cgda.nic.in/pdf Defence % 20 Pension % 20 Payment % 20 Instructions % 2013. pdf**

The entire procedure detailed therein needs to be completed as per the timeframe fixed so that the payment scrolls are received at the Office of the PCDA (Pension), Allahabad latest by 15th of the following month (except for the month of March scrolls, which should invariably reach latest by 3rd week of every year). The Pension Paying Branches/Link Branches / Reimbursing Branches are advised to put in place a more efficient system to ensure the following:

• Pension Paying Branches to submit pension payment scrolls to Link Branches within the stipulated time (by 10th of the following month). No bunching of scrolls is done.

• Link Branches to forward the original copy of the scroll along with summary sheet and summary documents to reimbursing banks (RBI/ SBI etc. as the case may be) by 11th of each month.

• Reimbursing banks should forward the original copy of the scrolls directly to CDA (Pension), Allahabad after reimbursing pension paying bank, by debit to Government Account so as to reach PCDA (Pension) by 15th of the following month except for the March scrolls.

(b) Fake and fraudulent payments

22. The Office of the PCDA (Pension) has also noticed that in some cases of payment of gratuity and commutation amount were made to imposters on fake and fraudulent PPOs by the pension paying branches without observing prescribed checks. Defence pension paying branches are therefore requested to strictly follow the procedure laid down in "Defence Pension Payment Instructions" by the PCDA (Pension) for disbursement of pension to Defence pensioners to avoid fraudulent payments against fake pension payment orders.

(c) First payment of pension

23. It has also been observed that in the cases of first payment of pension, either PPO numbers were not mentioned on the scrolls or incorrect PPO numbers were mentioned making it difficult to verify the correctness of the payment. Further, these payments were being shown in the main pension payment scrolls along with the regular monthly payments of Defence

Pensioners. The Pension Paying Branches/ Link Branches / Reimbursing Branches are advised to put in place a more efficient system to ensure the following:

(a) In the cases of first payments of pension, pension paying branches should prepare scrolls carefully indicating correct PPO number, amount of gratuity and commutation against the name of each pensioner and submit the same separately on a monthly basis in addition to the regular monthly payment cases which will continue to be prepared separately along with separate summary sheet.

(b) Pension paying branches should prepare separate summary sheets for regular monthly pension payment cases as well as first pension payment case. Also read CPAO FAQ by clicking here.

(d) Single Window System

24. It has been decided in consultation with the Office of Principal Controller of Defence Accounts (Pension) to introduce Single Window System for reimbursement of Defence Pension with effect from April 1, 2007. Hence, the Reimbursing Banks i.e. RBI (PADs), SBI and its associate banks will cease to reimburse Defence pension payments made by the banks with effect from April 1, 2007. Pension payments transactions may be reported through Link Cell in Nagpur to Central Accounts Section, Reserve Bank of India, Nagpur for fund settlement as in the case of Central Civil Pension. The agency banks are required to send the Payment scrolls to the office of the PCDA (P), Draupadi Ghat, Allahabad.

25. All the past transactions remaining outstanding prior to April 1, 2007 for which Pension Payment Scrolls Advices are wanting shall be resolved through Reimbursing Branches of RBI/SBI and its Associates.

Payment of Pension to Railway Pensioners

(a) Fake and fraudulent payments

26. The Ministry of Railways has detected cases of fraud wherein pension/ pension arrears have been disbursed to unauthorised persons by some agency banks against fake Pension Payment Orders (PPOs). Such fraudulent payments are made by pension paying branches without observing prescribed checks such as releasing payments by relying upon calculation sheet not signed by authorised signatory, as also noncompliance with laid down procedures, especially regarding receipt of PPOs by banks. Railway pension paying branches are, therefore, requested to strictly follow the procedure laid down in "Scheme for Payment of Railway Pension through Public Sector Banks" by the Ministry of Railways (Railway Board) for disbursement of pension to Railway pensioners to avoid fraudulent payments against fake pension payment orders.

(b) Issue of Due and Drawn statement

27. All agency banks may issue suitable instructions to their pension paying branches for issuance of 'Due and Drawn' statement in the prescribed form

to Railway pensioners, whenever there is a change/revision in their pension, so as to avoid inconvenience to the pensioners.

(c) Single Window System

28. The Single Window System (SWS) has been introduced in case of the reimbursement of Railway Pension payments by almost all agency banks. Railway pension payments made by these banks will be reimbursed by RBI, Central Accounts Section, Nagpur.

Payment of Pension to Telecom Pensioners

(a) Single Window System

29. Single Window System (SWS) was introduced in the case of reimbursement of Telecom Pension payments with State Bank of India, its Associates and Nationalised Banks with effect from October 1, 2012. The revised scheme is available at the following link: http://www.dot.gov.in/sites/default/files/28-9-12_1.pdf Telecom pension payments made by these banks will be reimbursed by RBI, Central Accounts Section, Nagpur.

Customer Service

30. All agency banks may issue instructions to their dealing branches to adhere to the recommendations of the Prabhakar Rao Committee relating to pension payments and accordingly also instruct their internal auditors/ inspectors to bestow due attention to adherence to the items of work by the branches listed with respect to the checklist **(provided in Annex 1)** and comment on the quality of customer service in their reports which may be made available to Reserve Bank's inspecting officers, as and when they visit the branches.

31. Grievances of pensioners are not being addressed properly at the branch level especially after the setting up of Centralised Pension Processing Centres (CPPCs). To provide hassle free service to the pensioners, there should be a forum for regular interaction and settlement of grievances. Accordingly, agency banks should appoint one/two nodal officers at each Region/Zone for monitoring the resolution of grievances of pensioners on regular basis and the GM/CGM concerned should review the position at monthly intervals.

32. At locations outside the CPPCs, there should be designated nodal officers for pension related complaints who should be easily accessible to pensioners and who should hold regular meetings at different locations in their jurisdiction on the lines of Pension Adalat. Each bank should establish toll free dedicated pension line manned by trained persons with access to the database to answer queries, note down and redress complaints.

33. Following several complaints from pensioners alleging inordinate delay in disbursing revised pension and arrears, agency banks were advised as under:

(a) Pension paying banks should compensate the pensioner for delay in crediting pension/ arrears thereof at a fixed interest rate of 8 per cent per annum for the delay after the due date and the compensation shall be credited

to the pensioner's account automatically without any claim from the pensioner on the same day when the bank affords credit for revised pension/ pension arrears, in respect of all delayed pension payments made since October 1, 2008.

(b) Pension paying banks have been requested to put in place a mechanism to obtain immediately the copies of pension orders from the pension paying authorities directly and make payments without waiting for receipt of instructions from the Reserve Bank so that pensioners should get benefits announced by the Governments in the succeeding month's pension payment itself.

(c) System of attending to customer service including pension payments may be reviewed at periodical intervals.

(d) The branch should continue to be a point of referral for the pensioner lest he/she feel disenfranchised.

(e) All branches having pension accounts should guide and assist the pensioners in all their dealings with the bank.

(f) Suitable arrangements should be made to place the arithmetic and other details about pension calculations on the web, to be made available to the pensioners through the net or at the branches at periodic interval as may be necessary and sufficient advertisement is made about such arrangements.

(g) All claims for agency commission in respect of pension payments must be accompanied by a certificate from ED/CGM in charge of government business that there are no pension arrears to be credited/ delays in crediting regular pension/arrears thereof.

Training

34. In order to create better awareness among staff about pension payment schemes/ rules, banks may include this as an integral part of the training programmes conducted by their training establishments.

35. Regular training session for bank personnel dealing with pension matters may be organised in consultation with concerned Government Department.

Annex - 1

Check list relating to Pension payments/government business for internal inspection of bank branches

a. Whether the bank staff, both operative and supervisory, has been suitably sensitised to the important and socially useful work of pension payments?

b. Whether there is delay in payment of pension, revision of pension, revision in Dearness Relief etc.?

c. Whether there is delay in restoring full pension after 15 years as indicated in PPO itself?

d. Whether there is delay at Link Branch/ Focal Point Branch/ Pension Disbursing Branch of bank in prompt payment of pension?

e. Whether the bank branch ensures that the overpayments are not made to

pensioners since this will lead to hardship to the pensioner later?

f. Whether the Branch Manager had structured interaction with pensioners on quarterly basis?

g. Whether regular training sessions for bank personnel dealing with pension matters were organised in consultation with the concerned Government departments, such as Central Pension Accounting Office, Controller, Defence Pensions etc.?

h. Whether the Nominations to all the pension accounts have been complied?

i. Whether the pension accounts have been converted into joint account wherever applicable?

j. Whether pension slips are issued to Central Civil/ Defence/ Railway pensioners?

k. Whether the bank branch has an effective complaint redressal mechanism and the complaints of pensioners are promptly attended to and their grievances redressed expeditiously?

l. Whether the pension is credited to pensioner's account during the period of last four working days of the month except for the month of March for which the pension is credited on or after first working day of April as per Reserve Bank of India instructions?

m. Whether the pension paying branch maintains a detailed record of pension payments made by it in the prescribed form?

n. Whether pension paying branch obtains Life Certificate/ Non-employment certificate/ employment Certificate from the pensioners in the month of November every year?

o. Whether pension paying branch deducts Income Tax at Source from pension payments wherever applicable?

p. Whether bank branch strictly follows the process of verification of PAN number of existing assesses from the CD to eliminate any incorrect entry by the assesse?

q. Whether paper tokens in acknowledgement of the receipt of the cheque are invariably given by the tax collecting bank branches?

r. Whether the challans are stamped giving the bank's BSR Code and the Challan Identification Number (CIN) clearly?

s. Whether the stamped challans are kept in the custody of the bank staff and handed over to the concerned tax payer only on production of the paper token?

t. Whether PPO number is recorded in the passbook issued to pensioners/ family pensioners. Read CPPC guidelines by clicking here.

CHAPTER - 2

A NOTE ON LIBERLISED PENSION RULES 1950 [LPR-1950] AND CENTRAL CIVIL SERVICES (PENSION) RULES, 1972

BY K B Krishnarao Prez KPTPA

(An affiliate of Bharat Pensioners Samaj)

The provisions relating to grant of pension and other pensionery benefits to the retiring Central government employees were spread over the *Central Civil Services Regulations* and various other executive instructions issued by the Central government from time to time. They were codified in the year 1972 and promulgated in the form of Statutory Rules called "*Central Civil Services (Pension) Rules, 1972 ".* These Rules were notified by the Govt. of India, Ministry of Finance, vide notification No.8 (1)-E.V/69 , dated 1st March, 1972 and published as S.O.No.934 in the Gazette of India on 1st April,1972 and came in to force from 1st June,1972.

With the promulgation of the statutory ***" CCS(Pension)Rules,1972*** "which came in to force from 1st June,1972 the "*Liberlised Pension Rules 1950*" which did not have a statutory backing were rendered **redundant** and hence were ***'repealed'.*** Thus with effect from 1st June,1972 all pensioners who were earlier governed by the Liberlised Pension Rules ,1950 automatically came to be governed by the CCS(Pension)Rules,1972 and they became entitled to the benefits of further liberalisations and modifications that were introduced / brought about in the said 1972 Rules from time to time as a consequence of acceptance of the recommendations of successive Central Pay Commissions in pension matters by the Central government.

An extract* on the subject cited above from Swamys *Publication* "Pension Rules Made Easy' – 1998 edition, given here under, throws more light on the matter to remove doubts, if any, regarding replacement of the then existing **LIBERLISED PENSION REULES 1950 [*LPR-1950] by* CENTRA CIVIL SERVICES (PENSION) RULES, 1972 [*CCS (Pension) Rules,1972]*** and applicability of the 1972 Rules uniformly to all pensioners including those pensioners who were covered by LPR 1950 .

To state in a nutshell, only the nomenclature of Liberlised Pension Rules 1950 was changed as Central Civil Services (Pension) Rules, 1972 and there is no change in the applicability of the rules governing grant of pensionery benefits to pensioners and their entitlements. However, if needed, a reference can always be made to the Department of Pension and Pensioners' Welfare, which is the nodal department for all pension matters.

**** EXTRACT FROM SWAMYS PUBLICATION 'PENSIONE RULES MADE EASY 1998 EDN***

Pension Rules- A Retrospect

The rules relating to pension for Central Government servants were mostly included in the Civil Service Regulations and the Superior Civil Service Rules until April 1950, when certain liberalisation of those rules was made with the issue of Office Memorandum of the Ministry of Finance. The liberalisation, made in 1950, though not made in the form of rules, nevertheless came to be referred to as Liberalised Pension Rules. The Government had the intention to incorporate formally these liberalised provisions in the Civil Service Regulations; but due to variety of reasons, these provisions could not be included in the CSR formally and these provisions continued to be modified by issue of successive Office Memoranda. In addition, Family Pension Scheme, 1964, was promulgated in the Finance Ministry's OM No 9 (16)-E. V/63, dated 31st December 1963, which was also amended by a number of Office Memoranda issued thereafter. There have also been other important provisions relating to pension and gratuity which have been issued in the form of Office Memoranda from the Ministry of Finance. As a result, the provisions relating to pension and gratuity including family pension were spread over the Civil Service Regulations, the Superior Civil Service Rules and the various executive instructions.

To facilitate easy reference and proper comprehension, those provisions were brought out by the Government at one place in the form of statutory rules entitled, " the Central Civil Services (Pension) Rules 1972", which came into force with effect from 1st June 1972. Henceforth, the grant of pensionary benefits to the Central Government employees are governed by the provisions contained in these rules. No changes were, however, made in the quantum of monetary benefit, viz., pension and death-cum-retirement gratuity entitlements.

The new set of rules, apart from streamlining the procedure for grant of family pension to families of Government servants who die while in service, provides for sanction of provisional pension to Government servants and provisional family pension and death-cum-retirement gratuity to the families of Government servants who die while in service. The family pension admissible under the Liberalised Pension Rules has been given the nomenclature "Non-Contributory family Pension", while that under New Family Pension Scheme, 1964,"Contributory Family Pension". These nomenclatures were changed as 'Family Pension, 1950' and Family Pension, 1964' respectively. 'Family Pension, 1950' has since been deleted in 1988.

To the extent such of the articles in the Civil Service Regulations and the rules in the Liberalised Pension Rules and decisions there under are codified in the CCS (Pension) Rules, 1972, every corresponding article/ rule in CSR and LPR stands repealed.

K.B.Krishna Rao

Guidelines for Pensioners Submission of Claims:

Ensure to submit your claims in the prescribed proforma for grant of pension/gratuity/commutation/revision to your Head of Office well in advance so that the Pension Payment Order (PPO) reaches you through your Head of Office before your retirement. Remember that the processing, verification and authorization of these claims may involve several levels and one or more offices which require sufficient time and effort to be accurate.

Verification of PPO:

As soon as you receive your PPO, please verify the pensionary awards notified in the PPO for their correctness as per extant rules. In case of any correction(s) required in the PPO, please contact your Head of Office/Pension Disbursing Agency for necessary action in this regard.

Physically Handicapped/Mentally Retarded Children:

If you have any physically handicapped or mentally retarded child/children, please ensure that his/their details are furnished to your Head of Office for making an endorsement in your service and pension record and obtain an acknowledgement of this intimation.

Transfer of Pension Account:

If you desire to draw your pension from another paying agency, make a request to your current Pension Disbursing Agency (PDA) for transfer of your pension account to the PDA from where you now wish to draw your pension.

Restoration of Commuted Pension:

Commuted portion of your pension can be restored after 15 years from the date of receipt of the commuted value of your pension, based on your application. Please apply for the same to your PDA in the prescribed form.

Commutation of Pension:

Commuted portion of pension is required to be reduced from pension from the date of payment of the commuted value of the pension or after three months from the date of issue of PPO or from the date, capitalized sum is credited to the pensioner's account. If the commuted portion of pension is not reduced as above, bring this to the notice of your PDA immediately to avoid a heavy recovery later.

Nomination for Life Time Arrears:

Please ensure to nominate the person to whom you want to authorize Life Time Arrears (LTA) on your demise. The nomination form should be submitted to your PDA. You can also change the nomination by submitting a change nomination form to your PDA to avoid any hardship to your nominee in receiving the amount of LTA.

Loss of PPO:

Notify your PDA immediately if your PPO is lost. You should also request him to furnish a loss certificate to the concerned authority to obtain a duplicate copy of PPO.

Annual Identification:

For annual identification, you should appear before your PDA in the month of November every year. In case, you are unable to appear due to bodily illness or infirmity and desire the payment through a representative, produce a life certificate to your PDA. Otherwise, the pension may be stopped.

Commercial Employment after Retirement:

Ensure to obtain prior permission from the competent authority for accepting any commercial employment within one year of your retirement.

Post-retirement Conviction/Imprisonment:

If a pensioner is convicted or sentenced to imprisonment by a Court, his pension will be suspended. In the event of conviction/imprisonment by a court of law, full facts of the case should be reported to your PDA/Head of Office.

Changes in the family after discharge from service:

Post - discharge changes in the details of your family arising out of your marriage or children born to you after your retirement should be intimated to your Head of Office with full details and relevant certificates. Also ensure that a joint notification of your family pension is done by pursuing the matter with your Head of Office.

Re-employment of pensioners:

In case of re-employment in any Central or State Government /autonomous bodies/Public Sector Undertakings, please submit the full facts of the same to your PDA immediately after its occurrence. In case of non-reemployment, a declaration to this effect should be given to your PDA periodically (once in a year in the month of May positively).

Payment of pension through Authorised Banks:

Pension can not be paid in cash. Hence open an individual savings/ current account in your name or a joint account with your spouse, if the spouse name is notified for family pension in the PPO, in any of the branches of the Authorized Banks and furnish the details of the same to your Head of Office so that pension can be credited to your bank account.

Court Attachment:

Pension, whether due or to become due, is free from attachment from any court until it has actually been paid as per the Pension Act. No pensioner can assign or sell any interest in respect of the pension not then due.

Receipt of Two Pensions:

If you are in receipt of more than one pension, you should furnish full details to your PDA for revision of both the pensions and regulating dearness relief thereon.

Submission of Periodic Certificates:

Submit periodic certificates regarding re-employment/employment,

remarriage/marriage to your PDA on due dates in order to regulate your pension correctly.

Missing Pensioner:

If a pensioner is found missing, his family should lodge an F.I.R. with the police authorities. If the pensioner is not traced after one year, a certificate should be obtained from the police authorities to this effect, and the matter should be reported to PDA, along with the submission of an Indemnity Bond so that the matter could be pursued with the concerned authorities for sanction of family pension from the date of lodging the F.I.R..

Arrear of Pension:

If the pension is not drawn for more than a year, for any reason, it becomes time-barred and would require the sanction of the competent authority. The arrear claim should be submitted in the prescribed form to your PDA with explanation for delay, non-reemployment and non-conviction certificates for obtaining the sanction for payment of the arrears.

Non-Resident Indian (NRI) Pensioners:

The NRI Pensioners should open an ordinary non resident bank account in any scheduled bank in India and execute a power of attorney in favour of the bank as required. They should also submit life certificate and nationality certificate as prescribed to enable the credit of pension amount due to them in to their accounts.

OTHER IMPORTANT LINKS

Click here for Guidelines for Defence Pensioners Pension Rules

Rules / Regulations / Acts administered by the Department of Pension and Pensioners' Welfare

http://www.pensionersportal.gov.in/PensionRules3.asp

2. Retirement Benefits :

http://www.pensionersportal.gov.in/retire-benefit.asp

3. Common Nomination Form for Arrears of Pension and Commutation of Pension - Form A =

http://www.pensionersportal.gov.in/Forms/nominationforms/mnomination.asp

4. Scheme Booklet Scheme Booklet :

http://cpao.nic.in/pdf/scheme_bookle_new.pdf

CCS Pension Rules

Rules Covered	Subject
1 to 4	Preliminary
5, 7 to 12	General Conditions
13 to 32, 48A, 48B, 48C	Qualifying Service
33, 34	Emoluments
35, 36, 38 to 40	Classes of Pensions
37	Conditions governing the grant of pension to persons other than Central/State Govt. Servant
37A,37B	Conditions for payment of pension on absorption consequent upon conversion of a Government Department into a Central autonomous body or a Public Sector Undertaking.
41	Compassionate allowance Government of India Decisions
49 to 54, 51A, 55A	Regulation of all types of Amounts of Pensions/ Family Pension
56 to 74	Determination & Authorization of the Amounts of Pension and Gratuity
77 to 80, 80A, 80 B, 80C, 80D	Determination & Authorization of the Amounts of Family Pension and Death Gratuity dying while in service
81, 82	Sanction of Family Pension & Residuary Gratuity in r/o Deceased Pensioners
83 to 86	Payment of Pensions
87 to 89	Miscellaneous

Citizens'/Clients' Charter of Department of Pension and Pensioners' Welfare, Ministry of Personnel, Public Grievances and Pensions 2017-18

Address : 3rd Floor, Lok Nayak Bhavan, Khan Market, New Delhi 110003

Website ID : persmin.nic.in/pension

Next Review : June, 2018

Vision - A life of dignity and respect for Central Government Pensioners.

Mission - Formulation of pension policy

- Timely and smooth payment of pension and other retirement benefits to Central Government employees.
- Simplification of rules/ guidelines and procedures and their dissemination Facilitating prompt redressal of the pension related grievances
- Promoting the welfare of pensioners

Stakeholders - Central Pension Accounting Office;

- Banks;
- Identified Pensioners Association;
- Central Public Grievance Officers;

■**Business Location -** 3rd Floor, Lok Nayak Bhavan, Khan Market, New Delhi-110003

Functions & Activities

Functions - Activities

Main functions - Formulation of Pension Policy

■Issue of Guidelines/Instructions clarifying the Pension Rules

■Rendering advice/clarification on references received from various Ministries/ departments concerning interpretation of various rules such as CCS (Pension) Rules, CCS (Commutation of Pension) Rules, etc.

■Issue of instructions regarding Fixed Medical Allowance to pensioners residing in non-CGHS areas.

SCOVA (Standing Committee of Voluntary Agencies) - Convening SCOVA meeting for getting suggestions and feedback from representatives of the pensioners.

SANKALP - An initiative taken by the Department which aims to prepare the retired government servants to channelize their experience & skills towards meaningful interaction in the society It also facilitates the Organizations working in these areas to select appropriate skill and expertise from the available pool of volunteers.

ANUBHAV - To provide a platform to the retiring central government employees to share their experiences of working with the government, showcasing any commendable work done by them during their service and to give suggestions for improvement in governance.

CPENGRAMS - Centralized Pension Grievance Registration and Monitoring System.

BHAVISHYA - An online pension sanction and payment tracking system for all offices of Central Government Ministries/ Departments except Railways, Defence, Post and Telecommunications.

Main Services/ Transactions

Services/ Transaction - Issuance of orders relating to grant of Dearness Relief to pensioners from time to time

Responsible Person (Designation/ contact details) - Smt. Sujasha Choudhary, Director(P) e-mail: sujashachoudhary.ed u@nic.in Tele:24635979 Fax: 24644637

Process - After receipt of Cabinet approval from Ministry of Finance regarding additional installment of DA for serving employees, approval of C&AG has to be obtained and final Dearness Relief (DR) orders are issued with the approval of Secretary.Convey the decision within the prescribed days.

Document required - Cabinet approval for release of additional installment of Dearness Allowance (DA). Approval of C&AG

Also read CPPC guide lines by clicking here

Services/ Transaction - Redressal of grievances by forwarding of grievances received in the Department through CPENGRAMS and monitoring thereof

Responsible Person (Designation/ contact details) - Shri Sanjay Wadhawan, Deputy Secretary Email: sanjaywadhawan27@nic.in Tele:011-2465 5523

Process - Check the website for on line grievances and assess the grievances received.

Acknowledgement of the receipt of grievance.

Forward to the concerned Ministries/ Departments.

Monitor grievances periodically.

Document required - Grievance received online or in manual form

----do--

Subject allocation between Ministries / Departments and list of Nodal officer of concerned Ministries/ Departments.

Status report of various Ministries / Departments as generated by the software.

Services/ Transaction - Dissemination of information relating to Pension Policy and Rules through Website / Pensioners' Portal

Responsible Person (Designation/ contact details) - Shri Harjit Singh , Director (PP), E-mail: harjit.sin gh59@nic.in Tele:011-24624752, Ms. Seema Gupta, Director(PW) E-mail: seema.gupta75@gov.in Tele:011-24624802

Process - Update the portal as per the time limit prescribed in the Charter.

Document required - Copies of circulars/ OMs on Pension Policy and Rules.

Services/ Transaction - Dissemination of information relating to pension Policy and Rules through website/Pension Portal.

Service/ Performance Standards/ unit - 3 0 Working Days

Source Indicators - Time taken to upload the information.

Data Source - Web records and orders issued

Services/ Transaction - Issuances of orders relating to grant of Dearness Relief to pensioners from time to time.

Service/ Performance Standards/ unit -1 5 Working Days

Source Indicators - Time taken to issue the orders after the orders of M/o Finance

Data Source - Ministry of Finance instructions of Dearness Allowance

Services/ Transaction - Facilitating redressal of grievances by forwarding of grievances received in the Department through CPENGRAMS and monitoring thereof.

Service/ Performance Standards/ unit - 40 Working Days (Forwarding within 5 days and reviewing every month)

Source Indicators - Time taken to forward and frequency of monitoring.

Data Source -i) Records available in various reports being generated in CPENGRAMS. ii) Feedback report generated b y the applicant.

Service Standards

Grievance Redress

Website url to lodge grievances: http://pgportal.gov.in/

Name of the officer and contact details:

Shri Sanjay Wadhawan, Deputy Secretary 3rd floor, Lok Nayak Bhawan, Khan Market, New Delhi-110003 Email: sanjay.wadhawan27@nic.in Tele:011-24655523

List of Stakeholders/ Clients

Stakeholders/ Client

User Government of India Ministries / Departments

Pensioners / Family Pensioners

Pensioners Associations

Banks / Treasuries / Post Offices

Serving Employees

Responsibility Centers and Subordinate Organizations

Responsibility Centers and Subordinate Organizations - Nil

Address/Contact Details - NA

Indicative Expectations from Service

Indicative Expectations from Service Recipients

Continuous feedback on quality of service rendered.

Approach first the concerned administrative Ministry/ Department/ fields formation for redress of grievances

Provide a clear statement of grievances, along with details of officers already approached for redressal, with documents.

Appreciate/understand that some grievances which involve intra and/or inter departmental consultations may take more time

Use of Pensioners' Portal on regular basis particularly use of CPENGRAMS for filling on-line grievances where full information such as :

(a). Name

(b). Full Address

(c) Office from which retired (name of the office may be indicated in full)

(d) Post held at the time of Retirement (and the scale of pay)

(e) If Pension has been sanctioned, quantum may be specified-

I. The particulars of the Accounts Officer who issued the PPO.

II The particulars of Pension Disbursing Authority and

III. PPO No./or a photocopy of the PPO

http://persmin.gov.in/pension/rules/nomrule1.htm

Payment of Arrears of Pension (Nomination) Rules, 1983

Rules Covered	Subject
1 to 3	Preliminary
4 to 7	General Conditions
8	Miscellaneous
	Government of India Decisions

http://persmin.gov.in/pension/rules/Extraordinary%20Pension1.htm

CCS (Extraordinary Pension) Rules

Rules Covered	Subject
1 to 3	Preliminary
3A, 4, 5	General Conditions
6 to 8, 10 to 12 , 12A	Mode of operation
13	Procedures to be followed by the Head of office/department while considering the case of Extraordinary pension pertaining to affected employees.
	Government of India Decisions

Rules / Regulations / Acts administered by the Department of Pension and Pensioners' Welfare

- Central Civil Services (Pension) Rules, 1972 *
- The Pensions Act, 1871
- Central Civil Services (Commutation of Pension) Rules, 1981 (Amended upto 06.06.2013)
- Central Civil Services (Extraordinary Pensions) Rules
- General Provident Fund (Central Services) Rules, 1960
- Contributory Provident Fund (India) Rules, 1962
- Payment of Arrears of Pension (Nomination) Rules, 1983
- Liberalized Pensionary awards in the case of death/disablement as a result of attack by extremists, anti-social elements etc.

(This Scheme has been merged with Central Civil Service(Extraordinary Pension)Rules, Category 'D' and 'E', vide Notification No. S.O. 410(E) dated 15.2.2011 and now this is a part of Central Civil Service(Extraordinary Pension) Rules) The provision under these rules relating to preparation of pension papers, sanction, authorization and disbursement of pension can be seen at ' Pension Procedure'

* The provision under these rules relating to preparation of pension papers, sanction, authorization and disbursement of pension can be seen at **'Pension Procedure'**

Archives

Central Civil Services (Commutation of Pension) Rules, 1981

CHAPTER - 3

PROCEDURE FOR SWITCH-OVER OF PENSION PAYMENT FROM PAO/ TREASURIES

TO AUTHORISED BANKS

*1 CS No-7 Authority CGA's UO No. 1(7) (1)2000/TA/377 dated 19-8-2002.

9.1 The applications for switch-over to Authorised banks by the existing pensioners will be made in the form as given in Annexure IX (Page 34) in duplicate to the Pension Disbursing authority.

9.2 The pensioners should first draw pension which has already fallen due, before applying for transfer of their pension papers to the Authorised Banks

. **9.3** Transfer applications in duplicate shall be forwarded immediately by the Pension Disbursing Authority alongwith the disburser's copy of the PPO halves, duly authenticated and written upto date to the CPAO for transmission to the Link Branches of the AB for arranging payment after keeping necessary note in their records . Action will also be taken by Pension Disbursing. Authority to update the entries of payment made in the pensioner 's portion of the PPOs, if not already done, before the transfer applications are sent to the CPAO.

9.4 If a PPO (disburser 's portion) has got torn or mutilated , it will be renewed by the CPAO with the help of PAO, if necessary, before sending it to the Link Branch.

10. TRANSFER OF PPOs BY LINK BRANCH TO PAYING BRANCH

10.1 The documents received from the CPAO viz; the disburser's half/ both the halves of the PPO and the original transfer application of the pensioner will be forwarded by the Link Branch to the Paying Branch specified by the pensioner within three days after keeping a record in the index Register as at Annexure VIII (Para 8.2) under intimation to the pensioner.

11.INFORMATION TO PENSIONERS

11.1 The PAO and the other competent authorities mentioned in para 6.1, CPAO and Link Branches will ensure that the pensioner is kept informed of the issue of PPO and about its subsequent movements at all stages.

12.DUTIES AND FUNCTIONS OF THE PAYING BRANCH BEFORE STARTING PAYMENTS

12.1 On receipt of documents from the link branch as indicated above, the paying branch shall immediately address the pensioner through a letter

in the form of Annexure X (Page-35) advising the pensioner to appear at the branch alongwith the documents mentioned therein for the purpose of identification.

12.2 In the case of a physically handicapped pensioner who is unable to present himself/herself at the paying branch, the requirement of personal appearance shall be waived. Instead, the Officer-in- charge/Bank Manager or the designated officer may visit the pensioner's residence/ hospital for the purpose of identification and obtaining specimen signatures etc. as required in paras 12.3 and 12.4 below. For this purpose, the pensioner shall submit to the paying branch a certificate from a registered medical practitioner, about his/her being physically handicapped.

12.3 Before commencing payment, the paying branch shall obtain in the case of a new pensioner, specimen signatures or the thumb impression, as the case may be, in the space provided for the purpose in the disburser's portion of the PPO, and hand over the pensioner's portion of the PPO to him/ her after proper identification in accordance with para 12.4 below. The paying branch shall also obtain an undertaking in the form in Annexure XI (Page-36) from the pensioner that excess payment, if any, credited to his/ her account, due to delay in receipt of any material information or due to any bonafide error, can be recovered by the bank.

12.4 On the first appearance of a pensioner at the paying branch, the Officer-in-charge/ Branch Manager or the designated Officer of the bank will satisfy himself about the identity of a pensioner by ensuring that:

(a) the pensioner has produced his/her personal copy of the intimation received directly from the authority issuing the PPO or any other documentary proof establishing his/her identity as pensioner;

(b)the personal identification marks if any, on the face or/and hand of the pensioner given in the disburser's portion of the PPO have been checked;

(c) the pensioner bears a close resemblance with the photograph as affixed on the disburser's portion of the PPO;

(d) the pensioner's specimen signatures or thumb and fingers/ great toe impressions, as the case may be, to be obtained by him in the space provided for the purpose in the disburser's portion of the PPO, agree with the attested signatures or thumb/and fingers/great toe impressions received with the PPO; and

(e) In cases where it is not possible to comply with requirement at (d) above due to the pensioner being handicapped, his/her identity may be verified with reference to (a) to (c) above.

(f) However, as persons who are in receipt of family pension granted under the Central Civil Services (Extraordinary Pension) Rules or Rule 55 of the Central Civil Service (pension) Rules. 1972 or persons holding Government title or any other persons specially exempted for the purpose are not required to produce a photograph for being pasted

on their PPOs, the above requirement is to be treated as exempted in their case.

12.5 In case of temporary inability to appear in person in consequence of the pensioner's bodily illness or infirmity, verification may be carried out as above, as soon as the pensioner recovers from illness.

12.6 In a rare case where the photograph is not affixed or missing from the disburser's portion, the paying branch will, in due course, obtain a new photograph (which can be attested by any officer of the Reserve Bank or a Authorised Bank)of the pensioner who has to be properly identified for the purpose and complete the disburser's portion.

12.7 The personal identification of the pensioner as prescribed in the preceding paragraphs will be only for the first payment of pension at the paying branch.

12.8 The Disburser's portion of the PPOs shall be placed in serial order in a separate file for Central Govt. Civil Pensioners, which must be kept in the personal custody of the authorised officer of the paying branch in a manner that pensioners do not have access thereto.

12.9 No bill will be required to be submitted by the pensioner for drawing pension at the paying branch. The pension will be paid by the paying branch after deduction of tax, vide paragraph 12.11 below by credit to the savings bank/current account of the pensioner with the paying branch. Pension will not be paid in cash or through a 'Joint' account with or without 'Either or Survivor' account.

12.10 The paying branch will credit the net amount of pension payable to the pensioner in his account on the last working day of the month to which the pension relates except the pension for the month of March which shall be credited on or after the first working day of April. If, in exceptional cases, the pensions could not be credited on the last working day, it must be ensured that it is credited soon thereafter, and in any case not later than the 7th of the month following the month for which pension is due. The term 'working day' shall be deemed to be a day on which the concerned paying branch is open for transacting its ordinary business with the public.

12.11 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. The paying branch will also issue Certificate of Income from pension to the pensioner in the form as above with

necessary modification, even in cases where no income tax is deducted at source, if the pensioner applies for such a certificate in writing.

12.12 The paying branch will maintain a detailed record of pension payments made by it from time to time in the form prescribed in Annexure XII (Page 37). Every payment will also be entered on the disburser's portion of the PPO and authenticated by the authorised officer of the paying branch.

12.13 The paying branches of the ABs will prepare pension payment scrolls in triplicate in the form in Annexure XII (Page 37). If however, the paying branch and link branch are one and the same, only two copies of the scrolls need to be prepared. The paying branches will include all the pension payments made by them in twelve*1 categories of pension. These categories are:-

"1 CS No-15 Authority CGA's UO No. 1(7) (1)2001/TA/155 dated 10/11-3-2004

(A) Superannuation Pension (other than High Court and Supreme Court Judges).: Earlier Pensioners who were under Voluntary retirement and Invalid pension category should now be marked "V" and "I" respectively according to new revised categories of pension.

(B) Family pension (other than High Court Judges and Supreme Court Judges) .: It should only be family pension for A, I and V categories.

(C) Pension to High Court Judges and their family pensions.

(D) Superannuation pensions of Supreme Court Judges.

(E) Family Pension for Supreme Court Judges

(F) Pension to Ex-MPs.

(G) Swatantrata Sainik Samman Pensions (Central Freedom Fighters/ Political Pensions) and their Family Pensions.

(H) Pension and other amenities to the former President / Vice-President of India including payment of medical expenses and travelling expenses towards medical checkup to the spouse of the retired/ deceased President/Vice-President.

(I) Invalid Pension.

(V) Voluntary Retirement. This is a new category added. All the earlier pensioners who are under category "A" (as per original category) and are Voluntary retired should be made category "V" according to new system.

(P) Prorata Pension (newly added category for PSUabsorbee).

(O) Other Pension including Special pension toEx-Army personnel, including the widows of Army personnel who revolted against the British Authorities.'1

*1 CS No-15 Authority CGA's UO No. 1(7) (1)2001/TA/155 dated 10/11-3-2004

12.14 While preparing scrolls, the paying branches should mention each category separately in the pension payment scrolls. In order to enable the paying branches of Authorised Banks to know the category to which a

particular pensioner belongs, the PPO Issuing Authority or the CPAO will indicate the same prominently on the PPO/SSA. In the case of old PPOs classification may be done by the Authorised Banks. The total of Column No. 13'1 of the scroll (i.e. net paid) will be done by each paying branch for each category and for the overall total. The recoveries will be indicated by the paying branches in Col. No. 1T1 of the scroll itself.

*1 CS No-16 Authority CGA's UO No. 1(7) (1)2001/TA/155 dated 10/11-3-2004

12.15 In case there is any change in pension payments in any particular month as compared to the pension payment of preceding month, for any reason, the paying branch will make a notation 'Change' (preferably in red ink) along with suitable reasons in the Remarks Column of the payment scroll for that month against the affected entry. If in any particular case, pension payment has been stopped entirely for reasons of death of a pensioner or non-submission of any certificate, or transfer of pension account to any other pension paying point, etc. the relevant particulars of the PPO as appearing in the previous scroll are to be included in the scrolls of the month in which change has taken place. However, the amount column therein may be left blank with a notation 'Change' giving suitable reasons against the affected entry. Further, a certificate of having made the remark of 'Change' on the scrolls may also be appended at the end of the scroll itself.

12.16 The paying branch will send advice of pension payments alongwith pension payment scrolls, to its link branch by the 5th of each month, with a certificate of payment recorded on the advice. One copy each of the scroll will be retained by the paying branch for its own record, and the remaining copies of the scrolls, along with a certificate given in Annexure XIII (page 39) and certificate mentioned in sub-para 15.6 and 15.8 will be sent alongwith with the Pension payment advice to the Link Branch.

12.17 Whenever there is change in the basic rates of pension and /or dearness relief on pension, the paying branch shall call back the pensioner's half of the PPO and record thereon the changes indicating, inter-alia, the date (s) from which the changes are effective. After this is done, those halves will be returned to the pensioners. Please also see para 19.1 below.

Service to pensioners

Extract Appendix - A F.No CPAO/Tech/CPPC/Gudieline/201112/29

2.1 Information needs ofthe pensioners

2.1.1 All information needs of the pensioners shall be met by the Home Branch, as detailed in Section 4.6 below. The Home Branch may provide a pool of dedicated and knowledgeable manpower. It is desirable that the requirements of the pensioners should be attended on the first visit. There should be prioritized service to senior citizens, physically handicapped pensioners/ very old pensioners, etc.

2.1,2 CPPC and Home Branch shall invariably endorse each original communication to any office/bank involving the pensionary dues of the pensioner to him.

2.1.3 The status of processing of the pension papers on its receipt in CPPC from CPAO (PPO/ revision authority) should be available to the pensioner on the website of the CPPC. This has been detailed in Section 7.1 below.

2.2 Service to handicapped pensioners

2.2-L Orders issued by Government of India/ Reserve Bank of India from time to time on service to handicapped pensioners may be strictly adhered to by the banks.

2.2.2 The software of the CPPC shall enable registration of requests and facilitate special services to physically handicapped/ very old pensioners, etc

Performance Management:

9.1 Pensioner's Charter 9.1.1 The CPPC may publish a pensioners' charter on the services being provided to the pensioners as conveyed vide CPAO O'M' No' CPAO/DCA Sectt/Banks/2009 dated 23.04.2009'

9.1.2 Each bank should prepare and publish a Citizen's Charter for pensioners and this should be displayed in each pension paying tranch. The charter should outline timelines, standards and services required to be provided to the pensioners by each node of bank' This would enable banks to be more responsive and accountable in serving the pensioners efficiently and effectively. The pensioners charter may be placed on the website of each bank'

9.2 Grievance Mechanism

9.2.1 CPPC should have a sound grievance redressal system' After registration of any complaint received from a pensioner into the CPPC system, they will redress them if they pertain to the branch. otherwise they will follow up with CPPC/higher authority through the system till the case is settled to the satisfaction of the aggrieved pensioner.

9.2.2 Clear time lines and the processes for delivery of pensions and also for redressal of grievances of pensioners should be provided on the website of the CPPC. The escalation to the CPPC and the circle senior management should be embedded in the grievance redressal system.

9.2.3 The interface with the pensioner could be through internet/phone/fax/ letter/personal visit, for initially registering the grievance. A toll free telephone number should be provided exclusively for the pensioners by the bank and widely published. The bank can provide web based enquiry to the pensioners. Each paying branch should also have the facility to lodge the grievance of the pensioner in the CPPC system.

9.2,4 Home Branches should be instructed to provide services to the pensioner and under normal circumstances; the pensioner's problems should be efficiently redressed at the branches itself.

9.2.5 The grievance monitoring cell in the CPPC should be connected electronically with the grievance cell of CPAO The grievance cell in CPAO would pass any grievance to the concerned bank with the ID number, and

after settlement of the grievances, the pensioner and CPA0 should be informed by the CPPC. A link of the website of CPPC on the CPAO's website would guide pensioners suitably.

9.3 Quarterly or periodical meetings

9.3,1 In accordance with RBI direction vide letter No. DGBA. GAD.H3085/ 45.01.001./ 2008-09 dated 1st October, 2008, addressed to Chairman/ Managing Director of all banks, Bank Managers need to have structured interaction with pensioners on a cross section of pensioners serviced at the branch on a regular quarterly basis. This is especially required wherever the number of pensioners (of all Governments and Departments) exceeds a fixed number, say, 100 or 200.

9.4 Performance standards

9.4.1 The performance standards are being separately issued.

9.4.2 Government or the Reserve Bank of India may impose penalties for delay or deficiency in delivery of services to the pensioners or non-compliance of orders regarding pension disbursement.

Appeal for donation

Nothing without struggle

Pay commission or departmental representations are just not enough. Even street shows /demonstrations also some times become necessary to attract adminintration's attention and to gain public support.

Bharat Pensioners Samaj has been struggling for the legitimate rights of the pensioners over the decades and succeeded in getting several benefits like 40% fitment benefit instead of 20% initially recommended & FMA at the time of 5th CPC, and subsequent enhancement of FMA thereafter, age related additional pension & pension 50% of last pay drawn as pension instead of 50% of average emoluments of ten months preceding retirement. BPS has been constantly fighting for 100% parity between pre & post Pay Commission retirees and common multiplication factor for revision of pensions. BPS placed its demands with logical reasoning in its meetings with 7th CPC and convinced them to recommend increment-based Option One and common multiplication factor. These demands, though recommended by 7thCPC and accepted by the Govt. of India, have not been implemented by the government machinery on flimsy grounds of non-availability of records of nearly 18% of pensioners, BPS is still struggling for the implementation in toto including for pensioners of autonomous bodies.

MEMBERS, AFFILIATED, SUPPORTERS & WELL-WISHERS WILL APPRECIATE THAT ALL THIS NEEDS MONEY.

It is proposed that each BPS member in addition to normal subscription donate a minimum amount of Re 1 per month or Rs. 12 per yr . Similarly every affiliated Association in addition to normal affiliation fee donate to BPS minimum @ Re 1 per member annually towards STRUGGLE FUND.

M M Kapur, Wkg Prez-BPS

END OF LIFE ISSUES

What the spouse / family should knowabout ?

(*Before your ..... departure*)

1. Your will: What and Where ?
2. Birth Certificate, PAN card & Aadhar card
3. Pension papers including retirement certificate if superannuated.
4. Ensure that you have done nomination for life time arrears
5 Ensure that your pension account is joint with your spouse & that you have done nomination in all your accounts in Banks/ Post offices etc
6. Ensure you have submitted to your Department updated list of your dependents with relevant details and obtained acknowledgement
7 Ensure that name of your spouse is correctly written in your PPO
8. Marriage certificate if any
9. Property papers: House/Flat ownership, Real Estate Property Tax papers i.e. Municipal Tax papers, Land and Building Tax papers, Society Tax papers,etc
10. Rent papers with all correspondence in connection with the same
11. Pending litigation papers, if any
12. Court decisions, if any
13. Names of Legal Advisors and their telephone Nos. and addresses
14. Telephone files - first receipt indicating the security deposit
15. Deposit receipts of Gas connection indicating the security deposit
16. Deposit receipts of Electric meter and water connection with amount of security
17. Medical files with last reports
18. Passport, driving license , Identity card, election card
19. Income Tax and Wealth tax files
20. Policy files, LIC, GIC, Health, Medical, Fire Accident etc.
21. Motor car / scooter papers and car/scooter insurance
22. Bank/Post office account with details of each account, Name of the Banks/ Post office etc.
23. Detail and keys of Bank Lockers with details of Bank and Locker numbers
24. Fixed Deposits should be held jointly to be operated by one of them. Details of maturity and receipt of interest should be clearly available
25. Cumulative Time Deposits in Post Office / Bank indicating details thereof
26. Share certificates / Mutual funds - normally the same should be in joint name
27. Ensure that joint pension Account along with spouse is opened
28. Any other matter of interest to your family After your Departure

In case of a Govt. Pensioner what the spouse / claimant of family pension need to do:

1. Obtain Death certificate and submit it to pension disbursing authority.
2. Deposit in police station any Arms & ammunition if the deceased had an Arms license.
3. Inform Pension Disbursing Authority in writing along with a copy of death certificate&latest family declaration.
4. Open a new S.B. A/c in the pension disbursing bank for receiving Family pension unless you already have a Joint pension account with late spouse
5. Obtain Family pension claim Form 14 from the Bank, complete it and submit it to pension disbursing Bank along with all enclosures. Obtain acknowledgment.
6. Get the Pension Account Pass book, of the deceased, updated to ascertain the Balance. If it is a joint account, you can request the Bank to delete the name of the deceased and continue to operate it. In case it is not a joint account, you have to apply to Bank for its closure and payment of the Balance to you or to all the heirs. If there is no nomination depending on the size of closing Balance, the Bank may ask you to produce legal heir certificate for which you will have to file an application in the competent court having Jurisdiction.

If the deceased was a Rly Pensioner:

Then the spouse is also

entitled to complimentary free Rly pass/passes

(1) Approach the pass issuing authority i.e. the office from where deceased spouse was taking post retirement pass. (2) Obtain the form for claiming Widow/widower complimentary passes, fill it up and submit it with the following documents (attested copies):-

1. Death certificate
2. Service / Retirement certificate
3. Pass entitlement certificate (Form GTB 25), if available
4. PPO
5. Two P.P. size attested photos of the claimant.
6. An affidavit (in original) declaring (i) that the spouse i.e. the widow/widower has not remarried (ii) That her/his name is not included in the privilege/ complimentary Rly pass of any other relative and (iii) Details of dependants, if any.
7. Two copies of **pp** size Photos of each of the dependents if any.
8. Copy of Photo ID card issued for the purpose of passes.
9. Copy of Family I. Card.
10. Proof of age ,Aadhar card and PAN card

What is Web Responsive Pensioners' Service?

In its constant endeavor to provide better and prompt services to pensioners, Central Pension Accounting Office (CPAO) is providing various services to stake holders viz. Ministries, PAOs, Banks and Pensioners through its Website www.cpao.nic.in. CPAO has developed a mobile responsive facility for use of pensioners for availing of various services. Pensioners/ Family Pensioners can register on the CPAO website by providing PPO number and Date of Birth & Date of Retirement/Date of Death. Pensioners can also lodge their grievances online and track status through this portal.

Features of this service are as follows:

Facility of Login using any mobile device

Facility to view the Complete Pensioner Profile

Digital Record of Pension & Revision Orders

Download Facility of Pension/Revision Orders Sent To Banks

Tracking status of Pension Processing

Grievance Redressal and its status

SMS Facility of status of pension processing at CPAO and of grievance registration and disposal

Link to Jeevan Pramaan, Bhavishya and CPENGRAMS Portals

Dashboards for banks, PAOs, ministries/ departments

Facility for obtaining feedback of pensioners.

Pensioners Information Service

The Web Responsive Pensioners' service has been developed to provide single point web solution for pensioners to obtain comprehensive information relating to status of the pensions and pension payments.

Pensioners can avail the following services after registration on CPAO website:

Pensioner Profile : Pensioners can view their profile and also of the bank and PAO concerned.

Digital Record of Pension & Revision Orders : View list of all Pension Payments &Revision Orders sent to banks from CPAO

Download Facility of Pension/Revision Orders Sent To Banks :Pensioners can download Pension/Revision Orders sent to Banks from CPAO website

Monthly Details of Pension Payments :Pensioners can view details of monthly payments of pension that are credited to their bank accounts, i.e. their basic pension, dearness relief, medical allowance, arrear payments, etc. This information is being made available from the monthly scrolls received from the banks. Payment details of the last six transactions are shown

SMS Facility : Pensioners are now provided with an SMS facility for tracking status of pension process at CPAO, and at the stage of grievance registration & disposal.

Grievance Redressal

Pension Processing Status Tracking : Retired and retiring pensioners can track status of their pension cases of both new as well as revision like date of receipt of their cases in CPAO and date sent from CPAO to the Bank. To track the pension status, in respect of retired government employees, PPO numbers, date of birth and date of retirement/date of death are required. For retiring employees, PAN number and date of retirement is required.

Grievance Redressal : Pensioners can lodge their grievances and view/ track status of their grievances through this service. In addition, lodging of grievances online on CPAO website, facility to lodge grievance by letter, fax, email, Toll free Number and personal visits and track its status is provided. After receiving a grievance from pensioner; CPAO forwards the same online to the concerned banks and field offices for redressal. Its status is updated on the website for the information of pensioners.

Link to Jeevan Pramaan, Bhavishya and CPENGRAMS Portals :Link to Jeevan Pramaan Portal has been provided on CPAO website to enable pensioners to use facility of Digital Life Certificate (DLC). For retiring employees, a link has been established with Bhavishya Portal of DP&PW to enable them to track status of their pension cases even before the case reaches CPAO. A link to CPENGRAMS (Centralized Pension Grievance Redress And Monitoring System) has also been provided so as to enable pensioners to lodge and track their grievances on CPENGRAMS

Today I choose life. Every morning when I wake up I can choose joy, happiness, negativity, pain... To feel the freedom that comes from being able to continue to make mistakes and choices - today I choose to feel life, not to deny my humanity but embrace it.