

## 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. 01.01.2006, 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 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 is 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 if the Government servant has been placed under suspension from an earlier date, 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 cognizance, 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 be 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 01.09.2008, 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 05.04.2006 and (iv) Fitment weightage @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 weightage 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.

**1.14. Whether all pre-2006 pensioners/family pensioners would get benefit under Department of Pension and Pensioners' 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 on 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:

<u>Age of pensioner/family pensioner</u>	<u>Additional quantum of pension</u>
From 80 years to less than 85 years	20% of revised basic pension/family pension
From 85 years to less than 90 years	30% of revised basic pension/family pension
From 90 years to less than 95 years	40% of revised basic pension/family pension
From 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 1<sup>st</sup> 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 1<sup>st</sup> August, will also be entitled to additional pension/family pension w.e.f. 1.8.2008 on attaining the age of 80 years and above.

## **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 01.01.2004 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 01.01.2004.

**2.3. What happens to the past service of a Govt. servant (appointed before 01.01.2004) 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 01.01.2004 and takes up another appointment in the Govt. on or after 01.01.2004.

**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 organization?**

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/Organization 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 7<sup>th</sup> Central Pay Commission.

**4. FIXED MEDICAL ALLOWANCE (FMA)**

**4.1. What is the Fixed Medical Allowance for pensioners? What is its amount?**

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 pensioners 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, Fixed Medical Allowance is admissible from only one of the two 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 organizations, he is not entitled to Fixed Medical Allowance and if he does not avail medical facilities from any of the organizations, he is entitled to Fixed Medical Allowance from only one of the two organizations.

**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 25.07.2013, 12.08.2015, 20.08.2015 and 26.10.2016. The Pensioners Identity Card contains the details regarding address, telephone number, date of birth, post held at the time of retirement, PPO/PRAN 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 25.07.2013, 12.08.2015, 26.01.2010 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 is 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](http://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;

- a) transfer from one paying branch to another of the same Authorized Bank (AB) within the same station or at a different station;
- b) 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 up to 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 affecting 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.



- a) 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 intimation to CPPC with full details of the commencement of the pension.
- b) 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 authorized 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 Authorized 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. Dept., 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 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 01.01.2006, 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 01.01.1999 and before 01.01.2006 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 01.01.2006, 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 remarriage?**

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 01.01.2006 and in respect of whom the family was receiving enhanced family pension as on 01.01.2006?**

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 01.01.2006.

## **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:-

<b>Percentage of disability assessed by Medical Board.</b>	<b>Percentage to be reckoned for computation of disability pension</b>
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 (COP) 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 Dept. Of Pension & PW's [OM No.45/55/97-P&PW\(C\) dated 11.9.1998](#) dated 11.09.1998 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 by terrorists, 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, inaccessible border 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 license 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.10 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.



**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 Dept./Accounts Officer shall not withhold any gratuity unless the Head of Office

- a) Enclose instructions received from Directorate of Estate for withholding 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 of grave misconduct or negligence during the period of 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. In 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 percent 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?**

Committed 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 committed 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 Rule 10 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 becomes 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, intimation to this effect is sent by the Ministry of Personnel, Public Grievances and Pension (Dept. of Pension and Pensioners' Welfare) to the authorized 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.

**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 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 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 provides a platform for the pensioners to access opportunities available for useful interventions in the society. It also facilitates the organizations working in these areas to select appropriate skill and expertise from the available pool of volunteer –pensioners.

Another aspect/key element of Sankalp is to conduct Pre-Retirement Counselling Workshops to help the retiring employees to transit smoothly in to their second innings i.e. post retirement life.

### **14.2. Who can be registered under SANKALP?**

Pensioners, Pensioners' Associations and Non-Government Organizations 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, service number, rank and record office for retired defence personnel. In addition, Date of Birth, Date of Superannuation, 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/>. 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 will contact the Department of Pension and Pensioners' Welfare on mail; available on SANKALP's website. They will be provided a blank registration form through email. On receipt of a duly filled up registration form, the Department will process the details before registering.

**14.7. What is the role of DOPPW in SANKALP?**

The role of DOPPW would be 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 organization will get appropriate volunteers.

**14.8. Will a pensioner get salary / honorarium for his said work?**

DOPPW is only provider of a platform where pensioners can access opportunities to work/ contribute towards society and organizations /Associations can select appropriate skill and expertise from the available post of human resources.

**14.9. Is it a guarantee for getting a job through SANKALP?**

DOPPW does not guarantee that all pensioners 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.

## **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.