

PENSION RULES

1. Introduction

As a model employer, the Government of India looks after the welfare of its functionaries not only during service but also after retirement. The interests of the families of Govt. servants who die during service or after retirement are also looked after. All this is achieved by invoking the provisions of the Central Civil Services (Pension) Rules, 1972, as amended from time to time.

Pension interests not only those who are nearing retirement; it is also of vital importance to Establishment Officers who have to administer cases relating to retirement benefits with utmost care, sympathy, imagination and expedition. It hardly needs to be emphasize that even early events in one's service, if not properly taken care of, may lead to difficulties in the settlement of pension cases. The problems areas mainly pertain to improper maintenance of service documents resulting in loss of qualifying service. In order that there are no delays in settling pension cases, it is imperative that all concerned are properly educated, trained and motivated about their roles so that the shortcomings can be minimized and all the retirement benefits can be paid as and when they become due.

2. The Normal Retirement Benefits

- i. **Pension:** - A recurring monthly payment for life determined on the basis of pay drawn at the time of retirement and subject to a minimum qualifying service of 10 years.
- ii. **Retirement Gratuity:** A lump sum amount, not exceeding Rs.20 lakhs w.e.f.1-1-2016, which is to be increased by 25%, whenever the dearness allowance increases by 50% determined on the basis of length of service and last pay drawn or average emoluments, (In 6th CPC it was Rs.10 lakhs) whichever is higher.
- iii. **Service Gratuity:** Amount payable in lieu of pension in case net qualifying service is less than 10 years. Service Gratuity is in addition to Retirement Gratuity.
- iv. **Commutation of Pension:** A lump sum payment in lieu of portion of pension, not exceeding 40% of the basic pension, surrendered by the pensioner.

- v. **Encashment of Earned Leave:** Cash equivalent of leave salary admissible for the EL/HPL available in the leave account of the pensioner subject to a maximum of 300 days.
- vi. **Group Insurance Scheme (CGEGIS):** Accumulations in the Savings Fund under Central Government Employees' Group Insurance Scheme, **1980**.
- vii. **General Provident Fund:** Accumulations in the fund inclusive of interest thereon.
- viii. **Travelling Allowance:** At par as admissible on transfer, to the intended place of residence.
- ix. **Medical Facility available after retirement.**

3. **Benefits admissible on Death**

- (i) **Death Gratuity:** A lump sum amount, not exceeding Rs.20 lakhs w.e.f.1-1-2016, which is to be increased by 25%, whenever the dearness allowance increases by 50% determined on the basis of length of service and last pay drawn or average emoluments, (In 6th CPC it was Rs.10 lakhs) whichever is higher.
- (ii) **Family Pension/Enhanced Family Pension**
- (iii) Amount of Insurance plus accumulations in Savings Fund under **CGEGIS** along with interest thereon.
- (iv) **TA** to family to intended place of residence.
- (v) Benefits under **Deposit Linked Insurance** Scheme available in GPF Rules (Maximum upto Rs.60,000).

4. **Applicability of CCS (Pension) Rules, 1972**

These rules apply to all Central Govt. servants joining service **on or before 31.12.2003**, including civilians paid from Defence Services Estimates, **appointed substantively** to civil services and posts which are borne on pensionable establishments. These rules, however, do not apply to the staff paid from contingencies or on daily wages, and persons employed on contracts, etc.

5. Eligibility for Pension

A Govt. servant is entitled to get pension benefits if he is confirmed before retirement. As per rule, a temporary employee who has completed 10 years of qualifying service before retirement on superannuation/invalidation is entitled to pension admissible to him if he retires voluntarily under Rule 48-A of CCS (Pension) Rules, 1972. However, since the confirmation has been delinked from the availability of the permanent vacancy in the grade, an officer who has successfully completed the probation is considered for confirmation. It may thus be seen that since all the persons who completed probation in the first appointment will be declared as permanent, the present distinction between permanent and temporary employees for grant of pension and other pensionary benefits will cease to exist.

Families of temporary employees who die in harness are also allowed the same death benefits as admissible to families of permanent employees under these rules. In a nutshell as on date for a Govt. Servant to be eligible for pensionary benefits as a matter of right, two conditions must be fulfilled: -

- (i) The Govt. Servant must have retired or deemed to have been retired,
- (ii) The Govt. Servant must have entered service on or before 31-12-2003

II. Classes of Pension

1. Superannuation Pension

This is granted to a govt. servant who is retired on his attaining the age of superannuation i.e. 60 years in the case of all categories of employees. A govt. servant retires on the afternoon of the last day of the month in which he attains the age of 60. In case his date of birth falls on the 1st of the month, then he will retire on the last date of the previous month in which he attains the prescribed age (Rule 35).

Pension is calculated at 50% of the average emoluments or last emolument whichever is beneficial irrespective of the length of service provided the service becomes pensionable (minimum 10 years of qualifying service). The amount of pension finally calculated is expressed in whole rupees by rounding the fraction to the

next higher rupee. Basic pension is subject to a **minimum of Rs. 9000/- p.m. and maximum of 50% of Maximum Basic Pay, i.e. Rs.1,25,000 p.m.** whereas, in 6th CPC the Minimum Pension was Rs.3500/- and maximum of Rs.45,000/- per month. For instance, if a Govt. servant retires with Rs.60000/- as the higher of the last emolument and average emolument, pension payable will be calculated as under: -

$$\text{Pension} = \frac{60000 \times 50}{100} = \text{Rs. 30,000/- per month +DR}$$

Note: - Minimum service of 10 years for invalidation pension has been dispensed with

- i. The Govt. servant must have retired or deemed to have been retired,
- ii. The Govt. Servant must have entered service on or before 31-12-2003

2. Retiring Pension

It is available to a Govt. servant who retires or is retired in advance of the age of superannuation. Date of retirement is usually on the expiry of notice period which need not necessarily synchronize with the last date of the month. Rule 48 and FR 56 contemplate situations for voluntary retirement as well as for pre-mature retirement, where Govt. can retire its personnel on completion of the age of 50/55 years or on completing 30 years of service.

3. Voluntary Retirement after 20 yrs. of Qualifying Service

A Govt. servant may seek voluntary retirement after completion of 20 years of qualifying service with a notice of minimum three months (Rule 48A). Date of voluntary retirement will be a working day for the Govt. Servant.

4. Invalid Pension

This is granted on the request of the government servant who is permanently incapacitated either physically or mentally. The Govt. servant has to get a medical certificate on the prescribed form (Form 23) from the competent medical authority with full knowledge of the Head of Office (Rule 38).

5. Compensation Pension

This is granted when the permanent post of a Govt. servant is abolished and it is not possible to appoint him in any other post the conditions of which are deemed to be equal to the one held by the govt. servant and he does not opt for another appointment on such pay as may be offered to him (Rule 39).

6. Pension on absorption in Public Sector Undertakings.

This is granted to Govt. servant who is permanently absorbed by the PSUs or Autonomous Bodies. Such a Govt. servant can opt to receive pro-rata retirement benefits rendered under Central Govt. or those benefits of combined service under the Govt. in the Autonomous Body (Rule 37).

7. Compulsory Retirement Pension

This is admissible to a govt. servant who is retired as a measure of penalty by the competent authority. The amount of this pension or gratuity or both shall not be less than two-thirds and more than full compensation pension that could be sanctioned to a govt. servant on the date of such retirement. Date of retirement is the date on which penalty becomes effective (Rule 40).

8. Compassionate Allowance

This is available to a govt. servant who is dismissed or removed from service and forfeits his pension and gratuity. The authority competent to dismiss or remove him from service may in consideration of deserving cases, sanction a compassionate allowance not exceeding two-thirds of pension or gratuity or both which he would have got had he retired on compensation pension and should not be less than Rs. 9,000/- (Rule 41).

III. Basic Factors Governing Pension/Gratuity

1. The payment of Pensionary Benefits depends on the following: -

- (i) Qualifying Service
- (ii) Emoluments or Average Emoluments, whichever is higher,

2. Qualifying Service (QS)

- (i) QS is service rendered while on duty or otherwise which shall be taken into account for the purpose of determining the amount of pension and gratuity.
- (ii) Service qualifies only when the duties and pay are regulated by GOI and paid from the Consolidated Fund of India administered by GOI.
- (iii) QS commences from the date GS takes charge of the post (i.e. Date of joining) and ends on the date of death or date of retirement.
- (iv) Various types of service and whether it qualifies for pension/gratuity.

Period rendered on/in	Is it reckoned as QS	Conditions(if any)
Probation(R-15)	YES	If followed by confirmation in the same or another post.
Training (R-22) (Immediately before appointment)	YES	There should be no interruption except joining time
(In service)	YES	--
State Govt. Service (R-14)	YES	There should be no interruption except joining time.
Autonomous body (R-14)	Option with GS	Subject to certain conditions
Service on contract (R-17)	Option with GS	Subject to certain conditions.
Military Service before re-employment (R-19).	Option with GS	Subject to certain conditions

(v) Periods spent on leave (R-21)

All leave with leave salary	Counts as QS
Extra-ordinary leave	
a) With medical certificate	Counts as QS
b) Without medical certificate	
i) Due to civil commotion	Counts as QS
ii) For higher scientific or technical studies	Counts as QS
iii) Other grounds (i.e. other than (i) and (ii) above	Does not count as QS

Note: In case (iii) above, a definite entry is to be made in the service book to the effect that the EOL without MC is on grounds other than (i) and (ii) above or that the period of EOL will not count as QS. **All spells of EOL without MC not covered by such definite entry will be deemed as QS.**

(vi) Unauthorized absence (over stayal) in continuance of authorised leave of absence is to be disregarded while computing QS.

(vii) Periods of suspension

If GS under suspension

- | | | | |
|------|--|----|----------------------|
| i) | If fully exonerated | -- | Counts as QS |
| ii) | If suspension is held wholly unjustified | -- | Counts as QS |
| iii) | If proceedings end with minor penalty | -- | Counts as QS |
| iv) | Other cases | -- | Does not count as QS |

Note: Competent authority must declare whether and to what extent period of suspension will count as QS. In the absence of specific entry, all period of suspension shall count towards QS. [Rule 23]

(viii) Resignation, removal or dismissal entails forfeiture of past service. [Rules 24].

➤ **How to calculate QS?**

To work out the net QS to be reckoned for the purpose of calculating pension and gratuity-

	Years	Months	Days
Gross Service i/c past service, if any	--	--	--
LESS period of Non-QS	--	--	--
Net QS	--	--	--
NET QS in SMPs			

Note: "Month" means "Calendar month" and Year means calendar year.

➤ **Rounding off of Qualifying Service**

QS is expressed in completed six monthly periods (SMPs). It is subject to a maximum of 66 SMPs. Broken periods of years are to be reckoned as follows:

Fraction of a year	Number of SMP
Less than 3 months	Nil
3 months and above but less than 9 months	One
9 months and above	Two

9. Average emoluments/Emolument (R 33 & 34)

Emoluments and Average Emoluments

- (i) **Emoluments.** Emoluments are used for purposes of calculating pension, gratuities and Family Pension and other retirement benefits. The term emoluments is last pay drawn and last pay means the **basic pay as per Pay Matrix** (earlier Band Pay plus Grade Pay) as defined in FR 9(21)(a)(I), which a Govt. servant was receiving immediately before his retirement or on the date of his death. **Non-practising Allowance** also counts towards Emoluments. If a Govt. servant had been on leave with leave salary or been suspended but later reinstated without

forfeiture of past service, the emoluments which he would have drawn had he not been absent from duty or suspended, will be reckoned as emoluments. An increment falling due during EL not exceeding 120 days, even though not actually drawn, counts as emoluments. When a govt. servant proceeds on Foreign Service, the pay which he would have drawn under Govt. but for proceeding on Foreign Service will be treated as emoluments.

- (ii) With effect from 1st January 2016, for the purpose of calculation of all kinds of gratuities (retirement, death, service), Last Pay drawn means pay so fixed in Pay Matrix plus Dearness Allowance as admissible on the date of retirement will be taken as 'Emoluments'. For calculating Encashment of Leave also dearness allowance on the last pay drawn is taken into account.
- (iii) If a Govt. servant dies while under suspension before the disciplinary proceedings are concluded, the period between the date of suspension and his date of death shall be treated as duty for all purposes. Pay in such a case would mean emoluments to which he would have been entitled but for the suspension.
- (iv) **Average Emoluments (A.E).** Average Emoluments (A.E) is used for the purpose of calculation of Pension. A.E means Emoluments drawn by a Govt. servant during the last 10 months of his service. In the event of being on EOL or under suspension during these 10 months, that period will be ignored and equal period before 10 months will be included for calculation of average emoluments. Pension will be calculated on **Average Emoluments** or **Emoluments** whichever is beneficial.
- (v) Any reduction in pay drawn during the last ten months of service otherwise than as a penalty, average emoluments shall be treated as 'Emoluments' for the purpose of determining Retirement Gratuity/Death Gratuity.

<i>Emolument for Pension</i>	<i>Emolument for Gratuity</i>	<i>Emolument for Family Pension</i>
Emolument means Last pay drawn or AE (Total Emolument of Last ten months/10), whichever is beneficial		
Pay Means Basic Pay as per Pay Matrix +NPA	Pay Means Basic Pay as per Pay Matrix +NPA Plus DA at the time of retirement/death	Pay Means Basic Pay as per Pay Matrix +NPA

Note:

1. Dearness Allowance is reckoned in calculation of 'Emolument' only for the purpose of Retirement Gratuity of Death Gratuity and for no other purpose. [Rule 33 read with FR 9(21) (a) (i) and DPPW's OM dated 19-10-93]
2. Do not round off the AE.

10. Pension

How to calculate Pension?

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Formula: Pension = $\frac{50}{100} \times \text{AE or LPD, whichever is more}$

[Rule 49(2)]

subject to minimum of Rs.9000/- per month

[Rule 48(4)]

11. Service Gratuity (In Lieu of Pension)

- i. A lump-sum payment payable in lieu of pension.
- ii. Admissible to GS who retires from service before completion of 10 years QS.
- iii. How calculated: $\frac{1}{2} \times E \times \text{SMPs (Max. 66)}$
- iv. A GS who has completed 5 years QS and has become eligible for SG on retirement, is eligible for Retirement Gratuity also.
[rule 49(1) & 50(1)]

12 Retirement Gratuity

- i. Payable to GS on retirement with minimum service of 5 years as on date of retirement.
- ii. Admissible in addition to SG or Pension
- iii. How Calculated: $\frac{1}{4} \times E \times \text{SMPs (Max. 66)}$
- iv. Subject to a maximum of 16 $\frac{1}{2}$ times emoluments provided RG does not exceed Rs. 20 Lakhs only.

[Rule 50(1)(a) & first proviso thereto]

13. Death Gratuity

- i. Payable to the family of the deceased GS
- ii. How calculated:

	Length of QS	Rate of DG
i)	Less than 1 year	2 times E
ii)	One year or more but less than 5 years	6 times E

iii)	5 years or more but less than 11 years	12 times E
iv)	11 years more but 20 years less than	20 times E
v)	20 years of more	$\frac{1}{2} \times E \times \text{SMPs (Max. 66)}$ Provided does not exceed Rs. 20 lakhs only.

14. Residuary Gratuity

- i. Payable to the family of the deceased GS
- ii. Conditions:
 - a. GS should be eligible for SG or pension; and
 - b. If Pensioner has died within 5 years from date of retirement.
 - c. How calculated: Difference between 12 times emoluments at the time of retirement and the amount(s) actually received by the GS at the time of death (SG or pension plus RG plus commuted value of a portion of pension plus Dearness Relief on pension).

[Rule 50(2)]

SG, DG or Residuary is paid in whole of a rupee. A fraction of a rupee is rounded off to the next higher rupee.

15. Family for gratuity:

For the purpose of Gratuity, family means –

Category I (I to IV) Wife or wives including judicially separated wife or wives in case of male GS,

- i. Husband including judicially separated husband in case of female GS,
- ii. Sons including stepsons and adopted sons,
- iii. Unmarried daughters including steps-daughters and adopted daughters,

Category II (V to XI)

- i) Widowed daughters including step-daughters and adopted daughters,
- ii) Father | including adoptive parents in case,
- iii) Mother | GS's personal law permits adoption,

- iv) Brothers including step-brothers Below 18 Years Age,
- v) Unmarried sisters and Widowed sister including step-sisters,
- vi) Married daughters, and
- vii) Children of a pre-deceased son.

In case of no nomination or if nomination made does not subsist.

- a) Payable to the surviving members of the family as at I to IV in Equal shares.
[Rule 51(b)(1)]
- b) In case of no surviving member as at I to IV above payable to the surviving members of the family as at V to XI in Equal shares.
[Rule 51(b)(ii)]
- c) In case there is no family or surviving member of the family, payable to the person in whose favour a Succession certificate is granted by a Court of Law.
[Proviso to Rule 52]

16. Debarring

A person charged with the offence of murdering or abetting the offence shall be debarred from receiving the gratuity, unless acquitted of the charge.
[Rule 51(a)]

17. Lapse of RG/DG

In the absence of the possibilities given above RG/DG will lapse.

18. Family Pension

Admissible to the family of a deceased GS if he dies:

- i. After completion of not less than one year's continuous service; or
- ii. Before completion of one year's continuous service, provided the deceased GS, immediately prior to his appointment was medically examined and declared fit for Govt. service; or
- iii. After retirement, was in receipt of pension on the date of death.

19. Family for the purpose of family pension:

For the purpose of Family Pension, the 'Family' shall be categorized as under:-

Category-I

- a. Widow or widower, up to the date of death or re-marriage, whichever is earlier; if the widow is issueless and remarries, her pension will not stop, but as soon as her income from any source becomes Rs. 9000/- or more it will stop.
- b. Son/Daughter (including widowed daughter), up to the date of his/her marriage/remarriage or till the date he/she starts earning or till the age of 25 year whichever is the earliest.
[Rule 54(14)(b)]

Category-II

- i. Unmarried/Widowed/Divorced daughter, not covered by Category I above, upto the date of marriage/re-marriage or till the date she starts earning or upto the date death, whichever is earliest.
- ii. Parents who were wholly dependent on the Government servant when he/she was alive provided the deceased employed had left behind neither a widow nor a child. Family pension to dependent parents unmarried/divorced/widowed daughter will continue till the date of death.
- iii. Family pension to unmarried/widowed/divorced daughters in Category II and dependent parents shall be payable only after the other eligible family members in Category I have ceased to be eligible to receive family pension and there is no disabled child to receive the family pension. Grant of family pension to children in respective categories shall be payable in order of their date of birth and younger of them will not be eligible for family pension unless the next above him/her has become ineligible for grant of family pension in that category.

The dependency criteria for the purpose of family pension shall be the minimum family pension along with dearness relief thereon.

20. To whom payable

- i. Family pension is ordinarily payable to only one person at a time in the following order:

i)	Widow/widower	Up to the date of death or re-marriage, whichever is earlier. In the case of childless widow, remarriage is not a bar. She is eligible for FP until her independent income from all sources becomes equal to Rs.9000/- pm or more.
ii)	Sons	Up to the age of 25 years or marriage or till he starts earning Rs. 9000/- or more, whichever is earlier.
iii)	Unmarried/ Widow daughters	For life or marriage/ re- marriage or till she starts earning Rs.9000/- or more, whichever is earlier..
iv)	Mother/Father	Only if the deceased govt. servant/pensioner had neither left behind widow nor children. Available up to death, first to mother.

- ii. Family pension to children shall be payable in the order of their birth and the younger of them will not be eligible unless the elder next above him/her has become ineligible for grant of family pension.
- iii. Mentally or physically disabled children, who are unable to earn their own livelihood, will get family pension for life.
- iv. Life time family pension to disabled children or unmarried/divorced/widowed daughters only after other members have become ineligible.
- v. Family Pension to disabled son admissible ever after his marriage and till he starts earning Rs.9000/- or more.
- vi. If there is unmarried/divorced/widowed daughter above the age of 25years and a disabled child only to receive the FP then FP shall be payable to the disabled child first and then to the daughter. (DoP &PW OM dated 11-9-2013)

21. Normal rate of family pension - Determined as given below

30% of emoluments subject to minimum Rs.9000 /- and maximum Rs. 75000/- p.m.

22. Enhanced rate of family pension

If the Government Servant dies while in service, the enhanced family pension under Rule 54(3)(a)(i), shall be payable to the eligible member of the family for a period of **ten years**. If any pensioner dies, then the enhanced family pension under Rule 54(3)(a)(i) shall be payable to the eligible member of the family for a period of **seven years after the retirement** or up to the period the pensioner **would have attained the**

age of 67 years had he been alive, **whichever is earlier**. The enhanced rate of family pension is 50% of the emoluments or the amount of pension authorized at the time of retirement. After the expiry of the period given above the family pension will be payable at normal rate.

23. Eligibility of family pension to children from a void or voidable marriage.

The share of children from illegally wedded wife in the family pension shall be payable to them in the manner given under sub-rule 7(c) of CCS(Pension) Rule, 1972, along with the legally wedded wife. (O.M. No.1/16/1996-P&PW(E) vol.II dated 27 November 2012.)

24. Revision of Pension:

Pension formulation for the civil employees including CAPF personnel, who retired before 1-1-2016: -

- i) All the civilian personnel including CAPF who retired prior to 1-1-2016 shall first be fixed in the Pay Matrix, on the basis of the Pay Band and Grade Pay at which they retired, at the minimum of the corresponding level in the matrix. This amount shall be raised, to arrive at the notional pay of the retiree, by adding the number of increments he/she had earned in that level while in service, at the rate of three percent. Fifty percent of the total amount so arrived at shall be the revised pension.
- ii) The second calculation to be carried out is as follows. The pension, as had been fixed at the time of implementation of the VI CPC recommendations, shall be multiplied by 2.57 to arrive at an alternate value for the revised pension.
- iii) Pensioners are given the option of choosing whichever formulation is beneficial to them.

Illustration on fixation of pension based on recommendations of the Seventh CPC.

Case I:

Pensioner 'A' retired at last pay drawn of Rs. 79,000 on 31st May, 2015 under the VI CPC regime, having drawn three increments in the scale Rs. 67,000 to 79,000:

		Amount in Rs.
1.	Basic Pension fixed in VI CPC	39,500/-

2.	Initial Pension fixed under Seventh CPC (using a multiple of 2.57)	1,01,515/- Option 1
3.	Minimum of the corresponding pay level in 7 CPC	1,82,200/-
4.	Notional Pay fixation based on 3 increments	1,99,100/-
5.	50 percent of the notional pay so arrived	99,550 /- Option 2
6.	Pension amount admissible (higher of Option 1 and 2)	1,01,515/-

Case II:

Pensioner 'B' retired at last pay drawn of Rs. 4,000 on 31 January, 1989 under the IV CPC regime, having drawn 9 increments in the pay scale of Rs. 3000-100-3500-125-4500:

		Amount in Rs.
1.	Basic Pension fixed in IV CPC	1,940/-
2.	Basic Pension as revised in VI CPC	12,543/-
3.	Initial Pension fixed under Seventh CPC (using a multiple of 2.57)	32,236/- Option 1
4.	Minimum of the corresponding pay level in 7 CPC	67,700/-
5.	Notional Pay fixation based on 9 increments	88,400/-
6.	50 percent of the notional pay so arrived	44,200/- Option 2
7.	Pension amount admissible (higher of Option 1 and 2)	44,200/-

25. Commutation of Pension

Commutation of pension means conversion of a portion of pension into lump sum amount. Govt. servant who surrenders a portion of his monthly pension receives a lump sum payment in lieu of such surrender. Lump sum payment is calculated in accordance with the table of pension values prescribed by the govt. Not more than 40% of Basic pension is allowed for commutation. Commutation is not allowed when judicial/departmental proceedings are instituted against a Govt. servant. The formula for calculation of the commuted value is:

Amount offered for commutation X 12 X Commutation factor.

The commutation table is shown at **Annexure 'A'**.

An example of commutation in the case of an employee who retires at the age of 60 years:

Average Emoluments	Rs.60,000
Qualifying Service	33 years
Superannuation pension	$\frac{60000 \times 50}{100} = 30000$
Amount commuted 40%	12000
Residual pension	30000 – 12000 = Rs.18000 p.m. (Plus dearness relief on full basic pension of Rs.30,000, presently 0%, may be 2% from July, 2016)
Amount of commuted Value of P.	$12000 \times 12 \times 8.194 = \text{Rs. } 11,79,936/-$

Commuted portion of pension is restored to pensioners on completion of 15 years from the date of commutation.

Note: - Additional Pension/Family Pension is allowed to the pensioners/family pensioners on their attaining the age of 80, 85, 90, 95 and 100 years at the rate of 20%, 30%, 40%, 50% and 100% respectively will be as under. Dearness Relief is also available on the additional pension.

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

Rule 49(2-A)

This benefit of additional pension will be admissible from the 1st day of the month in which the pensioner reaches the above age.

26. Procedure for authorisation of amounts of pension and gratuity

Departmental Heads have been made accountable for issuing pension payment and gratuity orders on or before the date of an employee's retirement. Every Head of Department prepares a list every three months on 1st of January/ April / July/ October

each year of all government servants who are due to retire within the next 12 to 15 months. A copy of such list is to be sent to the Accounts Officer.

27. Preparation of Pension Papers

This job is undertaken two years before the date of retirement. Service Book has to be scrutinised, certificates of verification for entire service are recorded and unverified portion, if any, is required to be verified. For any unverifiable service, the Govt. servant is asked to file a statement on plain paper and the declaration is taken as truth. All omissions, imperfections and deficiencies with regard to qualifying service are also made good at this stage.

For calculation of average emoluments, the Head of Department verifies from the Service Book the correctness of emoluments drawn/to be drawn during the last **10 months** of service. All the actions have to be completed **6 months** before the retirement and pension papers complete in all respects are sent to the Accounts Officer **4 months** before the date of retirement. Pension Process Map and Time Frame for processing Pension cases is shown in a table at the end of this chapter.

28. Authorisation of Pension and Gratuity

The Accounts Officer issues Pension Payment Order **not later than one month** before the date of retirement of a Govt. servant. The amount of gratuity is drawn and disbursed by the Head of Deptt. after adjusting any outstanding dues.

29. Provisional Pension

In case the Accounts Officer is not in a position to issue Pension and Gratuity Order, the Head of Office will, on the basis of information available in his office records, issue **Provisional Pension** Payment Order and Provisional Gratuity. The payment of provisional pension shall not continue beyond the period of six months from the date of retirement and the provisional pension/gratuity will become final after six months.

A- Rule 64

Provisional Pension is allowed when :

: Head of office could not forward pension papers 6 months prior to Retirement.

: Accounts officer has raised observation which is likely to delay timely processing.

B-Rule 69

: Where Departmental or Judicial Enquiry is pending against Govt. servant.

In case A

:provisional pension is more than final, excess will be recovered from addl. gratuity if due, otherwise by short payment of pension.

:If Provisional Gratuity more than Final Gratuity; no recovery.

In case B

: Only provisional pension will be authorized by Accounts officer

: No gratuity authorized before conclusion of proceedings.

: Service will be taken up to the date of retirement, if not suspended.

: Service will be taken up to date prior to suspension, if suspended.

: After proceedings are over, final pension orders to be issued.

: No recovery on account of excess pension payment.

30. Nominations

The settlement of pensionary benefits is delayed mainly due to non-availability of proper nominations in service records. This adds to the sufferings to the families of the deceased Govt. servant. To claim the dues, in the absence of nominations, a long procedure has to be undergone through by obtaining a Succession Certificate. Government servants are entitled to change our nominations whenever priorities change. Nominations in the case life time arrears of pension are to be filed before retirement along with the application for pension. Subsequent modifications to the nominations can also be filed by the pensioners with the respective pension disbursing authorities. Existence

of this nomination will facilitate payment of arrears of pension to the nominees. Pensioners can also avail of nomination facilities with their bankers.

A bachelor at the time of making a nomination nominates his father to receive the gratuity amount in the event of his death. He may provide that this nomination shall become invalid in the event of his subsequently marrying. If he does not make this contingency provision in the nomination and dies after getting married, the payment of gratuities will be made to the nominee (i.e. his father) and his wife cannot get any share.

31. General

All pensions/gratuities and dearness relief are payable in rupees. Pension / family pension is payable upto and including the date on which its recipient dies. Grant of Pension and its continuance is subject to future good conduct of the pensioners. Pension finally authorised cannot be revised to the disadvantage of the pensioner except to correct a clerical error.

Pension cannot be attached, seized, etc. for any demand against a pensioner; nor can a pensioner make any assignments etc. in anticipation of pension. But, if a pensioner is convicted of a serious crime or is found guilty of grave misconduct or negligence, pension may be withheld or withdrawn fully or partly for a specified or indefinite period after following the prescribed procedure which *inter-alia* requires an opportunity being given to the pensioner to show cause against the action proposed to be taken.

32. Interest on Delayed Payments of RG / DG.

Pensioners are entitled to receive interest on Retirement/Death Gratuity if its payment is delayed due to administrative lapse. Gratuity becomes payable following the date of retirement:

- Interest will be paid if delayed by more than 3 months in case of Superannuation.
- 6 months in case of retirement other than superannuation.
- 6 months from the date of death in service.

If enquiry instituted:

- **Exonerated:** - Gratuity falls due from DOR and interest admissible if payment delayed beyond 3 months period.
- **Death:** Case dropped. Gratuity falls due on date following death. Hence interest will be paid beyond 3 months from date of death.

- **Not exonerated:** If gratuity allowed, falls due on date following the order. Hence interest beyond 3 months from date of order.

33. Check list for settlement of pension cases

- (i) Application Form for Assessing Pension & Gratuity, in triplicate.
- (ii) Head of Office to obtain from the govt. servant – particulars of self, family, joint photographs, in triplicate.
- (iii) Covering letter in the prescribed form.
- (iv) Service Book duly completed including Leave Account portion (Date of retirement to be indicated in Service Book). Certificate of service verification to be recorded.
- (v) Statement of Govt. dues, for recovery, if any.
- (vi) No demand certificate
- (vii) Nomination for Gratuity
- (viii) Three copies of specimen signature duly attested.
- (ix) Three copies of passport size photographs duly attested
- (x) Certificate to the effect that no disciplinary/vigilance case is pending/contemplated against the official.
- (xi) Bank option in triplicate/ Bank detail.
- (xii) Certificates regarding receipt of leave salary/pension contribution in cases where the employee remained on Foreign Service (This may be recorded in the Service Book).
- (xiii) Medical Certificate of incapacity from competent authority (if the claim is for Invalid Pension).
- (xiv) Two slips showing the particulars of height and identification mark, duly attested.
- (xv) Application for Commutation of Pension.
- (xvi) Aadhar card detail/ number.

34. Check list for settlement of Family Pension cases

- i. Application form for Family Pension, duly completed.
- ii. Service Book (date of death to be indicated in Service Book).
- iii. Three specimen signatures of the applicant duly attested.
- iv. Three copies of passport size photographs duly attested.
- v. Two slips bearing left hand thumb and finger impression of the applicant duly attested in case the applicant is not literate enough to sign his/her name, identification, etc.
- vi. Descriptive Roll of the applicant duly attested indicating height, personal marks of identification, etc.
- vii. Death Certificate.
- viii. Nomination for payment of gratuity.
- ix. Bank option in triplicate.
- x. Details of Family in the prescribed Form.
- xi. Aadhar card details / number.

35. Pension paper processing schedule and time frame

s.no.	Process	Authority concerned	Timeframe	Rule
1.	List preparation 12-15 months before retirement	Head of deptt.	1st of Jan./april/july/october	56(1)
2.	Sending list to a.o.	H.o.d.	31st of jan./april/july/october	56(2)
3.	Sending list to Dte. Of estates	Head of office	12 months before retirement	56(4)
4.	Verification and determining q.s. And a.e.	Head of office	12 months before retirement	59(a) & (b)
5.	Communication of facts to the employee	Head of office	8 months before retirement	59(c)
6.	Submission of the papers by employee	Employee	6 months before retirement	59(c)(iii)
7.	presentation of papers to accounts officer	head of office	4 months before retirement	61(4)
8.	checking and by ao and forwarding ppo to pension paying authority	accounts officer	1 month before the retirement	65

9.	despatch of ppo to cpao	accounts officer	on the last working day of month preceding the month of retirement	
10-a	despatch of bank half of the ppo to cppc of authorised bank	cpao	by 20th of the month of retirement	
10-b	handing over of pensioners half of ppo to the retiring employee	head of office	date of retirement	
11.	completion of all formalities and crediting the pension to the pensioner's account	cppc / paying branch	last day of the month.	

COMMUTATION TABLE

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

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

36. The computing of percentage of disability is application 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 by Medical Board	Percentage to be reckoned for computation 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.

37. 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 provided 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.

38. What is the revised quantum of ex-gratia lump sum compensation to Civilian employees who die in performance of their bona fide official duties?

In modification of Department of Pension & PW's OM No. 38/37/2016- P&PW(C)(i) dated 04.08.2016, the ex-gratia lump sum compensation to Civilian employees who die in performance of their bona fide official duties has been revised as under:

a.	Death occurring due to accidents in course of performance of duties	Rs.25.00 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.25.00 Lakhs
c.	Death occurring due to a. Enemy action in international war or border skirmishes and b. Action against militants, terrorists, extremists etc.	Rs.35.00 Lakhs
d.	Death occurring while on duty in specified high altitude, inaccessible border posts, etc. on account of natural disaster, extreme weather condition.	Rs.35.00 Lakhs

e.	Death occurring during to enemy action in war or such war like engagements, which are specifically notified by Ministry of Defence and Death occurring during evacuation of Indian Nationals from a war torn zone in foreign country.	Rs.45.00 Lakhs
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39. Issue of Identity Card to Pensioner

The office from which a government servant is retired will issue an identity card to the pensioner. The pensioners' identity card contains the details regarding address, telephone number, date of birth, post held at the retirement, PPO / PRAN No., Aadhar card No. etc.

The Identity card to pensioners retiring from the Central Govt. 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.

40. Sanklap

- (i) Department of Pension and Pensioners Welfare Government of India such started an initiative in which a platform is provided for the pensioners to access opportunities available for use 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 inning.

Who can be registered under SANKLAP?

- (ii) Pensioners, Pensioner's Association and Non-Government Organizations can be registered under SANKLAP

What is the essential requirement for the registration of pensioners?

- (iii) 12-digit pension payment order (PPO) for central government civil Pensioners and service number, rank and record office for retired defence personnel. In addition, date of birth, date of superannuation, designation, department, PAN number and mobile number are essential for registration of pensioners under SANKLAP.

Method of registration with SANKLAP.

- (iv) Pensioners can submit the pensioner registration form on line website, i.e. <http://pensionersportal.gov.in/Sanklap>. 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 login id and password through which they can log in.

Will a pensioner will get salary / honorarium for his said work?

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

41. Jeevan Pramaan

- (i) Digital life certificate for pensioner's scheme of the Government of India is 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 a Life Certificate issued by authority where they have served earlier and have it delivered to the disbursing agency. It has been observed that it causes a lot of hardship and unnecessary inconvenience particularly for the aged and infirm pensioners who cannot alas 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.
- (ii) "Jeevan Pramaan" aims to streamline the process of getting this certificate and making it hassle free and much easier life for the pensioners. On introduction of this system the pensioners need not physically present him / herself in front of the disbursing agency or certification authority. He or she may submit life certificate from home on his computer which will also be acceptable to bank.

Procedure for on line submission of Life Certificate through Jeevan Pramaan:

- (iii) 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 personal 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.

- (iv) After successful authentication of 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.
- (v) Pensioner has to inform the Bank that his Jeevan Pramaan has been generated through online registration from Jeevan Pramaan Portal.

42. Medical Facility Available To Pensioners

- (i) In case the pensioners are using the CGHS facility then they are entitled to continue to seek treatment from selected dispensary for treatment by depositing a lump sum amount at the time of retirement according to their pay.
- (ii) Where the pensioner is residing in areas not covered by CGHS, and if they are not using CGHS facility for OPD treatment from a CGHS dispensary in the nearest city, then they are entitled for fixed medical allowance @ Rs.500/- p.m.
