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भारत सरकार

परमाणु ऊर्जा विभाग

GOVERNMENT OF INDIA

DEPARTMENT OF ATOMIC ENERGY



पेंशनभोगियों / परिवार पेंशनभोगियों

के लिए हैंडबुक

**HANDBOOK FOR PENSIONERS /**

**FAMILY PENSIONERS**

अक्तूबर / October - 2018

**Disclaimer:**

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

**PENSIONER / FAMILY PENSIONER**

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

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

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## Introduction

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

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

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

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

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

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

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

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

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

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

## Chapter 1 - Pension & Other Retirement Benefits

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

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

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

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

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



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

#### **1.4 Retirement benefits available to DAE employees eligible for pension:**

The following are the various retirement benefits available:

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

(\*Model Calculation Sheet enclosed as Annexure - 2)

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

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

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

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

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

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

**1.6 Retirement Gratuity:** A Government servant who has completed minimum five years of qualifying service, on his retirement, shall be granted retirement gratuity equal to  $\frac{1}{4}$ <sup>th</sup> of monthly emoluments for each completed six monthly period (SMP) of qualifying service, subject to a maximum of 16½ times the monthly emoluments.

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

Emoluments for gratuity = Basic Pay + Dearness Allowance

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

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

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

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

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

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

**(1) For Earned Leave:-**

$$\frac{\text{Basic pay+DA admissible on the date of retirement from service}}{30} \times \text{No.of days of unutilized earned leave at credit subject to a maximum of 300 days}$$

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

**For Half Pay Leave--**

$$\frac{\text{Half of basic pay+DA thereon on the date of retirement}}{30} \times \text{No. of days of half pay leave at credit subject to the total of earned leave and HPL at credit not exceeding 300 days.}$$

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

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

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

**Rates of monthly subscription -**

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

**1.11 CGEGIS 1980 Scheme Benefits payable on Retirement:**

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

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

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

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

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

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

The following are the Transfer TA Entitlements -

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

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

**1.14 Contributory Health Service Scheme (CHSS) Benefits:**

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

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

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

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

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

Rs.4500/- to Rs.6750/- per month w.e.f. 01.07.2017 (**Refer Annexure: Pension Orders issued during 2017-2018**).

**1.16 Additional Pension:**

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

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

(b) Payment of additional pension is automatic.

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

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

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

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



**Income Tax payable on monthly Pension / Family Pension:**

Monthly pension is taxable like salary.

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

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

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

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

## Chapter 2 - Pension Payment Order (PPO)

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

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

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

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

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

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

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

#### **2.4 Issue of Duplicate PPO in the event of loss:**

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

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

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

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

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

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

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

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

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

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

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

## Chapter 3 - Procedure to be followed with Bank

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

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

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

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

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



### **3.3 Non-employment Certificate:**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Chapter 4 – Grievance Redressal Mechanism

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

(a) A grievance redressal portal is exclusively available for Pensioners / Family Pensioners in Department of Pension & Pensioner's Welfare Website ([www.persmin.nic.in/pension](http://www.persmin.nic.in/pension)). The link 'CPENGRAMS' in the web site, provide facility for lodging pension related grievances and knowing the status of the grievances.

(b) Central Pension Accounting Office website ([www.cpaon.nic.in](http://www.cpaon.nic.in)) also provides facility for Pensioners & Family Pensioners for lodging grievance and check status of grievance settlement. CPAO has developed a mobile Responsive Facility for the use of Pensioner for availing various services regarding Pensioner/Family Pensioner can register under CPAO website by providing PPO no., Date of Birth and Date of Retirement/Date of Death.

The features of this service are:

a) Login use in mobile phones; view the complete Pensioner's profile; view Pension & Revision Orders; Special Seal Authorities sent to bank; tracking of status of process of the PPO; Grievance Redressal & its status; SMS facility on status of pension processing at CPAO & status of Grievance disposed; link to Jeevan Praman, CPENGRAMS portal etc.

In case of any technical difficulty while using this facility, NIC Cell may be contacted at e-mail ID [it.support@gov.in](mailto:it.support@gov.in). Grievance Cell may be contacted on Phone No. 011-26715110 and at e-mail ID [cccpaon@nic.in](mailto:cccpaon@nic.in).

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

Joint Controller (F&A)  
Department of Atomic Energy  
Anushakti Bhavan,  
C.S.M. Marg,  
Mumbai - 400 001.  
e-mail ID : [jcfa@dae.gov.in](mailto:jcfa@dae.gov.in)  
Phone No.(022) 22862670

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

## Chapter 5 - Family Pension & Other Entitlements

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

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

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



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

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

**Family -**

Family pension will be given in the order given below:

**First category:**

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

**Second category:**

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

**5.3 Eligibility for family pension:**

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

**5.4 Amount of Family Pension:**

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

Minimum Normal Family Pension : Rs.9000 p.m.  
Maximum Normal Family Pension : Rs.75000 p.m.

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

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

**5.6 Criteria of eligibility for family members for family pension:**

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

4.	Unmarried/ widowed/ divorced daughter	<ol style="list-style-type: none"> <li>1. Effective from 1.1.1998, Eligible if she is not earning her living.</li> <li>2. If eligibility occurs after issue of PPO, the spouse, if alive, or the unmarried/divorced/ widowed daughter can themselves intimate the details to the pension sanctioning authority.</li> <li>3. In case of divorced daughters if the divorce proceedings had been filed in the competent court during the life time of the employee / pensioner or his or her spouse and the divorce took place after their death provided other conditions are fulfilled.</li> </ol>	The minimum family pension i.e. Rs.9000/- plus DR thereon
5.	Parents	<ol style="list-style-type: none"> <li>1. Wholly dependent on the govt. servant when alive.</li> <li>2. Payable at normal rates only.</li> <li>3. If both parents are alive, first, mother gets family pension.</li> </ol>	The minimum family pension i.e. Rs.9000/- plus DR thereon
6.	Disabled siblings unable to earn their living	Following the same criteria as laid down for disabled children.	The minimum family pension i.e. Rs.9000/- plus DR thereon

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

#### **5.7 Procedure for grant of family pension:**

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

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

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

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

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

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

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

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

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

**5.11 Central Govt. Employees Group Insurance Scheme:**

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

**Rates of monthly subscription and amount of Insurance cover -**

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

**Benefits payable on Death while in service:**

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

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

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

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

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

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

(revised table as per 7<sup>th</sup> CPC is awaited)

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

**5.23 Procedure for automatic payment of family pension for permanently**

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

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

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

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

The Bank will start disbursing the family pension to the permanently disabled child/sibling or dependent parents after the death of the pensioner/spouse/other family members. On the basis of the PPO/ revised PPO approval of the appointing authority and the death certificates and self-certificate for income.

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

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

### **6.1 Death/Invalidation**

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

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

## **6.2 Procedure to be followed with the Bank:**

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

## **6.3 Additional relief on invalidation/death.**

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

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

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

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

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

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

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

### **(4) Death in service attributed to Govt. duty**

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

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

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

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

**Examples of revision of pension on implementation of 7<sup>th</sup> CPC**

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

**Model Calculation - Superannuation**

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



**Different kinds of pension:**

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

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

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

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

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

**PART - I**

To

The ..... (Here indicate the designation and

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

.....

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

Sir,

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

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

11. Designation of the Accounts Officer who authorized the pension and the
12. Number and date 2Disbursing authority for payment of pension
13. (a) Treasury/Sub-Treasury (Name and complete address of the Treasury/Sub-Treasury to be indicated)
- (b) (i) Branch of the Nationalized Bank with complete postal address
- (ii) Bank Account No. to which monthly pension is being credited each month
- (c) Accounts Office of the Ministry/Department/Office.

Place :

Date :

Signature

Postal Address

**PART- II**  
**ACKNOWLEDGEMENT**

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

Place :

Date :

Signature

Head of Office

---

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

### PART-III

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

1. The applicant should indicate the fraction of the amount of monthly pension \* [ subject to a maximum of forty percent thereof ] which he desires to commute and not the amount in rupees.
2. Score out which is not applicable.
  - Substituted by G.I., Dept. of P. & P.W., Notification NO. 34/8/99-P&PW(G), dated the 28<sup>th</sup> February, 2002, published as S.O. No. 918 in the Gazette of India, dated the 26<sup>th</sup> March, 2002. Takes effect from the 1<sup>st</sup> January, 1996.
- (i) The particulars furnished by the applicant in Part-I have been verified and are correct
- (ii) The applicant is eligible to get a fraction of his pension commuted without medical examination;
- (iii) The commuted value of pension determined with reference to the Table applicable at present comes to Rs .....
- (iv) The amount of residuary pension after commutation will be Rs.....

2. It is requested that further action to authorize the payment of the amount of commuted value of pension may be taken as in Rule 15 of the Central Civil Services (Commutation of Pension) Rules, 1981.

3. The receipt of Part-I of the Form has been acknowledged in Part-II which has been forwarded separately to the applicant on .....

4. The commuted value of pension is debitable to Head of Account ---.

Place :  
Date :

Signature  
Head of Office

↓

## Annexure-IX

## COMMUTATION VALUE FOR A PENSION OF Re. 1 PER ANNUM

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

**PRO FORMA**

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

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

Sir,

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

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

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

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

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

7. Particular of spouse from post-retiral marriage —

- (i) Name
  - (ii) Date of marriage with the pensioner.  
(Please attach attested copy of marriage certificate)
  - (iii) Joint Photograph of the pensioner and the spouse referred to at Item (a) above duly attested.
- 
- 

8. Particulars of Children born after retirement

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

9. Verification

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

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

- |    |           |       |
|----|-----------|-------|
| 1. | Signature | Place |
|    | Name      |       |
|    | Address   | Date  |
| 2. | Signature |       |
|    | Name      |       |
|    | Address   |       |



## List of Nodal Officers of CPPCs ( Dated 25.06.2018)

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

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

**List of Nodal Officers of CPPCs (Dated 18.07.2018)**

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

9	Corporation Bank	Sh. Ravi Shankar Chief Manager,	Nodal Officer Corporation Bank, Government Business, Bancassurance & Centralized Pension Processing Cell, Head Office, Mangaluru - 575001	Ph: 0824-2425230, 2861591/471 Mob: 7899206099 <a href="mailto:ravi_shankar@corpbank.co.in">ravi_shankar@corpbank.co.in</a>
10	Dena Bank	Mrs. Gaytri Ratan,	Nodal Officer Dena Bank, Centralized Pension Processing Centre (CPPC), Mumbai Main Office, 17, Hornimon Circle Mumbai-400023	Mob: 09004069206 Ph: 022-22690193, <a href="mailto:cppedena@denabank.co.in">cppedena@denabank.co.in</a>
11	HDFC Bank	Mr. Rahul Chandra,	Nodal Officer, HDFC Bank, Centralized Pension Processing Centre (CPPC), A-111, First Floor, Pension Department, Sec-4, Noida (UP) – 201301	Mob: 098999994266 Ph: 0120 6168259 Ph: 0120-4894104 <a href="mailto:rahul.chandra@hdfc.com">rahul.chandra@hdfc.com</a> <a href="mailto:pensionhelpdesk@hdfcbank.com">pensionhelpdesk@hdfcbank.com</a>
12	ICICI Bank	Mrs. Radhika Ravi	Nodal Officer, ICICI Bank Ltd. Corporate Head Office, ICICI Bank Towers, Bandra- Kurla Complex Bandra (East), Maharashtra-400051	Mob: 9930062340 Ph: 022-40087385 <a href="mailto:cpped@icicibank.com">cpped@icicibank.com</a>
13	IDBI Bank	Ms. Pradnya Mandhare, Sh. Jai Ganesh Naidu	Head Nodal Officer IDBI Bank Ltd. Annex, Building, 6 <sup>th</sup> Floor, Plot No. 39/40/41, Sector-11, Opp. Railway Station, CBD Belapur, Navi Mumbai-400 614	Ph: 022 6690 8489 Ph: 022 66908405 <a href="mailto:pradnya.mandhare@idbi.co.in">pradnya.mandhare@idbi.co.in</a> <a href="mailto:Jaiqanesh@idbi.co.in">Jaiqanesh@idbi.co.in</a>
14	Indian Bank	Mr. V. Ganesh	Nodal Officers Indian Bank CPPC, Fourth Floor, No. 66, Rajaji Salai,, Chennai-600001	Mob:7904416840 Ph: 044-25231756 Ph: 044-28134027 <a href="mailto:cpped@indianbank.co.in">cpped@indianbank.co.in</a> <a href="mailto:cmccpped@indianbank.co.in">cmccpped@indianbank.co.in</a>
15	Indian Overseas Bank	Mr. V. Kannan, Senior Manager	Nodal Officer, Indian Overseas Bank, Centralised Pension Processing Centre, Central Office, No. 762, Anna Salai, Chennai-600 002	Mob: 096772 93714 Ph: 044-28889289, <a href="mailto:cpped@iobnet.co.in">cpped@iobnet.co.in</a>
16	Oriental Bank of Commerce	Sh. Anil Paliwal, Asst. General Manager	Nodal Officer, Oriental Bank of Commerce Centralised Pension Processing Centre & GBC, Plot No. 5, Institutional Area, Sector-32, Gurgaon-122001	Mob: 8527633100 Ph: 0124-4126950 Ph: 0124-4126530 <a href="mailto:cpped@obc.co.in">cpped@obc.co.in</a>
17	Punjab National Bank	Sh. Yashpal Sr. Manager	Nodal Officer Punjab National Bank, Centralised Pension Processing Centre, Gurudwara Road, Karol Bagh, New Delhi-110055	Ph: 011-28757840, <a href="mailto:cppedel@pnb.co.in">cppedel@pnb.co.in</a>

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

**PENSIONSEVA**

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

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

The steps for one time registration are as follows:

**New User Registration by the Pensioner:**

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

**Forgot Password:**

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

### **Reset Password:**

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

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

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

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

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

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

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

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

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

Name  
Place:  
Date:

Designation of Authorised Officer  
Seal

ACKNOWLEDGEMENT

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

Date:-

Signature.....

Name.....

Stamp of the receiving Bank branch





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

16.10.2015

Office Memorandum

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

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

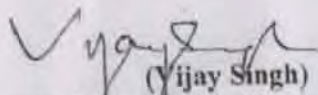
In this context, to alleviate the hardship faced by the pensioners, RBI has also instructed all the Agency Banks handling government pension payment, vide Notification No. RBI/2014-15/ 587 DGBA. GAD No. H-5013/ 45.01.001/2014-15 dated-07.05.2015 that on receipt of life certificate submitted in physical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

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

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

This issues with the approval of Competent Authority

Encl:- As above

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

To,

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

Copy to:-

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

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

CPAO/Tech/Grievances/2010-11/531

30-06-2011

To

All General Manager  
Nodal Officer

Circular

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

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

Para 15.2(i) states:

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

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

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

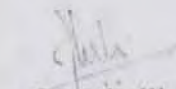
to the Reserve Bank of India Act, 1934, the life certificate may be signed by an officer of the Bank. A pensioner get exemption from personal appearance subject to production of Life Certificate signed by the above mentioned officer of the bank.

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

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

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

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

  
(H.Atheli)  
Dy. Controller of Accounts

Process of getting digital life certificate issued for Pensioners

- Step 1 : Pensioner needs to have an Aadhaar number for getting digital Life certificate issued.
- Step 2 : Pensioner needs to enrol and biometrically authenticate himself/herself using one of the following methods
- Download application prepared for generating digital life certificate from [jeevanpramaan.gov.in](http://jeevanpramaan.gov.in) on any Android Tablet/Smartphone or Windows PC. Procure a low cost finger print scanner/iris scanner from the market and plug it on USB port of the Tablet/Smartphone/PC. Using the above application, Pensioner will be able to enrol and bio-metrically authenticate in real time from the comfort of their homes by giving his/her Aadhaar number and other details related to their pension bank account.
  - Pensioner can visit a nearby CSC center, Bank Branch or any Government office whose details are provided under "locate center" on [jeevanpramaan.gov.in](http://jeevanpramaan.gov.in) and bio-metrically authenticate in real time by giving his/her Aadhaar number and other pension details related to their pension bank account.
  - If the pensioner is already enrolled on the system, next time he gives his Aadhaar number, he would only be required to authenticate his bio-metric for updating date of his digital life certificate.
- Step 3 : After successful submission of digital life certificate, pensioner will be sent a sms on his/her mobile giving the transaction id. Pensioner will be able to download computer generated life certificate from [jeevanpramaan.gov.in](http://jeevanpramaan.gov.in) using this transaction id for their records.
- Step 4: Bank Branch can be informed about submission of your digital life certificate in one of the following ways
- Bank can login on [jeevanpramaan.gov.in](http://jeevanpramaan.gov.in) and can search manually for Pensioner's life certificate either by giving Aadhaar number, Bank Account number or Transaction Id
  - Core Banking Systems of Banks will be able to automatically download life certificate details from the digital life registration repository and update life status in Pensioner's bank account.
  - Pensioner's digital Life certificate can be sent to respective branch of the Bank by sending an email or forwarding the link through sms to download life certificate from the website.

Reminders through sms will be sent to the pensioners enrolled on [jeevanpramaan.gov.in](http://jeevanpramaan.gov.in) for timely submission of their digital life certificates.

**NON-EMPLOYMENT / RE-EMPLOYMENT CERTIFICATE**

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

(A) Existed - Deleted\*

(A) I declare that I have been employed/re-employed in the Offices which is a part of / financed by  and was in receipt of the following monthly rates of emoluments during the year ended November, 20  or during the month of within the said year:

(a) Pay (b) Special Pay (c) Other Allowances / Fees / Honorarium   
(it includes D.A., A.D.A., these to be shown clearly)

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

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

Or

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

Or

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

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

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

Or

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

Or

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

Signature

Name of the Pensioner

P.P.O. No.

Place:

Date:

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

## FORM 5

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

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

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

1. Name

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

(b) Aadhaar No., if available

3. Specify a few marks of identification, not less than two, if possible

(i)

(ii)

4. Height

5. Address after retirement/permanent address for future correspondence:

6. Bank Account No. to which pension is to be credited:

(Joint account, either or survivor, with the spouse)

(In case the Head of Office is satisfied that it is not possible for the retiring Government servant to open a joint account for reasons beyond his/her control, this requirement may be relaxed).

7. Name of the Branch of Bank through which pension is to be drawn

(a) BSR code of the branch

(b) IFSC code of the branch

8. Indicate whether family pension is also admissible from any other source - Military or State Government and/or a Public Sector Undertaking/Autonomous body/Local Fund under the Central or a State Government -

9. I desire to commute ..... % (up to 40%) of my superannuation pension in accordance with the provisions of the Central Civil Services (Commutation of Pension) Rules, 1981.

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

Enclosures as per check-list are enclosed.

Signature:

Designation:

Place :

Ministry/Department/Office:

Mobile No.:

Date :

Email ID:

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

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

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

Check List of Documents to be submitted along with Form 5

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



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

SL. NO.	ACTIVITY	DUE DATE	AUTHORITY RESPONSIBLE
1.	Verification of qualifying service and issue of certificate (Rule 32)	On completion of 18 years of service and 5 years before retirement	Head of Office
2.	Preparation of list of Govt. Servants due to retire within the next 12 to 15 months (Rule 56).	1 <sup>st</sup> January/1 <sup>st</sup> April/1 <sup>st</sup> July and 1 <sup>st</sup> October	Head of Department
3.	Preparatory work on pension papers (Rule 58)	One year before the date of retirement	Head of Office
4.	Furnish to the retiring Govt. Servant a certificate regarding the length of qualifying service and emoluments/average emoluments. (Rule 59) Direct the Govt. Servant to furnish reasons for non-acceptance within 2 months	8 months prior to the date of retirement	Head of Office
5.	Forward to the retiring Govt. Servants form 5 for completion and return (Rule 59)	6 months prior to the date of retirement	Head of Office
6.	Completion of pension papers Part-1 of Form-7 (Rule 60)	4 months prior to the date of retirement	Head of Office
7.	Forwarding the pension papers to the Accounts Officer (Rule 61)	4 months prior to the date of superannuation	Head of Office
8.	Issue of P.P.O. (Rule 65)	One month before the date of retirement	Accounts Officer
<b><u>APPLICABLE TO EMPLOYEES OCCUPYING GOVT. ACCOMMODATION</u></b>			
9.	Intimation to the Directorate of Estates for issue of NDC in respect of period preceding 8 months before the date of retirement. (Rule 57)	One year before the date of retirement	Head of Office
10.	Intimation regarding recovery of Licence Fee from allottee in respect of the period prior to eight months of retirement (Rule 72((1)	2 months before the date of retirement	Directorate of Estate
11.	Issue of No Demand Certificate (Rule 72)(7)	Within 14 days from the actual date of vacation of Govt. accommodation	Directorate of Estate

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

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.....

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

Sir,

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

Requisite particulars are given below -

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

Signature of Pensioner

Date :

Postal address :

Particulars verified.

Signature

Rubber Stamp of  
Pension Disbursing  
Authority



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

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

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

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

Signature of Government servant

Place :

Date :

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

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

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

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

**FORM 14**  
[See rules 77 (3) and 81 (2)]

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

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

2 Name and other details of claimant—

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

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

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

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

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

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

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

Encl: As per the check-list.

Signature or left hand thumb impression of the claimant/guardian

Mobile/Telephone No.....

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

Aadhar No., if available - .....

Signatures of two Witnesses with names and full addresses:

(i)

(ii)

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

Check List of Documents to be submitted with Form 14

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

भाभा परमाणु अनुसंधान केंद्र  
BHABHA ATOMIC RESEARCH CENTRE

(अंशदायी स्वास्थ्य सेवा योजना/Contributory Health Service Scheme)

अंशदायी स्वास्थ्य सेवा योजना केंद्रों / डॉक्टरों द्वारा संस्तुत औषधियों

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

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

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

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

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

पता/Address:

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

पता / Address

--	--

खर्च की गई धनराशि का विवरण / Details of expenses

क्रम संख्या Sl. No.	रसीद (कैश मेमो) / Cash Memo			औषधियों के नाम Name of the Medicine	औषधालय / अस्पताल जिसके द्वारा औषधियाँ निर्धारित की गईं Medicine prescribed by Dispensary / Hospital
	संख्या Number	दिनांक Date	राशि Amount ₹./ Rs. प./P		
					मेडिकल स्टोर का नाम Name of Medical Shops

संलग्न : 1. दवाओं का नुस्खा / Prescription

Enclosures 2. रसीदें (कैश मेमो) / Cash Memos ( )

सेवा में, To,

प्रभारी चिकित्सा अधिकारी / Medical Officer-In-Charge

आवेदक के हस्ताक्षर / Signature of applicant

दिनांक / Date.

औषधालय Dispensary
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यूनिट, भापअ केंद्र अस्पताल Unit, BARC Hospital
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भाग II - सी एच एस एस औषधालय / भापअ केंद्र अस्पताल के चिकित्सा अधिकारी द्वारा भरा जाए ।

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

दाया की गई धनराशि  
Amount claimed

₹/₹s
------

अनुमोदित की गई धनराशि  
Amount approved

₹/₹s
------

अस्वीकार की गई धनराशि का विवरण / Details of amounts disallowed

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

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

प्रभारी चिकित्सा अधिकारी / M.O In-charge

अध्यक्ष, चिकित्सा प्रभाग / Head, Medical Division

औषधालय Disp.	इकाई, भापअ केंद्र अस्पताल Unit, BARC Hospital
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सहायक लेखा अधिकारी (एम) / A.A.O. (M)

कृपया ध्यान दें / Please Note :-

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

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

३) इकाई का नाम हंगित करें जैसे : डीआई, डीपीएस, डीसीएसईएम, एनपीसीआईएल, टीआईएफआर, टीएमसी, एईईएस, आईआरई आदि / Unit

रसीद / RECEIPT

सीएचएसएस संख्या / CHSS No. \_\_\_\_\_

दिनांक/Date \_\_\_\_\_

मेरीं औषधियों/सीएचएसएस बिलों के मूल्य हेतु रु. \_\_\_\_\_ (रुपये \_\_\_\_\_ )  
लेखा अधिकारी, भापअ केंद्र, ट्राम्बे, मुंबई - 400 085 से प्राप्त हुए।

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

बैंक का नाम / Name of Bank \_\_\_\_\_

शाखा का पता / Branch Address \_\_\_\_\_  
\_\_\_\_\_

संचित खाता संख्या / S.B. A/c. No. \_\_\_\_\_

आईएफएससी कोड संख्या / IFSC Code No. \_\_\_\_\_

\_\_\_\_\_   
हस्ताक्षर / Signature

नाम / Name : \_\_\_\_\_

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

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

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

\_\_\_\_\_   
संबंधित सहायक / D.A.

\_\_\_\_\_   
सहायक लेखाकार / A.A.

\_\_\_\_\_   
सहायक लेखा अधिकारी / A.A.O.



## VARIOUS INVESTMENT AND INCOME TAX SAVING OPTIONS

### Mutual Funds

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

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

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

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

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

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

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

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

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

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

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

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

### **FAQs on Mutual Fund -**

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

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

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

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

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

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

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

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

**Question 4 :-** MF invest only in Equities.

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

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

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

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

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

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

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

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

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

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

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

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

**Exempt - Exempt - Taxable ( EET ) Rule :-**

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

**PENSION ORDERS ISSUED DURING SIXTH CPC**

<b><u>Sl. No.</u></b>	<b><u>OM No. &amp; Date</u></b>	<b><u>Contents of OM</u></b>
1	38/37/08- P&PW(a) dated 06.04.2016	Revision of pension of pre-2006 pensioners –delinking of revised pension from qualifying service of 33 years. <i>Orders issued vide OM dt 28.01.2013 for stepping up of pension of pre-2006 pensioners wef 24.09.2012 to 50% of the minimum of pay in the PB and GP corresponding to pre-revised pay scale from which the pensioner retired.</i> <i>Vide OM dt 30.07.2015 it is stated that the pension/family pension of all pre-2006 pensioners/FP may be revised in accordance with OM dt 28.01.2013 wef 01.01.2006 instead of 24.09.2012.</i> <i>It is now decided that the revised consolidatory pension of pre-2006 pensioners shall not be lower than 50% of the minimum of the pay in the PB and GP (wherever applicable) corresponding to the pre-revised pay scale as per fitment table without pro-rata reduction of pension even if they had qualifying service of less than 33 years at the time of retirement.</i>
2	38/6/2010- P&PW(A)(Pt) dated 18.03.2015	Revision of provisional pension sanctioned under Rule 69. <i>The following categories of pensioners were entitled to provisional pension as in pre-2006 pay scale:</i> <i>(a) Employees suspended before 2006 and also retired before 01.01.2006</i> <i>(b) Employees suspended before 2006 but retired after 01.01.2006</i> <i>(c) Employees who retired before 01.01.2006 and against whom Departmental/judicial proceedings were pending at the time of retirement.</i>
3	38/37/08- P&PW(A) dated 28.01.2013	Revision of pension of pre-2006 pensioners. Order effective from 24.09.2012, no arrears payable for the period 01.01.2006 to 23.09.2012.
4	38/37/08- P&PW(A) dated 22.07.2011	<i>It is decided that the pensioners/FP who were in receipt of compulsory retirement pension and compassionate allowance under Rule 40 &amp; 41 will not get 50% of the corresponding revised scale of pension as notified vide para 4.2 of OM dated 01.09.2008.</i>
5	38/37/08- P&PW(A) dated 28.09.2010	<i>It is decided that where the pensioner/FP has submitted any of the prescribed documents as proof of age/date of birth, etc. payment of additional pension/FP, on provisional basis, will continue to be made till 31.12.2010 or for a period of 6 months from the month in which the proof of age/date of birth was</i>

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



**PENSION ORDERS ISSUED DURING 2017-2018**

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

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

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