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GOVERNMENT OF INDIA
DEPARTMENT OF ATOMIC ENERGY



पेंशन एवं सेवानिवृत्ति लाभ - एक नजर

PENSION AND RETIREMENT
BENEFITS AT A GLANCE

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P R E F A C E

The Book on Pension and Pensionary Benefits has been brought out during October-2015 it was an attempt to fulfill our goal of making it a useful compendium accommodating various provisions of CCS (Pension) Rules, 1972 in a comprehensive manner.

Many changes have taken place after circulation of earlier Book and on implementation of 7th CPC. An attempt has been made to updated the book on Pension and Pensionary Benefits incorporating the changes on implementation of 7th CPC. However, it is a fact that if Rules are interpreted logically and different provision in Pension Rules are read in relation with each other, the cases can be settled easily.

Attempts has been made to cover the various provision of Pension Rules, however, it is recommended to make use of the CCS (Pension) Rules for more details.

Suggestions for improvement are most welcome.

Chapter 1 Application of Pension Rules

1.1 Central Civil Services (Pension) Rules, 1972 come into force on 01st June, 1972.

- Rule 1

1.2 Applicability of Rule:

These rules shall apply to Government servants appointed on or before 31st December, 2003 and subscribing to the General Provident Fund (GPF).

1.2.1 Not applicable to:

The category of persons to whom these rules do not apply are given below:

- i) Railway servants,
- ii) Persons in casual and daily rated employment,**
- iii) Persons paid from contingencies,
- iv) Persons entitled to the benefits of a Contributory Provident Fund,
- v) **All India Service:**
Members of the All India Services (they can opt for drawing pension through the Government of India or through State Government on whose cadre they are borne),
- vi) Persons locally recruited for service in diplomatic, consular or other Indian establishment in foreign countries,
- vii) **Contract employees:**
Persons employed on contract except when the contract provides otherwise, and
- viii) Persons whose terms and conditions of service are regulated by or under the provisions of the Constitution or any other law for the time being in force.

- Rule 2

1.3 These Rules are also applicable to the following categories:

1.3.1 Employees of Union Territories

[GID (1) of CCS (Pension) below Rule 2]

1.3.2 Confirmation will be made only once in the service, which will be at entry grade.

[GID (2) of CCS (Pension) below Rule 2]

1.3.3 Appointed prior to 01.01.2004 on induction training and paid salary:

Employees appointed prior to 01.01.2004 and put on induction training and are paid salary from the date of appointment.

[GID (5) of CCS (Pension) below Rule 2]

1.3.4 Appointed prior to 01.01.2004 on induction training and in receipt of stipend:

The employees appointed prior to 01.01.2004 and put on induction training and were in receipt of stipend during such training, provided the period spend on such training is counted as qualifying service under CCS (Pension) Rules, 1972.

[GID (6) of CCS (Pension) below Rule 2]

1.4 Option on transfer from Non-Pensionary to Pensionary establishment:

Government servants transferred from Non-Pensionary Establishments to pensionary Establishments has an option to elect to be governed by the Pension Rules. The option is required to be exercised within six months of the date of issue of the order of his permanent transfer, or if he is on leave on that day, then, within six months of his return from leave, whichever is later.

- Rule 4

2.1 Regulation of Pension / Family Pension:

Any claim to pension or family pension shall be regulated by the provision of these rules in force at the time when a Government servant retires / retired / discharged / is allowed to resign from service / dies, as the case may be.

- **Rule 5 (1)**

2.2 Retirement on last working day:

The day on which a Govt. servant retires or is retired or is discharged or is allowed to resign from service, shall be treated as his last working day. **The date of death shall also be treated as a working day.**

- **Rule 5 (2)**

2.2.1 Day of death of an official on EXOL/EL on MC to be treated as a part of leave:

The Government servant immediately before his / her death while in service had been absent from duty on extra ordinary leave on medical grounds, the day of death of the Government servant will be treated as part of leave which he was availing of on the day previous to the day of death.

- **GID below Rule 5**

2.3 Limitations on number of pensions

A Government servant shall not earn two pensions in the same service or post at the same time by the same continuous service.

- **Rule 7 (1)**

Except as provided in Rule 19, a Government servant retired on superannuation pension or retiring pension is subsequently re-employed shall not be entitled to a separate pension or Gratuity for a period of his re-employment.

- **Rule 7 (2)**

2.4 Pension subject to future good conduct

2.4.1 Future good conduct shall be the implied condition of every grant of pension and its continuance.

- **Rule 8 (1) (a)**

2.4.2 Convicted for a Crime or grave misconduct:

If a pensioner is convicted for a serious crime or is found guilty of grave misconduct, the Appointing Authority by giving order in writing can withhold or withdraw a pension or part (should not reduce below Rs.9000/-) thereof, permanently or for a specified period.

- **Rule 8 (1) (b)**

2.5.1 Right of President to withhold or withdraw pension:

- i) President can order a recovery from a pension or gratuity of the whole or part of any pecuniary loss caused to the Government.
- ii) The Union Public Service Commission shall be consulted before any final orders are passed.
- iii) Where a part of the pension is withheld or withdrawn the amount of such pensions shall not be reduced below the amount of Rs.9000/-.

- **Rule 9**

2.5.2 Departmental or Judicial Proceedings:

In case of Government servant against whom any departmental or judicial proceedings are instituted or where departmental proceedings are continued, a provisional pension as per Rule 69 shall be sanctioned.

- **Rule 9 (4)**

2.5.3 Recovery of Pecuniary Loss – not exceeding 1/3rd of Pension:

The recovery of pecuniary loss shall not be made at a rate exceeding one-third of the pension admissible on the date of retirement.

- **Rule 9 (5)**

2.5.4 Reiteration of provisions of CCS (Pension) Rules, 1972 in the matter of irregularly withholding of gratuity / pensionary benefits on account of disciplinary proceedings etc.:

A) Departmental proceedings, if not instituted while the Government servant was in service, whether before his retirement, or during his re-employment –

- a. Shall not be instituted save with the sanction of the President.**
- b. Shall not be in respect of any event which took place more than four years before such institution, and**
- c. Shall be conducted by such authority and in such place as the President may direct and in accordance with the procedure applicable to departmental proceedings in which an order of dismissal from service could be made in relation to the Government service during his service.**

- B) Departmental proceedings shall be deemed to be instituted on the date on which the statement of charge is issued to the Government servant or Pensioner, or if the Government servant has been placed under suspension from an earlier date, on such date.**
- C) The Disciplinary Authority shall keep in mind that minor penalty (under Rule 16 of CCS (CCA) Rule) proceedings instituted against a Government servant have to be finalized before the date of retirement.**
- D) If the Departmental proceedings under Rule 14 (Major Penalty Proceedings) of CCS (CCA) Rules, 1965 / Rule 9 of CCS (Pension) Rules, 1972 have not been instituted before the officers' retirement they cannot be instituted after retirement except with the sanction of the President. Also Departmental proceedings cannot be instituted against retired employee in respect of any event that took place more than 4 years before the date of institution of proceedings.**

- Rule 9 (10)

2.6 Commercial employment after retirement

- i) Every retired Group 'A' officer should take the permission of the Government before he accepts any commercial employment within one year of his retirement.
- ii) The pensioner desire to accept post-retirement commercial employment require to obtain specific approval prior to undertaking the assignment.
- iii) On obtaining the approval he requires to submit Form 25 – Application for permission to accept commercial employment within a period of one year after retirement in the form of Affidavit.

- iv) Retired Group 'B' officer should give intimation to the office if he require to take up a commercial employment within 1 years of retirement.
- v) No pension shall be payable to the pensioner who accepts such an employment without prior permission in respect of any period for which he is so employed or such longer period as the Government may direct.
- vi) The Government servant who has been permitted by the Central Government to take up a particular form of employment under any Government outside India during his leave preparatory to the retirement shall not be required to obtain subsequent permission for his continuance in such employment after retirement.

- Rule 10

2.6.1 Definition of Commercial Employment:

- i) An employment in any capacity including that of an agent under a company, co-operative society, firm or individual engaged in trading, commercial, industrial, financial or professional business and also includes directorship of such company and partnership of such firm, but does not include employment under a body corporate, wholly or substantially owned or controlled by the Central Government or a State Government.
- ii) Setting up practice, either independently or as a partner of a firm, as adviser or consultant in matters in respect of which the pensioner –
 - a) Has no professional qualifications and the matters in respect of which the practice is to be set up or is carried on are relatable to this official knowledge or experience, or
 - b) Has professional qualifications but the matters in respect of which such practice is to be set up are such as are likely to give his clients an unfair advantage by reason of his previous official position, or

- c) Has to undertake work involving liaison or contract with the offices or officers of the Government.

- Rule 10(8)(a)

2.7 Employment after retirement under a Government outside India:

- i) A retired Group 'A' officer should take the prior permission of the Central Government before he accepts any commercial employment outside India.
- ii) If prior permission is not obtained no pension will be paid to him.
- iii) If Government servant has been permitted by the Government to take up the employment outside India during his leave preparatory to retirement, then no subsequent permission is required for continuing the same after retirement.

- Rule 12

Chapter 3

Qualifying Service

3.1 Commencement of qualifying service:

The service reckoned for pensionary purpose is known as "Qualifying Service". Qualifying Service shall commence from the date Government servant takes charge of the post to which he is first appointed either substantively / in an officiating / temporary capacity followed by substantive appointment without interruption and ends on the date of retirement or date of death.

- **Rule 13**

3.2 The following service counts as qualifying service:

Sl. No.	Service Counts	Extent of	Conditions	Rule/GID /OM dated
1.	State Government	Government servant is transferred permanently to Central Government	Applied through proper channel and submitted technical resignation only.	Rule 14(3)
2.	Employees paid from contingencies subsequently brought on to regular establishment	Half the service paid from contingencies is treated as Qualifying Service if followed by regular employment without any break.	Applicable to whole-time workers who are paid on monthly or daily rates computed or paid on monthly basis e.g. daily wages such as malis, Chowkidars, etc.	GID (2) below Rule 14
2a.	Casual Labourers with Temporary Status	The benefit of temporary status is available only to those casual labourers who were in employment on the date of issue of the OM dated 10.09.1993. Even if they have been regularized on or after 01.01.2004.	50% of the service rendered under temporary status, in case of casual labourers granted temporary status. No further deductions towards GPF shall be effected from the casual labourers w.e.f. 01.01.2004 onwards and the amount lying in their GPF account including deductions made after 01.01.2004 shall be paid to them.	GID (2 A-B) below Rule 14

Sl. No.	Service Counts	Extent of	Conditions	Rule/GI D/OM dated
3a.	Central Govt. Autonomous bodies where pension scheme is in existence.	employee is permanently transferred to Central Government and is subsequently confirmed		GID (3) below Rule 14
3b.	Where there is no pension scheme		The Government servant has to exercise the option within 1 year from date of absorption and refund the share of employer's contribution with interest thereon to the concerned Government Department by Autonomous Body.	
4.	Service on probation	followed by confirmation without interruption		Rule 15
5.	SAS Apprentice	In the Indian Audit and Accounts Department or the Defence Accounts Department		Rule 16
6.	Service on Contract	Appointed to the same or another post in a substantive capacity without interruption of the service rendered on Contract basis	The option should be communicated to Head of Office under intimation to Accounts Officer within three months from the date of issue of order of payment transfer to a post on regular basis. Refund CPF with interest and any other compensation received alongwith interest at GPF rate applicable.	Rule 17
7.	Pre-retirement Civil/Military Service in case of re-employment	Retired on compensation pension or invalid pension.	The Government servants may exercise the option within one year from date of re-employment: i) To continue to draw the pension or retain the gratuity for his earlier service, the service will not be counted as qualifying service. ii) Cease to draw the pension and refund the pension, commutation of a part of pension, retirement gratuity, with interest at the rate applicable on GPF, in such cases the previous service will count as qualifying service.	Rule 18 & 19

Sl. No.	Service Counts	Extent of	Conditions	Rule/GID/OM dated
8.	All kinds of leave.	Leave where leave salary is paid	All EOL on Medical Certificate.	Rule 21
9.	EOL other than Medical certificate	a) Due to inability of the employee to rejoin on account of civil commotion or b) for prosecuting higher scientific and technical studies c) in the absence of any entry in the service book regarding grounds on which EOL has been sanctioned.		GID (1) below Rule 21
10.	Period of pre-appointment training	In respect of Groups C&D Employees		Rule 22 and GID (1)
11.	Period of a)Suspension b)Reinstatement after Dismissal or Removal from service	If reinstating authority orders to count such period as qualifying service. If reinstated on appeal or review the service shall count as qualifying service.	On conclusion of the inquiry, Govt servant has been fully exonerated or the suspension is held to be fully unjustified. The period of interruption shall be counted as qualifying service only it is regularized as duty or leave by a specific order of reinstating authority.	Rule 23 Rule 25
12.	Resignation	Entails forfeiture of service.	If the Govt. servant apply for the post through proper channel and renders technical resignation.	Rule 26 and GID (1)

Sl. No.	Service Counts	Extent of	With the conditions	Rule/GID /OM dated
13.	Joining time.	On transfer from one post to another		Rule 27 (1) (e)
14.	Deputation to United Nations or other International Organizations for a period of 3 years or more	Govt. servant may either opt to pay the pension contributions and count such service as qualifying service or avail himself of the retirement benefits of that body.	As per the terms of such deputation decided by lending & borrowing organization, individual will pay pension contribution and leave salary	Rule 31 (a)

3.3 The following service does not counts as qualifying service:

Sl. No.	Description	Rule
1.	Boy Service (Before attaining the age of 18 years)	Rule 13 (b)
2.	Service as apprentice except S.A.S. apprentice	Rule 16
3.	EOL (other than on medical certificate, prosecution of higher technical/scientific studies and on account of civil commotion)	Rule 21
4.	Suspension if the Government servant is awarded a major penalty and the suspension is held to be fully justified	Rule 23
5.	Dismissal or removal of Government servant from a service or post entails forfeiture of his past service	Rule 24
6.	Resignation from a service or a post, unless it is allowed to be withdrawn in public interest entails forfeiture of past service.	Rule 26
7.	Un-authorized absence treated as 'Dies-non'	Rule 27
8.	Overstayal of leave/joining time not regularized as leave	Rule 27

3.4 Counting of Military service rendered before Civil Employment.

- Rule 19

3.5 Options for Re-employed Government servant:

A Government servant who is re-employed in a Civil service or post before attaining the age of superannuation, and who has rendered military service before such re-employment has following options, which are to be exercised within **three months** of date of issue of order

- i) To continue to draw the military pension or retain gratuity received from military service, then his former military service shall not be counted as qualifying service, or,
- ii) To cease to draw his pension and **refund the pension already drawn, commutation value and** the amount of retirement gratuity including service gratuity, if any.

If Govt. servant is on leave on the date of issue of order than within 3 months of his return from leave whichever is later. If no option is exercised within stipulated period the Govt. servant shall be deemed to have opted for clause (a) of sub-rule (1) or Rule 19.

- Rule 19 (2)(a)]

3.6 Calculation of Net Qualifying Service:

	Years	Months	Days
Gross service			
Less: Period of Non-qualifying service			
Net qualifying Service			

Note: Months means Calendar month.

3.7 Rounding of Qualifying Service

3.7.1 Should be in completed six monthly period (SMPs).

3.7.2 Maximum of 66 SMPs

3.7.3 **Fraction of a year should be reckoned as follows:**

Less than 3 months	Nil
3 months and above but less than 9 months	One SMP
9 months and above	Two SMPs

- **Rule 49 (3)**

Illustration:

Calculation of Qualifying service of Government servant:

Born	-	01.06.1952
Appointed as a temporary clerk	-	01.12.1977
Confirmed as a Clerk	-	01.07.1981

Availed the following leave:

- i) Earned Leave for 90 days from 01-04-1983 and extension of EL for 30 days. Overstayed the leave by 15 days.
- ii) Half pay leave for 140 days from 01.08.1987.
- iii) Half pay leave for 180 days from 09.04.1990 and extension of HPL for 20 days thereafter.
- iv) Leave without pay which will not count as qualifying service for 56 days from 06.10.1991 to 30.11.1991
- v) HPL for 20 days from 01.12.1991 to 20.12.1991.
- vi) Leave without pay not counting for pension for 364 days from 21.12.1991.

- vii) EL for 120 days combined with commuted leave for 90 days from 01.01.2001.
- viii) EL for 61 days from 01.03.2003.
- ix) Was placed under suspension from 11.07.1995 and was reinstated on 01.07.1996. The period of suspension was not to be treated as Qualifying service for pension.
- x) The spell of leave without pay taken by the Government servant will not count as qualifying service for pension.
- xi) Retired from service on superannuation from 31.05.2012 AN.

Solution:

Details	Years	Months	Days
Gross service from 01.12.77 to 31.05.12	34	6	0
Deduct:			
i) Overstayal 30.07.83 to 13.08.83	0	0	15
ii) Leave without pay from 06.10.91 to 30.11.91	0	1	26
iii) Leave without pay from 21.12.91 to 18.12.92	0	11	29
iv) Suspension from 11.07.95 to 30.06.96	0	11	21
Total	2	2	1
Qualifying Service	32	3	29

i.e. 32 ½ years (65 Six monthly periods).

Chapter 4

Emoluments and Average Emoluments

4.1 Emoluments means basic pay as defined in FR 9(21)(a)(i) + Non-Practicing Allowance (NPA) + Stagnation Increment.

4.2 Emoluments will be reckoned as below during various kinds of absence:

- **Rule 33**

Sl. No.	Nature of Leave immediately before retirement/death	Emoluments	Rule
01.	Leave with leave salary or suspension which is allowed to be counted as qualifying service	Emoluments which Govt. servant would have drawn had he not been absent from duty or suspended.	Rule 33 (Note 1)
02.	Leave with leave salary and holding a higher officiating appointment	Emoluments which Govt. servants would have been drawn in the higher appointment. Proper certification is required for the same.	Rule 33 (Note 2)
03.	EOL	Emoluments which he drew immediately before proceedings on such leave.	Rule 33 (Note 3)
04.	Earned Leave and earned an increment, which is not withheld during such leave.	The increment will be reckoned as emoluments though it is not actually drawn. The increment should be earned during earned leave not exceeding 120 days or during the first 120 days of EL where leave is for more than 120 days.	Rule 33 (Note 4)
05.	Deputation to Armed force	Pay drawn by a Government servant while on deputation to the Armed Forces of India shall be treated as emoluments.	Rule 33 (Note 6)
06.	Foreign service	The pay which he would have been drawn if he had not been on foreign service.	Rule 33 (Note 7)
07.	Re-employed Pensioner	If re-employed pensioner opts to retain his pension for earlier service and whose pay on re-employment has been reduced by an amount not exceeding his pension, the element of pension by which his pay is reduced shall be treated as emoluments.	Rule 33 (Note 8)

Sl. No.	Nature of Leave immediately before retirement/death	Emoluments	Rule
08.	Government servant transferred to an Autonomous bodies	When a Government servant is transferred to an autonomous body consequent on the conversion of a Department of the Government into such a body and the Government servant so transferred opts to retain the pensionary benefits under the rules of the Government, the emoluments drawn under the autonomous body shall be treated as emoluments.	Rule 33 (Note 10)

4.3 Average Emoluments:

4.3.1 Average Emoluments are the emoluments drawn by a Govt. servant during last 10 months of his service.

- Rule 34

4.3.2 If the last 10 months contain the following periods specifically treated as non-qualifying service:

i)	Leave without pay
ii)	Suspension (even if any increase in pay, other than increment is not actually drawn shall not form the part of his emoluments)
iii)	Overstayal of leave

The above period of leave/suspension should be disregarded and an equal period should be added before 10 months.

4.3.3 If the last 10 months contain the following periods:

i)	Absent from duty on leave for which Leave Salary is paid
ii)	Suspended and reinstated without forfeiture of service,

The emoluments which the Government servant would have been drawn had he not been absent from duty or suspended shall be taken into account for determining the average emoluments.

4.3.5 Drawal of increment during Earned Leave (EL):

In case of a Government servant who was on EL during the last 10 months, if the increment is earned within first 120 days then even though the increment was not actually drawn, it would be taken into account for the purpose of calculation of Average Emoluments.

4.3.6 Determination of the period of ten months for Average Emoluments:

Based on the actual number of days contained in each month.

Example 1:

Government servant retires on 16.06.2014 the ten months period for average emoluments will be as follows:

Period	Year	Month	Days
18.08.2013 to 31.08.2013			14
01.09.2013 to 31.05.2014		9	
01.06.2014 to 16.06.2014			16

Chapter 5

Classes of Pension

5.1. Classes of Pension:

Sl. No.	Types of Pension	Conditions upon which payable	Amount & Authority (Rule)
1.	Super-annuation Pension	<p>(1) 10 years minimum qualifying service in a pensionable establishment and opted for GPF.</p> <p>(2) Upon attaining the age of 60 years or modified by the Government for certain category of employees.</p> <p>(3) Retirement is effective from the afternoon of last day of the month in which the Govt. servant attains the age of 60 years. In case date of birth is the first of a month, retire from service on the afternoon of the last day of the preceding month.</p> <p>(3) *</p>	<p>50% of the average emoluments or the last pay drawn whichever is more beneficial.</p> <p style="text-align: right;">Rule – 35</p>
2.	Retiring Pension	<p>(1) Upon voluntary retirement on completion of minimum 20 years of service. (Rule 56 (k) of FR or Rule 48 or Rule 48-A of CCS (Pension) Rule, 1972</p> <p>(2) Upon compulsory retirement as per Rule 56 (j) of Fundamental Rules.</p>	<p>50% of the average emoluments or the last pay drawn whichever is more beneficial.</p> <p style="text-align: right;">Rule – 36</p>

Sl. No.	Types of Pension	Conditions upon which payable	Amount & Authority (Rule)
3.	Pension on absorption in PSU	w.e.f. 01.01.2006 full pension after completing minimum 10 years of service as Govt. servant. *	50% of the average emoluments or the last pay drawn whichever is more beneficial. As per DP&PW clarification dated 17.6.2011. Pension on pro-rata basis calculated on the length of qualifying service. Rule 37 & 37 A.
4.	Invalid Pension	Retirement upon permanent incapacitation due to mental or physical infirmity.	Medical certificate in form 23 from the Competent Authority with full knowledge of the Head of Office Rule 38
5.	Compensation Pension	Pension granted on abolition of a permanent post held by the employee.	Rule 39
6.	Compulsory Retirement Pension	Pension granted to a Government servant compulsorily retired from service as a penalty.	Not less than two-thirds and not more than full compensation pension or gratuity or both. Rule 40
7.	Compassionate Allowance	Pension granted to a Government servant on removal, if the case is deserving special consideration.	Amount of Pension not exceeding two-third of pension or gratuity or both which would have been admissible if retired on compensation pension. Rule 41

*** Note:**

Category 1 : Pro-rata pension prior to 01.01.2006 based on the length of service of maximum 33 years of Service.

2: Retirement after 01.01.2006 no proportionate pension.

6.1 Retirement Gratuity:

6.1.1 Minimum Qualifying service – 5 years:

Retirement Gratuity is admissible to the Government servant who has rendered minimum 5 years of Qualifying service.

6.1.2 It is calculated as $\frac{1}{4}$ of the emoluments (Pay + DA + Non-practicing Allowance) for each six monthly period of qualifying service.

6.1.3 No Minimum limit:

There is no minimum limit for Gratuity.

6.1.4 Maximum limit:

The Maximum limit for Gratuity is 16 $\frac{1}{2}$ times of emoluments or Rs. **20** lakhs whichever is less.

6.2 Death Gratuity:

6.2.1 Extension of Retirement / Death Gratuity benefits to the employees governed by CPF scheme:

i) In case of Central Government employees who will continue under the CPF Scheme from 01.01.1986, it has been decided that they will be entitled to retirement gratuity and death gratuity at the same rate / scale as is admissible to temporary / quasi-permanent or permanent Government servants, as the case may be, borne on pensionable establishment.

ii) These orders do not apply to Central Government employees who, on re-employment, are allowed to subscribe to Contributory Provident Fund. These orders also do not apply to Central Government employees appointed on contract basis where the contribution to the CPF is regulated in accordance with the terms of Contract.

6.2.2 One time lump-sum payment:

This is a one-time lump sum benefit payable to the widow/widower or the nominee of a permanent or a quasi-permanent or a temporary Government servant, including CPF beneficiaries, dying in harness.

6.2.3 Death Gratuity is admissible in case of suicide:

The Death Gratuity Benefits are also available to the family members of a deceased Government servant who committed suicide.

- **[GID (2) under Rule 50]**

6.2.4 Exempted from Income Tax:

Death Gratuity / Retirement Gratuity are exempted from Income Tax.

- **[Section 10(10) (i) of Income Tax Act, 1961]**

6.2.5 Retirement / Death Gratuity is admissible to family of an officials whose whereabouts are not known:

The Retirement / Death Gratuity Benefits are also available after 6 months to the family members of a Government servant whose whereabouts are not known.

- **[GID (5) under Rule 50]**

6.2.5 Death Gratuity entitlements are regulated as under

Length of Qualifying Service	Rate of Death Gratuity
Less than 1 year	2 times of emoluments
One year or more but less than 5 years	6 times of emoluments
5 years or more but less than 20 years	12 times of emoluments
11 years or more but less than 20 years	20 times of emoluments
20 years or more	Half months' emoluments for every completed six monthly period of qualifying service subject to maximum of 33 times of emoluments or Rs.20 lakhs whichever is less.

- **[Rule 50(1)(b)]**

6.3 Service Gratuity:

6.3.1 On rendering less than 10 years qualifying service:

A Government servant who retired on rendering less than 10 years of qualifying service is not eligible for pension but is eligible for Service Gratuity in lieu of the Pension.

6.3.2 Service Gratuity is calculated as ½ months emoluments (Basic Pay + Non-practicing Allowance + DA) for every completed six monthly period of qualifying service.

6.3.3 No minimum or maximum limit:

There is no minimum or maximum limit on the amount of Service Gratuity.

6.3.4 One time lumpsum payment:

It is a one-time lumpsum payment paid over and above the Retirement Gratuity.

6.4 Residuary Gratuity:

When a Government servant who has become eligible for a service Gratuity or pension dies within five years from the date of retirement from service including Compulsory Retirement and the sums received by him at the time of death on account of Pension or service gratuity including *ad hoc* increase, if any, together with the retirement gratuity and commutation value are less than the amount of equal to 12 times of emoluments, a Residuary Gratuity equal to the deficiency may be granted to the family of deceased Government servant.

- **Rule 50(2)**

Extension of Retirement/Death Gratuity benefits to employees governed by CPF Scheme - **GID 6 of CCS (Pension) below Rule 50**

Extension of Retirement/Death Gratuity benefits to employees governed by NPS –**OM No.7/5/2012-P&PW(F)/B dated 26.08.16**

6.5 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.

- Rule 68

6.6 Provisional Pension when processing of pension papers is pending:

The Head of Office may determine, sanction and disburse the provisional pension and retirement gratuity to a Government servant if he has not been able to forward the pension papers to the Accounts Officer before six months of the retirement or accounts officer has returned the pension papers for eliciting further information before issue of Pension Payment Order and order of payment of gratuity and he is of the opinion that the government servant may retire before his pension and gratuity or both can be finally assessed and settled. Provision pension and gratuity are calculated and sanctioned in the manner prescribed in Rule 64 of the CCS (Pension) Rules which will be further subject to adjustments made after issue of final payment authority by the Accounts Officer.

6.7 Provisional pension where departmental or judicial proceedings may be pending:

6.7.1 When departmental or judicial proceedings are pending against the government servant, Accounts Officer shall authorize 100% provisional pension on the basis of qualifying service upto the date of retirement or upto the date preceding the date of suspension if the government servant was placed under suspension before retirement.

This provisional pension will be paid from the date of retirement upto and including the date on which final orders are passed by competent authority after the conclusion of departmental or judicial proceedings.

6.7.2 No gratuity shall be paid until the conclusion of departmental or judicial proceedings and issue of final orders thereon. However, where departmental proceedings have been instituted under Rule 16 of CCS (CCA) Rule 1965 for imposing any of penalties specified in clauses (i) (ii) and (iv) of Rule 11 of the said Rules, payment of gratuity shall be authorised.

Chapter 7

Family Pension

7.1 Family pension is admissible to the family of a deceased Government servant in a following manner:

Rule as per CCS(Pension) Rules, 1972	Applicable to the family of a deceased Government servant
APPLICABILITY:	
Rule 54 (2)(i)	who dies after completion of one year of continuous service.
Rule 54(2)(ii)	who dies before completion of one year but was medically examined before joining and found fit for Government Service.
Rule 54 (2)(iii)	who retires and on the date of death was in receipt of pension.
Rule 54 (2-A)	Family pension is fixed at monthly rate and should be expressed in whole rupee, fraction should be converted to the next higher rupee.
Family Pension	30% of basic pay subject to the minimum of Rs.9000/- and Maximum Rs.75000/-

7.2 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.
(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.	Declaration regarding income is to be given to disbursing authority every six months.
(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.

Sr. No	Family Members	Period of payment & conditions	Income criteria
3.	Disabled Children above 25 years	<ol style="list-style-type: none"> 1. Eligible after the turn of last minor child is over. 2. If more than two children suffering from disorder, family pension is payable in the order of birth. 3. The younger one will be eligible after the elder cease to be eligible. 4. In case of twin children family pension shall be paid to both of them in equal shares. 5. Eligibility has to be certified by competent medical authority. 6. Payable even after marriage 7. Certificate to be furnished to bank about income. 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. 	The minimum family pension i.e. Rs. 9000 plus DR thereon.
4.	Unmarried/ widowed/ divorced daughter	<ol style="list-style-type: none"> 1. Effective from 1.1.1998. Eligible if she is not earning her living. 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. 	The minimum family pension i.e. Rs. 9000 plus DR thereon
5.	Parents	<ol style="list-style-type: none"> 1. Wholly dependent on the govt. servant when alive. 2. Payable at normal rates only. 3. If both parents are alive, first, mother gets family pension. 	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.

7.3 Family pension is payable to more than one family members in equal share in following cases:

Sl. No.	Family	Rule
i)	More than one Widow (on death of a widow her share will be paid to her Eligible child, if no eligible child then to other widow)	54 (7) (a)
ii)	Widow and eligible child or children from another wife, who is not alive.	54 (7) (b)
iii)	Widow and eligible child or children from a divorced wife or wives.	54 (7) (c)
iv)	Twin Children	54 (7) (d)

7.4 Two Family pension

Sl. No.	Family	Rule / OM
i)	Pension drew in Military and Civil Employment	DoP&PW OM No.1/33/2012-P&PW (E) dated 16.01.2013

Rule 54 of CCS (Pension) Rules has been amended and the Government has allowed family pensions where the pensioner is drawing two pensions for military and / or civil employments

7.5 If both husband and wife are Government servants and one of them dies while in service or after retirement, the family pension becomes payable in following manner

- i) To surviving spouse.
- ii) On death of surviving spouse, children are eligible for two family pensions at enhanced rate limited to Rs.1,25,000/-
- iii) If one pension is payable at enhanced rate and other at normal rate the maximum amount of both limited to Rs.1,25,000/-
- iv) If both the pensions are payable at normal rate the amount is restricted to Rs.75,000/- per month.

If Government servant dies leaving behind a judicially separated spouse and no children, the family pension shall be payable to the surviving spouse, if the judicial separation is granted on the ground of adultery and person surviving was held guilty of committing adultery, the family pension shall not be payable to him [Rule 54 (11-A)]

- Rule 54 (11)

7.6 Family pension is payable to the family in case of an official's whose whereabouts are not known

Family pension can be must lodge the report with Police Station and obtain a report from Police that employee has not been traced after all the efforts. An Indemnity Bond should be taken from the nominee/dependents of the employee that all payments will be adjusted against the payment due to the employee in case he appears and make any claim.

These Rules are not applicable in case of officials who disappear after committing fraud etc.

Family pension at enhanced rate is payable only after a period of seven years.

- GID 9 below Rule 54

7.8 The family for the purpose of Family pension will be payable by the pension disbursing authority in the following order and manner

Family	Eligibility
Spouse (Husband / wife)	: On death of the pensioner (On production of death certificate) Family pension will continue till death or remarriage of spouse. In case of childless widow, the family pension may continue even after her re-marriage as per rules.
Children (Sons / Daughters)	: On death / remarriage of spouse. Family pension will continue: Upto attaining the age of 25 years, Till marriage, or Till started earning income exceeding Rs.3500/-, whichever is earlier. In case of permanently disabled children who are unable to earn their livelihood family pension is allowed for life.
To the dependent parents	: On death / remarriage of spouse and permanently disabled child/children. On production of such death certificate or remarriage intimation of spouse. Family pension will be paid to mother first on her death the same shall be paid to father. Family pension will continue till death of the parents.
To the permanently disabled siblings	: On death / remarriage of spouse and permanently disabled child/children and dependent parents. On production of such death certificate or remarriage intimation of spouse.

7.9 Enhanced Rate of Family Pension:

If Government servant dies after having rendered seven years continuous service, family is eligible for enhanced rate of family pension from the date following the date of death:

If Government servant died while in service: Two times of the normal rate of family pension or 50% of pay last drawn whichever is less.

Is payable for 10 years from the day following the date of death. If Government servant died after Retirement: Two times the normal rate of family pension or 50% of pay drawn at the time of retirement or amount of pension authorized whichever is less till 7 years or the pensioner would have attained the age of 67 years.

- Rule 54 (10-A & B)

7.10 Additional quantum of Family pension

In addition to the family pension admissible, additional family pension in the following manner shall be payable on **completion** of 80 years of age or above:

Age of Family pensioner	Additional Quantum of family pension
80 to 85 years	20% of basic pension
85 to 90 years	30% of basic pension
90 to 95 years	40% of basic pension
95 to 100 years	50% of basic pension
Above 100 years	100% of basic pension

- **Rule 54 (2-B)**

Chapter 8

Commutation of Pension

8.1 Departmental or judicial proceedings:

The Government servant against whom departmental or judicial proceedings are instituted before retirement or after retirement shall not be eligible to commute a fraction of his provisional pension.

A Central Government servant has an option to commute a portion of pension, not exceeding 40% of it, into a lump sum payment with effect from 1.1.1996. No medical examination is required if the option is exercised within one year of retirement. If the option is exercised after expiry of one year, he/she will have to under-go medical examination by the specified competent authority.

- **Rule 4, Appx.1**

8.2 Calculation:

Lump sum payable is calculated with reference to the Commutation Table constructed on an actuarial basis. The monthly pension will stand reduced by the portion commuted and the commuted portion will be restored on the expiry of 15 years from the date of receipt of the commuted value of pension/superannuation. Dearness Relief, however, will continue to be calculated on the basis of the original pension (i.e. without reduction of commuted portion).

- **Rule 10- A, Appx.1**

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

$CVP = 40 \% (X) \text{ Commutation factor} * (X)12$

Calculation of Commutation Amount:

Lumpsum payable = Commutation factor x 12 x amount of pension offered for commutation

The product to be rounded off to the next higher rupee.

8.3 Revision of 1/3rd commuted portion of pension i.r.o Government servant who had drawn lumpsum payment on absorption in Central Public Sector Undertakings/Central Autonomous Bodies:

- i) As on 01.01.2006, the full pension of the absorbees shall be notionally revised w.e.f. 01.01.2006 based on full pension as on 31.12.2005.
- ii) The restorable 1/3rd pension shall be the sum of the following:
 - a. 1/3rd of full pension as on 31.12.2005
 - b. Dearness Pension on the full Pension as on 31.12.2005 (50% of pension)
 - c. Dearness Relief 24% of Basic full pension plus dearness pension.
 - d. Fitment weightage @ 40% of full pension as on 31.12.2005.
- iii) The quantum of 1/3rd restorable pension in respect of old pensioners is as below:

Age of Pensioner	Additional Quantum
From 80 years to less than 85 years	20% of revised 1/3 rd restorable pension
From 85 years to less than 90 years	30% of revised 1/3 rd restorable pension
From 90 years to less than 95 years	40% of revised 1/3 rd restorable pension
From 95 years to less than 100 years	50% of revised 1/3 rd restorable pension
100 years or more	100% of revised 1/3 rd restorable pension

- iv) As per OM No.4/30/2010-P&PW (D) dated 11.07.2013 the $1/3^{\text{rd}}$ restored pension of those Government servants who had drawn lump-sum payment on absorption in PSU/AB and whose $1/3^{\text{rd}}$ pension was restored from a date before 01.01.2006, the pre-revised $1/3^{\text{rd}}$ restored pension will be revised w.e.f. 01.01.2006 by multiplying the same by a factor of 2.26, if it is more beneficial.
- v) In the case of those absorbee pensioners in whose case the restoration of $1/3^{\text{rd}}$ pension became due on or after 01.01.2006, the above formulation would apply with reference to notional $1/3^{\text{rd}}$ restorable pension as on 31.12.2005.

8.3.1 Revision of $2/3^{\text{rd}}$ commuted portion of pension i.r.o Government servant who had drawn lumpsum payment on absorption in Central Public Sector Undertakings/Central Autonomous Bodies:

As per DP&PW OM dated 23.06.2017 all the absorbee who had taken 100% lumpsum amount in lieu of pension on absorption in PSUs / Autonomous Bodies in accordance with the then existing Rule 37-A & in whose case $1/3^{\text{rd}}$ pension had been restored after 15 years, may be allowed restoration of full pension after expiry of commutation period of 15 years from the date of payment of 100% lump-sum amount.

8.4 COMMUTATION VALUES FOR A PENSION OF Re.1 PER ANNUM

Age next birth-day	Commutation value expressed as number of year's purchase	Age next birth-day	Commutation value expressed as number of year's purchase	Age next Birth-day	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	8.943	68	7.262
27	9.180	48	8.913	69	7.083
28	9.178	49	8.881	70	6.897
29	9.176	50	8.846	71	6.703
30	9.173	51	8.808	72	6.502
31	9.169	52	8.768	73	6.296
32	9.164	53	8.724	74	6.085
33	9.159	54	8.678	75	5.872
34	9.152	55	8.627	76	5.657
35	9.145	56	8.572	77	5.443
36	9.136	57	8.512	78	5.229
37	9.126	58	8.446	79	5.018
38	9.116	59	8.371	80	4.812
39	9.103	60	8.287	81	4.611
40	9.090	61	8.194		

Chapter 9 Important decisions as per 6th CPC

- 9.1.1 Linkage of full pension with 33 years of qualifying service is dispensed with. Once a Government servant rendered the minimum qualifying service of 20/10 years pension is paid at 50% of the emoluments or average emoluments received during the last 10 months whichever is more beneficial.
- 9.1.2 The minimum pension of Rs.3,500/- and maximum Rs.45,000/-.
- 9.1.3 The benefit of adding years of qualifying service for the purpose of computation of pension is withdrawn.
- 9.1.4 Introduced additional pension to pensioners more than 80 years of age from 20% to 100%.
- 9.1.5 The amount of additional pension as finally calculated may be rounded off to the next higher rupee.
- 9.1.6 The enhanced family pension to the family of a Government servant who dies in service is payable for a period of 10 years without any upper age limit.
- 9.1.7 The childless widow of the deceased government employee shall continue to be paid family pension even after re-marriage subject to income criteria.

- 9.1.8 Additional pension to old pensioners will also be admissible to family pensioners.
- 9.1.9 For the purpose of computing average emoluments in the case of Government servants opted for revised pay structure and retired within 10 months from the date of coming over to the revised pay structure average emoluments is calculated as indicated below:
- (i) Pay drawn in the revised Pay Band plus the applicable Grade Pay
 - (ii) for the period pay is drawn in pre-revised scale of pay- Basic Pay plus Dearness Pay and actual DA appropriate to the basic pay at the rate in force from 1.1.2006.
- 9.1.10 The dependency criteria for the purpose of family pension shall be minimum family pension along with the dearness relief thereon.

REVISION OF PENSION OF PRE-2006 PENSIONERES

9.2.1 The pension/family pension of existing pre-2006 pensioners/ family pensioners will be revised w.e.f. 1.1.2006 by adding together the following:

- (i) The existing pension/family pension
- (ii) Dearness pension where applicable
- (iii) Dearness relief @ 24% of Basic Pension/Basic Family Pension plus Dearness Pension
- (iv) Fitment weightage @ 40% of the existing Pension/ Family Pension

9.2.2 The fixation of pension will be subject to the condition that the revised pension in no case shall be lower than 50% of minimum of the pay in the Pay Band and Grade Pay corresponding to the pay scale from which the pensioner had retired as arrived at in the fitment tables. The pension as arrived above will be reduced prorata where the pensioner had less than the maximum required qualifying service i.e. 33 years for full pension and in no case it will be less than Rs.3,500/- per month.

- 9.2.3 The benefit of para 4.2 of OM dated 01.09.2008 (i.e. stepping of pension) will not be applicable in the case of revision of pension/family pension in respect of the pensioners who were in receipt of compulsory retirement pension and compassionate allowance under Rule 40 and 41 of CCS (Pension) Rules, 1972.
- 9.2.4 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 Pay Band plus Grade Pay corresponding to the revised pay scale from which they retired as arrived at with reference to the fitment table subject to the condition that the Basic Pay plus NPA does not exceed Rs.85,000/-
- 9.2.5 The benefit of posts upgraded w.e.f. 1.1.2006 shall not be applicable to the pre-2006 pensioners.
- 9.2.6 The provisional pension sanctioned under Rule 69 of CCS(Pension) Rules, 1972 will be revised as per DP&PW OM dated 18.03.2013.

REVISION OF PENSION OF PRE-2016 PENSIONERES

9.3.1 Revision of pension of pensioners who retired between 01.01.1986 and 31.12.1995 (4th CPC scales)

- (i) Work out Notional Pay as on 01.01.1996
Last Pay Drawn at the time of retirement + DA as on 01.01.1996 was 148% upto Rs.3500 Band Pay and 111% for Band Pay Rs.3501 to 6000 with minimum of Rs.5180/- + IR I = Rs.100/- + IR II = 10% of Band Pay (Minimum Rs.100) + 40% fitment benefit.
- (ii) The sum of the above is to be placed in appropriate stage in the 5th CPC scale corresponding to the scale from which retired.
- (iii) Work out Notional pay in 6th CPC PB 2 Rs.9300 – 34800 GP 4200 = $7100 \times 1.86 + 4200 = 17406/-$
- (iv) Work out Notional Pay 7th CPC = $17406 \times 2.57 = 44735$ place it in pay matrix, which comes to level 6 = 44900
- (v) 7th CPC Pension = Rs.22,450/-

9.3.2 Revision of pension of pensioners who retired between 01.01.1996 and 31.12.2005 (5th CPC scales)

- (i) Work out Notional Pay 6th CPC PB3 GP 6600 = $11300 \times 1.86 + 6600 = 27620$

- (ii) Work out Notional Pay 7th CPC in accordance with OM No.38/37/2016-P&PW(A) dated 12.05.2017 = $27620 \times 2.57 = 70984$.
- (iii) Place it at appropriate stage in Pay Matrix level 11 = Rs.71,800/-
- (iv) Pension = Rs.35900/- and family pension = Rs.21540/-

Important highlights of 7th CPC

- 9.4.1 The present system of Pay Bands and Grade Pay has been dispensed with a new Pay Matrix.
- 9.4.2 The status of the employee, hitherto determined by grade pay, will now be determined by the level in the Pay Matrix.
- 9.4.3 The minimum pay has been increased from Rs.7000/- to 18000/- per month.
- 9.4.4 A fitment factor of 2.57 to be applied for revision of pay and pension.
- 9.4.5 Gratuity ceiling enhanced from Rs.10 lakhs to Rs.20 lakhs. The ceiling on gratuity will increase by 25% whenever DA rises by 50%.
- 9.4.6 Additional Pension / Additional Family Pension to be calculated at specified percentage on revised pension / family pension w.e.f. 01.01.2016.
- 9.4.7 Minimum pension / family pension to be Rs.9000/- and maximum Rs.125000/-.

10.1 Cash equivalent to Leave Salary is admissible for number of days of earned leave and half pay leave at the credit on the last date of service subject to the maximum of 300 days.

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

For Earned Leave:

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

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:

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

- **Rule 39 (2)**

11.1 On Retirement:

Lumpsum out of savings fund for the entire period of membership.

11.2 On Death while in Service (including suicide):

(i) Lumpsum out of saving Fund and

(ii) Appropriate Insurance cover.

The scheme is compulsory for all Central Government employees joining service after 1.11.1980. The enhanced subscription for premium and saving fund applicable from 01.01.1990 was optional for those Government servant entered service before 01.01.1990. It provides for the Central Government employees a low rate insurance cover to help their families in the event of unfortunate death of a Government servant while in service. A lumpsum payment is made on retirement, resignation etc.

11.3 Membership:

An employee who joins Government Service on or after 2nd January of any year shall be enrolled as a member of the scheme from the next January. However, from the actual date of entry into service till the end of that year, will be entitled to an insurance cover appropriate to the group he / she belongs, by paying a reduced rate of monthly subscription as premium for the Insurance. The purpose being that the insurance cover should be made immediately available to the employees joining service, even though the full benefit of the scheme will be from 1st January of the next year only.

11.4 Monthly Subscription and amount of insurance cover is as under:

Group to which the employees belongs	Monthly rate of subscription	Amount of Insurance cover
	Rate (Rs.)	(Rs.)
(A) Upto December, 1989		
* Group 'A'	80	80000
Group 'B'	40	40000
Group 'C'	20	20000
Group 'D'	10	10000
(A) From January, 1990		
* Group 'A'	120	120000
Group 'B'	60	60000
Group 'C'	30	30000
Group 'D'	15	15000

11.5 Recovery of Subscription:

- i) The initial subscription for a month falls due on the date of joining of a person and thereafter, on the 1st of every month.
- ii) If an employee is on deputation or on foreign service, the borrowing authority shall be requested for the recovery of subscription and the subscription should be credited to relevant Head of Account.
- iii) 30% of the subscription is credited to Insurance Fund and 70% to Savings Fund which earns interest at prescribed rate compounded quarterly.
- iv) Lumpsum amount of accumulation in the Saving Fund paid as per the table of benefits issued from Ministry of Finance for the relevant year based on the Group he belongs to from time to time. In addition the amount of insurance cover entitle at the time of death.

- v) When the employees dies without any valid nomination the amount due may be paid in accordance with the nominations of GPF/CPF.

- vi) If GPF/CPF nominations are also not available than the entire amount will be paid in equal shares to the widow/widows, minor sons and unmarried daughters.

11.6 Old Scheme (Central Government Employees Insurance Scheme, 1977):

Under this scheme the contribution of Rs.5 per month has to be paid from the month the Government servant attains the age of 28 years till the month preceding the month in which he attains the age of 58 years and Rs.5000/- should be paid on attaining the age of 58 years. In the case of Group D employees the subscription will be recovered till the end of the month in which the employee attains the age of 60 years.

11.7 Classification of Posts:

Sl. No.	Description of posts	Classification of posts
01.	(a) A Central Civil post in Cabinet Secretary's scale (Rs.90000- fixed), Apex Scale (Rs.80000-fixed) and Higher Administrative Grade plus scale (Rs. 75500-80000); HAG scale (Rs.67000 - 79000)	Group A
	(b) A Central Civil post carrying the grade pays Rs.10000, Rs.8900 and Rs.8700 in the scale of pay of Rs.37400-67000 in Pay Band-4, and Rs,7600, Rs.6600 and Rs.5400 in the scale of pay of Rs.15600-39100 in Pay Band-3.	
02.	A Central Civil post carrying the grade pays of Rs.5400, Rs.4800, Rs.4600 and Rs.4200 in the scale of pay of Rs.9300-34800 in Pay Band-2.	Group B
03.	A Central Civil post carrying the grade pays of Rs.2800, Rs.2400, Rs.2000, Rs.1900 and Rs.1800 in the scale of pay of Rs.5200-20200 in Pay Band-I	Group C
04.	A Central Civil post carrying the grade pays of Rs.1300, Rs.1400, Rs.1600, Rs.1650 in the scale of pay of Rs.4440-7440 in IS Scale	Group D (till the posts are upgraded)

12.1 In case a Government servant dies while in service (whether on duty or on leave with or without leave salary), his family will be eligible for relief in the shape of an Advance.

- OM No.F.10(3)-E.V (A)/65 dated 01.11.1965

12.2 Amount of Relief:

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 limited to **Two months' basic pay or Rs.8000/- whichever is less** provided that the amount sanctioned should not exceed the estimated payments due to the family.

12.3 Sanction of Advance:

The sanction of advance should be communicated to the Accounts Officer by the Head of Office and contain the following particulars:

- i) Name and designation of the Government servant
- ii) Status of the Government servant (Gazetted or non-Gazetted)
- iii) Pay last drawn
- iv) Amount of advance sanction
- v) Name or names of the beneficiaries to whom the payment of advance is to be made.
- vi) The sanction should indicate the manner in which the advance is to be adjusted.

12.4 Adjustment of Advances:

The advance will be adjusted against the arrears of pay and allowances including leave salary, death gratuity, balances in CPF or GPF or any other payment due in respect of deceased Government servant.

The adjustment should be made as soon as possible but should not be delayed beyond the period of **six months from the date of sanction of advance.**

In the case of Government servant who dies while on deputation in Foreign Service the advance may be sanctioned by parent Department.

If it is not possible to assess the Government dues payable by the deceased Government servant on the same day of sanction of immediate relief. The immediate relief should be sanctioned immediately and if later it is found that the dues payable are in excess then the payment made to the family, the same should be written off.

Chapter 13 Travelling Allowance on Retirement

13.1 Travelling Allowance is admissible to retiring government servant who settle in a station other than the last station of duty.

- GID 1, under SR 147

13.2 The Travelling is admissible in respect of the journey of the Government servant and family members from the last station of his duty to his home town or to the place where he and his family is to settle down permanently.

It is 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.

For settling down at a station not more than 20 km from the last station of duty, the following are the entitlements –

(a)	Self and family	Actual cost of conveyance not exceeding the road mileage allowance admissible for transfer.		
(b)	Personal effects	Level	By Train/Steamer	By Road
		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
		The rates will further rise by 25% whenever DA increases by 50%		

(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.	
		Level	Reimbursement
		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>	

Chapter 14 Retention of Accommodation

Retention period	Licence Fee	Conditions	DAE OM No. and dated
A) On Retirement:			
2 months	Normal rate	After retirement	DAE OM No.5/6(2)(13) /2013- SUS/4855 dated 16.04.2014
3 rd and 4 th Month	4 times normal		
5 th and 6 th Month	8 times normal		
Beyond 6 months	16 times normal	With the approval of the Department	
8 th , 10 th , 12 th etc.	Double as applicable for previous two months	Licence Fee so charged should not exceed the damage rate applicable	
B) On Death:			
1 year	Normal rate	After death of Government servant.	DAE OM No.5/3(26)/9 8-SUS/121 dated 23.02.1999
2 years	Normal rate	If Government servant does not own the house at the place of posting.	

15.1 Retired employees of the Department who opt for the benefits of the scheme and members of their families as defined under the Scheme are eligible for the benefits of CHSS facilities, subject to the following conditions:

- i) Employee should have put in a minimum of five year service in the Department.
- ii) Employee should pay the contribution in advance for a minimum period of one calendar year. The contribution shall be with reference to the pay drawn by him/her prior to retirement/invalidation.
- iii) Employees also have an option to pay one time contribution for ten years to be eligible for life-long registration.
- iv) Employee also have an option to join any time after the retirement subject to the payment of one time contribution for yearly/ life-long registration and arrears of contribution from the date of retirement to the date of becoming member.
- v) Employees who are retiring voluntarily will be eligible for continuing registration under the scheme. However, the retired employee with 30 years of qualifying service should pay contribution at normal rate and those with less than 30 years but with 25 years of service at double the normal rate of contribution.
- vi) Retired employees, irrespective of whether they are permanently settled down or not at a place where CHSS facilities are not available can also become a member.
- vii) If lifelong registration is not done, it is obligatory that the retired employees should revalidate the registration every year.

- viii) In the case of the retiring employees the coverage will be limited to the employee and spouse only.
- ix) Employees registered under the scheme on their superannuation or invalidation and members of their families registered under the scheme may avail the benefits during the succeeding calendar month without payment of further contribution.

15.2 The spouse of a deceased employee and other family members who are registered under the scheme may continue to avail benefits provided that the employee had completed minimum of 1 years of service and the spouse pays the contribution last paid by the deceased employee.

15.3 The family of the deceased employee may avail of the benefits of the scheme for the whole month in which the employee died and for the succeeding calendar month without payment of contribution.

Chapter 16

Pension Process Road Map

PENSION PAYMENT PROCESSING TIMELINES APPLICABLE TO RETIRING GOVT. SERVANTS

Sr. 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 24 to 30 months (Rule 56)	1 st January/ 1 st April/ 1 st July and 1 st 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. servant 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
<u>APPLICABLE TO EMPLOYEES OCCUPYING GOVT. ACCOMMODATION</u>			
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

Chapter 17

Pension Papers / Forms

Form 1	Nomination for retirement Gratuity/Death Gratuity when Government servant has a family [Rule 53 (1)] of CCS (Pension) Rules, 1972. - in duplicate
Form 2	Nomination for retirement Gratuity/Death Gratuity when Government servant has no family [Rule 53 (1)] of CCS (Pension) Rules, 1972.
Form 3	Details of family [Rule 54(12)] - in duplicate
Form 5	Particulars to be obtained by Head of Office from the retiring Government servant eight months before the date of his retirement [Rule 59(1)(c) & 61 (1)]
Form 7	Assessment of Pension / Family Pension & Gratuity [Rule 58, 60, 61 (1) and (3) and 65 (1)]
Form 8	Letter to the Accounts Officer forwarding the pension papers of a Government servant [Rule 61 (1)]
Form 10	Letter by Head of Office to the member or members of the family of a deceased Government servant where valid nomination for DCRG exists [Rule 77(2)]
Form 11	Letter by Head of Office to the member or members of the family of a deceased Government servant where valid nomination for DCRG does not exist [Rule 77(2)]
Form 12	Application for the grant of death gratuity on the death of a Government servant [Rule 77(2)]
Form 13	Letter by Head of Office to the widow/widower of a deceased Government servant for grant of Family Pension 1964 [Rule 77(3)]
Form 14	Application Form for grant of Family Pension 1964, on the death of a Government servant/Pensioner [Rule 77(3) and 81(2)]
Form 18	Assessment and authorization of payment of family pension and death gratuity when a Government servant dies while in service [Rule 78(1), 80(1) and 80 (5) and 80-B(1) and 80-B(5)]
Form 19	Letter to the Accounts Officer forwarding papers for grant of family pension and death gratuity to the family of a Government servant who dies while in service. [Rule 80(1)]
Form 20	Letter sanctioning Family Pension 1964 to the child or children of a retired Government servant who dies after retirement but does not leave behind a widow or widower [Rule 81 (2)]
Form 21	Letter sanctioning Family Pension 1964 to the child or children on the death or re-marriage of a widow/widower who was in receipt of Family Pension [Rule 81 (2)]

Form 22	Application for the grant of Residuary Gratuity on the death of a pensioner [Rule 81(4)]
Form 26	Form of Undertaking [Rule 8 (3-A)]
Forms for Commutation	
Form 1	Application for Commutation of a percentage of pension without medical examination [Rules 5(2), 6(1), 12, 13(1) and (2), 14(1) and (2), 15(1) and (2) and 16(1) and (2)]
Form 1 A	Application for Commutation of Superannuation Pension without medical examination when applicant desires that the payment of the commuted value of pension should be authorized through the Pension Payment Order [Rule 5(2), 12, 13 (3), 14(1) and 15 (3)] – in duplicate.
Form 2	Application for commutation of pension after medical examination [Rules 5(2),9(3),13(2), 14(2),19,20(1),(2) and (3), 21(1) and 25(2)] – in duplicate

Documents to be submitted:

- i) Application for pension – duplicate
- ii) Two copies of Forms containing specimen signature (thumb impression in case of illiterate), height and identification mark.
- x) Three copies of 4cm x 6cm joint or separate photograph of employee and spouse.

Pension:

- a) Pension is calculated on the basis of qualifying service and emoluments/average emoluments.
- b) Average emoluments are the emoluments drawn by the employee during last 10 months of service
- c) Emoluments are Pay in Pay Matrix + Non Practicing Allowance received immediately before date of retirement.
- d) **Illustration:**
X retires on superannuation on 31.01.2017 after rendering 33 years of qualifying service.

Pay drawn from 01.04.2016 to 30.06.2016 : Rs.1,55,600/-

Pay drawn from 01.07.2016 to 31.01.2017 : Rs.1,60,300/-

Average Emoluments (01.04.2016 to 31.01.2017) : Rs.1,58,890/-

$(Rs.155600 \times 3 + 160300 \times 7) / 10$

$(Rs.466800 + Rs.1122100)/10$

50% of average emoluments : Rs.79,445/-
= $158890 \times 50/100$

50% of last pay drawn : Rs.80,150/-
= $160300 \times 50/100$

Pension is whichever is beneficial : Rs.80,150/-
Thus pension payable is

Retirement Gratuity:

- a) Retirement Gratuity is $\frac{1}{4}$ of the emoluments for each six monthly periods (SMPs).
- b) The maximum retirement gratuity is $16 \frac{1}{2}$ times of emoluments or Rs.10 lakhs whichever is less.

c) **Illustration:**

Pay in Pay Matrix at Level 9	:	Rs.67,200/-
Dearness Allowance @0%	:	NIL
Emoluments for Gratuity	:	Rs.67,200/-
Qualifying service	:	33 years (66 SMPs)
Retirement Gratuity (67200 x $\frac{1}{4}$ x 66)	:	Rs.11,05,500/-

Retirement Gratuity is $\frac{1}{4}$ of emoluments for each SMPs or Rs.20 lakhs whichever is less

Thus Retirement Gratuity is Rs.20 lakhs

Family Pension:

Illustration:

Last Pay drawn : **Rs.38,728/-**

30% of Basic Pay subject to a minimum of Rs.9000/- and maximum of Rs.75000/- per month : = $30\% \times 38728$
11618

Family Pension = Rs.11,618/- per month

The family pension is payable from the date following the date of the death of the pensioner at the enhanced rate of Rs.19364/- p.m. (restricted to pension authorized on retirement) for a period of seven years or the date on which the deceased pensioner would have attained the age of 67 years had he survived, whichever is earlier. Thereafter, the family pension is payable at the normal rate.

Dearness Relief is admissible in addition to family pension.

Commutation of Pension:

Illustration:

Pension	:	Rs.19,364/-
Amount of pension admissible (maximum) for commutation 40% of Rs.19364/-	:	Rs.7764/-
Age next birthday	:	61 years
Commutation Value	:	8.194
Commutation amount	:	$7764 \times 12 \times 8.194$ = Rs.7,63,419/-
Residual Pension	:	$19364 - 7764$ = Rs.11600/-

Leave Encashment:

The Competent Authority to sanction the leave should grant lumpsum cash equivalent to leave salary admissible for the number of days of Earned Leave and Half pay leave at the credit of the employee on last day of his service subject to maximum of 300 days

Illustration:

Pay in Pay Matrix at Level 9 : **Rs.67,200/-**

Dearness Allowance @0% : Rs.NIL/-

Leave at credit

Earned Leave : 250 days

Half Pay Leave : 350 days

Earned Leave available at credit is 250 : Rs.67200 x 250
days : 30

Cash equivalent to Leave salary

Rs.67200 + 0

Cash equivalent to Earned Leave : Rs.5,60,000/-

Half Pay Leave (300-250 = 50 days)

Leave salary for half pay leave

$\frac{1}{2}$ 67200 + DA @ 0%

= 33600 + 0

= 33600

Cash equivalent = Rs.33600 x 50
30

= Rs.56,000/-

Check-list for grant of permission to retired Group 'A' Officers for commercial employment after retirement

Subject: – Grant of permission to retired Group 'A' Officers for commercial employment after retirement–

Case of Shri

1. Date of receipt of application in Office/Ministry/Department

2. Comment with reference to the prescribed criteria –

Criteria Comments

a. The nature of the employment proposed to be taken up and the antecedents of the employer.

(If the firm concerned was black- listed by the Government, this should be clearly indicated)

b. Are his duties in the employment which he proposes to take up such as might bring him into conflict with Government?

c. Did the pensioner while in service have any such dealings with the employer under whom he proposes to seek employment as might afford a reasonable basis for the suspicion that the Pensioner had shown favours to such employer?

d. Do the duties of the commercial employment proposed involve liaison on contact work with Government Departments?

e. Will his commercial duties be such that his previous official position or knowledge or experience under Government could be used to give the proposed employer unfair advantage?

f. Any other relevant factor

3. Was the retired official's integrity while in service certified?

4. The CR Dossier of the applicant is attached/may be attached by the Ministry/Department of

5. Recommendation regarding grant or refusal of permission including conditions, if any, subject to which permission may be granted

Signature of authority
recommending the case

Name :

Designation

Check-list for Family Pension (death while in service)

Name of the deceased:

Office:

S. No. Points/Enclosures to be verified/checked Status/Remark(s)

1. *Application for grant of family pension (Form 14).
2. *Application for grant of death gratuity (Form 12).
3. *Photograph of claimant (passport size) in triplicate, duly attested by the Head of Office.
4. *Two specimen signatures or left hand (in case of females)/right hand (for males) thumb impression mark in duplicate, duly attested by a Gazetted Government servant.
5. *Particulars of identification, height and personal marks of the claimant in duplicate, duly attested.
6. Assessment of family pension and death gratuity (Form 18).
7. No Demand/No Dues Certificate from the Department and Directorate of Estates.
8. *Annexure related to CGEGIS (one copy pre received) in duplicate.
9. *Date of birth certificate of children below 25 years of age.
10. DCRG nomination, duly attested.
11. CGEGIS nomination, duly attested.
12. Sanction for encashment of leave by the competent authority (containing amount involved and number of days leave at credit).
13. Statement for verification of service and CGEGIS along with Service Book page number.
14. Entry in Service Book for payment of pension and leave salary contribution as admissible.
15. Statement showing details and total period of non-qualifying service spell and year-wise breakup.
16. *Details of family members (Form 3) duly countersigned.
17. Whether photocopy of Service Book and Pension file has been kept.
18. *Option for availing fixed medical allowance or CGHS facility.

Note: Items marked * are to be submitted by/obtained from the claimant.

Check-list of points for consideration of cases of resignation

Part – I – General Information

1. Name and present designation
2. Post held including name of establishment:
 - (i) Substantive
 - (ii) Officiating
3. Any post, other than the present appointment, held during 6 months prior to the month in which resignation is tendered
4. Permanent residential address

Part-II – Points to be checked up before accepting resignation

5. The date on which the Government servant wants to be relieved from service
6. (i) Whether any inquiry or investigation or disciplinary case is pending or contemplated
- (ii) Whether under suspension
7. Whether the Government servant concerned has executed any Bond for serving the Government for a specified number of years on account of his being given specialized training, fellowship/scholarship for studies or deputed for training whether in India or abroad, and if so, the Bond period is over ...
8. Time required for filling up the post and/or making alternative arrangements
9. Authority competent to accept resignation, i.e., Appointing Authority

Part-III – If the resignation is accepted, points to be checked up before relieving the Government servant

10. Whether alternative arrangements have been made for discharge of the duties of the post
including arrangements for taking over charge of cash/stores in the custody of Government servant
(wherever applicable)
Controlling Officer:
11. Whether the Government servant has surrendered and obtained 'No Demand Certificates' in respect of
 - (i) MHA/Departmental Identity Card
 - (ii) Library cards/Tokens of the Central Sectt. Library and/or Departmental Library, etc.
 - (iii) CGHS Identity card
 - (iv) Typewriters, brief-cases, cycles, Liveries, etc. (wherever applicable)
 - (v) Headgear set and locker in case of To and other tools in case of other cadres

12. Arrangement made for recovery of outstanding advances/loans, if any taken or any other category of dues, viz., -

(i) Training allowance paid to the official

(ii) House Building Advance

(iii) Advance for purchase of Motor Car/Motor Cycle/Scooter/Cycle

(iv) Festival Advance/Flood Advance

(v) Any other dues such as -

(a) Amounts due to be recovered from or settled by the employee in respect of money/material entrusted to him in the course of his official duties in this or earlier post

(b) Recoveries ordered to be made as a result of disciplinary proceedings

13. whether the Government servant is in occupation of Government accommodation. If so, whether the dues in respect of such accommodation (including electrical appliances, etc.) have been settled and a No Demand Certificate obtained.

14. Whether accounts in respect of water and electricity charges in respect of Government accommodation held by the Government servant have been settled with the concerned Municipality/Corporation

15. In case where the Government servant has not been in occupation of any Government residential accommodation during the service, whether 'No Demand Certificate' has been issued by the Ministry/Department as required in Ministry of W.H. & R. Memo. No. 15-362-ACC. I, dated the 19th October, 1963

16. Whether any cash deposit/security of sufficient value has been taken where it is not found possible to make a correct assessment of the dues immediately

17. Leave sanctioned to the official from previous half-year and any leave sanctioned extra, if so leave salary paid. The Personal File and Service Book may also be forwarded

18. Any other section concerned

[Reference O.M. No. 24011/11/1/76-Estt. (B), dated the 17th May, 1976 G.I., M.H.A. (D.P. & A.R.)]

Check-list for the pension case of a retiring Government servant

Name of the retiree :

Office :

S. No. Points/Enclosures to be verified/checked Status/Remark(s)

1. *Particulars of the retiring Government servant (Form 5).
2. *Application for commutation (Form 1-A).
3. *Details of Family, duly countersigned (Form 3).
4. Assessment of pension and gratuity (Form 7).
5. *Single or joint (with spouse) passport size photograph, in triplicate, duly attested by the Head of Office.
6. *Two specimen signatures or left hand (in case of females)/right hand (for males) thumb impression mark in duplicate, duly attested by a Gazetted Government servant.
7. *Two slips showing the particulars of height and personal identification marks (not less than two), duly attested by a Gazetted Government servant.
8. Retirement order.
9. No Demand/No Dues Certificate from the Department and Directorate of Estates.
10. Disciplinary/vigilance clearance certificate.
11. *Annexure related to CGEGIS (one copy pre receipted) in duplicate.
12. *DCRG nomination, duly attested.
13. *CGEGIS nomination, duly attested.
14. Pension calculation sheet.
15. Sanction for encashment of leave by the competent authority (containing amount involved and number of days leave at credit).
16. Statement for verification of service and CGEGIS along with Service Book page number.
17. Entry in Service Book for payment of pension and leave salary contribution for eligible retirees.
18. *Declaration for non-employment after retirement in case of Group 'A' pensioners, if the pension is drawn from PAO.
19. Statement showing details and total period of non-qualifying service spell and year-wise breakup.
20. *Nomination for payment of arrears of pension.
21. *Option for availing fixed medical allowance or CGHS facility.

Note: Items marked * are to be obtained from the retiring Government servant.