

CENTRAL GOVERNMENT EMPLOYEES PENSION AND FAMILY PENSION RELATED FREQUENTLY ASKED QUESTIONS (FAQ)

1. WHICH RULES GOVERN PENSION?

Central Civil Services (Pension) Rules,1972.

2. WHO IS THE PENSION SANCTIONING AUTHORITY?

The Head of Office in the Ministry/Department/Office where a Government servant last served is the pension sanctioning authority.

3. WHAT SHOULD A GOVERNMENT SERVANT DO TO CLAIM HIS PENSION?

The Head of Office is required to undertake the work of preparation of pension papers in Form No. 7 of Pension Rules two years before the date on which a Government servant is due to retire on superannuation. Eight months prior to the retirement date, a Government servant is required to furnish certain information (e.g. joint photo with spouse, family details, name of the branch of the authorised bank through which he desires to draw his pension etc.) to his Head of Office in the prescribed Form No. 5. After complying with the requirements of CCS Pension Rules 59 & 60, the Head of Office has to forward to the Pay & Accounts Officer Form 5 and Form 7 duly completed with a covering letter in Form 8 alongwith service book of the Government servant duly completed up-to-date and any other documents relied upon for the verification of service, not later than six months before the date of retirement of the Government servant.

4. WHO IS TO AUTHORIZE THE PENSION?

On receipt of pension papers from Head of Office, the Pay & Accounts Officer concerned will, after applying requisite checks, assess the amount of pension and issue the Pension Payment Order (both halves of Pension Payment Order, i.e. disburser's portion and pensioner's portion) not later than one month in advance of the date of retirement of the Government servant with forwarding authority letter, duly ink-signed and embossed, to Central Pension Accounting Office (CPAO) who in turn will generate on computer a Special Seal Authority on the basis of details given in the

Pension Payment Order and authority letter of the Pay & Accounts Officer and forward both halves of PPO with Special Seal Authority to the concerned Link Branch of the authorised Public Sector Bank in the State/Union Territory, which after keeping the details in the Index Register will transmit the documents received from the CPAO to its paying branch opted by the pensioner, for arranging the payment.

5. **WHAT TO DO IN CASE THE PENSION HAS NOT BEEN FIXED CORRECTLY?**

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

6. **WHETHER RETIREMENT GRATUITY, DEATH GRATUITY CAN BE PAID BY PAO/CPAO?**

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

7. **IS THE DEARNESS RELIEF PAYABLE ON ORIGINAL BASIC PENSION OR ON REDUCED PENSION AFTER COMMUTATION?**

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

8. **IS ANY AUTHORIZATION FROM PAO/CPAO REQUIRED FOR PAYMENT OF DEARNESS RELIEF ON INCREASED RATES TO PENSIONERS/FAMILY PENSIONERS?**

No. Whenever any additional relief on pension/family pension is sanctioned by Government, an intimation to this effect is sent by the

Ministry of Personnel, Public Grievances and Pension (Deptt. of Pension and Pensioners' Welfare) to the authorised representative of each nominated Public Sector Bank. Each Link Branch will be responsible for ensuring that copies of the orders sanctioning additional relief have actually been received by their paying branches and payment of additional relief at the revised rates to the pensioners has been commenced by them without any undue delay. Whenever there is change in the rates of dearness relief on pension, paying branch will keep a note of rates along with the date from which relief would take effect in disburser's portion and the pensioner's half of the PPO under attestation by the Branch Manager or in-charge before commencing payment of relief at the revised rates and/or payment of arrears, if any, due to the pensioner on this account.

9. IS THERE ANY RESTRICTION ON COMMUTATION OF PENSION?

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

10. IS THERE ANY LIMIT ON COMMUTATION OF PENSION?

A Government servant shall be entitled to commute for a lump sum payment up to 40 per cent of his pension.

11. WHAT WILL BE THE EFFECTIVE DATE OF REDUCED PENSION IF,

- a) The applicant is drawing pension from PAO?
 - b) The applicant is drawing pension from a branch of Public Sector Bank?
 - c) A Government servant who retired on superannuation and commutation applied in Form 1-A of CCS(Commutation of Pension) Rules up to the date of retirement and commutation paid through Head of Office within the first month of retirement ?
- a) The reduction in the amount of pension on account of the commutation shall be operative from the date of receipt of the commuted value of pension or at the end of three months after issue of authority by the PAO for the payment of commuted

value of pension, whichever is earlier. (b) The reduction in the amount of pension on account of commutation shall be operative from the date on which the commuted value of pension is credited by the bank to the applicant's account to which pension is being credited. (c) The reduction in the amount of pension on account of commutation shall be operative from its inception. The commuted value is paid in two stages as such the reduction in the amount of pension shall be made from the respective dates of the payment as per (a) or (b) above, as the case may be.

12. HOW DOES THE PERIOD OF 15 YEARS FOR RESTORATION OF COMMUTED PORTION OF PENSION RECKON?

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

13. WHETHER THE FAMILY CAN BE GIVEN THE BENEFIT OF 40 PER CENT COMMUTATION IF A PENSIONER DIES BEFORE EXERCISING OPTION?

In view of Governments clarificatory orders, no such benefit can be given to the family.

14. IS ANY AUTHORIZATION FOR RESTORATION OF COMMUTED PORTION OF PENSION AFTER 15 YEARS REQUIRED FROM PAO/CPAO?

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

15. WHETHER RETIREMENT GRATUITY/DEATH GRATUITY,

COMMUTED VALUE OF PENSION IS TAXABLE ?

Retirement/death gratuity and the lump sum amount received on account of commutation of pension is not taxable under Income Tax Act.

16. IS THE PAYMENT OF PENSION IN CASH OR THROUGH A JOINT ACCOUNT WITH OR WITHOUT "EITHER OR SURVIVOR" FACILITY PERMITTED IN THE SCHEME FOR PAYMENT OF PENSION TO CENTRAL GOVERNMENT CIVIL PENSIONERS BY PUBLIC SECTOR BANKS?

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

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

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

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

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

Existing pensioners desiring to get their pension credited to a joint account as indicated above are required to submit an application to the branch bank, from where they are presently drawing pension in the enclosed form that is i.e. Annexure XXIX. This would also be signed by the pensioner's spouse.

17. CAN A PENSION ACCOUNT BE OPERATED BY A HOLDER OF POWER OF ATTORNEY ?

The pension account can not be allowed to be operated by a holder of Power of Attorney except in case of the account of former President of India/Vice President of India or the spouse of the deceased President/Vice President.

18. CAN THE DEDUCTION OF INCOME TAX AT SOURCE BE MADE FROM PENSION PAYMENTS ?

Yes, the paying branch will be responsible for deduction of Income Tax at source from pension payments in accordance with the rates prescribed from time to time. While deducting such tax from pension payments the paying branch will also allow deduction on account of relief available under Income Tax Act from time to time on production of proper and acceptable evidence of eligible savings by pensioners. The paying branch will also issue the pensioner in April each year a certificate of tax deducted in the form prescribed in the Income Tax Rules.

19. CAN THE EXCESS PAYMENT, IF ANY, CREDITED TO THE PENSIONER'S ACCOUNT BE RECOVERED BY THE BANK?

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

20. CAN THE PAYMENT OF RETIREMENT/DEATH GRATUITY BE MADE BY THE BANK?

Unless otherwise specified, payment of death/retirement gratuity by the bank is not covered under the scheme.

21. WHAT TO DO IF A PENSIONER/FAMILY PENSIONER DESIRES TO GET HIS PENSION PAYMENT ACCOUNT

TRANSFERRED?

21.1 Application for transfer of pensions may fall under the following three categories;

- (i) transfer from one paying branch to another of the same Authorised Bank (AB) within the same station or at a different station;
- (ii) transfer from one AB to another within the same station (such transfers to be allowed only once in a financial year); and
- (iii) transfer from one AB to another AB at a different station.

21.2 Request falling under category (i) above may be entertained by the AB itself. In case the transfer is at the same station, Link Branch will make necessary entries in the register maintained by them in the prescribed form in Annexure-VIII (page-33 of Scheme Booklet) and forward the disburser's portion of PPO to the paying branch at which payment is desired under intimation to the CPAO and the pensioner. In case the transfer is at different station, Link Branch after keeping the requisite note, will forward disburser's portion of the PPO to the Link Branch at new station for arranging payment through the new paying branch. Necessary intimation of effecting such transfer will be sent to CPAO by the new as well as old Link Branches in the form as at Annexure XXI (page-49 Scheme Booklet) for keeping a note of change in their records under intimation to the pensioner. The receiving Link Branch on receipt of the pension documents will ensure forwarding the PPO to the paying branch within three days and intimate the facts to the pensioner simultaneously.

Before forwarding the disburser's portion of PPO to the new paying branch/Link Branch, it will be ensured that the month upto which the payment has been made is invariably indicated in the disburser's portion of PPO.

21.3 (a) In cases request falling under category (ii) & (iii), when a pensioner applies for transfer on a simple sheet of paper, the old bank (transferor paying branch) will send a letter duly signed by its Branch Manager to the Branch Manager of the new paying branch, wherever located, alongwith 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, alongwith a copy each to the pensioner, CPAO and for information to the Link Branch of the old paying branch. Simultaneously, the old paying branch will send the bank's copy of the PPO to its Link Branch, duly completing all entries for transmission to the new Link Branch. However, pensioner's copy of PPO will be

retained by pensioner and produced at the new paying branch.

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

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

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

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

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

22. WHAT IS THE PROCEDURE FOR SWITCHOVER OF PENSION PAYMENT FROM PAY & ACCOUNTS OFFICE OR TREASURY TO PUBLIC SECTOR BANK ?

22.1 The applications for switch-over to Authorised banks by the existing pensioners will be made in the form as given in Annexure IX (page 34 of Scheme Booklet) in duplicate to the Pension Disbursing Authority.

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

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

transfer application is sent to the CPAO.

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

23. WHO IS TO AUTHORIZE PAYMENT OF FAMILY PENSION AND DEATH GRATUITY WHEN A GOVT. SERVANT DIES WHILE ON DEPUTATION ?

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

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

24. WHEN SHOULD A FAMILY MEMBER BECOME ELIGIBLE FOR THE GRANT OF FAMILY PENSION TO GET THE FAMILY PENSION?

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

Where the deceased Govt. servant is survived only by a child or children, the guardian (in case of minor child/children) or such child or children may submit a claim in Form 14 to the Head of Office for sanction and authorisation of family pension with its PAO.

For getting family pension, the deceased pensioner's family should apply in Form No. 14 along with a copy of the death certificate of the deceased pensioner (i) to the Pension Disbursing Authority if, the amount of family pension is already indicated in the Pension Payment Order (ii) to the Head of Office for sanction of family pension in all other cases.

25. UP TO WHICH PERIOD FAMILY PENSION IS PAYABLE?

Family pension is payable to one member of the family at a time in the order and for the period as under: a) In the case of a widow or widower, up to the date of death or remarriage, whichever is earlier.

Family Pension shall be continue to be payable to a childless widow after her re-marriage if her income from all other sources is less than the amount of amount of minimum family pension and the dearness relief thereon.b) When widow or widower becomes ineligible, children below 25 years of age in the order of their age, up to 25 years of age or till they get married or till they start earning more than the amount of minimum family pension along with dearness allowance thereon.

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

d)Parents who were wholly dependent on the Govt. servant when he/she was alive provided the deceased employee had left neither a widow nor a child.

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

26. IS FAMILY PENSION PAYABLE TO MORE THAN ONE PERSON AT A TIME?

Normally, the family pension is payable to one eligible member at a time. However, in certain specific cases, the family pension is divided among eligible members of the family. The family pension will be paid in equal shares where the deceased Govt. servant or pensioner is survived by – a) More than one widow (except in the case of Hindu widow). On the death of one widow, her share of the family pension shall become payable to eligible child. If she is not survived by any child, her share of the family pension shall not lapse but shall be payable to the other widow or widows; and to other child or children otherwise eligible in equal shares, or if there is only one widow or child, in fall to such widow or child; the eligible child will be paid the share, which the mother would have equal shares.

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

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

27. HOW IS THE FAMILY PENSION PAYABLE TO TWIN CHILDREN?

Normally, the family pension is payable to one eligible member at a time. However, in certain specific cases, the family pension is divided among eligible members of the family. The family pension will be paid in equal shares where the deceased Govt. servant or pensioner is survived by – a) More than one widow (except in the case of Hindu widow). On the death of one widow, her share of the family pension shall become payable to eligible child. If she is not survived by any child, her share of the family pension shall not lapse but shall be payable to the other widow or widows; and to other child or children otherwise eligible in equal shares, or if there is only one widow or child, in fall to such widow or child; the eligible child will be paid the share, which the mother would have equal shares.

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

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

28. IS FAMILY PENSION PAYABLE TO A SPOUSE JUDICIALLY SEPARATED?

Family pension is payable to a spouse judicially separated but not to a spouse judicially separated on the ground of adultery.

As in reply to Q. No. 26.

29. WHAT HAS THE PENSIONER TO DO FOR RESTORATION OF COMMUTED PORTION OF PENSION? FROM WHAT DATE IS IT RESTORED?

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

However, where commutation was sanctioned subsequent to the date of discharge the restoration of commuted portion of pension will be done on completion of 15 years from the date from which the amount of capitalized

value is paid or credited to the pensioner's account. Every pensioner has to apply to his PDA (Pension Disbursing authority) through an application after completion of 15 years for restoration of commuted portion of pension.

30. TO WHOM IS ROUNDING OFF BENEFIT OF PERCENTAGE OF DISABILITY PENSION UNDER CCS(EOP) RULES ADMISSIBLE ?

The extent of disability or functional incapacity is determined in the following manner for purposes of computing the disability element forming part of benefits:-

Percentage of disability assessed by Medical Board.	Percentage to be reckoned for computation of disability pension
upto 50%	50%
More than 50 and upto 75%	75%
More than 75 and upto 100%	100%

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

31. WHETHER FAMILY PENSION MAY BE SANCTIONED TO A HANDICAPPED CHILD DURING LIFETIME OF A PENSIONER WHO HAS NO WIFE OR ANY OTHER CHILDREN.

No. Family Pension in this case may be sanctioned only when the contingency arises. However, a note of such child will be kept in record of RO/HOO and P.S.A.

32. WHETHER RESTORATION OF COMMUTED PORTION OF PENSION IS ADMISSIBLE TO THOSE WHO WERE ABSORBED PERMANENTLY IN AUTONOMOUS BODIES/PSUS AND HAVE DRAWN LUMP-SUM CAPITALISED VALUE IN LIEU OF PENSION?

Yes. Only 1/3rd portion of pension which was normally allowed to be commuted may be restored after 15 years from the date of commutation and dearness relief is also payable on this in terms of O.M. dated 6.9.2007 and O.M. dated 15.9.2008.

33. IS THE FAMILY PENSION ADMISSIBLE TO PARENTS;

WIDOWED /DIVORCED/ UNMARRIED DAUGHTERS?

As in reply to Q.25

34. WHAT IS THE PERIOD OF PAYMENT OF ENHANCED FAMILY PENSION?

From 1.1.2006, where a person not governed by the Workmen's Compensation Act dies while in service after rendering not less than seven years continuous service, the rate of family pension shall be equal to 50% of last pay drawn from the date of death of deceased Government Servant for a period of ten years provided that the deceased employee had completed seven years of continuous service. In the event of death of Government Servant after retirement the enhanced family pension shall be payable for a period of seven years or for a period upto the date the deceased would have attained the age of 67 years, whichever is earlier. In no case the amount of family pension exceed the pension authorised on retirement from Government service provided that the deceased employee had completed seven years of continuous service.

35. WHAT IS THE FORMULA FOR PENSION REVISION FOR PRE-2006 PENSIONER/FAMILY PENSIONER?

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

36. WHAT IS THE AMOUNT OF MINIMUM AND MAXIMUM PENSION AFTER SIXTH CPC?

The pension shall not be less than Rs.3500/- and shall not be more than 50% of the highest pay in Government. .

37. HOW MUCH OF THE PENSION CAN BE COMMUTED?

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

38. IS THERE ANY CEILING ON GRATUITIES AND IF SO WHAT IS THE MAXIMUM AMOUNT ADMISSIBLE?

Yes. Ceiling on all gratuities has been raised to Rs.ten lakhs (earlier the limit was Rs.3.5 lakhs). DA is also to be added with pay for calculation of gratuity.

39. WHAT IS THE EXTENT OF NEUTRALIZATION OF RELIEF GRANTED TO PENSIONERS?

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

40. IS PERSONAL PENSION DISCONTINUED WITH EFFECT FROM 1.1.1996 ?

Yes.

41. WHAT IS THE MEDICAL ALLOWANCE FOR PENSIONERS?

Rs.300/- is granted to each of the pensioners not covered by CGHS. Pensioners living in cosmopolitan cities not covered by CGHS dispensary are also eligible on production of a certificate to that effect.

42. WHEN CAN PENSION BE WITHHELD OR WITHDRAWN?

Under Rule 8 of CCS(Pension) Rule, Future good conduct is an implied condition of every grant of pension and its continuance under the CCS (Pension) Rules, 1972. The pension or a part thereof can be withheld or withdrawn in such cases where a pensioner is convicted of a serious crime or found guilty of a serious or a grave act of misconduct/negligence after retirement, or during the period of service, including the service rendered upon re-employment after retirement. Under Rule 9, the President reserves the right of withdrawing pension/gratuity in full or in part or for ordering recovery from pension or gratuity or any pecuniary loss caused to the Govt., if, in any departmental/judicial proceedings, the

pensioner is found guilty of grave misconduct/negligence during the period service, including service rendered upon re-employment after retirement.

43. WHAT IS RESTORATION OF PENSION AND WHEN IS IT DUE?

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

44. WHAT IS ENHANCED FAMILY PENSION AND HOW LONG IS IT PAID?

Same as in reply to Q.38

45. ARE THE EMPLOYED FAMILY PENSIONERS AND THE RE-EMPLOYED PENSIONERS ENTITLED TO DEARNESS RELIEF (DR) ON THEIR FAMILY PENSION/PENSION ?

Yes, w.e.f. 18/07/97 onwards.

46. WHAT IS REDUCED PENSION?

Reduced pension is the part of pension which is payable after deducting commuted portion of the pension.

47. WHEN CAN A GOVERNMENT SERVANT APPLY FOR VOLUNTARY RETIREMENT?

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

48. WHEN WILL THE GRATUITY WITHHELD AT THE TIME OF RETIREMENT BE RELEASED?

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

The Directorate of Estates shall ensure that "No Demand Certificate" shall

be given to the Government employee within a period of fourteen days from the actual date of vacation of the Government accommodation and the allottee shall be entitled to payment of interest (at the rate applicable to General Provident Fund deposit determined from time to time by the Government of India) on the excess withheld amount of gratuity which is required to be refunded., after adjusting the arrears of licence fee and damages, if any, payable by the allottee and the interest shall be payable by the Directorate of Estates through the concerned Accounts Officer of the Government employee from the actual date of vacation of the Government accommodation up to the date of refund of excess withheld amount of gratuity.

49. WHAT IS THE MEANING OF THE FOLLOWING TERMS?

- (a) Pension Disbursing Authority
- (b) Pension Sanctioning Authority
- (c) PPO Issuing Authority

(a) Pension Disbursing Authority :	Bank Branch/Treasury/Post Office paying your pension
(b) Pension Sanctioning Authority:	The authority who sanctioned your pension before forwarding the case to Accounts.
(c) PPO Issuing Authority:	If you retired from HQ, the PPO issuing authority is head of accounts branch of that unit.

50. WHETHER OLDER PENSIONERS WILL GET HIGHER RATE OF PENSION?

Yes, from 1.1.2006, the quantum of pension/family pension available to old pensioners/family pensioners has been increased as follows:-

[O.M.No. 38/37/08- P&PW\(A\) dated 2.9.2008](#)

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

51. WHAT IS THE METHOD OF COMPUTING PENSION?

Pension is now payable @ 50% of the last 10 months' average emoluments or last pay drawn (emoluments), whichever is more beneficial to the retiring employee.

52. IS FAMILY PENSION AVAILABLE AFTER REMARRIAGE ?

Family pension has now been made available even after remarriage to childless widow of the deceased employee subject to her earnings not exceeding the prescribed minimum family pension with DR.

53. WHETHER IN THE CASE OF PENSIONERS WHO ARE IN RECEIPT OF MORE THAN ONE PENSION, THE FLOOR CEILING OF RS.3500 WILL APPLY TO THE TOTAL OF ALL PENSIONS TAKEN TOGETHER?

It was clarified in Deptt. of Pension & PW's [OM No.38/38/02-P&PW\(A\) dated 23.4.2003](#) that in respect of civil and military pension, the floor ceiling taking the two pensions together will not apply and the individual pensions will be governed by respective pension rules. These instructions would continue to apply in the context of revised floor ceiling of Rs.3500/-p.m. Accordingly, the floor ceiling will apply individually in the civil and military pension. In case, a person is in receipt of pension as well as family pension, the floor ceiling of Rs.3500 will apply individually to such pension and family pension.

54. WHETHER THE ELEMENT OF DISABILITY PENSION AND INVALID PENSION WILL BE COMBINED OR TREATED AS SEPARATE IDENTITY?

The element of disability pension and invalid pension may be treated as distinct pensions. The invalid pension may continue to be regulated as per CCS(Pension) Rules subject to certain minimum amount * and the extraordinary disability pension may continue to be treated as a separate element and this should be fixed as per the degree of disability. This will be subject to the further condition that the amount of disability pension and invalid pension should in no case exceed the last pay drawn. These instructions would continue to apply in the context of revised minimum pension of Rs.3500/-. (*certain minimum amount refers to the amount calculated as per provisions of Rule 49(2)(c) of CCS(Pension) Rules.

55. WHETHER THE PROVISION OF ADDING YEARS IN QUALIFYING SERVICE FOR COMPUTATION OF PENSION IS STILL IN FORCE?

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

56. WHETHER THE PROVISION OF ADDING YEARS IN

QUALIFYING SERVICE HAS BEEN WITHDRAWN FOR CALCULATING GRATUITY ALSO?

Yes, w.e.f. 01.01.2006.

57. WHAT IS THE REVISED QUANTUM OF EX-GRATIA LUMP SUM COMPENSATION TO CIVILIAN EMPLOYEES WHO DIE IN PERFORMANCE OF THEIR BONAFIDE OFFICIAL DUTIES?

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

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

58. WHETHER THE ADDITIONAL PENSION/FAMILY PENSION AVAILABLE TO OLD PENSIONERS WOULD BE PAYABLE FROM THE DATE OF ATTAINING AGE OF 80 YEARS OR ABOVE OR FROM THE FIRST DAY OF THE MONTH IN WHICH THE DATE OF BIRTH FALLS?

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

59. WHETHER THE PERIOD OF 10 YEARS FOR PAYMENT OF ENHANCED FAMILY PENSION WOULD ALSO APPLY IN THE CASE OF A GOVERNMENT SERVANT WHO DIED BEFORE 1.1.2006 AND IN RESPECT OF WHOM THE FAMILY WAS RECEIVING ENHANCED FAMILY PENSION AS ON 1.1.2006 ?.

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

60. FROM WHICH DATE THE CONSTANT ATTENDANT ALLOWANCE IS PAYABLE ?

Constant Attendant Allowance is payable from 1.1.2006.

61. WHETHER THE PENSIONERS WHO RETIRED ON DISABILITY PENSION BEFORE 1.1.2006 WOULD ALSO BE ENTITLED TO CONSTANT ATTENDANT ALLOWANCE ?.

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

62. WHETHER DEARNESS RELIEF WILL BE ADMISSIBLE ON CONSTANT ATTENDANT ALLOWANCE?

No.

63. WHAT WOULD BE THE AGE TO BE USED FOR COMMUTATION OF ADDITIONAL COMMUTABLE PENSION AND WHICH FACTOR WOULD BE USED FOR SUCH ADDITIONAL COMMUTED VALUE OF PENSION ?

The age reckoned for calculation of commuted value of pension at the time of original application for commutation of pension will apply for calculation of commutation value of additional commutable pension. However, as mentioned in the OM dated 2.9.2008, the

commutation factor in the revised Table of Commutation Value for Pension will be used for the commutation of the additional amount of pension that has become commutable on account of retrospective revision of pay/pension.

64. FROM WHICH DATE THE REDUCTION IN PENSION ON ACCOUNT OF ADDITIONAL COMMUTATION OF PENSION WILL TAKE EFFECT?

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

65. WHAT WILL BE THE DATE OF RESTORATION OF ADDITIONAL COMMUTATION OF PENSION?

The commuted portion of pension shall be restored after 15 years from the respective dates of commutation as provided in Government of India decision No.1 under the Rule 10 of CCS(Commutation of Pension) Rules,1981. Necessary endorsement should be made on PPO.

66. WHETHER ALL PRE-2006 PENSIONERS/FAMILY PENSIONERS WOULD GET BENEFIT UNDER DEPARTMENT OF PENSION AND PENSIONERS' WELFARE O.M. NO.38/37/08- P&PW (A) DATED 28.1.2013?

In the O.M. dated 28.1.2013, the minimum pension of pre-2006 retirees in the respective pre-1996/pre-2006 pay scale has been revised with effect from 24.9.2012. There will be no change in the pension of those pre-2006 pensioners whose pension (as revised with effect from 1.1.2006) is already equal to or more than this minimum limit. This minimum shall be applicable in case retirement is after qualifying service of thirty-three years. In case qualifying service is less than thirty-three years the amount of pension shall be reduced proportionately.

In the case of family pensioner also the minimum family pension shall be as mentioned in Col.10 of the Annexure to the OM dated 28.1.2013.

67. WHAT HAPPENS IN CASE THERE IS NO CHANGE IN PENSION UNDER OM DATED 28.1.2013?

Even where there is no change in pension/family pension as a result of

the issue of OM dated 28.1.2013. a revised authority for no change will be issued by the PAOs.

68. WHO IS TO BE APPROACHED FOR REVISION OF PENSION/FAMILY PENSION IN TERMS OF O.M. DATED 28.1.2013.

For revision of pension in terms of orders dated 28.1.2013, in cases where revision has already been done by PAOs consequent to 6th CPC, the revision may be affected at the level of PAOs. A copy of the revised authority may be sent to Head of Department (HOD)/Drawing & Disbursing Officer (DDO) for record. In cases where no revision has been effected, Head of Offices may follow normal procedure for revision of pension/family pension.

69. WHETHER THESE ORDERS DATED 28.1.2013 ARE APPLICABLE IN THE CASE OF THOSE ABSORBEE PENSIONERS WHO HAD RECEIVED 100% LUMP SUM AND ARE IN RECEIPT OF ONE-THIRD RESTORED PENSION?

These orders are not applicable in those cases. In their case separate orders are being issued for revision of notional full pension.

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<http://scm-bps.blogspot.in/2013/05/monthly-bulletin-may-2013-c-g.html>

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