

A HANDBOOK FOR RETIRING CENTRAL GOVERNMENT EMPLOYEES

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1. WHO IS ELIGIBLE FOR PENSION?

- A Central Government employee who joined in pensionable service prior to 01/01/2004
- Contributory Provident Fund (CPF) beneficiaries in service on 01.01.1986 other than those who chose to continue under the CPF Scheme thereafter.
- Temporary employees retiring on superannuation pension/ invalidation with not less than 10 years' service qualifying for pension.
- An employee who is dismissed or removed from service forfeits his pension.
- Resignation from service entails forfeiture of past service.

2. WHEN CAN YOU GET PENSION?

- Pension is payable on retirement after attaining the age of compulsory retirement (superannuation) or in advance of this age under certain circumstances.
- Pension is also payable before the age of superannuation on voluntary retirement after rendering 20 years of qualifying service under Rule 48- of CCS (Pension) Rules or after attaining age of 50/55 years under FR 56(K) subject to other conditions as laid down in the Rules.
- Family pension is payable to an eligible family member on the death of an employee while in service or after retirement.

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3. CLASSES OF PENSION

Pension granted under CCS (Pension) Rules, 1972 can be:

- Superannuation Pension
- Retiring Pension
- Invalid Pension
- Compensation Pension
- Compulsory Retirement Pension or Compassionate Allowance
- Pension on absorption to a PSU/Autonomous body.

4. DOs FOR RETIREES FOR TIMELY PROCESSING OF THEIR PENSION PAPERS/CLAIMS

4.1. DURING THE SERVICE, RETIREE IS REQUIRED TO ENSURE THAT

- His/her family details are kept updated
- All Nominations are kept updated
- Head of Office/ DDO has verified the service – no gaps in service
- You are entitled to Certificate/s of Qualifying Service on completing 18 years of service and 5 years before retirement. This period is not to be reopened for assessment
- Leave Record is kept updated

4.2. POINTS TO BE KEPT IN MIND WHILE FILLING UP THE FORMS ON BHAVISHYA PORTAL

- Choose your bank with caution – Please see your easy accessibility to the nearest branch of the Bank. This will be helpful as you grow in age.

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- Joint account with spouse is mandatory unless exempted by Head of Office. This is important while sanctioning of family pension after the death of pensioner, the spouse will not face any difficulty, as the process for switch over from pension to family pension is much easier.
- Primary account holder should be the pensioner. If the spouse is primary account holder, the pension case will be returned by the concerned bank.
- Name of all family members should be given to Head of Office in **Form 3.** Married sons and married daughters are also the part of family and the same should be mentioned in Form 3.
- Option to get Pension Payment Order (PPO) through Head of Office instead of Bank can be exercised.
- Address of communication should be properly indicated in the Form.
- Mobile number/email should be updated in the system site. NIC/ GOV Mail should be mentioned as alternate Email and the Email other than NIC/GOV should be mentioned as primary mail.
- Name in the bank account and service record should not be mismatched. For example, if the name in service record is Naresh Kumar Sharma, in bank account also it should be the same (instead of writing N.K. Sharma)
- Photo uploaded/pasted by the retiree should be clear and as per the guidelines mentioned on Bhavishya. Selfie/ blurred photographs are not allowed.
- Name and Date of Birth of family members should be correct and matched from the service records and other supporting

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documents such as educational certificate/Aadhaar Card/Driving license etc.

- The retiree should consider appropriately before applying to avail the facility of CGHS/ FMA/CGHS (In-door) + FMA/ health facility of previous organization as well as spouse's health facility.
- Commutation of the pension is optional and therefore a subjective concept. The retiree should take decision regarding the commutation of pension as per his/her requirement.
- Late submission of pension forms should be avoided. The Bhavishya system sends message to the retiree 8 months before the date of retirement; intimating the login Id and password. The retiree now requires filling his pension papers on Bhavishya system.

4.3. BASIC STATISTICAL RETURNS (BSR) CODE

- It is mandatory to mention BSR Code of the Bank branch (where pension is desired to be credited) in the pension papers to enable CPAO to transmit the pension to pensioner's bank account. The BSR codes of the respective banks are available on the website of CPAO (https://cpao.nic.in/Ministry/BSR.php).

4.4. WHAT IS BSR CODE AND ITS USE

- Basic Statistical Returns (BSR) Code is a 7 digit code allotted by Reserve Bank of India (RBI) to all the registered Banks in India. The first 3 digits out of the 7 represent Bank name whereas the remaining 4 digits codify the branch of the Bank. BSR is a system to integrate the data relating to various commercial

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banks and promote the filing of the same with RBI at regular intervals. It is used in 3 particular places:-

(i) When TDS/TCS returns are to be filled, BSR code is used in challan details and deducted details. This system is used to maintain records of the online payments and alerts the Income Tax Department about the payment through Banks.

(ii) BSR codes also assist any international tax authority to track the payment made by an individual to a foreign country.

(iii) BSR codes enable the senior citizens to receive pensions also.

- Although both IFSC codes and BSR codes help uniquely identify a particular Bank branch, they are different in 2 ways. While IFSC is an 11 digit alphanumeric code, the BSR code consists of 7 digits. An IFSC code is used while making online money transfers through RTGS (Real-Time Gross Settlement Systems) and NEFT (National Electronic Fund Transfer), while BSR codes are used for filling online TDS/TCS returns or for easy distribution of pension among retired Government employee.

5. THE ROAD MAP/ TIME FRAME FOR PROCESSING THE PENSION CASES W.R.T. ALL THE STAKEHOLDERS IS AS FOLLOWS: -

5.1. After 18 years and 5 years before retirement:- Certificate regarding verification of qualifying service. (Notification No. 1/19/13-P&PW(E) dated 29.8.2014)

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5.2. 12-15 months before retirement: -

- Commencement of service verification process by Head of Office
- Assessment of outstanding dues
- Reference to PAO and Directorate of Estates (for NDC)

5.3. 8 months before retirement:- Certificate regarding qualifying service and emoluments along with blank Form-5 to be given to retiring employee

5.4. 6 months before retirement retiring employee to give: -

- filled in **Form-5** with bank account details and joint photograph
- details of family in **Form 3,** unmarried sons and married daughters are also the part of family and the same should be mentioned in Form 3
- nomination forms for **gratuity, GPF, CGEGIS, Commuted**
- value of pension and arrears of pension **(Form-A)**
- Undertaking for the Bank
- Anubhav Form

5.5. 4 months before retirement :- Pension papers (**Form 5**, **Form 7** and **Form 8**) to be forwarded by HOO to PAO indicating Government dues to be recovered from Gratuity.

5.6. 1 month before retirement :- PPO to be sent by PAO to CPAO. CPAO to forward it with SSA to the Bank within 21 days.

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5.7. Copy of PPO :- to be given by PAO (through HOO) to retiring employee after issue of SSA by CPAO (OM No. 1/27/11-P&PW(E) dated 7.5.2012).

5.8. Claims for Gratuity, CVP, GPF, CGEIS and Leave Encashment to be processed simultaneously and paid on last day of service.

(Information that follows relates to benefits on superannuation)

6. WHAT ARE YOUR RETIREMENT BENEFITS

Retirement Benefits comprise the following: -

- Pension or family pension subject to a guaranteed minimum of Rs.9,000/- per month (since 01.01.2016).
- Lump sum payment resulting from commutation of a portion of pension.
- Retirement/death gratuity limited to a maximum of Rs.20.00 lakh (since 01.01.2016).
- Dearness relief on pension/family pension at rates prescribed with reference to price rise (this remains suspended during employment/ re-employment under the Government)

  (for a qualifying service of less than 10 years only service gratuity is payable)

7. HOW ARE YOUR PENSION/RETIREMENT BENEFITS WORKED OUT

7.1. FOR RETIRED EMPLOYEES

7.1.1. Service Gratuity

- You are entitled to receive only service gratuity (and not pension) if your total qualifying service is less than 10 years.

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- It is calculated @ 1/2 month's emoluments for each completed six monthly period of qualifying service.
- An emolument for this purpose includes DA admissible at the time of retirement.
- There is no limit for minimum amount.
- This is a one-time lump sum payment in lieu of pension and is distinct from and is paid over and above the retirement gratuity referred to later in this Section.

7.1.2. Pension

- If you retire under the Rules and have qualifying service of 10 years, your pension is calculated @ 50% of last pay or average emoluments (i.e. average of the basic pay drawn by you during the last 10 months of your service), whichever is more beneficial to you.
- Guaranteed minimum pension is Rs.9,000 (Rupees nine thousand only) per month. In addition, Dearness Relief is also payable thereon.
- Maximum limit on pension is Rs.1,25,000 (Rupees one lakh twenty five thousand only) per month. In addition, Dearness Relief is also payable thereon.
- Pension is payable upto and including the day of death.

7.1.3. Commutation of Pension

- You have an option to commute a portion of pension, not exceeding 40% of it, into a lump sum payment.
- You need not undergo any medical examination if you exercise this option within one year of retirement.

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- The lump sum payable to you is calculated with reference to the Commutation Table as provided in CCS (Commutation of Pension) Rules, 1981.
- Your monthly pension will stand reduced by the portion commuted.
- But, your dearness relief entitlement will be calculated on the basis of the full pension (i.e. including the commuted portion).
- The commuted portion of pension will be restored to you on the expiry of 15 years from the date of commutation.
- In the event of death of pensioner, commuted portion is not deducted from family pension.

7.1.4. Retirement Gratuity

- 5 years' qualifying service and eligibility to receive service gratuity/pension is essential to get this one-time lump sum benefit.
- Your retirement gratuity is calculated at the rate of 1/4 month's emoluments for each completed six-monthly period of qualifying service subject to a maximum of 16½ times the monthly emoluments.
- Emoluments for this purpose will include DA admissible at the time of retirement.
- There is no guaranteed minimum amount.
- The maximum retirement gratuity payable is 16½ times the emoluments limited to Rs.20.00 lakh from 01.01.2016.

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7.1.5. Dearness Relief

- Dearness relief is sanctioned as compensation against price rise.
- The quantum payable will be governed by the orders issued by the Government from time to time.
- All pensioners, irrespective of the amount of their pension, are eligible for this benefit (except these on re-employment).
- There is no ceiling in regard to the total of pension plus dearness relief which a pensioner can receive.

7.2. FOR FAMILIES

7.2.1. Death Gratuity

- Widow/widower or the nominee of an employee, dying while in service is entitled to receive Death Gratuity.
- There is no requirement of completing any minimum length of qualifying service by the deceased employee for this purpose.
- Entitlement is 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 11 years.	12 times of emoluments*
11 years or more but less than 20 years.	20 times of emoluments*

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20 years or more	Half of emoluments* for every completed six-monthly period of qualifying service subject to a maximum of 33 times.

** The total of death gratuity payable cannot exceed Rupees twenty lakh in all cases. Emoluments for this purpose include dearness allowance admissible at the time of retirement.*

7.2.2. Family Pension

- Family pension becomes payable to the widow/widower or an eligible family member from the day following the date of death of the employee either while in service or after retirement.
- The deceased employee should have had either one year of continuous service or should have been declared medically fit for government service if death takes place before completion of one year of continuous service.
- It is normally payable only to one member of the family at a time barring cases wherein more than one widow is left behind, twin children, etc.
- The guaranteed minimum amount is Rs. 9,000 per month (Rupees nine thousand only) (since 01.01.2016). In addition, Dearness Relief as per prescribed rate is also payable.
- Entitlement is calculated as shown below:-

Basic pay	Amount of monthly family pension
All levels	30% of basic pay subject to a minimum of Rs. 9,000 per month since 01.01.2016

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- In case of a Govt. Servant who dies while in service family pension at enhanced rate is admissible for a period of ten years from the date following the date of death. In case of death of a pensioner, family pension at enhanced rate would be payable for a period of seven years or till the pensioner would have attained the age of 67 years, whichever is earlier.
- Like pension, family pension is also payable upto and including for the day of death of the recipient.
- But, family pension is payable for life to a son/daughter who is suffering from any disorder/disability of mind or is physically crippled/disabled/ thus rendering him/her unable to earn a living. Dependent, divorced, widow and unmarried daughter, dependent parents, dependant disabled siblings are eligible for family pension for life subject to fulfilment of certain conditions.

7.2.3. Dearness Relief

- Dearness relief to family pensioners is paid at the same rate and on the same conditions as for pensioners.

8. FAMILY PENSION ON DEATH/DISCHARGE FOR GOVERNMENT EMPLOYEES UNDER NATIONAL PENSION SYSTEM (NPS)

- National Pension System (NPS) was introduced for Central Government civil employees w.e.f. 01.01.2004 by Ministry of Finance (Department of Economic Affairs) vide Notification No. 5/7/2003-ECB & PR dated 22.12.2003. National Pension

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System is mandatory for all new recruits joining the Central Government service (except armed forces) from 01.01.2004. Accordingly, the CCS (Pension) Rules, 1972 were amended vide notification dated 30.12.2003. CCS (Pension) Rules, 1972 are applicable to Government servants appointed on or before 31.12.2003.

- However, the benefits under Old pension scheme were extended to the Central Government employees covered under NPS vide Department of Pension and Pensioners' Welfare O.M. No. 38/41/06-P&PW(A) dated 05.05.2009 in the event of their death or discharge from Government service on account of invalidation/disability.

- In the case Government servant or his family avails the benefits under the old pension scheme in accordance with DoP&PW's O.M. dated 05.05.2009, the entire accumulated pension fund of the Government servant under NPS would be surrendered into the Government account in accordance with Pension Fund Regulatory and Development Authority (Exits and Withdrawals under NPS) Regulations, 2015.

- The benefits of Retirement gratuity and death gratuity have also been extended to the Central Government employees covered under NPS vide DoP&PW's O.M. No. 7/5/2012-P&PW(F/B) dated 26.08.2016 on the same terms and conditions as are applicable under CCS(Pension) Rules, 1972.

9. HOW TO CLAIM PENSION

- Pension claims are processed by your Head of Office. He is also responsible for settling the entitlements consequent to the death of an employee in harness.

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- The process for sanctioning your pension claims is required to be initiated by the Head of Office 12 to 15 months in advance of the retirement date.
- Eight months prior to the retirement date, you are to furnish certain information (e.g. joint photo with wife/husband, family details, name of bank through which you desire to draw your pension, etc.) to your Head of Office in Form-5.
- Your co-operation with the Head of Office is vital to ensure timely settlement of your claim. Head of Office will send the pension papers to P&AO in form 7 & 8 within 4 months prior to your date of retirement.
- Pension is sanctioned by the Accounts Officer who is required to issue you Pension Payment Order (PPO) not later than one month in advance of the retirement date. He will send the PPO to CPAO who will issue SSA to designated pension paying bank within 21 days thereafter.
- If any delay is anticipated in this, the Head of Office is required to sanction provisional pension and provisional gratuity.
- Normally, family pension is also sanctioned to spouse at the same time as pension and indicated in the PPO. Family pension is to be drawn only after the death of the pensioner. In such cases no separate sanction for family pension is required. The spouse has to submit an application along with death certificate to the Bank, if he/she had a joint account with the deceased pensioner.
- For getting family pension in other cases, the deceased pensioner's family should apply in form-14

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- to the pension disbursing authority for payment, if the name of family pensioner and amount of family pension is already indicated in the PPO, or
- to the Head of Office for sanction of family pension in all other cases.

10. INTEREST ON DELAYED PAYMENT

You are entitled to receive interest on the amount of retirement/death gratuity if its payment is delayed due to administrative lapse beyond a period of 3 months. The interest shall be paid at GPF rates prescribed from time to time.

11. HOW PENSION IS PAID

- The monthly pension to Central Government pensioners/ family pensioners is paid through public sector banks and through a few specified private banks. The Postal and Railway pensioner have also option to draw pension through Post Offices
- Nomination/Cheque Book/Standing Instruction facilities have been extended to pensioners drawing their pension through banks.

12. REDRESS OF GRIEVANCES

- If you have any grievance/complaint in pension matters you may take it up with your Head of Office, the pension sanctioning authority or the pension disbursing authority, as the case may be.
- You may also approach the Integrated Grievance Cell and Call Centre of Department of Pension & Pensioners' Welfare, 8th Floor, Janpath Bhawan, Janpath, New Delhi-110001, (Toll

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Free Number 1800-11-1960) which provides the platform for facilitating redress of the grievances of pensioners. You can also lodge your grievance/complaint through Centralized Web-based Pension Grievances Redress and Monitoring System (CPENGRAMS) for speedy redressal and effective monitoring of grievances by various Central Government Ministries/ Departments/Organizations. How to use this system is explained in the website of the Department of Pension & Pensioners' Welfare at www.pensionersportal.gov.in

13. NON-PENSIONARY RETIREMENT BENEFITS

13.1. Retired employees or their families are also entitled to the following non-pensionary retirement benefits:

- Cash equivalent of leave salary for earned leave due to the employee, subject to a maximum of 300 days.
- Encashment of half pay leave due to the officer to the extent of shortfall in earned leave to make up the maximum of 300 days ceiling on Earned Leave for encashment above.
- Insurance cover and/or accumulation in the Saving Fund under the Central Government Employees Group Insurance Scheme, 1980.
- Normal dues from the GPF account and in the case of death of the employee while in service, additional amount limited to Rs.60000 from the Deposit-linked Insurance Scheme under the General Provident Fund Rules.
- On retirement, you are entitled to travel entitlement consisting of (i) Travel entitlement for self and family (ii) Composite Transfer and packing grant (CTG)

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(iii) Reimbursement of charges on transportation of personal effects (iv) Reimbursement of charges on transportation of conveyance as detailed below: -

13.2. Travel Entitlements

Travel entitlements as prescribed for tour/transfer, except for International Travel, will be applicable in case of journeys on retirement. The general conditions of admissibility prescribed in S.R.147 will, however, continue to be applicable.

13.3. Composite Transfer Grant (CTG)

(a) The Composite Transfer Grant shall be paid at the rate of 80% of the last month's basic pay in case of those employees, who on retirement, settled down at places other than last station(s) of their duty located at a distance of or more than 20 km. However, in case of settlement to and from the Island territories of Andaman, Nicobar & Lakshadweep, CTG shall be paid at the rate of 100% of last month's basic pay. Further, NPA and MSP shall not be included as part of basic pay while determining entitlement for CTG. The transfer incidentals and road mileage for journeys between the residence and the railway station/bus stand, etc., at the old and new station, are already subsumed in the composite transfer grant and will not be separately admissible.

(b) As in the case of serving employees, 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.

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13.4. Transportation of personal Effects

Presently the scale of transportation of Personal Effects for which re-imbursement is admissible is as follows:-

Level in Pay matrix	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

13.5. Transportation of conveyance

Level in Pay Matrix	Reimbursement
6 and above	1 motor car etc. or 1 motor cycle/scooter
5 and below	1 motorcycle/scooter/moped/bicycle

14. FIXED MEDICAL ALLOWANCE

- Fixed Medical Allowance @ Rs.1000 per month is paid to pensioners/family pensioners who are residing outside the jurisdictional area of CGHS Scheme and other such schemes of other Ministries/Department and would have been eligible for this scheme while in service.

- Medical facilities under the Central Government Health Scheme (CGHS) in various cities/areas covered by the scheme are also available to eligible Central Govt. Pensioners on contribution/ payment basis. CGHS facility (both OPD and IPD) is also available to pensioners residing outside CGHS area.

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- Pensioners residing outside CGHS area but in receipt of FMA, are not eligible to avail OPD facilities at wellness centers. They can, however, avail IPD facilities on making contribution under the Central Government Health Scheme (CGHS).

15. ANUBHAV

DoP&PW has also provided you a platform to share your experience of working with the Government through a write-up - the write-ups which the Government may share online with other Ministries/ Departments. This platform has been provided with the intention to garner the resources of retiring employees to help create wealth of information for the Government. An annual award scheme is also in existence to attract quality write-ups. The details can be seen at http://pensionersportal. gov.in/Anubhav.

16. SANKALP

Believing that the life after retirement is a second inning in the life of a Government Employee, the Department of Pension & Pensioners' Welfare has taken up an initiative to motivate and channelize the skill, experience and time available with Central Government Pensioners into meaningful social activities through a platform entitled "SANKALP". Under this initiative, you can register yourself for voluntary work on SANKALP platform http://pensionersportal. gov.in/sankalp/

17. DISBURSEMENT OF MONTHLY PENSION

- Payment of pension to Central Government Civil Pensioners is made by all nationalized banks authorized by Reserve Bank of India. In addition RBI has also authorized HDFC Bank Ltd., ICICI Bank Ltd., IDBI Bank Ltd. and UTI Bank Ltd. (now Axis Bank Ltd.) to make payment of pension to Central Government Civil Pensioners.

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- The time schedule to be followed by various offices for start of pension is as follows.

	Name of the Office	Time Schedule
(i)	Pay & Accounts Officer issuing PPO	Despatch of PPO by PAO to the CPAO on the last working day of the month preceding the month of retirement.
(ii)	Central Pension Accounting Office (CPAO)	Despatch of PPO by CPAO to CPPC/ link branch of Authorized bank by 20th of the month of retirement.
(iii)	Link Branch	Despatch of PPO by Link Branch to paying branch by 23rd of the month of retirement.
(iv)	Paying Branch	Paying Branch will complete all formalities and ensure that the pension has been credited to the pensioner's account on the last date of the month.

18. PAYMENT OF PENSION TO ALL INDIA SERVICES (AIS) OFFICERS

- The pension liability of all AIS officers, retired as well as retiring both from the State and Central Government lies with the Govt. of India.

  i. All retiring AIS Officers uniformly have the option of drawal of pension through Government of India or through the State Government. Authorisation of pension for members of the services retiring from State Government would continue with the State Governments. However, officers who retire from the State Government can opt for payment of pension from the Central Government or the State Government. Similarly, officers

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retiring from Government of India may opt for authorization of pension through Government of India or the State Government.

ii. In respect of AIS Officers retiring from the State Governments and opting to receive pension through State Government, issue of Pension Payment order (PPO), payment and accounting of pension and other retirement benefits is done through administrative structure of the State Governments/Accountants General. In these cases, the Government of India reimburses the expenditure to the State, subject to compliance with the Central Government rules and instructions in this regard, in a manner similar to the reimbursement of House Building Advance scheme for All India Services.

iii. In respect of officials retiring from the State Government and opting to draw pension through the Government of India, a Designated Authority in each State would completely process all matters relating to the determination of pension, gratuity, adjustment/recovery of advances/other dues and send the PPO for further processing by the Central Pension Accounting Office, Ministry of Finance, New Delhi (CPAO). The CPAO would, thereafter, process/forward these cases to the relevant bank branches (through whom the pensioner desires drawl of pension) in a manner similar to the other Central Civil pensioners.

iv. The banks would follow a procedure similar to those followed in respect of central civil pensioners, while disbursing pension to the All India Service officials. The Scheme for Payment of Pension to Central Government

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Civil Pensioners by Authorised Banks' shall be followed, mutatis-mutandis, in respect of AIS Officials.

- Keeping in view the aging factor and to ease and comfort in a retired life, the issue of exercising option for drawing pension either from Government of India or State Government was revisited in DoP&T in consultation with the Central Pension Accounting Office, Department of Expenditure and Department of Pension and Pensioners' Welfare and is has been decided that the option exercised by the pensioner for drawl of pension/family pension either from the Government of India or State Government would continue as 'zero option' (option exercised at the time of retirement would constitute as zero option).

- Thereafter, the retired officer can further make two options for which the first option would be permitted without obtaining the permission of Central Government and the second option would require permission of the Central Government. No further option shall be considered after the Second option is permitted by the Central Government. The first option shall be applied by the pensioner to the Drawing Disbursing Authority of her/his pension in the prescribed format (Annexure-1).

- The proposal for revocation of earlier option which required permission of the Central Government shall be applied to the concerned Cadre Controlling Authority of All India Services in the prescribed format (Annexure-II) and such proposal shall be processed in consultation with the Chief Controller (Pension), Central Pension Accounting Office (Department of Expenditure), New Delhi for according approval of the Secretary of the concerned Cadre Controlling Authority.

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- Every time a change in option is made, it shall be notified to the Central Pension Accounts Office (Department of Expenditure) for carrying out necessary updation in its data base.
- The revised format for exercising zero option for drawl of pension in respect of retiring/retired members of All India Services is annexed as Annexure-III. (DoP&T's O.M. No.25014/1/2014-AIS-II dt.28/07/2015) - ***Please see Appendix.***

19. FINAL PAYMENT OF ACCUMULATIONS IN GPF ACCOUNT OF AIS OFFICERS

The General Provident Fund account of AIS officers are maintained by Accountant General's Office in the respective State Government on whose cadre the service of AIS officers is born. As such the final payment of GPF to all AIS officers, irrespective of place of posting at the time of retirement, is authorized/paid by the respective AGs. It needs to be ensured that all refund of advances and subscriptions made by the officers into GPF account are accounted for at least by one year before the date of retirement. No subscriptions to the fund are made during the last three months of the service. If there is any discrepancy, this may also be sorted out during these three months so that the final payment is authorized by AG by the last working day and the payment is made in retiring officer's bank account on the first day of retirement.

20. PAYMENT OF CGEIS ACCUMULATIONS AND INTEREST THEREON

The individual accounts of contributions made by IAS officers, irrespective of their places of posting during the entire service, are centrally maintained by Controller of Accounts DoP&T. As such the

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final payment due on the date of retirement in respect of accumulations under CGEIS is authorized by Controller of Accounts DoP&T.

21. FOR PENSIONERS BECOMING NON-RESIDENT INDIAN AFTER RETIREMENT

- A pensioner on becoming the NRI should intimate the fact that he has become NRI to the pension paying branch in India and on receipt of the same the paying bank branch in India should convert the account of pensioner to Non-resident Ordinary (NRO) account.
- The authorized bank then may credit the pension amount of such NRI pensioners to a non-resident (ordinary) account opened/maintained as per provision of the Exchange Control after ensuring the personal identification and other requirements as may be necessary under the Scheme for payment of pension to Central Government Civil Pensioners.

22. CENTRAL GOVERNMENT HEALTH SCHEME (CGHS) FACILITY FOR PENSIONERS

22.1. PROCEDURE TO GET A CGHS CARD FOR RETIRING EMPLOYEE

- For availing CGHS facility after retirement, pensioners need to apply in the prescribed form (available on CGHS web portal www.cghs.nic.in and website www.cghs.gov.in and also in the Wellness Centers)
- The form should be completely filled up with individual photographs pasted as specified in the form along with the following documents:-

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i. Proof of residence

ii. Proof of stay of dependents.

iii. Proof of age of son

iv. In case of differently abled dependent son above 25 years, disability certificate from competent authority as specified

v. Surrender certificate of CGHS Card (only if CGHS Card was issued during Service Period)

vi. Attested copies of PPO/Provisional PPO/Last Pay Certificate (in case PPO is not readily available immediately after retirement.)

vii. Demand Draft in the name of "PAO CGHS New Delhi".

- The amount of Demand Draft will be for contribution due for one year if the card is to be made for yearly renewal basis and for 10 years if whole life card is required.

22.2. DEPENDENCY CRITERIA

For availing the medical facilities under the scheme, parents (or parents-in -law in case of female employee), unmarried son till 25 years of age, dependent unmarried/widowed/ divorced/separated daughters and sisters, minor brothers are deemed dependent on the Government employee if they are normally residing- with him and their income from all sources including pension and pension equivalent of DCRG benefit is less than Rs. 9000 +DA per month. This criteria does not apply to spouse and disabled son irrespective of age (please see

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definition of disability in instructions for filling CGHS card)

22.3. CHANNEL OF SUBMISSION

The application with enclosures is to be submitted to Addl. Director (HQ) in Delhi or concerned Addl. Director (CGHS) of the city, where the facility is required.

22.4. PROVISION FOR MAKING PENSIONER CGHS CARD WHILE IN SERVICE

- A serving employee can apply for a pensioner CGHS Card along with his pension papers.
- Application with enclosures and bank draft is to be forwarded to the CGHS through the office of the employee. The pensioner Card will be issued on the day of retirement (provided it is applied for at least six weeks before retirement date) and will get activated from next day.

22.5. ONLINE APPLICATION FOR CGHS CARD

The card can be applied online by visiting CGHS web portal www.cghs.nic.in or CGHS website www.cghs.gov.in.

However at present provision for uploading the supporting documents is not available. After online submission of the application, the applicant is required to take a print out of the application and submit it with supporting documents (duly endorsed by the Head of the Department/Office in case of serving employees) in the office of the Additional Director HQ in Delhi or Additional Director in other cities.

22.6. ADDITION/DELETION OF NAMES IN CGHS CARDS

- On the death of the main card holder, the card becomes

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invalid and fresh card has to be applied for by the spouse after he/she starts drawing the family pension. Old CGHS card and a Death Certificate need to be attached with the application.

- A serving employee on marriage or on the birth of his/ her child may get the names of spouse /child added to the card after submitting the form for addition duly endorsed by his department
- After the death of spouse and death/marriage/ employment of a son/daughter/dependent it is the responsibility of main card holder to inform CGHS for necessary deletion of the card

22.7. VALIDITY OF THE CGHS CARD

- In case of yearly contribution pensioner cards, in order to continue validity, contribution is to be made prior to completion of the continuing year.
- CGHS card is valid in all CGHS cities for treatment/investigation/ Hospitalization. There is no need for transit permit to get treatment in another CGHS city except for receiving high value medicines classified as "lifesaving"/restricted supply medicines for which temporary attachment to a wellness center is required.

22.8. CGHS CARD FOR PENSIONERS RESIDING OUTSIDE CGHS CITIES

Pensioners residing outside CGHS covered area can opt for a regular CGHS Card or an IPD (Indoor treatment) CGHS Card with fixed medical Allowance (in lieu of OPD treatment) from the nearby CGHS city. IPD card holders will not be eligible for OPD

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treatment & issue of medicines from CGHS Wellness Centers.

22.9. SELF-PRINTING OF CGHS CARD

- As soon as the Application for CGHS card is accepted at the CGHS Card Section, an acknowledgment letter is issued to the applicant mentioning the card number and the Ben ID of all family members. The plastic cards are normally available after one month of the application at the parent wellness center of the card holder.
- In the meantime the acknowledgment letter can be used to avail the facilities from the Wellness Center.

22.10. PRINT YOUR OWN CARD ONLINE FACILITY

- A beneficiary can also self-print his and his dependents cards online through Beneficiary login. This e-CGHS Card is equivalent to the Plastic Card. After downloading the card in PDF format beneficiary can take a color print out and get it laminated for further use.
- The beneficiary can print his/her or family members' card using following steps
  - Visit CGHS portal cghs.nic.in
  - Click Beneficiary Login
  - Enter your Ben ID, password and sign in
  - Click Print card for the beneficiary whose card needs to be printed
  - Enter the onetime password sent on your registered mobile
  - Click Print CGHS Card
  - A message appears on the screen requesting to take

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a colored print out and get the card laminated. Click OK

- Download or open the e-CGHS card in PDF format
- Print the e-CGHS card using control P command

- A beneficiary may use an eCGHS card for availing health care facilities. The credentials of the beneficiaries can be verified by the Health Care Organisations (HCOs) through the computer database using the beneficiary ID number, if required.

22.11. IMPORTANCE OF CGHS CARD

- All the CGHS beneficiaries and their dependents are provided with photo ID plastic cards individually with unique beneficiary ID number which need to be produced at each service point to avail the facilities.
- Safe custody of the CGHS Cards is the responsibility of the beneficiary and in case of loss of the card beneficiary is required to inform the police and CGHS authorities.
- Duplicate CGHS card can be obtained against lost card by applying for the same to the concerned Additional Director along with a copy of FIR and will be charged Rs.50/-

23. GENERAL

- Your PPO is a valuable document containing a running account of your pensionary entitlements. Please keep it in safe custody.
- All pensions/gratuities and dearness relief are payable in rupees in India only.

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- Payment to NRI pensioners is paid through non-resident (ordinary) account opened/maintained as per provisions of the Exchange Control.
- They are expressed in whole rupees, the fraction being rounded off to the next higher rupee.
- No employee can earn two pensions in the same service/post at the same time or by the same continuous service. However, there is no bar to an employee drawing more than one pension due to a combination of pension and family pension or civil & military pension.
- Pension/family pension is payable upto and including the day on which its recipient dies.
- A pensioner is entitled to nominate any other person to receive his life-time arrears. The nomination is to be submitted to the Head of Office while the pension claims are being processed or to the pension disbursing authority any time thereafter.
- Grant of pension and its continuance are subject to future good conduct of the pensioners.
- Pension finally authorized cannot be revised to the disadvantage of the pensioner except to correct a clerical error.
- Pension cannot be attached, seized etc., for any demand against a pensioner; nor can a pensioner make any assignments, etc., in anticipation of pension.
- But, if a pensioner is convicted of a serious crime or is found guilty of grave misconduct or negligence, pension may be withheld or withdrawn fully or partly for a specified or indefinite period. Recovery from pension may also be made for any

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pecuniary loss caused to the Government.

- Government dues (pertaining to government accommodation, outstanding balance of advances, overpayment, etc.) are adjustable against gratuities (other than service gratuity) and/or Dearness Relief.
- Acceptance of certain kinds of post-retirement employment (e.g. commercial employment before expiry of one year from retirement, employment under foreign governments, etc.) by pensioners who retired from Group-A service/post requires prior permission of the Central Government. Failure to comply with this requirement could lead to stoppage of pension for such period as may be decided by the Government.

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Pensionary and other dues payable to an IAS officer retiring on superannuation (age 60 years) from apex scale (Level-17, pay Rs. 2,25,000/-)

1	Last Pay Drawn	Rs.2,25,000/-	
2	Basic Pension	Rs.1,12,500/- (50 % of the last pay drawn)	
3	Maximum portion of commutation of pension permissible	40%	
4	Commutation value payable on retirement	1,12,500 x 40/100 = Rs.45000/- Rs.45000 x 12 x 8.194 = Rs.44,24,760/-	
5	Residual Pension	1,12,000 - 45,000 = 67,500	Payable as monthly pension by credit to the bank account of pensioner. In addition the dearness relief as per rates announced by the Govt. from time to time is also payable.
6	Gratuity	1/4th of emoluments (basic pay + DA) for every half year of qualifying service subject to maximum of Rs.20.00 lakh	To be paid by Head of Office
7	Leave Encashment	(2,25,000 + DA) x 300 divided by 30 (if the officer has 300 days EL at his credit). If the number of EL at the credit is less than 300 days, encashment of half pay leave due to officer to the extent of shortfall in earned leave to make up the maximum of 300 days ceiling earned leave for encashment above is also given.	To be paid by Head of Office
8	CGEGIS	As per table issued by M/o Finance	Processed by DoP&T AIS-II Section and payment through P&AO
9	GPF	As per credit available in the account along with interest up to the date of retirement	To be processed by AG of the respective State and authorized for payment by P&AO

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APPENDIX

No. 25014/1/2014-AIS-II
Government of India
Ministry of Personnel, Public Grievances and Pension
(Department of Personnel and Training)

North Block, New Delhi
Dated: 28/07/2015.

OFFICE MEMORANDUM

Subject: Clarification on simplification of procedure for payment of pension and other benefits to AIS officers retiring from Govt of India/State Govt: exercise of option regarding.

The undersigned is directed to refer to this Departments Order No. 25014/2/2002-AIS-II dated 11thApril, 2007 (copy enclosed) wherein measures for simplification of payment of pension and other retirement benefits to All India Services officers retiring/retired from Government of India/State Government have been revised and the Government of India had taken over the entire pension liability of all the All India Service officers. Besides, all retiring All India Service officers either from the Central Government or State Government uniformly have the option of drawl of their pension through Government of India or through the State Government. However, in the aforesaid order dated 11th April, 2007, the issue of revocation of their earlier option for drawl of pension exercised by the All India Service pensioners was silent.

(2) Accordingly, keeping in view the aging factor and to ease and comfort in a retired life, the issue of exercising option for drawing pension either from Government of India or State Government was revisited in this Department in consultation with the Central Pension Accounting Office, Department of Expenditure and Department of Pension and Pensioners' Welfare and has decided that the option exercised by the pensioner for drawl of pension/family pension either from the Government of India or State Government in reference to this Departments Order dated 11th April , 2007 would continue as"zero option' (option exercised at the time of retirement would constitute as zero option).

(3) Thereafter, the retired officer can further make two options for which the first option would be permitted without obtaining the permission of Central Government and the second option would require permission of the Central Government. No further option shall be considered after the Second option is permitted by the Central Government. The first option shall be applied by the pensioner to the Drawing Disbursing Authority of her/his pension in the prescribed format (Annexure-1).

(4) The proposal for revocation of earlier options which required permission of the Central Government shall be applied to the concerned Cadre Controlling Authority of All India Services in the prescribed format (Annexure-II) and such proposal shall be processed in consultation with the Chief Controller (Pension), Central Pension Accounting Office (Department of Expenditure), New Delhi for according approval of the Secretary of the concerned Cadre Controlling Authority.

(5) It is to state that every time a change in option is made, it shall be notified to the Central Pension Accounts Office (Department of Expenditure) for carrying out necessary updation in its data base.

(6) The revised format for exercising zero option for drawl of pension in respect of retiring/retired members of All India Services is annexed as Annexure-III.

Sd/-
(Rajiv Jain)
Under Secretary to the Government of India

1. Joint Secretary (IPS-II), Ministry of Home Affairs, North Block, New Delhi
2. I.G. (Forest), Ministry of Environment, Forest and Climate Change, Indira ParyavaranBhavan,JorBagh, New Delhi
3. Chief Controller (Pension), Central Pension Accounting Office, Department of Expenditure, Trikoot-II, BhikajiCama Place, New Delhi
4. Joint Secretary (Pension), Deptt. of Pension and Pensioners' Welfare, LokNayakBhavan, New Delhi
5. Director (Services), Ministry of Home Affairs
6. Director (Services), Ministry of Environment, Forest and Climate Change, Indira ParyavaranBhavan, JorBagh, New Delhi
7. All Chief Secretaries of State Governments/UTs & Administrators
8. All Accountant Generals of State Governments/UTs
9. All Ministries/Departments
10. NIC for uploading on the website of persmin.nic.in—OM & Orders—*Services---Others

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Annexure-I

DoP&T's O.M. No.25014/1/2014-AIS-II dt.28/07/2015

PROFORMA FOR FIRST OPTION OF DRAWL OF PENSION IN RESPECT OF ALL INDIA SERVICE OFFICERS

I, Shri/Ms./Dr. (in block letters) _____ husband/wife/S/o/D/o of Ms./Shri/Dr._____ wish to revoke my earlier option for drawl of my pension/family pension from (please tick below)

- Government of India to State Government

or

- State Government to Government of India

A. Details of my pension/family pension

(i)	Earlier Option (State or Govt. of India)	Tick ( ) earlier option whichever is applicable. (a) Zero option (b) First option
(ii)	Reasons for revoking the option	
(iii)	PPO No.	
(iv)	Date of Retirement/Death	
(v)	Name & Address of Designated Authority (State AGs or Others/CPAO etc.)	
(vi)	Name & Address of Pension Disbursing Bank (authorized bank)	
(vii)	Amount of Pension	
(viii)	Residential Address	
(ix)	Telephone No. (Res) or Mobile No.	
(x)	Aadhaar Number	
(xi)	E-mail ID, if any	

B. Details of where I wish to opt for my pension/family pension

(i)	Name of the State Government	
(ii)	Name & Address of the Designated Authority with their Tele. Nos. (authorized bank/State Treasury/CPAO)	
(iii)	Name & Address of Authorized Bank/State Treasury (with their Tele. Nos.)	

I undertake that this application is my first option for revocation of my earlier option of drawl of pension and the details given above is true to the best of my knowledge.

Note: The pensioner should attached a copy of the PPO Number and front page of the Bank Pass Book of his/her pension/family pension Account.

Signature of the pensioner

Place:

Dated:

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Annexure-II

DoP&T's O.M. No.25014/1/2014-AIS-II dt.28/07/2015

PROFORMA FOR SECOND OPTION OF DRAWL OF PENSION IN RESPECT OF ALL INDIA SERVICE OFFICERS

I, Shri/Ms./Dr. (in block letters) _____ husband/wife/S/o/D/o of Ms./Shri/Dr._____ wish to revoke my earlier option for drawl of my pension/family pension from (please tick below)

- Government of India to State Government

or

- State Government to Government of India

(A) Details of my pension/family pension

(i)	Earlier Opt+ion (State or Govt. of India)	Tick ( ) earlier option whichever is applicable. (a) Zero option (b) First option
(ii)	Reasons for revoking the option	
(iii)	PPO No.	
(iv)	Date of Retirement/Death	
(v)	Name & Address of Designated Authority (State AGs or Others/CPAO etc.)	
(vi)	Name & Address of Pension Disbursing Bank (authorized bank)	
(vii)	Amount of Pension	
(viii)	Residential Address	
(ix)	Telephone No. (Res) or Mobile No.	
(x)	Aadhaar Number	
(xi)	E-mail ID, if any	

(B) Details of where I wish to opt for my pension/family pension

(i)	Name of the State Government	
(ii)	Name & Address of the Designated Authority with their Tele. Nos. (authorized bank/State Treasury/CPAO)	
(iii)	Name & Address of Authorized Bank/State Treasury (with their Tele. Nos.)	

I undertake that this application is my secondand last option for revocation of my earlier option of drawl of pension and the details given above is true to the best of my knowledge. The Second Option be treated as final.

Note: The pensioner should attached a copy of the PPO Number and front page of the Bank Pass Book of his/her pension/family pension Account.

Signature of the pensioner

Place:

Dated:

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Annexure-III

DoP&T's O.M. No.25014/1/2014-AIS-II dt.28/07/2015

PROFORMA FOR ZERO OPTION OF DRAWL OF PENSION IN RESPECT OF ALL INDIA SERVICE OFFICERS (AT THE TIME OF RETIREMENT)

1.	I opt to draw my pension/family pension from (tick):- ▪ Government of India ▪ State Government	
2.	Name (in block letter)	
3.	Designation & Cadre/batch	
4.	Date of Retirement/Death	
5.	Office Address with Telephone No.	
6.	Residential Address	
7.	Telephone No. (Res)	
8.	Aadhaar Number	
9.	E-Mail ID, if any	
10.	PPO No. (in case of retired officer)	

Signature of the pensioner

Place:

Dated:

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F.No.25014/2/2002-AIS(II)
Government of India
Ministry of Personnel, Public Grievances and pensions
Department of Personnel & Training

North Block, New Delhi – 110 001
Dated 11th April,2007

To

Chief Secretaries of all State Governments/UTs

Subject: Simplification of Procedure for payment of pension and other benefits to All India Service officers retiring from Government of India/State Governments.

Sir,

I am directed to refer to the earlier O.M.s of even number dated 3rd June,2004 and 11th July,2005issued by this Ministry on the subject mentioned above. Earlier, the payment of pension to All India Service Officers, including those officers who were on deputation with the Central Government, was being made by the respective State Governments on whose cadre those officers were borne. After considering the difficulties experienced by these officers and with a view to simplifying to procedure it was by the Government that the AIS Officers who were on deputation with the Union Government at the time of retirement could opt for payment of pension and other retirement benefits through the Central Government. Accordingly, suitable instructions were issued by the Controller General of Accounts, Ministry of Finance, Department of Expenditure.

2. Measures for further simplification of the procedure for payment of pension and other retirement benefits to AIS Officers retiring from Government of India/State Governments has been under consideration of the government of India. In consultation with the Ministry of Finance and Department of Pension and Pensioners' Welfare it has now been decided that the following revised procedures/systems would be followed.

i. Government of India would take over the entire pension liability of all AIS Officers, retired as well as retiring both from the State and Central Government.

ii. All retiring AIS Officers would uniformly have the option of drawal of pension through Government of India or through the State Government. Authorisation of pension for members of the services retiring from State Government would continue with the State Governments. However, officers who retire from the State Government can now opt for payment of pension from the Central Government or the State Government. Similarly, officers retiring from Government of India may opt for authorization of pension through Government of India or the State Government.

iii. Existing AIS pensioners shall also be given an option to draw their pension from the State/Central Government as in the case of future retires.

iv. In respect of officials retiring from the State Governments and opting to receive pension through State Government, the existing system of authorization/issue of Pension Payment order (ppo), payment and accounting of pension and other retirement benefits through the administrative structure of the State Governments/Accountants General will continue as heretofore. In these cases, the Government of India would reimburse the expenditure to the State, subject to compliance with the Central Government rules and instructions in this regard, in a manner similar to the reimbursement of House Building Advance scheme for All India Services. Guidelines for claiming reimbursement from the Central Government would be issued separately by the Controller General of Accounts, Ministry of Finance, Government of India.

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v. Pension authorization, etc. of officials retiring from the Government of India and opting to draw pension through the Government of India, shall be processed in accordance with the O.M.s dated 3/6/2004 and 11/7/2005 referred to in paragraph 1 above.

vi. In respect of officials retiring from the State Government and opting to draw pension through the Government of India, a Designated Authority in each State would completely process all matters relating to the determination of pension, gratuity, adjustment/recovery of advances/other dues and send the PPO for further processing by the Central Pension Accounting Office, Ministry of Finance, new Delhi (CPAO). The CPAO would, thereafter, process/forward these cases to the relevant bank branches (through whom the pensioner desires drawl of pension) in a manner similar to the other Central Civil pensioners. The Designated Authority in each state, shall be communicated by the State Government to the CPAO.

vii. The banks would follow a procedure similar to those followed in respect of central civil pensioners, while disbursing pension to the All India Service officials. The Scheme for Payment of Pension to Central Government Civil Pensioners by Authorised Banks' shall be followed, mutatis-mutandis, in respect of AIS Officials.

viii. Currently, the monthly pension disbursement on the PPOs of AIS officials issued by the Ministries/Departments of GOI through CPAO, are scrolled to the accounts of the respective State Government directly (without routing it through Government of India). In the new system, all monthly disbursement on the PPOs, routed through CPAO, Government of India, will be scrolled by the banks to the CPAO, irrespective of whether the person has retired from the Central Government or State Government.

ix. In respect of existing pensioners opting to draw pension through Government of India, separate instructions to facilitate transition would follow.

x. In order to facilitate accounting, reimbursement to State Governments etc. a separate Head of Accounts for pension of AIS officers will be opened by the Controller General of Accounts, Ministry of Finance, in consultation with Budget Division, Department of Economic Affairs and Comptroller and Auditor General of India.

xi. Each State will prepare and send the relevant Budget Estimates against various pensionary benefits in respect of AIS officers to the CPAO by the prescribed dates.

3. Detailed operational procedure to be followed by various agencies for preparation of pension papers, issue of PPO and arranging payment and accounting of payments etc. will be issued by the Controller General of Accounts, Ministry of Finance, Department of Expenditure.

4. In cases of any problem/dispute in individual cases, references may be made to the respective Cadre Controlling Authorities in the Central Government for appropriate action, if necessary, in consultation with other Departments.

Sd/-
[Chaitanya Prasad)
Director (Services)
Tele No.23093591

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सत्यमेव जयते

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