



# PENSIONERS' GUIDE



**CONTROLLER GENERAL OF DEFENCE ACCOUNTS  
DELHI CANTT. -110010**

## ***DISCLAIMER***

*This pension guide is meant only to serve as a helpful guide to pensioners as well as the Pension Disbursing Agencies/ Head of Offices/ Record Offices. The information available in this pension guide may be taken as guideline only and not be quoted as authority on any matter whatsoever. Other valuable information calculations, guidelines and orders are available on the website of PCDA (Pension) Allahabad i.e. [www.pcdapension.nic.in](http://www.pcdapension.nic.in)*





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## INTRODUCTION

Grant of Defence Pension and related benefits has evolved over the years towards liberalized pension system. It has been the endeavour of the Government of India to broaden the pension base and address the anomalies arising from implementation of different Pay Commissions and reduce the gaps. How Defence Pension has evolved over a period of time upto Sixth CPC is given below for information.

- After implementation of New Pension Code from 1.6.1953, pension to Armed Forces pensioners was granted with reference to rank last held for 24 months preceding retirement. This was subsequently reduced to 10 months or average of last 10 months with effect from 1.4.1979 and as per latest orders, pension is straightway granted as 50% of emoluments last drawn or average of last ten month emoluments, whichever is beneficial.
- Scheme for Death cum Retirement Gratuity was introduced for Armed Forces personnel with effect from 10.9.1970. Full dearness relief was also considered as reckonable emoluments for computation of Gratuity with effect from 1.1.1996 subject to maximum ceiling laid down from time to time.
- With effect from 1.1.1973, a regular scheme for grant of relief on pension / family pension was introduced for compensating pensioners towards erosion in the real value of pension due to increase in price. Initially this was not applicable to re-employed pensioners which has been subsequently allowed with effect from 18.7.1997 subject to fulfillment of certain conditions.
- With effect from 1.1.1972, a scheme for payment of monetary allowances attached to various Gallantry decorations was introduced.
- With effect from 1.4.1985, the concept of restoration of commuted portion of pension was introduced, laying down that commuted portion of pension will be restored after 15 years.
- The concept of War Injury Pension / Liberalized family pension was introduced with effect from 1.2.1972 to all war injured / deceased personnel who were/are invalidated out of service/die in an international war/war like operations/Border skirmishes since 1947-48. The cap on maximum war injury pension i.e not to exceed emoluments last drawn has also been removed with effect from 1.7.2009.
- A concept of broad banding of percentage of disability was introduced for those Armed Forces Personnel who were invalidated out of service on or after 1.1.1996. The benefit is now extended with effect from 1.7.2009 to all pre-1996 invalidated out personnel, who are in receipt of pension.

- A scheme for payment of lump sum ex-gratia has been introduced with effect from 1.8.1997 for the families of Armed Forces Personnel who died in harness in performance of actual bonafide official duty.
- Scheme for Ordinary family pension was introduced in 1964. Benefit of this scheme was extended to all pre-1964 cases with effect from 22.9.1977 onwards. Subsequently, handicapped children, parents, widowed/divorced/unmarried daughters are covered under this scheme and allowed pension without any maximum age limit subject to certain conditions.
- With effect from 1.1.2006, a provision for grant of additional pension to aged pensioners of 80 years of age and above has been introduced for all pensioners / family pensioners.
- From 1.12.1997, a scheme for payment of fixed medical allowance @Rs.100/-pm to Armed Forces pensioners/family pensioners was introduced. With effect from 1.4.2003, another scheme named 'Ex-servicemen Contributory Health Scheme' was introduced. Later on, War widows/war disabled and all pre-1996 retirees were allowed to become member of this scheme without making any contribution.

# CHAPTER - I

## TYPES OF PENSION

### Service Pension (PBOR)

- Any PBOR who has rendered a minimum service of 15 years is entitled for service pension. He is also entitled for retirement gratuity.
- For Non-Combatants (Enrolled), the minimum qualifying service will be 20 years.
- Anybody with a minimum service of 5 years but less than 15 years is entitled for service gratuity ONLY and NOT entitled for pension.
- **Service pension is NOT admissible if the PBOR is dismissed from service under Army Act (except at the discretion of the President).**
- **For Pre-2006 PBOR, Service pension is based on the rank and group held by the individual for the last ten months. In other words, one has to hold the rank & group for ten months to be able to get pension for that rank & group.**
- **Full pension for pre-2006 PBOR will be granted if the qualifying service including weightage is 33 years or more.**
- **For post-2006 PBOR, condition for grant of full pension with 33 years service has been dispensed with from 1.1.2006.**

### Weightage for calculation of pension of PBOR

**w.e.f. 1.1.2006 for pre-2006 retirees:**

Sepoys and equivalent ranks	-	10 Years
Naiks and equivalent ranks	-	8 Years
Havildars and equivalent ranks	-	6 years
Nb Subedar, Subedar & Sub Major	-	5 years

- **No weightage is admissible for Territorial Army personnel.**
- **No weightage will be given for DSC personnel, if they are already in receipt of one pension.**
- **The benefit of adding years as weightage for computation of pension to post-2006 PBOR pensioners stands withdrawn from 1.1.2006.**

## CALCULATION OF SERVICE PENSION

- With effect **from 1.1.2006**, minimum pension / family pension is Rs 3500/- per month. Dearness relief as notified from time to time is also admissible in addition.
- Service pension in respect of **pre-2006 PBOR** for 33 years of qualifying service is calculated at 50% of maximum of the scale of pay including highest classification allowance corresponding to the last rank/pay group held continuously for the last 10 months before the date of discharge.
- Service pension in respect of **post-2006 PBOR** is worked out as 50% of emoluments last drawn or average of emoluments drawn during last 10 months preceding discharge. The emolument for determining pension includes pay in the pay band, grade pay, 'X' Group pay (where applicable), Military service pay and whole of classification allowance, if any, last drawn.
- Revised rates of pension w.e.f. 1.7.2009 in respect of **pre-2006 PBOR** pensioners has been notified vide Govt letter dt.8.3.2010 (available on [www.pcdapension.nic.in](http://www.pcdapension.nic.in)) as per which-
  - All pre 1.1.2006 **PBOR** retirees have been brought on par and their pension will be uniform w.e.f. 1.7.2009.
  - The revised pension w.e.f. 1.7.09 is determined as follows:
    - Maximum of scale of pay x 1.86 + 50% of highest classification allowance + MSP + 'X' Group pay, if any = Notional pay
    - Notional pay /2 = Revised pension w.e.f. 1.7.09 (for full qualifying service of 33 years)
    - For lesser QS, pension will be reduced proportionately.

### **Note :**

- a) The above revision is required to be carried out by the Pension Disbursing Agencies themselves (in respect of pensioners whose QS is 15 years or more).
- b) Cases where QS is less than 15 years, War Injury pension cases and Territorial Army cases, have to be referred to the Pension Sanctioning Authority through Annexure A or B, as the case may be.
- c) Cases of existing pension mismatch (ie., where the existing pension does not match with the table), has to be referred to the Pension Sanctioning Authority (duly quoting original PPO number).

## ADDITIONAL PENSION for having crossed 80 years of age

- With effect from 1.1.2006, additional pension (as indicated below) is admissible to those pensioners / family pensioners who have completed 80 years or more as on 1.1.2006

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

### **The following procedure will be adopted by the Pension Disbursing Agencies (PDA) for regulating this additional pension :**

- In case where the date of birth (DoB) is available in the PPO / pensioner's records (ie., Descriptive Roll etc), the additional pension will be admitted straightaway by the PDA. For eg., if the DoB is 12.4.1926, additional pension @ 20% will be admitted from 1.4.2006 onwards.
- In case where DoB is NOT available in PPO/pensioner's records, but age is available in the PPO / pension records, additional pension will be admitted from the January of the next year. For eg., if the age is shown as 36 yrs in the PPO issued in 1965 (say S/2352/1965), then the pensioner would have completed the age of 80 years in 2009. Therefore additional pension at 20% will be admitted from 1.1.2010.
- **Additional pension can be admitted on the basis of DoB of the pensioner / family pensioner as intimated by the concerned Record Office/ IHQ MOD.**
- In case, neither the age nor date of birth is available in the PPO/pension records, the pensioner has to produce age proof such as Passport, Driving Licence, CGHS/ ECHS Card, Matriculation Certificate, Voters ID Card. Based on the same, additional pension can be admitted **provisionally for six months only**, by the PDA.
- The pensioner has to submit the attested age proof (4 copies) to his Record Office/ IHQ MOD to enable them to notify the DoB through a corrigendum PPO.
- In respect of Armed Forces PSU absorbees who are in receipt of 1/3rd restored pension, additional pension **will be admitted on 1/3rd restored pension** and not on full pension.
- **In case a pensioner is in receipt of two pensions, additional pension is admissible on both the pensions.**

## DISABILITY PENSION

- Disability pension consists of two elements viz., Service Element and Disability Element.
- Disability Element will be granted if the individual is invalided out of service on account of a disability which is attributable or aggravated by military service
- However, in cases of release/retirement cases, disability element is grant only when the disability is assessed at 20% or more.
- All PBOR are required to be medically examined by Medical Officer prior to their release/ retirement / discharge.
- The categorization of the circumstances to decide the attributability / aggravation (viz., Category A to E) is available at [www.pcdapension.nic.in](http://www.pcdapension.nic.in)
- With the issue of Govt letter dt. 19.1.2010 all pre-96 retirees who have been invalided out of service and are in receipt of disability element as on 1.7.2009, are entitled for following broad banding of their DE which was earlier available to post-1996 cases only-

- |              |   |                         |
|--------------|---|-------------------------|
| ➤ 20% - 49%  | - | will be granted 50% DE  |
| ➤ 50% - 75%  | - | will be granted 75% DE  |
| ➤ 76% - 100% | - | will be granted 100% DE |

**The rates of Disability Element upto 31.12.2005 is indicated below :**

Rank	Prior to 25.4.67	25.4.67 to 31.12.72	1.1.73 to 31.12.85	1.1.86 to 31.12.95	1.1.96 to 31.12.2005
NCs(E)	20	30	40	450	1550
Sepoy	25	35	45	450	1550
Naik	30	40	60	450	1550
Havildar	35	48	60	450	1550
Nb Sub	50	65	110	550	1900
Subedar	75	90	110	550	1900
Sub Major	90	105	110	550	1900
MNS Officers (incl. Hony Comm Offrs)	125	142.50	170	750	2600
Comm Offrs (other than MNS)	150	170	200	750	2600

**Note : Rate given above is for 100% Disability.**

The rates of disability element for pre-2006 retiree Armed Forces personnel with effect from 1.1.2006 (i.e. under VI CPC orders) are as below :

Percentage of disability	PBOR	JCOs	Commissioned Officers (including Honorary Commissioned Officers)
20%	702	860	1176
30%	1053	1290	1764
40%	1404	1720	2352
50%	1755	2150	2940
60%	2106	2580	3528
70%	2457	3010	4116
75%	2633	3225	4410
80%	2808	3440	4704
90%	3159	3870	5292
100%	3510	4300	5880

Even if at some point of time disability element ceases, service element of disability pension will be continued to be paid subject to following conditions :

<i>For pre 1.3.1968 retirees</i>	Should have put in a minimum qualifying service of 10 years
<i>PBOR discharged between 1.3.68 to 31.12.72</i>	Should have put in a minimum qualifying service of 5 years
<i>PBOR discharged on or after 1.1.1973</i>	No minimum qualifying service.

### *Adjudication of Disability pension claims*

- Injury cases - Recommendation of the Medical Board to be approved by the next higher medical authority (which constituted the Board)
- Disease Cases - Recommendation of the Invaliding Medical Board / Release Medical Board and approved by the next higher medical authority.

If disability is of permanent nature, it is notified FOR LIFE in the initial assessment itself. If disability is of temporary nature, initial assessment will be made for 2 to 5 years. The subsequent assessment made by the Reassessment Medical Board will be final and for life.

An individual is entitled for TWO appeals against rejection of DE within six months from the date of rejection memo. Appeals shall always be made through the respective Record Offices. The first appeal shall be adjudicated by the respective Service HQrs and the second appeal by the Government (viz., Defence Minister's Appellate Committee headed by RM/RRM).

Disability Element will also be granted to PBOR who is discharged (other than his own request) but who within a period of 7 years from the date of discharge found to be suffering from diseases which is accepted as attributable to military service.

## INVALID PENSION

Where QS is 10 years or more but less than 15 years, and the individual is invalided out of service and the percentage of disablement is less than 20%, the individual will be granted INVALID PENSION.

Individuals with QS of 10 yrs or more but less than 15 years and invalided out of service on low medical category and where the disability is neither attributable nor aggravated by military service, shall also be granted INVALID PENSION.

**The invalid pension thus granted shall not be less than the minimum pension (which is Rs 3500/- w.e.f. 1.1.2006).**



## WAR INJURY PENSION

- War Injury Pension is granted to Armed Forces Personnel who is injured in a war or specified war like situations.
- War Injury pension consists of two elements viz., War Injury Element and Service Element.
- The circumstances under which war injury pension could be sanctioned is mentioned in detail in [www.pcdapension.nic.in](http://www.pcdapension.nic.in)
- The revised rates of War injury element w.e.f. 1.1.2006 (VI CPC revision) for personnel who were retained in service despite disability and subsequently released with disability, is as under :

<b>% of WIE</b>	<b>PBORs</b>	<b>JCOs</b>	<b>Commissioned Officers (including Honorary Commissioned Officers)</b>
<b>20%</b>	<b>1404</b>	<b>1720</b>	<b>2352</b>
<b>30%</b>	<b>2106</b>	<b>2580</b>	<b>3528</b>
<b>40%</b>	<b>2808</b>	<b>3440</b>	<b>4704</b>
<b>50%</b>	<b>3510</b>	<b>4300</b>	<b>5880</b>
<b>60%</b>	<b>4212</b>	<b>5160</b>	<b>7056</b>
<b>70%</b>	<b>4914</b>	<b>6020</b>	<b>8232</b>
<b>75%</b>	<b>5265</b>	<b>6450</b>	<b>8820</b>
<b>80%</b>	<b>5616</b>	<b>6880</b>	<b>9408</b>
<b>90%</b>	<b>6318</b>	<b>7740</b>	<b>10584</b>
<b>100%</b>	<b>7020</b>	<b>8600</b>	<b>11760</b>

- With the issue of Govt letter dated 19.1.2010 all pre-96 retirees who have been invalidated out of service and are in receipt of war injury element as on date are entitled for broad banding of their WIE viz.,
  - **20% - 49%** - **will be granted 50% WIE**
  - **50% - 75%** - **will be granted 75% WIE**
  - **76% - 100%** - **will be granted 100% WIE**

## ORDINARY FAMILY PENSION (PBOR)

- When a PBOR who is in receipt of any type of pension dies, his wife is entitled for ordinary family pension from the date next to the date of death of the PBOR.
- Similarly, when a PBOR dies in service and the cause of death is neither attributable nor aggravated by military service conditions, then ordinary family pension is granted to his wife.
- Ordinary family pension will start with PPO series F/NA (eg., F/NA/2606/1999 etc).

## Family pension is admissible from only one source

Even though a PBOR may be in receipt of two pensions (one for his military service and the second for his DSC or civil service), **family pension is admissible only from one source** viz., either military or civil family pension. However, if the PBOR is in receipt of military pension and EPF pension (sanctioned under EPS 1971 or EPS 1995 and paid by the Regional Provident Fund Commissioner), then family pension from military side as well as the EPF pension is admissible.

- o In case family pension has been notified in both military and civil side, the lady has to opt for either one of them so that the other family pension can be cancelled.
- o In case, family pension is notified in the civil side (and not in the military side) and the lady opts for military family pension, the family pension from the military side will be processed only on cancellation of family pension from the civil side.



## JOINT NOTIFICATION OF FAMILY PENSION

- **Joint notification of family pension (at the time of notification of pensionary benefits of the PBOR) has been introduced from 1.3.1985. This means that the family pension in favour of the wife is also notified simultaneously in the same PPO along with that of the PBOR. This enables the Pension Disbursing Agency to automatically commence family pension consequent on death of the PBOR without waiting for authorization from any agency.**
- **PBOR who were either not married at the time of discharge or who have NOT applied for joint notification of family pension may immediately submit Appendix I (three copies with joint photograph duly attested) to their respective Record Office for further action.**
- **In cases of PBOR who has not applied for joint notification and subsequently dies, the wife is required to make a formal request to the concerned Record Office who will send the family pension claim forms to the lady for completion and return through the local DSSA Board. Family pension will be sanctioned by the Pension Sanctioning Authority and the PPO will be sent to the concerned Pension Disbursing Agency (by the Record Office), for commencement of family pension.**



## Members of the family who are eligible for family pension

- Wife (lawfully married) and also judicially separated wife.
- Unmarried son (including illegitimate son / legally adopted son) upto 25 years or earning livelihood whichever is earlier.
- Unmarried daughter upto 25 yrs of age\*\*.
- Dependant parents provided their income from all sources is less than Rs. 3500/- plus applicable rate of dearness relief.
- Unmarried physically or mentally retarded sons or daughters are entitled for family pension for life.

\*\* From 6.9.2007, unmarried / divorced daughters are also entitled for family pension for life (provided they are otherwise entitled for family pension).

### Please note :

- Parents will be entitled for family pension only if the PBOR does not leave behind a widow or a child. It is effective from 1.1.1998 subject to the condition that their monthly income should not exceed Rs 2550/- and w.e.f 1.1.2006 Rs 3500/- plus applicable rates of dearness relief.
- Family pension once granted to widow or child cannot be granted to the mother even after the widow/child has become ineligible.
- Ordinary family pension CANNOT be divided between the wife and the mother-in-law (irrespective of the fact whether she maintains cordial relations / takes care of the mother-in-law).
- Ordinary family pension to the wife ceases on her remarriage/death and the same the eligible child if below 25 years. However, the childless widow of a personnel who died in harness on or after 1.1.2006, shall continue ordinary family pension even after her re-marriage subject to the condition that her independent income from all other sources should not exceed minimum prescribed family pension.
- Second marriage while the first wife is alive is illegal and therefore the second wife will have no claim for grant / division of family pension. However, the children born to the second wife will be entitled for 50% share of the family pension which will be divided between the first wife and the child of the second wife. Once the child becomes ineligible (i.e. having crossed 25 yrs / starts earning livelihood), the first wife will be entitled for 100% share of family pension.
- Children of divorced wife are also entitled for share of family pension of her mother.

## Grant/commencement of family pension to missing pensioners

- If a pensioner is reported missing, family pension can be commenced from the date of filing of FIR, based on *authorization of the Pension Sanctioning Authority (if joint notification of family pension is available)*.
- The pensioner has to submit the following to the PDA :
  - Copy of FIR lodged with the Police Authorities
  - Final Police Investigation report stating that all out efforts have made but still not traceable.
  - Indemnity bond duly countersigned by a Magistrate and signed by two sureties is also required to be produced to the Pension Disbursing Agency.
- The PDA will forward the same to the PSA along with a certificate indicating the period upto which the missing pensioner has been last paid and also that the pensioner continues to be in the strength of the PDA.
- **The family pension will be *authorized by the Pension Sanctioning Authority on expiry of one year from the date of lodging FIR and payment is to be made from the date of lodging FIR.***
- In case joint notification is NOT available, family pension will have to be notified in the normal manner. The pensioner is required to submit all the above mentioned documents to her Record Office for notification of family pension after which family pension can be commenced by the PDA.
- Life Time Arrears will be paid to the legal heir after the presumptive date of death has been notified by the Ministry concerned / Competent Court.



## ENHANCED RATE & NORMAL RATE OF FAMILY PENSION

- Enhanced rate applicable when individual has served for atleast 7 years.
- Enhanced rate of family pension is payable for seven years from the date of death of the PBOR or till the date the PBOR would have attained 67 years, whichever is earlier.
- Normal rate of family pension is payable thereafter.
- **In respect of PBOR who die in harness (i.e., during service) on or after 1.1.2006, enhanced rate of family pension is payable for TEN years from the date of commencement of family pension without any upper age limit.** This is also applicable for pre 2006 PBORs who died in harness and whose spouses are in receipt of enhanced rate of family pension as on 1.1.2006.
- The spouses affected by the above order may apply to the concerned Record Office who will take up the matter with the Pension Sanctioning Authority for issue of revised PPO extending the period of enhanced rate of family pension from SEVEN to TEN years.
- The minimum rate of family pension in r/o pre- 2006 retirees for the various ranks is indicated below :-

No	<i>Rank and Group of the deceased soldier</i>	<i>Normal rate of family pension (w.e.f. 1.1.06 or date of commencement of family pension whichever is later)</i>
1	<b>Reservist</b>	<b>Rs 3500/-</b>
2	<b>Sepoy (all Groups)</b>	<b>Rs 3500/-</b>
3	<b>Naik (all Groups)</b>	<b>Rs 3500/-</b>
4	<b>Havildar (all Groups)</b>	<b>Rs 3500/-</b>
5	<b>Nb Subedar Gp I or X</b>	<b>Rs 5070</b>
6	<b>Nb Subedar (other Gps)</b>	<b>Rs 4650/-</b>
7	<b>Subedar Gp I or X</b>	<b>Rs 5190/-</b>
8	<b>Subedar - other groups</b>	<b>Rs 4770/-</b>
9	<b>Subedar Major - Gp I or X</b>	<b>Rs 5250/-</b>
10	<b>Subedar Major - other Gps</b>	<b>Rs 4830/-</b>
11	<b>Sub / Hony Lt and Sub Maj / Hony Lt</b>	<b>Rs 8100/-</b>
12	<b>Sub / Hony Capt and Sub Maj / Hony Capt</b>	<b>Rs 8310/-</b>

**(Note :** The equivalent ranks in the Navy and Air Force are also entitled for family pension as above. Dearness relief is also **admissible in addition**).

## SPECIAL FAMILY PENSION (PBOR)

- Special Family Pension (SFP) is granted to next of kin of PBOR whose death is attributable to or aggravated by military service conditions.
- SFP is also granted when the PBOR is in receipt of disability pension and dies before within 7 years of discharge/invalidment subject to fulfillment of certain conditions.
- SFP is calculated at uniform rate of 60% of reckonable emoluments subject to minimum of Rs 2550/- w.e.f. 1.1.96 and Rs 7000/- w.e.f. 1.1.2006 respectively.
- **Unlike ordinary family pension, SPECIAL FAMILY PENSION is granted for the benefit of the entire family. Therefore, if the recipient does not support other dependant family members, the competent authority (based on an investigation from Army Recruiting Office) may at his discretion, divide the special family pension in such ratio as he deems fit.**
  - Example : If the widow who is in receipt of SFP does not support the dependent mother in law, the competent authority may divide the SFP between the widow and the mother in law in the ratio of 50:50.
  - On the death of the mother in law, the 50% share of mother in law will be restored back to the widow.
- **Remarriage of widow will NOT be a disqualification and the widow will continue to be in receipt of special family pension even after remarriage subject to the condition that she support child/children from previous marriage.**
- Complete details on special family pension is available on [www.pcdapension.nic.in](http://www.pcdapension.nic.in).



## Special Family Pension - SECOND LIFE AWARD :

Second life award of special family pension to the parents of PBOR (ie., after the death of the original recipient) and in the absence of parents, to the eligible brothers/ sisters, is permissible. Second life award shall be at the rate of 50% of the special family pension. For further details please refer "[www.pcda.pension.nic.in](http://www.pcda.pension.nic.in)".

## LIBERALISED FAMILY PENSION (PBOR)

- Liberalised family pension (LFP) will be granted to the next of kin of a PBOR who is killed in war or war like conditions.
- Liberalised family pension will be at the rate of last pay drawn by the deceased.
- This benefit is extended to NOK killed in all operations from 1947-48 onwards.
- Liberalised Family pension came into existence from 1.2.1972 onwards.
- PPO for liberalized family pension will start with F/BC series ('BC' stands for battle casualty) eg., F/BC/2352/1999.
- Remarriage by the widow will NOT be a disqualification and she can continue to draw liberalized family pension.
- Like SFP, **Liberalised family pension granted for the benefit of the entire family.** Therefore, if the recipient does not support other dependant family members, the competent authority (based on an investigation from Army Recruiting Office) may at his own discretion, divide the liberalized family pension in such ratio as he deems fit.
- Second Life award is also admissible in LFP. For details kindly refer to [www.pcdapension.nic.in](http://www.pcdapension.nic.in)



## RATES OF LIBERALISED / SPECIAL FAMILY PENSION w.e.f. 1.1.1996

Second life award of special family pension to the parents of PBOR (ie., after the death of the original recipient) and in the absence of parents, to the eligible brothers/ sisters, is permissible. Second life award shall be at the rate of 50% of the special family pension. For further details please refer "www.pcda pension.nic.in".

Rank of the deceased Group	Group (prior to 1.1.73) Group (post 73)	A		B		C		DEFG		H	
		A		B		C		D		E	
		SFP	LFP								
Sepoy		2550	3560	2550	3100	2550	2985	2550	2985	2550	2920
Naik		2550	3760	2550	3300	2550	3190	2550	3190	2550	2995
Havildar		2550	4210	2550	3650	2550	3465	2550	3465	2550	3270
Nb Subedar		3120	5200	2880	4800	2790	4650	2790	4650	2640	4400
Subedar		3702	6170	3462	5770	3372	5620	3372	5620	3237	5395
Subedar Major		4350	7250	4050	6750	4050	6750	4050	6750	3960	6600

Hony Lt	-	Spl FP = Rs 6300/-	LFP = Rs 10,500/-
Hony Capt	-	Spl FP = Rs 6510/-	LFP = Rs 10,850/-

## Revised rates - VI CPC from 1.1.2006

- W.e.f. 1.1.2006, the rates of SFP/ LFP drawn as on 31.12.2005 shall be revised as per concordance tables attached to Govt letter dt. 11.11.2008 (ie., old pension x 2.26)
- However, revised Special family pension shall NOT be less than Rs 7000/-.
- The amount of revised consolidated liberalized family pension, granted to the child/children of Armed Forces personnel will be subject to a minimum of Rs. 7000/- per month.
- Dearness relief is also admissible in addition.

## CHAPTER - II (PENSION RELATED ALLOWANCES & RELIEF)

### GRATUITY & COMMUTATION

- In addition to service/disability pension, **retirement gratuity and capitalized value of pension (CVP) is also sanctioned at the time of retirement.**
- If a Armed Force personnel dies in harness, death gratuity is sanctioned in addition to family pension. CVP is not sanctioned to family pensioners.

### Retirement Gratuity

- Payable to those who have completed 5 yrs of service and entitled for any kind of pension or gratuity.
- Payable at the rate of 1/4th of reckonable emoluments for each completed six monthly period subject to a maximum of 16.5 times.
- Maximum DCRG payable is Rs 3.5 lakhs (ceiling raised to Rs 10 lakhs for post 2006 retirees).
- **In case the individual dies before receiving gratuity, then the PDA has to refer the case to the Pension Sanctioning Authority who will re-grant the gratuity based on the nomination furnished by the deceased while in service. In case there is no nomination, the gratuity amount will be equally divided among all the legal heirs.**

### Death Gratuity

Length of Qualifying service	Death Gratuity payable
Less than one year	2 times of reckonable emoluments
One yr or more but less than 5 yrs	6 times of reckonable emoluments
<b>5 yrs or more but less than 20 yrs</b>	<b>12 times of reckonable emoluments</b>
20 yrs and above	½ of reckonable emoluments subject to minimum of 12 times and maximum of 33 times of reckonable emoluments subject to a max ceiling of Rs 3.5 lakhs (extended to Rs 10 lakhs for post 2006 cases)

## Invalid Gratuity

If QS is less than 10 years and his invaliding disability is rejected, the PBOR will be entitled for invalid gratuity (in addition to retirement gratuity) at the scale of half month's pay + DA for each completed six monthly period of qualifying service.

## Withheld Gratuity and its release thereof

A sum of Rs 1000/- is withheld from DCRG for a period of six months after retirement/discharge/death to offset any demands that may come at a later date. This amount is required to be released automatically to the pensioner at the end of six months without waiting for any authorization from any agency.

## COMMUTATION

➤ Every PBOR is entitled for commutation of 45% of his pension (raised to 50% for post 1.1.2006 retirees) based on which he will be entitled for payment of lumpsum amount called capitalized value of pension.

➤ **The capitalized value of pension is calculated as follows :**

$$\text{CVP} = \underline{45\% \text{ or } 50\% \text{ of pension} \times 12 \times \text{commutation factor}}$$

➤ The commuted portion of pension will be recovered for a period of 15 years from the month of payment of capitalized value of pension.

➤ In case a pensioner dies after receiving the CVP amount but before expiry of 15 years, the balance amount shall not be recovered from the LTA or family pension.

➤ The absolute date of commutation (notified in the PPO) is the crucial date. If an individual is alive on the absolute date of commutation but dies before receiving the CVP amount, then the said amount will be paid as Life Time Arrears to the legal heir (without any authorization from any agency). In this case, no recovery should be made from the family pensioner.



## Disability Related Allowances

### I. Constant Attendant Allowance (CAA)

- Constant Attendant Allowance (CAA) is payable only if the disablement is 100%.
- CAA shall be admissible at the revised rate of Rs. 3000/- per month (w.e.f. 1.1.2006) irrespective of rank and payable in arrears, once in six months, subject to the condition that the pensioner actually employs a paid attendant to look after him.
- CAA can be paid only if it is notified in the PPO.
- CAA is not payable :
  - during the period of reemployment
  - during the period the pensioner was an inpatient in a Hospital
  - during the period when the pensioner has not actually employed an attendant.

### II. Special Pension to Blind soldiers :

- Payable to a disability pensioner who is fully or partially blind (assessed at 40% or above) at the rate of Rs 500/ - per month (w.e.f. 1.10.2001).
- Payable only if notified in the PPO.

### III. Relief on Income Tax :

- The entire pension in respect of disability pensioners and war injury pensioners is TOTALLY EXEMPT FROM INCOME TAX.



## DEARNESS RELIEF

- Admissible on basic pension + Disability element / War injury element + additional pension.
- Not admissible on monetary allowance for gallantry awards, Constant Attendant Allowance and Special pension for blind.
- Percentage of Dearness relief will be notified by the Government from time to time.
- No dearness relief was payable to reemployed military pensioners and employed family pensioners ***prior to 17.7.1997.***
- ***With effect from 18.7.97,*** dearness relief is admissible to employed family pensioners without any conditions.
- ***With effect from 18.7.97,*** dearness relief on military pension in respect of reemployed pensioners is admissible subject to three conditions viz.,
  - i) should not have been a Commissioned Officer,
  - ii) entire pension should have been ignored at the time of fixation of pay in the reemployed post,
  - iii) Basic pay should have been fixed in the minimum of the scale of pay in the reemployed post.
- In respect of reemployed pensioners who have been granted advance increments at the time of fixation of pay on account of being graduates etc., their pay is deemed to have fixed at minimum of the pay scale and **Dearness relief is payable** in such cases (Deptt of P&PW OM No.41/42/2007-P&PW dated 3.4.2008).
- Reemployed military pensioners should get the RE certificate (specimen at page 44) signed by their re-employer (with seal) and submit the same to their Pension Disbursing Agency for regulating Dearness Relief on military pension.



## MONETARY ALLOWANCE ATTACHED TO GALLANTRY AWARDS

### **Admissibility :**

- To the recipient and on his death, to his lawfully married widow till her remarriage / death.
- When the award is made posthumously to a bachelor, the allowance shall be paid to father/mother.
- When the award is made posthumously to a widower, the allowance shall be paid to son below 18 years or unmarried daughter.
- The monetary allowance shall be paid in respect of all gallantry awards received by the individual.
- No dearness relief is admissible on monetary allowance and the allowance is payable from the date of decoration.
- Monetary allowance is payable only if the award is notified in the PPO.

### **Rates of Monetary Allowance :**

AWARD	w.e.f. 1.2.1995	w.e.f. 1.1.1996	w.e.f. 1.2.1999	w.e.f. 14.5.2008
Param Vir Chakra	Rs 350/-	Rs 1500/-	Rs 1500/-	Rs 3000/-
Ashok Chakra	Rs 325/-	Rs 450/-	Rs 1400/-	Rs 2800/-
Maha Vir Chakra	Rs 275/-	Rs 400/-	Rs 1200/-	Rs 2400/-
Kirti Chakra	Rs 250/-	Rs 350/-	Rs 1050/-	Rs 2100/-
Vir Chakra	Rs 200/-	Rs 300/-	Rs 850/-	Rs 1700/-
Shaurya Chakra	Rs 175/-	Rs 250/-	Rs 750/-	Rs 1500/-
Sena Medal	NIL	Nil	Rs 250/-	Rs 500/-

### **(Pre independence gallantry awards - Rates payable w.e.f. 14.5.2008 onwards)**

No.	AWARD	Monetary Allowance
1	Distinguished Service Order	Rs 2000/-
2	Indian Order of Merit	Rs 2000/-
3	Indian Distinguished Service Medal	Rs 2000/-
4	Distinguished Service Cross	Rs 1400/-
5	Military Cross	Rs 1400/-
6	Distinguished Flying Cross	Rs 1400/-
7	Distinguished Service Medal	Rs 1400/-
8	Military Medal	Rs 1400/-
9	Distinguished Flying Medal	Rs 1400/-

**Note : Each Bar will also carry the same amount.**

## ARREAR CLAIMS

*(viz., Pension not claimed and which has become time-barred)*

- Pension NOT drawn for 12 months becomes time-barred and requires the sanction of the competent authority for payment of arrears.

*For example, if a pensioner has not drawn his pension for the last 7 years (due to various reasons such as proceeding to foreign country, seriously ill etc), he needs to do the following for resumption of pension and payment of arrears :*

- (1) Report to the Pension Disbursing Agency (PDA) for identification (alongwith all documents like Pension Book, Discharge Book, Bank pass book, ID Card etc)*
- (2) After due identification and having satisfied himself regarding the genuineness of the pensioner, the PDA will resume pension from the next month onwards.*
- (3) As regards payment of arrears for the period for which he has not drawn his pension, the pensioners needs to submit the following documents :*
  - a. Formal application duly stating convincing reasons for non drawal of pension*
  - b. Arrear claim (in triplicate) duly signed*
  - c. Affidavit from the Notary Public stating that (i) he has not been convicted during the above period (ii) that he has not changed his nationality and (iii) that he was not reemployed in the above period under Central or State Govt.*

*Based on the above, the Pension Disbursing Agency will prepare a Statement of Case along with Calculation sheet, sign the Arrear Claim and forward the same (along with copies of PPOs/D Roll) to the competent authority **along with his specific recommendations on whether the time-bar can be waived. On receipt of formal authorization from the competent Authority, the arrears of pension will be paid to the individual.***

*Note :Drawal of pension regularly lies solely with the pensioner. If pension is not drawn for prolonged period (10 yrs and above) and if the reasons are not convincing, the competent authority has every right NOT to accord time bar waiver sanction for any period that he deems fit.*

The powers of the various agencies to sanction arrear claims (viz., accord time bar waiver sanction) are as under :

***Time bar claims (viz., pensioners/ family pensioners not drawn their pension)***

No	Type of pensioners	DPDO	Public Sector Bank	Treasury	PAO
1	Commissioned Officers	3 yrs	1 yr	3 yrs	3 yrs
2	Family of Comm. Officers	1 yr	1 yr	1 yr	1 yr
3	Civilian pensioners & their families	3 yrs	1 yr	1 yr	1 yr
4	PBOR pensioners	5 yrs	1 yr	3 yrs	3 yrs
5	PBOR family pensioners	5 yrs	1 yr	1 yr	1 yr
6	Gallantry award winners	1 yr	1 yr	1 yr	1 yr

***Arrear claim for non drawal of first payment :***

No	Type of pensioners	DPDO	Public Sector Bank	Treasury	PAO
1	All categories of pensioners	1 yr	1 yr	1 yr	1 yr

***For according time bar waiver sanction beyond this period:***

- *The DPDOs will forward the arrear claims to their respective CsDA who have been delegated full powers*
- *The PSBs, Treasuries and PAOs will forward the arrear claims to AT/PSB or AT/Try Section of PCDA (Pensions) Allahabad for according time bar waiver sanction.*



## LIFE TIME ARREARS (LTA)

- Life Time Arrears (LTA) is nothing but the amount of pension which is due to the pensioner/ family pensioner **but could not be made because of his/ her death.**
- **The LTA is considered as the estate of the deceased and is payable to the legal heir.**
- Life Time Arrears generally include :
  - Broken period of the month for which pension is due (eg., if the pensioner has expired on 10.8.2010, the pension for the period 1.8.2010 to 10.8.2010 is required to be paid as LTA).
  - Arrears of pension due to the deceased - either on account of revision like VI CPC etc., or any revision which was not done during his lifetime.
- **The procedure for payment of life time arrears by the PDA is as follows :**
  - In case the deceased pensioner has already given a nomination (Form A) in favour of someone, then the payment is released without production of any further document by the claimant.
  - In case the deceased has not left behind any nomination and the claimant is not his wife, then the claimant should produce a legal heirship certificate from the Tahsildar alongwith a No objection certificate from the other legal heirs for claiming LTA.
  - **The eligible member of family next in line, as per definition of family for grant of pension, is entitled for life time arrears of family pension.**
  - In case the deceased has not left behind any eligible member of family for grant of pension, payment of life time arrears can be made only on production of a Succession Certificate issued by a Court of Law.
  - If the LTA amount exceeds Rs 10,000/-, an indemnity bond in the prescribed format would have to be executed by the claimant (signed by two sureties)

**Note :** If LTA has already been paid to a legal heir once, then any arrears on account of subsequent revisions may be paid to the same legal heir without any further formalities.

**LTA not claimed within one year from the date of death of the pensioner becomes time-barred. The same procedure as for time bar arrear claims need to be followed by the claimant (except Affidavit but furnishing an indemnity bond instead - if the amount is over Rs 10,000/-).**

**Suspension / Forfeiture / Restoration of pension in respect of convicted pensioner**

The following will be the procedure to be adopted for such cases :

<i>Type of delinquency</i>	<i>Procedure to be followed</i>
Pensioner sentenced to imprisonment for criminal offence and subsequently released after serving his term in prison.	<ul style="list-style-type: none"> <li>➤ Pension will be suspended from the date of imprisonment by PDA and case reported to PCDA (P)</li> <li>➤ The case will be routed by PCDA (P) to the competent authority (viz., Area/Sub Area Commander under whose jurisdiction the PBOR's Record Office falls) for a decision as to whether the pension should be suspended, discontinued or withheld in whole or part.</li> <li>➤ Based on the decision of the competent authority, further action will be taken by the Pension Disbursing Agency.</li> <li>➤ No arrears shall however be paid for the period he spent in prison.</li> </ul>
If the pensioner is convicted by lower court and acquitted by higher court	<ul style="list-style-type: none"> <li>➤ The pension withheld shall be restored.</li> <li>➤ (The PDA has to follow the same procedure viz., report the case with full facts and enclosures to PCDA (P) who will route the same to the competent authority for a decision)</li> </ul>
If the pensioner is imprisoned for debt	<ul style="list-style-type: none"> <li>➤ Pension shall continue to be paid.</li> </ul>

**Note :** Competent authority for civilians is the Appointing Authority.

**Ex-gratia Lumpsum compensation in Accident cases along with Special Family pension & Ex-gratia lumpsum compensation to NOK in receipt of L.F.P.**

<i>Type of delinquency</i>	<i>Procedure to be followed</i>
<p>Ex-gratia lump sum is also admissible to the next of kin of PBOR who died in accidents on or after 1.8.1997.</p> <p>The nature of accidents have been elaborated in <a href="http://www.pcdapension.nic.in">www.pcdapension.nic.in</a>.</p>	<p>With effect from 20.8.1983, ex-gratia lumpsum compensation is <b>given to the NOK who are in receipt of liberalized family pension</b></p>
<p>Death occurring due to accidents in course of duties = <b>Rs 10 lakhs</b></p>	<p>Death in the course of duties attributable to acts of violence by terrorists etc = <b>Rs 10 lakhs</b></p>
<p>Death occurring while on duty in the specified high altitude inaccessible border posts etc., on account of natural disasters, extreme weather conditions etc. = <b>Rs 15 lakhs</b></p>	<p>Death occurring during enemy action in war or border skirmishes or in action against militants, terrorists etc = <b>Rs 15 lakhs</b></p> <p>Death occurring during enemy action in international war or war like engagements periodically notified = <b>Rs 20 lakhs</b></p>
<p align="center"><b>Note 1</b> : These revised rates are effective from 1.1.2006.</p>	



**Ex-gratia payment to pre 1.4.68 reservists/their families for those reservists who have opted for lumpsum gratuity in lieu of pension at the time of discharge.**

Prior to 1.4.1968, Reservists had the option of either to :

- Opt for pension of Rs 10/- per month

OR

- Opt for lump sum gratuity of Rs 750/- in lieu of pension.

Many reservists had opted for lump sum gratuity in lieu of pension presumably because they felt that the monthly pension of Rs 10/- per month was too less compared to the lump sum gratuity of Rs 750/-. Therefore, the reservists who had opted for lump sum gratuity in lieu of pension made a representation for grant of pensionary benefits based on which the Government was kind enough to sanction monthly ex-gratia payment for the reservists and their families.

Ex-gratia payment to the family of reservist is payable from 1.1.1992 and ex-gratia payment to the reservist is payable from 1.11.1997. Dearness relief is also admissible, in addition.

The conditions for grant of ex-gratia payment (applicable only for reservists prior to 1.4.1968) is that they should have :

- (a) opted for lump sum gratuity in lieu of pension,
- (b) has not availed the benefits of rehabilitation assistance granted by the Govt,
- (c) Are not in receipt of any other pension.

The present rate of pension admissible to such personnel with effect from 1.7.2010 is given below :

<b><u>Ex-gratia payment to reservists</u></b>		<b><u>Ex-gratia payment to family of reservists</u></b>	
Basic pension	= 600	Basic pension	= 605
Dearness pension	= 300	Dearness pension	= 303
DR 103% on BP+DP	= 927	DR 95% on BP+DP	= 863
<b>Total</b>	<b>= 1827</b>	<b>Total</b>	<b>= 1771</b>

**Note - Ex gratia pensioners/family pensioner are NOT entitled for Medical allowance.**

# CHAPTER - III

## ANNUAL IDENTIFICATION & RESTORATION OF PENSION

### ANNUAL IDENTIFICATION

- Every pensioner / family pensioner is expected to report to his/her respective Pension Disbursing Agency (**PDA**) **once a year** for identification / submit life certificate for continuance of pension / family pension, failing which the PDA will suspend / stop pension.
- In respect of pensioners drawing pension from DPDOs, the pensioners can either personally report for identification or send life certificate (to the DPDO) obtained from the Bank branch through which they are drawing their pension. *Eg., if a pensioner has reported to DPDO for identification on 12.5.2009, then he is required to report to the DPDO for identification positively in the month of May 2010, failing which his pension will be stopped from June 2010.*
- Pensioners who are residing outside India would be required to produce Life Certificate countersigned by the Indian Embassy / Indian High Commission.
- Very old and infirm pensioners can send a Doctor's certificate (signed by a Government Doctor which clearly shows his Registration Number) which will be accepted as a Life Certificate.
- **Pensioners drawing pension directly from the Banks are required to report to the Bank Branch in the month of November every year and submit life certificate.**
- **Pension not drawn for 12 months becomes time barred and requires restoration as per provisions contained in Chapter 2(e) "Arrears Claims".**



# CHAPTER - IV

## SIXTH CPC RELATED MATTERS

### Post 1.1.2006 retirees - (C.Os, MNS, PBOR & NC(E))

#### Salient Features of VI CPC orders

- Applicable for C.Os, MNS, PBOR & NC (E) retired / died in harness on or after 1.1.2006
- Minimum qualifying service for grant of pension in respect of C.O.s will continue to be 20 yrs, for PBORs = 15 yrs and NCs (E) = 20 yrs.
- **Linkage of full pension for 33 yrs of QS is dispensed with from 1.1.2006.**
- **The concept of weightage for computing pension also stands totally withdrawn.**
- **Pension will be calculated at 50% of emoluments last drawn or average of reckonable emoluments drawn during last ten months, whichever is more beneficial.**
- **Maximum limit for all kinds of gratuity is Rs 10 lakhs.**
- **C.Os and PBOR can commute upto 50% of their pension**
- **Revised commutation table worked out for determining commutation factor.**
- **Enhanced rate of family pension in respect of the family of armed forces personnel who die in harness has been extended to 10 yrs. For others, it continues to remain as upto 67 years or 7 years whichever is earlier.**
- **Further, those whose spouse died in harness prior to 1.1.2006 but are in receipt of enhanced rate of family pension as on 1.1.2006 are also entitled for enhanced rate of family pension for 10 years instead of 7 yrs.**
- **For those who retired between 1.1.2006 to 2.9.2008, commutation of the difference of pension is admissible (based on option exercised by the individual).**

## Reckonable emoluments (for pension and Gratuity)

<i>Category</i>	<i>Retiring / service / invalid pension</i>	<i>Family pension</i>	<i>All types of gratuities</i>
Commissioned Officers	Pay in pay band + Grade Pay + MSP + NPA if any	Pay in pay band + Grade Pay + MSP + NPA if any	Pay in pay band + Grade Pay + MSP + NPA + Dearness Allowance admissible on the date of retirement/ death.
PBOR	Pay in pay band + Grade Pay + MSP + 'X' Group pay + whole of classification allowance, if any, last drawn.	Pay in pay band + Grade Pay + MSP + X Group pay including classification allowance	Pay in pay band + Grade Pay + MSP + X Group pay + classification allowance + Dearness Allowance admissible on the date of discharge/death.

### Qualifying service reckonable for different type of gratuities :

<i>Retirement Gratuity</i>	<i>Death Gratuity Terminal Gratuity</i>	<i>Retiring / Service / Invalid /</i>
Actual QS subject to max 33 yrs	For PBOR, 5 year weightage is also added.	Actual QS subject to max 33 yrs.
For PBOR, 5 year weightage is also added.	In case actual service is less than 5 yrs, no weightage will be given.	Actual qualifying service rendered.

### Revised Commutation Table (post 2006 retirees)

<i>Age next birthday</i>	<i>Commutation value expressed as number of</i>	<i>Age next birthday</i>	<i>Commutation value expressed as number of</i>	<i>Age next birthday</i>	<i>Commutation value expressed as number of</i>
		<i>year's purchase</i>	<i>year's purchase</i>		<i>year's purchase</i>
20	9.188	41	9.075	62	8.093
21	9.187	42	9.059	63	7.982
22	9.186	43	9.040	64	7.862
23	9.185	44	9.019	65	7.731
24	9.184	45	8.996	66	7.591
25	9.183	46	8.971	67	7.431
26	9.182	47	8.943	68	7.262
27	9.180	48	8.913	69	7.083
28	9.178	49	8.881	70	6.897
29	9.176	50	8.846	71	6.703
30	9.173	51	8.808	72	6.502
31	9.169	52	8.768	73	6.296
32	9.194	53	8.724	74	6.085
33	9.159	54	8.678	75	5.872
34	9.152	55	8.627	76	5.657
35	9.145	56	8.572	77	5.443
36	9.136	57	8.512	78	5.229
37	9.126	58	8.446	79	5.018
38	9.116	59	8.371	80	4.812
39	9.103	60	8.287	81	4.611
40	9.090	61	8.194		

## Post 2006 -DE / WIE / SFP / LFP cases :

### Disability Element (DE) :

- For 100% disability, the rates of disability element for various ranks shall be ***30% of emoluments last drawn*** subject to minimum of Rs 3,510/- per month.
- For less than 100% disability, it shall be reduced proportionately.
- In cases of disability pension where ***permanent disability is NOT less than 60%, the total disability pension (ie., SE + DE) shall not be less than 60% of reckonable emoluments subject to a minimum of Rs 7000/- per month.***

### War Injury Element (WIE) :

- For 100% disability, the rates of WIE for various ranks shall be ***equal to reckonable emoluments last drawn*** subject to minimum of Rs 7,020/- per month. For less than 100% disability, it shall be reduced proportionately.
- **The provisions of broadbanding of disability element in respect of invalided out cases will continue to be applicable to post 2006 retirees also.**

### Constant Attendant Allowance (CAA) :

- Shall be admitted at Rs 3000/- per month irrespective of rank.
- This rate shall be increased by 25% every time the dearness allowance payable on revised pay band goes up by 50%.

### Special Family Pension & Liberalised Family Pension (SFP & LFP)

- Rates of both shall be the same as for pre 2006 retirees.
- Minimum SFP shall be Rs 7000/- per month. The minimum of LFP granted to children will also be Rs. 7000/-. No minimum ceiling prescribed for LFP to widows.



## Pre - 2006 -CIVIL

### Salient features of VI CPC orders :

- Applicable to those Govt servants who are in receipt of pension / family pension as on 1.1.2006.
- Existing pension means the basic pension drawn as on 31.12.2005.
- The revised pension w.e.f. 1.1.2006 will be arrived at :
  - o by matching with existing pension with the concordance tables attached to Govt letter dt.1.9.2008.
- Government has also issued another letter (dt.14.10.2008) wherein pension / family pension should not be less than 50% / 30% of the minimum of VI CPC pay scales (ie., modified parity) for 33 years of qualifying service.
- **The revised pension whichever beneficial (either as per GL 14.10.08 or 1.9.2008) will be the revised pension payable w.e.f. 1.1.2006. Dearness relief as announced by the Government will be paid in addition.**
- **In case the pay scales / qualifying service is NOT available in the PPO/ Corr PPO, PDA will obtained the same from the concerned HOO / PSA.**
- Additional pension is admissible on attaining the age of 80 years (same procedure as for PBOR).
- In respect of Civilian PSU absorbees who are in receipt of 1/3rd restored pension, additional pension will be admitted on full pension.



## POST 2006 - CIVIL

### Salient features

- Applicable to all Central Govt servants who retire / die in harness on or after 1.1.2006.
- **Linkage of full pension for 33 yrs of QS is dispensed with. Once a Govt servant has rendered the minimum qualifying service of twenty years, pension will be calculated at 50% of emoluments last drawn or average of reckonable emoluments drawn during last ten months, whichever is more beneficial.**
- **The concept of weightage for pension in case of voluntary retirement stands withdrawn.**
- **Maximum limit for all kinds of gratuity is Rs 10 lakhs.**
- **No change in the commutation percentage of 40%.**
- **Revised commutation table worked out for determining commutation factor (common table for Armed forces and Civil).**
- **Enhanced rate of family pension in respect of the family of civilian personnel who die in harness has been extended to 10 yrs. For others, it continues to remain as upto 67 years or 7 years whichever is earlier.**
- **Further, those whose husband has died in harness prior to 1.1.2006 but are in receipt of enhanced rate of family pension as on 1.1.2006 are also entitled for enhanced rate of family pension for 10 years instead of 7 yrs.**
- **For those who retired between 1.1.2006 to 2.9.2008, commutation of the difference of pension is admissible (based on option exercised by the individual).**
- **Exgratia lumpsum compensation is available to the families of those Government servants who die in the performance of bonafide official duty.**
- From 7.4.2010, 10% of DCRG is withheld for a period of six months after retirement/death to offset any demands that may come at a later date. This amount is required to be released automatically to the pensioner at the end of six months without waiting for any authorization from any agency.



## CHAPTER - V

### FREQUENTLY ASKED QUESTIONS BY THE PENSIONERS AND SOLUTIONS

No	Query / Doubt	For your notice	If still unresolved, what is to be done
1.	I am drawing less pension than my junior who is of the same rank	<p>Pension will be same only if both of you are of the same rank, same group and qualifying service with same emoluments.</p> <p><b>Pension will not be similar if:</b></p> <p>(a) If you are a pre 2006 retiree and your junior is post 2006 retiree.</p> <p>(b) If he is a regular army personnel and you are DSC or TA personnel</p>	If still everything is the same and you are drawing less pension, please write to your Record Office duly quoting your Regimental number PPO no. and other details.
2.	My commuted portion of pension has not been restored thus far.	<p>The commuted portion of pension is required to be restored 15 years from the date of payment of capitalized value of pension.</p> <p>This restoration is required to be done by the PDA automatically without any application from the pensioner or authorization from any agency.</p>	If your commuted portion of pension has NOT been restored even after 15 years, <b>please write to your PDA (bankers)</b> who will do the needful
3. & 4.	<p>The Bank is making some recovery from my monthly pension</p> <p style="text-align: center;">OR</p> <p>Bank says that they have adjusted my arrears towards overpayment.</p>	<p>In case your pension had been fixed wrongly or if any overpayment has been found out during inspection/ spot audit etc., the bank is empowered to recover the overpayment in monthly instalments at 1/3rd of your pensionary entitlements.</p> <p>At the same time, Govt orders clearly state that any arrears due shall be adjusted in full against the overpayment and only the remaining arrears to be paid.</p> <p>Therefore the action of the bank is in order</p>	<p>You are however empowered to request the bank to give information on the period and quantum of overpayment, proposed monthly recovery etc. <b>for which the bank will give a suitable reply in writing.</b></p> <p>You can also request the bankers to reduce the monthly recovery in case you are in financial difficulties which will be considered by the Bank</p>

5.	I was drawing both service element and disability element. My disability element has suddenly stopped. Why ?	Disability element of pension is payable only upto the period notified in the PPO/Corr PPO.	You are required to write to your Record Office for arranging Reassessment Medical Board for further assessment of your disability.
6.	Whether my wife will automatically receive family pension after my death	If your wife's name is also notified jointly in the PPO, then the PDA is duty bound to commence family pension to your wife on your demise on production of death certificate.  In case joint notification is not available, your wife has to apply for grant of family pension after your demise which may take around six months to finalize, if the documentation is in order.	Please therefore take immediate action to apply for endorsement of family pension. Write to your Record Office who will be able to guide you further.
7.	I am in receipt of both military pension and civil pension. Whether my wife will also get two family pensions ?	NO. Though you are entitled for two pensions, your wife is entitled for only one family pension - either from the military side or civil side whichever she feels is more beneficial.  Family pension will be commenced by the PDA after you wife furnishes option for drawal of pension from one side and cancellation of the family pension notified in the other side.	
8.	I am in receipt of military pension. I am also in receipt of EPF pension. Whether my wife will get both family pensions ?	YES. Your wife can draw both military family pension as well as EPF family pension.  This is because EPF is basically your contribution based on which pension/family pension is given by the Regional Provident Fund Commissioner.	
9.	I am in receipt of military pension and civil pension. Family pension is notified in the civil side. But I want my wife to draw family pension after my death. What should I do ?	(1) Write to your civil re-employer of the above desire. (2) Based on your request, he will cancel the family pension notification from the civil side (3) Once FP is cancelled, you can apply to your RO for Joint notification of family pension from the military side.	
10.	Please clarify regarding recovery of income tax from pension.	If you fall in the Income Tax bracket, your PDA will intimate the total tax payable and recover the same in equal monthly instalments. It is your duty to provide proof of savings to the PDA for calculation of income tax. Please also provide your PAN number to the PDA.	

		<p>The following categories of pensioners are exempt from Income Tax :</p> <p>(a) Disability pensioners (whole of service element and disability element is exempt from tax)</p> <p>(b) Pensioners in receipt of Liberalised Family pension.</p> <p>(c) Gallantry award winners.</p>
11.	What is meant by annual identification	<p>Every pensioner/ family pensioner is required to present himself/herself once in a cycle of 12 months, before the Pension Disbursing Agency for continuance of pension.</p> <p>For full details, please see the portion - Annual Identification.</p>
12.	I have not submitted my life certificate and have not drawn my pension for two years. My PDA says that my pension has become time-barred. What does that mean ?	<p>Pension not drawn for 12 months becomes time-barred. Time bar waiver sanction is required for payment of arrears of the period which was not drawn.</p> <p>The complete procedure for resumption of pension and drawal of arrears is explained under the portion - Arrear Claims.</p>
13.	I have lost my pension book. How will I get a duplicate Pension book	<p>Pension Book is sent by the Pension Sanctioning Authority along with the original PPO.</p> <p>In case of loss of pension book, please report to the nearest Police Station and lodge an FIR. In case the police authorities are not able to trace your pension book, please get a suitable certificate from the Police Authorities and submit the same to your Pension Disbursing Agency.</p> <p>Duplicate Pension Book will be issued by the PDA and Rs 10/-will be deducted from the pension for the subsequent month.</p> <p><b>Note :</b> Duplicate Pension Books are generally available only with the DPDOs (and not Public Sector Banks).</p>
14.	I have lost my discharge book. How will I get a duplicate Discharge book ?	<p>Duplicate Discharge book can be issued only by your Record Office.</p> <p>In case of loss of discharge book, please report to the nearest Police Station and lodge an FIR. In case the police authorities are not able to trace your discharge book, please get a suitable certificate from the Police Authorities and submit the same to your Record Office, who will issue a duplicate discharge book.</p>
15.	I was holding the rank of Havildar at the time of discharge, but I have been granted pension only for the rank of Naik. Why ?	<p>As per extant orders, one has to hold the Rank and group for ten months to be able to get pension for that rank and group. Upto 3 months shortfall can be condoned at the discretion of the competent authority.</p> <p>Therefore, if you have not held the rank of Havildar for 10 months, you will be granted pension for the rank of Naik only.</p>

16.	My son died in service and my daughter in law has been granted special family pension. However, she is refusing to live with us and ill-treating us. What can I do ?	Special family pension is intended for the benefit of the entire family.  You can therefore write to your Record Office based on which an investigation will be carried out by the Army Recruiting Office. Based on the report, the competent authority will divide the special family pension in the ratio as he deems fit.
17.	Can you clarify on the admissibility of family pension to sons/ daughters ?	As per extant orders, on the death of the PBOR, the ordinary family pension passes on to the wife. After her demise, if there are eligible sons/daughters (ie., below 25 yrs of age and not married/ not employed), they are entitled for family pension.  However, unmarried and divorced daughters are entitled for family pension for life (as and when their turn comes)  Physically and / or mentally challenged unmarried sons/ unmarried daughters are also entitled for family pension for life.
18.	I am drawing pension. My wife has already predeceased. I have only one son and he is unmarried and mentally challenged. How will he get family pension him.	Joint notification of family pension in favour of sons/ daughters is NOT permissible.  In this case, family pension will be granted to your son as and when the contingency arises.  You have to do the following now :  (a) Write to your Head of Office informing of your wife's death and also enclose Medical Certificate of your son issued by a duly constituted Medical Board (comprising of Govt doctors only).  (b) Your Office will make a note of it in your Service Book/ file and thereafter Pension Sanctioning Authority will in turn record name of child in PPO.  (c) After your death, he may apply for family pension (through a guardian, if need be) which will be sanctioned at that time.
19.	I have changed my nationality and become a US citizen. Will my pension be stopped.	Change of nationality has no bearing on continuance of pension. However, you need to inform your pension disbursing agency of the change of nationality for their record. You will continue to get pension + dearness relief.
20.	I served in the Army for 8 years and was discharged at my own request without pension. I am now reemployed in Central Govt. Can I count my previous Army service towards civil service.	YES. Option for counting of former military service towards civil service has to be exercised by the person within one year from the date of joining the reemployed service.  The service gratuity drawn by the individual for his military service also needs to be repaid back to Government with interest.

21.	I am a military pensioner reemployed in a Bank from 1991 onwards. Am I entitled for DR and FMA?	<p>No dearness relief (DR) is admissible to reemployed pensioners / employed family pensioners till 17.7.97.</p> <p>DR is admissible from 18.7.97 onwards subject to fulfillment of the three laid down conditions and submission of RE certificate signed by your reemployer to your bankers.</p> <p>Medical allowance is not payable during the period of reemployment.</p>
22.	I am a double pensioner (military + civil). Am I entitled for two medical allowances	NO. Medical allowance is payable on only one pension.
23.	Please explain in detail about medical allowance	<p>For post 1.4.2003 retirees, ECHS is mandatory.</p> <p><b>For pre 1.4.2003 PBOR retirees :</b></p> <p>They can either enroll in ECHS (in which case the FMA will be stopped from the month of joining ECHS) or opt for drawal of FMA in lieu of ECHS.</p> <p>Change of option once in a lifetime is permissible (viz., persons drawing FMA can choose to enroll in ECHS and vice versa).</p> <p><b>Reemployed pensioners are not entitled for FMA. However, they can choose to enrol in ECHS.</b></p>
24.	My bank has suddenly stopped my pension for the last two months. When asked for reasons, they told me that my file has been misplaced and not traceable. What should I do?	<p>Suspension / stoppage of pension for the reason that the Bank has misplaced the case file is NOT correct.</p> <p>The proper course of action for the Bank would be to send loss certificate to the Pension Sanctioning Authority for obtaining duplicate PPO and writing to Record Office and obtaining a duplicate copy of the Descriptive Roll.</p> <p>The pensioner cannot be put to hardship just because the bank has misplaced the file.</p>
25.	My latest Corr PPO has been lost in transit. How can the bank obtain a duplicate PPO.	<p>Loss certificate to be sent to the concerned Sections of PCDA (Pensions), Draupadighat, Allahabad 211 014 as follows :</p> <p>If PPO is that of Commissioned Officer - Loss Certificate should be sent to G-1/Military Section</p> <p>If PPO is that of a PBOR - Loss Certificate should be sent to PPO Section</p> <p>If PPO is that of a defence civilian - Loss Certificate should be sent to G-1/Civil, PPO Cell.</p> <p>In case personal belongs to IAF loss certificate will be submitted to JCDA(AF) New Delhi &amp; in case of Navy it will be submitted to PCDA(Navy) Mumbai.</p>

26.	While representing my grievances to various Offices what should I do ?	<p>No representation can be answered by the concerned Office without looking into your file. The files are maintained in different ways in different Offices.</p> <ul style="list-style-type: none"> <li>➤ In Record Offices - files are maintained Regimental number wise</li> <li>➤ In PCDA (P) - files are maintained PPO number wise</li> <li>➤ In DPDOs - files are maintained TS/PS number wise</li> <li>➤ In Banks (CPPC) - files are maintained Branchwise, SB account number wise.</li> </ul> <p>Therefore, the respective number (Regt Number / PPO Number etc) has to be invariably be quoted.</p>
27.	I have completed 80 years. I am eligible for additional pension. How do I draw the same ?	<p>With effect from 1.1.2006, additional pension is admissible on attaining the age of 80 years. This will be automatically be admitted by the PDA if date of birth or age is available in the PPO or pension records.</p> <p>Complete details on additional pension is available in the portion - Additional Pension (under the heading - Calculation of service pension).</p>
28.	I am a PSU absorbee who has been granted 1/3rd restored pension. My pension has not yet been revised as per VI CPC orders. What do I do ?	<p>In respect of PSU absorbees who have been granted 1/3rd restored pension, <b>their revised restored pension w.e.f. 1.1.2006 will suo motu be revised by the Pension Sanctioning Authority and notified through a Corr PPO.</b></p> <p>In case your pension has not been revised thus far, please write to the PSA &amp; PDA duly quoting the original PPO Number.</p>
29	I am an SSC/EC Officer. My pension has not been revised till date. What do I do?	<p>In respect of SSC / EC Officers, pension will be revised w.e.f. 1.1.96 and further again w.e.f. 1.1.2006 by the Pension Sanctioning Authority and notified through Corr PPO.</p> <p>In case your pension has not yet been revised, please approach your IHQ MOD and PCDA (P) Allahabad.</p>



## CHAPTER - VI

### TABLES & SAMPLE FORMS

#### RATES OF DEARNESS RELIEF (from 1.1.1996 onwards)

From	To	Percentage of DR
1.1.96	30.6.96	Nil
1.7.96	31.12.96	4%
1.1.97	30.6.97	8%
1.7.97	31.12.97	13%
1.1.98	30.6.98	16%
1.7.98	31.12.98	22%
1.1.99	30.6.99	32%
1.7.99	31.12.99	37%
1.1.2000	30.6.2000	38%
1.7.2000	31.12.2000	41%
1.1.2001	30.6.2001	43%
1.7.2001	31.12.2001	45%
1.1.2002	30.6.2002	49%
1.7.2002	31.12.2002	52%
1.1.2003	30.6.2003	55%
1.7.2003	31.12.2003	59%
1.1.2004	31.3.2004	61%

#### W.e.f. 1.4.2004, 50% DR is merged and known as Dearness Pension

1.4.2004	30.6.2004	11%
1.7.2004	31.12.2004	14%
1.1.2005	30.6.2005	17%
1.7.2005	31.12.2005	21%
1.1.2006	30.6.2006	24%
1.7.2006	31.12.2006	29%
1.1.2007	30.6.2007	35%
1.7.2007	31.12.2007	41%
1.1.2008 onwards		47%

## DR Chart w.e.f. 1.1.2006

1.1.2006	30.6.2006	Nil
1.7.2006	31.12.2006	2%
1.1.2007	30.6.2007	6%
1.7.2007	31.12.2007	9%
1.1.2008	30.6.2008	12%
1.7.2008	31.12.2008	16%
1.1.2009	30.6.2009	22%
1.7.2009	31.12.2009	27%
1.1.2010	30.6.2010	35%
1.7.2010	31.12.2010	45%



## Annexure A

**Format for revision of pension w.e.f. 1.7.09 in respect of the following categories :  
(to be completed by the (PDA) ie., Bank/DPDO and sent to the following address**

- (a) Service element of disability pension, invalid pension, special pension etc.  
(ie., for those whose qualifying service is less than 15 years)
- (b) Service element of pension of Territorial Army personnel

To

Shri RK Saroj, IDAS, DCDA (Pensions)  
Office of the PCDA (Pensions), Draupadighat, Allahabad 211 014

Shri VK Pandey, IDAS, ACDA  
Office of the PCDA (Navy), No.1 Cooperage Road, Mumbai 400 039

Ms Nishtha Upadhyay, IDAS, Jt CDA  
JCDA (Air Force), Subroto Park, New Delhi 110 010

In respect of Army pensioners

In respect of Navy pensioners

In respect of Air Force pensioners

Sir,

Sub : Revision of special pension / invalid pension / Service element of Disability pension / service pension of TA personnel discharged / Invalidated out prior to 1.1.2006 and are in receipt of pension as on 1.7.2009

As per our records, the under-mentioned pensioner is in receipt of Special Pension / Invalid Pension / Service Element of Disability pension with less than 15 years qualifying service / Service pension for TA service, which is required to be revised in terms of MOD letter No.PC 10(1)/2009-d(Pen/Pol) dated 8.3.2010.

Accordingly, the case is being referred to your Office with the following particulars for revision of pension / providing details as listed against SI No.15.

### **No Particulars**

- 1 Name of the PBOR
- 2 Rank, Group and Regimental Number
  
- 3 Qualifying service
- 4 Original Pension Payment Order (PPO) number
- 5 Latest Corr PPO Number, if any
- 6 Type of pension
- 7 Date of commencement of pension
- 8 Pension as on the date of discharge
- 9 Pension as on 1.1.1996  
(in case of pre 1.1.96 retirees)
- 10 Pension as on 1.1.2006  
(under improvement of pension orders)
- 11 Consolidated pension as on 1.1.2006  
(on implementation of VI CPC)
- 12 (a) Complete Address of Pension Disbursing Agency  
(b) Name and address of Link Bank Branch
- 13 SB Account No. / TS No. / HOO No.
  
- 14 Address of the pensioner
  
- 15 Wanting information :
  - (i) Qualifying service
  - (ii) Rank or group in which pensioned
  - (iii) Service pension
  - (iv) Invalid Pension
  - (v) Service element of disability pension
  - (vi) Service element of War Injury Pension / Liberalised Disability pension  
(please tick the wanting information)

### **Details**

Rank :  
Group :  
Regimental No:

Date :

(Signature of P.D.A.)  
(with rubber stamp)

## ANNEXURE - B - Revision of War Injury Pension

To  
The Sr Record Office  
Record Office - .....

Sub : Revision of service element of War Injury Pension / Liberalised Disability pension in respect  
Of personnel invalidated out of service prior to 1.1.2006 and drawing pension as on 1.7.2009

Sir,

As per our records, the undermentioned pensioner is in receipt of service element of war injury pension / liberalized disability pension and is required to be revised in terms of the provisions contained in MOD letter No.PC 10(1)/2009-D(Pen/Pol) dated 8.3.2010.

Accordingly, the case is being referred to your Office for arranging revision of service element of war injury pension / liberalized disability pension by the Pension Sanctioning Authority concerned.

No	Particulars	Details
1	Name of the PBOR	
2	Rank, Group and Regimental Number	Rank : Group : Regimental No:
3	Qualifying service	
4	Original Pension Payment Order (PPO) number	
5	Latest Corr PPO Number, if any	
6	Date of commencement of pension	
7	Type of pension	
8	(a) Complete Address of Pension Disbursing Agency (b) Name and address of Link Bank Branch	
9	SB Account No. / TS No. / HOO No.	
10	Address of the pensioner	

Date : (Signature of P.D.A.)  
(with rubber stamp)

### PART II (to be completed by the PAO (O.Rs) attached to Record Office)

- (a) (i) Basic pay last drawn on the date of invalidment  
(ii) Notional pay in the Pay scale introduced from 1.1.1986 (for pre 1986 cases)  
(iii) Notional pay in the pay scale introduced from 1.1.1986 based on Notional Pay as at (i) above or last pay drawn on the date of invalidment  
(iv) Notional Pay in the Pay scale introduced from 10.10.97 based on (ii) above or last pay drawn on the date of invalidment.
- (b) Classification pay / allowance last drawn on the date of invalidment
- © Notional Pay in the revised Pay structure introduced from 1.1.2006 based on Notional pay at (i) or last pay drawn on the date of retirement
- (a) Pay in the pay band  
(b) Grade Pay  
(c) MSP  
(d) X Group Pay  
(e) 50% of highest classification allowance.

No. Signature of the PAO (O.Rs)  
Date with LPC seal

### (to be completed by the Record Office)

Forwarded to \_\_\_\_\_(PSA) for revision of service element of war injury pension / liberalized disability pension.

No. Officer Incharge  
Date RECORDS.

## GENERAL FORMAT OF APPLICATION

(for use by the pensioners for any type of grievance)

From :

Name and address of the pensioner

To :

Concerned agency (full address)

Sir,

**Sub : Redressal of grievance - regarding**

.....

My particulars as well as my specific grievance is given below. May I request that suitable directions be given for redressal under intimation to me.

*Name (in block letters)*

*Regimental number / Personal No*

*Name of the Record Office/ HOO*

*Specific grievance*

*Original PPO number*

*Name of the agency through which you are  
drawing your pension*

Name of Bank :  
Bank Branch :  
SB Account No.

*Phone number / Mobile No / E mail*

*My specific grievance*

(enclose separate sheet if necessary)

*Documents enclosed*

Please specify

Thanking you,

Yours sincerely,

Station :

Dated :

Signature + name

## REEMPLOYMENT CERTIFICATE

(to be furnished by the reemployed defence pensioners to their Bankers for admitting dearness relief w.e.f. 18.7.1997)

**Authority :** Govt of India, Ministry of Personnel, Public Grievances & Pensions,  
Deptt of P&PW OM No.45/73/97-P&PW(G) dt.2.7.99 read with  
Deptt of P&PW OM No.41/42/2007-P&PW dt.3.4.2008.

**Note :** This certificate shall be completed and signed (with seal) by the Reemployer and issued in his Official letterhead.

### C E R T I F I C A T E

1. **Name of the reemployed pensioner** : .....
2. **Army Regimental number** : .....
3. **Date from which reemployed** : .....
4. **Designation (at the time of joining)** : .....
5. **Basic pay fixed at the time of joining** : .....
6. **Scale of pay** : .....
7. **Date of birth** : .....
8. **Date of retirement from reemployment** : .....

- The reemployed pensioner was NOT a Commissioned Officer or a Group Officer before his discharge.
- The entire amount of military pension sanctioned was ignored in fixation of pay on reemployment ie., no part of pension was taken into account in such fixation of pay in the scale of pay of the reemployed post.
- The pay (basic pay) in the reemployed post is fixed in the minimum of the scale of pay (however in case where pay has been fixed higher due to grant of advance increments, then the pay would be deemed to be fixed in the minimum of the scale of pay as clarified in Deptt of P&PW UO No.41/42/2007-P&PW dated 3.4.2008).

Station :

Date :

Signature

Name & Designation

Office seal

## CONTACT DETAILS

### 1. Controller General of Defence Accounts, New Delhi.

Ulan Batar Road, Palam, Delhi Cantt 110 010

- Pension Wing  
Contact No. 011-25674814, 25674834, 5665577, 5665725  
Visit us at [www.cgda.nic.in](http://www.cgda.nic.in)

### 2. PSA - Pension Sanctioning Authorities :

- PCDA (Pensions ) Allahabad  
Draupadighat, Allahabad 211 014

Contact No. 0532-2421866, 2423489, 2420350

Visit us at [www.pcdapension.nic.in](http://www.pcdapension.nic.in)

- PCDA (Navy) Mumbai  
No.1 Cooperage Road, Mumbai 400 039

Contact No. 022-22020772, 22026689, 22021231

Visit us at [www.pcdanavy.nic.in](http://www.pcdanavy.nic.in)

- JCDA (Air Force)  
Subroto Park, New Delhi 110 010  
Contact No. 011-25693334

### 3. Pension Disbursement Agencies

Defence Pension Disbursing Offices ( DPDOs) - working under the following Pr.Controllers / Controllers

- PCDA (WC) Chandigarh  
Contact No. 0172-2742129, 2741517, 2741610-14  
Visit us at [www.pcdawc.gov.in](http://www.pcdawc.gov.in)
- CDA (PD) Meerut  
Contact No. 0121-2645093, 2644398, 2645889  
Visit us at [www.cdapdmeerut.nic.in](http://www.cdapdmeerut.nic.in)
- CDA Chennai  
Contact No. 044-24349844, 24348032, 24349980  
Visit us at [cdachennai.nic.in](http://cdachennai.nic.in)

#### 4. Zonal Offices (Pension Disbursement) and Defence Pension Disbursing Offices

<b>Under PCDA (Western Command) Chandigarh</b>	
Principal Controller of Defence Accounts (Western Command) Sector - 9C, Chandigarh - 160009 Tel :- 0172-2741611 Fax:- 0172-2741612	
Zonal Officer (Pension Disbursement) Jalandhar, DAD Complex, Chruch Road, Near SBI, Jalandhar Cantt (Pb). Tel Fax: 0181-2260688	Defence Pension Disbursing Office Ambala, LAO's Complex, Ambala Cantt. (Pb) Telefax : 0171-2641952
Defence Pension Disbursing Office Amritsar, Opposite Punjab Roadways Workshop, Amritsar (Pb). Tele-Fax :- 0183-2557595	Defence Pension Disbursing Office Chandigarh Kothi No. 1076, Sector - 36C, Chandigarh - 160034 Tele-Fax :- 0172-2604174
Defence Pension Disbursing Office Ferozpur, 101, Mudki Lines, Golden Arrow Canteen, Ferozpur Cantt. (Pb) Tele-Fax :-01632-242297	Defence Pension Disbursing Office Gurdaspur, T/95, Near Railway Cross, Army Area HQrs, Gurdaspur (Pb) Tele-Fax :-01874-222018
Defence Pension Disbursing Office Hosiharpur, Una Road, Near GPO, Hosiharpur - 146001 Tele-Fax :- 01882-222012	Defence Pension Disbursing Office Jagraon, Randhawa Building, Hira Bagh, Gali No. 7, Jagraon - 142026. Tele-Fax :- 01624-223240
Defence Pension Disbursing Office Jalandhar, Chruch Road, Near SBI, Jalandhar Cantt - 144005 Tele-Fax :- 0181-2260942	Defence Pension Disbursing Office Kapurthala, Near Station HQR., Kartarpur Road, Kapurthala-144601. Tele-Fax :-01822-233351
Defence Pension Disbursing Office Ludhiana, Near Jaraon Bridge, Comping Ground, Ludhiana - 141001. Tele-Fax :- 0161-2442876	Defence Pension Disbursing Office Moga, ST. No. 2, Suraj Nagar North, Kacha Zira, Moga - 142 001, Tel Fax : 01636-237199
Defence Pension Disbursing Office Patiala, 30, Upper Mall Road, Patiala - 147001 Tele-Fax :- 01752-222029	Defence Pension Disbursing Office Ropar, DPDO Complex, Railway Road, Ropar - 140001, Tele-Fax :- 01881-220079



## Under CDA (PD) Meerut Cantt

Controller of Defence Accounts (Pension Disbursement)

Ayudh Path, Meerut Cantt - 250001.

Tel:- 0121-2645093 Fax:- 0121-2645178

Zonal Officer (Pension Disbursement) Allahabad, PCDA(P) Office complex, Draupadighat, Allahabad - 211014. Tel:- 0532-2623191 Fax:- 0532-2623191	Zonal Officer (Pension Disbursement) Delhi Cantt, Tigris Road, Delhi Cantt - 110010. Tel:- 011-25692063 Fax:- 011-25693152
Zonal Officer (Pension Disbursement) Pathankot, Aramgarh Area, Opposite Railway Station, Pathankot (Pb). Tel Fax:- 0186-2234917	Defence Pension Disbursing Office Allahabad, T-55, MTRC Lines, Kanpur Road, Allahabad - 211001, Telefax : 0532-2624822
Defence Pension Disbursing Office Batala, H/o Mr. Amarjit Singh, Opposite K. Eye Hospital, Hazoori Gali, Batala (Pb) Telefax : 01871-241180	Defence Pension Disbursing Office Bhatinda, H.No. 423, Shantnagar, Bhatinda (Pb) Telefax : 0164-2212982
Defence Pension Disbursing Office Bhiwani, 333, Jagat Colony, Bhiwani (Haryana) Telefax : 0164-255053	Defence Pension Disbursing Office Dasuya, C/o Shri Polo Ram, Old Bank Road, H. No. 446-D, Hoshiarpur (Pb) -144025 Telefax : 01883288062
Defence Pension Disbursing Office Red Fort-I, Red Fort Complex, Delhi - 110006. Telefax : 011-23860343	Defence Pension Disbursing Office Red Fort-II, Red Fort Complex, Delhi - 110006. Telefax : 011-23869485
Defence Pension Disbursing Office Brar Square, Delhi Cantt - 110010 Telefax : 011-25691831	Defence Pension Disbursing Office Dharmashala, Kakkar Bldg, Kacheri Adda, Dharmashala (HP) Telefax : 01892-224427
Defence Pension Disbursing Office Gorakhpur, G. R. D. Campus, Kunra Ghat, Gorakhpur-273008, Telefax : 0551-2273042	Defence Pension Disbursing Office Gurgaon, B-II, Lajpat Nagar, New Railway Road, Gurgaon (Haryana), Telefax : 0124-2321799
Defence Pension Disbursing Office Hamirpur, Opposite D.C. Office, Hamirpur-177001 (H.P.) Telefax : 01972-222518	Defence Pension Disbursing Office Hissar, H. No. 408, Defence Colony, Hissar-125001 Telefax : 01662-230834
Defence Pension Disbursing Office Jaipur, B-89, Gautam Marg, Hanuman Nagar, Vaish Nagar, Jaipur - 302021. Telefax : 0141-2350070	Defence Pension Disbursing Office A/R, Narwal Pain, Satwari, Jammu Cantt-180003 Telefax : 0191-2450439
Defence Pension Disbursing Office S/N Narwal Pain, Satwari, Jammu Cantt - 180003 Telefax : 0191-2432523	Defence Pension Disbursing Office Jhajjar, H. No. 162, Ward No. 1, Near Bus Stand, Jhajjar-124103, Telefax : 01251-253013
Defence Pension Disbursing Office Jhunjhunu, 499, New Colony, Near Shaheed P.S. Circle, Station Road, Jhunjhunu (Raj.) Telefax : 01592-236591	Defence Pension Disbursing Office Kanpur, 9, Avlok Road, Kanpur Cantt. Telefax : 0512-2382573

Defence Pension Disbursing Office Karnal, H. No. III 159, Shakti Colony, Karnal - 132001 (Haryana), Telefax : 0184-2262073	Defence Pension Disbursing Office Kolkata, 6, Esplanade East, Kolkata - 700069. Telefax : 033-22486593
Defence Pension Disbursing Office Leh, Chunka House, Leh - 194101. (J&K) Telefax : 01982-252361	Defence Pension Disbursing Office Mandi, 1st Floor, Portion of Vijay Palace, Mandi-175001. (HP), Telefax : 01905-2223498
Defence Pension Disbursing Office Meerut, Ayudh Path, Meerut-250001. Telefax : 0532-2624822	Defence Pension Disbursing Office Narnaul, House (Bldg) No. 286, Shastri Nagar, Mahendragarh Road, Narnaul-123001. Telefax : 01282-252862
Defence Pension Disbursing Office Palampur, H. No. 138, Ward No. 2, National Highway No. 2, Near LIC office, Palampur (HP) Telefax : 01894-235892	Defence Pension Disbursing Office Pathankot, Aramgarh Area, Pathankot - 145001 Telefax : 0186-2230506
Defence Pension Disbursing Office Rajouri, Ward No. 1, PO - Jawahar Nagar, Near ARTO OFF, Rajouri (J&K) - 185232 Telefax : 01962-262385	Defence Pension Disbursing Office Rewari, Shop No. 264, Anaj Mandi, Rewari-123401 Telefax : 01274-225211
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Defence Pension Disbursing Office Shimla, ARTRAC Complex, Shimla - 171003. Telefax : 01777-2807714	Defence Pension Disbursing Office Sonapat, 271, Kakoroi Road, Sonapat - 131001 Telefax : 01264-246800
Defence Pension Disbursing Office Srinagar, A/R Nalwal Pain, Satwari, Jammu Cantt-180003 Telefax : 0194-2466341, 0191-2450439	Defence Pension Disbursing Office Udhampur, Near Military Hospital (NC) Road, Udhampur (J&K) - 182101, Telefax : 01992-271767
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## Under CDA Chennai

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