

PREFACE

The Office of the Principal CDA (Pensions) Allahabad, erstwhile Office of the Controller of Military Accounts (Pensions) is a unit of Controller General of Defence Accounts, under Ministry of Defence (Finance). The Office was earlier the Controller's office upto 18.12.88 and from 19.12.88 this office had been upgraded as the Office of the Chief Controller of Defence Accounts (Pensions) Allahabad. The office of the Chief CDA (P) has been re-designated as the office of Principal CDA (P) with effect from 24.9.1999.

2. ***The Office of the Principal CDA (Pensions) is centrally responsible for:***
 - (i) *Sanction of pensionary benefits/awards to Armed Forces Personnel (i.e. Commissioned Officers and PBOR in the Army and their families) and also Defence Civilians and their families (including DAD, Coast Guard and GREF Personnel and their families).*
 - (ii) *Sanction/revision of all types of pensionary awards of Naval & Air Force personnel discharge/died prior to 1.11.85. (Cases falling on or after 1.11.85 are being done by PCDA (Navy) Mumbai and CDA (Air Force) Delhi). Adjudication of disability/family pension in respect of Navy & Air Force personnel discharged/died, irrespective of period involved is done by the Pr. CDA(P) Allahabad.*
 - (iii) *Audit of Payment of pensions to Defence pensioners made by various Pension Disbursing Agencies all over India as also through agencies located ex-India.*
 - (iv) *Compilation of all payment related to Defence pension. The allotment of pension funds for the year 2006 –2007 was Rs. 13806 crores.*
 - (v) *Maintenance of Pension Circulars/Pension Payment Orders since 1902 onwards.*
 - (vi) *Settlement of complaints received from various sources (i.e. from CGDA, Ministry of Defence, VIP/MIN, P&PW and Pensioners.*
 - (vii) *Holding Defence Pension Adalats in the country at least 6 each year.*
3. *A notable feature of the functioning of this organisation is the effort towards computerisation of pension sanction. The sanction of Service Pension to personnel below Officers rank was taken up first of all for computerisation in the year 1987. Since then various other type of sanctions have been computerised. Presently, 90% PPOs are issued through computers.*
4. *In pursuance of Ministry of Defence decision, 80 Pension Adalats were held at various stations in the country.*
5. *This handbook is expected to serve as a helpful guide to pensioners in as well as the Pension Disbursing Agency/Authority / Head of Offices / Record Offices should also find useful information*
6. *The handbook is expected to serve as a helpful guide to pensioners as well as the Pension Disbursing Agency/Authority / Head of Offices / Record Offices should also find useful information.*
7. *More valuable information, calculations, guidelines and orders are available on our website i.e. "<http://pcdapension.nic.in>".*

Suggestions for improvement and inclusion of new areas are welcome.

Dated: 2010

Principal C.D.A. (Pension)

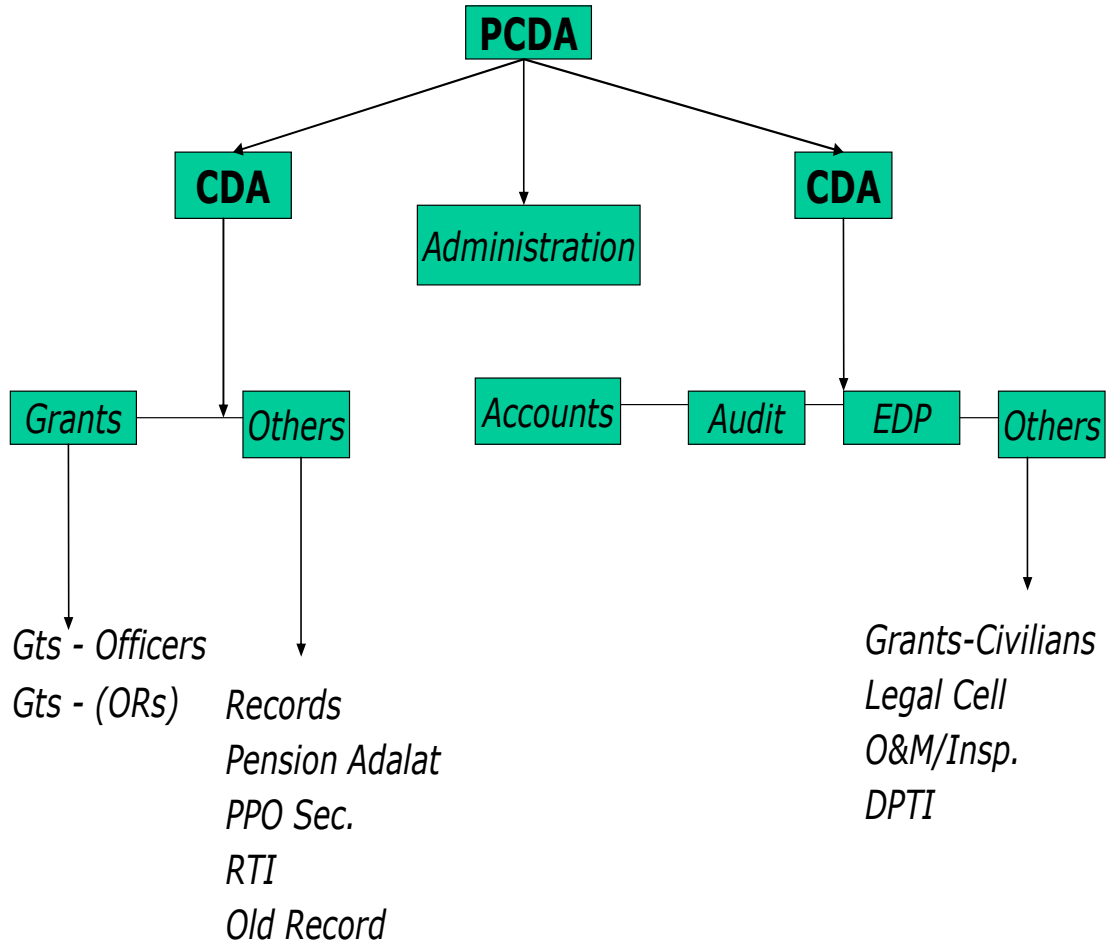
LIST OF ABBREVIATIONS

P.D.A.	-	Pension Disbursing Agency/Authority
P.A.O.-		Pay Accounts Office
C.D.A. (O)	-	Controller of Defence Accounts (Officers) Pune
Pr.CDA. (P)	-	Principal Controller of Defence Accounts (Pensions) Allahabad
D.P.D.O.	-	Defence Pension Disbursing Office
I.E.	-	Indian Embassy
M.H.	-	Military Hospital
R.O.	-	Record Office
P.O.	-	Post Office
P.P.O.	-	Pension Payment Order
O.T.I.	-	One Time Increase
H.O.O.	-	Head of Office
TRY.	-	Treasury
P.C.	-	Pension Certificate/Pension Circular
P.S.A.	-	Pension Sanctioning Authority
C.V.P.	-	Capitalised Value of Pension
F.P.	-	Family Pension
P.S.B.	-	Public Sector Bank
D.C.R.G.	-	Death cum Retirement Gratuity
Air HQ.	-	Air Headquarters
N. HQ.	-	Naval Headquarters
H.O. No.	-	Head Office Number
T.S. No.	-	Treasury Serial Number
P.S. No.	-	Pensioner Serial Number
C.D.A.(P.D.)	-	Controller of Defence Accounts (Pension Disbursement) Meerut
Z.O.(P.D.)	-	Zonal Officer (Pension Disbursement)
D.E.	-	Disability Element
R.S.M.B.	-	Re-Survey Medical Board
C.A.A.	-	Constant Attendance Allowance
C.E.A.	-	Children Education Allowance
B.C.	-	Battle Casualty
A.H.Q.	-	Army Head Quarters
C.A.	-	Children Allowance
W.I.P.	-	War Injury Pension
P.B.O.R.	-	Personnel below Officer Rank
G.C.R.C.	-	Govt. Contribution Resumption Certificate
M.A. (P)	-	Medical Advisor (Pensions) Allahabad

CHAPTER NO.	CONTENTS	Page No.
1.	Which section of Principal CDA (P)'s office concern you?	4
2.	Guidelines for Head Of Offices for preparation of Pension Claims of Defence Civilians	6
3.	Guidelines to Record Offices preparing Pension claims of PBOR	10
4.	Methods of Calculation of retiring/Service/superannuation Pension/ Retirement Gratuity etc.	13
5.	Liberalized/Special Family Pensionary awards and Disability / War Injury Pension in respect of Post 96 pensioners as a result of VIth CPC recommendations	22
6.	Rates of monetary allowances attached to Gallantry Decorations	48
7.	Endorsement of Family Pension entitlement in the PPOs of Living Pensioners (Joint Notification)	51
8.	Guidelines for disbursement of pension to Defence Pensioners by Pension Disbursing Authorities	52
9.	Guidelines for PDAs For Making Pension Payments	63
10.	Dearness/Interim Relief Chart with effect	68
11.	Procedure for drawl of pension by the Non-resident Indian Defence pensioners.	70
12.	What is expected from a Defence Pensioner?	73
13.	Grievances Redressal Mechanism	76
14.	Defence Pension Adalat	80
15.	Drawal of Pension from DPDO and New Pension Disbursement Scheme (NPDS)	81
16.	Allocation of PSBs for Payment of Defence Pension	89
<u>Miscellaneous chapter</u>		
I	Counting of Service before attaining the age of 17 years	91
II	PBOR Revision	93
III	Improvement of Pension of PBOR	94
ANNEXURES	<i>Some Important Forms</i>	96
	(A) Endorsement of Family Pension (Joint Notification)	
	(B) Corrg. PPO Family Pension for Commissioned Officers	101
	(C) Family Pension PBOR Corrg. PPO	102
	(D) Application for grant of Family Pension/Life Time Arrears	103
	(E) Application for grant of Family Pension	107
	(F) Application for drawing pension through PSBs	109
	(G) Loss Certificate of PPO	111

CHAPTER-1

Organizational Structure



WHICH SECTION OF PRINCIPAL CDA (P)'S OFFICE CONCERNS YOU?

GRANTS WING

<i>Grants-I/ Civil Section</i>	<i>Grants-I/Military Section</i>	<i>Grants(ORs) Section</i>
1.	2.	3.
Grants of pensionary Awards to the Defence Civilians and their families including DAD, Coast Guard and GREF.	Grant of pensionary awards to the Commissioned Officers and their families. All cases of Erst while State Forces	Grant of Pensionary awards to the PBOR and their families. (i) <u>Gts.PEA</u> - Pending Enquiry Awards. (ii) <u>EDP(M/S)</u> .-computerised pension claim (iii) <u>Grants 2</u> - Service Pension. (iv) <u>Grants 3</u> - Disability Pension. (v) <u>Grants 4</u> - Family Pension. (vi) <u>Grants Commutation</u> - Commutation Authorisation. (vii) <u>PPO CELL</u> - Issue of Pension Payment Order..

AUDIT WING

<i>Spot Audit/Audit Coord-II</i>	<i>Audit DPDO Cell</i>	<i>Audit Treasury Cell</i>	<i>Audit PSB Cell</i>	<i>Audit O.T.I. CELL</i>
1.	2.	3.	4.	5.
Detailing teams for spot audit of PDAs and further follow up action.	Audit Correspondence in respect of all categories of pensioners drawing pension from DPDOs & U.K./Burma/HKSRA/PAK pensioners. Audit & reimbursement.	Audit Correspondence in respect of all categories of pensioners drawing pension through treasuries/ PAOs, Indian Embassy Nepal.	Audit Correspondence in respect of all categories of pensioners drawing pension from Public Sector Banks.	Clearance of demands in respect of O.T.I.

CHAPTER-2

GUIDELINES FOR HEAD OF OFFICES (H.O.O) FOR PREPARATION OF PENSION CLAIMS OF DEFENCE CIVILIANS

Pension claims in respect of Defence Civilians are required to be prepared by the H.O.O. In accordance with the procedure laid down in AI-7/S/76.

2.1 Where the claim is required to be processed through data sheet, the same should be submitted by the H.O.O. along with the Service Book to his associate finance viz. LAO/PAO/Area Account Office, concerned. The associate finance will carryout necessary checks of the Data Sheet with reference to the entries in Service Book and pass on the claim (retaining Service Book) to Pr. C.D.A.(P) Allahabad, for eventual generation of (Computerised) PPO. The service book will be returned by the Associate Finance to the claim initiating H.O.O.

2.2 The claims which cannot be processed through data sheet shall invariably be submitted by the H.O.Os along with service documents to Pr. C.D.A.(P) Allahabad.

2.3 *The following documents should invariably accompany the pension claims which are required to be processed through LPC-Cum-data-sheet:-*

01	LPC-Cum-Data-Sheet	1 Copy
02	Daily Order Part-II notifying date of retirement	1 Copy
03	IAFA-356 (Pension Application)	1 Copy
04	Photograph/Joint Photograph duly attested	2 Copies
05	Slip containing specimen signature/thumb and fingers impressions of the claimant	2 Copies
06	Slip containing specimen signature/thumb impression of the spouse.	2 Copies
07	Govt. Contribution Resumption Certificate	1 Copy
08	Details of the members of the Govt. servant under Family Pension Scheme, 1964	1 Copy
09	Nomination for Death / Retirement Gratuity	1 Copy
10	Statement showing non-qualifying service	1 Copy
11	Audit Report regarding verification of qualifying service after completion of 25 years of service	1 Copy
12	Pr. C.D.A.(P)'s Audit Report regarding counting of former spell of service, if any	1 Copy
13	Commutation Application (Where applicable)	1 Copy
14	Certificate to the effect that no judicial/departmental	1 Copy

	proceedings have been instituted/are pending against the individual	
15	Identification marks of the individual	1 Copy
16	Identification marks of the spouse	1 Copy
17	Detailed calculation sheet	1 Copy
18	Govt. sanction laying down the terms & conditions of permanent absorption in a PSU /Autonomous Body in pro-rata pension cases	1 Copy
19	In invalidment cases a medical certificate from the appropriate medical authority as specified in sub Rule 2 of Rule 38 of C.C.S.(P) Rules 1972.	1 Copy
20	Sanction of the Competent Authority for the Grant of Pension or Gratuity or both at full or reduced rate in cases of retirement on disciplinary grounds.	1 Copy
21	No Demand Certificate	1 Copy
22	Supporting documents for the demand, if any.	1 Copy
23	Option for fixed medical allowance, where applicable	1 Copy
24	Nomination for life time arrears of pension	1 Copy
25	Nomination for payment of Commuted Value of pension under Rule 7 of C.C.S. (Commutation of Pension) Rules, 1981.	1 Copy
26	Explanation for delayed submission of pension claim	1 Copy
27	Certificate as under :- "Certified that neither any claim on account of Pensionary benefits has been preferred nor will be preferred for manual/computerized notification" in respect of Shri.....	1 Copy

2.4 (a) The following documents should invariably accompany the family pension claims which are required to be processed through data sheet

(i)	Data Sheet	1 Copy
(ii)	Do Part II O.O. notifying the date of death of deceased Govt. Servant.	1 Copy
(iii)	I.A.F.A.-356A (Family Pension application) duly completed in all respect	1 Copy
(iv)	Photograph of spouse duly countersigned	2 Copies
(v)	Descriptive Roll, slips containing specimen signature /thumb impression, Finger impression of the claimant (Spouse)	2 Copies

(vi)	Detailed calculation sheet	1 Copy
(vii)	Nomination for Death Gratuity	1 Copy
(viii)	Statement showing non qualifying service	1 Copy
(ix)	Audit report regarding counting of former spell of service, if any	1 Copy
(x)	Certificate under W.C. ACT 1923.	1 Copy
(xi)	Identification marks of the spouse	1 Copy
(xii)	Original death certificate	1 Copy
(xiii)	widowhood certificate	1 Copy
(xiv)	No Demand Certificate	1 Copy
(xv)	Supporting documents for the demand, if any	1 Copy
(xvi)	Option for fixed Medical Allowance, where applicable.	1 Copy
(xvii)	Govt. Contribution Resumption Certificate in respect of industrial employees.	1 Copy
(xviii)	Nomination for life time arrears of family pension	1 Copy
(xix)	Explanation for delayed submission of family pension, claim if any	1 Copy
(xx)	Certificate as under :- "Certified that neither any claim on account of pensionary benefits has been preferred nor will be preferred for manual/computerized notification" in respect of late Shri.....	1 Copy

2.4 (b) Guidelines and list of documents required to be submitted with family pension claim of handicapped children:-

The family pension shall be payable to the minor children in the order set out in clause (iii) of sub rule (8) of Rule 54 of CCS (P) Rule 1972, until the last minor child attains the age of 25 years and thereafter family pension shall be resumed in favour of the handicapped minor child and shall be payable for life subject to the condition laid down under sub rule (6) of CCS (P) Rule 1972. The following documents should also be submitted in addition to documents mentioned in para 2.4(a) above:-

- (i) **MEDICAL CERTIFICATE:** - In the case of handicapped child, in addition to other documents, a certificate from a medical Board comprising of a Medical Superintendent or a principal or a director or Head of the Institution or his nominee as chairman and two other members, out of which at least one shall be a specialist in the particular area of mental or physical disability including mental retardation, shall accompany the family pension claim.

(ii) GUARDIANSHIP CERTIFICATE: -The physically crippled / disabled children who are minors and are paid a share of death gratuity through guardians appointed by court of law, till they attain the age of adulthood. A guardianship certificate from the court would therefore be necessary in these cases.

The son/daughter suffering from disorder or disability of mind including mentally retarded children shall be paid family pension through the guardian even after attaining the age of 18 years, as if he or she were a minor, on production of medical certificate, guardianship certificate etc.

2.5 Where the claims are required to be processed manually the pension claims should be forwarded by the H.O.O. along with the service documents. In such cases data sheet need not be submitted.

2.6 Under the extant orders, every Head of Office is to undertake the work of preparation of pension papers two years before the date on which a Government servant is due to retire, and must forward the pension papers to the sanctioning authority viz. Pr. C.D.A.(P) not later than six months before the date of retirement of the Government servant. This time schedule should be strictly adhered to in order to avoid any delay in timely sanction of pension.

IMPORTANT

The under mentioned circulars containing revised data sheets and Instructions have been issued for implementation of Govt.Orders issued in Pursuance of 6th C.P.C recommendations:-

- (i) Circular No. 58 for initial notification of Pension/Family Pension
- (ii) Circular No. 59 for revision of Pension/Family Pension

These Circular's have also been uploaded on our Website:-
<http://pcdapension.nic.in>. It is requested that the same may be down loaded from our Website and pension cases be processed accordingly.

CHAPTER-3

GUIDELINES TO (RECORD OFFICES) R.O. PREPARING PENSION CLAIMS OF PBOR

The Record Offices should ensure:-

1. That Release Medical Examination in (AFMSF-18) and Release Medical Board in (AFMSF-16) is held in advance by 08 months to the date by which individual is likely to be discharged.
2. That all pension papers are received from unit concerned 6 months before the date of discharge of the individual.
3. That the receipt of nomination for lifetime arrears of pension/ family pension.
4. That the attestation of joint photograph, which is required to be pasted in the space provided in pension application has been done.
5. That the enhanced rate of family pension has been determined with reference to the date of birth of the official.
6. That all columns provided in the LPC-CUM-DATA-SHEET are filled properly.
7. That the information regarding payment of provisional pension is reflected in the space provided in the data sheet.
8. That the basic pension and net pension determined have been worked out correctly.
9. That the Discharge Roll, Sheet Roll, Enrolment Form and other relevant pension documents are invariably kept for authentication of LPC-CUM-DATA-SHEET by the PAO.
10. That the sanctions of Competent Authority regularizing irregularity i.e. break in service and sanction for condonation of deficiency in service/rank has been obtained.
11. That all columns. of LPC-CUM-DATA-SHEET required to be authenticated by PAO have been completed before submission of the pension claim.

12. That application for commutation of pension on prescribed form has been obtained duly recommended by the Competent Authority.
13. That Retirement Gratuity claim has been obtained from the pensioner, wherever necessary.
14. That while submitting LPC-CUM-DATA SHEET to PAO for checking all the requisite documents have been submitted to him for proper checking of the calculation furnished therein.
15. That all supporting documents along with LPC-CUM-DATA SHEET , duly checked by the PAO, & with certificate furnished by him have been sent to PSA well in advance, before the date of discharge of the individual.
16. That change in the name of the service personnel or his wife is made during his colour service and not after discharge.
17. That the surname of wife of the service personnel as shown in the family details after marriage should not be changed by the Record Offices at their own, as after printing of the PPO, the individual represents to change his wife's surname through corrigendum PPO, which unnecessarily increases the work at all levels.
18. That the Individuals Name/Regimental No./date of birth /Enrolment /Discharge/PDA detail/Bank Account are not differed in discharged certificate data sheet and other documents .
19. That the JCO's old regimental No has been shown in IAFY-1948 and data sheet.
20. That the period of N.Q.S. has been filled in chronological order and not differed in IAFY-1948 and data sheet
21. That the service condoned shown either in data sheet or in IAFY-1948.
22. That the service, rank condonation certificate has been found attached.
23. That the commutation application signed by the individual and duly countersigned by the competent authority has been attached alongwith claim.

24. That the three specimen signature/figure impression of the pensioner has been obtained in IAFY-1948.
25. That the amendment of basic pay/grade pay/class pay must be attested by PAOs.
26. That the name of wife of pensioner has not been filled in data sheet in case of plural marriage/disputed/divorced cases.
27. That the statement of case has found attached while the claim has submitted for provisional pension.
28. That the family details has been found attached alongwith claim.

IMPORTANT

With the introduction of new format of LPC-cum-Data Sheet (having 56/81 columns). It is requested that special attention should be given while filling up the following newly introduced columns in case of Service/ disability pension.

The following columns must be filled with extra care.

- (a) Details regarding handicapped child
 - (i) **Col. No. 30,31,32** of LPC-CUM-DATA SHEET (Final) for final pensionary award - Army
 - (ii) **Col. No. 75,76 & 77** of LPC-CUM-DATA SHEET for disability / Invalid Pensionary awards: - Army
- (b) In PDAs detail the information about the **BSR Code of Bank Branch & BSR Code of Link Branch** must also be provided.

CHAPTER-4

EXAMPLES OF PENSION CALCULATION UNDER 6th CPC

DEFENCE CIVILIANS

1. Superannuation Pension:

Date of Birth	-	15.04.1947
Date of Appointment	-	26.12.1969
Date of Retirement	-	31.10.2007
Qualifying Service	-	37 years 10 Months & 5 Days
Pay Band & Grade Pay	-	PB-2, Rs.9300-34800+5400

Details of Pay Drawn during the last ten months period preceding the Date of Retirement and Average Emoluments:

From	To	Period	Pay	GP	Total
1.1.2007	30.06.2007	6 Months	21530	5400	161580
1.7.2007	31.10.2007	4 Months	22340	5400	110960
		10 Months			272540

Average Emoluments - $\frac{272540}{10} = 27254$

Pension - 50% of 27254.00 = Rs.13627.00

Or

50% Last Pay drawn 50% of 27740 (22340+5400)
Say Rs. 13870/-

Whichever is more beneficial?

Superannuation Pension Rs.13870/- per month w.e.f. 01.11.2007 for life.

Death-cum Retirement Gratuity

Formula: 1/4th reckonable emoluments for each completed six monthly period of qualifying service subject to a maximum of 16 ½ times of reckonable emolument restricted to Rs 10 lakhs

Total qualifying service 37 years 10 months
(Restricted to 33 years)

Number of completed six monthly periods of qualifying service (33x2) =66

Pay last drawn

Emoluments 22340/-

Grade pay		<u>5400/-</u>
Total		27740/-
Dearness allowance 9%		2496.60/- Say Rs 2497/-
Total		27740 + 2497 =Rs.30237/-

Amount of Retirement Gratuity $30237 \times \frac{66}{4}$

Net Amount of **Retirement Gratuity payable: Rs.453555/-**

Commuted Value of Pension (CVP)

Maximum Percentage of service pension commutable 40%
 40% of service pension i.e. $\frac{40 \times \text{Rs. 13870/-}}{100} = \text{Rs 5548/-}$

Age next birth day 61 yrs
 Loading in age, if any Nil
 Purchase value 8.194
Formula Amount of service pension commutable X 12 X Purchase value
 Calculation 5548 x 12 x 8.194 = Rs.545523.74/-
Amount of commutation payable = Rs545524/-

Residual amount of service pension (13870-5548) = Rs.8322/- pm

Note: Dearness Relief will be payable on the original pension before commutation

2. Compensation Pension:

Date of Birth - 07.07.1959
 Date of Appointment - 15.10.1982
 Date of Retirement - 31.12.2007 (AN) (Post abolished)
 Qualifying Service - 24 years 8 months & 16 Days
 Pay Band & Grade Pay - PB-2, Rs.9300-34800+4200

Details of pay drawn during the last ten months period preceding the date of retirement average emoluments:

From	To	Period	Pay	GP	Total
01.03.2007	30.06.2007	4 Months	10230	4200	57720
01.7.2007	31.12.2007	6 Months	10670	4200	89220
Total		10 Months			146940

Average emoluments - $\frac{146940}{10} = 14694$

10

Pension - 50% of average emoluments i.e.

$\frac{14694 \times 50}{100}$

100

= 7347.00

Or 50% of Last Pay whichever is more beneficial = $\frac{14870 \times 50}{100} = \text{Rs.} 7435.00$

Thus, Compensation Pension admissible @ Rs. 7435/- per month w.e.f. 01.01.2008 for life.

3. Pro-rata Pension:

Date of Birth - 22.07.19546

Date of Appointment - 30.01.1976

Date of Pt. absorption in PSU - 07.04.2009 (FN)

Qualifying Service - 33 years 2 months & 7 Days

Pay Band & Grade Pay - PB-2, Rs.9300-34800+4800

Details of Pay Drawn during the last ten months period preceding the Date of Pt. absorption and average emoluments:

From	To	Period	Pay	GP	Total
07.06.2008	30.06.2008	24 days	19070	4800	19096
01.07.2008	31.03.2009	9 Months	19790	4800	221310
01.04.2009	06.04.2009	6 days	19790	4800	4918
Total		10 months			245324

Average Emoluments - $\frac{245324}{10} = 24532.40$

10

Pension - 50% of average emoluments i.e.

$$\frac{24532.40 \times 50}{100} = 12266.20$$

100

Pension **Rs. 12266.20 i.e. Rs.12267/-**

Or 50% of last pay whichever is more beneficial i.e. 50% of 24590 (19790+4800)

= Rs.12295/-

Pro - Rata Pension admissible @ Rs. 12295/- per month w.e.f. 07.04.2009 for life.

4. Compulsory Retirement Pension

Date of Birth - 20.02.1972
Date of Appointment - 01.04.1996
Date of compulsory retirement - 30.06.2008 (AN)
Qualifying Service - 12 years, 02 months & 29 days
Pay Band & Grade Pay - PB-1, Rs.5200-2020+1900

Details of Pay Drawn during the last ten months period preceding the Date of Compulsory Retirement and Average Emoluments:

From	To	Period	Pay	GP	Total
1.09.2007	30.06.2008	10 Months	7350	1900	92500

Average Emoluments - $\frac{92500}{10} = 9250$

Pension - 50% of average emoluments and last pay

$$\frac{9250 \times 50}{100} = \text{Rs. } 4625$$

100

Compulsory Retiring Pension admissible @ Rs. 4625/- per month wef 01.07.2008 for life.

5. Compassionate Allowance

Date of Birth - 15.07.1962
Date of Appointment - 07.08.1983
Date of dismissal - 15.07.2008 (FN)
Qualifying Service - 24 years, 11 months & 8 days

Pay Band & Grade Pay - PB-2, Rs.9300-34800+4200

Details of Pay Drawn during the last ten months period preceding the Date of Dismissal and Average Emoluments:

From	To	Period	Pay	GP	Total
16.09.2007	30.09.2007	16 days	10700	4200	7946.67
01.10.2007	30.06.2008	9 Months	10700	4200	134100
01.07.2008	14.07.2008	14 days	11150	4200	7163.33
Total		10 Months			149210

Average Emoluments - $\frac{149210}{10} = 14921$

Pension - 50% of average emoluments i.e.
 $\frac{14921 \times 50}{100} = 7460.5$

Pension - = Rs.7461/-

Or 50% of last Pay whichever is beneficial i.e. $\frac{15350 \times 50}{100} = Rs.7675/-$

Relevant orders: Compassionate allowance should not exceed two- third of pension admissible on retirement on compensation pension. The full pension in this case works out to Rs. 7675/-. Accordingly, the compassionate allowance will be Rs. $7675 \times \frac{2}{3} = Rs.5116.66 = Rs.5117/-$

Compassionate allowance @ Rs. 5117/- per month w.e.f. 15.07.2008 for life.

COMMISSIONED OFFICERS

Retiring Pension, CVP, Gratuity and Joint Notification of Ordinary Family Pension DATA -

1	Name	P.K. Saini
2.	Personnel No.	IC-27703
3.	Rank	Brigadier
4.	Date of Birth	02/03/53
5.	Date of Commission	17/06/73
6.	Date of retirement	31.03.2009
7.	Qualifying Service	35/09/14
8.	Last Pay drawn Pay in Pay band Grade Pay <u>Military Service Pay</u> Total of above Dearness Allowance @ 22%	Rs. 52960/- Rs 8900/- <u>Rs 6000/-</u> Rs. 67860/- Rs. 14929/-
9.	Retiring Pension	=67860/2 = Rs.33930/-
13.	Commutation Percentage of commutation opted Age next birth day Purchase value Commutated amount Amount of capitalised value of pension.	=50% 57 year Rs.8.512 33930/2= 16965 16965*12*8.512 = Rs. 1732873/-
14	Retirement Gratuity Formula (i) total Qualifying service	$\frac{1}{4}$ th of reckonable emoluments for each completed six monthly period of qualifying service plus weightage of 5 years subject to a maximum of 16 $\frac{1}{2}$ times of the reckonable emolument provided that the amount of retirement gratuity payable shall in no case exceed Rs. 10 lakhs

	<p>Reckonable emoluments for gratuity (Pay in pay band+ Grade Pay + M.S.P. + D.A)</p> <p>Retirement Gratuity</p> <p>Retirement gratuity admissible</p>	<p>35/09/14</p> <p>Restricted to 33 months =(52960+8900+6000+14929) = 82789/-</p> <p>=82789*16.5 =1366018.5 (Restricted to max. limit Rs.1000000/-) =RS. 10Lac</p>
15	<p>Joint Notification of family Pension</p> <p>A. (i) Enhanced Rate formula</p> <p>(ii) Amount of family Pension at enhanced rate admissible</p> <p>B. (i) Normal rate formula</p> <p>(ii) Amount of Family Pension at Normal rate admissible</p>	<p>50% of the reckonable emoluments for a period of 7 years from the date following the date of death or upto the date on which the officer would have attained the age of 65 (67 years after 13/5/98) whichever earlier or amount of retiring pension whichever is less.</p> <p>Rs.33930/- for a period of 7 years from the date following the date of death or upto 2.3.2020 whichever is earlier.</p> <p>30% of reckonable emoluments. Rs.20358/-</p>

PBOR

Service Pension Retirement Gratuity, Commuted value of Pension & Joint notification of Ordinary Family Pension

DATA

1.	Name	PRITHVI SINGH
2.	Regimental No.	JC752960A
3.	Rank	SUBDAR
4.	Pay Group	X
5.	Date of Birth	15-01-1959
6.	Date of Enrolment	25.09.1979
7.	Date of Discharge	30.09.2009
8.	Pay Scale	9300 -34800
9.	Pay last drawn	
	PAY IN PAY BAND	16100/-
	GRADE PAY	4600/-
	MILITARY SERVICE PAY	2000/-
	'X' GROUP PAY	1400/-
	<u>Classification Allowance</u>	<u>NIL</u>
		24100/-
	Dearness allowance (22% of Rs 24100/-)	5302/-

CALCULATION

Service Pension

10.	Net qualifying service	30	00	05
12.	Rate of Service pension			

$$\text{Formula: } \frac{24100 \times 50}{100}$$

$$= \text{RS12050/-}$$

13. Retirement Gratuity

Formula: 1/4th reckonable emoluments for each completed six monthly period of qualifying service plus weightage of 5 years subject to a maximum of 16 ½ times of reckonable emolument restricted to Rs 10 lakhs

Total qualifying service 30 years

Number of completed six monthly periods of qualifying service (30x2) =60

Pay last drawn

Emoluments	24100/-
Dearness allowance	<u>5302/-</u>
Total	29402/-

Amount of Retirement Gratuity $\frac{29402 \times 60}{4}$

Net Amount of Retirement Gratuity payable: Rs.4,41,030/-

14. Commuted Value of Pension (CVP)

Maximum Percentage of service pension commutable 50%
 50% of service pension i.e. $\frac{50 \times 12050}{100}$ == Rs 6025

Age next birth day	51 yrs
Loading in age, if any	Nil
Purchase value	8.808
<u>Formula</u>	Amount of service pension commutable X 12 X Purchase value
Calculation	6025 x 12 x 8.808 = Rs.636818.40/-
	Amount of commutation payable = Rs.636819/-

Residual amount of service pension (12050--6025) = Rs.6025/- pm

Note: Dearness Relief will be payable on the original pension before commutation.

15. Family pension (Joint Notification)

Enhanced Rate

Formula: 50% of the emoluments or Amount of service pensions whichever is less for a period of 7 years from the date following the date of death or 67 years age whichever is earlier.

50% of Emoluments	24100/2 = 12050/-
Amount of service pension	12050/-
Enhanced Rate will be	Rs 12050/- pm is payable for seven years from the date following the death or up to 14/01/1926 whichever is earlier .

Normal Rate

Formula:
 30% of the emoluments subject to a minimum of Rs. 3500/-pm
 30% of emoluments - $\text{Rs } \frac{24100 \times 30}{100}$
 =Rs7230/-

Normal rate: Rs.7230/- p.m. from date of stoppage of Enhanced rate till widow hood.

(Dearness Relief as applicable)

CHAPTER-5

LIBERALIZED/SPECIAL FAMILY PENSIONARY AWARDS AND DISABILITY/WAR INJURY PENSION IN RESPECT OF POST 2006 PENSIONERS AS A RESULT OF VITH CPC RECOMMENDATIONS

1. SPECIAL FAMILY PENSION:

1.1 In case of death of a Commissioned Officer and Personnel below officer rank including SSC Officers/EC Officers, under circumstances mentioned in category 'B' or 'C' of Para 4 of Government of India Min of Def. letter No. 1(2)97/D(Pen-C) dated 31.01.2001 Special family pension will be admissible to the widow of a Commissioned Officer @ 60% of the reckonable emoluments subject to minimum of Rs. 7000/= PM for post 2006(which was Rs. 2550/= PM for pre 2006 cases under 5th CPC) and cases irrespective of whether widow has children or not.

NOTE: 1. Widowed/divorced daughters shall also be included in the Definition of family for the purpose of Special family pension.

NOTE: 2 In case the eligible child is physically or mentally handicapped and unable to earn a livelihood, the Special family pension would be admissible for life to such child subject to same condition as in force hitherto-fore.

2. DEPENDENT PENSION:

2.1 Dependent pension in respect of Officers (including MNS Officers ,TA Officers and EC Officers/SSC Officers shall be admissible to the parents/eligible brothers and sisters(in the absence of parents) of the deceased Officer at the rate equal to the 50% of the notional special family pension that would have been admissible if they were largely dependent on the deceased Officer for support and are in pecuniary need.

3. SPECIAL FAMILY PENSION ON REMARRIAGE OF WIDOW:

(A) OFFICER

Special Family Pension on re-marriage of widow shall be regulated as under:-

- (i) If she has children
 - (a) If she continues to support children after re-marriage
Full Special family pension continues to widow.
 - (b) If she does not support children after re-marriage
Ordinary family pension equal to 30% of emoluments last drawn to the re-married widow.
50% of Special Family Pension to the eligible children.
- (ii) If widow has no child
Full special family pension to continue to widow.

Special Family Pension on remarriage of widow shall be regulated as under

(B) PERSONNEL BELOW OFFICER RANK (PBOR)

(I) Where S.F.P. is sanctioned to widow

(i) If she has child(ren) :- (aa) If she continues to support children after re-marriage (bb) If she does not support children after re-marriage	Full Special Family Pension to continue to widow Ordinary Family Pension equals to 30% of emoluments last drawn to the re-married widow. 50% of the Special Family Pension to the eligible children.
(ii) If widow has no children	Full Special Family Pension continue to re-married widow.

(II) Where first life award is sanctioned to parents :

- (aa) If widow continue to support child(ren) after remarriage or has no issue. 50% of Special Family Pension to parents and 50% of Special Family Pension to widow.
- (ab) If widow does not support children after re-marriage but child(ren) are supported by the parents. Full Special Pension to parents and Ordinary Family Pension to widow.
- (ac) If child(ren) are not supported either by widow or the parents 50% of Special Family Pension to parents, 50% of Special Family Pension to eligible children and Ordinary Family Pension to widow.
- (ad) On death or disqualification of parents and the widow supports the child(ren) or has no issues. Full Special Family Pension to widow
- (ae) On death or disqualification of Full Special Pension to eligible

parents and the widow does not support children

child(ren) and Ordinary family pension to widow.

4. LIBRALISED FAMILY PENSION:

4.1. Liberalized family pension to the widow of Commissioned Officer (SSC Officers and EC Officers) and PBOR who died under the circumstances mentioned in category 'D' & 'E' of Para 4.1 of Govt. of India Min of Def. letter No. 1(2)97/D(Pen-C) dated 31.01.2001, shall be admissible at the rate equal to the reckonable emoluments last drawn by the deceased Officer. Children allowance will not be admissible in addition.

4.2. If the deceased is not survived by a widow but survived by child/children only, all children together, shall be eligible for family pension at the rate equal to 60% reckonable emoluments without children allowance.

5. LIBRALISED DEPENDANT PENSION IN RESPECT OF COMMISSIONED OFFICERS (INCLUDING MNS OFFICERS TA OFFICERS AND EC OFFICERS/SSC OFFICERS):

5.1 Where an officer dies as a bachelor or as a widower without children under the circumstances mentioned in Para '4.1' 'D' & 'E' of Govt. of India Min. of Def. letter No. 1(2)97/D (Pen-C) dated 31.01.2001 Dependent Pension (Liberalized) shall be admissible to parents without reference to their pecuniary circumstances at the rate of 75% of liberalized family pension for both parents and at the rate of 60% of liberalized family pension for single parent. On the death of one parent dependent pension at the lesser rate shall be admissible to the surviving parent. In the absence of parents dependent pension shall be admissible to dependent brother(s)/ sister(s) if otherwise eligible, at the rate of 60% of LFP.

6. LIBERALIZED FAMILY PENSION ON RE-MARRIAGE OF WIDOW

(A) OFFICER

6.1. Liberalized family pension on re-marriage of widow shall be regulated as follows:-

(i) If she has children.	
(a) If she continues to support children after re-marriage	Full liberalised family pension to continue to widow.

(b) If she does not support children after re-marriage.	Ordinary family pension at 30% to the widow. Special family pension at 60% to Eligible children.
(ii) If widow has no children	Full liberalised family pension to continue to widow.

(B) PERSONNEL BELOW OFFICER RANK (PBOR

(i) If liberalized family pension is sanctioned as first life award to widow:-

Provisions of Para 6.6 above shall apply.

(ii) Where first life award is sanctioned to parents:-

The admissibility of liberalised family pension in such cases would be regulated depending upon the time of widow's re-marriage as follows:-

(aa) If widow continues to support the children or has no children:-

Widow shall get family pension equal to Special Family Pension (i.e. 60% of Liberalised Family Pension or reckonable emoluments) from the date of remarriage and parents shall also get family pension @ 60% of Liberalised Family Pension for the balance of 7 years if the remarriage of widow takes place during 7 years of casualty. After the period of 7 years or where remarriage of widow took place after 7 years, the widow shall get family pension @ 60% of Liberalised Family Pension and parents shall get family pension @ 30% of Liberalised Family Pension. On death or disqualification of parents, widow shall get family pension equal to the Liberalised Family Pension.

(ab) If widow does not support the children:-

Widow shall get Ordinary Family Pension (i.e. 30% of reckonable emoluments) for life from the date of remarriage and the parents shall continue to get first life award at the same rate (i.e. full Liberalized Family Pension) for balance of 7 years where remarriage takes place within 7 years of casualty, provided they support the children. Otherwise, the entitlement of parents shall be equally divided between the parents and children. After the period of 7 years of casualty or where remarriage of widow takes place after 7 years of casualty, parents shall get family pension @ 60% of Liberalised Family Pension provided

they support the children otherwise it shall be divided equally between the parents and children. On death/disqualification of parents of the deceased, the senior most eligible child shall get family pension @ 60% of Liberalised Family Pension.

NOTE : Wherever, children become beneficiary, the award shall be continued for a period and subject to conditions as applicable for the grant of Special Family Pension.

7. DISABILITY PENSION ON INVALIDMENT:

7.1. Where a Commissioned Officer is invalided out of service under circumstances mentioned in category 'B' & 'C' of Para 4.1 of Govt. of India Min. of Def. letter No. 1(2)97/D(Pen-C) dated 31.01.2001, which is accepted as attributable to or aggravated by Military service he/she shall be entitled to Disability Pension, consisting of service element and disability element.

8. SERVICE ELEMENT:

8.1. FOR PRE 2006 CASES

(A) COMMISSIONED OFFICERS

It is equal to the retiring pension based on qualifying service plus full weightage appropriate to the rank held at the time of invalidment and average emoluments of last 10 months subject to minimum Rs. 1913/-PM.

PBOR

LENGTH OF ACTUAL QUALIFYING SERVICE RENDERED (WITHOUT WEIGHTAGE)	ENTITLEMENT OF SERVICE ELEMENT
15 years or more (20 years or more in the case of NCs(E))	Equal to normal Service Pension relevant to the length of qualifying service actually rendered plus weightage of service
Less than 15 years (20 years in case of NCs(E))	Equal to service pension but it shall in no case be less than 2/3 rd of the minimum service pension admissible to the rank/pay group.

FOR POST 2006 CASES

It is equal to the retiring pension based emoluments of last months subject to minimum Rs. 3500/-PM.

9. DISABILITY ELEMENT:

9.1 FOR PRE 2006 CASES

The rates of disability element for 100% disability for various ranks shall be as follows wef 1-1-1996 to 31-12-2005:

<i>RANK</i>	<i>AMOUNT (p.m.)</i>
(i) Commissioned Officers and Hony. Commissioned Officers	Rs. 2600/-
(ii) JCOs	Rs. 1900/-
(iii) Other Ranks	Rs. 1550/-

The rates of disability element for 100% disability for various ranks shall be as follows wef 1-1-2006

<i>RANK</i>	<i>AMOUNT (p.m.)</i>
(i) Commissioned Officers and Hony. Commissioned Officers	Rs. 5880/-
(ii) JCOs	Rs. 4300/-
(iii) Other Ranks	Rs. 3510

For pensioners in receipt of disability element of disability pension or Disability element paid in addition to retiring/service pension as on 01.01.2006, the Rates of disability element for 100% disability in non-battle casualty cases shall be as Under:

9.

9.3. FOR POST 2006 CASES

9.4. For 100% of disability is equal to 30% of last emoluments subject to minimum of Rs 3510/- for lesser percentage of disability the amount of disability element is proportionally reduced.

NOTE: In invalidment cases the percentage of disablement shall be assessed as under, for the purpose of computing disability element.

Percentage of disability as assessed by invaliding Medical Board & accepted by Competent Authority	Percentage for computing disability element
(i) Less than 50 %	50%
(ii) Between 50 % to 75%	75%
(iii) Between 76% to 100%	100%

10. DISABILITY ELEMENT ON RETIREMENT/DISCHARGE:

Where an Armed Forces personnel is retained in service despite disability arising/sustained under the circumstances mentioned under category 'B' and 'C' in Para 4.1 of above Govt. letter and is subsequently retired/discharged on attaining age of retirement or on completion of tenure, he shall be entitled to disability element at the following rates, for 100 % disablement.

(1) FOR PRE 2006 CASES

RANK	AMOUNT p.m.
(i) Commissioned Officer and Hony. Commissioned officers	Rs. 2600/-
(ii) JCOs	Rs. 1900/-
(iii) ORs	Rs. 1550/-

The rates of disability element for 100% disability for various ranks shall be as follows wef 1-1-2006

RANK	AMOUNT (p.m.)
(i) Commissioned Officers and Hony. Commissioned Officers	Rs. 5880/-
(ii) JCOs	Rs. 4300/-
(iii) Other Ranks	Rs. 3510

For disabilities less than 100% but not less than 20% the above rates shall be proportionally reduced. No disability element shall be payable for disabilities less than 20%.

(2) FOR POST 2006 CASES

The rates of disability element for 100% disability is equal to 30% of last drawn

For disabilities less than 100% but not less than 20% the above rates shall be proportionally reduced. No disability element shall be payable for disabilities less than 20%.

10.2. For disability less than 100% but not less than 20% the above rate shall be proportionally reduced.

11. LUMP SUM COMPENSATION IN LIEU OF DISABILITY ELEMENT:

11.1. If an officer /PBOR is retained in service, in spite of disability, he shall be paid compensation in lump sum (in lieu of disability element) , equal to the capitalized value of disability element, on the basis of disability actually assessed. For this purpose, age as on next birth day will be reckoned with reference to the date of onset of disability, with loading of age, if any, recommended by the Disability Compensation Medical Board.

12. WAR INJURY PENSION ON INVALIDMENT:

12.1. Where a Commissioned Officer is invalided out of service on account of disabilities sustained under circumstances mentioned in category 'E' of Para 4.1 of Govt. of India Min. of Def. letter No. 1(2)97/D(Pen-C) dated 31.01.2001 he/shall be entitled to war injury pension consisting of service element and war injury element as follows.

(a) SERVICE ELEMENT:

(i) FOR PRE 2006 CASES

Service element equal to retiring pension based of the qualifying service upto the date on which he/she would have retired in that rank in the normal course including weightage. No minimum qualifying service for earning service element.

(ii) FOR POST 2006 CASES

It is equal to the retiring pension based emoluments of last months subject to minimum Rs. 3500/-PM.

WAR INJURY ELEMENT:

(i) FOR PRE 2006 CASES

The rates of war injury element for 100% disability for various ranks shall be as follows wef 1-1-1996 to 31-12-2005:

RANK		AMOUNT (p.m.)
(i)	Commissioned Officers and Hony. Commissioned Officers	Rs. 5200/-
(ii)	JCOs	Rs. 3800/-
(iii)	Other Ranks	Rs. 3100/-

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ates of war injury element for 100% disability for various ranks shall be as follows wef 1-1-2006

RANK		AMOUNT (p.m.)
(i)	Commissioned Officers and Hony. Commissioned Officers	Rs. 11760/-
(ii)	JCOs	Rs. 8600/-
(iii)	Other Ranks	Rs. 7020/-

:

(ii) FOR POST 2006 CASES

War injury element equal to reckonable emoluments last drawn for 100% disability emoluments last drawn for 100% disablement.

13. **WAR INJURY PENSION ON RETENTION IN SERVICE:**

13.1 The Officer can opt either to:

- (a) Draw Lump Sum compensation in lieu of war injury element foregoing war injury element at the time of subsequent retirement/ discharge.

OR

(b) To draw War injury element at the time of retirement in addition to retiring/service pension foregoing Lump Sum compensation. The rate of War injury element for 100% will be Rs. 5200/- p.m. for pre 2006 cases and for 100% of disability is equal to 30% of last emoluments subject to minimum of Rs 6200/- For Lower percentage of war injury the disability element shall be proportionally reduced. No disability element due to war injury payable for disability for less than 20%.

14. IF THE OFFICER OPTS FOR COMPENSATION IN LIEU OF DISABILITY ELEMENT:

14.1. If disability accepted as, attributed to or aggravated by Military service and the disability is assessed at 20%, or more, for life, and the Officer is retained in service, despite such disability, he shall be paid compensation in Lump Sum equal to the capitalized value of disability element. For this purpose age, next birthday will be reckoned with reference to the date of onset of disability with loading in age if any as recommended by the Medical Board.

15. CONSTANT ATTENDANCE ALLOWANCE:

15.1. Constant Attendance Allowance shall continue to be admissible under the condition as hitherto-fore. However it shall be admissible at a uniform rate of Rs. 3000/-pm, w.e.f 01-01-2006 cases irrespective of Rank.

15.2. Consequent upon issue of Ministry of Defence letter No. 1(2)/97/D(Pen-C) dated 31.1.2001, and letter No 16(6)/2008(2)/D(Pension/Policy) dated 5-06-2009 a brief of modifications to special/Liberalized family pension and disability pension are as follows :

16. PERSONNEL BELOW OFFICER RANK (PBOR) :

16.1 SPECIAL FAMILY PENSION:

16.2. In case of death of an Armed Forces personnel in the circumstances mentioned in category 'B' or 'C' of Para 4 of above Govt. of India Min. of Def. letter No. 1(2)97/D(Pen-C) dated 31.01.2001 i.e. death due to cause, which are accepted as attributable to or aggravated by military service and death due to accident in the performance of duties , special family pension shall be admissible to the families of such personnel at the uniform rate of 60% of reckonable emoluments, subject to a minimum of Rs. 2550/-, pm for pre 2006 cases and Rs 7000/-pm, for post 2006 cases, irrespective of whether widow has child/ children or not. There shall be no maximum ceiling on special family pension.

Special Family Pension on remarriage of widow shall be regulated as under

(I) Where S.F.P. is sanctioned to widow

(i) If she has child(ren) :- (aa) If she continues to support children after re-marriage (bb) If she does not support children after re-marriage	Full Special Family Pension to continue to widow Ordinary Family Pension equals to 30% of emoluments last drawn to the re-married widow. 50% of the Special Family Pension to the eligible children.
(ii) If widow has no children	Full Special Family Pension continues to re-married widow.

(II) Where first life award is sanctioned to parents :

- | | |
|--|--|
| (aa) If widow continue to support children after remarriage or has no issue. | 50% of Special Family Pension to parents and 50% of Special Family Pension to widow. |
| (ab) If widow does not support children after re-marriage but children are supported by the parents. | Full Special Pension to parents and Ordinary Family Pension to widow. |
| (ac) If children are not supported either by widow or the parents | 50% of Special Family Pension to parents, 50% of Special Family Pension to eligible children and Ordinary Family Pension to widow. |
| (ad) On death or disqualification of parents and the widow supports the children or has no issues. | Full Special Family Pension to widow |
| (ae) On death or disqualification of parents and the widow does not support children | Full Special Pension to eligible children and Ordinary family pension to widow. |

17. LIBERALISED FAMILY PENSION:

17.1. In case of death of an Armed Forces personnel under the circumstances in category 'D' and 'E' of Para 4.1 of above Govt of India Min. of Def. letter No. 1(2)97/D(Pen-C) dated 31.01.2001 i.e. death due to acts of violence/attack by terrorists, anti social element etc. whether on duty , other than operational duty , or even when not on duty , and the death arise as result of :-

- (a) Enemy action in international war
- (b) Action during deployment with a peace keeping mission abroad.
- (c) Border skirmishes.

- (d) During laying or clearance of mines including enemy mines as also mines weeping operations.
- (e) On account of accidental explosions of mines while laying operationally oriented mine field or lifting or negotiating mine field laid by the enemy or own forces in operational areas near international borders or on the line of control.
- (f) War like situation, including cases which are attributable to/aggravated by:
 - (i) Extremist acts, exploding mines etc. while on way to an operational area.
 - (ii) Battle inoculation training exercises or demonstration with live ammunition.
 - (iii) Kidnapping by extremists while on operational duty.
- (g) An act of violence/attack by extremists, antisocial element etc. while on operational duty.
- (h) Action against extremists, anti social-element etc.
- (i) Operations specially notified by the Govt. from time to time.

The nominated heir in the case of PBOR, shall be entitled to Liberalized family pension equal to reckonable emoluments last drawn, until death or disqualification.

18. LIBERALIZED FAMILY PENSION ON RE-MARRIAGE OF WIDOW

- (i) If liberalized family pension is sanctioned as first life award to widow :-

Provisions of Para 6.6 above shall apply.

- (ii) Where first life award is sanctioned to parents :-

The admissibility of liberalised family pension in such cases, would be regulated depending upon the time of widow's re-marriage as follows :-

- (aa) If widow continues to support the children or has no children :-

Widow shall get family pension equal to Special Family Pension (i.e. 60% of Liberalised Family Pension or reckonable emoluments) from the date of remarriage and parents shall also get family pension @ 60% of Liberalised Family Pension for the balance of 7 years if the remarriage of widow takes place during 7 years of casualty. After the period of 7 years or where remarriage of widow took place after 7 years, the widow shall

get family pension @ 60% of Liberalised Family Pension and parents shall get family pension @ 30% of Liberalised Family Pension. On death or disqualification of parents, widow shall get family pension equal to the Liberalised Family Pension.

(ab) If widow does not support the children:-

Widow shall get Ordinary Family Pension (i.e. 30% of reckonable emoluments) for life from the date of remarriage and the parents shall continue to get first life award at the same rate (i.e. full Liberalized Family Pension) for balance of 7 years where remarriage takes place within 7 years of casualty, provided they support the children. Otherwise, the entitlement of parents shall be equally divided between the parents and children. After the period of 7 years of casualty or where remarriage of widow takes place after 7 years of casualty, parents shall get family pension @ 60% of Liberalised Family Pension provided they support the children otherwise it shall be divided equally between the parents and children. On death/disqualification of parents of the deceased, the senior most eligible child shall get family pension @ 60% of Liberalised Family Pension.

NOTE : Wherever, children become beneficiary, the award shall be continued for a period and subject to conditions as applicable for the grant of Special Family Pension.

19. DISABILITY PENSION ON INVALIDMENT:

Where Armed Forces personnel is invalided out of service which is accepted as attributable to or aggravated by Military service, he/she shall be entitled to disability pension consisting of service element and disability element as follows:

(I) SERVICE ELEMENT

Service element will be determined as follows:-

a. FOR PRE 2006 CASES

LENGTH OF ACTUAL QUALIFYING SERVICE RENDERED (WITHOUT WEIGHTAGE)	ENTITLEMENT OF SERVICE ELEMENT
15 years or more (20 years or more in the case of NCs(E))	Equal to normal Service Pension relevant to the length of qualifying service actually rendered plus weightage of service
Less than 15 years (20 years in case of NCs(E))	Equal to service pension but it shall in no case be less than 2/3 rd of the minimum service pension admissible to the rank/pay group.

(2)FOR POST 2006 CASES

It is equal to the retiring pension based emoluments of last months subject to minimum Rs. 3500/-PM.

(II)(a) Disability Element: The rates of disability element for 100% disability for various ranks shall be as follows:

(1) FOR PRE 2006 CASES

RANK		AMOUNT (p.m.)
(i)	Commissioned Officers and Hony. Commissioned Officers	Rs. 2600/-
(ii)	JCOs	Rs. 1900/-
(iii)	Other Ranks	Rs. 1550/-

(1) FOR POST 2006 CASES

The rates of disability element for 100% disability is equal to 30% of last drawn

(b) Disability lower than 100% shall be reduced with reference to percentage, provided that where permanent disability is not less than 60% the disability pension (i.e. total of service element plus disability element) shall not be less than 60% of the reckonable emoluments last drawn.

Where an Armed Force personnel is invalided out, the extent of disability or functional incapacity shall be determined in the following manner for the purpose of computing the disability element:-

% OF DISABILITY AS ASSESSED BY INVALIDING MEDICAL BOARD & ACCEPTED BY C.A.	% TO BE RECKONED FOR COMPUTING DISABILITY ELEMENT
<i>Less than 50</i>	50
Between 50 and 75	75
Between 76 and 100	100

20. DISABILITY ELEMENT ON RETIREMENT/DISCHARGE:

Where an Armed Forces personnel is retained in service despite disability arising/sustained under the circumstances mentioned under category 'B' and 'C' in Para 4.1 of above Govt. letter and is subsequently retired/discharged on attaining age of retirement or on completion of tenure , he shall be entitled to disability element at the following rates, for 100 % disablement.

(1) FOR PRE 2006 CASES

<i>RANK</i>	<i>AMOUNT p.m.</i>
(i) Commissioned Officer and Hony. Commissioned officers	Rs. 2600/-
(ii) JCOs	Rs. 1900/-
(iii) ORs	Rs. 1550/-

(2) FOR POST 2006 CASES

The rates of disability element for 100% disability is equal to 30% of last drawn

For disabilities less than 100% but not less than 20% the above rates shall be proportionally reduced. No disability element shall be payable for disabilities less than 20%.

21. WAR INJURY PENSION ON INVALIDMENT :

Where an Armed Forces personnel is invalided out of service on account of disabilities sustained under circumstances mentioned in category 'E' of Para 4.1 of above Govt. letter, he shall be entitled to War injury pension consisting of service element and war injury element as follows:-

(a) SERVICE ELEMENT:

(1) FOR PRE 2006 CASES

Equal to Service Pension to which he would have been entitled on the basis of his pay on the date of invalidment , counting the service upto the date on which he would have retired in that rank in normal course, including weightage as admissible.

(2) FOR POST 2006 CASES

Equal to Service Pension to which he would have been entitled on the basis of his pay on the date of invalidment

(b) WAR INJURY PENSION:

Equal to reckonable emoluments last drawn for 100% disablement. However, in no case the aggregate of service element and war injury element should exceed last pay drawn. For lower percentage of disablement, war injury element shall be proportionally reduced.

22. WAR INJURY PENSION ON RETENTION IN SERVICE:

Armed Forces personnel who are retained in service, despite the disability due to War injury, sustained under circumstances mentioned in category 'E' of Para 4.1 of above Govt. letter dated 31.01.2001 and retire subsequently, will have an option to be exercised within a period, as prescribed by the Govt. from time to time ie.:-

(a) To draw lump sum compensation in lieu of war injury element foregoing war injury element at the time of subsequent retirement/ discharge,

Or

(b) To draw war injury element at the time of retirement in addition to Service Pension admissible on retirement/ discharge foregoing, lump sum compensation.

22. CONSTANT ATTENDANCE ALLOWANCE:

Constant Attendance Allowance shall continue to be admissible under the condition as hitherto-fore. However it shall be admissible at a uniform rate of Rs. 600/- PM for pre 2006 and Rs 3000/-pm, for post 2006 cases irrespective of Rank.

IMPORTANT NOTE 1 :- The provisions of the above Govt. letter dated 31.01.2001 shall apply to Armed Forces personnel who were in service on 1.1.96 or joined service thereafter or casualties occurring on 1.1.96 or thereafter.

NOTE 2 :- Government of India, Ministry of Defence letter No. 1(2)/97/D(Pen-C) dated 7.2.2001 containing the modalities of the recommendations of Fifth CPC contained in Para

164.10 and 164.22 of the report regarding findings of Medical Board which stipulates about the attributability/assessment decision in injury as well as disease cases procedure for reassessment of disability and appeal cases vis-à-vis the restricted role of MA(P) in our office.

DEFENCE CIVILIANS

DISABILITY PENSION/SPECIAL FAMILY PENSION UNDER CCS (EOP) RULRS/LIBERALISED PENSION RULES.

Under the provisions of Rule 38 CCS (Pen) Rules, Invalid pension is granted to a Govt. servant who retires from the service on account of any bodily or infirmity, which permanently incapacitates him from service. This is granted on the basis of medical certificates given by a medical board or civil surgeon as the case may be.

DISABILITY PENSION UNDER CCS(EOP)RULES

In addition to invalid pension the Govt. servant is also entitled for disability pension as provided in CCS (EOP) rules under following condition:-

- (a) Disease should be one of those listed in schedule 1-A of CCS (EOP) rules reproduced as appx-3 CCS (Pen) rules Swamy's compilation
- (b) Injuries resulting in permanent total/partial disablement should be as mentioned in schedule-1.
- (c) Disablement should have been due to wound, injury or disease, which is (i) attributable to Government service, or (ii) existed before or arose during Government Service and has been and remains aggravated there by.
- (d) There should have been a casual connection between disablement and Government service.

It is essential for the administrative officer as well as Audit Officer concerned (PAO) to satisfy themselves that the disability is in fact attributable to or aggravated by the Government service and certify the nexus and casual connection between disablement and Government service.

- (e) Injury should not have been sustained more than 5 years before the date of application.
- (f) Cases where disease did not actually lead to Government servant discharge from service but arose within 7 years thereafter may be recognized as attributable to service if it can be established medically that disability is a delayed manifestation of a pathological process set in motion by service conditions obtaining prior to discharge and that if the disability had been manifest at the time of discharge, the individual would have been invalided out of service on this account.
- (g) Injuries sustained when the man is 'on duty' will be deemed to have arisen in, or resulted from Govt. service.
- (h) In cases of self-inflicted injuries while on duty, attributability will not be conceded unless it is established that service factors were responsible for such action.

CATEGORIZATION OF DIFFERENT CIRCUMSTANCES UNDER WHICH DISABILITY PENSION IS PAYABLE.

Different circumstances under which disability pension is payable have been categorized as under.

CATEGORY-A

Disability due to natural causes not attributable to Government service. Some of the examples are chronic like heart and renal diseases, prolonged illness, accidents while not on duty.

CATEGORY-B

Disability due to causes which are accepted as attributable to or aggravated by Government service. Diseases contracted because of continued exposure to hostile work environment, subjected to extreme weather conditions or occupational hazards resulting in disability would be examples.

CATEGORY-C

Disability due to accidents in the performance of duties. Some examples are accidents while traveling on duty in govt. vehicles or public transport, a journey on duty is performed by service aircraft, mishaps at sea, electrocution while on duty etc.

CATEGORY-D

Disability attributable to acts of violence by terrorists, anti social elements etc. whether in their performance of duties or otherwise. Apart from cases of injury sustained by personnel of central police organization while employed in aid of civil administration in quelling agitation, riots or revolts by demonstrator, other public servants including police personnel etc, bomb blasts in public places or transports, indiscriminate shooting incidents in public etc. would be covered under this category.

CATEGORY -E

Disability arising a result of (a) attack by or during action against extremists, anti-social elements etc. and (b) enemy action in international war or border skirmishes and war like situations, including cases which are attributable to (i) extremists acts, exploding mines etc, while on way to an operational area (ii) Kidnapping by extremists' and (iii) battle inoculation as part of training exercises with live ammunition.

RATES AND CALCULATION OF DISABILITY PENSION.

CATEGORY -A

Cases under this category will be covered under normal existing provisions of CCS (Pen) rules.

CATEGORY B&C -

1. Normal pension and gratuity admissible under the CCS (Pen) rules plus disability

pension equal to 30% of basic pay for 100% disability.

2. For lower percentage of disability, the monthly disability pension shall be proportionately lower, provided that where permanent disability is not less than 60% of the total pension (i.e. pension or service gratuity admissible under the ordinary pension rules plus disability pension) shall not be less than 60% of basic pay, subject to a minimum of **Rs.7000/-**

CATEGORY - D

(1) Disability pension comprising a service element equal to the retiring pension and gratuity to which the employee would have been entitled to on the basis of his pay on the date of invalidation but counting service upto the date on which he would have retired in the normal course and disability element equal in amount to normal family pension subject to the condition that the aggregate of the service and disability element shall not be less than 80% of the pay last drawn for 100% disability.

(2) For lower percentage of disability, the disability element shall be proportionately lower as at present.

CATEGORY - E

(1) Disability pension, comprising a service element equal to the retiring pension and gratuity to which the employee would have been entitled to on the basis of his pay on the date of invalidation but counting service upto the date on which he would have retired in normal course and disability element equal in amount to the pay last drawn subject to the condition that the aggregate of the service and disability elements shall not exceed the pay last drawn for 100% disability.

(2) For lower percentage of disability, the disability element shall be proportionately lower as at present.

For computing disability element forming part of above benefits the extent of disability shall be determined in the following manners.

PERCENTAGE OF DISABILITY ASSESSED BY MEDICAL BOARD	PERCENTAGE TO BE RECKONED FOR COMPUTATION OF DISABILITY
Less than 50	50
Between 50 and 75	75
Between 76 and 100	100

(III) CONDITION FOR GRANT OF FAMILY PENSION UNDER CCS (EOP) RULES - RATES AND CALCULATION

Family pension under CCS (EOP) rules will be granted under following conditions: -

- (a) He should not have been governed by workmen's compensation Act-1923.
- (b) Death shall be accepted as due to Government service provided it is certified that it was due to or hastened by.
 - (i) A wound injury or disease, which was attributable to Government service
 - or
 - (ii) The aggravation by Government service of a wound, injury or disease, which existed before or arose during Government service.
- (c) There should be a causal connection between death and Government service. -

It is essential for the administrative officer as well as Audit Officer (PAO) to satisfy themselves that the death is in fact attributable to or aggravated by Government service and certify the nexus and casual connection between death and government service.

- (d) No award shall be made in respect of death, which occurred more than 7 years.

- (i) After the injury due to violence or accident was sustained, or
- (ii) After the Government servant was medically reported as unfit for duty on account of the disease of which he died.

(e) Where an individual is in receipt of disability pension dies at home, and it cannot, from a strictly medical point of view, be definitely established that the death was solely due to the disablement in respect of which the disability pension was granted.

(i) The benefit of doubt in determining attributably, should go to the family of deceased, if death occurs within 7 years form the date of his invalidment from service, unless there are other factors adversely affecting the claim; and

(ii) If death takes place more than 7 years after the date of the man's invalidment from service, the benefit of doubt will go to the state.

(iii) In case where an individual outlives a normal span of life. i.e. where death takes place at the gage of 60 or above, the death should be held to be due to normal causes and not to government service.

(iv) Death of a disability pensioner, whose disablement has been accepted on the basis of aggravation, may also be accepted as due to Government service if the last assessment of disablement was 50% or above. If the last accepted assessment of disablement was less than 50% death should not be regarded as due to service.

CATEGORIZATION OF DIFFERENT CIRCUMSTANCES UNDER WHICH FAMILY PENSION UNDER CCS (EOP) RULES IS PAYABLE.

Different circumstances under which family pension under CCS (EOP) rules is payables have been categorized as under.

Category - A

Death due to normal causes not attributable to Government service. Examples would be chronic ailment like heart and renal diseases, prolonged illness, accidents while not on duty.

Category - B

Death due to causes which are accepted as attributable to or aggravated by Government service. Disease contracted because of continued exposure to a hostile work environment, subjected to extreme weather conditions or occupational hazards resulting in death would be examples.

Category -C

Death due to accidents in the performance of duties. Some examples are accidents while traveling on duty in Government Vehicles or public transport, a journey on duty is performed by service aircraft, mishaps at sea electrocution while on duty etc.

RATES AND CALCULATION

CATEGORY -A

Cases under this category would continue to be covered under the normal existing provisions of CCS (Pen) rules.

CATEGORY B&C -

1. Quantum of monthly extra ordinary family pension for widows are: -

- (i) Where the deceased Government servant was not holding a personable post. 40% of basic pay subject to a minimum of **Rs. 4550/-**
- (ii) Where the deceased government servant was holding a personable post. 60% of basic pay subject to a maximum **Rs.7000/-**

2. In case where the widow dies or remarries, the children shall be paid family pension at the rates mentioned at (i) or (ii) above, as applicable, and the same rate shall also apply to fatherless/motherless children. In both cases, family pension shall be paid to children for the period during which they would have been eligible for family pension under the CCS (Pen) rules. Dependent parents/ brothers/sisters etc. shall be paid family pension one-half the rate applicable to widows/fatherless or motherless children.

CONDITIONS FOR GRANT OF FAMILY PENSION UNDER LIBERALIZED PENSION RULES, RATE OF FAMILY PENSION AND CALCUALTION OF FAMILY PENSION.

Family pension under liberalized pension rules is also admissible to those civilian Government servants who are governed by workman's compensation Act - 1923

Different circumstances under which it is admissible have been categorized as under: -

CATYEGORY -D

Death attributable to acts of violence by terrorist, anti-social elements, etc. whether in their performances of duties or otherwise. Apart from cases of death of personnel of the Central Police organizations while employed in aid of the civil administration in quelling agitation, riots or revolts by demonstrators, other public servants including police personal etc. bomb blasts in public places or transport, indiscriminate shooting incidents in public, etc, would be covered under this category.

CATEGORY - E

Death arising as a result of

- (a) Attack by or during action against extremists, anti-social elements etc. and
- (b) Enemy action in international war or border skirmished and war like situation including cases, which are attributable to

- (i) Extremist acts, exploding mines etc while on way to an operational area
- (ii) Kidnapping by extremists and
- (iii) Battle inoculation as part of training exercises with live ammunition

RATES AND CALCULATION: -

1. Family pension in cases, falling under categories D & E shall be determined under the existing provision of liberalized Pensionary Awards Scheme.

The existing provision of this scheme is as under.

(a) If the Govt. servant is survived by the widow she will be entitled to family pension equal to the pay last drawn by the deceased Govt. servant. The said family pension shall be admissible to her for life or until her remarriage.

(b) In the event of re-marriage of the widow family pension will be allowed at the rates of family pension and subject to the conditions laid down for family pension under the CCS (Pension) rules 1972 from the date following the date of her remarriage.

2. If the Govt. servant is not survival by widow but is survived by child/children only all children together shall be eligible for family pension at the rate of 60% of basic pay subject to a minimum of **Rs.7000/-**

3. When the Govt. servant dies a bachelor or as a widower without children dependent pension will be admissible to parents without reference to pecuniary. Circumstances at the rate of 75% of pay last drawn if both parents are alive and at the rate of 60% if only one of them is alive.

**RENDITION OF AUDIT REPORT FOR GRANTS OF DISABILITY PENSION/SPECIAL
FAMILY PENSION UNDER CCS (EOP) RULES/LPR**

Following documents are required for preparation of audit report.

- (a) A full statement of circumstances in which the injury was received, the disease was contracted or death occurred.
- (b) The application for disability pension in form 'A' or as the case may be, the application for family pension in Form 'B' of the Forms set forth in schedule-IV CCs (EOP) Rules.
- (c) In case of an injury of Govt. servant or one who has contracted a disease a medical report in Form 'C' of the forms set forth in Schedule IV of CCS (EOP) Rules. In the case of a deceased Govt. servant a medical report as to the death or reliable evidence as to the actual occurrence of death if the Govt. servant lost his life in such circumstances that a medical report cannot be secured.

SANCTION OF AWARD

No award shall be made under above categories except with the sanction of the President. However appointing authorities have been delegated powers to sanction awards under the relevant Extra ordinary pension Rules in those cases in which proposed pension or gratuity is held to be clearly admissible under Rules i.e. where there is no disagreement between the Accounts Officer and the appointing authority as regards the admissibility of the awards or the amount admissible.

In cases where President is the appointing authority the powers already delegated will continue to be exercised by the Administrative Ministries and the Comptroller and Auditor General. Cases, which are not clearly covered by the Rules or where there is disagreement between the various authorities mentioned above or wherein award in proposed to be granted on ex-gratia basis, should, however, continue to be referred to the Ministry of Finance as usual.

CHAPTER-6

RATES OF MONETARY ALLOWANCES ATTACHED TO GALLANTRY DECORATIONS

POST INDEPENDENCE GALLANTARY DECORATIONS

GALLANTARY DECORATIONS	1.1.72 to 31.12.81	1.1.82 to 30.4.85	1.5.85 to 31.12.86	1.1.87 to 31.1.95	1.2.95 to 31.12.95	1.1.96 to 31.1.99	1.2.99 to 13.5.2008	14.5.2008 till date
	Rs.p.m.	Rs.p.m.	Rs.p.m.	Rs.p.m.	Rs.p.m.	Rs.p.m.	Rs.p.m.	Rs.p.m.
Param Vir Chakra	100	150	150	200	350	1500	1500	3000
Each Bar	40	60	150	200	350	1500	1500	3000
Maha Vir Chakra	75	115	115	160	275	400	1200	2400
Each Bar	25	40	115	160	275	400	1200	2400
Vir Chakra	50	75	75	120	200	300	850	1700
Each Bar	20	30	75	120	200	300	850	1700
Ashok Chakra	90	135	135	180	325	450	1400	2800
Each Bar	35	55	135	180	325	450	1400	2800
Kirti Chakra	65	100	100	140	250	350	1050	2100
Each Bar	20	30	100	140	250	350	1050	2100
Saurya Chakra	40	60	60	100	175	250	750	1500
Each Bar	16	25	60	100	175	250	750	1500

Monetary Allowance :- Rs. 250/- P.M. wef 1.2.99 to 13.5.2008 and Rs.500/P.M. wef 14.5.2008 till date for Sena/Nav Sena/Yayu Sena Medal awardees.

PRE INDEPENDENCE GALLANTARY DECORATIONS

GALLANTARY DECORATIONS	1.2.86 to 28.2.94	1.3.94 to 18.4.99	19.4.99 to 13.5.2008
	Rs.p.m.	Rs.p.m.	Rs.p.m.
Indian Order Of Merit	100	175	350
Each Bar	100	175	350
Indian Order Of Merit Class I	85	150	300
Each Bar	85	150	300
Indian Order Of Merit Class II	85	100	200
Each Bar	85	100	200
Distinguished Service Cross	60	100	200
Each Bar	60	100	200
Military Cross	60	100	200
Each Bar	60	100	200
Distinguished Flying Cross	60	100	200
Each Bar	60	100	200
Conspicuous Gallantry Medal	60	100	200
Each Bar	60	100	200
Military Medal	25	45	90
Each Bar	25	45	90
Indian Distinguished Service Medal	20	35	70
Each Bar	20	35	70
Distinguished Flying Medal	15	25	-
Each Bar	15	25	-

JANGI INAM

: *Rs.10/- p.m. & at the rate of Rs. 100/- p.m. wef 25.1.95 & Rs 250/-p.m.wef 01/10/2006 (MOD LETTER NO.7 (34/2006-D (AG) DATED 13.10.2006 onwards.*

PRE INDEPENDENCE GALLANTARY DECORATIONS

GALLANTARY DECORATIONS	<i>14.5.2008 to till date</i>
	<i>Rs.p.m.</i>
Distinguished Service Order	2000
Each Bar	2000
Indian Order Of Merit	2000
Each Bar	2000
Indian Distinguished Service Medal	2000
Each Bar	2000
Distinguished Service Cross	1400
Each Bar	1400
Military Cross	1400
Each Bar	1400
Distinguished Flying Cross	1400
Each Bar	1400
Distinguished Service Medal	1400
Each Bar	1400
Military Medal	1400
Each Bar	1400
Distinguished Flying Medal	1400
Each Bar	1400

CHAPTER-7

ENDORSEMENT OF FAMILY PENSION ENTITLEMENT IN THE P.P.Os OF LIVING PENSIONERS - JOINT NOTIFICATION

9.1 The system of joint notification of family pension together with Retiring/Service/Disability pension, commenced with effect from 1.3.1985 in case of personnel below Officer's rank including Hon. Commissioned Officers.

9.2 With a view to endorsing family pension entitlement in the P.P.Os of living Armed Forces pensioners, in whose case simultaneous notification of family pension does not exist in the Pension Circular/Pension Payment Order, a scheme was introduced in 1989 for endorsement of family pension *in favour of their spouse only*.

9.3 Under the scheme the pensioner should apply for endorsement of Family Pension to the P.D.A. These applications will be checked by the P.D.As with available records and forward the same, duly signed by them, to respective Services Hqrs., in case of Commissioned Officers of the three services, and to respective Record Offices , in case of Personnel Below Officer's Rank.

9.4 Service Hqrs. on receipt of these application forms will countersign the same and forward it to Grants-I/Military section of Pr. C.D.A.(P), Allahabad for notification of family pension. Similarly Record Offices will check the entries in the application form, countersign it and forward the same to Pr. C.D.A.(P), Allahabad. Now all the cases for endorsement of family pension along with Appendix I, Joint photograph, Annexure II, Annexure IV and LPC-Cum-Data-Sheet will be submitted by ROs to this office for notification of family pension in respect of all categories of PBOR.

9.5 under the system of joint notification, in the event of the death of the pensioner, the spouse should apply to his/her P.D.A. with the death certificate, for commencement of family pension. The P.D.A. on receipt of these documents will start paying family pension where family pension stands jointly notified.

9.6 The advantage in this system is that, a claim for family pension is not required to be made.

AUTHORITY:

- (i) Govt. of India, Ministry of Defence letter No.A/47266/AG/PS (4)/(c)/2095/B/D (Pension/Services), dated 3.8.1984.
- (ii) Govt. of India, Ministry of Defence letter No.6 (4)/8/1369/B/D(Pension/Services) dated 30.6.1988.

CHAPTER-8

GUIDELINES FOR DISBURSEMENT OF PENSION TO DEFENCE PENSIONERS BY THE PENSION DISBURSING AUTHORITIES

11.1 It is necessary that Defence Pensioners are treated with consideration and care is taken to prevent delays and inconvenience when they visit the PDAs for receiving their pensions.

PENSION SANCTIONING AUTHORITIES AND TYPES OF PENSIONARY AWARDS FOR - DEFENCE CIVILIANS, COMMISSIONED OFFICERS, PBORs INCLUDING DAD, COAST GUARD AND GREF PERSONNEL AND THEIR FAMILY.

11.2.1 Principal Controller of Defence Accounts (Pensions), Allahabad is the Pension Sanctioning Authority in respect of commissioned officers of Army, Personnel Below Officer Rank of Army and all Defence Civilians and also to their families.. DCDA(AF) Delhi Cantt. and PCDA(Navy) Mumbai sanction various pensionary awards in respect of Service Officers and Personnel Below Officer Rank of Air Force and Navy respectively and also to their families wef 1.11.85 onwards. Prior to 1.11.1985 these cases were dealt with the office of the Pr. CDA(P) Allahabad. Various pensionary awards in respect of Air Force/Navy personnel pertaining to the period prior to 1.11.1985 are still being sanctioned by Pr. CDA(P) Allahabad. The pensionary awards are notified through an order called Pension Payment Order/Payment Authority.

11.2.2 The following types of pensionary awards are sanctioned by Pr.CDA (P) Allahabad:-

1. Retiring Pension/Service Pension/Superannuation Pension.
2. Disability Pension/Invalid Pension.
3. Ordinary Family Pension.
4. Special/Liberalised Family Pension.
5. Continuance Awards of Disability Pension
6. War Injury Pension.
7. Commutation of Pension.
8. Retirement/Invalid Gratuity.
9. Lumpsum compensation in lieu of Disability/War Injury element.
10. Ex-gratia Pension.
11. Ex - gratia lumpsum in death in service cases.

11.2.3 The Pension Payment Orders are issued in the following series:

11.2.3.1 Pension Payment Orders in respect of Commissioned Officers and families will be invariably prefixed by '**M**' and in case of Defence Civilians (including DAD) and their families will invariably be prefixed by '**C**'.

In case of Air Force and Navy Officers and Personnel Below Officers rank PPOs are issued by Principal CDA(P) Allahabad with pre-fixed '**AF**' and '**Navy**'. The PPO issued by DY.CDA(AF) Delhi Cantt and PR.CDA(Navy) Mumbai in case of Air Force and Navy Officers and personnel below Officers rank and their families the PPOs are pre-fixed with **08** and **09** respectively. Further in the case of J&K Militia PPOs are issued with Prefix '**Militia**'.

In respect of Personnel Below Officer Rank the PPO for different types of pensionary awards are prefixed by the letters as given hereunder against each.

<u>TYPE OF PENSIONARY AWARD</u>	<u>Prefixed by</u>
Service Pension PPOs	'S'
Disability Pension PPOs	'D'
Ordinary Family Pension PPOs	'F/NA'
Special Family Pension PPOs	'F'
Continuance awards of Disability Pension PPOs	'D/RA'
Disability Pension Battle Casualty PPOs i.e. War Injury Pension	'D/BC'
Liberalised Family Pension (Battle Casualty) PPOs	'F/BC'
Ex-gratia Lump Sum Award	F/Ex-Gratia

11.3 RECEIPT OF PPOs BY THE PDAs

11.3.1 The Pension Payment Order (PPOs) notifying various types of pensionary awards are sent to the PDAs by the authorities indicated below:

11.3.1.1 Commissioned Officers and their families

- (i) **Army** - Principal C.D.A.(P), Allahabad
- (ii) **Navy** - P.C.D.A. (Navy), Mumbai
- (iii) **Air Force** - DY.C.D.A. (AF), Delhi Cantt

11.3.1.2 Personnel below Officer rank and their families

- (i) **Army** - Record Offices
- (ii) **Navy** - Bureau of Sailors, Cheetah Camp, Mumbai
- (iii) **Air Force** - A.F. Record Office, Subroto Park, Delhi Cantt.

11.3.1.3 **Defence Civilians
& their families
Including DAD
GREF & Coast
Guard Pensioners.** Respective Head of Offices.

11.4.2 The Pension Payment Orders will be sent by the above mentioned authorities alongwith the following documents:-

- 11.4.2.1** *Commissioned Officers and their families* Joint Photograph of the pensioner, signature of the pensioners.
- 11.4.2.2** *Personnel below Officers rank and their families* Details of descriptive roll with joint photographs and pension certificates.
- 11.4.2.3** *Defence Civilians* Descriptive particulars with joint photograph and pension certificate.

11.5 Before a Pension Payment Order/letter of authority is acted upon, it should be verified by the PDAs that:-

- (a) The Pension Payment Order/letter of authority has been embossed with the uncoloured seal of Pr.CDA(P) or DCDA(AF) or PCDA(N), as the case may be. A specimen of the uncoloured seal is already on the records with the PDAs.
- (b) The PPO/Payment Authority is in original and has been signed in ink by an Officer of Pr.CDA(P) or DCDA(AF) or PCDA(N) as the case may be, authorised to sign PPOs / Payment Authority as per the specimen signature of such officers held on record with the PDAs.

11.5.1 In case any of these requirements is not complete, the PPO/letter of authority will not be acted upon but returned to the issuing authority.

11.6 PAYMENT OF DEARNESS RELIEF ON PENSION:

11.6.1 Govt. orders issued from time to time by Ministry of Personnel, PG & Pensions (Deptt. Of P&PW), New Delhi for grant of dearness relief to central Govt. pensioners and pensioners of All India Services, are also applicable to the armed forces pensioners and civilian pensioners paid out of Defence Services Estimates. In these orders the Accountant Generals and authorized public sector banks and private sector banks are authorize to make arrangements for payment of dearness relief on the basis of these Govt orders without waiting any further instructions either from C & AG of India, RBI or PR.CDA (P) Allahabad. AS the Govt. orders on the subjects are directly circulated to all the PDAs through AGs, PMGs, CGA & General Manager, Public Sector Banks

11.7 FAMILY PENSION:

Family pension is normally granted after the death of the Government Servant/Pensioner. The system of notification of Family Pension also, alongwith initial award of Service/Disability/Retiring pension commenced wef 1.12.1970 in case of Defence Civilians, from 14.3.1977 in case of Commissioned Officers and from 1.3.1985 in case of JCOs and ORs. Presently in all cases Family Pension is jointly notified alongwith initial awards of Service/Disability/Retiring pension. The Pension Payment Orders issued by the Pension Sanctioning Authority in respect of Service/Disability/Retirement pension indicate the entitlement in respect of Family Pension to the widow/husband. Consequent on the death of the pensioner, Family pension is granted at the enhanced rate for 7 years with effect from the date following the date of death of the original recipient or 67 years of age of the Government servant as the case may be, whichever is earlier and thereafter at the Ordinary rate.

Consequent upon the recommendations of 6th CPC enhance rate of family Pension shall be payable to the family of the Govt. servant who dies in service from the date of death of a govt. servant for a period of ten years without any upper age limit. The period of ten years for payment of enhance rate of family pension will count from the date of death of the Govt.servant even he died before 01.01.2006 and the family was in receipt of enhance rate of family pension as on 01.01.2006. How ever these orders will not apply in cases where the period of seven years for payment of enhance rate of family pension has already been completed on 01.01.2006 and the family was in receipt of normal rate of ordinary family pension on that date.

The P.D.A. is authorised to commence payment of family pension on receipt of death certificate of the pensioner and the application for grant of family pension to her/him in the prescribed form (in the case of P.S.Bs only). It has to be ensured by the P.D.A. that payment of Family Pension is invariably reduced to ordinary rates from the specified date, as indicated in the P.P.O.

11.7.1 FAMILY PENSION IS PAYABLE ONLY IF IT IS AUTHORISED IN THE PPO OF THE DECEASED PENSIONER SPECIFICALLY.

11.7.2 On receipt of application for payment of family pension, (from spouse heirs of the deceased drawing pension) **the following points should invariably be looked into:-**

- (i) That the applicant is real widow/husband.
- (ii) That the death certificate is of the deceased pensioner.
- (iii) That two specimen signatures of the applicant exist duly attested.
- (iv) That two copies of passport size photograph of the applicant are attached duly attested. This photograph should be tallied with the joint photograph already in possession of the PDA.
- (v) Descriptive roll/joint photograph/mark of identification/height of the applicant duly attested.

11.7.3 The P.D.A. should invariably identify the spouse entitled to family pension before the same is paid.

11.8 COMMUTATION OF PENSION

11.8.1 Every pensioner is eligible to commute a portion of his pension (excluding Personal Pension) for a lump sum payment i.e. commuted value of pension.

11.8.2 The portion of pension as specified below may be commuted based on the findings of Release Medical Examination (RME) or Release Medical Board (RMB)/Invaliding Medical Board (IMB) given in the Longevity Certificate without undergoing a further medical examination, provided, it is applied for, within one year of the date of retirement. Thereafter, commutation is subject to being declared fit by a Commutation Medical Board, and these findings will be taken into account for commutation purposes.

- (a) One third of basic pension in case of Civilian Pensioner prior to 1.1.96, 40% w.e.f. 1.1.96..
- (b) 43% of basic pension in case of Commissioned Officer. Prior to 1.1.2006 and 50% wef 1.1.2006
- (c) 45% of basic pension in case of Personnel below Officer Rank. Prior to 1.1.2006 and 50% wef 1.1.2006

11.8.3 The reduction in the amount of pension on commutation will become operative from the date of receipt of the commuted value by the pensioner or at the end of three months after issue of authority for payment, whichever is earlier. If the pension is drawn through Bank, the reduction in pension becomes operative from the date of credit of the amount in the Bank Account. If the pensioner has applied before the date of retirement and commutation is notified concurrently with the pension it is to be reduced from the date/month of commencement of pension.

11.8.4 The commuted portion of pension will be restored by the PDA after completion of 15 years as follow with out wanting for any formal application from pensioner:-

- (a) Where the commuted portion of pension, i.e., commuted value has been notified jointly, the commuted amount should be restored after 15 years from the date of retirement.
- (b) In all other cases, where commutation led to a reduction in pension in the second or subsequent month, 15 years will be reckoned from the date of reduction of the amount of pension.

11.8.5 Where the applicant feels that the medical authority while refusing commutation on medical grounds or making addition of years to his actual age has

committed an error of judgment, he shall be eligible for second medical examination, provided he makes an appeal within one month of the receipt of medical report from the medical authority.

11.8.6 In case the pensioner has been refused commutation on medical grounds or if he, having once declined to accept commutation on the basis of addition of years to his actual age, recommended by the medical authority, applies for a second medical examination, such medical examination will be held after one year of the first medical examination.

11.9 PAYMENT OF LIFETIME ARREARS OF PENSION

Pension for the period it was not drawn during the lifetime of a pensioner should not be paid after receipt of information about his/her death. According to Arrears of Pension (Nomination) Rules; 1983, pensioners are required to nominate another person to receive the arrears of pension due to the pensioner on his/her death. This is paid to the nominee, and if there is no nominee, lifetime arrears can be claimed by the legal heirs and settled. However, time barred claims will be settled by sanction of the concerned Pension Sanctioning Authority.

11.10 PAYMENT OF TIME BARRED PENSION/ARREARS

11.10.1 If the pension payment has not been made for want of prescribed periodical certificates for not more than one year, the arrears can be paid on being duly claimed to the satisfaction of the PDA.

11.10.2 If the period stated above exceeds one year, PDA should send an arrears claim on the prescribed form to the PCDA(P) Allahabad except the cases of pensioners drawing pension from DPDOs for whom CDA(PD) Meerut & CDA Chennai are Competent Authority. Only on receipt of sanction for payment of pension can be resumed.

11.10.3 With a view to avoid delay in sanction of arrears/ Life Time Arrears of pension claims, certain powers have been delegated to the P.D.As, as per details given below:

Period for which powers delegated for sanction of arrear claims:

TABLE - A (ARREAR CLAIMS)

CLASS OF PENSIONER	T.O. (1)	P.A.O. (2)	D.P.D.O. (3)	P.S.B. (4)	CDA(PD)MEERUT/ CDA CHENNAI (5)
I	3 years	3 years	3 years	1 year	Full Powers
II	1 year	1 year	3 year	1 year	Full Powers
V	1 year	1 year	3 years	1 year	Full Powers
VI	3 years	3 years	5 years	1 year	Full Powers
VII	1 year	1 year	5 years	1 year	Full Powers
VIII	1 year	1 year	3 year	1 year	Full Powers

TABLE - B (LIFE TIME ARREAR (LTA) CLAIMS)

<u>CLASS OF PEN-SIONER</u>	<u>T.O.</u> (1)	<u>P.A.O.</u> (2)	<u>D.P.D.O.</u> (3)	<u>P.S.B.</u> (4)	<u>CDA(PD) MEERUT/ CDA CHENNAI</u> (5)
I	Upto 1 year	Upto 1 year	Upto 1 year	Upto 1 year	Full powers
II	Upto 1 year	Upto 1 year	Upto 1 year	Upto 1 year	Full powers
V	Upto 1 year	Upto 1 year	Upto 1 year	Upto 1 year	Full powers
VI	Upto 1 year	Upto 1 year	Upto 3 years	Upto 1 year	Full powers
VII	Upto 1 year	Upto 1 year	Upto 3 years	Upto 1 year	Full powers
VIII	Upto 1 year	Upto 1 year	Upto 3 years	Upto 1 year	Full powers

TABLE - C (ARREAR CLAIM (FIRST PAYMENT))

CLASS OF PENSIONER	T.O. (1)	P.A.O. (2)	D.P.D.O. (3)	P.S.B. (4)	CDA(PD) MEERUT/ CDA CHENNAI (5)
I,II,V,VI, VII & VIII	Upto 1 year	Upto 1 year	Upto 1 year	Upto 1 year	Full Powers

NOTES :-

- 1 Powers indicated in Column 5 of the above said tables relate to pensioners drawing pension from D.P.D.Os only.

11.10.4 The classes of pensioners mentioned in the above Tables are as under :-

CLASS		CLASS	
I	Commissioned Officer	II	Widows, Children & other dependents of class I pensioners
V	Defence civilians and their families	VI	PBOR
VII	Family pensioners of class VI pensioners	VIII	Gallantry Award Holders
IX	Imperial pensioners whose pensionary liability is that of U.K. Govt.		

11.11 CESSATION OF PAYMENT

11.11.1 When the pension ceases to be payable to a pensioner, the PDA will make necessary entries in the pension documents and its records and return it to the Pr. CDA (Pensions) Allahabad.

11.12 CERTIFICATES TO BE OBTAINED FROM THE PENSIONERS BY THE PDAs.

NATURE OF CERTIFICATE

PERIODICITY

11.12.1 *Life Certificate*

Yearly every November

11.12.2 *Certificate of non marriage/re-marriage*

(i) **Widow recipient of family pension:-** Certificate of Non-remarriage is not necessary. And undertaking will be obtained from the widow that she will report such an event to the pension disbursing officer promptly.

(ii) **Recipient of family pension other than widow (a widower or an unmarried daughter: -** Half yearly in May & November

11.12.3 **Parent recipient of Dependant pension** :- Half yearly in May & November

11.12.4 **Certificate of non- yearly in employment/re-employment** November.

11.12.4(A):-

Declaration about acceptance/non-acceptance of commercial employment: - Half yearly in May & November by Defence Civilian Group-“A” officers of and above the rank of Colonel and equivalent ranks.

11.12.5 *Certificate of non-earning livelihood* Monthly in cases of children in receipt of Family Pension.

11.12.6 **Declaration for Constant Attendance Allowance:** - Half yearly in May & November

11.13 **IDENTIFICATION OF PENSIONERS**

11.13.1 **FOR COMMISSIONED OFFICERS**

The PDA will invariably verify the photograph of the Officer and specimen signature.

11.13.2 **FOR CIVIL/PERSONNEL BELOW OFFICER'S RANK**

The PDA should verify the genuineness of the pensioner from the descriptive roll/joint photograph received from Heads of Offices/Record Offices.

11.13.3 **FOR FAMILIES OF COMMISSIONED OFFICERS/CIVILIANS/PBOsR**

The PPO issued by Pension Sanctioning Authority indicates the entitlement in respect of family pension to the widow/husband consequent on the death of the pensioner. The applicants are required to furnish application for the grant of family pension in prescribed form alongwith death certificate of the pensioner. The PDAs should personally verify the genuineness of the rightful claimant with reference to available document before the payment is made. In case there is any doubt, the matter should immediately be taken up with Pension Sanctioning Authority for clarification.

11.14 **EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME (ECHS)**

Government has introduced a Ex-Servicemen Contributory Health Scheme (ECHS) which will cater for Medicare of all Ex-servicemen in receipt of pension including disability pension and family pensioners as also to dependents to include wife/husband, legitimate children and wholly dependent parents. Lump sump contribution conforming to the rates prescribed for CGHS, will be recovered from pensionary benefits of Defence Services Personnel (Service Officers/ PBOR) who are transferred to pension establishment w.e.f 1.4.2003. On retirement every service personnel will compulsorily become a member of ECHS by contributing his/her share and the scheme would be applicable for lifetime.

Similarly, Ex-servicemen who have already retired can become members by making a one-time contribution. There would be no restriction on age or medical condition. The main feature of this scheme is as under:-

- (i) Those who will join this scheme will not be entitled to fixed Medical Allowance @ Rs. 100/- pm.
- (ii) This fixed medical allowance of Rs. 100/- PM will not be admissible to the Ex-service personnel who become non-effective on or after 1.4.2003.

(iii) Already retired personnel joining this scheme will forfeit the medical allowance of Rs. 100/- presently admissible to those who do not join the scheme would continue getting Medical Allowance as hithertofore. Such pensioners would not be entitled to any medical facility from Armed Forces Clinics/Hospitals/Poly Clinics setup under this scheme.

(iv) Gorkha soldiers of Nepal domiciles are not eligible to join the ECHS. Treatment of Gorkha soldiers of Nepal domicile shall continue to follow the existing system.

(v) Rate of Contribution lumpsum

Pension / Family Pension	Contribution
Upto Rs. 3000/- p.m.	Rs. 1800/-
Rs. 3001 to 6000/- p.m.	Rs. 4800/-
Rs. 6001 to 10000/- p.m.	Rs. 8400/-
Rs. 10001 to 15000/- p.m.	Rs. 12000/-
Rs. 15001 & above	Rs. 18000/-

(vi) Consequent on merger of DR with basic pension there has been no change in ECHS contribution slab. The contribution is to be made as per the basic pension reflected in the PPO.

(vii) War Disabled soldiers and War widows and other next of kin e.g. children, parents etc. whosoever by virtue of eligibility and are in receipt of liberalised family pension or a portion of it because of division thereof are exempt from payment of ECHS Contribution.

11.15 Opening of Joint Account: - The pensioner may open a joint account with his/her spouse in whose favour an authorization for family pension exists in Pension Payment Order.

The Joint account of the pensioner with the spouse could be operated either by "former or survivor" or "Either or Survivor" basis subject to the following terms and conditions:-

(a) Once pension has been credited to a pensioner's bank account, the liability of the Govt. Banks ceases. No further liability arises, even if the spouse wrongly draws the amount.

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

(c) Payment of Arrears of pension (Nomination) Rules 1983 would continue to be applicable to a joint account with the pensioner's spouse. This implies that if there is in an "accepted nomination in accordance with rules 5 & 6 of these rules, arrears mentioned in the rules shall be payable to the nominee. Existing pensioners desiring to get their pension credited to a Joint account are required to submit an application to the branch bank from where they are presently drawing pension in the form given below. This would also be signed by the pensioner's spouse in token of having accepted the terms and condition laid down in this office memorandum.

To

The Branch Manager
_____ (Bank)
_____ (Branch and Address)

Sub: - Payment of pension under PPO No. _____ through your bank branch.

Dear Sir/Madam,

I wish to receive my pension under PPO NO. -----by getting it credited to the saving/current bank account no. _____ which is operated jointly in your branch by me and my spouse. Mr. / Mrs. _____ in whose favour an authorization for family pension exists in the Pension Payment Order (PPO)

I have read and understood the contents of the Government of India, Ministry of Finance, Department of Expenditure, and Central Pension Accounting Office OM No. CPAO/Tech/Amendments/Sch. Book/2005-06/69 dated 09.06.2005 which contains the following terms and conditions. Once pension has been credited to a pensioner's bank account, liability of the Government/bank ceases. No further liability arises, even if the amount is wrongly drawn by the spouse.

- (a) As pension is payable only during the life of a pensioner, his/her death shall be intimated to the bank at the earliest and in any case within one month of the demise, so that the bank does not continue crediting monthly pension to the joint account with the spouse, after the death of the pensioner. If, however, any amount has been wrongly credited to the joint account held by the pensioner/spouse either individually or jointly. The legal heirs, successors, executors etc., shall also be liable to refund any amount, which has been wrongly credited to the joint account.
- (b) Payment of Arrears of Pensions (nomination) Rules 1983 would continue to be applicable to the joint account with pensioner's spouse. Thus, if there is an 'accepted nomination' in accordance with Rule 5 and 6 of these rules, arrears mentioned in the Rules will be payable to the nominee.

I accept the above terms and conditions. My spouse too, in token of having accepted those terms and conditions, has put his/her signature below.

1. Signature of Pensioner

2. Signature of Spouse

CHAPTER-9

GUIDELINES FOR PDAs FOR MAKING PENSION PAYMENTS

ACTION ON RECEIPT OF FRESH PPO	1	<i>DO</i>	Before a PPO is acted upon, it should be verified by them that the said PPO has been embossed with UNCOLOURED SEAL and has been signed in ink by the Officer who is authorised to sign it with reference to specimen signature of the officer on record.
		<i>DON'T</i>	In case any of the above requirements are not complete, the PPO will not be acted upon and will be returned to the issuing authority.
SUPPORTING DOCUMENTS RECEIVED WITH PPO	2	<i>DO</i>	Documents mentioned in para _____. However, descriptive role is not required in respect of commissioned officers as PPO itself the sole authority for payment.
		<i>DON'T</i>	In case any of the above documents is not received, the PPO and other documents will not be acted upon, and will be returned to the Issuing Authority.
IDENTIFICATION OF PENSIONER	3	<i>DO</i>	Identification of the pensioner is a vitally important step before making payment and the PDA is personally responsible for proper identification and payment to the correct person. For the purpose of identification, the signature, photograph and other identification marks as recorded in the descriptive roll/identification documents are to be carefully verified.
		<i>DON'T</i>	No payment should be made without proper identification.
		<i>DO</i>	In the case of a new pensioner, he/she has also to produce his/her personal copy of the letter from the Pension Sanctioning Authority/Head of the Office informing about the grant of pension to him/her. In case of a commissioned officer, he has to produce the last pay certificate or in its absence, a declaration in the prescribed form.

		<i>DON'T</i>	Do not make payment unless the genuineness of the pensioner is established.
IDENTIFICATION OF FAMILY PENSIONER	4	<i>DO</i>	In respect of payment of family pension, identification should be done in the manner indicated in chapter 11.
		<i>DON'T</i>	Do not make any payment of family pension unless genuineness of the rightful claimant is established beyond doubt.
FORM-I & II/ ANNEXURE D-I & D-II	5	<i>DO</i>	PDA's have to ensure that Form-I / Annexure D-II (in case of PSBs) showing details of pensioners struck off pension strength of the PDA/PSB on account of death, transfer etc. and Form-II/Annexure D-I (in case of PSBs) showing details of pensioners brought on pension establishment of PDA during the month should be sent to Pr. CDA (P) Allahabad by 10 th of the following month to which these pertain.
CHANGE STATEMENT	6	<i>DO</i>	PDA's/PSBs are required to send change statement containing particulars of any abnormal payments viz. First payment of pension /D.C.R.G. /C.V.P./ any increase / decrease of pension, arrear payment, last payment etc., made during the month alongwith their monthly pension payment schedule/scroll. The PSBs should ensure that the required change statement as provided in Para 17 of Annexure 'H' of the PSB Scheme is invariably enclosed with their monthly Pension Payment Scroll.
PERIODICAL CERTIFICATES TO BE OBTAINED FROM PENSIONER	7	<i>DO</i>	Please insist on the requisite certificates from the pensioner as laid down in Chapter 11.
		<i>DON'T</i>	Do not make payment unless the requisite certificates are produced.
TIME BARRED PENSION CLAIMS	8	<i>DO</i>	Before the payment of pension which has not been drawn for more than 12 months, is made, look for the sanction of the competent

			authority.
		<i>DON'T</i>	Do not make any payment in respect of such time barred claims without the sanction of the competent authority.
PAYMENT OF DEARNESS RELIEF	9	<i>DO</i>	<p>DR is payable during re-employment wef 18.07.97 except Gp A & Commissioned Officer pensioners and other pensioners whose pay on re-employment has been fixed at above the minimum of the scale of pay of re-employed post. Family Pensioners on employment / re-employment will continue to get DR on F.P. wef 18.07.97 onwards. DR is also payable to PSU absorbee pensioners whose one third pension has been restored after 15 years.</p> <p>Pensioner whose pay is fixed at higher stage because of advance increment and no protection of pay, the last pay drawn is being given, the pay should be treated as fixed at minimum only for the purpose of ignoring the entire pension and allowing dearness relief on pension.</p>
		<i>DON'T</i>	No payment should be made unless pensioner submit non-employment / re-employment certificate.
CONVICTED PENSIONER	10	<i>DO</i>	In case, it is known that a pensioner is sentenced to imprisonment or convicted by a court of law, the PDAs will forthwith report the fact to the PCDA (P) for further instruction.
		<i>DON'T</i>	Do not stop pension till receipt of instructions from P.S.A.
REMARRIAGE OF FAMILY PENSIONER	11	<i>DO</i>	Ordinary family pension shall be suspended from the date of remarriage. However, in case of childless widow whose husband died/retired on or after 01.01.2006, ordinary family pension shall continue to be paid even after her remarriage subject to the condition that her independent income from all sources does not become equal to or higher than minimum prescribed family pension.

			In the event a female pensioner is accused of misconduct, the matter is to be reported to the PCDA (P) for further instructions.
		<i>DON'T</i>	Do not make any payment of family pension unless she/he submits non-remarriage certificate. In the event of reported misconduct of a female pensioner do not stop pension unless suitable orders to this effect are received from the Pr. CDA (P).
TRANSFER OF PENSION ACCOUNT	12	<i>DO</i>	In the case of request from a pensioner for transfer of his pension accounts to some other Treasury Officer/DPDO/PSB such transfers will be arranged by the present PDA himself. In case of PSBs, however, the Paying Branch will send all the pension documents to their Link Branch for arranging necessary transfer.
PAYMENT OF PENSION TO NON-RESIDENT INDIAN PENSIONERS	13	<i>DO</i>	Pension to such pensioner will be paid by crediting to their non-resident bank account open with any schedule bank of India. Before crediting pension to pensioner's non resident account, PDA may obtain following documents along with pension claim- 1. Power of attorney executed in favour of authorized agent / bank / firm(except where bank is the PDA) . 2. Life Certificate of Pensioner 3. Certificate once a year in the month of April each year, may be obtained from those pensioners whose nationality at the time of retirement was Indian and who at the time being is residing outside India. 4. An attested copy of his/her passport 5. Other certificates viz. non-employment / re-employment and marriage / remarriage certificate. 6. Intimation of change of his nationality if changed.
		<i>DON'T</i>	Do not credit pension to the pensioner's account beyond the periodicity of Life Certificate on record of the Bank.
PENSION CERTIFICATE	14	<i>DO</i>	Every payment made to the pensioner must be entered in pensioner's Pension Certificate

OF PENSIONER			in addition to the entries made in payment /check register..
		DON'T	<i>Don't retain the pension certificates with the pension documents of pensioners</i>
EXEMPTION FROM INCOME TAX	15	DO	Don't recover income tax on payment of commuted value of pension, Gratuity, disability Element and Service Element of Disability Pension, Monetary Allowances attached to Gallantry Decorations.
CORRESPONDENCE WITH Pr. CDA(P)	16	DO	Following information should invariably be given while making any reference to the Pension Sanctioning Authority.
	(i)		<i>Name of Pensioner</i>
	(ii)		<i>PPO Number</i>
	(iii)		<i>TS/PS/HO No. allotted</i>
	(iv)		<i>Name of the PDA (Paying Branch with account no. in case of PSB).</i>
	(v)		<i>Address of the pensioner</i>
		DON'T	The absence of above information results in in fructuous correspondence and delay in finalisation of cases. Please, therefore, do not correspond without the above information.

CHAPTER-10

RATES OF DEARNESS/INTERIM RELIEF

DATE	UPTO 1750	1750-3000	SUBJECT TO MIN.	EXCEEDIN G RS.3000/-	SUBJECT TO MIN.
1.7.86	4%	3%	70	2%	90
1.1.87	8%	6%	140	5%	180
1.7.87	13%	9%	228	8%	270
1.1.88	18%	13%	315	11%	391
1.7.88	23%	17%	403	15%	510
1.1.89	29%	22%	508	19%	660
1.7.89	34%	25%	595	22%	750
1.1.90	38%	28%	665	25%	840
1.7.90	43%	32%	753	28%	960
1.1.91	51%	38%	893	33%	1140
1.7.91	60%	45%	1050	39%	1350
1.1.92	71%	53%	1243	46%	1590
1.7.92	83%	62%	1453	54%	1860
1.1.93	92%	69%	1610	59%	2070
1.7.93	97%	73%	1698	63%	2190
1.1.94	104%	78%	1820	67%	2340
1.7.94	114%	85%	1995	74%	2550
1.1.95	125%	94%	2188	81%	2820
1.7.95	136%	102%	2380	88%	3060
1.1.96	148%	111%	2590	96%	3330
1.7.96	159%	119%	2783	103%	3570
1.1.97	170%	128%	2975	110%	3840

Interim Relief to Central Government pensioners/family pensioners.

- (i) At the rate of Rs.50/- p.m. with effect from 1.4.95.
- (ii) At the rate of 10% of Basic Pension/ Family Pension subject to a minimum of Rs. 50/- p.m. with effect from 1.4.95.
- (iii) At the rate of 10% of the Basic Pension/Family Pension subject to a minimum of Rs. 100/- p.m. with effect from 1.4.96.

RATES OF DEARNESS RELIEF (Vth & VIth CPC)

* Since the consolidated pension/family pension arrived at as per Vth and VIth CPC wef 1.1.96 includes Dearness Relief upto average index level 1510, Dearness Relief will be admissible thereon only beyond average index 1510 in accordance with the revised scheme of Dearness Relief as follows:

<i>DATE</i>	PERCENTAGE	
1.7.1996	04%	
1.1.1997	08%	
1.7.1997	13%	
1.1.1998	16%	
1.7.1998	22%	
1.1.1999	32%	
1.7.1999	37%	
1.1.2000	38%	
1.7.2000	41%	
1.1.2001	43%	
1.7.2001	45%	
1.1.2002	49%	
1.7.2002	52%	
1.1.2003	55%	
1.7.2003	59%	
1.1.2004	61%	
* 1.4.2004	* 11%	
1.7.2004	14%	
1.1.2005	17%	
1. 7.2005	21%	
1.1.2006	24%	0%
1.7.2006	29%	2%
1.1.2007	35%	6%
1.7.2007	41%	9%
1.1.2008	47%	12%
1.7.2008	54%	16%
1.1.2009	64%	22%
1.7.2009	73%	27%
1.1.2010	87%	35%
1.7.2010		45%
1.1.2011		51%
1.7.2011		58%
1.1.2012		65%

AS PER 6TH CPC

* Dearness Relief from 01.04.2004 would be payable @ 11% on basic pension / family pension and dearness pension / dearness family pension vide GOI, Min. of P,PG & Pension Dept. of P&PW O.M. No. 42/2/2004-P&PW(G) dated 15.03.2004 and further as notified by Govt. of India from time to time.

CHAPTER-11

PROCEDURE FOR DRAWAL OF PENSION BY NON-RESIDENT INDIAN, DEFENCE PENSIONERS.

(A) Defence Pensioner not residing in India and intending to draw his/her pension through DPDOs, PAOs, TOs is required to:-

1. Open a 'Non-Resident Bank Account with any Scheduled Bank in India.
2. Execute a power of Attorney in duplicate (Specimen enclosed) on Indian Non-Judicial Stamp Paper of appropriate value or where Indian Non-Judicial Stamp paper is not available on durable plain paper affixed with adhesive Indian Stamp of appropriate value, in favour of authorized agent. The value of stamp will be determined with reference to practice as obtained in the place where the power of Attorneys executed. The power of Attorney is to be executed before Notary Public or Indian Mission abroad. If the power of Attorney is executed before Notary public, it must be signed in the presence of an official of Indian Embassy/Mission abroad, who should attest the signature of the pensioner.

If the power of Attorney is executed on a plain paper and is not affixed with adhesive Indian Stamp of appropriate value, the pensioner may write his agent in India, advising him to take the same to the Collector within three month of its receipt for getting it stamped according to Indian Stamp Act.

3. Submit pension claim on IAFA-380(a) or an arrear claim on IAF (CDA) 651 to his/her PDA, if the pension has not been drawn for more than one year.
4. Submit the life certificate (IAFA-409) his /her PDA, issued by an authorized Consulates or a Notary Public or an officer of an Indian Public Sector Bank attached to its branch in the country, where the pensioner is residing, once in a year in November each year.
5. Submit a certificate to his/her PDA once a year in April each year whose nationality at the time of retirement was Indian and who for the time being is residing outside India, on the following lines:-

"I certify that I was and Indian National at the time of my retirement and have not thereafter changed my nationality and become a naturalized citizen of a foreign state."

Intimate the change of his/her nationality, if nationality has been changed, along with nationality certificate granted by the country where the pensioner is residing to the PDA as well as to Pr.CDA (P) Allahabad for updation of records.

6. Forward an attested copy of his/her passport to his/her PDA.

7. Submit other certificates viz. non-employment/re-employment certificate, non marriage certificate etc. to his/her PDA.

(B) Defence pensioner not residing in India and intending to draw his/her pension through Public Sector Banks is required to:-

1. Open a Non-Resident Bank Account with any Scheduled Bank in India.
2. Submit pension claim on IAFA-380(a) or an arrear claim on IAF (CDA) 651 to his/her PDA, if the pension has not been drawn for more than one year.
3. Submit the life certificate (IAFA-409) to his/her PDA, issued by an authorized official of the Embassy/High Commission of India, or consuls of Indian Consulates or a Notary Public or an officer of Indian Public Sector Bank attached to its branch in the country, where the pensioner is residing, once in a year in November each year.
4. Submit a certificate to his/her PDA once a year in April each year whose nationality at the time of retirement was Indian and who for the time being are residing outside India, on the following lines:-

“I certify that I was an Indian National at the time of my retirement and have not thereafter changed my nationality and become a naturalized citizen of a foreign state.”

Intimate the change of his/her nationality, if nationality has been changed along with nationality certificate granted by the country where the pensioner is residing to the PDA as well as to Pr. CDA(P) Allahabad for updation of records.

5. Forward and attested copy of his/her passport to his/her PDA.
6. Submit other certificate viz. non-employment/re-employment certificate, non-marriage certificate etc to his/her PDA.

Note: - Execution of Power of Attorney is not required by the pensioner drawing his/her pension from Public Sector Banks.

The life certificate and nationality certificates etc. referred above are to be submitted initially with the first claim and thereafter once a year along with the claim for the month of November and April respectively. It may further be noted that pension will not be paid beyond the date on which the next life certificate, Nationality certificate, ratification deed is due.

In the case of Armed Forces pensioners the entitlement to pension will remain unaffected on change of nationality and pension will continue to be paid by his/her pension disbursing authority. However, the pensioners should intimate the change of nationality etc. to the pension Disbursing Agency as well as to the PCDA (Pension), Allahabad for updation of their records.

SPECIMEN FORM: POWER OF ATTORNEY

Known all men by these present that (a)* _____
do hereby appoint (b)* _____
as my true lawful attorney and authorize the said. Attorney to do all things, Acts
deeds, that may for necessary or are usual to receive from the (c)*
_____ the
pension payments etc, due to me as authorised by Principal CDA (P) Allahabad,
PCDA (Navy) Mumbai, CDA (Air Force), New Delhi and to give receipt for the
same and credit the same to my account.

And I do hereby agree to ratify all acts, deeds and things done or made by my
said, Attorney, which shall be deemed to be done and made by me personally and
shall be binding on me with force and effect. This power of Attorney shall remain in
full force and effect until due notice in writing of its revocation shall have been
given to the Pension Disbursing Authorities.

In witness where of the said (d)* _____
has set his/her hand and seal this _____ day of _____
signed sealed and Delivered by the said (d)* _____ in
the presence of _____ .

Executants of Power of Attorney

- (a)* Full name, Personal No., T.S. No. H.O. No. /PS No. and rank of the pensioner.
- (b)* Name of the Schedule Bank or firm or representative.
- (c)* Name of the pension paying officer.
- (d)* Name of the pensioner.

CHAPTER-12

WHAT IS EXPECTED FROM A DEFENCE PENSIONER

- Send intimation to Pension Disbursing Authority and Record Office/Head of Office and Pr.CDA (P) regularly for any change in your residential address.
- Appear before your PDA annually positively in the month of November, each year, for the purpose of annual identification; failing which, payment of pension may be stopped.
- If you are re-employed in a State/Central govt., or a Public Sector Undertaking, intimate the PDA, full details thereof, for regulating the dearness relief on pension. In case you are not re-employed under Govt., a declaration to this effect may be given to your PDA, once in a year in the month of November.
- If you are in receipt of more than one pension, furnish full details to your PDA for revising both the pensions and relief thereon.
- If you want to get your pension account transferred to other PDA/Bank, apply to your present PDA. Pr.CDA (P), Allahabad has no role to play, in this regard.
- In case you have not drawn your pension within 12 months, please approach your PDA with explanation for delay along with non re-employment and non-conviction certificates.
- Furnish full details with relevant certificates from the competent authority to the Record Office/H.O.O. if you have married after discharge or have children born after discharge and death of wife/children for record in your sheet roll/service book.
- If joint notification of family pension has not been done in your case, apply to your PDA for endorsement of family pension on the proper form. Your PDA will process the application through your R.O./H.O.O./ Service Hqrs.
- In case of any dispute regarding entitlement to family pension, the matter may be got sorted out with RO/HOO/Service HQrs. For immediate guidance, assistance of local Zila Sainik Board may be sought.
- In case disability pension is rejected, you are entitled to make an appeal to the Govt. of India within 6 months from the date of rejection memo through the Record Office, if you feel that the disability in your case is due to Service factors. Similarly, family of the deceased can also make an appeal, if the claim for special family pension is rejected.
- Appear before Re-survey Medical Board on due date, as arranged by the Record Office. In case you fail to appear before RSMB for a long time, submit delay explanation along with non-conviction and non re-employment certificates to

the Record Office, when a fresh RSMB is arranged.

- If you have any problem regarding payment of pension, write to your PDA with TS/HO/PS/PPO No. / Bank Account No. If your problem is not solved by PDA, write to the Audit Section of Principal CDA(P) Allahabad/Public Grievances Officer, Office of the Principal Controller of Defence Accounts (Pension), Draupadi Ghat, Allahabad with your full details as given below :-.
- While sending your application/representation to the office of the Principal C.D.A. (P), Allahabad, please ensure that following information/ particulars are invariably furnished along with full details of your problem/ grievance.
 - (i) Your name, rank, Regtl.No. and Record Office/H.O.O. from where you retired.
 - (ii) P.P.O. No. and date under which pension was granted in your favour.
 - (iii) Name of the P.D.A./Bank Branch from where you are drawing your pension with Saving Bank/Current Account No.
 - (iv) T.S. /P.S. /H.O. No. allotted to you (in case of D.P.D.Os, Treasuries, Post Offices and P.A.Os).
- If you have any problem or doubt regarding the rate of pension granted to you, write to the Record Office/H.O.O. indicating the P.P.O. No. in which the pension was granted to you.
- If you are entitled to OTI, submit the OTI application to your PDA for payment. However, it is not admissible with effect from 1.1.1996 under V CPC.

GUIDELINES FOR CIVILIAN PENSIONERS

1. Application for grant of pension/gratuity/commutation/revision should be submitted to H.O.O. concerned.
2. On receipt of an intimation memo relating to notification of his pensionary awards, the pensioner should ensure that his pensionary awards have been notified correctly according to length of service rendered and the pay drawn by him during the last ten months.
3. In case of re-employment in any Central/State Govt./Autonomous bodies/Public Sector Undertaking the full fact of re-employment should be given by the pensioner to his P.D.A. immediately on his re-employment . In case of non-re-employment, a declaration to this effect may be given by the pensioner to his PDA, once every year in the month of November positively.
4. In case the pensioner has got any handicapped child, the details of family members including the name of that handicapped child should be given by him to his H.O.O. and an acknowledgment obtained.

5. Where the P.P.O. notifying his pensionary awards has been lost, the pensioner should make a request to his P.D.A. to furnish a loss certificate to the Pr. C.D.A.(P) to obtain a duplicate P.P.O.
6. If the pensioner feels that some correction is required in his PPO, he should contact his Head of Office/PDA for taking up the matter with Pr. C.D.A.(P) Allahabad.
7. In the event of his conviction by a Court of Law, he must report full facts of the case to his PDA/Pr. C.D.A. (P).
8. he pensioner desires to draw his pension from another paying agency, he should make a request to his present P.D.A. for transfer of his pension account to the new PDA, from where he/she now desires to draw his/her pension. No reference is required be made for this to the P.S.A.
9. Divorced / widowed daughter of a deceased Govt. Servant are also eligible for Family Pension for life subject to fulfillment of all other conditions prescribed in the case of Son / Daughter

CHAPTER- 13

GRIEVANCES REDRESSAL MECHANISM

INTRODUCTION:

19.1 In 21st centuries imparting correct and accurate information to any agency is a prime important working zone for any institute. The correctness of outputs of any organization is measured by various yardsticks and management information system. One of the major areas in the office of P.C.D.A (P) ALLAHABAD is to collect all such information through complaint cell.

19.2 The office of the Pr.CDA (P), Allahabad has embarked upon to institute a centralized Complaint Cell as a Nodal link. The prime object is to ensure effective control and monitor complaint cases. The functions of the cell are fully computerized.

19.3 Main functions and processes of the cell are:-

Firstly, to register in computers, all types of complaints and grievances which are received from following agencies:-

CGDA – VIP Cases – Raksha Mantri, PMO, Cabinet Secretary, and Ministry.

Ordinary Cases- Case references and Reminders.

PGO- Cases received through post, E-mail cases.

19.4 Each case is examined and appropriate section is marked. Subsequently, Distribution Sheets are generated on the computers and transmitted along with computer-generated Top sheets to concerned Coordination Group and in turn to concerned section. Grants Coordination Group intimate to this Cell the concerned section which needs to effect final disposal of cases.

19.5 For Ordinary PGO – Cases following action is ensured in the cell: -

PART-A This category comprises cases fulfilling required information. Such cases are transmitted to operative sections concerned for eventual disposal.

PART -B Under this categorization, certain important information is wanting. This cell addresses the pensioner to furnish all basic information in the formatted reply. On receipt of necessary information, case is actioned as under Part A.

PART-C: - This category comprises all grievances or complaints wherein certain basic information is wanting and does not indicate postal address. It also comprises cases of non-pensionary matters. Finally, Part B cases for which no reply is received after lapse of 1 month are classed under this category.

19.6 Towards Reporting and Monitoring activities, following course of action is adopted:-

- (i) No Reply outstanding cases is generated and Daily Report is rendered to Group Officer.
- (ii) A Weekly Report of the No Reply outstanding cases is generated and rendered to Pr.CDA (P).
- (iii) A Fortnightly Report of both No Reply and Interim Replied outstanding cases is generated and rendered to Pr.CDA (P).
- (iv) Based on this Report, Group Officers of concerned operative sections are furnished of Lists each fortnight of No Reply and Interim Replied cases to expedite final disposals.
- (v) Monthly Progress Report to CGDA is also rendered on the basis of second Fortnight Report.

19.7 Interim Replied cases represent initial temporary disposal of cases. Actions pend with other agencies viz. Treasury Offices, Public Sector Banks, and Record Offices, AHQ/MOD, Pensioners for claims or other requirements. Final disposal action is as a result of receipt of documents or confirmation.

It is to be borne that all disposal or settlement of cases are effected in this Cell only on the basis of Settlement Lists, which are periodically received from CGDA New Delhi.

19.8 In brief, complaints or grievance cases though being diarised since long; the centralized nodal cell has been formed since September 2003. All cases received from CGDA, Ministry of Defence, VIP, PGO and E-mail categories are received, registered, distributed and closely monitored for timely final disposal. The operations are in computer-process. In case of non-receipt of computer generated Top Sheets for final disposals, computer-generated Reminders Lists are issued to concerned sections. MIS Reports too are ensured.

19.9 GRIEVANCES REDRESSAL OF VISITING PENSIONERS AT OUR RECEPTION CENTRE:

Towards enhancing the activities of the Grievances redressal, pensioners, representatives or NOK of pensioners visit the office to vent their cases. Since they are barred from visiting sections and premises within, therefore all are requested to hand over their petitions with photocopies of relevant enclosures. Gate- passes are prepared daily and concerned sections accord priority action of disposal on the same day. Upon examination, Gate-passes are returned to the Centre along with status or requirement furnishing a copy to the visitor. Daily Report to PCDA (P) detailing

receipts and other information is generated on the computer as a result of feeding the gate-passes information and the section replies along with file No. and date of disposals. On consolidation, a Weekly Report on similar lines is rendered to PCDA (P). In addition, Group Officers are nominated each week for Super-Review of visiting pensioners' cases and their Analysis Report rendered to PCDA (P). The Centre now functions under the control of Complaints Cell and headed by Public Grievance Officer of the rank of JCDA.

19.10 TYPES OF COMPLAINTS AND AGENCY - WISE ANALYSIS

Following constitute broad types of pensionary benefits on which complaints are received:-

- Non/less grant of service pension
- Non/less grant of one time increase in pension
- Non payment of family pension/special family pension
- Non payment of DA, IR to Reemployed Army Officers
- Non grant & revision of family pension
- Non grant of disability pension
- Non-finalization of appeal against rejected disability pension/special family pension.
- Transfer of pension account from one P.D.A. to other P.D.A.
- Loss of Pension Certificate & issue of duplicate Pension Certificate
- Issue of duplicate PPO
- Non Restoration of commuted portion of pension.
- Non Revision of pension pre and post 01.01.1986
- Non Revision of pension pre and post 01.01.1996
- Non Counting of former service
- Non Sanction of LTA/Arrears of pension
- Division of pension
- Legal notice/court cases
- Fraudulent drawl of pension
- Non-implementation/ incorrect implementation of V CPC orders.
- Non-payment of medical allowance.

Based on broad analysis of the agencies upon whom action devolves it has been studied that by and large the position is as follows: -

<u>SL NO.</u>	<u>ACTION ON THE PART OF WHICH AGENCY</u>	<u>PERCENTAGE</u>
1.	Principal CDA (P)	16%
2.	Individuals	17%
3.	Head of Offices	12%
4.	Record Offices	9%
5.	Government Decision Awaited	3%
6.	Banks	18%
7.	DPDOs	13%
8.	Treasuries	6%
9.	Other PDAs	6%
	Total	100%

CHAPTER- 14

DEFENCE PENSION ADALAT

20.1 Defence Pension Adalats are held as a part of annual action plan of Ministry of Defence for redressal of Grievances of Defence Pensioners including DAD, GREF and Coast Guard. The Pension Adalat is not vested with judicial powers. In fact the Adalat is a forum where a dialogue is arranged between the pensioners, pension sanctioning and disbursing authorities with a view to settle the problems. The grievances of pensioners are settled strictly under existing rules and orders.

20.2 These Adalats are held at various places in the country, where the concentration of the Defence pensioners is fairly large. The time and place of holding of Adalat is published in leading newspapers/local newspapers and electronic media.

20.3 The Adalat system was introduced for the first time by the D.A.D. during the year 1987. The first Adalat was held in December 1987 at Jalandhar and since then 102 Adalats have been held in various parts of the country till date. The numbers of Adalats held in various states of the country are as under:-

Andhra Pradesh	6	Chandigarh (U.T.)	1
Bihar	2	M.P.	2
Delhi	1	Maharashtra	5
H.P.	5	Punjab	6
Haryana	3	Rajasthan	5
Jharkhand	1	Tamil Nadu	7
J & K	5	U.P.	8
Gujrat	2	West Bengal	5
Kerala	5	Uttaranchal	4
Karnataka	6	TOTAL	102

20.4 In these Adalats 25000 complaints have been received from the aggrieved pensioners. The Cases which could not be settled for want of information from other agencies in Pension Adalats are pursued to their finality in the office of the Pr. C.D.A. (P) Allahabad.6 Adalats were held during the financial year 2006-07. In addition to these regular Adalats, 1 mini Adalat is held in PCDA (P) Allahabad in first week October every year. So far 21 Mini Adalats have been held.

CHAPTER-15

DRAWL OF PENSION FROM DPDO AND NEW PENSION DISBURSEMENT SYSTEM (N.P.D.S.)

17.1 D.P.D.Os (Defence Pension Disbursing Offices) is amongst one of the agencies, disbursing pension to Defence pensioners including Defence Civilian pensioners. Presently 61 D.P.D.Os are functioning in the country under the administrative control of C.D.A. (PD), Meerut and C.D.A. Chennai. Out of over 6 lakhs pensioners, more than 98% of pensioners are drawing their pension from banks, through D.P.D.Os, under New Banking Scheme.

17.2 List of DPDOs is as under:-

LIST OF DPDO DISBURSING PENSIONS TO DEFENCE PENSIONERS UNDER THE ADMINISTRATIVE CONTROL OF CDA (PD) MEERUT. & CDA, CHENNAI.

ZONE-I

Zonal Officer: (Pension Disbursement) Tigris Road Delhi Cantt. 110010.

NAME OF DPDO	ADDRESS
1. DPDO-I, RED FORT	EX-BRO COMPLEX, DELHI-110006. PHONE/ FAX NO.011-23860343
2. DPDO-II, RED FORT	EX-BRO COMPLEX, DELHI-110006. PHONE/ FAX NO.011-23869485
3. DPDO BRAR SQUARE	DELHI CANTT-110010. PHONE/ FAX NO.011-25691831
4. DPDO AMBALA	LAO COMPLEX, AMBALA-133001. (Haryana) PHONE/ FAX NO0171-2641952
5. DPDO REWARI	SHOP NO.264, ANAJ ROAD, REWARI (Haryana) PHONE/ FAX NO.01274-225211
6. DPDO NARNAUL	4, SHOP CUM DHABA IN MINI SECRETARIAT, NARNAUL-123001 (Haryana) PHONE/ FAX NO.01282-252862

7. DPDO ROHTAK BUILDING NO.96-97,
SHASTRI NAGAR
ROHTAK-124001. (Haryana)
PHONE/ FAX NO.01262-293662
 8. DPDO SONEPAT 271, KAKORI ROAD,
SONEPAT-131001. (Haryana)
PHONE/ FAX NO.01302-246800
 9. DPDO JHAJJAR HOUSE NO.162, WARD NO.1,
NEKI RAM BHAWAN
JHAJJAR-124103. (Haryana)
PHONE/ FAX NO.01251-253013
 10. DPDO HISSAR HOUSE NO.408, DEFENCE COLONY
HISSAR-125001. (Haryana)
PHONE/ FAX NO.01662-230834
 11. DPDO BHIWANI 333, JAGAT COLONY
BHIWANI. (Haryana)
PHONE/ FAX NO.01664-255053
 12. DPDO GURGAON B-11, LAJPAT NAGAR,
New Railway Road,
GURGAON-122001. (Haryana)
PHONE/ FAX NO.0124-2321799
 13. DPDO KARNAL House No.III-159, SHAKTI COLONY,
NEAR SBI, MALL ROAD,
KARNAL. (Haryana)
PHONE/ FAX NO.0184-2262073
 14. DPDO JAIPUR KHATIPURA ROAD, JAIPUR.
(Rajasthan).
PHONE/ FAX NO.0141-2350070
 15. DPDO MEERUT. AYUDH PATH,
MEERUT CANTT-250001. (U.P.)
PHONE/ FAX NO.0121-2645644
 16. DPDO JHUNJHUNU HOUSE NO.A/3,ROAD NO.2,
MAN NAGAR, JHUNJHUNU (Rajasthan)
PHONE/ FAX NO.01592-236591
-

ZONE-II

**ZONAL OFFICER:
(PENSION DISBURSEMENT)**

**NEW BUILDING,DAD COMPLEX,
CHURCH ROAD, NEAR SBI,
JALLANDHAR CANTT.**

	NAME OF DPDO	ADDRESS
1.	DPDO ROPAR	SAINIK REST HOUSE OF SAINIK WELFARE OFFICE, ROPAR. (Punjab) PHONE/ FAX NO.01881-220079
2.	DPDO CHANDIGARH	SECTOR 36-C, KOTHI NO. 10176, CHANDIGARH. (Punjab) PHONE/ FAX NO.0172-2604174
3.	DPDO PATIALA	10, UPPER MALL ROAD, PATIALA. (Punjab) PHONE/ FAX NO.0175-2222079
4.	DPDO JAGRAON	RANDHAWA FARM HOUSE JAGRAON. (Punjab) PHONE/ FAX NO.01624-223240
5.	DPDO MOGA	SURAI NAGAR(NORTH)ZIRA ROAD MOGA. (Punjab) PHONE/ FAX NO.01636-237199
6.	DPDO FERROZEPUR	T-10, ARSONAL ROAD, FERROZEPUR CANTT-152001. (Punjab) PHONE/ FAX NO.01632-242297
7.	DPDO LUDHIANA	NEAR JAGRAON BRIDGE, LUDHIANA. (Punjab) PHONE/ FAX NO.0161-2442876
8.	DPDO KAPURTHALA	62 GERMANY DAS PARK, KAPURTHALA. (Punjab) PHONE/ FAX NO.01822-233351
9.	DPDO JALANDHAR	OPP.STATION HQRS JALLANDHAR CANTT. (Punjab) PHONE/ FAX NO.0181-2260942
10.	DPDO BHATINDA	423 SHANTA NAGAR, BHATINDA. (Punjab)

- | | | |
|-----|-----------------|--|
| 11. | DPDO GURDASPUR | GURDASPUR. (Punjab)
PHONE/ FAX NO.01874-222018 |
| 12. | DPDO BATALA | HOUSE OF MASTER AMARJEET ,
SINGH, OPP. K.D. EYE HOSPITAL
OUTSIDE HAJOORI GATE,
BATALA. (Punjab)
PHONE/ FAX NO.01871-241180 |
| 13. | DPDO SANGRUR | OPP. RANVIR COLLEGE ROAD,
SANGRUR. (Punjab)
PHONE/ FAX NO.01672-234096 |
| 14. | DPDO AMRITSAR | OPP. OLD PUNJAB ROADWAYS
WORKSHOP,
AMRITSAR. (Punjab)
PHONE/ FAX NO.0183-2557595 |
| 15. | DPDO HOSHIARPUR | B-17/961 RAILWAY ROAD,
HOSHIARPUR. (Punjab)
PHONE/ FAX NO.01882-222012 |
| 16. | DPDO DASUIYA | OLD SBI BUILDING,
MAIN BAZAR, DASUIYA.
DISTT. HOSHIARPUR. (Punjab)
PHONE/ FAX NO.01883-288062 |

ZONE-III

**ZONAL OFFICER:
(PENSION DISBURSEMENT)**

**ARAMGA AREA,
OPP. RAILWAY STATION,
PATHANKOT. (Punjab)**

- | 1. | NAME OF DPDO | ADDRESS |
|----|-----------------------------|---|
| 1. | DPDO, JAMMU TAWI | DPDO JAMMU - AKHNOOR ROAD
PHONE/ FAX NO.0191-2450439 |
| 2. | DPDO SHASTRAINAGAR
JAMMU | SHASTRAINAGAR JAMMU
(J&K)
PHONE/ FAX NO.0191-2432523 |
| 3. | DPDO UDHAMPUR | NEAR MILITARY HOSPITAL,
UDHAMPUR-182001 (J&K).
PHONE/ FAX NO.01992-271767 |

4. DPDO SRINAGAR Bldg.No.22,SHIVO PARA SALORIA
SRINAGAR NEWLY HILL HOUSE,
SHRINAGAR-190004 (J&K)
PHONE/ FAX NO.0194-2466341
5. DPDO LEH 178-A,GANGONG SQUARE,
LEH-194 010 (J&K)
PHONE/ FAX NO.01982-252361
6. DPDO PATHANKOT OPP.RAILWAY STATION,
LAO COMPLEX,
PATHANKOT-145001. (Punjab)
PHONE/ FAX NO.0186-2230506
7. DPDO RAJAURI NEAR I.T.I. COMPLEX,
DHARAMSHALA (H.P.)
PHONE/ FAX NO.01962-262385
8. DPDO YOL 22/49, MALL ROAD,
YOL CANTT-176052. (H.P.)
PHONE/ FAX NO.01892-236070
9. DPDO DHARAMSHALA 253 CIVIL LINES,
DHARAMSHALA (H.P.)

PHONE/ FAX NO.01892-224427
10. DPDO PALAMPUR RAMA BUILDING,
Located at THAKURDWARA
PATHANKOT, MANDI ROAD,
ABM SR.SECONDARY SCHOOL
(NARANDA)
PALAMPUR (H.P.)
PHONE/ FAX NO.01894-235892
11. DPDO HAMIRPUR BUILDING SITUATED OPPOSITE
MINI SECRETARIAT,
HAMIRPUR (H.P.)
PHONE/ FAX NO.01972-222518
12. DPDO MANDI IST FLOOR, PORTION OF VIJAYA
PALACE, MANDI (H.P.)
PHONE/ FAX NO.01905-223498
13. DPDO SHIMLA AREA HEADQUARTER COMPLEX,
SHIMLA (H.P.)
PHONE/ FAX NO.0177-2807714

14. DPDO UNA HAMIRPUR ROAD, NEAR BUS
STAND, UNA (HP).
PHONE/ FAX NO.01975-226018

ZONE-IV

ZONAL OFFICER: C.D.A. ANNEX BUILDING,
(PENSION DISBURSEMENT) 506, ANNA SALAI, TEYNAMPET,
CHENNAI-600018. (T.N.)

NAME OF DPDO	ADDRESS
1. DPDO CHENNAI	CDA ANNEX BUILDING, 506,ANNA SALAI,TEYNAMPET, CHENNAI-600018 (T.N.)
2. DPDO VELLORE	GOPALPURAM, VELLORE-632006 (T.N.)
3. DPDO BANGALORE	99. DICKENSON ROAD, BANGALORE - 560 042. (Karnataka)
4. DPDO HYDERABAD	MASAB TANK, HYDERABAD - 500 028. (A.P.)
5. DPDO SECUNDERABAD	MUDFORT, SECUNDERABAD. (A.P.)
6. DPDO TRICHUR	CHEMBUKAVU, TRICHUR -680 020. (Kerala)
7. DPDO ERNAKULAM	DAD OFFICE COMPLEX BEHIND THOMAS ORTHODOX CHAPPEL VERGHESE,THITTAL ROAD CROSS, PO PERUMANOOR, KOCHI-682 015. (Kerala)
8. DPDO KOTTAYAM	VETTOR BUILDING, T.B. ROAD, KOTTAYAM-686 001. (Kerala)
9. DPDO KOLLAM	BUILDING NO. 85, POLAYATHODU KOLLAM-691 010. (Kerala)
10. DPDO THIRUVANANTHAPURAM	TC/17/880 POOJAPURA, THIRUVANANTHPURAM - 695 012.

11. DPDO PATHANAMTHITTA CHENGAYIL BUILDING,ADOOR ROAD
PATHANAMTHITTA-689 645

ZONE-V

**ZONAL OFFICER:
(PENSION DISBURSEMENT)**

**PCDA (P) OFFICE CAMPUS,
DRAUPADI GHAT,
ALLAHABAD - 211 014. (U.P.)**

	NAME OF DPDO	ADDRESS
1.	DPDO ALLAHABAD	T/55, KANPUR ROAD, ALLAHABAD - 211 014. (U.P.)
2.	DPDO GORAKHPUR	G.R.D. COMPLEX, KUNRAGHAT GORAKHPUR-273 001. (U.P.)
3.	DPDO KANPUR	5, HAVLOCK ROAD, KANPUR CANTT-208 001 (U.P.)
4.	DPDO CALCUTTA	6, ESPLANADE EAST, CALCUTTA. (W.B.)

17.3 NEW BANKING SCHEME (N.B.S.)

Under the N.B.S. , pension is disbursed through Saving Bank Account /Current Account, with Banks, in respect of Defence pensioners, who are on pension establishment of a D.P.D.O. . This scheme was introduced during March 1985.

17.3.1 The pensioners desiring to opt drawl of pension under N.B.S., has to open a Saving Bank Account /Current Account exclusively in their name with their bankers and apply on a prescribed form to their D.P.D.O. for payment of their pension through their bank account.

17.3.2 D.P.D.Os send a consolidated cheques along with computerised schedule of payment to the concerned bankers, based on which pensioners' accounts are credited.

**17.4 ADVANTAGE OF NEW PENSION DISBURSEMENT SYSTEM
(N.P.D.S.)**

The various advantages of New Pension Disbursement system are given below:-

- (1) Pension will automatically be credited to the pensioner's account on the last day of the month and can be drawn on any day after it is credited. Pensioners will have to visit the D.P.D.O. for annual identification at the camp area notified by the D.P.D.O. once in a year only.
- (2) They can draw pension from any branch of Public Sector Banks/Cooperative Bank/ Regional Rural Bank , nearest to their residence.
- (3) They need not to worry about the date, being allotted by the D.P.D.O., as the pension will be automatically credited to his/her bank account.
- (4) Pensioner will earn interest on the amount of pension in credit , to his/her account.
- (5) The D.P.D.O. will be responsible for correctness of payment of pension to the pensioners. Any increase in pension due to sanction of installment of relief or restoration of pension after 15 years from the date of retirement or from the date of which reduction in pension on account of commutation became/becomes effective, will be adjusted by D.P.D.O. Any increase as a result of corrigendum PPO issued by pension sanctioning authorities and authorisation of arrears/L.T.A. will be acted upon by the D.P.D.O. and pensioner may not to worry about it.
- (6) Pensioners can contact the D.P.D.O. on any working day to get clarification of their doubts.

CHAPTER-16

ALLOCATION OF PUBLIC SECTOR BANKS FOR PAYMENT OF DEFENCE PENSION

PART - I

List of Public Sector Banks authorized to disburse Defence Pension to the Defence Pensioners all over India

1. State Bank of India
2. State Bank of Travancore
3. State Bank of Hyderabad
4. State Bank of Indore
5. State Bank of Mysore
6. State Bank of Patiala
7. State Bank of Saurashtra
8. State Bank of Bikaner & Jaipur
9. Canara Bank
10. Syndicate Bank
11. Union Bank of India
12. Central Bank of India
13. Indian Bank
14. Indian Overseas Bank
15. Vijaya Bank
16. United Bank of India
17. Allahabad Bank
18. Bank of India
19. Bank of Baroda
20. Bank of Maharashtra
21. Punjab National Bank
22. Dena Bank
23. Andhra Bank
24. Corporation Bank
25. Punjab & Sindh Bank
26. Oriental Bank of Commerce
27. UCO Bank

NOTE- State Bank of Saurashtra merged with State Bank of India wef 13-08-2008

PART - II

Private Sector Banks disbursing Defence Pension are HDFC Bank Ltd, UTI Bank Ltd, and IDBI Bank Ltd & ICICI Bank Ltd.

NAME & ADDRESS OF NODAL (LINK) BRANCHES	NODAL BRANCH FOR
HDFC Bank Ltd Titanic Building , 26 A Narayan properties , Opp. Saki Vihar Road, Chandivili, Andheri (East) Mumbai - 400072	For three Services
AXIX Bank Ltd. Mumbai Main Branch, Universal Insurance Building, Sir P M Road, Fort, Mumbai-400001	For Naval Pensioners
AXIX Bank Ltd. New Delhi Main Branch, Statesman House,148, Barakhamba Road, New Delhi-110001	For Army & Air Force Pensioners
IDBI bank Ltd Surya Kiran Building, Ground Floor,19 KG Marg New Delhi -110001	For three services
ICICI Bank Ltd. 1 st Floor, Empire Complex, 414, Senapati Bapat Marg, Lower Parel(W), Mumbai-400013	For three services

MISC. CHAPTER
I
COUNTING OF SERVICE RENDERED BEFORE ATTAINING THE
AGE OF 17 YEARS-QUALIFYING SERVICE FOR THE PURPOSE OF
PENSION/GRATUITY.

Service rendered before attaining the age of 17 years was not allowed earlier to count as qualifying service for Pension under Reg-122 PRA Part-I (1961). Consequent on issue of MOD letter No. B/39022/AG/PS-4(a & c)/589/D(Pen/Sers) dt. 27.3.02 the benefit of counting of service rendered before attaining the age of 17 years from the date of enrolment will be counted as qualifying service for Pension and retirement gratuity.

This order is uniformly applicable to personnel retiring from Army, Navy and Air force.

A circular No. 303 dated 26.6.02 and No.310 dated 19.09.2002 has been issued by Grants / Technical Section of this office to all the R.Os to review the affected cases and submit data sheet along with application from Pensioners for necessary action by this office.

Circular No. 325 dated 03.09.2004 and No.342 dated 14.09.2005 have been issued to all the Record Offices, requesting them to forward the claims on the revised LPC Cum DATA Sheet in respect of all the affected cases alongwith the application from the pensioners to this office before 31.08.2006.

In this office Circular No. 310 dated 19.09.2002 it was suggested that in cases where the individual had died "LTA of service pension is not admissible" Consequent upon the issue of MOD letter dated 07.08.2007, the benefit has been extended as follows:-

"The boy service will be counted towards pensionary benefits where the individual had died."

Accordingly, all the ROs were informed vide this office Circular No. 375 dated 29.10.2007 to review all the affected cases and process the claim where the individual had died.

Circular No. 382 dated 11.02.2008 have been issued to all the ROs clarifying that if the qualifying service for the respective rank in PBOR after counting boy service exceeds the maximum term of engagement/tenure or age prescribed for each PBOR, no revision beyond maximum term of engagement / tenure or age prescribed for each PBOR is involved and such cases should not be entertained.

To avoid unnecessary correspondence/ litigation and ensure correct entitlement to the deprived pensioners, it has been decided that necessity of application form from the pensioners may be waived off and therefore the ROs have been suggested vide this office Circular No. 388 dated 16.07.2008 that the pension claim alongwith the LPC Cum Data sheet may be forwarded to this office without the application form from the pensioners.

Majority of the cases have been reviewed and Pensionary benefits due have been authorised through Corr. PPO.

Affected pensioners should approach their Record Officer first.

II

PBOR REVISION

A. Revision of service pension of pre-86 / pre-96 retirees, joint notification / endorsement of family pension of living pensioners of pre-86 retirees.

1. Pensioner should apply for revision / endorsement of family pension to the PDA who will check the form and forward to the Records office concerned.
2. LPC-Cum-Data Sheet along with;
 - (i) Annexure - II (Form of Application)
 - (ii) Annexure - IV (Notional Pay Fixation)
 - (iii) Appendix - I (Application for endorsement of family pension along with attested copy of joint photograph.)

Will be submitted by Records Office to PCDA (P) Allahabad duly completed in all respects.

3. PAO will check LPC-Cum -Data Sheet and after ensuring correctness of all entries there in carryout National pay fixation as on 01.01.86 affix its seal and attest the LPC -Cum-Data Sheet.

Authority : Govt. of India Min. of Def. Letter Nos;

- (i) 1(2)/98/D/Cpens/Sers) dated 14.07.98 and
- (ii) 6(4)/87/1369/BID(Pens/Sers) dated 30.06.88.

B. Endorsement of family pension in respect of living wife will be done in case, first wife died/legally divorced/disqualified and children from first wife have become ineligible. However following documents should invariably be endorsed along with LPC-Cum-Data Sheet.

- i. Death/legally divorced certificate of first wife by competent authority.
- ii. Certificate of registrar of marriages or other competent authority under the relevant law in respect of 2nd wife.
- iii. Details of children in respect of first wife.
- iv. DO Part II order under which the causality of 2nd wife has been published.

A copy of kinderd rolls wherein details of children and entry in respect of 2nd wife have been recorded duly attested by records officer.

Authority: orders on Office Note bearing No. GTs /Ors /Pre-86/Rev/292 dated 22.04.2004.

III

IMPLEMENTATION OF IMPROVEMENT IN PENSION OF PBOR

Subject:- Improvement in Pension of Personnel Below Officer Rank (PBOR).

Government of India, Ministry of Defence letter No.14 (3)/2004-D (Pen/Sers) Vol III dated 1.2.2006 has brought about certain improvements in the pension structures of PBOR retirees of Army, Navy and Air Force.

12.1 The main improvements are as follows: -

- (i) Increase in existing 5 years weightage of Sepoy, Naik and Hav. (equivalent ranks in the Navy & AF) to 10, 8 & 6 years respectively subject to maximum Qualifying Service of 30 years.
- (ii) If a PBOR is already getting benefit of more than 30 years qualifying service with existing weightage, he will continue to get it.
- (iii) Calculation of pension of pre-96 PBOR retirees on the maximum of pay scales introduced w.e.f. 01.01.1996 with reference to the rank, group on which they were pensioned.
- (iv) Benefit of increased weightage also admissible to future retirees.
- (v) The provisions of above letter are applicable from 01.01.2006. No arrears of pension is payable prior to 01.01.2006.

12.2 Applicability: The provisions of the above Govt. letter are applicable to the following types of pension received by a PBOR as on 01.01.2006: -

- (i) Service Pension.
- (ii) Invalid Pension.
- (iii) Special Pension.
- (iv) Ordinary Pension/Mustered out Pension to Pre-01.06.1953 retirees.
- (v) Service element of disability pension.
- (vi) Service element of War Injury Pay/Pension.

In other words, the provisions of the above Govt. letter do not apply to any other types of pension except those mentioned above.

Family Pension, disability element of disability pension, war injury element of war injury pension, any type of Adhoc Ex-gratia pension sanctioned do not come within the purview of the Govt. letter.

12.3 Non-Applicability: The provisions of above Govt. letter are not applicable to the following: -

- (i) Pak/Burma Pensioners.
- (ii) UK/HKSRA Pensioners.
- (iii) Ex-gratia Pension.
- (iv) Gallantry Awards such as PVC, MVC etc.
- (v) Disability Element/War Injury Element.
- (vi) Constant Attendance Allowance (CAA).
- (vii) Commissioned Officers' Pensions.
- (viii) Defence Civil Pensions.

12.4 in accordance with the provisions of above Govt. letter, following categories of PBOR Pensioners are beneficiaries and the same were approved under MOD letter No.14(3)/2004/D(Pen/Sers) Vol V dated 2.5.2006:-

12.5 Army: -

- (i) Pre-96 Pensioners
- (ii) Post - 96 Pre 10.10.1997 Pensioners
- (iii) Post-10.10.1997 Pensioners

12.6 Navy: -

- (i) Pre-96 Pensioners
- (ii) Post-96 Pre-10.10.1997 pensioners
- (iii) Post-10.10.1997 Pensioners

12.7 Air Force: -

- (i) Pre-96 Pensioners
- (ii) Post-96 Pre-10.10.1997 pensioners
- (iii) Post-10.10.1997 Pensioners

12.8 Pre-1953 Pensioners

12.9 State Forces Pensioners

12.10 NCEs of Army and Air Force

ANNEXURE 'A'

To

(Service HQrs./Record Offices)

Passport size joint
photograph of the
pensioner and his/her
spouse duly
attested

Subject: Endorsement of Family pension entitlement in the Pension Payment Order of living Armed Forces pensioners.

Sir,

With reference to Deptt. of Pension and Pensioners' Welfare O.M. No. 1/11/85-P&PW dated 28.10.97 and Ministry of Defence Letter No. 6(4)/87/1369/B/D(Pens/Sers) dated 30.6.88, I hereby apply for endorsement of entitlement of family pension in the PPO. The requisite particulars are given below:-

- (1) Name of Pensioner
- (2) Regt. No. / IC No.
- (3) Rank Last Held
- (4) Date of Retirement/dischage
- (5) Name of Record Office in case of personnel below officers' rank.
- (6) Original PC/PPO No. & year (in case of pension circular No. quote pension Circular No., Part, Volume, date, district and descriptive Sl.No.)
- (7) Particulars of Pension Disbursing Authority:
 - (i) Station _____
 - (ii) Treasury/DPDO/PAO/Bank/Post Office
 - (iii) Bank Branch with full Address and SB A/c No.
- (8) Particulars of pay last drawn at the time of retirement Of the pensioner after discharge/retirement from Armed Forces is / was re employed in department / offices of the central / State Government / Company / Cooperative undertaking of Autonomous Body of reserve Bank of India or Public Sector bank or in LIC etc.
- (9) Family pension from other source:
 - (a) Whether a family pension is already sanctioned by any other Pension Sanctioning Authority and if so, the name of the Pension Sanctioning Authority, PPO No.

and the particulars of the Pension Disbursing Authority?

- (b) Whether family is eligible for family pension from any other source and if so, the authority who will sanction the pension ?
- (c) In case the family is sanctioned pension or is eligible for family pension from any other source, an option to receive family pension for the spell of service for which the pension has been sanctioned vide PPO/PC No. quoted above, foregoing family pension admissible from any other source, should be enclosed.

(10) **Details of family in terms of pension rules, eligible for family pension :**

Sl.No.	Name(s) and address of members of family	Relationship with the pensioner	Date of Marriage	Marital Status (in case of daughters)	Date of Birth
--------	--	---------------------------------	------------------	---------------------------------------	---------------

-
- (11) Attested joint photograph of Smt./Shri _____ is pasted above.
(Attestation can be done by any Gazetted Officer, Pension Disbursing Officer such as Manager of the Bank etc., Record Officer, Head of Office of retired official, village Sarpanch, Block Development Officer, MLA/MLC etc.)
- (12) Signature or thumb impression of spouse _____
- (13) Marks of Identification of spouse _____

**Signature or left hand thumb impression of the pensioner
(in case of female right hand thumb)**

Witness:

Name

Full address

Signature

II

The particulars furnished above have been verified from the Records available.
Cols. _____ could not be verified at our end.

**Signature of the PDA
(with office stamp)**

III

The particular furnished above have been verified with reference to Service records.

Signature of RO/Concerned Service Headquarters

Station
Date:

IV

Ordinary Family Pension @ Rs. _____ p.m. sanctioned vide CDA(P)
Corr. PPO No. _____ dated _____

Signature of AO

**OFFICE OF THE PRINCIPAL CONTROLLER OF DEFENCE
ACCOUNTS (PENSIONS) ALLAHABAD**

CORR PPO. NO M/JN/ /2003

REF: This Office PPO No. M/
as amended vide CORR. PPO NO. M/
Notifying retiring pension in respect of

The following amendment may please be made in the PPO refer to above:

Insert the following as a fresh clause regarding grant of family pension below clause.

FAMILY PENSION -

(A) NORMAL RATE

NAME OF THE WIFE OF THE OFFICER/ PENSIONER.	AMOUNT OF FAMILY PENSION	DATE OF COMMENCEMEN T	DURATION OF AWARD
		Wef the date following-the date of death of officer as in Pt -I above	Till death or remarriage whichever is earlier

(B) ENHANCED RATE

In case the Officer dies before attaining the age of 65/67 years i.e.) only for max. period of 7 years from the date following that of death of the Officer OR upto the date when the deceased would have attained the age of 65/67 years i.e. whichever is earlier. Thereafter family pension will be reduced to NORMAL RATES. Payment at ENHANCED RATE is also subject to the condition of cessation as noted against NORMAL RATE at (As above).

1. Dearness Relief is payable at the rate prevailing at the time of Death of the Officer with reference to the rate of Family Pension.
2. No further consolidation is to be done by PDA under Min. of Def. Letter No. 1(4)/87/D (Pen/Services) dated 12.5.87 and 24.11.97.

3. No. TI/AHI/AHR is payable.
4. In case, the Officer is already died, no payment of family pension should be made but the case should be referred back to this office.
5. ALL OTHER ENTRIES WILL REMAIN UNALTERED.

PLACE & CHANNEL OF PAYMENT.

For. Pr.C.D.A (P)

No. G1/M/

Copy to:

1. The Manager
2. O-I/C, Audit-I Sec. Local
2. Case File
3. Army Hqrs , NEW DELHI
4. Pensioner's Address

ACCOUNTS OFFICER (P)

OFFICE OF THE PRINCIPAL CONTROLLER OF DEFENCE
ACCOUNTS (PENSIONS) ALLAHABAD

Corr P.P.O. No. / JN / / 2005

Ref: This Office PPO No. _____
 as amended by PPO No. _____
 in respect of Ex. No. _____
 Rank _____
 Name _____
 notifying Service/Disability/ Invalid pension.

The following may please be added in the body of the P.P.O. after serial No. _____

In the event of death of the pensioner mentioned above the following rate of ordinary family pension is payable with effect from the date following the date of death?

<i>Name and Nationality of the family pensioner (in block letters)</i>	<i>Relation with the above pensioner</i>	<i>Date of birth of family pensioner</i>	<i>Rate of family pension</i>	<i>Period of grant</i>
--	--	--	-------------------------------	------------------------

(x) *(represents the date an individual would have attained the age of 65/67 years).*

Enhanced rate @Rs.____ The enhanced rate is payable for 7 years from the date following the date of death (x) or upto ____ or till remarriage whichever is earlier.

Normal rate @ Rs.____ *Till remarriage after expiry of enhanced rate.*

NOTES:

- (1) Dearness relief on family pension is payable in addition at the appropriate rate as sanctioned by the Government of India, from time to time.
- (2) Family pension as sanctioned above is payable only after receipt of the death certificate of the pensioner _____ (Name) and report thereof submitted to Audit Section of this office.

(3) A certificate from the wife that she is not in receipt of any other family pension in respect of the deceased should invariably be taken before making any payment of family pension to her.

(4) Other entries remain unchanged.

(5) Place and Channel of Payment.

(AUTHORITY: Ministry of Defence, letter No. 6(4)/87/1369/B/D (Pensions/Services) dated 30.6.1988).

For C.D.A. (Pensions)

Copy to:

1. The _____
Together with a copy of application form Pension Certificate of the pensioner may please be amended accordingly.
5. The OI/C, C.H. Section (Local).
3. The OI/C Records.

Accounts Officer (Pensions)

ANNEXURE 'D'
(To be filled in Triplicate)

To

(Service Headquarters/Record Office)

Sub: Application for grant of family pension/life time arrears (LTA) in cases of post retrial spouse/children of Armed Forces Pensioners.

Sir,

I hereby apply for grant of ordinary family pension/life time arrears (LTA) in terms of Ministry of Defence letter No. 6(7)/87/D(Pens/Sers) dated 5.4.1991 on the subject.

Requisite particulars are given below:

1. Name of the applicant
 - (i) Widow/Widower
 - (ii) Guardian, if the deceased person is survived by minor child or children.
2. Full address of the applicant
3. Name and age of surviving widow/widower and children of the deceased pensioner.

<i>Sl.No.</i>	<i>Name</i>	<i>Relationship with the deceased person</i>	<i>Date of birth in Christian era</i>
---------------	-------------	--	---------------------------------------

- (i)
- (ii)
- (iii)
- (iv)

4. Name, Rank and Regimental/Personal No. of the deceased pensioner
5. Date of death of the pensioner (Documentary evidence to be attached)
6. Date of marriage (Documentary evidence to be attached)
7. Corps/Unit/Formation in which the deceased pensioner served last.
8. Name of the Record Office
9. (a) PC/PPO Number if any, of the deceased pensioner or the applicant (If in receipt of any pension)
(b) Name of the authority, which issued PC/PPO
10. Particulars of pay last drawn by the deceased pensioner, if available.

11. If the applicant is guardian, his date of birth and relationship with the deceased pensioner.
12. Is the applicant (other than guardian) a pensioner? If so, indicate the amount of monthly pension and other details
13. Please attach (in the case of families of personnel below officer rank)
 - (i) Two specimen signatures of the applicant duly attested (to be furnished in two separate sheets).
 - (ii) Two copies of pass port size photograph of the applicant, duly attested.
 - (iii) Two slips each bearing left/right hand thumb and finger impressions* of the applicant, duly attested.
 - (iv) Descriptive Roll of the applicant duly attested indicating (a) height and (b) personal marks, if any, on the hand, face etc. (specify a few conspicuous marks, not less than two, if possible).
 - (v) Certificate(s) of age (in original with two attested copies) showing the date of birth of the children. The certificate should be from the Municipal Authorities or from the Local Panchayat or from the Head of a recognised school if the child is studying in such school.

14. Signature of left/right thumb impression of the applicant.

15. **Attested by:**

Name	Full Address	Signature
------	--------------	-----------

1.

2.

16. **Witnesses:**

1.

2.

17. Name of the Treasury or Post Master or the Branch of the Authorized Public Sector Bank or the Pay and Accounts Officer through which the family pension is to be drawn.

18. **List of documents/evidence attached**

- (i) A copy of PPO in respect of the deceased pensioner.
- (ii) Death certificate of the pensioner.
- (iii) Marriage certificate from the Registrar of marriages or other Competent Authority under the relevant law or any other valid acceptable proof.
- (iv) An affidavit sworn before a 1st class Magistrate or legal heir ship certificate.
- (v) Birth certificate of children eligible for pension.
- (vi) Any other document in support of the claim.

Yours faithfully

(Signature)

(Name)

* To be furnished in case the applicant is not literate enough to sign his/her name.

NOTE: Attestation should be done by two gazetted Govt. servants or two or more persons or respectability in the town, village or pargana in which the applicant resides.

II

The particulars furnished above have been verified with reference to service records.

Signature of RO/concerned service Headquarters

Station

Date:

III

Certificate regarding last pay drawn

(to be given by the respective ROs in the cases of Personnel Below Officer Rank and
the CDA(O)/CDA(AF)/PCDA(N) in the case of
Commissioned Officers)

Certified that the basic pay drawn by (Regtl. No., Rank & Name) of (Unit)
on the date released/retired/discharged/invalided out from/of service on
_____ was Rs. _____
(Rs. _____)

Station _____

Date _____

For CDA ()

IV

Certificate of Presumptive Pay

(to be given by the Service HQrs./ROs in case any particulars
are not forthcoming from any source)

Certified that the presumptive basic pay in respect of _____
of _____ on the date of his release/retirement/
discharge/invalidment on _____ should be taken as
Rs. _____ (Rs. _____).

Station _____

Date _____

R.O./Service HQrs.

ANNEXURE 'E'

FORM OF APPLICATION FOR THE GRANT OF FAMILY PENSION 1964 ON THE DEATH OF GOVT. SERVANT/PENSIONER

1. Name of the applicant: _____
 - (i) Widow/Widower _____
 - (ii) Guardian, if the deceased person
is survived by child/children _____
2. Name and age of surviving widow/widower and the children of the deceased Govt. servant/pensioner.

Sl.No.	Name	Relationship with the deceased person	Date of birth by Christian era.
1.			
2.			
3.			
4.			
5.			
6.			

3. Name and No. of the PPO of the deceased Pensioner.
4. Date of death of the Govt. servant/pensioner.
5. Office/Deptt./Ministry in which the deceased Govt. Servant/pensioner served last.
6. If the applicant is guardian, his date of birth and relationship with the deceased Govt. servant/pensioner.
- 6-A. If the applicant is a widow/widower, the amount of Retiring / Superannuation Pension which she/he may be in receipt on the date of death of husband/ wife.
7. Full address of the applicant.
8. Place of payment of pension and Gratuity (Treasury, sub-Treasury, or Public Sector Bank branch and Pay and Accounts Officer).
9. Enclosures:
 - (i) Two specimen signatures of the applicant duly attested (to be furnished in two separate sheets).
 - (ii) Two copies of Pass port Size photograph of the applicant, duly attested.
 - ** (iii) Two slips each bearing left hand thumb and finger impressions of the applicant, duly attested.
 - (iv) Descriptive Roll of the applicant duly attested, indicating (a) height and

(b) Personal marks, if any, on the hand, face etc. (Specify a few conspicuous marks, not less than two, if possible).
(To be furnished in duplicate).

(v) Certificate (s) of age (in original with two attested copies) showing the date of birth of the children. The certificate should be from the Municipal Authorities or from the Local Panchayat or from the head of a recognised school if the child is studying in such school. This information should be furnished in respect of such child or children the particulars of whose date of birth are not available with the Head of office.

10. Signature or left hand thumb impression of the applicant (**)

11. Attested by:

Name	Full Address	Signature
------	--------------	-----------

(i)	_____	_____
(ii)	_____	_____

12. Witness:

(i)	_____
(ii)	_____

(**) To be furnished in case the applicant is not literate enough to sign her/his name.

Note: (i) Attestation should be done by two Gazetted Govt. servants or two or more persons of respectability in the town Village or Pargana, in which the applicant resides.

(ii) In the case of the remarriage of the widow, while applying for family pension, on behalf of the minor child, the widow should furnish (a) the date of her remarriage (b) Name of Treasury/Sub. Treasury/Bank at which payment is desired and (c) her full addresses in the application for family pension. it is not necessary to furnish a fresh application nor the documents as they are already available with the pension papers on which family pension was originally admitted to her

ANNEXURE 'F'

APPLICATION FOR DRAWING PENSION BY A DEFENCE PENSIONER
THROUGH PUBLIC SECTOR BANKS

(To be submitted in triplicate/quadruplicate)

To

The

Place:

Sir,

I opt to draw my pension through Public Sector Bank and give below necessary particulars to enable you to make arrangements in this regard.

1. **Particular of Pensioner:**

(a) Name _____

(b) P.P.O. No. _____

*(c) Treasury Serial No. _____

Personal Serial No. _____

(As allotted by TO/DPDO)

(d) Present Address _____

2. **Particulars of P.S.B.**

(a) Name _____

(b) Branch where payment desired _____

*3. **Pensioner's SB/Current Account No.** at the Branch to which Pension is to be credited _____

(Not 'joint' or 'either or survivor' Account)

4. **Specimen Signature of the pensioner:**

1.

2.

3.

Place _____

Yours faithfully

Date _____

(Pensioner)

**Delete whichever is not applicable.*

For use in Transferor Office

Forwarded to the _____

The following Pension Documents in respect of _____

Sanctioned pension vide CDA
are sent herewith:

P.P.O. No. _____

- (1) Pension Payment Order(s) No.
- (2) Photograph/Identification documents/Descriptive Roll.
- (3) Extract of Check Register/Payment Register.
- (4) Pension Certificate.

The pensioner has been paid pension for the period upto the month of _____ pension due from the month of _____ is to be arranged by the _____

Date:

Station:

(TO/D.P.D.O./Bank)
(With his seal)

IMPORTANT**CERTAIN PROBLEM AREAS****DELAY IN ISSUE OF LOSS CERTIFICATE FOR ISSUE
OF DUPLICATE PPO IN CASE OF LOSS OF PPO**

To avoid delay in payment of pension, where a PPO issued by Pension Sanctioning Authority is lost a certified true copy thereof will be obtained urgently from the Pension Sanctioning Authority by furnishing a certificate on the following lines to be sent under registered cover to the Officer in charge of PPO section/PPO Cell (in case of civilians) of the authority who initially sanctioned pension i.e. Pr. CDA(P)/PCDA(N)/DCDA (AF).

LOSS CERTIFICATE

"Certified that Pension Payment Order (PPO) No. _____ of _____ in respect of _____ (Personal No./Regimental No. (rank & name) of _____ (Unit/Formation/Army of service), Saving Bank Account No. _____ has been lost/is not available, and to avoid double payment being made, a note has been kept in the Payment/Check/INDEX Register on record in my office/Bank. The PPO, if found or received from any authority at a later date, will not be acted upon but will be returned to the Pension Sanctioning Authority for cancellation".

Dated:

Signature and Seal of P.D.A.

ATTENTION

In case of any problem pertaining to this office, please write to:

Public Grievances Officer

Office of the Principal C.D.A. (Pensions), Draupadi Ghat, Allahabad: 211 014(U.P.)

Phone Nos. : 0532-2421877, 2421879, 2421880,(PBX),

Fax No. : 0532-22421869, 2423549, 2424311

E-mail : cda_albd@hub.nic.in

Website : <http://pcdapension.nic.in>

With the following details:-

- (i) Your name, rank, regimental No. and Record Office/H.O.O. from where you retired.
- (ii) P.P.O. No. and date under which pension was granted in your favour.
- (iii) Name of the PDA/Bank & Branch from where you are drawing your pension with Saving Bank/Current Account No.
- (iv) TS/PS/HO No. allotted to you (in case of DPDOs/Treasuries/Post Offices and PAOs).

FOR DEFENCE PENSIONER

In case any pension grievances please write to: -
Public Grievances Officer, Office of the Pr.CDA(Pensions),
Draupadighat ,Allahabad (UP) 211014 Ph. no. 0532-2421877,
2421879 ,2421880

रक्षा पेंशनर के लिए

पेंशन संबंधी किसी भी समस्या के लिए कृपया *जन-सुचना अधिकारी*,
कार्यालय रक्षा लेखा प्रधान नियंत्रक (पेंशन) इलाहाबाद उ.प्र को लिखें।

**Designed And Printed By:
Defence Pension Training Institute, Allahabad - 211 014**