

# PRINCIPAL CONTROLLER OF DEFENCE ACCOUNTS

(PENSIONS)



ALLAHABAD



## DEFENCE PENSION GUIDE (5TH EDITION) 2007

# 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 information available in this handbook may be taken as a guideline and is not to be quoted as an authority on any matter whatsoever.

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: 2007**

**(T P MANDAL)  
Principal C.D.A. (Pension)**

# CHAPTER-1

## 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>
<b>1.</b>	<b>2.</b>	<b>3.</b>
Grant 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>Air Force Cell</u> - Air Force. (viii) <u>Navy &amp; Militia Cell</u> – Navy, J&K Militia. (ix) <u>Gts. Revision</u> - All Vth CPC Revisions (x) <u>PPO</u> - Issue of Pension Payment Order. (xi) <u>Improvement of Pension Cell</u> - For revesion of pensions of PBOR having less than 15 years of services.

### 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>
<b>1.</b>	<b>2.</b>	<b>3.</b>	<b>4.</b>	<b>5.</b>
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 proceedings have been instituted/are pending against the individual	1 Copy
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 4(a) above :-

(i) **MEDICAL CERTIFICATE :-** In the case of handicapped child, in addition to other relevant documents, a certificate from medical officer, not below the rank of civil surgeon, the exact physical condition of the child which renders him/her unable to earn a livelihood even after attaining the age of 25 years, 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**

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

**Col No. 2** :- Organisation Group for GPF No.

**Col NO. 3** :- GPF No.

**Col No. 50** :- Last Pay reduced due to penalty

### **PDA Details**

**Col. No. 72** :- BSR Code of Bank Branch

**Col No. 73** :- BSR Code of Link Bank

### **HANDICAPPED CHILD**

**Col No. 78** :- Having Handicapped Child (Y/N)

**Col No. 79** :- Name of Handicapped Child

**Col No. 80** :- Relation ship of Handicapped Child

### **For family pension (LPC-CUM-DATA SHEET)**

**Col No. 64,65 & 66** : respectively deals with Handicapped child



# **CHAPTER-3**

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

1. R.O. should ensure that Release Medical Examination in (AFMSF-18) & 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. R.O. should ensure that all pension papers are received from unit concerned 6 months before the date of discharge of the individual.
3. R.O. should ensure the receipt of nomination for lifetime arrears of pension/family pension.
4. R.O. should ensure, attestation of joint photograph , which is required to be pasted in the space provided in pension application.
5. R.O. should ensure that the enhanced rate of family pension has been determined with reference to the date of birth of the official.
6. R.O. should ensure that all columns provided in the LPC-CUM-DATA-SHEET are filled properly.
7. R.O. should ensure information regarding payment of provisional pension is reflected in the space provided in the data sheet.
8. R.O. should ensure basic pension and net pension determined have been worked out correctly.
9. R.O. should ensure that 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. R.O. should ensure sanction of Competent Authority regularizing irregularity i.e. break in service and sanction for condonation of deficiency in service/rank.
11. R.O. should ensure that all cols. of LPC-CUM-DATA-SHEET required to be authenticated by PAO have been completed before submission of the pension claim.
12. R.O. should ensure that application for commutation of pension on prescribed form has been obtained duly recommended by the Competent Authority.
13. R.O. should ensure that Retirement Gratuity claim has been obtained from the pensioner, wherever necessary.
14. R.O. should ensure 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. R.O. should ensure 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. RO should ensure that change in the name of the service personnel or his wife is made during his colour service and not after discharge.
17. It should be ensured 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.

### **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

### **METHODS OF CALCULATION OF SERVICE PENSION / RETIREMENT GRATUITY ETC.**

The methods of calculations for various types of Pensions in respect of Defence Civilians, Commissioned Officers and PBOR are given below.

#### DEFENCE CIVILIANS

##### **1. CALCULATION OF PENSION**

(a) Date Of Retirement 31.08.2004(AN)

(b) Qualifying Service 31 ½ YEARS.

Emoluments Drawn

PERIOD	BASIC PAY	D.P.	EMOLUMENTS(TOTALS)
01.11.03 TO 31.03.04	9500	4750	14250
01.04.04 TO 31.08.04	9700	4850	14550

(c) Average Emoluments (01.11.2003 TO 31.08.2004)  
( 14250 \* 5 + 14550 \* 5)/10= 14400/-

(d) Pension For Maximum Qualifying Service Of 33 Years.  
50% of average emoluments  
14400 \* 50 / 100 = 7200/- PM

(e) Pension For 31 ½ Years Of Qualifying Service.  
7200 \* 31½ / 33 = 6872.73/-  
rounded off to 6873/- p.m.

(f) In addition to pension of rs. 6873/- w.e.f. 01.09.2004 dearness relief is also admissible @ 14%.

##### **2. CALCULATION RETIREMENT GRATUITY**

(a) Last Pay RS 9700/- Dearness Pay = RS. 4850/-

(b) DA 14% of (Last Pay+ Dearness Pay=Rs. 2037/-)

(c) Emolument For Retirement Gratuity

Last Pay	Dearness Pay	D.A.	EMOLUMENTS(TOTAL)
9700	4850	2037	16587

(d) Gratuity for 33 years qualifying service or more.

$$16587 * \frac{1}{4} * 66 = 273686/-$$

(e) Gratuity for 31 ½ years of qualifying service.

$$16587 * \frac{1}{4} * 63 = 261246/-$$

### 3. CALCULATION – DEATH GRATUITY

(a) Last Basic Pay RS. 9700/- Dearness Pay = RS. 4850/-

(b) DA 14% OF (Last Pay + Dearness Pay = RS. 2037/-)

(c) Emolument For Death Gratuity

LAST PAY	DEARNESS PAY	D.A.	EMOLUMENTS(TOTAL)
9700	4850	2037	16587

(d) Rate of death gratuity for the service of 20 years or more is half of the emoluments for every completed six monthly period of service subject to a maximum of 33 times of emoluments or 3.5 lakhs which ever is less. For the length of service less than 20 years rate of death gratuity is as under:-

(e) SL. NO.	LENGTH OF SERVICE	RATE OF DEATH GRATUITY
1	Less than one year	2 Times Of Emoluments
2.	One year or more but less than 5 years	6 Times Of Emoluments
3.	5 years or more but less than 20 years	12 Times Of Emoluments

(f) Thus death gratuity for emoluments Rs. 16587/- will be:-

(g) 33 Years Qualifying Service  $16587 \times \frac{1}{2} \times 66 = 547371/-$

Restricted To Maximum RS. 3,50,000/-

(h) 2 Years Qualifying Service  $16587 \times 6 = 99522/-$

### 4. CALCULATION FOR FAMILY PENSION

(a) Date Of Birth 06.01.1946

(b) Date Of Death While In Service 31.05.2004

(c) Last Basic Pay Drawn 9700/-p.m.

(d) Dearness Pay 4850/-p.m.

#### (e) FAMILY PENSION:

(I) NORMAL RATE

30% OF (Last Basic Pay Drawn + Dearness Pay)  
(9700+4850) \* 30 / 100 = 4365/- p.m.)

(II) ENHANCED RATE

Twice of the normal rate or 50% of (Basic Pay Last Drawn + Dearness Pay), which ever is less

$$4365 * 2 = 8730/- \text{ OR } (9700+4850) * 50/100 = 7275/-$$

Thus Rs. 7275/- p.m. w.e.f. 01.06.2004

Dearness relief will be admissible on family pension.

## 5. COMMUTATION OF PENSION

FORMULA :- AMOUNT TO BE COMMUTED x COMMUTED VALUE x 12  
= CVP ROUNDED TO NEXT HIGHER RUPEE.

Commutation value for different ages is given in a table under the CCS (Commutation of Pension) Rules.

A government servant retires with a pension of Rs. 2786/-, the maximum amount that he can commute is 40% of his pension i.e. Rs. 1114/- ignoring the balance which is in fraction, the commutation amount will be as follows according to age next birthday.

AGE NEXT BIRTHDAY	COMMUTATION VALUE	CALCULATION	COMMUTED AMOUNT
59	10.46	1114x10.46x12	Rs.1,39,830
60	10.13	1114x10.13x12	Rs.1,35,418
61	09.81	1114x9.81x12	Rs.31,141

## COMMISSIONED OFFICERS

**Retiring Pension, CVP, Gratuity, And Joint Notification Of Ordinary Family Pension DATA -**

1	Name	"X"
2.	I.C. No.	33340 H
3.	Rank	Colonel Substantive Rank colonel from 01.07.2000
4.	Date of Birth	05.01.1952
5.	Date of Commission	03.012.1975
6.	Date of retirement	31.01.2006
7.	Pre-Commissioned Service	Nil
8.	Non Qualifying Service	Nil
9.	Scale of Pay	Rs. 15100-450-17350
10.	Last Pay drawn	
	Basic Pay	Rs. 17,350/-
	Rank Pay	Rs 2000/-
	D.P.	Rs 9675/-
	B) Dearness Allowance	@21% =6096/-

11.	Average Pay drawn during last 10 months Basic Pay Rank Pay D.P.	Rs 17215/- Rs 2000/- Rs 9608/-
12.	Retiring Pension (A) (i) Qualifying Service from 03.12.1975 to 31.01.2006 (ii) Weightage (i) Total (ii) Average emoluments drawn during last 10 months (Basic Pay + Rank Pay + D.P) (C) Retiring Pension admissible 50% of the average emoluments drawn during last 10 months for 33 years of qualifying service including weightage.	30 years 1 month 29 Days  07 Years 37 yrs 1 month 29 days Restricted to 33 yrs. (17215+2000+9608) =Rs.28823.00  (17215+2000+9608) =Rs.14413/-
13.	Commutation Max 43% of Retiring Pension. Age next birth day Purchase value Amount of commuted value of pension.	14413x43/100=6197 55 year Rs.11.73 6197x12x11.73= Rs.872290/-

14	<p>Retirement Gratuity Formula</p> <p>(i) total Qualifying service (ii) Add Weightage Total service.</p> <p>Reckonable emoluments (B.Pay+ Rank Pay + D.P + D.A) Retirement Gratuity admissible Retirement Gratuity admissible.</p>	<p>¼th of 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 the reckonable emolument provided that the amount of retirement gratuity payable shall in no case exceed Rs. 3.5 lakhs</p> <p>30 years 1 month 29 days 5 years 35 years 1 month 29 days Restricted to 16.5 months 35121/-</p> <p>35121x16.5=579497 Restricted to Rs.350000/-</p>
15	<p>Joint Notification of family Pension A. (i) Enhanced Rate formula</p> <p>(ii) Amount of family Pension at enhanced rate admissible</p> <p>B. (i) Normal rate formula (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.14413/- for a period of 7 years from the date following the date of death or upto 4.1.2019 whichever is earlier.</p> <p>30% of reckonable emoluments. Rs.8647/-</p>

## PBOR

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

#### DATA

1.	Name	'X'
2.	Regimental No.	14912447 W
3.	Rank	Havildar
4.	Pay Group	Y
5.	Date of Birth	24.05.1973
6.	Date of Enrolment	30.03.1991
7.	Date of Discharge	31.05.2006
8.	Pay Scale	3600-100-5100
9.	Pay last drawn	
	Basic Pay	4,100.00+2050 DP= 6150
	Classification Allowance	150.00
	Dearness allowance	1476

### CALCULATION

#### Service Pension

10.	<b>Total qualifying service</b>	<b>Year</b>	<b>Month</b>	<b>Day</b>
	<b>Date of enrolment</b>	1991	3	30
	<b>Date of discharge</b>	<u>2006</u>	<u>5</u>	<u>31</u>
		0015	2	01
		----	----	---
	<b>less non-qualifying service</b>			
		<u>15</u>	<u>2</u>	<u>1</u>
	<b>Add total former service</b>	--	--	---
	<b>Add Service condoned</b>	--	--	---
11	<b>Net qualifying service</b>	<u>15</u>	<u>2</u>	<u>1</u>

#### 12. Rate of Service pension

Formula: 50% of maximum pay of the pay scale including 50% of highest classification allowance of rank and group for 33 years of qualifying service including 6 years weightage.

$$= \frac{6150 + 150/2}{2} \times \frac{(15+6)}{33}$$

$$= 3162.50 \times 21/33$$

$$= 1980.68$$

Rate of Service Pension: **Rs.1980.68/- rounded of to Rs.1981/-pm**



### 13. Retirement Gratuity

Formula:  $1/4^{\text{th}}$  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 3.5 lakhs

Total qualifying service	15 years
Add weightage	<u>+5years</u>
Total	20years

Number of completed six monthly periods of qualifying service (20x2)=40

#### Pay last drawn

Basic Pay	4100+2050
Classification allowance	150
Stagnation increment	-----
Dearness allowance	<u>1476</u>
Total	7776

Amount of Retirement Gratuity  $\frac{40 \times 7776}{4} = 77760$

Less any demand - **NIL**

Net Amount of Retirement Gratuity payable: Rs. 77760/-

### 14. Commuted Value of Pension (CVP)

Maximum Percentage of service pension commutable 45%

45% of service pension i.e.  $45/100 \times 1980.68 = 892/-$

Age next birth day 34 yrs

Loading in age, if any Nil

Purchase value (vide Commutation Table published in A.I. 85/71) 17.11

Formula Amount of service pension commutable X 12 X Purchase value

Calculation  $892 \times 12 \times 17.11 = 1,83,146/-$

Amount of commutation payable = 1,83,146/-

Residual amount of service pension (1981-892) = 1089/- 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 viz (Pay+class.allow.) or Amount of service pension whichever is less for a period of 7 years from the date following the date of death or upto 65or 67 years age (as applicable) whichever is earlier.

50% of Emoluments  $4250/2 = 2125/-$

Amount of service pension 1569/- +DP

Enhanced Rate restricted to Rs 1569/- pm is payable for seven years from the date following the death or up to 23/05/2031 whichever is earlier.

#### Normal Rate

Formula:

30% of the emoluments viz (Pay + class. allow) subject to a minimum of Rs. 1275/-pm

30% of emoluments – Rs 1275/- pm+DP

Normal rate: Rs. 1275/- p.m. from date of stoppage of Enhanced rate till widow hood.

**17.Dearness Relief as applicable.**

## **CHAPTER-5**

### **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 & Air force.

A circular No. 303 dt. 26.6.02 has been issued by Gts/Tech Section 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.

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.

## **CHAPTER-6**

# **LIBERALIZED/SPECIAL FAMILY PENSIONARY AWARDS AND DISABILITY/WAR INJURY PENSION IN RESPECT OF POST 96 PENSIONERS AS A RESULT OF VTH CPC RECOMMENDATIONS**

### **6.1 SPECIAL FAMILY PENSION:**

In case of death of a Commissioned Officer 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. 2550/= PM irrespective of whether widow has children or not.

**NOTE :** - 1. Widowed/divorced daughters upto the age of 25 years or marriage whichever is earlier 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.

## **6.2 DEPENDENT PENSION:**

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.

## **6.3 SPECIAL FAMILY PENSION ON REMARRIAGE OF WIDOW:**

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

(i)	<b><i>If she has children</i></b>	
(a)	If she continues to support children after re-marriage	Full Special family pension continues to widows.
(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.

## **6.4 LIBRALISED FAMILY PENSION:**

Liberalized family pension to the widow of Commissioned Officer (SSC Officers and EC Officers) 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.

If the deceased Officer 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.

### **6.5 LIBRALISED DEPENDANT PENSION IN RESPECT OF COMMISSIONED OFFICERS (INCLUDING MNS OFFICERS TA OFFICERS AND EC OFFICERS/SSC OFFICERS):**

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.

### **6.6 LIBERALIZED FAMILY PENSION ON RE-MARRIAGE OF WIDOW**

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

(i) <b>If she has children.</b>	
(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) <b>If widow has no children</b>	Full liberalised family pension to continue to widow.

### **6.7 DISABILITY PENSION ON INVALIDMENT:**

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.

### **6.8 SERVICE ELEMENT:**

It is equal to the retiring pension based on qualifying service and average emoluments of last 10 months subject to minimum Rs. 1275/-PM.

### **6.9 DISABILITY ELEMENT:**

For 100% of disability is RS. 2600/= PM, 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.

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

**(a) DISABILITY ELEMENT ON RETIREMENT/DISCHARGE:**

Where a Commissioned Officers is retained in service despite disability arising/sustained under circumstances mentioned under category 'B' and 'C' in Para 4.1 of Govt. of India Min. of Def. letter No. 1(2)97/D(Pen-C) dated 31.01.2001 and is subsequently retired/discharged on attaining age of retirement or on completion of tenure he/she shall be entitled to disability element at the rate of Rs. 2600/= PM for 100% of disability.

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

**No disability element shall be payable for disability assessed less than 20%.**

**(b) LUMP SUM COMPENSATION IN LIEU OF DIS. ELEMENT:**

If an officer 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.

**6.10 WAR INJURY PENSION ON INVALIDMENT:**

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/she shall be entitled to war injury pension consisting of service element and war injury element as follows.

**(a) Service Element:**

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.

**(b) War Injury Element:**

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

**6.11 WAR INJURY PENSION ON RETENTION IN SERVICE:**

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 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%.

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

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.

**6.12 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, irrespective of Rank.

Consequent upon issue of Ministry of Defence letter No. 1(2)/97/D(Pen-C) dated 31.1.2001 a brief of modifications to special/Liberalized family pension and disability pension are as follows :

**PERSONNEL BELOW OFFICER RANK (PBOR) :**

**6.12 (1) SPECIAL FAMILY PENSION:**

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/-, 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	Full Special Family Pension to continue to widow  Ordinary Family Pension equals to 30% of emoluments last drawn to the re-married widow.
(bb) If she does not support children after re-marriage	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 parents and the widow does not support children                   | Full Special Pension to eligible child(ren) and Ordinary family pension to widow.  |

**6.12(2) LIBERALISED FAMILY PENSION:**

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.

#### **6.12.2.1 LIBERALIZED FAMILY PENSION ON RE-MARRIAGE OF WIDOW**

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

Provisions of Para 14.6 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.

### **6.12.3.1 DISABILITY PENSION ON INVALIDMENT:**

Where an 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:-

<b>LENGTH OF ACTUAL QUALIFYING SERVICE RENDERED (WITHOUT WEIGHTAGE)</b>	<b>ENTITLEMENT OF SERVICE ELEMENT</b>
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 <sup>rd</sup> of the minimum service pension admissible to the rank/pay group.

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

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

**(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.

**6.12.3.2** 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:-

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

#### **6.12.4 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.

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

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%.

#### **6.12.5 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:**

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.

(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.

#### **6.12.6 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. form time to time i.e.:-

- (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.

#### **6.13 CONSTANT ATTENDANCE ALLOWANCE :**

The rates of Constant attendance allowance will be admissible at a uniform rate of Rs. 600/- PM irrespective of the rank under the same condition admissible hitherto fore.

**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**

#### **6.14 CENTRAL CIVIL SERVICE (EXTRA ORDINARY PENSION) RULES**

**APPLICABILITY:** CCS(EOP) Rules to all persons paid from civil estimates other than those to whom the Workmen's Compensation Act, 1923, applies. Pensionary awards under these rules is made to those Govt servant in addition to normal entitlement, whose disablement and death is accepted as attributable to or aggravated by service.

The awards made under these rules are as under

#### **6.14.2 DISABILITY PENSION:**

(A) When disablement of a Govt. servant is considered as due to Govt. service, he should be awarded disability pension or lump sum compensation in accordance with the percentage of disability as certified by the medical authority concerned.

(B) If the Govt. servant is boarded out of the service with permanent disability of not less than 60%, his monthly disability pension shall be related to the family pension admissible to the widow.

(C) If the Govt. servant is retained in service in spite of disablement, he shall be paid compensation in lump sum (in lieu of disability pension) on the basis of disability pension by arriving at the capitalized value of such disability pension with reference to the commutation table in force from time to time.

#### **6.14.3 FAMILY PENSION CCS (EOP) RULES**

(A) When death of a Govt. servant is considered as due to Govt. service, his widow and children shall be awarded family pension under CCS(EOP) Rules.

(B) If the deceased Govt. servant has left neither a widow nor a child, an award will be made to his father and his mother individually or jointly and in the absence of the parents, to minor brothers and sisters, individually or collectively, if they were largely dependant on the Govt. servant for the support.

(C) The family pension of a widow will cease on re-marriage but when such remarriage is annulled by divorce, desertion or death of the second husband, her pension may be restored upon the proof that she is in necessitous circumstances and otherwise deserving.

(D) A widow who remarries her deceased husband's brother and continues to live a communal life with or contributes to the support of the other dependants of the deceased, shall not be disqualified for the grant of Extra Ordinary family pension.

#### **6.14.4 LIBERALISED PENSIONARY AWARDS IN SPECIAL CASES**

**APPLICABILITY :** These orders apply to all Civilians Central Govt. Servants who are governed by CCS(EOP) Rules and also to those who are governed by the Workmen's Compensation Act, 1923.

**DATE OF EFFECT:** These orders apply to all cases arising on or after 1.1.1986.

**SCOPE:** Where a Govt. servant is killed or disabled:-

- (a) As a result of action in international wars.
- (b) As a result of fighting in War like operations
- (c) While fighting against armed hostilities, and
- (d) During laying or clearance of mines and as a result of attack by extremists. Anti-social element etc.

Family would be entitled to the following awards:-

#### **6.14.5 FAMILY PENSION : LIBERALISED RULES**

Where a Govt. servant is survived by a widow, she will be entitled to family pension equal to the pay last drawn by the deceased Govt. servant, for life or till her re-marriage.

**NOTE :** In the event of her re-marriage, the widow will be allowed family pension at the rate and subject to the conditions laid down for the grant of family pension in death due to natural causes.

#### **6.14.6 DISABILITY PENSION : LIBERALISED RULES**

**(A)** If the Govt. servant is invalidated out of service, he will be paid disability pension consisting of service and disability element. The service element will be equal to an amount of retiring pension including pension equivalent of retirement gratuity which the Govt. servant would have been entitled to on the basis of his pay on the date of his invalidment, but counting service upto the date on which he would have retired in normal course.

The disability element for 100% disability will be equal in amount to the pay last drawn minus the service element subject to a maximum of Rs. 1000/- p.m. For lower percentage of disability, the disability element will be reduced proportionally.

**(B)** Where disability pension is allowed under these orders, no other pension will be admissible.

**(C)** The above orders apply to all the cases arising on or after 01.01.86.

The liberalized pensionary awards effective from 01.01.86 have been modified from 01.01.96 as under :-

**(D)** Death or disability attributable to acts of violence by terrorists, anti social element etc. whether performance of duties or other wise.

**(i) Service Element** - equal to the retiring pension and gratuity 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.

**(ii) Disability Element** - equal to the amount of Family Pension subject to the condition that the aggregate of the service and disability elements shall not exceed 80% of the pay last drawn for 100% disability.

**(E)** Death or Disability as a result of (a) attack by or during action against extremist, anti social elements etc. and (b) enemy action in inter-national War or Border skirmishes and war like situation.

**(i) Service Element** : as at D(i) above.

**(ii) Disability Element** : equal in amount to the pay last drawn subject to the condition that the aggregate of the service and disability element shall not exceed pay last drawn for 100% disability.



## **CHAPTER-7**

### **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-Date Sheet along with ;
  - (i) Annexure – II (Form of Application)
  - (ii) Annexure – IV (Notional Pay Fixation)
  - (iii) Appendix – I (Application for endorsement of family pension alongwith 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 alongwith 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 2<sup>nd</sup> wife.
- iii. Details of children in respect of first wife.
- iv. DO Part II order under which the causality of 2<sup>nd</sup> wife has been published.
- v. A copy of kindred roll wherein details of children and entry in respect of 2<sup>nd</sup> 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.

## **CHAPTER-8**

# **RATES OF MONETARY ALLOWANCES ATTACHED TO GALLANTRY DECORATIONS**

## **POST INDEPENDENCE GALLANTARY DECORATIONS**

<b>GALLANTARY DECORATIONS</b>	<b>1.1.72 to 31.12.81</b>	<b>1.1.82 to 30.4.85</b>	<b>1.5.85 to 31.12.86</b>	<b>1.1.87 to 31.1.95</b>	<b>1.2.95 to 31.12.95</b>	<b>1.1.96 to 31.1.99</b>	<b>1.2.99 onwards</b>
	<b>Rs.p.m.</b>	<b>Rs.p.m.</b>	<b>Rs.p.m.</b>	<b>Rs.p.m.</b>	<b>Rs.p.m.</b>	<b>Rs.p.m.</b>	<b>Rs.p.m.</b>
<b>Param Vir Chakra</b>	100	150	150	200	350	1500	1500
<b>Each Bar</b>	40	60	150	200	350	1500	1500
<b>Maha Vir Chakra</b>	75	115	115	160	275	400	1200
<b>Each Bar</b>	25	40	115	160	275	400	1200

<b>Vir Chakra</b>	50	75	75	120	200	300	850
<b>Each Bar</b>	20	30	75	120	200	300	850
<b>Ashok Chakra</b>	90	135	135	180	325	450	1400
<b>Each Bar</b>	35	55	135	180	325	450	1400
<b>Kirti Chakra</b>	65	100	100	140	250	350	1050
<b>Each Bar</b>	20	30	100	140	250	350	1050
<b>Saurya Chakra</b>	40	60	60	100	175	250	750
<b>Each Bar</b>	16	25	60	100	175	250	750

**Monetary Allowance: Rs. 250/- P.M. wef 1.2.99 for Sena/Nav Sena/Yayu Sena Medal awardees wef 26.1.99 or thereafter.**

## PRE INDEPENDENCE GALLANTARY DECORATIONS

GALLANTARY DECORATIONS	<i>1.2.86 to 28.2.94</i>	<i>1.3.94 to 18.4.99</i>	<i>19.4.99 onwards</i>
	<i>Rs.p.m.</i>	<i>Rs.p.m.</i>	<i>Rs.p.m.</i>
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.*

## CHAPTER-9

## **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-10

### **ASSESSED NUMBER OF PENSIONERS AS ON 01.04.2007.**

*Assessed number of pensioners is approximately - 21,29,000.*

<b>SL NO.</b>	<b>CATEGORY</b>	<b>SERVICE PENSION</b>	<b>FAMILY PENSION</b>	<b>TOTAL</b>
<b>1.</b>	<b>COMMISSIONED OFFICER</b>	<b>35805</b>	<b>12581</b>	<b>48,386</b>
<b>2.</b>	<b>PBOR</b>	<b>1175902</b>	<b>413155</b>	<b>15,89,057</b>
<b>3.</b>	<b>DEFENCE CIVILIAN</b>	<b>363713</b>	<b>127790</b>	<b>4,91,503</b>
	<b>GRAND TOTAL</b>	<b>1575420</b>	<b>553526</b>	<b>21,28,946</b>

**Say as 21,29,000**

# **CHAPTER-11**

## **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 GREY 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 serving in the Defence Establishment all over the country. 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 wef 1.11.85 onwards. Prior to 1.11.1985 these cases were dealt within 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/Superannuating 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 CDA(AF) New Delhi and 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.

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

### **11.3 BASIC CONDITION FOR GRANT OF DIFFERENT TYPES OF PENSION**

**11.3.1 Retiring/Service Pension/Superannuating Pension** - is granted when a Commissioned Officer/Personnel Below Officers Rank/Civilian, retires from service, according to the prescribed terms and conditions of service.

**11.3.2 Disability Pension** - Commissioned Officers/Personnel Below Officer's Rank, who are invalided out of service, due to a disability which is acceptable as, attributable to, or aggravated by military service, are eligible for the grant of disability pension consisting of a service element and a disability element.

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

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



For the Commissioned Officers/Personnel Below Officer's Rank retiring/discharged with disability, which is acceptable as, attributable to, or aggravated by military service, the criteria of 20% or more still stands. The rounding off facility is not available to the Commissioned Officers/Personnel Below Officer's Rank in this case.

**11.3.3 Ordinary Family Pension** - Families of Commissioned Officers and Personnel Below Officer Rank who die while in service or after discharge, and the death is not regarded as attributable to, or aggravated by military service, are granted Ordinary Family Pension.

**11.3.4 Special Family Pension** - Families of Commissioned Officers and Personnel Below Officer's Rank whose death is regarded as attributable to or aggravated by military service, are granted Special Family Pension.

**11.3.5 Liberalised Pensionary Awards** - War Widows, in respect of Commissioned Officers and Personnel Below Officer Rank, who have been killed in action are granted Liberalised Pensionary Awards. This is equivalent to the last pay drawn by the deceased Officer/PBOR killed in action.

**11.3.6 Continuance of Disability Pension** - The disability element is sanctioned for life in case of injury and for particular period in case of disease. Thereafter, a medical board will review the case only once and if it is decided to continue the disability element, a corrigendum PPO is issued by the P.S.A. for life. The disability element will continue for payment. The P.D.A. should exercise caution in recording the relevant details of the disability element (particularly the date upto which it is payable) in the Pension Payment Register to avoid wrong payment.

#### **11.4 RECEIPT OF PPOs BY THE PDA's**

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

##### **11.4.1.1 Commissioned Officers and their families**

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

##### **11.4.1.2 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.

**11.4.1.3 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:-

- |                 |   |  |
|-----------------|---|--|
| <b>11.4.2.1</b> | <b><i>Commissioned Officers and their families</i></b>          | Joint Photograph of the pensioner, signature of the pensioners.              |
| <b>11.4.2.2</b> | <b><i>Personnel below Officer's rank and their families</i></b> | Details of descriptive roll with joint photographs and pension certificates. |
| <b>11.4.2.3</b> | <b><i>Defence Civilians</i></b>                                 | 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 PDA's 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 their 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** Printed Memorandum issued by Ministry of Finance from time to time revising the rate of dearness relief on pension will reach the PDA as and when such dearness relief is sanctioned by the Govt. A ready reckoner indicating the actual amount payable to different categories of pensioners is also attached with these relief orders to facilitate correct calculation and speedy payment to the pensioners. Relief is payable on the original basic pension before deduction of the commuted portion of pension.

**11.6.2** At present the Joint Publicity Committee of Public Sector Banks publishes in the leading newspapers the new Relief Charts, whenever, there is a change in the rate of relief. All PDAs involved in disbursement of pensions have been authorised to disburse relief arrears and make payment on the basis of this advertisement without waiting for a formal order from the office of the Pr. CDA(P) Allahabad.

## **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.

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.
- (c) 45% of basic pension in case of Personnel Below Officer Rank.

**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)**

<b>CLASS OF PENSIONER</b>	<b>T.O.</b> (1)	<b>P.A.O.</b> (2)	<b>D.P.D.O.</b> (3)	<b>P.S.B.</b> (4)	<b>CDA(PD)MEERUT/ CDA CHENNAI</b> (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)**

<b>CLASS OF PENSIONER</b>	<b>T.O.</b> (1)	<b>P.A.O.</b> (2)	<b>D.P.D.O.</b> (3)	<b>P.S.B.</b> (4)	<b>CDA(PD)MEERUT/ CDA CHENNAI</b> (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))**

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

VII & VIII	1 year	1 year	1 year	1 year	
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**NOTES :-**

- 1 Powers indicated in Column 5 of the above said tables relate to pensioners drawing pension from D.P.D.Os only.
- 2 Cases where the power to waive time bar rests exclusively with CDA(P)/Principal CDA(P), Allahabad are as under:-
- 3 L.T.A. claim of Class VI and VII pensioners where the pensioner is struck off pension establishment for failure to draw his/her pension for more than three years without any explanation and ultimately dies without ever applying for re-admission to pension establishment.

**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 pensionery 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.**

	<u>NATURE OF CERTIFICATE</u>	<u>PERIODICITY</u>
11.12.1	<i>Life Certificate</i>	Yearly every November
11.12.2	<i>Certificate of non re-marriage</i>	From widow recipient at the time of first payment.
11.12.3	<i>Certificate of non-marriage/ remarriage</i>	In the case of widow recipients of family pension, the certificate of non-remarriage is not necessary. An undertaking will be obtained from the widow that she will report such an event to the pension disbursing officer promptly.

Half yearly in May & November from unmarried daughter recipient.

**11.12.4 Certificate of non-employment/re-employment**

Half yearly in May & November.

**11.12.5 Certificate of non-earning livelihood in**

Monthly in cases of children receipt of Family Pension.

**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/PBOR**

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 sum 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) Only Gorkha soldiers of Indian domicile are entitled to join the ECHS.
- (vi) 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.
- (vii) Rate of Contribution lumpsum

<b>Pension / Family Pension</b>	<b>Contribution</b>
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/-

(viii) 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.

(ix) 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 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 pensioners 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 ofkl 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 to her 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 pensioners 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 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, 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 back 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-12**

## **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

## CHAPTER-13

### GUIDELINES FOR PDAs FOR MAKING PENSION PAYMENTS

- |   |   |              |   |
|---|---|--------------|---|
| <b>ACTION ON RECEIPT OF FRESH PPO</b>         | 1 | <b>DO</b>    | 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.  |
|   |   | <b>DON'T</b> | 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.   |
| <b>SUPPORTING DOCUMENTS RECEIVED WITH PPO</b> | 2 | <b>DO</b>    | Descriptive role is not required in respect of commissioned officers as PPO itself the sole authority for payment.  |
|   |   | <b>DON'T</b> | 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.  |
| <b>IDENTIFICATION OF PENSIONER</b>            | 3 | <b>DO</b>    | 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. |
|   |   | <b>DON'T</b> | No payment should be made without proper identification.  |
|   |   | <b>DO</b>    | 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.                            |

		<b><i>DON'T</i></b>	Do not make payment unless the genuineness of the pensioner is established.
<b>IDENTIFICATION OF FAMILY PENSIONER</b>	<b>4</b>	<b><i>DO</i></b>	In respect of payment of family pension, identification should be done in the manner indicated in chapter 10.
		<b><i>DON'T</i></b>	Do not make any payment of family pension unless genuineness of the rightful claimant is established beyond doubt.
<b>FORM-I &amp; II / ANNEXURE D-I &amp; D-II</b>	<b>5</b>	<b><i>DO</i></b>	PDA/PSBs 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 <sup>th</sup> of the following month to which these pertain.
<b>CHANGE STATEMENT</b>	<b>6</b>	<b><i>DO</i></b>	PDA/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 16 of Annexure 'H' of the PSB Scheme is invariably enclosed with their monthly Pension Payment Scroll.
<b>PERIODICAL CERTIFICATES TO BE OBTAINED FROM PENSIONER</b>	<b>7</b>	<b><i>DO</i></b>	Please insist on the requisite certificates from the pensioner as laid down in Chapter 10.
		<b><i>DON'T</i></b>	Do not make payment unless the requisite certificates are produced.
<b>TIME BARRED PENSION CLAIMS</b>	<b>8</b>	<b><i>DO</i></b>	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.
		<b><i>DON'T</i></b>	Do not make any payment in respect of such time barred claims without the sanction of the competent authority.

<b>PAYMENT OF DEARNESS RELIEF</b>	<b>9</b>	<b>DO</b>	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.
		<b>DON'T</b>	No payment should be made unless pensioners submit non-conviction certificates.
<b>CONVICTED PENSIONER</b>	<b>10</b>	<b>DO</b>	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.
		<b>DON'T</b>	Do not stop pension till receipt of instructions from P.S.A.
<b>REMARRIAGE OF FAMILY PENSIONER</b>	<b>11</b>	<b>DO</b>	The pension for the female pensioner in respect of family pension shall be suspended from the date of her re-marriage in case of Ordinary 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.
		<b>DON'T</b>	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).
<b>TRANSFER OF PENSION ACCOUNT</b>	<b>12</b>	<b>DO</b>	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 PENSIONERS THROUGH PUBLIC SECTOR BANKS**

**13 DO** The pensioners, who for the time being are residing outside India, may be advised to get their pension accounts transferred to PSBs from TO/DPDO/PAO so as to facilitate the payment of pension through bank account. Their pension will be credited to their bank account so long as they are in a position to produce Life Certificate signed by prescribed Bank Officers in terms of Para 12 of PSB Scheme 1987. This provision is however not applicable to those who are residing abroad permanently and have adopted foreign nationality. The payment in respect of such pensioners as also those who are drawing pension from an agency other than a Public Sector Bank will be arranged through a Scheduled Bank on execution of Power of Attorney in favour of the bank in terms of Para 13 of PPI(1973). The pensioner who has changed his/her nationality and became a naturalized citizen of foreign state, will intimate this fact to PCDA(P) and his/her PDAs. The pensioners will also furnish the name of the scheduled bank through which he/she wishes to draw pension and also send with the application nationality certificate and the power of attorney executed in the favour of the scheduled bank.

***Note:** Scheduled banks are the banks included in the Schedule of Reserve Bank of India, Act.*

**DON'T** Do not credit pension to the pensioner's account beyond the periodicity of Life Certificate on record of the Bank.

**PENSION CERTIFICATE IN RESPECT OF PENSIONERS DRAWING PENSION FROM PSBs**

**14 DO** It has been observed that in case of Defence Civilian pensioners, Pension Certificate (containing pensioner's copy of P.P.O.), received alongwith Pension Payment Order, from respective Head Of Offices, are retained by the P.S.Bs in their record and not delivered to the pensioners. Since Pension Certificate is meant for the pensioners, the PSBs should ensure that not only Pension Certificate is delivered to the pensioner but every payment made to the pensioner is entered in his/her pension certificate in addition to the entries made in his/her Bank Pass Book.

**EXEMPTION FROM INCOME**

**15 DO** Don't recover income tax on payment of commuted value of pension, Gratuity, disability

<b>TAX</b>			Element and Service Element of Disability Pension, Monetary Allowances attached to Gallantry Decorations.
		<b><i>DON'T</i></b>	Do not retain Pension Certificate with the pension documents of pensioners.
<b>CORRESPONDENCE WITH Pr. CDA(P)</b>	<b>16</b>	<b><i>DO</i></b>	Following information should invariably be given while making any reference to the Pension Sanctioning Authority.
		(i)	<b><i>Name of Pensioner</i></b>
		(ii)	<b><i>PPO Number</i></b>
		(iii)	<b><i>TS/PS/HO No. allotted</i></b>
		(iv)	<b><i>Name of the PDA (Paying Branch with account no. in case of PSB).</i></b>
		(v)	<b><i>Address of the pensioner</i></b>
		<b><i>DON'T</i></b>	The absence of above information results in infructuous correspondence and delay in finalisation of cases. Please, therefore, do not correspond without the above information.



## **CHAPTER-14**

### **RATES OF DEARNESS/INTERIM RELIEF**

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

#### **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 CPC)**

\* Since the consolidated pension/family pension arrived at as per Vth 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:

<b>DATE</b>	<b>PERCENTAGE</b>
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%
1.7.2006	29%
1.1.2007	35%

\* 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-15**

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

The formalities to be adopted by pensioners residing in foreign countries are as under: -

***A NRI pensioner is required:***

**15.1** To open a Non-resident Bank Account with any Scheduled Bank in India.

**15.2** To execute a power of Attorney in duplicate on Indian Non-Judicial Stamp paper of appropriate value. Where Indian non-judicial stamp paper is not available, on durable plain paper affixed with adhesive Indian Stamp of appropriate value. The value of the stamp will be determined with reference to practice as obtained in the place where the Power of Attorney is executed. The power of Attorney will be executed before Notary Public or Indian Mission abroad. It shall be ensured that 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 the adhesive Indian stamps of appropriate value, the pensioner may be requested to write his agent in India advising him to take the same to the Collector within 3 months of its receipt for getting it stamped according to Indian stamp Act.

1. To submit an arrear claim on IAF (CDA) 651, if the pension has not been drawn for more than one year.
2. To submit pension claim on IAFA-380 (a).
3. To submit the life certificate (IAFA-409), issued by an authorised official of the Embassy/High Commission of India, or consuls of Indian 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.
4. To submit a certificate 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: -
  - a. "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 foreign state".

- b.** The pensioner who has changed his/her nationality, and has become a citizen of a foreign state, must submit a certificate regarding change of nationality, to his Bank alongwith a copy of nationality certificate, granted by the country, where the pensioner is residing, to the Principal CDA (P), through the Link Branch.
- 5.** To forward an attested copy of pensioner's passport.
- 6.** To submit other certificate viz. non-employment/re-employment certificate, non-marriage certificate etc.
- 7.** To submit a declaration ratifying the Acts/deed done by the pensioner's attorney in April each year.

The above documents are required to be forwarded to pensioner's Agent in India for submitting the claim to Principal CDA (P), Allahabad through concerned Pension Disbursing Authority.

The life certificate and nationality certificates etc. referred above are to be submitted initially with the first claim and thereafter once a year alongwith 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.

**8.** 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  
\_\_\_\_\_ .

**Executant 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-16**

### **WHAT IS EXPECTED FROM A DEFENCE PENSIONER**

- **Send intimation to Pension Disbursing Authority and Record Office/Head of Office regularly for any change in your residential address.**
- **Call on 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 of your not being re-employed under Govt., a declaration to this effect may be given to your PDA, once in a year in the month of May.**
- **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, except in case of, transfer outside India.**
- **In case you have not drawn your pension within 12 months, please approach your PDA with explanation for delay, non re-employment and non-conviction certificates. Treasury Officers/PAOs have powers to make payment of arrears upto 3 years (5 years in cases of DPDOs). Pr. CDA(P) can sanction arrears claims beyond 3/5 years.**
- **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./Army Hqrs.**
- **In case of any dispute regarding entitlement to family pension, the matter may be got sorted out with RO and BRO. 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 alongwith 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 alongwith 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.**
- **If the PPO is lost in the PDA's office, request the PDA to send a loss certificate on the prescribed form to OI/C PPO section of Principal CDA(P), Allahabad.**

# **CHAPTER-17**

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

17.1 D.P.D.Os (Defence Pension Disbursing Offices) are 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.**

**DPDO I & II Red Fort Area under: ACDA(PD), Red Fort Delhi-110006.**

<b>NAME OF DPDO</b>	<b>ADDRESS</b>
1. DPDO-I, RED FORT 110006.	EX-BRO COMPLEX, DELHI- 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,<br>SHASTRI NAGAR<br>ROHTAK-124001. (Haryana)<br>PHONE/ FAX NO.01262-293662               |
| 8.  | DPDO SONEPAT   | 271, KAKORI ROAD,<br>SONEPAT-131001. (Haryana)<br>PHONE/ FAX NO.01302-246800                                |
| 9.  | DPDO JHAJJAR   | HOUSE NO.162, WARD NO.1,<br>NEKI RAM BHAWAN<br>JHAJJAR-124103. (Haryana)<br>PHONE/ FAX NO.01251-253013      |
| 10. | DPDO HISSAR    | HOUSE NO.408, DEFENCE COLONY<br>HISSAR-125001. (Haryana)<br>PHONE/ FAX NO.01662-230834                      |
| 11. | DPDO BHIWANI   | 333, JAGAT COLONY<br>BHIWANI. (Haryana)<br>PHONE/ FAX NO.01664-255053                                       |
| 12. | DPDO GURGAON   | B-11, LAJPAT NAGAR,<br>New Railway Road,<br>GURGAON-122001. (Haryana)<br>PHONE/ FAX NO.0124-2321799         |
| 13. | DPDO KARNAL    | House No.III-159, SHAKTI COLONY,<br>NEAR SBI, MALL ROAD,<br>KARNAL. (Haryana)<br>PHONE/ FAX NO.0184-2262073 |
| 14. | DPDO JAIPUR    | KHATIPURA ROAD, JAIPUR.<br>(Rajasthan).<br>PHONE/ FAX NO.0141-2350070                                       |
| 15. | DPDO MEERUT.   | AYUDH PATH,<br>MEERUT CANTT-250001. (U.P.)<br>PHONE/ FAX NO.0121-2645644                                    |
| 16. | DPDO JHUNJHUNU | HOUSE NO.A/3, ROAD NO.2,<br>MAN NAGAR, JHUNJHUNU (Rajasthan)<br>PHONE/ FAX NO.01592-236591                  |

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**ZONE-II****ZONAL OFFICER :  
(PENSION DISBURSEMENT)****NEW BUILDING,DAD COMPLEX,  
CHURCH ROAD, NEAR SBI,  
JALLANDHAR CANTT.**

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

### ZONE-III

**ZONAL OFFICER :  
(PENSION DISBURSEMENT)**

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

- | NAME OF DPDO                   | ADDRESS   |
|--------------------------------|---|
| 1. DPDO, JAMMU TAWI            | DPDO JAMMU – AKHNOOR ROAD<br><br>PHONE/ FAX NO.0191-2450439                           |
| 2. DPDO SHASTRAINAGAR<br>JAMMU | SHASTRAINAGAR JAMMU<br>(J&K)<br>PHONE/ FAX NO.0191-2432523                            |
| 3. DPDO UDHAMPUR               | NEAR MILITARY HOSPITAL,<br>UDHAMPUR-182001 (J&K).<br>PHONE/ FAX NO.01992-271767       |
| 4. DPDO SRINAGAR               | Bldg.No.22,SHIVO PARA SALORIA<br>SRINAGAR NEWLY HILL HOUSE,<br>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:  
(PENSION DISBURSEMENT)**                      **C.D.A. ANNEX BUILDING,  
506, ANNA SALAI, TEYNAMPET,  
CHENNAI-600018. (T.N.)**

	<b>NAME OF DPDO</b>	<b>ADDRESS</b>
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 THIRUVANANTHA- PURAM	TC/17/880 POOJAPURA, THIRUVANANTHPURAM - 695 012. (Kerala)
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.)**

	<b>NAME OF DPDO</b>	<b>ADDRESS</b>
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-18**

### **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 May 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. If the 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- 19**

# **GRIEVANCES REDRESSAL MECHANISM**

### **INTRODUCTION :**

19.1 In 21 st century 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 area 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 comprise all grievances or complaints wherein certain basic information is wanting and does not indicate postal address. It also comprise 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, Record Offices, AHQ/MOD, Pensioners for claims or other requirements. Final disposal action are 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: -

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

## **CHAPTER- 20**

# 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 80 Adalats have been held in various parts of the country till date. The number of Adalats held in various states of the country are as under:-

<b>Andhra Pradesh</b>	<b>6</b>	<b>Chandigarh (U.T.)</b>	<b>1</b>
<b>Bihar</b>	<b>2</b>	<b>M.P.</b>	<b>2</b>
<b>Delhi</b>	<b>1</b>	<b>Maharashtra</b>	<b>5</b>
<b>H.P.</b>	<b>5</b>	<b>Punjab</b>	<b>6</b>
<b>Haryana</b>	<b>3</b>	<b>Rajasthan</b>	<b>5</b>
<b>Jharkhand</b>	<b>1</b>	<b>Tamil Nadu</b>	<b>7</b>
<b>J &amp; K</b>	<b>5</b>	<b>U.P.</b>	<b>8</b>
<b>Gujrat</b>	<b>2</b>	<b>West Bengal</b>	<b>5</b>
<b>Kerala</b>	<b>5</b>	<b>Uttaranchal</b>	<b>4</b>
<b>Karnataka</b>	<b>6</b>	<b>TOTAL</b>	<b>80</b>

20.4 In these Adalats 23129 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-21

# **PART - I**

## **ALLOCATION OF PUBLIC SECTOR BANKS FOR PAYMENT OF DEFENCE PENSION**

S.N.	State	Name of the Public Sector Banks	
1.	<b>Kerala</b>	(i)	State Bank of India
		(ii)	State Bank of Travancore
		(iii)	Canara Bank
		(iv)	Syndicate Bank
		(v)	Union Bank of India
		(vi)	Central Bank of India
		(vii)	Indian Bank
		(viii)	Indian Overseas Bank
		(ix)	Vijaya Bank
2.	<b>Karnataka*</b>	(i)	State Bank of India
		(ii)	State Bank of Mysore
		(iii)	Canara Bank
		(iv)	Syndicate Bank
		(v)	Union Bank of India
		(vi)	Indian Bank
		(vii)	State Bank of Hyderabad
		(viii)	Corporation Bank
		(ix)	Vijaya Bank
3.	<b>Maharashtra*</b>	(i)	State Bank of India
		(ii)	Bank of Maharashtra
		(iii)	Bank of India
		(iv)	Central Bank of India
		(v)	Dena Bank
		(vi)	Union Bank of India
		(vii)	State Bank of Hyderabad
		(viii)	Bank of Baroda
		(ix)	Canara Bank
		(x)	Syndicate Bank
		(xi)	United Commercial Bank
4.	<b>Gujarat</b>	(i)	State Bank of India
		(ii)	Dena Bank
		(iii)	Bank of Baroda
		(iv)	Central Bank of India
		(v)	Bank of India
		(vi)	Union Bank of India
		(vii)	State Bank of Saurashtra
		(viii)	United Commercial Bank
5.	<b>West Bengal*</b>	(i)	State Bank of India
		(ii)	United Bank of India
		(iii)	United Commercial Bank

		(iv)	Central Bank of India
		(v)	Allahabad Bank
		(vi)	Bank of India
		(vii)	Bank of Baroda
		(viii)	Punjab National Bank
		(ix)	Union Bank of India
6.	<b>Punjab</b>	(i)	State Bank of India
		(ii)	Punjab National Bank
		(iii)	Central Bank of India
		(iv)	New Bank of India
		(v)	Oriental Bank of Commerce
		(vi)	Punjab & Sind Bank
		(vii)	United Commercial Bank
		(viii)	Bank of India
		(ix)	Indian Overseas Bank
		(x)	State Bank of Patiala
7.	<b>Haryana</b>	(i)	State Bank of India
		(ii)	Punjab National Bank
		(iii)	Central Bank of India
		(iv)	Syndicate Bank
		(v)	Bank of India
		(vi)	Union Bank of India
		(vii)	State Bank of Patiala
		(viii)	New Bank of India
		(ix)	Oriental Bank of Commerce
8.	<b>Uttar Pradesh* &amp; Uttranchal</b>	(i)	State Bank of India
		(ii)	Punjab National Bank
		(iii)	Allahabad Bank
		(iv)	Central Bank of India
		(v)	Union Bank of India
		(vi)	Bank of Baroda
		(vii)	Canara Bank
		(viii)	Oriental Bank of Commerce
		(ix)	Syndicate Bank
		(x)	Punjab & Sind Bank
9.	<b>Chandigarh</b>	(i)	State Bank of India
		(ii)	Punjab National Bank
		(iii)	Central Bank of India
		(iv)	United Commercial Bank
		(v)	State Bank of Patiala
		(vi)	Bank of India
10.	<b>Andhra Pradesh*</b>	(i)	State Bank of India
		(ii)	State Bank of Hyderabad
		(iii)	Syndicate Bank
		(iv)	Indian Bank
		(v)	Union Bank of India
		(vi)	Central Bank of India
		(vii)	Andhra Bank
		(viii)	Corporation Bank

		(ix)	Vijaya Bank
		(x)	Canara Bank
11.	<b>Assam</b>	(i)	State Bank of India
		(ii)	United Bank of India
		(iii)	United Commercial Bank
		(iv)	Punjab National Bank
		(v)	Central Bank of India
		(vi)	Allahabad Bank
12.	<b>Bihar &amp; Jharkhand</b>	(i)	State Bank of India
		(ii)	Central Bank of India
		(iii)	Punjab National Bank
		(iv)	Bank of India
		(v)	United Commercial Bank
		(vi)	Allahabad Bank
		(vii)	United Bank of India
		(viii)	Bank of Baroda
		(ix)	Union Bank of India
13.	<b>Himachal Pradesh</b>	(i)	State Bank of India
		(ii)	Punjab National Bank
		(iii)	United Commercial Bank
		(iv)	State Bank of Patiala
		(v)	Central Bank of India
		(vi)	Union Bank of India
14.	<b>Jammu &amp; Kashmir</b>	(i)	State Bank of India
		(ii)	Punjab National Bank
		(iii)	Central Bank of India
		(iv)	United Commercial Bank
15.	<b>Madhya Pradesh &amp; Chhattisgarh</b>	(i)	State Bank of India
		(ii)	State Bank of Indore
		(iii)	Central Bank of India
		(iv)	Bank of India
		(v)	Punjab National Bank
		(vi)	Allahabad Bank
		(vii)	Bank of Maharashtra
		(viii)	Union Bank of India
		(ix)	United Commercial Bank
		(x)	Dena Bank
16.	<b>Nagaland</b>	(i)	State Bank of India
		(ii)	United Bank of India
		(iii)	United Commercial Bank
17.	<b>Orissa</b>	(i)	State Bank of India
		(ii)	United Commercial Bank
		(iii)	Bank of India
		(iv)	United Bank of India
		(v)	Indian Overseas Bank
		(vi)	Indian Bank
		(vii)	Andhra Bank
		(viii)	Central Bank of India

18.	<b>Rajasthan</b>	(i)	State Bank of India
		(ii)	State Bank of Bikaner & Jaipur
		(iii)	Punjab National Bank
		(iv)	Bank of Baroda
		(v)	United Commercial Bank
		(vi)	Central Bank of India
		(vii)	New Bank of India
		(viii)	Union Bank of India
19.	<b>Tamil Nadu*</b>	(i)	State Bank of India
		(ii)	Indian Bank
		(iii)	Indian Overseas Bank
		(iv)	Canara Bank
		(v)	Union Bank of India
		(vi)	Syndicate Bank
		(vii)	Bank of Baroda
		(viii)	Bank of India
		(ix)	Central Bank of India
		(x)	Corporation Bank
20.	<b>Manipur</b>	(i)	State Bank of India
		(ii)	United Bank of India
		(iii)	United Commercial Bank
21.	<b>Meghalaya</b>	(i)	State Bank of India
		(ii)	United Bank of India
		(iii)	United Commercial Bank
		(iv)	Bank of Baroda
22.	<b>Tripura</b>	(i)	State Bank of India
		(ii)	United Bank of India
		(iii)	United Commercial Bank
23.	<b>Sikkim</b>	(i)	State Bank of India
24.	<b>Pondicherry</b>	(i)	State Bank of India
		(ii)	Indian Bank
		(iii)	United Commercial Bank
		(iv)	Indian Overseas Bank
25.	<b>Goa, Daman &amp; Diu</b>	(i)	State Bank of India
		(ii)	Bank of India
		(iii)	Bank of Baroda
		(iv)	Central Bank of India
		(v)	Canara Bank
		(vi)	Syndicate Bank
26.	<b>Dadar &amp; Nagar Haveli</b>	(i)	Dena Bank
27.	<b>Mizoram</b>	(i)	State Bank of India
28.	<b>Arunachal Pradesh</b>	(i)	State Bank of India
29.	<b>Andaman &amp; Nicobar Island</b>	(i)	State Bank of India
		(ii)	Syndicate Bank
30.	<b>Lakshadweep</b>	(i)	Syndicate Bank

\* For metropolitan cities of Delhi/New Delhi, Mumbai, Calcutta, Bangalore, Lucknow, Chennai and Hyderabad where the scheme was introduced with effect from 1<sup>st</sup> April 1987, all Public Sector Banks have been authorised to



disburse pension under this scheme.

## **PART – II**

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

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

## 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/discharge
- (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**

**ANNEXURE 'B'**

**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**

<b><i>NAME OF THE WIFE OF THE OFFICER / PENSIONER.</i></b>	<b><i>AMOUNT OF FAMILY PENSION</i></b>	<b><i>DATE OF COMMENCEMENT</i></b>	<b><i>DURATION OF AWARD</i></b>
		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.***

No. G1/M/

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

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)

**ANNEXURE 'C'**

**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.

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

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

Enhanced rate @Rs. \_\_\_\_\_ 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.

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

- (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 Authorised 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 \_\_\_\_\_ P.P.O. No. \_\_\_\_\_  
are sent herewith:

- (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:**  
**P.D.A.**

**Signature and Seal of**

# **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)**  
**0532- (Direct)**

Fax No. : **0532-22421869, 2423549**

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:-  
Shri SANDEEP SARKAR IDAS, Jt.CDA, PUBLIC GRIEVANCES  
OFFICER, OFFICE OF THE PR.CDA(PENSIONS), DRAUPADIGHAT  
,ALLAHABAD ( UP) 211014 Ph. No. 0532 222698/99/18**

**Designed And Printed By :  
Principal Controller Of Defence Accounts (Pensions),  
TRAINING Cell, Allahabad : 211 014**