

PREFACE

The Office of the Principal CDA (Pensions) Allahabad is under administrative control of **Controller General of Defence Accounts**, under Ministry of Defence (Finance). The Office was earlier headed by a Controller up to 18.12.88. This office was upgraded as the Office of the Chief Controller of Defence Accounts (Pensions) from 19.12.88, which was 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.
(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.

3. There are more than 30 lakhs defence pensioners across the country and the PDAs act as interface between the pensioners' on one side and PSAs(Pension Sanctioning Authority) on the other. The roles played by PDAs are of utmost importance as they are responsible for correct and timely Pension disbursement.

4. The training material has been prepared to facilitate you to developed a fair understand of defence pension & its payment system as well as latest developments in this area. This training material attempts to answer basic queries and will result reduction of pensioners grievances. It will also help in keeping the requisite records in correct format at the end of PDA's so that the wrong payments are dominated. However, this training material is not refer as authority for payment of pension, please go through related circulars issued by PCDA(P) from time to time before payment and in case of doubt matter may be refer to PSAs for clarification.

5. **The training material** and other valuable information, calculations, guidelines and orders are also available on our **website i.e. "<http://pcdapension.nic.in>". A pensioner's call centre is also functioning in this office. You may inform pensioners to use this facility by dialing toll free No. 18001805325.**

Dated: 13.06.2018

Director (DPTI)

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CHAPTER-1

VARIOUS SECTIONS OF PRINCIPAL CDA (P)'s OFFICE

GRANTS WING

<i>Grants-I/ Civil Section</i>	<i>Grants-I/ Military Section</i>	<i>Grants(ORs) Section</i>
1.	2.	3.
Grant of pensionary Awards to the Defence Civilians and their families including DAD, Coast Guard, DRDO, BRO and GREF.	Grant of pensionary awards to the Commissioned Officers and their families including Erst while State Forces	Grant of Pensionary awards to the PBOR and their families. (i) <u>EDP (M/S)</u> - Service Pension. (ii) <u>Grants 2</u> - Service Pension (court case) (iii) <u>Grants 3</u> - Disability Pension. Reassessment of Disability Pension. (iv) <u>Grants 4</u> - Family Pension. (v) <u>PPO</u> - Issue of Pension Payment Order.

AUDIT WING

<i>Audit Coord- I</i>	<u>DPDO Cell</u>	<u>Treasury Cell</u>	<u>PSB Cell</u>	<u>OTHER CELL</u>
1.	2.	3.	4.	5.
Detailing teams for spot audit of PDAs and further follow up action.	Audit Correspondences in respect of all categories of pensioners drawing pension from DPDOs & U.K./Burma/ HKSRA/PAK pensioners. Audit & reimbursement.	Audit Correspondences in respect of all categories of pensioners drawing pension through treasuries/ PAOs, Indian Embassy Nepal.	Audit Correspondences in respect of all categories of pensioners drawing pension from Public Sector Banks.	Nepal cell CH Cell Demand cell IP revision Cell

CHAPTER 2

VARIOUS TYPES OF PENSIONARY AWARDS

Principal Controller of Defence Accounts (Pensions) Allahabad is the Pension Sanctioning Authority in respect of commissioned Officers of the Army, Personnel below Officer Rank of Army and all Defence Civilians serving in the Defence Establishment all over the country including DAD, GREF and Coast Guard.

PCDA (N) Mumbai and CDA(AF), New Delhi are the pension sanctioning authorities in respect of service officers and personnel below officer rank of Navy and A.F. respectively w.e.f. 01.11.85.

Type of pension sanction to **Commissioned Officers/PBOR/Defence Civilians:**

- (i) Retiring Pension/Service pension/ Superannuation Pension
- (ii) Retiring gratuity /Service gratuity/ terminal gratuity
- (iii) Special pension/Special gratuity
- (iv) Invalid pension/ Invalid gratuity;
- (v) Retirement gratuity/ Death gratuity.
- (vi) Disability pension/ War injury pension
- (vii) Ordinary family pension /Special family pension /liberalized family pension
- (viii) Dependant pension/Second life award of Special family pension/Liberalized family pension
- (ix) Family gratuity.

(1) Retiring pension for ICOs

Retiring pension shall be calculated at 50% of emoluments last drawn or average of reckonable emoluments drawn during last 10 months, whichever is more beneficial subject to maximum limit of pension.

The minimum period of actual qualifying service required for earning a retiring pension shall be 20 years (15 years in the case of late entrants).

As regards EC/SSC, serving JCOs/ORs granted EC/SSC will be eligible for retiring pension after 12 years of qualifying service (without weightage) .

(2) Service pension for PBORs

Service pension shall be calculated at 50% emoluments last drawn or average of reckonable emoluments drawn during last 10 months, whichever is more favorable.

The minimum period of qualifying service rendered for earning pension is **15 years** (20 years in case of NC (E)).

(3) Superannuation Pension for Defence Civilian:

A Superannuation Pension is granted to a Govt. Servant who is retired on his attaining the age of compulsory retirement. (The normal age of compulsory retirement is 60 years) provided they have rendered qualifying service for 10 years. The Superannuation pension is calculated on the basis of 10 months average emoluments last drawn. For 33 years qualifying service superannuation pension is 50% of 10 months average emoluments and for less than 33 years qualifying pension is reduced proportionately. However w.e.f 1.1.2006, Superannuation pension is 50% of Last Pay drawn or 10 months average emoluments whichever is beneficial.

(I) Retiring Pension for Defence Civilian

Retiring pension can be broadly categorized under the following types: -

(A) Retiring Pension (age based): are of two types viz pre-mature (age based) and voluntary retirement (age based). The rules governing the grant of the same are as under:-

(i) Premature Retirement (Age Based): The appropriate authority shall have absolute right to retire any Govt. servant in the public interest after he has attained the age of 50 years by giving him notice of not less than 2 months or three months pay & allowances in lieu of such notice, if he is, in Group 'A' or Group 'B' service or post and had entered Government service before attaining the age of 25 years and in any other case after he has attained the age of 55 years.

(ii) Voluntary Retirement (Age Based) : Any Govt. servant, if he is in Group A or Group B service or post, may be giving notice of not less than 3 months, in writing to the appropriate authority to retire from service voluntarily after he has attained the age of 50 years and had entered Govt. service before attaining the age of 35 years and in all other cases after he has attained the age of 55 years. Weightage for 5 years allowed provided.

(B) Retiring Pension (Service Based): The Q.S. does not exceed 33 years and also it does not take him beyond the date of Superannuation.

(i) Premature Retirement (Service Based): At any time after a Government servant has completed 30 years of Q.S. he may be required by the appointing authority to retire in the public interest.

(ii) Voluntary Retirement (Service Based): At any time after a Govt. servant has completed 30 years Q.S., he may retire from service voluntarily by giving notice in writing to the appointing authority at least 3 months before the date on which he wishes to retire. Being a case of voluntary retirement he is entitled to maximum increase of in Q.S. upto 5 years provided the total Q.S. does not exceed 33 years and also it does not take him beyond the date of Superannuation.

(C) Voluntary Retirement (20 Years Service Based) : A Govt. servant may be permitted to retire voluntarily by giving notice of not less than 3 months in writing to the appropriate authority before the date on which he wishes to retire on completion of Q.S. of not less than 20 years. There is no reciprocal arrangement with the Govt. to retire a Government servant prematurely who has completed 20 years qualifying service. A weightage of 5 years may be allowed provided the total Q.S. does not exceed 33 years and also it does not take him beyond the date of Superannuation.

(D) Retirement on being declared surplus to the establishment: A Govt. servant who, on being declared surplus to the establishment in which he was serving is eligible for facility of redeployment and opts for voluntary retirement instead of serving redeployment shall be entitled to have five years added to the qualifying service rendered by him.

Provided he has got the Q.S. of not less than 15 years on the date of option for voluntary retirement and the total service after taking into account the aforesaid addition is not more than the service he could have rendered had he noticed on the date of his Superannuation.

(E) Compensation Pension: A Compensation Pension is granted to a Govt. Servant who is discharged from Govt. Service on abolition of his permanent post.

(F) Compulsory Retirement Pension: A Govt. servant when compulsory retired from service as a measure of penalty may be granted by the authority competent to impose such penalty pension or gratuity or both at a rate not less than $2/3^{\text{rd}}$ and not more than full compensation pension or gratuity or both admissible to him on the date of his compulsory retirement.

(G) Pro-Rata Pension: On Absorption In PSUs/Autonomous Bodies: A Govt. servant who is permitted to be permanently absorption is declared by the Govt. to be in the public interest be deemed to have retired from Govt. service from the date of such absorption and shall be eligible to receive retirement benefits which he may have elected and such date as may be determined in accordance with the order of the Govt. applicable to him.

(H) Compassionate Allowance: A Govt. servant is relieved from service on dismissal or removal shall forfeit his pension and gratuity provided that the authority competent to dismiss or remove him from service may, if the case is deserving of special consideration, sanction compassionate allowance not exceeding two thirds of pension or gratuity or both which would have been admissible to him if he had retired on compensation pension.

(4) Invalid Pension

When an officer is invalided out of service with a disability neither attributable to nor aggravated by military service he will be entitled to invalided pension if the service actually rendered is 10 years or more (Without weightage) at the rate of amount equal to S.E. of disability pension.

COMMUTATION OF PENSION

Service personnel in receipt of or entitled to any of the following kind of pension for life may be allowed to commute a portion of his pension

- (i) Retiring pension/ Service element of disability / war-injury element;
- (ii) Service pension/ Service element of disability / war-injury element;
- (iii) Special pension;
- (iv) Disability pension or war injury pension or liberalised disability pension consisting of disability/ war-injury element for life;
- (v) Invalid pension.

Note: Where the disability element is initially assessed as temporary in nature and subsequently made permanent, commutation of pension shall be allowed with reference to service element of disability pension only.

Commutation of pension to become absolute

The commutation of pension shall become absolute -

- (i) In case where one applies before retirement/discharge on the date following the date of retirement/discharge.
- (ii) in case where one applies within one year after release/ retirement/ discharge/ invalidment on the date on which the application is received by the Principal Controller of Defence Accounts (Pensions), and
- (iii) In case where one applies after one year after release/retirement/discharge/invalidment and where Medical Board for Commutation is held—on the date on which the medical board signs the medical certificate.

Note: Government shall have no liability for the payment of commuted value of pension if the individual dies before commutation of pension become absolute.

Calculation of commuted value of pension

(a) The formula for calculation of capitalized value of commuted portion of pension shall be:

$$\left\{ \begin{array}{l} \text{Amount of pension} \\ \text{for the commutable} \end{array} \right\} \times 12 \times \left\{ \begin{array}{l} \text{Purchase value} \\ \text{age next birthday} \end{array} \right\}$$

(b) The purchase value of commutation shall be as given in the commutation table prescribed by the Government from time to time.

(c) The age of the individual shall be taken as being the age he shall attain on the next birthday following the date on which the commutation shall become absolute subject to such addition of year(s) of age in the case of impaired life, as may be recommended by the medical authority or Release/Invaliding Medical Board or Medical Board for Commutation.

(d) In case the value specified in Table is modified at any time before the commutation becomes absolute, the commuted value shall be calculated and paid in accordance with the modified table.

Provided that where the commuted values calculated with reference to the table as modified, is less favourable than the value determined with reference to the table before it was so modified, the Principal Controller of Defence Accounts (Pensions) shall inform the individual of the revised value and communicate to him the provisions

Restoration of commuted portion of pension

The pensioners who have commuted the admissible portion of pension are entitled to have the commuted portion of pension restored after 15 years. The restoration may be reckoned from the date of retirement/discharge itself only in cases where commutation of pension was notified simultaneously with any kind of pension. In all other cases where commutation of pension led to a reduction in second or subsequent months, 15 years will be reckoned from the date of commutation i.e. from the date on which reduction in pension on account of commutation became effective.

**Pensionary benefits on death / disability in attributable/
aggravated cases**

For determining the pensionary benefits on death or disability which is attributable to or aggravated by Military service under different circumstance, the cases shall be broadly categorized as follows: -

Category A

Death or disability due to natural causes neither attributable to nor aggravated by military service as determined by the competent medical authorities. Examples would be ailments of nature of constitutional diseases as assessed by medical authorities, chronic ailments like heart and renal diseases, prolonged illness, accidents while not on duty.

Explanation

The cases of death or disability due to natural causes falling under Category A entitle ordinary family pension or invalid pension or invalid gratuity as the case may be.

Category B

Death or disability due to causes which are accepted as attributable to or aggravated by military service as determined by the competent medical authorities. Disease contracted because of continued exposure to hostile work environments subject to extreme weather conditions or occupational hazards resulting in death or disability would be examples.

Category C

Death or disability due to accidents in the performance of duties such as:

1. Accidents while travelling on duty in Government vehicles or public/private transport.
2. Accidents during air journeys
3. Mishaps at sea while on duty.
4. Electrocution while on duty etc
5. Accidents during participation in organized sports events/adventure activities /expeditions / training

Explanation:

Invalidment case falling under Category B and Category C due to disease contracted or injury sustained or cause of death if accepted by medical authority and/ or competent authority attributable to or aggravated by Military service the individual may be granted disability pension or special family pension as the case may be.

Category D

Death or disability arising as result of:-

- (i) Acts of violence/ attack by terrorists, anti-social elements etc whether on duty other than operational duty or even when not on duty.
- (ii) Bomb blasts in public places or transport, indiscriminate shooting incidents in public etc.
- (iii) While employed in aid of civil power and also while dealing with natural calamities.
- (iv) Unintentional killing by own troops during the course of duty in an operational area.
- (v) Electrocution / attacks by wild animals and snake bite/drowning during course of action in counter insurgency /war.
- (vi) Accidental death / injury sustained due to natural calamities such as flood, avalanches, landslides, cyclone, fire and lightening or drowning in river while performing operational duties / movements in action against enemy forces and armed hostilities in operational area to include deployment on international border of line of control.

Explanation: Cases falling under Category D entitle liberalised disability pension or liberalised family pension as the case may be.

Category E

Death or disability arising as a result of: -

- (i) Enemy action in international war
- (ii) Action during deployment with a peace keeping mission abroad
- (iii) Border skirmishes
- (iv) During laying or clearance of mines including enemy mines as also mine sweeping operations.
- (v) 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 the line of control.
- (vi) War like situations, including cases which are attributable to/aggravated by:-
 - (1) Extremist acts, exploding mines etc, while on way to an operational area
 - (2) Battle inoculation training exercises or demonstration with live Ammunition

NOTE: - Battle inoculation training exercises will cover the follow categories: -

- (a) Flying operation involved in rehearsing of war plans and implementation of OP instructions inclusive of international exercises.
 - (b) All combat and Tactical sorties in preparation of war.
 - (c) Valley flying and missions involving operating at Ultra Low Levels.
 - (d) All operational missions undertaken during peace like special operations, Live ORP, Recce, Elint, Survey and induction trials of new weapons.
 - (e) Missions undertaken in support of troops and security forces deployed in forward areas.
 - (f) Flying missions involving landings on the ALGs.
- (3) Kidnapping by extremists while on operational duty
- (vii) An act of violence/attack by extremists, anti social elements etc. while on operational duty.
 - (viii) Action against extremists, antisocial elements etc. death/disability while employed in the aid of civil power in quelling agitation, riots or revolt by demonstrators shall be covered under this category.
 - (ix) Poisoning of water by enemy agents while deployed in operational area in active hostilities.
 - (x) Operations specially notified by the Government from time to time.

Explanation

Death or injury sustained in the circumstances falling under Category E entitles liberalised family pension or war-injury pension as the case may be.

DISABILITY PENSION

1. Disability element for disability at the time of discharge/retirement

An individual released/retired/discharged on completion of term of engagement or on completion of service limits or on attaining the prescribed age (irrespective of his period of engagement), if found suffering from a disability attributable to or aggravated by military service and so recorded by Release Medical Board, may be granted disability element in addition to service pension or service gratuity from the date of retirement/discharge, if the accepted degree of disability is assessed at 20 percent or more.

The disability element for 100% disability for the various ranks shall be 30 percent of emoluments last drawn for 100 percent disability. For disability less than 100 percent it shall be reduced proportionally.

For disabilities less than 100% but not less than 20%, the above rates shall be proportionately reduced. Broadband benefit shall also be applicable for computing disability element w.e.f. 01.01.2016.

Compensation in lieu of disability element.- In case of officer who is found to have disability which is accepted by the competent authority and assessed 20% or more for life but the individual remains in service, he shall be paid compensation in lump-sum equal to the capitalized value of disability element.

2. DISABILITY PENSION IN INVALIDMENT

It is payable in cases where the cause of disability is accepted as attributable to or aggravated by Army Service. The amount of disability pension consisting of service element and disability element shall be as follows:-

(a) **Service element**– The amount of service element which is payable for life shall be equal to service pension. There shall be no condition of minimum qualifying service having been actually rendered, for earning this element, if otherwise, admissible

(b) **Disability element**– The rate of disability element for 100 percent disability for the various ranks shall be 30 percent of emoluments last drawn for 100 percentage disability. For disability less than 100 percent it shall be reduced proportionately.

In case of disability pension where permanent disability is not less than 60 percent, the disability pension (i.e. total of service element and disability element) shall not be less than 60 percent of the reckonable emoluments .

(c) The extent of disability or functional capacity shall be determined in the following manner for the purpose of computing disability element :

Percentage of disability element	Percentage to be reckoned for computing disability element
Less than 50	50
Between 50 and 75	75
Between 76 and 100	100

(9) WAR INJURY PENSION

(i) ON INVALIDMENT: -

(a) Where Service personnel is invalided from service on account of disabilities sustained under circumstances mentioned in category 'E', he shall be entitled to war-injury pension as enumerated in this Section.

(b) Where service personnel is invalided from service on account of disabilities sustained in the circumstances mentioned in category D, he shall be entitled to liberalised disability pension under these Regulations

War-injury pension shall consist of service element and war-injury element as follows: -

(a) **Service Element:** equal to retiring / service pension to which the individual would have been entitled. There shall be no condition of minimum qualifying service having been actually rendered for earning this element, if otherwise admissible.

(b) War Injury Element:-

(i) equal to reckonable emoluments last drawn for 100% disablement. For lower Percentage of disablement, war injury element shall be proportionately reduced.

(ii) The percentage of disability as accepted shall be reckoned in the same manner as the case may be, for computing war-injury element.

(iii) In the case of individual invalided out of service prior to 1.7.2009, the aggregate of service element and war-injury element as admissible under clause (a) and (b) above shall not exceed the emoluments last drawn by him. However this cap has been removed with effect from 01.07.2009.

WAR INJURY PENSION ON RETENTION IN SERVICE

Service personnel who is retained in service despite the disability due to war injury sustained under circumstances mentioned in category 'E' and retired/discharged subsequently, shall have an option to be exercised within a period of 3 months at the time of retention in service-

- (i) to draw lump-sum compensation in lieu of war injury element, foregoing war injury element at the time of subsequent retirement;
- or
- (ii) to draw war injury element at the time of retirement in addition to retiring/service pension or retiring / service gratuity admissible on retirement/discharge foregoing lump sum compensation.

LUMP SUM COMPENSATION IN LIEU OF WAR INJURY PENSION

(a) In case Service personnel is found to have a disability which was sustained under the circumstances mentioned in category 'E' which is assessed at 20% or more for life but the individual is retained in service despite such disability and opts for lump sum compensation, shall be paid the lump sum compensation in lieu of war injury element. For the purpose of calculation of lump sum compensation in lieu of war injury element for 100 percent disability for life, war injury element shall be 60 percent of reckonable emoluments last drawn.

(b) For disability due to war injury of less than 100%, the rate shall be proportionately reduced. The one time compensation in lump sum in lieu of war injury element shall be equal to the capitalized value of war injury element for the accepted percentage of the disability at the appropriate rate mentioned above. For this purpose, age next birth day shall be reckoned with reference to the date of onset of disability with loading to age, if any, recommended by the Disability Compensation Medical Board. Once the compensation in lieu of war injury element due to disability for life has been paid, there shall be no further entitlement on account of such a disability at the time of retirement/discharge. This is one time payment on account of compensation, no restoration of war-injury element shall be permitted.

WAR INJURY ELEMENT ON SUBSEQUENT RETIREMENT

Where Service personnel is retained in service despite war injury/disability sustained under the circumstances mentioned in category 'E' and does not opt for lump sum compensation in lieu of war injury, and retires/discharged, he shall be entitled to payment of war injury element as in clauses (a) and (b) below in addition to retiring/service pension as admissible in normal course of retirement/discharge.

(a) War injury element on a monthly basis at 60 percent of reckonable emoluments last drawn for 100 percent disability. For disability of less than 100

percent, but not less than 20 percent, the above rate shall be reduced proportionately. Provisions contained in as the case may be, shall not be applicable for computing war-injury element.

(b) In the case of individuals retired prior to 1.7.2009, the aggregate of service element and war-injury element as admissible under clauses (a) and (b) above shall not exceed the emoluments last drawn.

LIBERALISED DISABILITY PENSION

Service personnel sustained disability under the circumstances mentioned in category 'D' shall be entitled to Liberalised disability pension on invalidment from service as under :-

(a) Service element shall be equal to retiring/service pension as admissible as the case may be and in addition.

(b) Liberalised disability at 30 percent of emoluments last drawn for 100 percent disability. For disability less than 100 percent, it shall be reduced proportionately. However, the aggregate of retiring / service pension and liberalised disability element shall not be less than 80 percent of reckonable emoluments last drawn.

Explanation

Service personnel sustaining disability under the circumstances mentioned in category 'D' shall not be treated as war disabled. Hence, they shall not be entitled to any special concession/dispensation otherwise admissible to war disabled. Liberalised disability element /war injury element on retirement/discharge. Liberalized disability element on retirement/discharge from service shall be at 30 percent of emoluments last drawn for 100 percent disability. For disability less than 100 percent, it shall be reduced proportionally. In addition retiring / service pension as admissible in the case of normal retirement/discharge shall be admissible.

CONSTANT ATTENDANCE ALLOWANCE

Constant attendance allowance at a uniform rate of Rs. 6750/- per month w.e.f 01.07.2017 shall be granted to Service personnel who is awarded a disability pension for 100 per cent disablement, if in the opinion of the Invaliding Medical Board or Review Medical Board he needs the services of a constant attendant for at least a period of 3 months, and the necessity arises solely from the condition of the accepted disability or disabilities.

(a) The allowance shall also be granted if the accepted degree of disablement of service personnel is assessed at 100 per cent, but a reduced award is made .

(b) The grant of allowance is subject to the condition that he actually employs an attendant to look after him.

(c) The allowance shall not be payable for any period during which the pensioner is an inmate of a Government Institution or Hospital or is gainfully employed.

10. GRATUITY:

(A) SERVICE GRATUITY: Service Gratuity is in lieu of pension Minimum service is to earn pension is 10 years. A Govt. Servant retiring on superannuation or invalidment with less than 10 years Q.S. is entitled to service gratuity equal to ½ months emoluments for every completed six monthly period of qualifying service emoluments include Basic Pay, stagnation increment and NPA if any.

(B) RETIREMENT GRATUITY:

A Govt. servant who has completed five years Q.S. and has become eligible for service gratuity or pension is entitled retirement gratuity. The retirement gratuity shall be granted equal to one fourth of emoluments last drawn for each completed six monthly period of qualifying service subject to maximum of 16.5 times of the emoluments but in no case shall exceeds Rs. 20.0 Lakhs. There is no ceiling on reckonable emoluments for calculating gratuity.

(C) DEATH GRATUITY: When death of Govt. Servant take place during service, death gratuity is payable to the nominated member of the family or in its absence to the family members.

<u>Qualifying Service</u>	<u>Death Gratuity</u>
(i) Less than one year	Two times of his emoluments
(ii) One year or more but less than 5 years	Six times of emoluments
(iii) 5 years or more but less than 11 years	12 times of emoluments
(iv) 11 years or more but less than 20 years	20 times of emoluments
(v) 20 years or more	Half of the emoluments for every Completed six monthly period of qualifying service subject to maximum of 33 times of emoluments provided than amount does not exceed Rs. 10.0 Lakhs.(6 th CPC) 20 lakhs(7 th CPC)

(D) RESIDUARY GRATUITY

Where a Govt. servant who has become eligible for service gratuity or pension, dies within 5 years of the date of his retirement from service and the sums actually received by him at the time of his death on account of such gratuity or pension including dearness relief together with the retirement gratuity and C.V.P. are formed to be less than the twelve times of emoluments at the time of his death his family shall be granted residuary gratuity equal to the deficiency.

(E) INVALID GRATUITY

If the individual's service is less than 10 years and his invaliding disability is rejected, he will in addition to retirement gratuity (Where admissible) be entitled to invalided gratuity at the scale of half months pay + DA (w.e.f. 1.1.96) for each completed six monthly period of QS.

Maximum amount of retirement gratuity (DCRG) as admissible from time to time

Date of retirement	Maximum ceiling of retirement gratuity(DCRG)	Authority
10.9.70 to 31.12.72	Rs. 24,000/-	A.I 8/S/70
1.1.73 to 31.1.82	Rs. 30,000/-	A.I. 2/S/73
1.2.82 to 31.3.85	Rs. 36,000/-	GOI,MOD No.B/38055/AG /PS4/ (a)/2574/C/D/(Pen /Sers) dt.18.12.82
1.4.85 to 31.12.85	Rs. 50,000/-	GOI,MOD No.5(3)/85- D(Pen /Sers) dt.11.6.85
1.1.86 to 31.03.95	Rs. 1,00,000/-	GOI,MOD No.1(5)/87/D/(Pen/Sers) dt. 30.10.87
1.4.95 to 31.12.95	Rs. 2,50,000/-	GOI,MOD No.5(1)95/D/(Pen /Sers) dt.8.8.95
1.1.96 TO31-12-2005	Rs. 3,50,000/-	GOI,MOD No.1(6)98/D/(Pen /Sers) dt.3.2.98
1.1.2006 TO 31-12-2015	Rs. 10,00,000/-	GOI,MOD No.17(4)/2008(2)/D/(Pen /Pol) dt.12.11.2008
1.1.2016 onwards	Rs. 20,00,000/-	GOI,MOD No.17(02)/2016-D/(Pen /Pol) dt.04.09.2017

11. ORDINARY FAMILY PENSION

Ordinary family pension will be admissible at 30% of reckonable emoluments last drawn by the deceased officer. Where an individual rendered a minimum of 7 years service the family pension is to be paid at double the rate subject to maximum of 50% of emoluments or retiring pension. Family Pension is granted to the family of Govt. servant in the event of his death while in service or after retirement (Provided he was in receipt of a pension or compassionate allowance at the time of his death.

(a) Normal rate of family pension:

Normal rate of family pension is 30% of emoluments last drawn by the Govt. Servant.

(b) Enhanced rate of family pension:

If the individual dies after having not less than 7 years continuous service, family pension will be entitled to the following rate of enhanced rates: -

(i) **Death while in service:** 50% of the pay last drawn or twice of the normal rate of family pension whichever is less for 10 years (w.e.f 1.12006) from the date following the date of death

(ii) **Death after retirement:** 50% of the pay last drawn or double of normal rate of family pension or the pension granted to employee at the time of his retirement from service whichever is less for 7 years from the date following the date of death or for period up to which the deceased Govt. Servant would have attained the age of 67 years had he survived which is earlier..

12. SPECIAL FAMILY PENSION

Special family pension is granted to families/dependent of the officer whose death is regarded as attributable to or aggravated by Army service irrespective of whether the deceased had completed 7 years of service or not.

The special family pension shall be calculated at the uniform rate of 60% of reckonable emoluments irrespective of whether widow has child (ren) or not. There shall be no maximum ceiling on special family pension.

In case the children become beneficiary, the special family pension at same rate (i.e. 60% of reckonable emoluments) shall be admissible to senior most eligible child till he/she attains the age of 25 years or marriage which ever is earlier. Thereafter special family pension shall pass on to next eligible child. If the eligible child is physically or mentally handicapped and unable to earn a livelihood special family pension would be admissible for life.

SPECIAL FAMILY PENSION ON REMARRIAGE OF WIDOW.

(i) If widow has child (ren):-

(a) If she continues to support children after re-marriage	Full special family pension.
(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 the special family pension to the eligible children.

(ii) If widow has no child (ren):- Full special family pension.

DEPENDENT PENSION

Dependant's pension shall be admissible to the parent(s)/eligible brothers and sisters of the deceased Officer at a rate equal to 50% of the notional special family pension.

(b) There shall be no condition of means limit for grant of dependent pension to parents, brother and sister of the deceased Officer who was a bachelor or widower without children provided they were largely dependent on the deceased Officer for support and are in pecuniary need

Original grant of special family pension to PBORs

(a) Where there is a nomination

- (i) If on the date on which the Principal Controller of Defence Accounts (Pensions) decides that the claim to special family pension is admissible, the nominated heir is alive and eligible, the pension shall be granted to him or her.
- (ii) If on the date referred to above, the nominated heir is dead or disqualified, the pension shall be granted to the heir who stands highest in the list of living eligible heirs.
- (iii) If an heir (other than the widow) who is nominated for the special family pension, waives his or her claim in favour of the widow, the pension shall be granted to her, provided she is eligible on the date referred to in sub clause (i) above.

(b) Where there is no nomination –

The special family pension shall be granted to the living eligible heir who stands highest in the list on the date on which the Principal Controller of Defence Accounts (Pensions) decides that the claim to special family pension is admissible.

Provided where special family pension is to be granted to a son/daughter, the same shall be granted to the eligible child in the order of his birth irrespective of the sex of the child.

RATES OF SPECIAL FAMILY PENSION

(a) Special family pension shall be calculated at a uniform rate of 60% of reckonable emoluments last drawn irrespective of whether widow has child (ren) or not. There shall be no maximum ceiling of special family pension.

(b) In case children become the beneficiary, special family pension at the same rate mentioned in clause (a) above shall be admissible to the senior most eligible child thereafter special family pension shall pass on to the next eligible child.

SPECIAL FAMILY PENSION ON RE-MARRIAGE OF WIDOW

Special family pension on re-marriage of widow shall be regulated as under:-

(I)Where first life award sanctioned to widow:

(i) If she has child(ren):-	
(a) If she continues to support children after re-marriage	Full special family pension to continue
(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 the special family pension to the eligible children.
(ii) If widow has no children	Full special family pension to continue.

(II) Where first life award sanctioned to parents:

(a)	If widow continues to support child(ren) after re-marriage or has no issue	50% of special family pension to parents and 50% of special family pension to widow
(b)	If widow does not support children after re-marriage but child(ren) are supported by the parents	Full special family pension to parents and ordinary family pension to widow.
(c)	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 as per Govt letter dated 31.01.01.
(d)	On death or disqualification of parents and the widow supports the child(ren) or has no issues.	Full special family pension to widow
(e)	On death or disqualification of parents and the widow does not support children	Full special family pension to eligible child(ren) and ordinary family pension to widow

DATE FROM WHICH THE SPECIAL FAMILY PENSION PAYABLE

(a) The original grant of special family pension shall be made as first life award from the date following that of casualty which created the claim, to the nominated heir and in the absence of nomination, to the heir highest in the order of precedence.

(b) If on the date of casualty referred to in clause (a) above, all the eligible members are dead or disqualified, the arrears of special family pension may only be paid at the discretion of the Central Government.

(c) In no case the claims preferred after disqualification shall be entertained.

13. LIBERALISED FAMILY PENSION.

In case of death of Service personnel under the circumstances mentioned in category 'D' & 'E', the eligible member of the family shall be entitled to the liberalised family pension as enumerated in this Section.

AMOUNT OF LIBERALISED FAMILY PENSION IN RESPECT OF OFFICERS

(a) If an Officer is survived by the widow, she will be entitled to liberalised family pension equal to the reckonable emoluments last drawn by the deceased Officer.

(b) Liberalised family pension on re-marriage of widow of the deceased Officer shall be regulated as under: -

(i) If she has child (ren):-

(a) If she continues to support children after re-marriage	Full liberalised family pension.
(b) If she does not support children after re-marriage	(i) Ordinary family pension equal to 30% of emoluments last drawn to the widow. (ii) Special family pension equal to 60% of emoluments last drawn to eligible children.

(ii) If widow has no child (ren):- Full liberalised family pension to continue to widow.

(c) If the Officer is not survived by widow but is survived by child/children only, all children together shall be eligible for liberalised family pension at the rate equal to 60% of reckonable emoluments. Liberalised family pension shall be payable to the children for the period during which they would have been eligible as in the case of special family pension. This shall be paid to the senior most eligible child irrespective of sex of the child at a time. On his death /disqualification, it shall pass on to the next eligible child at the same rate and the younger of them will not be eligible for special family pension unless the elder above him/her becomes ineligible.

(d) When an Officer dies as a bachelor or as a widower without children, dependent pension will be admissible to parents without reference to his pecuniary circumstances at the rate of 75% of liberalised family pension for both parents and at the rate of 60% of liberalised family pension for single parent. On the death of one parent, dependant's pension at the latter rate will 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 liberalised family pension.

AMOUNT OF LIBERALIZED FAMILY PENSION IN RESPECT OF PERSONNEL BELOW OFFICER RANK--

(a) In case of death of a Personnel Below Officer Rank, the eligible member of the family shall be entitled to liberalised family pension equal to reckonable emoluments last drawn by the deceased. Liberalised family pension at this rate shall be admissible to the nominated heir until death or disqualification.

(b) If an individual is not survived by widow but is survived by child (ren) only, all children together shall be eligible for liberalised family pension at the rate equal to 60% of reckonable emoluments last drawn subject to a minimum of Rs. 7000.00 per month. Liberalised family pension to children shall be payable to the child/children for the period during which, they would have been eligible as in the case of special family pension. The liberalised family pension shall be paid to the senior most eligible child at a time. On his death/disqualification it shall pass on to next eligible child and the younger of them will not be eligible for special family pension unless the elder above him/her becomes ineligible.

Note: In case the eligible child is physically or mentally handicapped and unable to earn livelihood, the liberalised family pension @ 60% of reckonable emoluments shall be admissible to such child for life. Child includes widowed/divorced daughter irrespective of her age and unmarried daughter above 25 years of age.

Liberalised family pension on re-marriage of widow - personnel below officer rank

(a) **If liberalised family pension is sanctioned as first life award to widow:**

(i) **If she has children**

(a)	If she continues to support children after re-marriage	Full liberalised family pension to continue to widow
(b)	If she does not support children after re-marriage	(i) Ordinary family pension equal to 30% of emoluments last drawn, to the widow (ii) Special family pension equal to 60% of emoluments last drawn, to eligible children

(II) **If widow has no child (ren)** Full liberalised family pension to continue to widow.

(b) Where first life award is sanctioned to parents: The admissibility of liberalised family pension in such cases, would be regulated depending upon the period of widow's re-marriage as follows:-

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

Widow shall get liberalised family pension equal to special family pension (i.e.60% of liberalised family pension or reckonable emoluments) from the date of re- marriage and parents shall also get family pension @ 60% of liberalised family pension for the balance of 7 years if the re-marriage of widow takes place during 7 years of casualty. After the period of 7 years or where re-marriage 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.

(ii) 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 re-marriage and the parents shall continue to get first life award at the same rate (i.e. full liberalised family pension) for balance of 7 years where re-marriage 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 re-marriage 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.

SECOND LIFE AWARD OF LIBERALISED FAMILY PENSION IN RESPECT OF PERSONNEL BELOW OFFICER RANK.

Second life award of liberalised family pension in respect Personnel below Officer Rank shall be regulated as under:

(a) If the first recipient (other than the parents) of the family pensionary award dies/is disqualified earlier than 7 years (counting from the date of casualty), the award shall be continued at the same rate to the parents as second life award, if still alive, for the balance of 7 years without any reduction. After the initial period of 7 years, the second life award shall be continued at the rate of 60% of the liberalised family pension.

(b) Where the first life award was given to a parent and the widow remarries, the liberalised family pension shall be regulated depending upon the time of widow's re- marriage as follows:-

(i) If Widow continues to support the children or has no child: -

Widow shall get family pension equal to special family pension (i.e. 60% of liberalised family pension or reckonable emoluments) from the date of re-marriage and the parents shall also get family pension at the rate of 60% of liberalised family pension for the balance of 7 years if the re-marriage of widow takes place during 7 years of casualty. After the period of 7 years or where re-marriage of widow took place after seven years, widow shall get family pension @ 60% of liberalised family pension and parents shall get family pension at the rate of 30% of liberalised family pension. On death or disqualification of parents, widow shall get family pension equal to the liberalised family pension for life.

(ii) 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 re-marriage and the parents shall continue to get first life award at the same rate (i.e. full liberalised family pension) for balance of 7 years where re-marriage 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 where re-marriage of widow takes place after seven years of casualty, parents shall get family pension at the rate of 60% of liberalised family pension provided they support the children, otherwise it shall be divided equally between the parents and the children. On death/disqualification of parents of the deceased, the senior most eligible child shall get family pension at the rate of 60% of liberalised family pension.

CHAPTER 3

PAYMENT OF VARIOUS TYPES OF PENSIONARY AWARDS

Payments of various types of Pensionary allowance are as under: -

1) PAYMENT OF CONSTANT ATTENDANCE ALLOWANCE

Constant attendance allowances (C.A.A.) @ Rs 600/= p m (revised to Rs 3000/- pm w.e.f 1-1-2006, Rs. 4500/- w.e.f. 1.1.2014 & Rs 6750/- w.e.f 01.07.2017) is sanctioned in cases the disability pension is awarded 100% disablement if in the opinion of invaliding or re-survey medical board subject to acceptance by the Pension Sanctioning Authority, he/ she needs the services of a constant attendant for at least a period of 3 months, and the necessity arises solely from the condition of the accepted disability or disabilities. Constant attendance allowance in all eligible battle/ non battle casualty cases shall now be admissible at the revised rate of Rs 600/= pm irrespective of the rank with effect from 1-1-96 vide Government of India Min Of Def. letter No PC 1(2)/97/D (pen-c) dated 16-5-2001, Rs 3000/- pm w.e.f 1-1-2006 , Rs. 4500/- w.e.f. 1.1.2014 & Rs 6750/- w.e.f 01.07.2017.

(2) PAYMENT OF MEDICAL ALLOWANCE

As per recommendation of 5th CPC a fixed medical allowance has been granted to all central Government civilian and armed forces pensioners/family pensioners wef 01.12.97.vide Government Of India min of P&PW letter No. 38/99/99/P&PW (C) Dt. 17.04.2000, 45/57/97/P&PW (C) Dt. 24.08.98, 45/22/97-P&PW (C)dt 19.12.97 and Min Of Def letter no 1 (1)/98 /D(pen/sers)dt 15.6.98.respectively. Payment of medical allowances is admissible to those pensioners who are eligible to avail of medical facilities at CGHS/OPD of armed forces hospitals M.I. rooms but opt for payment of fixed medical allowance of Rs 100/=pm for meeting expenditure on day to day medical expenses. Medical allowances are admissible to those who are residing in an area/place which is not served by any CGHS dispensary or by any corresponding health scheme administered by other ministry/departments. Medical allowance is not admissible to re-employed pensioners. If any pensioner or family pensioner is in receipt of two pensions, medical allowance @ Rs 100/=pm would be admissible on only one pension, if he/she does not avail of the medical facilities provided by respective organization. However the rate has been revised Rs.300/-- PM wef 01.09.2008 , Rs. 500/- pm w.e.f. 19-11-2014 and Rs. 1000/- pm w.e.f. 01.07.2017.

Fixed Medical Allowance Will not be admissible to Ex-Servicemen who became non effective on or after 1.4.2003 since a new Medical Scheme i.e. E.C.H.S and they are compulsorily governed by E.C.H.S. Those who are already in receipt of Pension/Disability pension/Family pension they will also be covered under

this Scheme provided they opt for it and deposit the requisite lump sum amount. Those who will join this scheme will not be entitled to fixed medical allowance.

(3) GRANT OF DEARNESS RELIEF ON PENSION/ FAMILY PENSION

Dearness Relief against price rise may be granted to the pensioners and family pensioners at such rates and subject to such conditions as the Government may specify from time to time.

(b) If a pensioner is re-employed under the Central or State Government or a Corporation/Company/Autonomous Body/Bank under them in India or abroad including permanent absorption in such Corporation/Company/ Autonomous Body/Bank except as in clauses (d), (e) and (f) below, he shall not be eligible to draw dearness relief on pension except as in clause (d) below during the period of such re-employment and he shall be required to furnish a certificate of non-employment or re-employment once in a year in the month of November.

(c) In the event of non-production of above mentioned certificates, the payment of dearness relief on pension shall be stopped until the pensioner produces the same.

(d) The payment of dearness relief shall be allowed to re-employed Armed Forces pensioners in the case of those who held the rank below the rank of Commissioned Officer, subject to furnishing a certificate to the Pension Disbursing Authority from Central Government Department concerned including subordinate organization employing Armed Forces Pensioners and maintaining service records of the re-employed pensioner retired from military service that –

(i) The entire amount of pension sanctioned by the Central Government was ignored in the fixation of the pay on re-employment i.e. no part of pension was taken into account in such fixation of pay in the pay scale of the post in which the Armed Forces personnel was re-employed.

(ii) The pay of the re-employed pensioner was/is fixed at the minimum of the pay scale of the post in which he had/has been re-employed after discharge from Armed Forces. If the pay is fixed at a higher stage because of advance increments and no protection of the last pay drawn is given, the pay be treated as fixed at the minimum only for the purpose of ignoring the entire pension and allowing dearness relief on pension provided the ex-serviceman retired as Personnel Below Officer Rank (PBOR) before attaining the age of 55 years.

(e) The payment of dearness relief on family pension to employed family pensioners shall remain payable during the period of employment.

(f) A pensioner employed outside India under a Foreign Government or a private organization shall remain eligible for dearness relief on pension/family pension.

Explanation:

Pensioner who held the rank of Officer is not entitled for dearness relief on his Pension during the period of his re-employment.

(4) PAYMENT OF GALLANTORY AWARDS:

Armed Forces personnel granted gallantry decoration viz. Param Vir Chakra, Maha Vir Chakra, Vir Chakra, Ashok Chakra, Kirti Chakra, Shaurya Chakra and Sena Medal (for gallantry) shall be eligible for monetary allowances attached to the above decorations along with the monthly pension, in addition.

5) PAYMENT OF JANGI INAM:

Jangi Inam is payable only to Jangi Awardees and their legal heirs of World War-I (for two lives) and world War-II (One life only). Jangi Inam Certificate issued to the recipient of Jangi Inam contains the name of nominated heir who will be the second awardee on demise of first holder in case of World War-I awardees.

In the case of female holders, the Jangi Inam ceases on marriage or re-marriage. The exact date of death or disqualification will be intimated to the PSA by the PDA. The rate of Jangi Inam @ Rs.10 has been (revised to Rs.100 w.e.f. 25.1.95 onwards vide Min. of Defence New Delhi No. 7(67)/92/D/AG dated 18.5.95 and further revised to Rs 250/-p.m.wef 01/10/2006 (MOD Letter NO.7(34/2006-D(AG)DATED 13.10.2006 onwards. Further revised to Rs 500/- p.m w.e.f. 30-03-2011 vide Circular No. 463 dated 21-06-2011 and Rs 1000/- w.e.f 01.08.2017 vide circular No. 594

(6) PAYMENT OF EX-GRATIA ALLOWANCE TO RESERVIST PENSIONERS AND THEIR FAMILIES. PAYMENT OF DEARNESS RELIEF THEREON:

Ex gratia allowance has been granted to reservist @Rs. 600/- PM w.e.f. 1.11.97 revised to 750 /- wef. 04.06.2013 who did not opt for grant of pension and are not in receipt of any other pension and are also not in receipt of rehabilitation assistance granted by the Govt. vide Govt. of India M in. of Defence letter No B/39042/AG/P-54(A&C) 1331/C/D (Pen/Sers) dated 29.12.2000. Similarly the ex-gratia allowance has been sanctioned @ 605/- PM w.e.f. 1.11.97 to the families of reservists who were discharged prior to 1.4.68 and had not opted for pension vide Min. of Defence letter No. 1(7)/92/D(Pen/Sers) dated 30.3.92 and No. B/40029/AG/P-54(d)/1/B/D (Pen/Sers) dated 7.1.99 prior to 1.11.97 the rate was Rs.150/- P.M. The rate has been revised to 645/- wef. 04.06.2013.

(7) PAYMENT OF EX GRATIA ALLOWANCE TO CPF BENEFICIARIES AND THEIR FAMILIES. PAYMENT OF DEARNESS RELIEF THEREON.

Ex gratia payment of Rs.600/- PM has been sanctioned w.e.f. 1.11.97 to the CPF beneficiaries who retired from Service during the period 18.11.60 to 31.12.85 vide Govt. of India, Min. of P&PW letter No. 45/52/97-P&PW dated 16.12.97 and No. 45/52/97-P&PW(E) Vol-II dated 14.01.2000. Central Govt. employees who had

retired on CPF benefits before 18.11.60 are paid ex-gratia allowance of Rs.654/- , Rs.659/- , Rs.703/- and Rs.965/- PM.

The widows and dependent children of the deceased CPF beneficiary who had retired from service prior to 1.1.86 or who had died while in service e prior to 1.1.86 are entitled to get ex-gratia payment of Rs.605/- PM w.e.f. 1.11.97. the same have been revised as under vide Circular No. 112 wef. 04.06.2013

(8) PAYMENT OF PENSION TO UK, HKSRA, PAKISTAN AND BURMA PENSIONERS WHOSE LIABILITIES DEVOLVE ON FOREIGN GOVTS.

UK, HKSRA (UNITED KINGDOM, HONGKONG & SINGAPOR ROYAL ARTILLERY)

PCDA (P) acts as overseas paying agent (OPA) for certain authorities of British Govt. whose pensioners reside in India. These pensioners are known as UK Pensioners. PCDA (P) Allahabad is responsible for arranging payment of pension to UK Pensioners by issue of PPOs on the authority received from UK Govt. PDAs after making disbursement of pension to UK Pensioners forward bills duly completed along-with requisite documents to PCDA (P) who forwards it to UK departments concerned along-with the accounts for payment/re-imburement. U.K. Govt. has accepted our proposal for raising re-imburement claim twice each year w.e.f. 1.04.92.

BURMA PENSIONERS:

There are the following two categories of pensioners whose pensionary liability devolves on Burma Govt.:

- (i) Pensioners who retired on or after 1.4.37 whose pensionary liability is divisible between Govt. of India and Govt. of Burma.
- (ii) Pensioners whose payment is made in India on the Authority of PPOs issued by Govt. of Burma.

Govt. of Burma accepts liability of its pensioners to the extent the pension+TI which was sanctioned by Govt. of Burma. Responsibility of payment of ex-gratia award @ 160/- w.e.f. 13.12.85, Rs.375/- w.e.f. 1.6.87 and Rs. 1275/- w.e.f. 1.11.97 PM , 3500/- pm. w.e.f. 1-1-2006 & 9000/- PM w.e.f 01.01.2016 along-with DR to Burma pensioners sanctioned by Govt. of India is that of Govt. of India.

Responsibility of claiming re-imburement in r/o Burma pensioners paid by DPDOs is that of PCDA (P) Allahabad and by TOs is that of respective AG's.

PAK PENSIONERS:

Responsibility of Pak pensioner's payment of pensions who settled in India and are drawing their pension in India is that of Govt. of Pakistan but no reimbursement has been made by Pak Govt. so far. Major portion of pension paid to Pak pensioners is being paid by Govt. of India in the shape of ex-gratia award sanctioned @ Rs. 160 w.e.f. 13.12.85, Rs.375 w.e.f. 1.6.87 and Rs.1275/- w.e.f. 1.11.97 with DR thereon and further revised to Rs 3500/- w.e.f. 1-1-2006 & 9000/- PM w.e.f 01.01.2016.

(9) RELEASE OF WITHHELD AMOUNT OF DCRG AFTER SIX MONTHS FROM THE DATE OF RETIREMENT:

An amount equal to 10% of gratuity at the time of initial grant of pensionary awards to meet the outstanding demands coming to notice of the PSA. If nothing is coming to notice within six months the withheld amount of DCRG is payable to the pensioner after six months from the date of his retirement without any authorization from the pension sanctioning authority. No amount will be withheld in case if the same is not being mentioned in PPO.

(10) Prompt payment in court cases and payment of interest- where authorized

Our PDAs are aware that a large number of defence employees are now approaching courts of law on pension matters and very often orders are passed by these courts in favour of petitioners. The courts also specify the date ranging from 1 to 3 months for making payment to the petitioners. This cut off period for implementation of a court judgment is so vital that any laxity in actual disbursement of payment might cause a contempt of court, which is very serious matter. A sincere exercise has to be carried out by all concerned to ensure payment within the cut off period. The pension sanctioning Authorities issue PPOs in satisfaction of court orders and arrange to dispatch such PPOs to concerned PDAs by the fastest mode communication even by sending couriers to the PDAs direct so that delay in payment is avoided.

It, thus, needs hardly any emphasis that our PDAs equally rise to the occasion and make payment to the petitioner at the earliest to avoid cause of contempt.

A court judgment often stipulates that interest is also payable to the petitioner on the arrears, which become due as a result of the court order. Here PDAs should always keep in mind that payment of interest in effect is part of judgment and if it is not paid as due would tantamount to non-compliance of court order that may again lead to contempt of court. So PDAs are expected to make payment of interest also simultaneously at the rate mentioned in the PPO on entire arrears to the date of actual payment from the date it actually become due. It may be

made clear that the rate of interest is simple unless it is specified otherwise. The PDAs are also advised to obtain a receipt from such petitioner that they have received the amount in full satisfaction of the court order and nothing remains. This certificate may be sent to this office also for record. A detailed calculation sheet of payment so made is sent to this office so that ex-post facto sanction for the charge expenditure could be obtained from the Government.

RATES OF VARIOUS TYPES OF FAMILY PENSION

Types of Family Pension.	Armed Forces (PBORs)	Armed Forces(Commissioned Officers)	Civilian under CCSP rule
(1) Ordinary Family pension	(a) N.R.-@ 30% of RE subject to minimum of Rs. 1275/-wef.1-1-96 ,Rs.3500/- wef.1.1.2006 & 9000/- PM w.e.f 01.01.2016 (b) ER- @50% of RE or service pension, whichever is least.	Same as PBORs	Same as PBORs
(2)Special/ Extraordinary family pension.	For 1st life award to nominated heir @ 60% of RE, subject to minimum of Rs. 2550/- wef.1-1-96 Rs.7000/-wef.1-1-06	For widow or motherless/fatherless children @ 60% of RE, min. of Rs.2550/-wef.1-1-96 Rs.7000/-wef.1-1-06	For Widow, 40%, min. of Rs.11700, if her husband was not holding a pensionable post and 60%. Min of Rs.18000/-, if holding pensionable post
(3) Second Life Award of Special/ Extraordinary F.P or Dependent Pension	For Parents/ eligible brother or sister @50% of 1st life award admissible to widow as above.	For Parents/ eligible brother or sister @ 50% of notional SFP admissible to widow as above	For Parents/ eligible brother or sister @50% of notional SFP admissible to widow as above
(4) Liberalized Family Pension	For 1st life award (widow/child) @100% of RE & for Motherless / Fatherless child @60% of RE	For Widow 100% of RE For Motherless/Fatherless child @ 60% of RE	For Widow 100% of RE For Motherless/Fatherless child @ 60% of RE
(5) Liberalized Family Pension Second Life Award or Dependent Pension.	For Parents 100% of RE for remaining part of 07 yrs from casualty & thereafter 60%	For Parents- 75% of RE if both parents are alive and 60%, if single parent is alive. If parents not alive, 60% to eligible brother/sister	For Parents- 75% of RE if both parents are alive and 60%, if single parent is alive.
(6) Ex-gratia Family Pension	Rs.150/- PM wef. 01-01-92 Rs.605/-PM wef 01-11-97 and Rs 645/ PM w.e.f 04.06.2013 .	NA	Prior to 1-11-97 @Rs.150, Rs.168, Rs.170 Rs.186, Rs.283 as the case pertained. Revised WEF.1-11-97 @Rs.605, Rs.654, Rs.659 Rs.703, Rs.965 as case

**DOCUMENTS REQUIRED FOR CONTINUENCE OF FAMILY PENSION AND
THEIR PERIODICITY**

DOCUMENTS	PENSIONERS FOR WHICH REQUIRED	PERIODICITY
(1) Life Certificate/ Annual Identification	All types of pensioners	Every year in November
(2) Non-Remarriage/ Remarriage Certificate	Widow, divorced/widowed daughter, widowed mother, widower	Every six months (May&Nov)
(3) Marriage Certificate	All children including handicapped	Every six months
(4) Income certificate	All children including handicapped and dependent parents, childless widow who was granted OFP after her remarriage	Every year
(5) Handicapped certificate	Handicapped children suffering temporary disability	Every five year
	Handicapped children suffering permanent disability	Once
(6) Non-employment/ re-employment	Pensioners including family pensioners	In Nov. each year
(7) Constant Attendant certificate /Declaration	Disability/war injury pensioners who is in receipt of constant attendance allowance	In May&Nov.

PERIOD OF GRANTS

Relatives	Period of grants
Widow	Till widowhood or remarriage or death whichever is earlier
Son or daughter below 25yrs	Till attaining the age of 25 yrs or marriage or earning minimum prescribed livelihood, which ever is earlier
Unmarried daughter above 25yrs	Till marriage or earning her livelihood, which ever is earlier
Widowed/Divorced daughter	Till remarriage or earning her livelihood, which ever is earlier
Handicapped Children	Till life or marriage or earning her livelihood, which ever is earlier
Mother	If widowed, then till widowhood or earning of minimum economic limit If not widowed, then till life time of her husband, thereafter till widowhood subject to earning condition of both parents
Father	Till life subject to earning condition

NATURE OF PENSION ADMISSIBLE ON DISABILITY

Nature of pension	Condition of admissibility	Elements consist	Rate of pension
Invalid Pension	Disability in Category-A and the armed force personnel has rendered less than 15 years qualifying service but more than 10 yrs.	Service Element and Retirement gratuity,	Service Element of disability pension
Service Pension	Normal discharge in Category-A and the indl. has rendered more than 15 yrs qualifying service.	Service pension and Retirement gratuity,	Service pension
Disability Pension	Disability in Category-B & C	Service Element Disability Element Retirement gratuity	SE is equal to service/retiring pension DE wef.1-1-06 for 100% DE, @ 30% of last pay drawn subject to min.Rs. 3100/-
War Injury Pension	Disability in Category-E	War Injury Pension War Injury Element or Lump compensation in lieu of WIE Retirement gratuity	WIP is equal to SE for normal discharge WIE equal to RE last drawn for 100% disablement.
Liberalised Disability pension	Disability in Category-D	War Injury Pension Disability Element Retirement gratuity	WIP is equal to SE for normal discharge DE is as like Disability pension. Total of DE &SE shall not be less than 80% of RE .
Constant Attendant Allowance	100% Disability in Category-B,C,D,& E and Medical authority certify the necessity of Attendant	As the case may be	Rs. 600/- wef.1-1-96 Rs.3000/- wef.1-1-06.It shall be increased by 25% when DA goes up by 50%.

Disability element for 100% disability

Rank	1-1-86 to 31-12-95	1-1-96 to 31- 12-05	1-1-06 to onwards for pre 06 discharged			1-1-16 to onwards for post 16 discharged
			X	Y	Z	
NC(E)	450	1550				30% of RE last drawn
Sepoy	450	1550	3672	3510	3510	
Naik	450	1550	3855	3510	3510	
Hav	450	1550	4176	3510	3510	
N/Sub	550	1900	5502	4998	4764	
Sub	550	1900	6168	5664	5424	
Sub/Maj	550	1900	6507	5808	5724	
Hony Lt	750	2600	9279			
Hony capt	750	2600	9687			

Note- (1) War Injury Element for 100% disability is just the double the rate of Disability element stated above.

(2) Disability element for less than 100% is proportionally reduced.

PRECAUTIONARY MEASURES FOR PAYMENT OF DISABILITY PENSION

<u>Period</u>	<u>Service Element</u>	<u>Disability Element</u>
Before 1-3-1968	It is payable only for that period for which DE is payable. However, minimum 10 years qualifying service is required for earn service for life Note- in those cases where QS is more than 10 yrs, it will be granted for life wef.1-1-96.	It was granted for a specific period of 02 or 05 or 10 yrs or for life on the basis of RSMB and payable for such period.
1-3-68 to 31-12-72	Same as above but condition for QS is 05 yrs.	Same as above
1-1-73 onwards	It became an independent element and granted for life in each case of disability pension.	Same as above
1-1-96 onwards	Same as above	*For permanent disability- granted for life in first instance. * For temporary disability- only one RSMB will be held and their finding accepted for life.

CHAPTER- 4

PENSION PAYMENT INSTRUCTIONS

The office of the Principal CDA (P) Allahabad is headed by the Principal CDA who is equivalent to the Additional Secretary to the Government of India. The Principal CDA (P) has been assigned following duties and responsibilities to perform:

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- (1) Sanction of pensionary awards to commissioned officers and Personnel below rank of Army including defence civilians' DAD, GREF and COAST GUARD.
- (2) Classification and compilation of defence pension Expenditure.
- (3) Preparation and projection of defence pension estimates and watching progress of Expenditure against allotment under various code heads.
- (4) Audit of pension disbursements made by various pension-paying agencies scattered all over the India and Ex-India. Redressal of grievances/complains of the defence pensioners.

GRANTS OF PENSIONS

Pension Payment Order is the authority on which pension is notified to defence pensioners including Defence Civilians/DAD GREF and COAST Guard. All grants of pensions, Allowances Jangi-Inam and other awards are notified through individual pension payment orders. The PPOs contain the full details viz. name of the pensioners, age, rate of pension, date of commencement, period of grant, place and channel of payment etc. The PPOs are embossed with the uncolored payment authority seal and signed by the Accounts Officers authorized to sign the same whose specimen signatures are circulated to all PDAs every year by Pension Sanctioning Authorities.

CLASSIFICATION OF PENSIONERS

The Defence Pensioners have been classified as under:

- CLASS I** : Commissioned Officers of the Armed Forces.
CLASS II : Widows, Children and other dependents of Commissioned Officers.
CLASS III : }
& } Blank
CLASS IV :

- CLASS V** : Civilian pensioners of defence services, Defence Accounts Department, GREF & COAST GUARD, NCC and their heir granted pensions under the civil service Regulations.
- CLASS VI** : Armed Forces Pensioners below officers rank i.e. PBOR (Personnel below officers rank).
- CLASS VII** : Families of PBOR pensioners i.e. widows, children and other dependents.
- CLASSVIII** : Pensioners in receipt of Gallantary awards like OBI (Order of British India awards) IOM (Indian order of Merit), Jangi Inam, Jagir allowance etc. Special war Reward scheme for world war, I Gallantary awards for World War II to armed forces pensioners and their heir, Gallantary awards notified after independence to armed forces pensioners and their heirs.
- CLASS IX** : United Kingdom liability pensioners.

PAYING AGENCIES

_Pensionary awards to the defence pensioners are being paid by the following agencies:

- (1) Civil Treasuries.
- (2) Defence Pension Disbursing Offices.
- (3) Post Offices.
- (4) Pay Accounts Offices.
- (5) Public Sector Banks.
- (6) Military & Air Attache, I.E. Nepal kathmandu, Nepal.
- (7) Political Office of India, Thimpu & BHUTAN.
- (8) Three Private Sectors Banks viz. IDBI, ICICI, AXIX BANK & HDFC Bank.
- (9) Director of Accounts, Panji, Goa.

PENSION SANCTIONING AUTHORITIES

(I) PRINCIPAL CDA (P) ALLAHABAD

- (a) Commissioned officers and Personnel below officer rank of Army Retirement Pension, family pension, and invalid pension Gallantry awards etc.
- (b) Defence civilians including DAD, GREF & COAST GUARD.

Retiring/Superannuation pension DCRG, COMMUTATION, Family pensions, extra ordinary family pension, invalid family pension, compensation pension etc.

(2) DY. CDA (A.F.) NEW DELHI: Retiring pension, family pension, disability pension Gallantry awards w.e.f. 01.11.1985 in respect of commissioned officers and personnel below officer rank of Air force.

(3) PCDA (NAVY) MUMBAI: Retiring pension, family pension, disability pension Gallantry awards w.e.f. 01.11.1985 in respect of commissioned officers and personnel below officer rank of Indian Navy.

DESPATCH OF PPOs

- (a) All grants of pension, allowances, Jangi - Inam other rewards are notified by the concerned Pension Sanctioning Authorities mentioned above through individual Pension Payment Order. Pension Payment Orders notifying awards in respect of commissioned officers and their families are sent direct to the concerned Pension-Disbursing Agencies, from where the officers want to draw their pension.
- (b) Pension Payment Order notifying the initial awards in respect of personnel below officer rank and their families are sent to the concerned Pension-Disbursing Agencies through concerned Record Offices. Corrigendum/Amendments to PPOs other than computer printing continuation awards etc. are however sent direct to the Pension Disbursing Agencies.
- (c) Pension Payment Orders, notifying awards in favour of civilians of the defence services including DAD, GREF & COAST GUARD and their families are sent to the Pension-Disbursing Agencies through their respective Head of offices.

UNCOLOURED EMBOSSING SEAL AND SPECIMEN SIGNATURTES

All PPOs/Payment authorities are embossed with uncolored seal of Principal CDA (P), DY. CDA (AF) and PCDA (NAVY). In case any documents referred to

above do not bear the Embossing Seal they should not be acted upon but should be returned to the respective PSA for doing the needful.

Specimen signature of the Accounts Officers authorized to sign PPOs/Payment Authorities are sent to all the PDAs every year by the Pension Sanctioning Authorities preferably in the first week of December, so that it could reach to the PDAs in the beginning of the new year. Before PPOs/Payment authorities are acted upon, it should be verified that the PPO has been signed in ink by an officer who is authorized to sign it with reference to intimation received by the PSA. PDA should maintain a Guard File to keep all such letters so that they may verify the signature of the Accounts Officer, who have signed the PPOs with reference to those intimations. The code number allotted to PPO signing officer should also be verified.

REGISTER OF PENSION PAYMENT ORDERS (PPO REGISTER)

All PPOs (except in r/o class IX pensioners) on their receipt from pension sanctioning authorities, Officers In charge Record Offices/ Heads of Offices as the case may be, will be entered by the PDAs in the prescribed register maintained for the purpose:

- (i) SI No.
- (ii) PPO No. & Date
- (iii) From Whom Received
- (iv) Name of the pensioners to whom it pertains
- (v) Rank, Personal No, Unit/formation of the pensioner
- (vi) Pensioners SI No, Treasury SI No. allotted
- (vii) Reference to payment/check Register Page no.
- (viii) Remarks

In order to distinguish nature of pensionary awards PPOs are issued in the following series (the more important ones are given below):

Class I & II Pensioners 'M' Series

Class V Pensioners 'C' Series

Class VI, VII & VIII Pensioners
'S' Series for Service Pension
'D' Series for Disability Pensions
'F' Series for Family Pensions
'S'/Com - for Service Commutation etc.

Note:- PPOs with prefix '09' and '08' are issued by PCDA(Navy) Mumbai and Dy.CDA(AF) Delhi respectively w.e.f.01.11.1985

When a pension payment order issued by pension sanctioning authorities is lost in PDOs Office, a certified true copy thereof will be obtained from the Controller of Defence Accounts (Pensions), CDA(Navy) Mumbai & CDA(AF) New Delhi as the case may be on furnishing a certificate on the following line:-

**Certified that Pension Payment Order No.....in
r/o.....
Personnel No./Regimental No. (Rank and Name of
Unit/Formation).....
has been lost/is not available and to avoid double payment being made a note
has been kept in payment/check register on record in my office. The same if
found or received from any authority at a later stage, will not be acted upon
but will be returned to the concerned CDA for cancellation.**

Place :

Date :

Officer

Sd.
Pension Disbursing

ALLOTMENT OF REFERENCE NUMBER (PS/TS No.) TO PENSIONERS

Pensioners belonging to Class I, II and V are allotted pensioner's serial No.(PS No.) before they are taken on pension strength by PDAs.

Pensioners belonging to Class VI VII & VIII will be allotted Treasury Serial Number (TS No.) before they are taken on pension strength by PDAs.

In case of pensioners drawing pension from Public Sector Banks no such SI Nos are allotted and the records are maintained PPO number wise only.

TS/PS/HO number should be noted in all pension documents.

Note: - Imperial Pensioners (Class IX) need not to be allotted any TS/PS No.

PAYMENT/CHECK REGISTER

Payment/Check register on the prescribed form will be maintained by the PDAs for different class of pensioners. The register should be page numbered.

(II) Alphabetical order will be maintained showing:

- (a) The name of the pensioner
- (b) Class of pensioners.
- (c) PS/TS Number
- (d) Page No. allotted to the pensioners.
- (e) Remark column to indicate causalities i.e. LTA paid, struck of strength etc.

- (III) Name of pensioner to be written in Block Letters.
- (IV) PS/TS No. to be written in the prescribed column.
- (V) The photograph of the pensioner to be affixed below column address.
- (VI) Mark of identification given on descriptive roll may also be noted in the column prescribed in the check register.
- (VII) Date of commencement of pension to be noted in the relevant column.
- (VII) In column "RATE OF PENSION" the rate and date from which pension has been sanctioned may be noted.
- (IX) In case of change in rate of pension the earlier entry to be neatly ringed in red ink and new entry for the rate as well as its date of effect will be written below.
- (X) In case of transfer date up to which he was paid by the former PDA should be entered and No. and date of LPC received from the former PDA should be entered and No. and date of LPC received from the former PDA quoted in support of entry.
- (XI) If a pensioner is Re-employed or in receipt of two pensions, family pensioner re-marries, the facts should be noted in check register for future necessary action.
- (XII) Suitable note in respect of demands or other recoveries should be kept in remarks column of the register and when recoveries are made from pensioners, suitable note be made regarding recoveries.
- (XIII) Erasing and overwriting in payment register are prohibited however, when alteration are necessary, the original entry should be neatly scored through in red ink and fresh entry made in black ink under the PDA's initial.
- (XIV) All payments entered in check register should be initialed by the PDA.
- (XV) After making payment of commuted value of pension, the rate of pension should be reduced by the amount of portion of pension commuted and the date from which reduced should be noted to avoid overpayment.

MANNER OF PAYMENT

The general procedure for payment is as follows:

- (i) As soon as the PPO is received from the pension sanctioning authority through proper channel, the class to which the pensioner belongs, the entry should be made in the relevant payment check registers. All necessary particulars that have a bearing on the payment of the pension should also be transcribed in the register e.g. continuance or expiry date of the pension and the conditions attaching to the payment etc. The marks of the identification as furnished in the Descriptive Roll or in other pension documents should be clearly noted in the payment/check register, for facility of easy reference and identification of the pensioner at the time of payment. The photograph furnished with the pension documents should be affixed in the prescribed column as allotted for the pensioner in the payment/check register.
- (ii) When a pensioner fails to claim his dues even after the lapse of a reasonable time, the PDA should enquire into the circumstances of the non-drawl of pension by issuing letters to the pensioner.

(iii) When a pensioner appears for drawing his/her dues, he/she should be first identified with reference to the documents with the PDA .The PDA is personally responsible for all the payments he makes and he should ensure that payment authorized is correctly made to the proper pensioner and prescribed instruction/rules are not violated in any case .In case of any doubt arising regarding identify of the pensioner, the PDA should be at once refer the matter to the pension sanctioning authority furnishing full particulars of his difficulties and asking for a ruling on the specific point, which he desired to get clarified before making the payment to the pensioner.

(IV) Pension Disbursing Officers are personally responsible for the acts of their subordinates and Govt. will hold them personally responsible for any loss which may result from their own supine ness or the dishonesty of their subordinates.

(V) Identification of a pensioner by the PDA is an important step in the process of making payment of the pensionary dues to the pensioner. The PDO should therefore exercise great care in the matter of identification. Particular attention should be paid to the periodical identification of old and infirm pensioners, pensioners above 70 years of age and those who frequently draw pension through representative.

(VI) Identification is generally done with reference to the marks of identification furnished in the Descriptive Rolls etc. As an additional means of identification photograph furnished in respect of certain classes of pensioners may also be utilized. Pensioners drawing pension for the first time may also be asked to produce their personal copy of the letter of PSA/Officer-in-Charge Records/Head of office in which he last served, notifying the grant of the pension to the individual. Where pension is drawn through a personal representative, the identity of the representative should also be established before payment is made to him as authorized by the pensioner in his letter of authority.

Commissioned officers and now days issued with their Army Identity cards duly superimposed retired and the cards contain the personnel mark of identification, signature and photo of the officer. The Identity card may be demanded from the officer pensioners. When he appears before the PDA for establishing the Identity of the pensioner, if felt necessary. Commissioned officer pensioners already drawing pension through the PDA who may be asked to sign a certificate to the signature of new pensioner duly attested by the Pensioners introducing him may be kept on record of future use.

In case of class VI pensioners (Armed Forces Pensioners), due regard will be paid to the existing provisions in the Descriptive Role, in accordance with which the pensioner may be introduced by his/her two guarantors. The requirement of bringing two guarantors may be dispensed with in respect of service /disability pensioners in which cases photographs are available with the pension Disbursing Officers as an additional means of identification.

The PDO may fix up the date for payment. of pension to the various classes of pensioners when payment is made, necessary notes will be recorded in the payment/check registers and other documents. Paid vouchers/Payment schedules are valuable documents and should therefore be kept in safe custody by the PDO till they are sent to Principal CDA (P) along-with the periodical Accounts.

PAYMENTS ON THE BASIS OF LIFE CERTIFICATE

Pensioner who does not appear in person for one or other reason can produce a life certificate issued by competent authority the usual bill signed by two pensioner must be submitted along with the Pension Certificate. The written authority of the pensioner on IAFA-409 to pay the pension to the person nominated by him/her should be produced and attached to the bill.

EXEMPTION FROM PERSONAL APPEARANCE

Exemption from personal appearance is permissible in the following cases: -

- (i) Pensioner desiring to draw his/her pension through an authorized agent (who has indemnified Govt. against overpayments. In such cases personal appearance is not necessary even at the time of the first drawl of pension. Each bill of a pensioner resident in India must be signed by the pensioners.
- (ii) A pensioner of rank i.e. high status may be privately identified by the pension disbursing officer and he need not be required to appear at a public office.
- (iii) **PENSIONERS SPECIALLY EXEMPTED BY THE LOCAL GOVT. FROM PERSONAL APPEARANCE:-**

A pensioner of this category may draw his/her pension upon the production of a life certificate once in six months with the pension bills for June and December signed by respectable officer of Govt. or by some other well-known and responsible person. A note of the sanction given by the Local Govt. for the exemption from personal appearance will be kept in the payment/check register and the pension certificate where one is issued.

- (iv) **PENSIONERS WHO ARE UNABLE TO APPEAR IN PERSON IN CONSEQUENCE OF BODILY ILLNESS OR INFIRMITY**

A pensioner of this category may draw his/her pension upon the production of a life certificate once in six months with the pension bills for June and December signed by respectable officer of Govt. or by some other well-known and responsible person.

(v) **SEVERELY WOUNDED AND INFIRM ARMED FORCES PENSIONERS
(Class-VI Pensioners)**

Such pensioners may be paid their pension on production of a life certificate on IAFA-409 signed by a responsible officer of Govt. or some other well known or trust worthy person.

(vi) **Female pensioners who are not accustomed to appear in public**

A pensioner belonging to this category may be paid her pension to another person as she may appoint on her behalf on production of a letter of authority, a life certificate, a certificate of non-marriage, non-re-marriage or an undertaking from the widow recipient of family pension to the effect that she shall report the event of remarriage promptly the PDA.

(vii) **CHILDREN OWING TO ILLNESS AND VERY YOUNG CHILDREN IF THE PENSION DISBURSING OFFICER CONSIDERS THAT THEIR ATTENDANCE FOR PAYMENT WOULD CAUSE IN CONVENIENCE OR HARDSHIP**

In this case a life certificate in the following form signed by an official of the revenue department not below the rank of Patwari or Village Munsif or other responsible person may be accepted.

“Certified that (name of the child)_____ the lawful child of the late (Name/Rank and corps of the deceased)_____ is alive this day out he can not attend for payment of pension authorized owing to illness.”

(viii) **GORKHA PENSIONERS LIVING IN NEPAL OR A PENSIONER RESIDING IN SIKKIM/BHUTAN WHO IS PHYSICALLY UNABLE TO APPLY FOR HIS PENSION IN PERSON**

The payment to this category of pensioners may be made through a pension disbursing officer in India or under arrangement by the Indian Embassay, Nepal to representative who produces the pensioner's pension certificate and a life certificate a signed by either two male Armed Forces pensioners if below JCO rank (or equivalent rank of the Air force/Navy) or by a pensioner of JCO Rank (or equivalent Rank of the Air Force/Navy) acquainted with the pensioner. Gorkha Armed forces pensioners residing in Nepal, Territory will themselves be responsible for furnishing annually a life certificate signed by two male Armed Forces pensioners and countersigned by an official of Nepal Govt.

(ix) ARMED FORCES PENSIONERS EMPLOYE IN VARIOUS INSTITUTIONS:-

Pensioner of this category may draw his pension upon production of life certificate on IAFA-409 once in six months with pension bills for June and September.

IDENTIFICATION OF PENSIONERS OVER 70 YEARS OF AGE

Class I & II pensioners are not identified annually unless they are over 70 years age. They should be identified once in a year in the usual way in the month of April. Pensions to pensioners above the age of 70 years should not be made without periodically verifying the fact of their existence by special enquiries. A certificate to effect that such verification has been carried out should be given in April each year.

PAYMENT TO AGENT

For purpose of payment of a pension through an agent the pensioners can be grouped as under: -

- (a) Those stationed in India who desires to draw through a scheduled bank or a personal & representative.
- (b) Those residents in India who desires to draw through a bank or Firm nominated for this purpose as permanent arrangement by executing a Power of attorney in favour of the bank or firm.
- (c) Those residents outside India and desire to draw through a bank or a firm nominated for this purpose, by executing a power of attorney in favour of the bank or firm. In respect of the pensioners who are not resident in India, the following procedure is to be followed.

PROCEDURE OF DRAWL OF PENSION BY THE KNON-RESIDENT INDIAN PENSIONER

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

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

presence of an official of Indian Embassy/Mission abroad, who should attest the signature of the pensioner.

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

3. Submit pension claim on IAFA-380(a) or an arrear claim on IAF (CDA) 651 to his/her PDA, if the pension has not been drawn for more than one year.
4. Submit the life certificate(IAFA-409) his/her PDA, issued by an authorized official of the Embassy/High Commission of India, or consulates 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.
5. Submit a certificate to his/her PDA once a year in April each year whose nationality at the time of retirement was Indian and who for the time being is residing outside India, on the following lines:-

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

6. Intimate the change of his/her nationality, if nationality has been changed, along with nationality certificate granted by the country where the pensioner is residing to the PDA as well as to Pr.CDA(P) Allahabad for updation of records.
7. Forward an attested copy of his /her passport to his/her PDA.
8. Submit other certificates viz. non-employment/re-employment certificate, non marriage certificate etc to his/her PDA.

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

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

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

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

FORM OF POWER OF ATTORNEY

Know all men by these presents that (I)
(a) _____ (Full name, personal No. & Rank of the pensioner) do hereby appoint (b) _____
_____ (Name of the scheduled bank) as my true and lawful attorney and authorize the said attorney to do all things act, deeds that may be necessary or all usual to receive from (c) _____ (name of the PDA) the pension payments etc. due to me as authorized by the Controller of Defence Accounts (Pension), CDA(Navy), Mumbai/CDA(AF) New Delhi and to give receipts for the same and credit the same to my accounts and I do hereby agree to ratify all acts deeds and things done or made by my said attorney which shall be binding on me with force and effect. This power of attorney shall be and remain in full force and effect until due notice in writing of its revocation shall have been given to the Pension Disbursing Officer.

In witness where of the said (d) _____ (name of the pensioner) has set his/her hand and seal this _____ day of _____ signed sealed and delivered by the said (d) _____ (name of the pensioner) in the presence of _____ (executants of power of ATTORNEY)

CERTIFICATE FOR NON-CHANGE OF NATIONALITY

“I certify that I was an Indian National at the time of my retirement and have not thereafter changed my nationality and become a naturalized citizen of a foreign state”. Those living ex-India but drawing their pension through authorized agents the above certificate will be furnished along with the life certificate.

TRANSFER OF PENSION ACCOUNTS

When pensioner desired to receive the pension permanently or for prolonged period at a station other than that at which they have hitherto been paid, it is permissible to arrange to transfer his/her pensioner account for payment by new PDA. The transfer should be affected quickly in order to ensure that the payment of pension at the new station is arranged without delay.

FORFEITURE OF PENSION

The pensioners are liable to forfeiture of pension if convicted by any criminal court of serious crime including political offences or guilty of grave misconduct. Whenever PDA becomes aware about the imprisonment of a pensioner or is found guilty of grave misconduct, he should forthwith report the matter to the Principal CDA (P) with a copy of order of conviction and sentence for reporting the matter to competent authority and suspend the pension provisionally pending receipt of instruction from PCDA (P).

FORFEITURE OF PENSION

On release of the pensioner from imprisonment, the PDA will obtain an application from the pensioner for restoration of pension and submit it to the Pr. CDA (P). If a pensioner is found guilty of grave misconduct but is not imprisoned, the PDA will report full facts of the case to the Pr. CDA (P) who will obtain sanction of the competent authority for the suspension or otherwise of the individuals pension.

FORFEITURE OF GALLANTRY AWARDS

The Param Vir Chakra, The Mahavir Chakra , The Ashoka Chakra, The Kirti Chakra and Shauraya Chakra and Monetary allowances attached there to are liable to be forfeited on conviction for the following offences:

- (i) Treason
- (ii) Sedition,
- (iii) Mutiny
- (iv) Cowardice
- (v) Desertion during hostilities,
- (vi) Murder,
- (vii) Dacoity,
- (viii) Rape,
- (ix) Unnatural offences

ATTACHMENT OF PENSIONS BY COURT ORDERS

In accordance with section II of the pension Act (Act XXIII of 1871) no pension granted by Govt. on account of past services or present infirmities or as a compassionate allowance and no money due or to become due on account of any such pension or allowance, shall be liable for seizure, attachment or sequestration by process of any court in India at the instance of a creditor for any demand against the pensioner or in satisfaction of a decree or order of any such court. While an order issued by a court can not prima facie be ignored and should, therefore, be honored, the relevant provision of section II of the pension act may be brought to attention of the court with a view to getting the court orders vacated and simultaneously the PDA should bring the matter to the attention of the PCDA (Pensions) for further necessary action.

FORM I & II (DI & II IN CASE OF PSBs)

Form I showing the names and particulars of the pensioners struck off the pension strength of a PDA during a month is a report prepared on IAFA 383 A & rendered to Pr.CDA (P) so as to reach Pr.CDA (P) by the 10th of the month following the month to which it relates.

Form II showing the names of the pensioners taken on the strength of the PDA during a month is a report to be prepared on IAFA-390 and rendered to Pr.CDA (P) so as to reach him by the 10th of the month following month to which it relates.

The report in respect of class I II & V pensioners should be included in one report and the names of class VI, VII and VIII pensioners in a separate report. Nil report is also required to be sent.

ARREAR /LTA PAYMENTS

If a pension remains undrawn for more than a year, pension ceases to be payable. If, however the pensioner appears and claims pension, the pension-disbursing officer can make the payment after obtaining the sanction from the competent authority. The arrears claim is adjudicated with reference to the explanation furnished by the pensioner for non-drawl of pension and if the explanation is found satisfactory, arrears from retrospective date is allowed. Power stands delegated to the DPDO to sanction payments to arrears of pension upto 3 years in case of civilians and class I pensioner's and 5 years in case of JCO/ORS.. CDA (PD) is empowered to authorize the payment of arrears of pension in full. Powers also stands delegated to TOs and PAOs to sanction payment of arrears of pension upto 3 years in case of class I and class VI pensioners. However pensioners drawing pension from PSBs are dealt with by PCDA (P), ALLAHABAD where sanctions are accorded at appropriate levels.

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 the Arrears of Pension (Nomination) Rules 1983, pensioners are required to nominate another person to receive the arrears of pension due to pensioner on his/her death. This is paid to the nominee and if there is no nominee lifetime arrears can be given to legal heirs.

PAYMENT OF PENSION TO INSANE LUNATIC PENSIONERS

When a pensioner is certified by a magistrate to be insane, the payment of pension and gratuity shall be regulated by the competent authority as under:

(a) Where the Insane pensioner is lodged in an asylum.

The whole of the pension and gratuity will be paid to the dependents of the pensioner on production of pensioners pension certificate and life certificate. The question signed by the competent Authority payment by them of the cost of pensioners maintenance being left to be decided by the court on an application by the asylum authorities under provision of section 26 of Lunacy Act.

(b) Where the insane pensioner is in the charge of his/her dependents or of a friend or any other relative:

The pension and gratuity will be paid to dependents or in two shares one to the person having charge of the lunatic and another to the dependents respectively on their furnishing the pensioners pension certificate as also his/her life certificate signed by the competent authority..

COMMUTATION OF THE PENSION RESTORATION OF

The commuted portion of the pension will be restored after completion of 15 years as follows: -

(a) Where the commuted portion of the pension has been notified jointly the commuted amount should be restored after 15 years from the date of retirement/discharge.

(b) In all other cases where commutation led to deduction in the second or subsequent month 15 years will be reckoned from the date of reduction of the amount of pension.

RE-EMPLOYED PENSIONERS

A pensioner/Family pensioner is required to furnish certificate of Non-employment /re-employment in a Govt. Deptt. /office or a Govt. company or a corporation or an autonomous body or a society set up by central or state Govt. or Union territory or local fund, yearly in the month of November in each year.

Defence civilian Group `A` Officers\Commissioned officers of the rank of Col./Captain/ Group Captain in the Army, Navy and Air Force respectively are required to furnish a declaration in May and Nov. each year about acceptance of commercial employment within two years from the date of their retirement. They are also required to furnish a declaration about the acceptance\non-acceptance of any employment under any Govt. outside India or under international organization of which Govt. of India is not a member. Where such employment has been accepted, without obtaining Governments approval, the TOs\PDAs will obtain orders from Principal CDA (P) before making further payment.

2 All the group 'A' officers and Commissioned officers are not entitled to dearness relief on pension during their re-employment under Central Govt./ State Govt./ Public Sector undertaking/ Autonomous bodies/ Union territories/ Local bodies etc.

3 Pensioners who held post below Group 'A' and ex-serviceman below the rank of Commissioned officers, re-employed on civil posts are entitled for payment of dearness relief on their pension w.e.f. 18.07.97 provided their pay on re-employment has been fixed at the minimum of the scale of the re-employed post and entire pension was ignored. Such pensioners are required to furnish a certificate from their re-employer.

4 Family pensioners are entitled to dearness relief during their employment on their pension w.e.f. 18.07.97.

**MISSING PENSIONERS
(PAYMENT OF FAMILY PENSION AND GRATUITY TO THE FAMILY, IN CASES
WHEREABOUTS OF A PENSIONER IS NOT KNOWN)**

1. Where the family pension is jointly notified in the PPO of missing pensioner, the Principal CDA (Pensions) shall authorize payment of family pension by issuing Payment Authority. Gratuity in such cases shall be authorized by the Pension Sanctioning Authority Separately where the PPO does not contain this information; the family of missing pensioner may apply to PSA for family pension /gratuity through their respective Record Office/Head of the Office.
2. The above benefits may be sanctioned by Pension Sanctioning Authority after observing the following formalities

(a) The family must lodge a report with the concerned Police Station and obtain a report that the employee/Pensioner has not been traced after all efforts had been made by the Police.

(b) An indemnity Bond should be taken from the nominee/dependants of employee/ pensioner that all payments will be adjusted against the payments due to employee/pensioner in case he appears on the same and makes any claim.

(c) An indemnity Bond should be taken from the nominee/dependants of the employee/pensioner that all payment will be adjusted against the payments due to the employee/Pensioner in case he appears on same and makes any claim.

CLAIM TO FOREIGN PENSIONERS

UK Government, Burma and Pakistan pensioners who are residing and drawing their pension in India, their pensionary liability are that of UK, Burma and Pakistan Govt. respectively. The claims for re-imbusement on account of payment of pension to the above category of pensioners are being dealt with in Audit section of Principal CDA (P), who is centrally responsible for collecting paid vouchers /

payment certificates from the PDAS and arranging / processing claims for reimbursement of the amount paid on half yearly basis. The claim prepared will be forwarded to Accounts section (Local) who will arrange re-imburement of the amount paid to these pensioners with the concerned Govt.

PAYMENT OF CVP & DCRG IN DEATH CASES

Generally pension is notified before retirement. In case the pensioner dies before retirement, the PPO shall not be acted upon but returned to pension sanctioning authorities for cancellation. In case the pensioner dies after retirement but before receiving the payment of CVP & DCRG, the CVP and LTA will be paid to the nominated/legal heir of the deceased and DCRG will not be paid. The fact of death before receiving DCRG shall be reported to PCDA (P) for authorization. In case the pensioner has made nomination to receive DCRG on death, the DCRG shall be paid to the nominated heir. In case there is no nomination, DCRG shall be authorized to all the eligible members in equal share to avoid legal complication through PPO. The payment of DCRG shall be made as per authorization through PPOs to eligible heirs as stated above

IMPORTANT AUDIT OBJECTION OBSERVATIONS POINTED OUT BY OUR SPOT AUDIT TEAMS WHILE AUDITING THE PENSION PAYMENT VOUCHERS IN DIFFERENT PENSION DISBURSING AGENCIES

The audit of pension payment vouchers are carried out on conventional pattern on computer by the office of Principal CDA (P) locally on receipt of vouchers from disbursing agencies on the basis of audit cards and master sets of PPOs maintained in Audit section.

Recently Principal CDA (P) has started audit by sending spot audit teams to various pension disbursing agencies to perform the audit on the basis of documents viz. Personal case file, Check Register/Payment Registers being maintained at PDAs level. The teams also carry vouchers received from the particular PDA to perform Audit of Payment. Our spot audit teams have detected glaring mistakes and pointed out abnormal excess payments and large amounts of wrong debits/misclassifications in disbursement of pension to defence pensioners in the following areas: -

(1) FAMILY PENSION

Instances have come to notice that family pension has been restored to the widow on the death of pensioner even where family pension has not actually been granted / authorised in the PPO. In case it is revealed that family pension has been commenced without notification thereof in the PPO, immediate necessary action may be taken to obtain a PPO notifying the family pensionary award from the pension sanctioning authorities.

(c) Cases where family pension at enhanced rate has been paid, the personal case file of the pensioners and detailed entries to this effect recorded in check register may be checked to ensure that enhanced rate of family pension is actually due and the payment has not been made beyond the period of grant.

(2) DISABILITY PENSION

Disability element of disability pension where granted for a limited period is a periodical award it may be ensured that the payment of disability element has not been continued beyond the period of grant as specified in the PPO.

(3) REDUCTION IN BASIC PENSION ON ACCOUNT OF COMMUTATION

Instances have come to notice that the commuted portion of pension has not been recovered at all for the last ten years in a few cases leading to huge amount of overpayment. As such it may be ensured that the commuted portion of pension is recovered from the pension and the same has not been restored before 15 years from the date of retirement/ date of payment of commuted value of pension.

(4) PREPARATION OF PENSION SCHEDULES

It has been found that the monthly pension payment schedules are not being prepared correctly and in place of PPO numbers; PS\TS numbers are being quoted in the pension payment schedules vouchers. Thus, it may be checked to see that in all cases the correct PPO Numbers are also incorporated in pension payment schedules.

(5) CHECKING OF IST OUTPUT / PRINT OUT IN RESPECT OF NEW PENSION / CHANGED PARTICULARS.

The treasuries of some States have computerized their pension system. In this system it may be ensured that when the pension is commenced initially correct data is given to the computer. Further when print out is received from the computer subsequently, it is again carefully verified to see that there is no discrepancy and it corresponds to the data already given by the dealing staff in PDAs.

(6) MISCLASSIFICATION / WRONG DEBITS

Defence pensioner should be identified correctly and their accounts should not be mixed with the pensioner of other ministries. This can be done easily with reference to their PPO numbers and the name of PSA.

In other words vouchers of CRPF, PAC, BSF, ITBP etc should not be included in Defence vouchers.

PAYMENTS OF PENSION/GRATUITY AGAINST FAKE AND FORGED PPOS PREVENTIVE MEASURES.

Fraudulent payment of pension/gratuity came to notice during 1981 in a few Treasuries in Bihar by presenting fake manual. PPOs by gang of imposters. During 1987-88 again fraudulent payment of pension came to notice in a few Treasuries of Assam, Orissa by presenting fake computerized PPOs. So far in the last 28 years, a large number of cases of fraudulent payment in various Treasuries all over India have come to our notice. The gang of imposters prepared fake computerized PPOs/descriptive Rolls of pensioners and fake forwarding memos of the record offices and dispatched to the PDAs. In most of the cases, the imposters approached the PDAs immediately after receipt of the fake PPOs in the respective PDAs and pressed for payment. The position was so grim, that the PDAs were instructed to be more careful in respect of PPOs received through the ROs/Head of the offices and should carefully check the posted seal embossed on the envelopes in order to ascertain the name of station from where the same were posted and also ensure that the PPOs have been received through the authorized channel. This extra precaution will help them in the first instance to ensure that the PPOs in question have really originated from the concerned Record Offices, besides the PDAs may be impressed upon to meticulously observe the guidelines issued by this office towards verification of the PPOs.

Before releasing payments to the pensioners, following checkpoints may be observed before making first payment on fresh PPOs.

- 1 (a) PPO/Payment authority has been received through authorized channel in case of PSB's through link branches.
 - (b) PPO is supported with descriptive Roll/identification documents/joint photographs.
 - (c) Computerized PPO's are printed on computer and not typed.
 - (d) The computer stationary of PPO under action should match in format with printed stationary currently in use by PCDA (P).
 - (e) PPO has been issued by the pension sanctioning authority viz PCDA (P) CDA (AF) and CDA (NAVY).
- 2 PPO has been signed by an authorized officer in ink and bears code number and his signature supplied by PCDA (P), CDA (AF) and CDA (NAVY) and verification recorded.
 - PPO bears the embossing seal (uncolored) which is the same as per the specimen supplied by the PCDA (P) to PDAs and verification to be recorded.
 - PPO is marked debit "civil estimates".
 - Periodical list of fresh PPOs have been received from PCDA (P) and the PPO being actioned if found included in it.

- Proper identification has been carried out and it has been properly recorded in the check Registers/Personal file of the pensioner by the PDA.
- Two Defence pensioners should identify a new pensioner (Except Officers).
- Payment should be authorized only when the TO/PDA is personally satisfied that the pensioner is genuine and prescribed instruction as rules are not violets in any case.
- Payment authorities bear the seal of the pension sanctioning authority and is signed buy our officer whose specimen signature is already on record with the Treasury/Bank/PDAs.
- T.S. /P.S. & Check register should be prepared on the prescribed format. In case any doubt regarding the genuineness of the PPO, the matter should be reported to PCDA (P) telegraphically immediately followed by a detailed report on the case enclosing the connected papers should be sent under registered/Insured to this office. Simultaneously the PDA must immediately lodge a FIR and purse the police authorities to arrest the persons involved. All concerned authorities viz District Administration, Director of Treasuries and concerned Nodal Officers of the PSB/RBI and Principal CDA (P) must be informed about the incidents.
- Photographs of such imposters have been circulated to all the PDAs. If such imposters' photographs are seen on the descriptive rolls, action should be taken with police authorities to arrest them on their reporting in PDAs office for taking first payment.

RESTORATION OF COMMUTED PORTION OF PENSION AFTER 15 YEARS OF RECOVERY OF COMMUTED PORTION OF PENSION: -

The restoration of commuted portion of pension after 15 years of its recovery is admissible from 01.04.85 and not earlier to that date. This restoration is solely related to reduction of commuted portion of pension for payment due to the fact that reduction should be effective for a complete period of 15 years.

2. The reduction should be made from the date of payment of CVP. In cases where CVP is paid during first month of retirement reduction of commuted portion should be made from date of retirement i.e. from the date of payment of 1st pension itself. In case of treasuries where payment of CVP is made after the end of 3 months from issue of PPO, reduction should be made after the end of 3 months from the date of issue of PPO i.e. before payment of CVP (not applicable in case of bank).

3. Where commuted value is paid on more than one occasion due to increase of Pension or revision of pension reduction of commuted portion is also effected under para 2 above i.e. in such cases also reduction in pension is made from date of payment of CVP.

4. Since the restoration is solely related to reduction of commuted portion which led to reduction of pension, pension disbursing authorities have been authorized to restore commuted portion of pension on completion of a period of 15 years from the date of reduction of pension. For this purpose PDA should obtain an application from the pensioner.

5. Each amount of commuted portion of pension should be restored separately on completion of 15 years period of reduction. In other words recovery of commuted portion is not made and it should be stopped on restoration and no additional / separate payment is made. It must be ensured that each commuted portion remains suspended for payment for a complete period of 15 years.

6. This provision is not applicable in cases of permanent absorbees who have draw lump sum payment on account of full commutation. In such cases recovery of pension payment orders are issued by the pension sanctioning authority

CHAPTER- 5

DOCUMENTATION AT THE END OF PDAs

Pensionary awards are paid by one of the following agencies known as Pension Disbursing Agency/Authority:-

- (a) Military & Air Attache, Indian Embassy Nepal and Political Office Bhutan.
- (b) Civil Treasury officers
- (c) Defence pension disbursing officers
- (d) Post offices.
- (e) Pay Accounts offices.
- (f) Public Sector Banks.
- (g) Private Banks (ICICI ,UTI,HDFC,IDBI)
- (h) Director of Accounts, Panji, Goa.

PDA is personally responsible for all the payments he makes and he should ensure that the payments authorized are correctly made to the proper pensioner and prescribed instruction or rules are not violated in any case.

For the proper discharge of the pension payment duties, and also to avoid fraudulent payments, PDAs are required to maintain/submit following documents in a proper manner.

(i) Register of pension payment Order.

All grants of pension, allowances, jangi Inam and other rewards are notified by the Pension Sanctioning Authorities through individual pension payment orders.

All pension payment orders (except in respect of Class IX pensions i.e. U.K. Pensions/Imperial pensions) on their receipt from Pr. CDA (Pensions), Pr. CDA(Navy), Dy. CDA(AF),Officer-In-charge, Records, Head of offices as the case may be will be entered by the PDAs in the "Register of Pension Payment Order" maintained for the purpose in the following proforma:-

'PROFORMA'

Register of Pension Payment Orders.

SL. NO.	PPO NO & DATE	From whom received	Name of the pensioner to whom it pertains.	Rank, Personal /office No. Unit /formation of the pensioner	Pensioner 's serial No/ Treasury Sl No. allotted.	Reference to Payment Check register page No.	Remarks
1	2	3	4	5	6	7	8

Separate pages should be allotted in the register for the various series of PPOs viz 'M' series, 'C' series 'S' series, 'D' series, 'F' series etc. However Payment Authorities and letters of Authority issued by the PSAs are not required to be entered in this register.

(II) Allotment of TS/PS numbers to pensions.(Only for Treasury/DPDOs)

Pensioners belonging to classes I, II,& V will be allotted Pensioner's Serial No (P.S. No) before they are taken or pension strength by the PDAs, in one numerical series commencing from No1. The P.S. nos will run in a series for all these three classes of pensioner i.e. I, II & V irrespective of the Army service or Department to which they relate. As soon as an anticipatory payment Authority or Pension Payment order is received by the PDA in respect of a pensioner who is newly admitted in to the pension establishment, the relevant particulars will be entered in the "Register for allotment of pensioner's Serial No to Class I, II and V pensioners" maintained for the purpose in the prescribed proforma.

Pensioner's serial numbers should be assigned in running serial order and no number should be omitted. If any number is inadvertently omitted, to be allotted, that number should be treated as blank for all purposes and the same will not be allotted to any pensioner in future. Care will be taken to see that the same number is not allotted to more than one pension; similarly more than one PS No should not be allotted to one and the same pensioner.

(b) Pensions belonging to class VI, VII and VIII will be allotted Treasury serial No (TS No) before they are taken or pension strength by the PDA. The guidelines for allotment of PS should be observed for allotment of TS nos to the above class of pensioners, the only change being that instead of PS No, the classes VI, VII & VIII pensioners are allotted TS Nos. A separate register for allotment of TS Nos to class VI, VII & VIII pensioners will be maintained for the purpose. It is very important to ensure that PS Nos and TS Nos are not mixed up e.g. PS No. only, not TS Nos should be allotted to classes I,II & V pensioners. Similarly only TS Nos (Not PS Nos) should be allotted to classes VI, VII, & VIII pensioners.

PS/TS number should be noted in all pension documents. In case of pensions drawing pensions from Public Sector Banks, no such reference numbers are allotted and the records are maintained P.P.O number wise.

(III) Payment/Check register.

Payment/check Registers in the forms shown below will be maintained by the PDAs in separate volumes according to the following classification of pensions. To facilitate compilation of accounts and the collection of statistical data, separate registers or separate sets of pages in a register for Army, Air Force, Navy pensioners

and like wise for other classes may be opened. If the number of pensioner is small only one register may be maintained for all or a group of classes.

Classes	Form of register
Class-I (Commissioned offices of the Armed Forces)	IAFA-330
Class-II (widows, children and other dependants of commissioned officers) Class-III, IV (Blank)	IAFA-330
Class-V (civilian pensioners of Defence services, DAD, Gref and coast Guards, NCC and their heirs granted pension under Civil Services Regulations)	<u>IAFA-330</u>
Class-VI (Armed Forces pensioners below officer rank i.e.PBOR)	IAFA-389
Class-VII (families of PBOR. I.e. widows,childrens and other dependants.	<u>IAFA-389</u>
Class-VIII (Pensioners in receipt of Gallantry awards like O.B.I, I.O.M. Jangi Inam, Jagir allowances, special War Rewards for world War-I, Gallantry Awards for world war II and after independence.	IAFA-389
Class-IX (U.K.pensions/Imperial pensions)	The payment Register in respect of Indian soldiers of a Local Company of Royal Garrison Artillery, e.g. Hong Kong and Singapore Royal Garrison Artillery etc, who are treated, as class VI pensioners will be maintained in IAFA-389. The payment register in respect of other UK pensioners will be maintained in Form IAFA-331.

(IV) Maintenance of Pensioner's/personal Case file

PDA's are required to maintain a separate case file in respect of each pensioner born on the pension strength of that PDA, which consist of all relevant pension document concerning to that particular pensioners. viz Pension Payment Order/Payment Authority, Pension Certificate, Identification documents with photographs, Descriptive Roll and other periodical Certificate etc.

(V) Corr. P.P.O register :

PDA's are required to maintain a separate Register for P.P.O received from different PSAs. As and when any P.P.O including Corr P.P.O is received, it should be entered in the Register maintained for the purpose and there after acted upon accordingly.

(vi) **Demand Register :**

Overpayments of pensions detected and other outstanding recoverable demands against the pensioner intimated by the pension sanctioning authorities are recorded in the Demand Register to watch the progress of the cases of overpayment of pension etc. The recoveries should be intimated to PCDA (P) Allahabad through recovery statements submitted with the monthly Pension Payment-voucher.

(vii) **Guard file of specimen signature of PPO signing authorities Year wise.**

In the month of December each year Pension Sanctioning authorities circulate to all PDA's, the specimen signature of the officers, authorized to sign the Pension Payment orders/Payment authorities for the next calendar year. Each officer authorised to sign the pension payment orders /payment authorities has also been allotted a code number by the PSAs. These specimen signatures are required by the PDA's to be recorded properly in the "**Guard file of specimen signature of PPO signing authorities**" Year wise in separate files for separate calendar year.

Before a PPO is acted upon, it should be verified by the PDA that the said PPO has been embossed with uncoloured seal and has been ink-signed with the code by the officer who is authorised to sign it with reference to specimen signature of the officer on record maintained in the "Guard file of specimen signature of PPO signing authorities."

(viii) **LTA claims registers.**

Pension is payable for the day of death of the pensioners. Arrears of pension due to the estate of a deceased pensioner may be paid to the nominee in accordance with the nomination in the nomination form. In case the deceased has not submitted any nomination or the nomination already made does not subsist, the payment of arrears of pension to the estate of the deceased pensioner may be paid to the legal heir(s). Claims which are not preferred within a period of one year will be submitted with the explanation furnished by the claimant for the delay to the Pr.CDA (P)/CDA(PD)/CDA CHENNAI for instructions.

Particulars of all such pension payments due to the estate of deceased pensioners should properly be recorded in the "LTA claims Register" maintained for the purpose. The payment so made may be reflected in the change statement of the month in which payment is made.

The name of the deceased pensioner may be struck off from pension strength after the payment is made to the legal heir(s) and the casualty reflected in Form-I/ D-II of the month in which struck off.

(ix) Time barred arrear claims register:

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 PDA.

Pension undrawn for more than one year become time barred, which is paid only after sanction of TOs/PAOs/DPDOs as per powers delegated to them and C.D.A.(P.D.), CDA Chennai. In the case of PSBs the arrear claim on prescribed form should be submitted to the bank to enable him to obtain the sanction of Pr.CDA (P) Allahabad.

Particulars of payment so made of all time barred claims should properly be recorded in the "Time barred arrear claims register" maintained for the purpose.

(x) Transfer- in/Transfer out Registers:

In the case of request from a pensioner for transfer of his/her pension account to some other Treasury officer/DPDO/PSB, such transfers are 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. Detailed particulars of transfer of pension account should invariably be recorded by the PDA in "Transfer in Transfer out register "maintained for the purpose.

Before a pension payment order/letter of authority is acted upon as a result of transfer of pension documents, it should be verified by the transferee link branch of PSB/DPDO/Treasury that pension payment order/letter of authority has been embossed with the un-coloured seal and has been signed by the officer who is authorized to sign it with reference to the specimen signature of the officer on record with PSB/DPDO/Treasury.

(IX) TRANSFER OF PENSION DOCUMENTS FROM ONE PDA TO ANOTHER PDAs- LOCAL AND OUTSTATION.

If a pensioner desires to get his pension account transferred from one P.D.A to another in India, he is required to submit an application to his present P.D.A. indicating therein the name of desired P.D.A and account no. also in case of PSBs. No application is required to be submitted to this office. Transfer of pension outside India is not permissible.

Transfer of pension may fall under one of the following categories: -

- (i) Transfer from one branch to another of the same PSB at the same station having common link branch.
- (ii) Transfer from one branch to another of the same PSB in different district having another link branch.
- (iii) Transfer from one branch to another of different PSBs at the same station.(This will be allowed only once in a financial year)
- (iv) Transfer from one branch to another of different PSB in different district/treasury office/DPDO and
- (v) Transfer from Treasury/DPDO to a branch of PSB.

Request falling under categories (i) & (ii) above may be entertained by the PSB itself. The paying branch will indicate on the pension documents the month up to which the pension has been paid and thereafter return pension documents to the link branch who will transfer the pension accounts along with relevant documents to the desired place after making necessary entries.

In case falling under (iii) and (iv) above the paying branch will return the pension documents to its link branch along with application of the pensioner indicating the months up to which the payment of pension has been made. The link branch after making entries in their records will forward the pension documents to the concerned link branch/Treasury office/DPDO.

In case of category (v) above Treasury Officer/DPDO will arrange to send under a special seal the pensioner documents along with original copy of the application to the link branch of PSB.

The PDA should also note specifically the facts of restoration of commuted portion of pension and where it is still due to be restored, the specific date of payment of capitalized value of pension of each stage and the date of restoration of commuted portion of pension, in the LPC issued to new PDA as instructed under this office circular No. 83 bearing no. AT/ORs-Tech/038-II dt. 24.11.2000. Further keeping in view the complaints received from the pensioners regarding non-resumption of commuted portion of pension the PDAs have been instructed under this office circular No. 94 bearing No. AT/ORs-Tech/038-II dated. 20.7.2001 to complete the Proforma (enclosed with the circular dated. 20.7.2001) before sending it to the another PDA along with Last Payment Certificate (LPC) (in which all documents i.e. PPO Corr. PPOs descriptive Roll, Nomination for LTA option for Medical Allowance photograph as well as rate of pension last paid arrears if any paid are indicated.

(XVI) Issue of Duplicate Pension Certificate :

- i. In case Pension certificate is lost before receiving the first pension, Pension-Sanctioning Authority may be approached through the respective Records office or Head of office to issue Duplicate Pension Certificate.
- ii. In case Pension Certificate is lost after receiving the first pension, Disbursing Authority, on approach by the Pensioner, can issue duplicate pension certificate.
- iii. A record to the effect that original Pension certificate has been lost and in case the same is traced at a later stage, the same will not be acted upon and will be returned to PSA should be kept in a register meant for the purpose apart from recording in the check register/personal file.

XIII. Central Annual identification register of pensioners :

- i. Identification of the pensioner is a vitally important step, before making payment and the PDA is personally responsible for proper identification and payment to correct pensioner. 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.
- ii. Pension to pensioners above the age of 70 years should not be made without periodically verifying the fact of their existence by special enquiries. A certificate to the effect that such verification has been carried out should be given in April in each year.
- iii. Particulars/results of annual identification of pensioners should properly be recorded in "Central Annual identification register of pensioners" maintained for the purpose

(XIV) Pension Payment Schedules/Bank scrolls correct preparation and completion of columns.

- i. After the pension is paid, the pension payment schedules/bank scrolls on the prescribed proforma are required to be submitted to the Pr.CDA(P) Allahabad by all the P.D.As, except DPDOs(who send the pension payment schedules to CDA(PD), in respect of all the service i.e. Army, Navy, Air force, DAD, C.G.O and GREF. Though the pension in respect of Airforce and Navy is granted by the respective CDAs, the pension paid vouchers in respect of these service is also submitted to the Pr. CDA(P), Allahabad. While preparing the pension payment schedules/bank scrolls the following points should be observed:-
- ii. PPO Nos should be mentioned correctly and completely alongwith the prefix viz 'S', 'C', 'D', 'M', 'F' etc and year of issue.

- iii. Wrong debits should not be included in debit scrolls.
- iv. Proper Allocation of pension may be given in pension scrolls
- v. Recovery schedules should be submitted.

XV. Submission of Form-I,II/DII,DI

PDAS/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 if PSBs) showing details of pensioners brought on pension establishment of PDA during the month should be sent to Pr.CDA(P),Allahabad by 10th of the following month to which these pertains.

(XVI) Recording of periodical certificates from re-employed pensioners, widowhood certificate from family pensioners, non marriage certificates from dependent daughters, income certificate etc.

The following certificate are required to be obtained form the pensioners by the PDAs. These entire certificates may be obtained within the stipulated period and suitably recorded with a view to ensure that payments authorised are correctly made and also to avoid fraudulent payments.

<u>Nature of certificate</u>	<u>Periodicity</u>
Life certificate	Yearly in every November
Certificate of non remarriage from widow recipient of Family Pension	Certificate of Non re-marriage is not necessary. An undertaking will be obtained from the widow that she will report such an event to the PDA promptly.
Certificate of non marriage/re marriage	Half yearly in May & November from unmarried daughter recipient /widower
Certificate of non-employment/re-employment	Yearly in November.
Declaration about acceptance/non-acceptance of commercial employment	Half yearly in May & November by Defence Civilian Group "A" officers and Commissioned Officers of and above rank of Colonel & equivalent.
Declaration for Constant Attendance Allowance	Half yearly in May & November
Declaration for dependant Pension from Parent recipients of Dependant Pension	Half Yearly in May & November

CHAPTER 6

VARIOUS CONTINGENCIES WHICH ARISES DURING THE LIFE TIME OF A PENSIONER AND AFTER HIS DEATH

PART – I

INTRODUCTION:

The Principal Controller of Defence Accounts (Pensions) Allahabad is the Sanctioning Authority in respect of commissioned officers of the Army, personnel below officer rank of the Army and all defence civilians serving in the Defence Establishment all over the country. Dy.CDA (AF) New Delhi and PCDA (Navy) Mumbai Sanctions various pensionary awards in respect of Service officers and personnel below officer rank of Air Force and Navy respectively w.e.f. 01.11.1985. The pensionary awards are notified through a document called "Pension Payment orders/payment Authority". The Pension payment order (PPO) notifying various types of pensionary awards are sent to Pension Disbursing Authorities e.g. Treasury officers, Public Sectors Bank, DPDO, Pay Accounts officers, Post Masters etc, by the Pension sanctioning Authorities for disbursement of Pension to pensioners. The various contingencies which may arise during the lifetime of a pensioner and after his death are enumerated as under: -

(I) **loss of PPO before first payment- issue of duplicate PPO by PSA**

If a PPO issued by pension sanctioning authority is lost in PDA's office or in transit, a Duplicate PPO can be obtained by the PDA on furnishing a loss certificate on the following lines to the Pension sanctioning Authorities to issue duplicate copy of the PPO.

**Certified that Pension Payment Order No.....in
r/o.....**

**Personnel No./Regimental No. (Rank and Name of
Unit/Formation).....**

**has been lost/is not available and to avoid double payment being made a note
has been kept in payment/check register on record in my office. The same if
found or received from any authority at a later stage, will not be acted upon but
will be returned to the concerned CDA for cancellation.**

Place :

Date :

Sd.

Pension Disbursing Officer

(II). Loss of pension certificate before first payment- issue by PSA

In case pension certificate is lost before receiving first payment pension sanctioning authority may be approached through respective record office/head of the office for issue of duplicate pension certificate.

(III) Issue of duplicate pension certificate by PDA on completion / mutilation, loss etc,

Pension Disbursing Authorities are authorized to renew pension certificates in cases the same are reported lost, stolen, destroyed, defaced or used up. When a pensioner asks for duplicate pension certificate on the ground that the original certificate has been lost, stolen, destroyed or defaced, he should be required to submit a written application in which he should explain the circumstances of the theft, destruction or damage accrued to gather with a declaration on IAFA-384 where necessary. If the loss is due to sheer carelessness or neglect on the part of the pensioner, a sum of RS.10 (Rs. TEN ONLY) being the renewal fee must be recovered from him. If it is due to caused beyond his Control and also in the case of used up, pension certificate the renewal fee if Rs.10 need not be charged, The fee if recoverable should be deducted from the first payment of pension made to the pensioner after renewal and the remark of Rs. Ten deducted on account of duplicate pension certificate should be made in the payment schedule-against the name of the pensioner, It should be seen that the particulars noted in the duplicate Pension certificate, for which the officer concerned will be held personally responsible, are correct in all respect. A note of the issue of the new pension certificate should be made in the remark column of the payment register and the old one (if available) should be cancelled and retained by the PDA, for 3yrs and then destroyed. Application made at the Sub Treasury should be forwarded to the Head Treasury office for necessary action.

Note 1 Where the pension certificate is lost or stolen a FIR shall be lodged with Police and a Copy of the FIR shall in variably be attached with application for issue of duplicate pension certificate.

Note BEFORE issue of a duplicate pension certificate the PDA should satisfy himself regarding identity of the pensioner by carefully comparing the personal appearance of the pensioner, his identification marks/photographs and description recorded in the Payment Register/ Descriptive Roll and questioning him as to his last unit / CORPS, RANK Reg. No descriptive number etc.

Neglect to draw pension for more than one year

If a pensioner neglects to draw pension for more than one year that becomes time bound which is paid only after sanction of the Competent Authority i.e. TOs/PAO/DPDO. In the case of PSBs the arrear claim on the prescribed form should be submitted to the bank to enable him to obtain the sanction of the PCDA (P) Allahabad.

CHAPTER- 7

VARIOUS CONTENGENCIES, WHICH ARISE DURING THE LIFE TIME OF PENSIONER AND AFTER HIS DEATH.

PART II

(i) Payment of pension to insane / lunatic pensioner.

The Indian Lunacy Act prohibits a person who is not mentally fit to receive payment and give receipt for the same. Therefore the liability of Govt. is not discharged on making payment to insane pensioner. The pension disbursing authorities should not make payment to such pensioner without authorization of Pension Sanctioning Authority i.e. PCDA (P), CDA (N), CDA (AF) as the case may be.

Where a pensioner is believed to be insane / lunatic and an application is received for his pension with a certificate issued by a magistrate stating that the pensioner is a lunatic should be called for at the first instance and on receipt of certificate payment of pension and gratuity regulated as under:-

(a) Where insane pensioner is lodged in an asylum.

The whole amount should be paid to the dependent on their furnishing the pensioner's pension certificate and life certificate of pensioner. The payment of pensioner's maintenance cost to asylum authorities by dependant is to be decided by court under provision of sec. 26 of Indian Lunacy Act.

(b) Where insane pensioner is in charge of dependent:-

The whole amount should be paid to dependent on production of PC and life certificate.

(c) Where insane pensioner is in charge of a friend or any other relation.

The amount is payable in two share one to the person having charge of the lunatic and the other to dependent on their furnishing PC and life certificate. The size of each share is to be determined by Pr.CDA (P) in consultation with local civil authorities. Pending such determination half of the pension & the gratuity should be paid to dependent.

When pensioner regains sanity a certificate from a magistrate should be obtained for resuming payment to him.

Cases where pensioner was found insane at the time of grant of pension claim are submitted by the person in whose charge pensioner is held. The thumb and finger impression on descriptive roll should be obtained from the pensioner.

Action by pension disbursing agencies:

The pension disbursing Agencies should report the matter to pension sanctioning authority CDA (Pension), CDA (N), CDA (AF) and should not make payment. Payment may be made by PDAs on receipt of instructions from pension sanctioning authority. Para 38 PPI and Reg. 57 PR-I (1961) may be referred for detailed guidelines.

Authorization / notification of family pension to the families of missing pensioner :

During life time of a pensioner payment of family pension is not admissible. Under evidence Act a person is presumed dead if he is not heard for a period of 7 years. Court order is necessary to presume a person as dead. To minimize difficulties to families of missing pensioners Govt. has authorized to sanction sanctioning authorities to release payment of family pension to families of missing pensioners vide Min. of P&PW O.M. No.1/17/86 P&PW dated 29.08.86 on receipt of following documents :-

- (i) A copy of FIR lodged with the police authorities of the area.
- (ii) Final police investigation report stating that all out efforts have been made to trace the missing pensioner but he/she is not traceable
- (iii) Indemnity bond on the prescribed form executed by the claimant stating that she will indemnify the Govt. in case pensioners reappears.
- (iv) A certificate from the PDA stating the period and rate last paid for and the pension documents is available in his record and have not been transferred to other PDA.

The family pension is authorized on expiry of one year from the date of lodging FIR and payment is to be made from the date of lodging FIR.

2. In case where family pension has already been finally notified sanction of the pension sanctioning authority (i.e. CDA/Pr.C.D.A.) is obtained by concerned audit section and suitable payment authority issued to PDA with intimation to family pensioner.

3. In cases where family pension has not been jointly notified application on prescribed form along-with FIR, Police investigation, indemnity bond etc and data should be submitted by R.O./HOO to concerned grant section for notification authorization through PPO in the normal manner.

4. The family pension is payable at the applicable rate admissible under normal rules. The PDA should not make payment of family pension without authorization of

PSA. However he should report the matter to PSA along with requisite document for their necessary action.

5. LTA can also be paid to legal heir on the expiry of one year from the date of lodging FIR.

Suspension/forfeiture of pension of a convicted pensioner.

Future good conduct in an implied condition for every grant of pension.

1. Suspension, discontinuances or withholding of pension of a pensioner who is convicted of a crime by Court of Law or is guilty of grave misconduct, not of a political nature, are dealt with as under: -

(a) If a pensioner is sentenced to imprisonment for a criminal offence, his pension shall be suspended from the date of his imprisonment and the case will be reported to the office of the Pr. CDA (P), Allahabad, by the Pension Disbursing Agency for orders of the competent Authority, who will decide as to whether the pension to the pensioner should be suspended, discontinued or withheld in whole or in part.

(b) If the competent authority decides that the offence is not so serious as to justify the removal of the pensioner's name from the pension list, it shall not be removed, the payment of arrears of pension due from the date of last payment before imprisonment shall be made on release from prison.

(c) If a pensioner is sentenced to imprisonment for a criminal offence by a lower court but is acquitted, on appeal, by a higher court, the pension withheld shall be restored.

(d) If a pensioner is in imprisonment for debt, pension shall continue to be paid.

(e) If a pensioner is guilty of grave misconduct not falling under the preceding clauses, it shall at once be reported to the competent authority who may order the suspension of his pension from a date to be specified. The competent authority shall subsequently investigate the case in consultation with PCDA (P) and if necessary with civil authorities.

Note: The competent authority in the case of Defence Civilians is the appointing authority and in case of personnel below officer ranks is Area/Sub Area Commander under whose administrative jurisdiction Record office of the pensioner falls and in the case of commissioned officers Govt. of India.

(f) If a pensioner is convicted by foreign court (including Nepal) or is imprisoned in a jail outside India for a serious crime of a non-political nature, his case will be referred to the Government of India through PCDA (P) for a decision on the question of reduction / forfeiture or restoration of pension. Procedure explained in (a) above, will apply in these cases also.

RESTORATION OF PENSION OF CONVICTED PENSIONER AFTER THEIR RELEASE FROM JAIL- COMPETENT AUTHORITY.

PROCEDURE:-The pension withheld in whole or in part may be restored in full or in part by the competent authority in consultation with the State Government or Administration concerned in political cases, and with the PCDA (P) and the civil authorities in other cases. In the case of a pensioner undergoing imprisonment, any action under the provisions of PRA Part-II, shall only be taken on his application after release but in no case, shall pension be sanctioned for the period of imprisonment in jail for a serious crime.

On release of the pensioner from imprisonment, the PDA will obtain an application from the pensioner for restoration of pension and submit it to the PCDA (P) with a report in IFAFA-401 together with the following documents.

- (1) A copy of judgement of the court by which the pensioner was tried and convicted and if appeal was made, a copy also of the judgement of the appellate court.
- (2) A memo showing the dates from and to which the pensioner was actually in prison to be obtained from the Supdt. Of Jail the rail from which the pensioner was released.
- (3) A list giving particulars of previous convictions if any against the pensioner to be obtained from civil authorities.
- (4) A memo showing the character on discharge from service, length of service and the date from which pensioner as well as the regimental number of the pensioner as shown in the description roll.
- (5) A memo showing the date of arrest and the period the pensioner was under police custody as an under trial prisoner prior to the data of conviction.

The competent authorities are as stated below:-

- (i) Civilian and their families:- Concerned appointing authorities.
- (ii) Commissioned officer of the Army/Navy/AF:- Govt of India (Ministry of Defence)
- (iii) PBORs-JCOs/Ors and equivalent ranks of Navy and Air Force: - Respective Area/Sub Area Commander, under whose administrative jurisdiction Record office of the pensioner fall.

Forfeiture of gallantry awards.

The Param Vir Chakra, the Mahavir Chakra, the Ashok Chakra, Kirti Chakra etc and the monetary allowances attached thereto are liable to be forfeited on conviction for the following offence:-

- (i) Treason.
- (ii) Sedition.
- (iii) Mutiny.
- (iv) Cowardice
- (v) Desertion during hostilities
- (vi) Murder

- (vii) Dacoity
- (viii) Rape and
- (ix) Unnatural offences.

Such cases should be submitted to Military Secretary Branch of AHQ for obtaining the approval of President through Record office. Monetary allowance can be stopped wef the date notified in the Gazette of India.

Sanction of time barred arrear claims Pension etc. which has not been paid for more than one year become time barred and required sanction of competent authority which should be obtained by PDA from competent authority, on furnishing arrear claims and other necessary documents.

**POWER TO SANCTION TIME BARRED / LIFE TIME ARREAR CLAIM
(A) ARREAR CLAIM**

CLASS OF PENSIONER	TO	PAO	PSB	DPDO	CDA(PD)/ CDA(CHENNAI)
I	3 YEARS	3 YEAR	1 YEAR	3 YEARS	FULL
II	1 YEAR	1 YEAR	1 YEAR	1 YEAR	FULL
V	1 YEAR	1 YEAR	1 YEAR	3 YEARS	FULL
VI	3 YEARS	3 YEARS	1 YEAR	5 YEARS	FULL
VII	1 YEAR	1 YEAR	1 YEAR	5 YEARS	FULL
VIII	1 YEAR	1 YEAR	1 YEAR	1 YEAR	FULL

(B) LIFE TIME ARREAR CLAIM

CLASS OF PENSIONER	TO	PAO	PSB	DPDO	CDA(PD)/ CDA(CHENNAI)
I, II, V	1 YEAR	1 YEAR	1 YEAR	1 YEAR	FULL
VI, VII, VIII	1 YEAR	1 YEAR	1 YEAR	3 YEARS	FULL

(C) NON-DRAWAL OF FIRST PAYMENT

CLASS OF PENSIONER	TO	PAO	PSB	DPDO	CDA(PD)/ CDA(CHENNAI)
I, II, V, VI, VII, VIII	1 YEAR	1 YEAR	1 YEAR	1 YEAR	FULL

EXCEPTION

Cases where power to waive time bar with Principal CDA (P) / CDA (P).

- (i) Cases where pensioners acquired foreign nationality
- (ii) LTA claims where pensioner died and not claimed his pension for more than 3 years and his name stuck off from pension establishment.

(E) Powers for sanction of arrear of officers of Pr. CDA(P)

(i) Class I, II, V	UPTO 3 YEARS	AO/SAO
(ii) Class I, II, V	UPTO 5 YEARS	GO AUDIT (ACDA/DCDA)
(iii) Class I, II, V	EXCEEDING 5 YEARS AND CLAIM REJECTED / ACCEPTED IN PARTS AT I & II ABOVE	JCDA/CDA/Pr.CDA
CLASS VI, VII AND VIII		
(a)	UPTO 5 YEARS	AO/SAO
(b)	UPTO 10 YEARS	GO AUDIT (ACDA/DCDA)
(c)	EXCEEDING 10 YEARS AND CLAIM REJECTED/ACCEPTED IN PART AT (a) AND (b) ABOVE	JCDA/CDA(P)/PCDA(P)

(VII) Payment of life time arrears on death of the pensioner to the nominated / legal heirs

Pension/ Family Pension which remains unpaid should not be paid on receipt of information of death. Such unpaid amount may be paid to nominated heir (s) if nomination subsist otherwise authorize to legal heir(s). In case doubt /counter claims payment can be made to person(s) in whose favour heirship certificate has been issued by competent court. The amount already credited to pensioners account should be disposed off under normal banking rules. Right to receive LTA can also be passed on to recipient of family pension.

Bank and Treasuries have been authorize to disposed off LTA claims if the claim has been preferred within 1 year from the date of death. If claim is not preferred within 1 year, sanction of competent authority should be obtained by furnishing following documents.

1. Life time arrear claim on IAF (CDA) 652
2. Pensioner Certificate
3. Descriptive Roll
4. Heirship certificate where necessary
5. Death Certificate
6. Indemnity Bond on IAFA – 649 duly stamped where necessary
7. Declaration of non employment of pensioner by claimant
8. Non-re-marriage Certificate of family pension by claimant
9. Calculation sheet duly showing last payment counter signed by PDA.

(X) Commencement of family pension where there is joint notification of family pension

The PDAs have been authorize to commence payment of family pension to the authorized widow at the rate notified in the PPO from the date following the date of death of Pensioner after verification of death certificate of pensioner and on receipt of application.

2. Before making payment PDA should look into the following points: -

That applicant is real widow / husband.

That death certificate is of the deceased pensioner.

That two specimen signatures of the applicant exists duly attested.

Those two copies of passport size of photograph of the applicant are attached duly attested. This photograph should be tallied with the joint photograph already in possession of PDA.

Descriptive Roll/ mark of identification/photograph / height of applicant duly attested with those received along with PPO Should identify the claimant.

3. Life time arrears should be paid to nominated/legal heir / family pensioner. Payment made should be reflected in change statement of the month in which payment is made and name of deceased pensioner struck off strength and casualty reflected in form I / D II of the month in which struck off strength. The name of the family pensioner may be taken on the payment strength wef the date following the date of death of pensioner. A joint S/B account should be opened and intimated through form II/ DI to PCDA (P). PDA should ensure and complete other formalities and bank should also obtain under taking to refund overpayment and for adjustment of over payment.

4. The Payment of gratuity/withheld amount of gratuity should not be paid unless authorized by pension sanctioning authority.

5. Capitalize value of pension may also be paid as LTA provided pensioner was alive on the date the commutation become absolute. Absolute date is being shown in the PPO.

6. Commuted portion is not recoverable from family pension. It is also not recoverable beyond the period of death of pensioner.



CHAPTER - 9

REVISION OF PENSION

REVISION OF PENSION

1. No revision of pension up to 3rd CPC.

2. Temporary increase, Ad-hoc increase and Ad-hoc relief [TI](#), [AHI](#), [AHR.docx](#) were revised at different times and were paid to past retirees. On issue of orders on recommendation of Pay Commission, Pension of officers retiring during that Pay Commission was revised.

3. Government had issued orders vide Ministry of Finance (Department of Expenditure) O.M. No. F. 19(3)-EV/79, dated the 25th May, 1979 for determining pension of the Central Government Civil servants on slab system given below:-

Slab	Amount of monthly pension
(a) Up to first Rs. 1000/- of average emoluments reckonable for pension	50% of average emoluments
(b) Next Rs. 500/- of average emoluments.	45% of average emoluments
(c) Balance of average emoluments.	40% of average emoluments.

This liberalized pension formula had two main features:-

- (i) Pension for maximum of 33 years of qualifying service was calculated @ 50% for the first Rs. 1000 of average emoluments reckonable for pension, 45% for the next Rs. 500 and 40% for the balance amount, and pension for less than 33 years qualifying service is reduced proportionately; and
- (ii) It provided for overall monetary ceiling on pension for 33 years qualifying service at Rs. 1500 per month.

The above provisions of the Ministry of Finance Office Memorandum dated the 25th may 1979 *ibid* were also extended *mutatis mutandis* to the Service officers and personnel below office rank, who retired from service on or after the 31st March 1979, i.e., who became non-effective on or after the 1st April, 1979.

4. **10 Month's Rank Rule:-** In pursuance of Supreme Court Landmark judgment in Shri D.S. Nakra's case, the benefit of 10 month's rank was introduced *wef* 1.04.79. In other words, pension started to be assessed on the rank and group held during the last 10 months of service. Supreme Court of India in its judgment dated the 17th December 1982 in Writ Petition Nos. 5939-41 of 1980 issued order that all pensioners governed by the Army Pension Regulations are entitled to computation

of pension with effect from 1.4.1979, under liberalized pension formula irrespective of the date of their retirement. To implement above court order, Govt has issued letter on 22.11.1983 as amended vide [03.12.1983](#) for revision of pension of officers retired prior to 01.04.1979. These letter contained tables of revised pension corresponding to pre- revised pension.

5. Revision of Pension under 4th CPC :

First time pension revision in current pay commission for Pensioner retired/ died in earlier pay commission was done in 4th Pay Commission. After 1.1.1986, there had been a change in the method of determining retiring pension and then consolidated. Govt has issued letter dated [12.05.1987](#) for consolidation of pension and letter dated [27.07.1987](#) for officers drawing pay above 1000. under these order pension of pre-86 consolidated as follows –

The exiting pension/family pension

- (i) *Exiting Dearness relief up to CPI 608 as per Deptt of Pension & P.W.OM dated 3.3.86 ibid*
- (ii) *The exiting benefits accruing from paragraphs 4 & 5 of Govt letter No dated 12.05.1987.
The amount so arrived at will be regarded as pension/family pension with effect from 1.1.1986.*

6. One Time Increase (OTI) W.E.F. 1.01.92

In order to bridge the gap between pension rates of pre-86 and Post- 86 pensioners, Govt. of India, introduced the scheme for payment of One Time Increase wef 1.01.92. This was given based on the rank, group and qualifying service and pension. Thus the rate of OTI varies from rank to Rank and group to group.

Note:- The payment of One Time Increase has been discontinued wef 1.01.1996 under Vth Central Pay Commission's orders since existing pension including One Time Increase was consolidated wef 1.01.96 under Min. of Def. letter dated 24.11.97.

7. **Revision of Pension under OTI:-** In order to shorten the gap between pension rates between pre-86 and post-86 retirees Government had introduced the scheme for payment of One Time Increase (OTI) w.ef.1.1.92 to all pre-86 retirees. Govt. has issued ready beckoner tables vide Gol, MoD letter dated [16.03.1992](#) as amended vide Govt. Letter dated [25.02.1994](#).

Salient Features of OTI:

- (i) The amount of OTI is based on the rank and qualifying service and pension.
- (ii) It is admissible as a separate element. However, dearness relief was not payable on OTI.

(iii) The Ad-hoc ex-gratia amount sanctioned to pre 01.01.1973 w.e.f. 01.09.1984 will continue to be paid as a separate element in addition to pension and the OTI but no dearness relief is, however, payable on that ad-hoc ex-gratia amount.

(iv) Personal pension sanctioned to personnel who retired on or after 31.03.1985 but before 01.01.1986 was to be absorbed in the OTI. Where the OTI is less than Personal Pension, the unabsorbed portion of Personal Pension will continue to be paid as unadjusted Personal Pension w.e.f. 01.01.2002 but no dearness relief is payable on this amount.

(v) No part of OTI is commutable.

(vi) The provisions of OTI shall not be applicable to the categories of pensioners mentioned in Para 4.1 of Ministry of Defence letter dated 16.03.2002 as amended vide that Ministry's letter dated 25.02.2004.

(vii) The pension disbursing authorities have been authorized to pay the OTI without any further authorization from Pension Sanctioning Authorities. In cases, where obtaining authorization of the correct amount of OTI becomes necessary due to non-matching/non availability of basic information, the same may be obtained from the PCDA (P).

(ix) Pensioners who are entitled for OTI are to apply to their respective pension disbursing authority in the prescribed Application Form appended to Government letter of 16.03.2002.

8. Revision of Pension under 5th CPC:-

The pension under 5th CPC was to be revised as per following Govt. Orders-

(a) Pension of Pre- 1986 retirees was required to be revised by method of consolidation provided in Govt. Letter dated [24.11.1997](#).

The pension / family pension of existing pre- 1996 pensioner / family pensioners was consolidated with effect from 1.1.1996 by adding together :-

- (i) The existing pension / family pension.
- (ii) Dearness Relief up to CPI 1510 i.e. @ 148%, 111% and 96% of basic pension as admissible on 1.1.96 vide DP &PW's O.M. No. 12/8/96 - P &PW (G) dated 20.03.96.
- (iii) Interim Relief I.
- (iv) Interim Relief II.
- (v) Fitment weightage @ 40% of the existing pension / family pension i.e., of (i) above

(b) **Revision under Gol MOD letter 14.07.1998:-** The pay of all Armed Forces officers who retired prior to 01.01.1986 and were in receipt of pension as on 01.01.1996 was required to be fixed at the rate which was admissible to PBOR discharged on or after 1.1.1986 for the same length of qualifying service rank, group held during last 10 months of the service. The pension so worked was consolidated as on 01.01.1996 in accordance with the provisions contained in para 4.I.1 of this Ministry's letter No. 11(2)/97/D(Pens/Sers) dated 24.11.1997. In cases where ordinary family pension has been granted at the rate of less than 30% of pay last drawn by the deceased Armed Forces Officer, the benefit of additional ordinary family pension admissible under slab system and at a rate of 30% of pay last drawn was to be added to the consolidated Ordinary Family Pension payable under this Ministry's letter No. 1(2)/97/ D(Pen/Services) dated 24.11.1997. The total of these two amounts i.e., consolidated family pension as on 01.01.1996 plus additional ordinary family pension has become basic ordinary family pension w.e.f. 01.01.1996 subject to minimum and maximum limits as provided. (Authority: Govt. letter dated [14-07-1998](#)).

(c) **Modified Parity:** *A new concept of revision of pension/family pension also comes into effect in the 5th CPC called modified parity. The said provision was circulated to all concern vide this office Circular No. 247 dated 25/11/1999 and Circular No. 289 dated 29/10/2001. As per the said provision, the service pension revised w.e.f. 01/01/1996 under 5th CPC will not be less than 50% of the minimum pay of the revised pay scale of pay introduced w.e.f. 01/01/1996 of the rank and group last held by the pensioner. Such service pension will be reduced proportionately, if the qualifying service is less than 33 years. The revision of service pension in terms of these modified orders in respect of PBOR retirees will not be beneficial except for the rank of JCOs granted Hony. Commission of Lt. and Captain as the service pension in their case (PBOR) is calculated at the maximum of the pay scale including 50% of highest classification pay, if any, of the rank and group in which paid. Similarly, ordinary family pension shall not be less than 30% of the minimum pay of the revised scale introduced w.e.f. 01/01/1996.*

Further, as per MOD letter No. 6(1)/99/D(Pension/Services) dated 05/10/1999, it was clarified that where the enhanced rate of ordinary family pension consolidated as stated above is less than 50% of the minimum of the revised pay scale approved in terms of the recommendations of 5th CPC for the rank held by the pensioner at the time of retirement, the enhanced family pension shall be further

stepped up to 50% of the minimum of such revised pay scale. The amount of enhanced family pension so updated will, however, be further restricted to the revised pension of the service pensioner (notional revised pension in the case service pensioner already expired before 01/01/1996) as on 01/01/1996. In other words, the revised enhanced family pension as on 01/01/1996 will be 50% of the minimum of the revised scale of the rank or the revised service pension admissible, whichever is lower.

9. Merger of Dearness pension as on 1.4.2004

Consequence upon the Govt recommendation of merger of 50% dearness allowance to basic pay, the pension of pre 1.4.2004 retiree has also been revised by merging the 50% of dearness relief to basic pension.

10. Improvement in pension of PBOR w.e.f. 01/01/2006

(Circular 350-Applicable to pre-2006)

In the case of PBORs, improvement in pension was implemented w.e.f. 01/01/2006 as per MOD letter No 14(3)/2004-D(Pen/Sers)/Vol-III dated 01/02/2006 and No. 14(3)/2004-D(Pen/Sers)/Vol-V dated 02/05/2006 issued to all concern vide this office Circular No. 350 dated 19/05/2006.

The salient features of the above circular are as below:

(i) The above circular provide for improvement in Pension Structure of PBOR by way of increase in weightage in the ranks of Sepoy, Naik and Hav (equivalent ranks in Navy and Air Force) from existing 05 years to 10, 08 and 06 years respectively subject to maximum qualifying service of 30 years for past and future retirees. However, in case a person is already getting more than 30 years qualifying service with the existing weightage of 05 years, he would continue getting that and there will be no enhancement in weightage in his case.

(ii) The pension of pre-1996 PBOR retirees in all ranks and groups is to be calculated with reference to the maximum of the Pay Scales introduced w.e.f. 01/01/1996.

(iii) The benefits of enhanced weightage will not apply to TA personnel. However, cases for revision of pension of pre-1996 pensioners with reference to maximum of the pay scales as on 01/01/1996 will be referred to office of the PCDA (P) Allahabad in the prescribed proforma for determining the revised pension taking into account reckonable emoluments, qualifying aggregate embodied service and maximum of the revised pay scales introduced w.e.f. 01/01/1996.

(iv) While preparing the tables in the above circular, certain anomalies arose where pension of higher ranks PBOR works out to be less than that of the lower ranks. In such cases, the shortfall in pension has been made up by protecting

the pension of such higher rank by stepping up the pension to the level equal to that of the lower rank.

(v) The improvement in pension as stated above does not apply to Commissioned officers and their families and to all the family pensioners of PBOR.

11. Revision of Service Pension/Ordinary Family Pension (Under 6th CPC)
(Applicable to pre-2006)

In the 6th CPC, revision of pension by consolidation and modified parity method was simultaneously issued by MOD vide their letter No. 17(4)/2008(1)/D(Pen/Policy) dated 11/11/2008 and circulated to all concerned vide this office Circular No. 397 dated 18/11/2008.

(a) Consolidation Method: *The pension/family pension of existing pre-01/01/2006 pensioners/family pensioners will be consolidated w.e.f. 01/01/2006 by adding together:*

- (i) The existing pension (including commuted portion of pension, if any)/existing family pension*
- (ii) Dearness pension, if any, as applicable from 01/04/2004 to those retired/died prior to 01/04/2004*
- (iii) Dearness relief @24% of basic pension/family pension plus dearness pension*
- (iv) Fitment weightage @40% of the existing pension/existing family pension.*

NOTE: Where the Existing Pension/Existing Family Pension includes the effect of merger of 50% of Dearness Pay in respect of those retired/died on or after 01/04/2004, the existing pension/family pension for the purpose of fitment weightage will be re-calculated after excluding the merged Dearness Pay of 50% from emoluments for computation of existing pension/existing family pension.

(b) Modified Parity: *The consolidation of pension as stated above will further be subject to the provision that the consolidated pension, in no case shall be lower than 50% of the minimum of the pay in the pay band plus the grade pay corresponding to the pre revised scale from which the pensioner had retired/discharged including Military Service Pay and 'X' Group pay where applicable for 33 years of qualifying service. The pension so calculated will be reduced prorata, where the pensioner had less than the maximum required service of 33 years for full pension. In case the pension consolidated is higher than the pension calculated under modified parity, the same (higher consolidated pension) will be treated as Basic Pension with effect from 01/01/2006. Further, the consolidation of family pension will be subject to the provision that the consolidated family pension, in no case, shall be lower than 30% of the sum of the minimum of the pay in the pay band and the grade pay thereon corresponding to the pre-revised pay scale in which the pensioner/deceased Armed*

Force personnel had retired/died including Military Service Pay and 'X' Group pay where applicable. In case the family pension consolidated as above is higher than the family pension calculated under modified parity, the same (higher consolidated family pension) will be treated as basic family pension with effect from 01/01/2006.

Where the revised pension/family pension as per 6th CPC in terms of consolidated/modified parity works out to an amount less than Rs. 3,500/-per month, the same will be stepped up to Rs. 3,500/-per month. This will be regarded as pension/family pension with effect from 01/01/2006. The upper ceiling on pension/ordinary family pension has been increased from Rs. 15,000/- and Rs. 9,000/- to Rs. 45,000/- and Rs. 27,000/- i.e. 50% and 30% respectively of the highest pay in the Government (The highest pay, in the Government is Rs. 90,000/- since 01/01/2006).

For revision of pension/family pension in terms of the provisions under modified parity, concordance tables as per Annexure-II for Pre-01/01/2006 commissioned officers pensioners/family pensioners and Annexure-III for PBOR pensioners/family pensioners are enclosed with *Circular No. 397*.

The modified parity of pension/family pension *has been revised /amended many times after issue of Circular No. 397. First revised under circular no 547 and 548* consolidated pension, shall not be less than 50% and 30% respectively of the minimum of the fitment tables for the rank in the revised Pay band with pro-rata reduction of pension. Now, consequent upon the issue of the MOD letter No. 1(2)/2016-D(Pen/Pol) dated 30th September 2016 circulated under this office Circular No. 568 dated 13/10/2016, the consolidated revised pension/ordinary family pension of all Pre-2006 Armed Forces pensioners/Family pensioners w.e.f. 01/01/2006 shall not be less than 50% and 30% respectively of the minimum of the fitment tables for the rank in the revised Pay band without pro-rata reduction of pension even if they had rendered qualifying service of less than 33 years at the time of retirement.

Further, the revised consolidated enhanced rate of Ordinary Family Pension w.e.f. 01/01/2006 in respect of Pre-2006 Armed Forces Family Pensioners shall not be less than 50% of the minimum of the fitment tables for the rank in the revised pay band.

No table for Hony. Naik, Hony. Havildar and Havildar granted Hony. Rank of Nb Subedar has been indicated in the Circular No. 568. It is hereby clarified that since Hony. Rank of Naik, Hony. Havildar and Havildar holding Hony rank of Nb Sub are drawing pay in the pay scale of Sepoy, Naik and Havildar respectively, therefore, they are entitled for modified parity with reference to substantive rank held at the time of retirement/discharge/invalidment except Naik (TS) who draws the pay of Naik. Naik (TS) should be entitled for modified parity with respect to Naik rank.

Provisions of the *ibid* circular will also be applicable to pensioners of TA and DSC (irrespective of single or dual pension). Prior to issue of Circular No. 568, this office has issued corrigendum PPOs on the basis of annexure mentioned in previous circulars for revision of minimum guaranteed pension for less than 15 years and 20 years of qualification service for JCOs/ ORs and Officers respectively. Now,

consequent upon issue of the Circular No. 568, the revision of service element for less than 15 years and 20 years of qualification service for PBORs and Officers respectively will also be revised as per this circular only. Therefore, the Annexure for revision of service element as required by previous circulars is not necessary.

12. Improvement in the pension w.e.f. 01/07/2009

(circular 430-applicable to pre-2006)

On the basis of MOD letter No. PC10 (1)/2009-D (Pen/Pol) dated 08/03/2010 issued under this office Circular No. 430 dated 10/03/2010, improvement in pension to bridge the gap in pension of Pre-01/01/2006 and Post 01/01/2006 discharged Personnel Below Officer Rank (PBOR) of Armed Forces takes place. The provisions of said circular is applicable in the case pensioners of PBORs discharged/ invalided out prior to 01/01/2006 and are in receipt of pension as on 01/07/2009. The salient features of the ibid circular are as below:

- (i) Pre-10/10/1997 PBOR pensioners have been brought on par with post 10/10/1997 PBOR pensioners.
- (ii) The gap between the pensions of pre & post-01/01/2006 PBOR pensioners has been reduced.
- (iii) Pension of all pre-01/01/2006 PBOR pensioners has been reckoned with reference to a notional maximum in the post-01/01/2006 revised pay structure corresponding to the maximum of pre-Sixth pay commission pay scales as per fitment table of each rank.
- (iv) Service pension of all pre-01/01/2006 PBOR pensioners of Army, Navy and Air Force (including DSC and TA) has been reckoned at 50% of the notional pay in the post-01/01/2006 revised pay structure corresponding to the maximum of pay scales applicable from 10/10/1997 of the rank and group continuously held for last 10 months preceding invalidment/discharge. The amount so determined shall be the pension for 33 years of reckonable qualifying service including rank weightage (except for TA personnel). For lesser period of qualifying service, this amount shall be proportionately reduced.
- (v) Notional pay in the revised pay structure in respect of PBOR granted pay of higher rank under Assured Career Progression (ACP) Scheme shall be determined with reference to the upgraded pay scales granted under ACP upgradation subject to condition that the upgraded pay scale was held continuously for 10 months preceding invalidment/discharge.
- (vi) In addition to revised service pension determined under Circular No. 430, Havildar who are granted Honorary rank of Naib Subedar on retirement, shall be allowed additional pension equal to Rs. 226/-.
- (vii) The provisions of Circular No. 430, do not apply to JCOs granted Honorary Commissioned rank of Lieutenant and Captain in Army and equivalent rank in Navy and Air Force.
- (viii) Circular No. 430 do not apply to Reservist Pensioners.

- (ix) The provisions of Circular No. 430 do not apply to Commissioned officers and their families and to all family pensioners of PBOR.
- (x) Where the revised pension as on 01/07/2009 worked out as per Circular No. 430 happens to be less than the existing consolidated pension being paid w.e.f 01/01/2006 in terms of 6th CPC Government orders, the pension shall not be revised to the disadvantage of the pensioner.
- (xi) The revision of pension as per Circular No. 430 is to take effect from **01/07/2009**.
- (xii) The DSC personnel who are receiving two pensions, one from regular Army another from DSC, their pension for DSC will not be revised by the Tables No. 47 to 64. Their pension for regular Army service will be revised under these orders by the PDAs. A reference for revision of pension for DSC service will be sent to PCDA (P) on **Annexure A of Circular No. 430**. However, DSC pensioners receiving only one pension for DSC service, their pension will be revised under these orders from Tables No. 47 to 64.
- (xiii) **As per Circular No. 430 dated 10/03/2010, Circular No. 478 dated 13/02/2012 and Circular No. 517 dated 08/11/2013**, all Pre-10/10/1997 PBORs/JCOs of Army while serving in under mentioned Trades in the Group D or Group E have been regrouped in Z and Group Y respectively with effect from 10/10/1997. Therefore, pension of such PBOR will be revised for the regrouped trade w.e.f. 01/07/2009.

Trades	Equated to wef 10.10.1997
Religious Teachers (RT), Amb Asstt in AMC, Dresser in RVC and Driver MT.	Pay Group 'E' equated to Group 'Y'
Sowar, Horse Cart Rider in Armored Crops, Cook Hospital in AMC, upholster in EME, Farrier in AVC and Cook special.	Pay Group 'D' equated to Group 'Z'

13. Revision of pension w.e.f. 24/09/2012 **(circular 501- Applicable to pre-2006)**

PBORs: Pension of PBORs was revised w.e.f. 24/09/2012 as per MOD letter No. 1(13)/2012/D(Pen/Policy) dated 17/01/2013 issued to all concern vide this office Circular No. 501 dated 17/01/2013. Reasons for revision of pension are as below:

(i) The pension of JCO/ORs pensioners has been determined on the basis of notional maximum for the ranks and group across the three services corresponding to maximum of pay scales of the 10-10-1997.

(ii) While computation of pension w.e.f. 24/09/2012, the rank weightage in qualifying service for the rank of Sepoy, Naik and Havildar (except for TA personnel) shall be taken as 12, 10 and 08 years subject to maximum qualifying service of 32

years. However, in case an individual's qualifying service works out to be more than 32 years with existing weightage, he would continue to get the benefit of that and there will be no enhancement of weightage in such cases.

(c) Ordinary Family Pension of JCOs/ORs Family Pensioners: Ordinary family pension of PBORs was revised w.e.f. 24/09/2012 as per MOD letter No. 1(14)/2012/D(Pen/Policy) dated 17/01/2013 issued to all concern vide this office Circular No. 502 dated 17/01/2013. Facts for revision of family pension are as below:

(i) The minimum of ordinary family pension in respect of pre-2006 JCO/OR including honorary Commissioned officers and Non-Combatants (Enrolled) of Army, Navy and Air Force, DSC & TA family pensioners shall be determined as 30% of the minimum of the fitment table for the rank in the revised pay band as indicated under fitment tables annexed with SAI 1/S/2008 as amended and equivalent instructions for Navy and Air Force, plus the Grade pay corresponding to the pre-revised scale from which the pensioner had retired/discharged/invalided out/died including MSP and 'X' Group pay, whichever applicable.

(ii) To establish linkage in the rates of ordinary family pension with pension of JCO/OR, the revised pension shall be determined in terms of this office Circular No. 501 dated 17/01/2013 on notional basis taking into consideration the rank, length of service and nature of award sanctioned the deceased JCO/OR pensioner. Similar entitlement should also be determined in cases of JCO/OR died while in service. The rates of enhanced rate and normal rate of Ordinary Family pension in respect of pre-2006 JCO/OR family pensioners including honorary Commissioned Officers and Non-Combatants (Enrolled), shall be worked out as 100% and 60% respectively of the revised notional pension determined as per above provisions.

(iii) With effect from 24/09/2012, the enhanced rate and normal rate of Ordinary family pension to pre-2006 JCO/OR family pensioners shall be granted on the basis of family pension worked out as per the above two formulation which is more beneficial.

(iv) Ordinary Family pension for NOKs of DSC personnel are not provided in the tables of Circular No. 502. The Family pension in respect of DSC personnel who are in receipt of family pension for only DSC service are to be revised at the same rates as given for family pensioners of Regular Army. DSC personnel on "clerical duty" and "other duty" are entitled for family pension of regular Army personnel of group "Y" and "Z" respectively.

14. Additional Pension w.e.f 1.1.2006

As per this office Circular No. 397 dated 18/11/2008 related to revision of pension as per 6th CPC, a new element of called “Additional Pension” was introduced which is payable to pensioner/family pensioner on attaining the age of 80 years and above. This element is admissible from 1st day of the month in which the date of birth of the pensioner/family pensioner falls. For example, if a pensioner completes age of 80 years on 1st of August or during the month of August 2008, he will be entitled to additional pension/family pension w.e.f. 01/08/2008. The amount of additional pension will be paid directly by the PDA without any individual authorization where date of birth of pensioner/family pensioner is available in the PPO/Descriptive Roll. In cases where the age of pensioner/family pensioner is not available on the PPO/office records, the same shall be obtained by the concerned Records office/Service HQrs from the pensioner/family pensioner. The authenticity of the age declared by the pensioner/family pensioner shall be verified by the concerned Records office/Service HQrs before submitting the claim to the PSAs concerned for notification of date of birth through the corrigendum PPO. The quantum of additional pension/family pension available to the old pensioners/family pensioners shall be as follows: -

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

Further, as per this office Circular No. 417 dated 02/09/2009, in cases the exact date of birth is not available either in the PPO or in the Office Records, but an indication regarding the age of pensioner/family pensioner is available in the Office Records/PPO/Discharge certificate, the additional pension/family pension shall be paid from 1st January of the year following the year in which the pensioner/family pensioner has completed 80 years, 85 years, etc. based on PPO/Office Records/Discharge certificate. For example, if the records show that the pensioner/family pensioner has already completed the age of 80 years/85 years as on 1st January, 2008, he shall be allowed additional pension/family pension from 1st January, 2008.

In case neither the exact date of birth nor the age is available either in the PPO or in the Office Records, the Pension Disbursing Authority (PDA) will send an intimation to

the pensioner/family pensioner about the non-availability of the information regarding his/her date of birth/age and request him/her to submit four copies of any of the following documents duly attested by a Gazetted Officer/MLA to the Pension Disbursing Authority.

- (a) Pan Card*
- (b) Matriculation Certificate (containing the information regarding date of birth)*
- (c) Passport*
- (d) CGHS Card*
- (e) Driving Licence (if it contains date of birth)*
- (f) Election ID Card*

If the pensioner/family pensioner submits a documents which contains the information regarding exact date of birth, the additional pension/family pension will be payable from the 1st day of the month in which his/her date of birth falls. In case the exact date of birth is not available on the document submitted by the pensioner/family pensioner, but an indication regarding the age of pensioner/family pensioner is available therein, the additional pension/family pension shall be paid from the 1st January of the year following the year in which the pensioner/family pensioner has completed the age of 80 years, 85 years etc. based on the documents submitted by the pensioner/family pensioner. For example, if the copy of Election ID card submitted by the pensioner/family pensioner indicates that his/her age on 1st January, 2007 is 80 years, he/she shall be allowed additional pension/family pension from 1st January, 2007.

The Pension Disbursing Authority (PDA) will make payment of additional pension/family pension in the above manner, on provisional basis, up to a period of six months from the month in which the proof of age/date of birth is submitted by the pensioner/family pensioner. In such cases, the PDA will immediately send one copy each of the document submitted by the pensioner/family pensioner to the Record Office/Service Hqrs for verification and submission to the concern PSAs for notification of date of birth through Corrigendum PPO.

The PDA will make payment of additional pension/family pension beyond a period of six months only on receipt of a corrigendum PPO notifying the date of birth through corr PPO.

In case the pensioner/family pensioner is unable to submit any of the documents mentioned above, but claims additional pension based on some other documentary evidence, such cases will be submitted by the PDAs to the Ministry of Defence (MOD) through concerned Record Offices in case of PBOR and through Service Hqrs in case of Commissioned Officers. Based on the authorisation made by the MOD on being satisfied about such claims of the pensioner/family pensioner, the Service Hqrs/Record Offices concerned, as the case may be will get notification of age issued from the PSAs concerned through corrigendum PPO to PDA to this effect. The decision of the MOD in this regard will be final.

In the Circular No. 441 dated 01/10/2010, it has been clarified that the original Discharge Certificate issued by the RO, Descriptive Roll which is in the possession of the PDAs and the original Pension Certificate issued by the PSAs can be treated

as office records. All other documents submitted by the pensioners in support of date of birth/age will require notification of Corr PPO's for payment of additional pension.

In the Circular No. 470 dated 27/09/2011, it has been clarified that the additional documents are to be considered as proof of age only, if neither date of birth nor the age is available in PPO/Office Records. In other words if, either date of birth or age is available in the PPO/office records, no other documents is to be relied upon/considered. In case there happens to be variation of age/date of birth between PPO/Office records and any of the six documents as stated above, then the age/date of birth which is available in PPO/office record is to be relied upon/considered. Any request from the pensioner regarding change in date of birth in office record is to be considered in accordance with the Rules in FRs, if necessary DOPT may be consulted. Therefore, such cases are required to be referred to concern Record Office for further necessary action.

15. One Rank One Pension (OROP)

(circular 555-Applicable to pre-1.7.2014)

The One Rank One Pension (OROP) has been implemented under Gol, MoD letter No. 12 (1)/2014/D(Pen/Policy)-Part-II dated 03/02/2016 issued under this office Circular No. 555 dated 04/02/2016. OROP implies that uniform pension be paid to the Defence Forces Personnel retiring in the same rank with the same length of service, regardless of their date of retirement. Salient features of the OROP as approved by Ministry of Defence (MOD) are as follows:

- 1) To begin with, pension of the past pensioners would be re-fixed on the basis of pension of retirees of calendar year 2013
- 2) Benefit will be effective with effect from 1st July, 2014.
- 3) Pension will be re-fixed for all pensioners on the basis of the average of minimum and maximum pension of personnel retired in 2013 in the same rank and with the same length of service.
- 4) Pension for those drawing above the average shall be protected.
- 5) Arrears will be paid in four equal half yearly instalments. However, all the family pensioners including those in receipt of Special/Liberalized family pension and Gallantry award winners shall be paid arrears in one instalment.
- 6) In future, the pension would be re-fixed every 5 years.

This office i.e. PCDA (P), Allahabad under the guideline provided by CGDA Office/MOD with close associate with PCDA (Navy) Mumbai and CDA /JCDA (AF), prepared 101 tables indicating Rank, Group, and Qualifying of PBOR and Commissioned Officers of the Defence Forces based on working principles within the ambit of the MOD notification. The tables along with draft Government letter on the subject matter were forwarded to the MoD in record time after the working principles for implementation of the scheme were approved by the MoD/ GOI.

1. Pension of higher rank has been protected with rates of pension determined for lower ranks/group.

2. Where rates of pension in higher ranks have been lower than the rates for lower ranks with same qualifying service, the same has been stepped up to the level of pension same rank/group with lower qualifying service.
3. Rates of disability/war injury element have been linked with rate of revised retiring /service pension.
4. Pension table has been determined up to the terms of engagement only.

Revision of various type of pension under OROP: (a) Disability Pension/ Liberalized Disability Pension - both the elements of Disability Pension/ Liberalized Disability Pension, i.e. Service Element and Disability Element shall be revised by the PDAs as per pension rates provided in the specific tables.

1. Service Element/Service Pension for various ranks is given in Table Nos. 1 to 9.
2. Disability Element (in discharge and invalided out cases) for 100% disability for various ranks are given in Table Nos. 70 to 78.

Note: For disability less than 100%, the Disability Element shall be proportionately reduced as per the period and degree of disablement already accepted

(b) War injury Pension - Both the elements of War Injury Pension, i.e. Service Element and War Injury Element shall be revised by the PDAs in accordance with the specific tables.

1. Service Element/Pension for various ranks is given in Table Nos. 1 to 9.
2. War Injury Element (in discharge case) for 100% disability for various ranks is given in Table Nos. 79 to 87. War Injury Element (in invalided out cases) for 100% disability for various ranks are given in Table Nos. 88 to 96.

(c) Revision of Family Pension:

1. Enhanced rate of Family Pension and normal rate of Family Pension for various ranks are given in Table Nos. 10 to 18 and 19 to 27 respectively
2. Special Family Pension and Special Dependent Family Pension/2nd life award of Special Family Pension for various ranks is given in the Tables No. 28 to 36 and 37 to 45 respectively.
3. Liberalized Family Pension and Liberalized Dependent Family Pension/2nd life award of Liberalized Family Pension for various ranks is given in the Table Nos. 46 to 54 and 55 to 69 respectively.

(D) Revision of Pension of DSC - Pension of DSC personnel who are in receipt of pension for DSC service only (i.e. those who are getting single pension for the services rendered both in the Army and the DSC by way of counting former service in the Army along with the service in the DSC) shall be revised based on the same rates as provided for regular army tables. DSC personnel on 'clerical duty' and 'other duty' are entitled for pension of regular army personnel of group 'Y'. However, for JCOs/ORs of DSC in receipt of second pension due to their services in the DSC, separate tables have been prepared and enclosed. DSC personnel on 'clerical duty' and 'other duty' are entitled for the same rate of pension.

(E) Revision of Pension of Territorial Army: Pension of TA personnel who are in receipt of pension for TA service shall be revised based on Territorial Army tables for JCOs/Ors.

(F) Term of Engagement A comprehensive list of maximum term of engagement for JCOs/ORs of Armed Forces applicable from time to time including emergency period is enclosed as Appendix-X of the circular. 'Term of Engagement' implies 'maximum qualifying service for grant of service pension' at the time of retirement. In no case, Service Pension/Family Pension shall be revised for more than the maximum qualifying service, except for those cases which are mentioned in Appendix-X.

Rounding of Qualifying Service

Period		Rounding of Qualifying Service
From	To	
Pre – 22/04/1960		Broken period of a year is not counted for qualifying service
22/04/1960	27/06/1983	The broken period of service of 180 days or more is to be treated as ½ years.
28/06/1983	Till now	A fraction of a year equal to 3 months and above but less than 9 months is treated as one half (1/2) year period, and nine months or more but less than a year is treated as a completed one year.

In view of above, if qualifying service has been mentioned as 17 years 10 months in PPO/Corr PPO, it should be rounded upto 18 years for post 28/06/1983 retirees, 17.5 years for pre-28/06/1983 but post 22/04/1960 and 17 years for pre-22/04/1960 retirees.

The corps/categories of the officers in case of Army Officers may be identified from corps/categories mentioned in the original PPOs. Further, the Officer's of the Army may be identified from prefix attached to their personnel no. The prefix and corresponding category of officers are mentioned as under:-

Prefix	Categories
IC, SL, SC, RC	Regular Commissioned officers
MR	Officers of Army Medical Corps
DR	Officers of Army Dental Corps
V	Officers of Remount veterinary Corps
TA	Officers of Territorial Army
NR	Officers of MNS
NTR	Non-technical. Officers of Army Medical Corps
EC	Emergency Service Commissioned Officers
SS	Short Service Commissioned Officers

Note-1. The non-technical officers of Army Medical Corps are entitled to pension/family pension as per tables for regular Army officers and not as per AMC/ADC/RVC.

Note-2. The Medical Officers of Armed Forces may be identified from Non-Practicing Allowance (NPA) element shown in emolument last drawn mentioned in the original PPOs or corr. PPOs issued under 5th CPC and 6th CPC.

16. Revision of pension as per 7th CPC

(circular 570-APPLICABLE to pre-2016)

Pension of pre-2016 Armed Forces pensioners/family pensioners has been revised as per MOD letter No. 17(1)/2016-D(Pen/Pol) dated 29/10/2016 issued to all concern vide this office Circular No. 570 dated 31/10/2016. For existing pensioners, who have retired/died before 01/01/2016, the revised pension/family pension w.e.f. 01/01/2016 shall be determined by multiplying the Basic Pension (before commutation)/Basic Family Pension as had been drawn as on 31/12/2015 by 2.57 to arrive at revised pension under 7th CPC. The amount of revised pension/family pension so arrived at shall be rounded off to next higher rupee. The minimum basic pension w.e.f. 01/01/2016 will be Rs. 9,000/- per month. The upper ceiling of pension/family pension will be 50% and 30% respectively of the highest pay in the Govt. The highest pay in the Govt is Rs. 2,50,000/- w.e.f. 01/01/2016.

Further, as per MOD letter No. 17(01)/2017/(02)/D(Pension/Policy) dated 05/09/2017 issued under this office **Circular No. 585 dated 21/09/2017**, revised pension/ family pension of all Armed Forces Personnel who retired/ died prior to 01/01/2016, shall be revised by notionally fixing their pay in the pay matrix recommended by the 7th CPC in the level corresponding to the pay in the pay scale/pay band and grade pay at which they retired/died. This will be done by notional pay fixation under each intervening Pay Commission based on the formula for revision of pay. The revised rates of Military Service Pay, Non Practicing Allowance, where applicable, and 'X' Group pay & Classification Allowance for JCOs/ ORs, if applicable, notified in terms of 7th CPC orders, shall also be added to the amount of pay notionally arrived at under the 7th CPC pay matrix and shall be termed as notional reckonable emoluments as on 01/01/2016. While fixing pay on notional basis, the pay fixation formulae approved by the Government and other relevant instructions on the subject in force at the relevant time, shall be strictly followed.

The higher of the two Formulations i.e. the pension/family pension already revised in accordance with Circular No. 570 and Circular No. 585 shall be granted to pre-2016 Armed Force Pensioners as revised Pension/ Family Pension w.e.f. 01/01/2016.

17. Revision of Disability/War Injury Pension after implementation of 6th CPC

As per this office Circular No. 397 dated 18/11/2008, pending finalization of rates of disability element and war injury element of pension, the same was revised as per 6th CPC effective from 01/01/2006 as consolidation method as in the case of service pension. However, rates of revised disability element and war injury element as per 6th CPC in respect of pre-2006 pensioners were notified vide this office Circular No. 410 dated 13/05/2009.

Further, as per this office Circular No. 456 dated 18/03/2011, the disability element revised as per Circular No. 410, shall not be less than 30% of the minimum of the pay in the pay band plus Grade pay, Military service pay, `X` Group pay where applicable/minimum of pay in case of HAG and above pay scale in the revised pay structure introduced from 01/01/2006 corresponding to the pre-revised scale held by the Armed Forces personnel at the time of retirement/discharged/invalidment for 100% disability. For disability less than 100%, the rates of disability element shall be proportionately reduced. In case where permanent disability is not less than 60%, the disability pension (i.e. total of service element revised plus disability element) shall not be less than 60% of minimum of pay in pay band plus Grade pay, Military Service pay, `X` Group pay where applicable/minimum of pay in case of HAG and above pay scale, in revised pay structure introduced from 01/01/2006 corresponding to the pre-revised scale held by the Armed Forced Personnel at the time of retirement/discharged/invalidment, subject to minimum of Rs. 7,000/- per month. The provisions stated in this office Circular No. 456 has further been modified as per this office Circular No. 542 dated 27/05/2015 and Circular No. 560 dated 08/06/2016. Accordingly, the disability element revised as per Circular No. 410, shall not be less than 30% of the minimum of the fitment table for the Rank in the revised pay structure issued for implementation of recommendation of 6th CPC corresponding to pre-revised scale held by the Armed Forces personnel at the time of retirement/discharged/invalidment for 100% disability. For disability less than 100%, the rates of disability element shall be proportionately reduced.

In the Circular No. 456, it has also been stated that the rate of war injury element revised as per Circular No. 410, shall not be less than 100% in case of invalidment and 60% in case of retirement/discharge, of the minimum of the pay in the pay band plus Grade pay, Military service pay, `X` Group pay where applicable / minimum of pay in case of HAG and above pay scales in the revised pay structure introduced from 01/01/2006 corresponding to the pre-revised scale held by the Armed Forces personnel at the time of retirement/discharged/invalidment for 100% disability. For disability less than 100%, the war injury element shall be proportionately reduced. However, the aggregate of service element and war injury element shall not exceed minimum of pay in pay band plus Grade pay, Military Service pay, `X` Group pay where applicable/minimum of pay in case of HAG and above pay scale, in revised pay structure introduced from 01/01/2006 corresponding to the pre-revised scale held by the Armed Forced personnel at the time of retirement/discharge/invalidment. The ceiling on aggregate of war injury pension with reference to minimum of the pay in the revised pay structure, applicable from 01/01/2006, as stated above shall stand removed with effect from 01/07/2009. The provisions stated in this office Circular No. 456 has further been modified as per this office Circular No. 542 dated 27/05/2015 and Circular No. 560 dated 08/06/2016. Accordingly, war injury element revised as per Circular No. 410, shall not be less than 100% in case of invalidment and 60% in case of retirement/discharge of minimum of the fitment table for the Rank in the revised pay structure issued for implementation of recommendation of 6th CPC corresponding to pre-revised scale

held by the Armed Forces personnel at the time of retirement/discharged/invalidment for 100% disability. For disability less than 100%, the war injury element shall be proportionately reduced.

As per Circular No. 570 dated 31/10/2016 and Circular No. 582 dated 05/09/2017, disability element and war injury element of pension of Armed Forces pensioners as per 7th CPC effective from 01/01/2016, shall also be revised by multiplying the existing rate of Disability Element/war injury element as had been drawn on 31/12/2015 by factor of 2.57 to arrive at revised rate of Disability Element/war injury element as on 01/01/2016. The amount of revised disability element/war injury element so arrived shall be rounded off to next higher rupee. Further, as per this office Circular No. 585 dated 21/09/2017, the revised disability element shall be 30% of the notional reckonable emoluments. The revised War Injury element shall be 60% and 100% of the notional reckonable emoluments in cases of release and invalided out cases respectively. The rates so determined shall be for 100% disability. For disability less than 100%, the disability element/war injury element shall be proportionately reduced. However, pension revised on notional reckonable emoluments basis will be done by issuing Corrigendum PPO.

18. **Broad Banding:** Consequent upon issue of MOD letter No.1 (2)/97/D (Pen-C) dated 31/01/2001, the benefit of Broad Banding i.e. Rounding of Disability, 50% (for disability less than 50%) and 75% (for disability between 50% to 75%) and 100% (for disability from 76% to 100%) has been given for those who have been invalided out from the service on medical ground due to military service on or after 01/01/1996. The demand of this benefit for Pre-96 defence pensioners was pending with Govt. which has been considered by Cabinet Secretary Committee and recommended for extension of this benefit to Armed Forces Officers and PBOR who were invalided out of service prior to 01/01/1996 and are in receipt of disability/war injury pension as on 01/07/2009. The Govt. has accepted the above said recommendations and issued order vide MOD letter No. 10(01)/D (Pen/Pol)/2009/Vol-II dated 19/01/2010 issued to all concern vide this office Circular No. 429 dated 04/03/2010. Accordingly, w.e.f. 01/07/2009, the concept of broad banding of percentage of disability/war injury, as provided in Para 7.2. of MOD letter dated 31/01/2001 quoted above, shall be extended to Armed Forces Officers and PBOR who were **invalided out** of service prior to 01/01/1996 and are in receipt of disability/war injury pensions as on 01/07/2009. Wherever, the disability element/war injury element of pension in Pre-01/01/1996 cases was not allowed for disability being accepted as less than 20% at initial stage or subsequent stage on reassessment of disability, the same will continue to be disallowed and such cases will not be re-opened.

Now, as per MOD letter No.12(16)/2009/D(Pen/Policy) dated 15/09/2014 issued under this office Circular No. 529 dated 13/10/2014, in partial modification of this office Circular No. 429, the Govt. has allowed the benefit of broad banding of percentage of disability/war injury w.e.f. 01/01/1996 to Armed Forces Officers and PBOR pensioners who were invalided out of service prior to 01/01/1996. In such cases, where the pensioner was not in receipt of disability element/war injury

element as on 01/01/1996, but become entitled at a later stage due to reassessment of disability more than 20%, this benefit shall also be allowed from same date i.e. from the date of reassessment.

Further as per Circular No. 585 dated 21/09/2017 related to 7th CPC, where an Armed Forces Personnel was discharged/retired (other than invalidement) and the disability/war injury had already been accepted as 20% or more, the extent of disability or functional incapacity shall now be determined in the manner prescribed in Para 7.2 of said letter of MOD dated 31/01/2001 for the purpose of computing disability/war injury element with effect from 01/01/2016. The benefit of broad-banding of disability in discharge/retired (other than invalidment) cases shall, however, only be applied to those who are drawing disability element 20% or more as on 01/01/2016. However, the benefit of broad banding in the discharge cases will be done by issuing corrigendum PPO.

Now, consequent upon the issue of MOD letter No. 17(01)/2017/D(Pen/Policy) dated 23/01/2018 issued under this office Circular No. 596 dated 09/02/2018, the cases where Armed Forces Pensioners who were retired/discharged voluntary or otherwise with disability and they were in receipt of Disability/ War Injury Element as on 31/12/2015, their extent of disability/ War Injury Element shall be re-computed in the following manner given below, before applying the multiplication factor of 2.57 on existing disability/war injury element as on 31/12/2015 for getting the revised disability/ war injury element as on 01/01/2016.

Accepted percentage of disability	Percentage to be reckoned for computing disability/war injury element
20% or more but less than 50%	50%
Between 50% to 75%	75%
Between 76% to 100%	100%

In Circular No. 596, the PDAs have been authorised for revision of disability/war injury element of pension by granting benefit of broad-banding. It has also been advised to the PDAs to take utmost care during revision of Disability/ War Injury Element as per the order in those cases where the pensioners who are in receipt of 50% of Disability/ War Injury Element of Disability/ War Injury Pension. If the individual has already been given rounding of benefit through PPO (in invalided out cases) then rounding of benefit in such cases should not be given. The existing rate for disability element shall be 30% of the notional reckonable emoluments for 100% disability and war Injury element shall be 60% of reckonable emoluments for 100% disability in case of retired/discharged voluntary or otherwise shall remain in force as hitherto for. However, where disability was assessed as 50% in discharge cases, then it will be rounded to 75% as mentioned above. If the PDAs found any problem regarding identification of such cases, the same may be forwarded to Audit Section of this office.

18.Cap removal: Further, as per Circular No. 429, the cap on war injury pension with reference to emoluments last drawn in cases of disabled pensioners belonging to category 'E' of para-4.1 MOD letter dated 31/01/2001 shall stand removed w.e.f. 01/07/2009 for Armed Forces Officers and PBOR pensioners. In other words the cap on war injury pension with reference to emoluments last drawn in cases of disabled pensioners Pre-1996, Post-1996 and Post-2006 and drawing war injury pension on 01/07/2009 stands removed from 01/07/2009. The implication of this is that the aggregate of service element and war injury element may exceed emoluments last drawn.

CHAPTER - 10

SUBMISSION OF PENSION PAYMENT ACCOUNTS BY PDAS - PROPER FORMAT – “E-Scrolls”.

1. Following agencies are submitting the Pension Payment Vouchers/Pension Payment Scrolls after making the disbursement of monthly pension to the Defence pensioners:-

- (a) Public Sector Banks.
- (b) Private Sector Banks.
- (c) Central and District State Treasuries.
- (d) Pay Accounts Officer
- (e) D.P.D.O (Defence Pension Disbursing Offices)
- (f) Indian Embassy Nepal and other Indian Embassies
- (g) Post Offices- Kathua in J & K

2. PREPARATIONS AND SUBMISSION OF ACCOUNTS IN RESPECT OF DEFENCE PENSIONERS BY PSBs.

All the pension-paying branches prepare pension payment Scrolls in triplicate except where paying and link branch is the same. In later case only two copies are prepared. They retain the third copy and send two copies to their link branches to enable them to consolidate the amount paid by all the paying branches in their area and claim re-imbursalment thereof from the reimbursing banks. The link bank submits the original copy of scroll to the reimbursing bank while retaining the duplicate copies for their record. The reimbursing bank after reimbursing the amount to various link banks consolidates the amount on monthly basis and forwards the scrolls i.e. by 10th of next month to this office along with a debit advice showing the total amount and date of transaction. At the same time it reports, the transactions on the bank's prescribed proforma to its HQrs for claiming re-imbursalment from RBI CAS Nagpur. The scrolls received from the bank are linked and reconcile with the advices received from RBI CAS and the Pension Payment scrolls are booked to various detailed heads.

3. PREPARATIONS AND SUBMISSION OF ACCOUNTS IN RESPECT OF DEFENCE PENSIONERS BY TREASURY OFFICER/PAOS/POS.

As per existing rules Civil Treasury Officer disbursing pension to Defence pensioner/Defence civilian will submit the account twice a month to Pr.CDA(P). A list of payment with paid vouchers should be submitted on the 11th of the month, so as to include all payments made by him from the 1st to 10th of the month and a second list similarly immediately after the close of the month, so as to include the payment

made by him from 11th of the month to the end of the month. In any case the accounts pertaining to the month should be sent so as to reach the Pr.CDA(P) by 10th of the month following that to which the account pertain.

When in any particular month no payment of any pension is made to Defence pensioner in any particular treasury the treasury will send a "NIL" account to the PCDA (P) Allahabad.

Where the number of pensioner paid in any particular treasury is very small there is no objection to the Treasury officer sending only one list of payment and connected vouchers with his accounts but he should clearly indicate that the list he is submitting is the first and final list of payment made during the particular month.

The T.Os. after making the defence pension payment send the paid vouchers to the PCDA (P) Allahabad simultaneously advising the A.G. of the state, the amount paid by him on account of Defence pension. The concerned A.G. consolidates all the payments made by the T.O in the state and prefers an outward Settlement claim to the PCDA(P). The office of the Pr. CDA (P) shall re-reimburse the claims received from state AG in full within 7 days of receipt of claims by issuing cheques and keep the entire amount in the AG Suspense head. On receipt of the vouchers from treasuries, the same would be linked with the re-imburement already affected to the State AG, and to the extent to which linking is done, the debit would be taken to the final head of account in the books by Contra-Minus Debit to the suspense Head as above. In case of non-receipt of the vouchers from Treasuries upto a period of 3 months from the month in which re-imburement of the claim is affected to the AG, the Pr. CDA (P) shall re-debit the AG concerned quoting reference to his original claim which was re-imbursed in full and against which he has not received the vouchers. The State AG shall honour such claims and shall be responsible for entering into correspondence with treasury concerned for obtaining/tracing the wanting vouchers and dispatch thereof to the Pr. CDA (P) so as to enable the later to re-imburse the claim re-debited by him. In the case of PAOs, the paid vouchers and the claims are received from the PAOs concerned and the pension paid by them is reimbursed to them through cheques issued in favour of PAOs concerned, Post Offices send debit advice to the RBI, CAS, Nagpur through the Director of Post Offices. The RBI. CAS Nagpur debits our proforma account and affords credit to the Postal Department.

4. SHORT - COMINGS IN PREPARATION OF ACCOUNTS BY PSBs.

(i) It is seen that PSBs are not quoting correct and complete PPO Nos in pension payment Scrolls. This creates a lot of problems to link the case with audit cards and master set. Due to non-linking with records held in this office audit of pension scrolls is not possible. It is also seen that PSBs are not quoting PPO No. Every PPOs have their distinct alphabet series and year of grant. At the time of preparation of scrolls this point should be kept in mind.

(ii) WRONG DEBITS: -

It is seen that PDAs are making payment of pension to the pensioner pertaining to other departments such as CRPF, BSF and state Governments and account of Pr.CDA(P) are debited. During audit it is found that most of the PDAs are doing such mistakes. In wrong debit cases the total amount paid should be calculated since first payment and a demand draft for total amount sent to PCDA (P) for adjustment. In this connection it is advised that before making payment of pension, it should be ensured that the pensioner must pertain to Defence/ Defence civilian including Defence Accounts Department.

On the basis of series of PPO the pensioner of Defence and Defence civilian can be easily recognized. Voucher pertaining to Railways, P & T, are also included in Defence pensioners scrolls and total amount wrongly debited against PCDA (P) Allahabad. For easy identification of the Defence pensioners, it may please be ensured that the PPO's received in the Bank has been issued by (i) Pr. CDA (P) Allahabad (ii) CDA (Navy) Mumbai and (iii) CDA (AF) New Delhi. It should also be seen that the PPOs are prefixed with the letters mentioned below and suffixed with the year of issue.

1. Commissioned officers "M"
2. PBORs(Service pension "S")
3. Disability pension "D"
4. Ordinary family pension "F/NA"
5. Special family pension "F"
6. Disability pension (Battle causality) war injury pension "D/BC"
7. PPOs issued by CDA (AF) "08"
8. PPOs issued by CDA (Navy) "09"

(3) PROPER ALLOCATION OF PENSION IS NOT GIVEN IN PENSION SCROLLS PSBs are making payment of different kind of pensionary awards to the pensioners such as ordinary pension, commuted value of pension, gratuity, rewards etc. PSBs do not show/give proper head of pension due to which difficulty in compilation of payment is felt.

(4) RECOVERY SCHEDULES ARE NOT SUBMITTED: -

PDAs recover the amount on account of overpayment of pension/relief etc. But they do not send recovery schedules for adjustment. In some cases Demand Drafts on this account are received in this office but recovery schedules are not found enclosed with draft or pension payment accounts. It is also found that demand draft cannot be properly linked/adjusted in absence of references of this office. For speedy settlement of demand drafts, PDAs are advised to quote references of this office to link the cases without delay.

2. SHORT COMINGS IN PREPARATION OF ACCOUNTS IN RESPECT OF TREASURIES/PAOS/POS.

- (i) Pension accounts are not submitted as per Para 31 of PP I. The instructions applicable to Treasury officer are also applicable to the Pay and Accounts officer.

Following documents are required to accompany the accounts.

- (a) Paid bills of pensioner on proper format.
- (b) Schedule of payments (IAFA-380, IAFA-380A, as the case may be)
- (c) Death certificates, declaration of heirship certificates (IAFA-381) Descriptive Rolls and pension certificates of deceased pensioner, also heirship certificates when obtained.
- (d) Declaration of employment of pensioners (IAFA-379)
- (e) Employment, non-employment and discharge certificates of pensioners entitled to relief when they are newly employed, temporarily unemployed or finally discharged from employment.
- (f) Non-marriage or widowhood certificates in case of Armed Forces family pensioners, class V pensioners granted pension until marriage or re-marriage.
- (g) Last pension certificates in case of transfer, death etc, (the date up to which the pensioner was last paid).
- (h) Life certificates and certificates of non-employment in the case of pensioners who are not paid in person.
- (i) Change statements.

(2) TOP SCHEDULES AND SUB SCHEDULES ARE NOT SUBMITTED WITH PENSION VOUCHERS:-

- (i) Top schedule on IAF(CDA) 649 and sub schedule or IAF(CDA) 649-A should be submitted with pension vouchers. The amount shown in top schedule should agree with those shown in the connected sub schedules and the grand total of the Top schedule should agree with the amount debited against Pr. CDA (P). It should be checked and certified as such by the pension-disbursing officer who should note the amount paid in words over his signature.

(ii) IN COMPILING THE ACCOUNTS THE FOLLOWING INSTRUCTIONS SHOULD BE KEPT IN MIND: -

- (a) The paid vouchers should be arranged according to the class of the pensioners, viz class I vouchers should be arranged and stitched together with their supporting documents, then class II vouchers and so on.

(b) It should be ensured that the vouchers indicate (a) the P.S./TS Number allotted to the pensioners (b) The status or capacity in which the pensioner served before retirement,(c) The authority for the grant of pension (d) The historical classification of the DAD pensioners and of the UK/Burma Government pensioners should be prominently marked on the top. The vouchers pertaining to U K pensioners should also be scheduled to the Pr. CDA (P) separately.

(c) Recoveries of demand should be fully annotated so as to facilitate their being quickly recognized during audit.

(d) The pension payment schedule contains a certificate, which is required to be furnished by the PDOs regarding the verification of the pensioner on his first personal appearance or after April each year. This should be signed by PDO after due verification.

3. PPO NUMBER IS NOT MENTIONED IN P.P. VOUCHERS: -

It is observed that in most of the cases PPO No. of the pensioner in PP vouchers are not quoted. TS/PS and bank A/C Number has been quoted in place of PPO Number. Due to not quoting the PPO No. or wrong quotation, the respective pensioners account can not be linked with PPO/audit Cards during audit. Thus it is very difficult to check the correctness of payment/entitlement etc. Before submission of accounts to this office correctness of the PPO should be checked.

4. PAID BILLS OF PENSIONERS ARE NOT PREPARED ON PRESCRIBED FORM.

Paid bills of the pensioners should be prepared on prescribed Performa. It is noticed that in many cases these are prepared on plain papers or non-prescribed form, which is not acceptable in audit. It is also found that every column of paid bills are not completed.

5. Where pension is paid through Bank, certificates for crediting the amount to their saving Bank account are not furnished.

There are many pensioners drawing their pension from Treasury through Bank. In such cases the Treasury officer should submit a certificate regarding the crediting the amount to the saving bank account of the concerned pensioner but it is generally seen that the Treasury Officers do not furnish it.

6. RECOVERY SCHEDULE NOT SUBMITTED: -

The recovery of over payment of pension/relief etc in respect of the particular pensioner are made and shown in pension payment vouchers but recovery schedule showing full details of recovery are not furnished by Treasury Officers which creates a lot of difficulties in verification and audit of the pension and clearance of outstanding Demands of the concerned pensioner.

MOST IMPORTANT

The Following points should be kept in mind while preparing and submitting pension vouchers/scrolls to this office.

1. Paid vouchers/debit scrolls should be prepared on proper format as per PPI/Scheme for payment of pension to Defence pensioners by PSBs.
2. The paid vouchers/scrolls should not be in regional language. It should be either in English or Hindi.
3. The payments of class I,II,V,VI,VII and IX pensioners should be classified as per instructions given in PPI/scheme for PSB.
4. PS/TS/Bank account Number and also PPO No. Should be shown in the payment vouchers/Debit scrolls.
5. The amount and period of original pension, commuted portion of pension, residual amount of pension should be shown separately in paid vouchers/Scrolls.
6. Two pensioners known to the PDA should witness the first payment of pension/family pension/commuted value of pension & DCRG etc.
7. Life certificate once in a year and non/remarriage/marriage and non-employment certificate once in a year in November should be obtained from pensioner and submitted with vouchers/scrolls.
8. Life certificate in respect of NRI pensioners from Ambassador of India of the concerned country should be obtained and submitted along with vouchers/scrolls.
9. Revision of pension under Vth pay commission arrears of pension should be supported with calculation sheet.
10. Payment of Lifetime arrears should be supported with the payment authority of this office. Death/nomination/legal heir ship certificates and calculation sheet should be enclosed with vouchers/scrolls.
11. In cases where arrears/LTA are paid based on Corrigendum PPOs, original PPOs should be shown in paid vouchers/scrolls.
12. Particulars of any abnormal payment made will figure in change statement vide Para 33 of PPI and Annexure "H" of the scheme for payment of pension by PSB to Defence Pensioners.

BUDGET AND ACCOUNTS FOR PENSION

i) CLASSIFICATION OF PENSIONERS

There are about 18,43,633 lakhs Defence pensioner as on 1.1.97 which includes BRO and Coast Guard pensioners also. The pensionary award of these pensioners has been notified by DAD. Their annual pensionary budget is also prepared by DAD. These pensioners have been put in different class. According to their nature of pension, they have been classified as class – I, class – II & class – V pensioners etc. The PDOs are required to give the number of pensioner and amount involved in payment of their pension separately while rendering the pension payment account every month. This classification helps the department to prepare more realistic budget, to compile the pension account and to collect data. The detail of the classification is as under:

CLASS – I PENSIONERS

Commissioned officers of the Armed forces :

1. Army (including those holding substantive kings commission) and Military Nursing Services
2. Navy
3. Air Force

CLASS – II PENSIONERS

Widows, children and other dependent of those mentioned in class –I

CLASS – III Blank

CLASS - IV

CLASS- V PENSIONERS

Civilians pensioners of defence services DAD and their Heirs. granted pension under the C.S.R.

CLASS-VI PENSIONERS

Armed force pensioners (Excluding commissioned officer)

1. JCOs (including those holding Honorary commissions) NCO and Ors of the army granted pension under pension regulations.
2. Master Chief Petty officers (including those holding Hony Commission)b and lower ranks i.e. upto Ratings of Navy.
3. Master Warrant Officers (including those holding Hony Commission) lower ranks i.e. upto Airman of the A.F.

4. Non-combatants (Enrolled)

Note: Indian soldiers of local Asiatic company of Royal garrison Artillery, Hong Kong and Singapore Royal Garrison Artillery, Hong Kong Regiment, Ceylon and Mauritius Artillery etc. who are U.K liability pensioner will also be treated as class-VI pensioners.

CLASS – VII PENSIONERS

Armed forces Family Pensioners i.e. widow, children and other dependent of Armed forces Personnel.

CLASS – VIII PENSIONERS

(a) Junior Commissioned Officers Ors, Followers and their heirs under the Govt. of India (Special War Reward Scheme for World War 1914-1919 war)

(b) Gallantry Awards for the world war (1939-1945) to Armed Forces personnel and their heirs.

(c) Gallantry awards notified after independence to Armed force personnel and their heirs.

CLASS – IX PENSIONERS

United Kingdom liability Govt. Pensioners (U.K pensioners). The PCDA(P) acts as the overseas paying agent (OPA) for certain authorities of the British Govt.. whose pensioners reside in India. These pensioners are generally known as U.K pensioners The Term U.K Pensioners includes all those who are sanctioned the pension by one of the following authorities.

- i. Pay Master General, London
- ii. Army Pension office (London) (Formerly the war office London Royal Hospital, Chelsea.)
- iii. The Deptt. of Health and Social Security London (formerly the Ministry of pension .)
- iv. The Admiralty, London.
- v. The Air Ministry.
- vi. The ministry of Overseas development, London and
- vii. Authority other than the above departments

The pension of U.K Pensioner is notified in sterling by a pension sanctioning authority, London . As the payment is made to the pensioners in India by PDAs, the exchange rate to be applied for the conversion of sterling pension into Indian currency will be intimated in each individual's case by C.D.A(P) and no deviation from that is allowed under any circumstances.

1. The Pension Payment Order is issued in the Commissioned officers and families will be invariably prefixed by 'M'. In respect of civilian Employee, PPOs are prefixed by "C".

Type of Pensionary Award Prefixed by

Service Pension PPOs "S"

Disability pension PPOs "D"

Ordinary family Pension PPOs "F/NA"

Special family pension PPOs "F"

Disability Pension battle Causality "D/BC"

PPOs i.e. War Injury Pension Family pension Battle Casualty PPOs "F/BC"

ii) COMPILATION OF PENSION PAYMENT VOUCHERS/ SCROLLS AND RE-IMBURSEMENT

The defence pension in India is paid to the defence pensioners through the following pension disbursing agencies PDAs

1. Public Sector Banks
2. Treasury offices
3. Defence Pension Disbursing Offices(D.P.D.Os)
4. Post- Office (In Kathua at Jammu and Kashmir)

2. After the pension is paid the pension paid voucher is required to be submitted to the Pr.C.D.A.(P) Allahabad by all the PDAs, except DPDOs, in respect of the services i.e. Army , Air Force, DAD , CGO and GREF . Though the pension in respect of Navy and Air Forces is Granted by the respective CDAs, the pension paid voucher in respect of this services also is submitted to the Pr.C.D.A.(P) Allahabad as this office is centrally responsible for the budgetary control over the defence pension budget .

3. The vouchers received from the PDAs are properly recorded state / station wise and distributed to the concerned groups in Account section for classification of the expenditure and compilation to the proper head of account.

Necessity for classification and compilation of the expenditure:

1. The annual expenditure likely to be incurred on defence pension payment is projected to the Govt. Of India through the budget estimates. In the BE, the likely expenditure under various pension heads i.e. retiring pension, gratuity, commutation, family pension etc. is estimated and accordingly granted by the Government.

2. Now that the entire pension budget has been divided into various pensionary heads. It becomes necessary on our part to classify the pension paid vouchers to ascertain the expenditure under various heads. After the vouchers have been classified the expenditure in each head is compiled to the respective code heads

through punching media. This compilation finds place in the all India compilation of RDR heads enabling all level of officials to monitor the expenditure in each head.

Reimbursement: From the forgoing, it is clear that the PCDA (P) Allahabad is centrally responsible for budgetary control over the Defence pension budget. Accordingly, it is the responsibility of Pr.C.D.A.(P) Allahabad to settle the transaction with the PDAs.

The method of reimbursement to the different PDAs is given below.

i. ***Treasury offices***

The T.Os after making the disability pension payment send the paid vouchers to the PCDA(P), Allahabad simultaneously advising the A.G of the state, the amount paid by him on account of Defence pension. The concerned A.G consolidates all the payment made by the T.Os in the state and prefers an outward settlement claim to the PCDA(P). The claim is scrutinized and cheque issued in favour of the A.G concerned in satisfaction of the outward settlement claim.

ii. ***Public Sector Banks***

Like the T.Os – the Public Sector Banks also are required to send the Pension Payment Scrolls to the PCDA(P), Allahabad through the re-imbursing banks at District HQrs. The payments made by them is reimbursed by the branches of R.B.I, S.B.I and it's associate banks through the link branches. After making payment, the re-imbursing banks send the advice to the S.B.I , GAD, Bombay in case of S.B.I branches and to the link cells at Nagpur in case of associate banks. The S.B.I , GAD, Bombay / Link Cells at Nagpur advises in turn to the R.B.I , C.A.S, Nagpur who maintains the Proforma A/c in respect of the PCDA(P), Allahabad. The R.B.I, CAs, Nagpur affords necessary debit / credit to the Proforma accounts and sends a monthly closing balance to Pr. C.D.A. (P). The R.B.Is located at different station send the advice direct to the R.B.I, CAS, Nagpur.

iii. ***Post Offices:***

The Post offices in J & K send debit advice to the R.B.I, CAS, Nagpur through the Director of Post Office. The R.B.I. Nagpur debits our Performa account and affords credit to the Postal Department.

iii) ADJUSTMENT AND RECONCILIATION OF TRANSACTIONS WITH BANK/R.B.I.

Before April, 1977 banking transactions were confined only to payment of cheques issued by main Office as well as D.P.D.Os. under its jurisdiction at the Branches of R.B.I. and associated banks of S.B.I. The scheme for payment of pension directly to Defence pensioner through Public Sector Banks was introduced wef. 1.4.77.

Under this scheme paying branches prepare pension payments scrolls in triplicate at the time of making payment to pensioners. They retain the Triplicate copy and forward the first two copies to their link branches to enable them to consolidate the amount paid by all the paying branches in their area and claim reimbursement thereof from the reimbursing Banks. The link branch sends the original copy of vouchers to the reimbursing bank while retaining the duplicate copies as their records. The reimbursing bank after reimbursing the amount to various link branch consolidates the amount on day to day basis and forward the vouchers to this office along with a debit scroll showing the total amount and date of transaction. At the same time it reports, the transactions on the bank's prescribed Proforma to it's HQrs. For Claiming re-imbursement from R.B.I, CAS, Nagpur.

R.B.I, CAS, Nagpur consolidates the amount paid by various reimbursing banks on the basis of daily statement of transaction received from their HQrs and prepares a monthly summary of transactions and furnishes it to this office alongwith daily statement of transaction. Scrolls received in this office from banks are entered date wise and station wise in register maintained state wise for the purpose. At the end of each month, these transactions are totaled and linked with the daily statement received from SBI GAD Mumbai and link cell at Nagpur. Discrepancies brought out during linking are referred to the banks concerned and their HQrs, for early reconciliation, a state wise and station wise monthly summary is also prepared and reconciled with the monthly closing balances received from R.B.I, CAS, Nagpur. A detailed station wise discrepancy statement for each bank is prepared at the end of each month and forwarded to the HQrs of the bank concerned with a copy to R.B.I, CAS, Nagpur for settlement.

In the case of cheques issues by this office, a new scheme has been introduced w.e.f 1.10.93. Under this scheme called Focal Point Branch scheme all cheques paid at any banks except R.B.Is are sent to S.B.I, Allahabad which has been designated a the Focal Point branch for this office. S.B.I Allahabad consolidates these cheques and prepares a main scroll on day to day basis and hands it over to our representative, These cheques are entered in a register and totalled at the end of each month and reconciled with the help of D.M.S received to it's HQrs by S.B.I , Allahabad, from S.B.I Allahabad. One copy of the DMS is also endorsed to help it raises necessary debit advice against this office through R.B.I CAS, Nagpur in the monthly closing balances.Branches of R.B.I Function as independent Focal Point branches in case of cheques issued on them. After sending the paid cheques alongwith debit scrolls directly to this office , they report the transaction to R.B.I, CAS, Nagpur for raising of necessary debit against this office. The same procedure is followed in the case of M.R.Os. However, in case of credit transaction other than M.R.Os, the same procedure as followed in the case of pension payment vouchers is adhered to.

All transactions between this office and various banks are settled by R.B.I, CAS, Nagpur, Which maintains Proforma account in respect of this office as well as other government Department and banks, on book adjustment basis i.e. no actual transfer

of cash takes place. On the basis of debit advices received from HQrs / Link Cells of various banks R.B.I, CAS, Nagpur debits our account and credits their respective accounts. Similarly in the case of credit transaction they credit our accounts while debiting their respective accounts.

(iv) ADJUSTMENT OF BANK SCROLLS ON ACCOUNT OF PENSION PAYMENT TO PENSIONERS

The payment to the pensioners is also made by the nationalized banks. Based on the details available on pension documents, the amount of pension is credited in the pensioners accounts. All such payments made in a month by paying branches are listed out in a pension payment scrolls which are prepared in 3 copies. Two copies of the pension payment scrolls are send by the pension paying scrolls are sent by the pension paying branches on receipt of all such pension payment scrolls branch to the link branch of the station with a top sheet showing total amount paid in a month. The link branch on receipt of all such pension payment scrolls from its various branches at the station consolidates the total amount paid and claims the amount from the RBI /SBI/SUBSIDIARY banks transacting Govt. business. The link branch forwards one copy of pension payment scrolls (send to him by the paying branches) to the RBI/SBI etc.. The RBI /SBI etc. reimburse the claim to the link branch. The reimbursing branch then prepares defence pensioners and forwards the same to the Pr.CDA(P) with all the pension payment scrolls. The reimbursing branch advises the payment to the central Account section of the RB.I at Nagpur for debiting the defence Deposits Head to the extent of the amount of Debit scrolls to Pr. C.D.A. (P) Allahabad .

2. Action in P.C.D.A(P) office:

On receipt of the Defence Debit Scrolls with pension Payment Scrolls, these are checked to see that:

- i. The entire pension Payment scrolls pertain to defence Pension.
- ii. The total of each pension payment Scrolls has been correctly worked out.
- iii. The aggregate of all the pension payment Scrolls is shown in the defence Debit Scroll correctly.

After the above checks each Defence debit Scrolls is recorded in the Register maintained in the Account Section of PCDA(P) statewide / stationwise. Thereafter these Debit Scrolls with relevant pension payment scrolls are transmitted to classification groups for compiling the amount to respective services Heads, by raising Punching Medium.

2. Action in classification groups:

On receipt of defence debit scrolls with relevant pension payment Scrolls, these are again checked to verify the correctness of the amount. Each pension

Payment Scrolls is codified and the relevant code head marked against each payment. All payment under each code head are picked up and totalled in a summary sheet. The grand total of all the payment under various code heads should agree with the defence Debit Scrolls. After scrutiny as above a punching medium is prepared debiting the amount to the relevant service head and crediting the same to the R.B.I. Suspense classified by minus debit. Such classified amounts with two copies of punching medium are transmitted to the respective Audit Section for audit. Original copy of the P.M is sent to the E.D.P center, Meerut for compilation. After checking the correctness of the code head the Audit section return one copy of P M to Account section.

v) PROBLEMS OF ACCOUNTING PLETHORA OF CODE – HEADS UNLINED, THE CIVIL SIDE. HOW WE CAN REDUCE THE NUMBER OF CODE HEADS.

Before we discuss about the problem of Accounting and difficulty involved in classification of expenditure, it is considered necessary to have an idea about the present system of sanction of pensionary awards, channels through which pension is paid to pensioners and receipt of paid pension vouchers from the various pension disbursing agencies in the office of Principal Controller Of Defence Accounts.

2. Presently, there are following three agencies which notify pension to Defence service personnel and Defence civilian including BRO (Border Road Organization), C.G.O.(Coast Guard Organization) and D.A.D. Personnel.

(I) The P.C.D.A.(P) Allahabad (a) Notifies Pensions I case of Commissioned Officers and J.C.Os./Ors of the Army

(b) All Defence civilians and D.A.D. Personnel including BRO and C.G.O.

(II) C.D.A.(AF) New Delhi Notifies pension to Air Force and Airmen

(III) C.D.A. (Navy) Mumbai Notifies Pensions of Naval Officer and sailor

3. The agencies which I have entrusted with responsibility of payment of pension to Defence pensioner are Broadly classified in the following categories:

1. State Treasury Officers
2. Defence Pension Disbursing Officers
3. Public Sector Banks
4. Post Masters(Presently Post Office Kathuwaj is only Post Office paying agency)
5. Pension paying Officers nominated by the Govt. of India or Foreign Govts. For the making payments to pensioners, residing in countries abroad.
6. Pension paying Officers, stationed in Nepal.

4. After making payments of pension to Defence pensioners, the paid vouchers (excepting payments made by D.P.D.Os. which are subjected to audit by the C.D.A. (PD) are received in the Office C.D.A.(P), Allahabad and classified under various pension code heads.

In case of payments made by Treasury Officers, the system of re-imburement and submission of paid vouchers (Accounts) is as follows:-

i. Payments made by Treasuries, the re-imburement is claimed by A.G. concerned, who prefers the claim in advance, to P.C.D.A.(P), Allahabad and the latter issues cheque for the amount.

Pension payment vouchers (A/Cs) are received in the Office of the P.C.D.A.(P) Allahabad in two-batches- 1st list and 2nd list. Wanting vouchers if any, are immediately called for and in case, any voucher is not coming forth, counter claim is raised against A.G. concerned/or amount is retrenched from the subsequent claim.

ii. In case of payments made by banks, settlement is made with R.B.D.. CAS, NAGPUR. Amounts paid by the banks are re-imbursed by RBI, Nagpur, necessary settlement/adjustment is made by R.B.I. CAS, Nagpur in Defence balances held with them in the name of Pr. C.D.A.(P) Allahabad. Debit/credit scrolls are received from re-imbursing banks and these are reconciled with R.B.I. Advices. Discrepancies involved are pointed out on monthly basis.

iii. In other cases where foreign agencies are involved, payment is made through Ministry of External Affairs.

5.. All pension paid vouchers after verification of the correctness, ensuring that no case of non-defence pensioner is included are sorted out according to various audit sectionwise (Example, pension vouchers in respect of Commissioned Officers and civilians to Audit-I Section). Each payment as shown in the vouchers is marked, with code No. under which is compliable. Thereafter, a statement is prepared showing the code Numbers and amount compliable under different Audit sections by which the amounts are adjustable. This statement is totalled up and reconciled with the amount shown as paid by the TO/Bank concerned.

6. On the basis of the above summary or statements, a punching medium is prepared separately for each audit section in 4 copies, showing the classification of amount under each code head. The punching medium is prepared by debiting the relevant service head by per contra credit to the suspense head of the A.G. concerned (in case of Treasury) and R.B.I. suspense classified (in case of payments made by PSBs).

ACCOUNTING DIFFICULTY;

7. While there are not much difficulty in case T.Os. in which case provision exists for raising counter claim against A.G. for any deficiency in submission of Accounts, we do find some difficulties in pension payment scrolls, received from banks. These are precisely enumerated below:

1. Scroll vouchers Pertains to Rays. P&T, State Pensioners & PSE etc. are also included in Defence Pension scrolls and total amount wrongly debited against PCDA(P), Allahabad.
2. Full description of PPO NO. viz. S/ / D/ / , F/ / , C/ / etc are not being given. The prefixing alphabets viz. S,D,C,F, etc which denotes the nature and category of pensioners are omitted. Sometimes, in place of PPO NOs. saving Bank Account numbers are given.

This Office compiles the pensionary awards to about 40-45 code heads comprising different types of awards to different services of the Defense including CGO, BRO and DAD. The following are the heads to which the pensionary awards are compiled.

CIVIL (DAD,C.G.O & BRO & JKLI)

1. Ordinary pension 014/11 Prefix 04 & 06 for BRO DAD, C.G.O, BRO CGO & JKLI respectively.
2. Commuted value of 014/12
4. Gratuities 014/14

FAMILY PENSION

1. Ordinary Pension 014/15

OTHER BENEFITS

1. Contribution to CPF 01/4/16
 1. leave encashment 01/4/20
 2. **DEFENCE**

Army Navy Air Force

1. Retiring Pension 014/33 014/44 014/55
2. Gratuities 014/34 014/45 014/56
3. Arrears due to SCJ 014/35 014/46 014/57
4. Commuted value of Pension 014/36 014/47 014/58
5. Family Pension 014/37 014/48 014/59
6. Contribution to Provident Fund 014/38 014/49 014/60
7. Rewards 014/39 014/50 014/61

vi) BUDGETING AND EXPENDITURE ON DEFENCE PENSION THE TECHNIQUE AND LIMITATION.

The budgeting is an essential ingredient of fiscal management. This are the basis on which the financial structure of an establishment or a Govt. is built. The procedure for preparation of budget estimates in respect of Non-effective heads is laid down in para 38 Office Manual Part-IV (Volume-I) and para 199. Defence Accounts Code. There is a separate group in the Accounts section for dealing with work relating to the preparation and submission of Budget Estimate.

1. The expenditure which is provided for in the Defence services Budget Estimates falls broadly under the following categories:-
 - i. Pay and allowances
 - ii. Transportation charges
 - iii. Miscellaneous expenses
 - (iv) Payment for stores
 - (v) Works Expenditure
 - (vi) Non-effective expenditure
2. We are to discuss the Budgeting and Expenditure of Defence pensions which falls under 6 above.

The budget estimates can be divided as under:

- A(i) Preliminary revised estimated for the current year.
- A(ii) Forecast estimates for the ensuing year.
- B(i) Revised Estimates for the current year (these are correction to preliminary revised estimated).
- B(ii) Budget estimates for the ensuing year (these are corrections to budget forecast).

The above estimates are prepared by this office and forwarded to the Ministry of Defence (Finance division) through C.G.D.A, New Delhi.

The figures for inclusion in the forecast Estimates are based on the actuals of the preceding year and these are increased or decreased with reference to the average increase or decrease in the expenditure during the three years previous to the year to which it relates, with due regard to the orders or circumstances which may have given rise to these differences. The amount proposed under the Head 'Commutation of pension' is based on the information obtained from Grant Section of this office and the C.D.A (AF) and C.D.A(Navy).

The preparation of various Estimates is further elaborated as under:-

1. *Preliminary Revised Estimates for the Current year :*

These are ordinarily framed on the basis of the average of the figures arrived at after computing the estimated expenditure by applying the following three formulas.

1. On the basis of the compiled actual upto the month of September of the current year, proportionate expenditure for the remaining months is added in the actual expenditure upto September.
2. On the basis of the compiled actuals upto the month of September of the last year, a variation rate relating to this expenditure which bore to the entire expenditure for the last year is determined. By applying this variation rate to the compiled actuals upto the month of the September of the current year, the estimated expenditure for the entire year is assessed.
3. The compiled actuals for the previous is taken as the basis and the same is increased or decreased with reference to the average increase or decrease during the three years previous to that year.

2. *Revised Estimates for the Current Year :*

The method indicated (A) above are adopted. The only difference is that the compiled actuals upto and including October are taken as basis.

2. *Forecast and budget estimated for the ensuing year :*

These estimates are arrived at by taking the actuals of the preceding year as the basis and by increasing or decreasing the same with reference to the average increase or decrease in expenditure during the three years previous to that year with due regard to the orders or the circumstances which may have given rise to those differences.

2. *MODIFIED APPROPRIATION FOR THE CURRENT YEAR :*

The method indicated as (A) above are adopted. The only difference is that the compiled actuals upto and for February are taken as basis. It is ensured that these estimates are most accurate reflecting what the results of the year are likely to be.

From the above it would be seen that framing of Forecast estimates and asking for funds is not enough but the progress of expenditure against the sanctioned budget is mentioned at different stages so as to exercise constant review and ask for more funds through the various Modified Estimates etc.

SUBMISSION OF BUDGET ESTIMATES:

The parties to whom and the dates by which the various estimates for Non-effective Heads are depatched by the account sections are as under :

Due date to Due date to reach CGDA reach DFA(Budget)

- (a) Preliminary revised Estimates 5/11 16/11 for the current year and forecast estimates for the ensuing year.
- (b) Revised estimates for the current 17/12 24/12 year and budget estimates for the ensuing year.
- (c) Modified appropriations for the 5/3 20/3 current year.

LIMITATIONS:-

The limit upto which expenditure can be incurred is the amount of sanctioned Budget. As we have discussed earlier chapter regarding treasury accounts and compilation, the compiled actual taken as basis for the purpose of restricting our expenditure upto the sanctioned limit. This is done by verifying the figures from the printed compilation Report, received monthly from E.D.P. Centre, Meerut wherein all the Punching Media raised by us in a month are printed and copies of which are sent to C.G.D.A. and services headquarters and Ministry of Financial (Defence).

(ii) METHODOLOGY OF BUDGET FORMULATION AND BUDGETARY CONTROL

The methodology adopted by the P.C.D.A.(P) in formulation of budget under Major Head- 2071 Defence pensions (no-effective) is base on the basis rules contained in para 189(v) read with paras 198 and 199 Defence Accounts Code, para 38 of O.M. Part-IV Vol. I and Rules 89,93 Financial Regulation Part-1 as well as instruction issued from time to time by the Govt., The Budgeting for pensions is based on the incremental system of budgeting. Basic principle is to take the trend of increase/decrease in the actual of the preceding three years. Further while formulating the estimates, the financial impact of any Govt. Order sanctioning any additional pensionary benefits to the pensioners, viz. reliefs, ex-gratia awards, revision of pension, which results in increase over the previous years estimates is assessed. The stages of estimates provided are:-

- i. (a) Preliminary revised Estimates for the current year and.
(b) The forecast estimates for the ensuing year (This is rendered during the month of November).
- ii. (a) Revised Estimates for the current year and
(b) Budget Estimates for the ensuing year (This is rendered during the month of December).
- iii. Modified Appropriations for the current year

- iv. Appropriation Accounts(This is rendered during the month of July).

The basic stage for the budget of a year is the "FORECASTS" which is based on the actuals of the preceding year. These are increased or decreased with reference to the average increase or decrease in the expenditure during the three year previous to the year to which it relates with due regard to the orders or circumstances which may have given rise to these differences. The amount proposed under the head commutation and DCRG is based on the fact available with grants section and other controllers. The "FORECASTS" are converted into " BUDGET ESTIMATES " at the next stage. The progress or expenditure during the current year upto September are taken into consideration and keeping in view the trend thereof the " BUDGET ESTIMATES" for the ensuing year are assessed and increased or decreased over " FORECAST". The financial impact due to issue of Govt. orders are also added.

There are two stages of revision of budget estimates:-

- i. Preliminary revised Estimates.
- ii. Revised estimates

PRELIMINARY REVISED ESTIMATES

The actual expenditure under each head of accounts upto September are taken into account from the "PRINTED COMPILATION" received from the EDP centre keeping in view of the initial provisions and the trend of expenditure upto September as per printed compilation the figures against each head of accounts are increased or decreased in the P.R.E . The financial impact involved due to issue of Govt. orders are also added.

REVISED ESTIMATES

It is the revision of the figures of preliminary revised estimates of the current year and final allotment. The expenditure upto October as per printed compilation are taken into account and the figures in " Revised estimates " are increased or decreased as per trend of expenditure. The financial impact involved due to issue of Govt. orders are also added.

MODIFIED APPROPRIATIONS

Based on the actual expenditure head of accountwise upto January of the current year as per printed compilation, the figures in the "MODIFIED APPROPRIATIONS " re-appropriated and finally reflected.

APPROPRIATION ACCOUNTS

It is the final set of the budget. The expenditure against each head of account booked as per printed compilation upto March supplementary correction (14) are taken into account and reflected in the "APPROPRIATION ACCOUNT " to be submitted in July of each Year. The reasons of variations between the final allotment and actual expenditure are critically explained and action to regularise, exercise, if any, are taken.

The framing of estimates under major head – 2071 – defence pension is complicated, as there are various type of pensionary award admissible to defence pensioners of the army, Navy and Air Force including defence civilians. In addition, estimates in respect of pension of DAD, BRO and CGO and JKLI are also prepared. There are merely 45 heads of accounts for which estimates are prepared by the PCDA(P). The expenditure under these heads are compiled by all the controllers and reported to the PCDA(P) through estimates / printed, compilation for projecting the budget to the Ministry through the CGDA. The Govt. letters sanctioning any pensionary benefits do not contain the financial impact of the order and as such, this office has to assess the financial impact as best as we can. The actual pension expenditure is available only after the pension payment vouchers / bank scrolls are received through pension disbursing, agencies i.e. treasuries, Public Sector Banks, pay account offices, Indian Embassy, Nepal. The expenditure booked by the defence pension disbursing officer is available to this office in the monthly compilation.

MONITORING OF BUDGET

So far as the monitoring of budget is concerned, the trend of expenditure is being watched through the printed compilation. The PCDA(P) receives the pension paid vouchers / bank scrolls from the various pension disbursing agencies except defence pension disbursing officers and classifies it to proper head of account. The pension disbursing agencies get reimbursement of the accounts paid by them to Defence pensioners through their Accounts Officer viz. AG's, RBI etc. In the case of payments by treasuries, we reimburse the amount provisionally in advance compiling the amount to a suspense head pending receipt of vouchers from treasuries concerned. So far receipt of pension payment vouchers is concerned, it takes two to three months and sometimes even more. These factors lead to retention of amounts under various suspense heads in the end of financial year at the time of closing of Accounts. Similarly, in case of the banks transactions, if bank scrolls are received, the amount will be to be carried in a suspense heads and adjusted in the next financial year. All these problems will also arise, if the vouchers have been received late but they do not contain full and complete details to help in classification of the expenditure to the relevant correct head of account. Thus the booking of Defence pension (non-effective) budget exclusively depend on the quantum of pension paid bank scrolls/ pension payment vouchers received in the office of the P.C.D.A.(P)

ACCURACY IN PREPARATION OF BUDGET ESTIMATES

No accurate budgeting is possible because of the following reasons:-

- i. This office does not have a complete and accurate statistics of living pensioners updated at periodical regular intervals. It is therefore, exactly not know how many living pensioners are on the strength of various agencies paying pension.
- ii. On account of orders issued by the Govt. regarding restoration of commuted portion of pension. A large number of pensioners are getting their pension restored.

Since this work has been assigned to the pension disbursing agencies, no separate accurate figures are available in this respect. Consequently the budgetary impact on restoration of commuted value of pensions cannot be precisely estimated.

- iii. The various Govt. Order issued in the past involving huge monetary benefits to the pensioners and changes in the pensionary structure with effect from 1.1.86, have also resulted in much fluctuations in the formulations of Defence pension Budget.

The budgeting of pension is, therefore, an exercise which can be done only on approximate unlike estimation of the salary budget for which full details are usually available.

CHAPTER 11

SPOT AUDIT OF PENSION ACCOUNTS VARIOUS IRREGULARITIES

DETECTED

In spite of several instructions, circulars and orders issued to pension disbursing authorities; the following types of irregularities are detected during spot-audit at the PDAs level in disbursement of pension of Defence Pensioners.

1. **Payment of Pension/Family Pension without/missing PPOs** - In such cases duplicate copy of PPOs may be obtained from PSAs.
2. **Payment of Family Pension without joint notification** - In such cases action may be taken with HOOs/ROs for initiating family pension claim in favor of claimants.
3. **Wrong debits** - In such cases ensure that only pension paid to defence pensioner /civil pensioner's pension may be booked. Pensionary benefits may be paid on authority of PPOs issued by PCDA (P), JCDA (AF) and CDA (Navy) may only be booked against defence budget.
4. **Payment of disability elements beyond date-** In such cases it may please be ensured that disability elements may be paid only up to the period as notified in PPO.
5. **Payment of fixed medical allowance without authority/option** - Fixed amount of Medical allowance of Rs.1000/- w.e.f 01.07.2017 is payable to pensioners/Family pensioners. It is notified along with the Original pension based on the option given by the pensioner and undertaking that he/she is residing in the area not covered by CGHS scheme. Those who exercise the option will have to give an undertaking once every year to the PDA that they are residing in such area where no such facilities are available. The option for fixed Medical Allowance can be changed only once in lifetime by the pensioner on account of change in residence.

(A) Defence Pensioners/Family Pensioner:-

I) Ex servicemen except Nepali domicile who retired on or after 1.4.2003, have to become member of ECHS compulsorily and are not eligible to draw Fixed Medical Allowance. All pre 01.4.2003 retirees have the option of either joining the scheme after depositing the requisite lump sum amount for the purpose or drawing Fixed Medical Allowance. Such pensioners/family pensioners who join this scheme will thereby not be entitled to Fixed Medical Allowance.

(ii) Payment of Fixed Medical Allowance in r/o all pre-01.04.2003 pensioners/family pensioners will be regulated as under.

(a) All defence pensioners/family pensioners in whose cases pension payment orders were issued by this office till 31.10.98, have been entitled to the payment of Fixed Medical Allowance w.e.f. 01.12.97 or the date of commencement of their pension whichever is later provided that they opt for medical allowance and submit an undertaking to the bank to the effect that they are entitled to medical facilities under Armed Forces Hospital/MI Room but are residing in the areas where no such outdoor facilities are available. On the basis of this undertaking bank was requested to make an entry regarding to grant of medical allowance in the PPO, Payment Register and pension certificate and to authorize payment of Fixed Medical Allowance.

(b) The grant of Fixed Medical Allowance in r/o pensioners / family pensioners whose pension payment order was issued after 31.10.98 had to be notified in the PPO itself.

(c) Only one change in option, in the life time of pensioners/family pensioners shall be allowed.

(B) Defence Civilian Pensioners / Family Pensioner:-

1. All defence civilian pensioners/family pensioners in whose cases pension payment orders were issued by this office till 30.4.98, have been entitled to the payment of Fixed Medical Allowance w.e.f. 01.12.97 or the date of commencement of their pension whichever is later . On the basis undertaking bank was requested to make an entry in regard to grant of medical allowance in the PPO, Payment Register and pension certificate and to authorize payment of Fixed Medical Allowance.

2. The grant of Fixed Medical Allowance in r/o pensioners / family pensioners whose pension payment order was issued after 30.04.98 had to be notified in the PPO itself.

3. After exercising above option and furnishing undertaking, if pensioner's residential address is changed from CGHS covered area to a non CGHS covered area and vice-versa, only one change in option in the life time of a pensioner shall be allowed.

4. Such an undertaking shall be obtained by the bank every year along with the certificate; the pensioner is required to furnish to continue the payment of Fixed Medical Allowance.

Note: - (I) if any pensioner or family pensioner receives two pensions, only single Medical Allowance is admissible if he/she does not avail of the medical facilities provided by the respective organizations.

(ii) Re-employed pensioners/ Employed family pensioners are not entitled to medical allowance as medical facilities are provided by his/her organization.

6. Payment of full amount of pension instead of residual pension. In such cases only residual amount of pension should be paid as mentioned in PPO upto date of restoration of commuted portion of pension. Basic Pension/Service pension plus dearness relief at the rate applicable time to time may be commuted pension may be subtracted there from before crediting in pensioners account.

7. Over Payment/ Under Payment due to wrong fixation of pension- In such cases please refer to various Govt Orders issued in implementation/ recommendation of i.e. CSC-2009, CSC-2012, OROP, 7th CPC etc for correct fixation of the Pension. Nature of pension (service pension/family pension) category of pensioners (Armed Force pensioner or civil pensioner) may be indentified before implementing such circulars.

8. Payment of dearness relief during re-employment of pensioners / family pensioners: - (Kindly refer this office audit circular No. 200 dated 12.04.2018 for ready reference.)

The payment of dearness relief during re-employment / employment / permanently absorption of pensioners / family pensioners under the Central or State Government or in a Statutory Corporation / Company / Body / Bank under them in India or abroad, is not being regulated correctly by various banks though the position on the subject is clear by various circulars. For uniform implementation of above orders, position is re-clarified as under.

(a) In case of re-employed pensioners who hold Group 'A' post or posts of the ranks of commissioned officers at the time of their re-employment will not be entitled to any dearness relief on pension on the fact that (i) a certain portion of pension is taken into account and is not entirely ignored. (ii) the pay in the post of re-employment is not required to be fixed at the minimum of the scale in all cases, and (iii) dearness allowance at the rates applicable from time to time is also admissible on the pay fixed on re-employment.

(b) (i) The entire pension admissible is ignored in the case of civilian pensioner who held posts below Group 'A' and those ex-servicemen who held posts below the ranks of commissioned officers, at the time of their retirement. Their pay on re-employment is to be fixed at the minimum of the pay scale of the post in which they are re-employed. Such civilian pensioners will consequently be entitled to dearness relief on their pension at the rates applicable from time to time.

(b) (ii) The ex-servicemen (PBOR) who retired before attaining the age of 55 years and re-employed thereafter and their pay fixed at a higher stage because of advance increments and no protection of the last pay drawn is being given, the pay should be treated as fixed at a minimum only for the purpose of ignoring the entire pension and allowing dearness relief on pension.

(c) The disability element is part of disability pension, therefore position explained at a & b above will also apply for regulating dearness relief on disability element during re-employment of pensioner drawing disability pension.

(d) The family pension received by the eligible central Govt. employees/Armed Forces pensioners is, in any case, not taken into account in

determining their pay on employment therefore; dearness relief at the rates applicable from time to time shall be admissible on their family pension.

9. Late payment of dearness relief-

The rate of Dearness Relief to pensioners/Family Pensioners is revised bi-annually in accordance with the scheme of Dearness Allowance introduced for serving personnel. Dearness Relief is computed with reference to basic pension/family pension of the pensioner. The rates of DR since 1.1.2016 have been revised at the following rates-

Period		Rate of DR on Pension (%)
From	To	
01.01.2016	30.06.2016	0
01.07.2016	31.12.2016	02
01.01.2017	30.06.2017	04
01.07.2018	30.06.2018	05
01.01.2018		07

Banks are requested to release the dearness relief to defence pensioners (including defence civilian) pensioners/family pensioners on the basis of Government Order on the subject received from the Ministry of personnel, PG&P (Deptt. of Pension and pensioners welfare) New Delhi without waiting any instruction from this office as they are authorized to do so by the Ministry itself.

10. Payment of Family Pension at enhanced rate beyond date.

Enhanced rate of ordinary family pension is payable for 7 years from the date following the date of death of service personnel/pensioner or till attaining the age of 65/67 years whichever is earlier subject to condition that individual has rendered minimum seven year qualifying service. In all cases, where family pension is notified either jointly (i.e. Joint Notification) or separately the period of grant of enhanced rate as well as normal rate is also notified in the PPO itself.

However w.e.f. 01.01.2006, the enhanced rate of ordinary family pension is payable to family of personnel for a period of ten years in case of death in service, without any upper age limit from the date of death of the personnel. This period of grant is also notified in the PPO itself. It has come to the notice of this office that bank is making the payment of family pension at normal rate though the period/condition mentioned in the PPO for payment of enhanced rate has not expired.

11. Wrong revision of Pension in r/o Reservists pension- Revised according to Minimum rate of pension under various CPC i.e. 3500/-PM (under 6th CPP) and 9000/- PM (under 7th CPC).No revision under OROP.

12. wrong revision of Pension in r/o Reservists who granted ex-gratia pension/ex-gratia family pension- Revised @ 750/- and 645/-PM w.e.f 04.06.2013 as circulated vide this office circular No. 521 dated 30.12.2013. Dearness ex-gratia equal to 50% of the enhance amount of ex-gratia and dearness relief, as notified from time to time, on the sums of enhanced amounts of ex-gratia and dearness ex-gratia shall also be admissible. No further revision.

13. Wrong revision of pension of Recruits- For lowest rank i.e. sepoy and lowest group

14. Wrong revision of MNS(local) and NCC-Being civil pensioners revised according to circular no c-144 dated 08.04.2016. Not to be revised under OROP.

15. Restoration of Commuted Portion of Pension after 15 years of retirement:-

1. Where the commutation of pension is/was simultaneous with the retirement, the commuted portion of pension shall be restored after expiry of 15 years with effect from the date of retirement, if payment of commuted value of pension is made during the first month of retirement leading to appropriate reduction on account of commutation in first pension itself.

2. Where commutation of pension is applied and notified after the date of commencement of pension and commuted portion leads to a reduction in pension in second or subsequent month, the 15 year period for restoration of commuted portion will be reckoned from the date of payment of commuted value i.e. from the date on which reduction in pension on account of commutation become effective.

3. Further, where the commuted value is paid in more than one stage, the reduction in amount of pension in such cases shall be made from the respective dates of payment and commuted portion of pension of such pensioners will also be restored in stages by pension disbursing authorities on completion of 15 years from the respective date of reduction in pension.

Mechanism may be established by PDAs to restore the commuted portion of pension automatically after expiry of 15 years of retirement/reduction in pension on account of commutation become effective.

Note: - Restoration of 1/3rd (43% in case of ICO and 45% in case of JCOs/ Ors) commuted pension in respect of those pensioners who have commuted 100% pension on absorption in PSU/Autonomous bodies etc. will be made only through Corr PPO.

15. Payment of Additional quantum of pension/family pension to pensioners/family pensioners of 80 years of age and above: -

The procedure for payment of additional quantum of pension/family pension to old pensioner/family pensioner has been provided in various circulars issued by this office. According to these circulars, the additional quantum of pension/family pension on attaining the age of 80 years and above would be admissible.

Age of pensioners/Family pensioners	Additional quantum of pension/ Family pension
From 80 years less than 85 years	20% of Basic Pension/ family Pension
From 85 years less than 90 years	30% of Basic Pension/ family Pension
From 90 years less than 95 years	40% of Basic Pension/ family Pension
From 95 years less than 100 years	50% of Basic Pension/ family Pension
From 100 years or more	100% of Basic Pension/ family Pension

I. In cases where exact date of birth of pensioner/family pensioner is available in the PPO, the additional quantum of pension/family pension on attaining the age of 80 years and above, would be payable from the first day of the month in which his/her date of birth falls.

II. However, in case the exact date of birth is not available either in the PPO or in the office records, but an indication regarding the age of pensioner /family pensioner is available, the additional quantum of pension/family pension shall be paid from the 1st January of the year following the year in which the pensioner / family pensioner has completed the age of 80 years and above, based on the PPO/Office records. No corrigendum PPO is required to be issued in such cases.

III. In case neither the exact date of birth nor the age is available either in the PPO or in the office records, the PDA will request the pensioner / family pensioner to submit four copies of any of the following documents duly attested by a Gazetted officer/MLA to the PDA. (a) PAN Card (b) Matriculation Certificate (containing the information regarding date of birth) (c) Pass Port (d) CGHS/ECHS Card (e) Driving license (if it contains date of birth) (f) Election ID Card (g) Aadhaar Number. If the document submitted by the pensioner / family pensioner contains the information regarding exact date of birth, the additional quantum of pension/family pension will be payable from the 1st day of the month in which his/her date of birth falls. The PDA will make the additional quantum of pension/family pension, on provisional basis, up to a period of six months from the month in which the proof of date of birth/age is submitted by the pensioner/family pensioner. The PDA will make payment of

additional quantum of pension/family pension beyond a period of six months only on receipt of a corrigendum PPO notifying the date of birth/age of pensioner / family pensioner.

IV. In case, the pensioner / family pensioner is unable to submit any of the documents mentioned above, but claims additional pension based on some other documentary evidence, such cases will be submitted by the PDA to the Administrative Ministry through service HQrs(for Commissioned Officers)/Record Office (for PBOR)/HOO(for Defence Civilians) as the case may be. If Administrative Ministry is satisfied about the claim of the pensioner/family pensioner the same will be authorized through corrigendum PPO. No. additional pension will be released by the PDA until the corrigendum PPO is issued by the Pension Sanctioning Authorities.

16. Release of withheld amount of gratuity/DCRG: - Of late it is reported by pensioner/family pensioner that bank is not releasing the withheld amount of Gratuity/DCRG after expiry of six months from date of retirement (three month after date of death of Personnel in the case of family pension). Necessary instructions to release automatically the withheld amount of Gratuity/DCRG i.e. without any instruction from Pension Sanctioning Authority, after expiry of six months/three months (in the case of family pension) is either mentioned on back side of the PPO itself or enclosed/attached separately with the Pension Payment Order concerned. Therefore, there is only a need to establish a mechanism for release of the withheld amount of Gratuity/DCRG automatically after expiry of six months / three months as the case may be, if nothing is heard from concerned Pension Sanctioning Authority in this regard during the above period.

CHAPTER 12

AUDIT OBJECTIONS. DEMANDS, OVERPAYMENTS, UNDER PAYMENTS PDA,S ATTENTION ON THESE ASPECTS

AUDIT OF PENSION PAYMENT ACCOUNTS:

(1) CONVENTIONAL AUDIT

Under the conventional audit, audit of pension payment vouchers is concluded with reference to "Audit card." Separate audit card i.e. prepared in respect of each pensioner who has been granted pension, in which full particulars of pension, pensionary awards, period of grant, nature of pension, name of the PDA etc are clearly indicated. Further as and when there is any change in the entitlement or other wise of the pensionary awards subsequently notified through Corr. PPOs, the audit card is updated accordingly. Thus on the basis of the audit card, the correctness of the payment made to a particular pensioner in a month is verified from the pension payment voucher received from the PDA's. In case of any discrepancy as to the over payment/ under payment, the details are worked out and the same is pointed out to the PDA concerned through a memo for making recovery or payment as the case may be. Simultaneously, encasement in the audit card regarding the total amount of pension and month in which paid is also made. In order to cover and complete the audit of all pension payment accounts in respect of all the pensioner borne on the payment strength of a particular PDA the following system is adopted:

- (i) One month payment in every twelve months account is subjected to full audit
- (ii) Only change item of remaining eleven month account is to be audited in full
- (iii) Wading item i.e. the pensioner who could not draw pension in the month selected for full audit, are traced in the subsequent month and audited.
- (iv) We are however facing a variety of problems in audit of pension payment vouchers as per above system, which are explained below: -

(e) With the introduction of the PSBs as pension disbursement agencies, there has been a dramatic increase in the number of the PDAS in the country. As against total of 600 treasuries and DPDOs previously responsible for the disbursement of pension at present the total number of bank branches itself is about 35,000.

(ii) As a result of the increase in the number of PDAs, there has been numerous transfer of pensioners from Treasuries to Banks, from one PSB to another PSB and also within the same PSB paying branches for which this office could not have a track for want of requisite reports/information's from the PDAs. Thus due to above wanting information, audit cards could not be updated

(iii) Over the course of time, there has been sharp deterioration in the quality of payment accounts received from the disbursing agencies. For example, the payment

voucher/ payment scrolls are rendered without showing the correct PPO number, Name, Rank etc which makes it difficult to link the accounts with the audit card.

Many PSBs are not using the prescribed format and are following a variety of formats, which are incomplete. There is no uniformity. Some PDAs are sending computerized pension payment scrolls while others are using Hand written manual scrolls. Some times only the total pension paid is shown in the vouchers, and details regarding basic pension, commuted portion of pension, relief, ad-hoc Ex-gratia etc are not shown

(iii) The fixation of basic pension under IV CPC and V CPC has been entrusted to the PDAs for which detailed reports regarding the payment of arrear and revision of basic pension from 01.01.86, and 01.01.96 on a prescribed format in each case were required to be forwarded by the PDAs to this office for verification of the entitlement. But these reports have not been sent by all the PDAs with the result that audit cards could not be updated.

2. SPOT-AUDIT

Since the conventional system of Audit, which is based on Audit card, became un-manageable, Spot Audit has been introduced from 1989-90 onwards. Under this system, a team consisting of auditors/clerks with one AAO/SO (A) of this office is detailed at the doorsteps of a particular PDA in order to conduct audit of pension payment account and thereby ensure correct payment to the pensioners. In this arrangement, Audit team is advised to take pension payment voucher/ scroll for selected one month and spot audit is conducted with reference to check Register/ Payment Register, personal case files containing the original copies of the PPOs/ Corr. PPOs, descriptive Rolls, selected payment Vouchers/ scrolls and current payment scroll/vouchers etc readily available at the PDA'S end. The spot audit team to the concerned PDA in each case advising them to rectify the same as quickly as possible points out the irregularities detected during the course of spot audit including overpayments/ under payments. If it is not possible to sort out the discrepancies on the spot, objection statements are prepared and handed over to the PDA by the leader of the spot audit team before departure from that station interalia directing the PDA to comply with the objection statements within a time schedule.

ACHIEVEMENT OF SPOT AUDIT

The system of spot Audit has been found to be quite effective. The audit party is able to cover the entire period due for audit in a PDA up to the date of visit. During the course of spot Audit, it is also possible to point various omissions made by the PDA and rectify them on the spot. The important and technical aspects on procedure and rules relating to Defence pension payments are clarified to the PDA. They also point out the pensioners who do not belong to Defence and the amount

paid to such pensioners viz Rlys, P&T, BSF, CRPF etc, erroneously debited against PCDA (P) which effects on budget. The audit parties also interact with the pensioners during their stay and try to resolve the grievances on the spot. The periodical visit by the audit team to the PDAs are likely to have considerable deterrent effect against irregularities in the pension payments and ultimately avoid unwanted complaints from pensioners and other agencies. In view of the above while, conventional audit is being carried out with the available information, we have decided to continue spot audit of pension payment taking into accounts its merits.

PDA'S ATTENTION ON THE AUDIT OBJECTION, OVER PAYMENT, UNDER PAYMENTS AND DEMANDS ETC: -

The payment of correct pension to a genuine pensioner is the responsibility of the PDA. In view of the above, it is of utmost importance that the PDAs respond quickly and pay proper attention to these aspects as and when it is brought to their notice by the audit authorities. The audit objections may relate to the following.

- (i) Non-financial aspects.
- (ii) Financial aspects.

(i) NON FINANCIAL ASPECTS

In this category, the maintenance part of documents, lapse in the procedural aspects and other observations are detailed non compliance of which may subsequently lead to financial problems. Therefore, these observations should be dealt with at the level of PDA's end without delay.

(ii) FINANCIAL ASPECTS:

The objection relating to over payments and demands should be dealt with on priority basis at the PDA'S end. For this purpose, a separate central Register should be maintained in which the details of the amount of over payment and Demands are entered. The recovery of the over payments and Demands should be made in suitable monthly installment not exceeding 1/3 of the total amount of pension due per month till total amount of overpayment or demand is liquidated. These recoveries should be reflected in the pension payment voucher/ scrolls and in a recovery statement, submitted with the payment vouchers. A suitable reply showing the amount of recoveries in each case should be furnished monthly to the Officer-in-charge (Audit coord. Section) of the PCDA (P) Allahabad for clearance of the audit objections. So far as the under payments are concerned, in each case a due- drawn statement is required to be prepared at the PDA'S end in order to check the correctness of the amount of under payment pointed out by the audit party before making payment to the pensioner. A confirmation as to the payment may also be made to the PCDA (P) Allahabad office citing a reference of the audit objection. The speedy compliance of the audit objection by the PDAs is essential for smooth functioning of Defence pension payment system.

CHAPTER 13

VARIOUS NATURE OF PENSIONERS GRIEVANCES, PENSION DISBURSEMENT AUTHORITIES NON-ACTION GIVING RISE TO THE GRIEVANCES OF THE PENSIONERS.

Pensioners' grievances mainly arise when they do not receive their pension or pensionary entitlements correctly and timely by their Pension Disbursing Agencies. It is observed that in many cases Pension Disbursement Authorities fail to take appropriate and timely action even on the matters falling within their purview. References are made to PSAs for seeking guidance/instructions even on the routine matters, which are supposed to be dealt with by the PDA, resulting in unnecessary harassments/financial hardships to the pensioners.

Following are the common areas of pensioners' grievances which may be dealt with by the PDAs without making references to Pr CDA(P)/CDA(AF)/CDA(NAVY), and it is the primary duty of PDAs to take appropriate and timely action in such type of cases,

TRANSFER OF PENSION DOCUMENTS TO THE DESIRED PDAS.

When a pensioner desires to receive the pension from the PDA at a station other than that at which he is being paid, he is to submit an application to his PDA from which he is drawing his pension at present.

In case of transfer from one branch to another of the different PSBs the paying branch should return to its Link Branch the pension documents along with the application of the pensioner indicating the month up to which the payment of pension has been made. The link branch after making entries in the statement D-II, will forward these documents to the concerned link branch of the other PSB under intimation to the PSA and also to Pr CDA(P) Allahabad in all cases. The latter will after making necessary entries in the Register, pass on the documents to the paying branch, opted by the pensioner, for arranging payments.

In cases of transfer from Treasury/DPDO to a branch of PSB or from Treasury/DPDO to DPDO/Treasury at another station, the Treasury Officer/DPDO will arrange to send under a special seal. The requisite pension documents along with original copy of the application to the link branch of PSB/Treasury/DPDO concerned. The month up to which the pension was paid by the Treasury/DPDO and the month from which the pension payment is to be arranged by the PSB will also be indicated.

The pension documents should be sent to the PSB link branch or to the concerned authority through a messenger or under Registered cover.

Before a pension payment order/letter of authority is acted upon as a result of transfer of pension documents it should be verified by the transferee link branch of PSB/DPDO/Treasury that the pension payment order/letter of authority has been embossed with the un-coloured seal and has been signed by the officer who is authorised to sign it with reference to the specimen signature of the officer on record in the PSB/DPDO/Treasury.

(ii) NON-PAYMENT OF WITHHELD DCRG AFTER 6 MONTHS FROM THE DATE OF RETIREMENT.

As per the extent orders withheld gratuity for adjustment of unassessed dues if any intimated by the Head of office with in the period of six months from the date of retirement. In case no such outstanding dues are intimated with in this stipulated period the PDAS are required to refund the withheld amount of gratuity, to the pensioners without looking for any direction/authorisation from PSAs.

(iii) Non payment of dearness relief increased by the govt. twice in a year.

Printed Memorandum issued by Min. of Finance Revising the role 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 pensioner 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.

The joint publicity committee of PSBs also publishes in the leading news papers the new relief Charts whenever there is a change in the rate of dearness relief. All PDOs involved in disbursement of pensions have been authorised to disburse relief arrears and make payment on the basis of the advertisement without waiting for a formal order from the office of the Pr CDA(P) Allahabad.

(IV) NON RESTORATION OF COMMUTED PORTION OF PENSION AFTER 15 YEAR OF RECOVERY:-

As regards restoration of commuted portion of pension, the instruction issued in Govt of India, Min of Personnel, Public Grievances and Pensioners(P&PW) OM No. 34/2/86/P&PW(a) Dated 22.08.90, circulated under this office no GI/C/04/vol-VIII/tech dt 07.01.91 are to be followed. According to above letters restoration of commuted portion of pension is admissible on completion of 15 years from the date of retirement provide of payment of CVP was made during the first month of retirement leading to the appropriate reduction on account of commutation in the first pension itself. In all other cases i.e. where the commutation of pension led to reduction in the second or subsequent months the 15 years period will be reckoned from the date on which reduction in the pension on account of commutation becomes effective.

RATES OF DEARNESS/INTERIM RELIEF

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

Interim Relief to Central Government pensioners/family pensioners.

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

RATES OF DEARNESS RELIEF (Vth & VIth CPC)

DATE	PERCENTAGE	
1.7.1996	04%	
1.1.1997	08%	
1.7.1997	13%	
1.1.1998	16%	
1.7.1998	22%	
1.1.1999	32%	
1.7.1999	37%	
1.1.2000	38%	
1.7.2000	41%	
1.1.2001	43%	
1.7.2001	45%	
1.1.2002	49%	
1.7.2002	52%	
1.1.2003	55%	
1.7.2003	59%	
1.1.2004	61%	
* 1.4.2004	* 11%	
1.7.2004	14%	
1.1.2005	17%	
1. 7.2005	21%	
1.1.2006	24%	0%
1.7.2006	29%	2%
1.1.2007	35%	6%
1.7.2007	41%	9%
1.1.2008	47%	12%
1.7.2008	54%	16%
1.1.2009	64%	22%
1.7.2009	73%	27%
1.1.2010	87%	35%
1.7.2010		45%
1.1.2011		51%
1.7.2011		58%
1.1.2012		65%
1.7.2012		72%

AS PER 6TH CPC

EQUIVALANCE OF RANKS IN THE THREE SERVICES
COMMISSIONED OFFICERS

ARMY	NAVY	AIR FORCE
Field Marshal	Admiral of the Fleet.	Marshal of the Air Force
General	Admiral	Air Chief Marshal.
Lieutenant-General	Vice Admiral	Air Marshal
Major General	Rear Admiral	Air Vice Marshal
Brigadier	Commodore	Air Commodore
Colonel	Captain	Group Captain
Lieutenant-Colonel	Commander	Wing Commander
Major	Lieutenant Commander.	Squadron Leader
Captain	Lieutenant	Flight – Lieutenant
Lieutenant	Sub-Lieutenant	Flying Officer
Second-Lieutenant*	Acting Sub-Lieutenant*	Pilot Officer*
	Warrant Officer *	
	Midshipman*	
* Abolished by Vth Central Pay Commission Recommendation.		

II-ARMED FORCES (PERSONNEL BELOW OFFICER RANK)

(A) JUNIOR COMMISSIONED OFFICERS

ARMY	NAVY	AIR FORCE
Risaldar Major Subedar Major Risaldar Subjedar Naib-Subedar	----	Master Warrant Officer a. Warrant Officer-Class-II b. Chief Petty Officer c. Flight Sergeant

(B) NON-COMMISSIONED OFFICER

ARMY	NAVY	AIR FORCE
Havildar Major Dafadar Major Havildar Dafadar	Petty Officer	Sergeant
Lance-Dafadar Naik Lance-Havildar	Leading Seaman	Corporal
Acting Lance Dafadar Lance-Naik	Able Seaman	Leading Air Craftsman
Sepoy Gunner Sowar Driver	Ordinary Seaman	Air-Craftsman

**INDEX REGISTER OF DEFENCE PENSION PAYMENTS THROUGH BRANCHES OF THE
PUBLIC SECTOR BANK**

Sl.No.	Numbers of Pension Payment Order (PPO)	Name, Rank, Regimental No. of the pensioners	Monthly Amount of B.Pension Relief	Data from which pension will commence	Branch at which the payment is to be made	Office from where PPO received	Remarks (X)
1.	2.	3.	4. 5.	6.	7.	8.	9.

Note:

1. Each entry should be attested by the nominated Officer of the link branch of the P.S.B
2. (X) indicates TS/PS number of the Treasury/DPDO if the documents received from that Office on transfer of Pension Payment Account.
3. Extract of entries made during the month is to be sent to Pr.C.D.A(Pension) Allahabad by 10th of the following month.
4. If temporary increase (T.I)/Ad-hoc increase (A.H.I.)/Ad-hoc relief (A.H.R) is payable in addition , these may be shown separately under col.4.

Name of Link Branch of P.S.B.....

STATEMENT SHOWING THE NAMES OF PENSIONER STRUCK OFF FROM THE INDEX REGISTER OF DEFENCE PENSION PAYMENTS THROUGH BRANCHES OF THE P.S.B OWING TO TRANSFER ,DEATH,EXPIRY/CESSATION OF PENSION ETC.DURING THE MONTH.....

Name of pensioner & PPO.No Date upto, which	Name of Link Branch Remarks	Nature of other
Bank Account No. pension paid	of PSB/DPDO/TO to	casualty with
before transfer	Which pension account	date
or other casuality	Transferred in the case	
	Of transfer	

To

The P.C.D.A.(Pensions)P.S.B. Cell

Allahabad-211014

CERTIFICATES TO BE SUBMITTED BY DEFENCE PENSIONERS

(See Para 12)

1. Life Certificates

Certified that

.....Shri/Smt.....

...

Holder of PPO No..... is alive on this date.

Signature

Station.....

Name.....

Date.....

Designation Of authorized Officer

SEAL

II FORM OF CERTIFICATE OF NON-EMPLOYMENT/RE- EMPLOYMENT

(i) I declare that I have not been serving in any capacity either in a Govt. Deptt/Office, Company, Corpn, Autonomous body or Society or Central or State Govt. or Union Territory or a Local Fund during the Year ended November 20.....

OR

I declare that I have been employed/re-employed in the Office of..... which is a part of/Financed by.....Government and was in Receipt of the following monthly rates of emoluments during the year ended November 20..... or during the month of falling, within the said year.

(a) Pay.....

Special Pay.....

Allowances.....

(Including DA,ADA,etc)

OR

(b) Honorarium Further that the orders of my re-employment do/do not stipulate my pension being held in abeyance during the re-employment period.

(ii) I declare that I have not accepted any commercial employment in India

OR

I declare that I have accepted commercial employment in India, after obtaining previous sanction of the Central Govt. and none of the conditions ,if any, attached thereto by Govt. has been violated.

OR

I declare that I have accepted commercial employment in India without obtaining the previous sanction of the Central Govt.

Note : This declaration is required to be given for a period of two years from the date of retirement.

** (iii) I declare that I have not accepted any employment under a Govt. outside India/an International Organization of which the Govt. Of India is not a member.

OR

I declare that I have accepted employment under a Govt. outside India/an International Organization of which Govt. of India is not a member after obtaining the previous sanction of the Central Govt. and none of the conditions attached thereto by the Govt. has been deviated from.

OR.

I declare that I have accepted employment under a Govt. outside India/an International Organization of which Govt. of India is not a member without obtaining the previous sanction of the Central Govt.

Signature.....

Name of the Pensioner.....

.....

PPO No.....

Place.....

TS/PS No.....

Date.....

(* Certificate at (ii) is to be furnished by retired Defence Civilian Group "A" Officers/Commissioned Officer of and above the rank of Col./Capt./Grp.Capt. in the Army, Navy and Air Force respectively.

(**) Certificate at (iii) is to be furnished by retired Defence Civilian Grp 'A' officers and commissioned officers of all ranks.

III. CERTIFICATE OF NON-REMARRIGE/NON-MARRIAGE:

I hereby declare that I am not married /have not been married during the past six months.

OR

I hereby declare that I have not been re-married and I undertake to report such an event to the Bank.

Place.....

Signature.....

Date.....

Name of the Pensioner.....

PPO

No.....

I certify to the best of my knowledge and belief that the above declaration is correct.

Place.....

Signature of a responsible

Date.....

Officer or a well known person

Name.....

Designation.....

IV. DECLARATION FROM DEPENDENTS OF COMMISSIONED OFFICER

(i) In the case of Single parent

I have not contracted marriage with any other person since the death of my.....
.....

(ii) In the case of both parents granted Dependent's pension collectively.

My husband/wife (Who is a non-payee parent) is alive. I further declare that I am/we are not in receipt of any other person, that I/we do not hold any position of profit under Govt. except.....
.....and since the grant of the pension my/our private income has been increased/decreased.

Place..... Signature (i).....

(ii).....

Date.....

Name.....

PPO No.....

I certify to the best of my knowledge and belief that the above declaration is correct.

Name.....

Designation.....

Place..... Of the authorized officer

Date.....

.....

Officers competent to sign this certificate are any commissioned officer of the Defence Services not below the rank of Captain or equivalent or Magistrate or Serving Civilian gazette officer under his office seal/stamp.

V. DECLARATION FOR DRAWAL OF CONSTANT ATTENDANCE ALLOWANCE BY COMMISSIONED OFFICERS AND PERSONNEL BELOW OFFICER RANK ALONGWITH THEIR DISABILITY PENSION/WAR INJURY PAY

- (i) Name of pensioner.....
- (ii) Personal/Regimental No.....
- (iii) Rank.....
- (iv) Regiment/Corps/Unit.....
- (v) CDA.PC/PPO No.....Date.....
- (vi) Rate of Constant Attendance allowance.....PM
- (vii) Particulars of any period spent as an inmate or an in-patient of a Government Hospital or institution since the allowance was last drawn.
 - (a) Date of admission to the hospital/institution.....
 - (b) Date of discharge from hospital/institution.....
 - (c) Address of the hospital/institution.....

I hereby declare that I am the pensioner described above,that the particulars given on this form are true and that for the period viz.....toFor which I now claim C.A.A

- (a) I was not an intimate or in-patient of a Government hospital/institution.
- (b) I actually employed Shri.....Son of Shri..... as a paid attendant to lookafter me,such attendance having been necessitated by the disability/disabilities for which I am drawing the Disabilitypension/war injury pay.
- (c) Shri..... is not related to me in any way.

Place.....
.....

Dated (Pensioner's
signature)

Full
address.....

I certify to the best of my knowledge and belief that the

Above declaration is correct.

Place.....
.....

Date..... (Signature of a responsible
Officer or well known
Person)
Designation.....

VI. DECLARATION FOR DRAWAL OF PROVISIONAL PENSION/

GRATUITY WHERE LPC HAS NOT BEEN RECEIVED BY THE COMMISSIONED OFFICERS AT THE TIME OF DRAWAL OF HIS PENSION

I hereby declare that the payment of pension and DCRG made to me pending receipt of my LPC is viewed by me as provisional and it is subject to re-adjustment, which may be found necessary on receipt of my LPC.

Date..... Signature.....

Place..... Rank.....

VII. LOSS CERTIFICATE:

Certified that Pension Payment Order No.....In respect
of.....(Personal No./Regimental

No.).....(Rank and Name)
.....(Unit/formation/Arm or Service)..... SB A/c

No..... has been lost and to avoid double payment being made a note has been kept in the Payment Register on record in my Office. The same, if found or received from any authority at a later stage, will not be acted upon but will be returned to the P.C.D.A.(Pensions) for cancellation.

Place.....

Manager

QUESTION BANK

- Q.1 TS/PS Numbers are allotted by**
- Treasuries/DPDOs**
 - PCDA(P) Allahabad.
 - PCDA (Navy) Mumbai
 - Public sector Banks
- Q.2 A pensioner was convicted of criminal charge by a Lower Court but was subsequently acquitted on appeal by High Court. What will be his pensionary entitlement for the period spent in Jail custody?**
- No pension
 - Full pension**
 - Proportionate pension
 - Half of the pension.
- Q.3 A PDA has charged INCOME TAX on total disability Pension(Service Element and disability element) admissible to the Armed Forces Commissioned Officers. What is the rule position on this issue?**
- Disability Pension is taxable.
 - Disability Pension is not taxable.**
 - Only Service Element is taxable.
 - Only Disability Element is taxable.
- Q.4 What is the rate of constant attendance allowance admissible with effect from 01-01-2014 in respect of all eligible battle/non-battle causality cases.**
- Rs. 1,200/- p.m.
 - Rs 3500/- p.m
 - Rs. 6750/- p.m.**
 - Rs 3000/- p.m
- Q.5. From which date dearness relief shall be admissible on pension to a re-employed commissioned officer pensioner?**
- 1-12-1997
 - 18.07.1997
 - 01-01-01996
 - Not entitled.**

- Q.7. from which date dearness relief is admissible to reemployed pensioners other than reemployed commissioned officer pensioners, on production of a certificate from their re-employer as per the provisions contained in Govt.Order dt 02.07.1999.**
- a. 01-01-1996
 - b. 01.12.1997
 - c. **18-07-1997**
 - d. Not entitled.
- Q.8. If any individual dies before receiving the retirement gratuity; will make the payment of amount to his heir(s)?**
- a. Yes, on request of heir(s).
 - b. **No, PDA will report the matter to PSA.**
 - c. Yes, on receipt of instruction from RO/HOO.
 - d. No, PDA will return the PPO to PSA un-actioned.
- Q.9. When a pensioner ceases to draw pension due to death, disqualifications, expiry of awards etc, what type of form/Annexure is prepared and submitted by PSBs to PCDA (P).**
- a. Form-II
 - b. **Annexure-D-II**
 - c. Form-I
 - d. Annexure-D-I
- Q.10. what is minimum rate of special family pension wef 01-01-2006?**
- a. Rs. 3500/- P.M.
 - b. Rs. 2920/- p.m.
 - c. **Rs. 7000/- p.m.**
 - d. Rs. 2250/- p.m.
- Q.11. What is the maximum amount of disability element admissible to a JCO for 100% disability drawing pension wef 01-10-1994 under Vth CPC?**
- a. Rs. 1550/- pm
 - b. Rs. 1700/- pm
 - c. **Rs. 1900/- pm**
 - d. Rs. 2600/- pm
- Q.12. A pensioner reported missing from 10.07.2006 FIR was lodged in a police station on 17.07.2006 by his wife. From which date she will be granted / authorized normal rate of family pension for payment?**

- a. Date of missing.
- b. **After SIX month from the date of FIR.**
- c. After one year month from the date of FIR
- d. Date of submission of final irregularities report by police authorities.

Q.13. A post 86 retiree Naik who has rendered 16 years actual qualifying service has complained that his PDA has not given the benefit of 17 years of qualifying service as per rule. Who will authorize payment and from which date?

- a. PDA - 01.01.1996
- b. PDA - 01.01.1992.
- c. **PSA - 01.01.1992**
- d. PSA - 01.01.1996.

Q.14. whether pensioners re-employed in Govt/Autonomous bodies/State Govt etc and not drawing DR, are eligible for dearness pension? If yes, from which date?

- a. Yes—01.01.1996.
- b. Yes—01.04.2004.
- c. Yes—18.07.1997
- d. **Not entitled as no DR payable.**

Q.15. From which date ECHS introduces?

- a. 01.04.2004.
- b. **01.04.2003.**
- c. 01.04.2002.
- d. 01.04.2001.

Q.16. Government has issued order for OROP (one rank one pension) in respect of certain class of pensioners. To whom these orders are applicable and from which date?

- a. JCOs/COs 01.01.2006.
- b. **Armed Force personnel 01.07.2014.**
- c. Commissioned Officers 01.01.2016.
- d. PBOR 01.07.2009.

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:
211014(U.P.)

Phone Nos. : (0532) - 2421877,2421879,2421880, 2422555,
2421110, 2424311

Fax No. : 0532-2624053, 2621549, 2420330, 2424313
2420281, 2624875, 22421869, 2423549

E-mail : **cda-albd@nic.in**

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

TOLL FREE No. 18001805325

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.**

Designed And Printed By:

DEFENCE PENSION TRAINING INSTITUTE
Allahabad - 211014