

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: 26.06.2018

Director (DPTI)

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) Invalided 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:

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

(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. Electrocutation 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) Electrocutation / 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 exercise 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 not be applicable for computing disability element.

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 last drawn .

(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. This cap shall stand 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 subject to minimum of Rs 3,510/- per month 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. Liberalised 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 1.7.2017 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. The rate of constant attendance allowance will be increased by 25 per cent every time the dearness allowance payable on revised pay band goes up by 50 percent.

(b) 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 .

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

(d) 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 15 years. An Armed Forces Personnel discharge or invalidment with less than 15 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, Grade Pay, MSP, Group Pay if applicable.

(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. 10.0 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) RESIDUAL 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 residual 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 invalidated gratuity at the scale of half months pay + DA for each completed six monthly period of QS.

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 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 07 years from the date following the date of death.

(ii) . 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 1.1.2006) from the date following the date of death.

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.

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. |
| (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. 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.

(14) 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 ALLOWANCE

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) 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)dated16-5-2001, Rs 3000/- pm w.e.f 1-1-2006 , Rs. 4500/- w.e.f. 1.1.2014 and 6750/. W.e.f 1.07.2017.

(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.& Rs. 1000/. P.M w.e.f 1.7.2014.

Fixed Medical Allowance Will not be admissible to Ex-Servicemen who became non effective on are 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. Further revised to Rs 500/- p.m w.e.f. 30-03-2011 vide Circular No. 463 dated 21-06-2011, and Rs. 1000/. P.M w.e.f 1.8.2017(Vide Circular No. 594 dt. 23.01.2018)

(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 exgratia 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 exgratia 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. Revised rate is as below:-

Sl. No.	Group of Service to which CPF retirees belonged at the time of retirement.	Enhancement amount of basic monthly ex-gratia.
1.	Group "A" Service	Rs. 3000/-
2.	Group "B" Service	Rs. 1000/-
3.	Group "C" Service	Rs. 750/-
4.	Group "D" Service	Rs. 650/-
5.	Widows and dependent children of the deceased CPF beneficiary	Rs. 645/-

(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-imbusement. U.K. Govt. has accepted our proposal for raising re-imbusement 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 and 3500/- pm. w.e.f. 1-1-2006 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 re-imburement 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.

(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 advice 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 and Rs. 9000/-w.e.f 1.1.2016. (b) ER- @50% of RE or service pension, whichever is least.	Same as PBORs	Same as PBORs
(2)Special/ Extraordinary family pension.	For Ist life award to nominated heir @ 60% of RE, subject to minimum of Rs. 2550/-wef.1-1-96 Rs.7000/-wef.1-1-06 Rs.w.e.f 1.1.2016	For widow or motherless/fatherless children @ 60% of RE, min. of Rs.2550/-wef.1-1-96 Rs.7000/-wef.1-1-06 Rs.w.e.f 1.1.2016	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 Ist 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 Ist 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 1-11-1997 and Rs. 645P.M. w.e.f 4.6.2013	NA	***

Sl. No.	Group of Service to which CPF retirees belonged at the time of retirement.	Enhancement amount of basic monthly ex-gratia.
1.	Group "A" Service	Rs. 3000/-
2.	Group "B" Service	Rs. 1000/-
3.	Group "C" Service	Rs. 750/-
4.	Group "D" Service	Rs. 650/-
5.	Widows and dependent children of the deceased CPF beneficiary	Rs. 645/-

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%. Rs. 6750/- w.e.f 1.7.2017

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			1-1-06 to onwards for post 06 discharged
			X	Y	Z	
NC(E)	450	1550				30% of RE last drawn subject to minimum 3100/-
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.

(3) w.e.f 1.1.2016, disability element for 100% disability equal to 30% of R.E last drawn.

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: -

- (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

(1) 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 Gallantary 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) Sl 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 Sl No, Treasury Sl 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 a 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 Embassy, 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 PENSIOERS EMPLOYE IN VARIOUS INSTUTIONS:-

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 in 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 Consules 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 them being are residing outside India, on the following lines:-

“I certify that I was an Indian National at the them 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 final 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/dependents 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-imburement 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 re-imburement 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.

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 PCDA (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 PCDA (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 by 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 pursue 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

<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 5

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

Incase 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 2 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.

Note 3 If after the issue of duplicate pension certificate, in lieu of a pension certificate alleged to have been lost, the pensioner reports that he has found the original certificate, the same should be taken from him, cancelled under the signature of the PDA and filed in personal file of the pensioner. Payment being made only on the duplicate pension certificate.

(II) 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- 6

VARIOUS CONTINGENCIES, 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 six month 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) PBOs-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,	1 YEAR	1 YEAR	1 YEAR	1 YEAR	FULL

VII, VIII					
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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.

(IX) 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 - 7

REVISION UNDER 6th CPC, CSC-2009 AND CSC-2012

REVISION OF PENSION AS PER VIth CPC

The pension w.e.f.01/01/2006 of Pre-06 pensioners is being revised by PDAs on the basis of following circular :-

- I. Most Important Circular No.- 397 dt.18/11/2008 :- Consolidation of Pension w.e.f 01/01/2006 will be applicable on all Pre-06 Armed Forces Pensioners.
- II. Most Important Circular No.- 403 dt.02/02/2009 :- Modification of Minimum guaranteed pension in Annexure-II of Most Imp. Circular No.- 397 in the rank of Army Officer like Major General and Lt. General.
- III. Most Important Circular No.- 410 dt. 13/05/2009 :- Applicable on Disability element of Disability pension of all Pre-06 Armed Forces Pensioners.
- IV. Circular No.- 453 dt 22/02/2009 :- Modification of Minimum guaranteed pension in Annexure-II & Annexure-III of Most Imp. Circular No.- 397 for stepping up pension of senior rank to the lower of their junior counterpart.
- V. Circular No.- 456 dt 18/03/2011 :- Rationalization of casualty Pensionary awards for Armed Force Pensioner. The minimum disability element is guaranteed for 100% individual disability (Proportionately reduced for lower % disability) to each and every rank.
- VI. Circular No.- 57 :- Consolidation of Pension w.e.f 01/01/2006 will be applicable Apply on all Pre-06 Defense Civilian Pensioners.

Revision of service pension under sixth CPC - CIRCULAR NO.-397

APPLICABILITY:-

- ☐ It covers all kinds of pensions including service element of disability pension granted to all the Armed force Pensioners
- ☐ It apply on all Commissioned Officers, Junior Commissioned Officers and Other Ranks pensioners of Army (including State Forces), Air - Force and Navy and their families who were drawing pension as on 01/01/2006

NON - APPLICABILITY:-

- ☐ UK/HKSRA pensioners who were receipt of pension in foreign currency as on 01/01/2006
- ☐ Pakistan, Burma Pensioner who have been granted Ex- gratia Ad- hoc Allowance
- ☐ Armed forces Pensioner who absorbed in Public Sector Undertaking / Autonomous Body who have drawn lump sum payment of Pro rata pension, whose 1/3rd pension has been restored.

- Persons in receipt of Compassionate Allowance, Guzara /Reservist Allowance or any other allowance on which dearness relief is not admissible.
- Ex - gratia Payment @ 600/- p.m to reservist who opted lump sum gratuity
- Ex - gratia family pension @ 605/- p.m to the families of deceased reservists.
- Gallantry awardees drawing monetary allowance in isolation attached to the award such as Param Vir Chakra, Ashok Chakra.

Revision of service pension UNDER SIXTH CPC

1. Consolidation of Pension (Annexure- I of Important Circular No.-397):-

The following elements of pension of Vth CPC have been taken into account in consolidation of Pension in Annexure - I of Important Circular No.-397

- a. Exiting Pension/ Family Pension
- b. Dearness Pension w.e.f. 01/04/2004
- c. Dearness Relief i.e. 24% of Basic Pension/ Family Pension
- d. Fitment weight age @ 40% of the existing Basic Pension/ Exiting Family Pension (Fraction of rupee arrived at will be rounded off to the next higher rupee

Thus, Formula = Basic Pension/ Family pension*2.26

2. Modified Parity (Annexure- II and Annexure- III of Important Circular No.-397):-

It is the minimum guaranteed Pension which is = 50% of (minimum of the pay in the Pay -band + Grade Pay + MSP + Group pay for 'X' group only) for 33 yrs qualifying service and for lesser qualifying service it will be proportionately reduced. Pension of pre-2006 pensioners determined as 50% of minimum of pay in pay band plus grade pay plus military service pay (**change to min of fitment table** vide this office circular No.547 dated 11.09.2015 and 548 dated 11.09.2015 .**Which is further revised vide circular No 568 dated 13.10.2016(delinked 33 years qualifying service i.e. full pension)**)

Note-

1. Minimum Pension/ Family Pension: - The consolidation of Pension if works out less than Rs 3500/- P.M the same will be stepped up to Rs 3500/- P.M.
2. If the consolidated pension w.e.f. 01/01/2006 as per Annexure -I will be lower than the Annexure -II in the case of Commissioned Officer or Annexure- III in the case of the Junior Commissioned officer & Other ranks, the pension will be revised as per Annexure - II in the case of Commissioned Officer and Annexure - III in the case of JCOs / ORs.
3. The consolidating the pension of JCO/ORs of Army/ Air -force/Navy, the existing pension mean the revised pension fixed as on 01/01/2006 as per Important Circular No. -350 dated 19/05/2006
4. Pensioner in receipt of two pension - In the case of Armed force Pensioners who are in receipt of more than one pension, the floor ceiling of Rs 3500/- P.M will apply to each pension separately.
5. Additional Pension for Pensioner/ Family pensioner of 80 Yrs and above is admissible. It is 100% of revised basic Pension / Family Pension in the case of 100yrs or more aged Armed Force Pensioner/ Family Pensioner.

Revision of service pension under Committee of Secretaries (2009): [Circular no 430](#)

Recommended improved pension of pre-2006 JCOs/ORs retirees by -

- Reckoning pension of pre-2006 JCO/OR pensioners on notional maximum in post-1.1.2006 revised pay structure corresponding to maximum of pre-6th CPC pay scales as per fitment tables for each rank.
- **Recommendations implemented from 1.7.2009**

Revision of service pension under Committee of Secretaries (2012) [Circular no 501](#)

- Recommended bridging gap in pension of pre-1.1.2006 JCO/OR retirees and post-1.1.2006 retirees
- Pension determined on **basis of notional maximum across three Services**
- Additional weight age of two years for Sepoy(12), Naik(10) and Havildar(8)
- For Commissioned officers, pension to be determined on minimum of fitment tables for rank instead of minimum of pay band ---- [Circular no 500](#)
- **Recommendations implemented from 24.9.2012**

Revision of disability pension under CIRCULAR NO. 410

Applicability:-

- ☐ It apply on all Pre-06 Commissioned Officers, Junior Commissioned Officers and Other Ranks pensioners of Army Air – Force and Navy Pensioners **who are in receipt of Disability element of Disability Pension as on 01/01/2006.**

Disability Element of Disability Pension: - The Armed Force Pensioner in receipt of Disability element paid in addition to Service Pension as on 01/01/2006, their Disability element of Disability pension will be revised as per Annexure – I of ibid circular.

Rank	Amount per month of Disability- element for 100% Disability Pension
I. Commissioned Officer/Hony Commissioned Officer of Army/Navy/AF/TA/DSC	Rs 5880/-
II. JCO of Army/Navy/AF including TA / DSC	Rs 4300/-
iii) ORs including TA / DSC	Rs 3510/-

Under Circular 456- The rate of Disability Element has been revised and framed for the Pre- 2006 Pensioners is the same as Post- 2006 Pensioners i.e. 30% of R.E last drawn for 100% Disability.

Under Circular 542- The rate of Disability Element has been revised and framed for the Pre- 2006 Pensioners corresponding to table.

One Rank One Pension (OROP)

One rank one pension (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 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 1.7.2014.
- 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.
- 7) Personnel who opt to get discharged henceforth on their own request under Rule 13(3)1(i)(b),13(3)1(iv) or Rule 16B of the Army Rule 1954 or equivalent Navy or Air Force Rules will not be entitled to the benefits of OROP. It will be effective prospectively.

NON-APPLICABILITY

- (a) The provisions of this circular do not apply to UK/HKSRA/KCIOs pensioners, Pakistan and Burma Army Pensioners.
- (b) These orders do not apply to Reservist Pensioners.
- (c) These orders also do not apply to Pensioners in receipt of Ex-Gratia payments.
- (d) These orders also do not apply to civil Pensioners.
- (e) These orders also do not apply to post-1.7.2014 retirees Armed Force Pensioners.

APPLICABILITY

- (a) Retiring Pension/ Service Pension/Service Element of Disability Pension/Service Element of War Injury Pension/Invalid Pension
- (b) Enhanced Rate /Normal Rate of Ordinary Family Pension
- (c) Special Family Pension
- (d) Special Dependent Family Pension/2nd Life Award of Special Family Pension
- (e) Liberalized Family Pension
- (f) Liberalized Dependent Pension/2nd Life Award of Liberalized Family Pension.
- (g) Disability Element of Disability Pension
- (h) War Injury Element of War Injury Pension.
- (i) War Injury Element of War Injury Pension (In Invalided out)
- (j) Pre 01.06.1953 Discharged Personnel

Guidelines for Revision of Special Elements

The existing pension of all pre-1.7.2014 pensioners/ family pensioners shall be enhanced with reference to the applicable table for the rank (and group in case of JCO/ORs) in which pensioned with the term of engagement for each rank as applicable from time to time.

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**.

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

(c) Revision of Family Pension

Similarly, revision of **all types of Family Pension**

- (a) Ordinary Family Pension (enhanced rate and normal rate),
 - (b) Special Family Pension (SFP/Special Dependent Family Pension/2nd life award of Special Family Pension),
 - (c) Liberalized Family Pension (LFP/Liberalized Dependent Pension/2nd life award of Liberalized 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 are 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 are 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 555**. '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

(g) Re-grouping of Group

A table indicating equivalent group of JCOs/ORs in Army, Navy and Air Force is also provided as **Appendix-Y of the circular 555**. GROUP A/X is equivalent to X and rests are Y group.

(h) Equivalent rank of the three Forces

A table indicating equivalent rank of ICOs and JCOs/ORs in Army, Navy and Air Force is also given in **Appendix-Z of the circular** for guidance of PDAs for determining pension admissible. ART-III-I in navy having grade pay of Rs 3400/- therefore no equivalent rank in Air Force and army

(i) Rounding of Qualifying Service

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 for determining the amount of pension w.e.f. 28/06/1983. Prior to 28/06/1983, the broken period of service of 180 days or more is to be treated as ½ years w.e.f. 22/04/1960.

In view of above, if qualifying service has been mentioned as 17 years 10 months in PPO/Corr PPO, it should be rounded up to

18 years for post 28.06.1983 retirees
17.5 years for pre-28.6.1983 but post 22.04.1960
17 years for pre-22.04.1960 retirees

(J) Categories of pensioners and its identification by PDAs

There are under-mentioned categories of Commissioned Officers-

- I). Regular Commissioned Officers (Excluding Officers of AMC/ADC/RVC/MNS/TA/EC /SSC)
- II). Commissioned Officers of AMC/ADC/RVC
- III). Commissioned Officers of Territorial Army
- IV). Commissioned Officers of Military Nursing Services
- V). EC/SSC Officers (Other than AMC/ADC/RVC)
- VI). EC/SSC Officers of AMC/ADC/RVC doctors

The corps/categories of the officers in case of Army Officers may be identified from corps/categories mentioned in the original PPOs. The prefix and corresponding category of officers are mentioned as under-

- 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. However, in case of doubt, matter may be referred to the Nodal Officers, indicated in Para 20 of this circular.

(K) Payment of Life Time Arrears (LTA)

In cases where the pensioner was alive on 1.7.2014 and died/dies subsequently before receiving payment, his legal heir/heirs is/are entitled to the LTA with effect from 1.7.2014 till death of the pensioner. In such cases, payment will be regulated as per Para 11 of the MOD letter cited under reference

(L) PAYMENT OF ARREARS

No arrears on account of revision of pension shall be admissible for the period prior to 01.07.2014. Arrears on account of revision of pension from 1.7.2014 till date of its implementation shall be paid by the Pension Disbursing Agencies in **four equal half-yearly installments.**

W

CHAPTER 8

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. CONSOLIDATION/REVISION OF PENSION:

CONSOLIDATION OF PENSION UNDER 6TH CPC-

1. Annexure- I of Important Circular No.-397):-

The following elements of pension of Vth CPC have been taken into account in consolidation of Pension in Annexure - I of Important Circular No.-397

- a. Existing Pension/ Family Pension
- b. Dearness Pension w.e.f. 01/04/2004
- c. Dearness Relief i.e. 24% of Basic Pension/ Family Pension
- d. Fitment weight age @ 40% of the existing Basic Pension/ Existing Family Pension (Fraction of rupee arrived at will be rounded off to the next higher rupee

Thus, Formula = Basic Pension/ Family pension*2.26

2. Modified Parity (Annexure- II and Annexure- III of Important Circular No.-397) :- It is the minimum guaranteed Pension which is = 50% of (minimum of the pay in the Pay -band + Grade Pay + MSP + Group pay for 'X' group only) for 33 yrs qualifying service and for lesser qualifying service it will be proportionately reduced. Pension of pre-2006 pensioners determined as 50% of minimum of pay in pay band plus grade pay plus military service pay (**change to min of fitment table** vide this office circular No.547 dated 11.09.2015 and 548 dated 11.09.2015 **Which is further revised vide circular No 568 dated 13.10.2016(delinked 33 years qualifying service i.e. full pension)**)

➤ CONSOLIDATION OF PENSION UNDER 7TH CPC-

For existing pensioners*who have retired before 01.01.2016,the revised pension/family pension with effect from 01.01.2016 shall be determined by multiplying the pension/family pension, as had been fixed at the time of implementation of 6th Central pay Commission(CPC) recommendations, by 2.57. The amount of revised pension/family pension so arrived at shall be rounded off to next higher rupee.

*Existing pension or Existing Family Pension means the basic pension (inclusive of commuted portion, if any) or basic family pension, as had been fixed at the time of implementation of 6th CPC recommendations or OROP whichever is beneficial, which an existing pensioner or family Pensioner was entitled.

2. The commuted portion of pension has not been reduced from the basic pension even after payment value of pension. Reduction of commuted portion of pension is to be

continued even after consolidation with effect from 1.1.2006 onwards unless restoration thereof has become due.

3. Disability element of pension has been paid beyond the period of authorization/grant in the P.P.O in case corr. P.P.O is not available for the extension of disability element period, the same may be confirmed/obtained by sending a loss-certificate to; P.S.A.
4. Enhanced rate of family pension has been paid in place of ordinary rate of family pension authorized in the PPO or after expiry of 7 years from, the date of death of the pensioners.
5. Family pension has been paid to the widows without authorization/joint notification in the PPOs.
6. Family pension to the sons/daughters has been paid beyond the date of grant in the PPO.
7. Payment of dearness relief on pension during re-employment to the in eligible categories has been made.
8. Overpayment of fixed medical allowance has been made to the under mentioned categories of Defence pensioner.
 - (a) Re-employed pensioners/Employed Family pensioners. Such pensioners are provided medical facilities by his/her organization.
 - (b) Beneficiaries of ex-gratia pension are not entitled to medical allowance in terms of Govt. of India, Ministry of Defence, New Delhi letter No. 1(1)99/D(Pen/Sers) date 7.6.1999 Min of Personnel Public Grievances and pensions, Dept. of pensions and pensioners welfare, New Delhi no. 45/57/97-P & PW(C) date 30.12.1998 they are not treated as Central govt. pensioners/Family pensioners.
9. Family pension has been paid to; sons/daughter up to the age 25 years even/if sons are employed in govt. private Sector or self employed and earning more than Rs.2550/- per month(revised to Rs 3500+DR under 6th CPC and 9000/- PM under 7th CPC) and daughter are married prior to; the age of 25 years.
10. Commuted portion of service pension of service pension has wrongly been reduced from family pension, which is incorrect.
11. It has been noticed that proper identification of Defence pensioners is not being made at PDA's level. All pension accounts are mixed with other categories of pensioners such as CRPF BSF, Railways, P & T, Assam Rifles Central (Civil) etc. This has resulted misclassification/wrong debits at the PDA's end.
12. Non-effective Defence pensioners cases, which are no longer required are still laying in the PDAs office. This may lead fake/fraudulent payment subsequently.
13. Under payment of pensions due to wrong/incorrect fixation of pensions under VIth CPC orders w.e.f. 1.1.2006 has been made.
14. As per Government of India, Ministry of Defence, new Delhi letter No. In many cases original P.P.O and subsequent corr. P.P.Os are not available but the payment is being made regularly without any P.P.O.
15. Form D-1 and D-II/Form-I and II are not being prepared and sent to P.C.D.A (P) by 10th of the next month in which casualties occurred.
16. The correct P.P.O No. amount of original pension commuted amount of pensions and net amount of pension has not been shown separately.
17. Re-marriage/marriage certificate and non-employment certificate etc. have not been taken once in a six months in May and November. The same must be recorded in individual's case files.
18. Despite issue of instruction by this office from time to time to all PDAs for prevention of Wrongly debiting this office head on pensioner account and adversely effecting

the Defence Budget, it has been observed that some of the PDAs are still wrongly, debiting against this office for the pensioners such as B.S.F./C.R.P.F etc . As such, before claiming reimbursement by the PDAs it should meticulously be observed that the Pensioners correctly come under the jurisdiction of this office.

- (ii) Some of the PDAs have made payment of pensionary benefits on the basis of fake and forged PPOs. Payment once made in such cases is very difficult to recover since imposter does not turn up to the PDA next time. Initial payment should be made only by the P.D.A notified in PPO Circulars have been issued from time to time regarding checks to be exercised for ensuing genuines of PPO such as Checking of Specimen Signature, Embossed Colorless seal etc. These checks should be seen before releasing payment.
- (iii) Due to unawareness of PDAs, Pension paid to other than Defence Pensioner is also being debited against our office. Hence, focus may also be made that amount on account pension paid to the Defence pensioners why he debited to this office, in order to eliminate in fructuous correspondence and adjustment work at later stage.

CHAPTER 9

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: -

- (a) 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

(iv) The fixation of basic pension under IV CPC and V CPC has been entrusted to the PDAs for which a detailed report 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 unmanageable, 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 inter alia 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 affects 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 account 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 10

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 types 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 within the period of six months from the date of retirement. In case no such outstanding dues are intimated within 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.

ARMY

1. Army Supply Corps (MT) Bangalore-560007.
2. Army Supply Corps (Supply) Bangalore 560007.
3. Army Ordinance Corps, P.B.No. 3, Trimulgherry, Secunderabad-500015.
4. Artillery, Nasik Road Camp., Nasik - 422102.
5. Assam Regiment, Happy Valley, Shillong - 793007
6. Armoured Corps, Ahmednagar-414002.
7. Army Education Corps, Pachmarhi - 461881.
8. Army Medical Corps, Lucknow- 226002.
9. APTC Records, Chusul Lines, Pune - 411022.
10. Army supply Corps (AT) Paharpur, Gaya - 225005
11. Army Postal Service, Kamptee, APO - 441003.
12. Bihar Regiment, Danapur Cantt.. - 801503.
13. Bengal Engineer Group, Roorkee - 247667.
14. Brigade of Guards, Kamptee - 441001
15. Bombay Engineer Group, Kirkee, Pune - 411003.
16. Corps of Military Police, Bangalore - 560042.
17. Corps of Signals, Jabalpur - 482001.
18. Dogra Regiment, Faizabad - 224001
19. Defence Security Corps, Mill Road, Cannanore - 670013.
20. EME, Secunderabad - 500021.
21. Embassy of India, Kathmandu, Nepal, C/o G.R.O., Kunraghat, Gorakhpur - 273008.
22. Gorkha Record Office, Lebong (Darjeeling)
23. Garhwal Rifles, Lansdowne - 246155
24. Grenadiers, P.B.No. 17, Jabalpur (M.P.) - 482001.
25. Gorkha Record Office, Zonal Area, Kunraghat, Gorakhpur - 273008.
26. 58, Gorkha Rifles, Happy Valley, Shillong - 793007.
27. 39 Gorkha Rifles, Varanasi Cantt. - 221002.
28. 14 Gorkha Rifles, Subathu (Simla Hills) - 173266.
29. 11th Gorkha Rifles, Chetak Lines, Lucknow - 226002
30. Intelligence Corps, Poona 411040.
31. Jammu & Kashmir Rifles, Jabalpur - 482001
32. J&K Light Infantry, C/O 56 A.P.O.
33. Jat Regiment, Bareilly - 243001
34. Jullundar Recruiting Area, Jullundar Cantt. (Pb.).
35. Kumaon Regiment Ranikhet - 263645
36. Ladakh Scouts, Record Office, Leh, Ladakh - 194101.
37. Maratha Light Infantry, Belgaum - 590089.
38. Madras Regiment, Wellington (Nilgiris) - 643231.
39. Mahar Regiment, Saugor - 470001
40. Madras Engineer Group, P.B. No. 4201, Bangalore - 560012.
41. Mechanised Infantry Regiment, Ahmednagar - 414110.
42. Pioneers Corps, MR. Palya, Bangalore - 560006.
43. Parachute Regiment, Bangalore-560042
44. President Body Guard, New Delhi - 110004.
45. Punjab Regiment, Ramgarh Cantt. - 829130

46. Rajputana Rifles, Delhi Cantt. 110010.
47. Rajput Regiment, Fatehgarh – 209601.
48. Remount and Veterenary Corps, P.B. No. 111, Meerut Cantt. (U.P.) – 250001.
49. Sikh Light Infantry, Fatehgarh – 209601.
50. Sikh Regiment, Ramgarh Cantt. 829130.
51. **Air Defence, Artillery, Nasik Road Camp, Nasik-422102**
52. Gorkha Records office, Ghoom, Darjeeling (West Bengal).

Navy

53. Commodore, Bureau of Sailors, Cheetah Camp. Mankhurd, Bombay – 88.

AIR FORCE

54. Air Force, Record Office, Dhaula Kuaon, Delhi Cantt. 110010

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%
1.1.2013		80%
1.7.2013		90%
1.1.2014		100%
1.7.2014		107%
1.1.2015		113%
1.7.2015		119%
1.1.2016		125%

AS PER 6TH CPC

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

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

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 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.3 What is the rate of constant attendance allowance admissible with effect from 01-07-2017 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.4. 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.5. 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.
- 01-01-1996
 - 01.12.1997
 - 18-07-1997
 - Not entitled.
- Q.6. If any individual dies before receiving the retirement gratuity; will make the payment of amount to his heir(s)?
- Yes, on request of heir(s).
 - No, PDA will report the matter to PSA.
 - Yes, on receipt of instruction from RO/HOO.
 - No,PDA will return the PPO to PSA un-actioned.

- Q.7. 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).
- Form-II
 - Annexure-D-II**
 - Form-I
 - Annexure-D-I
- Q.8. what is minimum rate of special family pension wef 01-01-2006?
- Rs. 3500/- P.M.
 - Rs. 2920/- p.m.
 - Rs. 7000/- p.m.**
 - Rs. 2250/- p.m.
- Q.9. What is the maximum amount of disability element admissible to a JCO for 100% disability drawing pension wef 01-10-1994 under Vth CPC?
- Rs. 1550/- pm
 - Rs. 1700/- pm
 - Rs. 1900/- pm**
 - Rs. 2600/- pm
- Q.10. 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?
- Date of missing.
 - After SIX month from the date of FIR.**
 - After one year month from the date of FIR
 - Date of submission of final irregularities report by police authorities.
- Q.11. 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?
- PDA - 01.01.1996
 - PDA - 01.01.1992.
 - PSA - 01.01.1992**
 - PSA - 01.01.1996.
- Q.12. 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?
- Yes—01.01.1996.
 - Yes—01.04.2004.
 - Yes—18.07.1997
 - Not entitled as no DR payable.**

Q.13. What is the revised rate of Special pension is admissible to Blinded Ex-serviceman and from which date?

- a. Rs. 50/- -- 01.01.1996
- b. Rs. 500/- -- 01.01.1996.
- c. **Rs. 4000/- -- 01.06.2017**
- d. Rs. 500/- -- 01.10.2001

Q.14. From which date ECHS introduces?

- a. 01.04.2004.
- b. **01.04.2003.**
- c. 01.04.2002.
- d. 01.04.2001.

Q.15. 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**