

*(For use in Indian Audit and Accounts department only)*

**MANUAL OF CENTRAL AUDIT  
VOLUME III**

**(PENSION AUDIT)**

**(Second Edition 2013)**

**Issued by:**

**The Principal Accountant General (G&SSA), Kerala, Thiruvananthapuram**

## **PREFACE**

This Manual has been prepared in accordance with paragraph 2.2 of the Comptroller and Auditor General's Manual of Standing Orders (Administrative) Volume I for the benefit of those who conduct pension audit.

The instructions in the Manual are supplementary to those in the various Codes and Manuals issued by the Government and the Comptroller and Auditor General of India.

The responsibility for keeping this Manual up-to date rests with the Integrated Audit Unit Section in charge of Pension audit and for this purpose that section should issue correction slips from time to time.

**Thiruvananthapuram**  
**Dated: - 24.10.2013**

Sd/-  
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## **CHAPTER I**

### **GENERAL**

**1.1.1** Audit of pension consists in verifying that the qualifying conditions governing the grant of pension are fulfilled and that the amount of pension sanctioned and drawn is correct. Reports on the admissibility of claim for pension are prepared in the Accounts Offices and necessary authority for drawal of pension is issued by those offices. The work done in those offices are not to be checked by the Principal Accountant General (G&SSA) but the paid vouchers are audited by the Principal Accountant General (G&SSA) during inspections.

**1.1.2** In February 1987, Headquarters office decided to discontinue the system of audit of pension vouchers and consequently the audit of pension vouchers and test check of pension cases and authorizations in the Office of the Principal Accountant General (A&E) stood discontinued. Accordingly, pension audit confined to audit of pension vouchers during local audit of Treasuries and Public Sector Banks. The work of local audit of Treasuries was transferred from the Office of Principal Accountant General (Audit) to the Accountant General (A & E) in January 1992. Consequent on this, the work of local audit of pension vouchers during inspection of Public Sector Banks and the checking of calculation sheets received in relation to re-computation of pension alone were remained with the Principal Accountant General (G&SSA).

**CHAPTER II**  
**CLASSES OF PENSION AND MODE OF PAYMENT OF PENSION**

**2.1.1** Pension group of Accountant General (A&E) is responsible for the verification and authorization of pensionary claims of Government Employees, staff of Aided Schools and Private Colleges, staff of Local Bodies and other institutions in Kerala whose pensionary charges are borne by the State Government. The group also processes pension claims of constitutional and statutory authorities such as High Court Judges, Chairman and Members of KPSC, Lok Ayukta and Upa Lok Ayukta, Members and Chairman appointed under the Kerala Public (Prevention of Corruption) Act, personal staff of Ministers, Leader of Opposition, and Government Chief Whip, State Information Commission etc.

**2.1.2.** The following classes of pension are authorized by the Accountant General (A& E).

- i) Service pensions, family pension and Ex-gratia Pension.
- ii) Territorial and political pension such as family pension and allowances to members of ex-ruling families.
- iii) Pension of freedom fighters and their families (Central).
- iv) Revenue pensions
- v) Special pensions
- vi) Nithya Chilavu pensions (Palace pensions).
- vii) Pensions settled in terms of paddy.
- viii) Pensions paid on behalf of other states in India.
- ix) Pension paid on behalf of foreign Governments like Government of Sri Lanka, Burma etc.
- x) Raillway pensions
- xi) Defence pensions
- xii) Telecom pensions
- xiii) Pensions of ex-members of State Legislature.
- xiv) Pensions of ex-members of Parliament.
- xv) Awards by Government of India from the compassionate funds.
- xvi) Pensions from the Consolidated Funds of the State to Freedom Fighters and their families.

## **2.2 Mode of payment of Pension**

### **2.2.1 Issue of Pension Payment Orders**

The Accountant General (A & E) will issue Pension Payment Orders (PPOs) in the following cases.

- a. Fresh Pension cases.
- b. Issue of fresh orders in cases of lapse of territorial or political pension due to death of the grantee.
- c. Transfer of pension from another account circle to this account circle.

The State Accountant General has been divested from the function of authorizing Central Pensions with effect from 1.1.1990. PPOs are not issued in respect of allowances to members of the Royal families of Travancore and Cochin, which are paid on the authority of standing orders issued by the Accountant General and subject to the orders issued by the Government of Kerala from time to time.

### **2.2.2 Disbursement of Pension**

The different modes of payment available to pensioners are listed below.

1. Payment on presentation of bills by the pensioner.
2. Payment through Treasury Savings Bank (TSB). Here bill is to be presented by the pensioner and credit is afforded only on the date of presentation of bill.
3. Pension through Treasury Savings Bank (PTSB). In this case, credit is afforded to the account every month automatically. No bill is to be presented by the pensioner.

### **2.2.3 Payment through Postal Money Orders.**

In this case, pension will be sent by Money Order at government cost to the following categories of pensioners only

1. Pensioners of age 75 years and above.
2. Pensioners who are handicapped and who are not in a position to reach the treasury.
3. Pensioners who are disabled due to severe illness.
4. Pensioners who are mentally retarded.
5. Pensioners who are in receipt of minimum pension.

In case of others, the money order commission should be borne by pensioner himself.

### **2.2.4. Payment through authorized agent.**

Pension can be paid through an agent who has been conferred with authority through a valid power of attorney. The agent should attach with each bill a life certificate of the pensioner. In case the agent has executed an indemnity bond agreeing to refund overpayments, life certificate need be produced once in a year. This procedure is applicable to all pensioners who reside outside the State/non – residents, provided they obtain the previous

permission of the RBI for payment of pension through agent. In the case of non residents, life certificate is to be issued by officials of Indian Embassy of the country where the pensioner resides.

### **2.2.5. Payment through Public Sector Banks.**

The scheme for payment of Kerala Pension through Public Sector Banks came into effect with effect from 1.12.1984. Nineteen Public Sector Banks are authorized to reinsure Kerala Pension.

Pension Payment Order of a pensioner who opts to draw his pension through Public Sector Bank is to be transferred to the bank only after making first payment of pension and DCRG by the treasury. Arrears of DCRG, if any authorized subsequently, may be paid by the bank, only if original DCRG is paid by the treasury. Pensioners who wish to draw their pension through Public Sector Banks have to apply to the District/Sub Treasury Officer from whom they are getting their pension in the prescribed form in duplicate. The pension will be credited automatically every month to pensioners Savings Bank Account. No bill is to be presented by the pensioners.

This scheme has been extended to the pensioners of the following State/Union Territory pensioners residing in Kerala and drawing their pension from Kerala.

1. Tamil Nadu, 2. Karnataka, 3. Pondichery, 4. Orissa, 5. Madhya Pradesh, 6. Gujarat, 7. Meghalaya, 8. Tripura, 9. Punjab, 10. West Bengal, 11. Mizoram, 12. Nagaland, 13. Assam, 14. Himachal Pradesh, 15. Arunachal Pradesh and 16. Rajasthan.

### **2.3 Validity of PPOs/GPOs/Commutation Authorisation**

Validity period of authorizations relating to Pension Payment Orders (PPOs), Gratuity Payment Orders (GPOs) and Commuted Value of Pension (CVP) is three years from the date of issue. Thereafter for payment, authorisations/sanction from the Accountant General is necessary. If no payment has been made on a PPO for a continuous period of 36 months, it lapses. Thereafter when the pensioner appears for payment, the pension disbursing authority will forward both halves of the PPO to Accountant General for revalidation. If the pension in arrears is to be paid for the first time or if the amount of arrears exceeds ₹ 75,000/-, previous sanction of the Government is to be obtained through the Accountant General for payment of arrears. Such PPOs shall be revalidated only for payment of pension from the month of appearance of the pensioner.

## **2.4 Life Time Arrears**

On the death of a Pensioner / Family Pensioner, life time arrears of pension / commutation/ family pension if any due, can be disbursed to the nominee / heirs by the Pension Disbursing Authority if one year has not elapsed since the death of the pensioner / family pensioner. In case one year has elapsed, payment shall be made only with the sanction of Accountant General. Payment of Life Time Arrears (LTA) of DCRG /CVP will be authorized by the Accountant General. If there is nomination, for authorizing LTA, no fresh sanction from pension sanctioning authority is necessary. In the absence of nomination for payment of DCRG to legal heirs, specific sanction of Pension Sanctioning Authority should be obtained.

## **CHAPTER III**

### **PAYMENT OF PENSION THROUGH PUBLIC SECTOR BANKS**

#### **3.1 Scheme for the payment of pension through Public Sector Banks.**

**3.1.1** A scheme for the payment of pensions to State Government Civil Pensioners and All India Service Officers who retired from a post under the State Government and those who were borne on the State Cadre and retired from posts under the Central Government from 1.10.1982 onwards and Family Pensioners through the following Public Sector Banks was introduced in the State of Kerala with effect from 1.12.1984<sup>1</sup>.

1. State Bank of India
2. State Bank of Travancore
3. Canara Bank
4. Syndicate Bank
5. Union Bank of India
6. Central Bank of India
7. Indian Bank
8. Indian Overseas Bank
9. Vijaya Bank
10. United Bank of India
11. State Bank of Mysore
12. Bank of Maharashtra
13. Dena Bank
14. Allahabad Bank
15. Corporation Bank
16. Bank of Baroda
17. State Bank of Hyderabad
18. Punjab National Bank
19. Punjab and Sind Bank

**3.1.2** The existing State Civil Pensioners and All India Service Officers who have retired from a post under the State Government and All India Service Officers, who were borne on the State cadre but retired or will retire from posts under the Central Government on or after 1.10.1982 and their Family Pensioners who are drawing their pension from Treasuries in the State and future pensioners of these categories can opt to draw their pensions from any branch of the aforesaid nineteen Public Sector Banks selected by them.

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<sup>1</sup> Date of effect changed from 1.9.84 to 1.12.84 vide G.O.(P) 455/84/Fin dated 30.8.84

**3.1.3** Pension payment will be automatic; no bills will be presented by the pensioners for drawing pension from the Bank. The amount of pension for each month will be credited by the paying branch selected by the pensioner, to his Individual Savings / Current Account on or after the due date. Each pensioner availing this facility will open a Savings / Current Account in his / her name unless he / she are already having one. Pension will not be paid in cash or through a 'joint' or 'either or survivor' account.

**3.2** The procedure to be followed at the various stages is indicated below:

**3.2.1 Public Sector Banks** - Each Public Sector Bank selected for this purpose will immediately nominate a Link Branch at the Headquarters of each District for coordinating the work connected with the disbursement and accounting of pension payment by its various branches in the District (In case a Public Sector Bank does not have a branch at any District headquarters, its nearest branch in that district may be nominated as the Link Branch). The Head Office or Regional Office of the Public Sector Bank in Kerala will communicate the name and address of the Link Branch in each District to the District Treasury Officer concerned and also to the Accountant General together with a list of other branches in the District and their addresses.

**3.2.2 Treasuries** - All Treasuries and Sub Treasuries will take immediate action for the renewal of the disburser's half of the Pension Payment Orders of the pensioners covered by the Scheme and belonging to the categories mentioned in para 3.1.2 wherever such Pension Payment Orders are torn or mutilated.

On receipt of the details regarding the Link Branch and other branches referred to in para 3.2.1, the District Treasury Officer will send a copy of his seal and his Specimen Signature, Countersigned by the Manager, Reserve Bank of India, State Bank of India or its subsidiary conducting Government business at the Station or by the nearest branch of such bank conducting Treasury Business to the Manager / agent of the Link Branch of each Public Sector Bank under registered cover.

**3.2.3 Pensioners** – Pensioners of the categories mentioned in para 3.1.2 above who wish to draw their pension from a Public Sector Bank branch will apply to the Treasury Officer / Sub Treasury Officer from whom they are getting pension in the prescribed form at Annexure I in duplicate. Application may be filed at the Treasury on or before the 10<sup>th</sup> of a month to ensure payment of the next pension at the Public Sector Bank on the due date. In the case of applications received after 10<sup>th</sup> of a month payment of next pension on the due date at the selected Public Sector Bank's branch may be delayed by a few days because of time lag in transit of the Pension Payment Orders. Future pensioner will indicate their option in the application for pension. The facility of payment of pension through Public Sector Banks

under this scheme can be availed of only after the first payment of pension and DCRG, (if admissible under the pension rules) is authorized and drawn from the appropriate Treasury.

### **3.3 Transfer of Pension Payment Orders by District Treasury Officers to Link Branch**

**3.3.1** The application in duplicate received at a Sub Treasury will be forwarded to the District Treasury concerned together with the disbursing officer's half of the Pension Payment Order (PPO) after making necessary notings in the register of transfer of Pension Payment Orders and other relevant records within a week.

**3.3.2** The original copy of the option application of the pensioner received by the District Treasury Officer directly or through the Sub Treasury Officer as specified in the above para shall be sent by the District Treasury Officer under his seal together with the disbursing officer's half of the Pension Payment Order to the nominated Link Branch of the Public Sector Bank under intimation to the Accountant General. The documents will be sent to the Link Branch through a messenger or by registered post. Simultaneously, the pensioner will be advised to approach the Public Sector Bank branch specified in the application for receiving further pension payments. The duplicate copy of the application will be retained in the District Treasury.

**3.3.3** The month up to which pension was paid by the Treasury / Sub Treasury and the month from which pension payment is to be arranged by the Public Sector Bank branch will be clearly indicated while forwarding the above documents to the Link Branch. The applications should be forwarded to the Link Branch by the District Treasury Officer within a week.

**3.3.4** Each District Treasury Officer will maintain a register to record all Pension Payment Orders transferred by him to the Link Branches of the Public Sector Banks including Pension Payment Orders received from the Sub Treasuries for such transfer. The particulars of Pension Payment Orders transferred to different banks for purposes of payment will be noted by the treasury in separate bank-wise registers wherein separate folios will be set apart for their different paying branches.

### **3.4 Transmission of Pension Payment Orders by Link Branch to the paying branch of Public Sector Bank.**

**3.4.1** The Public Sector Bank will maintain at the nominated Link Branch an Index Register of Pension Payments authorized to be made at different branches of that Public Sector Bank in the District in the form in Annexure II (A) in respect of State Civil Pensioners and their family pensioners and Annexure II (B) in respect of retired All India Service Pensioners covered by para 3.1.2 and their family pensioners.

**3.4.2** On receipt of documents from the District Treasury, the Link Branch will verify the specified seal and the specimen signature of the Treasury Officer received under para 3.2.2 and on record with it.

**3.4.3** The documents received, namely the disbursing officer's half/both halves of the Pension Payment Order and the original option application of the pensioner will immediately be sent by the Link Branch to the particular paying branch specified by the pensioner, hereinafter referred to as 'paying branch' under intimation to the pensioner.

### **3.5 Functions of paying branch**

**3.5.1** On receipt of documents from the Link Branch, as indicated above, the paying branch shall immediately address the pensioner through a letter as in Annexure IA, to appear at the branch along with the documents mentioned therein.

Before commencing payment, the paying branch shall obtain, in the case of a new pensioner, specimen signature or thumb impression, as the case may be, in the space provided for the purpose in the disbursing officer's portion of the PPO and hand over pensioner's portion of the PPO to him / her after tallying the specimen signature / thumb impression so obtained with that received with the PPO.

**3.5.2** In the event of loss of Pensioner's half of a PPO the paying branch shall report the fact specifying the date and month up to which payment was made to the District Treasury through the Link Branch along with the disbursing officer's half of PPO and a chalan receipt in proof of remittance of a fee of ₹ 5 under appropriate sub / detailed head under the Major Head of 065 (to be remitted by the Pensioner of Bank from whose custody the PPO was lost) for issue of duplicate pensioner's half under Instruction I of Rule 293 K.T.C Volume I.

**3.5.3** In the event of loss of the disbursing officer's half of a PPO the paying branch shall report the fact to the District Treasury through the Link Branch detailing the circumstances under which the disbursing officer's half was lost, the date and month up to which pension on the PPO was paid and enclosing a chalan receipt in proof of remittance of a fee of ₹ 5 under the appropriate sub/detailed head under the Major Head 065 for further action for issue of a duplicate disbursing officer's half under Instruction 2 of Rule 293 of Kerala Treasury Code Volume I.

**3.5.4** The paying branch will also take following further action before commencing payment in such cases on receipt of duplicate PPO.

- a) The fact that no payment is to be made against the original PPO will be prominently mentioned in the 'Remarks' column of the Register of payment of pensions (Annexure III A & III B) while noting therein the particulars of the duplicate PPO.

- b) In respect of loss of pensioner's half, obtain from the pensioner an undertaking to the effect that he will surrender to the paying branch the original PPO if traced out later and will not claim any payment on its strength.
- c) Verify and ensure that no payment has been made to the pensioner, on the basis of the original PPO. during the period from the date of the report regarding the loss to the District Treasury to the date of commencement of payment of pension on the duplicate PPO.

**3.5.5** On first appearance of a pensioner at the paying branch, the Officer in Charge/Branch Manager or the designated officer of the bank will satisfy himself about the identity of the pensioner by ensuring

- (i) that the pensioner has produced his copy of the PPO
- (ii) that the personal identification marks, if any, on the face or/and hand of the pensioner given in the disburser's portion of the PPO have been checked.
- (iii) that the pensioner other than Indian women who do not appear in public, European women, persons who hold Government titles, person who are in receipt of family pension under the Wound Extraordinary Rules or to any other person specially exempted by the Government from the operation of Rule 272 (b) (ii) of K.T.C Vol I., bears a close resemblance with his/her photograph as affixed on the disburser's portion of his/her PPO.
- (iv) in the case of a physically handicapped pensioner who is unable to present himself/herself at the paying branch the requirement of personal appearance shall be waived. Instead thereof, the Officer in Charge/Bank Manager or the designated officer may visit the pensioner's residence/hospital for the purpose of identification and obtaining specimen signature etc. as required in sub para (i) to (iii) above. For this purpose the pensioner shall submit to the paying branch, a certificate from a medical practitioner about his/her being physically handicapped.
- (v) in cases where it is not possible to comply with the requirements at (iv) above due to the pensioner being handicapped, his/her identity may be verified with reference to (i) to (iii) above. In case of temporary inability to appear in person in consequence of bodily illness or infirmity, the verification may be carried out as above as soon as the pensioner recovers from the illness.

In case there is no photograph available on the disburser's portion the paying branch will in due course obtain a new photograph from the pensioner (attested by any officer of Reserve Bank of India or a Public Sector Bank) and complete the disburser's portion.

**3.5.6** Such personal identification will be only for the 1<sup>st</sup> payment of pension at the paying branch.

**3.5.7** No bill will be required to be submitted by the pensioners at the paying branch. The pension will be paid by the paying branch after deduction of income tax vide para 3.5.8 below by credit to the Savings/Current Account of the pensioner with the paying branch. Pension will not be paid in cash or through a 'joint' or an 'either or survivor' account. The paying branch will credit the pensioner's account with the net amount of the pension payable on the first working day of the same month, except in the case of pensioners and family pensioners governed by All India Services (DCRB) Rules in whose case it will be credited only on the first working day of the next month. If in exceptional cases, the pension due could not be credited on the due dates, as aforesaid, it should be ensured that it is credited as soon as thereafter as possible.

**3.5.8** The paying branch will be responsible for the deduction of income tax at source from the pension payments in accordance with the rates prescribed from time to time. Where such deductions are made, the paying branch will issue to the pensioner in April every year, a certificate of tax deducted in the form prescribed in the Income-Tax Rules.

**3.5.9** The paying branch will maintain a detailed record of pension payments made by it from time to time in the form in Annexure III (A) in respect of State Civil Pensioners and their family pensioners and Annexure III (B) in respect of retired All India Service Pensioners and their family pensioners. Separate portion will be set apart for recording the details of payment of service pensioners and family pensioners. Every payment will also be entered in the disbursing officer's portion of the Pension Payment Order and authenticated by the authorized officer of the paying branch.

**3.5.10** (i) Separate scrolls shall be prepared by the paying branch in form III A in respect of the following categories of payment under State service and family pensioners.

- a) State Service Pensioners
- b) Aided School Service Pensioners
- c) Private College Service Pensioners
- d) Compassionate Allowance
- e) Extraordinary Pension
- f) State Family Pension
- g) Payment of Commuted Value
- h) Payment of Death-cum-Retirement Gratuity

The allocation of pension including D.A is to be furnished in column 12 and it shall be made in the same proportion as basic pension is allocated as per the noting made by the Accountant General in the PPO.

(ii) Separate scrolls shall be prepared by the paying branch in respect of All India Service Pensioners and All India Service Family Pensioners in the Form in Annexure III (B).

**3.5.11** . The scrolls referred to in para 3.5.10 above have to be prepared by the paying branch in quadruplicate. Where the paying branch and the Link Branch is the same, only three copies need to be prepared. The paying branch will send a monthly advice of pension payments to the Link Branch preferably by the 10<sup>th</sup> of each month, the certificate of payment being recorded on the advice itself. One copy of the scrolls will be retained by the paying branch for its record and the remaining copies of the scrolls along with the certificate and/or declarations to be submitted by the pensioner under para 3.8 below, will be sent along with the advice of the Pension Payment to the Link Branch. The disburser's and pensioner's portion of the Pension Payment Orders shall be kept in separate files in an arranged manner in the personal custody of the authorized officer of the bank duly ensuring that the pensioners shall not have access there to.

### **3.6 Functions of Link Branch**

On receipt of the payment advices and three copies of scrolls along with necessary supporting documents from all paying branches in the District, the Link Branch will furnish by the 15<sup>th</sup> of each month, 2 copies of the scroll and the supporting documents along with the summary sheet and a duly stamped receipt acknowledging receipt of the amount from Government on behalf of the pensioners to the State Bank of India or its subsidiary transacting Government business at the District Headquarters. Where the Government business at the District Headquarters is not transacted by an agency bank, the documents mentioned above shall be forwarded to the agency bank conducting Government business of the treasury nearest to such District Headquarters. The triplicate copy of the scrolls and payment advice received from the paying branch will be retained by the Link Branch.

### **3.7 Reimbursement to Public Sector Banks and subsequent action**

**3.7.1** On receipt of the scroll etc. from the Link Branch, State Bank of India and its subsidiary shall check the scroll to ensure that it is complete in all respects and is accompanied by the relevant certificates in respect of each payment included therein. Thereafter it will reimburse the net amount of the pension disbursed by the Public Sector Bank to that Bank by debit to State Government Account. A copy of the debit advice together with both copies of the scrolls and other supporting documents received from the Link Branch will be send by the State Bank of India or its subsidiary to the District Treasury to which it is attached.

**3.7.2** The Treasury Officer will check the correctness of the totals and thereafter incorporate the transactions in his accounts to be submitted to the Accountant General along with the original copies of the scrolls and related documents. The duplicate copy of the scrolls will be retained in the District Treasury.

**3.7.3** The Treasury Officer will be responsible for accounting the gross pensions and the deductions towards income tax while rendering the accounts to the Accountant General.

**3.7.4** The Accountant General will adjust the transactions in the usual manner on receipt of the treasury accounts.

### **3.8 Certificates to be furnished by the pensioner**

**3.8.1 Life Certificate** – The pensioner shall furnish a Life Certificate once in a year in the month of November in the prescribed form.

Officers of the Reserve Bank of India or of a Public Sector Bank are authorized to give Life Certificates for the purpose. In case a pensioner is unable to obtain Life Certificates from the authorized bank officer on account of serious illness/incapacitation etc, an intimation to this effect along with a medical certificate from a Registered Medical Practitioner in support of his/her inability to appear in person may be sent by him/her to the officer-in-charge of the paying branch so that the latter may nominate an officer to visit the pensioner at his/her residence/hospital for the purpose of recording the Life Certificate.

### **3.8.2 Non-employment Declaration**

- (a) The service pensioners shall furnish an undertaking in the form in Annexure IV (A).
- (b) The pensioners who are in receipt of total family pension in excess of the minimum family pension prescribed from time to time shall furnish an undertaking in form in Annexure IV (B).

The above certificates are to be furnished only at the time of first receipt of pension from Public Sector Banks.

### **3.8.3 Non-marriage/ non-remarriage certificate**

An undertaking of non-remarriage in the form in Annexure V (b) will be obtained from a widow in receipt of family pension at the time of first receipt of family pension.

In case of other recipients of family pension such as a widow or an unmarried daughter the certificate in prescribed form in Annexure V (a) is required to be furnished to the Public Sector Bank by the recipients in the month of May.

## CHAPTER IV TRANSFER OF PENSION

### 4.1 Introduction

#### 4.1.1 Application for transfer of pension may fall under any of the following four categories

- (i) From one branch of the Public Sector Bank to another branch of the same bank in the same district.
- (ii) From one branch of a Public Sector Bank to a branch of another Public Sector Bank in the same District (This is permissible only once in a financial year).
- (iii) Transfer outside the District to a branch of the same or another Public Sector Bank.
- (iv) Transfer outside the State.

The procedures to be followed for the transfer of pension in respect of the above cases are as under.

**4.1.2 State pensions:** Transfer of pension from one branch of the Public Sector Bank to another branch of the same bank in the same district can be done by the Link Branch of the Public Sector Bank under intimation to the District Treasury Officer and the Accountant General. But, for the transfer of pension payment from one branch of a Public Sector Bank to a branch of another Public Sector Bank in the same district and for the transfer outside the district to a branch of the same Public Sector Bank or of another Public Sector Bank the pension documents should be returned to District Treasury Officer by the paying branch of the bank through its Link Branch. If the transfer is within the district the District Treasury Officer will arrange the transfer through the Link Branch of the other Public Sector Bank to which the transfer is applied for. If the transfer is outside the district, the District Treasury Officer will arrange the transfer through his counterpart in the other district.

As regards the transfer of pension payment outside the State, the intervention of the Accountant General is necessary. In such cases, both the halves of the original Pension Payment Order should be cancelled and forwarded with a covering letter under Special Seal, to the Accountant General of the State in which payment is desired.

#### 4.1.3 Functions of Public Sector Banks

The request for transfer of pension payment from one paying branch to another of the same bank at the same station or in the same district may be entertained by the Public Sector Bank itself. The paying branch will indicate on the disburser's portion of the Pension Payment Order, the month up to which the payment has been made and will return the disburser's portion of the Pension Payment Order to the Link Branch. The Link Branch after making necessary entries in the register in Annexure II (A) or II(B) as in the case shall forward the

disburser's portion of the Pension Payment Order to the other paying branch under intimation to the District Treasury concerned for making future payments.

**4.1.4** The pensioner's request for transfer of pension payment from one place to another in circumstances not covered by para above may be received by the paying branch, which will return through its Link Branch, both the halves of the Pension Payment Order to the District Treasury Officer indicating the month up to which the pension payment has been made. The District Treasury Officer, on receipt, will take necessary action for future payment of the pension at a branch of a Public Sector Bank or the Treasury/Sub Treasury as per the pensioner's request.

**4.1.5 *Central Pensions:*** The transfer of pension payment from one branch of the Public Sector Bank to another branch of the same Public Sector Bank in the same district or in another district can be entertained by the paying branch of the bank, with the concurrences of the Central Pension Accounting Office (CPAO). In such cases application in duplicate may be obtained from the pensioner and the same sent to the CPAO who will make necessary corrections in their records and return one copy of the application conveying their concurrence. On receipt of their concurrence the paying branch will indicate on the disburser's portion of the Pension Payment Order the month up to which payment has been made and return the portion of the Pension Payment Order to the Link Branch of the bank. The Link Branch will make necessary entries in their register and forward the Pension Payment Order to the paying branch at which payment of pension is desired, under intimation to the District Treasury Officer. In the case of other transfers, the pensioner will be required to surrender his portion of the Pension Payment Order to the paying branch of the bank from which he had been receiving his pension. The paying branch will return both the halves of the pension of the Pension Payment Order along with the application for transfer, to the Central Pension Accounting Office, who will effect the transfer.

**CHAPTER V**  
**COMMUTATION OF PENSION**

**5.1.1** Every pensioner, including those retiring voluntarily by giving notice, is eligible to commute a portion of his monthly pension (excluding personal pension) for a lump sum payment, which is termed as Commuted Value of Pension. The maximum amount that can be commuted is 1/3 of the monthly pension up to 31.12.1995 and 40% from 1.1.1996 in respect of Central Government pensioners and 40% of monthly pension in respect of State Government pensioners up to 31.3.1994 and 1/3 of monthly pension from 1.4.1994 and 40% of monthly pension from 1.3.2006. The rules and procedures for commutation of Central Government pensioners are contained in the “Civil Pension (Commutation) Rules” and those relating to State Government pensioners are contained in Appendix X to the Kerala Service Rules, Part III.

**5.1.2 Commutation of Central Government pension:** The amount of commuted value of pension is calculated in accordance with the following formula:

Lumpsum payable = Commutation factor x 12 x amount of pension offered for commutation.

The product of the above is to be rounded off to the next higher rupee. The commutation factor is taken from the Commutation Tables available in the Commutation Rules, as relevant to the age at next birthday. The age at next birthday will be determined with respect to (i) the date of superannuation in cases where commutation is required along with the Pension Payment Order, (ii) the date of receipt of the application in other cases where medical examination is not necessary and (iii) the date of medical examination when it is necessary. Payment of commutation amount will be made by the Head of Office who disburses the last pay when the official retiring after superannuation applies for commutation on or before the date of retirement and by the pension disbursing authority as per the orders issued by the Accounts Officer in other cases.

*(Rule 15 of the Commutation Rules)*

Persons in receipt of the following categories of pension can commute up to one-third/40% of their pension without undergoing medical examination, if they apply for commutation before the expiry of one year reckoned from

- |   |   |                           |
|---|---|---------------------------|
| (i) Superannuation pension<br>(ii) Retiring pension<br>(iii) Compensation pension | } | the date of<br>retirement |
|---|---|---------------------------|

- (iv) Pension on absorption in a Corporation, Company or Body and elected to receive monthly pension } the date of issue of retirement orders

- (v) Pension granted on finalization of departmental/ judicial proceedings and issue of final orders thereon } the date of issue of final orders

The following categories of pensioners can commute a portion of their pension only after they have been medically examined and declared fit by the appropriate medical authority.

- (i) retired on invalidation:
- (ii) absorbed in or under a Corporation/Company or Body and had elected to receive lump-sum in lieu of monthly pension:
- (iii) retired compulsorily as a measure of penalty;
- (iv) in receipt of compensate allowance;
- (v) applying for commutation after one year from the date of retirement.

*(Rules 12 and 18 of the Commutation Rules)*

The commutation becomes absolute and the commuted value becomes payable on the date

- (i) following the date of retirement in the case where the application for commutation of superannuation pension is received by the Head of office on or before the date of superannuation:
- (ii) of receipt of the application for commutation of pension by the Head of Office without medical examination before the expiry of one year;
- (iii) on which the Medical Authority signs the medical report for commutation;
- (iv) on which the first medical authority recorded its opinion or its decision is set aside or modified on appeal.

*(Rules 6 and 27(7) of the Commutation Rules)*

The reduction in the amount of pension on commutation will become operative from the date of receipt of the commuted value of the pension by the pensioner or at the end of three months after issue of authority for payment of commuted value, whichever is earlier. If the pension is drawn through bank, the reduction in pension becomes operative from the date of credit of the amount in the bank account. To persons who retire on superannuation and apply for commutation on or before the date of retirement, the commuted value becomes

payable on the day following the date of retirement and the reduction in pension becomes operative from the same date. Where, however, payment of commuted value is not made within the first month after retirement, the difference of pension for the period between the day following the date of retirement and the date preceding the date on which the commuted value is deemed to have been paid in terms of Rules 49 of the Central Government Accounts (Receipt and Payment) Rules, 1983, shall be authorized by the Accounts Officer.

*(Rule 6 of the Commutation Rules).*

When pension is revised upward retrospectively, payment of commuted value on the quantum of increase in pension can be authorized without further application from the pensioner. Further reduction in pension will become operative from the date of receipt of the difference amount by the pensioner or at the end of three months after issue of the authority for payment, whichever is earlier.

### **5.1.3 Commutation of Kerala State Government pensions**

The amount of commuted value of pension in respect of State Government pensioners is calculated in accordance with the rules and procedures prescribed in Appendix X to Kerala Service Rules – Part III, with reference to the Commutation Tables prescribed therein. The maximum amount that can be commuted was 40% of the monthly basic pension, with effect from 1.7.1988 (G.O (P) 670/89/Fin dated 26.12.1989 of the Government of Kerala) and 1/3 of the basic pension from 1.4.1994 (G.O.(P) 365/94/Fin dated 1.6.1994 of the Government of Kerala). The enhanced rate of 40% of the basic pension was admitted to those retiring on or after 1.3.2006 (G.O.(P) No.180/06/Fin dated 18.4.06 of the Government of Kerala). Medical examination is not necessary for commutation, if the officer applies for it and received by the Pension Sanctioning Authority / Accountant General within one year of the retirement. In case of revision of pension, the same fraction indicated in the original application will be commuted automatically without medical examination. If the original application was to commute a fixed sum on subsequent revision of pension, 1/3 of the difference between the revised pension and the original pension can be commuted without medical examination provided the pensioner submits an application to that effect and the original commutation was without medical examination. However, medical examination is necessary if the pensioner applied for commutation after one year of the retirement.

In cases where the application for commutation of pension is submitted before the date of retirement, commutation shall become absolute on the date of retirement. When the application for commutation is submitted after retirement, but before the expiry of one year from the date of retirement, commutation shall become absolute on the date of receipt of application by the Pension Sanctioning Authority or the Accountant General.

From 14.11.1980 the date of effect of reduced pension was the 1<sup>st</sup> of the month in which the commuted value is drawn by the pensioner or the 1<sup>st</sup> of the 4<sup>th</sup> month of issue of the authorization by the Accountant General (including the month of issue of the authorization) whichever is earlier. But this has subsequently been modified with effect from 12.9.1983 to the effect that the date of effect of reduced pension shall be the first of the month immediately following the month of drawal of commuted value of pension or the 1<sup>st</sup> of the 4<sup>th</sup> month of authorization, whichever is earlier (G.O (P) 577/83/Fin dated 12.9.1983 of the Government of Kerala, Finance Department). Government vide G.O (P) 524/2007/Fin dated 26.10.07 modified the above provision and ordered that the date of reduction of pension shall be from the 1<sup>st</sup> of the month following the month in which the commuted value is drawn by the pensioner.

#### **5.1.4 Functions of the Public Sector Bank in regard to commutation of pension**

On receipt of an authority for payment of commuted value of pension, the paying branch of the Public Sector Bank will arrange immediate payment of the amount by crediting the amount to the account opened by the pensioner for payment of pension, under intimation to the pensioner. While making payment, the paying branch will enter in both halves of the Pension Payment Order under due attestation, the date of commutation, i.e. the date on which the amount has actually been credited to the account of the pensioner, the reduced amount of pension and the date from which the reduced pension is payable, i.e. the date on which the lump-sum amount has actually been credited to the pensioner's account. In cases where separate authority letter has been received, the number and date of that letter will also be noted as authority for payment. The paying branch will intimate the Accounts Officer/ Accountant General, through its Link Branch and treasury, the date on which the amount of the commuted value of pension has been credited to the account of the pensioner and the date from which payment of reduced pension has been commenced. For the purpose of obtaining reimbursement of the amount paid, the payment will be included in the relevant payment scroll and that entry will be authenticated, quoting in the remarks column of the scroll the number and date of payment authority.

*(Paragraph 19 of the Scheme for Payment of Pension to Central Government Pensioners through Public Sector Banks)*

## **5.2 Restoration of commuted portion of pension**

**5.2.1** Central Government pensioner who have commuted a portion of their pension and have completed 15 years from their respective dates of commutation on 1.4.1985 or thereafter, will have their commuted portion of pension restored. In cases where the pensioners had completed 15 years from the date of commutation on 1.4.1985 or thereafter and had died

subsequently, his/her legal heirs are also entitled to receive the arrears with effect from 1.4.1985 till the date of death of the pensioner. For this purpose, the legal heirs may apply to the Pension Disbursing Authority (*O.M. 34/2/86-PP/W dated 5.3.1987 of the Government of India Ministry of Personnel, Public Grievances and Pension, Department of Pension and Pensioner's Welfare*). Central Government pensioners shall apply to the Pension Disbursing Authority concerned in the prescribed form to get the commuted portion of their pension restored. The disbursing authority can restore the commuted portion on their own authority.

*(Government of India's decision No. (3) below Rule 10 of Commutation Rules)*

**5.2.2** In respect of Kerala State pensioners, whose age of superannuation is 55/56 years and who gets commutation value counting the age at next birthday as 56/57 years, the commuted portion is restorable after 12 years from the date of commutation. For other categories of Kerala State pensioners, the restoration depends on the commutation factor (rounded) used for computing the commuted value (G.O (P) 670/89/Fin in dated 26.12.1989 and G.O. (P) No. 170/2012/Fin dated 22.3.2012 of the Finance Department ,Government of Kerala).

**5.2.3** Government have authorized the treasury/bank to restore commuted portion of pension without further application from the pensioner or any Sanction (G.O.(P) 524/2007/Fin. Dated 26.10.2007). The date of effect of restoration is the first of the month following the month of completion of 12 years or the commutation factor (rounded) as the case may be. When the date of effect of the reduced pension is the first of a month, the commuted portion is restorable on the first of the month of completion of the prescribed period.

*(Chapter XIII of Pension Authorisation Manual of the Accountant General (A&E) Kerala).*

**CHAPTER VI**  
**FAMILY PENSION**

**6.1 Family pension in respect of Central Government servants**

**6.1.1** According to the Family Pension Scheme 1964 the family of a deceased Government servant when he dies while in service or after retirement from service if he was in receipt of a pension on the date of death, is eligible for a monthly family pension as per the rate given below.

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

The monthly rate of family pension is expressed in whole rupee, fraction of a rupee being rounded off to the next higher rupee. Rounding off of fraction in respect of higher rate of family pension should be done at the final stage.

In the case where the Government servant who is not governed by the Workmen's Compensation Act, 1923 dies while in service after not less than 7 years continuous service, the amount of family pension will be half the pay last drawn or double the amount of family pension calculated as per the rates given above, whichever is less. This will be for a period of seven<sup>2</sup> years or up to the date on which the Government servant would have attained the age of 65 years, which ever is earlier. In the cases where the Government servant dies after retirement, this enhanced rate is payable for a period of seven years of the date on which the Government servant would have attained the age of 65 years whichever is earlier, but the amount should be limited to the amount of pension sanctioned at the time of retirement.

**6.1.2 Family pension is payable only to one member of the family in the following order**

**Category I**

- i) Widow or widower, up to the date of death or re-marriage, whichever is earlier.
- ii) Son/daughter (including widowed daughter) up to the date of his/her marriage/remarriage or till the date he/she starts earning or till the age of 25 years, whichever is earliest.

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<sup>2</sup> the period is modified as 10 years from 1-1-2006 vide Government of India Decision No.19 under Rule 54 (3) of CCS(Pension) Rules

## **Category II**

- i) Unmarried/widowed/divorced daughter not covered by Category I above, up to the date of marriage/re-marriage or till she starts earning or up to the date of death, whichever is earliest.
- ii) Parents who were wholly dependent on the Government servant when he/she was alive provided the deceased employee had left behind neither a widow nor a child.

Family pension to dependent parents or unmarried/divorced/widowed daughter will continue till the date of death.

Family pension to unmarried/widowed/divorced daughters in Category II and dependent parents shall be payable only after the other eligible family members in Category I have ceased to be eligible to receive family pension and there is no disabled child to receive family pension. Grant of family pension to children in respective categories shall be payable in the order of their date of birth and younger of them will not be eligible for family pension unless the next above him/her has become ineligible for grant of family pension in that category.

**6.1.3** The dependency criteria for the purpose of family pension shall be the minimum family pension along with dearness relief thereon.

**6.1.4** The childless widow of a deceased Government employee shall continue to be paid family pension even after her remarriage subject to the condition that the family pension shall cease once her independent income from all other sources becomes equal to or higher than the minimum prescribed family pension in the Central Government. The family pensioner in such cases would be required to give a declaration regarding her income from other sources to the pension disbursing authority every six months.

Where there is more than one widow, the family pension will be divided and allowed in equal shares. On the death of a widow, her share becomes payable to her eligible children. If the widow leaves no eligible child, her share of pension will be payable to other widow/widows. When the deceased is survived by a widow and also an eligible child from a deceased/divorced wife, the child will be paid the share that would have been received by its mother, had she been alive/not divorced. In the case of twins, family pension will be paid in equal shares, irrespective of their sex. If one child ceases to be eligible for the pension, its share will be paid to the other child and when both the children cease to be eligible, it will be paid to the next eligible child.

### **6.1.5 Functions of the Public Sector Bank in respect of payment of family pension:**

The payment of family pension at the rate and to the person indicated in the Pension Payment Order may be commenced by the paying branch of the Public Sector Bank on receipt

of a death certificate and application for family pension in the prescribed form, along with the Pensioner's half of the Pension Payment Order. Before payment is actually commenced, the identity of the spouse entitled to the family pension will be verified with reference to the joint photograph, if any, affixed to the Pension Payment Order and other particulars given by the claimant in the Family Pension Application form. If the claimant is a child, payment may be commenced after a fresh payment authority is received from the Accounts Officer concerned through the usual channel and after the identity of the beneficiary/guardian has been verified.

Payments of family pension will be made by credit to the saving/current account of the recipient (not a joint or either or survivor account) which may be opened if the recipient does not already have one. An undertaking regarding recovery of over payments or excess payments, if any, made will also be obtained by the paying branch from the recipient. The paying branch will also advise the Treasury Officer, through its Link Branch, the date of the pensioner's death and commencement of payment of family pension for keeping a record, under intimation to the Accountant General.

In cases where the report about death of the pensioner is received by the Treasury Officer/ Paying branch, first from a source other than the widow or widower of the deceased, the Treasury Officer/Manager of the bank shall, after satisfying himself about the correctness of the report, write to the family members in the address given in the Pension Payment Order, seeking compliance with the prescribed formalities, so that payment of family pension to the entitled person is commenced early.

In cases where a higher rate of family pension is payable up to a particular date as mentioned in para 6.1.1 above, the Pension Payment Order would indicate the rate and date up to which the higher rate is payable. A prominent note of the date from which payment of family pension at the normal (lower) rate is to commence, should be made in red ink in the pension ledger account of the family pensioner by the bank so that the change in the rate from specified date is ensured and over payment avoided in future.

In cases where the son/daughter receiving family pension is suffering from any disorder or disability of mind or is physically crippled or disabled, so as to render him/her unable to earn a living even after attaining the age of 21 years in the case of son and 24 years in the case of daughter, he/she can be continued to be paid family pension beyond the maximum age limit referred to above, under proviso to Rule 54(6) of the Central Civil Service(Pension) Rules, 1972. In such cases, the person receiving the family pension as guardian should produce every three years(in the month of November), a certificate from a Medical Officer not below the rank of Civil Surgeon to the effect that the person continues to suffer from disorder or disability of mind or continues to be physically crippled or disabled.

The guardian shall also be required to furnish a certificate every month that (i) the pensioner have not started earning his/her livelihood and (ii) in the case of a girl, she has not got married.

(Paragraph 23 of the Scheme for payment of Central Government Pension through Public Sector Banks).

## **6.2 Family pension in respect of the State Government Servants**

### **6.2.1 Eligible persons**

- (i) Widow/Widower
- (ii) Son/Daughter below 25 years of age
- (iii) Unmarried daughters above 25 years of age subject to income limit fixed from time to time by Government.
- (iv) Parents subject to the condition that the pensioner leaves behind no spouse and children and also subject to income limit fixed from time to time.
- (v) Physically Handicapped/Mentally Retarded Children

**6.2.2** Based on the recommendations of the Fifth Kerala Pay commission, the State Government revised the rates of family pension as shown below:

(i) The rates of family pension in respect of the family pensioners whose pension is related to the pay based on merger of DA at 488 points of AICPI (i.e. from 1.7.83 to 30.6.88) was revised notionally as follows:

Up to pay of ₹ 1000	twenty five <i>per cent</i> of pay
Pay exceeding ₹ 1000	twenty <i>per cent</i> of pay subject to a minimum of ₹ 250 and a maximum of ₹ 600

DA at 608 points of the AICPI was to be added to the notional amount arrived at and the family pension was to be recalculated with effect from 1.7.1988.

(ii) In the case of family pensioners whose pension was related to the revised pay that came into effect from 1.7.1988, the rate of family pension was revised as follows.

Up to pay of ₹ 1250	twenty five <i>per cent</i> of pay subject to a minimum of ₹ 245
Pay exceeding ₹ 1250	twenty <i>per cent</i> of pay subject to a minimum of ₹ 313 and a maximum of ₹ 750

(GO (P) 670/89Fin dated 26.12.1989)

The rates of family pension were further revised with effect from 1.4.1994 as shown below:

- (i) The minimum family pension (normal rate) will be ₹ 375 per month with effect from 1.4.1994.
- (ii) The normal rate of family pension in the case of retirements/death on or after 1.4.1994 will be as indicated below:

Pay not exceeding ₹ 1,500	30% of pay subject to a minimum of ₹ 375
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Pay exceeding ₹ 1,500	20% of pay not exceeding ₹ 3,000 subject to a minimum of ₹450
Above ₹ 3,000	15 % of pay subject to a minimum of ₹ 600 and a maximum of ₹ 1,100.

(iii) Family pension in respect of those who retired/died prior to 1.3.1992 will be enhanced as.

- (a) Those drawing ₹ 245 as minimum family pension will be given ₹ 375 as family pension.
- (b) Those drawing above ₹ 245 will be allowed an *ad hoc* uniform increase of ₹ 130 p.m. on the existing family pension.

This will be done by the Pension Disbursing Authority under intimation to the Accountant General.

Family pension in respect of those who retired/expired during 1.3.1992 to 31.3.1994 will have to be revised on the basis of the option exercised by the pensioner.

*(G.O.(P)No. 365/94/fin dated 1.6.1994)*

**6.2.3** In the case of death while in service after completing seven years of qualifying service, 50% of the pay last drawn, subject to a maximum of double the normal rate of family pension is admissible to the entitled family pensioner for a period of 7 years from the date following the date of death or till the date on which the pensioner would have attained the age of 62 years (67 years for last grade servants retiring at the age of 60 years) had he been alive, whichever is earlier. In the case of death after the retirement, this higher rate of family pension will be further limited to the pension originally sanctioned to the pensioner. But, when the amount of pension originally sanctioned to the deceased is less than the amount of normal family pension admissible then the amount of family pension payable will be the normal family pension admissible and not the amount of pension originally sanctioned.

**6.2.4** Judicially separated wife/husband is also eligible for family pension if there is no other eligible claimants and the Government servant had included his/her name in the details of his family.

**6.2.5** Disabled children are eligible for family pension if the disability is manifested before or after GO (P) 717/02/Fin dt. 19.11.2002 the retirement of the Government servant. In the event of death of both father and mother who were Government servants, the minor children will be eligible to draw two family pensions subject to a maximum of ₹ 1,500 p.m.. If there are two or more widows, family pension is payable to them in equal shares, but separate minimum is not admissible. Share due to one is not transferable to others on termination of the claim due on one.

## CHAPTER VII

### RELIEF ON PENSION

#### 7.1 Dearness Relief

##### 7.1.1 Dearness Relief on pension granted to Central Government Pensioners.

Government of India, Department of Pension & Pensioners Welfare O.M. No. 2.5.87 – PIC dated 22.4.1987 envisages the grant of relief with effect from 1.7.1986 and 1.1.1987 to pensioners, in implementation of Government's decision on the recommendations of the IV Central Pay commission. According to this the dearness relief shall be paid to Central government pensioners and family pensioners to compensate the rise in the cost of living beyond the average consumer Price Index 608 point, at the rates prescribed by Government from time to time.

##### 7.1.2 Dearness Relief on Pension granted to State Government pensioners

The Dearness Allowance admissible to State Government Pensioners as on 1.1.1986 was merged with Pension/Family pension with effect from that date based on the recommendations of the Fifth Kerala Pay Commission. It was ordered by the Kerala Government in their order GO(P) 670/89/Fin dated 26.12.1989 that the Dearness Relief will be provided in future in full neutralization of price rise, to pensioners drawing pension up to ₹ 1,750 *per mensem* and 75 *per cent* to those getting pension between ₹ 1,751 and ₹ 2,500 *per mensem*. The rates of dearness relief will be as prescribed by the Government from time to time.

With effect from 1.4.1994 Dearness Relief with 100 per cent neutralization of price rise was allowed to pensioners drawing pension up to ₹ 1,750 *per mensem*, 75 *per cent* to those (who were) getting pension between ₹ 1,751 and ₹ 3,000 *per mensem* and 65 *per cent* to those getting pension above ₹ 3,000 *per mensem*.

*(GO (P) No. 365(94) Fin dated 1.6.1994)*

With effect from 1.3.1997, Dearness Relief beyond 1510 points with 100 per cent neutralization of price rise was allowed to all pensioners and since then all pensioners are eligible to get the Dearness Relief similar to that of the Dearness Allowance sanctioned to the State Government employees as prescribed by the Government from time to time.

##### 7.1.3 Functions of Public Sector Bank relating to payment of relief to pensioners

**7.1.3.1** Whenever any additional relief on pension is sanctioned by Government, intimation will be sent by Government of India to the authorized representative of each nominated Public Sector Bank, of the address given by the banks. Thereafter, it shall be the responsibility of the banks to collect through their representative operating at Delhi the required number of copies of the sanction order along with the ready reckoner relating thereto,

from the Department of the concerned Ministry of the Government of India or of the State as the case may be, and send them immediately to their respective Head Offices for direct transmission to the paying branches within ten days for implementation. Each paying branch will promptly determine the revised rates of relief on pension payable to the pensioners under its payment. The calculations of these rates applicable to individual pensioners would be made and will be noted in the disburser's portion of the Pension Payment Order along with the dates from which the relief would take effect, under attestation by the Branch Manager or In-charge, before commencing payment of relief at the revised rates and payment of arrears, if any.

**7.1.3.2** Statement showing the calculation of the revised rates will be prepared in quadruplicate. The first three copies will be sent by the paying branch to the concerned Treasury Officer, through its Link Branch, for verification and return, the fourth being retained by it as an office copy. The Treasury Officer will promptly check the calculations in the statement and wherever necessary, indicate in all the three copies, in the remarks column the correct revised rates of additional relief, under his attestation. He will return the original copy of the statement duly checked to the paying branch through the Link Branch within two weeks of its receipt. The duplicate copy will be sent by him to the Accountant General, while the triplicate will be retained for his records. The corrections, if any, indicated by the Treasury Officer in the remarks column of the checked statements will be noted urgently by the Link Branch in its related records and it will then pass on the statement to the paying branch for similar action to be taken in respect of the disburser's portion of the Pension Payment Order and other records. Thereafter, the paying branch will take steps to regulate subsequent payments to the pensioners at the revised rates as verified and adjust any over/under payments already made by it on the basis of the rates initially adopted for payment, before verification by Treasury Officer.

**7.1.3.3** Whenever a paying branch is unable to work out the rates and process arrear payments according to the procedure mentioned above, for want of non-availability of old records or orders governing the payment of relief, or in cases where the instructions received are found to be vague or liable to different interpretations, it will prepare a statement in triplicate immediately, covering such cases and sent it to the Treasury Officer immediately through the Link Branch, for calculating the revised rates of the relief. The Treasury Officer will work out these rates and fill the blank columns in all the three copies under his attestation. He will, within two weeks return the original statement to the paying branch through the Link Branch and send the duplicate copy to the Accountant General, keeping the triplicate for his record. The Link Branch will transmit urgently, the statement bearing revised rates, to the

paying branch after noting the same in the related records. On receipt of the completed statement the paying branch will also note those revised entitlements in the disbursing branch's portion of the Pension Payment Order, under the attestation of the Branch Manager or In charge, and proceed with the payment of relief to the pensioners at the revised rates, including arrears, if any, payable to them on that account. The enhanced entitlements arising from the sanctioning of additional relief and the dates from which they are effective may be entered by the paying branch in the pensioner's half of the Pension Payment Order, only after the statements are verified and returned by the Treasury Officer.

Each Link Branch will be responsible for ensuring that:

- (a) copies of the orders sanctioning additional relief have actually been received by their paying branch;
- (b) payment of additional relief at the revised rates to the pensioners had been commenced by them without any undue delay; and
- (c) cases in which the verification or intimation of entitlement of relief at the revised rates has been delayed for more than one month are taken up with the Treasury Officers and cases involving delay exceeding three months brought to the notice of the Accountant General for taking appropriate action, with a copy endorsed to the Controller General of Accounts.

## **7.2 Medical Allowance**

### **7.2.1 Medical allowance granted to Central Government Pensioners**

Medical allowance at the rate of ₹ 100 *per mensem* are granted to Central Government pensioners with effect from 1.1.1996.

Medical allowance for the pensioners who reside outside the CGHS covered area is modified to ₹ 300 with effect from 1.1.2006.

### **7.2.2 Medical Allowance granted to State Government pensioners**

- (i) ₹ 25 p.m on completion of 70 years with effect from 1.4.86 which ever is later.  
(GO (P) 235/86/(45)/ Fin dated 19.3.86)
- (ii) ₹ 25 p.m from the first of the month in which a pensioner completes 65 years of age or with effect from 1.7.88 which ever is later.  
(GO (P) 670/89/ Fin dated 26.12.89)
- (iii) ₹ 50 p.m. from the first of the month in which a pensioner completes 60 years of age or with effect from 25.11.98 which ever is later.  
(GO (P) 3001/98/Fin dated 25.11.98)
- (iv) ₹ 100 p.m. irrespective of the age with effect from 1.3.2006  
(G.O (P) No. 180/06/Fin dated 18.4.2006)

(v) ₹ 300 p.m. irrespective of the age with effect from 01.02.2011

*(G.O (P) No.87/2011/Fin dated 28.02.2011)*

Family pensioners (up to 28.2.2006) and Ex-gratia pensioners of Ex-personal staff of ministers etc., and pro-rata pensioners are not eligible for medical allowance.

*(G.O (P) No. 180/06/Fin dated 18.4.2006 and G.O.(P)253/2006/Fin. dated 8.6.2006)*

Ex-personal staffs of ministers are eligible for Medical allowance with effect from 1.12.2010. Pro-rata pensioners are eligible for medical allowance with effect from 01.04.2005.

### **7.3 Ex-Gratia Pensions**

Government, vide GO(P) No. 18851/99/Fin dated 18.9.99, introduced Ex-gratia pension scheme to provide relief to employees who retire from service on superannuation and are ineligible for Statutory Pension.

#### **7.3.1 Eligibility**

- a) The Scheme is limited to employees who retire from service on superannuation but do not have the minimum qualifying Service (i.e. 10 years) for statutory pension as specified in Rule 57 of Part III, Kerala Service Rules. The employees who had already retired from service on superannuation as above will also be eligible for Ex-gratia pension.
- b) Those who have lost their eligibility for minimum pension on account of not having the minimum qualifying service (i.e. 10 years) by availing leave without allowance including those sanctioned under Appendix XII A/Appendix XII C of Kerala Service Rules will not be eligible for the Ex-gratia pension.
- c) The scheme is optional. Those who are eligible as above may opt for the scheme of Ex-gratia pension. They shall not be eligible for the service gratuity in lieu of Service Pension admissible as per Kerala Service Rules. However, those who had already retired from service till the date of this order are exempted from refunding the amount of service gratuity.
- d) The legal heirs of the pensioners coming under this scheme shall not be entitled to family pension

#### **7.3.2 Consolidated Amount of Ex-gratia pension**

The employees coming under the Scheme are eligible for a consolidated amount of Ex-gratia pension as given below:

They will not be eligible for any dearness relief.

Completed years of Qualifying Service	Consolidated Amount (₹ per month) with effect from		
	01.10.1999	01.04.2005	01.07.2009
9 Years	1,148	2160	4050
8 years	1,070	1920	3600
7 years	893	1680	3150
6 years	765	1440	2700
5 years	638	1200	2250
4 years	510	960	1800
3 years and below	400	720	1350

(Authority: GO(P)420/2007/Fin dated 13.9.2007)  
(Authority GO(P) No.87/2011/Fin dated 28.2.2011)

**Note:** Fraction of less than half years will be ignored and half year and above will be rounded to the next completed year. Those having more than 9 years of qualifying service will come under the existing statutory service pension scheme.

### 7.3.3 Procedure

Those employees who would like to opt for this scheme of pension shall apply for the same in the prescribed application form to the Head of Office. The Head of Office shall properly verify the claim and send proposals to the Head of Department, who after due proceeding shall forward the same to the Accountant General (A&E) for authorizing the Ex-gratia pension. The existing procedures in respect of granting service pension may be followed as far as practicable under the new scheme.

### 7.3.4 Date of effect

The scheme shall come into force with effect from 1<sup>st</sup> October, 1999. Those employees who had already retired from service shall also be considered for granting ex-gratia pension but will not be entitled to payment of any arrear for the period prior to 1.10.1999.

## **CHAPTER VIII**

### **REVISION OF PENSION**

#### **8.1 Revision of State Government pension with effect from 1.7.2009**

In the Government order GO (P) No.87/2011/Fin dated 28 Feb 2011, Government have issued orders revising existing scales of pay with effect from 01.07.2009.

#### **Basic Principles**

**8.1.1** The minimum basic pension/family pension will be enhanced to ₹ 4500 per month. The maximum ceiling on pension will be ₹ 29,920/-(i.e. 50% of the maximum of the highest scale of pay under State Government ₹ 59,840/-). The maximum family pension (normal rate) will be ₹ 17,960/- i.e. 30% of 59,840/- maximum of the highest scale of pay under State Government.

#### **8.2 Revision of Pension /Family Pension in respect of those who retire/expire while in service on or after 1-7-2009.**

**8.2.1** In respect of those who retire / expire while in service on or after 1.7.2009, the pension benefits will be calculated with reference to the revised pay introduced with effect from 1.7.2009, applying the normal formulae / rules as existing now. They will be eligible for (a) commutation of pension at the rate of 40% of basic pension (for those retiring on or after 1.7.2009) in accordance with paragraph 8.5 below, (b) increased ceiling of DCRG of ₹7,00,000 (for those retiring / expiring while in service on or after 1.7.2009) in accordance with paragraph 8.6 below, and c) increased medical allowance from 01.02.2011 in accordance with paragraph 8.7 below and terminal leave surrender based on revised salary.

**8.2.2** The present system of computation of pension at 50% of ten months' average emoluments in all cases, subject to the satisfaction of the condition of earning full pension or part thereof (depending on the length of qualifying service) will continue. The normal rate of family pension will continue as 30% of last pay.

**8.2.3** For computing the ten months' emoluments for the purpose of arriving at the average emoluments for pension, in respect of employees who retired from service on or after 1.7.2009 and who, during part of the said period of 10 months, drew pay in the pre-revised scale, their pay in the pre-revised scale may be enhanced notionally by adding DA at 64%.

**8.2.4** Pensioners / Family Pensioners (who retire / die while in service after 1.7.2009) are eligible for DR at the following rates.

<u>Date</u>	<u>Rate of DR</u>	<u>Total DR</u>
01.07.2009	0	0
01.01.2010	8%	8%
01.07.2010	10%	18%
01.01.2011	6%	24%
01.07.2011	7%	31%
01.01.2012	7%	38%
01.07.2012	7%	45%
01.01.2013	8%	53%

**8.2.5** In the case of employees who retain pre revised scale and retire or expire while in service on or after 1.7.2009, Pension, DCRG and Family Pension, as the case may be, shall be calculated in terms of these orders. Emoluments for the calculation of pensionary benefits in such cases will comprise of basic pay in the pre-revised scale, plus DA at 64%. As emoluments for DCRG include DA as on the date of retirement, DCRG in such cases shall be calculated on the basis of admissible revised DA after the merger of 64% of the DA with basic pay.

**8.2.6** Those who retire / expire while in service after 1.7.2009, after changing over to UGC/AICTE/Medical Education Scheme/Central Judicial scales of pay, will continue to have their pension/family pension calculated as though there is no revision on pension or family pension and without any merger of DA. (Dearness Relief will be at pre-revised rates i.e. 64% as on 1.7.2004 and as released thereafter by Government from time to time). Such employees will be eligible for commutation of pension at the enhanced rate of 40% (for those retiring on or after 1.3.2006) in accordance with paragraph 8.5 below, increased ceiling of DCRG of ₹ 3,30,000 (for those retiring / expiring while in service after 1.4.2005) in accordance with paragraph 8.6.2 below and increased medical allowance from 1.3.2006 in accordance with paragraph 8.7.1 below.

**8.3 Revision of pension in respect of those who retired/expired prior to 1.7.2009.**

**8.3.1 Date of effect:** Pension in respect of those who retired/ expired prior to 1.7.2009 shall be revised from 1.7.2009 in accordance with the principles laid down herein. .

**8.3.2 Revised Basic pension:** To arrive at the revised Basic Pension, following shall be determined first:-

- (i) Existing Basic Pension:
- (ii) Fitment benefit at 12% of existing basic pension (i.e. of (i) above). If it involves fraction of a rupee, it shall be rounded off to the next higher rupee.
- (iii) 64% of existing Basic Pension (i.e. of (i) above) as rounded off to the next higher rupee.

The amount so arrived will be regarded as consolidated pension with effect from 01.07.2009.

**8.3.3** The fixation of pension will be subject to the provision that in the case of pensioners having qualifying service of 30 years and above, the consolidated pension, so arrived shall not be lower than 50% of the minimum of the corresponding revised scale of the post from which the pensioner retired. The pension will be proportionately reduced, where the pensioner had less than the maximum required service i.e. 30 years.

**8.3.4** In cases where the pensioners having qualifying services of 30 years and above, if the consolidated pension arrived as per para 8.3.2 is less than 50% of the minimum of the corresponding revised scale of the post from which the pensioner retired, the pension shall be stepped up to 50% of the minimum of the revised scale. In the case of pensioners having qualifying service of less than 30 years, proportionate pension indicated in Schedule I is admissible.

**8.3.5** Proportionate pension means the maximum pension admissible for any particular stage multiplied by the Qualifying Service factor (QS/30). The detailed table for determining proportionate pension is given in Schedule I.

**8.3.6** The consolidated pension arrived/pension fixed as per para 8.3.4 will be the revised pension.

**8.3.7** If, in any case, the amount so arrived at is less than the minimum pension of ₹ 4500/- it shall be enhanced to the level of the revised minimum pension. If the consolidated pension arrived is greater than pension fixed as per para 8.3.2 & 8.3.3, that will be the revised pension.

**8.3.8** If the post held by the pensioner at the time of retirement/death while in service is no longer in existence in the Department from which he retired or if the entire categories to which the pensioner belonged have moved over to other scales of pay (such as, for example, UGC/AICTE/Central Judicial Service scales) after his retirement / death while in service or if the designation of the post had changed in such a way that it is no longer possible to ascertain as to which is the revised scale corresponding to the post from which the pensioner/employee retired/died while in service, the revised basic pension shall be fixed based on the corresponding scale of pay, over successive pay revisions, as indicated in Schedule III.

**8.3.9** The provisions contained in paras 8.3.1 to 8.3.7 will not apply to ex-gratia pensioners and part-time contingent pensioners who are covered by the provisions of paras 8.9 and 8.17 below.

**8.3.10** As per G.O(P) No. 405/92/Fin dated 21.5.1992, Dearness Relief on pension has been granted to pro-rata pensioners on their final quittance from the absorbed service. Therefore, consolidation of pension as contemplated in paragraph 8.3.4 is applicable to them also subject to a minimum basic pension of ₹ 4500, However, revision of pension based on the minimum of the corresponding revised scale of pay of the post from which the pensioner retired (as indicated in paragraph 8.3.3 & 8.3.4 above and Schedule 1) is not applicable to them .

**8.3.11** Revised pension as worked out under paragraph 8.3.4 is not commutable.

**8.3.12 Revision of Pension and Family Pension to those coming under UGC/AICTE/Medical Education Scheme**

Pension in respect of those who retired/expired while in service on or after 1-1-2006, shall be calculated with reference to the revised pay introduced with effect from 1-1-2006 by applying the existing formulae/rules. The present system of computation of pension at 50% of ten months' average emolument in all cases, subject to the satisfaction of the conditions of earning full pension or part thereof (depending on the length of qualifying service) will continue.

Pension in respect of those who retired/expired prior to 1-1-2006 shall be revised in accordance with the principle laid down herein

- (i) Existing basic pension
- (ii) D.R. at 50% of the existing basic pension
- (iii) Fitment benefit of 24% of (i) & (ii) above

If the total of (i) to (iii) above (consolidated pension) is less than 50% of the minimum of the corresponding revised scale of the post from which the pensioner had retired, provided he has qualifying service of 30 years or more, the pension shall be stepped up to 50% of the minimum pay of the revised scale together with the Academic Grade Pay (AGP) for the post. In the case of others with qualifying service of less than 30 years, pension proportionate to the qualifying service alone will be admissible as indicated in the Schedule I.

Proportionate pension means the maximum pension admissible for any particular stage multiplied by the Qualifying Service factor (QS/30). If consolidated pension is greater than 50% of the minimum of the corresponding revised scale of the post from which the pensioner retired, the basic pension based on qualifying service shall be fixed at such consolidated pension

*(G.O (P) No.211/2011/Fin dated 7.5.2011)*

**8.3.13** In the case of teaching staff/judicial officers who retired/died while in service before coming over to UGC/AICTE/Medical Education Scheme/ Central Judicial scales of pay, the provisions of paragraph 8.3.2 will apply in full. The corresponding revised scale of pay in such cases will be determined as in paragraph 8.3.5 above.

**8.4 Revision of Family Pension in respect of those who retired/ expired while in service prior to 1.7.2009**

**8.4.1** Family Pension in respect of those who retired/expired while in service prior to 1.7.2009 shall be revised from 1.7.2009, in accordance with the principles laid down herein.

**8.4.2** To arrive at the revised family pension in respect of those who retired/expired while in service prior to 1.7.2009, the following shall be determined first :-

- (i) Existing Basic Family Pension
- (ii) Fitment benefit at 12% of the existing Basic Family Pension (i.e. of (i) above)
- (iii) DR at 64% of the existing Basic Family Pension (i.e. of (i) above).

**8.4.3** The revision as above is applicable to both normal and higher rates of family pension.

**8.4.4** The ceiling on the amount of maximum family pension will be 30% of the highest pay in the State Government ₹ 17,960/- (i.e. 30% of ₹ 59,840/-) (See Schedule II)

**8.4.5** In the case of normal family pension, if the total of items (i) to (iii) above is less than the family pension, corresponding to the minimum of the corresponding revised scale of the post from which the pensioner retired/expired while in service, as indicated in Schedule II, it shall be stepped up to that amount subject to a minimum of ₹ 4,500. For determining the corresponding revised scale of the post from which the pensioner retired/died while in service, the provisions of paragraph 8.3.8 above will apply.

**8.4.6** In the case of those drawing family pension at the minimum rate and required details are not available for revised calculation, it shall be fixed at the revised minimum family pension viz. ₹ 4,500/- per month. In cases where minimum family pension is sanctioned in terms of GO(P) 146/86/Fin dated 11.12.1986 or allowance as a special case revision of family pension based on the minimum of the corresponding revised scale of pay of the post which the pensioner retired (as indicated in para 8.4.5) is not applicable. They are eligible only for revised minimum family pension i.e. ₹ 4500/-

**8.4.7** The higher rate of Family Pension will be the higher of following:

- (i) Calculated Value as at paragraph 8.4.2 above:
- (ii) Twice the normal Family Pension as at paragraph 8.4.4/8.4.5 limited to pension as revised vide para 8.3.2 above.

**8.4.8** In the case of teaching staff/judicial officers who retired/died while in service before coming over to UGC/AICTE/Medical Education Scheme/Central Judicial scales of pay, the provision of paragraph 8.4.4 will apply in full. The corresponding revised scale of pay in such cases will be determined as in paragraph 8.3.8 above.

**8.5 Commutation of Pension and Restoration of commuted portion of Pension**

**8.5.1** The existing rate of 40% of the basic pension for commutation of pension will continue. The entitlement to commute pension admissible on revised pay is applicable in the case of retirement on or after 01.07.2009. The existing commutation factor and the period of restoration will be continued.

**Commutation values for a pension of Re.1 per annum**

Age next birth day	Commutation value expressed as number of year's purchase	Age next birth day	Commutation value expressed as number of year's purchase	Age next birth day	Commutation value expressed as number of year's purchase
17	19.28	40	15.87	63	9.15
18	19.20	41	15.64	64	8.82
19	19.11	42	15.40	65	8.50
20	19.01	43	15.15	66	8.17
21	18.91	44	14.90	67	7.85
22	18.81	45	14.64	68	7.53
23	18.70	46	14.37	69	7.22
24	18.59	47	14.10	70	6.91
25	18.47	48	13.82	71	6.60
26	18.34	49	13.54	72	6.30
27	18.21	50	13.25	73	6.01
28	18.07	51	12.95	74	5.72
29	17.93	52	12.66	75	5.44
30	17.78	53	12.35	76	5.17
31	17.62	54	12.05	77	4.90

32	17.46	55	11.73	78	4.65
33	17.29	56	11.42	79	4.40
34	17.11	57	11.10	80	4.17
35	16.92	58	10.78	81	3.94
36	16.72	59	10.46	82	3.72
37	16.52	60	10.13	83	3.52
38	16.31	61	9.81	84	3.32
39	16.09	62	9.48	85	3.13

Note-This table is based on a rate of interest of 4.75 per cent per annum.

## **8.6 Ceiling on Death – Cum – Retirement Gratuity**

**8.6.1** The ceiling on maximum amount of DCRG raised from ₹ 3, 30,000 to ₹ 7,00,000 with effect from 01.07.2009

**8.6.2** Pensioners who retired after 1.7.2009 coming under UGC/AICTE/ Medical Education Scheme / Central Judicial scales of pay are eligible for the enhancement in limit from ₹ 3,30,000 to ₹ 7,00,000

## **8.7 Medical allowance to Pensioners & Family Pensioners**

**8.7.1** Pensioners/family pensioners are eligible for medical allowance of ₹ 300 per month. This will also apply to those who retired/died while in service from UGC/AICTE/Medical Education Scheme/Central Judicial scales of pay, whose basic pension and family pension are being revised (vide para 8.3.12). This allowance will be paid only from 1.2.2011. Medical allowance at enhanced rate and to the newly eligible categories can be paid straight away i.e. even before re-fixation of pension/family pension is done.

## **8.8 Arrears of pension**

**8.8.1** The arrears on account of revision of pension/family pension shall be disbursed in cash in four equal quarterly instalments commencing from June 2011 onwards.

**8.8.2** Excess, if any, on account of revision of pensionary benefits shall be recovered from the balance of DCRG, arrears of pension, arrears of dearness relief and future dearness relief on pension.

## 8.9 Ex-gratia pension

8.9.1 Ex-gratia pension is revised with effect from 01.07.2009 as follows :-

Completed year of qualifying service	Consolidated amount per month	
	Existing (₹)	Revised (₹)
9 years	2160	4050
8 years	1920	3600
7 years	1680	3150
6 years	1440	2700
5 years	1200	2250
4 years	960	1800
3 years & below	720	1350

8.9.2 The above rates are applicable to all ex-gratia pensioners who retired before and after 01.07.2009. They are not entitled to dearness relief on pension.

**8.10 Retirement benefits to Part Time Contingent Employees – State Service:** Part time contingent employees retire on the last day of the month in which they complete the age of 70 years, if they are appointed in full time service they retire at the age of 56 years.

**8.10.1 Pension:** Part time contingent employee who had retired from service on or after 1.7.1988 were made eligible for pension.

*(Authority: G.O (P) 27/91/P&ARD dated 3.9.1991).*

**8.10.2 Maximum/ minimum pension/Family Pension:** The maximum basic pension will be fixed as ₹ 4200/ (50% of highest basic pay of ₹ 8400/-) and the minimum basic pension will be fixed as ₹ 2000/-. Maximum family pension will be fixed as ₹ 2520/- (30% of highest basic pay of ₹ 8400/-) and the minimum family pension will be fixed as ₹ 1300/-

**8.10.3** In respect of those who retire/expire while in service on or after 1-7-2009, the pensionary benefits shall be calculated with reference to the revised pay introduced with effect from 1-7-2009, as per the rules applicable to State service employees. The present system of computation of pension at 50% of the ten month's average emolument subject to the satisfaction of the condition of earning full pension or part thereof shall continue.

**8.10.4** For computing ten month's emolument for the purpose of arriving at the average emolument for pension in respect of employees who retired from service on or after 1-7-2009 and who, during part of the said period of 10 month's drew pay in the pre-revised scale, their pay in the pre-revised scale may be enhanced notionally by adding DA at 64%.

**8.10.5** Pension in respect of part time contingent employees who retired/expired while in service prior to 1.7.2009 was revised as follows.

- (i) Existing Basic Pension/Family Pension
- (ii) Fitment benefit of 12% of Basic Pension/Family Pension
- (iii) DR at 64% of Basic Pension/Family Pension

The total of (i) to (iii) above will be the revised basic pension. If the total of the above is less than ₹ 2000/- pension shall be enhanced to ₹ 2000/-

**8.10.6 Revision of Family Pension in respect of those who retired/expired while in service prior to 1-7-2009**

Family pension in respect of those who retired/expired while in service prior to 1.7.2009 shall be revised from 1.7.2009 in accordance with the principles laid down herein.

To arrive at the revised family pension in respect of those who retired/expired while in service prior to 1.7.2009, the following shall be determined first

- (i) Existing Basic Pension/Family Pension
- (ii) Fitment benefit of 12% of the existing Basic Family Pension (i.e. of (i) above)
- (iii) DR at 64% of the existing Basic Family Pension (i.e. of (i) above)

In the case of family pension, if the total of items (i) to (iii) above is less than 30% of the minimum of the new scale of the post from which the pensioner retired/expired while in service, it shall be stepped up to 30% of the minimum of the new scale of the post from which the pensioner retired/expired, subject to the minimum as follows:-

Category	Revised Basic Pay (₹)	Minimum Family Pension (₹)
I	5520	1656
II	4850	1455
III	4250	1300

**8.10.7 Death-cum-Retirement Gratuity**

**Part Time Contingent Employees**

In the case of Part Time Contingent Employees, DCRG is calculated by applying the formula

$$\frac{(\text{Last pay} + \text{DA}) \times \text{Qualifying Service}}{2}$$

Maximum amount of DCRG admissible shall be limited to ₹ 1,40,000/- with effect from 1.07.2009.

(GO (P) No.405/2011/Fin dated 26.09.2011)

## **8.11 Authorization of Revised Pensionary Claim**

**8.11.1** The revised pensionary claims on account of fixation of pay in the revised scales of pay sanctioned from 1.7.2009 will be authorized by the Accountant General (i.e. for those retiring after 1.7.2009). Pension sanctioning authorities will forward to the Accountant General (A&E) all cases of pension requiring revision on the basis of fixation of pay in the revised scales of pay with Service Book, pay fixation statement, calculation statement and a calculation statement showing the revised pensionary benefits. In the case of Gazetted Officers, the Accountant General will revise pensionary benefits based on their pay fixed in the revised scale in terms of these orders.

**8.11.2** In respect of retirements/deaths prior to 1.7.2009 for revision of pension/Family Pension, application in Appendix I shall be given by the pensioner/family pensioner to the Treasury Officer/Disbursing Officer concerned.

**8.11.3** In case scale of pay, last drawn basic pay, designation and qualifying service at the time of retirement are not readily available in the pension records, the pensioners/family pensioners must obtain the documents required to prove these or a certificate mentioning these from the respective pension sanctioning authorities in the form mentioned in Appendix 2 and submit to Accountant General (A&E).

**8.11.4** Revision of pension / family pension in respect of those who retired prior to 1.7.2009 will be made by officers specifically authorised in this regard. They will sanction these after vetting by the Accountant General (A&E) since the entire pension/family pension is being re-fixed completely. A procedure by which such sanctions, after approval by all concerned (including representatives of the Accountant General) at the District level itself, is being separately devised, internal orders for this are being issued vide orders GO(P) No.180/06/Fin dated 18-4-2006, GO(P) No.253/06/Fin dated 08-6-2006 and GO(P) No. 359/06/Fin dated 1-9-2006. A statement of revised pension/family pension in the prescribed form (Appendix 3) shall be prepared in triplicate by the authorized officer under intimation to the Accountant General who will update the entries in his register. One copy will also be sent to the pension sanctioning authority.

## **8.12 Applicability**

**8.12.1** In general, these orders shall apply to all those who are on State pension scheme, subject to specific restrictions/exclusions ordered herein (e.g. Paragraphs 8.2.6, 8.5.1, 8.9 etc).

**8.12.2** These orders are not applicable to Ex-personal staff of Ministers and Leader of Opposition for whom orders were issued separately vide G.O (P) 297/2012/Fin dated 23.5.2012.

**8.12.3** In respect of Public Sector Undertakings, Autonomous Institutions and Statutory Corporations/Boards, grants-in-aid institution including Universities where State Pension Scheme is in operation, separate formal approval/sanction of the Government will have to be obtained for extending these orders to them.

**8.12.4** Private College/Aided School staff governed by chapter III Pension Statute/chapter XIV B Kerala Education Rules / Madras Government Order 1611/56 and other special categories, shall also be entitled for pension and family pension as in the case of other State Government employees.

### **8.13 Revision of State Government pension with effect from 1.7.2004**

In the Government order GO (P) No. 125/2006/Fin dated 17.3.2006, Government issued orders revising scales of pay and pension. Detailed orders were issued as per GO (P) No. 180/06/fin dated 18.4.06

#### **8.13.1 Basic Principles**

The minimum basic pension will be enhanced to ₹ 2,400 per month (after merger of 59% Dearness relief), from ₹ 1,275 per month as at present. The maximum ceiling on pension will be 50% of the maximum of the highest scale of pay under State Government (i.e. 50% of ₹ 33,750).

#### **8.13.2 Revision of pension / family pension in respect of those who retire / expire while in service on or after 1-7-2004.**

In respect of those who retire / expire while in service on or after 1.7.2004, the pension benefits will be calculated with reference to the revised pay introduced with effect from 1.7.2004, applying the normal formulae / rules as existing now. They will be eligible for commutation of pension at the enhanced rate of 40% (for those retiring on or after 1.3.2006) in accordance with paragraph 5 below, increased ceiling of DCRG of ₹ 3,30,000 (for those retiring / expiring while in service on or after 1.4.2005) in accordance with paragraph 6 below and terminal leave surrender based on revised salary.

**8.13.3** The present system of computation of pension at 50% of ten months average emoluments in all cases, subject to the satisfaction of the condition of earning full pension or part thereof (depending on the length of qualifying service) will continue.

**8.13.4** For computing the ten months emoluments for the purpose of average emoluments for pension, in respect of employees who retired from service on or after 1.7.2004 and who, during part of the said period of 10 months, drew pay in the pre-revised scale, their pay in the pre-revised scale may be enhanced notionally by adding DA at 59%.

**8.13.5** Pensioners / family pensioners (who retire / expire while in service after 1.7.2004) are eligible for DR @ 5% of revised pension / family pension with effect from 1.4.2005, further increase in DR will be as admissible to State Government employees from time to time.

**8.13.6** In the case of employees who retain pre-revised scale and retire or expire while in service on or after 1.7.2004, DCRG and family pension, as the case may be, shall be calculated in terms of these orders. Emoluments for the calculation of pensionary benefits in such cases will be basic pay in the pre-revised scale, plus DA at 59%. As emoluments for DCRG include DA as on the date of retirement, DCRG in such cases shall be calculated on the basis of admissible revised DA after the merger of 59% of the DA with basic pay.

**8.13.7** Those who retire / expire while in service after 1.7.2004, after changing over to UGC/AICTE/Medical Education Scheme/Central Judicial scales of pay, will continue to have their pension/family pension calculated as though there is no revision on pension or family pension and without any merger of DA. (Dearness Relief will be at pre-revised rates i.e. 64% as on 1.7.2004 and as released thereafter by Government from time to time). Such employees will be eligible for commutation of pension at the enhanced rate of 40% (for those retiring on or after 1.3.2006) increased ceiling of DCRG of ₹ 3,30,000 (for those retiring / expiring while in service after 1.4.2005) and increased medical allowance from 1.3.2006.

#### **8.14 Revision of pension in respect of those who retired/expired prior to 1.7.2004.**

**8.14.1 Date of effect:** Pension in respect of those who retired/ expired prior to 1.7.2004 shall be revised from 1.4.2005 in accordance with the principles laid down herein. During the period from 1.7.2004 till 31.3.2005, they shall continue to get pension at the same rate as prior to revision.

**8.14.2 Revised Basic pension:** To arrive at the revised Basic Pension, calculated value, comprising the following, shall be first determined:

- (i) Existing Basic Pension:
- (ii) Fitment benefit of 6% of existing basic pension (i.e. of (i) above). If it involves fraction of a rupee, it shall be rounded off to the next higher rupee.
- (iii) 59% of existing Basic Pension (i.e. of (i) above) as rounded off to the next higher rupee.

**8.14.3** If the total of (i) to (iii) above (called Calculated Value) is less than 50% of the minimum of the corresponding revised scale of the post from which the pensioner retired, then, in the case of pensioners having qualifying Service of 30 years and above, the pension shall be stepped up to 50% of the minimum of the revised scale. In the case of others with

qualifying service of less than 30 years, pension proportionate to the Qualifying Service as indicated in Schedule-I (see illustration – I) alone will be admissible.

**8.14.4** Subject to the provisions of paragraph 8.14.6 below, if the Calculated value is greater than 50% of the minimum of the corresponding revised scale of the post from which the pensioner retired, the basic pension, based on qualifying service, shall be fixed at such Calculated Value if it is a stage in Schedule I or at the immediate next stage in Schedule I, if the Calculated Value is not a stage in the Schedule (stages are detailed in Schedule I). Pensioners with lesser Qualifying Service are eligible only for proportionate pension.

**8.14.5** Proportionate pension means the maximum pension admissible for any particular stage multiplied by the Qualifying Service factor (QS/30).

**8.14.6** While fixing the revised basic pension as indicated in paragraph 8.14.4 above, a minimum benefit of ₹ 200 over the basic pension plus merged DR at 59% shall be ensured. If, in any case, the pension fixed at a stage in the schedule does not ensure a benefit of ₹ 200, the shortage may be added to the pension already fixed and this will be the final revised basic pension

**8.14.7** If, in any case, the amount so arrived at is less than the minimum pension (₹ 2,400), it shall be enhanced to the level of the revised minimum pension.

**8.14.8** Dearness Relief (DR) on the revised basic pension will be 5% as on 1.4.2005. Further increase in DR will be as admissible to State Government employees from time to time.

**8.14.9** As per G.O(P) No. 405/92/Fin dated 21.5.1992, Dearness Relief on pension has been granted to pro-rata pensioners on their final quittance from the absorbed service. Therefore, consolidation of pension as contemplated in paragraph 8.13.2 is applicable to them also subject to a minimum basic pension of ₹ 2400, However, revision of pension based on the minimum of the corresponding revised scale of pay of the post from which the pensioner retired is not applicable to them

**8.14.10** Revised pension as worked out under paragraph 8.13 is not commutable.

## **8.15 Revision of Family Pension in respect of those who retired/ expired while in service prior to 1.7.2004**

**8.15.1** Family pension in respect of those who retired/expired while in service prior to 1.7.2004 shall be revised from 1.4.2005, in accordance with the principles lay down herein. During the period from 1.7.2004 till 31.3.2005, they shall continue to get family pension at same rate as prior to revision.

**8.15.2** To arrive at the revised family pension in respect of those who retired/died while in service prior to 1.7.2004, calculated value, comprising the following shall be first determined.

- (iv) Existing Basic Family Pension
- (v) Fitment benefit at 6% of the existing Basic Family Pension (i.e. of (i) above)
- (vi) DR at 59% of the existing Basic Family Pension (i.e. of (i) above).

**8.15.3** The revision as above is applicable to both normal and higher rates of Family Pension.

**8.15.4** In the case of normal Family Pension, if the total of items (i) to (iii) above is less than the family pension, corresponding to the minimum of the corresponding revised scale of the post from which the pensioner retired/expired while in service, it shall be stepped up to that amount subject to a minimum of ₹ 2,400.

**8.15.5** If, in any case, the family pension arrived at as above does not ensure a benefit of ₹ 200 over the existing basic family pension already fixed and this will be the final revised family pension.

**8.15.6** The higher rate of family pension will be the higher of following:

- (i) Calculated Value as at paragraph 8.15.2 above:
- (ii) Twice the normal family pension as at paragraph 8.15.4/8.15.5 limited to pension as revised vide para 8.15.2 above.

**8.15.7** The ceiling on the amount of maximum family pension will be 30% of the highest pay in the State Government i.e. 30% of ₹ 33,750 or ₹ 10,125.

**8.15.8** In the case of those drawing family pension at the minimum rate and the required details are not available for revised calculation, it shall be fixed at the revised minimum family pension viz. ₹ 2,400 per month. Sanction of minimum family pension in the absence of Pension Payment Order and other details relating to the retired employee (being allowed in terms of GO (P) 146/86/Fin dated 11.2.1986 to those who retired prior to 1.4.1964), shall henceforth be done only at the Government level.

**8.15.9** Dearness Relief (DR) on the revised family pension will be 5% as on 1.4.2005. Further increase in DR will be as admissible to State Government employees from time to time.

**8.15.10** In the case of teaching staff/judicial officers who retired/died while in service before coming over to UGC/AICTE/Medical Education Scheme/Central Judicial scales of pay, the provision of paragraph 8.14.4 will apply in full.

## **8.16 Commutation of Pension and Restoration of Commuted Portion of Pension**

The existing rate of 1/3<sup>rd</sup> of the basic pension for commutation of pension will be enhanced to 40%. This shall be applicable only in the case of retirement/death while in service on or after 1.3.2006, including those on UGC/AICTE/Medical Education Scheme/Central Judicial scales of pay, even though their basic pension is not being revised. Those who retired from 1.7.2004 to 28.2.2006 are entitled to commute only 1/3<sup>rd</sup> of the pension admissible on the revised pay. Regarding restoration, existing rules will continue. Teachers who completed 55 years of age after 2.7.2005 but continued to be in service on 1.3.2006 by virtue of Rule 60 (c) Part I Kerala Service Rules are not entitled for commutation at enhanced rate of 40%, since, under G.O. (P) 360/86/Fin dated 15.5.1986, their extended service beyond the age of 55 years will not and has never been counted for purposes of pension.

## **8.17 Ceiling on Death – Cum – Retirement Gratuity**

**8.17.1** The ceiling on maximum amount of DCRG will be raised from ₹ 2,80,000 to ₹ 3,33,000 with effect from 1.4.2005. Those who retired from 1.7.2004 to 31.3.2005 are eligible for enhanced rate of DCRG on account of revised pay, but the maximum DCRG will be ₹ 2,80,000 only.

**8.17.2** Pensioners who retired after 1.07.2009 coming under UGC/AICTE/ Medical Education Scheme / Central Judicial scales of pay are eligible for the enhancement in limit from ₹ 2,80,000 to ₹ 3,30,000. Those who retired from 1.7.2004 to 31.3.2005 are not eligible for the enhanced DCRG ceiling of ₹ 3,30,000.

## **8.18 Dearness Relief**

Pensioners/family pensioners are eligible for DR @ 5% of revised pension/family pension with effect from 1.4.2005. However, in respect of those who retired/expired while in service from the UGC/AICTE/Medical Education scheme/Central Judicial scales of pay (since their pension and family pension are not being revised now, vide paragraphs 8.2.6, 8.3.12 and 8.4.8 above), Dearness Relief will continue to be at 64% (or as revised by the Government from time to time) of the pre-revised basic pension/family pension.

## **8.19 Medical allowance to Pensioners & Family Pensioners**

Pensioners/family pensioners are eligible for medical allowance of ₹ 100 per month, irrespective of their age. This will also apply to those who retired/expired while in service from UGC/AICTE/Medical Education Scheme/Central Judicial scales of pay, whose basic pension and family pension are not being revised. This allowance will be paid only from

1.3.2006. Medical allowance at enhanced rate and to the newly eligible categories can be paid straight away i.e. even before re-fixation of pension/family pension is done.

## **8.20 Interim Relief**

The Interim Relief being paid to the pensioners/family pensioners will be stopped when the revised pension starts being paid or on 31.10.2006, whichever is earlier. The total Interim Relief drawn by the pensioner/family pensioner from 01.08.2005 will be adjusted in lump from arrears payable.

## **8.21 Arrears of pension**

**8.21.1** The arrears on account of revision of pension/family pension shall be disbursed in cash. In the case of arrears of pension/family pension in respect of those who retired prior to 1.7.2004 and died on or after 1.4.2005, lifetime arrears shall be paid to the heirs/nominees without insisting on fresh sanction from Accountant General /Pension Sanctioning Authority by the Pension Disbursing Authority. In respect of those retiring after 1.7.2004, they will be paid arrears in cash.

**8.21.2** Excess, if any, on account of revision of pensionary benefits shall be recovered from the balance of DCRG, arrears of pension, arrears of dearness relief and future dearness relief on pension.

## **8.22 Ex-gratia pensioners**

An *ad hoc* increase of 10% in the pension is sanctioned to all ex-gratia pensioners who retired prior to 1.7.2004. This will take effect from 1.4.2005. They are not entitled to DR on pension.

## **8.23 Part-time Contingent Pensioners**

**8.23.1** In the case of part time contingent employees who retired prior to 1.7.2004 pension/family pension shall comprise of the following:

- (i) Existing Basic Pension/Family pension
- (ii) Fitment benefit at 6% of Basic Pension /Family Pension
- (iii) DR at 59% of Basic Pension/Family Pension

**8.23.2** The pension admissible to the part time contingent employee retiring on or after 1.7.2004 will be on the basis of the revised remuneration ordered in the Pay Revision Order

dated 25.3.2006. The minimum and the maximum of their pension and family pension are revised as follows:

	Existing(₹)	Revised (₹)
Part time contingent pensioners		
Minimum	425	800
Maximum	850	1,500
Part time contingent family pensioners		
Minimum	375	700
Maximum	575	1,200

**8.23.3** Part time Invalid Pension will be enhanced to the minimum of part time family pension.

**8.23.4** Gratuity to part time contingent employees retiring/expiring while in service after 1.7.2004 will continue to be governed by the existing rule but on the basis of the revised remuneration.

#### **8.24 Authorization of revised Pensionary claim**

**8.24.1** The revised pensionary claims on account of fixation of pay in the revised scales of pay sanctioned from 1.7.2004 will be authorized by the Accountant General (i.e. for those retiring after 1.7.2004). Pension sanctioning authorities will forward to the Accountant General (A&E) all cases of pension requiring revision on the basis of fixation of pay in the revised scales of pay with Service Book, pay fixation statement, calculation statement and a calculation statement showing the revised pensionary benefits. In the case of Gazetted Officers, the Accountant General will revise pensionary benefits based on their pay fixed in the revised scale in terms of these orders.

**8.24.2** In respect of retirements/deaths prior to 1.7.2004 for revision of pension/family pension, application in Appendix I shall be given by the pensioner/family pensioner to the Treasury Officer/Disbursing Officer concerned.

#### **8.25 Revision of Kerala State Government Pensions prior to 2004**

##### **8.25.1 Revision of pension with effect from 1.7.1988:**

With a view to rationalize pensions of all existing pensioners, Government of Kerala ordered as per G.O (P) 670/89/Fin dated 26.12.1989 that the basic pension of all the pre-1.7.1988 pensioners/family pensioners would be consolidated with effect from 1.7.1988 by adding the D.A at the average index level of 608 points of the AICPI to the existing basic pension. *Ad hoc* increase on basic pension after the merger of D.A at 608 points of AICPI

was also allowed at the rates prescribed from time to time with effect from 1.7.1988. The details of this revision are given below:-

**i) Rate of pension:** The slab system for computation of pension when the average emoluments exceeds ₹ 1,000 was replaced by a scheme of calculation of pension at 50% of the average emoluments in all cases subject to the satisfaction of the conditions for earning full pension or part thereof. The pension of all existing pensioners whose average emoluments at the time of retirement exceeded ₹ 1,000 and whose pension was calculated under the slab system was ordered to be recalculated on the above basis with reference to the relevant records and the revised pension to such pensioners was to be authorized by the Accountant General (A&E). For this purpose the pensioners had to forward to the Accountant General, through the Treasury Officer/ Pension Disbursing Authority concerned, an application for revision of pension in the prescribed form. This revision was applicable only to those who are governed by K.S. Rs and similar rules where pension had been calculated under the slab formula.

**ii) Revised Basic Pension:** In the case of those who retired prior to 1.7.1988 the consolidated basic pension for all categories with effect from 1.7.1988 comprised the following.

- a) Existing pension.
- b) D.A on the existing pension at 608 points of AICPI.
- c) *Ad hoc* increase (as mentioned in para 8.25.1).
- d) Difference due to application of 50% formula for calculating the pension.

The increase on account of revision of pension by applying 50% formula and also on account of consolidation of pension by merger of D.A at 608 points of AICPI and *ad hoc* increase on basic pension were not commutable.

**iii) Ceiling on pension:** The maximum ceiling of ₹ 1,750 p.m on pension was enhanced to ₹ 2,500 p.m with effect from 1.7.1988.

**iv) Minimum Pension and Family Pension :** The minimum basic pension as on 1.7.1988 (after merging the D.A at 608 points of AICPI and allowing the *ad hoc* increase) was enhanced to ₹ 285 and the minimum family pension (normal rate) as on 1.7.1988 (after merger of D.A at 608 points of AICPI) was fixed as ₹ 245. In cases where the actual pension worked out to less than ₹ 285, pension was to be stepped up to ₹ 285 and commutation was allowed thereon. In case where actual family pension worked out to less than ₹ 245 it was stepped up to ₹ 245. In addition to basic pension and basic family pension so worked out, the pensioners/family pensioners were entitled to D.A beyond the average index of 608 points of

AICPI. If in any case the consolidated basic pension or basic family pension worked out comes below the minimum level fixed above, it would be stepped up to the minimum fixed.

v) **Dearness relief:** The Dearness allowance admissible as on 1.1.1986 was merged with pension or family pension. The dearness allowance was renamed as Dearness Relief and was provided in full neutralization of price rise to pensioners drawing pension up to ₹1,750 p.m and 75% to those getting pension between ₹ 1,751 and ₹ 2,500 p.m.

**8.26 Revision of pension with effect from 1.4.1994:** The Government of Kerala have ordered revision of pension and other related benefits payable to State Government pensioners with effect from 1.4.1994 in Government order No. GO (P) 365/94/Fin dated 1.6.1994. The important changes made in regard to pension and other retirement benefits in this revision are as under:

i) **Rate and ceiling of service pension:** The minimum basic pension was enhanced from ₹ 282 to ₹375 p.m. The maximum ceiling of ₹ 2,500 p.m. on pension was also enhanced to ₹ 3,650 p.m. These changes have effect from 1.4.1994.

ii) **Ad hoc increase on pension:** In the case of those who retired prior to 1.3.1992 F.N the pension was ordered to be revised with effect from 1.4.1994 by adding an *ad hoc* increase on the basic pension as on 1.3.1992 at the rates specified in the Government order dated 1.6.1994. This increase will be made by the Treasury Officers/Disbursing Officers themselves and a statement of revised pension was ordered to be sent to the Accountant General for updating the entries in his registers.

iii) **Family pension:** The minimum family pension (normal rate) was enhanced to ₹ 375 p.m with effect from 1.4.1994. The normal rate of family pension in the case of retirements or death on or after 1.4.1994 was revised as mentioned in paragraph 6.2.2 of this Manual.

iv) **Commutation of pension:** The extent of pension that could be commuted was limited to 1/3 of the basic pension with effect from 1.4.1994. In respect of those who retired during 1.3.1992 afternoon to 31.3.1994 afternoon, and who have opted the revised scale, the revised limit of commutation will, however, have effect from 1.3.1992.

v) **Dearness Relief:** The percentage of Dearness Relief had undergone a slight change, Dearness Relief with 100 *per cent* neutralization of price rise was ordered to pensioners drawing pension up to ₹ 1,750 p.m., 75 *per cent* to those drawing pension between ₹ 1,751 and ₹ 3,000 and 65 *per cent* to those drawing pension above ₹ 3,000 p.m.

**8.27 Retirement benefits to part time Contingent Employees – State Service:** Part time contingent employees retire on the last day of the month in which they complete the age of 70 years. If they are appointed in full time service they retire at the age of 55 years.

**8.27.1 Pension:** Part time contingent employee who had retired from service on or after 1.7.1988 were made eligible for pension.

(Authority: G.O (P) 27/91/P&ARD dated 3.9.1991).

**8.27.2** Those who have a minimum qualifying service of 10 years shall be entitled to pension. Those who have completed 30 years of qualifying service or above shall be entitled to full pension. Qualifying service of above 9 years shall be rounded to 10 years for the purpose of minimum pension and that above 29 years shall be rounded to 30 years and full pension given. In other cases, services of six months and above will be rounded to one year and added to full year service and that below six months shall be ignored.

Minimum pension: ₹ 100 p.m.

Maximum pension: ₹ 250 p.m.

**8.27.3 Pro-rata pension in eligible cases will be granted by applying the formula.**

$\frac{1}{2} \times \text{Average Emoluments} \times \text{No. of years of qualifying service}$

30

Dearness Allowance slab applicable to regular pensioners will also be made applicable to part time contingent employees.

(Authority: G.O (P) 27/91/P&ARD dated 3.9.1991).

**8.27.4** Pension in respect of part time contingent employees who retired on or after 1.7.1988, sanctioned in G.O (P) 27/91/P&ARD dated 3.9.1991 was revised as follows.

	<u>Existing</u>	<u>Revised</u>
Minimum pension:	₹ 100	₹ 125
Maximum pension:	₹ 250	₹ 275

(Authority: G.O (P) 365/94/Fin dated 1.6.1994).

**8.27.5 Death-cum-Retirement Gratuity**

***Part Time Contingent Employees***

A part time contingent employee having minimum 5 years of qualifying service will be eligible for gratuity on the termination of his service on account of:

- (1) Superannuation.
- (2) Retirement (Voluntary & Compulsory).
- (3) Retrenchment.
- (4) Disablement due to accident or disease.

The quantum of gratuity payable is fixed as ½ monthly basic pay for every completed year of service.

Maximum gratuity: 12 months basic pay.

*(Authority: G.O. (P) 58/81/ (281) Fin. Dated 17-1-1981. This was the position before 1-7-1988).*

**8.27.6** With effect from 1-7-1988 the amount of gratuity shall be fixed at ½ monthly basic pay last drawn, for every completed year of service, subject to a maximum of 16.5 times of basic pay, instead of the existing ceiling of 12 times of the basic pay.

*(G.O. (P) No. 27/91/P & ARD dated 3.9.1991).*

**8.27.7 Medical Allowance to Part Time Contingent Employees:.**

The part time contingent employees are not eligible for medical allowance.

*(Government Circular No 1197/ Pen B1/Fin dated 2-2-1993).*

The part time contingent employees are eligible for medical allowance of ₹ 150/- per month with effect from 01.02.2011.

*(GO(P) No.405/2011/Fin dated 26.09.2011)*

**8.28 Revision of pension – Central Government Employees**

*(As per GOI F.No. 38/37/08 P & PW (A) dated 02.09.2008)*

**8.28.1** As Government Servant retiring in accordance with the provisions of the CCS (Pension) Rules 1972 before completing qualifying service of ten years shall not be entitled to pension but he shall continue to be entitled to service gratuity in terms of Rule 49 (1) of the CCS (Pension) Rules, 1972.

**8.28.2** Linkage of full pension with 33 years of qualifying service shall be dispensed with. Once a Government servant has rendered the minimum qualifying service of twenty years, pension shall be paid at 50% of the emolument or average emoluments received during the last 10 months, whichever is more beneficial to him.

**8.28.3** In case where Government servant becomes entitled to pension on completion of 10 years of qualifying service in accordance with Rule 49 (2) of the CCS (Pension) Rules, 1972, pension in those cases shall also be paid at 50% of the emoluments or average emoluments, whichever is more beneficial to the Government servant.

**8.28.4** The revised provisions for calculation of pension in para 8.28.2 and para 8.28.3 above shall come into force with effect from the date of issue of this O.M and shall be applicable to Government servant retiring on or after that date. The government servants, who have retired on or after 1.1.2006 but before the date of issue of this O.M will continue to be governed by the Rules/orders which were in force immediately before coming into effect of these orders.

**8.28.5** The amount of pension shall be subject to a minimum of ₹ 3500/- and maximum up to 50% of highest pay in the Government (The highest pay in the Government is ₹ 90,000 since 1.1.2006).

**8.28.6** The provisions of clauses (a) to (c) of Sub Rule (2) of Rule 49 of the Pension Rules shall stand modified to the extent mentioned in para 8.28.1 to para 8.28.5 above. The other provision contained in Rule 49 shall continue to apply.

**8.28.7** The quantum of pension available to the old pensioners shall be increased as follows:

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

The Pension Sanctioning Authorities should ensure that the date of birth and the age of a pensioner are invariably indicated in the Pension Payment Order to facilitate payment of additional pension by the Pension Disbursing Authority as soon as it becomes due. The amount of additional pension will be shown distinctly in the Pension Payment Orders. For example, in case where a pensioner is more than 80 years of age and his pension is ₹ 10,000 p.m. the pension will be shown as (i) Basic pension- ₹ 10,000 and (ii) Additional pension – ₹ 2,000 p.m. The pension on his attaining the age of 85 years will be shown as (i) basic pension – ₹ 10,000 and (ii) additional pension - ₹ 3,000 p.m.

**8.28.8 Death-cum-Retirement Gratuity**

The maximum limit of all kinds of gratuity shall be ₹ 10 lakh. Accordingly, first proviso under Rules 50 (1) (b) of Pension Rules shall stand modified to the effect that the amount of retirement gratuity or death gratuity payable under this Rule shall in no case exceed ₹ 10 lakh.

**8.28.9 Addition to qualifying Service**

In view of revised provisions for computation of pension in para 8.28.5 above, the extant benefit of adding years of qualifying service for the purpose of computation of pension shall stand withdrawn with effect from the date of issue of this O.M. Rules 29, 29A, 30, 48-B and 48-C of the CCS (Pension) rules, 1972 shall stand modified to the extent.

**Family Pension**

**8.28.10** Family pension shall be calculated at a uniform rate of 30 % of basic pay (i.e. Pay in the pay band plus grade pay) in all cases and shall be subject to a minimum of ₹ 3,500 p.m. and maximum of 30% of the highest pay in the Government (The highest pay in the Government is ₹ 90,000 since 1.1.2006). Rule 54 (2) relating to Family Pension, 1964 under Pension Rules shall stand modified to this extent.

**8.28.11** The enhanced family pension under Rule 54(3) (a) (i) shall be payable to the family of a Government servant who dies in service from the date of death of the Government servant for a period of ten years, without any upper age limit. Rule 54(3) (a) (i) shall stand modified to this extent. There will be no change in the period for payment of enhanced family pension to the family in the case of death of a pensioner.

**8.28.12** The quantum of family pension available to the old family pensioners shall be increased as follows:

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

The Pension Sanctioning Authorities should ensure that the date of birth and the age of family pensioner are invariably indicated in Form 3 (regarding details of family) and the Pension Payment Order to facilitate payment of additional family pension by the pension disbursing authority as soon as it becomes due. The amount of additional family pension will be shown distinctly in the Pension Payment Order. For example, in case where a family pensioner is more than 80 years of age and his/her family pension ₹ 10,000 p.m., the pension will be shown as (i) Basic family pension - ₹ 10,000 and (ii) Additional family pension – ₹ 2,000 p.m. the family pension on his/her attaining the age of 85 years will be shown as (i) Basic family pension- ₹ 10,000 and (ii) additional pension – ₹ 3,000 p.m.

**8.28.13** For the purpose of grant of family pension, the ‘Family’ shall be categorized as under.

**Category I**

- (a) Widow or widower, up to the date of death or re-marriage, whichever is earlier.
- (b) Son/daughter (including widowed daughter) up to the date of his/her marriage/re-marriage or till the date he/she starts earning or till the age of 25 years which ever is earliest.

**Category II**

- (a) Unmarried/widowed/divorced daughter not covered by Category I above up to the date of marriage/re-marriage or till the date she starts earning or up to the date of death, whichever is earliest.

(b) Parents who were wholly dependent on the Government servant when he/she was alive provided the deceased employee had left behind neither a widow nor a child.

Family pension to dependent parents, unmarried/divorced/widowed daughter will continue till the date of death.

Family pension to unmarried/widowed/divorced daughters in Category II and dependent parents shall be payable only after the other eligible members in Category I have ceased to be eligible to receive family pension and there is no disabled child to receive the family pension. Grant of family pension to children in respective Categories shall be payable in the order of their date of birth and younger of them will not be eligible for family pension unless the next above him/her has been ineligible for grant of family pension in that category.

**8.28.14** The dependency criteria for the purpose of family pension shall be the minimum family pension along with dearness relief thereon.

**8.28.15** The childless widow of a deceased Government employee shall continue to be paid family pension even after her remarriage subject to the condition that the family pension shall cease once her independent income from all other sources becomes equal to or higher than the minimum prescribed family pension in the Central Government. The family pensioner in such cases would be required to give declaration regarding her income from other sources to the pension disbursing authority every six months.

#### **Commutation of pension**

**8.28.16** A government servant shall continue to be entitled to commute for a lumpsum payment up to 40% of his pension.

**8.28.17** The existing Table of commutation value for pension annexed to the CCS (Commutation of Pension) Rules, 1981 shall be submitted by a new table given below.

**Commutation value for a pension of ₹ 1 *per annum***

Age at next birthday	Commutation value expressed as number of year's purchase	Age at next birthday	Commutation value expressed as number of year's purchases	Age at next birthday	Commutation value expressed as number of year's purchase
20	9.188	41	9.075	62	8.093
21	9.187	42	9.059	63	7.982
22	9.186	43	9.040	64	7.862
23	9.185	44	9.019	65	7.731
24	9.184	45	8.996	66	7.591
25	9.183	46	8.971	67	7.431
26	9.182	47	8.943	68	7.262
27	9.180	48	8.913	69	7.083
28	9.178	49	8.881	70	6.897
29	9.176	50	8.846	71	6.703
30	9.173	51	8.808	72	6.502
31	9.169	52	8.768	73	6.296
32	9.164	53	8.724	74	6.085
33	9.159	54	8.678	75	5.872
34	9.152	55	8.627	76	5.657
35	9.145	56	8.572	77	5.443
36	9.136	57	8.512	78	5.229
37	9.126	58	8.446	79	5.018
38	9.116	59	8.371	80	4.812
39	9.103	60	8.287	81	4.611
40	9.090	61	8.194		

*[Basic LIC (94-96) Ultimate Tables and 800% interest]*

**8.28.18** The revised Table of Commutation value for pension will be used for all commutations of pension which become absolute after the date of issue of the O.M. viz. 2<sup>nd</sup> September 2008. In the case of those pensioners, in whose cases commutation of pension became obsolete on or after 1.1.2006 but before the issue of this OM, the pre-revised Table of Commutation Value for pension will be used for payment of commutation of pension based

on pre-revised pay/pension. Such pensioners shall have an option to commute the amount of pension that has become additionally commutable on account of retrospective revision of pay/pension on implementation of the recommendations of the Sixth Central Pay Commission. On exercising such an option by the pensioner, the revised Table of Commutation Value for pension will be used for the commutation of the additional amount of pension that has become commutable on account of retrospective revision of pay/pension. In all cases where the date of retirement/ commutation of pension are on or after the date of issue of the OM (2.9.08) the revised Table of Commutation Value for Pension will be used for commutation of entire pension.

### **Constant attendant allowance**

**8.28.19** In the case of pensioners who retired on disability pension under the CCS(Extraordinary) Pension Rules, 1939, for 100% disability (where the individual is completely dependent on somebody else for day to day functions), a constant Attendant allowance of ₹ 3,000/- p.m. shall be allowed in addition to the disability pension, on the lines existing in Defence Forces. The CCS (Extraordinary) Pension Rules, 1939 shall stand modified to this extent.

### **Ex-gratia Lump sum compensation**

**8.28.20** In terms of Department of Pension & PW OM No. 45/55/97 P & PW (C) dated 11/9/1998 an ex-gratia lump sum compensation is available to the families of Central Government Civilian Employees, who die in the performance of their *bona fide* official duties under various circumstances. The amount of ex-gratia lump sum compensation shall be revised as under.

(a) Death occurring due to accidents in the course of performance of duties	₹ 10.00 lakh
(b) Death occurring in the course of performance of duties attributable to acts of violence by terrorists, anti-social elements, etc.	₹ 10.00 lakh
(c) Death occurring (a) enemy action in international war or border skirmishes and (b) action against militants, terrorists, extremists etc.	₹ 15.00 lakh
(d) Death occurring while on duty in the specified high altitude, inaccessible border posts, etc on account of natural disasters, extreme weather conditions	₹ 15.00 lakh

The Department of Pension & PW O.M.No. 45/55/97 P & PW (C ) dated 11.9.1998 shall stand modified to this extent.

**8.28.21** For the purpose of computing average emoluments in the case of Government servants who have opted for fixation of pay in the revised pay structure and retire within 10 months from the date of coming over to the revised pay structure, basic pay for 10 months period preceding retirement shall be calculated by taking into account pay as follows:

- i) For the period during which pay is drawn in revised pay structure-pay drawn in the prescribed pay band plus the applicable grade pay.
- ii) For the remaining period during which pay is drawn in pre-revised scale of pay-Basic pay plus Dearness pay and actual DA appropriate to the basic pay at the rates in force on 1.1.2006 drawn during the relevant period.

**Special provision for those who retain the pre-revised scale of pay**

**8.28.22** The pension and death cum retirement gratuity of those, who have elected to continue to draw pay in the pre-revised scale of pay in terms of Rule 5 of the Central Civil Services (Revised Pay) Rules, 2008 and have retired or will be retiring after 01.01.2006, shall be regulated as follows:

- i) The term 'Emoluments' will mean 'Pay' as defined in FR 9(21) (a) (i) and will include Dearness pay and DA up to average AICPI 536 (Base Year 1982 = 100).
- ii) Pension will be calculated at 50% of emoluments or average emoluments whichever is more beneficial to the employee.
- iii) Death-cum-retirement gratuity shall be admissible with reference to emoluments at (i) above plus dearness allowance, under the order in force immediately before coming into effect of these orders. The maximum amount of gratuity shall not exceed ₹ 3,50,000 in terms of Department of Pension and Pensioners Welfare Office Memorandum No. 45/86/9/ P & PW (A) (Part I) dated 27.10.1997.
- iv) Commutation of pension shall be admissible in accordance with the orders in force immediately before coming into effect of these orders.
- v) Family pension shall be allowed in accordance with orders applicable prior to the issue of these orders and shall be calculated with reference to basic pay in the pre revised scale. To the family pension so calculated dearness relief up to average AICPI 536 (Base year 1982 = 100) at the rate contained in this Department's Office Memorandum No. 42/2/2006 P & PW (G) dated 5.4.2006 shall be added. The amount so arrived at will be regarded as the family pension for regulating payment of dearness relief beyond average AICPI 536.

**8.28.23** The pension/family pension in terms of these orders will qualify for dearness relief beyond average AICPI 536 under the revised pattern being introduced on the recommendations of the sixth Central pay Commission.

**8.29 Action to be taken by the Public Sector Banks on revision of pension**

**8.29.1** In cases where the amount of pension payable is revised for some reason, the payments at the revised rates including arrears if any will be arranged by the bank in the following manner.

**8.29.2** On receipt of an amendment letter from the Accounts Officer through the concerned Accountant General and Treasury Officer indicating the revised rates of pension and relief due thereon, and the date from which the revised rates are effective, the Link Branch of the concerned Public Sector Bank will transmit that letter urgently to the concerned paying branch under advice to the pensioner, after subjecting the amendment letter to the requisite verification and after making necessary corrections in the Index Register of pension payments maintained by the Link Branch. The paying branch will on receipt of the amendment letter, carry out the requisite corrections on both the halves of the affected Pension Payment Orders, under attestation by the Branch Manager or In-charge, quoting thereon the authority. The pensioners' portion of the Pension Payment Order will be obtained by the paying branch from the pensioners for making these corrections. In the meantime, a note to the effect that necessary corrections have been made in both the halves of the Pension Payment Order will also be made on the amendment letter.

**8.29.3** Before making payment, the paying branch will draw up a 'due and drawn' statement of pension and relief due thereon, in the prescribed form. Further action to pay the pension and dearness relief as revised, based on the amended Pension Payment Order will be taken by the Paying Branch, from the date the revision takes effect, along with arrears if any.

**8.29.4** The additional amount of DCRG, if any, payable due to revision of pensionary benefits (if not paid by the Department Pay and Accounts Officer) might also be authorized likewise for payment by the paying branch through the amendment letter. The amount of overpaid relief, if any, should be adjusted, to the extent possible from the additional amount of DCRG, the balance of overpayments, if any, would be recovered from the future payments of the reduced amount of relief due on the revised pension. If, however, after adjusting all overpaid amounts from the additional DCRG, there is still any balance of DCRG at the credit of the pensioner, it shall be paid to the pensioner and a note of this payment kept in the appropriate column of the Register of Payment of Pension. Gratuity payment being debitable to a separate head of account requires being included in a separate bank scroll. In the remarks column of the pension payment scroll, that portion of gratuity which is adjusted,

the amount overpaid as relief should be indicated. In column 4 of the scroll for gratuity payment, the gross amount of gratuity payable, in column 5 the amount recovered towards overpaid relief and in column 7 the net amount of gratuity paid will be recorded. The entries in the two scrolls may also be cross-referred for facility of verification. An account of the recoveries made on account of excess payment of graded relief will be maintained in the remarks column of the Register of Payment of Pension.

**CHAPTER IX**  
**MISCELLANEOUS**

**9.1 Matters relating to Central Government pensioner**

**9.1.1 Revision of pension in case of pensioners in receipt of two pensions**

(i) Cases in which the pensioner is in receipt of service pension as an armed forces pensioner and a second pension as a civilian pensioner, the total of both pensions as consolidated separately is not likely to fall short of ₹ 375 p.m. and therefore, the question of stepping up of any of the pensions would not arise, If in any odd cases the total of both the pension as consolidated from 1.1.1986 falls short of ₹ 375 the pension sanctioned first will remain undisturbed at the consolidated amount as on 1.1.86 and the pension sanctioned second will be increased by so much amount that the total of both consolidated pension becomes ₹ 375.

(ii) Cases where a pensioner is in receipt of disability pension under the Armed Forces Rules and a service pension under the Civil Pension Rules, the following procedure is to be followed.

a) Disability pension under the Armed Forces Rules is a composite pension comprising a service element and a disability element. In the case of disability pensioners who are in receipt of both these elements, the disability element shall not be reckoned while dealing with service pensions. As regards the question of applying the minimum ceiling of ₹ 375 to the service element of disability pension under the Armed Forces Rules and the second pension sanctioned subsequently under the Armed Forces and the consolidated pension under the Civil Rules, the need for stepping up any of the pensions will not arise as the total of consolidated service element of Disability pension under the Civil Rules is unlikely to fall short of ₹ 375. However, if in any odd case they fall short of ₹ 375 that may be regulated to the same manner as in the case of two service pensions as at (i) above.

b) In cases where the disability pensioner is in receipt of only the disability element, his second pension sanctioned subsequently under the civil rules if falling short of ₹ 375 shall be stepped up to ₹ 375 by not reckoning the disability element.

c) In cases where the pensioner is in receipt of only the disability pension under the Armed Forces Rules (both service element and disability element), the disability element shall not be reckoned and if the service element falls short of ₹ 375 the same shall be stepped up to ₹ 375.

In the case of Armed Forces pensioners in receipt of ex-gratia payments besides service pensions, the ex-gratia payments will not be taken into account for purposes of

consolidation as well as for applying the minimum limit of ₹ 375 to service pension, as the ex-gratia payment is received in addition to pension.

*(Authority: Ministry of Defence letter No.1 (2)/87/C/D (Pension/Services) dated 20.4.1988).*

iii) In cases where a pensioner is in receipt of a service pension under the Civil Rules and Disability pension also under the Civil Rules the following procedure would be adopted.

Unlike the Disability pension under the Armed Force Rules, the Disability pension under the Civil Rules comprises only of disability element. In such cases, if he is also in receipt of invalid pension, which is service pension, if the consolidated service pension falls short of ₹ 375 shall be stepped up to ₹ 375 without taking into account the disability pension. As far as disability pension is concerned the minimum limit of ₹ 375 would apply for 100% disability and for lesser degree of disability the minimum limit will be proportionately less.

iv) In the cases where a pensioner is in receipt of a service pension and a family pension, the two pensions shall be treated separately for consolidation as well as for applying the minimum limit of ₹ 375.

v) In case where a child family pensioner is in receipt of two family pensions one in respect of deceased father and another in respect of the deceased mother, both the family pension shall be separately consolidated and paid subject to the following limits.

a) Where both the family pensions are payable at the enhanced rate or one at enhanced rate and the other at ordinary rate the total of both consolidated family pension shall be limited to ₹ 2,500 p.m.

b) Where both the family pension are payable at the ordinary rate, the amount of both consolidated family pension shall be limited to ₹ 1,250p.m

c) The minimum limit of ₹ 375 p.m. to individual family pension shall be regulated in the same manner as in the case of two service pensions under (i) above.

vi) In cases where a pensioner is in receipt of pension/family pension from the Central Government and also a pension from the State Government/Public Sector Undertaking/Autonomous Body, the pension drawn from the State Government /Public Sector Undertaking/Autonomous Body shall not be taken into account for consolidation as well as for applying the minimum limit to the pension/family pension drawn from Central Government.

vii) In cases where a pensioner is in receipt of a Central pension or family pension and also a pension from the Freedom Fighter's Pension Scheme, the pension under the Freedom Fighter's Scheme shall not be taken in to account for purpose of consolidation and for applying the minimum limit in the Central Pension.

viii) Where a pensioner was in receipt of only one pension on 31.12.1985 and the said pension was stepped up to ₹ 375 from 1.1.1986, that pension shall not be readjusted on the

grant of another pension subsequent to 1.1.1986. The pension sanctioned subsequent to 1.1.1986 will be regulated in accordance with the revised provisions contained in the Ministry of Personnel (Public Grievances and Pensions) O.M. No. 2/1/87 – P & PW (PIC) dated 14.4.1987.

*(Authority: Ministry of personnel, Department of Public Grievances and Pensions  
O.M. No 2/1/98 P & PW (PIC) dated 8.3.1988)*

### **9.1.2 Currency in which pension and relief is payable**

When pension and relief are sanctioned in Indian currency it should be drawn in Indian currency only, whether the pensioner is residing in India or outside. The pensioner residing abroad whose pension has been sanctioned in foreign currency was not being paid relief on pension. However, with effect from 1.6.1986, the benefit of relief on pension was also extended to the above category of pensioners. The formula for calculation of the quantum of relief payable in such cases will be as under.

The amount of pension will be calculated in Indian rupee at the official conversion rate applicable on the date when the original pension was sanctioned, expressing the amount of pension in foreign currency. Relief thereafter is to be determined with reference to this amount so determined, subject to the ceiling applicable on pension plus relief there on in respect of pensioners receiving pension in India in Indian rupee. The admissible dearness relief should then be converted into the foreign currency at official accounting rates fixed by the Ministry of External Affairs for the month from which the relief is sanctioned.

*(Authority: Ministry of Personnel, Public Grievances and Pensions Department of  
Pension and Pensioners Welfare O.M. dated 25.7.1986)*

### **9.1.3 Allocation of pension between Union and State Governments**

The liability for pension including gratuity will be borne in full by the Central Government/State Government to which the Government servant permanently belongs at the time of retirement. No recovery of proportionate pension will be made from Central/State Government under whom he had served. In cases of retirements/death before 1.4.1987, there may be no allocation of pension. Cases where a pensioner retired prior to 1.4.1987 and pension was sanctioned before that date but a revision becomes due after 1.4.1987 although the pension has been sanctioned prior to 1.4.1987 the recovery of proportionate pension need not be insisted upon after revision.

*(Authority: Ministry of Finance, Department of Expenditure O.M. No. 14(5)/86/TA/1029  
dated 9.10.1986 and the same Departments U.O.No. 14(5)/86/(5)/86/TA/328 dated 23.3.1988)*

## **9.2 Matters relating Public Sector Banks**

### **9.2.1 Arrears of pension**

In cases other than those in which arrears of pension arise due to the death of a pensioner, if the pension has not been credited by the bank to the account of the pensioner for any reason for period exceeding one year, as for example, for want of a life certificate details thereof and reason for not crediting the pension, if known, shall be communicated to the Treasury Officer through the Link Branch by means of a report sent half yearly on 1<sup>st</sup> April and 1<sup>st</sup> October each year, to enable the Treasury Office to report such cases to the Accountant General. The arrears on the above account shall be paid by the paying branch only on receipt of sanction of the competent authority, which will be obtained by the Treasury Officer on receipt of the intimation from the Link Branch that the particular payment shown as outstanding in the half-yearly return has been claimed by or on behalf of the pensioner. For this purpose, the number and date of the letter with which the half-yearly report was sent shall be intimated by the paying bank. However, if the arrears do not exceed ₹ 5,000 and do not involve the first payment of pension, and if they have arisen due to late submission of the prescribed certificates by the pensioner, they may be paid by the paying branch after obtaining specific order of its Manager or officer-in charge who would sanction the payment after personally verifying that the amount payable is actually due, the certificates furnished has been duly countersigned, and the claim has remained undrawn due to unavoidable reasons. Such payments will also be mentioned prominently in the payment scroll quoting particulars of the latest relevant half-yearly return through which non-drawal had been reported.

If in such cases, pension has not been credited to the account of the pensioner for a period of 3 years, the disbursing officer's portion of the Pension Payment Order should also be returned to the Treasury Officer through the Link Branch with suitable endorsement thereon, specifying the date up to which the pension was credited in the pensioner's account. Payment of arrears in such cases will be made as also payment of current pension resumed by the paying branch only on receipt back of the Pension Payment Order with a sanction of the competent authority through the Treasury Officer/Link Branch of the bank.

**9.2.2** Arrears of pension on the death of the pensioner and manner of disposal of the relevant Pension Payment Order, pension shall be drawn for the day of the pensioner's death irrespective of the time of death. On receipt of a death certificate in respect of the pensioner, the paying branch will work out the amount of arrears due to the deceased or overpayment, if any, made to him. It will take action immediately to recover the overpayment from the account of the deceased in terms of the undertaking already obtained by the paying branch from the pensioner at the time of commencement of pension. Payment of arrears will be made

to the heirs of the deceased pensioner, if the deceased had not submitted any nomination. In case valid nomination made by the deceased pensioner exists, payment will be made to the nominee in accordance with the nomination. However, for payment of arrears to the heirs of the deceased pensioner, the Public Sector Bank will seek instructions of the Accountant General through the Treasury, furnishing information regarding the date of the pensioner's death, the amount of arrears due in respect of the deceased and particulars of the claimants for the payment and authority on which their claim is based.

For payment of arrears to the nominee, an application to that effect is to be submitted by the nominee to the paying branch, along with the pensioner's half of the Pension Payment Order and a receipt (duly stamped where necessary) for the amount, setting forth the period of arrears. The paying branch, after certifying the fact that the payment is actually due to the deceased pensioner and also the particulars of the nominee as given in the nomination, will make payment by a Bank Pay Order and make a suitable note on both the halves of the Pension Payment Order. The receipt of the nominee will be enclosed by the paying branch with the relevant payment scroll while claiming reimbursement through the Link Branch.

The paying branch will enter the date of death of the pensioner in the disburser's portion of the Pension Payment Order as well as the Pensioner's portion and in the registers. The pensioner's half of the Pension Payment Order will then be returned to the nominee if family pension also stands authorized through the same Pension Payment Order. Otherwise it will be returned to the Link Branch along with the disburser's portion for onward transmission to the Treasury Officer. The latter will up-date his records and transmit the Pension Payment Order (both halves) to the Accountant General or the Accounts Officer concerned who issued it, for similar action and record. The provision of this rule will apply *mutatis mutandis* to cases where the family pension ceased to be payable either due to the death of the family pensioner, his/her marriage/re-marriage or the pensioner attaining the maximum age prescribed in the rules.

**9.2.3 Procedure in respect of Pension Payment Orders fully used up or lost:** If all the pages for entering monthly payment in the disburser's portion or pensioner's portion of the Pension Payment Order get fully used up, the paying branch may add extra with similar volumes for noting further payments. A suitable entry will be made by the paying branch on the concerned portion of the Pension Payment Order wherever a continuation sheet is added, specifying the number of pages on the sheet.

If both the halves of a Pension Payment Order are reported to have lost in transit due to floods, etc., before commencement of payment of pension, the paying branch to which the matter is reported will address the concerned Pay & Accounts Office through the Link Branch,

Treasury etc. requesting for issue of the duplicate Pension Payment Order in favour of the concerned pensioner. Before initiating action in this behalf, the paying branch will, however, verify from the register of payment of pensions that no payment has already been made to the pensioner and confirm this fact to the Pay and Accounts officer. The paying branch will also take the following further action before commencement of payment in such case on receipt of the duplicate Pension Payment Order.

- a) The fact that no payment is to be made against the original Pension Payment Order will be prominently made in the Remarks column of the Register of payment of pension. The particulars of the duplicate Pension Payment Order will also be noted therein.
- b) A declaration from the pensioner to the effect that he has not already received any payment against the original Pension Payment Order; and also an undertaking from him to the effect that he will surrender to the paying branch the original Pension Payment Order if traced out later and will not claim any payment on its strength, will be obtained from the pensioner and kept on records.
- c) It will ensure that no payment has been made to the pensioner on the basis of original Pension Payment Order during the period following the report made to the Pay and Accounts Office as regards its reported loss.

In cases in which the pensioner's portion of the Pension Payment Order is lost, worn out or torn and it is sought to be renewed, the paying branch will forward the request of the pensioner, along with both halves of the Pension Payment Order to the concerned Treasury Officer, through the Link Branch for renewal. In order that payment of pension is not unnecessarily delayed in such cases, in the absence of the disbursing officer's portion of the Pension Payment Order, care may be taken to send the connected documents to the Treasury Officer immediately after the payment for a month is made, so as to leave sufficient time with the Treasury Officer to do the needful and return the documents by the time of payment for the next month becomes due. The Treasury Officer will also be reminded by the paying branch in case whether the return of the documents is unduly delayed.

## CHAPTER X

### AUDIT OF PENSION

The audit of pension consists of certain checks exercised in Central Audit on payments of pension and the local audit of pension vouchers during the inspection of the Public Sector banks by the Audit parties.

#### **10.1 In Central Audit**

Consequent on the decision of the Headquarters office to discontinue the system of check of pension vouchers including Service pensions, Family pensions/ Anticipatory pensions, Commuted value of pension, Gratuity etc. and also the test check of accounting and entitlement functions of the Accountant General (A&E) by Central audit parties, the following items of work relating to pension audit have been discontinued with effect from 18.2.1987.

- (i) Audit of all types of pension vouchers in central audit
- (ii) Check of pension cases.
- (iii) Check of Foreign Service contribution cases.

*(Office order Co-ord/Au II/11-147/86-87/1039/40 dated 18-20-2-1987)*

The work at present being done in Central audit in respect of pension payment is as indicated below.

**10.1.1 Check of calculation sheets relating to Revision of Pension made by Pension Disbursing Authorities:** Headquarters Office had issued directions in its letter No. 882-ACII/1987 dated 28-7-1987 that calculation sheets relating to revision of pension made by Pension Disbursing Authorities received in the Office of the Accountant General (A&E), on the orders issued by the Central/State Governments should be checked in Central audit. The check is to be conducted to the extent of 8 1/3 % and the selection shall be made from the sheets received every month from all the treasuries/banks, ensuring that no treasury/bank from which calculation sheets have been received is left without check in any month. IAU II section shall, in such cases, arrange to get the statements received in the Office of the Accountant General (A&E) test checked by allotting the work to one of the Central audit Parties attached to it. The selection of statements for test check is to be made by the Assistant Audit Officer supervising the party. Copy of objections if any issued to the Pension Disbursing Officer is to be endorsed to the concerned PR Section also by the IAU II section.

*(Authority – Office Order No. Co-ord (Au)/ 11-41/87-88/682 dated 14.9.1987 and Co-ord (Au)/11-41/90-91/72 dated 21.2.1990)*

As per Headquarters Office Circular No. 11 of 1996 in Letter No. 510 Audit/O&M/205-95 dated 14.10.1996, two *per cent* of the pension and commutation cases are to be checked in audit. As per Headquarters Circular No. 9 dated 29.8.1997 audit of pension

vouchers are to be conducted for two months for the treasuries which are taken up in Central Audit on regular basis and as per Circular No 1 dated 31.12.2003, two *per cent* of the pension vouchers are to be checked in audit.

In Headquarters letter No. 549-PPG/2010-2011 dated 03.9.2012, it has been stated that pension vouchers are not required to be checked by the Central Audit Parties of AG (Audit) in the Office of AG (A&E). Hence checking of two *per cent* of pension vouchers has been dispensed with.

**10.1.2 Audit of Foreign Pensions:** After the Departmentalisation of Central Accounts, Ceylon (Sri Lanka) and Singapore pensions are authorized for payment on the basis of Special Seal Authorizations from the Pay and Accounts Officer, Office of the Controller of Accounts, Department of Economic Affairs, New Delhi. In those cases, the vouchers, after check of classification and arithmetical accuracy in the Office of the Accountant General (A&E) will be transferred to the Pay and Accounts Office, Department of Economic Affairs by the Accountant General (A&E). These vouchers are not subjected to audit in Central Audit.

The Government of Malaysia has decided to change the procedure of payment of Malaysian pension through Accountant General and to take over the responsibility for disbursement of their pension directly through a few nominated banks in India from February 1981 onwards. These transactions are also not audited by the Accountant General in Central Audit.

*(Authority: Chapter VII of pension authorization Section of the Accountant General (A&E) Kerala)*

As regards Burma pension, which are authorized on the basis of special seal authorization direct from the Assistant Director, Socialist Republic Union of Burma, Ministry of Planning and Finance, Department of Pension, Rangoon, the Comptroller and Auditor General of India has entered into an agreement with the Auditor General of Burma that these payments have to be audited in Central Audit and a Certificate to that effect issued to the latter. Accordingly, pension payment vouchers pertaining to Burma Government pensioners are to be audited by the Central Audit party of the Principal Accountant General (G&SSA) in the same manner as was done prior to the abolition of central audit of pension vouchers in the Office of the Accountant General (A&E). The quantum of check prescribed is 8 1/3 %. IAU II Section shall arrange the audit of Burma Pension through one of the Central Audit parties attached to it. After completion of the audit a certificate in the following form will be issued to the A.C-I Section of the Accountant General (A&E)'s office.

‘The Vouchers in respect of debit raised in ----- accounts have been audited in accordance with rules’.

*(Authority: CAG’s Circular letter No. 723-AC-II/121-86 dated 24.6.1987 and Office order No. Co-ord/Au/II/11-147/87-88/377/46. dated 5/12/8/1987)*

## **10.2 Local Audit of Public Sector Banks**

**10.2.1** The audit of the accounts, records and registers maintained in the branches of Public Sector Banks making payments of Central (Civil) Pensions and also in the nominated Link Branch of the Public Sector Banks are open to audit by the Comptroller and Auditor General of India or any person appointed by him on his behalf.

*(Authority: CAG’s letter No. 2795-TAII/186-76 dated 24-12-1976).*

With the object of having a single authority to conduct the audit of the records in respect of pension payments through Public Sector Banks to pensioners of all categories, it was subsequently decided that the audit of the records relating to Defence and Railway pensions are also to be conducted by the Civil Accountant General.

*(Authority: CAG’s letter No. 2604-TAII/242-76 dated 4.11.1978).*

From 1980 onwards the audit of the accounts and records maintained by Public Sector Banks making payments of Central Government Freedom Fighters pension was made open to audit by the Comptroller and Auditor General of India or any person appointed by him. *(Authority: Government of India Ministry of Home O.M. No. 8/30/87/FF(P) dated 13.5.1980).* The audit of the records of the Public Sector Banks in respect of pensions paid to Telecom pensioners was also decided to be conducted by Civil Accountants General from September 1980.

*(Authority: CAG’s letter No. 822-ACII/47-90 General Circular No. 21 ACII/1990 dated 18.9.1990).*

The accounts and records maintained by the Public Sector Banks in respect of Kerala State pensioners who have opted to draw their pension through Public Sector Banks are also to be audited by the Accountant General (Audit) in accordance with the scheme for payment of State pensions through Public Sector Banks in operation with effect from 1.12.1984.

**10.2.2** The authorities issuing pension authorizations such as Accountant General (A&E), State Departments, etc, are required to furnish treasury wise monthly lists and nature of pension wise files, for conducting test check of payments in the concerned banks.

**10.2.3** The records of the paying branch of the Public Sector Banks are to be checked once in three years. The checks to be exercised are the same as prescribed in Note (3) below paragraph 64 of the Secret Memorandum of Instructions, regarding extent of audit during inspection of Treasuries, in addition to the checking whether the scrolls sent to the Link

Branch for claiming reimbursement from Government through the Reserve Bank of India have been correctly prepared. The existing quantum of audit of payment of pension through treasuries is to be applied in respect of Public Sector Bank also.

*(Authority: CAG's letter No. 252-TAII/34-78 dated 3.3.1980)*

**10.2.4** When the audit is triennial, three months vouchers should be checked in detail, including classification of allocation of pension wherever applicable. The paying branch make payments of dearness relief sanctioned from time to time. It should be seen during local audit that the rate and amount calculated are according to those sanctioned by the Government from time to time. As regards commutation cases, it should be ensured that the reduced pension is noted on both the halves of the Pension Payment Order and excess payments made, if any, is recovered from the commuted value and credited to Government Accounts. Recovery of over payments or erroneous payments if any, noticed during local audit, should be adjusted in the Objection Books whenever recovery is effected, quoting reference to the particulars appearing in column 5 of the original payment scroll furnished to the Office of the Accountant General by Treasury Officers, with relevant monthly accounts.

*(Authority: CAG's letter No. 1704-TA II/34-80 dated 5-1-1981)*

**10.3 Common omissions and mistakes committed by the Public Sector Banks in the payment of pensions:** The following are some of the common defects and omissions committed by the Public Sector banks while making payments of pensions.

- (i) Income tax not deducted wherever necessary.
- (ii) Payment of amounts less than those indicated in the Pension Payment Orders.
- (iii) In cases where a portion of the pension is commuted with effect from the middle of a month, pension at reduced rates are paid for the full month.
- (iv) Delay in affording credit to the account of the pensioner.
- (v) Omission to obtain undertaking from the pensioner regarding refund of excess amount, if any received.
- (vi) Life certificate, non-employment certificate, non-remarriage/non – marriage certificate etc. not obtained, wherever necessary.
- (vii) Omission to fill all the columns in the Register of Pension Payments. Only the total amount is recorded in the register without indicating the split up such as pension, temporary relief etc.
- (viii) Omission to make entries of payment in the disburser's half of the Pension Payment Order.
- (ix) Separate scrolls are not prepared for different categories of pension such as Central (Civil), Railway pension, Defence pension, State pension etc.

- (x) Date of commutation, date of payment and date of restoration of pension etc. not recorded in the registers.

**10.4 Guidelines for the local audit of pension payments through Public Sector banks, including State Bank of India and its subsidiaries.**

The accounts, records and registers maintained by the branches of the Public Sector Banks (Paying as well as Link Branches) shall be audited as follows:

- (i) It shall be ensured that the provisions of the respective schemes are strictly followed by the banks. This check may include the following points.
  - (a) Income tax deductions are made at source wherever required and certificate of tax deduction issued in April each year.
  - (b) Payment is made only up to the date of death of the pensioner and any overpayments made has been recovered and refunded to Government.
  - (c) Payment of life time arrears of pension has been made only to the heirs of the pensioner.
  - (d) When a pension ceases to be payable, the Pension Payment Order is returned by the branch to the Treasury Officer through the Link Branch after making necessary entries in the Pension Payment Order as well as in the records of the bank.
- (ii) In addition to the above checks, the following checks may also be exercised:
  - (a) No amendment, corrections, or changes have been made in the Pension Payment Order, by the bank itself.
  - (b) The correct amount of pension has been credited to the pensioners account on the basis of the Pension Payment Order issued by the competent authority.
  - (c) The amount claimed by the Link Branch of the Public Sector bank from Government on account of pension payments agree with the total amount credited to the accounts of the pensioners.
  - (d) Reduced pension after commutation has been recorded in both the halves of the Pension Payment Order and no excess has been paid.

*(Authority: CAG's letter No. 2795-TA II/186-76, dated 24.12.1976 and subsequent instructions issued on the subject)*

**10.5 Sending of copies of the inspection reports in respect of the audit of the records and registers of Public Sector Banks making pension payments**

Inspection report in respect of the audit of the records, registers and accounts of Public Sector Banks making pension payment of different classes shall be sent to the

institutions and authorities as shown below, in addition to the bank inspected, its Regional Office, Reserve Bank of India etc.

<b>Class of pension</b>	<b>Authority to which to be sent</b>
1. Central (Civil) pension	The Controller General of Accounts, New Delhi
2. Defence pension	Controller of Defence Accounts (Pension), Allahabad
3. Railway pension	Designated FA and CAO of the area concerned
4. Telecom pension	Controller of Communication Accounts and Accountant General Territorial Telecom
5. State Government Pension	Secretary to the Government, Finance Department of the State Government

*(Authority: CAG's letter No. 1330-TA II/7-80 dated 13.11.81)*

SCHEME FOR THE PAYMENT OF PENSION OF STATE  
CIVIL PENSIONERS THROUGH PUBLIC SECTOR BANKS  
**ANNEXURE -I**  
**APPLICATION FOR DRAWAL OF PENSION THROUGH SELECTED PUBLIC  
SECTOR BANKS**

(To be submitted in duplicate)

To,

The Treasury/ Sub Treasury Officer,  
..... (Place).

Sir,

I opt to draw my pension through a Public Sector Bank and furnish below necessary details to enable you to make arrangements in this behalf.

1. Particulars of Pensioner :
  - (a) Name :
  - (b) P.P.O No. :
  - (c )Present address :
2. Particulars of authorised P.S.B :
  - (a)Name :
  - (b)Branch where payment desired :
3. Pensioner's S.B/Current Account No. to which pension is to be credited at the Branch .  
(Not 'joint' or 'either survivor' account)

Place :  
Date :

Yours faithfully,  
(Pensioner)  
(Pensioner's Specimen Signature)

**ANNEXURE- I**

**(Reverse)**

**(For use in Sub Treasury)**

Forwarded to the Treasury Officer along with disburser's half of Pension Payment Order of Shri/Smt ./Kumari.....The pension has been paid for the period up to the month of .....

Sub Treasury Officer,

**(For use in Treasury)**

Forwarded to the Manager /Agent .....(link Branch of P.S.B) The Disburser's half/ [both halves] of P.P.O of Sri/ Smt./Kumari.....bearing No.....is (are) sent herewith.

The Pensioner has been paid Pension for the period up to the month of .....Pension due to from the month of .....is to be arranged by the Bank.

Station :  
Date :

Treasury Officer,  
(with his /her seal)

**SCHEME FOR THE PAYMENT OF PENSION OF STATE  
CIVIL PENSIONERS THROUGH PUBLIC SECTOR BANKS  
ANNEXURE –I A**

..... : Bank  
..... : (Name of Branch)  
..... : (Station)  
Dated.....  
(Pensioner)  
(Pensioner’s Specimen Signature)

To  
Shri/ Smt.....  
.....  
.....

Subject: - Payment of Pension through Public Sector Banks.

Sir /Madam,

Your pension papers including pensioner’s half of P.P.O have been received in this branch. You are requested to call urgently at this branch for personal identification and bring with you the following documents on any working day in between .....to .....

- (i) Personal copy of the letter issued by the Accountant  
General forwarding your P.P.O to the treasury Officer. [Personal copy of the letter need not be insisted in the case of existing Pensioners]
- (ii) Non-employment undertaking in Form-Annexure [VA/IV B (enclosed)].
- (iii) In the case of deceased Government servant, certificate of non-remarriage of widow/widower or of non-marriage by daughters who have not attained the age of [21 years]. (Form Annexure V enclosed).
- (iv) Undertaking for refund of excess amounts, (if any) overpaid Annexure X).
- (v) .....
- (vi) .....
- (vii) .....

- 2. Your photo has not been received along with P.P.O .You are requested to bring with you a joint passport size photo of yourself and your spouse.
- 3. You are also required to open a Saving /Current Account in your name (not ‘Joint’ or on ‘either or survivor’ account) with this branch unless you are already having one. For this purpose, the requisite forms for opening a new account are also enclosed.

Yours faithfully,

(Manager/Branch-in-charge)

**ANNEXURE –II (A)**

**Index Register of Pension Payment authorized through branches of the Public**

**Sector Banks in respect of State Civil Pensioners**

Name of Pensioner	No of P.P.O	Monthly amount of Pension					Branch at which the Payment to be made	Date from which Pension Payment will Commence	Remarks
		Basic Pension	Minimum Pension Increases	Total	D.A	Grand Total			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

**Note:-** Each entry should be attested by the nominated Officer of the link Branch of the Public Sector Bank.(Additional entries may be provided under Reserve Bank of India’s instructions).

**ANNEXURE –IIB**

**Index Register of Pension Payments authorized through the Branches of the Public Sector Banks in respect of Retired All India Service Officers.**

Name of Pensioner	No. Of P.P.O	Monthly amount of Pension(Basic Pension and Relief to be shown separately)	Branch at which the Payment is to be made	Date from which Pension Payment will commence	Remarks
(1)	(2)	(3)	(4)	(5)	(6)

**Note: -** Each entry should be attested by the nominated Officers of the link Branch of the Public Sector Bank (Additional entries may be provided under Reserve Bank of India’s instructions.)

**ANNEXURE –III (A)**  
**REGISTER OF PAYMENT OF PENSION (IN RESPECT OF STATE CIVIL PENSIONERS)**

	Name of Pensioner	No of P.P.O	Period for which pension is Paid	Amount of Pension				Recovery of over payment if any	Income Tax deducted	Net amount paid	Allocation of Pension as indicated in the P.P.O				Remarks
				Basic pension	Minimum Pension Increased	Total	D.A				Grand Total	T.C before 1-11-1956	Kerala after 1-11-1956	Tamil Nadu before 1-10-1953	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)				(13)

**Note:-** Each entry should be attested by the Nominated Officer of the link Branch at which the payment is made.(Additional entries may be provided under Reserve Bank of India's instructions).

**ANNEXURE –III (B)**  
**REGISTER OF PAYMENT OF PENSION (IN RESPECT OF ALL INDIA SERVICE PENSIONERS)**

Name of the Pensioner	No of P.P.O	Period for which pension is Paid	Amount of Pension(Basic Pension and relief to be shown separately)	Recovery of over Payment if any	Income Tax deducted	Net amount paid	Allocation of Pension as indicated in the P.P.O				Remarks
							T.C before 1-11-1956	Kerala after 1-11-1956	Tamil Nadu before 1-10-1953	Tamil Nadu after 1-10-1953, but before 1-11-1956	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)			(9)	

**Note:-** Each entry should be attested by the Nominated Officer of the link Branch at which the payment is made.(Additional entries may be provided under Reserve Bank of India's instructions).  
 Inserted vide G.O. (P) 356/85/Fin dated 2-7-1985.

SCHEME FOR THE PAYMENT OF PENSION OF STATE  
CIVIL PENSIONERS THROUGH PUBLIC SECTOR BANKS

**ANNEXURE –IV  
LIFE CERTIFICATE**

(Signature of Pensioner /Thumb impression)

Certified that the Pensioner Sri/Smt..... (Name of the Pensioner)  
holder of P.P.O No. ....is alive on this day .....day of .....and that he  
/she has signed/given the thumb impression in my presence.

Place :

Date : (Seal)

Signature:

Name and Designation of  
Authorised Officer

**ANNEXURE- IV (A) [See Paragraph 11(2)]  
DECLARATION OF NON-EMPLOYMENT /NON-RE-EMPLOYMENT IN RESPECT OF  
SERVICE PENSIONS**

I, Shri/Smt .....holder of P.P.O No.....hereby declare that I am  
not re-employed under Government /Public Sector Undertakings or Autonomous Body. I  
further declare that I am not employed/ re-employed or absorbed in a Central /State  
Government Corporation Corporation/Undertaking or in an Autonomous Body. In the event of  
employment /re-employment or absorption in any of the Institution mentioned above, I shall  
forthwith intimate the fact to the Bank and from the date of such employment /re-employment  
/absorption no D.A on pension will be payable to me.

Date :

Signature of Pensioner: Name of  
the Pensioner:  
Address:

**ANNEXURE- IV (B) [See Paragraph 11(2)]  
Declaration of Non Employment in respect of family Pensioners**

I, Shri/Smt .....holder of the Family Pension payment order  
No.....hereby declare that I am not re-employed under Central Government /State  
Government /Public Sector Undertakings/Public Sector Banks/Local Bodies/ Autonomous  
Bodies etc. And that in the event of my getting an employment in any of the aforesaid  
institutions, I shall intimate the fact to the Bank and from the date of such employment no D.A  
on Pension will be payable to me.

Date :

Signature of Pensioner: Name of  
the Pensioner:  
Address:

**SCHEME FOR THE PAYMENT OF PENSION OF STATE  
CIVIL PENSIONERS THROUGH PUBLIC SECTOR BANKS**

**ANNEXURE –V**

**Certificate of Non-remarriage /Non-marriage**

(a) I hereby declare that I am not married/ I have not been married during the past one year.

**OR**

(b) I hereby declare that I have not been re-married and I undertake to report such an event promptly to the Bank.

Place:

Signature:

Date :

Name of the Pensioner.

P.P.O No.

I certify to the best of my knowledge and belief that the above declaration is correct.

Place:

Signature of a responsible

Date :

Officer or a Well Known person:

Name:.....

Note: Applicable only to widow recipient of Family Pension and to be furnished only once.

**Annexure-VI(A)**

**Statement of entitlement of D.A/Pensionary Benefits to State Civil Pensioners sanctioned in  
Government of kerala**

**Order No.G.O.(P).....dated.....**

Sl.No.	Name of Pensioner	No.of P.P.O	Date of retirement	Amount of Pension					Additional DA Payable with effect from	Remarks
				Basic Pension	M.P.I	Total	D.A	G.T		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)

Station .....

(Signature of Manager or in-charge  
of Paying Branch with Stamp)

Date.....

Forwarded in Triplicate to Treasury Officer.....

Station .....

(Authorised Signature of the Link  
Branch Officer with Stamp /Seal.)

Date.....

Returned .The amounts indicated in Columns 8,9 &10 have been verified and found correct/ have been verified and found correct subject to the corrections (to be attested by the Treasury Officer) indicated in the remarks column.

Treasury Officer

To,

The Manager / Officer-in-Charge.

.....