

CCS (Pension) Rules, 1972

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GENERAL PROVISIONS

- ✓ These rules may be called the Central Civil Services (Pension) Rules, 1972.
- ✓ They shall come into force on the 1st June, 1972.
- ✓ The age prescribed for retirement on superannuation is 60 years for all Government servants.
- ✓ Retirement is effective from the afternoon of the last day of the month in which age of superannuation is attained.
- ✓ An employee whose birth date is the first of the month shall retire on the afternoon of the last day of the preceding month.
- ✓ The day of retirement on superannuation and premature/voluntary retirement will be deemed as working day.
- ✓ The day of death in service will also be deemed as working day.
- ✓ These rules shall apply to Government servants appointed on or before the 31st December, 2003.

Retirement Benefits

- **Employees enters in service on or before 31-12-2004**
 - ❖ Pension
 - ❖ Commutation of Pension
 - ❖ Death-cum-retirement Gratuity
 - ❖ General Provident Fund
 - ❖ Leave Encashment
 - ❖ Central Government Employees Group Insurance Scheme (CGEGIS)
 - ❖ TA for settlement at a station after Retirement

- **Employees enters in service on or after 01-01-2004**

- ❖ Death-cum-retirement Gratuity

- ❖ Leave Encashment

- ❖ Central Government Employees Group Insurance Scheme (CGEGIS)

- ❖ TA for settlement at a station after Retirement

- ❖ Benefits of New Pension Scheme (Tier-I and Tier-II)

Classes of Pension

- **Superannuation Pension (Rule-35)**
- **Retiring Pension (Rule-36)**
- **Invalid Pension (Rule-38)**
- **Compulsory Retirement Pension (Rule-40)**
- **Family Pension (Rule-54)**

Superannuation Pension (Rule-35)

- A superannuation pension shall be granted to a Government servant who is retired on his attaining the age of superannuation.

Retiring Pension (Rule-36)

- A retiring pension shall be granted to a Government servant who retires, or is retired before attaining the age of Superannuation or to a Government servant who, on being declared surplus opts, for voluntary retirement.
- Any Government servant can apply for voluntary retirement, three months in advance, only after the completion of twenty years of his qualifying service, provided there is no vigilance or Departmental Enquiry pending /initiated against him/her.

Invalid Pension (Rule-38)

- Invalid Pension may be granted if a Government servant applies for retirement from the service on account of any bodily or mental infirmity which permanently incapacitates him/her for the service. The request for invalid pension has to be supported by medical report from the competent medical board.

Compulsory Retirement Pension (Rule-40)

- A Government servant compulsorily retired from service as a penalty may be granted, by the authority competent to impose such penalty, pension or gratuity, or both at a rate not less than two-thirds and not more than full compensation pension or gratuity, or both admissible to him on the date of his compulsory retirement. The pension granted or allowed shall not be less than Rs. 9,000/- p.m.

Family Pension (Rule-54)

- Family pension is granted to the widow / widower and where there is no widow / widower to the children of a Government servant who entered in service in a pensionable establishment on or after 01/01/1964 but on or before 31.12.2003 or having entered service prior to that date came to be governed by the provisions of the Family Pension Scheme for Central Government Employees, 1964 if such a Government servant-
- dies while in service on or after 01/01/1964 or
- retires on or after 01/01/1964

Pension subject to future good conduct (Rule-8)

Future good conduct is an implied condition of every grant of pension and its continuance.

- If the pensioner is convicted of a **serious crime** or is found guilty of **grave misconduct**, the whole or part of the pensions may be withdrawn or withheld by a written order of the appointing Authority, whether permanently or for a specified period.
- If a part of the pension is withheld or withdrawn, the amount of such pension shall not be reduced below the amount of minimum pension of Rupees 9000/- per month.
- *“Serious crime” includes a crime involving an offence under the Officials Secrets Act, 1923.*
- *“Grave misconduct” prescribes that communication or disclosure of any secret official code or password or any sketch, plan, model, article, note, documents or information as mentioned in Section 5 of the Officials Secrets Act, 1923.*

Power to withhold or withdraw Pension

- The President reserves to himself the right of withholding a pension or gratuity, or both, either in full or in part, or withdrawing a pension in full or in part, whether permanently or for a specified period, and of ordering recovery from a pension or gratuity of the whole or part of any pecuniary loss caused to the Government, if, in any departmental or judicial proceedings, the pensioner is found guilty of grave misconduct or negligence during the period of service, including service rendered upon re-employment after retirement
- Provided that the Union Public Service Commission shall be consulted before any final orders are passed
- Provided further that where a part of pension is withheld or withdrawn the amount of such pension shall not be reduced below the amount of minimum pension under rule 44.

Qualifying Service

- The service reckoned for pensionary purpose is known as Qualifying Service.

Commencement of qualifying service (Rule-13)

- The qualifying service of a Government servant shall commence from the date he takes charge of the post to which he is first appointed in a permanent capacity.
- *Provided that* Temporary Service followed by confirmation without interruption will also qualify.

Conditions subject to which service qualifies (Rule-14)

- The service of a Government servant shall not qualify, unless his duties and pay are regulated by the Central Government.

- The expression "Service" means service under the Government and paid by that Government from the Consolidated Fund of India or a Local Fund administered by that Government but does not include service in a non-pensionable establishment unless such service is treated as qualifying service by that Government.
- If a Government servant belonging to a State Government, who is permanently transferred to a service or post to which these rules apply, the continuous service rendered under the State Government will qualify.

Periods counting as qualifying service

The following periods of service count as qualifying service-

- Duty and periods treated as ‘duty’ and Joining time.
- All kinds of leave with leave salary (**Rule-21**)
- EOL with medical certificate.
- EOL without medical certificate granted due to inability of the employee to join/rejoin duty on account of civil commotion or for prosecuting higher technical and scientific studies.
- Service on training before appointment or on probation followed by confirmation.
- Suspension followed by minor penalty.
- Suspension followed by major penalty, if the reinstating authority orders that suspension period shall count for pension purposes.

Periods not counting as qualifying service

The following periods of service not count as qualifying service-

- Unauthorised absence treated as ‘Dies-non’.
- Overstayal of leave/joining time not regularised as leave.
- EOL without medical certificate.
- Suspension followed by major penalty, if the reinstating authority does not order that suspension period shall count for pension purposes.

Service rendered in temporary status by casual labour

Fifty percent of the service rendered in 'temporary status' by a government servant, who was conferred temporary status on or before 31st December, 2003 and was subsequently regularised in Government service, in accordance with the "Casual Labour (Grant of Temporary Status and Regularisation) Scheme of Government of India, 1993 notified by Ministry of Personnel, Public Grievances and Pensions (Department of Personnel and Training), shall count as qualifying service for the purpose of these rules.

Verification of qualifying service (Rule-32)

- When a Government servant completing **18 years of service and on his being left with five years of service before the date of retirement, whichever is earlier**, the Head of Office in consultation with the Accounts Officer shall, in accordance with the rules for the time being in force, verify the service rendered by such a Government servant, determine the qualifying service and communicate to him, in [Form 24](#), the period of qualifying service so determined.

Average Emoluments

- Average emoluments shall be determined with reference to the emoluments drawn by a Government servant during the **last ten months of his service**.
- In case during the last ten months of his service a Government servant had been absent from duty on leave for which leave salary is payable or on Extraordinary leave on medical certificate or having been suspended had been reinstated without forfeiture of service, **the emoluments which he would have drawn had he not been absent from duty** or suspended shall be taken into account for determining the average emoluments

Preparation of Pension Papers

- ❖ Every HoD shall have a list prepared in every three months of all Government servants who are due to retire within the next 12 months to 15 months of that date and forward the same to the Accounts Officer responsible for issue of PPO.
- ❖ Pension papers will be forwarded in one year advance of the date on which Government servant is due to attain the age of superannuation.
- ❖ Indication of Aadhaar number is mandatory while forwarding the pension papers to the PAO.
- ❖ Processing of pension cases is mandatorily through BHAVISHYA (online pension sanction and Payment Tracking System) w.e.f. 01.01.2017.

Retirement on completion of 30 years' qualifying service (Rule-48)

An employee has the right to retire,

- After attaining the age of 50 years for Group A and B officers who had entered service before attaining the age of 35 years
- All Group C employees after attaining the age of 55 years
- All employees on completion of 30 years qualifying service.

At any time after a Government servant has completed thirty years' qualifying service -

- (a) He may retire from service, or
- (b) He may be required by the appointing authority to retire in the public interest, and in the case of such retirement the Government servant shall be **entitled to a retiring pension.**

Provided that -

- (a) A Government servant shall give a **notice in writing to the appointing authority at least three months** before the date on which he wishes to retire; and
- (b) The **appointing authority may also give a notice in writing to a Government servant at least three months** before the date on which he is required to retire in the public interest or three months' pay and allowances in lieu of such notice.

Retirement on completion of 20 years' qualifying service (Rule-48 A)

- At any time after a Government servant has completed twenty years' qualifying service, he may, by giving notice of not less than three months in writing to the appointing authority, retire from service

The notice of voluntary retirement given shall require acceptance by the appointing authority :

- Provided that where the appointing authority does not refuse to grant the permission for retirement before the expiry of the period specified in the said notice, the retirement shall become effective from the date of expiry of the said period.

Amount of Pension (Rule-49)

- In the case of a Government servant retiring in accordance with the provisions of these rules before completing qualifying service of ten years, the amount of service gratuity shall be calculated at the rate of **half month's emoluments for every completed six monthly** period of qualifying service.

The dearness allowance admissible on the date of retirement shall also be treated as emoluments.

- In the case of a Government servant retiring in accordance with the provisions of these rules after completing qualifying service of not less than 10 years, the amount of pension shall be calculated at **50 per cent of emoluments or average emoluments, whichever is more beneficial to him**, subject to a minimum pension of Rs 9000 per month and maximum pension of Rs 125000 per month (w.e.f. 01-01-2016).

Additional Pension to the old pensioners from 01-01-2006 (Rule-49(2 A))

The quantum of additional pension/family pension to the old pensioners shall continue to be as follows: -

- 80years to less than 85 years 20% of basic pension
- 85 years to less than 90 years 30% of basic pension
- 90 years to less than 95 years 40% of basic pension
- 95 years to less than 100 years 50% of basic pension
- 100 years or more 100% of basic pension

Retirement Gratuity and Death Gratuity (Rule-50)

- The 'Death-cum-Retirement Gratuity' admissible to a permanent government servant on his retirement or payable to his family in the event of his death while in service under Rule 50 has with effect from 01-01-1986, been assigned separate new titles, viz,
 - (1) Retirement Gratuity which payable on his retirement from service.
 - (2) Death Gratuity which is payable to his family in the event of his death while in service.

Retirement Gratuity

- admissible to a Government Servant who retires from service after completion of qualifying service of 5 years and has become eligible service gratuity or pension under rules, shall on his retirement be granted (retirement gratuity) equal to $1/4^{\text{th}}$ of his emoluments for each completing six monthly period of qualifying service, subject to a maximum of 16.5 times the emoluments

Family pension

- Family pension becomes payable to the widow/widower or an eligible family member from the day following the date of death of the employee either while in service or after retirement.
- The deceased employee should have had either one year of continuous service or should have been declared medically fit for government service if death takes place before completion of one year of continuous service.
- It is normally payable only to one member of the family at a time barring cases wherein more than one widow is left behind, twin children, etc.
- The guaranteed minimum amount is Rs. 9,000 per month (Rupees nine thousand only) (since 01.01.2016). In addition, Dearness Relief as per prescribed rate is also payable.

- Entitlement is calculated as shown below:-

Basic pay	Amount of monthly family pension
All levels	30% of basic pay subject to a minimum of Rs. 9,000 per month since 01.01.2016

- In case of a Govt. Servant who dies while in service family pension at enhanced rate is admissible for a period of ten years from the date following the date of death. In case of death of a pensioner, family pension at enhanced rate would be payable for a period of seven years or till the pensioner would have attained the age of 67 years, whichever is earlier.
- Like pension, family pension is also payable upto and including for the day of death of the recipient.
- But, family pension is payable for life to a son/daughter who is suffering from any disorder/disability of mind or is physically crippled/disabled/ thus rendering him/her unable to earn a living. Dependent, divorced, widow and unmarried daughter, dependent parents, dependant disabled siblings are eligible for family pension for life subject to fulfilment of certain conditions.

Death Gratuity

If a Government servant dies while in service, the death gratuity shall be paid to his family in the manner indicated below: -

- | | |
|----------------------|--|
| (i) Less than 1 year | 2 times of emoluments. |
| (ii) 1 to 5 years | 6 times of emoluments. |
| (iii) 5 to 11 years | 12 times of emoluments |
| (iv) 11 to 20 years | 20 times of emoluments. |
| (v) 20 years or more | Half of the emoluments for every completed six monthly |
- period of qualifying service subject to a maximum of 33 times of emoluments.
 - **The maximum of retirement or death gratuity shall not exceed Rs 20 lakhs in any case.**
 - **The ceiling of Gratuity may increase by 25% whenever DA raises by 50%**

Nominations (Rule-53)

- A Government servant shall, on his initial confirmation in a service or post, make a nomination in [Form 1](#) or [2](#), as may be, as appropriate in the circumstances of the case, conferring on one or more persons the right to receive the retirement gratuity/death gratuity payable under rules.

Provided that if at the time of making the nomination -

- (i) the Government servant has a family, the nomination shall not be in favour of any person or persons other than the members of his family.
- (ii) the Government servant has no family, the nomination may be made in favour of a person or persons, or a body of individuals, whether incorporated or not.
- If a Government servant nominates more than one person, he shall specify in the nomination the amount of share payable to each of the nominees, in such manner as to cover the entire amount of gratuity.

Commutation of Pension

- This covered under the Central Civil Services (Commutation of Pension) Rules, 1981 and shall come into force w.e.f. 01 July, 1981.
- A Central Government servant has an option to commute a portion of pension, not exceeding 40% of it, into a lump sum payment. No medical examination is required if the option is exercised within one year of retirement. If the option is exercised after expiry of one year, he/she will have to under-go medical examination by the specified competent authority.

- Lump sum payable is calculated with reference to the Commutation Table. The monthly pension will stand reduced by the portion commuted and the commuted portion will be restored on the expiry of 15 years from the date of receipt of the commuted value of pension. Dearness Relief, however, will continue to be calculated on the basis of the original pension (i.e. without reduction of commuted portion).

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The formula for arriving for commuted value of Pension (CVP) is
$$\text{CVP} = 40 \% (X) \text{ Commutation factor} * (X)12$$

** The commutation factor will be with reference to age next birthday on the date on which commutation becomes absolute as per the New Table annexed to the CCS (Commutation of Pension) Rules, 1981.*

LEAVE ENCASHMENT

- **Encashment of leave is a benefit granted under the CCS (Leave) Rules**
- **Encashment of Earned Leave/Half Pay Leave standing at the credit of the retiring Government servant is admissible on the date of retirement**
- **subject to a maximum of 300 days.**
- **Pay and DA on the day of retirement**

‘Family’ for this purpose means-

Wife or wives/husband including judicially separated wife/wives or husband.

(ii) Son(s) including stepson(s) and adopted son(s).

(iii) Unmarried daughter(s) including stepdaughters and adopted daughters.

(iv) Widowed daughter(s) including stepdaughters and adopted daughters.

(v) Father (vi) Mother (vii) brother(s) below the age of 18 years including stepbrother(s).

(viii) Unmarried sister(s) and widowed sister(s) including stepsister(s).

(ix) Married daughters (x) Children of pre-deceased son.

Family Pension (Rule-54)

- Family pension is payable to the children (except widow/divorced/unmarried daughter up to 25 years of their age, or marriage or till they start earning) whichever is earlier, a monthly income exceeding Rs.9,000/- + DA admissible from time to time p.m.
- Widow daughter/divorced daughter/unmarried daughter of deceased Government servant is also entitled for the family pension till her remarriage or up to life time or starts earning a monthly income exceeding Rs.9,000/- + DA admissible from time to time p.m. whichever is earlier.
- Family pension is payable to wholly dependent parents of the deceased Government servants w.e.f. 01/01/98, when he/she is not survived by a widow or eligible child. The family pension will be payable to mother first , failing which to the father.
- If the son or daughter, of a Government servant is suffering from any disorder or disability of mind or is physically crippled or disabled so as to render him or her unable to earn a living even after attaining the age of 25 years, the family pension can continue to be paid for life time subject to conditions.

FAMILY PENSION ON DEATH/DISCHARGE FOR GOVERNMENT EMPLOYEES UNDER NATIONAL PENSION SYSTEM (NPS)

- National Pension System (NPS) was introduced for Central Government civil employees w.e.f. 01.01.2004 by Ministry of Finance (Department of Economic Affairs) vide Notification No. 5/7/2003-ECB & PR dated 22.12.2003. National Pension System is mandatory for all new recruits joining the Central Government service (except armed forces) from 01.01.2004. Accordingly, the CCS (Pension) Rules, 1972 were amended vide notification dated 30.12.2003. CCS (Pension) Rules, 1972 are applicable to Government servants appointed on or before 31.12.2003.
- However, the benefits under Old pension scheme were extended to the Central Government employees covered under NPS vide Department of Pension and Pensioners' Welfare O.M. No. 38/41/06-P&PW(A) dated 05.05.2009 in the event of their death or discharge from Government service on account of invalidation/disability.

- In the case Government servant or his family avails the benefits under the old pension scheme in accordance with DoP&PW's O.M. dated 05.05.2009, the entire accumulated pension fund of the Government servant under NPS would be surrendered into the Government account in accordance with Pension Fund Regulatory and Development Authority (Exits and Withdrawals under NPS) Regulations, 2015.
- The benefits of Retirement gratuity and death gratuity have also been extended to the Central Government employees covered under NPS vide DoP&PW's O.M. No. 7/5/2012-P&PW(F/B) dated 26.08.2016 on the same terms and conditions as are applicable under CCS(Pension) Rules, 1972.

Central Government Employees Group

Insurance Scheme

Savings & Insurance fund 70:30

Group to which The employee belongs	Before enrolment as a member	After enrolment as a member	Amount of Insurance cover
A	40	120	1,20,000
B	20	60	60,000
C	10	30	30,000
D	5	15	15,000

Savings fund

CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME 1980

Contribution @ Rs. 10/- P.M upto 31.12.89 and Rs. 15 throughout after 1.1.90

Accumulated value of contribution from 1st January of year of Entry to the month and year of cessation

Year of cessation of membership - 2023

Month of cessation of membership

Year of Entry	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1982	48957.67	49256.14	49556.36	49858.35	50162.12	50467.67						
1983	44698.21	44971.62	45246.65	45523.29	45801.56	46081.46						
1984	40862.87	41113.73	41366.06	41619.87	41875.18	42131.99						
1985	37415.17	37645.75	37877.68	38110.97	38345.64	38581.69						
1986	34332.31	34544.75	34758.44	34973.39	35189.60	35407.09						
1987	31559.55	31755.69	31952.97	32151.42	32351.03	32551.82						
1988	29083.23	29264.80	29447.43	29631.14	29815.93	30001.81						
1989	26844.05	27012.44	27181.83	27352.21	27523.60	27695.99						
1990	24860.25	25016.98	25174.63	25333.21	25492.72	25653.16						
1991	22206.07	22347.19	22489.13	22631.91	22775.53	22920.00						
1992	19857.44	19984.74	20112.79	20241.59	20371.15	20501.48						
1993	17759.63	17874.59	17990.23	18106.55	18223.55	18341.24						
1994	15903.53	16007.57	16112.23	16217.50	16323.39	16429.91						
1995	14252.64	14346.98	14441.87	14537.31	14633.32	14729.90						
1996	12788.74	12874.46	12960.69	13047.43	13134.67	13222.43						
1997	11479.89	11557.91	11636.40	11715.34	11794.75	11874.63						
1998	10326.10	10397.33	10468.99	10541.07	10613.57	10686.50						
1999	9290.87	9356.02	9421.56	9487.47	9553.78	9620.47						
2000	8378.78	8438.57	8498.70	8559.19	8620.04	8681.24						
2001	7567.02	7622.03	7677.37	7733.02	7789.01	7845.32						
2002	6846.47	6897.24	6948.31	6999.68	7051.36	7103.33						
2003	6183.80	6230.68	6277.83	6325.25	6372.96	6420.94						
2004	5587.79	5631.16	5674.78	5718.66	5762.79	5807.19						
2005	5037.16	5077.29	5117.66	5158.26	5199.10	5240.18						
2006	4528.47	4565.60	4602.96	4640.53	4678.33	4716.35						
2007	4058.51	4092.89	4127.46	4162.24	4197.22	4232.41						
2008	3624.35	3656.17	3688.17	3720.37	3752.75	3785.32						
2009	3223.25	3252.71	3282.34	3312.14	3342.13	3372.28						
2010	2852.69	2879.97	2907.41	2935.01	2962.77	2990.70						
2011	2510.35	2535.62	2561.03	2586.60	2612.31	2638.18						
2012	2193.83	2217.24	2240.78	2264.46	2288.28	2312.24						
2013	1903.00	1924.69	1946.51	1968.46	1990.54	2012.75						
2014	1636.16	1656.29	1676.53	1696.89	1717.37	1737.97						
2015	1391.45	1410.13	1428.93	1447.83	1466.85	1485.98						
2016	1166.91	1184.28	1201.74	1219.31	1236.98	1254.76						
2017	960.89	977.04	993.29	1009.63	1026.07	1042.61						
2018	771.09	786.12	801.24	816.46	831.76	847.15						

2019	595.25	609.26	623.34	637.51	651.76	666.09					
2020	432.63	445.67	458.79	471.99	485.27	498.62					
2021	281.89	294.05	306.28	318.58	330.95	343.40					
2022	141.42	152.75	164.15	175.62	187.15	198.75					
2023	10.50	21.06	31.69	42.37	53.12	63.93					

Note:

Basis Used

From	To	Interest*	From	To	Interest*	From	To	Interest*
1-Jan-82	31-Dec-82	10%	1-Apr-12	31-Mar-13	8.80%	1-Apr-19	30-Jun-19	8.00%
1-Jan-83	31-Dec-86	11%	1-Apr-13	31-Mar-16	8.70%	1-Jul-19	30-Sep-19	7.90%
1-Jan-87	31-Dec-00	12%	1-Apr-16	30-Sep-16	8.70%	1-Oct-19	31-Dec-19	7.90%
1-Jan-01	31-Dec-01	11%	1-Oct-16	31-Dec-16	8.70%	1-Jan-20	31-Mar-20	7.90%
1-Jan-02	31-Dec-02	9.50%	1-Jan-17	31-Mar-17	8.00%	1-Apr-20	31-Dec-22	7.10%
1-Jan-03	31-Dec-03	9.00%	1-Apr-17	30-Jun-17	7.90%	1-Jan-23	31-Mar-23	7.10%
1-Jan-04	30-Nov-11	8.00%	1-Jul-17	31-Dec-17	7.80%	1-Apr-23	30-Jun-23	7.10%
1-Dec-11	31-Mar-12	8.60%	1-Jan-18	30-Sep-18	7.60%			
			1-Oct-18	31-Dec-18	8.00%			
			1-Jan-19	31-Mar-19	8.00%			

* Interest p.a compounded quarterly

Savings Fund : 68.75% from 1.1.82 to 31.12.87
70% from 1.1.88 and onwards

Insurance Fund : 31.25% from 1.1.82 to 31.12.87
30% from 1.1.88 and onwards

GPF & DLIS

- **General Provident Fund and Incentives**
- **Deposit Linked Insurance Scheme**
- **The additional amount payable under DLIS shall not exceed Rs. 60,000/-.**



सत्यमेव जयते

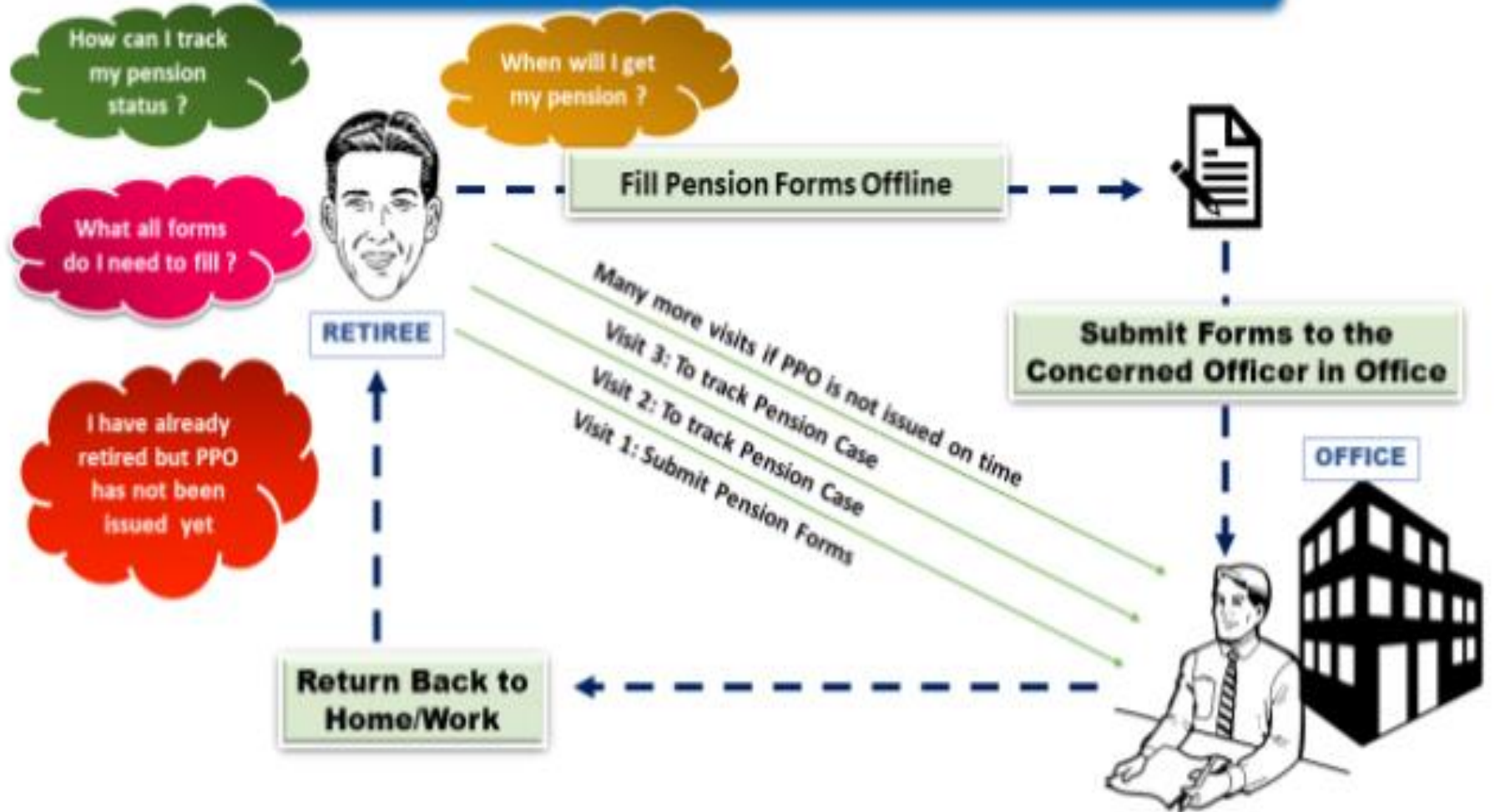
BHAVISHYA



Pension Sanction & Payment Tracking System

An Initiative of D/o Pension & Pensioners' Welfare

BEFORE THE IMPLEMENTATION OF BHAVISHYA



About “Bhavishya”

- The system provides for on-line tracking of pension sanction and payment process by the individual as well as the administrative authorities.
- The system captures the pensioners personal and service particulars.
- The forms for processing of pension can be submitted online.
- It keeps retiring employees informed of the progress of pension sanction process through SMS/E-Mail.
- The system obviates delays in payment of pension by ensuring complete transparency

Salient Features

Single window and user friendly interface which makes it a convenient approach for retirees to know the whole procedure related to their retirement process online.


➤ **Auto registration/enrolment of retiree.**

Online registration for DDO/HOO/PAO etc.

➤ **Help departmental authorities in monitoring delay.**

➤ **Retirees can fill and print all the Pension related forms online by login into their accounts.**

Salient Features



➤ **Auto Alerts/Reminders to concerned stakeholders for avoiding delays in pension process.**



➤ **Auto Notifications at different stages of retirement process to ensure smooth working.**

Salient Features



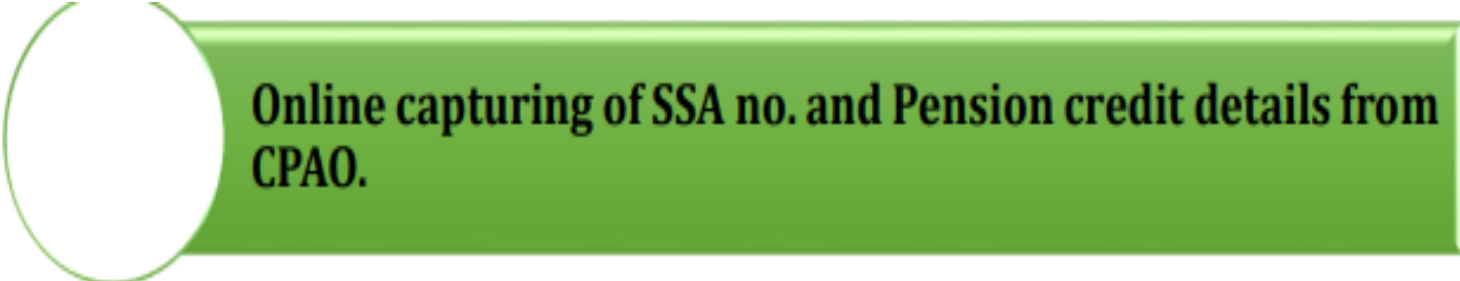
HOO can perform various activities online like filling of details for Form 7 & 8 and sending forms to PAO.

Auto Generation of Form 7, Form 8 and Calculation sheet.

Online transfer case to PFMS.

Online capturing of PPO no. and payment details of various retirement benefits from PFMS.


Salient Features



Online capturing of SSA no. and Pension credit details from CPAO.



ePPO download facility.



Push ePPO in DigiLocker from Bhavishya.

Stakeholders



•Individual (Retiree & Pensioner)



•Drawing & Disbursing Officer (DDO)



•Head of Office (HOO)



•Head of Department (HOD)

Stakeholders



•Pay & Accounts Office (PAO)



•Directorate of Estates (DoE)



•Central Pension Accounting Office (CPAO)



•Pension Disbursing Banks

How to Access “Bhavishya”

URL: - <https://bhavishya.nic.in>

OR

Go to Pensioners' Portal

<http://pensionersportal.gov.in>



Click on *Bhavishya*

Pension Process Map and Time Frame

1	Preparation of list of employees who are due to retire within 12 to 15 months	Head of the Department	1 st January, 1 st April, 1 st July and 1 st October each year.	56(1)
2	Communication of the list to the Accounts Officer Concerned	Head of the Department Head of the Office	31 st January, 30 th April, 31 st July and 31 st October each year. In case of Government servants retiring for reasons other than immediately as soon as the fact comes to notice.	56(2)
			In the case of a Government servant retiring for reasons other than by way of superannuation, the Head of Office shall promptly inform the Accounts Officer concerned, as soon as the fact of such retirement becomes known to him.	56(3)
3	Communication of the list to the Directorate of Estates in respect of employees having General Pool Accommodation with a view to obtain 'No Demand Certificate.	Head of the Office.	12 months before retirement.	56(4)
4	Verification and determination of qualifying service, and if necessary, in consultation with the employee; and determination of average emoluments.	Head of the Office.	12 months before the retirement. The process to complete before eight months from the retirement.	59 (a) & (b)

5	Communication of facts to the retiring employees for action by the employees.	Head of the Office.	8 months before the retirement.	59(c)
6	Submission of papers by the employee	Employee	6 months before retirement.	59(c)(iii)
7	Presentation of papers to pay and accounts office.	Head of the Office	4 months before the retirement.	61(4)
8	Checking the pension and gratuity admissible and forwarding the PPO to the pension paying authority.	Pay and accounts office	1 month before the retirement.	65
9	Dispatch of PPO to CPAO	PAO	On the last working day of the month preceding the month of retirement.	
10-A	Dispatch of Bank half of the PPO to CPPC of Authorized Bank	CPAO	By 20th of the month of retirement.	
10-B	Handing over of pensioners half of the PPO to the retiring employee	Head of Office	Date of retirement	

11	Completion of all formalities and crediting the pension to the pensioner's account.	CPPC/Paying Branch	Last date of the month.
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DOCUMENTS KEEP READY BY RETIRING EMPLOYEE

(Before filling forms in Bhavishya)

1. SINGLE PHOTOGRAPH
2. JOINT PHOTOGRAPH
3. BANK A/C (JOINT ACCOUNT)
4. PAN CARD - BOTH
5. AADHAR CARD - BOTH
6. DETAILS OF FAMILY MEMBERS INCL
DATE OF BIRTH CERTIFICATE
7. SCANNED COPY OF SPECIMEN
SIGNATURES INCLUDING SPOUSE
8. VERIFY NAME IN BANK ACCOUNT
TALLIES WITH PAN & BHAVISHYA

Dash Board: Information to be filled by the retiree

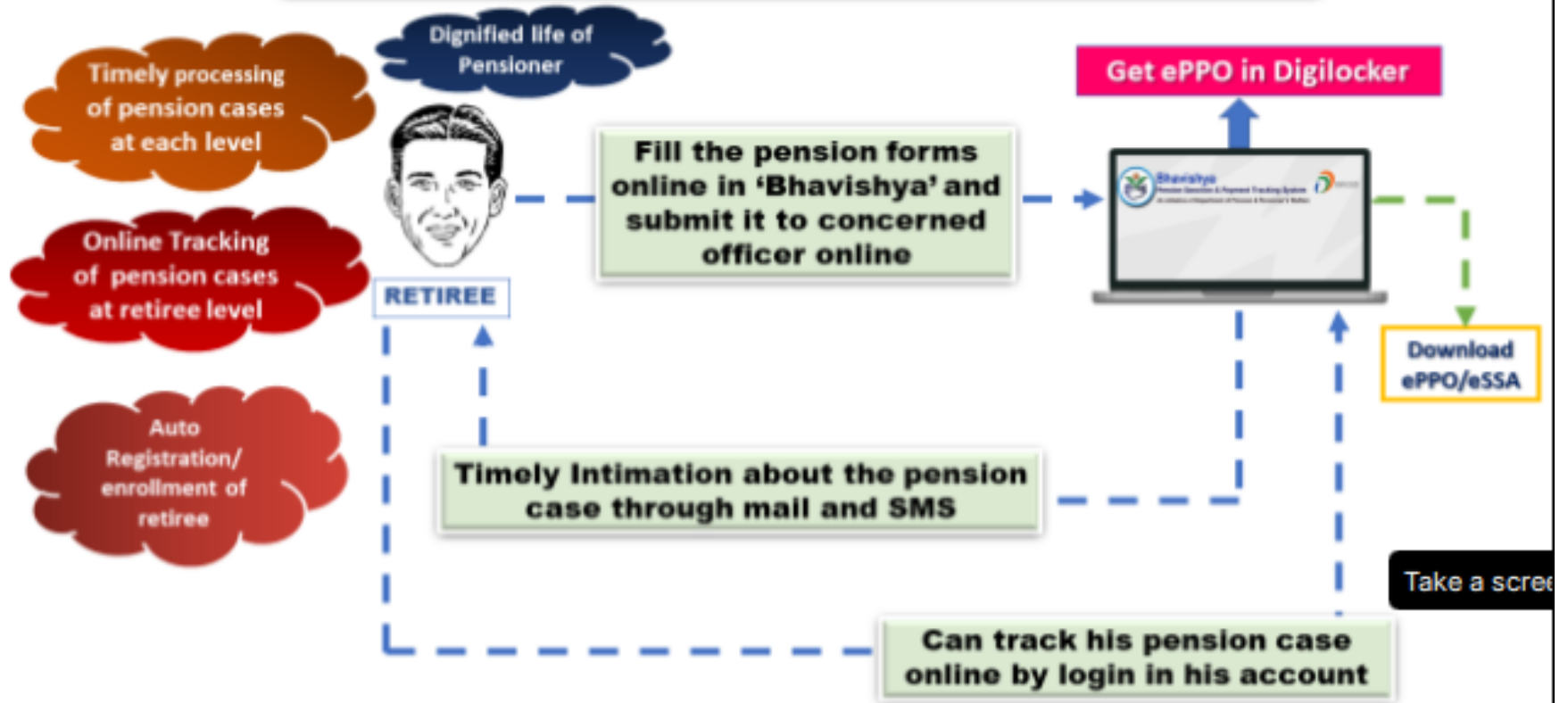
The individual has to fill the following details:

- ▶ Personal Details
- ▶ Commutation option
- ▶ CGHS/Fixed Medical Allowance option
- ▶ Family Details
- ▶ Nominations
- ▶ Bank Account Details

INDIVIDUAL (RETIREE)

- Retiree can login in Bhavishya portal once the DDO has verified the details.
- User id: PAN card no.
- Password: Date of Birth (8 digit)
- First time login: Date of retirement (8 digit) is to be given along with the password.
- Password has to be changed after logging in the first time.

AFTER THE IMPLEMENTATION OF BHAVISHYA



**Pensionary and other dues payable to an IAS officer retiring
on superannuation (age 60 years) from apex scale
(Level-17, pay Rs. 2,25,000/-)**

1	Last Pay Drawn	Rs.2,25,000/-	
2	Basic Pension	Rs.1,12,500/- (50 % of the last pay drawn)	
3	Maximum portion of commutation of pension permissible	40%	
4	Commutation value payable on retirement	$1,12,500 \times 40/100 = \text{Rs.}45000/-$ $\text{Rs.}45000 \times 12 \times 8.194 =$ $\text{Rs.}44,24,760/-$	
5	Residual Pension	$1,12,000 - 45,000 = 67,500$	Payable as monthly pension by credit to the bank account of pensioner. In addition the dearness relief as per rates announced by the Govt. from time to time is also payable.
6	Gratuity	1/4th of emoluments (basic pay + DA) for every half year of qualifying service subject to maximum of Rs.20.00 lakh	To be paid by Head of Office

7	Leave Encashment	(2,25,000 + DA) x 300 divided by 30 (if the officer has 300 days EL at his credit). If the number of EL at the credit is less than 300 days, encashment of half pay leave due to officer to the extent of shortfall in earned leave to make up the maximum of 300 days ceiling earned leave for encashment above is also given.	To be paid by Head of Office
8	CGEGIS	As per table issued by M/o Finance	Processed by DoP&T AIS-II Section and payment through P&AO
9	GPF	As per credit available in the account along with interest up to the date of retirement	To be processed by AG of the respective State and authorized for payment by P&AO

Role & Responsibility of CPPC

- CPAO will send Docs PPO etc to CPPC
- CPPC in turn will forward to PAHB
- Pension Calculations will be done by CPPC and credited to Pension Accounts electronically
- No Bill required to be submitted by Pensioner
- CPPC responsible for deduction of TDS
- CPPC take action for transfer of Pension Bank Accounts

ROLE OF PAHB

- PENSION ACCOUNT HOLDING BRANCH
- Responsible for collecting Requisite Certificates like Life / Income / Non-Marriage
- Pensioner not required to visit bank to activate first payment of pension
- Bank will verify PPO & Docs attached with KYC
- Pensioner account to any branch of same bank can be transferred

Jeevan Pramaan Patra

jeevanpramaan.gov.in/#home

Digital Life Certificate for Pensioners. Skip to main content Search Here

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सबका साथ
सबका विकास
सबका विश्वास
सबका प्रयास

75 आजादी का अमृत महोत्सव

Welcome to Jeevan Pramaan. Digital Life Certificate for Pensioners

Jeevan Pramaan is a biometric enabled digital service for pensioners. Pensioners of Central Government, State Government or any other Government organization can take benefit of this facility.

This very requirement of personally being present in front of the disbursing agency or getting a life certificate often becomes a major hurdle in the process of seamless transfer of pension amount to the pensioner. It has been

Thank You