

Frequently Asked Questions
(FAQs) (Central Civil Services)

(1) Which rules govern pension and gratuity to the employees retiring from Central Government Civil Departments.

Pension and gratuity of the employees retiring from Central Government Departments is regulated by the Central Civil Services (Pension) Rules, 1972. There are separate rules regarding pension and gratuity of Railway employees and Defence personnel.

(2) Is the date of voluntary retirement treated as duty?

Yes, the date of voluntary retirement is treated as duty (Rule 5).

(3) Who is eligible for pension?

A Govt. servant appointed in a pensionable establishment on or before 31.12.2003 and retires from Government service with a qualifying service of 10 years or more is eligible for pension (Rule 2, 49).

(4) How is pension calculated?

W.e.f. 1.1.2006, pension is calculated @ 50% of emoluments (last pay) or average emoluments (for last 10 months), whichever is more beneficial to the retiring Govt. servant. (Rule 49).

(5) When is departmental or judicial proceeding deemed to be instituted?

(a) Departmental proceedings shall be deemed to be instituted on the date on which the statement of charges is issued to the Government servant or pensioner, or is the Government servant has been placed under suspension from an earlier dated, on such date;

(b) Judicial proceedings shall be deemed to be instituted-

(i) In the case of criminal proceedings, on the date on which the complaint or report of a Police Officer, of which the Magistrate takes cognisance, is made, and

(ii) In the case of civil proceedings, on the date the plaint is presented in the court.

(6) Which pay is reckoned as emoluments for pension and gratuity?

The basic pay as defined in FR 9 (21) (a) (i) is reckoned as emoluments for pension. However, Non- Practicing Allowance granted to Medical Officers is also included in emoluments. For the purpose of Retirement/ Death gratuity, Dearness Allowance admissible on the date of retirement/death is also treated as emoluments.

(7) What is the formula for revision of pension of pre-2006 pensioner/family pensioner?

In terms of para 4.1 of OM No.38/37/08-P&PW(A) dated 1.9.2008, the pension/family pension will be consolidated w.e.f. 1.1.2006 by adding together (i) The existing pension/family pension,(ii) Dearness Pension, where applicable, (iii)Dearness Relief

@24% of basic Pension/Basic Family Pension plus dearness pension as admissible vide OM No.42/2/2006-P&PW(G) dated 5.4.2006 and (iv) Fitment weightage @40% of the existing pension/family pension. Where the existing pension at (i) includes the effect of merger of 50% of DR w.e.f. 1.4.2004, the existing pension for the purpose of fitment weightage will be re-calculated after excluding the merged DR of 50% from the pension. The amount so arrived at will be regarded as consolidated pension/family pension w.e.f.

1.1.2006. The fixation of pension will be subject to the provision that the revised pension, in no case shall be lower than 50% of the minimum of the pay in the pay band plus the grade pay corresponding to the pre-revised pay scale from which the Govt. servant retired. The minimum of pay is the pay band/pay scale is to be reckoned in accordance with DoPPW OM No. 38/37/08-P&PW dated 30.07.2015.

(8) Whether all pre-2006 pensioners/family pensioners would get benefit under Department of Pension and Pensioners' Welfare O.M. NO.38/37/08- P&PW (A) dated 28.1.2013 (now OM dated 30.07.2015)?

There will be no change in the pension of those pre-2006 pensioners whose pension (as revised with effect from 1.1.2006) is already equal to or more than this minimum limit mentioned in the OM dated 28.01.2013 and 30.07.2015. In the case of family pensioner also the minimum family pension as mentioned in Col.10 of the Annexure to the OM dated 28.1.2013 shall be payable if the amount of family pension (w.e.f. 01.01.2006) is equal to or more than this minimum family pension, the same family pension shall continue to be paid.

(9) What are the provisions regarding revision of pension of pre-2016 pensioners after 7th CPC?

Orders were issued vide OM No. 38/37/2016-P&PW(A) dated 04.08.2016 for revision of pension of pre-2016 pensioners by multiplying the pre-revised pension by a factor of 2.57. This was to be done by the Pension Disbursing Authorities/ Banks.

Further orders were issued vide OM No. 38/37/2016-P&PW(A) dated 12.05.2017. As per this OM, the revised pension/family pension w.e.f 01.01.2016 of all Central Civil Pensioners/ family pensioners, including CAPF's, who retired/died prior to 01.01.2016, shall be revised by notionally fixing their pay in the pay matrix recommended by the 7th CPC in the level corresponding to the pay in the pay scale/ pay band and grade pay at which they retired/ died. This will be done by notional pay fixation under each intervening Pay Commission based on the Formula for revision of pay.

While fixing pay on notional basis, the pay fixation formulate approved by the Government and other relevant instructions on the subject in force at the relevant time shall be strictly followed. 50% of the notional pay as on 01.01.2016 shall be the revised pension and 30% of this notional pay shall be the revised family pension w.e.f. 01.01.2016 as per the first Formulation. In this case of family pensioners who were entitled to family pension at enhanced rate, the revised family pension shall be 50% of the notional pay as on 01.01.2016 and shall be payable till the period up to which family pension at enhanced rate is admissible as per rules. The amount of revised pension/ family pension so arrived at shall be rounded off to next higher rupee.

The pension/ family pension already revised in accordance with this Department's OM No. 38/37/2016-P&PW(A) (ii) dated 04.08.2016 or the revised pension/ family pension as worked out in accordance with OM dated 12.05.2017 shall be granted to pre-2016 central civil pensioners as revised pension/ family pension w.e.f. 01.01.2016. In cases where pension/ family pension being paid w.e.f. 01.01.2016 in accordance with this Department's OM No. 38/37/2016-P&PW(A) (ii) dated 04.08.2016 happens to be more than pension/ family pension as worked out in accordance with para 4 above, the pension/ family pension already paid shall be treated as revised pension/ family pension w.e.f. 01.01.2016.

(10) What is the amount of minimum and maximum pension after Seventh CPC?

The pension shall not be less than Rs.9000/- (excluding the element of additional pension to old pensioners) and shall not be more than 50% of the highest pay in Government i.e Rs 1,25,000/- w.e.f. 01.01.2016.

(11) From where can we download the pension /nomination Forms ?

All forms are available at the website of Department of Pension & Pensioners Welfare.

(12) Whether older pensioners will get higher rate of pension?

Yes, from 1.1.2006, the quantum of pension/family pension available to old pensioners/family pensioners has been increased as follows:-
O.M.No. 38/37/08- P&PW(A) dated 2.9.2008 .

| <u>Age of pensioner/family pensioner</u> | <u>Additional quantum of pension</u> |
|------------------------------------------|--------------------------------------|
|------------------------------------------|--------------------------------------|

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

(13) Is additional pension admissible to old family pensioners also?

Yes, the rates related to additional pension as applicable in the case of old pensioners hold good for family pensioners, as well.

(14) Whether the additional pension/family pension available to old pensioners would be payable from the date of attaining age of 80 years or above or from the first day of the month in which the date of birth falls?

The additional quantum of pension/family pension, on attaining the age of 80 years and above, would be admissible from the 1st day of month in which his date of birth falls. For example, if a pensioner/family pensioner completes age of 80 years in the month of August, 2008, he will be entitled to additional pension/family pension w.e.f. 1.8.2008. Those pensioners/family pensioners whose date of birth is 1st August, will also be entitled to additional pension/family pension w.e.f. 1.8.2008 on attaining the age of 80 years and above.

(15) Does all leave period qualify for pension and gratuity?

All leave for which leave salary is payable qualifies for pension and gratuity. Extraordinary leave (EOL) on medical certificate (MC) also qualifies for pension and gratuity. EOL without MC qualifies only on account of inability to join duty on civil commotion or when granted for a higher scientific & technical study qualifies.

(16) What is the Fixed Medical Allowance for pensioners? What is its amount?

Fixed Medical Allowance is granted to the pensioners residing in areas not covered by CGHS, if they are not using CGHS facility for OPD treatment from a CGHS dispensary in the nearest city. The amount of Fixed Medical Allowance has been increased from Rs. 500/- per month to Rs. 1000/- per month w.e.f. 01.07.2017.

(17) Are the Government Pensioners who have not applied for CGHS card in spite of residing in areas covered by CGHS, also eligible for Fixed Medical Allowance?

In accordance with Office Memorandum No. 45/57/97-P&PW(C) dated 19.12.1997, Central Government pensioners/ family pensioners residing in areas not covered by Central Government Health Scheme administered by Ministry of Health and Family Welfare and corresponding Health Schemes administered by other Ministries/ Departments for their retired employees are entitled to Fixed Medical Allowance (FMA) for meeting expenditure on day-to-day medical expenses that do not require hospitalization. Government pensioners/ family pensioners residing in CGHS covered areas are eligible to avail medical facility under CGHS for both indoor as well as outpatient treatment on payment of CGHS contributions. Those pensioners/ family pensioners residing in CGHS areas who do not opt to avail CGHS facility are not eligible to receive FMA. Government pensioners/ family pensioners residing in Non-CGHS area are also entitled to avail CGHS facility from the nearest city covered by CGHS for the both Indoor and OPD treatment on payment of CGHS contributions. If they do not avail CGHS facility, they are eligible for FMA. Government pensioners/ family pensioners not residing in CGHS area have an option to avail CGHS facility from the nearest CGHS city for Indoor treatment only (on payment of CGHS contribution) and to get monthly FMA in lieu of OPD facility.

(18) In the case of those Pensioners who are in receipt of two pensions viz., service pension and family pension OR military pension and another civil pension to which category of pension, medical allowance shall be allocated.

If any pensioner or family pensioner receives two pensions, Fixed Medical Allowance is admissible from only one of the two organizations. As regards, pensioner who gets both military pension and civil pension, if the pensioner avails of the medical facilities provided by one of the civil or military organisations, he is not entitled to Fixed Medical Allowance and if he does not avail medical facilities from any of the organizations, he is entitled to Fixed Medical Allowance for only one of the two organizations.

(19) What is the meaning of the following terms?

- (a) Pension Disbursing Authority**
- (b) Pension Sanctioning Authority**
- (c) PPO Issuing Authority**

| | |
|------------------------------------|-----------------------------------------------------------------------------------|
| (a) Pension Disbursing Authority : | Bank Branch/Treasury/Post/PAO Office paying your pension |
| (b) Pension Sanctioning Authority: | The authority who sanctioned your pension before forwarding the case to Accounts. |
| (c) PPO Issuing Authority: | Generally, the Pay & Account Officer is the PPO issuing authority. |

(20) Who is to authorize the pension?

On receipt of pension papers from Head of Office, the Pay & Accounts Officer concerned will, after applying requisite checks, assess the amount of pension and issue the Pension Payment Order (both halves of Pension Payment Order, i.e. disburser's portion and pensioner's portion) not later than one month in advance of the date of retirement of the Government servant with forwarding authority letter, duly ink-signed and embossed, to Central Pension Accounting Office (CPAO) who in turn will generate on computer a Special Seal Authority on the basis of details given in the Pension Payment Order and authority letter of the Pay & Accounts Officer and forward disburser's half of PPO with Special Seal Authority to the Central Pension Processing Centre (CPPC) of the concerned authorized Bank. The Pay & Accounts officer after ascertaining that the special seal of authority has been issued shall send pensioners' half of PPO to be handed over to the retiring employee. However, if the employee opts to take the PPO from bank, both halves shall be sent to CPAO. All records will be maintained in the CPPC and the disbursing branch, will make the payments to the pensioner on authorization of payment of pension by the CPPC. The CPPC however is only the back office for processing pensions, all pension related problems/grievances of the pensioners will continue to be handled by the concerned paying branch as before.

(21) What is to be done in case the pension has not been fixed correctly?

The Pay & Accounts Officer while issuing the pension authorization will forward one copy of the pension calculation sheet (out of three received by him from the Head of Office) as certified by the Head of Office and countersigned by him (Pay & Accounts Officer) to the pensioner along with the intimation of his having sent the pension payment authority/PPO

to the CPAO. In case it is found from the pension calculation sheet that pension has been fixed incorrectly, the matter may be taken-up with the Head of Office. PAO concerned, if necessary, will issue an amendment authority letter to Central Pension Accounting Office for onward transmission to the CPPC to carry out necessary amendments in both halves of PPO.

(22) Is the payment of pension in cash or through a joint account with or without "EITHER or SURVIVOR" facility permitted in the Scheme for Payment of Pension to Central Government Civil Pensioners by Public Sector Banks?

Payment of pension in cash is not permitted in the scheme. However, the pension payment is now permitted to be credited to a joint account operated by the pensioner with his/her spouse (either by 'Former or Survivor' or 'Either or Survivor' basis) in whose favour an authorization exists in the Pension Payment Order, subject to certain terms and conditions.

Paying branch may also credit the amount of pension in his or her joint account operated by pensioner with his/her spouse in whose favour an authorization for family pension exists in the Pension Payment Order (PPO). The joint account of the pensioners with the spouse could be operated either by 'Former or Survivor' or 'Either or Survivor' basis subject to the following conditions :-

(a) Once pension has been credited to a pensioner's bank account, the liability of the Government/Bank ceases. No further liability arises, even if the spouse wrongly draws from the account.

(b) As pension is payable only during the life of a pensioner, his/her death shall be intimated to the bank at the earliest and in any case within one month of the demise, so that the bank does not continue crediting monthly pension to the joint account with the spouse, after the death of the pensioner. If however, any amount has been wrongly credited to the joint account, it shall be recoverable from the joint account and/or any other account held by the pensioners/spouse either individually or jointly. The legal heirs, successors, executors etc. shall also be liable to refund any amount, which has been wrongly credited to the joint account.

(c) Payment of Arrears of Pension (Nomination) Rules 1983 would continue to be applicable to a joint account with Pensioner's spouse. This implies that if there is an 'accepted nomination' in accordance with Rules 5 and 6 of these Rules, arrears mentioned in the Rules shall be payable to the nominee.

Existing pensioners desiring to get their pension credited to a joint account as indicated above are required to submit an application to the branch bank, from where they are presently drawing pension in the prescribed form that is i.e. Annexure XXIX of Scheme Booklet of Central Pension Accounting Office (CPAO). This would also be signed by the pensioner's spouse.

(23) Can Income Tax be deducted at source be made from pension payments ?

Yes, the paying branch will be responsible for deduction of Income Tax at source from pension payments in accordance with the rates prescribed from time to time. While deducting such tax from pension payments the paying branch will also allow deduction on account of relief available under Income Tax Act from time to time on production of proper and acceptable evidence of eligible savings by pensioners. The paying branch will also issue the pensioner in April each year a certificate of tax deducted in the form prescribed in the Income Tax Rules

(24) Can the excess payment, if any, credited to the pensioner's account be recovered by the bank?

Before commencing payment of pension, the paying branch is required to obtain an undertaking in the prescribed form Annexure-XI of the Scheme from the pensioner. On the strength of this undertaking the excess payment, if any, credited to his/her account can be recovered by the paying branch.

(25) What is to be done if a pensioner/family pensioner desires to get his pension payment account transferred?

(7.5.1) Application for transfer of pensions may fall under the following two categories;

- (i) transfer from one paying branch to another of the same Authorised Bank (AB) within the same station or at a different station;
- (ii) transfer from one AB to another AB

(7.5.2) The pensioner/family pensioner may make request falling under both the categories above to either of the Branches. The paying branch will forward the request along with the disburser's part of PPO, where applicable, to its CPPC for necessary action. Before forwarding the disburser's portion of PPO to the new paying branch/CPPC, it will be ensured that the month upto which the payment has been made is invariably indicated in the disburser's portion of PPO. The receiving CPPC on receipt of the pension documents will ensure forwarding the PPO to the paying branch if it is for the same AB or to the concerned CPPC if for a different AB within three days and intimate the facts to the pensioner simultaneously. Necessary intimation of effecting such transfer will be sent to CPAO by the new as well as old CPPCs in the form as at Annexure XXI (page-49 Scheme Booklet) as well as the escroll for keeping a note of change in their records.

(b) The new paying branch will commence the pension payment immediately on receipt of letter of the last payment certificate as above. Simultaneously, it will send an intimation to CPPC with full details of the commencement of the pension.

(c) Pension will be paid for three months on the basis of the photocopy of the pensioner's PPO at transferee (New) branch, from the date of last date of payment made at the transferor (Old) branch. During this time, it will be the joint responsibility of both transferor (old) and transferee (New) bank branches to ensure that all the documents under the procedure, are received by the CPPC within the period of three months.

(7.5.3) To avoid the risk of overpayment at the time of transfer, the following certificate is required to be recorded on the Disburser's portion of PPO by the paying branch of the AB:

"Certified that payment of pension has been made up to the month _____ and that this PPO consists of _____ continuation sheets for recording disbursement."

(7.5.4) Except as provided above, the transfer of a pension account from one payment point to another will not ordinarily be permitted.

(26) When does a family member become eligible for the grant of family pension?

Normally, the amount of family pension is sanctioned and authorized at the same time as pension and indicated in the Pension Payment Order and is to be drawn after the death of the pensioner. In case of Govt. servant dying while in service, the widow or widower has to make a claim in Form 14 to the Head of Office who will sanction and authorize the family pension through its Pay & Accounts Officer. Where the deceased Govt. servant is survived only by a child or children, the guardian (in case of minor and/or mentally disabled child/children) or such child or children may submit a claim in Form 14, along with all relevant information/certificates, to the Head of Office for sanction and authorization of family pension.

In the case of death of a pensioner, the deceased pensioner's wife or a disabled child or dependent parents or a disabled sibling should apply in Form No. 14 along with a copy of the death certificate of the deceased pensioner to the Pension Disbursing Authority. Where the pensioner and spouse held a joint account, Form 14 is not required and the spouse may inform the Bank of death of the pensioner by way of a simple letter enclosing a copy of death certificate. The paying bank will identify the spouse based on the information given in the PPO and its own "Know Your Customer" procedures. In other cases, i.e., where the pension is not being credited to the joint bank account of the pensioner and his/her spouse, the spouse is still required to submit Form 14 to the pension disbursing bank. However, the condition of attestation of Form 14 has been done away with and giving witness of two persons has been considered as sufficient. The other children will apply to the Head of Office for sanction of family pension.

(27) Family pension is payable up to which period and in which order of members of family?

Family pension is payable to one member of the family at a time in the order and for the period as under:

- a) In the case of a widow or widower, up to the date of death or remarriage, whichever is earlier. Family Pension shall continue to be payable to a childless widow after her re-marriage if her income from all other sources is less than the amount of minimum family pension and the dearness relief thereon.
- b) When widow or widower becomes ineligible, children below 25 years of age in the order of their age, up to 25 years of age or till they get married or till they start earning more than the amount of minimum family pension along with dearness allowance thereon.
- c) After (a) & (b) above; for the lifetime to any son/daughter who is suffering from any disorder or disability of mind (including mentally retarded) or physically crippled or disabled and who is unable to earn a living.
- d) If no spouse/children below 25 years of age/disabled children above 25 years of age are eligible for family pension, it may be granted to unmarried/widowed/divorced daughters above the age of 25 years in the order of seniority of their age.
- e) Thereafter, family pension may be paid to the parents who were wholly dependent on the Govt. servant when he/she was alive.
- f) Disabled siblings (i.e. brother and sister) who were dependent on the Government servant immediately before the death of the Government Servant, for life.

(28) Is family pension payable to more than one person at a time?

Normally, the family pension is payable to one eligible member at a time. However, in certain specific cases, the family pension is divided among eligible members of the family. The family pension will be paid in equal shares where the deceased Govt. servant or pensioner is survived by –

- a) More than one widow (except in the case of Hindu widow or where polygamy/polyandry is not allowed).
- b) A widow and an eligible child through another widow which she would have received had she been alive.
- c) A widow and an eligible child from a divorced/illegally wedded wife; the

child will be entitled to the share of family pension which the mother would have received had she not been divorced/ had she been legally wedded.

d) Twin, triplet or quadruplet children.

In all the above cases, on the death of one recipient, his/her share of the family pension shall become payable to other member(s) of family who was/were sharing family pension with him/her.

(29) What is enhanced family pension and for what period it is payable?

Ordinarily, family pension is paid @ 30% of the pay last drawn by the Government at the time of his retirement/death. However, in the following three cases, family pension is payable at the enhanced rate of 50% of the last pay drawn:

- a) From 1.1.2006, where a person not governed by the Workmen's Compensation Act dies while in service after rendering not less than seven years continuous service, the rate of family pension shall be equal to 50% of last pay drawn from the date of death of deceased Government Servant, payable for a period of ten years.
- b) In case a Government servant had died while in service after 1.1.1999 and before 1.1.2006 and his/her family was being granted family pension at enhanced rates, i.e., period of 7 years of enhanced rate had not been completed on 1.1.2006, the family pension will be allowed to be paid till the completion of the period of 10 years from the date of date of the Government servant.
- c) In the event of death of Government Servant after retirement, the enhanced family pension shall be payable for a period of seven years or for a period up to the date the deceased would have attained the age of 67 years, whichever is earlier. In no case the amount of family pension exceed the pension authorised on retirement from Government.

After the lapse of the period of 10 or 7 years, as the case may be, the family pension is payable at the ordinary rate.

(30) Is family pension available to a widow/widower after remarriage ?

Family pension to widow/widower is discontinued on re-marriage. However, Family pension has now been made available even after remarriage to childless widow of the deceased employee subject to her earnings not exceeding the prescribed minimum family pension with DR. Family pension is not available to a childless widower after his remarriage.

(31) Whether the period of 10 years for payment of enhanced family pension would also apply in the case of a Government servant who died before 1.1.2006 and in respect of whom the family was receiving enhanced family pension as on 1.1.2006 ?

Yes. The period of 10 years for payment of enhanced family pension will count from the date of death of the Government servant. These orders will, however, not apply in a case where the period of 7 years for payment of enhanced family pension has already completed as on 1.1.2006.

(32) How is the percentage of disability computed? To whom is it applicable?

The computing of percentage of disability is applicable only for the Government servants retiring under CCS (EOP) Rules. The extent of disability or functional incapacity is determined in the following manner for purposes of computing the disability element

forming part of benefits:-

| Percentage of disability assessed by Medical Board. | Percentage to be reckoned for computation of disability pension |
|------------------------------------------------------------|------------------------------------------------------------------------|
| upto 50% | 50% |
| More than 50 and upto 75% | 75% |
| More than 75 and upto 100% | 100% |

Provided that the above broad banding shall not be applicable to Government servants who are retained in service and are granted lumpsum compensation.

(33) From which date the Constant Attendant Allowance is payable?

Constant Attendant Allowance is payable from 1.1.2006 and applicable only for officials retiring under EOP(Rules)

(34) Whether the pensioners who retired on disability pension before 1.1.2006 would also be entitled to Constant Attendant Allowance ?.

Yes, the pensioners who retired on disability pension before 1.1.2006 and fulfilling the conditions mentioned in para 10.1 of O.M. No. 38/37/08- P&PW(A) dated_2.9.2008 would also be entitled to Constant Attendant Allowance.

(35) Whether retirement gratuity/death gratuity, commuted value of the pension is taxable?

No. Death gratuity/retirement gratuity and commuted value of the pension are fully exempted from Income tax.

(36) Is there any ceiling on gratuities and if so what is the maximum amount admissible?

Yes. Ceiling on all gratuities has been raised to Rs. 20 lakhs w.e.f 01.01.20016 (earlier the limit was Rs.10 lakhs).

(37) How much of the pension can be commuted?

A pensioner can opt to commute up to 40% of the pension admissible at the time of retirement.

(38) Whether the family can be given the benefit of 40 per cent commutation if a pensioner dies before exercising option?

No, since the commutation does not become absolute in such cases the benefit cannot be given to the family.

(39) What will be the effective date of reduced pension if,

The applicant is drawing pension from a branch of Public Sector Bank?

The reduction in the amount of pension on account of commutation shall be operative from the date on which the commuted value of pension is credited by the bank to the applicant's account to which pension is being credited.

(40) How does the period of 15 years for restoration of commuted portion of pension reckon?

The 15-year period for restoration may be reckoned from the date of retirement itself only in case where the payment of commuted value of pension was/is made during the first month of retirement leading to appropriate reduction on account of commutation in the first pension itself. In all other cases, where the commutation of pension led/leads to a reduction in the second or subsequent month, the 15-year period will be reckoned from the date on which reduction in pension became/becomes effective.

(41) Is any authorization for restoration of commuted portion of pension after 15 years required from PAO/CPAO?

No, Restoration of commuted portion of pension after 15 years (from the date of crediting of commuted value) or as fixed by the Government from time to time is to be made automatically by bank. In cases where the date of commutation is not readily available in the PPO, the bank will obtain the information from the concerned PAO who issued the PPO through CPAO before restoring the commuted portion of pension.

(42) What is reduce/residual/residuary pension?

Reduce/residual/residuary pension is the part of pension which is payable after deducting commuted portion of the pension.

(43) From which date the reduction in pension on account of additional commutation of pension will take effect?

Reduction in pension on account of additional commutation of pension will be in two or more stages as per the provisions contained in Rule 6 and Rule 10 of the CCS(Commutation of Pension) Rules,1981.

(44) What will be the date of restoration of additional commutation of pension?

The commuted portion of pension shall be restored after 15 years from the respective dates of commutation as provided in Government of India decision No.1 under the Rule 10 of CCS(Commutation of Pension) Rules,1981. Necessary endorsement should be made on PPO.

(45) Is the Dearness Relief payable on original basic pension or on reduced pension after commutation?

The Dearness Relief is payable on original basic pension before commutation.

(46) What is JEEVAN Pramaan ?

Digital life Certificate for Pensioners scheme of the Government of India known as Jeevan Pramaan. It seeks to address the problem of pensioners' by digitizing the whole process of securing the life certificate. Every year in the month of November the pensioners has to provide life certificates to the authorized pension disbursing agencies like the bank, for continuous crediting of pension to their account. In order to get this life certificates the individual drawing the pension is required to either personally present himself/ herself before the Pension Disbursing Agency or have the Life Certificate issued by authority where they have served earlier and have it delivered to the disbursing agency. It has been noted that it causes a lot of hardship and unnecessary inconvenience particularly for the aged and infirm pensioners who cannot always be in a position to present themselves in front of the particular authority to secure their life certificate. In addition to this a number of pensioners decide to choose to move to other countries either to be with their family or other reasons, and getting a life certificate becomes a huge logistical issue.

“Jeevan Pramaan” aims to streamline the process of getting this certificate and making it hassle free and much easier for the pensioners. With this initiative the pensioners need not physically present himself/herself in front of disbursing agency or the certification authority. He may submit his/her life certificate from home on his computer which will also be acceptable to bank .

(47) Is it mandatory to submit on line life certificate through Jeevan Pramaan ?

No, it is not. **'Jeevan Pramaan' is in addition to other existing facilities for submission of LIFE CERTIFICATE.**

(48) What is the procedure to submit online Life Certificate through 'Jeevan Pramaan'?

Pensioners desirous of using the Jeevan Pramaan facility has to first enroll their Aadhaar number in their pension account. Once seeding has been completed, pensioner can download the software from <https://jeevanpramaan.gov.in>

Pensioner's information like Pension Aadhaar number, Pensioner Name, PPO Number, Bank Account detail, Address, Mobile number etc are fed into the system through web based / client interface and finally pensioners person information are authenticated using the Aadhaar number and pensioner has to put his finger on to the finger print scanner or eye on the Iris scanner.

After successful authentication, Pramaan ID / the transaction number is displayed on the screen and same is sent to Pensioner's mobile as SMS from the portal. The portal generates Electronic Jeevan Pramaan for the successfully authenticated pensioner and it is stored in the central Life Certificate Repository database. The disbursing Bank can access and get the Jeevan Pramaan certificate from the portal for his pensioners through the electronic data transfer mechanism created between the portal and Bank server.