

# A HANDBOOK FOR CG VETERANS



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## **DISCLAIMER**

This Hand Book is only for general information and not to be quoted as the ultimate authority for grant of any benefit which is not envisaged in the Rules and CG Veteran Cell cannot be held liable for any loss or damage caused in this regard.

The idea is to empower the Coast Guard veterans and widows by informing them of their eligibility, entitlement and procedures to be followed in the event of any contingencies. All efforts have been made to give the information in simple and easy to understand format.

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## **A HANDBOOK FOR CG VETERANS**

### **1. ELIGIBILITY AND INELIGIBILITY FOR PENSION.**

- A Central Government employee who joined in pensionable service prior to 01/01/2004 and completed minimum pensionable service.
- Temporary employees retiring on superannuation pension/invalidation with not less than 10 years' service qualifying for pension.
- An employee who is dismissed or removed from service forfeits his pension.
- Resignation from service entails forfeiture of past service.

### **2. WHEN CAN YOU GET PENSION?**

- Pension is payable on retirement after attaining the age of compulsory retirement (superannuation) or in advance of this age under certain circumstances.
- Pension is also payable before the age of superannuation on voluntary retirement after rendering 20 years of qualifying service under Rule 48-A, after rendering 30 years of qualifying service under Rule 48(1)(a) of CCS (Pension) Rules or after attaining age of 50 (Gr. A & B) /55 (Gr. C) years under FR 56(K) subject to other conditions as laid down in the Rules.
- Family pension is payable to an eligible family member on the death of an employee while in service or after retirement.

### **3. CLASSES OF PENSION**

Pension granted under CCS (Pension) Rules, 1972 can be:

- Superannuation Pension
- Retiring Pension
- Invalid Pension
- Compensation Pension

- Compulsory Retirement Pension or Compassionate Allowance
- Pension on absorption to a PSU/Autonomous body.

#### 4. DOs FOR RETIREES FOR TIMELY PROCESSING OF THEIR PENSION PAPERS/CLAIMS

##### 4.1. DURING THE SERVICE, RETIREE IS REQUIRED TO ENSURE THAT

- His/her family details are updated.
- All nominations are updated.
- Head of Office / DDO has verified the service - no gaps in service.
- You are entitled to Certificate/s of Qualifying Service on completing 18 years of service and 5 years before retirement. This period is not to be reopened for assessment.
- Leave Record is updated.

##### 4.2. POINTS TO BE KEPT IN MIND WHILE FILLING UP THE FORMS

- Choose your bank with caution - Please see your easy accessibility to the nearest branch of the Bank. This will be helpful as you grow in age.
- Joint account with spouse is mandatory unless exempted by Head of Office. This is important while sanctioning of family pension after the death of pensioner, the spouse will not face any difficulty, as the process for switch over from pension to family pension is much easier.
- Primary account holder should be the pensioner. If the spouse is primary account holder, the pension case will be returned by the concerned bank.
- Name of all family members be given to HOO in Form-8. Married children are also a part of family and the same should be mentioned in Form-3.

- Address of communication should be properly indicated in the Form.
- Mobile number/email should be mentioned other than NIC/GOV mail as NIC/GOV email will be deactivated soon after retirement.
- Name in the bank account, service record, PAN and Aadhaar number should not be mismatched. For example, if the name in service record is Naresh Kumar Sharma, in bank account/PAN/Aadhaar also it should be the same (instead of writing N.K. Sharma).
- Photo pasted by the retiree should be clear and as per the guidelines. Selfie/blurred photographs are not allowed.
- Name and Date of Birth of family members should be correct and matched from the service records and other supporting documents such as educational certificate /Aadhaar Card/Driving license etc.
- The retiree should consider appropriately before applying to avail the facility of ECHS/CGHS/FMA/CGHS (In-door) + FMA/ health facility of previous organisation as well as spouse's health facility.
- Commutation of the pension is optional and therefore a subjective concept. The retiree should take decision regarding the commutation of pension as per his/her requirement.
- Late submission of pension forms should be avoided. CGHQ/BUVIK to intimate the retiree atleast 8 to 12 months before the date of retirement. The retiree requires filling his pension papers and send to CGHQ/BUVIK to reach 6 months prior to the date of retirement.

### 4.3. BASIC STATISTICAL RETURNS (BSR) CODE

It is mandatory to mention BSR Code of the Bank branch (where pension is desired to be credited) in the pension papers to enable PCDA (Pension) to transmit the pension to pensioner's bank account. The BSR codes of the respective banks are available on the website of CPAO (<https://cpao.nic.in/Ministry/BSR.php>).

### 4.4 WHAT IS BSR CODE AND ITS USE

- Basic Statistical Returns (BSR) Code is a 7 digit code allotted by Reserve Bank of India (RBI) to all the registered Banks in India. The first 3 digits out of the 7 represent Bank name whereas the remaining 4 digits codify the branch of the Bank. BSR is a system to integrate the data relating to various commercial banks and promote the filing of the same with RBI at regular intervals. It is used in 3 particular places:-
  - (i) When TDS/TCS returns are to be filled, BSR code is used in challan details and deducted details. This system is used to maintain records of the online payments and alerts the Income Tax Department about the payment through Banks.
  - (ii) BSR codes also assist any international tax authority to track the payment made by an individual to a foreign country.
  - (iii) BSR codes enable the senior citizens to receive pensions also.
- Although both IFSC codes and BSR codes help uniquely identify a particular Bank branch, they are different in 2 ways. While IFSC is an 11 digit alphanumeric code, the BSR code consists of 7 digits. An IFSC code is used while making online money transfers through RTGS (Real-Time Gross Settlement Systems) and NEFT (National Electronic Fund Transfer), while BSR codes are used for filling online TDS/TCS returns or for easy distribution of pension among retired Government employee.



## 5. THE ROAD MAP/ TIME FRAME FOR PROCESSING THE PENSION CASES W.R.T. ALL THE STAKEHOLDERS IS AS FOLLOWS:-

**5.1 After 18 years and 5 years before retirement:-** Certificate regarding verification of qualifying service is to be issued by Records Office duly vetted by NLAO/PAO.

**5.2 12-15 months before retirement:-**

- Commencement of service verification process by Head of Office.
- Assessment of outstanding dues.
- Reference to PAO and Directorate of Estates (for No Demand Certificate).

**5.3 8 months before retirement:-** Certificate regarding qualifying service and emoluments alongwith blank Form-5 to be given to retiring employee.

**5.4. 6 months before retirement** retiring employee to give:-

- Filled **Form-5** with bank account details and Joint Photograph.
- Details of family in **Form-3**, unmarried sons and married daughters are also the part of family and the same should be mentioned in Form-3.
- Nomination forms for **Gratuity, GPF, NGIS** and **CGEGIS**.
- Application form for **Commuted** value of pension and arrears of pension .

**5.5. 4 months before date of retirement:-** Pension papers {Form-5, Form-7 and forwarding letter of CGHQ (Form-8)} to be forwarded by HOO to PCDA (Pension) through CGPAO indicating Government dues to be recovered from Gratuity.

5.6 1 month before retirement:- PPO to be generated by PCDA (Pension)/SPARSH.

5.7 Copy of PPO:- Will be available on System for Pension Administration Raksha (SPARSH) for PCDA(P)/HOO/PAO/Pensioner.

5.8 Amount of Gratuity and Commuted Value of Pension (if opted) will be paid post completion of identification by the pensioner. A disbursement of first pension will be done on the last working day of the month following retirement. Payment of NGIS benefits will be made by DNPF/IHQ MoD (Navy), New Delhi and payment of GPF/CGEIS/Leave Encashment will be made by CGPAO, Noida after retirement of the CG Personnel.

## 6. WHAT ARE YOUR RETIREMENT BENEFITS

Retirement Benefits comprises following:-

- Pension or family pension subject to a guaranteed minimum of ₹ 9,000/- per month (since 01.01.2016).
- Lump-sum payment resulting from commutation of a portion of pension.
- Retirement/death gratuity limited to a maximum of ₹20.00 Lakh (since 01.01.2016).
- Dearness relief on pension/family pension at rates prescribed with reference to price rise (this remains suspended during employment/ re-employment under the Government).

## 7. HOW ARE YOUR PENSION/RETIREMENT BENEFITS WORKED OUT

### 7.1 FOR RETIRED EMPLOYEES

#### 7.1.1 Service Gratuity

- You are entitled to receive only service gratuity (and not pension) if your total qualifying service is less than 10 years on retirement other than invalidation.

- It is calculated @ 1/2 month's emoluments for each completed six monthly period of qualifying service.
- An emolument for this purpose includes DA admissible at the time of retirement.
- There is no limit for minimum amount.
- This is a one-time lump sum payment in lieu of pension and is distinct from and is paid over and above the retirement gratuity referred to later in this Section.

#### 7.1.2 **Pension**

- If you retire under the Rules and have qualifying service of 10 years, your pension is calculated @ 50% of last pay or average emoluments (i.e. average of the basic pay drawn by you during the last 10 months of your service), whichever is more beneficial to you.
- Guaranteed minimum pension is ₹9,000/- (Rupees Nine thousand only) per month. In addition, Dearness Relief is also payable thereon.
- Maximum limit on pension is ₹1,25,000/- (Rupees One lakh twenty five thousand only) per month. In addition, Dearness Relief is also payable thereon.
- Pension is payable upto and including the day of death.

#### 7.1.3 **Commutation of Pension**

- You have an option to commute a portion of pension, not exceeding 40% of it, into a lump-sum payment.
- You need not undergo medical examination if you exercise this option within one year of retirement.
- The lump sum payable to you is calculated with reference to the Commutation Table as provided in CCS (Commutation of Pension) Rules, 1981.

- Your monthly pension will stand reduced by the portion commuted.
- But, your dearness relief entitlement will be calculated on the basis of the full pension (i.e. including the commuted portion).
- The commuted portion of pension will be restored to you on the expiry of 15 years from the date of commutation.
- In the event of death of pensioner, commuted portion is not deducted from family pension.

#### 7.1.4 **Retirement Gratuity**

- 5 years' qualifying service and eligibility to receive service gratuity/pension is essential to get this one-time lump-sum benefit.
- Your retirement gratuity is calculated at the rate of 1/4 month's emoluments for each completed six-monthly period of qualifying service subject to a maximum of 16½ times the monthly emoluments.
- Emoluments for this purpose will include DA admissible at the time of retirement.
- There is no guaranteed minimum amount.
- The maximum retirement gratuity payable is 16½ times the emoluments limited to ₹20.00 Lakhs from 01.01.2016.

#### 7.1.5 **Dearness Relief**

- Dearness relief is sanctioned as compensation against price rise.
- The quantum payable will be governed by the orders issued by the Government from time to time.

- All pensioners, irrespective of the amount of their pension, are eligible for this benefit (except these on re-employment).
- There is no ceiling in regard to the total of pension plus dearness relief which a pensioner can receive.

## 7.2 FOR FAMILIES

### 7.2.1. Death Gratuity

- Widow/widower or the nominee of an employee, dying while in service is entitled to receive Death Gratuity.
- There is no requirement of completing any minimum length of qualifying service by the deceased employee for this purpose.
- Entitlement is regulated as under:-

Length of qualifying service	Rate of death gratuity
Less than 1 year	2 times of emoluments*
One year or more but less than 5 years	6 times of emoluments*
5 years or more but less than 11 years	12 times of emoluments*
11 years or more but less than 20 years	20 times of emoluments*
20 years or more	Half of emoluments* for every completed six-monthly period of qualifying service subject to a maximum of 33 times.

*\* The total of death gratuity payable cannot exceed Rupees Twenty lakh in all cases. Emoluments for this purpose include basic pay and dearness allowance admissible at the time of retirement.*

### 7.2.2. **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 ₹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 ₹9000/- per month

- 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, dependent disabled siblings are eligible for family pension for life subject to fulfillment of certain conditions.

### 7.2.3. **Dearness Relief**

- Dearness relief to family pensioners is paid at the same rate and on the same conditions as for pensioner.

## **8. FAMILY PENSION ON DEATH/DISCHARGE OF 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.

## 9. HOW TO CLAIM PENSION

- Pension claims are processed by Head of Office (HOO). HOO is also responsible for settling the entitlements consequent to the death of an employee in harness.
- The process for sanctioning your pension claims is required to be initiated by the Head of Office 8 to 12 months in advance of the retirement date.
- Six months prior to the retirement date, you are to furnish certain information (e.g. joint photo with wife/husband, family details, name of bank through which you desire to draw your pension, etc.) to your Head of Office in Form-5.
- Your co-operation with the Head of Office is vital to ensure timely settlement of your claim. Head of Office will send the pension papers to CGPAO, Noida in Form 7 & Form 8, 4 months prior to your date of retirement.
- Pension is sanctioned by the Accounts Officer, PCDA (Pension), Allahabad who is required to issue Pension Payment Order (PPO) not later than one month in advance of the retirement date.
- If any delay is anticipated in this, the Head of Office is required to sanction provisional pension and provisional gratuity.
- Normally, family pension is also sanctioned to spouse at the same time as pension and indicated in the PPO. Family pension is to be drawn only after the death of the pensioner. In such cases no separate sanction for family pension is required. The spouse has to submit an application alongwith death certificate to the Bank, if he/she had a joint account with the deceased pensioner.



- For getting family pension in other cases, the deceased pensioner's family should apply in Form-14:-
  - to the pension disbursing authority for payment, if the name of family pensioner and amount of family pension is already indicated in the PPO, or
  - to the Head of Office for sanction of family pension in all other cases.

## 10. INTEREST ON DELAYED PAYMENT

You are entitled to receive interest on the amount of retirement/death gratuity if its payment is delayed due to administrative lapse beyond a period of 3 months. The interest shall be paid at GPF rates prescribed from time to time.

## 11. HOW PENSION IS PAID

Payment of pension to Central Government Civil Pensioners is made by all nationalised banks authorised by Reserve Bank of India. In addition, RBI has also authorised few specified authorised private banks i.e. HDFC Bank Ltd., ICICI Bank Ltd., IDBI Bank Ltd. and Axis Bank Ltd. Nomination/Cheque Book/Standing Instruction facilities have been extended to pensioners drawing their pension through banks. In new system SPARSH, pension will be disbursed centrally by PCDA(Pension) Allahabad. Pension slip will be available to pensioner online through individual login.

## 12. REDRESS OF GRIEVANCES

- If you have any grievance/complaint in pension matters you may take it up with your Head of Office, the pension sanctioning authority or the pension disbursing authority, as the case may be. For Coast Guard Officers and Enrolled Personnel/Civilian Personnel, Head of Office is Coast Guard Headquarters and Bureau of Naviks respectively and pension sanctioning authority is PCDA (Pension) Allahabad.

- Details of Head of Office (HOO) are as follows:-

<b>CG Veteran Cell</b> The Director General {for Asst Director (CGVC)} Coast Guard Headquarters National Stadium Complex New Delhi-110001 Tel. 011-23072396, Fax. 011-23070242 E-mail. <a href="mailto:cgvc-pers@indiancoastguard.nic.in">cgvc-pers@indiancoastguard.nic.in</a> Web. <a href="http://www.indiancoastguard.gov.in">www.indiancoastguard.gov.in</a>	<b>Bureau of Naviks (EP Release Centre/ Centralised Pension Processing Centre (Civ. Pers.)</b> The Officer-in-Charge Bureau of Naviks Cheetah Camp, Mankhurd, Mumbai-400088 Tel. 022-25560345, Fax. 022-25568562 E-mail. <a href="mailto:buvik@indiancoastguard.nic.in">buvik@indiancoastguard.nic.in</a> Web. <a href="http://www.buvik.gov.in/release">www.buvik.gov.in/release</a>
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There is a well defined procedure in online SPARSH system ([www.sparsh.defencepension.gov.in](http://www.sparsh.defencepension.gov.in)). Grievance can be raised by a Pensioner or Family Pensioner. The purpose of this functionality to validate and approve grievances raised by Pensioner or Family Pensioner.

### 13. NON-PENSIONARY RETIREMENT BENEFITS

#### 13.1. Retired employees or their families are also entitled to the following non-pensionary retirement benefits:

- Cash equivalent of leave salary for balance earned leave, subject to a maximum of 300 days.
- Encashment of half pay leave due to the employee to the extent of shortfall in earned leave to make up the maximum of 300 days ceiling on Earned Leave for encashment above.
- Insurance cover and/or accumulation in the Saving Fund under the NGIS / Central Government Employees Group Insurance Scheme, 1980.
- Normal dues from the GPF account and in the case of death of the employee while in service, additional amount limited to ₹60000 from the Deposit-linked Insurance Scheme under the General Provident Fund Rules.
- On retirement, you are entitled to travel entitlement consisting of (i) Travel entitlement for self and family (ii) Composite Transfer and packing grant (CTG)

(iii) Reimbursement of charges on transportation of personal effects (iv) Reimbursement of charges on transportation of conveyance as detailed below: -

### 13.2. Travel Entitlements

Travel entitlements as prescribed for tour/transfer, except for International Travel, will be applicable in case of journeys on retirement. The general conditions of admissibility prescribed in S.R.147 will, however, continue to be applicable.

### 13.3. Composite Transfer Grant (CTG)

- The Composite Transfer Grant shall be paid at the rate of 80% of the last month's basic pay in case of those employees, who on retirement, settled down at places other than last station(s) of their duty located at a distance of more than 20 km. However, in case of settlement to and from the Island territories of Andaman, Nicobar & Lakshadweep, CTG shall be paid at the rate of 100% of last month's basic pay. Further, NPA and MSP shall not be included as part of basic pay while determining entitlement for CTG. The transfer incidentals and road mileage for journeys between the residence and the railway station/bus stand, etc., at the old and new station, are already subsumed in the composite transfer grant and will not be separately admissible.
- As in the case of serving employees, government servants who, on retirement, settle at the last station of duty itself or within a distance of less than 20 kms may be paid one third of the CTG subject to the condition that a change of residence is actually involved.

### 13.4. Transportation of Personal Effects

Presently the scale of transportation of Personal Effects for which re-imbursment is admissible is as follows:-

<b>Level in Pay matrix</b>	<b>By Train/Steamer</b>	<b>By Road</b>
12 and above	6000 Kg by goods train/ 4 wheeler wagon/ 1 double container	₹50/- per Km
6 to 11	6000 Kg by goods train/ 4 wheeler wagon/ 1 single container	₹50/- per Km
5	3000 Kg	₹25/- per Km
4 and below	1500 Kg	₹15/-per Km

### 13.5. Transportation of conveyance

<b>Level in Pay Matrix</b>	<b>Reimbursement</b>
6 and above	1 motor car etc. or 1 motor cycle/scooter
5 and below	1 motorcycle/scooter/moped/bicycle

## 14. FIXED MEDICAL ALLOWANCE

- Fixed Medical Allowance @₹1000 per month is paid to pensioners/family pensioners who are residing outside the jurisdictional area of CGHS Scheme and other such schemes of other Ministries/Department and would have been eligible for this scheme while in service.
- Medical facilities under the Central Government Health Scheme (CGHS) in various cities/areas covered by the scheme are also available to eligible Central Govt. Pensioners on contribution/ payment basis. CGHS facility (both OPD and IPD) is also available to pensioners residing outside CGHS area.

- Pensioners residing outside CGHS area but in receipt of FMA, are not eligible to avail OPD facilities at wellness center. They can, however, avail IPD facilities on making contribution under the Central Government Health Scheme (CGHS).

## 15. PAYMENT OF NGIS/CGEIS ACCUMULATION AND INTEREST THEREON

The individual accounts of contributions made by CG personnel are centrally maintained by NGIF/CG Pay Section. As such the final payment due on the date of retirement in respect of accumulations under NGIS/CGEIS is authorized by NGIF/ CGPAO, Noida to CG uniformed personnel and Civ. Personnel respectively.

## 16. FOR PENSIONERS BECOMING NON-RESIDENT INDIAN AFTER RETIREMENT

- A pensioner on becoming the NRI should intimate the fact that he has become NRI to the pension paying branch in India and on receipt of the same the paying bank branch in India should convert the account of pensioner to Non-resident Ordinary (NRO) account.
- The authorised bank then may credit the pension amount of such NRI pensioners to a non-resident (ordinary) account opened/maintained as per provision of the Exchange Control after ensuring the personal identification and other requirements as may be necessary under the Scheme for payment of pension to Central Government Civil Pensioner.

## 17. EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME (ECHS) FACILITY FOR PENSIONERS (CG UNIFORMED PERSONNEL)

### 17.1 PROCEDURE TO GET A ECHS CARD FOR RETIRING CG PERSONNEL

- For availing ECHS facility after retirement, pensioners need to apply in the prescribed form online (available on ECHS web portal [www.echs.gov.in](http://www.echs.gov.in)).

- The form should be completely filled up with individual /dependents photographs and signatures uploaded as specified in the form alongwith the following documents:-
  - Copy of MRO (ECHS one time contribution). This one time contribution will be recovered from pensionary benefits through PPO in online System for Pension Administration-Raksha (SPARSH) from Jan 21 onwards. CG personnel retired before Jan 21 whose PPO issued through legacy system are required to make payment of one-time contribution for ECHS membership through MRO.
  - In case of differently abled dependent son above 25 years, disability certificate from competent authority as specified.
  - Attested copy of PPO/Last month SOE (in case PPO is not readily available immediately after retirement).
  - One time ECHS contribution is required based on the corresponding pay level at the time of retirement. The details are as follows:-

Sl.	Category / Pay level at the time of retirement	One time Contribution
(a)	NVK to P/NVK &equiv.(Level 3 to 5)	₹30,000/-
(b)	ADH to P/ADH &equiv.(Level 6 to 8)	₹67,000/-
(c)	All Officers (Level 10 & above)	₹1,20,000/-

- If you do not have a card earlier/ expired, a **temporary slip** can be printed and it is once verified/activated by Oi/c ECHS Polyclinic it can be used for availing the medical facility.

## 17.2 DEPENDENCY CRITERIA

For availing the medical facilities under the scheme, parents (or parents-in-law in case of female employee), unmarried son till 25 years of age, dependent unmarried/widowed/divorced/separated daughters and sisters, minor brothers are deemed dependent on the Government employee if they are

normally residing-with him and their income from all sources including pension and pension equivalent of DCRG benefit is less than ₹9000+DA per month. This criteria does not apply to spouse and disabled son irrespective of age (please see definition of disability in instructions issued by ECHS Organisation for more details).

### 17.3 CHANNEL OF SUBMISSION

The application is to be submitted online to records office (CGHQ/BUVIK) for online verification and onwards transmission to ECHS Org. for issuance of ECHS card.

## 18. CENTRAL GOVERNMENT HEALTH SCHEME (CGHS) FACILITY FOR PENSIONERS

### 18.1 PROCEDURE TO GET A CGHS CARD FOR RETIRING EMPLOYEE

- For availing CGHS facility after retirement, pensioners need to apply in the prescribed form (available on CGHS web portal [www.cghs.nic.in](http://www.cghs.nic.in) and website [www.cghs.gov.in](http://www.cghs.gov.in) and also in the Wellness Centers)
- The form should be completely filled up with individual photographs pasted as specified in the form along with the following documents:-
  - i. Proof of residence.
  - ii. Proof of stay of dependents.
  - iii. Proof of age of son.
  - iv. In case of differently abled dependent son above 25 years, disability certificate from competent authority as specified.
  - v. Surrender certificate of CGHS Card (only if CGHS Card was issued during Service Period).
  - vi. Attested copies of PPO/Provisional PPO/Last Pay Certificate (in case PPO is not readily available immediately after retirement).



- vii. Demand Draft in the name of “PAO CGHS New Delhi”.
- The amount of Demand Draft will be for contribution due for one year if the card is to be made for yearly renewal basis and for 10 years if whole life card is required.

## 18.2 DEPENDENCY CRITERIA

For availing the medical facilities under the scheme, parents (or parents-in-law in case of female employee), unmarried son till 25 years of age, dependent unmarried/widowed/divorced/separated daughters and sisters, minor brothers are deemed dependent on the Government employee if they are normally residing-with him and their income from all sources including pension and pension equivalent of DCRG benefit is less than ₹9000 +DA per month. This criteria does not apply to spouse and disabled son irrespective of age (please see definition of disability in instructions for filling CGHS card).

## 18.3 CHANNEL OF SUBMISSION

The application with enclosures is to be submitted to Addl. Director (HQ) in Delhi or concerned Addl. Director (CGHS) of the city, where the facility is required.

## 18.4 PROVISION FOR MAKING PENSIONER CGHS CARD WHILE IN SERVICE

- A serving employee can apply for a pensioner CGHS Card alongwith his pension papers.
- Application with enclosures and bank draft is to be forwarded to the CGHS through the office of the employee. The pensioner card will be issued on the day of retirement (provided it is applied for at least six weeks before retirement date) and will get activated from the next day.

## 18.5 ONLINE APPLICATION FOR CGHS CARD

- The card can be applied online by visiting CGHS web portal [www.cghs.nic.in](http://www.cghs.nic.in) or CGHS website [www.cghs.gov.in](http://www.cghs.gov.in).



- However at present provision for uploading the supporting documents is not available. After online submission of the application, the applicant is required to take a print out of the application and submit it with supporting documents (duly endorsed by the Head of the Department/Office in case of serving employees) in the Office of the Additional Director HQ in Delhi or Additional Director in other cities.

#### 18.6 ADDITION/DELETION OF NAMES IN CGHS CARDS

- On the death of the main card holder, the card becomes invalid and fresh card has to be applied for by the spouse after he/she starts drawing the family pension. Old CGHS card and a Death Certificate need to be attached with the application.
- A serving employee on marriage or on the birth of his/her child may get the names of spouse /child added to the card after submitting the form for addition duly endorsed by his department.
- After the death of spouse and death/marriage/ employment of a son/daughter/dependent, it is the responsibility of main card holder to inform CGHS for necessary deletion of the card.

#### 18.7 VALIDITY OF THE CGHS CARD

- In case of yearly contribution for pensioner cards, in order to continue validity, contribution is to be made prior to completion of the continuing year.
- CGHS card is valid in all CGHS cities for treatment/investigation/ Hospitalization. There is no need for transit permit to get treatment in another CGHS city except for receiving high value medicines classified as “life saving”/restricted supply medicines for which temporary attachment to a wellness center is required.

## 18.8 CGHS CARD FOR PENSIONERS RESIDING OUTSIDE CGHS CITIES

Pensioners residing outside CGHS covered area can opt for a regular CGHS Card or an IPD (Indoor treatment) CGHS Card with fixed medical allowance (in lieu of OPD treatment) from the nearby CGHS city. IPD card holders will not be eligible for OPD treatment & issue of medicines from CGHS Wellness Centers.

## 18.9 SELF-PRINTING OF CGHS CARD

- As soon as the application for CGHS card is accepted at the CGHS Card Section, an acknowledgment letter is issued to the applicant mentioning the card number and the Ben ID of all family members. The plastic cards are normally available after one month of the application at the parent wellness center of the card holder.
- In the meantime the acknowledgment letter can be used to avail the facilities from the Wellness Center.

## 18.10 PRINT YOUR OWN CARD ONLINE FACILITY

- A beneficiary can also self-print his and his dependents cards online through Beneficiary login. This e-CGHS Card is equivalent to the Plastic Card. After downloading the card in PDF format beneficiary can take a colour print out and get it laminated for further use.
- The beneficiary can print his/her or family members' card using following steps:-
  - Visit CGHS portal <https://www.cghs.nic.in>
  - Click Beneficiary Login
  - Enter your Ben ID, password and sign in
  - Click Print card for the beneficiary whose card needs to be printed
  - Enter the onetime password sent to your registered mobile
  - Click Print CGHS Card

- A message appears on the screen requesting to take a coloured print out and get the card laminated. Click OK.
- Download or open the e-CGHS card in PDF format
- Print the e-CGHS card using control +P command
- A beneficiary may use an eCGHS card for availing health care facilities. The credentials of the beneficiaries can be verified by the Health Care Organisations (HCOs) through the computer database using the beneficiary ID number, if required.

#### 18.11 IMPORTANCE OF CGHS CARD

- All the CGHS beneficiaries and their dependents are provided with photo ID plastic cards individually with unique beneficiary ID number which need to be produced at each service point to avail the facilities.
- Safe custody of the CGHS Cards is the responsibility of the beneficiary and in case of loss of the card beneficiary is required to inform the police and CGHS authorities.
- Duplicate CGHS card can be obtained against lost card by applying for the same to the concerned Additional Director alongwith a copy of FIR and will be charged ₹50/-.

### 19. DEPOSIT-LINKED INSURANCE SCHEME

If the employee had been a subscriber of GPF and dies after five years of service, the employee's family/nominees will be paid an amount equal to average balance during 36 months preceding the month of death subject to a maximum of ₹60,000/- provided the employee has maintained the prescribed minimum balance of ₹25,000/-.

### 20. INSURANCE BENEFITS UNDER NAVAL GROUP INSURANCE SCHEME (NGIS)

Naval Group Insurance Fund provides following insurance benefits to the CG uniformed personnel/families of CG Officers and EPs:-

<b>Cadre</b>	<b>On Death during service</b>	<b>On Invalidment with 100% disability @</b>	<b>On retirement</b>	<b>Post Retirement Death Insurance Extension Scheme for 30 years from date of retirement or, till attaining 75 years of age</b>
Officers	₹1 Crore	₹25 Lakh	Saving Element as per maturity table	₹10 Lakh against single non-refundable term premium of ₹70,750/-
EPs	₹50 Lakh	₹12.5 Lakh		₹5 Lakh against single non-refundable term premium of ₹42,250/-
Aviators	₹7 Lakh	₹3.5 Lakh		

@Proportional disability benefits admissible on invalidment with 20% and above disability

## 21. CENTRAL GOVT. EMPLOYEES INSURANCE SCHEME (CGEIS) (FOR CIVILIAN PERSONNEL ONLY)

The CGEIS is mandatory to all Coast Guard Civilian Personnel. The prescribed monthly subscription and insurance cover is as follows:-

<b>Group to which the employee belongs</b>	<b>Rate of Subscription (Revised rates)</b>	<b>Amount of Insurance Cover</b>
	<b>In Rupees</b>	
'A'	120	1,20,000
'B'	60	60,000
'C'	30	30,000

**Benefits Payable.**

(a) On retirement, resignation, etc., the employee will be paid as per the Table of benefits promulgated every year by the Govt. in following manner: -

- (i) Lump-sum due to him out of the Savings Fund for entire period of membership in the lowest group; and
- (ii) Amount(s) due to him for the additional units by which subscription was raised due to promotion, for the period from which the rate was raised, to the date of cessation of membership.

(b) **Death while in service:** The nominee/heir will be paid-

- (i) the amount of appropriate Insurance Cover to which the employee was entitled at the time of death; and
- (ii) lump-sum and amount(s) as in the case of (a) above, for the period till the date of death; only the Insurance Cover, if death takes place before becoming a member.

**22. EX-GRATIA LUMP-SUM COMPENSATION**

Coast Guard personnel who die in harness in the performance of **their actual bona-fide official duties** under various circumstances or who are boarded out of service on account of disability attributable to or aggravated in service, their family/the individual shall be paid the following ex-gratia lump-sum compensation as per GOI OM F.No. 38/37/2016-P&PW(A)(i) dated 04 Aug 2016:-

Sl.	Details	Amount (In Rupees)
(a)	Death due to accident in the course of performance of duties	25 Lakhs
(b)	Death occurring in the course of performance of duties attributable to acts of violence by terrorists, anti-social elements, etc.	25 Lakhs
(c)	Death occurring during border skirmishes and action against militants, terrorists, extremists, etc.	35 Lakhs
(d)	Death occurring while on duty in the specified high altitude, inaccessible border posts, etc. on account of natural disasters, extreme weather conditions	35 Lakhs
(e)	Death occurring during enemy action in war etc.	45 Lakhs
(f)	Invalided out on account of disability attributable to or aggravated due to service (applicable w.e.f. 01 Apr 2011).	9 Lakhs (for 100% disability)*

*\*(for disability less than 100% but not less than 20%, the amount of ex-gratia shall be proportionately reduced. No ex-gratia compensation for disability less than 20%).*

- *The disability/death of the employee concerned should have occurred in the **actual performance of bonafide duties**. In other words, a causal connection should be established between the occurrence of disability/death and government service.*
- *The ex-Gratia compensation shall be reduced by the compensation received from Railways, if Central Govt. civilian employee is killed in train accident while travelling on duty.*
- *When relief is also provided to the families of deceased Govt. servants from P.M. Relief Fund, C.M. Relief Fund etc. the ex-gratia compensation may be allowed without any ceiling.*

### 23. FINANCIAL ASSISTANCE (EX-GRATIA FROM CGBA / CTS)

The provision for financial assistance/Ex-gratia payment on demise of a Veteran already exists from CGBA and Canteen Trade Surplus (CTS) as per guidelines. Details of same are as follows:-

(a) **Grant from CGBA** (for pensioners)

(i) Officer = ₹20,000/-

(ii) EP = ₹10,000/-

(b) **Ex-Gratia Grant from Canteen Trade Surplus (CTS)**. Fund managed by Dte of Admin, CGHQ:-

(i) Retired Officers/EPs = ₹40,000/-

(ii) Retired Civilians = ₹25,000/-

**Note**:- Ex-gratia grant from CTS is directly linked to disbursement of CTS to ICG from DDG Canteen Services, will be subject to availability of funds, timely distribution of CTS fund to ICG and cannot be claimed as a matter of right/compulsion by the family members of deceased. Benefits under CGBA/CTS are subject to change by the respective authorities from time to time.

(c) Instances have come to notice of CGHQ wherein NoKs of Coast Guard Veterans have forwarded request alongwith certified copy of death certificate for payment of eligible grant/ex-gratia after a considerable period of time due to unawareness/non-updation of current contact details and irregular communication with CGVC/BUVIK Release Centre defeating the very purpose of the above welfare measure on sad demise of the CG pensioner.

(d) On death of any CG Pensioner, NoK be paid with grant payable from CGBA/CTS Fund immediately by the nearest CG Station from unit welfare fund and subsequently the same amount be claimed from CGHQ by submitting request/certified true copy of the death certificate a like service death.

## 24. CHILDREN EDUCATION ALLOWANCE (CEA)/HOSTEL SUBSIDY

CG personnel are eligible to claim for Children education allowance/hostel subsidy till the end of academic year in which he/she is being retired. In case CG Personnel dies while in service, Children Education Allowance/Hostel subsidy is payable till such time the Government servant would have actually received the same subject to fulfilling of other conditions by the office in which the Govt. servant was working prior to death, provided the spouse of the Govt. Servant is not employed in the Central/State Govt., PSU, Autonomous Body, A Semi-Government Organisation partly or fully funded by the Government. The application duly filled and related information for re-imbursment of CEA/Hostel subsidy alongwith certificate/receipts be forwarded to respective HOO for scrutiny, countersignature and onward transmission to CGPAO, Noida. The existing limit of Children Education Allowance (CEA) is **₹27,000/-** per annum per child for 02 elder children and Hostel subsidy limit is **₹81,000/-** per annum per child for 02 elder children. This allowance would be raised by 25% every time the DA on revised pay goes up by 50%. NOK can get re-imbursment either from Children Education Allowance or Hostel Subsidy. CEA annual ceiling for disabled children is ₹54,000/- per child. The admissibility of amount is subject to revision based on Central Govt. orders issued from time to time.



## 25. EDUCATIONAL CONCESSION TO THE CHILDREN OF COAST GUARD UNIFORMED PERSONNEL MISSING/DISABLED/KILLED IN ACTION

The Govt. of India, Ministry of Defence, Dept. of Ex-Servicemen Welfare vide OM No. 6(1)/2009/Edu. Concession/D(Res.-II) dated 13 Sep 2017 has extended provision of educational concession to the children of Coast Guard personnel missing/disabled/killed in action based on the recommendations of the 7<sup>th</sup> CPC.

Salient features of this benefit are as follows:-

- (a) **Tuition Fees:** Full reimbursement of tuition fee (Capitation fee and caution money not included) levied by the educational institutions concerned (including charges levied for the school bus maintained by the school or actual fares paid for the railway pass for students or bus fare certified by the Head of Institutes).
- (b) **Hostel Charges:** Full reimbursement of Hostel charges for those studying in boarding school and colleges.
- (c) **Cost of books/stationery:** ₹2000/- (Rupees Two thousand only) per annum per student or the amount claimed by the student, whichever is less.
- (d) **Cost of Uniform** where this is compulsory: ₹2000/- (Rupees Two thousand only) or the amount claimed by the student, whichever is less.
- (e) **Clothing:** ₹700/- (Rupees Seven hundred only) or the amount claimed by the student, whichever is less.

The educational concessions referred above will be admissible only for undertaking studies in Govt./Govt. aided schools/educational institutes, Military/Sainik Schools and other schools or colleges recognised by the Central/State Governments including the autonomous organisations financed entirely by the Central/State Governments. These educational concessions will be available for school going children from 2 classes prior to 1<sup>st</sup> class upto and inclusive of the First Degree Course. Reimbursement of educational concession have no nexus with the performance of the child in his/her class. In other words, even if a child fails in a particular class, this re-imburement shall not stop. The combined amount of Tuition Fees and Hostel Charges shall not exceed ₹10,000/- per month effective from 01 Jul 2017. The concession shall go up by 25% each time DA rises by 50%. The beneficiary can claim educational concession or CEA/Hostel Subsidy whichever is beneficial.

## **26. MONETARY ALLOWANCE ADMISSIBLE TO THE GALLANTRY AWARDEES**

The Gallantry Awardees are entitled to monetary allowance {current rate ₹2000/- p.m. for TM (G) & ₹3000 p.m. for PTM (G) w.e.f. 01 Jul 2017} for full life till death. After retirement, the same allowance or as amended from time to time is continued to be paid in addition to their pension after notification in PPO.

## **27. CSD CANTEEN FACILITIES**

CG Veterans who have rendered at least five years of honourable service and family pensioners are authorized to avail of indigenous canteen stores. CG pensioners on receipt of PPO on retirement may apply for Canteen Smart Card (for pensioners) to their last unit.

This facility has also been extended to the Retired Defence Civilian Employees vide IHQ MoD (Army) letter No. 96301/Q/DDGCS/Policy dated 12 Aug 2015. Accordingly, Coast Guard retired Civilian Personnel are eligible for Grocery Stores only. Hence, all Civilian personnel on retirement from service may apply for Canteen Smart Card through their last unit.

## **28. PENSIONERS IDENTITY CARD**

As per para 19 of CGO 02/2007, CG personnel on retirement are being issued with Pensioners Identity Card. The Pensioners Identity Card in case of CG Officers and Civilian Personnel and their NoKs in case of Family Pensioners have been issued by the Provost Marshal at Coast Guard DHQ-2, Mumbai and in case of EPs, it is being issued by BUVIK during the release formality. All Officers and Civilian Personnel may apply for the identity card through last unit 30 days prior due date of retirement. However, the Pensioner Identity Card will be dispatched by DHQ-2 to the concerned unit in time for handing over the same to the retiring Officer/Civilian Personnel on his/her last working day, after surrendering his permanent identity card.

## **29. COMMERCIAL EMPLOYMENT AFTER RETIREMENT**

If a Group 'A' officer wish to accept any commercial employment before the expiry of one year from the date of retirement, the officer shall obtain prior permission from the competent authority to such acceptance by submitting an application in Form 25. If pensioner takes up any commercial employment at any time before the expiry of one year from the date of his/her retirement without the prior permission, competent authority may cease whole or such part of the pension for such periods as may be specified in the order.

### 30. COMPASSIONATE APPOINTMENT

- The dependent family members of CG personnel who dies while in service or after invalidated out from service can apply for the Group 'C' posts as compassionate appointment. "Dependent Family Member" means all those who were wholly dependent on the government servant at the time of his/her death or retirement on medical grounds which includes following:
  - (a) Spouse; or
  - (b) Son/daughter (Including adopted son/daughter); or
  - (c) Brother or sister in the case of unmarried Government servant.
- The dependent family member of the deceased/ invalidated CG personnel can apply/request for compassionate appointment alongwith following documents:-
  - (a) Duly completed Pro-forma (in duplicate)
  - (b) Attested copy of education and caste certificate
  - (c) Two passport size photographs
  - (d) Choice of posting.
- Duly completed applications to be forwarded to CGHQ and BUVIK in respect of Officers and EPs/Civ. Personnel respectively for scrutiny and countersigned prior submission to Directorate of Personnel, CGHQ. Compassionate appointment can only be made upto a maximum of 5% of vacancies falling in a particular year under direct recruitment quota in any Group 'C' post.

### 31. MISSING PENSIONER

In case a pensioner is missing, his family should lodge an F.I.R. with the police authorities. If the pensioner is not traced after one year, a certificate is to be obtained from the police authorities. The NoK of

the missing pensioners should report the matter to the PDA alongwith requisite document i.e. Non-traceable certificate and an Indemnity Bond to enable the PDA to take up the case to PCDA (Pension) for sanction of family pension from the date of lodging F.I.R. The amount of salary due, leave encashment and GPF will be paid to the nominee immediately after filing F.I.R. Retirement gratuity may be paid to the nominee of the missing official after six months of filing F.I.R.

### **32. INSANE PENSIONER**

If a pensioner becomes insane, his dependents should obtain a certificate from the Magistrate and produce the pension certificate and life certificate for drawing pension. If the pensioner is lodged in an asylum, the cost of pensioner's maintenance will be paid by the dependents to the asylum authorities as per orders of the Court on an application by the asylum authorities under the provisions of Section 25 of Lunacy Act.

### **33. COURT ATTACHMENT**

No pension whether due or to become due can be attached by process of any Court until it has actually been paid as per pension Act XXII of 1871. No pensioner can assign or sell any interest in respect of the pension not then due.

### **34. CONVICTED PENSIONER**

If a pensioner is convicted or sentenced to imprisonment by a Court, the pension will be suspended. The pensioner is required to submit the copy of the Court order to the PDA for onward reporting the matter to PCDA(P), Allahabad for obtaining the orders of the Competent Authority. On release from the jail, the pensioner should again report the matter to the PDA and submit the requisite

documents for pursuing the matter with PCDA (P), Allahabad in order to restore the pension.

### 35. CASES OF ERRONEOUS GRANT OF PENSION

Pension once sanctioned cannot be reduced/stopped except under the order of the President of India. However, if a revision of pension becomes necessary on account of detection of clerical error, the pension may be revised provided that no revision of pension to the disadvantage of the pensioner shall be made except with the sanction of the GoI/DoP&PW. If the clerical error is detected after a period of two years from the date of sanction of pension, the govt. servant concerned shall be served with the notice by the Pension Sanctioning Authority requiring him to return the excess payment so made within a period of two months from the date of receipt of the notice by him. On his failure to comply with notice the authority sanctioning the pension shall order that the excess payment be adjusted by short payment of pension in future in one or more installments as pension sanctioning authority may decide. If it is not possible to recover the over payment from the pensioner, the order of the competent authority regarding regularisation/write off the amount involved will be looked for. Any overpayments for which Defence Accounts Department are held responsible or an overpayment caused due to misinterpretation of any rule, order or regularisation should be reported to the CGDA.

### 36. LOSS OF DOCUMENTS

- In case P.P.O. is lost in transit before receiving first payment, PDA should be approached to furnish loss certificate to the Pension Sanctioning Authorities for re-issue of duplicate copy of the P.P.O.

- In case pension certificate is lost before receiving first payment, Pension Sanctioning Authority may be approached through CGHQ/BUVIK for issue of duplicate Pension Certificate.
- In case pension certificate is lost, exhausted, mutilated after receiving first payment, PDA should be approached to issue duplicate/additional copy of Pension Certificate.

### 37. GENERAL

- Your PPO is a valuable document containing a running account of your pensionary entitlements. Please keep it in safe custody.
- All pensions/gratuities and dearness relief are payable in rupees in India only.
- Payment to NRI pensioners is paid through non-resident (ordinary) account opened/maintained as per provisions of the Exchange Control.
- They are expressed in whole rupees, the fraction being rounded off to the next higher rupee.
- No employee can earn two pensions in the same service/post at the same time or by the same continuous service. However, there is no bar to an employee drawing more than one pension due to a combination of pension and family pension or civil & military pension.
- In a peculiar situation wherein both husband and wife are senior Govt. servants and if unfortunately they both die, their dependent children will get the family pension of both the parents.
- Pension/family pension is payable upto and including the day on which its recipient dies.
- A pensioner is entitled to nominate any other person to receive his life-time arrears. The nomination is to be submitted to the Head of Office while the pension claims are being processed or to the pension disbursing authority anytime thereafter.

- Grant of pension and its continuance are subject to future good conduct of the pensioners.
- Pension finally authorized cannot be revised to the disadvantage of the pensioner except to correct a clerical error.
- Pension cannot be attached, seized etc., for any demand against a pensioner; nor can a pensioner make any assignments, etc., in anticipation of pension.
- But, if a pensioner is convicted of a serious crime or is found guilty of grave misconduct or negligence, pension may be withheld or withdrawn fully or partly for a specified or indefinite period. Recovery from pension may also be made for any pecuniary loss caused to the Government.
- Government dues (pertaining to government accommodation, outstanding balance of advances, overpayment, etc.) are adjustable against gratuities (other than service gratuity) and/or Dearness Relief.
- Acceptance of certain kinds of post-retirement employment (e.g. commercial employment before expiry of one year from retirement, employment under foreign governments, etc.) by pensioners who retired from Group-A service/post requires prior permission of the Central Government. Failure to comply with this requirement could lead to stoppage of pension for such period as may be decided by the Government.
- **Pension Seva by SBI** - SBI Pension Seva is a website where pensioners of SBI can login ([www.pensionseva.sbi.co.in](http://www.pensionseva.sbi.co.in)) and check their pension related details instantly. The services available are: Download of Arrears calculation sheets/Pension slip/Form 16, Pension profile details, Investment related details, Life Certificate status, Transactions details, SMS alert on mobile phone with pension payment details, Pension slip through email/pension paying branch, Jeevan Pramaan facility at branches, Senior Citizen Savings Scheme (SCSS), e-PPO provision for pensioners, Grievance Redressal through sending SMS "UNHAPPY" to 8008202020, SBI customer care Toll free numbers-18004253800 / 1800112211 / 1800110009, email to



[gm.customer@sbi.co.in](mailto:gm.customer@sbi.co.in) / [dgm.customer@sbi.co.in](mailto:dgm.customer@sbi.co.in).

### 38. USEFUL TIPS FOR PENSIONERS AND NoK

- Outstanding balance including interest thereon on various advances e.g. MCA, HBA, PCA, NGIF, CGBA etc. and any other Govt. dues may be ascertained prior one year from retirement and dues if any may be liquidated in consultation with concerned authorities.
- CG personnel residing in Govt Accommodation (CPWD/MES) may ascertain their dues towards License Fee, water, electricity and pay all outstanding amount prior to their retirement on superannuation and obtain No Demand Certificate (NDC) from the Estate office/MES so as to avoid withholding of 10% gratuity amount.
- Ensure stoppage of deduction towards GPF contribution three months prior to superannuation and stoppage of monthly salary after retirement in consultation with CGPAO, Noida.
- Advance, taken by the respective officer on account of Ty duty, Pmt. transfer and LTC prior to their retirement may be ascertained in consultation with respective TA section of jurisdictional area accounts office under PCDA (Navy)/CDA(Navy/CG) and settled without delay prior to retirement.
- Availing of ECHS facility post retirement is mandatory and CG Officers and EPs to submit his/her application online on ECHS Organisation website ([www.echs.gov.in](http://www.echs.gov.in)) and submit to

CGHQ/CGVC and BUVIK/CG EP Release Centre respectively for verification and online transmission to ECHS Org.

- It is important to know entitled pensionary and terminal benefits. Updating pension accounts with PDA and check the quantum of pension after admissible deductions periodically being credited in your account is utmost important and responsibility of the pensioners.
- After retirement the current income reduces by 50%. Therefore, execute your financial planning with lump-sum amount of pensionary /terminal benefits so as to enjoy a peaceful life with dignity.

**Pensionary and other dues payable to a CG Officer retiring on  
Superannuation (age 60 years) from Apex scale  
(Level-17, Pay ₹2,25,000/-)**

1	Last Pay Drawn	₹2,25,000/-	
2	Basic Pension	₹1,12,500/- (50% of the last pay drawn)	Notified in the PPO and paid by the Bank.
3	Commutated Value of Pension (Maximum portion of commutation of pension permissible is 40%)	$1,12,500 \times 40/100 = ₹45000/-$  $₹45000 \times 12 \times 8.194 = ₹44,24,760/-$	
4	Residual Pension	₹1,12,500-45,000= 67,500	Notified in the PPO and paid by the Bank. Residual Pension is 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.
5	Gratuity	1/4th of emoluments (basic pay + DA) for every half year of qualifying service subject to maximum of ₹20.00 lakh	Paid by Pension Disbursing Agency (Bank) as notified in the PPO.
6	Leave Encashment	(₹225000+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.	Processed by HOO and paid by CGPAO, Noida.
7	NGIS	As per table issued by NGIF	Processed by NGIF and payment through NEFT
8	GPF	As per credit available in the account along with interest up to the date of retirement	To be processed by D(CGVA) and authorized for payment by CGPAO, Noida.

## IMPORTANT FORMULAS FOR CALCULATION OF PENSIONARY / TERMINAL BENEFITS

Retirement Pension	50% of Last basic pay or last 10 months average basic pay whichever is beneficial
Family Pension enhanced rate	
Family Pension normal rate	30% of Last basic pay or last 10 months average basic pay whichever is beneficial
Extra Ordinary Family Pension (payable for life)	60% of Last basic pay or last 10 months average basic pay whichever is beneficial
Minimum family pension	₹9000/- p.m. + DR thereon
Maximum family pension	₹125000/- p.m. + DR thereon
Maximum gratuity	₹20 Lakh (would be raised by 25% every time the DA on revised pay goes up by 50%)
Invalid Pension > 10 years service	50% of Last basic pay or last 10 months average basic pay whichever is beneficial subject to minimum of ₹9000/- p.m.
Invalid Pension < 10 years service	50% of Last basic pay or last 10 months average basic pay whichever is beneficial
Constant Attendant Allowance	₹6750/- p.m. w.e.f. 01 Jul 2017 and this will be increased by 25% every time DA in the revised pay structure goes up by 50%
Commuted Value of Pension	40% of basic pension x commutation factor x 12
Service Gratuity (service <10 years)	@ 1/2 month's emoluments (basic pay + DA) for each completed six monthly period of qualifying service
Retirement Gratuity	@ 1/4 month's emoluments (basic pay + DA) for each completed six- monthly period of qualifying service subject to a maximum of 16½ times the monthly emoluments
Leave Encashment	(Last basic pay + DA) x 300 days divided by 30 (if the employee 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 however, half pay will be taken into account for added HPL.

### **Disability Pension**

The computing of percentage of disability is application 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:-

<b>Percentage of disability assessed by Medical Board</b>	<b>Percentage to be reckoned for computation of disability pension</b>
Up to 50%	50%
More than 50 and up to 75%	75%
More than 75 and up to 100%	100%
Provided that the above broad banding shall not be applicable to Government servants who are retained in service and are granted lump sum compensation	

### **Death Gratuity**

<b>Length of qualifying service</b>	<b>Rate of death gratuity</b>
Less than 1 year	2 times of emoluments*
One year or more but less than 5 years	6 times of emoluments*
5 years or more but less than 11 years	12 times of emoluments*
11 years or more but less than 20 years	20 times of emoluments*
20 years or more	Half of emoluments* for every completed six-monthly period of qualifying service subject to a maximum of 33 times

*\* The total of death gratuity payable cannot exceed Rupees Twenty lakh in all cases. Emoluments for this purpose include dearness allowance admissible at the time of retirement.*

## **GENERAL GUIDELINES FOR CG PENSIONERS**

### **Action to be taken by Retired CG Personnel when still in good health and sound mind**

Let us at least try and make few changes so that our loved ones would not suffer after we go. We do not know what will happen in the future.

But, as the Scout motto goes: “Be prepared”.

### **Endorsement of Family Pension and Age of Spouse in Pension Payment Order (PPO)**

- Please check if your PPO contains an endorsement giving the name and age of the spouse and details of ordinary family pension. If it does not, at the earliest make out an application in triplicate and send it to PCDA (Pensions) Allahabad through CGVC/CG EP Release Centre. Make sure to attach all supporting documents and duly attested joint photograph as indicated in the specimen. Keep a copy the application in the master folder that you will be making for the spouse for follow up action if necessary in case the endorsement is not received during your life time.
  
- The PPO may contain endorsement of the name of the spouse as family pensioner but the age of spouse may not be recorded either in the PPO or in any other document in your pension folder maintained by your Pension Disbursing Agency (PDA) (your bank or the agency from whom you receive your pension). In such a case, you may apply for necessary action to the CGVC/CG EP Release Centre with copies of proof of age of your spouse. Furnish any supporting document such as a copy of the statement of family particulars submitted by you at the time of your retirement or certified and notarised copy of your spouse's birth certificate, driving license, SSLC/Matriculation certificate, passport, voter

identity card or any other normally accepted proof.

- When the endorsement and the acceptance of age of spouse are received, attach them to the original PPO and also make a few copies for safe custody. If the endorsement and the record of age of spouse do not exist and if you do not take action as indicated above, after your time your spouse has to go through a cumbersome and time consuming procedure to get the family pension properly authorized along with record of age- so do not delay.

Note: The original PPO should contain an endorsement about the family pension indicating an enhanced rate of family pension and an ordinary rate. If there is no such endorsement, please take it up with the authorities concerned. In the event of the pensioner's demise before the age of 67, the spouse/family pensioner is entitled to the enhanced rate for seven years or till the date on which the pensioner would have attained the age of 67 whichever is earlier. Thereafter the ordinary rate would apply. In both cases, the rates as periodically revised, along with the revision in pensions by successive Pay Commissions, would apply.

### **Bank account for Pension**

- If you are drawing your pension through a single bank account in your name and if, at the time of your retirement or within one year thereafter, you have not made a nomination in favour of your spouse, please do so immediately. This will enable your spouse to receive, after your time, any balance left in that account as well as any arrears of pension due to you during your life time. Consult your bank on the procedure for nomination.
- It is now permissible to convert your single bank account for pension into a joint account with your spouse/person mentioned in

your PPO as the one entitled to receive family pension. If you have not already done so, please submit an application to your bank to this effect. After your time the joint account will become a single account in your spouse's name into which the family pension and any life time arrears (LTA) can be credited. It is desirable to make a nomination even if the pension account has been converted into a joint account so as to ensure trouble-free payment of your (LTA) to the spouse/nominee after your time.

- If you do not wish to take action as above, open a joint account in the name of yourself and your spouse, preferably in the same bank, if you have not already done so. This will automatically become a single account after your life time and the family pension can be credited to this account. Alternatively, open a single account in the same bank in the name of your spouse so that, when the time comes, on advice to the bank, the family pension can be credited to this account. Also ensure that your spouse makes a nomination in favour of a child/ family member or any other person of her/his choice for this single account so that when the need arises, the nominee can get the amount left in that account without any further formality.
- Make sure that the nominations/conversions into joint account as applicable are duly reflected in the bank records and also keep the relevant copies of such endorsements in the master folder for your spouse.



### **ECHS Membership**

Ex-Servicemen Contributory Health Scheme (ECHS) came into effect on 01 Apr 2003 as a public funded Government Health Scheme for provision of medical care to Ex-Servicemen (ESM) in receipt of pension or disability pension and their dependents including spouses (wife/husband), legitimate children and wholly dependent parents. If you have not already done so, you may consider enrolling yourself as a member. Please contact the nearest ECHS Polyclinic/Naval Station for detailed information and assistance in enrolling or visit ECHS website [www.echs.gov.in](http://www.echs.gov.in). ECHS scheme was extended to Indian Coast Guard w.e.f. 22 Jan 2008. ECHS migrated into online smart card application system in Feb 18.

### **Nominations**

It's a usual practice to put a name (i.e., in the first place if you have mentioned it) and royally forget about it. Most of us have named one of our parents as a nominee for investments, bank accounts opened before marriage. We have not changed the same even years after they are no longer there with us. Even your salary account usually has no nomination. Therefore, kindly check your Nominations for Bank Accounts/Fixed Deposits/NSC/Bank Lockers/ Demat Accounts/ Insurance (Life, Bike or Car or Property)/Investments/PF & Pension Forms.

### **Passwords**

We have passwords for practically everything. Email accounts, Bank accounts; even for the laptop you use. What happens when your next of kin cannot access any of these simply because they do not know your password? Put it down on a paper.

## **Investments**

Every year, for tax purposes, we do investments. Do we maintain an excel sheet about it. If so, is it on the same laptop of which the password is not shared? Where are those physical investments hard copies? Put all documents in a file systematically.

## **Liabilities**

When you take a loan say for your house or car, check out on all the what if...what if I am not there tomorrow? What if I lose my job? Will the EMI still be within my range? If not, get an insurance on the loan. The people left behind will not have to worry on something as basic as their own house.

## **Master Folder for Spouse / Family Members**

Open a sufficiently big and thick folder and title it as 'ACTION TO BE TAKEN IMMEDIATELY ON THE DEATH OF (YOUR NAME)'. This folder will contain all relevant documents, letters and instructions to facilitate appropriate and timely action by the spouse/family members when the time comes.

## **WILL**

- It is always advisable to execute a will. No particular form is prescribed by law. It can be handwritten or typed on thick paper with each page signed by the testator and the attesting witnesses. Registration of the will is optional. The only legal requirements are:- the testator should be of sound and disposing mind at the time of executing the will, the testator has signed in the presence of two attesting witnesses each of whom will also sign in the presence of the testator and an endorsement to this effect is necessarily made before the signature of the testator after which the attesting witnesses should affix their signatures along with their addresses.

However legal advice may be taken to prepare the will to suit individual circumstances. It is also necessary to ensure that the nomination and the provisions of the will are consistent with each other. You and your spouse may also consider her/his executing a separate will to cover all contingencies such as her/his predeceasing you.

- Place the following in separate envelopes with the details of the contents written on the envelopes and place the envelopes in the master folder.
  - Original and one copy of the Pension Pay Order (PPO) (the latest) issued by PCDA (Pension) Allahabad alongwith bank nomination proforma received from the bank/Pension Disbursing Office if applicable.
  - Original and few signed copies of the Will.
- Make out the letter of intimation in required number of copies, including some spare copies, to be completed by filling in the blanks, signed and sent by the spouse when the time comes. Also prepare an envelope of appropriate size for each of these letters and type out or write the corresponding address on the envelope. Serially number the envelopes in the same order as in the distribution list of the letter. Place all these envelopes in the master folder.
- The letter of intimation mainly relates to service requirements, formalities, pension and benefits. Several other agencies, (e.g. associations, clubs, time share companies, credit card agencies etc.), besides service ones, with whom you have dealings, will have to be informed and have to take appropriate action when the time comes. You may prepare letters and addressed envelopes as suggested above to cover such cases also.

**Instructions to (Spouse/Relatives) for actions to be taken  
immediately on death of CG Pensioner**

- A doctor has to confirm and certify the death. If it takes place or is confirmed in a hospital, clinic or nursing home, get the certificate from the doctor attending or in charge. If at home, get a doctor to visit, confirm death and certify. The certificate is required to be taken and presented at the funeral place as without it the body will not be allowed to be cremated/ buried. If possible, get this certificate in duplicate so that one copy is available for reference if required later.
- Inform close relatives and friends on telephone.
- Decide on the timing and venue of funeral.

**Funeral**

- Present the original of the certificate at the funeral place. After cremation/burial has been performed, obtain a receipt to that effect from the person in charge at the funeral place. This is required to be produced when applying for the death certificate from the municipal authorities.
- Make a few (3 or 4) copies of the receipt for reference if required later.

**Death Certificate**

- As soon as possible after the initial formalities are over make out an application in the prescribed form if any (to be obtained from the concerned office). Enclose the application, along with the original of the receipt from the funeral place, in an envelope addressed to the Registrar of Births and Deaths, hand it over to the concerned office and obtain a receipt. In case it is not possible to hand over the

envelope to the office, send it by registered post, acknowledgement due. Ask for at least ten original signed copies of the death certificate. Please note that some recognized hospitals certifying the death are also authorized to receive the application and issue the death certificate.

- Normally death certificate is issued in 3 to 4 days. As soon as you get it make several copies of the death certificate, about a dozen or so, as they will be required to be submitted for several purposes.
- Action Relating to Service - for Record, Family Pension and other Benefits.
- As soon as possible after collecting the necessary documents such as the death certificate, take out the master folder marked 'Action to be Taken Immediately on the Death of \_\_\_\_'. Take out from the folder the envelopes serially numbered 1 to--- with addresses already typed / written on them. Date the letter of intimation in each envelope, fill in the blanks as indicated below and sign the letter.
  - Date and cause of death.
  - Death certificate number, date and issuing authority.
  - Retiring pension- at the time of making these instructions, the retiring pension is ₹ (Basic) pm. If there is no further change till date, enter this amount; if there has been a subsequent revision, and enter the latest figure. The PPO Corr. mentioned is the latest available. If a Corr. has been subsequently issued, add the reference No of the same at the end of this para and also enclose a copy of this Corr. in the envelope for CGVC/CG EP Release Centre.

- Prepare each envelope for dispatch by enclosing the documents as mentioned against the addressee in the distribution list of the letter. If feasible, hand over the envelopes to the bank and the CGVC/CG EP Release Centre and obtain an endorsement of receipt in the master copy. Alternatively send them as well as the letters to NGIS and PCDA (Pension) Allahabad by registered post acknowledgement due. The rest of the letters may be sent by ordinary post under certificate of posting.
- It may take about 30 to 45 days for the addressees to take necessary action. If after 45 days the required action is not taken by any of the addressees, you may send a reminder with a copy to the CGVC/CG EP Release Centre with a request for assistance to expedite action.
- Keep a copy of any letter sent to these or any other addressees for future reference.
- The action indicated in the specimen mainly relates to service related requirements. You may like to make the instruction sheet more comprehensive by adding details of your investments and their disposal, your specific wishes on religious rites, disposal/donation of eyes etc, changes in the action list in the event of the spouse predeceasing you and any other instruction that you consider appropriate. Place this instruction sheet on top of all other contents of the master folder and keep the folder, suitably covered, in a safe place. In case you wish to donate your eyes or other body parts, this should be mentioned in bold letters right on top in the instruction sheet.

- Explain to your spouse and other family members the purpose of the whole exercise, the details contained in the instruction sheet and the place where the master folder is kept. Make sure that they understand all the requirements and will be able to take action as necessary when the time comes. They should also know whom to approach if they are in trouble and need assistance.

### **Actions to be taken by the spouse/NoK on demise of a pensioner**

- Death, if due to any accident or unnatural causes, should always be reported to the nearest police station. It resolves a lot of legal and documentation issues at a later stage. In such cases, it is also advisable to get the autopsy done to establish proper cause of death.
- Do obtain two ink signed copies of the medical certificate specifying the cause of death from the hospital or an authorized medical practitioner. One copy is required by the authorities at the cremation / burial ground. And the second copy is required by the Registrar of Deaths & Births to issue death certificates. Do obtain the cremation / burial certificate from the cremation / burial ground.
- A close relative should apply for issue of death certificate within 15 days of the death of the pensioner / deceased. The family must obtain around 20-30 ink signed & equal number of photo copies duly attested by a class one officer for necessary documentation.

- Write to the Pension Disbursing Authority (PDA) i.e, the pension paying bank intimating them of the demise of the pensioner, asking them to discontinue the pension of the pensioner and commence payment of the family pension of the spouse / NoK / Heir, enclose an ink signed death certificate and copy of the original PPO with joint photograph of the pensioner and spouse / NoK duly stating the PPO and Pension Account Numbers.
- If the Pension Account is a joint account or the spouse is a nominee, then it is easy to operate the same account for family pension, otherwise a fresh bank account is required to be opened in the same bank. The bank authorities will require a proof of identity and residence. Photo copy of Voter Identity Card / PAN Card / Aadhaar Card should suffice with three copies of attested photographs.
- Apply to CGVC/CG EP Release Centre to process the case of family pension and also write separately to Pension Sanctioning Authority i.e. PCDA (Pension) Allahabad to commence the family pension stating the demise of the pensioner duly enclosing an ink signed copy of death certificate.
- Write to the CGVC/CG EP Release Centre to update the records.
- Do write to Naval Group Insurance Fund (NGIF) to draw payment on extended life insurance if eligible.
- Return the deceased pensioners identity card to the nearest Coast Guard Station / CGVC / CG EP Release Centre for further disposal and apply for new identity card to Office of the Provost Marshal, Mumbai.



- If there are other insurance policies on the name of the deceased soldier then do write to the insurance companies to pay the due amount.
- Write to all banks wherein the pensioner has his accounts to transfer the closing balances to the spouse / NoK providing them with the bankers address and account number.
- Write to the Regional Transport Office (RTO) to transfer the car / two wheeler / any other automobile to the NoK.
- Write to concerned Arms Licensing Authority to transfer the weapon (if any held) to the NoK and meanwhile deposit the weapon(s) at the concerned Police Station for safe custody. Later, the NoK should apply for Arms License at the earliest.
- Write to the Electricity Providing Agency to transfer the meter in the name of spouse/NoK and start further billing against that name.
- Write to the Telephone Providing Agency to change the name of the subscriber, transfer the connection to the name of the spouse / NoK for further billing.
- Apply to Property Registrar Office to transfer the dwelling unit to the spouse / NoK. Proforma for application should be obtained from the respective Registrar Office / Resident Welfare Society. The Resident Welfare Society has to render No Objection Certificate (NOC) stating that there is no encroachment of common land, no major modification to the approved design and all dues to the society has been cleared. If not already done, you may have to do it before they issue NOC.

- Write to all the clubs and societies to transfer the membership to the spouse / NoK. Write to all debtors to clear all dues and make payment to the spouse / NoK.
- Clear the outstanding dues if any to the bankers, creditors and credit cards held / taken if any. Return the credit cards of the deceased pensioner to the banks concerned.
- Some of the banks may have issued insurance certificate for the amount of FD / bank balance then the same should be claimed.
- Write to Income Tax authorities to intimate death of the pensioner to close his Income Tax file and consequently open an Income Tax file in the name of the spouse/NoK quoting the PAN number of both the deceased pensioner and the spouse.
- Write to the Municipal Authorities to Close Property case file of the deceased person and open it in the name of the spouse / NoK.
- Approach the District Courts for Probate of the WILL, if it is in possession; otherwise obtain a Succession Certificate from the District Judge.

**Occasions for wearing of medals / miniature medals**  
**on civil clothes by Ex-CG personnel**

**Wearing of Full Medals**

1. Republic Day Parade
2. Independent Day Function
3. Service Day
4. Vijay Diwas
5. Wreath Laying on Memorial Day
6. Reception at Rashtrapathi Bhavan and Governor's House
7. Standard/Colour Presentation Parade/ Functions
8. Passing Out Parade
9. Anniversary
10. When attending State or Service Death Funerals
11. When invited to any official function by any embassy, Legation or High Commission
12. At all Armed Force functions including ex-servicemen's rallies
13. When called upon in aid to civil power
14. When visiting any Armed Force Headquarters on duty

**Wearing of Miniature Medals**

1. While attending official and private functions such as dinner, Cocktails,
2. Lunches, Tea parties and receptions etc, during day and night
3. Functions held in the messes institutions in connection with service Day
4. Unit Anniversary
5. Function in connection with Republic Day Parade, Independence day

6. Parade, Standard/Colour Presentation, Reception at the service Chiefs' residence on the Service Day, Reception on passing Out Parades etc.
7. When invited to any official function by any embassy, Legation or High Commission
8. At all Armed Force functions including ex-servicemen's rallies

## **FREQUENTLY ASKED QUESTIONS (FAQs)**

### **PENSION POLICY**

#### **1.Which rules govern pension and gratuity to the officers retiring from Coast Guard?**

**Ans.** Pension and gratuity of the employees retiring from Coast Guard is regulated by the Central Civil Services (Pension) Rules, 1972.

#### **2.Is the date of voluntary retirement treated as duty?**

**Ans.** No, the voluntary retirement granted in forenoon and it is not treated as duty.

#### **3.Is the date of retirement on superannuation, death and resignation treated as duty?**

**Ans.** Yes, the date of retirement on superannuation, death and resignation is treated as duty.

#### **4.Who is eligible for pension in Coast Guard?**

**Ans.** CG personnel appointed in Coast Guard on or before 31.12.2003 and retires from Government service with a qualifying service of 10 years or more is eligible for pension.

#### **5.How is pension calculated?**

**Ans.** 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 officer.

**6. Which pay is reckoned as emoluments for pension and gratuity?**

**Ans.** The basic pay as defined in FR 9 (21) (a) (i) is reckoned as emoluments for pension. For the purpose of Retirement/Death gratuity, Dearness Allowance admissible on the date of retirement/death is also treated as emoluments.

**7. What happens to the departmental proceedings instituted against a CG personnel during service and pending at the time of retirement? Can pension/gratuity be paid to a retiring CG personnel if Departmental/Judicial proceeding are pending against him at the time of retirement?**

**Ans.** Only provisional pension will be paid and gratuity will be withheld till the conclusion of departmental proceedings and issue of final orders thereon by the competent authority.

**8. Can the pension/gratuity be withheld on conclusion of departmental/judicial proceedings?**

**Ans.** 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. Power to withhold/withdraw pension/gratuity is with President of India.

**9.Can a pension be withheld/withdrawn on grounds of misconduct after retirement?**

**Ans.** Future good conduct is the implied condition for grant/continuance of pension. The appointing authority may, by order in writing, withhold or withdraw a pension or a part thereof, whether permanently or for a specified period, if the pensioner is convicted of a serious crime or is found guilty of grave misconduct.

**10. Can a pension, once authorized, be revised to the disadvantage of pensioner on grounds other than mis-conduct.**

**Ans.** Except under Rule 8 and 9 of CCS (Pension) Rules (i.e. misconduct grounds), pension once authorized after final assessment shall not be revised to the disadvantage of the Government servant, unless such revision becomes necessary on account of detection of a clerical error subsequently.

**11.From where can an individual download the pension /nomination Forms?**

**Ans.** All forms are available at the personal portal of CG website.

**12. Whether older pensioners will get higher rate of pension?**

**Ans.** Yes, from 1.1.2016, the quantum of pension/family pension available to old pensioners/family pensioners has been increased.

**13. Is additional pension admissible to old family pensioners also?**

**Ans.** 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?**

**Ans.** 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.

### QUALIFYING SERVICE

**15. Does all leave period qualify for pension and gratuity?**

**Ans.** All leave for which leave salary is payable qualifies for pension and gratuity.

**16. Is the benefit of counting of past service available to ex-serviceman re-employed to Coast Guard service/post?**

**Ans.** An ex-serviceman re-employed to Coast Guard on or before 31/12/2003 are covered under the CCS (Pension) Rules, 1972 and eligible for counting of past service subject to fulfillment of certain conditions.

**17. What happens to the past service of a Govt. servant (appointed before 1.1.2004) who resigns to take up, with proper permission, another appointment under the Govt.?**

**Ans.** A resignation shall not entail forfeiture of past service if it has been submitted, with proper permission, another appointment, whether temporary or permanent, under the Government where service qualifies”.



**18. What is the impact of resignation (other than technical resignation) on qualifying service and pension?**

**Ans.** Resignation (other than technical resignation) entails forfeiture of past service. Therefore, no pension is payable on such resignation.

**19. Will a Government servant who had joined Central/State/Autonomous Body before 01.01.2004 be eligible for pension under CCS(Pension) Rules, if he takes up another appointment in Central/State/Autonomous Body after 01.01.2004 by submitting technical resignation in his previous organisation?**

**Ans.** Yes.

**20. Is the service rendered by an employee in Public Sector Undertakings (PSUs) counted for pension on moving to Central Government?**

**Ans.** The service rendered in Public Sector Undertakings (PSUs) before joining service under the Government is not counted for the purpose of pension in Government.

## PENSION PROCEDURE

**21. What is the meaning of the following terms?**

**(a) Pension Disbursing Authority (PDA)**

**(b) Pension Sanctioning Authority**

**(c) PPO Issuing Authority**

**Ans.**

(a) Pension Disbursing Authority	Bank Branch/Treasury/Post Office paying pension
(b) Pension Sanctioning Authority	PCDA(Pension), Allahabad
(c) PPO Issuing Authority:	PCDA(Pension), Allahabad

## PENSION DISBURSEMENT

### **22. Can a pension account be opened in any branch of any bank?**

**Ans.** No, a pension account cannot be opened in any branch of any bank. List of public sector and private sector banks in each State in which a pension account may be opened has been notified. For latest information about the PDA, visit the website of Central Pension Accounting Office, [www.cpao.nic.in](http://www.cpao.nic.in) or website of PCDA (P), [www.pcdapension.nic.in](http://www.pcdapension.nic.in).

### **23. 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?**

**Ans.** Payment of pension in cash is not permitted in the scheme. However, the pension payment is 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 .

### **24. Can Income Tax be deducted at source be made from pension payments?**

**Ans.** 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.

**25. Can the excess payment, if any, credited to the pensioner's account be recovered by the bank?**

**Ans.** Yes, on the basis of undertaking submitted by the pensioners before commencement of payment of pension, the paying branch may recover the excess payment, if any, credited to his/her account.

**26. What is to be done if a CG pensioner/family pensioner desires to get his pension payment account transferred?**

**Ans.** Pensioner may make request directly to his/her paying branch with a copy to CGHQ/D(CGVA) and BUVIK/CG EP Release Centre and PCDA (P) alongwith details of new paying branch and account number.

## **FAMILY PENSION**

**27. Who authorizes payment of family pension and death gratuity when a CG personnel dies while on deputation?**

**Ans.**

(a) In the case of a CG personnel who dies while on deputation to another Central Govt. Dept., action to authorize family pension and death gratuity shall be taken by his Head of Office of the borrowing department.

(b) In the case of a CG personnel who dies while on deputation to a State Govt. or while on Foreign Service, action to authorize the payments of family pension and death gratuity shall be taken by the Head of Office or the cadre authority which sanctioned the deputation of the Govt. servant to the State Govt. or to his Foreign Service.

**28. When does a family member become eligible for the grant of family pension?**

**Ans.** 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.

**29. Family pension is payable up to which period and order of members of family?**

**Ans.** 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.

### **30. Is family pension payable to more than one person at a time?**

**Ans.** 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.

### **31. Is family pension payable to a spouse judicially separated?**

**Ans.** Family pension is payable to a spouse judicially separated provided there is no child who is eligible for family pension. But it is not payable to a spouse judicially separated on the ground of adultery and who had been held guilty of committing adultery.

**32. Whether family pension may be sanctioned to a disabled child/dependent parent/disabled sibling during lifetime of a pensioner.**

**Ans.** Yes, family pension in certain cases may be sanctioned to a disabled child/dependent parents/disabled siblings.

**33. What is enhanced family pension and for what period it is payable?**

**Ans.** 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 19.09.2019, where a person dies, 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 year

(b) 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.

**34. Is family pension available to a widow/widower after remarriage?**

**Ans.** 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 ₹9000/- p.m. + DR thereon. Family pension is not available to a childless widower after his remarriage.

## EXTRAORDINARY PENSION

### **35. To whom the disability pension is applicable?**

**Ans.** The disability pension is applicable only for the Government servants retiring under CCS (EOP) Rules.

### **36. How disability pension is different from Invalid Pension?**

**Ans.** The invalid pension is granted under Rule 38 of CCS (Pension) Rules when the Government servant seek invalidation from service for any bodily or mental infirmity whereas disability pension is granted under CCS (EOP) Rules. The CCS (EOP) Rules provides that if a Government servant is boarded out of service on account of injury attributable to Government service he shall be granted disability pension which includes service element as well as disability element. Invalid pension and disability pension cannot be combined. It is pertinent to mention that 04 Jan 2019 Government servant, who retires from service on account of any bodily or mental infirmity which permanently incapacitates him for the service before completing qualifying service of ten years, may also be granted invalid pension in accordance with sub-rule (2) of rule 49 subject to the conditions that the Government servant- (a) has been examined by the appropriate medical authority either before his appointment or after his appointment to the Government service and declared fit by such medical authority for Government service; and (b) fulfils all other conditions mentioned in this rule for grant of invalid pension.”

**37. Is the ex-gratia lump-sum compensation is admissible to CG officer who die in performance of their bonafide official duties?**

**Ans.** Yes.

**38. From which date the Constant Attendant Allowance is payable?**

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

**39. Whether the pensioners who retire on disability pension before 1.1.2006 would also be entitled to Constant Attendant Allowance?**

**Ans.** Yes, the pensioners who retire on disability pension before 1.1.2006 and fulfilling the requisite conditions would also be entitled to Constant Attendant Allowance. Current rate is ₹6750/- p.m. w.e.f. 01 Jul 2017 and this will be increased by 25% every time DA in the revised pay structure goes up by 50%.

**40. Whether Dearness Relief will be admissible on Constant Attendant Allowance?**

**Ans.** No.

## GRATUITY

**41. When will the gratuity withheld at the time of retirement be released?**

**Ans.** The withheld amount of gratuity if notified in PPO is payable by the PDA after six months from the date of retirement without any authorisation from PCDA (P), Allahabad/HOO.



**42. Whether retirement gratuity/death gratuity, commuted value of the pension is taxable?**

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

**43. Is there any ceiling on gratuities and if so what is the maximum amount admissible?**

**Ans.** Yes. Ceiling on all gratuities has been raised to Rupees Twenty lakh w.e.f. 01.01.2016.

**44. What all dues are recoverable from retirement gratuity?**

**Ans.** The Government dues as ascertained and assessed by the Head of Office which remain outstanding on the date of retirement shall be adjusted against the amount of retirement Gratuity. The term 'Government dues' includes dues pertaining to Government accommodation including arrears of license fee as well as damages for occupation of the Government accommodation beyond the permissible period after the date of retirement, if any. Government dues also includes balance of house building advance, conveyance, or any other advance, overpayment of pay and allowance or leave salary and arrears of TDS etc.

**45. When the retirement gratuity be withheld by the Government?**

**Ans.** The retirement gratuity can be withheld in the following circumstances.

- (a) 100% gratuity shall be withheld on retirement if any disciplinary/judicial proceedings are instituted against the Government servant before his retirement. The gratuity in such cases will be withheld till the conclusion of the

departmental/judicial proceedings and issue of final orders thereon.

(b) 10% gratuity shall be withheld in case of occupation of Govt. accommodation/non-submission of NDC for outstanding license fee/damages in respect of the Government accommodation.

## COMMUTATION OF PENSION

### **46. How much of the pension can be commuted?**

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

### **47. Is there any restriction on commutation of pension?**

**Ans.** Yes. No Government servant against whom departmental or judicial proceedings have been instituted before the date of his retirement or the pensioner against whom such proceedings are instituted after the date of retirement, shall be eligible to commute a fraction of his provisional pension or the pension, as the case may be, during the pendency of such proceedings.

### **48. Whether the family can be given the benefit of 40 per cent commutation if a pensioner dies before exercising option?**

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

### **49. What is restoration of pension and when is it due?**

**Ans.** Restoration of the fraction of the pension commuted by the pensioners becomes due for restoration after completion of 15 years period from the date of payment of lump-sum value of commutation.

**50. Is any authorization for restoration of commuted portion of pension after 15 years required from HOO/PCDA (P)?**

**Ans.** 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 on receipt of application from the eligible pensioner.

**51. What is reduce/residual/residuary pension?**

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

#### DEARNESS RELIEF

**52. What is the extent of neutralization of relief granted to pensioners?**

**Ans.** 100% neutralization of relief is granted to all pensioners at the same rate like serving employees.

**53. Is the Dearness Relief payable on original basic pension or on reduced pension after commutation?**

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

**54. Is any authorization from Coast Guard/PCDA (P) required for payment of dearness relief on increased rates to pensioners/family pensioners?**

**Ans.** No. Whenever any dearness relief on pension/family pension is sanctioned by Government, intimation to this effect is sent by the Ministry of Personnel, Public Grievances and Pension (Dept. of Pension

and Pensioners' Welfare) to the authorised representative of each nominated Public Sector Bank. Each Central Pension Processing Centre will be responsible for ensuring that instructions of the Government have been carried out by the paying branches and payment of additional relief at the revised rates to the pensioners has been commenced by them without any undue delay.

**55. Are the employed family pensioners and the re-employed pensioners entitled to Dearness Relief (DR) on their family pension/pension?**

**Ans.** Yes, w.e.f. 18/07/97 onwards subject to conditions contained in DoP&PW O.M. No. 45/73/97-P&PW(G) dated 2nd July, 1999.

## NATIONAL PENSION SYSTEM

**56. The CCS (P) Rules are applicable to Govt. servants appointed on or before 31.12.2003. Are the CG Personnel who joined Coast Guard after 31/12/2003 eligible for any benefits under these rules?**

**Ans.** In accordance with DoP&PW O.M. No. 38/41/06-P&PW(A) dated 5.5.2009 such officer who joined after 31/12/2003, ~~and/or~~ their families may be given the benefit of disability pension or family pension provisionally till the finalization of rules under the National Pension System (NPS) on death/injury.

**57. What are the guidelines/orders for settlement of dues of the deceased Government employees covered under NPS?**

**Ans.** As per the Department of Pension & Public Welfare O.M. No. 38/41/06-P&PW(A) dated 5.5.2009 (available on website) the benefits under the CCS(Pension) Rules has been provisionally extended to the families of deceased employees covered under NPS. Family Pension/gratuity in terms of O.M. dated 5.5.2009 shall be payable to the family of the deceased employee if the deceased employee was covered under NPS and fulfils the conditions. These payments are provisional and will be adjusted as per the final provisions. As per Para 7 of the O.M., the accumulations in pension wealth of deceased employee under NPS will not be paid during the period provisional benefits under the aforementioned O.M. are payable. The Head of Office will prepare the pension papers as per provisions of the relevant rules and proceed as per the procedure for making the provisional payments to eligible Government servants' families explained in Ministry of Finance O.M. No.1(7)/DCPS(NPS)/2009/TA/221 dated 2.7.2009 read with corrigendum dated 29.9.2009.

## JEEVAN PRAMAAN

### **58. What is Jeevan Pramaan?**

**Ans.** 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 had 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 was required to either personally present himself/ herself before the Pension Disbursing Agency or have the Life Certificate issued by authority where they had

served earlier and had it delivered to the disbursing agency. It caused a lot of hardship and unnecessary inconvenience particularly for the aged and infirm pensioners who could not present themselves in front of the particular authority to secure their life certificate. In addition to this, a number of pensioners decide to move to other countries either to be with their family or for other reasons, and getting a life certificate then became a 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 now 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 would also be acceptable to bank.

**59. Is it mandatory to submit on line life certificate through Jeevan Pramaan?**

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

**60. What is the procedure to submit online Life Certificate through ‘Jeevan Pramaan’?**

**Ans.** 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 personal 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. Pensioner has to inform the Bank that his Jeevan Pramaan has been generated through online registration from Jeevan Pramaan portal.

## ECHS

### **61. Is it mandatory to opt ECHS facility post retirement?**

**Ans.** Yes, medical facility under ECHS is mandatory for all Coast Guard Officers and EPs.

### **62. What is the one time contribution amount for availing ECHS facility post retirement?**

**Ans.** The one time contribution amount for availing medical facility under ECHS scheme is as under:-

<b>Sl.</b>	<b>Category / Pay level at the time of retirement</b>	<b>One time Contribution</b>
(a)	NVK to P/NVK & equiv. (Level 3 to 5)	₹30,000/-
(b)	ADH to P/ADH & equiv. (Level 6 to 8)	₹67,000/-
(c)	All Officers (Level 10 & above)	₹1,20,000/-

**63. Who are eligible for membership of the ECHS in Coast Guard?**

**Ans.** Coast Guard uniformed personnel and their NoK of following categories are eligible for membership of the Scheme: -

- (a) Personnel drawing Pension/disability pension
- (b) Widow drawing family pension
- (c) Spouse
- (d) Unemployed sons below 25 years, unemployed and unmarried daughters
- (e) Unemployed widowed/divorced daughters
- (f) Dependent parents whose combined income is less than ₹9000 plus DA/DR per month.
- (g) Mentally/physically challenged children for life.

**64. When will the CG personnel apply for ECHS membership consequent to retirement?**

**Ans.** Eligible CG Officers and Enrolled Personnel are required to submit application online to CGHQ/CG Veteran Cell and BUVIK/CG EP Release Centre immediately preferably on or before the day of retirement.

**PENSIONERS IDENTITY CARD**

**65. Are retired CG personnel eligible for Identity Card?**

**Ans.** Yes, the CG personnel who retired from CG service are eligible for “Pensioners Identity Card”.

**66. Who issues the Pensioners Identity Card and how does the retiring personnel get it?**

**Ans.** In respect of CG Officers and Civilian Personnel, the Pensioners



Identity Card is issued by the Provost Marshal at Coast Guard DHQ-2, Mumbai. They may apply for the identity card through last unit, 30 days prior to the due date of retirement. However, the Pensioner Identity Card will be handed over to the officer at the last unit on his/her last working day, after surrendering of his/her permanent identity card. In case of EPs, Pensioner Identity card is issued by BUVIK and Dependent Identity card is issued by the Provost Marshal at Coast Guard DHQ-2, Mumbai.

**67. Is the CG personnel who resign from service eligible for Pensioner Identity Card?**

**Ans.** No, as per existing CGO there is no such provision.

**68. Is the dependent family members of Coast Guard Pensioners eligible for dependent identity card and from where it is issued?**

**Ans.** Yes, CG Pensioners may apply to DHQ-2.

## MISCELLANEOUS

**69. Are the retired CG personnel entitled to claim Children Education Allowance/Hostel Subsidy as per Govt. Provisions?**

**Ans.** Yes, the retired CG personnel are eligible for claiming CEA till the end of academic year in which he/she is being retired provided the spouse of the retiree is not employed in Central/State Govt. or Autonomous body or PSU, Semi-Govt. organization partly or fully funded by the Govt.

**70. Is the CG family pensioners entitled to claim Children Education Allowance/Hostel Subsidy as per Govt. Provisions?**

**Ans.** In case CG personnel dies while in service, Children Education Allowance/Hostel subsidy is payable till such time the deceased employee would have actually received the same subject to fulfilling of other conditions, provided the spouse of the Govt. servant is not employed in the Central /State Govt., Autonomous Body, PSU, Semi-Government Organisation partly or fully funded by the Government.

**71. Where will the Pensioners/Family Pensioners submit their CEA claim of reimbursement?**

**Ans.** The CG Pensioners/family pensioners are required to forward their application duly filled alongwith all original receipts, requisite documents and bank details (alongwith cancelled cheque leaf) to respective Head of Office (HOO) i.e. CG Veteran Cell, CGHQ/CG EP Release Centre, BUVIK for scrutiny, countersignature and process with CGPAO, Noida for payment.

**72. Is the dependent family member of CG personnel who dies while in service or after invalidated out from service can apply for Compassionate Appointment?**

**Ans.** Yes, the dependent family members of CG personnel who dies while in service or after invalidated out from service can apply for the Group 'C' posts on compassionate appointment. However, appointment is subject to availability of vacancy and fulfillment of terms & conditions laid down for such appointment.

**73. Which Rules Governing Pensionary Entitlements of Coast Guard Personnel?**

**Ans.** Coast Guard personnel who joined Govt. service before 01-01-2004 are governed by following rules for Pensionary benefits:-

- (a) Central civil Services (Pension) Rules 1972 in the matter of pensions and family pension
- (b) Central Civil Services (Commutation of Pension) Rules 1981 in the matter of commutation of pension
- (c) Central Civil Services (Extra Ordinary Pension) Rules in the matter of disability pension and extra ordinary family pension

### **IMPLEMENTATION OF SPARSH**

1. The SPARSH (System for Pension Administration-Raksha) Web based interactive end-to-end online pension processing & disbursement system, an initiative of GoI, MoD, implemented for Coast Guard personnel by office of the CGDA from Jan 21 onwards.

2. The SPARSH is a Comprehensive Pension Package (CPP) facilitating and easing every aspect of Pension from initiation to disbursement. CPP is envisaged to ensure right payment to the right pensioner at the right time through digital processing. The broad functions of the CPP are as follows:-

- (a) Initiation and sanction of pension.
- (b) Pension computation and revision.
- (c) Pensioner identification.
- (d) Pension disbursement.
- (e) Budgeting.
- (f) Accounting & reconciliation.
- (g) Reporting.
- (h) Audit and control.
- (j) User management and administration.
- (k) Master data management.
- (l) MIS and dashboards.
- (m) Legal case management.
- (n) Dak management.

3. For more details visit [www.sparsh.defencepension.gov.in](http://www.sparsh.defencepension.gov.in).



पेंशन निधि विनियामक और  
विकास प्राधिकरण

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**Frequently Asked Question (FAQs) applicable for Central Government Sector  
(CG) and Central Autonomous Bodies (CABs)**

**Date: 14.12.2018**

**DISCLAIMER:** For detailed provisions and regulations, please refer PFRDA (Exit and Withdrawal under National Pension System) Regulations 2015 and subsequent amendments under it.

Question	Answer
1. What is an exit?	An exit is defined as closure of individual pension account of the subscriber under National Pension System.
2. When can I exit from NPS?	A subscriber can exit from NPS at any point but complete withdrawal is subject to certain conditions.
3. Whether pre-mature exit and voluntary retirement are same or not?	Yes, under NPS both are same. Pre-mature exit is defined under NPS as exit before the superannuation/retirement age. Under NPS, Voluntary retirement is treated as pre-mature exit.  However, eligibility & terms of Voluntary retirement are defined/governed by service rules and regulations of the respective organization.
4. What shall be my benefits, if I opt for pre-mature exit from NPS?	<b>a). Pre-mature exit or Voluntary retirement-</b>  <b>Minimum Annuitisation- 80% of accumulated wealth.</b>  <b>Maximum Lump sum Withdrawal- 20% of accumulated wealth.</b>  If the accumulated pension wealth of the subscriber is equal to or less than <b>one lakh rupees or a limit to be specified by the Authority</b> , such subscriber shall have the option to withdraw the entire accumulated pension wealth without purchasing any annuity.  <b>b). In Case of disability/incapacitation of subscriber</b> Minimum Annuitisation- 40% of accumulated wealth. Maximum Lump sum Withdrawal- 60% of accumulated wealth.

Question	Answer
	<p>Authority has also notified regulations under PFRDA(exit and withdrawal under NPS) (third amendment) 2018, for facilitating normal exit from NPS to the subscribers with disability and incapacitation during the accumulation phase, if employer certifies that the subscriber has been discharged from the services of the concerned office on account of invalidation or disability.</p>
<p>5. What shall be my benefits, if I retire/ superannuate from NPS?</p>	<p><b>Retirement / Superannuation –</b></p> <p><b>Minimum Annuitisation- 40% of accumulated wealth.</b></p> <p><b>Maximum Lump sum Withdrawal- 60% of accumulated wealth.</b></p> <p><b>The Subscriber may choose to purchase an annuity for an amount greater than 40 percent also.</b></p> <p>If the accumulated pension wealth of the subscriber is <b>equal to or less than two lakh rupees, or a limit to be specified by the Authority</b>, such subscriber shall have the option to withdraw the entire accumulated pension wealth without purchasing any annuity.</p>
<p>6. What are the provisions to settle the cases in the unfortunate death of the NPS subscriber during the service?</p>	<p>1. As per Office Memorandum No. 38/41/06/P&amp;PW (A) dated. 05.05.2009, the central government subscribers covered under NPS are eligible for family pension in case of death / disability during the service.</p> <p>2. If the family member opts for family pension, as per regulations all the accumulated wealth shall be transferred to the bank account of the nodal office for further settlement as per government directives.</p> <p>3. However – our exit regulations say (not applicable as mentioned above)</p> <p>i. <b>In case of Death:</b></p> <p>Minimum Annuitisation- 80% of accumulated wealth. Maximum Lump sum Withdrawal- 20% of accumulated wealth.</p> <p>4. If the accumulated pension wealth of the subscriber is equal to or less than two lakh rupees, or a limit to be specified by the Authority, such nominees/legal heirs</p>



Question	Answer
	shall have the option to withdraw the entire accumulated pension wealth without purchasing any annuity.
7. What are the provisions to settle the cases in the unfortunate death of the NPS subscriber during the service and no nomination has been provided in the account?	Where no valid nomination exists in accordance with these regulations, at the time of exit of such subscriber on account of death, the nomination, if any existing in the records of such subscriber with his or her employer for the purpose of receiving other admissible terminal benefits shall be treated as nomination exercised for the purposes of receiving benefits under the National Pension System. The employer shall send a confirmation of such nomination in its records, to the National Pension System Trust or the central recordkeeping agency, while forwarding the claim for processing.
8. Can I defer my lump sum in case of pre-mature exit from the system?	No.
9. Can I defer my lump sum in case of retirement / superannuation? If yes, what are the provisions and requirements to avail this facility?	Yes. The lump sum can be deferred till the age of 70 years which can be withdrawn at any time between superannuation and 70 years of age or every year till age of 70 years. The subscriber has to give in writing (intimation to the employer) in the specified form at least fifteen days before the attainment of age of superannuation and same should be authorized by the associated Nodal office in the CRA system . If deferment is availed by the subscriber, subscriber has to bear the maintenance charges like CRA, PFM etc.
10. Can I defer my annuity at the time of retirement/superannuation? If yes, what are the provisions?	Yes. Annuity purchase can also be deferred for maximum period of 3 years. The subscriber has to give in writing (intimation to the employer) at least fifteen days before the attainment of age of superannuation and same should be authorized by the associated Nodal office in the CRA system.  If the death of the subscriber occurs before such due date of purchase of an annuity after the deferment, the annuity shall mandatorily be purchased by the spouse.

Question	Answer
11. Can I defer both lump sum and annuity at the time of retirement/superannuation?	Yes.
12. Can I keep on contributing in my Tier-1 account even after retirement / superannuation?	<p>Yes. The Subscriber shall have the option to do so by giving in writing and up to which age he would like to contribute to his individual pension account but not exceeding seventy years of age.</p> <p>In such scenario, subscriber has to shift his/her PRAN to any POP or e-NPS. Nodal office shall not assist in uploading of contribution after the date of superannuation. Subscriber has to operate account in his/her individual capacity only.</p> <p>Such option shall be exercised at least fifteen days prior to the age of attaining sixty years or age or superannuation, as the case may be, and same should be authorized by the associated Nodal office in the CRA system.</p> <p>Such subscriber who has not exercised the option within the period of fifteen days, so stipulated, but desires to continue with his individual pension account under National Pension System, beyond the age of sixty years or the age of superannuation, as the case may be, and to the extent so permitted, may do so by making an application in writing with reasons for such delay to the National Pension System Trust, within one hundred and eighty days of attaining such age or superannuation. Where an application is received by the National Pension System Trust, from any subscriber, beyond the period of one hundred and eighty days, together with justification and sufficient cause, so shown by the subscriber, the National Pension System Trust, shall cause to forward such application along with its recommendation thereon, for consideration and approval of the Authority.</p> <p>Subscriber has to bear the maintenance charges like PoP , CRA, PFM etc.</p>
13. If I continue my Tier-1 account even after retirement / superannuation, Can I avail the facility of deferment of lump sum and annuity	No, Upon exercise of the option of continuation after the superannuation, the other options of deferment of benefits (lump sum and annuity) shall not be available to such a subscriber.



Question	Answer
during the extended period?	
14. Can I terminate my extension any time before the attaining the age of 70 years or I have to continue the Tier -1 till the age of 70 years?	Even after exercise of such option, the subscriber may exit at any point of time from National Pension System, by submitting a withdrawal request as prescribed.
15. Who shall bear the transaction and other charges, if I avail the facility of continuation of Tier-1 account after the retirement / superannuation?	Subscriber has to bear all the applicable charges including maintenance charges like PoP , CRA, PFM etc., if he avails such facility.
16. Can I continue my Tier-2 account after the closure of Tier -1 account?	No. Upon exit from Tier 1 account, the Tier 2 account gets closed automatically.
17. Can I continue my Tier -2 account, if decide to continue Tier-1 account even after the retirement / superannuation?	Yes. A subscriber can contribute to his Tier 2 account till the time he has an active Tier 1 account.
18. What is annuity?	An annuity is a product that pays out regular income. It is a contract for deferred payment. The main objective of an annuity is to give regular income to the subscriber even after retirement/working age.
19. In case of pre-mature exit, when will my annuity start i.e. immediately or after the age of 60 years?	Annuity starts immediately after the minimum age required for purchasing any annuity (depending upon choice of ASP and Annuity scheme. For e.g. 30, 35 or 38) from any of the empanelled annuity service providers. Subscriber need not wait till the age of 60 years.
20. What are the annuity options available to me under NPS?	The following are the most common variants that are available:  a. <b>Default scheme : Annuity for life of the subscriber and his or her spouse (if any) with provision for return of purchase price of the annuity-</b> After the demise of such subscriber, the annuity will be re-issued to the family members in the order specified hereunder :



Question	Answer
	<p>b. living dependent mother ; c. living dependent father.</p> <p>After the coverage of all the family members specified above, the purchase price shall be returned to the surviving children of the subscriber and in the absence of children, the legal heirs of the subscriber, as may be applicable.</p> <p>If subscriber does not want to purchase default annuity scheme , he may choose any of the following schemes:</p> <p>b. <b>Annuity for life with return of purchase price (amount given to annuity service provider) on death-</b> Employee shall get annuity (monthly pension) till he/she is alive and payment of annuity ceases on the death and the purchase price is returned to the nominee.</p> <p>c. <b>Annuity guaranteed for 5, 10, 15 or 20 years and for life thereafter</b></p> <ul style="list-style-type: none"> <li>• <b>On death during the guarantee period –</b> Employee shall get annuity and after his/her death during the guaranteed period, annuity is paid to the nominee till the end of the guaranteed period after which the same ceases and no return of purchase price to the nominee.</li> <li>• <b>On death after the guarantee period –</b> Employee shall get payment of annuity till he/she is alive even after the guaranteed period and annuity ceases after his/her death and no return of purchase price to nominee.</li> </ul> <p>d. <b>Annuity for life -</b> Employee shall get payment of annuity till he/she is alive &amp; payment of annuity ceases on death and no return of purchase price to nominee.</p> <p>e. <b>Annuity for life increasing at simple rate of 3% p.a.</b> Employee shall get payment of annuity till he/she is alive &amp; payment of annuity ceases</p>



Question	Answer
	<p>on death and no return of purchase price to nominee.</p> <p>f. <b>Annuity for life with a provision for 50% of the annuity to the spouse of the annuitant for life on death of the annuitant-</b> Payment of annuity ceases on death of subscriber and 50% of the annuity is paid to the surviving named spouse during his/her life time. If the spouse predeceases the annuitant, payment of annuity will cease after the death of the annuitant. It can be with or without return of purchase price.</p> <p>g. <b>Annuity for life with a provision of 100% of the annuity payable to spouse during his/her lifetime on death of the annuitant.-</b> Payment of annuity ceases after death of the annuitant and full annuity is payable to the surviving named spouse during his/her life time. If the spouse predeceases the annuitant, the annuity ceases after death of the annuitant. It can be with or without return of purchase price.</p> <p>Subscriber can also add spouse in any of the variants (other than default) above.</p> <p><i>All ASPs may not provide all the variants .It may vary from ASP to ASP.</i></p> <p>Pricing of annuity also varies ASP to ASP.</p>
21. Whether I have to go by the default annuity or I have a choice to decide other annuity type also?	The subscriber can choose any other annuity, other than default annuity, available with the empanelled Annuity Service Providers (ASPs).
22. Where can I check the rates offered by the annuity service providers on various type of annuities?	Details of annuity rates and other details may be checked on CRA website (link given below). <a href="https://www.npscra.nsdl.co.in/annuity-service-providers.php">https://www.npscra.nsdl.co.in/annuity-service-providers.php</a>
23. Can I change my annuity service provider or annuity type any time?	Once an annuity is purchased, the option of cancellation or reinvestment with another Annuity Service Provider or in other annuity scheme shall not be allowed unless the same is within the time limit specified by the Annuity Service Provider, for the free look period as provided in the terms of the annuity contract or specifically provided by the Insurance Regulatory and Development Authority.



Question	Answer
24. What functions are performed by Annuity Service Providers (ASPs)?	Annuity Service Providers (ASPs) are empaneled by PFRDA to annuity to subscribers through their various schemes. Subscribers will have the option to invest their amount into one annuity scheme upon retirement/resignation. ASPs would be responsible for delivering a regular monthly pension (annuity) to the subscriber for the rest of his/her life.
25. Is it mandatory to purchase annuity under NPS at the time of exit?	Yes, but there are some scenarios where the subscriber/nominees/legal heirs can withdraw the whole accumulated wealth.
26. Which companies are empanelled under PFRDA as Annuity Service Providers (ASPs)?	<ol style="list-style-type: none"> <li>1. Life Insurance Corporation of India</li> <li>2. SBI Life Insurance Co. Ltd.</li> <li>3. ICICI Prudential Life Insurance Co. Ltd.</li> <li>4. HDFC Standard Life Insurance Co Ltd</li> <li>5. Star Union Dai-ichi Life Insurance Co. Ltd</li> </ol> <p><b>*Subject to change from time to time.</b></p>
27. Will I get back the amount invested for annuity purchase?	Only in annuity types where there is a provision of return of purchase price.
28. In case of retirement / superannuation, when should I submit my withdrawal request i.e. after the date of retirement or before the retirement?	CRA network sends a communication 6 months before the superannuation/retirement date generating a <b>Claim ID</b> to the subscriber and nodal office. It is advisable that the subscriber should submit all the documents to the nodal office atleast 1 month before the superannuation/retirement date.
29. Can I withdraw before attaining the age of retirement / superannuation?	Yes, it is termed as <b>Partial Withdrawal</b> .
30. If yes, how much amount can be withdrawn?	Up to 25% of the contribution made by the subscriber (without considering the appreciation /returns on the amount ) as on date of application of withdrawal.
31. Can I withdraw any number of times during the service?	No. A subscriber is allowed to withdraw only three times during the entire tenure of service.
32. What are the conditions under which partial withdrawal can happen?	<p>Conditions:</p> <ol style="list-style-type: none"> <li>1. The subscriber shall have been in the National Pension System at least for a period of three years from the date of his or her joining;</li> </ol>



Question	Answer
	<p>2. Withdrawal is allowed for some specific purposes only.</p> <ol style="list-style-type: none"> <li>For the higher education of children</li> <li>For the marriage of children</li> <li>For the purchase/construction of residential house or flat in his or her own name or in a joint name with his or her legally wedded spouse. In case, the subscriber already owns either individually or in the joint name a residential house or flat, other than ancestral property, no withdrawal under these regulations shall be permitted.</li> <li>Treatment for prescribed illnesses – suffered by subscriber, his legally wedded spouse, children including a legally adopted child and dependent parents.</li> </ol> <p>Prescribed illnesses includes:</p> <ol style="list-style-type: none"> <li>Cancer;</li> <li>Kidney Failure (End Stage Renal Failure);</li> <li>Primary Pulmonary Arterial Hypertension;</li> <li>Multiple Sclerosis;</li> <li>Major Organ Transplant;</li> <li>Coronary Artery Bypass Graft;</li> <li>Aorta Graft Surgery;</li> <li>Heart Valve Surgery;</li> <li>Stroke;</li> <li>Myocardial Infarction</li> <li>Coma;</li> <li>Total blindness;</li> <li>Paralysis;</li> <li>Accident of serious/ life threatening nature.</li> <li>Any other critical illness of a life threatening nature as stipulated in the circulars, guidelines or notifications issued by the Authority from time to time.</li> </ol> <ol style="list-style-type: none"> <li>To meet medical and incidental expenses arising out of the disability or incapacitation suffered by the subscriber.</li> <li>Towards meeting the expenses by subscriber for skill development/re-skilling or for any other self development activities, as may be permitted by the Authority by issuance of appropriate guidelines, in that behalf</li> <li>Towards meeting the expenses by subscriber for establishment of own venture or any start-ups, as may be permitted by the Authority by</li> </ol>

Question	Answer
	issuance of appropriate guidelines, in that behalf.
33. If I avail partial withdrawal facility, will I get the same benefit as applicable at the time of retirement/ superannuation?	Yes.
34. Whether I am eligible for Gratuity?	Yes as per latest OM No. 7/5/2012-P&PW(F)/B dt. 26.08.2016 issued by Department of Pension and Pensioners Welfare, the Central Government employees covered under NPS are eligible for 'Retirement Gratuity and Death Gratuity'.
35. What are tax benefits available under IT Act, 1961 for Tier 1 Account?	<p><b>I. On Contributions:</b></p> <p><b>Employee's own Contribution-</b> Eligible for tax deduction under sec 80 CCD (1) of Income Tax Act up to 10% of salary (Basic + DA) within the overall ceiling of Rs. 1.50 Lacs under Sec. 80 C of the Income Tax Act. From F.Y. 2015-16, subscriber will be allowed tax deduction in addition to the deduction allowed under Sec. 80CCD(1) for contribution in his NPS account subject to maximum of Rs. 50,000/- under sec. 80CCD 1(B) .</p> <p><b>Employer's contribution:</b> Up to 10% of Basic &amp; DA (no upper monetary ceiling) under 80CCD(2). This rebate is over and above 80 C. (This tax benefit is only available for NPS subscribers).</p> <p><b>II. Partial Withdrawal-</b> Tax free.</p> <p><b>III. Lump sum Withdrawal-</b> In case of superannuation, lump sum withdrawal ( 40 % of the accumulated corpus ) is tax free.</p> <p><b>IV. Annuity-</b> Amount utilized for purchase of annuity is not taxable in the hands of the subscriber.</p>
36. What are tax benefits available under IT Act, 1961 for Tier 2 Account?	No tax benefit is available for Tier 2 account.
37. Whether employer can withhold the contributions under NPS ?	<p>Yes</p> <p>Employer can withhold its co-contribution along with income accrued on it under Tier-I account of the</p>

Question	Answer
	<p>subscriber and the investment income accruing thereon, for the purpose of recovery of the whole or part of any pecuniary loss caused, provided such loss is established, in any departmental or judicial proceedings, initiated against such subscriber by the employer concerned</p> <p>2. Right of withholding shall have to be exercised prior to the date of superannuation of the subscriber, pursuant to a notice to be given to the National Pension System Trust or an entity to whom such authorization has been given, and seeking to withhold the said pension wealth of such subscriber. Upon such right of withholding being validly exercised-</p> <ol style="list-style-type: none"> <li>i. the pension wealth which are payable under the National Pension System shall not be paid to such subscriber until the conclusion of the departmental or judicial proceedings, as the case may be and subject to the final orders, passed in such proceedings.</li> <li>ii. the amount withheld as specified in sub-clause (i) shall remain subscribed to the scheme in the mode and manner in which it was held prior to resorting to such action by the employer specified, and the final settlement of the withheld amount shall be made by the National Pension System Trust, or any intermediary or other entity, authorized for this purpose by the Authority, in normal course within ninety days of the receipt of an appropriate order from the concerned employer;</li> <li>iii. the amount withheld becomes payable to the subscriber on the final settlement, as certified by the employer specified, which has sought withholding of such benefits, and shall be paid to the subscriber as soon as possible and in no case beyond ninety days of receipt of the final order by the National Pension System Trust or any other entity or person, authorized for the purpose by the Authority;</li> </ol>
38. What happens if the nominee predeceases the subscriber?	if the nominee predeceases the subscriber, the nomination shall so far as it relates to the right conferred upon the said nominee, become void and of no effect;

Question	Answer
39. Can I distribute amount/percentage of fund under nomination	Yes, a subscriber may in his nomination distribute the amount that may stand to his credit in the fund amongst his nominees at his own discretion;
40. Can I make nomination in favour of a person not belonging to his family?	<p>If a subscriber has a family at the time of making a nomination, the nomination shall be in favour of one or more persons belonging to his family. Any nomination made by such subscriber in favour of a person not belonging to his family shall be invalid;</p> <p>the expression "family",</p> <ul style="list-style-type: none"> <li>i. in relation to a male subscriber, means his legally wedded wife, his children, whether married or unmarried, his dependent parents and his deceased son's widow and children;</li> <li>ii. in relation to a female subscriber, means her legally wedded husband, her children, whether married or unmarried, her dependent parents, her husband's dependent parents and her deceased son's widow and children;</li> </ul> <p>Explanation II -- In either of the above two cases, if the child of a subscriber [or as the case may be, the child of a deceased son of the subscriber] has been adopted by another person and if, under the personal law of the adopter, adoption is legally recognized, such a child shall be considered as excluded from the family of the subscriber.</p>
41. Nomination made before such marriage shall be valid or not ?	A fresh nomination is required to be made by the subscriber on his marriage and any nomination made before such marriage shall be deemed to be invalid;

  
 14/12/18  
**(Venkateswarlu Peri)**  
**Chief General Manager**



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*Indian Coast Guard's motto is "वयम रक्षामः" (Vayam Rakshamah), which translates from Sanskrit as "We Protect"*



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