

CHAPTER – I

VARIOUS TYPES OF PENSIONARY BENEFITS

1. The pensionary benefits of Coast Guard Enrolled Personnel are governed by CCS (Pension) Rules, 1972 notified vide **GOI, MOD letter PN/0101/CGHQ/771/CG/D(N-II) dated 12 Aug 1980** and as amended from time to time, incorporating the benefits as per recommendations of the V Central Pay Commission.

2. The different types of pension are as below:

(a) **Superannuation pension:**

The superannuation age in respect of CG enrolled personnel is **57** years. Pension is also admissible if superannuated after rendering 10 years qualifying service. For less than 10 years qualifying service only service gratuity is admissible. For full pension the qualifying service is 33 years and for less than 33 years, proportionate calculation is to be done. Pension is calculated on the basis of average emoluments for the previous 10 months. Emoluments for this purpose consist only of basic pay and dearness pay unless there are elements like non-practicing allowance and stagnation increment etc. The day of retirement on superannuation will be deemed as a working day.

(i) **Procedure for sanction of superannuation pension**

Superannuation serial is published by the bureau 24 - 30 months prior to attaining the age of Superannuation. The following formalities should be completed before release:

- (aa) The requisite forms are forwarded to the individual for completion about 08 months prior to retirement.
- (ab) The audited service book and completed forms should reach bureau at least 06 months prior to retirement.
- (ac) The pension papers are completed by the bureau on the basis of the service book and forms submitted by the individual and then forwarded to PCDA (Pension), Allahabad through CDA (Navy), Mumbai about five months prior to retirement and the service book is returned to unit.
- (ad) Normally the PPO alongwith pension book is received from the O/o PCDA (P), Allahabad prior to retirement of the individual.

- (ii) The individual is entitled for the following pensionary and other benefits:
 - (aa) Pension
 - (ab) Family Pension
 - (ac) DCRG
 - (ad) Commutation of Pension
 - (ae) Individual Pay Account and Leave encashment (If any)
 - (af) Survival benefits from NGIS
 - (ag) GPF
 - (ah) Fixed medical allowance @ Rs 100/- P.M

(b) **Voluntary retirement Pension:**

A CG enrolled person is eligible to seek voluntary retirement on completion of 20 years of qualifying service by giving notice of not less three months in writing under rule 48 A of CCS (Pension) Rules, 1972. The Commanding Officer/Officer-In-Charge is required to forward the case of voluntary retirement to administrative authority. The administrative authority is required to forward the case to CGHQ through **bureau of Naviks only** for approval. The day of voluntary retirement will be treated as a '**non-working day**' (**FR 56; Rule 5, Pension Rules**).

(i) **Procedure for voluntary retirement:**

(aa) **Verification of qualifying service before giving notice:**

Before a CG personnel gives notice of voluntary retirement under rule 48A of CCS (Pension) Rules, 1972, he should satisfy himself by means of a reference to the appropriate administrative authority that he has, in fact, completed twenty years service qualifying for pension under GOI decision (ii) of Rule 48A.

(ab) **Addition to Qualifying Service on Voluntary Retirement:**

The qualifying service shall be increased by a period not exceeding five years, subject to the condition that the total qualifying service rendered by the person does not in any case exceed thirty three years and it does not take him beyond the

date of Superannuation under rule 48 B of CCS (Pension) Rules, 1972.

(ii) **Finalisation of pension:**

After retirement, the pension claim is prepared by bureau of Naviks, and forwarded to Principal CDA (Pension), Allahabad through CDA (N), Mumbai. Simultaneously cases for finalisation of Pay Account including leave encashment if any, GPF and NGIS are also taken up with CDA (N), Mumbai and Secy NGIF, New Delhi, by bureau of Naviks respectively. The pension claim generally takes 4-5 months duration before finalisation by PCDA (P). The following are notified by Principal CDA (Pension), Allahabad through Pension Payment Order:

- (aa) Pension
- (ab) Retirement Gratuity
- (ac) Commutation value of pension
- (ad) Family Pension (for married CG personnel)
- (ae) Fixed medical allowance @ Rs 100/- P.M.

On receipt of Pension Payment Order (PPO) alongwith Pension Book from Principal CDA(P), Allahabad, the same will be forwarded to the bankers of the individual for payment by BUVIK with a copy of PPO to the individual. GPF and Individual Pay Account including leave encashment will be finalized by CDA (N), Mumbai and payment authority issued in favour of Officer-in-Charge, Bureau of Naviks. On receipt of payment authority from CDA(N), Mumbai BUVIK releases the amount to the concerned individual. Secy NGIF releases the NGIS benefits in favour of BUVIK and BUVIK in turn releases it to the individual.

Note: (i) For sanction of family pension, Ex-Military pensioner opt to continue endorsement of family pension for Military Service or to be sanctioned Coast Guard Pension, which is more beneficial.

(ii) The ex- military pensioners, who are entitled to draw medical facilities from military hospitals are not eligible for fixed medical allowance @ Rs.100/- per month.

(c) **Calculations of pension:**

$$\frac{50 \% \text{ of Average Emoluments X } 66 \text{ (No. Of completed half yrs period)}}{33 \times 2}$$

(Subject to a minimum of Rs 1275/- P.M, Basic Pension)

- Average emolument = Basic pay and dearness pay drawn for last ten months
If the qualifying service is less than 33 years say, 20 years, the calculation will be as follows:

$$\frac{50\% \text{ of Average Emoluments X } 50 \text{ (5 years weightage)}}{33 \times 2}$$

(Subject to a minimum of Rs. 1275/- PM, Basic Pension)

Note: For the calculation of year and half year period, three months and above (upto 9 months) will be counted as one half year and period above 9 months will be treated as completed year. For determining qualifying service, service rendered before attaining the age of **18** years **will not be** taken into account.

$$\text{DCRG} = \frac{\text{Emoluments X No. of completed half yearly period}}{4}$$

(Subject to a maximum of 16 ½ times 'the emoluments' or Rs 3.50 lakhs, whichever is less.) The emoluments for DCRG consist of Last Basic pay and dearness pay drawn i.e pay on retirement and prevailing DA under rule 50 of CCS (P) Rules, 1972.

(d) **Invalid Pension:**

When a Coast Guard Personnel is declared medically disable in category S5 A5 by the competent medical authority and the proceedings are approved by CGHQ, the individual becomes eligible for Invalid Pension provided he has completed 10 years of qualifying service under rule 38 of CCS (Pension) Rules, 1972. An individual who has rendered less than 10 years of qualifying service will be eligible for **Service Gratuity only and not pension.**

(e) **Service Gratuity:**

A permanent employee who retires on invalidation before completion of 10 years of qualifying service is not entitled for pension. In lieu of pension he will receive a lumpsum payment known as Service Gratuity at the rate of half-month's emoluments for every completed six monthly period of qualifying service. Emoluments means Basic Pay, dearness pay, Stagnation increment, if any, and DA on the date of cessation of service.

(f) **Disability Pension:**

This is admissible under CCS (Extra ordinary pension) Rules, 1972 in addition to Invalid Pension/Service Gratuity. The Basic points to be noted are:

- (aa) The disability should be certified by the medical authority to be either **attributable to** or **aggravated by service**.
- (ab) The disability, if due to a disease, the particular disease should be listed in the list of diseases appended to Schedule 1-A of CCS (EOP) Rules.
- (ac) Details of revised rates of disability is given below:

<u>Percentage of disability assessed by Medical Board</u>	<u>Percentage to be reckoned for computation of disability</u>
Less than 50	50
Between 50 and 75	75
Between 76 and 100	100

Authority: GOI, Min. of Personnel, P.G. & Pensions, Department of Pension and Pensioners Welfare OM NO. 45/22/97-P&PW(C) dated 03 Feb 2000.

Rates of Disability Pension:

- (i) Normal pension and gratuity admissible under the CCS(Pension) Rules, 1972 plus disability pension equal to 30% of basic pay, for 100% disability.
- (ii) For lower percentage of disability, the monthly disability pension shall be proportionately lower as at present, provided that where permanent disability is not less than 60%, the total pension (i.e. pension or service gratuity admissible under the ordinary pension rules plus disability pension shall not be less than 60% of basic pay, subject to a minimum of Rs. 2500/- .

Note: Disability Insurance Award:

Disability benefits under NGIS are payable to those who are invalided out of service before superannuation. Personnel discharged on completion of superannuation are not entitled to disability award from NGIS. The disability insurance award is in addition to survival benefits from NGIS. The Secy NGIF, NHQ on receipt of claim from BUVIK, will directly pay the amount to the individual. The rate of disability award for enrolled personnel are as under:

(aa) For 100% disability – Rs 2,50,000.00

(ab) For less disability - Amount as arrived at pro-rata basis.

3. **Family Pension:**

Family pension is payable to the family of an employee on his death in service/after retirement.

(a) **Action to be taken when the individual dies in service:**

In the event of unforeseen death of an individual the NOK is required to fill up forms in respect of pension, gratuity, GPF etc which will be sent to NOK by a representative of CG service through bureau of naviks. The NOK should open a single bank account by informing the bank that this account is required for **pension purpose** (The representative will give the bank details to NOK in which the pension account can be opened). On receipt of duly completed forms by NOK, family pension claim will be prepared and forwarded to Principal CDA (Pension), Allahabad through CDA (Navy), Mumbai for issue of pension payment order. The office of Principal CDA (Pension), Allahabad will release pension payment order alongwith pension book to bureau of naviks who further forward the same to bankers of NOK for releasing payments. The NOK is also issued a copy of Pension Payment Order.

(b) **NOK/Family:**

In the case of death of a married CG personnel, family means wife or wives including judicially separated wife. In absence of wife, eldest eligible child is sanctioned family pension. Son/daughter including widowed/divorced daughter is eligible for family pension till he/she attains the age of 25 years or till he/she start earning above Rs 2550/- P.M or (in the case of daughters only) till the date of her marriage whichever is the earliest. In case of minor child the pension will be sanctioned under legal guardianship and for this purpose a certificate is issued by court of law.

In the case of a unmarried CG personnel where the deceased has left behind neither a widow nor a child, than the family pension at normal rate is sanctioned to the parents provided they were wholly dependent on the CG person when he was alive and their earning is less than Rs 2550/- per month. In case both father and mother are alive, pension is first sanctioned to the mother.

The NOK of deceased Government employee is entitled for following pensionary and other awards:

(c) **Family Pension:** Family pension to NOK is entitled at following rates:

(i) **Enhanced Rate of Family Pension:**

The enhanced rate of family pension is admissible to widow only, if the deceased Govt servant had rendered at least 7 years service. This rate is admissible for a period of 07 years or till the Govt. servant would have attained the age of 64 years, whichever is earlier at following rate:

= Normal rate of family pension X 2 or 50% last Basic Pay and dearness pay or the amount of pension whichever is less subject to a minimum of Rs. 1275/- PM.

(ii) **Normal Rate of Family Pension:**

The monthly family pension at normal rate is based on the pay drawn on the date of death or on the date of retirement, as the case may be, and is admissible at a uniform rate of 30% of last pay drawn till death or re-marriage which ever is earlier subject to a minimum of Rs. 1275/- P.M.

(d) **Death Gratuity:**

Death Gratuity is admissible in the case of death in service of an employee at the following rates:

<u>Length of Service</u>	<u>Death Gratuity payable to family</u>
Less than 1 year service	2 times of emoluments (Last basic pay + dearness pay + DA)
1 year or more but less than 5 years service	6 times of emoluments (Last basic pay + dearness pay + DA)
5 years or more but less than 20 years service	12 times of emoluments (Last basic pay + dearness pay + DA)
For more than 20 years service-	Half of emoluments for every completed six monthly period of qualifying service subject to a max. of 33 times of emoluments or Rs. 3.5 Lakhs.

(e) **Fixed medical allowance:**

NOK of deceased is entitled for fixed medical allowance @ Rs 100/- P.M that will be notified in PPO by the Principal CDA (Pension), Allahabad.

(f) **Death benefits from NGIS:**

The NOK of deceased enrolled personnel is entitled to receive the insured amount of Rs 5 lakh + survival benefits. The Secy NGIF, NHQ on receipt of claim from BUVIK, will directly pay the amount to the NOK.

(g) **GPF and Benefits under Deposit Linked Insurance Scheme:**

On death of a CG enrolled personnel whilst in service the person(s) eligible to receive the credit balance in the GP Fund will be sanctioned an additional amount equal to the average balance in the fund account of the deceased during the three years, subject to the condition that the late enrolled personnel has put in a minimum of 5 years service at the time of death and the balance in the fund account should not have fallen below the following limits at any time during the preceding three years of death.

Minimum balance in the GP fund account preceding three years of death:

<u>SI.No</u>	<u>Scale of Pay</u>	<u>Minimum monthly Balance during the period</u>
(a)	Rs.12000 or more	Rs 25,000
(b)	Rs. 9000 to Rs 11,999	Rs 15,000
(c)	Rs. 3500 to Rs. 8999	Rs. 10,000
(d)	Below Rs. 3500	Rs. 6,000

The additional amount will be equal to the average balance in the account during the period of 36 months preceding the month of death, subject to a maximum of **Rs 60,000/-** (The maximum limit is to be applied after arriving at the average of 36 months and not at every stage).

(h) **Leave encashment:**

The NOK of the deceased CG enrolled personnel is entitled to receive amount of encashment of full E/L upto a maximum of 300 days including the leave encashment with LTC, if any, in entire service period ((Last Basic Pay + dearness pay + DA).

(j) **Provisional Family Pension:**

As the procedure of sanctioning family pension by Principal CDA (Pension), Allahabad takes at least 4 to 5 months, the widow of the deceased person is sanctioned provisional family pension at the rate of 50% of last emolument (basic pay+dearness pay + DA) for a period of 06 months from the date of death to meet the day to day expenses **(This is only applicable to the widow of a regular CG enrolled personnel)**. This amount is recoverable from the DCRG / Family pension on sanction of pensionary awards by PCDA(P), Allahabad.

(k) **Extra Ordinary Family Pension:**

Extra Ordinary Family Pension is admissible to the widow with / without children, when the death is **attributable** to service. In this case, the family pension is revised to extra ordinary family pension under CCS (EOP) Rules, 1972. In case where the widow dies or remarries, the children shall be paid family pension at the rates entitled to widow for the period during which they would have been eligible. Dependent parents / brothers / sisters etc. shall be paid family pension one-half the rate applicable to widows / fatherless or motherless children.

Rates of Extra Ordinary Family Pension:

- (i) Where the deceased Govt. servant was not holding a pensionable post - 40% of basic pay and dearness pay subject to a min. of Rs.1650/-.
- (ii) Where the deceased Government servant was holding a pensionable post – 60% of basic pay subject a min. of Rs. 2500/-.

Note: Since the processing of case for sanction of extra ordinary family pension is complicated and takes considerable time for completing various formalities, the family pension is sanctioned first and then the case for revision to extra ordinary pension is processed.

Authority: GOI, Min. of Personnel, P.G. & Pensions, Department of Pension and Pensioners Welfare OM NO. 45/22/97-P&PW(C) dated 03 Feb 2000.

(l) **Action to be taken when the individual dies after retirement:**

Pension payment order issued to the CG pensioners on retirement has an endorsement regarding family pension admissible to the wife in case of his death. In such cases, the widow has only to intimate the death of her husband to pension disbursing authority (i.e from where her husband was drawing pension) and bureau of naviks with a copy of death certificate. The family pension will commence following the date of death of the individual.

Note: The pensioners are required to inform Officer-in-Charge, bureau of naviks, Mumbai, in case of any change in their residence address and also educate their family members on the above subject.

4. **Payments of retirement gratuity and family pension to the family, in case an official's whereabouts are not known:**

- (a) When an employee disappears leaving his family (except on desertion), the family can be paid all benefits as a regular employee's death while in service after a mandatory period of one year. DCRG will also be payable to the family, but not exceeding the amount which would have been payable as retirement gratuity if

the person had retired. The difference between retirement gratuity and death gratuity shall be, subsequently, payable after the death is conclusively established or on the expiry of seven years period from the death of missing. If family pension at enhanced rates is sought to be sanctioned by the widow, she will have to raise express presumption of death of her husband under Sections 107 and 108 of Indian Evidence Act, 1872 and follow the prescribed procedure in this regard, action for which can be initiated only after a lapse of 7 years from the date of lodging FIR's.

- (b) The above benefits may be sanctioned after observing following formalities:
- (i) The family must lodge a complaint with the concerned Police Station and obtain a report that the employee has not been traced despite all efforts by the police.
 - (ii) An Indemnity Bond as per appendix 'A' should be taken from the nominee / dependants of the employee that all payments will be adjusted against the payments due to the employee in case he appears on the scene and makes any claim.

5. **Compassionate allowance:**

A Govt servant who is dismissed or removed from service shall forfeit his pension and gratuity, provided the competent authority to dismiss or remove him from service may, if the case is deserving of special consideration, sanction a compassionate allowance not exceeding two-third of pension or gratuity or both which would have been admissible to him if he had retired on compensation pension. This will be granted in consultation with integrated Finance of MoD, i.e. Ministry of Defence (Finance). A compassionate allowance sanctioned shall not be less than Rs 1275/- per month under rule 41 of CCS (Pension) Rules, 1972.

6. **Endorsement of family pension entitlement of spouses in the PPO:**

When a pensioner marries or re-marries after retirement he shall intimate the event to the Officer-in-Charge, Bureau of Naviks. He shall also furnish, along with his application, an attested copy of the marriage certificate from Registrar / Gram Panchayat / District Magistrate in respect of his post retirement marriage. The pension papers alongwith nomination forms will be forwarded by the Officer-in-Charge, bureau of naviks for completion and the case will be further processed with PCDA(Pension), Allahabad for endorsement of family pension and issue of corrigendum pension payment order.

CHAPTER – II

GRANT FROM COAST GUARD BENEVOLENT ASSOCIATION TO RETIRED CG PENSIONERS/NOK

1. **Lump sum grant to CG pensioners on attaining age of 80 years and above:**

To build a bridge of warmth, respect and care between the oldest living generation of retired CG personnel and serving generation of the Coast Guard, a grant of **Rs 25,000/-** will be given to CG personnel on attaining the age of 80 years and above. The CG pensioners are required to intimate their pension particulars and date of birth to the Secretary, CGBA, Coast Guard Headquarters, National Stadium Complex, New Delhi through the Officer-In-Charge, Bureau of naviks to avail the grant.

2. **Lump sum grant to NOK of CG personnel who dies while in active service:**

Coast Guard Benevolent Association will pay the following grant to the next of kin immediately in the event of death of a CG personnel while in service :

- (a) Unmarried Enrolled Personnel - **Rs 20,000/-**
- (b) Married Enrolled Personnel - **Rs 25,000/-**

3. **Lump sum grant to NOK of CG pensioner who dies after retirement:**

Coast Guard Benevolent Association will pay a lump sum grant of **Rs 5,000/-** in aid on death of a pensioner. The NOK is required to intimate about the death of pensioner with a copy of death certificate to the Secretary, CGBA, Coast Guard Headquarters, through the Officer-In-Charge, bureau of naviks to avail the grant.

4. **Grant for marriage of children:**

The NOK of CG pensioners who die while in service are given grant of **Rs 5,000/-** for marriage of their children (upto maximum of two children). The widow is required to submit her application alongwith marriage card to the Secretary, CGBA, Coast Guard Headquarters through the Officer-In-Charge, bureau of naviks to avail the grant.

5. **Rehabilitation grant:**

A CG enrolled personnel who has been invalidated out from service in medical category S5A5 due to TB / Paraplegia / Leprosy will be eligible for a grant of **Rs 7,500/-**. The amount will be paid to the individual by the Secretary CGBA on receipt of information and medical documents from the Officer-In-Charge, bureau of naviks.

Authority - CGHQ letter CGBA / 0103 dated 07 Jan 1999.

CHAPTER – III

EX-GRATIA LUMP SUM COMPENSATION TO FAMILIES OF CG EMPLOYEES WHO DIE IN HARNESS

1. Coast Guard personnel who die in harness in the performance of their bonafide official duties under various circumstances, their families shall be paid the following ex-gratia lump sum compensation:

- (a) Death occurring due to accidents in the course of performance of duties. - Rs 5 lakhs

- (b) Death occurring in the course of performance of duties attributable to acts of violence by terrorists, anti-social elements, etc. - Rs 5 lakhs

- (c) Death occurring during enemy action in international war. - Rs 7.5 lakhs

2. The compensation is intended to provide an additional insurance and security to employees, who are required to function under trying circumstances and are exposed to different kinds of risks in the performance of their duties.

3. **Conditions governing payment of lump sum compensation:**

The death of the employee concerned should have occurred in the **actual performance of bonafide duties**. In other words, a casual connection should be established between the occurrence of death and Govt service.

Authority: GOI MOD letter PN/0101/2/1495/DO (T)/D (N-II) dated 04 Dec 1998.

CHAPTER – IV

TYPES OF GRATUITY

1. **Retirement Gratuity**

If an individual has rendered minimum 5 years qualifying service, and is retired due to Invalidation in medical category S5A5 or on attaining the age of Superannuation he is entitled to retirement gratuity. The calculation will be as follows:

$$\frac{\text{Emoluments X No of completed half yearly period}}{4}$$

2. **Service Gratuity**

This is sanctioned in lieu of pension where an individual is retired on Invalidation in medical category S5A5 or on attaining the age of superannuation before completing 10 years qualifying service. This will be in addition to retirement gratuity. The calculation will be as follows:

$$\frac{\text{Emoluments X No of completed half yearly period}}{2}$$

Example: If an individual has completed more than 5 years qualifying service but less than 10 years qualifying service and he is discharged on superannuation/Invalidation then he will be entitled to:

- (i) Retirement Gratuity – as he has completed more than 5 years qualifying service
- (ii) Service Gratuity – as he has not completed 10 years qualifying service for pension.

When an individual has not completed 5 years qualifying service and is retired on superannuation / Invalidation he will be entitled to only service gratuity, as he does not fulfill the condition of 5 years qualifying service for retirement gratuity.

3. **Death Gratuity:**

Death Gratuity is admissible in the case of death in service of an employee at the following rates:-

<u>Length of Service</u>	<u>Death Gratuity payable to family</u>
Less than 1 year service	- 2 times of emoluments (Last basic pay + dearness pay + DA)

- | | | |
|---|---|--|
| 1 year or more but less than
5 years service | - | 6 times of emoluments
(Last basic pay + dearness pay + DA) |
| 5 years or more but less than
20 years service | - | 12 times of emoluments
(Last basic pay + dearness pay + DA) |
| For more than 20 years service | - | Half of emoluments for every completed six
monthly period of qualifying service subject
to a max. of 33 times of emoluments or
Rs. 3.5 Lac. |

4. **Residuary Gratuity:**

If a Government servant, who has become eligible for a service gratuity or pension, dies within five years from the date of his retirement from service including compulsory retirement as a penalty and the sums actually received by him at the time of his death on account of such gratuity or pension including adhoc increased, if any together with the retirement gratuity admissible and the commuted value of any portion of pension commuted by him are less than the amount equal to 12 times of his emoluments, a residuary gratuity equal to the deficiency may be granted to his family under Rule 50 (2) of CCS (Pension) Rules, 1972.

CHAPTER – V

COMMUTATION OF PENSION

Eligibility:

1. **Commutation of Pension on Retirement/Superannuation:**

A pensioner may apply for commutation up to 40 % or lesser fraction of his monthly pension for a lump sum payment, which is the commuted value of that portion of the pension within one year from the date of retirement. **(A pensioner against whom departmental or judicial proceedings are pending is not eligible to commute a portion of his pension till completion of such proceedings under rule 4 & 5 of CCS (Commutation of Pension) Rules, 1981.**

2. **Commutation of Pension for invalid pension:**

Commutation of pension is not sanctioned along with Invalid Pension. After sanctioning invalid pension, the application for commutation is forwarded to Principal CDA (P) Allahabad. The Principal CDA (P) Allahabad will then arrange for the medical examination for commutation and the pensioner will be required to appear for the medical examination. Commutation will be sanctioned based on the medical report. An individual may commute up to 40 % or lesser fraction of basic pension.

Calculation of Commutation Value:

Amount = 40% (or less as commuted) of basic pension X Commutation factor X 12.

Note: Any fraction in the amount offered for commutation will be ignored.

3. **Commutation Value:**

The commutation factor is taken from the Commutation Table as relevant to the age next birthday. The age next birth day will be determined with respect to (i) the date of superannuation in cases where commutation is required along with PPO, (ii) the date of receipt of application in other cases where medical examination is not necessary, and (iii) the date of medical examination when it is necessary.

COMMUTATION TABLE

<u>Age on Next Birth Day</u>	<u>Commutation Value</u>
35	16.92
36	16.72
37	16.52

38	16.31
39	16.09
40	15.87
41	15.64
42	15.40
43	15.15
44	14.90
45	14.64
46	14.37
47	14.10
48	13.82
49	13.54
50	13.25
51	12.95
52	12.66
53	12.35
54	12.05
55	11.73
56	11.42
57	11.10
58	10.78

4. **Reduction of pension on commutation:**

The reduction in the amount of pension on commutation will become operative from the date of receipt of the commuted value by the pensioner or, at the end of three months after issue of Pension Payment Order, whichever is earlier. If the pension is drawn through bank, the reduction in pension becomes operative from the date of credit of the amount in the bank account. A person who retire on superannuation and apply for commutation before the date of retirement, the commuted value becomes payable on the day following the date of retirement and reduction in pension becomes operative from the same date.

5. **Restoration of commuted portion:**

Commutated portion of pension will be restored on the expiry of 15 years from the date of retirement; in other cases, the commuted portion of pension will be restored after fifteen years from the date of receipt of commutation amount. For this purpose, pensioners should apply to the Pension Disbursing Authority.

CHAPTER – VI

TRAVEL ENTITLEMENT

1. **Eligibility:** Coast Guard Personnel at the time of retirement are entitled to conveyance for self, family and baggage including personal conveyance on the same line as their entitlement on permanent transfer while in service. However, in case of self-entitlement will be from the BUVIK to his home / selected place of residence. In case of family and baggage, the entitlement is from last duty station to his home/selected place of residence by direct route.
2. **Advance of TA/DA:** Since CG Personnel perform a part of the move after the actual date of retirement, payment of advance of TA/DA is not admissible.
3. **Procedure for claiming TA/DA:** The travelling allowance claims are to be prepared as in the case of permanent duty moves. These claims are to be forwarded to Officer-in-Charge, bureau of naviks for countersignature and onward transmission to CDA(N) for pre-audit and authorisation of payment through BUVIK.

CHAPTER – VII

COMPASSIONATE APPOINTMENT OF A WIDOW/SON/DAUGHTER OF DECEASED CG PERSONNEL OR INVALIDATED IN MEDICAL CATEGORY S5A5

1. The dependent family members of CG personnel who dies while in active service or invalidated out in medical category S5A5 and unfit for civil employment can apply for the post of Group 'C' or Group 'D' as compassionate appointment.

Note: "Dependent Family Member" means:

- (a) Spouse; or
- (b) Son (including adopted son/daughter); or
- (c) Brother or sister in the case of unmarried Govt servant

Who was wholly dependent on the CG Personnel at the time of his death in harness or invalidation on medical grounds, as the case may be.

2. **Procedure for applying for compassionate appointment:**

The dependent family member of the deceased/invalidated enrolled personnel can forward a letter requesting for compassionate appointment to the Commanding Officer/ Officer-In-Charge of the last unit, along with following documents:

- (a) Duly completed Pro-forma in duplicate regarding employment of dependants of Govt servants dying while in service/retired on invalid pension as per **appendix 'C'**
- (b) Proof of education qualification and date of birth
- (c) Two in Nos pass port size photographs
- (d) Choice of posting

On receipt of application for compassionate appointment the Commanding Officer/ Officer-In-Charge will forward the same to the Officer-In-Charge, bureau of naviks through administrative authority alongwith their recommendations. On verification of the facts as per records, bureau of Naviks will forward the application alongwith other supporting documents to CGHQ for consideration.

Note: It may be noted that compassionate appointment can only be made up to a maximum of **5%** of vacancies falling under direct recruitment quota in any Group 'C' or 'D' post the roster for which is maintained at CGHQ.

CHAPTER – VIII

ACCOMMODATION AND CANTEEN FACILITY

1. **Retention of Central Govt accommodation:** A CG enrolled personnel who is allotted a government accommodation through **Director of Estates**, the individual or his family may be permitted to retain the quarter for the periods shown against the grounds in the following table by paying normal licence fee:

<u>Sl.No.</u>	<u>Grounds</u>	<u>Permissible period for retention of the quarter</u>
(a)	Retirement	02 months on normal licence fee; and another 02 months on double the normal licence fee. On medical /education grounds: Further retention 02 months on four times the normal licence fee. Subsequent 2 months on six times the normal licence fee.
(b)	Death of the allottee	02 years if the deceased or his dependant does not own a house at the last station.
(c)	Resignation. Dismissal removal	01 month

2. **Retention of CG married accommodation:** A CG enrolled personnel or his family who is allotted a Coast Guard married accommodation, may be permitted to retain the quarter for the periods shown against the grounds in the table below, by prior approval of the Station Commander:

<u>Sl.No.</u>	<u>Grounds</u>	<u>Permissible period for retention of the quarter</u>
(a)	Retirement	04 months
(b)	Death	03 months
(c)	Resignation / Dismissal / Termination of service	03 months

Authority - Para 44 of CGO 3/97.

3. **Service Canteen facilities (CSD) to retired CG personnel:**

Government has approved extension of service canteen facilities to retired Coast Guard personnel at par with ex-servicemen of three Defence services. The scales of liquor will be as applicable to retired Naval personnel or equivalent.

Authority: Govt of India, Ministry of Defence letter AD/0315/CGHQ/147/DO (T)/D (N-II) dated 20 Jan 2003.

RANK EQUATION

<u>ARMY</u>	<u>NAVY</u>	<u>COAST GUARD</u>
Sepoy	Sea II	Navik
-	Sea I	-
Naik	Leading	Uttam Navik
Havildar	Petty Officer	Pradhan Navik
Naib Subedar	Chief Petty Officer	Adhikari
Subedar	Master Chief Petty Officer-II	Uttam Adhikari
Subedar Major	Master Chief Petty Officer-I	Pradhan Adhikari

CHAPTER – IX

GENERAL INFORMATION

1. Discharge on own request:

It may be noted that retirement benefits like Pension, Gratuity etc, are not admissible to a person discharged from service **at his own request under Rule 27 of Coast Guard (General) Rules 1986**. However, a person can seek voluntary retirement after completion of 20 years service and consequent on such retirement he will be eligible for all retirement benefits. It must be noted that retirement benefits are admissible only in following cases:

- (a) On Superannuation
- (b) On invalidation (Medical Grounds in Med Cat S5A5)
- (c) Voluntary retirement
- (d) Compulsory retirement

Discharge from the service at own request (resignation) is not retirement from the service and therefore an individual discharged at own request will not be entitled to retirement benefits i.e pension, gratuity or terminal benefits as per para (1) of Rule 26 of CCS (Pension), Rules 1972. The individual, however, be paid cash equivalent to the extent of **half of earned leave at his credit** on the date of cessation of service, subject to a maximum of 150 days including the number of days of E/L for which encashment was availed along with LTC.

2. Documents Required:

The following documents are to be submitted to BUVIK when an enrolled person reports for release formalities:

- (a) (i) Updated and audited Service Book
- (ii) No Demand Certificate from Commanding Officer and Accommodation Officer as per Appendix 'L' of CGO 8/88.
- (iii) Pay Book
- (iv) Details of TA/DA / LTC for the last two years
- (v) Both copies of CHB along with De-kiting certificate
- (vi) Copy of Pre-release medical (AFMSF-18)

- (vii) Original copy of latest GP Fund slip
- (viii) Copy of last SOE
- (ix) Copy of last PIC and Genform
- (x) Details of loans such as HBA, Scooter, Computer, CGBA, etc outstanding against the individual (This is to be signed by the Commanding Officer)
- (xi) Vigilance certificate by the Commanding Officer
- (xii) Details of leave availed during last one year

(b) **Photographs required (plain cloth):**

- (i) For non-pensioners - 04 in Nos. Single passport size photographs & 02 in Nos. passport size joint photographs (husband & wife)
- (ii) For voluntary & invalid cases - 14 in Nos. passport size joint photographs (husband & wife) 04 in Nos. single passport size photographs. 14 in Nos. single passport size photographs (unmarried personnel)
- (iii) For superannuation - 14 in Nos. Passport size joint (husband & wife) photographs & 04 in Nos passport size single photographs
- (iv) For retirement of ex-military pensioner (whom family pension is sanctioned for ex-military service) - 14 in Nos. passport size single photographs and 02 in nos. passport size joint photographs (husband & wife)

3. **Endorsement/Cancellation of Family Pension to ex-Military Pensioner:**

- (i) The ex military pensioners whose family pension has not been endorsed in the pension payment order for ex-military pension, should obtain a certificate for non endorsement of family pension from their records Office and same may be intimated to the Officer-in-Charge, bureau of naviks for taking up case for sanction of family pension alongwith individual pension case.
- (ii) The ex-military pensioner whom family pension has been sanctioned for his ex-military pension may opt to sanction family pension for Coast Guard service, if it is more advantageous, under the provision of CCS (P) Rules 1972. This option

will be exercised with Sub Rule 13-A (iii) of Rules 54 of CCS (P) Rules 1972. The pensioner opting family pension for Coast Guard service may apply well in advance for cancellation of family pension for ex-military service as per appendix 'D' and a copy of corrigendum pension payment order for cancellation of family pension may be forwarded to the Officer-in-Charge, bureau of navik for taking up case for sanction of family pension along with individual pension case.

4. **Importance of Nominations:**

Nominations are very important and legal documents on the basis of which the claims of the beneficiaries have to be established and settled. In the absence of valid nominations, the widow/NOK would have to go through cumbersome procedures in obtaining and producing various affidavits and even legal documents like succession certificate etc at times. This would cause considerable delay in settlement of survival benefits to the legitimate NOK. Keeping the importance of nominations in mind, all CG enrolled personnel are required to submit various nominations on enrollment and subsequently on any change of marital status/family members or final settlement on retirement as per appendix N to T. It would also be in the interest of the CG personnel to preserve copies of the nominations and related acknowledgements, where they may be expected to come into the possession of the beneficiaries in the event of any unfortunate eventuality.

5. **Maintenance of Service book:**

The service book is an important document for Coast Guard personnel. It is the duty of each individual to ensure that correct particulars are endorsed in the service book at training establishment itself. Instances of cases have come to notice where settlement of pensionary benefits were delayed due to ill maintained service books. Certain such essential data to be endorsed in service book are as enumerated below : -

(a) **Permanent Address:**

The following essential particulars are to be endorsed:-

Name/Number of house_____ Village/Town_____

Post Office_____ Telegram office_____

Police Station_____ District _____

State_____ Pin code_____

(b) **Next of Kin (NOK):**

The name, relationship and address of each individual's wife, parents or nearest known relative (Next of Kin) are to be noted in pencil by training establishment and subsequently maintained by units where EP's are borne.

The order of precedence of Next of Kin under **Rule 50 of CCS (Pension) Rules, 1972** are as follows:

- First - Wife/wives (Lawfully married by valid ceremony)
- Second - Son/daughter including adopted children and widow/divorced daughter
- Third - Parents
- Fourth - Brother/Sister, if dependant including widow/divorced sister

It is extremely important that the address of next-of-kin recorded should be absolutely complete and upto date so that the postal/ telegraphic authorities should be able to locate the address without any difficulty.

- (c) It may be noted that **all CG enrolled personnel are also responsible** to ensure that the under mentioned records in their respective service books are to be properly maintained by concerned staff as per the rules:
 - (i) **Leave record**
 - (ii) **Record of increment**
 - (iii) **Auditing of service book by the concerned NLAO periodically**
 - (iv) **Record of punishment**
 - (v) **Record of transfer**

6. **Resettlement/Release Courses:**

The Director General of Resettlement (DGR) conducts courses only for ex-service personnel. The resettlement/release courses for enrolled personnel seeking voluntary retirement after 20 years qualifying service or on superannuation can be considered on grant of ex-servicemen status to CG personnel. However, the Coast Guard Headquarters is conducting following course under the financial power of Director General, Coast Guard. The courses will be considered for personnel who are in the their last two years of superannuation or after submitting papers for voluntary retirement.

- (a) Media Management.
- (b) Videography
- (c) Computer Courses.
- (d) The Development courses conducted by Lal Bahadur Shastri College, Mumbai.

Authority - Coast Guard Headquarters letter PC to NK / 0110 / 1 dated 17 Feb 2003.

7. **Documents issued to an individual at the time of release from CG service:**

The Officer-In-Charge, Bureau of Naviks, Mumbai will issue the following documents to an individual who is being discharged/retires from CG service: -

- (a) Coast Guard pensioners Identity Card **(This is only applicable to pensioners)**
- (b) Service & Discharge book
- (c) Genform

INDEMNITY BOND

[In the case of missing employee]

KNOW ALL MEN by these present that we (a)(b).....the wife / son / brother/nominee. Etc, of (c)...who was holding the post ofin the Ministry / Department / Office ofis reported to have been missing since(hereinafter referred to as 'missing Government servant') resident of.....(hereinafter called "the Obligor") and (d)son/wife/daughter of Shri.....resident ofand.....son / wife / daughter of resident ofthe sureties for and on behalf of the Obligor (hereafter Called "the Sureties")are held firmly bound to the President of India (hereinafter called "the Government") in the sum of Rs.....(in words) equivalent of the amount on account of payment of salary, leave encashment, GPF, Retirement / Death Gratuity and each and every sum being the monthly family pension well and truly to be paid to the Government on demand and without a demur together with simple interest @% p.a from the date of payment thereof until repayment for which payment we bind ourselves and our respective heirs, executors, administrators, legal representatives, successors and assigns by these presents.

Signed thisday ofTwo thousand and.....WHERE AS (c)..... Was at the time of his disappearance in the employment of the Government receiving a pay at the rate of Rs.....(in words) only per month from the Government.

AND WHEREAS the said (c)disappeared on theday of equivalent of (i) salary due/(ii) leave encashment, (iii) GPF and (iv) Retirement/Death Gratuity.

AND WHEREAS the Obligor is entitled to family pension at Rs..... (Rupees.....Only) plus admissible dearness relief thereon.

AND WHEREAS the Obligor has represented that he/she is entitled to the aforesaid sum and approached the Government for making payment thereof to avoid undue delay and hardship.

AND WHEREAS the Government has agreed to make payment of the said sum of Rs.(in words) and monthly family pension @ Rs.(in words) only and relief thereon to the Obligor upon the Obligor and the Sureties entering into a Bond in the above-mentioned sum to indemnify the

Government against all claims to the amount so due to the aforesaid missing Government servant.

AND WHEREAS the Obligor and at his/her request the Surety / Sureties have agreed to execute the Bond in the terms and manner hereinafter contained.

NOW THE CONDITION OF THIS BOND is such that, if after payment has been made to the Obligor, the Obligor and or the Surety/sureties shall in the event of a claim being made by any other person or the missing employee on appearance, against the Government

With respect to the aforesaid sum of Rs(in words) and the sum paid by the Government as monthly pension and relief as aforesaid then refund to the Government the said sum of Rs (in words) and each and every sum paid by Government as monthly pension and relief together with simple interest @% per annum and shall, otherwise, indemnify and keep the Government harmless and indemnified against and from all liabilities in respect of the aforesaid sums and all cost incurred in consequence of the claim thereto THEN the above-written Bond or Obligation shall be void and of no effect but otherwise it shall remain in full force, effect and virtue.

AND THESE PRESENTS ALSO WITNESS that the liability of the Surety / Sureties hereunder shall not be impaired or discharge by reason of time being granted by or any forbearance act or omission of the Government whether with or without the knowledge or consent of the Surety / sureties in respect of or in relation to the obligations or conditions to be performed or discharged by the Obligor or by any other method or thing whatsoever which under the law relating to sureties would but for this provision shall have no effect releasing the Surety / Sureties or either of them for the amount hereunder, and the Government agrees to bear the stamp duty, if any, chargeable on these presents.

IN WITNESS WHEREOF the Obligor and the Surety / Sureties hereto have so subscribed their respective hands hereunto on the day, month and year above-written.

Signed by the above named 'Obligor' in the presence of

1.
2.

Signed by the above named 'Surety/sureties' in the presence of

1.
2.

Accepted for and on behalf of the President of India by
.....
[Name and designation of the Officer directed or authorized in pursuance of Article (1) of the Constitution, to accept the bond for and on behalf of the President] in the presence of
.....

(Name and Designation of witness)

- Note: I**
- (a) Full name of the claimant referred to as the 'Obligor'
 - (b) State relationship of the 'Obligor' to the 'missing Government servant'
 - (c) Name of the 'missing Government servant'
 - (d) Full name or names of the Sureties with name or names of the father(s) husband(s) and place of residence.
- Note: II**
- The Obligor as well as the sureties should have attained majority so that the Bond may have legal effect or force.
- Note: III**
- The rate of simple interest will be as prescribed by the Government from time to time. It is 6% p.a on the date of issue of the OM.

INDEMNITY BOND

[In the case of missing pensioner]

KNOW ALL MEN by these present that we (a)(b).....the wife / son/ brother/nominee. Etc, of (c)...who had retired from post of..... In the Ministry/ Department / Office of And who was in receipt of pension from Is reported to have been missing since (hereinafter referred to as 'Missing pensioner' resident of (hereinafter called "the obligor") and (d) Son/wife / daughter of Shri Resident of The sureties for and on behalf of the obligor (hereinafter called "the Sureties") are held firmly bound to the President of India (hereinafter called "the Government") in each and every sum being the arrears of pension and monthly family pension and relief thereon well and truly to be paid to the Govt. on demand and without a demur together with simple interest at the rate of% per annum from the date of payment until repayment for which payment we bind ourselves and our respective heirs, executors, administrators, legal representatives, successors and assigns by these presents.

Signed this Day of Two thousand

WHEREAS (c) Was at the time of his disappearance a Central Government pensioner receiving a pension at the rate of Rs. (in words)only per month and relief thereon from the Government.

AND WHEREAS the said (c) Disappeared on the Day of And there was due to him at the time of his disappearance the sum equivalent of arrears of pension due.

AND WHEREAS the obligor is entitled to family pension at Rs. (Rupees) plus admissible dearness relief thereon.

AND WHEREAS the obligor has represented that he / she is entitled to the aforesaid sum and approached the Government for making payment thereof to avoid undue delay and hardship.

AND WHEREAS the Government has agreed to make payment of the said sum of Rs. (in words) and monthly family pension at Rs. (in words) plus relief thereon to the obligor upon the obligor and the sureties entering into a Bond in the above mentioned sum to Indemnity the Government against all claims to the amount so due to the aforesaid missing Government pensioner.

AND WHEREAS the obligor and at his / her request the surety / sureties have agreed to execute the Bond in the terms and manner hereinafter contained.

NOW THE CONDITION OF THIS BOND is such that if after payment has been made to the obligor, the obligor and/or the surety / sureties shall in the event of a claim being made, by any other person or the missing pensioner on appearance, against the Government with respect to the aforesaid sum of Rs..... (in words) and the sums paid by the Government as monthly family pension and relief as aforesaid then refund to the Government the said sum of Rs..... (in words) and each and every sum paid by Government as monthly family pension and relief together with simple interest @..... % per annum and shall, otherwise, indemnify and keep the Government harmless and indemnified against and from all liabilities in respect of the aforesaid sums and all costs incurred in consequence of the claim thereto THEN the above written Bond or obligation shall be void and of no effect but otherwise it shall remain in full force, effect and virtue.

AND THESE PRESENTS ALSO WITNESS that the liability of the surety / sureties hereunder shall not be impaired or discharged by reason or time being granted by or any forbearance act or omission of the Government whether with or without the knowledge or consent of the surety / sureties in respect of or in relation to the obligations or conditions to be performed or discharged by the obligor or by any other method or thing whatsoever which under the law relating to sureties would but for this provision shall have no effect of so releasing the surety/ sureties from such liability nor shall it be necessary for the Government to sue the obligor before suing the surety/sureties or either of them for the amount due hereunder, and the Government agrees to bear the stamp duty, if any, chargeable on these presents.

IN WITNESS WHEREOF the Obligor and the Surety / Sureties hereto have so subscribed their respective hands hereunto on the day, month and year above-written.

Signed by the above named 'Obligor' in the presence of

1.
2.

Signed by the above named 'Surety/sureties' in the presence of

1.
2.

Accepted for and on behalf of the President of India by

.....
[Name and designation of the Officer directed or authorized in pursuance of Article (1) of the Constitution, to accept the bond for and on behalf of the President] in the present of
.....

(Name and Designation of witness)

- Note:** I (a) Full name of the claimant referred to as the 'Obligor'
(b) State relationship of the 'Obligor' to the 'missing Government servant'
(c) Name of the 'missing Government servant'
(d) Full name or names of the Sureties with name or names of the father(s) husband(s) and place of residence.

Note: II The Obligor as well as the sureties should have attained majority so that the Bond may have legal effect or force.

Note: III The rate of simple interest will be as prescribed by the Government from time to time.

**EMPLOYMENT OF DEPENDANTS OF GOVERNMENT SERVANT DYING
WHILE IN SERVICE/RETIRED ON INVALID PENSION**

PART – A

1. (a) Name of the Government servant
(Deceased/retired on medical ground) _____
- (b) Designation of the Government servant _____
- (c) Whether it Group 'D' or not _____
- (d) Date of birth of the Government servant _____
- (e) Date of death/retirement on medical
ground. _____
- (f) Total length of service rendered _____
- (g) Whether permanent or temporary _____
- (h) Whether belonging to SC/ST/OBC _____
- II (a) Name of the candidate for appointment _____
- (b) His/Her relationship with the Government
servant. _____
- (c) Date of birth _____
- (d) Educational qualification _____
- (e) Whether any other dependent family
member has been appointed on
compassionate grounds ? _____
- III Particulars of total assets left including Amount of :
- (a) Family pension _____
- (b) DCR Gratuity _____
- (c) GPF Balance _____

- (d) Life insurance Policies (including Postal Life Insurance) _____
- (e) Moveable and immovable properties and annual income earned there form by the family _____
- (f) CGE Insurance amount _____
- (g) Encashment of leave _____
- (h) Any other assets _____

Total

*** Column I and III will be filled by Bureau of Naviks, Mumbai**

IV Brief particulars of liabilities, if any _____

V Particulars of all dependent family members of the Govt servant (if some are employed, their income and whether they are living together or separately)

S.No.	Name(s)	Relation with the Govt Servant	Age	Address	Employed or not (if employed, particulars of employment and emoluments)
(1)	(2)	(3)	(4)	(5)	(6)
1.					
2.					
3.					
4.					
5.					
6.					

DECLARATION/UNDERTAKING

1. I hereby declare that the facts given by me above are, in the best of my knowledge, correct. If any of the facts herein mentioned are found to be incorrect or false at a future date, my services may be terminated.

2. I hereby also declare that I shall maintain properly the other family members who were dependent on the Government servant/member of the Armed Forces mentioned against 1(a) of Para –A of this form and in case it is proved at any time that the said family members are being neglected or not being properly maintained by me, my appointment may be terminated.

Date:

Signature of the candidate

Name : _____

Address : _____

Shri/Smt/Kum _____ is known to me and the facts mentioned by him/her are correct.

Date:

Signature of permanent Govt
Servant

Name : _____

Address : _____

I have verified that the facts mentioned above by the candidate are correct.

Date:

Signature of Welfare officer

Name : _____

Address : _____

PART - B

(To be filled in by office in which employment is proposed)

1. (a) Name of the candidate for appointment _____
 - (b) His/Her relationship with the Govt. servant _____
 - (c) Age (date of birth), educational qualification and experience, if any _____
 - (d) Whether there is vacancy in that post within the ceiling of 5% prescribed under the scheme of compassionate appointment _____
 - (e) Whether the post to be filled in including in the Central Secretariat Clerical Service or not. _____
 - (f) Whether the relevant Recruitment Rules provide for direct recruitment. _____
 - (g) Whether the candidate fulfils the Requirement of the Recruitment Rules for the post. _____
 - (h) Apart from waiver of Employment Exchange/ Staff Selection Commission Procedure what other relaxations are to be given. _____
2. Whether the facts mentioned in Part-A have been verified by the officer and if so, indicate the records. _____
 3. If the Government servant died/retired on Medical grounds more than five years back Why the case was not sponsored earlier. _____
 4. Personal recommendation of the Head of the Department in the Ministry/Department/office (with the signature and office rubber seal). _____

OPTION CERTIFICATE

I, Name_____ Rank_____ No._____
ex-pensioner of Indian Navy/Army/Air Force Rank_____ No._____
do hereby opt to retain the military pension for the past military service in terms of Sub Rule
(1) (a) of Rule 19 of CCS (Pension) Rules, 1972.

2. I, further do hereby opt for the Family Pension which may be admissible to my
family under the provision of CCS(Pension) Rules for the Coast Guard Service and
cancellation of Family Pension sanctioned for ex-military service vide PPO
No._____. This option is exercised by
me in accordance with Sub Rule 13-A (iii) opt Rules 54 of CCS(P) Rules, 1972.

Signature_____

Name _____

Rank _____

Date _____

No _____

Countersigned

FORM – 5

Particulars to be obtained by the Head of the office from the retiring Govt servant.

Name _____ Rank _____ No. _____

1. Date of Birth : _____

2. Father's Name : _____

3. Religion/Nationality : _____

4. Residence (Pmt address after retirement) : _____

5. Address of correspondence after retirement : _____

6. Particulars of ex-Military service : From _____
To _____
Total period _____

7. Whether Family Pension is endorsed while/after retirement from Military service. : _____

Amount of pension/Gratuity/Family

Pension sanction: Gratuity _____

Family pension _____

PPO No _____ dated _____

8. Date of last increment and pay after increment : _____

9. Name of wife and address : _____

10. Name and ages of the surviving Kindred:

S.No.	Relation	Name	Date of Birth
(a)	Wife		
(b)	Sons		
(c)	Unmarried daughter		
(d)	Widowed daughter		
(e)	Father		
(f)	Mother		
(g)	Brothers		
(h)	Unmarried sister		
(i)	Widowed sisters		
(k)	Married daughters		

Date:

Signatures of the Individual

PLACE OF PAYMENT FOR PENSIONS

I, Shri/Smt _____ would like to draw Pension,
Death Gratuity retirement gratuity from the under mentioned bank:

(1) Paying Branch

(a) Name of Bank with branch code _____
number and full postal address _____
of bank with PIN _____

(b) Account No. _____
(for pension purposes)

(c) Ledger No. _____

(2) The link branch of the above bank is as under:

(To be completed by Bureau of Naviks)

Signature _____

Name _____

Address _____

COUNTERSIGNED

Bureau of Naviks
Cheetah Camp
Mankhurd
Mumbai

Staff Officer (Pension)
for Officer-in-charge

**PARTICULARS OF HEIGHT AND PERSONAL IDENTIFICATION MARKS
IN CASE OF MARRIED PERSONNEL**

Name _____ Rank _____ No _____

- (a) Height _____
- (b) Identifications Marks:
 - (i) _____
 - (ii) _____
- (c) Date of Birth _____

Signature of individual _____

ATTESTED

(To be attested under Rubber Seal)

PARTICULARS OF HEIGHT AND PERSONAL IDENTIFICATION MARKS OF

Smt. _____ Wife of Name _____

Rank _____ No _____

- (a) Height _____
- (b) Identification Marks
 - (i) _____
 - (ii) _____
- (c) Date of Birth _____

Signature of wife _____

ATTESTED

(To be attested under Rubber Seal)

COUNTERSIGNED

Staff Officer (Pension)
for Officer-in-charge

Bureau of Naviks
Cheetah Camp
Mankhurd, Mumbai

Dated:

**SPECIMEN SIGNATURES LEFT HAND AND FINGERS IMPRESSIONS IN
CASE OF MARRIED PERSONNEL**

1. Name _____ Rank _____ No _____

(a) Specimen Signature

(b) Left hand thumb and fingers impression:

Thumb Fore finger Middle finger Ring finger Little finger

ATTESTED

(To be attested under Rubber Seal)

SPECIMEN SIGNATURES RIGHT HAND THUMB AND FINGERS IMPRESSION OF

Smt _____ wife of _____ Rank _____

No _____

(c) Specimen signature:

(d) Right hand thumb and fingers impression

Thumb Fore finger Middle finger Ring finger Little finger

ATTESTED

(To be attested under Rubber Seal)



(Photograph to be attested under rubber Seal)

COUNTERSIGNED

BN/

Date

Bureau of Naviks
Cheetah Camp
Mankhurd
Mumbai – 400 088

Staff Officer (Pension)
for Officer-in-charge

**PARTICULARS OF HEIGHT AND PERSONAL IDENTIFICATION MARKS
IN CASE OF UNMARRIED PERSONNEL**

Name _____ Rank _____ No _____

(a) Height _____

(b) Identifications Marks:

(i) _____

(ii) _____

(c) Date of Birth _____

Claimant's signature

ATTESTED

(To be attested under Rubber Seal)

COUNTERSIGNED

BN/

Date

Bureau of Naviks
Cheetah Camp
Mankhurd
Mumbai – 400 088

Staff Officer (Pension)
for Officer-in-charge

**SPECIMEN SIGNATURES LEFT HAND AND FINGERS IMPRESSIONS IN
CASE OF UNMARRIED PERSONNEL**

1. Name _____ Rank _____ No _____

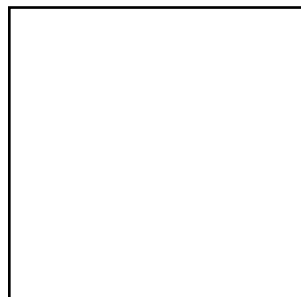
(a) Specimen Signature

(b) Left/Right hand thumb and fingers impression:

Thumb Fore finger Middle finger Ring finger Little finger

ATTESTED

(To be attested under Rubber Seal)



(Photograph to be attested under rubber Seal)

COUNTERSIGNED

BN/

Date

Bureau of Naviks
Cheetah Camp
Mankhurd
Mumbai – 400 088

Staff Officer (Pension)
for Officer-in-charge

FORMS OF APPLICATION FOR COMMUTATION OF FRACTION OF PENSION WITHOUT/AFTER MEDICAL EXAMINATION

COMMUTATION OF PENSION WITHOUT MEDICAL EXAMINATION

PART - I

Sir,

I desire to commute a fraction of my pension as indicated below with the provisions of the CCS (Commutation of Pension) Rules, 1981. The necessary particulars are furnished below:

1. Name (on block letters) : _____
2. Father's name : _____
3. Rank at the time of retirement and No. : _____
4. Name of Office / Department/Ministry in which employed : _____
5. Date of Birth : _____
6. Date of retirement : _____
7. Class of Pension under which retired : _____
8. Amount of pension authorised (Indicate final pension or provisional) : _____
9. Fraction of pension proposed to be commuted. : _____
10. Designation of the accounts Officer who authorised the pension along with PPO No. : _____
11. Place of payment for pension with full postal address and Account No. : _____

Signature of applicant _____

Name _____

Rank _____ No _____

Place_____
CGS/CGAS_____
Date_____

COUNTERSIGNED

BN/

Date

Bureau of Naviks
Cheetah Camp
Mankhurd
Mumbai – 400 088

Staff Officer (Pension)
for Officer-in-charge

PART - II

Received from Name _____ Rank _____ No_____

Application in part-I of IA for the commutation of a fraction of pension without medical examination.

COUNTERSIGNED

BN/

Date

Bureau of Naviks
Cheetah Camp
Mankhurd
Mumbai – 400 088

Staff Officer (Pension)
for Officer-in-charge

PART-III

- 1. Forwarded to the Principal CDA(Pension), Allahabad with the remarks that:
(a) The particulars furnished by the applicant in part-I have been verified and are correct.
(b) The Applicant is eligible to get a fraction of his pension commuted without medical examination.

(c) The commuted value of pension determined with reference to the table applicable at present comes Rs. _____

(d) The amount of residual pension after commutation will be Rs. _____

2. It is requested that further action to authorise the payment of commuted value of pension may be taken as in Rule 15 of the CCS (Commutation of Pension) Rules, 1981.

3. The receipt of part-I of the form has been acknowledged in Part-II which has been forwarded separately to the applicant.

4. The commuted value of pension is debitable to Coast Guard

COUNTERSIGNED

CDA (Navy),
Coast Guard Section
Mumbai

Date :

APPLICATION FOR FAMILY PENSION/DEATH GRATUITY FOR THE
FAMILY OF SHRI / SMT _____ **LATE _____ **IN****
THE OFFICE OF _____

1. Name of Application (in block letter) _____
2. Father's/Husband name (in block letter) _____
3. Relation to the deceased Govt servant/pensioner _____
4. Religion and Nationality (in block letters) _____
5. Residence showing village, paragons, District and State (in block letter) _____
6. Date of retirement, if deceased was pensioner. _____
7. No and date PPO in which the deceased was granted pension/gratuity _____
8. Date of death of Govt servant/pensioner _____
9. Pension rules opted / eligible _____
10. Whether nominations made for: _____
 - (i) Death cum retirement gratuity _____
 - (ii) Family pension under liberalised pension rules _____
11. The order in which the applicant's name appear in the Nomination Form 'E' _____
12. Total qualifying service of the Govt Servant/pensioner (as per details on para 2) _____
13. Emolument / pay last drawn by the Govt Servant / pension _____

14.	Average emolument for the last ten months of the Govt servant / pensioner	_____
15.	Proposed death gratuity	_____
16.	Proposed Family pension	_____
17.	Date from which pension to commence	_____
18.	Date upto which pension is payable	_____
19.	Place of payment (in block letter)	_____
20.	Descriptive Roll of the claimant (Name)	_____
	(i) Date of Birth by Christian era	_____
	(ii) Height	_____
	(iii) Two visible marks of identification	_____

	(iv) Signature _____	_____
	(v) Impression of ball of thumbs and all the fingers of the left hand (right hand in the case of a female)	_____

21.	Name and ages of the surviving kindred of the deceased	Name / Date of birth (by Christian era)
	(a) Widow / Widower	_____
	Sons	_____
	Unmarried daughters	_____
	Widowed daughters	_____
	(b) Father	_____
	Mother	_____

Brother	_____
Unmarried Sister	_____
Widowed sister	_____
Married daughters	_____
Children of pre-deceased son	_____

22 Date of application

	<u>Name</u>	<u>Address</u>	<u>Signature</u>
Witnessed by			
(i)	_____	_____	_____
(ii)	_____	_____	_____

ATTESTED

(to be Rubber stamp)

* Column 1 to 19 will be filled by Bureau of Naviks, Mumbai

COUNTERSIGNED

Staff Officer (Pension)
Officer-in-charge
Bureau of Naviks

Date :

DETAILS OF FAMILY

(NOMINATION FOR FAMILY PENSION)

Name of the Govt. Servant : _____

Rank and Personal Number : Rank _____ No. _____

Date of Birth: _____

Date of Appointment (enrolment): _____

Details of the members of my family as on _____ (Date)

Relation Ship	Name	Date of Birth	Occupation & Income	Marital Status
(a)	Wife			
(b)	Son(s) (Below 25 yrs age)			
(c)	Daughter(s) (unmarried & below 25 yrs age)			
(d)	Father			
(e)	Mother			

I hereby undertake to keep the above particulars up-to-date by notifying to the Bureau of Naviks any addition or alteration.

Place : _____

Dated : _____

Signature of the Individual

Name _____

Rank _____ No. _____

COUNTERSIGNED

File No. _____

CGS _____

Dated _____

Commanding Officer

Note : The name of following only to be included as per Rule 54 of CCS (Pension) Rules

(a) **Married Personnel.** Family for this purpose means wife and dependent children only.

(b) **Unmarried Personnel.** Family for this purpose means dependent parents only.

GPF NOMINATION FORM

I _____ Rank _____ No. _____ hereby nominate the person mentioned below, who is a member of my family as defined in Rule 2 of the General Provident Fund, (Central Services) Rules 1960 to receive the amount that may stand to my credit in the fund, in the events of my death before that amount has become payable, or having become payable has not been paid.

Name & Address of Nominee	Relationship	Age	Contingencies on the happening of which the nomination shall become subscriber	Name, Address and relationship of persons if any to whom the right of nominee shall pass in the event of his predeceasing the invalid
---------------------------	--------------	-----	--	---

Dated this _____ day of _____ at _____

Signature of the Individual

Name: _____ Rank: _____ No. _____

Two witnesses to sign :

(a) Name _____ Rank _____ No. _____ Sign. _____

(b) Name _____ Rank _____ No. _____ Sign. _____

COUNTERSIGNED

File No. _____

CGS _____

Dated: _____

Commanding Officer

- Note** :
- (1) Family for the purpose of GPF means
(a) Wife (b) Parents (c) Children (d) Minor brothers/Un-married sisters
 - (2) Married personnel have to invariable nominate spouse However, share may be allocated among the nominees as per desire of individual.

**WILL BEQUEATHING ALL TESTATOR'S PROPERTY TO
HIS WIFE OR OTHER RELATIVES**

I, Name _____ Rank _____ No. _____

Address _____ hereby revoke all former

wills and testamentary dispositions made by me and by this last will devise and bequeath all my immovable / movable property whatsoever and whose to (Name of wife / other person)

_____ Relation _____ and appoint her/him

Name _____ Relation _____ executrix / executor of this my

will.

In witness whereof I have here upon set my hand this _____ day of _____.

Signature of the Individual

Name : _____

Rank: _____ No. _____

(Testator) as his last will in the presence of us present at the same time who at his request in his presence and in the presence of each other have hereunto subscribed our names as witnesses:

(a) Name _____ Rank _____ No. _____ Sign _____

(b) Name _____ Rank _____ No. _____ Sign _____

COUNTERSIGNED

File No. _____

CGS _____

Dated: _____

Commanding Officer

NOMINATION FOR INSURANCE BENEFITS FROM NGIS

I, Name _____ Rank _____ No. _____ hereby nominate the person mentioned below and confer on him / her / them the right to receive any amount that may be sanctioned from Naval Group Insurance Fund in the event of death whilst in service.

Name(s) and address of nominee(s)	Relation	Age	Amount of share payable to each in %	Name, address & relationship of persons if any to whom the right conferred in the event if payable the nominee predeceasing the subscriber or the nominee dying after the death of the subscriber but before receiving payment	Amount payable in %
-----------------------------------	----------	-----	--------------------------------------	--	---------------------

This nomination supersedes the nomination made by me earlier, which stands cancelled

Place: _____

Dated: _____

Signature of the Individual

Name _____

Rank _____ No. _____

Witnesses Signatures:

(a) Name _____ Rank _____ No. _____ Sign _____

(b) Name _____ Rank _____ No. _____ Sign _____

COUNTERSIGNED

File No. _____

CGS _____

Dated: _____

Commanding Officer

Note:- Amount of share should be nominated as :

Wife
Son(s)
Daughter(s)
(Including step
and legally adopted
Children)

Total aggregate share to be between
75% to 100% and should not be
less than **75%**

Parents
Brother(s)
Sister(s)

Total aggregate restricted upto **25%** only

NOMINATION FOR RETIREMENT GRATUITY/DEATH GRATUITY

When the Govt. Servant has a family and wishes to nominate one member or more than one member thereof and having no family wishes to nominate one person or more than one person. Name_____Rank_____No_____ having / having no family hereby nominate the person(s) mentioned below (who is / are member(s) of family) and confer on him / them the right to receive to the extent specified below, any gratuity the payment of which may be authorised by the Central Govt. in the event of my death while in service and the right to receive on my death, to the extent specified any gratuity which having become admissible to me on retirement may remain unpaid at my death.

Name(s) and address of nominee(s)	Relation	Age	Amount of share payable to each in %	Name, address & relationship of persons if any to whom the right conferred in the event of payable the nominee predeceasing the subscriber or the nominee dying after the death of the subscriber but before receiving	Amount payable in %
-----------------------------------	----------	-----	--------------------------------------	--	---------------------

This nomination supersedes the nomination made by me earlier on_____ which stands cancelled

Place: _____

Dated: _____

Signature of the Individual

Name _____

Rank _____ No. _____

Witnesses Signatures:

(a) Name _____ Rank _____ No. _____ Sign _____

(b) Name _____ Rank _____ No. _____ Sign _____

COUNTERSIGNED

File No. _____

CGS _____

Date: _____

Commanding Officer

- Note
- (1) Married personnel should nominate only wife
 - (2) Unmarried personnel can nominate as per desire
 - (3) As per as possible nomination should not be made in favour of minor(s)

DECLARATION OF FAMILY MEMBERS (KINDERED ROLL)

(To be prepared in duplicate)

I _____ Rank _____ No. _____ certify that the details of my parents and other members of my family whether dependent or not dependent are as under :

Relation	Name	Age with date of birth	Occupation	Income from all sources	Married/ Unmarried
1	2	3	4	5	6
1.	Wife				
2.	Children				
	(1)				
	(2)				
	(3)				
3.	Father				
4.	Mother				
5.	Brothers				
	(1)				
	(2)				
	(3)				

6. Sisters

(1)

(2)

(3)

Certified that the above particulars are true to the best of my knowledge and belief, I understand that if on verification, any of the above statements I have made are found to be false, I will be liable to disciplinary action.

(Signature of individual)

Name _____

Rank _____ NO. _____

COUNTERSIGNED

File No. _____

CGS _____

Date _____

Commanding Officer

PREFACE

1. It has come to the notice of the Coast Guard Headquarters that settlement of pensionary benefits in respect of certain enrolled personnel has become a long drawn process. This is due to the lack of awareness about rules/regulations, as also regarding the submission of related documents by the concerned EP/NOK. Few cases have also come to light where the CG personnel had expired without making valid nominations, due to which the beneficiaries have to approach courts for the grant of succession certificates for the settlement of survival benefits. Timely submission of Nomination forms for death/retirement gratuity and related records are important since the claims of beneficiaries have to be settled, based on these documents.

2. The Personnel Directorate has made an endeavour through this manual to educate the serving and the retired Coast Guard personnel and their Next of Kin (NOK) regarding admissibility of terminal benefits. The manual has been prepared based on the relevant rules and regulations incorporating the CCS pension rules and Defence pension rules as applicable to the CG personnel.

3. The information contained in this handbook is meant for necessary guidance only and is to be referred in conjunction with the relevant Government rules/regulations/orders on the subject. It should not be quoted as authority by itself while preferring any claim.



(K Balasubramanian)
Dy Inspector General
Director (Personnel)

June 2004

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