

FAQ on PENSION

- 1) ***An employee died while in service. He did not file nomination for DCRG. It may be explained how DCRG can be paid to the eligible members of family which includes minor children also.***
- 2) ***The amount commuted at the time of retirement has been restored after 12 years. Can he commute his pension again?***
- 3) ***What are the documents to be furnished for getting the name of physically disabled / mentally retarded child recorded in the PPO for family pension?***
- 4) ***An employee died while in service. As per the heirship certificate issued by the Tahsildar, the legal heirs of the deceased employee are his wife, son aged 28 years, married daughter and mother. Please state whether DCRG is payable to all of them in equal shares.***
- 5) ***A government employee stood as a surety for another person to avail a loan from the State Bank. Since the principal debtor defaulted repayment, the bank filed suit in the court of law and accordingly a sum of Rs.500/- is being remitted to the court every month. Can pension and DCRG of a government servant be attached by a court of law?***
- 6) ***A state government employee is in receipt of family pension in respect of her deceased husband. Is she not eligible for DA on pay as well as DR on pension?***
- 7) ***Please intimate whether period of restoration of commuted amount of pension is 12 years in respect of all state government pensioners***
- 8) ***A pensioner expired leaving behind only a widowed daughter. Is she eligible to get family pension in respect of her deceased father?***
- 9) ***Is more than one family pension is payable to parents on account of the death of more than one son / daughter?***
- 10) ***What are the additional documents to be submitted while applying for family pension in the case of (i) unmarried daughters above 25 years of age (ii) Parents (iii) physically /mentally disabled children?***
- 11) ***Please state whether prior service rendered by State Government employee in State Public Sector Undertakings / Autonomous Bodies / government companies like KSRTC, KSEB, Nationalised Banks etc can be counted as qualifying service for pensionary benefits along with State service.***
- 12) ***What is the procedure for payment of DCRG when the departmental liability certificate contains non government liabilities without indicating the head of a/c to which the same is to be credited, the adjustment of which cannot be effected by the treasury.***

13) A state government employee had 5 years service under Central government prior to his joining state service. Will the Central government service be counted for pensionary benefits under State government?

14) A pensioner lost his Pension Payment Order. How can he get a duplicate copy of his PPO?

15) Please intimate whether the past service rendered by State Government employees in Universities and vice versa can be reckoned as qualifying service for pensionary benefits.

16) On the death of a government servant, is it compulsory that heirship certificate from the revenue authority is to be produced for claiming family pension and DCRG?

17) What is the procedure for incorporating the name of the spouse of the second marriage as family beneficiary in the Pension Payment Order?

18) Can pension be drawn through money order at government cost? If so, what is the procedure?

19) Is it compulsory that a pensioner should appear in person at the treasury to receive his first pension?

20) What is the period of PPO and authorizations of DCRG and commuted value?

21) A pensioner who was drawing pension from a public sector bank expired on 16.12.2004 after receiving pension for the month of 12/2004. The bank short credited the pension paid from 17.12.04 and payment of family pension commenced from 17.12.04. Is the action of the bank authority in order?

FAQs on PENSION

1) An employee died while in service. He did not file nomination for DCRG. It may be explained how DCRG can be paid to the eligible members of family which includes minor children also.

Ans) In the absence of valid nomination, DCRG is payable to the surviving eligible members of the family in equal shares on the basis of the succession certificate / heirship certificate from the revenue authorities / Enquiry Report prepared by the department. The eligibility to DCRG of a person is determined with reference to his / her status as on the date of death of the government servant and the title to his/her claim is not affected by subsequent events such as marriage /remarriage of the claimant. The share due to the minor children can be made to the mother / father, being the natural guardian irrespective of the amount involved except when the mother is a Muslim lady. DCRG upto one lakh being share due to minor can be paid to the defacto guardian in the absence of a natural guardian or where the natural guardian consents or where the mother is a Muslim lady, without production of guardianship certificate, but on production of indemnity bond in Form 8A. Excess over one lakh is payable to the guardian appointed by the court.

2) The amount commuted at the time of retirement has been restored after 12 years. Can he commute his pension again?

No. A second commutation after restoration of the amount already commuted is not permissible.

3) What are the documents to be furnished for getting the name of physically disabled / mentally retarded child recorded in the PPO for family pension?

Ans) (i) Certificate of Medical Board in the form prescribed in GO(P) 526/03/Fin dated 9.10.03
(ii) Specific recommendation of the Pension Sanctioning Authority for recording the name.

4) An employee died while in service. As per the heirship certificate issued by the Tahsildar, the legal heirs of the deceased employee are his wife, son aged 28 years, married daughter and mother. Please state whether DCRG is payable to all of hem in equal shares.

No. DCRG in such case is payable to the wife and son only in equal shares. Married daughters and parents are eligible for a share of DCRG only if there is no surviving members in family of the deceased employee consisting of spouse, sons and unmarried daughters.

5) A government employee stood as a surety for another person to avail a loan from the State Bank. Since the principal debtor defaulted repayment, the bank filed suit in the court of law and accordingly a sum of Rs.500/- is being remitted to the court every month. Can pension and DCRG of a government servant be attached by a court of law?

As per Rule 124 of Part III KSRs, pension and DCRG granted to a pensioner cannot be attached by any court in India at the instance of a creditor for any demands against the pensioner or in satisfaction of a decree or order of any such court. However, if any such order of attachment is issued by a court, it is for the pensioner to point out this provision to the notice of the court of law and to obtain necessary orders from the court.

6) A state government employee is in receipt of family pension in respect of her deceased husband. Is she not eligible for DA on pay as well as DR on pension?
Ans) Yes.

7) Please intimate whether period of restoration of commuted amount of pension is 12 years in respect of all state government pensioners

With effect from 1.7.88, period of restoration of commuted amount is determined with reference to the commutation factor (rounded) adopted in each case. In case of commutation at the time of retirement at the age of 55 where the commutation factor is 11.42 (rounded to 12), the commuted amount will be restored after 12 years from the date of effect of reduced pension after such commutation. The commutation factor varies according to the age at the time of commutation. If the commutation factor adopted is 10.13 corresponding the age at next birthday 50 years restoration take effect after 11 years.

8) A pensioner expired leaving behind only a widowed daughter. Is she eligible to get family pension in respect of her deceased father?

No. Only a disabled (physically /mentally) widowed daughter is eligible for family pension.

9) Is more than one family pension is payable to parents on account of the death of more than one son / daughter?

No. Only one family pension is payable to parents even if there may be claim for more than one family pension in such cases.

10) What are the additional documents to be submitted while applying for family pension in the case of (i) unmarried daughters above 25 years of age (ii) Parents (iii) physically /mentally disabled children?

(i) Unmarried daughters

(a) Income and non-marriage certificate obtained from Revenue Authorities

(b) An affidavit of the applicant to the above effect duly certified by the Notary Public of the locality.

(ii) Parents Income and eligibility certificate issued by the Tahsildar in the form prescribed in Annexure (i) under Rule 90 of KSRs Part III.

Sanction from government in the Finance Department is necessary.

(iii) Physically / Mentally disabled children

- (a) Certificate from Medical Board in the form prescribed in GO(P) 526/03/Fin dated 9.10.03. In the case of mentally retarded children, guardianship certificate from the Revenue authorities / court or nomination of guardian made by the deceased pensioner / family pensioner.**

11) Please state whether prior service rendered by State Government employee in State Public Sector Undertakings / Autonomous Bodies / government companies like KSRTC, KSEB, Nationalised Banks etc can be counted as qualifying service for pensionary benefits along with State service.

No.

12) What is the procedure for payment of DCRG when the departmental liability certificate contains non government liabilities without indicating the head of a/c to which the same is to be credited, the adjustment of which cannot be effected by the treasury.

In such cases both halves of the gratuity payment order duly recording non payment certificate thereon along with the liability certificate should be sent to AG who will cancel the said GPO and issue fresh GPO for the amount actually payable to the pensioner without insisting NLC condition after withholding the amount of liabilities. Later after correspondence with Pension Sanctioning Authority, separate GPO will be issued for the withheld amount in favour of the departmental officer who will draw the amount and adjust liabilities against the pensioner.

13) A state government employee had 5 years service under Central government prior to his joining state service. Will the Central government service be counted for pensionary benefits under State government?

Yes. In this case no pension liability is to be remitted by the former employer.

14) A pensioner lost his Pension Payment Order. How can he get a duplicate copy of his PPO?

Ans) The District Treasury Officers concerned are authorized to issue duplicate copy of the pensioner's portion of PPO. The pensioner should apply to the pension disbursing officer for a duplicate copy of PPO along with a Chalan receipt of Rs.5/- remitted under the head of account 0070-60-800-87. If the pension is being drawn from a sub Treasury/ Bank, the STO/Bank authority will forward the

application along with the disburser's portion of PPO duly recording the certificate of last payment thereon to the DTO concerned, who after conducting necessary enquiries, issue duplicate of pensioner's portion prominently marking 'DUPLICATE' in red ink.

15) Please intimate whether the past service rendered by State Government employees in Universities and vice versa can be reckoned as qualifying service for pensionary benefits.

It can be reckoned as qualifying service subject to remittance of proportionate pension liability (ie DCRG / Service Gratuity and Commuted value of the entire pension, if admissible calculated reckoning commutation factor applicable to the age at next birth day as on the date of joining government service / University) by the former employer along with 5% simple interest per annum in case of delayed remittance.

16) On the death of a government servant, is it compulsory that heirship certificate from the revenue authority is to be produced for claiming family pension and DCRG?

There is no necessity of heirship certificate from the revenue authorities. The head of office / department shall arrange to conduct an enquiry to ascertain as to who are surviving members eligible for getting DCRG and family pension and prepare an Enquiry Report in the form prescribed in Page 35 of the Pension Book.

17) What is the procedure for incorporating the name of the spouse of the second marriage as family beneficiary in the Pension Payment Order?

Ans) For this purpose, the pensioner should apply to the Pension Sanctioning Authority with the following documents.

(i) Details of family in Form 5A

(ii) Documents to prove marriage

(iii) Necessary certificate duly certified by the Notary Public of the locality to the effect that (a) the spouse of the first marriage is not alive and (b) the marriage of the government servant with the applicant was lawful and legally valid. In case there are any children by the first marriage who are eligible to receive family pension, the name of then 2nd wife cannot be incorporate din the PPO till the eligibility of such children ceases. Hence details of children by first marriage should included in Form 5 A

18) Can pension be drawn through money order at government cost? If so, what is the procedure?

Ans) Pension can be drawn through money order. For this, pensioner / family pensioner should apply to the treasury officer with the pensioner's portion of PPO which will be kept in the safe custody of the Treasury officer. Payment through money order at government cost is permissible only to the following categories of pensioners. For others, the cost of money order commission should be borne by the pensioner himself.

- (a) Pensioners of the age 75 years and above
- (b) Pensioners who are handicapped and not in a position to reach the treasury
- (c) Pensioners who are disabled due to illness
- (d) Pensioners who are mentally retarded
- (e) Pensioners who are in receipt of minimum pension.

19) Is it compulsory that a pensioner should appear in person at the treasury to receive his first pension?

Personal appearance is not necessary even on the first occasion. It can be drawn through an authorized agent who has indemnified government against overpayment.

20) What is the period of PPO and authorizations of DCRG and commuted value?

Ans) 3 years. If they remain undrawn for more than 3 years, revalidation by AG is necessary.

21) A pensioner who was drawing pension from a public sector bank expired on 16.12.2004 after receiving pension for the month of 12/2004. The bank short credited the pension paid from 17.12.04 and payment of family pension commenced from 17.12.04. Is the action of the bank authority is in order?

No. on the death of a pensioner during the course of month, LTA of pension for that month, if not drawn already is payable for the full month and family pension is to be commenced only from the first of the next month. If pension for the month had already drawn, the amount paid for the period after death need not be recovered.