

SUPERANNATION PENSION

The superannuation age in respect of CG enrolled personnel is 57 years. Pension is admissible, if superannuated after rendering 10 years qualifying service. For less than 10 years qualifying service (incase of re-employed), only service gratuity is admissible. Linkage of full pension with 33 years of qualifying service shall be dispensed with. Once a Government servant has rendered the minimum qualifying service of 20 years, pension shall be paid at 50% of the emolument or average emoluments received during the last 10 months, whichever is more beneficial to him. The day of retirement on superannuation will be deemed as a working day. Retirement is effective from the afternoon of the last day of the month in which age of superannuation is attained. An employee whose birth date is the first of the month shall retire on the after noon of the last day of the preceding month.

1. Endorsement/Cancellation of Family Pension of ex-Military Pensioners:

(a) 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 along with individual pension case.

(b) 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 favorable, under the provision of CCS (P) Rules, 1972. This option will be exercised with Sub Rule 13-A 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 Naviks for taking up case for sanction of family pension along with individual pension case.

2. Procedure for sanction of superannuation pension:

(a) Superannuation serial is published by the Bureau 24-30 months prior to attaining the age of superannuation.

(b) The requisite forms are forwarded to the individual for completion about 08 months prior to retirement.

(c) After completion of forms the following documents should reach Bureau at least 06 months prior to retirement.

- (i) The audited service book
- (ii) Duly completed pension forms
- (iii) A fresh set of nomination forms with declaration of handicapped children along with relevant medical documents.
- (iv) In case spouse is not alive, the nomination in respect of minor children be declared under guardianship of a family member/near relative. The attested copy of death certificate in respect of the spouse may also be forwarded to Bureau.

- (v) Option certificate of the individual along with the copy of "NOC" issued by the military service regarding cancellation of family pension for military service and grant of family pension for Indian Coast Guard Service (format laid down along with other forms on superannuation).
- (vi) 02 each photographs in civil cloth of self and joint photographs with spouse in addition to the photographs affixed in prescribed forms.
- (d) 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(P), Allahabad through PCDA(N), Mumbai about five months prior to retirement and the service book is returned to unit.
- (e) Normally the PPO along with Pension Book is received from the O/o PCDA(P), Allahabad prior to retirement of the individual.
- (f) The individual being released on due date. Following document being issued on retirement:-
- (i) Service & Discharge Certificate.
 - (ii) Pensioner Identity Card.
 - (iii) Pension Book
 - (iv) Individual copy of Pension Payment Order.
 - (v) Payment on account of GPF final settlement.
- (g) On retirement on attaining the age of superannuation following benefits will be granted:-
- (i) Pension
 - (ii) Retirement Gratuity
 - (iii) Family Pension Notification (Enhanced/normal rate)
 - (iv) Commutation of Pension
 - (v) Individual Pay Account and Leave encashment (If any)
 - (vi) Survival benefits from NGIS
 - (vii) GPF
- (h) The quantum of pension available to the old pensioners shall be increased as follows:-

Age of Pensioner	Additional quantum of pension
From 80 years to less than 85 years	20% of basic pension
From 85 years to less than 90 years	30% of basic pension
From 90 years to less than 95 years	40% of basic pension
From 95 years to less than 100 years	50 % of basic pension
100 years or more	100 % of basic pension

CALCULATION SHEET

**Superannuation/Retiring/Pro-rata/Invalid/Compensation/Compulsory retirement Pension/
Compassionate Allowance/Retirement Gratuity/Family Pension**

- 1.
- (a) Name : **AB, P/Adhikari (RP),No. 09679-W**
 (b) Appointment held : **Pradhan Adhikari (RP)**
 (c) Office from which retired : **Indian Coast Guard Station Chennai**
 (d) Date of birth : **13 Apr 1952**
 (e) Date of appointment : **20 Feb 1986**
 (f) Date of Retirement : **30 Apr 2009**
 (g) Class of Pension : **Superannuation Pension**
 (h) Pension rules by which governed : **CCS (Pension) Rules, 1972**

2.

Qualifying Service	From	To	Years	Months	Days
(a) Regular/Pmt service	20.02.1986	30.04.2009	23	02	09
(b) Military Service	-	-	-	-	-
Total qualifying service			23	02	09

3.

Less non-qualifying Service	From	To	Year	Month	Days
Non-qualifying service as --	--	--	00	00	00

4.

Net qualifying service	23 Years	02 Months	09 Days
-------------------------------	----------	-----------	---------

5.

Rates of pay and allowances drawn during last 10 months of qualifying service viz -							
From	To	Rates of pay drawn					Total Eml.
		Pay in Band	Stg./ Inc.	R/ Pay	Grade Pay	Others	
01.07.08	30.04.2009	17730	--	--	4800	--	22,530.00
--	--	--	--	--	--	--	--
						Total:	2,25,330.00

(b) **Average Emoluments = $\frac{2,25,300}{10}$ = Rs.22,530/-**

6. **Emoluments for retirement Gratuity- Amount of last pay drawn**

From	Pay in Band	Stg. Inc.	R/Pay	Grade Pay	NPA	DA@16%	Total Emol.
30.04.2009	17,730	--	--	4800	--	3,605	26,135.00

7. **Emoluments for Family Pension – Amount Last pay drawn-**

Pay in Band	Stg. Inc.	Rank Pay	Grade Pay	NPA	Total
17,730	--	--	4800	--	22,530.00

8. Calculation of Pension/ Gratuity-

(a) **Pension** : 50% of the average emoluments received during the last 10 months

OR

pay last drawn, whichever is more beneficial to the retiree government servant.

(i) 50% of the average emoluments = $\frac{Rs. 22,530}{2}$ = Rs. 11,265/-

OR

(ii) 50 % of Last Pay Drawn = Rs. $\frac{22,530}{2}$ = Rs. 11,265/-

Contd...2/-

Note: In case of individuals invalidated out of service, the Invalid Pension admissible under Rule 38 of CCS (AE) Rules, 1972 should not be less than ordinary rate of family pension.

- (iii) Pension should not be less than 50% of minimum of revised band introduced w.e.f. 01.01.2006.
- (iv) Pension should be rounded off to the next higher rupee.
- (v) Minimum Pension Rs.3500/- w.e.f. 01.01.2006.

(b) **Retirement Gratuity:**

(i) $\frac{26,135 \times 46}{4} = \text{Rs. } 3,00,552.50, \text{ R/O} = \text{Rs. } 3,00,553/-$

Note: Subject to maximum of RS. 10,00,000/- or 16 ½ time of emoluments, whichever is less, in respect of those, who retire on or after 01.01.2006.

- (ii) Demand- Rs. -Nil- (to be recovered from Gratuity)

(c) **Family pension under New Family Pension Scheme 1964 for joint notification**

$\frac{22,530 \times 30}{100} = \text{Rs. } 6,759/-$

Note: Minimum Family Pension subject to minimum Rs. 3,500/- and maximum of 30% of the highest pay in the Government w.e.f. 01 Jan 2006.

Enhance rate of family pension:

- (i) 50% of the last emoluments = 50% of Rs. 23,630/- : Rs.11,265/-

or

- (ii) Restricted to authorised pension on retirement which ever is less : **Rs.11,265/-**

Duration of enhanced rate of family pension: Enhanced rate of family pension will be payable for a period of 7 years from the date following the date of death of Government servant or for a period upto the date on which the deceased Government servant would have attained the age of 65 years (67 Years from 13.05.1998) had he survived, whichever is less

(d.) **Commutation of pension:**

Commutated portion of pension = **11,265 x 40%**(Subject to max. of 40%)=**Rs. 4,506/-**

Commutated value of pension = **4506 x 12 x 8.446 = Rs.4,56,692.11, R/o= Rs. 4,56,693/-**

Note: For purchase value age taken on next birthday.

Date :- Nov 2008

Staff Officer (Release Center)
for Officer-in-Charge

COUNTERSIGNED

Sr. AO (Navy)

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

- 6. Whether Family Pension is endorsed While/after retirement from Military Service. : _____

Amount of pension/Gratuity/Family Pension sanction. : Gratuity _____
Pension _____
Family Pension _____

PPO No. _____ dated _____.

- 7. Date of last increment and pay after Increment. : _____

- 8. Name of wife and address : _____

- 9. Name and Ages of the surveying kindred, & details of handicapped children if any, **copy of relevant medical documents be enclosed:-**

<u>Serial No.</u>	<u>Relation</u>	<u>Name</u>	<u>Date of Birth</u>	<u>If Handicapped Child- Yes/No</u>
a)	Wife	_____	_____	_____
b)	Sons	_____	_____	_____
c)	Unmarried daughter	_____	_____	_____
d)	Father	_____	_____	_____
e)	Mother	_____	_____	_____
f)	Brothers	_____	_____	_____
g)	Unmarried sisters	_____	_____	_____
h)	Married daughters	_____	_____	_____

Date: _____

Signature of EP/SO

NOTE: SI. 5 & 6 ARE TO BE COMPLETED/ FILLED BY RE-EMPLOYED PENSIONER'S ONLY.

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) of Rule 54 of CCS(P) Rules, 1972.

Signature.....
Name :
Rank :
No :

Date

Countersigned

NOTE: THIS FORM IS TO BE COMPLETED/ FILLED BY RE-EMPLOYED PENSIONER'S ONLY.

PLACE OF PAYMENT FOR PENSION

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 _____
name and code number with full _____
postal address of bank with PIN. _____

(b) Account No. _____
(for Pension purpose)

(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 – 400 088

Date : _____

Staff Officer (Release Center)
for Officer-in-Charge

PARTICULARS OF HEIGHT AND PERSONAL IDENTIFICATION MARKS OF

NAME _____ **RANK** _____ **NO.** _____

(a) Height _____

(b) Identification Marks: -

(i) _____

(ii) _____

(c) Date of Birth _____.

Claimant's Signature _____

PARTICULARS OF HEIGHT AND PERSONAL IDENTIFICATION MARKS OF

SMT. _____ **WIFE OF NAME** _____

RANK _____ **NO.** _____

(a) Height _____

(b) Identification Marks (**Visible marks only**): -

(i) _____

(ii) _____

(c) Date of Birth _____.

Claimant's (wife) Signature

ATTESTED

(to be attested under Rubber Seal)

COUNTERSIGNED

Staff Officer (Release Center)
for Officer-in-Charge

Date : _____

1. **SPECIMEN SIGNATURES LEFT HAND THUMB AND FINGERS IMPRESSION OF**

NAME _____ **RANK** _____ **NO.** _____

a) Specimen Signature :

b) **LEFT** Hand thumb and fingers impression :

Thumb Fore finger Middle Finger Ring finger Little finger

2. **SPECIMEN SIGNATURES RIGHT HAND THUMB AND FINGERS IMPRESSION OF**

SMT _____ **WIFE OF** _____ **RANK** _____ **NO.** _____

(a) Specimen Signature :

(b) **RIGHT** Hand thumb and fingers impression:

Thumb Fore finger Middle Finger Ring finger Little finger

Joint Photograph
(self & wife only)
In Civil Dress

(Photograph to be attested under rubber Seal)

COUNTERSIGNED

Bureau of Naviks
Cheetah Camp
Mankhurd
Mumbai – 400 088

Date: _____

Staff Officer (Release Center)
for Officer-in-Charge

**FORM OF APPLICATION FOR COMMUTATION OF FRACTION OF PENSION
WITHOUT / AFTER MEDICAL EXAMINATION**

COMMUTATION OF PENSION WITHOUT MEDICAL EXAMINATION

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 (in block letters) :
2. Father's name :
3. Rank at the time of retirement and Number :
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 authorized (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. _____

Date _____

Contd..2/-

PART-II

Received from Name_____Rank_____No._____

application in part-I of 1A for the commutation of a fraction of pension without medical examination.

Staff Officer (Release Center)
for Officer-in-Charge

Date : _____

PAR T-III

1. Forwarded to the Principal CDA (Pension), Allahabad with the remarks that :-
 - i) the particulars furnished by the applicant in part-I have been verified and are correct.
 - ii) the applicant is eligible to get a fraction of his pension commuted without medical examination.
 - iii) The commuted value of pension determined with reference to the table applicable at present comes Rs _____.
 - iv) 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.

Staff Officer (Release Center)
for Officer-in-Charge

Date;_____

LIST OF AUTHORISED BANKS FOR PENSION
DISTRICT : _____

Sir/Madam,

Please open your pension account in one of the following banks, which ever is nearest to your home/residence. Intimate the Bank officer that this account will be operated for pension purpose. This pension account should not be the same account by which you are drawing military pension.

(a)	Bank of India	(v)	Dena Bank
(b)	Punjab National Bank	(w)	Indian Overseas Bank
(c)	State Bank of India	(x)	Bank of Maharashtra
(d)	Canara Bank	(y)	Indian Bank
(e)	Punjab & Sind Bank	(z)	State Bank of Mysore
(f)	Central Bank of India	(aa)	State Bank of Indore
(g)	Syndicate Bank	(ab)	State Bank of Saurashtra
(h)	Bank of Baroda	(ac)	United Bank of India
(j)	Allahabad Bank	(ad)	ICICI Ltd Bank
(k)	Union Bank of India	(ae)	HDFC Bank
(l)	State Bank of Travancore	(af)	IDBI BANK
(n)	State Bank of Patiala	(ag)	UTI Bank
(p)	Oriental Bank of Commerce		
(q)	UCO Bank		
(r)	Corporation Bank		
(s)	Andhra Bank		
(t)	Vijaya Bank		
(u)	State Bank of Bikaner & Jaipur		

Pension Section-in-Charge

