

FREQUENTLY ASKED QUESTIONS
ON PENSION MATTERS

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Q.1- What are various categories of pensions admissible to the State Government Employees and under what situation ?

Ans. - (i) Compensation pension, on account of abolition of post.
(ii) Invalid pension on account of bodily or mental infirmity which permanently incapacitates him for the service.
(iii) Superannuation pension on attaining the age of retirement.
(iv) Retiring pension after attaining the age of fifty years or completion of thirty years of qualifying service.

Q.2- Whether departmental proceedings or Judicial proceeding can be instituted after retirement ?

Ans. - As per Rule 7 (2) (b) (ii) of O.C.S (Pension) Rules, 1992 a person may be in service or retired from service, departmental proceedings shall be initiated within four years from the date of occurrence of the event. But Judicial proceedings can be initiated at any time.

Q.3- When the pension papers will be submitted by a Retiring Officer ?

Ans. - As per Rule 58 (2) of O.C.S (Pension) Rules, 1992 the Head of Office shall be responsible for obtaining the particulars from the Government servants at least one year before retirement in Form-6 and complete the processing of pension papers as early as possible and in no case not later than eight months of retirement.

Q.4- When the preparation of pension papers will be started by the Head of Office ?

Ans. - As per Rule 58 (1) of O.C.S (Pension) Rules, 1992 the Head of Office shall undertake the work of preparation of pension papers in Form-7 two years before the date on which a Government servant is due to retire on superannuation. Where the retiring Government servant is himself the Head of Office / Head of Department, the preparation of pension papers shall be undertaken by the Head of Department / Administrative Department, as the case may be.

Q.5- When the Appointing Authority / Pension Sanctioning Authority shall sanction the pension and forward the pension papers to A.G (A&E), Odisha ?

Ans. - As per Rule 62 (2) (i) of O.C.S (Pension) Rules, 1992 the Appointing Authority shall sanction the pension in Part-II of Form-7 and intimate the same to the Accountant General, Odisha in Form-9 not later than four months before the date of retirement of Government servant.

Q.6- What is the ideal time for authorization of pension by the A.G (A&E), Odisha ?

Ans. -As per Rule-64 (1) of O.C.S (Pension) Rules, 1992 on receipt of pension papers referred to in Rule-62 the Accountants Officer shall undertake the requisite checks, records the account encasement in Part-III of Form-7 and assess the amount of pension and gratuity and issue the pension payment order not later than one month in advance of the date of the retirement of the Government servant if the pension is payable in his unit of Account Circle.

Q.7- Whether pension / family pension is admissible to a Government Employee or his family member who is dismissed or removed from service ?

Ans. -As per Rule-46 of Pension Rules a Government servant who is dismissed or removed from service shall forfeit his pension and gratuity. But on special consideration a compassionate allowance not exceeding 2/3 of pension or gratuity or both which would have been admissible to him if he had retired on compensation pension shall be granted by the competent authority as per same rule. Further it should not be less than the amount of minimum pension admissible. So also family pension admissible accordingly.

Q.8- What is the present period of service rendered by an employee shall qualify him / her for full pension and at what rate ?

Ans. -State Government employees who have retired on or after 01.12.2008 will receive full pension for completion of 25 years of continuous service. The amount of pension that may be granted shall be determined by the length of completed six monthly service rendered by the retired Government servant, subject to maximum of 50% of the last emoluments as per Rule-47 of O.C.S (Pension) Rules-1992 read with Finance Department Office Memorandum No.3653/F, dated 19.01.2009.

Q.9- How the pension amount receivable is calculated when the last pay of a retired Government servant is ` 17,000/- + 4,200/- (GP) and he has completed 24 years 2 months and 17 days of qualifying service ?

Ans.- For 50 completed six monthly services, full pension would have been ` 10,600/- but in the instant case for 48 completed six monthly services, pension proportionate to the length of service is arrived at ` 10,176/- i.e.
$$10,600 \times \frac{48}{50} = 10,176$$

Q.10- What is the maximum limit of gratuity and how it is calculated ?

Ans.- Present ceiling of gratuity is 7.5 Lakh. As per Rule-49 (1) in the case of a Government servant, who has completed five years of qualifying service, on retirement from service shall be paid a Retirement Gratuity equal to one-fourth of his last emolument for each completed six monthly period of qualifying service subject to maximum of 16 ½ time of the emoluments.

Q.11- What would retirement gratuity amount who has completed 30 years of qualifying service and his last pay is ` 18,000/- + 5,400 (GP) ?

Ans. ` 18,000/- + 5,400 (GP) $\times \frac{1}{4} \times 60 = ` 3,51,000/-$

Q.12- How the Gratuity amount will be settled in case of a Government servant who dies without having any family or nomination ?

Ans. -As per Rule-52 (b) of O.C.S (Pension) Rules, 1992 gratuity amount is to be payable to the eligible person in whose favour a succession certificate is issued by a competent court of Law.

Q.13- What is the enhanced rate and normal rate of family pension ?

Ans. - (a) The enhanced rate of family pension is equivalent to normal pension computed taking into account the qualifying service of a Government servant who dies in service and payable to eligible family members for 10 years as per Finance Department Resolution No. 3653/F, dated 19.012009. Thereafter family pension at normal rate as payable which is equivalent to 30% of last emolument of a Government servant.

(b) In the event of death of a Government servant after retirement, the enhanced rate of family pension shall be payable to the eligible family member for a period of 7 years or for a period upto the date on which the retired / deceased Government servant would have attained the age of 65 years had he survived, whichever is less as per Rule-56 (4) (a) (ii) of O.C.S (Pension) Rules, 1992. Thereafter, the family pension at normal rate as payable which is equivalent to 30% of the last emolument of a Government servant.

Q.14- What are the normal retirement benefits comprise ?

Ans. - (a) Pension.
(b) Retirement gratuity
(c) Commuted value of pension.
(d) Final withdrawal from General Provident Fund.

Q.15- What are the non pensionary benefits comprise ?

Ans. - (a) Encashment of earned leave at credit at the time of retirement subject to a maximum of 300 days.
(b) Insurance cover under the State Government Employees Group Insurance Scheme.
(c) Travelling Allowance at par with that admissible on transfer to the intended place of residence within India after retirement.

Q.16- How pension / family pension is to be revised after implementation revised pay scale w.e.f. 01.01.2006 ?

Ans. - (a) Existing pension / family pension by multiplying existing basic pension / basic family pension by a factor 1.86.

(b) Fitment weightage of 40% of the existing basic pension / basic family pension.

(c) The amount so arrived at shall be regarded as consolidated pension / family pension w.e.f. 01.01.2006.

Q.17- A Pre-2006 retiree is receiving pension of Rs. 5,000/- PM, what would be his pension at the revised rate w.e.f. 01.01.2006 ?

Ans. - ` 5,000/- X 1.86 = ` 9,300/- + 40% of existing pension i.e. = ` 2,000/- and thus the total revised pension = ` 11,300/-.

Q.18- What is commutation of pension, how it is calculated and when it will be restored ?

Ans. - A retired Government servant has the option to commute a portion of pension not exceeding 40% of it, into a lump sum payment. There is no need to undergo any medical examination if this option exercised within one year of retirement. This lump sum is calculated with reference to the commutation table made on actuarial basis in Finance Department Resolution No. 3653/F, dated 19.01.2009. Dearness relief / T.I will be calculated on the basis of the original pension (i.e. before commutation). The commuted portion of pension will be restored on the expire of 15 years.

Q.19- What would be CVP payable to a retired Government servant who has retired on superannuation attaining the age of 58 years and is in receipt of pension of ` 10,176/- and opted for commutation of 40% of his pension ?

Ans. - 40% of ` 10,176/- = ` 4070.40

` 4070.40 X 12 Months = ` 48,844.80

` 48,844.80 X 8.371 (prescribed table value) = 4,08879.82 and rounded to

` 4,08,880/-

❖ On 25.06.2014, Cabinet decision taken to increase it to 60 years.

Q.20- What is temporary increase / dearness relief ?

Ans. - Temporary increase / dearness relief is sanctioned as compensation against prices rise. The rate of T.I / D.R will be governed by the orders issued by the State Government effective from 1st January and 1st July of every year. All pensioners / family pensioners are eligible for this benefit irrespective of their pension / family pension.

Q.21- Who is eligible for family pension ?

Ans. - (a) Family pension becomes payable to the widow / widower or an eligible family member from the day following the date of death of the employee either while in service or after retirement.

(b) Family pension is payable for life to a son / daughter who is suffering from any disorder / disability of mind or is physically crippled / disabled, this rendering him / her unable to earn a living.

(c) Family pension is also extended to unmarried / widowed / divorced / disabled widowed / disabled divorced daughter even after attaining the age of twenty five years, until she gets married / re-married or starts earning her livelihood as prescribed in Rule-56 or till her death whichever is earlier.

Q.22 -What is the responsibility of Head of Office for preparation of pension papers?

Ans.- (a) Every Head of Office shall have a list prepared every six months i.e. from 1st January and 1st July each year of all the Government servants working under him and are due to retire with the next 24 to 30 months as per Rule-57 (1) of O.C.S (Pension) Rules, 1992.

(b) The Head of Office shall be responsible for obtaining the particulars from the Government servants at least one year before retirement in Form-6 and complete the processing of pension papers as early as possible and in no case not later than eight months of retirement.

(c) The Head of Office shall complete the verification of service as in Rule 59 & 60 and to make good omissions imperfections or deficiencies. Any omissions, imperfections etc. including the portion of service shown as unverified in the service book, where it has not been possible to verify in accordance with the procedures laid down in Rules, 59, shall be treated as qualifying service for the purpose of pension, unless there is specific entry in the service book/ record to the contrary.

(d) Where original Service Book is completely damaged / destroyed or lost the instruction contained in Finance Department O.M No. 19752, dated 30.04.1992 may be followed for acceptance of duplicate Service Book for authorization of pension.

(e) The head of Office shall write to authority in charge of Government Accommodation at least 24 months before retirement of the Government servant who is in occupation of Government quarter for issue of NDC. The same is to be issued by the competent authority with the period preceding to 8 months of retirement of the Government servant.

Q.23- What is the function of Nodal Officer ?

Ans. - Nodal Officer in each Government organisation be assigned with the responsibility to assist retiring officials to submit pension papers to get the pensionary dues in time and co-ordinate with the Head of Office.

Q.24- Whether 2nd wife of pensioner would be eligible for family pension?

Ans.- After the commencement of the Hindu Marriage Act, 1955 any second marriage contracted by a Hindu male during the life time of his first wife shall be void and the 2nd wife shall not be entitled to the family pension as a legally wedded wife.

Q.25 -Whether pensionary benefits is admissible to a Government servant in case of disappearance / absconding while in service ?

Ans. - In case of disappearance /absconding of a Government servant and after elapse of one year from the date of lodging of F.I.R, pensionary benefits on indemnity bond at normal rates shall be authorized. The difference between Retirement Gratuity and Death Gratuity shall be paid after the death is established or on the expiry of 7 years from the date of lodging of the F.I.R.

Q.26- Can the pensioner draw his / her pension through a bank branch ?

Ans. - It has become mandatory to draw the pension / family pension from authorized banks.

Q.27- Can a pensioner open a Joint Account with his / her spouse ?

Ans. -Yes. All State Government Pensioners who have accepted such arrangement can open Joint Account with their spouses.

Q.28- What benefit a retired Government servant will get when D.P / Vigilance case is pending against him ?

Ans. -As per Rule-66 (1) of O.C.S (Pension) Rules, 1992 where Departmental or judicial proceedings are pending in respect of a Government servant on the date of his retirement, referred to in, he shall be paid a provisional pension not exceeding the maximum pension which would have been admissible on the basis of qualifying service upto the date of retirement of the Government servant; or if he was under suspension on the date of retirement upto the date immediately preceding the date on which he was placed under suspension.

Q.29- Who is responsible for delay in finalizing pension / pensionary benefits ?

Ans. - Head of Office or the Pension Sanctioning Authority is responsible for delay in finalizing pension / pensionary benefits because such delay is occasioned due to non-adhering to the time stipulation prescribed in the pension rules by the Head of Office or Pension Sanctioning Authority as per the rules.

Q.30- Which authority the pensioner should approach for redressal of his / her grievances if any difficulty arises in getting pension and other retiral dues ?

Ans. - A pensioner can initially approach the concerned Head of Office or Pension Sanctioning Authority from where he has retired for redressal of his complaint. If his grievance is not redressed within a reasonable period of time he may submit a grievance petition to PG & PA Department for redressal of his complaint. If operation of any provision of O.C.S (Pension) Rules, 1992 stands as a bottleneck in the process of finalization of pension or pensionary benefits of a retired / retiring Government servant, in that situation the matter is to be referred to the Finance Department for clarification and decision.

Q.31- What is the function of PG & PA Department with regard to redressal of grievances on pension matter ?

Ans. - PG & PA Department administers timely disposal of pension cases through monthly review of pending pension cases of all Departments, Heads of Department and Collectors. Any grievance in regard to pension or otherwise received in the Department is examined and necessary instructions issued to the concerned Pension Sanctioning Authorities for expeditious disposal of the case. That apart, pending pension cases are finalized through Pension Adalats organized in different District Headquarters from time to time.

Q.32- What is the function of Finance Department with regard to timely payment of pension ?

Ans. - Odisha Civil Service (Pension) Rules, 1992 has been framed by the Finance Department with an objective of timely payment of pension and family pension to the eligible person. Relaxation, interpretation and amendment to the existing provisions of the O.C.S (Pension) Rules, 1992 are done by the Finance Department.

Q.33- How Help Desk is helpful for a retiring / retired employee ?

Ans. - Help Desk managed by two expert hands (a Kiosk kind of thing) is functioning in every Office to assist the retiring / retired employees in filling up the pension forms or any advice solicited by these target group.