

सत्यमेव जयते

PENSIONS

A GUIDE FOR PENSIONERS AND DEPARTMENTS



SUPREME AUDIT INSTITUTION OF INDIA

लोकहितार्थं सत्यनिष्ठा

Dedicated to Truth in Public Interest

Issued by
PRINCIPAL ACCOUNTANT GENERAL (A&E),
ANDHRA PRADESH, VIJAYAWADA

FOREWORD



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PRINCIPAL ACCOUNTANT
GENERAL (A&E),
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The Office of the Principal Accountant General (A&E), Andhra Pradesh, has been conducting Pension Adalats in various districts to directly interact with pensioners, resolve their grievances, and create awareness among employees and departmental authorities about the timely and proper submission of pension proposals. This initiative has helped in addressing long-pending issues and in ensuring quicker settlement of pensionary benefits.

In continuation of this effort, **this brochure on Pensions** has been compiled purely for information purposes. It is brought out by the Office of the Principal Accountant General (A&E), Andhra Pradesh, Vijayawada, with the objective of providing comprehensive guidance to pensioners, family pensioners, and departmental authorities.

Proper knowledge of rules, procedures, and documentation helps in ensuring timely settlement of pensionary benefits and avoiding unnecessary delays.

The information contained in this brochure is intended to serve as a ready reckoner. It highlights the essential provisions of the Andhra Pradesh Revised Pension Rules, 1980 and subsequent Government Orders relating to service pension, family pension, gratuity, and commutation, along with important instructions and common defects noticed in pension proposals.

It is our sincere hope that this publication will be useful both to pensioners and departmental authorities and will contribute towards the smooth and efficient processing of pension cases.

**Sd/-
Principal Accountant General(A&E),
Andhra Pradesh**

PENSION ADALAT - PRINCIPAL ACCOUNTANT GENERAL AT YOUR DISTRICT

A **“Pension Adalat - Principal Accountant General at Your District”** is a special program conducted by the Office of the Principal Accountant General (A&E), Andhra Pradesh, in various districts with the objective of creating a platform where pensioners, family pensioners, employees on the verge of retirement, and departmental authorities can directly interact with officers of PAG (A&E) regarding pensionary matters.

Objectives of conducting Pension Adalat:

Guiding of DDOs and Pensioners :

To guide the Drawing and Disbursing Officers (DDOs) of various departments and to create awareness among employees/pensioners regarding the timely and proper submission of pension proposals to this office. This ensures that the goal of authorizing pensionary benefits before the date of retirement of the official is achieved without delay.

Addressing Grievances :

To bring the officials of the Office of the Principal Accountant General (A&E), Andhra Pradesh, closer to the pensioners, enabling direct interaction for addressing grievances and resolving long-pending pension-related issues in the district.

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PENSION

- A Government servant shall not earn two pensions for the same service or post at the same time or by the same continuous service. (Rule 7 of RPRs 1980)
- In the case of a Government servant retiring after completing qualifying service of not less than ten years, the amount of pension shall be fixed as per Rule 45 (1) (B) of RPRs 1980.

Service Pension = Last Pay Drawn * SMPS/132
(SMPS is Six Monthly Periods of Service)

- Enhanced Family Pension sanctioned shall not exceed the Service Pension.
- For those retiring on invalidation, the pension shall not be less than the family pension. (Rule 45(7))
- Compassionate allowance, if sanctioned, should not exceed two-thirds of the pension or gratuity (or both) that would have been admissible if the employee retired on invalid pension. (Rule 40)
- In compulsory retirement, the pension should be at least two-thirds but not more than full invalid pension admissible on the date of retirement. (Rule 39)
- If the pension sanctioned is below the minimum pension for the respective scale, it shall be raised to the minimum pension.
- Provisional Pension, granted due to pending departmental or judicial proceedings, should be at least 75% of the admissible pension.

ENHANCED FAMILY PENSION

If a Government Servant dies while in Service:

- 1.Enhanced Family Pension shall be 50% of last pay drawn, if Government Servant rendered the qualifying service not less than 7 years. (Rule 50 (3(a(i))).
- 2.The Enhanced Family Pension is to be paid for the 10 years or up to the date on which he/she would have attained the age of 67 years, had he/she survived, whichever is earlier. (applicable from 01/07/2018 vide G.O. Ms. No. 2, dated 17/01/2022).

If a Government Servant died after retirement:

- 1.The enhanced family pension is limited to the service pension admissible to the retiring employee.
- 2.If the amount of Service Pension sanctioned on retirement is less than to Normal Family Pension, then Enhanced Family Pension is equal to Normal Family Pension i.e. 30% of last pay drawn. (Rule 50 (3(a(ii))).
- 3.The Enhanced Family Pension is to be paid for the 7 years or up to the date on which he/she would have attained the age of 67 years, had he/she survived, whichever is earlier. (applicable from 01/07/2018 vide G.O. Ms. No. 2, dated 17/01/2022)

NORMAL FAMILY PENSION

If Government Servant dies in service or after retirement with qualifying service of less than seven years, the eligible members of his/her family shall be entitled for Normal Family Pension (NFP) i.e. 30% of the Last Pay Drawn (LPD) or the Minimum Pension specified in these rules, whichever is higher.

TO WHOM FAMILY PENSION IS PAYABLE



In the event of the death of the Government Servant, the Family Pension shall be payable as follows:

Category I:

1. In the case of a widow or widower, up to the date of death or remarriage whichever is earlier.
2. In the case of a son until he attains the age of 25 years or starts earning whichever is earlier / In the case of daughter until she attains the age of 25 years or she gets married or starts earning, whichever is the earliest.
3. In the case of a son or daughter of a Government Servant who is suffering from any disorder or disability of mind or is physically crippled or disabled.

Category II:

provided that wholly dependent on the Government Servant / Service Pensioner:

1. In the case of Unmarried / widowed / divorced daughter, not covered by Category-I above, up to the date of marriage / remarriage or till the date she starts earning or up to the date of death whichever is the earliest.
2. In the case of Parents, up to the date of death, provided the deceased employee has left behind neither a widow nor a child.



NOTE:

Family Pension to unmarried/widowed/divorced daughters and dependent parents specified in Category-II, shall be payable only after the other eligible family members in Category-I have ceased to be eligible to receive family pension and there is no disabled child to receive the family pension.

GRATUITY

RETIREMENT GRATUITY:

1.Retirement Gratuity is admissible to the Government servant who has rendered minimum 5 years of Qualifying service.

2.SMPS is limited to 66.

3.Retirement Gratuity = **(Last Pay Drawn + DA) * SMPS**

(w.e.f. 01/02/2010)

4

- Maximum Gratuity payable:

₹ 16,00,000/- w.e.f. 17/01/2022 (in RPS 2022)

₹ 12,00,000/- w.e.f. 02/06/2014 (in RPS 2015)

DEATH GRATUITY:

If a Government servant dies while in service, the qualifying service to be taken for the purpose of calculating Death Gratuity shall be as follows:

Length of Total Service	Qualifying Service for calculation of Death Gratuity
<i>Below 01 year</i>	<i>Equal to 3 years</i>
<i>Above 01 year and below 05 years</i>	<i>Equal to 9 years</i>
<i>Above 05 years and below 18 years</i>	<i>Equal to 18 years</i>
<i>above 18 years</i>	<i>Actual Service</i>

SERVICE GRATUITY:

A Government servant who retired on rendering less than 10 years of qualifying service is not eligible for pension but is eligible for Service Gratuity in lieu of the Pension. (Please refer Rule 45 (1) of RPRs 1980)

TO WHOM GRATUITY IS PAYABLE ?



If there is no such nomination or if the nomination made does not subsist, the gratuity shall be paid in the manner indicated below :

Category I

- 1.Spouse of the Government servant
- 2.Sons including stepsons, posthumous son, and adopted sons (whose personal law permits such adoption)
- 3.Unmarried daughters including stepdaughters, posthumous daughters and adopted daughters. (whose personal law permits such adoption)

Category II

- 1.Widowed daughters including stepdaughters an adopted daughter
 - 2.Father
 - 3.Mother
 - 4.Brothers below the age of 18 years including stepbrothers
 - 5.Unmarried sisters and widowed sisters including stepsisters
 - 6.Married daughters
 - 7.Children of a pre-deceased son
- If there are one or more surviving members of the family under Category I, Gratuity shall be paid to all such members in equal shares.
 - If no family member exists under Category I, but there are one or more surviving members under Category II, Gratuity shall be paid to all such members in equal shares.

COMMUTATION

1. The quantum of pension that can be commuted is 40% of the pension admissible. The residuary pension after commutation (basic pension - commuted portion) should not be less than the minimum pension admissible as amended from time to time.
2. A Government servant who applies for commutation of pension within one year of the date of his retirement is exempted from medical examination. The period of one year will be reckoned from the date of actual relief from the Government service.
3. Commutation is allowed in the following cases only on medical examination:
 - If the Government servant submits the pension application after one year from the date of retirement,
 - If the Government servant retired under medical invalidation,
 - If the Government servant applies after one year from the date of conclusion of the Disciplinary proceedings / charges.

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NON - QUALIFYING SERVICE

- Service rendered before attaining the age of eighteen years shall not count as Qualifying Service (Rule 13 (b)).
- Extra Ordinary Leave without Pay and Allowances (on private affairs) above 3 years / 36 months.
- Suspension period (Rule 23).
- Dies-non (FR 18).
- The service rendered by an employee for un-aided periods in a teaching or non-teaching Post in Aided Educational Institutions shall not qualify for pension (Rule -14 Note (2)).
- Any other non-qualifying service.

WEIGHTAGE

- On retirement by superannuation, up to 5 years weightage (from 01/07/2010) is added to qualifying service for pension calculation, irrespective of actual service, provided the total does not exceed the maximum required for full pension (Rule 29).
- For voluntary retirement (Rule 43(5)), weightage is allowed up to 5 years, calculated as the lesser of:
 - The difference between actual service and service till superannuation, or
 - The difference between actual service and 33 years.

FORMS REQUIRED FOR SERVICE PENSION / FAMILY PENSION

1. Forwarding Form / Covering letter (as per Cir. Memo. 113616-E/326/A2/HRM. V/2015, dated 07/01/2016 of the Finance Department (HRM. V) Department, Andhra Pradesh).
2. **PART - I** - Information to be furnished by the Government Servant/Applicant.
3. **PART - II (A)** - Information to be filled by the Pension Sanctioning Authority.
4. **PART - II (B)** - Sanction of Pension by the Pension Sanctioning Authority.
5. **PART - II (C)** - Apportionment of Pension liability between Andhra Pradesh and Telangana states.
6. Descriptive rolls of the Service Pensioner and Family Pension beneficiary.
 - a. Photos - Single & Joint photo
 - b. Specimen signatures / Left Hand finger impressions.
 - c. Personal identification marks.
7. Nomination.
8. Last Pay Certificate and No Due Certificate.
9. Declaration regarding receipt / non-receipt of any other pension.
10. Grant-In-Aid Certificate duly counter signed by the DEO in the case of School Education or by the RJD in the case of Higher / Collegiate Education (applicable to Government servants serving or who serving / have served in Grant-in-Aid posts).

ADDITIONAL DOCUMENTS FOR FAMILY PENSION

- Death certificate of the Government Servant.
- Family Member Certificate in respect of Government Servant.
- Birth Certificate of to whom Time limit Family Pension to be sanctioned under Category I and Death Certificate of Government Servant and his/her spouse.

ADDITIONAL DOCUMENTS FOR SERVICE PENSION

- Government Orders / Proceedings for Voluntary retirement (applicable to Government Servants who are retiring / retired on Voluntary grounds).
- Provisional Pension sanction order from competent authority, if applicable. (the provisional pension shall be sanctioned by respective authorities competent to sanction the normal pension admissible under rules vide G.O. Ms. No. 100, dated 27/06/2018).

DOCUMENTS REQUIRED FOR SANCTION OF CATEGORY II - FAMILY PENSIONS (G.O. 315)

1. Unmarried Daughters
2. Widowed Daughters
3. Divorced Daughters
4. Parents of the Government Servant
5. Physically Disabled Children
6. Mentally Disabled Children



COMMON DEFECTS / MISTAKES / OMISSIONS NOTICED IN PENSION PROPOSALS

- Pension proposal not submitted as per G.O. Ms. No. 111, dated 03.09.2015.
- Signature of Pension Sanctioning Authority missing in Covering letter / Forwarding Form.
- Employee ID (CFMS ID) not provided in Part - I. (Sl. No. 4)
- Mobile number not provided in Part - I (required for receiving case status updates such as registration, authorization, and dispatch).
- Option regarding commutation (“whether willing to commute pension or not”) not indicated in Part - I. (Sl. No. 10)
- Name of the Pension Disbursing Authority (STO/DTO) not mentioned (should be the Treasury/Sub-Treasury where last pay was drawn). (Sl. No. 11)
- Incomplete details furnished in List of Family Members (date of birth, marital status, employment status) in Part - I. (Sl. No. 12)
- Date of submission of Part - I not mentioned.
- Signature of Government servant/applicant missing in Part - I.
- Incomplete details in Guardianship Certificate for payment of minor’s share of pension / gratuity (in cases where no surviving parent exists, or the surviving parent is a Muslim lady).
- Signature of Head of Office and Office Seal missing in Part - I.

- Signature of DDO missing in Part - II(A). (Sl. No. 9)
- Periods of non-qualifying service not indicated in Part - II(A). (Sl. No. 12)
- Government dues to be recovered not indicated in Part - II(A). (Sl. No. 21)
- Signature of Pension Sanctioning Authority (PSA) missing in Part - II(A) (at the bottom of Part - II (A)).
- Incomplete details in Part - II(B) (beneficiary's name, amounts to be authorized, PSA's signature/designation, and office seal).
- Signature of Pension Sanctioning Authority missing in Part - II(B).
- Office Seal missing in Part - II(B).
- Signatures / attestations missing in Descriptive Rolls (signature of pensioner / family pensioner, attestation of Gazetted Officer across photos, PSA's attestation).
- Incomplete details in Nomination.
- Signature of Government servant missing in Nomination.
- Grant-in-Aid Certificate not submitted (duly signed/countersigned by DEO/RJD, wherever applicable).
- Voluntary Retirement proceedings not enclosed (where applicable).
- Provisional Pension sanction orders from competent authority not enclosed (where applicable).
- No Dues Certificate and Last Pay Certificate not enclosed.
- Death certificate and Family Member Certificate of the Government Servant are not furnished.

- Date of Birth certificate of to whom Time Limit Family Pension to be sanctioned under Category I and Death certificate of Government Servant and his / her Spouse not furnished.

MISCELLANEOUS

- Act 37 of 2005: Every employee of a Private Aided Educational Institution, shall, from the date of approval of his appointment in an aided post, be eligible to count the service rendered after such date of approval, for fixation of pay in the said post and Automatic Advancement Scheme, Career Advancement Scheme. Pension made applicable or extended to such employee from time to time. This act shall be deemed to have come into force on the 10th January, 1980.
- Act 1 of 2005: The Language Pandits Grade-II shall draw the Scale of Pay attached to the said post even if they possessed or later acquired the qualifications prescribed for the post of Language Pandits Grade-I. This act shall be deemed to have come into force on the 10th August, 1983.
- Payment of First Pension/ Gratuity / Commutation Value of Pension to the retired Government Servants from the last station where he retired from service, instead of anywhere in the State (Govt. Memo. No. 20928/264/PSC/2008 dt. 18/12/2008).

- No orders shall be issued either by Pension Sanctioning Authorities or Pension Issuing Authorities or Pension Disbursing Authorities to effect recoveries of non-government loans / attachment in execution of decrees issued by the courts etc. from the Pensionary benefits viz. Pension, DCRG, Commuted Value of Pension and FBF, GIS and GPF. (CIRCULAR MEMO.No 1469/62/A1/PEN.II/2010, Dated 03-08-2010).
- Enhancement of age of Superannuation from 60 to 62 years w.e.f. 01/01/2022.
- In all cases of premature exit due to invalidation / death to the Government Servant who joined on or after 01/09/2004, the benefit of invalidation pension and family pension, shall be extended only after remitting to the Government account the amount withdrawn from their CPS account by the employees or their family members (G.O. Ms. No. 121, dated 18/07/2017).

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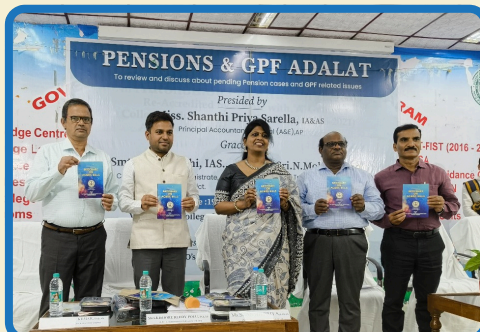
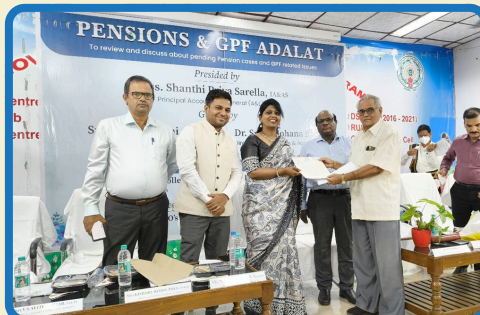
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DISCLAIMER

This booklet is meant only for simplified understanding and reference. It does not substitute the original rules, notifications, or official government documents, which shall prevail in case of any discrepancy.

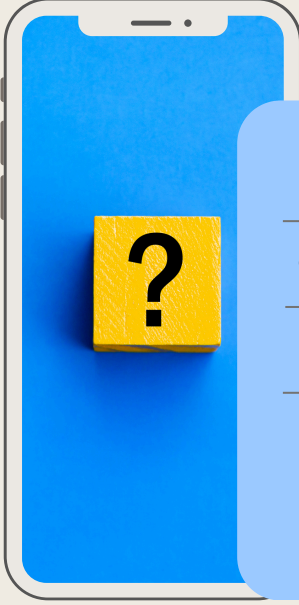
Gallery of our Previous Adalat events.....



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FOR QUERIES & FEEDBACK ?



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FOR SAMPLE PENSION PROPOSALS, COMMON ERRORS AND DOCUMENTS
REQUIRED FOR SANCTION OF CATEGORY II FAMILY PENSION (G.O. 315)

SCAN HERE ↙



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