

## Guidelines for Pensioners

- **Submission of Claims:**

Ensure to submit your claims in the prescribed proforma for grant of pension/gratuity/commutation/revision to your Head of Office atleast six months before the date of your retirement so that the Pension Payment Order (PPO) reaches you through your Head of Office before your retirement. Remember that the processing, verification and authorization of these claims may involve several levels and one or more offices which require sufficient time and effort to be accurate.

- **Verification of PPO:**

As soon as you receive your PPO, please verify the pensionary awards notified in the PPO for their correctness as per extant rules. In case of any correction(s) required in the PPO, please contact your Head of Office/Pension Disbursing Agency for necessary action in this regard.

- **Physically Handicapped/Mentally Retarded Children:**

If you have any physically handicapped or mentally retarded child/children, please ensure that his/their details are furnished to your Head of Office for making an endorsement in your service and pension record and obtain an acknowledgement of this intimation.

- **Transfer of Pension Account:**

If you desire to draw your pension from another paying agency, make a request to your current Pension Disbursing Agency (PDA) for transfer of your pension account to the PDA from where you now wish to draw your pension.

- **Restoration of Commuted Pension:**

Commutated portion of your pension can be restored on completion of 15 years from the date of receipt of the commuted value of your pension. In case the same has not been restored, contact your P.D.A./ pension paying bank.

- **Commutation of Pension:**

Commutated portion of pension is required to be reduced from pension from the date of payment of the commuted value of the pension or after three months from the date of issue of PPO or from the date, capitalized sum is credited to the pensioner's account. If the commuted portion of pension is not reduced as above, bring this to the notice of your PDA immediately to avoid a heavy recovery later.

- **Nomination for Life Time Arrears:**

Please ensure to nominate the person to whom you want to authorize Life Time Arrears (LTA) on your demise. The nomination form should be submitted to your PDA. You can also change the nomination by submitting a change nomination form to your PDA to avoid any hardship to your nominee in receiving the amount of LTA.

- **Loss of PPO:**

Notify your PDA immediately if your PPO is lost. You should also request him to furnish a loss certificate to the concerned authority to obtain a duplicate copy of PPO.

- **Annual Life Certificate:**

For annual life certificate, you should appear before your PDA in the month of November every year. In case, you are unable to appear due to bodily illness or infirmity, you can submit your life certificate duly authenticated by any of the specified authorities. You also have option to submit your digital life certificate using your Aadhar card based authentication through Jeewan Pramaan. In case of NRI pensioners/family pensioners who are unable to come to India for personal identification may be allowed pension/family pension on the basis of a certificate to be issued by an authorised official of the India Embassy/High Commission of India or Consul of India consulate in the country where the pensioner is residing. This certificate is to be issued on verification of Pensioner/Family Pensioner on the basis of photograph pasted on Passport or any other such document. Otherwise, the pension may be stopped.



- **Commercial Employment after Retirement:**  
Ensure to obtain prior permission from the competent authority for accepting any commercial employment within one year of your retirement.
- **Post-retirement Conviction/Imprisonment:**  
If a pensioner is convicted or sentenced to imprisonment by a Court, his pension will be suspended. In the event of conviction/imprisonment by a court of law, full facts of the case should be reported to your PDA/Head of Office.
- **Changes in the family after discharge from service:**  
Post discharge changes in the details of your family arising out of your marriage or children born to you after your retirement should be intimated to your Head of Office with full details and relevant certificates. Also ensure that a joint notification of your family pension is done by pursuing the matter with your Head of Office.
- **Re-employment of pensioners:**  
In case of re-employment in any Central or State Government /autonomous bodies/Public Sector Undertakings, please submit the full facts of the same to your PDA immediately after its occurrence. In case of non-reemployment, a declaration to this effect should be given to your PDA periodically (once in a year in the month of May positively).
- **Payment of pension through Authorised Banks:**  
Pension can not be paid in cash. Hence open an individual savings/current account in your name preferably joint account with your spouse, if the spouse's name is notified for family pension in the PPO, in any of the branches of the Authorized Banks and furnish the details of the same to your Head of Office so that pension can be credited to your bank account.
- **Court Attachment:**  
Pension, whether due or to become due, is free from attachment from any court until it has actually been paid as per the Pension Act. No pensioner can assign or sell any interest in respect of the pension not then due.
- **Receipt of Two Pensions:**  
If you are in receipt of more than one pension, you should furnish full details to your PDA for revision of both the pensions and regulating dearness relief thereon.
- **Submission of Periodic Certificates:**  
Submit periodic certificates regarding re-employment/employment, remarriage/marriage to your PDA on due dates in order to regulate your pension correctly.
- **Missing Pensioner:**  
If a pensioner is found missing, his family should lodge an F.I.R. with the police authorities. If the pensioner is not traced by six months, a certificate should be obtained from the police authorities to this effect, and the matter should be reported to PDA, along with the submission of an Indemnity Bond so that the matter could be pursued with the concerned authorities for sanction of family pension from the date of lodging the F.I.R..
- **Arrears of Pension:**  
If the pension is not drawn for more than a year, for any reason, it becomes time-barred and would require the sanction of the competent authority. The arrear claim should be submitted in the prescribed form to your PDA with explanation for delay, non-reemployment and non-conviction certificates for obtaining the sanction for payment of the arrears.
- **Non-Resident Indian (NRI) Pensioners:**  
The NRI Pensioners should open an ordinary non resident bank account in any scheduled bank in India as per the provision of the exchange control. They should also submit life certificate and nationality certificate as prescribed to enable the credit of pension amount due to them in to their accounts.

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