

VOLUNTARY RETIREMENT PENSION

At any time after a government servant has completed 20 years of qualifying service, he may, by giving notice of not less than three months in writing to the appointing authority, retire from service, under rule 48-A of CCS (Pension), Rules, 1972. The notice of voluntary retirement shall require acceptance by the competent authority.

For determining qualifying service, service rendered before attaining the age of 18 years will not be taken into account. 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 amount of pension shall be subject to a minimum of Rs.3500/- and maximum upto 50% of highest pay in the Government.

The qualifying service for pension/gratuity is calculated and expressed in completed half-years. Fractions equal to three months and above shall be treated as one half-year. Fraction of less than 3 months will be ignored, The maximum limit of all kinds of gratuity (Retirement or death gratuity) shall be Rs. 10 lakh under rule 50(1) (b) of CCS (Pension) Rules, 1972. In case of premature/voluntary retirement, the day of retirement will be treated as a '**non'working day**' (FR 56;Rule 5, Pension Rules).

1. Procedure for voluntary retirement;

(a) Application for voluntary retirement:

The Commanding Officer/Officer-in-Charge is required to forward the case of voluntary retirement of EPs to administrative authority. The administrative authority will submit the case to CGHQ through Bureau of Naviks only for approval.

(b) After approval of the case by competent authority, the EPs are called to Bureau for release formalities, during end of the previous month of his date of release with following documents:

- (i) Document in accordance with Art, 1129 except Sl (v), (viii) and (xv) of Buvik Manual 2008.
- (ii) A fresh set of nomination forms with declaration of handicapped children (if any) along with relevant medical documents.
- (iii) 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.
- (iv) In case of re-employed EP, 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 of voluntary retirement).
- (v) Six in nos. (02+02) photograph of self in civil dress and joint photograph with spouse in addition tot he photographs affixed in prescribed forms.

(c) **Claim for sanction of Pension/Retirement Gratuity:**

After retirement, on receipt of duly completed pension forms by the EP and his spouse, claim for grant of pension is prepared by Bureau of Naviks, and forwarded to Principle CDA (Pension), Allahabad through CDA(N), Mumbai. The pension claim is normally taken by Bureau representative to Allahabad for submission to PCDA(P). It generally takes 4-5 months for finalisation of claim by PCDA (Pension), Allahabad. The following are notified by Principle CDA (Pension), Allahabad through Pension Payment Order:

- (i) Pension
- (ii) Retirement Gratuity
- (iii) Commutation of Pension
- (iv) Notification of Family Pension
- (v) Residual Pension

WITH JOINTNOTIFICATION OF FAMILY PENSION

- (i) Enhance Rate of family pension
- (ii) Normal rate of family pension

(d) **Addition to Qualifying Service on Voluntary Retirement:**

In view of the revised provisions for computation of pension, the extent benefits of adding years of qualifying service for the purposes of computation of pension/related benefits should be withdrawn as it would no longer be relevant with effect from 02 Sep 2008. Rules 48-B of the CCS (Pension) Rules, 1972 shall stand modified to this extent.

(e) The individual being released on due date. Following documents being issued on retirement:

- (i) Service & Discharge Certificate.
- (ii) Pensioner Identity Card.

(f) 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

(f) **Compassionate Allowance:**

A Government servant who is dismissed or removed from service shall forfeit his pension and gratuity, provided the competent authority to dismiss or remove him from service may, if the case is deserving of special consideration, sanction a compassionate allowance not exceeding two-third of pension or gratuity or both which would have been admissible to him if he had retired on compensation pension. A compassionate allowance sanction shall not be less than be Rs. 3500/- per month under rule 41 of CCS (Pension) Rules, 1972.

CALCULATION SHEET

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

- 1.
- (a) Name : XYZ, Ex-Adh (P), 00000-P
 (b) Appointment held : Adhikari (P)
 (c) Office from which retired : Bureau of Naviks
 (d) Date of birth : 07 May 1968
 (e) Date of appointment : 31 Dec 1986
 (f) Date of Retirement : 01 Nov 2008
 (g) Class of Pension : Voluntary Retirement
 (h) Pension rules by which governed : CCS (Pension), Rules 1972

2.

Qualifying Service	From	To	Years	Months	Days
Regular/Pmt service	31.12.1986	31.10.2008	21	10	01

3.

Less non-qualifying Service	From	To	Years	Months	Days
Under age enrolment	--	--	00	00	00

4.

Net qualifying service with weightage if any	21 Years 10 Months 01 Day
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5.

Rates of pay and allowances drawn during 10 months of qualifying service viz:								
From	To	Rates of pay drawn						Total Emol.
		Pay in Band	Stg. Inc.	Rank Pay	Grade Pay	NPA	Others	
01.01.08	30.06.2008	11,120	--	--	4200	--	--	91,920.00
01.07.08	31.10.208	11,580	--	--	4200	--	--	63,120.00
							Total:	1,55,040.00

(b) Average Emoluments = $\frac{1,55,040}{10}$ = Rs.15,504/-

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

From	Pay in Band	Stg. Inc.	Rank Pay	Grade Pay	NPA	DA@ 16%	Total Emol.
31.03.2008	11,580	--	--	4200	--	2525	18,305.00

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

Pay in Band	Stg. Inc.	Rank Pay	Grade Pay	NPA	Other	Total
11,580	--	--	4200	--	--	15,780.00

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 beneficiaries

(i) 50% of the average emoluments = $\frac{Rs. 15,504}{2}$ = Rs. 7,752/-

(ii) 50 % of Last Pay Drawn = Rs. $\frac{15,780}{2}$ = Rs. 7,890/-

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

Contd...2/-

(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) $\frac{18,305 \times 44}{4} = \text{Rs.}2,01,355/-$

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**

$\frac{15,380 \times 30}{100} = \text{Rs.} 4,734/-$

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. 15,780/- : Rs.7,890/- or

(ii) Restricted to authorised pension on retirement which ever is less :**Rs.7,890/-**

Duration of enhanced rate of family pension: Enhanced rate of family pension will be payable for a period of 10 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 68 years (67 Years from 13.05.1998) had he survived, whichever is less.

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

Commutated portion of pension = **7,890 x 40%**(Subject to max. of 40%)=**Rs. 3,156/-**,

Commutated value of pension = **3,156 x 12 x 9.075= Rs.3,43,688.40, R/o= Rs. 3,43,689/-**

Note: For purchase value age taken on next birthday.

Date :- Nov 2008

Staff Officer (Release Section)
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. Address of correspondence after retirement. : _____

6. Date of last increment and pay after Increment. : _____
7. Name of wife and address : _____

8. 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

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

BANK DETAILS

1. Name (s) of account holder:

2. Link Bank Name and address:

3. Link Bank BSR No.:

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(BSR-Basic Statical Return No.)

4. Paying Bank Branch Name & Address:

5. Paying Bank Branch BSR Code:

--	--	--	--	--	--	--

(BSR-Basic Statical Return No.)

6. Bank Account No. :

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Certified that this branch is authorised for making payment of Pension to Defence Pensioners.

Signature & Seal of Bank Manager