

Preparing for retirement

Department of Pensions &
Pensioners' Welfare

Why this workshop?

- Mission of Department of Pensions and Pensioners' Welfare
 - Pensioners' Welfare- all aspects
 - All retirement benefits including PPO to be handed over to the retiring employee on or before date of retirement

About the Workshop

1. Pension rules and procedure
2. Life after retirement
3. CGHS
4. Specially for Senior Citizens
5. Will
6. Investments
7. Problems after retirement ?

A ROAD MAP TO RETIREMENT

WHAT A RETIRING GOVERNMENT
SERVANT NEEDS TO KNOW AND DO

KNOW YOUR BENEFITS

- Pension PPO
- Commutation of Pension
- Retirement Gratuity
- CGEGIS
- Leave Encashment
- GPF Accumulation
- Transfer Grant
- CGHS Card and/or Fixed Medical Allowance

What you need to do

During service ensure that

- Family Details are kept updated
- All Nominations are kept updated
- Head of Office/ DDO has verified your service – no gaps in service
 - You are entitled to Certificate/s of Qualifying Service on completing 18 years of service and 5 years before retirement. This period is not to be reopened.
- Leave Record is updated

Road map/Time frame for Processing Pension case

- **After 18 years and 5 years before retirement** - Certificate regarding verification of qualifying service ([Notification No. 1/19/13-P&PW\(E\)](#) dated 29.8.2014)
- **12-15 months before retirement** –
 - Commencement of verification process
 - Assessment of outstanding dues
 - Reference to PAO and Directorate of Estates (for NDC)
- **8 months before retirement** – Certificate regarding qualifying service and emoluments along with blank [Form 5](#) to be given to retiring employee

Road map/Timeframe for Processing Pension case (Contd.)

- **6 months before retirement-** Retiring employee to give:
 - filled in [Form-5](#) with bank account details and joint photograph
 - details of family in [Form 3](#)
 - nomination forms for [gratuity, GPF, CGEGIS, Commuted value of pension and arrears of pension \(Form-A\)](#)
 - Undertaking for the Bank
 - Anubhav Form
- **4 months before retirement** – Pension papers ([Form 5](#), [Form 7](#) and [Form 8](#)) to be forwarded by HOO to PAO indicating Government dues to be recovered from Gratuity
- **1 month before retirement** – PPO to be sent by PAO to CPAO. CPAO to forward it with SSA to the Bank within 21 days
- **Copy of PPO** to be given by PAO (through HOO) to retiring employee after issue of SSA by CPAO (OM No. 1/27/11-P&PW(E) dated 7.5.2012)



सत्यमेव जयते

Government of India

Directorate of Estates

Nirman Bhawan, New Delhi

PROVISIONAL RENT ASSESSMENT REPORT

Dated: Fri 21-08-2015, 02:10:40 PM

AAN : 267264
Name : MRITYUNJAYA SINGH
Office : DEP. OF INFO. TECH., N.I.C., S.O.(ADMN), A-BLOCK, C.G.O. COMPLEX,
LODHI ROAD, NEW DELHI

Registration No : 10165253
Designation : SCIENTIST-D
Date of Retirement : 31-12-2030

RENT ASSESSMENT SUMMARY

Item	Amount
TOTAL LICENSE FEES ASSESSED	32981.00
TOTAL LICENSE FEES RECOVERED	32436.00
LICENSE FEES DUE	545.00

OCCUPATION HISTORY

House Type	Locality	Sector	Block	House No	Date of Occupation	Date of Vacation
DS	CURZON ROAD	-	D	204	24-01-2012	29-10-2013
DS	CURZON ROAD	-	D	401	28-10-2013	
SQ	CURZON ROAD	-	S3	308	30-08-2013	

Nominations

- Common form([Form 1](#)) for
 - ❖ Death/Retirement Gratuity
 - ❖ GPF
 - ❖ CGEGIS
- Common form([Form A](#)) for
 - ❖ Arrears of Pension
 - ❖ Commutation amount

(Notification No. 1/12(1)/2013-P&PW(E) dated 28.3.2014)

Withholding of Gratuity - Facts

With holding of Gratuity

- Gratuity cannot be with held for unassessed dues
- 10% Gratuity not to be withheld unless D/ o Estates so states
 - Rule 72 and OM no. [20/16/1998- P&PW \(F\)](#) dated 11th July, 2013 Department of Pensions
- 100% gratuity to be withheld if Departmental/Judicial proceedings pending

Movement of Pension papers and PPO

- Head of Office to PAO – 4 months before retirement
- PAO to CPAO – 1 month before retirement
- CPAO to Bank – within 21 days of receipt
- Pension payable – last day of the month after retirement

Retiree Information Sheet

Bhavishya

Employee/Pensioner Status Information



Name : Smt. Hemlata Hotchandani
Designation : UNDER SECRETARY

Date of Retirement : 31/05/2015
Organisation : Department of Home

Sanction Detail

Print

Payment Details

Retirement Benefits	Bill Number	Issue Date	Settlement Date
EL Encashment	--	--	--
Commuted value of Pension	47/CVP	29/05/2015	01/06/2015
General Provident Fund	--	--	--
Gratuity	43/DCRG	29/05/2015	01/01/1900
Group Insurance Scheme	--	--	--
Date of Retirement	SSA Dispatched Date	First Pension Credit Date	
31/05/2015			
Date of credit of monthly Pension/Arrears			
Month & year		Date of credit	

Pensioner's Details

PPO Number 246501500690
Name Ms. HEMLATA HOTCHANDANI
Address ELAT NO. 711 SECTOR A POCKET B AND C ,VASANT KUNJ, DELHI pin code-110070
Date of First Credit 16/07/2015

No Pendency in CPAO

List of SSAs issued so far

SSA_No	Date of Dispatch	Regd. No.	CPPC Name	Paying Branch
978073 (6-CPC)	19/06/2015 By hand		STATE BANK OF INDIA CENTRALISED PENSION PROCESSING CENTRE CHANDINI CHOWK BRANCH PREMISES DELHI DELHI 110006	STATE BANK OF INDIA CENTRAL SECRETARIAT NORTH BLOCK,NEW DELHI,NEW DELHI, DELHI

Assistance after retirement

- Information brochure with important contact numbers and details
- Pensionersportal.gov.in
- Pension grievances (online on CPENGRAMS)
- Calculate pension and other retirement benefits,
- PPO Status enquiry.
- Pensions Rules, Procedures, Circulars, DA/DR Rates etc.

All the best...



Office will ensure that all retirement dues and the PPO are given to the retiring government servant by the last day of the month of retirement