

FREQUENTLY ASKED QUESTIONS FAQs.

Q 1. Who is responsible for initiation and completion of pension case of a retiring government servant?

Ans. The responsibility of initiation and completion of pension papers is that of the head of the department / attached department concerned in case of government servants holding posts in BS-16 and above, and head of office in case of government servants in BS 1-15. This action should be initiated one year before a government servant is due to retire. (Rule: 5.2 Punjab Civil service Pension Rules)

Q 2. Is pension a vested right of a retiring government servant! Whether it can be alienated under certain circumstances?

Ans. The right of a civil servant to receive pension is inalienable in terms of Section 18 of the Punjab Civil Servants Act, 1974.

Q 3. Is a pension liable to seizure, attachment or sequestration by process of any court in Pakistan?

Ans. As prescribed in Rule 5.10 of the Punjab Financial Rules Vol-I, no pension can be seized, attached or sequestered by any court in Pakistan under section-II of Act XXIII of 1871.

Q4. What is the minimum length of service for admissibility of pension?

Ans. As per Rule 4.4 of the Punjab Civil Service Pension Rules, amount of full pension is admissible after a qualifying service of not less than 10 years. Full superannuation, retiring, invalid or compensation pension may be granted in accordance with the following scale/formula:-

Last Pay drawn X 7/300 X number of years served

Q 5. What is full pension?

Ans. Full pension means the amount of ordinary pension admissible, including commuted portion of pension, if any (Rule 1.6 (VI) of Punjab Civil Service Pension Rules).

Q 6. Does any service rendered after retirement on Superannuation pension / retiring pension count for pension/ gratuity?

Ans. No such service shall not count for grant of pension (Note 2 below Rule 2.1 of Punjab Civil Service Pension Rules).

Q 7. Does period spent on leave count for pension?

Ans. All period spent on leave other than extra-ordinary leave counts as qualifying service for pension (Rule 2.7 of Pb. CSPR)

Q 8. Does a period spent on approved training count for pension?

Ans. Yes such a period shall count as service qualifying for pension (Rule 2.6 of Pb. CSPR).

Q 9. Does a period of suspension count for pension?

Ans. The period of suspension counts for pension, if it is immediately followed by reinstatement. However, if the period of suspension is treated as EOL, it does not count for pension (Rule 2.10 Pb. CSPR).

Q 10. Does the period of deputation of government servant count for pension?

Ans. Time spent by a government servant holding pensionable post on deputation to (i) another government (ii) foreign service (iii) service in a temporary or non-pensionable post under government counts for pension, if it were a time-spent under government (Rule 2.9 of Pb. CSPR).

Q 11. What is the latest rate of family pension?

Ans. With effect from 01.07.2010 the rate of family pension is 75% of the gross or net pension as the case may be. The former in case of inservice death and the latter in case of pensioner's death (FD-SR-III-4-108/2010 (D) Dt:- 15.07.2010).

Q 12. What shall be the pay for the purpose of encashment of LPR?

Ans. Pay for the purpose of encashment of LPR includes basic pay, special pay, technical pay, personal pay or any other emolument specially classed as pay by the competent authority (FD.SR-II-1-53/83 Dt:- 20.02.2003).

Q 13. What is the mode of drawl of encashment of LPR?

Ans. Encashment of LPR can be drawn on month to month basis or in lump sum at the end of period of leave.

Q 14. Can a government servant on LPR ask for withdrawal / cancellation of LPR during its currency?

Ans. As per Rule 18 of the Revised Leave Rules 1981, a government servant who is on LPR and requests its cancellation can be granted his request by the Administrative Secretary in case he is in BS-16 and in case he is in BS-17 or above, the Chief Secretary is empowered to do so. (FD-SR-III-4-151/2011 Dt:- 29.02.12)

Q 15. Can a government servant who has availed LPR and requests for cancellation of retirement order before superannuation can be granted his request?

Ans. Such a request can be considered in relaxation of Note 1 below Rule 3.5 of the Punjab Civil Service Pension Rules (FD.SR-III-4-151/2011 Dt:- 29.02.2012).

Q 16 What are the emoluments reckonable for pension?

Ans. The following emoluments are the reckonable emoluments for the purpose of pension 1. Pay 2. Special Pay 3. Personal Pay 4. Technical Pay 5. Senior Post Allowance 6. Increments accruing during LPR 7. Any other emolument which may be specially classed as pay. Finance Division Memo No. OM No. F6 (4) R.6/79 Dt 22.03.1981 AND OM No. F13 (4) R.6/89 Dt 24.01.1991 and No. F.II (2) Reg. 6/2002 Dt:- 25.11.2002.

Q 17. What is the effect on pension in case of resignation from service by a government service?

Ans. A government servant forfeits his past service in case of resignation, unless the resignation is to take up another post, service in which counts for pension (Rule 2.11 of Pb. CSPR).

Q 18. Does a government servant eligible for pension in case of dismissal or removal from service?

Ans. No pension is admissible to a government servant who is dismissed or removed from service on disciplinary grounds. (Rule 2.11 of Pb. CSPR).

Q 19 Can the interruptions or deficiencies in service of a government servants be condoned?

Ans. The Administrative Department, may for the purpose of pension, condone all gaps between periods of service of a government servant, provided the gaps are not due to any fault or wilful act of the government servant, like un-authorized absence, resignation or removal from service. (Rule 2.12 of Pb, CSPR)

Q 20 What is gross pension?

Ans. Gross pension is the percentage of the last pay drawn admissible as pension according to the prevalent policy. It also denotes pension before commutation / gratuity.

Q 21. What is net Pension?

Ans. Net pension is the pension being drawn excluding commuted value / gratuity. But it includes, increases in pension from time to time, but does not include medical allowance and additional pension (orderly allowance).

Q 22 What is family pension?

Ans. The term "Family" for the purpose of payment of pension includes the following relatives of the Government Servant:-

- a) Wife or wives, in case of a male government servant.
- b) Husband in case of a female government servant.
- c) Children of the government servant.
- d) Widow or widows and children of a deceased son of the government servant. (Rule 4.7 (1) of Pb. CSPR)

Q 23. How many members of a family can draw family pension at a time?

Ans. A family pension is not normally payable to more than one member of a family at a time: However, exceptions are there when there are more than one wife and children or there is no widow / or husband then the pension is divided equally among surviving sons not above 24 years and unmarried daughters. (Rule 4.7) (A) (i) & (ii) of Pb. CSPR).

Q 24. How is family pension / gratuity granted to minor children of a deceased government servant?

Ans. The sanctioning authority may allow the payment of family pension and shares of gratuity admissible to minor children of a deceased government servant to their mother. In case the mother is not alive or is judicially separated from the government servant in his life time, the sanctioning authority may nominate any suitable person to be the guardian of such minor children for receiving payment of pension and shares of gratuity on their behalf. In case the deceased government servant was a female the payment of pension / gratuity of the minor may be made to their father, and if the father is not alive, to such guardian as may be appointed by the sanctioning authority (Rule 4.11 Note 2 below, Pb. CSPR).

Q 25. Is a succession certificate from a court of law warranted for the grant of family pension?

Ans. Since the family for the grant of family pension of a deceased government servant is defined in the pension rules, no succession certificate is required in the matter for any purpose.

Q 26. In what currency pension can be drawn in Pakistan?

Ans. Pension can only be drawn in Pak Rupee and should be calculated to the nearest paisa. (Rule 4.1 (2) of Pb. CSPR).

Q 27. What is the procedure for submitting six monthly life / no marriage certificate under the reformed system of processing and disbursement of pension?

Ans. Under the new system six monthly life/no marriage certificate, when due, shall be submitted to the bank where the pensioner is maintaining his / her bank account. The bank shall be responsible to transmit the certificate to the respective accounting office. Alternately, the certificates can also be submitted directly to the respective accounting office personally or through registered post / courier service: the certificates shall be provided in the prescribed proforma duly verified / attested in the prescribed manner.

Q 28 How a person residing/settled abroad can draw pension?

Ans. A pensioner residing / settled abroad shall draw his monthly pension through his bank account in Pakistan. The pensioner shall be required to submit six monthly life/no marriage

certificate in the prescribed form, duly verified by the councillor of Pakistan embassy in the respective country.

Q 29. Can a Punjab Government Pensioner draw his monthly pension from any bank (apart from NBP) and anywhere in Pakistan?

Ans. A pensioner has the option to draw his monthly pension from any branch of any commercial bank, anywhere in Pakistan, via direct credit system. However, the monthly pension roll shall be run in the district wherefrom his original PPO was issued. (As per Supreme Court Orders of 17.9.2007 and para 4.7.3 of PPM).

Q 30. To whom is the indemnity bond to be submitted by a pensioner opting to draw pension through DCS?

Ans. The indemnity bond in the prescribed proforma on a non-judicial paper of Rs. 20 (or above) shall be required to be submitted to the bank from where the pensioner opts to draw his monthly pension via DCS. A copy thereof shall be provided to the concerned accounting office viz; A.G (Pb) / DAO.

Q 31 Can a pensioner has the option to shift his pension account from one bank to another?

Ans. The pensioner has the choice to shift his monthly pension account from one bank to another by submitting the pension bank option form and indemnity bond after opening a new bank account and presenting his request to the respective accounting office (A.G (Pb) / DAO).

Q 32. What is the condition for grant of invalid pension?

Ans. Invalid pension is granted to a government servant who is declared completely and permanently incapacitated for further service of any kind by a standing medical board or a invaliding committee: (Rule 3.3 (2) of Pb. CSPR)

Q 33. What is the criteria for the admissibility of notional increment?

Ans. A civil servant retiring on or between 1st June and 30th Nov in a year, shall for the purpose of calculation of pension only be notionally allowed annual increment in the relevant pay scale on the date of his retirement subject to the condition that he has completed six months continuous service at a stage in the relevant pay scale during that year. This condition shall also apply to a government servant expiring during the said period (proviso below Rule 7 of Pay Revision Rules 1977)

Q 34 Is notional increment admissible to a government servant retiring on 31st May of year?

Ans. The Government servant shall be entitled to one notional increment as his pension is sanctioned w.e.f 1st of June, and as such, he completes six months of continuous service of a stage in the relevant pay scale upto 31st May (FD-PC-10-1/78 (PT-II)) Dt:-29.06.02.

Q 35 Is a widower also entitled to grant of family pension in case of death of his spouse who was a government servant?

Ans. The government of Punjab has decided that w.e.f 01.03.92 the widower of a deceased female government servant will also entitled to a family pension for life or until remarriage. Earlier, the family pension to a widower was admissible for 10 years or unexpired portion of ten-years (FD-SR-III-4-114/89 Dt:- 15.01.97).

Q 36 Can a pension promoted on officiating basis get his pension calculated on the last day drawn?

Ans. If a government servant is promoted on officiating basis in the higher pay scale and retires therefrom, his pension/commutation etc., would be calculated on the basis of last pay

drawn provided he is not promoted or current / acting charge basis [AGs clarification vide No. Pen-I/Coord/20-10/99-2000/145 dated 01.09.99].

Q 37. Is commutation admissible to a widow of a government servant who retired on superannuation, but expired before signing his pension papers/commutation claim?

Ans. The family of such deceased government servants who retired on superannuation, but could not sign his pension papers will be entitled to commuted value of pension for such cases w.e.f 01.07.99. (FD-SR-III-4-58/86 VOL-I Dt:- 10.11.1999).

Q 38 What are the occasions for the verification of service of a government servant for the purposes of pension?

Ans. In order to eliminate delays in the processing of pension cases of retiring government servants, the services of government servants would be verified for the purposes of pension on following occasions:

- i. When a government servant completes 10 years of service.
- ii. Next, when he completes 24 years of service in respect of 14 years of intervening period of service his last verified.
- iii. Finally, in respect of pension after 24 years, when he is actually due to retire (FD-SR-III-4-1/77 dt:- 17.12.1978).

Q 39 What are the conditions for the calculation of pension on the basis of last pay drawn?

Ans. The benefit of calculation of pension on the basis of last pay drawn is not admissible to those officials who were working on current charge basis, instead on regular basis at the time of retirement / superannuation. The condition of regular appointment is a pre-requisite for admissibility of pension on the basis of last pay drawn. (FD. SR-III-4-58/86 Dt 12.12.98)

Q 40. What is pension contribution, and how it is calculated?

Ans. A government servant proceeding on deputation to an entity is required to get the pension contribution deposited by the borrowing agency. The pension contribution is calculated as the 1/3rd of mean and maximum of the pay scale in which the deputation is serving (see deputation policy). Such contribution is deposited under provincial Head-C02241.

Q 41. What is proportionate pensionary liability and how it is calculated and deposited?

Ans. In case a civil servant, who, with the proper concurrence of the competent authority leaves service under the government of the Punjab and seeks, absorption / employment under an autonomous / semi-autonomous / local body, where service is pensionable, the government if it is so requested, will be liable to share pensionary liability for the period of service rendered by such civil servant under the government in accordance with the government rules (Note under Rule 2.11 CSR). The proportionate pensionary share is calculated by the audit office concerned (AG/DAO) and after sanction of the relevant amount by the Finance Department deposited in the Provincial head C-02241.

Q 42. Whether increases in pension sanctioned from time to time will be automatically authorized by the A.G (Pb)/DAO under the Direct Credit System (DCS)?

Ans. Yes, all increases in pension sanctioned from time to time shall be automatically authorized under the DCS by the respective accounting office (A.G (Pb)/ DAO)

Q 43. Can pension rules be relaxed? If so under what circumstances!

Ans. According to Rule 1.10 of the Punjab Civil Service Pension Rules any of these rules can for the reasons to be recorded in writing relaxed in individual cases by the competent authority, if it is satisfied that a strict application of rules will cause hardship to individual.

Q 44 How will the pension stopped due to non-submission of life / no marriage certificate be restored?

Ans. A pension stopped due to non-submission of life or no marriage certificate, as the case may be shall be restored by the A.G (Pb) / DAO after the pensioner submits the requisite certificate after the due date, alongwith arrears. The pension so restored shall be released / authorized in the respective bank account of the pensioner.

Q 45. Can leave preparatory to retirement (LPR) (on superannuation) be refused?

Ans. Ordinarily LPR on superannuation shall not be refused. However, all orders refusing LPR shall be passed only by the authorities specified below:-

- i. For civil servants of grade 17 and above. Chief Secretary (personally).
- ii. For civil servants in grade 16 and below. Secretary of the Administrative department, personally. (Rule 18 of leave Rules 81),

Q 46. Does a government servant retired on disciplinary grounds under E&D Rules entitled to Leave Preparatory to Retirement?

Ans. A government servant retired on disciplinary grounds is not entitled to avail the benefit of LPR (Note 3 below Rule 3.5 of CSPR).

Q 47. What pensionary benefits are admissible to a government servant's family in the event of his death, after rendering qualifying service of 10 years or more?

Ans. If he dies before retirement, his family shall be paid (i) a gratuity equal to commuted value of pension one fourth of his full pension calculated on the basis of age next birthday of the deceased and in addition (ii) pension for the period prescribed in sub-rule 4 of Rule 4.6 of Pb CSPR:

Q 48. What are the prescribed time-lines for issuance of Pension Payment Order (PPO)?

Ans. The Pension Payment Order (PPO), as a rule, be issued (i) in case of normal retirement one month before retirement and (ii) in case of premature, voluntary or compulsory retirement or death, within three months of the date of the event (Note 3 below Rule 5.7 of Pb. CSPR).

Q 49. From what date a pension / gratuity is payable to a retiring government servant?

Ans. Apart from any special orders an ordinary pension is payable from the date on which the pensioner ceases to be in government service. A gratuity commutation shall be paid in a single sum (Rule 5.8 of Pb. CSPR).

Q 50. What recourse is available for the finalization of pension case of a non-gazetted retiring government servant if the service book is statedly not available?

Ans. In such an event the Pension Sanctioning Authority may rely on such collateral evidence as to be to his satisfaction. Also (See Rule 5.5 (4) (5) of the Pb. CSPR).