

Deputy Chief Internal Audit Officer

Board Office Audit Branch

T.N.E.B. Chennai-600 002

SWAMY'S COMPILATION OF

# NEW PENSION SCHEME

*for Central Government Staff*

[ *Incorporating orders received up to December, 2009* ]

MUTHUSWAMY

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*Typeset by*

**SWAMY PUBLISHERS (P) LTD.**  
Sandhya Mansions, 236, R. K. Mutt Road  
Post Box No. 2468, Raja Annamalaipuram  
CHENNAI — 600 028

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FIRST PUBLISHED — 2005

FOURTH EDITION — 2010

700553 / J

[ Paper used: 60 gsm SPB Super Fine Paper ]

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*Printed at*

**JAI GANESH PRINTERS**  
4/472, III Main Road, Swaminathan Nagar  
Kottivakkam, Thiruvanmiyur  
CHENNAI — 600 041

## CONTENTS

	PAGE
1. Introducing a new restructured defined contribution pension system for new entrants to Central Government Service ...	7
2. Salient features of the New Pension Scheme ...	8
Annexure - I — Details to be furnished by Government servant ...	19
Annexure - II — Format in which information is required to be sent by DDO to PAO ...	20
Annexure - II-A — Format in which information is required to be sent by Pay and Accounts Office to Principal Accounts Office ...	21
Annexure - II-B — Format in which information is required to be sent by Principal Accounts Office to Central Pension Accounting Office ...	21
Annexure - III — <i>(Not printed)</i> ...	...
Annexure - IV — <i>(Not printed)</i> ...	...
Annexure - V — New Pension Scheme Ledger folio ...	22
Annexure - VI — Format in which information on contributions is required to be sent by PAO to Central Pension Accounting Office through Principal Accounts Office.	23
Annexure - VII — <i>(Not printed)</i> ...	...
3. Clarifications regarding implementation of the New Pension Scheme ...	24
4. Modification of scheme for temporary status to casual labourers ...	27
5. GPF accumulations of temporary status casual labourers ...	28
6. Modification of Scheme for temporary status to casual labourers in Railways ...	29
7. Implementation of Defined Contribution Pension Scheme— Instructions on the accountal of the contributions ...	30
8. Clarifications regarding implementation of Defined Contribution Pension Scheme ...	31

	PAGE
9. Implementation of Defined Contribution Pension Scheme — Instructions on accounting of contribution ...	33
10. Implementation of Defined Contribution Pension Scheme ...	35
11. Clarification regarding method of calculation of interest on NPS accumulations ... ..	35
12. Introduction of New Pension System for new entrants to Central Government service, including Railway service ...	36
13. Counting of past service on submission of technical resig- nation on or after 1-1-2004 by employees governed by Central Civil Services (Pension) Rules, 1972 ...	36
13-A. Mobility of personnel amongst Central / State and Autono- mous Bodies while working under pensionable establish- ments ... ..	38
14. Applicability of New Pension Scheme to Divisional Accountants / Divisional Accounts Officers ...	39
15. Terminal Benefits under New Pension Scheme in respect of death case of Shri Ravinder Singh Parmar, Postman ...	39
16. Applicability of CCS (Pension) Rules, 1972 in respect of those appointed prior to 1-1-2004 and put on induction training ... ..	40
17. Applicability of CCS (Pension) Rules, 1972 in respect of those put on induction training prior to 1-1-2004 and were in receipt of stipend ... ..	40
18. Clarification on New Pension System (NPS) ...	41
Annexure - I — Terms and Conditions of Appointment of Chairperson and members of interim Pension Fund Regula- tory and Development Authority (PFRDA)... ..	44
19. Introduction of New Pension Scheme — changes in respect of functions of Cheque Drawing and Disbursing Officers (CDDOs) in Civil Ministries ... ..	46
20. Changes in respect of functions of Cheque Drawing and Disbursing Officers (CDDOs) in civil ministries — Guide- lines / Clarifications ... ..	47
Annexure - I — ( <i>Not printed</i> ) ... ..	...
Annexure - II — ( <i>Not printed</i> ) ... ..	...
21. Streamlining of procedure for remittance of contributions to Trustee Bank by PAOs / CDDOs ... ..	48

Deputy Chief Internal Audit Officer  
Board Office Audit Branch  
T.N.E.B. Chennai-600 002

	PAGE
Annexure - I-A — Procedure for registration of PAOs and their non-cheque drawing DDOs (NCDDOs) with NSDL ...	52
Annexure - I-B — Procedure for registration of CDDOs and their NCDDOs ... ..	57
Annexure - II-A — Format of schedule of Government servant's contribution towards Tier-I and Tier-II of the New Pension Scheme ... ..	62
Annexure - II-B — Format of schedule of Government's contribution towards Tier-I of the New Pension Scheme ...	63
Annexure - III — Alphabetical Index Register ...	64
Annexure - IV — Control Sheet on the monthly remittance under New Pension Scheme ... ..	65
Annexure - V — Record showing individual-wise account of remittances of Contribution under New Pension Scheme ...	66
22. New Pension Scheme — Clarification ... ..	67
23. Additional Relief on death / disability of Government servants covered by the New Defined Contribution Pension System (NPS) ... ..	68
24. Additional Relief on death / disability of Government servants covered by the Defined Contribution Pension System (NPS) ... ..	70
Annexure - 1 — Specimen Letter of Undertaking to be given by pensioner ... ..	75
Annexure - 2 — Format for the Forwarding Letter for PPPO.	76
Annexure - 3 — Provisional Pension Payment Order ...	77
25. Pre-condition for release of 2nd instalment of arrears of Sixth CPC recommendations ... ..	86
Annexure - SI — Application for Allotment of Permanent Retirement Account Number (PRAN) ... ..	87
26. Interest ... ..	95

## ATTENTION

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## NEW PENSION SCHEME

1

**GI., M.F., Notfn. No. 5/7/2003-ECB & PR, dated  
22-12-2003 — published in the Gazette of India,  
Extraordinary, Part-I, Section 1, dated 22-12-2003**

**Introducing a new restructured defined contribution pension system for new entrants to Central Government Service.**—The Government approved on 23rd August, 2003 the proposal to implement the budget announcement of 2003-2004 relating to introducing a new restructured defined contribution pension system for new entrants to Central Government service, except to Armed Forces, in the first stage, replacing the existing system of defined benefit pension system.

- (i) The system would be mandatory for all new recruits to the Central Government service from 1-1-2004 (except the Armed Forces in the first stage). The monthly contribution would be 10 per cent of the salary and DA to be paid by the employee and matched by the Central Government. However, there will be no contribution from the Government in respect of individuals who are not Government employees. The contributions and investment returns would be deposited in a non-withdrawable pension Tier-I account. The existing provisions of defined benefit pension and GPF would not be available to the new recruits in the Central Government service.
- (ii) In addition to the above pension account, each individual may also have a voluntary Tier-II withdrawable account at his option. This option is given as GPF will be withdrawn for new recruits in Central Government service. Government will make no contribution into this account. These assets would be managed through exactly the above procedures. However, the employee would be free to withdraw part or all of the 'second tier' of his money any time. This withdrawable account does not constitute pension investment, and would attract no special tax treatment.
- (iii) Individuals can normally exit at or after age 60 years for Tier-I of the pension system. At exit, the individual would be mandatorily required to invest 40 per cent of pension wealth to purchase an annuity (from an IRDA-regulated life insurance company). In case of Government employees, the annuity should provide for pension for the lifetime of the employee and his dependent parents and his spouse at the time of retirement. The individual would receive a lumpsum of the remaining pension wealth, which he would be free to utilize in any manner. Individuals would have the flexibility to leave the pension system prior to age 60. However, in this case, the mandatory annuitization would be 80% of the pension wealth.

### Architecture of the New Pension System

- (iv) It will have a Central Record Keeping and Accounting (CRA) infrastructure, several Pension Fund Managers (PFMs) to offer three categories of schemes, viz., options A, B and C.
- (v) The participating entities (PFMs and CRA) would give out easily understood information about past performance, so that the individual would be able to make informed choices about which scheme to choose.

2. The effective date for operationalization of the new pension system shall be from 1-1-2004.

2

**G.I., M.F., F. No. 1 (7)(2)/2003/TA/11, dated 7-1-2004 read with  
O.M. No. 1 (7) (2)/2003/TA/67-74, dated 4-2-2004**

**Salient features of New Pension Scheme.**—Government of India have introduced a new Defined Contribution Pension Scheme replacing the existing system of Defined Benefit Pension System *vide* Government of India, Ministry of Finance, Department of Economic Affairs Notification, dated 22-12-2003. The New Pension Scheme comes into operation with effect from 1-1-2004 and is applicable to all new entrants to Central Government service, except to Armed Forces, joining Government service on or after 1-1-2004.

The salient features of the New Pension Scheme are as follows:—

1. The New Pension Scheme will work on defined contribution basis and will have two tiers—Tiers-I and II. Contribution to Tier-I is mandatory for all Government servants joining Government service on or after 1-1-2004, whereas Tier-II will be optional and at the discretion of Government servants.
2. In Tier-I, Government servants will have to make a contribution of 10% of his basic pay *plus* DA, which will be deducted from his salary bill every month by the PAO concerned. The Government will make an equal matching contribution.
3. Tier-I contributions (and the investment returns) will be kept in a non-withdrawable Pension Tier-I Account. Tier-II contributions will be kept in a separate account that will be withdrawable at the option of the Government servant. Government will not make any contribution to Tier-II account.
4. The existing provisions of Defined Benefit Pension and GPF would not be available to new Government servants joining Government service on or after 1-1-2004.
5. In order to implement the Scheme, there will be a Central Record Keeping Agency and several Pension Fund Managers to offer three



categories of Schemes to Government servants, viz., options A, B and C based on the ratio of investment in fixed income instruments and equities. An independent Pension Fund Regulatory and Development Authority (PFRDA) will regulate and develop the pension market.

6. As an interim arrangement, till such time the Statutory PFRDA is set up, an interim PFRDA has been appointed by issuing an executive order by M/o Finance (DEA).
7. Till the regular Central Record Keeping Agency and Pension Fund Managers are appointed and the accumulated balances under each individual account are transferred to them, it has been decided that such amounts representing the contributions made by the Government servants and the matching contribution made by the Government will be kept in the Public Account of India. This will be purely a temporary arrangement as announced by the Government.
8. It has also been decided that Tier-II will not be made operative during the interim period.
9. A Government servant can exit at or after the age of 60 years from the Tier-I of the scheme. At exit, it would be mandatory for him to invest 40 per cent of pension wealth to purchase an annuity (from an IRDA, regulated Life Insurance Company), which will provide for pension for the lifetime of the employee and his dependent parents / spouse. In the case of Government servants who leave the Scheme before attaining the age of 60, the mandatory annuitization would be 80% of the pension wealth.
10. The following guidelines are issued for the implementation of the New Pension Scheme during the interim arrangement for the guidance of the PAOs/DDOs:—
  - (a) The new pension scheme becomes operational with effect from 1-1-2004.
  - (b) Contributions payable by the Government servants towards the Scheme under Tier-I, i.e., 10% of the (Basic Pay *plus* DA), will be recovered from the salary bills every month.
  - (c) The scheme of voluntary contributions under Tier-II will not be made operative during the period of Interim arrangement and therefore no recoveries will be made from the salaries of the employees on this account.
  - (d) Recoveries towards Tier-I contribution will start from the salary of the month following the month in which the Government servant has joined service. Therefore, no recovery will be effected for the month of joining. For example, for employees joining service in the month of

## SWAMY'S — NEW PENSION SCHEME

- January, 2004, deductions towards Tier-I contribution will start from the salary bill of February, 2004. No deduction will be made for his salary earned in January, 2004. Similarly, deductions for those joining service in the month of February, 2004 will start from the salary bill of March, 2004 and so on.
- (e) No deductions will be made towards GPF contribution from the Government servants joining the service on or after 1-1-2004 as the GPF scheme is not applicable to them.
- (f) It has been decided that pending formation of a regular Central Record Keeping Agency, Central Pension Accounting Office will function as the Central Record Keeping Agency for the above scheme.
- (g) Immediately on joining Government service, the Government servant will be required to provide particulars such as his name, designation, scale of pay, date of birth, nominee(s) for the fund, relationship of the nominee, etc., in the prescribed form (Annexure-I). The DDO concerned will be responsible for obtaining this information from all Government servants covered under the new Pension Scheme. Consolidated information for all those who have joined service during the month shall be submitted by the DDO concerned in the prescribed format (Annexure-II) to his Pay and Accounts Officer by 7th of the following month. Annexure-I will be retained by DDOs.
- (h) On receipt of Annexure-II from the DDOs, PAO will allot a unique 16 digit Permanent Pension Account Number (PPAN). The first four digits of this number will indicate the calendar year of joining Government service, the next digit indicates whether it is a Civil or a Non-Civil Ministry (for all Civil Ministries this digit will be "1"), the next six digits would represent the PAO code (which is used for the purpose of compiling monthly accounts), the last five digits will be the running serial number of the individual Government servant which will be allotted by the PAO concerned. PAO will allot the serial number pertaining to individual Government servant from '0001' running from January to December of a calendar year. The following illustration may be followed:—

The first Government servant joining service under Ministry of Civil Aviation under the accounting control of PAO (Sectt.), New Delhi in 2004, shall be allotted the following PPAN:—

Calendar Year				Civil Min.	PAO Code						Serial Number				
2	0	0	4	1	0	4	0	8	6	6	0	0	0	0	1

- (i) The Pay and Accounts Officer will maintain an Index Register for the purpose of allotment of PPAN to new entrants to Government service. Format of the index register is given in Annexure-VII (*not printed*).
- (j) The PAO will return to the DDO concerned, a copy of the statement duly indicating therein the Account numbers allotted to each individual by 10th instant. DDO in turn will intimate the account number to the individuals concerned and also note in the Pay Bill Register.
- (k) The particulars of the Government servants received from the various DDOs will be consolidated by the PAO in the format (Annexure-II-A) and sent to the Principal Accounts Office by the 12th of every month.
- (l) The Principal Accounts Office in turn will consolidate the particulars in the prescribed format (Annexure-II-B) and forward the same to Central Pension Accounting Office by 15th instant. The CPAO will feed this information in their computer database.
- (m) The DDOs/CDDOs will prepare separate Pay Bill Registers in respect of the Government servants joining Government service on or after 1-1-2004. The DDOs/CDDOs will have to prepare separate pay bills in respect of these Government servants and will send the same with all the schedules to the PAO on or before 20th of the month to which the bills relate. Cheque Drawing DDOs may note that hereafter in respect of Government servants joining service on or 1-1-2004, they will only prepare pay bills and not make payment. Such bills will be sent by them to the Pay and Accounts Offices for pre-check and payment.
- (n) The DDO / CDDO will prepare a recovery schedule in duplicate in the prescribed form (Annexure-III — *not printed*) for the contributions under Tier-I and attach them with the pay bills. The amount of the Contributions under Tier-I should tally with the total amount of recoveries shown under the corresponding column in the pay bill.
- (o) The accounting procedure for these deductions is being finalized and shall be notified shortly.
- (p) It may be noted that along with the salary bill for the Government servants who join service on or after 1-1-2004, the DDO / CDDO shall also prepare a separate bill for drawal of matching contributions to be paid by the Government and creditable to Pension account.

- (q) The bill for drawal of matching contribution should also be supported by schedules of recoveries in form (Annexure-IV — *not printed*).
- (r) On receipt of the salary bills in respect of Government servants joining service after 1-1-2004, PAO will exercise usual checks and pass the bill and make the payments. After the payment is made and posting done in the Detailed Posting Register, one set of schedules relating to Pension contributions will be detached from the bills as done in the case of other schedules such as GPF, Long-term advances. The schedules will then be utilized for posting the credits of contributions in the Detailed Ledger Account of the individual.
- (s) The employee's contributions under Tier-I and Tier-II and Government's contribution should be posted in different columns of the individual ledger account (to be maintained in the format in Annexure-V) and Broadsheet and tallied with the accounts figures as being done in the case of GPF.
- (t) These accounts should not be mixed with GPF accounts and these records / ledger accounts should be independent of GPF accounts maintained in the case of pre-1-1-2004 entrants.
- (u) The PAO will consolidate the information available in the New Scheme schedules received from the various DDOs and forward the same in a floppy in the prescribed form (Annexure-VI) to Principal Accounts Office by 12th of the month following the month to which the credit pertains. Principal Accounts Office in turn will consolidate the information and send the same in electronic form to the Central Pension Accounting Office by 15th.
- (v) CPAO on receipt of this information from all the Pr. AOs (including the Non-Civil Ministries) will update its database and generate exception reports for missing credits, mismatches, etc., which will be sent back to the PAOs concerned through the Pr. AOs for further action.
- (w) Whenever any Government servant is transferred from one office to another either within the same accounting circle or to another accounting circle, balances will not be transferred by the PAO to the other Accounts Office. However, the Drawing and Disbursing Officer should clearly indicate in the LPC of the individual the unique account number, the month up to which Government servant's contribution and Government's contribution have been transferred to the Pension Fund.

- (x) No withdrawal of any amount will be allowed during the interim arrangement. Provisions regarding terminal payments in the event of untimely death of an employee or in the event of his leaving the Government service during the interim period shall be notified in due course.
- (y) Detailed instructions on the interest payable on Tier-I balances shall be issued in due course.
- (z) At the end of each financial year, the CPAO will prepare annual account statements for each employee showing the opening balance, details of monthly deductions and Government's matching contributions, interest earned, if any, and the closing balance. CPAO will send these statements to the Pr. A.O. for onward transmission to the DDO through the PAO.
- (aa) After the close of each financial year, CPAO will have to report the details of the balances (PAO-wise) to each Principal Accounts Offices, who will forward the information to each PAO for the purpose of reconciliation. The PAO will reconcile the figures of contributions posted in the ledger account of the individuals as per their ledger with figures as per the books of CPAO.
- (bb) After the appointment of CRA and Fund Managers, this office will issue detailed instructions on transfer of balances to CRA.

All Chief Controller of Accounts / Controller of Accounts are requested to circulate the above guidelines to all the PAOs/DDOs/CDDOs of their Ministry.

#### INTRODUCTION OF NEW PENSION SCHEME

- ☆ Comes into operation with effect from 1-1-2004.
- ☆ Applicable to all new entrants to Central Government service except Armed Forces.
- ☆ Will have two tiers — Tier-I and Tier-II.
- ☆ In Tier-I, Government servants have to make mandatory contribution of 10% of (Basic Pay *plus* D.A.), and Government will make an equal matching contribution.
- ☆ Tier-I is non-withdrawable.
- ☆ Separate Account for Tier-II — Withdrawable — No matching contribution by Government.
- ☆ There will be Central Record Keeping Agency. Several Pension Fund Managers to offer 3 categories of Schemes A, B, C.

- ✧ Statutory Pension Fund Regulatory and Development (PFRDA) to regulate and develop the pension market.
- ✧ Government servant can exit at or after 60 years of age from Tier-I.
- ✧ 40% of pension wealth mandatory for investment at exit.
- ✧ This will provide for pension for lifetime and his/her dependant.
- ✧ To leave the scheme before 60 years of age, 80% of pension wealth mandatory for investment.

#### **INTERIM ARRANGEMENT**

- ✧ Contribution by Government servants and matching contribution by Government will be kept in Public Account (Account Code list attached).
- ✧ Tier-II not operational during interim period.

#### **GUIDELINES FOR DDOs / CDDOs**

- ✧ Ensure whether any new appointment is made every month with effect from 1-1-2004.
- ✧ CDDO / DDO is responsible to get the particulars from new appointed Government servant in Annexure-I.
- ✧ Annexure-I will be retained by the DDO / CDDO.
- ✧ Monthly Consolidated information in Annexure-II be furnished to PAO Office by 7th of the following month.
- ✧ On receipt back of Annexure-II after issue of 16 digit Permanent Pension Accounts Number (PPAN) by PAO office, DDO / CDDO will open a separate Pay Bill register (PBR) for those who joined service on or after 1-1-2004.
- ✧ DDO / CDDO will note the unique 16 digit PPAN in the PBR.
- ✧ Prepare separate Pay Bills.
- ✧ Tier-I contribution is 10% of (Basic Pay *plus* DA).
- ✧ Contribution starts from the salary of the month following the month in which the Government servant has joined service. No recovery will be made for the month of joining.
- ✧ No deduction of GPF contribution for new entrants with effect from 1-1-2004 (GPF scheme is not applicable).
- ✧ CDDOs should also prepare and send pay bills of new entrants to PAO office for pre-check and payment (CDDOs should not issue cheque at their end).

- ❖ DDOs / CDDOs should prepare separate schedules in duplicate for contribution by Government servant in Annexure-III (*not printed*).
- ❖ Prepare separate schedules for Government matching contribution in Annexure-IV (*not printed*).
- ❖ Attach schedule Annexure-III with pay bills and send to PAO office on or before 20th of the month.
- ❖ The amount of contributions under Tier-I in Annexure-III should tally with the total amount of recoveries shown under the corresponding column in the pay bills.
- ❖ Prepare a separate bill for drawal of matching contribution to be paid by Government and creditable to pension account. Attach the schedules Annexure-IV to this bill and not with pay bill.
- ❖ No withdrawal is allowed from Tier-I contribution.

### TRANSFER CASES

The CDDO / DDO should clearly indicate in the LPC of the individual, the unique Permanent Pension Account Number (PPAN), the month up to which Government servant's contribution and Government's matching contribution have been transferred to the Pension Fund.

### ANNUAL STATEMENT

CDDOs / DDOs will get the annual account statement through PAO office showing opening balance, details of monthly deductions and Government's matching contributions, interest earned, if any, and the closing balance for onward transmission to the individual. Central Pension Accounts Office (CPAO) will be responsible for preparation of these statements.

### GUIDELINES FOR PAO

- ❖ Send back a copy of the Annexure-II to DDOs/CDDOs after issue of Permanent Pension Account Number (PPAN).
- ❖ Send the consolidated particulars of the Government servants received from various DDOs in the format Annexure-II-A to Pr. Accounts Office by 12th of the following month to which the credit pertains along with a floppy generated from software (CPFM).

### Maintaining the Record

1. **Index Register (ANNEXURE-VII — *not printed*).**

For allotment of 16 digit unique code, i.e., PPAN.

On receipt of Annexure-II from DDO on 7th, PAO will allot 16 digits PPAN and return the Annexure-II to DDO by 10th instant.

**Formation / Structure of 16 Digit Code (PPAN)**

First four Digit	—	Calendar Year of the joining Government servant.
Next one digit for Civil Ministries	—	1.
Next six digits	—	PAO Code.
Last five digit	—	running serial number of the individual Government servant.

**2. Ledger Folio (ANNEXURE-V)**

- ✘ After payment of pay bills and posting in the Detailed Posting Register (DPR), one set of schedules relating to pension contributions (Annexure-III — *not printed*) will be detached from the pay bill and used for posting the credits in the Detailed Ledger Account of the individual.
- ✘ Contribution under Tier-I and Tier-II and Government's matching contributions should be posted in different columns of the individual ledger account (Annexure-V).

**3. Broadsheet :**

Posting of contributions done in ledger should also be done in Broadsheet and tallied with accounts figures as being done in the case of GPF for pre-1-1-2004.

**Consolidated Information in a Floppy to PR. A. O. (Annexure-VI)**

PAO will consolidate the information received from DDOs / CDDOs in Annexures-III and IV and forward the same in a floppy in the prescribed form Annexure-VI to Pr. Accounts Office by 12th of the month following the month to which the credit pertains.

**Transfer Cases**

PAO will not transfer any balance to any PAO.

**Reconciliation after close of each Financial Year**

After close of each financial year, CPAO will have to report the details of balance PAO wise to each Pr.A.O., who will forward the information to each PAO for the purpose of reconciliation. The PAO will reconcile the figure of contributions posted in the ledger account of the individuals as per their ledger with figures as per the books of CPAO.



**Accounting Heads in the books of PAO**

- (a) The recoveries of contribution from the individual and the Government matching contributions are classifiable as credits under the following head in the books of PAO:—

Major Head	8342	—	Other Deposits
Minor Head	120	—	Misc. Deposits
Sub-Head	20	—	Defined Contribution Pension Scheme
Detailed Head	20.01	—	Employee's Contribution under Tier-I
	20.02	—	Government Contributions under Tier-I
	20.03	—	Interest on Contribution under Tier-I

- (b) On receipt of Government's instructions for allowing interest on the accumulation of the fund, the amount of interest may be debited to the following head.

Major Head	2049	—	Interest payments
Sub-Major Head	60	—	Interest on other obligations
Minor Head	101	—	Interest on Deposits
Sub-Head	29	—	Interest on Defined Contribution Pension Scheme
Detailed Head	29.01	—	Interest on contributions under Tier-I
Object Head	29.01.45	—	Interest

- (c) The expenditure on matching contribution by Government is, for time being till further instructions, to be debited under the Minor Head '502- Expenditure Awaiting Transfer to other Heads / Departments' to be opened below the relevant functional Major Head of Ministry / Department.
- (d) The numeric codes, serial codes and SCCD codes relating to the heads have been given in the Annexure—Codes for D.I. Sheet.

**GUIDELINES FOR PR ACCOUNTS OFFICE**

- ✱ After receiving the floppy in the prescribed form (Annexure-VI) from the PAOs by 12th of the month following the month to which the credit pertains, the Pr. A.O. will consolidate the information and

send the same in electronic form (through software CPFM) to CPAO by 15th.

- ✱ At the end of each financial year, PR.A.O. will get the annual accounts statement (PAO wise) for each employee from CPAO and the same be forwarded to each PAO for the purpose of reconciliation with their ledger / broadsheet and supply the annual statements to individuals.

#### **DATES TO BE ADHERED BY DDOs / CDDOs / PAO / PR.A.O.**

##### **By DDOs / CDDOs**

- ◆ Annexure-II to PAO on 7th of the following month.
- ◆ Pay Bill to PAO on or before 20th of the paid month for pre-check and payment along with schedule (Annexure-III).
- ◆ Preparation of another Bill towards Government's matching contribution of Tier-I supporting Schedule (Annexure-IV) and submission to PAO along with Pay Bills, i.e., on or before 20th.

##### **By PAO**

- ◆ On receipt of Annexure-II from DDOs / CDDOs, allot the PPAN and return a copy of Annexure-II to DDOs / CDDOs on 10th.
- ◆ Consolidated particulars to Pr.A.O. in Annexure-II-A and Annexure-VI by 12th in a Electronic Media, i.e., Floppy generated through software CPFM.

##### **By Pr. A.O.**

- ◆ On receipt of Annexure-II-A and Annexure-VI from PAO in floppy media, consolidate the data and forward to CPAO in Annexure-II-B and Annexure-VI by 15th in electronic Media, i.e., floppy generated through software CPFM.

#### **ANNEXURE — CODES FOR D.I. SHEET**

Numeric Code	Description	Serial Code	SCCD
8342	Other Deposits		
120	Miscellaneous Deposits		
20	Defined Contribution Pension Scheme	83420048	

Numeric Code	Description	Serial Code	SCCD
20.01	Employee's Contribution under Tier-I	83420049	312
20.02	Government's Contribution under Tier-I	83420050	314
20.03	Interest on Contribution under Tier-I	83420051	313
2049	Interest Payments		
60	Interest on Other Obligations		
101	Interest on Deposits		
29	Interest on Defined Contribution Pension Scheme	20490438	
29.01	Interest on Contribution under Tier-I	20490439	
29.01.45	Interest	20490440	126

**ANNEXURE - I**

**(Details to be furnished by the Government servant)**

Name of the Government servant :  
 (in Block Letters)  
 Designation :  
 Name of Ministry / Department / Organization :  
 Scale of Pay :  
 Date of Birth :  
 Date of joining Government service :  
 Basic Pay :  
 Nominee for accumulations under the Pension Account :

Sl. No.	Name of nominee(s)	Age (Date of Birth)	Percentage of share payable	Relationship with the Government servant
1.				
2.				
3.				

Signature of the Government servant

DDO

## ANNEXURE — II

FORMAT IN WHICH INFORMATION IS REQUIRED TO BE SENT BY DDO TO PAO

Name of DDO/Code No :

Name of Office and Address :

Sl. No.	Name of the Government servant	Designation	Basic Pay	Date of Birth	Unique Pension A/c. No. in 16 digits (to be allotted by PAO)	Date of joining service	Details of nominee(s) for the accumulations under Pension Account		
							Name of nominee(s)	Age/DoB	Relationship with Government servant % age of share

Name of DDO :

Office seal

**ANNEXURE - II-A**

**FORMAT IN WHICH INFORMATION IS REQUIRED TO BE SENT  
BY PAY AND ACCOUNTS OFFICE TO PRINCIPAL ACCOUNTS OFFICE**

Name of Pay and Accounts Office and  
Code No. of Pay and Accounts Office :

Sl. No.	Name of the Government servant	Designation	Name of Office and Address	Basic Pay	Date of Birth	Unique Pension A/c. No. in 16 digits (allotted by PAO)	Date of joining service	Details of nominee(s) for the accumulations under Pension Account			Remarks
								Name of nominee(s)	Age	Relationship with Government servant	

Signature of PAO with seal

**ANNEXURE - II-B**

**FORMAT IN WHICH INFORMATION IS REQUIRED TO BE SENT BY  
PRINCIPAL ACCOUNTS OFFICE TO CENTRAL PENSION ACCOUNTING OFFICE**

Name of Principal Accounts Office and  
Code No. of Principal Accounts Office :

Sl. No.	Name of the Government servant	Designation	Name of Office and Address	Basic Pay	Date of Birth	Unique Pension A/c. No. in 16 digits (allotted by PAO)	Date of joining service	Details of nominee(s) for the accumulations under Pension Account			Remarks
								Name of nominee(s)	Age	Relationship with Government servant	



## ANNEXURE - VI

FORMAT IN WHICH INFORMATION ON CONTRIBUTIONS IS REQUIRED TO BE SENT BY PAO  
TO CENTRAL PENSION ACCOUNTING OFFICE THROUGH PRINCIPAL ACCOUNTS OFFICE  
DEDUCTIONS FOR THE MONTH OF .....

Sl. No.	PAO Code	Name of the Government servant	Unique Account No. in 16 digits allotted by PAO	Basic Pay Rs.	Amount of Contribution under Tier-I Rs.	Government's Contribution under Tier-I Rs.	Government servant's Contribution under Tier-II Rs.	Total Rs.	Remarks

\* This Column is not to be used during the interim period.

**GI., M.F., CGA., F. No. 1(7) (2)/2003/TA/245, dated 21-4-2004**

**Clarifications regarding implementation of the New Pension Scheme.—**  
The field offices while implementing the New Pension Scheme have raised a number of queries and sought clarifications on various issues. These queries have been examined and the comments of this office are given below:—

Query	Replies
<b>No. 1.—</b> Whether individual is entitled for leave encashment after retirement?	The benefit of encashment of leave salary is not a part of the retirement benefits admissible under Central Civil Services (Pension) Rules, 1972. It is payable in terms of CCS (Leave) Rules which will continue to be applicable to the Government employees who join the Government service on after 1-1-2004. Therefore, the benefit of encashment of leave salary payable to the Government employees / to their families on account of retirement / death will be admissible.
<b>No. 2.—</b> Whether retirement gratuity is available to the new entrants.	The matter has been taken up with the Ministry of Finance, Department of Economic Affairs. Reply is awaited.
<b>No. 3.—</b> At exit, i.e., after age 60 years why 40% of pension wealth to purchase the annuity is mandatory?	This provision is a part of the New Pension Scheme. This provision has been made with an intention that the retired Government employee should get regular monthly income during their retired life.
<b>No. 4.—</b> What benefits will he / she get in the event of death in service?	The matter has been referred to Ministry of Finance, DEA. Their clarification is still awaited.
<b>No. 5.—</b> Whether any minimum age or minimum service is required to quit from Tier-I?	Exit from Tier-I can only take place when an individual leaves Government service.
<b>No. 6.—</b> Whether Dearness Pay is counted as Basic Pay for recovery of 10% for Tier-I?	As per the scheme, the total Dearness Allowance is to be taken into account for working out the contributions.



Query	Replies
	<p>Subsequently, a part of the "Dearness Allowance" has been treated as Dearness Pay. Therefore, this should also be reckoned for the purpose of contributions.</p>
<p>No. 7.— When individual is on long leave / HPL / EOL, how the contributions are to be recovered?</p>	<p>This has already been referred to Ministry of Finance, Department of Economic Affairs. Their reply is awaited.</p>
<p>No. 8.— Whether contribution towards Tier-I is taken as income for the purpose of calculation of Income Tax or it will be exempted?</p>	<p>The matter has been referred to Ministry of Finance, Department of Economic Affairs.</p>
<p>No. 9.— Whether contribution towards Tier-I from arrears of DA is to be deducted?</p>	<p>Yes, since the contribution is to be worked out at 10% of Pay + DP + DA, it needs to be revised whenever there is any change in these elements.</p>
<p>No. 10.— Whether any budget provision is to be made for booking the Government contribution under the Functional Major Head?</p>	<p>At present, the Government matching contributions are booked under the Minor Head '502-EAT' which is a transitory head. No budget provision is required. Before the accounts are closed, the balances under this head should be transferred to the final head. No balance should remain under this head. After the accounting heads are finalized, the amount of Government contribution should be debited to a functional Major Head for which there should be provision of funds.</p>
<p>No. 11.— Can any individual continue to contribute under Tier-I even after the age of 60 years?</p>	<p>The matter has been referred to DEA for clarification.</p>
<p>No. 12.— What will be the formula for rounding off when 10% of (Basic + DA) will be recovered from the salary of the Government servant?</p>	<p>The contributions payable by the Government employees and those paid by the Government should be rounded off to the nearest rupee in terms of the instructions contained in Appendix-II of Central Government Accounts (Receipt and Payment) Rules, 1983.</p>

Query	Replies
<p><b>No. 13.</b>— It is presumed that the bill pertaining to the matching contribution would be a “NIL” bill.</p>	<p>It is confirmed that the bill for drawal of matching contribution by Government will be a “NIL” bill. The amount of Government’s contributions will be transferred by debit to “502-Expenditure Awaiting Transfer to Other Heads / Department” for credit to the Head “8342-Other Deposits”. No amount will be paid on this bill.</p>
<p><b>No. 14.</b>— For the purpose of simplification, Basic Pay <i>plus</i> DA may be taken as fixed for the entire year. This would obviate the need for calculation of DA arrears twice in a year and increment once and consequent preparation of supplementary bills.</p>	<p>The issue was examined by this office and it was not agreed to. It has been decided that whenever there is any increase or decrease in emoluments of a Government employee during the middle of a month, the change in the rate of contribution (both Government employee and Government) will be given effect only from the first of the following month.</p>
<p><b>No. 15.</b>— Who will calculate the interest — PAO or Central Pension Accounting Office?</p>	<p><sup>1</sup>[ The CPAO (Interim Record Keeping Agency) will calculate the interest for all new entrants covered by New Pension Scheme, till the work of the Interim Record Keeping Agency is transferred to Pension Fund Development Regulatory Authority. ]</p>
<p><b>No. 16.</b>— Since Cheque drawing DDOs are having the budget with them, how the PAO will pass the bill and give payment without budget?</p>	<p>The PAOs should be aware of the progressive expenditure in respect of CDDOs. Moreover, they may obtain a certificate with regard to availability of funds on each bill itself.</p>
<p><b>No. 17.</b>— Instead of preparing a separate bill for the matching contribution, the feasibility of incorporating a separate column regarding Government’s contribution in the same bill may be explored.</p>	<p>Since the contributions payable by the Government servants and the matching contributions paid by the Government are debitible to different heads, these two items cannot be drawn in the same bill.</p>
<p><b>No. 18.</b>— Whether the New Pension Scheme is applicable for the officials</p>	<p>The matter is being referred to DoP&amp;T.</p>

Query	Replies
initially appointed on daily wages and later on conferred 'temporary status' and contributing towards GPF and whose services are regularized on or after 1-1-2004?	
<b>No. 19.</b> — What happens if an employee gets transferred during the month? Which office will make deduction of contributions?	As in the case of other recoveries, the recovery of contributions towards NPS for the full month (both individual and Government) will be made by the office who will draw salary for the maximum period.
<b>No. 20.</b> — Whether the Non-Practising Allowance (NPA) payable to medical officers will count towards 'pay' for the purpose of working out contributions to NPS?	Yes, Ministry of Health and Family Welfare has clarified <i>vide</i> their O.M. No.A-45012/11/97-CHS.V, dated 7-4-1998 that the Non-Practising Allowance shall count as 'pay' for all service benefits. Therefore, this will be taken into account for working out the contributions towards the New Pension Scheme.
<b>No. 21.</b> — Whether a Government employee who was already in service prior to 1-1-2004, if appointed in a different post under the Government of India will be governed by the CCS (P) Rules or New Pension Scheme?	In cases where Government employees apply for posts in the same or other departments and on selection they are asked to render technical resignation, the past services are counted towards pension under CCS (Pension) Rules, 1972. Since the Government servant had originally joined Government service prior to 1-1-2004, he should be covered under the CCS (Pension) Rules, 1972.

G.I., Dept. of Per. & Trg., O.M. No. 49014/1/2004-Estt. (C),  
dated 26-4-2004

**Modification of scheme for temporary status to casual labourers.**— The undersigned is directed to say that the scheme for grant of temporary status and regularization of casual workers in Central Government Offices formulated in

pursuance of the judgment, dated 16-2-1990 of the Central Administrative Tribunal Principal Bench in the case of *Raj Kamal and others v. Union of India* has been reviewed in the light of introduction of New Pension Scheme in respect of persons appointed to the Central Government service on or after 1-1-2004 and it has been decided to modify the scheme as under: —

- (i) As the new pension scheme is based on defined contributions, the length of qualifying service for the purpose of retirement benefits has lost its relevance, no credit of casual service, as specified in Para. 5 (v), shall be available to the casual labourers on their regularization against Group 'D' posts on or after 1-1-2004.
- (ii) As there is no provision of General Provident Fund in the new pension scheme, it will not serve any useful purpose to continue deductions towards GPF from the existing casual employees, in terms of Para. 5 (vi) of the scheme for grant of temporary status. It is, therefore, requested that no further deductions towards General Provident Fund shall be effected from the casual labourers with effect from 1-1-2004 onwards and the amount lying in their General Provident Fund accounts, including deductions made after 1-1-2004, shall be paid to them.

2. The existing guidelines contained in this Department's O.M. No. 49014/2/86-Estt. (C), dated 7-6-1988 may continue to be followed in the matter of engagement of casual workers in the Central Government Offices.

5

G.I., Dept. of Per. & Trg., O.M. No. 49014/1/2004-Estt. (C),  
dated 23-7-2004

**GPF accumulations of temporary status casual labourers.**—The undersigned is directed to refer to this Department's O.M. of even number, dated the 26th April, 2004 *vide* which the provisions of Casual Labourers (Grant of Temporary Status and Regularization) Scheme of Government of India, 1993 was reviewed and modified on introduction of New Pension Scheme with effect from the 1st January, 2004. The references have been received in this Department seeking clarification as up to what date interest on the GPF accumulations of the casual labourers has to be allowed. The matter has been considered in consultation with Department of Pension & Pensioners' Welfare and Ministry of Finance (Department of Expenditure) and it has been decided that interest up to 30th April, 2004 may be allowed on the GPF accumulations of the casual labourers who have been bestowed with temporary status.

2. This issues in concurrence with Department of Expenditure *vide* their UO No. 442/E.V/2004, dated 15-7-2004.

**GI., Railway Board's Letter No. E (NG)-II/2004/CL/16/Policy,  
dated 17-9-2004**

**Modification of Scheme for temporary status to casual labourers in Railways.**— Attention is invited to Board's Letter No. E(NG)II/78/CL/12, dated 14-10-1980 and E(NG)II/85/CL/6, dated 28-11-1986 regarding counting of 50% period of service of open line casual labour / project casual labour after their attainment of temporary status as qualifying service for the purpose of grant of pensionary benefits on absorption in regular employment on Railways and allowing them to contribute to SRPF.

In light of introduction of the New Pension Scheme for new entrants to Central Government service including Railway Service, from 1-1-2004, *vide* Ministry of Finance, Department of Economic Affairs Notification, dated 22-12-2003 circulated on the Railways *vide* Board's Letter No. F(E)III/2003/PN1/24, dated 31-12-2003, it has been decided by the Ministry of Personnel, Public Grievances and Pensions, Department of Personnel and Training to modify the scheme for grant of temporary status and regularization of casual labour in Central Government Offices. Board have considered the modified scheme and decided to modify the existing scheme introduced *vide* Board's letter, dated 14-10-1980 and 28-11-1986 referred to in Para. 1 above pertaining to casual labour / project casual labour on the Railways, as under:—

- (i) As the New Pension Scheme is based on defined contributions, the length of qualifying service for the purpose of retirement benefits has lost its relevance. Consequently, no credit to casual labour service, i.e., counting of the service rendered under temporary status, for the purpose of retirement benefits after their regularization, shall be available to the casual labour on their regularization against Group 'D' posts on or after 1-1-2004.
- (ii) As there is no provision of General Provident Fund / State Railway Provident Fund (SRPF) in the New Pension Scheme, it will not serve any useful purpose to continue deductions towards SRPF for the existing casual labour bestowed with temporary status. Therefore, no further deductions towards State Railway Provident Fund shall be effected from such casual labour with effect from 1-1-2004 onwards and the amount lying in their Provident Fund accounts including deductions made after 1-1-2004, shall be paid to them along with interest up to 30-4-2004.

Board desire that the aforementioned decisions may be implemented orthwith.

This issues with the concurrence of the Finance Directorate of this Ministry.

**G.I., M.F., CGA., O.M. No. 1(7)/2/2003/TA/128,  
dated 24-2-2004**

**Implementation of Defined Contribution Pension Scheme — Instructions on the accountal of the contributions.**—Attention is invited to this Office O.M. No. 1 (7)/2003/TA/11, dated 7-1-2004 wherein detailed guidelines were issued by this office on the Defined Contribution Pension Scheme which has come into operation with effect from 1-1-2004.

2. The proposal for opening the required Heads of Accounts is under correspondence with Budget Division. Pending final decision in this matter, the following instructions with regard to the accountal of contributions are issued by this office.

3. As already stated in the O.M., dated 7-1-2004, the contributions payable by the Government servants may be recovered from their salaries. The matching contributions payable by the Government may be drawn by booking the expenditure initially under the minor head "502-Expenditure Awaiting Transfer to Other heads / departments" to be opened below the relevant functional major head of the Ministry / Department. The contributions recovered from the Government servants and those made by the Government are to be retained by the Government under the Public Account of India. These amounts may be credited to the head—

Major Head - 8342 - Other Deposits

Minor Head 120 - Misc. Deposits

Sub-Head - Defined Contribution Pension Scheme

Detailed Head - Employee's contributions under Tier-I

Detailed Head - Government's contributions under Tier-I

4. On receipt of Government's instructions for allowing interest on the accumulation of the fund, the amount of interest may be debited to

Major Head - 2049 - Interest Payments

Sub-major Head - 60 - Interest on Other Obligations

Minor Head 101 - Interest on Deposits

Sub-head-Interest on Defined Contribution Pension Scheme

Detailed Head - Interest on contributions under Tier-I

Object Head - Interest

5. The numeric codes, serial codes and SCCD codes relating to the above heads have been given in the annexure attached.

b  
tS  
d  
cl  
P  
cc  
b  
H  
It  
O  
cc

6. All Pr. CCAs / CAs are requested that the above instructions may please be brought to the notice of all the Pay and Accounts offices and the DDOs of their Ministry / Department for compliance.

**ANNEXURE**

Numeric Code	Description	Serial Code	SCCD
8342	Other Deposits		
120	Miscellaneous Deposits		
20	Defined Contribution Pension Scheme	83420048	
20.01	Employee's Contribution under Tier-I	83420049	312
20.02	Government's contributions under Tier-I	83420050	314
20.03	Interest on contributions under Tier-I	83420051	313
2049	Interest Payments		
60	Interest on other obligations		
101	Interest on Deposits		
29	Interest on Defined Contribution Pension Scheme	20490438	
29.01	Interest on contributions under Tier-I	20490439	
29.01.45	Interest	20490440	126

8

**G.I., M.F., CGA. F. No. 1 (7) (2)/2003/TA/380-424,  
dated 10-5-2005**

**Clarifications regarding implementation of Defined Contribution Pension scheme.**— Attention is invited to this Office O.M. No. 1 (7) (2)/2003/TA/245, dated 24-2-2004 (*Should be 21-4-2004*) wherein instructions were issued on the classification of the contributions to Defined Contribution Pension Scheme. Pending finalization of the Heads of Accounts, it was instructed that the matching contribution payable by the Government towards New Pension Scheme should be booked under the Minor Head '502 - Expenditure Awaiting Transfer to Other Heads' below the relevant functional Major Head of the Ministry / Department. It has now been finally decided in consultation with the Budget Division and the Comptroller and Auditor-General of India that the amounts of Government's contribution under the scheme shall be debited to the following head:—

Major Head: 2071 — Pensions and other Retirement Benefits

01-Civil (Sub-Major Head)

117-Government Contribution for Defined Contribution Pension Scheme (Minor Head)

01-Government Contribution (Sub-Head)

00.04 Pensionary Charges (Object Head)

2. Government servant's and Government's contributions under the Defined Contribution Pension Scheme should be credited to the Major Head:—

Major Head: 8342 - Other Deposits

117-Defined Contribution Pension Scheme for Government Employees

(opened *vide* Correction Slip No. 556 to List of Major and Minor Heads of Accounts) under the following sub-heads respectively:

01 Government servants' contribution under Tier I

02 Government contribution under Tier I

The numeric codes, serial code number in respect of the above said heads have been furnished in the annexure enclosed.

3. All Principal Chief Controller of Accounts / Chief Controller of Accounts. Controller of Accounts may kindly ensure that the amounts of Government contribution already booked under the intermediary Head of Account '502-Expenditure Awaiting Transfer be transferred to the Head of Accounts mentioned in Para. (1) above in the accounts for the year 2004-05.

4. Receipt of this Office Memorandum may please be acknowledged.

The numeric codes, serial code numbers in respect of the newly opened Heads of Account for the Financial Year 2004-05:—

Grant No.	Numeric No.	Description	Serial Code	Charged Plan Payment	Voted Plan Payment	Charged Non-Plan Payment	Voted Non-Plan Payment
40	2071	Pension & Other Retirement Benefits (Major Head)					
	01	Civil (Sub-Major Head)					
	117	Government Contribution for Defined Contribution Pension Scheme (Minor Head)	20710182				



## NEW PENSION SCHEME

33

Grant No.	Numeric No.	Description	Serial Code	Charged Plan Payment	Voted Plan Payment	Charged Non-Plan Payment	Voted Non-Plan Payment
	01	Government Contribution (Sub Head)	20710183				
	00.04	Pensionary Charges (Object Head)	20710184	186	195	122	139
				Receipt		Payment	
800	8342	Other Deposits					
	117	Defined Contribution Pension Scheme for Government Employees	83420053				
	01	Government servants' contribution under Tier I	83420054	310		329	
	02	Government contribution under Tier I	83420055	317		322	

9

GI., M.F., CGA No. 1 (7) (2)/2003/TA/Vol. III/438-441,  
dated 20-5-2005

**Implementation of Defined Contribution Pension Scheme — Instructions on accounting of contribution.**— A reference is invited to this office M. No. 1 (7) (2)/2003/TA/19, dated 14-1-2004 on the subject mentioned above. The Heads of Accounts required for the operation of New Pension Scheme have since been decided in consultation with Budget Division and office of the Comptroller and Auditor-General of India.

2. In the books of Railways, Defence, Posts and Telecommunications, the Government contribution to the New Pension Scheme will be booked to the following Heads of Account:—

**RAILWAYS:**

3002 - Indian Railways Commercial Lines - Working Expenses

Sub Major Head: 14 - Government Contribution for Defined Contribution Pension Scheme

Minor Head: 101-Government Contribution for Defined Contribution Pension Scheme

(Vide Correction Slip No. 559 to List of Major and Minor Heads)

3003 - Indian Railways - Strategic Lines - Working Expenses

Sub Major Head: 14 - Government Contribution for Defined Contribution Pension Scheme

Minor Head - 101 Government Contribution for Defined Contribution Pension Scheme.

(Vide Correction Slip No. 560 to List of Major and Minor Heads)

**(II) POSTS**

3201-Postal Services

Sub Major Head: 07-Pension

Minor Head: 110-Government Contribution for Defined Contribution Pension Scheme.

(Vide Correction Slip No. 555 to List of Major and Minor Heads)

**(III) Telecommunications and Defence**

2071-Pension and other Retirement Benefits

Sub Major Head : 01 - Civil

Minor Head : 117- Government Contribution for Defined Contribution Pension Scheme

3. As already decided by the Government, during the interim period, the Government servant's and the Government Contribution under Defined Contribution Pension Scheme are to be retained in the Public Account of India. The same will be credited to the following head:—

Major Head: 8342 - Other Deposits

Minor Head: 117 - Defined Contribution Pension Scheme for Government Employees. (opened vide Correction Slip No. 556 to List of Major and Minor Heads).

01 - Government servant's Contribution under Tier-I (sub-head)

02- Government's Contribution under Tier -I (sub-head)

4. Ministry of Railways, Defence and Departments of Posts and Telecommunications may please ensure that the amounts of contributions are accounted for under the relevant final Heads in the Accounts of Year 2004-2005.

10

GI., M.F., CGA No. 1 (7) (2)/2005 /TA/Main File/525,  
dated 14-7-2005

**Implementation of Defined Contribution Pension Scheme.**— Reference is invited to this office O.M. No. 1 (7)(2)/2003/TA/11, dated 7-1-2004 containing the detailed guidelines to be followed both by the DDOs and PAOs in implementing Defined Contribution Pension Scheme.

**Point 9 (q) [ should be 10 (p) ]** of the above OM, dated 7-1-2004 clearly states that DDOs / CDDOs should also prepare a separate bill for drawal of "matching contribution" to be paid by the Government, which is creditable to the Government servant's pension account. As per the Scheme, the Government contribution should be equal to the Government servant's contribution. However, the booked figures have revealed that in several Ministries, there is a difference between these two figures which indicates that bills for drawing "matching contribution" have not been submitted to PAO by the DDO.

Under the "final" arrangement, the "balances" will required to be transferred PFRDA and therefore, before that process starts, it would be necessary that contributions (both Government servant's and Government's contribution) be correctly drawn, accounted for and tallied with CPAO's figure.

All Pr. CCAs / CCAs / CAs are kindly requested to ensure that DDOs under their accounting jurisdiction strictly follow the instructions of this office in this regard. **PAOs may please be directed to accept the salary bills only if the responding bills for Government's contributions to New Pension Scheme accompany the salary bills.**

11

GI., M.F., F. No. 5 (31)/2005-ECB & PR, dated 30-9-2005

**Clarification regarding method of calculation of interest on NPS accumulations.**— I am directed to refer to your D.O. Letter No. 1 (7)(2)/2005/ in File /TA/652, dated 18-8-2005, on the above mentioned subject and to say that the Department of Expenditure (EV Division), has drawn attention to the notification, dated 21-4-2005 issued by the Budget Division (*copy enclosed printed*) wherein it was stated that accumulations at the credit of subscribers in the New Pension System shall carry interest @ 8% p.a.. The Department of Expenditure has stated that the idea clearly was to maintain parity with interest @ 8% p.a. on the GPF accumulations under the GPF-cum-pension system. They are advised that GPF Rules stipulate calculation of interest on subscriptions on a monthly basis and as such the same may need to be adopted to accumulations in NPS.

**G.I., Railway Board's Letter No. F(E)III/2003/PN1/24,  
dated 31-12-2003**

**Introduction of New Pension System for new entrants to Central Government service, including Railway service.**— A copy of the Gazette Notification No. 5/7/2003-ECB&PR, dated 22-12-2003 published by the Ministry of Finance, Department of Economic Affairs, introducing a new restructured defined contribution pension system for all new entrants to Central Government service including Railway service, from 1-1-2004 along with a copy of the Resolution, dated 10-10-2003 constituting the interim Pension Fund Regulatory and Development Authority (PFRDA) is circulated for information and necessary action. As a result of this decision, the existing Railway Services (Pension) Rules, 1993 including Commutation of Pension Rules and Extraordinary Pension Rules, and State Railway Provident Fund Rules as contained in Indian Railway Establishment Code, Vol. I (1985 Ed.) 1995 Reprint shall not be applicable to the new recruits entering into Railway service from 1-1-2004. Necessary amendments to these Rules are being issued separately.

The Zonal Railway Administrations, Production Units, Recruiting Authorities, etc., are advised to incorporate these changes, if considered necessary, in their prospectus / application forms / offer of appointments to be issued to the new recruits. The new recruits joining the Railway services from 1-1-2004 on the basis of the offer of appointment already issued shall also be covered by the New Pension System and not by the Railway Services (Pension) Rules, 1993 and State Railway Provident Fund Rules.

The modalities for operationalizing the New Pension System shall follow.

**G.I., Dept. of Pen. & P.W., O.M. No. 28/30/2004-P&PW (B),  
dated 26-7-2005**

**Counting of past service on submission of technical resignation on or after 1-1-2004 by employees governed by Central Civil Services (Pension) Rules, 1972.**— The various Ministries / Departments / Autonomous bodies have been seeking clarifications from this Department whether the employees appointed on or before 31-12-2003, who were governed by old pension scheme under the Central Civil Services (Pension) Rules, 1972, will be eligible for counting of their past service under Rule 26 (2) of the said rules or under the provisions of the DP & AR's O.M. No. 28/10/84-PU, dated 29-8-1984, as amended from time to time, in the situation where such employees submit technical resignation, on or after 1-1-2004 to take up new appointment in the new Ministry / Department / Central Autonomous Body.

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2. The matter has been considered in consultation with the Ministry of Finance and it is clarified as follows:—

- (i) All the employees who entered into Central Government service or in the service of an Autonomous Body set up by Central Government (satisfying the conditions laid down in Para. 4 of O.M., dated 29-8-1984), on or before 31-12-2003 and who were governed by old pension scheme under the Central Civil Services (Pension) Rules, 1972, will continue to be governed by the same pension scheme and same rules, for the purpose of counting of their past service under the said rules or under the provisions of the DP & AR's O.M. No. 28/10/84-PU, dated 29-8-1984, as amended from time to time, if such employees submit technical resignation on or after 1-1-2004, to take up new appointment in another Ministry or Department of the Government of India or an Autonomous Body set up by the Central Government, in which the pension scheme under Central Civil Services (Pension) Rules, 1972 already exists for the employees who entered into service on or before 31-12-2003.
- (ii) The employees who entered into service on or before 31-12-2003 and who were governed by CPF scheme or any pension scheme of Central or State Government, other than the pension scheme under Central Civil Services (Pension) Rules, 1972, on submission of technical resignation to take up new appointment on or after 1-1-2004, cannot be allowed to join the old pension scheme under Central Civil Services (Pension) Rules, 1972 because entry to the said scheme ceased with effect from 31-12-2003 and no new entry can be allowed in the pension scheme under above Rules. However, such employees can seek pensionary / terminal benefits, from the previous organization / Department, if admissible under the rules of that organization / Department, for the period of service rendered under that organization / Department.
- (iii) All the Central Government employees who entered Central Government service or the service of an Autonomous Body set up by Central Government, on or before 31-12-2003 and who were governed by old pension scheme under the Central Civil Services (Pension) Rules, 1972 and who submit technical resignation on or after 1-1-2004, to take up new appointment under State Government, will be eligible for grant of pro rata pensionary benefits for the period of Central Government or Central Autonomous Body service, on the lines as provided in the Rule 37 of Central Civil Services (Pension) Rules, 1972 and related orders.

3. Para. 3 (a) (ii) and 3 (b) (ii) of the DP & AR's O.M. No. 28/10/84-PU, dated 29-8-1984 may be treated as deleted with effect from 1-1-2004. Further, the provisions of the DP & AR's O.M. No. 28/10/84-PU, dated 29-8-1984 or any other order shall, in so far as it provides for any of the matters contained in this Memorandum, cease to operate.

4. This issues with the concurrence of the Ministry of Finance (Department of Expenditure) *vide* I.D. No. 177/E.V/05, dated 6-6-2005, Ministry of Finance (Department of Economic Affairs) *vide* U.O. No. F. 5 (80)/2004-ECB & PR, dated 28-6-2005 and with the concurrence of Office of the Comptroller and Auditor-General of India *vide* their U.O. No. 111-Audit (Rules)/44-2001-Vol. II, dated 13-7-2005.

13-A

G.I., Dept. of Pen. & P.W., O.M. No. 28/30/2004-P&PW (B),  
dated 28-10-2009

**Mobility of personnel amongst Central / State and Autonomous Bodies while working under pensionable establishments.**— The undersigned is directed to say that while introducing the New Pension Scheme from 1-1-2004, amendments to various existing rules including Rule 2 of the CCS (Pension) Rules, 1972 were made whereby these rules became inapplicable to those appointed to Central Government Services and posts from 1-1-2004. Also the new and changed position obtaining on mobility of personnel between Central Government departments; between Central and State Governments and between Government departments and Autonomous Bodies on technical resignation from 1-1-2004 under these rules were clarified *vide* OM of even number, dated 26-7-2005.

2. The position has been further reviewed by the Government of India and it has been decided to continue mobility of Government servants / Autonomous Body employees appointed on or before 31-12-2003 and who were governed under the old non-contributory Pension Scheme of their respective Governments / Organizations in order to provide for the continuance of Pensionary benefits based on combined service in accordance with the CCS (Pension) Rules, 1972 as under:—

- (a) between the Central Government departments covered under CCS (Pension) Rules, 1972; and Railway Pension Rules, 1993 or other similar non-contributory pensionable establishments of Central Government covered by old Pension Rules other than CCS (Pension) Rules, 1972;
- (b) between State and Central Government, provided the employees were appointed in the State Government(s) on or before 31-12-2003 and covered under old pension scheme similar to CCS (Pension) Rules, 1972.
- (c) the pre-existing arrangement of mobility between State / Central / Autonomous Body to Central / State Government and between Autonomous Bodies that were governed by old pension schemes in force up to 31-12-2003 *vide* No. 28/10/84-P&PW, dated 7-2-1986 and O.M. No. 28/10/84-Pension Unit, dated 29-8-1984 stand restored although those under CPF, etc., will not be allowed entry into the old pension scheme on appointments from 1-1-2004.

3. These instructions modify / supersede provisions in the OM of even number, dated 26-7-2005 to the extent as indicated above and take effect from 1-1-2004.

4. This issues with the concurrence of Department of Expenditure *vide* their U.O. No. 335/E.V/2009, dated 5-10-2009 and in consultation with C&AG *vide* their U.O. No. 93-Audit (Rules)/28-2009, dated 9-10-2009.

14

**C & AG's Circular No. 65-NGE/2005 issued under  
No. 447-NGE (Estt.) 51-2001, dated 24-10-2005**

**Applicability of New Pension Scheme to Divisional Accountants / Divisional Accounts Officers.**— The matter relating to applicability of New Pension Scheme to Divisional Accountants / Divisional Accounts Officers was taken up with Ministry of Finance who have stated that if an employee was covered under the New Pension Scheme (NPS) in his parent department, the borrowing department has to continue paying matching contribution in Tier-I account. This is irrespective of the fact whether the borrowing department / State Government has implemented NPS or not. Accordingly, the following procedures have been suggested:—

- (1) The application form of Divisional Accountants / Divisional Accounts Officers for allotment of Account number may be forwarded by DDO to the Accountant General (who has the administrative control of Divisional Accountants) for allotment of Account number by PAO.
- (2) The employee's contribution and matching contribution will be routed by DDO through a Bank draft to the Pay and Accounts Office of IA & AD for accounting and onward transmission to the Principal Pay and Accounts Office and then to Central Pay and Accounts Office and to Pension Fund Regulatory and Development Authority (PFRDA).
- (3) Treasury Officers may route the salary bills of Divisional Accountants / Divisional Accounts Officers Cadre through Major Head '8650-101'.

15

**U.O. F.No. 5(27/A) 2006-ECB and PR, dated 14-3-2006,  
Government of India (Department of Economic Affairs)  
addressed to Controller-General of Accounts, New Delhi**

**Terminal Benefits under New Pension Scheme in respect of the death case of Shri Ravinder Singh Parmar, Postman.**— This is with reference to

CPAO, Department of Expenditure's Letter, dated 15-2-2006, seeking Department of Economic Affairs' advice on payment of terminal dues and other retirement benefits in case of death of personnel covered under the New Pension Scheme.

The matter has been examined and the undersigned has been directed to convey that the deceased employee's own contribution *plus* Government's matching contribution *plus* interest @ 8% p.a. on both may be paid to the legal heirs immediately. In the matter of other benefits viz., death gratuity, family pension and / or *ex gratia* payment, CGA is advised to seek the views of the Department of Pension and Pensioners' Welfare.

16

**GI., Dept. of Pen. & P.W., O.M.  
No. 38/58/06-P&PW (A), dated 11-10-2006**

**Applicability of CCS (Pension) Rules, 1972 in respect of those appointed prior to 1-1-2004 and put on induction training.**— The undersigned is directed to say that the Staff Side of the National Council (JCM) have pointed out that the period spent on induction training by employees after their appointment is treated as qualifying service for pension. Staff Side of National Council (JCM) has sought clarification whether such of those employees who were appointed prior to 1-1-2004 and put on induction training may be treated as covered under the CCS (Pension) Rules.

2. The request made by Staff Side of the National Council (JCM) has been examined and it is clarified that the employees who were put on induction training after their appointment prior to 1-1-2004 and are paid salary from that date would be covered under CCS (Pension) Rules, 1972.

17

**GI., Dept. of Pen. & P.W., O.M. No. 38/58/06-P&PW,  
dated 5-3-2008**

**Applicability of CCS (Pension) Rules, 1972 in respect of those put on induction training prior to 1-1-2004 and were in receipt of stipend.**— The undersigned is directed to state that the existing CCS (Pension) Rules, 1972 are applicable to Government servants appointed on or before 31st December, 2003. *Vide* this Department's OM of even number, dated the 11th October, 2006, it was clarified that the employees who were put on induction training prior to 1-1-2004 and were paid salary from that date would be covered under CCS (Pension) Rules, 1972.

2. The Staff Side of the National Council (JCM) has sought further clarification whether the cases of persons who are put on induction training prior to 1-1-2004 but were in receipt of stipend would be covered under the CCS (Pension) Rules, 1972.



3. The matter has been further examined and it is now clarified that the employees who were required to undergo departmental training relating to jobs prior to 1-1-2004 before they were put on regular appointment and were in receipt of stipend during such training would also be covered under the CCS (Pension) Rules, 1972, provided the period spent on such training was eligible for being counted as qualifying service under the CCS (Pension) Rules, 1972.

18

**G.I., Dept. of Pen. & P.W., O.M. No. 20/1/07-P&PW (F),  
dated 18-9-2007**

**Clarification on New Pension System (NPS).**— The undersigned is directed to refer to M/o. Railway's O.M. No. 2004/AC-II/21/1 Pt., dated 5-7-2007 on the above subject and to say that as per Rule 9 of the GPF Rules, when a subscriber is transferred to foreign service or sent on deputation out of India, he shall remain subject to the rules of the Fund in the same manner as if he were not so transferred or sent on deputation. In view of this, Rules 10 and 11 of GPF Rules regarding 'realization of subscriptions' and 'interest' are applicable in the case of persons sent on deputation, as well.

2. It may be clarified that the GPF Rules are not applicable to the Government servants appointed on or after 1-1-2004. The above clarification is only for the purpose of adopting the methodology in the GPF Rules in the case of those Government employees who are covered by 'NPS' and are on deputation to the other Departments, as per the advice of DEA.

#### **NOTIFICATION**

**F. No. 5/7/2003-ECB & PR**

The Government approved on 23-8-2003 the proposal to implement the budget announcement of 2003-04 relating to introducing a new restructured defined contribution pension system for new entrants to Central Government service, except to Armed Forces, in the first stage, replacing the existing system of defined benefit pension system.

- (i) The system would be mandatory for all new recruits to the Central Government service from 1-1-2004 (except the Armed Forces in the first stage). The monthly contribution would be 10 per cent of the salary and DA to be paid by the employee and matched by the Central Government. However, there will be no contribution from the Government in respect of individuals who are not Government employees. The contributions and investment returns would be deposited in a non-withdrawable pension Tier-I account. The existing provisions of defined benefit pension and GPF would not be available to the new recruits in the Central Government service.

- (ii) In addition to the above pension account, each individual may also have a Voluntary Tier-II withdrawable account at his option. This option is given as GPF will be withdrawn for new recruits in Central Government service. Government will make no contribution into this account. These assets would be managed through exactly the above procedures. However, the employee would be free to withdraw part or all of the 'second tier' of his money any time. This withdrawable account does not constitute pension investment, and would attract no special tax treatment.
- (iii) Individuals can normally exit at or after age 60 years for Tier-I of the pension system. At exit, the individual would be mandatorily required to invest 40 per cent of pension wealth to purchase an annuity (from an IRDA-regulated Life Insurance Company). In case of Government employees, the annuity should provide for pension for the lifetime of the employee and his dependent parents and his spouse at the time of retirement. The individual would receive a lumpsum of the remaining pension wealth, which he would be free to utilize in any manner. Individuals would have the flexibility to leave the pension system prior to age 60. However, in this case, the mandatory annuitization would be 80% of the pension wealth.

### RESOLUTION

#### F. No. 5/7/2003-ECB & PR

The Government approved on 23-8-2003 the proposal to implement the budget announcement of 2003-04 relating to introducing a new restructured defined contribution pension system for new entrants to Central Government service, except to Armed Forces, in the first stage, replacing the existing system of defined benefit pension system. The new system will also be available, on a voluntary basis, to all persons including self employed professionals and others in the unorganized sector. However, mandatory programmes under the Employee Provident Fund Organization (EPFO) and other special provident funds would continue to operate as per the existing system under the Employee Provident Fund and Miscellaneous Provisions Act, 1952 and other special Acts governing these funds.

Where the Government are satisfied that pending the enactment of a comprehensive legislation, it is necessary to constitute and make operational an interim body as a precursor to the proposed Statutory Authority, with which the interim body would be ultimately merged, or which it will be converted into when the latter is constituted;

Now therefore, the Government of India do hereby constitute the interim Pension Fund Regulatory and Development Authority (PFRDA) under the overall administrative control of the Ministry of Finance.

- (i) The Chairman of PFRDA and other Members — two full-time and two part-time — will be appointed as per terms and conditions given at Annexure-I.
- (ii) The PFRDA shall regulate and develop the pension market. PFRDA will develop its own funding stream based on user charges. Such additional functions as may be considered necessary to the interim PFRDA may be assigned to enable it to effectively regulate, promote and ensure the orderly growth of the pension market.
- (iii) The interim PFRDA is to be headed by a Chairman with the status of not less than a Secretary to the Government of India and would be appointed by the Central Government. Other members of the interim body, not exceeding four in number, of whom not more than two shall serve full time, shall be selected by the Central Government from amongst persons having experience and knowledge in economics, finance, legal and administrative matters with one person from each discipline. The Chairman can be from any of the above disciplines.
- (iv) The Chairman of the PFRDA shall have appropriate powers to discharge the functions of the PFRDA effectively. For this purpose, the PFRDA shall provide itself with suitable supporting staff and raise adequate resources.
- (v) The Government will provide adequate grants for meeting the expenses incurred by the PFRDA.
- (vi) Subject to the overall directions and guidelines of the Government, the PFRDA shall—
- (a) Deal with all matters relating to promotion and orderly growth of pension market;
  - (b) Propose comprehensive legislation for the purpose indicated above; and
  - (c) Carry out such other functions as may be delegated to the Authority for the purposes indicated in (a) and (b) above.
- (vii) The PFRDA shall be free to determine its own procedures and will have powers to call for records, returns, notes, memoranda, data or any other material relevant to its working from official and non-official bodies and also hold discussions with them.
- (viii) The PFRDA will have its headquarter in Delhi and submit periodical reports to Government on various aspects of the pension sector and on such other specific matters as may be called for by the Government from time to time.

## ANNEXURE - I

**Terms and Conditions of Appointment of Chairperson and members of interim Pension Fund Regulatory and Development Authority (PFRDA)**

(a) **Tenure:** The Chairman and every member shall hold office for a period of two years or till a statutory PFRDA is in place, whichever is earlier. However, Chairman and Members will be eligible for reappointment under the statutory PFRDA for a further term of three years or till they have attained the age of sixty-five years or sixty-two years respectively, whichever is earlier.

(b) **Eligibility for Re-employment:** Chairperson or a Member would not be eligible for re-employment under the Central Government or any body / authority substantially financed by the Central Government unless he has cooled off for a period of two years. Similarly, for two years, no Chairperson or Member would be eligible to take up private employment after demitting office, in the organizations / conglomerates / associates that fell within the operational jurisdiction of the concerned Regulatory Authority. A full-time member will sever all connections from the regulated entities. Both full-time and part-time members will declare particulars of employment and shareholding in regulated entity of the immediate family members, i.e., spouse, dependent children and parents.

(c) **Pay:** A Government servant, if appointed as Chairman, shall receive pay as admissible to the Secretary to the Government of India. The pay will be fixed in accordance with the prevailing order, i.e., pay *minus* pension, etc. An official of Public Sector Undertaking (PSU), if appointed as a Chairman shall draw the last drawn pay in the PSU. A person from a private sector, if appointed as Chairman, shall draw the pay decided by the Government. A Government official, if selected as a whole-time member, shall receive pay as admissible to the Additional Secretary to the Government of India. An official of Public Sector Undertaking (PSU), if selected as a whole-time member, shall draw the last drawn pay in the PSU. A person from a private sector, if selected as a whole-time member, shall draw the pay as decided by the Government. A part-time member will be entitled to a sitting fee to be decided by the Government.

(d) **Pension:** The Chairperson and Members would participate in the individual retirement account type new pension system based on defined contribution.

(e) **DA & CCA:** The Chairperson and Members shall be entitled to Dearness Allowance and City Compensatory Allowance at the rate admissible to officers of equivalent pay in the Government.

(f) **LTC, TA & DA:** Travelling Allowance and Daily Allowance on tour shall be paid to the Chairperson and Members as applicable to Government servants drawing that basic pay. They would also be entitled to facility of temporary Government accommodation in Guest Houses / Inspection Bungalows under the control of the Central Government, wherever applicable, on payment of

normal rent at outstations, of the class to which Government servants of equivalent pay are eligible.

**(g) Visits Abroad:** Official visits abroad by the Chairperson and any Member up to 15 days would be undertaken without any Government approval. However, the visits beyond 15 days in a year would be undertaken only in accordance with the Government orders as applicable to officers of equal grade in Government of India. In regard to official delegations abroad in which both the administrative Secretary and the Chairperson or Member of the Regulatory Authority are included, the Secretary would lead the delegation. For domestic tours, the Chairperson would keep the Secretary of the administrative Ministry / Department informed.

**(h) Accommodation:** The Chairperson and Members of PFRDA will be entitled to hire accommodation from the market within a radius of 8 kms. from the office and the maximum cost admissible for this arrangement, would not exceed Rs. 2,500 per sq.ft. If a Government employee is appointed who has already been allotted a Government accommodation, then he will be entitled to retain the same after obtaining approvals at appropriate level.

**(i) Sumptuary Allowance:** The Chairperson and Members would be entitled to Sumptuary Allowance as decided by the Government.

**(j) Medical Facilities:** The Chairperson and members shall be reimbursed the actual premium paid to purchase the domestic medical insurance cover.

**(k) Transport:** The Chairperson and members shall be entitled to official cars as admissible to officers in the equivalent rank.

**(l) Status:** Chairperson and Member would not be accorded Ministerial status and the previous status of the appointee shall not be treated as a precedent for determining the status accorded to the Chairperson / Member. In exceptionally meritorious cases, the Ministry of Home Affairs would be consulted, along with full justification, which would approach the Standing Committee of Secretaries, wherever necessary as laid down in Cabinet Secretariat Instruction No. 99/1/5/95-Cab., dated 16-11-1996.

**(m) Leave:** A Chairperson or Member would be entitled to 30 days of Earned Leave for every year of Service. The payment of leave salary during leave shall be governed by Rule 40 of CCS (Leave) Rules, 1972. A person would be entitled to encashment of 50% of Earned Leave to his credit at any time. There will be no leave encashment for Chairperson and Members employed from the private sector.

**(n) Administrative and other Residuary Matters:** Administrative matters relating to the operations of PFRDA or the conditions of service of the Chairperson and a Member, with respect to which no express provision has been made in these instructions, shall be referred in each case to the Central Government for its decision and the decision of the Central Government thereon shall be binding on PFRDA.

**G.I., M.F., CGA. No.1(7)/2003/TA/Part File /177, dated 23-6-2008**

**Introduction of New Pension Scheme — changes in respect of functions of Cheque Drawing and Disbursing Officers (CDDOs) in Civil Ministries.**— A reference is invited to this Office O.M. No. 1(7) (2)/2003/TA/11, dated 7-1-2004 on the subject mentioned above, wherein guidelines to be adopted by DDOs / PAOs for implementation of New Pension Scheme during the interim period were issued. According to the Para. 10 and its sub-paras. of the above said OM, monthly salary bills and bills for Government Contribution in respect of the Government servants covered under the New Pension Scheme were required to be prepared by CDDOs and submitted to the PAOs for payment and further accounting of these contributions.

2. Consequent on appointment of National Security Depository Limited (NSDL) as the Central Record Keeping Agency and Pension Fund Managers, the contributions are required to be passed on to the Trustee Bank for investment. Any delay in passing of the same could lead to delay in investment thereof which will consequently result in drop in the returns thereon. With the view to ensure quicker remittance of funds, it has been decided that the relevant sub-paras. under Para. 10 referred to above of the said OM stand amended in respect of CDDOs. The CDDOs in Civil Ministries will not, therefore, submit the monthly salary bills and bills for Government Contribution in respect of the Government servants covered under the New Pension Scheme referred in the above mentioned OM, dated 7-1-2004, to the Pay and Accounts Offices with effect from 1-7-2008 in respect of subscribers under their payment control (either directly or for NCDDOs reporting to them).

3. Henceforth, CDDOs would be responsible for registering themselves and their NCDDOs on New Pension Scheme Contribution Accounting Network (NPSCAN) of NSDL and for the following functions:—

- (i) Registration of new employees with NSDL as well as notifying NSDL about changes.
- (ii) Preparation and passing of monthly salary and bills for Government Contributions in respect of the Government servants covered under the New Pension Scheme.
- (iii) Remittances of Employees and Government contribution to the Trustee Bank preferably by RTGS/NEFT.
- (iv) Intimation / uploading of subscriber-wise remittance detail to NSDL online and
- (v) Maintenance of detailed ledger account prescribed in Para. 10 (t) of this office O.M. No. 1 (7)(2)/2003/TA/11, dated 7-1-2004.

4. Similarly, PAOs will also be responsible for the functions specified at Para. 3 including (i) to (v) above in respect of themselves and NCDDOs directly reporting to them.

5. Detailed instructions on the procedure to be followed shall be issued in due course.

6. The particulars regarding the Account Number of the Trustee Bank have been furnished in CPAO's O.M. No. CPAO/NPS/Fund Transfer/2007-08/559, dated 29-3-2008.

7. All Pr. CCAs/CCAs/CAs are requested to bring the above instructions to the notice of PAOs/CDDOs under their jurisdiction.

20

**G.I., M.F., CGA. No. 1 (7)/2003/TA/Part File/238-251,  
dated 24-7-2008**

**Changes in respect of functions of Cheque Drawing and Disbursing Officers (CDDOs) in civil ministries — Guidelines / Clarifications.**— A reference is invited to this Office Memorandum No. 1 (7)/2003/TA/Part File/177, dated 23-6-2008 on the subject mentioned above, wherein instructions were issued with regard to registration of Cheque Drawing DDOs, registration of new employees, passing of bills by CDDOs, uploading of data to the website of NSDL, etc. The following guidelines / clarifications are issued in order to enable the PAOs / CDDOs to understand their responsibilities with regard to the implementation of the Scheme:—

2. (a) As already stated in the above said O.M., the contributions towards New Pension Scheme (both the Government servants' and Government's contributions) are required to be passed on promptly to the Trustee Bank for investment.

(b) CDDOs will have to remit the NPS funds in respect of subscribers under their direct payment control as well as in respect of NCDDOs preferring bills to them.

(c) CDDOs will have to remit the NPS contributions deducted by them from July, 2008 onwards to Trustee Bank through RTGS/ NEFT even if the registration of CDDOs in respect of themselves and their NCDDOs with NSDL has not been completed.

(d) In order to enable the NSDL to carry out proper reconciliation and post the amounts against the individual's, accounts, PAOs/CDDOs will have to ensure that their Registration numbers (or till such time registration is complete, the PAO Code / CDDO Code) and the month to which the contributions pertain are mentioned in the NEFT / RTGS application form (in the 'Remarks' column) to be submitted to their banker. Where payments are made through cheques in favour of the Trustee Bank, these particulars will have to be furnished on the reverse of the cheque as well as in the forwarding letter.

(e) Pay and Accounts Offices/CDDOs will have to maintain the particulars of remittances of contributions to the Trustee Bank in the pro forma prescribed (*vide* Annexure I — *not printed*). They will have to maintain individual-wise account of credits passed on to Trustee Bank, in the pro forma (*vide* Annexure II — *not printed*). The nodal agencies will be able to understand their responsibilities with the following example:—

A P.A.O. has altogether five DDOs under his accounting jurisdiction — (i) two NCDDOs submitting bills direct to him and his own office as one DDO and (ii) one CDDO and one NCDDO submitting bills to the CDDO. With effect from 1-7-2008, the PAO will be responsible for passing the NPS bills and making remittance of contributions to the Trustee Bank, only in respect of (i) above. He will also have to maintain the Control Sheet on the Monthly Remittances under NPS (Annexure I) and the Individual-wise Account of Remittances (Annexure-II). The CDDO mentioned at (ii) above will similarly be responsible for discharging these functions in respect of his establishment and the NCDDO submitting bills to him.

3. Pr. CCAs / CCAs / CAs are requested to communicate the aforesaid instructions to all Pay and Accounts Officers/CDDOs for strict compliance.

21

**G.I., M.F., O.M. No. 1 (7)/2003/TA/Part File/279,  
dated 2-9-2008**

**Streamlining of procedure for remittance of contributions to Trustee Bank by PAOs / CDDOs.**— Government of India had introduced a new Defined Contribution Pension Scheme (DCPS) with effect from 1-1-2004 *vide* Government of India, Ministry of Finance, Department of Economic Affairs Notification, dated 22-12-2003. It is applicable to all new entrants joining Government service (except Armed Forces) on or after 1-1-2004.

**2. The salient features of the New Pension Scheme as per the notification, dated 22-12-2003 are as follows:—**

The New Pension Scheme works on defined contribution basis and it has two tiers — Tiers-I and II. Contribution to Tier-I is mandatory for all Government servants joining Government service on or after 1-1-2004, whereas Tier-II will be optional and at the discretion of Government servants. Under Tier-I, Government servants will have to make a contribution of 10% of his basic pay *plus* DA, which will be deducted from his salary bill every month by the DDO concerned. The Government will make an equal matching contribution. Tier-I contributions (and the investment returns) will be kept in a non-withdrawable Pension Tier-I Account. Tier-II contributions will be kept in a separate account that will be available for withdrawal at the option of the Government servant. Government will not make any contribution to Tier-II account. The existing provisions of



Defined Benefit Pension and GPF would not be available to new Government servants joining Government service on or after 1-1-2004.

3. Since a regular Central Record Keeping Agency and Fund Managers had not been appointed then, as an interim arrangement, the contributions made by Government employees as also the matching contributions paid by the Government were retained by the Government below the M.H.-8342-Other Deposits-117-Defined Contribution Pension Scheme under the Public Account of India and interest as applicable under the GPF (CS) Rules was allowed thereon. Guidelines to be adopted by Drawing and Disbursing Officers and Pay and Accounts Officers during the Interim Period when the balances were held by the Government of India were issued by this office *vide* O.M. No. 1(7)/(2)/2003/TA/11, dated 7-1-2004. Central Pension Accounting Office under Ministry of Finance, acting as an interim Record Keeping Agency, was maintaining the data in respect of DCPS subscribers.

4. Recently, Government of India decided to transfer the accumulated balances under the DCPS as on 31-3-2008 and also the monthly contributions with effect from 1<sup>st</sup> April, 2008 onwards to the Trustee Bank. As a sequel to the Government decision, instructions were issued to all Accounting Organizations to affect the transfer of balances to the Trustee Bank and send the data to National Securities Depository Limited (NSDL), who have been appointed as the Central Record Keeping Agency for the New Pension Scheme. Subsequently, instructions with regard to the action required to be taken by the CDDOs/ PAOs have also been issued *vide* this office O.M. No. 1(7)/2003/TA/Part file/177 dated 23-6-2008 and O.M. No. 1970/2003/TA/Pt. file / 238-251, dated 24-7-2008.

5. With a view to streamlining the procedure of remittances to Trustee Bank, the following further detailed guidelines are issued for compliance by Pay and Accounts Officers / Drawing & Disbursing Officers / CDDOs:—

(a) *Procedure for allotment of PAPAN to the new entrants after 1-4-2008*

DDOs will continue to obtain the particulars (demographic information) of Government servants (joining service under the Government of India) such as his name, designation, date of birth, father's name, address etc., from the new entrants and furnish the same to PAO. The detailed procedure for registering a new entrant with NSDL and obtaining Permanent Retirement Account Number (PRAN) will be communicated in due course. Until then, Pay and Accounts Offices may allot new Permanent Pension Account Numbers (PAPAN) to the new entrants by following the procedure already prescribed for the Interim Period. As regards the subscribers whose details were included in the legacy data pertaining to the transfer of balances on 31-3-2008, NSDL will allot Permanent Retirement Account Numbers based on the Legacy Data sent by PAOs to them).

(b) *Registration of PAOs / CDDOs / DDOs with NSDL*

Detailed instructions with regard to registration of PAOs/ CDDOs and DDOs have been furnished in the **Annexure I-A** and **I-B** to this O.M. The registration of the Principal Accounts Office has been delinked from the other registrations.

(c) *Preparation, Submission and passing of DCPS Bills*

The salary bills in respect of the Government servants who are covered under the Defined Contributory Pension Scheme will be prepared separately by DDOs as done now. The bills for drawing Government contributions will be submitted along with the salary bills. While the non-cheque Drawing DDOs preferring bills to PAOs will continue to submit these bills to their Pay and Accounts Office, the Cheque Drawing DDOs will pass their own bills and bills preferred by their non-cheque Drawing DDOs to them (both the salary bills and bills for drawing Government contributions) and make payment at their end. **The bills relating to New Pension Scheme in respect of the Government employees under the CDDOs and the NCDDOs attached to the CDDOs will not be submitted to the Pay & Accounts Offices with effect from 1<sup>st</sup> July, 2008, as already communicated vide O.M. No. 1(7)/2003/TA/Part file/177, dated 23-6-2008.**

While preparing the salary bill, DDO will also prepare and attach a recovery schedule in the prescribed form in (Annexure II-A) for the contributions under Tier-I. The Permanent Retirement Account Numbers (PRAN) allotted by NSDL will have to be mentioned therein. Till such time PRAN is allotted by NSDL, Permanent Pension Account Numbers (PPAN) allotted by PAOs may be used. The amount of NPS subscriptions (Employees' Contribution) recovered from the salary bills **will be shown under the "Recoveries" column of the salary bill.**

(d) *Payment to Trustee Bank*

The salary bills and the bills for Government contribution will be passed by PAOs / CDDOs after exercising the checks prescribed under CGA (R&P) Rules and Civil Accounts Manual. While the amounts payable towards salary will be paid to individuals, the amounts of employees' contributions recovered from the bill will be initially classified under the Head "0071 – Contributions and Recoveries towards Pension and Other Retirement Benefits – 500 – Receipts Awaiting Transfer to other Minor Heads" (RAT).

Government's contribution bills duly supported by schedules (in Annexure II-B) will also be prepared by DDOs. The amount will be debited to the head "2071 – Pension & Other Retirement Benefits – 117 DCPS". After passing the bills by the PAO / CDDO, these amounts will also be booked under the Head "0071-Contributions and Recoveries towards Pension and Other Retirement Benefits-500-Receipts Awaiting Transfer to other Minor Heads" (RAT).

After the bills are passed, the PAO / CDDO will upload the data relating to contributions (both of Employees' and Government's Contributions) into NPSCAN and also tally the figures uploaded with that booked under the Head 'RAT'. After uploading is completed, PAO / CDDO will get Transaction ID and draw the total amount by *minus* crediting the Head "RAT" mentioned above either by cheque in favour of the Trustee Bank or remit the amount through RTGS / NEFT.

PAO / CDDO will ensure the amount of contributions booked under RAT is duly tallied with the Subscriber's Contribution File (SCF) being uploaded in the NPSCAN and the same amount is drawn in the Cheque and passed on to the Trustee Bank. **There should be no balance under the Head "0071-Contributions and Recoveries towards Pension and Other Retirement Benefits-500-Receipts Awaiting Transfer to other Minor Heads" at the end of each month.**

It may be noted that **the contributions will not be parked under the Head of Account "8342-Other Deposits-117-Defined Contribution Pension Scheme"** even as a temporary measure for making payment to the Trustee Bank.

*(e) Role of Pay & Accounts Offices / Cheque Drawing Disbursing Officers*

PAOs / CDDOs will be responsible for the following functions:—

- (i)* registration of themselves and their NCDDOs with NSDL through submission of the prescribed forms (Annexures I-A and I-B refer).
- (ii)* Passing of DCPS bills in respect of the Government employees covered under DCPS.
- (iii)* Prompt remittance of contributions to the Trustee Bank preferably through RTGS / NEFT.
- (iv)* Uploading of subscriber-wise credits to New Pension Scheme Contribution Accounting Network (NPSCAN) and furnishing other relevant particulars to NSDL (The detailed procedure of uploading of data to NPSCAN and remittance of contributions to Trustee Bank has been indicated in **Annexures I-A and I-B.**)
- (v)* Maintenance of the Alphabetical Index Register in **Annexure III** wherein they have to indicate the PRAN numbers allotted to each of the subscribers.
- (vi)* Maintenance of the particulars of remittances of contributions to the Trustee Bank in the Pro forma prescribed *vide Annexure IV.*
- (vii)* Maintenance of the individual-wise account indicating the amounts of contributions paid to the Trustee Bank and the details of remittance (*vide Annexure V.*)
- (viii)* Registration of new employees with NSDL as well as notifying NSDL about the changes with effect from the date NSDL starts registering employees.

In order to enable NSDL to carry out reconciliation and credit the amounts against the individuals' accounts, Pay and Accounts Offices / CDDOs will have

to ensure that their PAO Registration numbers / CDDO Registration numbers respectively (or till such time registration is complete, the PAO code / CDDO code) and the month to which the contributions pertain / Transaction ID in NPSCAN are mentioned in the NEFT / RTGS application form (in the 'Remarks' column) to be submitted to their banker. Where payments are made through cheques in favour of the Trustee Bank, these particulars will have to be furnished on the reverse of the cheque as well as in the forwarding letter. The time schedule prescribed in Part "C" of Annexures I-A and I-B will have to be strictly adhered to by DDOs, PAOs and CDDOs.

6. Whenever any Government servant is transferred from one office to another, the DDO will indicate in the Last Pay Certificate of the Government servant, the PRAN (PPAN until PRAN is allotted) in respect of that individual and the month up to which his contributions have been recovered / drawn.

7. Pr. CCAs / CCAs / CAs are requested to bring these instructions to their PAOs \ CDDOs \ DDOs for strict compliance.

#### ANNEXURE – I-A

##### PROCEDURE FOR REGISTRATION OF PAOs AND THEIR NON-CHEQUE DRAWING DDOs (NCDDOs) WITH NSDL

1. PAOs would be registered by NSDL on the basis of the legacy data up to 31<sup>st</sup> March, 2008 submitted by them in the prescribed formats through their Principal Accounts Office (Pr. AO) to NSDL after validation with the PAO and DDO codes and the mapping available in the PAO-DDO code Directory of the office of the CGA. **Therefore, such PAOs need not re-register with NSDL again through the physical registration forms.**

2. All PAOs and/or Non-Cheque Drawing DDOs-1 (NCDDOs-1) who have joined the NPS after the transfer of the accumulated balances in March, 2008, would take immediate action for registering themselves through the physical registration forms.

3. Where there are no inconsistencies in the subscriber legacy data, NSDL will be communicating to the PAOs two documents separately (in both hard copy as well as soft copy) – (i) the PAO Registration Number and (ii) User ID and passwords (I-Pin/T-Pin) to enable the PAOs to upload the Subscriber Contribution details on NPSCAN as well as access the NPSCAN system. **Note: PAOs will be able to upload the subscriber contribution details on NPSCAN only after PAO, DDO and Subscriber registration numbers; user ID and passwords are allotted by NSDL.**

4. NSDL would be sending the PAO registration number; DDO registration number; PRAN (Subscriber Registration Number); User ID and passwords (I-Pin / T-Pin) to the respective PAOs within fifteen (15) days from the date of receipt of the subscriber legacy data.
  5. The O/o Controller General of Accounts (CGA) has provided NSDL a directory of PAOs, CDDOs and NCDDOs along with the PAO – DDO mapping. NSDL will use this data to identify the PAOs, CDDOs, NCDDOs-1 and NCDDOs-2.
  6. If there is any inconsistency between the mapping in the directory and the legacy data, NSDL will not change any existing mapping provided in the legacy data on the basis of the directory. However, NSDL will bring the same to the attention of the respective Pr.CCAs/CCAs/CAs for further advice.
  7. **Non-Cheque Drawing DDOs-1 (NCDDOs-1) preferring bills to PAOs are however, required to be compulsorily registered afresh with NSDL in the prescribed DDO registration form (Annexure N3). Pay & Accounts Offices having DDO functions shall also register as a DDO and submit the DDO Registration form. NCDDOs will take immediate steps to submit the duly completed registration form, to their PAOs. The forms Annexures N2, N3 and N4 can be downloaded from [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in) and [www.nsdl.co.in](http://www.nsdl.co.in).**
  8. On receipt of the duly filled DDO registration forms from its NCDDOs, PAOs will authenticate / attest in the relevant column of the form and forward it to NSDL along with Annexure N4. **Pending the allotment of the PAO registration number, the PAO shall indicate the PAO Code (allotted by the O/o CGA) in Column – 9 in Annexure N3 of the DDO registration form and related fields requiring PAO Registration numbers.**
  9. The PAO shall forward the NCDDO registration forms along with the **prescribed forwarding letter (Annexure N4)** to NSDL preferably by Speed Post. As mentioned in paragraph above, pending availability of PAO Registration Code, PAO Code may be used in this form also.
- NOTE.— Before forwarding the NCDDO-1 registration forms to the PAO, the NCDDOs-1 should ensure that all information given in the form is correct. Any discrepancy in the form has to be got rectified by the NCDDO-1.**
10. On successful registration of the NCDDOs-1, NSDL will confirm DDO Registration Number allotted to each NCDDO-1 and intimate the same to the respective PAOs. PAOs shall on receipt of the DDO Registration Numbers intimate the same to its NCDDOs-1.

**NOTE.— NCDDOs-1 will be identified by this DDO Registration Number in the NPSCAN system.**

**Subscriber Registration:**

11. The initial subscriber registration (for existing NPS subscribers) would also be done on the basis of the legacy data. **Therefore, existing subscribers in whose respect balances were transferred to the Trustee Bank in March, 2008 and legacy data accepted, need not submit the subscriber registration form for now. However, these subscribers will also be required to submit the subscriber registration form indicating their complete details for which suitable instructions and orders will be intimated in due course.**

12. The subscribers will be registered on the basis of the legacy data provided as per the subscriber text files sent to NSDL by the PAOs. Subscribers will be mapped to the DDO on the basis of the DDO code provided in the legacy data.

13. NSDL would allot and communicate to the PAOs the individual Permanent Retirement Account Number (PRAN) in respect of each subscriber mapped to the PAO based on the legacy data. This PRAN will replace the PPAN earlier allotted by the PAO for all purposes. PAOs should communicate to the DDOs (both CDDOs and NCDDOs)<sup>@@</sup> the newly allotted individual PRAN DDO-wise. The DDOs in turn shall intimate the subscribers under their payment control of the new PRAN allotted to the individual subscribers.

14. NSDL will provide data separately in respect of subscribers mapped to PAOs including all NCDDOs (in the absence of mapping of NCDDO2s to CDDOs) and CDDOs respectively (based on PAO-DDO code directory provided by the O/o CGA). PAOs will segregate the details regarding all the NCDDO2s and their subscribers along with the block for CDDOs to the respective CDDOs and will convey these to CDDOs for inclusion. This will help the PAOs and CDDOs in identifying the subscribers with respect to whom they are supposed to upload the Subscriber Contribution Files and remit the NPS contributions. **For example, if there are 1000 NPS Subscribers, 100 Subscribers each being linked to 10 DDOs (of which 4 are CDDOs and 5 NCDDO1s and 1 NCDDO2) of a PAO, the details provided by NSDL will mention the 600 Subscribers (NCDDO-1 / NCDDO2-wise) from 6 NCDDOs in the first block and 400 Subscribers (CDDO-wise) from 4 CDDOs in the second block. PAO will convey**

- (a) The CDDO registration number and the PRAN for the subscribers under CDDOs to the respective CDDOs and
- (b) The NCDDO2 registration number and the PRAN for the 100 subscribers to the concerned CDDO.

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<sup>@@</sup> All Subscribers under a CDDO or his NCDDOs- 2 will be the responsibility of that CDDO. Accordingly, for such subscribers, PAO will communicate subscriber details both to the CDDOs and to NCDDOs-2 separately.

Therefore, in effect PAOs shall be responsible for uploading the Subscriber Contribution Files and remittance of the NPS contributions for only 500 subscribers' with effect from 1<sup>st</sup> July, 2008.

15. Till such time PAOs have not started uploading Subscriber Contribution Files on NPSCAN or till further orders, if a new entrant joins the Government of India, PAOs will allot the PPAN to the new entrant and remit the NPS contribution. PAOs shall also allot PPAN in respect of subscribers under their CDDOs. However, the responsibility of remitting the NPS contribution in respect of the new entrant to Trustee Bank will be that of the CDDO.

16. The procedure of registration of the new entrants in NPSCAN in respect of whom the subscription details were not included in the legacy data, will be intimated by NSDL.

#### **Uploading of Subscribers Contribution File (SCF) and Remittance of Contribution:**

##### **(A) Before Electronic upload of Subscribers Contribution File (SCF)**

17. Irrespective of whether the PAO has received the PAO registration number and the User ID and I-Pin/T-Pin from NSDL or not, PAOs shall continue remitting the NPS contribution in respect of its subscribers to the Trustee Bank.

18. Pending electronic upload on NPSCAN, PAOs should ensure that while remitting the NPS contribution through RTGS / NEFT, they have to invariably mention the PAO code (allotted by CGA) and the month for which remittance is being REMARKS COLUMN of the RTGS / NEFT application. Similarly, PAO while remitting the NPS contribution through local cheques to the local branch of the Trustee Bank (Bank of India) should also invariably mention their PAO Code and the month for which remittance is being made in their forwarding letter addressed to the Trustee Bank and also on the reverse of the Cheque.

19. The State and District-wise list of Bank of India's (Trustee Bank) Branches authorized to collect NPS contribution and list of State Bank of India's Branches having correspondent banking arrangement with Bank of India, where the Bank of India is not present is available on the Pension Fund Regulatory and Development Authority's (PFRDA) website – [www.pfrda.org.in](http://www.pfrda.org.in)

##### **(B) On Commencement of Electronic upload of Subscribers Contribution File (SCF)**

20. Once PAOs have received their PAO registration number and the User ID and I-Pin / T-Pin from NSDL, *PAOs shall download the File Preparation Utility (FPU) and the File Validation Utility (FVU) for the purpose of regular*

*upload of the subscriber contribution details on NPSCAN. These utilities and other instructions on uploading and remitting are available and can be downloaded from NSDL website-[www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in) and [www.nsdl.co.in](http://www.nsdl.co.in). PAOs shall use the User ID and I-Pin to access the NPSCAN and upload the subscriber contribution details on a monthly basis.*

21. PAOs will first upload the subscriber contribution details on NPSCAN following the instructions of NSDL. NPSCAN will generate a unique Transaction ID for the upload done. PAO should note down this unique Transaction ID. PAO after uploading the subscriber contribution details will remit the NPS contribution to the Trustee Bank preferably through RTGS/NEFT.

22. It is mandatory for all PAOs to ensure that the unique Transaction ID and the PAO Registration Number is clearly mentioned in the remarks column of the RTGS/NEFT Application form. This will enable NSDL to clearly identify the PAO and reconcile the amount remitted with the subscriber contribution details uploaded by the PAO.

23. For those PAOs issuing local cheque to the local branch of the Bank of India (Trustee Bank), in addition to other requirements by NSDL, they should clearly mention the unique Transaction ID and the PAO Registration Number in their covering letter and also on the reverse of the Cheque.

### **(C) Timelines for PAOs and NCDDOs**

24. The responsibility of the correct and timely deduction of the contribution for each subscriber as mandated under the scheme will rest with the respective NCDDOs. NPS bills should be preferred so as to reach the PAO by 20<sup>th</sup> of every month. Accountability is important since each day's delay in deduction or remittance will cause a monetary loss to the subscriber

25. The responsibility for timely remittance to the Trustee Bank is that of the PAO in respect of all the subscribers under his domain. Once the upload of subscriber contribution details to NPSCAN is enabled, the PAO should upload the subscriber contribution details on NPSCAN and obtain the Transaction ID by the 25<sup>th</sup> of each month.

26. If the remittance is through RTGS / NEFT, then it may be ensured that the NPS contributions (Government's and employees) should be credited to the account of the Trustee Bank by the PAO on the last working day of each month for that month. If the remittance is through a cheque payable to the Trustee Bank, then the same should be delivered to the local Branch of the Trustee Bank by the PAO by the 26<sup>th</sup> of each month marked NPB for the last working day of the month. (The dates prescribed for remittances are valid even in respect of remittances by PAOs even before upload of subscriber contribution details to



NPSCAN has commenced.) It is reiterated that accountability is important since each day's delay in deduction or remittance will cause a monetary loss to the subscriber.

NOTE.— (i) **NCDDO - 1** denotes Non-Cheque Drawing DDO attached with PAO.

(ii) **NCDDO - 2** denotes Non-Cheque Drawing DDO attached with CDDO.

### ANNEXURE - I B

#### PROCEDURE FOR REGISTRATION OF CDDOs AND THEIR NCDDOs

During the Interim Period, while operationalizing the New Pension Scheme (NPS), Cheque - Drawing & Disbursing Officers (CDDOs) were required to prefer the salary bills and the Government contribution bills in respect of employees covered by NPS. Pursuant to the Government of India's decision that CDDOs would function as Nodal Offices for NPS, the O/o CGA's *vide* its O.M. No. 1(7)/2003/TA/Part File/177, dated the 23-6-2008 has rescinded the earlier order of CDDOs preferring salary bills and the Government contribution bills in respect of employees covered by NPS with effect from 1<sup>st</sup> July, 2008.

Consequent to the above, the procedure to be followed by CDDOs and their NCDDOs with respect to their registration with NSDL; subscribers' contribution upload and remittance shall be as follows:—

1. The CDDOs for the purpose of the NPS, will upload the Subscriber Contribution File (SCF), remit the NPS contribution to the Trustee Bank and perform subscriber maintenance functions.
2. It is mandatory for the CDDOs and those DDOs preferring bills to CDDOs (NCDDOs) to be registered with the National Securities Depository Limited (NSDL), who has been appointed as the Central Record Keeping Agency (CRA). All CDDOs and their Non-Cheque Drawing DDOs-2 (NCDDOs-2) having NPS subscribers, including those who have joined the NPS after the transfer of the accumulated balances in March 2008, would take immediate action for registering themselves through the physical registration forms.
3. The CDDOs shall register themselves as a Nodal Office and a DDO in the CRA system by filling up forms - Annexures N2 and N3 respectively and forwarding the same to NSDL. NSDL will, accordingly, generate two separate registration numbers for CDDOs (one for registering them as a Nodal Office and another one for registering them as a DDO in the system). The forms

**Annexures N2, N3 and N4<sup>1</sup>** are downloadable from the NSDL website – [www.npscra.nsd.co.in](http://www.npscra.nsd.co.in) and [www.nsd.co.in](http://www.nsd.co.in).

4. Along with the submission of its registration form, simultaneously CDDOs must take immediate step to have its NCDDOs registered with NSDL. **NCDDOs-2 preferring bills to a CDDO and functioning under a CDDO would be required to be mapped to their respective CDDOs. Therefore, these NCDDOs-2 will submit the duly filled DDO registration form – Annexure N3 to their respective CDDOs.**

5. CDDOs shall collect the NCDDO registration forms from its NCDDOs, verify and authenticate the forms and forward it to NSDL. **CDDOs shall quote the CDDO code allotted by CGA in Column 9 of the DDO registration form Annexure N3 filled up by the NCDDO and forward them to NSDL along with Annexure N4.** As mentioned above, pending availability of CDDO Registration Number, CDDO Code may be used in **Annexure N4** form also.

6. The O/o Controller General of Accounts (CGA) has provided NSDL a directory of PAOs, CDDOs and NCDDOs along with the PAO – DDO mapping. CRA will use this data to identify the PAOs, CDDOs and NCDDOs-1 and NCDDOs-2.

7. In case of any inconsistency in the data provided in Annexures N2 and N3 with the directory provided by the O/o CGA, no registration will be done and the matter will be referred to the concerned Principal Accounts Office (Pr. AO).

8. Where no inconsistency is found, NSDL will register the CDDO. Once registered, NSDL shall send the hard copy as well as the soft copy of the CDDO registration numbers to the CDDOs. Further, a separate communication enclosing the User ID and the I-Pin/T-Pin will also be sent to the CDDOs to enable them to access the NPSCAN for uploading the monthly Subscriber Contribution File (SCF) on NPSCAN. ***It may be noted that upload of the monthly Subscriber Contribution File (SCF) on NPSCAN will not be possible till such time the registration of CDDOs and its NCDDOs through acceptance of physical forms are pending.***

9. While submitting registration form **Annexure N2**, CDDOs shall keep the PrAO Registration No. blank in Column 9 (c) therein; similarly this form does not require forwarding by PrAO. Along with the submission of its registration form **Annexure N2** simultaneously CDDOs must take immediate step to have its NCDDOs registered with NSDL. **NCDDOs-2 preferring bills to a CDDO and functioning under a CDDO would be required to be mapped to their respective CDDOs. Therefore, these NCDDOs-2 will submit the duly filled DDO registration form – Annexure N3 to their respective CDDOs.**

1. In these forms, the term PAO may be substituted by PAO / CDDO and applied accordingly.

10. CDDOs shall collect the NCDDO registration forms from its NCDDOs, verify and authenticate the forms and forward it to NSDL with **Annexure N4**. **CDDOs shall quote the CDDO code allotted by CGA in Column 9 of the DDO registration form filled up by the NCDDO and forward them to NSDL.**

11. The subscribers coming under the payment control of CDDOs will be registered on the basis of the legacy data provided as per the subscriber text files sent to NSDL by the PAOs. Subscribers will be mapped to the DDO on the basis of the DDO code provided in the legacy data.

12. NSDL would allot and communicate to the PAOs the individual **Permanent Retirement Account Number (PRAN)** in respect of each subscriber mapped to the PAO based on the legacy data. This PRAN will replace the PPRAN earlier allotted by the PAO for all purposes. PAOs should communicate to the DDOs (both CDDOs and NCDDOs)@@ the newly allotted individual PRAN DDO - wise. The DDOs in turn shall intimate the subscribers under their payment control of the new PRAN allotted to the individual subscribers.

13. NSDL will provide data separately in respect of subscribers mapped to PAOs including all NCDDOs (in the absence of mapping of NCDDO2s to CDDOs) and CDDOs respectively (based on PAO-DDO code directory provided by the O/o CGA). PAOs will segregate the details regarding all the NCDDO2s and their subscribers to the respective CDDOs along with the block for CDDOs and will convey these to CDDOs for inclusion. This will help the PAOs and CDDOs in identifying the subscribers with respect to whom they are supposed to upload the Subscriber Contribution Files and remit the NPS contributions. For example, if there are 1000 NPS S.ubscribers, 100 Subscribers each being linked to 10 DDOs (of which 4 are CDDOs and 5 NCDDO1s and 1 NCDDO2) of a PAO, the details provided by NSDL will mention the 600 Subscribers (NCDDO-1/NCDDO2- wise) from 6 NCDDOs in the first block and 400 Subscribers (CDDO-wise) from 4 CDDOs in the second block. PAO will convey—

1. The CDDO registration number and the PRAN for the subscribers under CDDOs to the respective CDDOs and
2. The NCDDO2 registration number and the PRAN for the 100 subscribers to the concerned CDDO.

Therefore, in effect CDDOs shall be responsible for uploading the Subscriber Contribution Files and remittance of the NPS contributions for 500 subscribers' with effect from 1<sup>st</sup> July, 2008.

14. **Till such time CDDOs and their NCDDOs have not started uploading Subscriber Contribution Files on NPSCAN or till further orders, if a new**

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@@ All Subscribers under a CDDO or his NCDDOs-2 will be the responsibility of that CDDO. Accordingly, for such subscribers PAO will communicate subscriber details both to the CDDOs and to NCDDOs-2 separately.

entrant joins the Government of India, CDDOs will approach the concerned PAO for allotment of PPAN to the new entrant. However, the responsibility of remitting the NPS contribution in respect of the new entrant to Trustee Bank will be of the CDDO.

15. The procedure of registration of the new entrants in NPSCAN in respect of whom the subscription details were not included in the legacy data, will be intimated by NSDL.

**Uploading of Subscribers Contribution File (SCF) and Remittance of Contribution:**

**(A) Before Electronic upload of Subscribers Contribution File (SCF)**

16. Irrespective of whether the CDDO has received the CDDO registration number and the User ID and I-Pin/T-Pin from NSDL or not, CDDOs shall continue remitting the NPS contribution in respect of its subscribers to the Trustee Bank.

17. Pending electronic upload on NPSCAN, CDDOs should ensure that while remitting the NPS contribution through RTGS/NEFT, they have to invariably mention the CDDO code (allotted by CGA) and the month for which remittance is being REMARKS COLUMN of the RTGS/NEFT application. Similarly, CDDO while remitting the NPS contribution through local cheques to the local branch of the Trustee Bank (Bank of India) should also invariably mention their CDDO Code and the month for which remittance is being made in their forwarding letter addressed to the Trustee Bank and also on the reverse of the Cheque.

18. The State and District-wise list of Bank of India's (Trustee Bank) Branches authorized to collect NPS contribution and list of State Bank of India's Branches having correspondent banking arrangement with Bank of India, where the Bank of India is not present is available on the Pension Fund Regulatory and Development Authority's (PFRDA) website – [www.pfrda.org.in](http://www.pfrda.org.in)

**(B) On Commencement of Electronic upload of Subscribers Contribution File (SCF)**

19. Once CDDOs have received their CDDO registration number and the User ID and I-Pin / T-Pin from NSDL, *CDDOs shall download the File Preparation Utility (FPU) and the File Validation Utility (FVU) for the purpose of regular upload of the subscriber contribution details on NPSCAN. These utilities and instructions on uploading and remitting are available at the NSDL website – [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in) and [www.nsdl.co.in](http://www.nsdl.co.in). CDDOs shall use the User ID and I-Pin to access the NPSCAN and upload the subscriber contribution details on a monthly basis.*

20. CDDOs will first upload the subscriber contribution details on NPSCAN following the instructions of NSDL. NPSCAN will generate a unique Transaction ID for the upload done. CDDO should note down this unique Transaction ID. CDDO after uploading the subscriber contribution details will remit the NPS contribution to the Trustee Bank preferably through RTGS/NEFT.

21. It is mandatory for all CDDOs to ensure that the unique Transaction ID and the CDDO Registration Number is clearly mentioned in the remarks column of the RTGS / NEFT Application form. This will enable NSDL to clearly identify the CDDO and reconcile the amount remitted with the subscriber contribution details uploaded by the CDDO.

22. For those CDDOs issuing local cheque to the local branch of the Bank of India (Trustee Bank), in addition to other requirements of NSDL, they should clearly mention the unique Transaction ID and the CDDO Registration Number in their covering letter and also on the reverse of the Cheque.

**(C) Timelines for CDDOs and NCDDOs**

23. The responsibility of the correct and timely deduction of the contribution for each subscriber as mandated under the scheme will rest with the respective NCDDOs. NPS bills should be preferred so as to reach the CDDO by 20<sup>th</sup> of every month. Accountability is important since each day's delay in deduction or remittance will cause a monetary loss to the subscriber.

24. The responsibility for timely remittance to the Trustee Bank is that of the CDDO in respect of all the subscribers under his domain. Once the upload of subscriber contribution details to NPSCAN is enabled, the CDDO should upload the subscriber contribution details on NPSCAN and obtain the Transaction ID by the 25<sup>th</sup> of each month.

If the remittance is through RTGS/NEFT, then it may be ensured that the NPS contributions (Government's and employee's) should be credited to the account of the Trustee Bank on the last working day of each month for that month by the CDDO. If the remittance is through a cheque payable to the Trustee Bank, then the same should be delivered to the local Branch of the Trustee Bank by the CDDO by the 26<sup>th</sup> of each month marked NPB for the last working day of the month. (The dates prescribed for remittances are valid in respect of remittances by the CDDOs even before upload of subscriber contribution details to NPSCAN has commenced.) It is reiterated that accountability is important since each day's delay in deduction or remittance will cause a monetary loss to the subscriber.

NOTE— (i) NCDDO - 1 denotes Non-Cheque Drawing DDO attached with PAO.

(ii) NCDDO - 2 denotes Non-Cheque Drawing DDO attached with CDDO.

## ANNEXURE - II A

**FORMAT OF SCHEDULE OF GOVERNMENT SERVANT'S CONTRIBUTION  
TOWARDS TIER-I AND TIER-II OF THE NEW PENSION SCHEME**

*(to be attached with the Pay bill )*

Name of DDO / Code No.

PRAN No.	Name of the Government servant	Designation	Basic Pay (Rs.)	D.A. (Rs.)	Contribution under Tier-I (Rs.)	Contribution under Tier-II (Rs.)	Total (Rs.)	Remarks

(Rupees ..... )

Date and Signature of Drawing Officer

Designation

**ANNEXURE - II B**

**FORMAT OF SCHEDULE OF GOVERNMENT'S CONTRIBUTION TOWARDS  
TIER-I OF NEW PENSION SCHEME**

*(to be attached with the bill for drawal of Government's contribution)*

Name of DDO / Code No.

PRAN No.	Name of the Government servant	Designation	Basic Pay	D.A.	Government's contribution	Remarks

(Rupees.....)

Date and Signature of Drawing Officer

*Designation*







**ANNEXURE - V**  
**RECORD SHOWING INDIVIDUAL-WISE ACCOUNT OF**  
**REMITTANCES OF CONTRIBUTION UNDER NEW PENSION SCHEME**

Name : Shri / Smt. / Kum ..... Unique Pension Account No. :  
 Date of Birth ..... Year .....  
 Designation ..... Department ..... DDO Registration No. :  
 Date of joining Government Service ..... DDO Code (allotted by CGA):  
 Date of Superannuation .....

Month	Pay	D.A	Employee's Contribution Under Tier-I	Government's Contribution Under Tier-I	Total Tier-I	Employee's Contribution Under Tier-II	Total (Tier-I + Tier-II)	Cheque No. / UTR No.	Date of Remittance (through RTGS / NEFT / Cheque)	Remarks	Initial of PAO / CDDO
April			Rs.	Rs.		Rs.					
May											
June											
July											
August											
September											
October											
November											
December											
January											
February											
March											
Total											

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**GL, M.F., O.M. No. 1 (2)/E.V/2008,  
dated 19-1-2009**

**New Pension Scheme — Clarification.**— The undersigned is directed to refer to the meeting held on 17-12-2008 to discuss the various issues requiring clarifications on NPS as sought by various Accounting Organizations. These issues have been examined in the Department of Expenditure in consultation with PFRDA, D/o. Pension and Pensioners' Welfare and D/o. Financial Services.

2. The clarifications to these issues are now enclosed for necessary action.

Query	Clarification
1. Payment on resignation / removal	Notification, dated 22-12-2003 has stipulated that individuals can normally exit at or after 60 years. At exit, the individual would be mandatorily required to invest 40% of pension wealth to purchase an annuity. The individual would receive a lumpsum of the remaining pension wealth. Individuals would have the flexibility to leave the Pension System prior to age 60. However, in this case, the mandatory annuitization would be 80% of the pension wealth. Hence, the present provisions will continue. No change has been made.
2. Suspension Cases	<ul style="list-style-type: none"> <li>* Every subscriber shall subscribe monthly to the NPS when on duty or Foreign Service but not during a period of suspension.</li> <li>* On exoneration or otherwise, the amount of subscription shall be the emoluments to which he was entitled on the first day after his return to duty.</li> <li>* If a subscriber elect to pay arrears of subscriptions in respect of a period of suspension, the emoluments or portion of emoluments which may be allowed for that period on reinstatement, shall deemed to be emoluments drawn on duty.</li> </ul>
1. HPL Cases	The subscription of the employer and Government would be restricted to that proportionate to leave salary.
1. EOL Cases (Including on medical grounds)	Since no salary is drawn during this period, no contribution either from Government employee or Government would be payable.

G.I., Dept. of P. & P.W., O.M. No. 38/41/06/P&PW (A),  
dated 5-5-2009

**Additional Relief on death / disability of Government servants covered by the New Defined Contribution Pension System (NPS).**— The undersigned is directed to say that the pension of the Government servants appointed on or after 1-1-2004 is regulated by the new Defined Contribution Pension System (known as New Pension Scheme), notified by the Ministry of Finance (Department of Economic Affairs) *vide* their O.M. No. 5/7/2003-ECB 2 PR, dated 22-12-2003.

2. On introduction of the New Pension Scheme, among others, the Central Civil Services (Pension) Rules, 1972 and the Central Civil Services (Extraordinary Pension) Rules were amended on 30-12-2003. Under the amended Rules, the benefits of Invalid Pension / Disability Pension and Family Pension / Extraordinary Family Pension / Liberalized Pensionary Award relief are not available to the Government servants appointed on or after 1-1-2004.

3. Ministry of Finance (Department of Economic Affairs) has subsequently clarified that the New Pension Scheme is a replacement for only pension under normal circumstances and family pension in case of death of employees after retirement.

4. A High Level Task Force (HLTF) constituted by the Government has recommended certain additional benefits that can be provided on death or discharge on invalidation / disability of a Government servant covered by the New Pension Scheme. It is likely to take sometime before the Rules regulating these benefits under the New Pension System are put in place.

5. Meanwhile, considering the hardships being faced by the employees appointed on or after 1-1-2004 who are discharged on invalidation / disablement and by the families of such employees who have died during service since 1-1-2004, the President is pleased to extend the following benefits to Central Civil Government servants covered by the New Pension Scheme, on **provisional basis** till further orders.

- (I) **Retirement from Government service on invalidation not attributable to Government duty:—**
  - (i) Invalid Pension calculated in terms of Rule 38 and Rule 49 of the Central Civil Services (Pension) Rules, 1972.
  - (ii) Retirement gratuity calculated in terms of Rule 50 of the Central Civil Services (Pension) Rules, 1972.

**(II) Death in service not attributable to Government duty:—**

- (i) Family Pension (including enhanced family pension) computed in terms of Rule 54 of the Central Civil Services (Pension) Rules, 1972.
- (ii) Death gratuity computed in terms of Rule 50 of the Central Civil Services (Pension) Rules, 1972.

**(III) Discharge from Government service due to disease / injury attributable to Government duty:—**

- (i) Disability Pension computed in terms of the Central Civil Services (Extraordinary Pension) Rules.
- (ii) Retirement gratuity computed in terms of the Central Civil Services (Extraordinary Pension) Rules read with Rule 50 of the Central Civil Services (Pension) Rules, 1972.

**(IV) Death in service attributable to Government duty:—**

- (i) Extraordinary Family Pension computed in terms of Central Civil Services (Extraordinary Pension) Rules and Scheme for Liberalized Pensionary Awards.
- (ii) Death gratuity computed in terms of Rule 50 of the Central Civil Services (Pension) Rules, 1972.

The employee / his family will also be paid Dearness Pension /Dearness Relief admissible from time to time in addition to the above benefits, on provisional basis.

6. The above provisional payments will be adjusted against the payments to be made in accordance with the Rules framed on the recommendations of the HLTF and recoveries, if any, will be made from the future payments to be made on the basis of those rules.

7. The recommendations of the HLTF envisage payment of various benefits on death / discharge of a Government employee after adjustment of the monthly-annuitized pension from the accumulated funds in the NPS Account of the employee. Therefore, no payment of monthly-annuitized pension will be made to the employee / family of the employee during the period he/she is in receipt of the provisional benefits mentioned in Para. 5 above.

8. In cases where, on discharge / death of the employee, the amount of accumulated funds in the NPS Account have been paid to the employee /family of the employee, the amount of monthly-annuitized pension from the date of discharge / death will be worked out in accordance with the rules / regulations

to be notified by the Department of Financial Services / PFRDA and the same will be adjusted against the payment of benefits / relief after the notified rules in this respect are in place.

9. These instructions will be applicable to those Government servants who joined Government service on or after 1-1-2004 and will take effect from the same date i.e. 1-1-2004.

10. This Order issues with the concurrence of Ministry of Finance (Department of Expenditure) *vide* their U.O. No. 127/E.V/2009, dated 13-4-2009.

24

**GI., M.F., O.M. No. 1 (7)/DCPS (NPS)/2009/TA/221,  
dated 2-7-2009 read with Corrigendum No.  
E. No. 1 (7)/DCPS (NPS)/2009/TA/336-396,  
dated 29-9-2009**

**Additional Relief on death / disability of Government servants covered by the Defined Contribution Pension System (NPS).**— Reference is invited to Department of Pension and Pensioners' Welfare's O.M. No. 38/41/06/P&PW (A), dated 5-5-2009 (*Sl. No. 23 above*) regarding additional relief on death / disability of Government servants covered by the Defined Contribution Pension System (NPS).

2. As per the above O.M., the following benefits have been extended to Central Civil Government servants covered by the New Pension Scheme, on provisional basis:—

**(A) Retirement from Government service on invalidation not attributable to Government duty:**

(a) Invalid Pension calculated in terms of Rule 38 and Rule 49 of the Central Civil Services (Pension) Rules, 1972.

(b) Retirement Gratuity calculated in terms of Rule 50 of the Central Civil Services (Pension) Rules, 1972.

**(B) Death in service not attributable to Government duty:**

(a) Family Pension (including enhanced family pension) computed in terms of Rule 54 of the Central Civil Services (Pension) Rules, 1972

(b) Death Gratuity computed in terms of Rule 50 of the Central Civil Services (Pension) Rules, 1972

**(C) Discharge from Government service due to disease/injury attributable to Government duty:**

- (a) Disability Pension computed in terms of the Central Civil Services (Extraordinary Pension) Rules.
- (b) Retirement gratuity computed in terms of the Central Civil Services (Extraordinary Pension) Rules read with Rule 50 of the Central Civil Services (Pension) Rules, 1972.

**(D) Death in service attributable to Government duty:**

- (a) Extraordinary Family Pension computed in terms of Central Civil Service (Extraordinary Pension) Rules and Scheme for Liberalized Pension Awards.
- (b) Death Gratuity computed in terms of Rule 50 of the Central Civil Services (Pension) Rules, 1972.

The employee / his family will also be paid Dearness Pension / Dearness Relief admissible from time to time in addition to the above benefits, on provisional basis.

3. The procedure for making the above provisional payments to the eligible Government servants / families has been under consideration of this office. With a view to expediting these payments, it has been decided that the work relating to release of pensions in respect of such Central Civil pensioners should be centralized and entrusted to the Central Pension Accounting Office. In this regard, the following guidelines are issued for compliance by Drawing and Disbursing Officers (DDOs), Heads of Offices (HoO), Pay and Accounts Offices (PAOs), Central Pension Accounting Office (CPAO) and the Banks where pensioners / family pensioners are / will be holding pension accounts.:—

- (i) The Head of Office (HoO) will prepare the pension papers as per the provisions of the relevant rules and will submit the same along with all the relevant documents and requisite number of photographs, the particulars of the Bank Account of the pensioner (viz. Name of Bank, Name of Branch, full postal address of Branch with PIN, 7 digit BSR Code, IFSC Code etc.) to the Pay and Accounts Office concerned. The HoO will be responsible for the correctness of the bank details of the beneficiary. The Permanent Retirement Account Number (PRAN) of the concerned Government servant allotted by National Securities Depository Limited will also be indicated.
- (ii) The HoO will also obtain and forward, along with the pension papers, a copy of the Undertaking from the pensioner / family pensioner to the effect that he has understood the provisions of

Paras. 6, 7 and 8 of Department of Pension and Pensioners' Welfare O.M. No. 38/41/06/P&PW (A), dated 5-5-2009 and that any payment found to be in excess of his / her entitlement will be refunded to Government / adjusted out of his / her final entitlements-(*vide* Annexure 1 to this O.M.)

- (iii) Pay and Accounts Office, after scrutinizing the pension papers will finalize the pensionary entitlements as admissible under the above said OM / relevant rules / orders and issue authorities for pension / family pension / gratuity.
- (iv) Pay and Accounts Office will record the entitlements admitted, in the Service Book of the Government servant under the signature of the Pay and Accounts Officer.
- (v) Necessary entries with regard to the issue of authorities will be made in the Registers maintained by Pay and Accounts Officer. While the payment of gratuity will be made by Pay and Accounts Officer, on the basis of authority issued by him, pension/family pension will be paid only to the Bank Account of pensioners, by CPAO.
- (vi) Pensioners in their interest may be encouraged to open their accounts with Bank Branches having Real Time Gross Settlement (RTGS)/ National Electronic Funds Transfer System (NEFT) facility, failing which, Core Banking Solutions (CBS) facility.
- (vii) Pensioners may open Joint Account with spouse only (to whom family pension is payable in the event of death of pensioner). The conditions stipulated in Para. 4 and elsewhere in the scheme for "Payment of Pensions to Central Government Civil Pensioners through Authorized Banks" would apply.
- (viii) The Pay and Accounts Officer will allot an alphanumeric Serial Number (Provisional Pension Payment Order) to each pensioner in the following manner. It will be prefixed with 'N' and the first 5 digits will represent the PAO code (after deleting the first digit 0 from the PAO code) followed by 2 digits to denote the year, 3 digits representing serial number. The last digit which is a check number will be allotted by the system in CPAO.
- (ix) Pay and Accounts Officer will issue special seal authority for pension / family pension (*vide* Annexure 2) to CPAO under intimation to the retired Government servant / family of deceased Government servant.
- (x) PAO will issue a pension payment order in triplicate in the format prescribed by CPAO (*vide* Annexure 3) (disburser's i.e. CPAO's, Pensioners and Pension Account Holding Branch's portions) and



send it along with authority as prescribed by CPAO. Pay and Accounts Officer will have to issue e-special seal authority / e-PPO on receipt of orders to this effect from CPAO.

- (xi) CPAO will forward Pensioner's and Pension Account Holding Bank Branch's copies to the Bank Branch where the Account of the Pensioner is maintained. The Bank's copy of PPPO should be used only for identification purpose and not for payment.
- (xii) CPAO will maintain an Index Register and maintain a separate database in respect of all pensioners / family pensioners to whom provisional payments are made as per the Department of Pension and Pensioners' Welfare's O.M., dated 5-5-2009. The PPO issued will be scanned and archived in CPAO with photographs and signature of the pensioners.
- (xiii) The Banks are required to complete identification formalities of the pensioner as required under Para. 12 of the scheme for "Payment of Pensions to Central Government Civil Pensioners through Authorized Banks" and intimate CPAO electronically to enable commencement of credit of pension to the pensioner's account. After identification of the Pensioner, his copy may be invariably handed over by the concerned branch.
- (xiv) The Pension Account Holding Bank will have to obtain an undertaking that excess payment, if any, credited to his / her account, due for refund of excess amount credited to his/her account due to delay in receipt of any material information or due to any bona fide error, can be recovered by the bank (as prescribed in Annexure XI to CPAO's Scheme for "Payment of Pensions to Central Government Civil Pensioners through Authorized Banks").
- (xv) On the basis of authority issued by the PAOs, CPAO will prepare a bill for drawing pension / family pension / additional quantum *plus* Dearness Relief thereon and issue advice to its accredited bank for electronic transfer for crediting the account of pensioners / family pensioners held in various banks, by debit to CPAO's (Pension) Account. All amendments on account of revision will be issued by the PAOs and the revision authority (as per the format prescribed) will be sent to CPAO.
- (xvi) It will be the responsibility of CPAO to deduct Income Tax at source from payment of pension / family pension as applicable. Income Tax statement for the same will also be issued by them annually. For this, relief under Income Tax by the pensioner will be sent by paying branch uploaded to CPAOs website after getting the same from the pensioner.

- (xvii) CPAO will issue advice to bank well in time so that the accounts are credited to the banks accounts of pensioners / family pensioners on due dates.
- (xviii) The accredited bank of CPAO will issue electronic credit to the Bank Account of the pensioner / family pensioner based on the advice.
- (xix) The Pension Account Holding Bank will be responsible for obtaining periodical certificates such as Life Certificate, Re-employment Certificate, etc. (as prescribed in CPAO's Scheme for "Payment of Pensions to Central Government Civil Pensioners through Authorized Banks") and intimated electronically to CPAO on due dates. (Life certificate should be obtained on 1<sup>st</sup> May each year and intimation uploaded on CPAO's website.) Drawing of pensions/ family pensions will be subject to the receipt of Life Certificate by CPAO.
- (xx) Any change in the bank of the pensioner may be authorized with the Bank's portion by CPAO through the Pension Account Holding Bank. Fresh identification of pensioner by new branch will be entailed. The account, if closed by the Pensioner will be intimated electronically by the bank to CPAO immediately.
- (xxi) CPAO will be responsible for working out of arrears of Dearness Relief as and when they are sanctioned by Government and arrange to get it credited to the bank accounts of the pensioners / family pensioners.
- (xxii) The accredited bank of CPAO will be asked to prepare separate scrolls for these provisional pension payments and confirmations of credit to pensioner's account for submission to CPAO.
- (xxiii) CPAO will issue pension slip, annual statements of income tax deducted and Due and Drawn statement in respect of any arrear payment to the pensioner / family pensioner through pension paying branch annually. A facility on CPAO's website for online viewing by pensioners on the web will be enabled through passwords.
- (xxiv) The normal procedure for reporting, reconciliation of Government transactions will be followed by Bank and CPAO (like non-pension transactions).
- (xxv) It has been decided to open separate Head of Account to book these payments in accounts. Those heads will be intimated separately.
- (xxvi) HLTF constituted by the Government has recommended certain benefits that can be provided on death or discharge on invalidation /

disability of a Government servant covered under NPS. However, it is likely to take sometime before the Rules regulating these benefits under NPS are put into place. However, the CPAO will maintain the database of the benefits paid to each pensioner / family pensioner as per this OM.

- (xxvii) However, the responsibility for all recoveries mentioned in the OM, dated 5-5-2009 shall be that of the concerned Ministry / PFRDA and NPS disbursing authority. They shall work out of the final payments / recoveries as and when orders to this effect are issued by Government.
- (xxviii) In case of death of pensioner, the same may be intimated to the pension account holding branch of the bank by the family members of the deceased immediately and bank will inform the same to CPAO electronically. The amount lying in the bank account of the pensioner till the date of death is to be paid to the nominee (as per Nomination Rules, 1983). If nomination is not available with the bank, the amount will be paid to legal heirs of the deceased and / or excess amount refunded as per debit advice issued by CPAO.
- (xxix) Discontinuation / Reduction of the Provisional Pension in respect of any pensioner should be conveyed to CPAO at least one month before the next payment date by the concerned Ministry's PAO.
- (xxx) Invariably any correspondence between nodes of GoI should be endorsed to the pensioner.

### ANNEXURE - 1

#### Specimen Letter of Undertaking to be given by pensioner

To

The .....

Ministry of ..... Dept. of .....

Sir,

I have understood the provisions of Paras. 6, 7 and 8 of the Department of Pension & Pensioners' Welfare O.M. No. 38/41/06/ P&PW (A), dated 5-5-2009 and I, the undersigned, agree and undertake to refund or adjust the provisional

payments sanctioned as the above said O.M. out of the final entitlements as sanctioned by the Government at a future date.

Yours faithfully,

Signature .....

Name .....

Address .....

Witness

(1) Signature

Name

Address

(2) Signature

Name

Address

#### ANNEXURE - 2

#### Registered A/D (if sent by post)

Format for the Forwarding Letter for PPPO

Office of the Pay and Accounts Officer

Department of .....

Ministry of .....

To

The Pay and Accounts Officer,  
Central Pension Accounting Office,  
Ministry of Finance, Trikot-II,  
Bhikaji Cama Place, R.K.Puram,  
New Delhi-110 066.

Sir,

A Provisional Pension Payment Order (in triplicate) numbered ....., dated ..... issued in favour of Shri/Ms. .... is forwarded herewith for arranging payment.

The Provisional Pension Payment Order (PPPO) is issued in pursuance of Department of Pension and Pensioners' Welfare's O.M. No. 38/14/06/P&PW (A), dated 5-5-2009 regarding additional relief on death / disability of Government servants covered by the Defined Contribution Pension System (NPS), subject



Part II of this order / family pension as set out in Part III of this order\* *plus* the amount of Dearness Relief / other quantum based on age as admissible from time to time thereon after due identification of the pensioner / family pensioner by the Pension Account Holding Branch. The payment by CPAO should commence from ..... Income Tax, where deductible, should be deducted at source.

2. Arrears\* of provisional pension / family pension at Rs. ....  
p.m. (Rupees ..... per month) from ..... *plus* the  
admissible dearness relief thereon may also be paid to Shri/ Ms. ....

3. Name of the Bank .....

4. Name of the Branch .....

5. Postal Address .....

6. BSR Code 

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

7. IFSC Code .....

8. Account No. ....

[ \*inapplicable clause to be deleted ]

NOTE.— Columns 3 - 8 are Mandatory

Signature

Designation

(Special Seal of the Pension Payment Issuing Authority)

**Part I — Particulars of service of the pensioner /  
deceased Government servant\***

(\*strike out whichever is not admissible)

1. Name of the Government Servant
2. Post / Grade / Rank last held
3. Name of the Ministry / Department / Office from which he / she retired under the Government of India.
4. PRAN .....

5. Scale of pay / Pay Band & Grade Pay at the time of retirement
6. Pay last drawn
7. Date of Birth
8. Date of entry into Government Service.
9. Date of ending service / death.
10. Net length of qualifying service.  
 Years ..... Month ..... Days .....

11. EMOLUMENTS DRAWN DURING 10 MONTH PERIOD AND THOSE RECKONED FOR CALCULATION OF AVERAGE EMOLUMENTS

From	To	Emoluments drawn			Emoluments reckoned for Average emoluments			Remarks
		Pay & Grade Pay	Other items with details viz. Personal Pay, Spl. Pay, Deputation Allowance, DA, etc.	Total	Pay & Grade Pay	Other items reckoned with details	Total	
1	2	3	4	5	6	7	8	9

12. Average Emoluments for pension Rs. ....
  13. Emoluments for family pension. Rs. ....
  14. Emoluments for Retirement Gratuity / Death Gratuity — Rs. ....
  15. Amount of Retirement Gratuity / Death Gratuity allowed — Rs. ....  
 (to be paid by PAO concerned)
  16. Date of payment of DCRG .....
  17. Amount of Medical Allowance .....
  18. Amount of Constant Attendant Allowance .....
- (No Dearness Relief is payable on S. Nos. 17 & 18)

**PART-II — (Applicable on Retirement on invalidation)****Section 1 – Particulars of Pensioner**

1. **Joint photograph with the spouse.**  
(duly attested by HoO)
2. **Name** of the retiring Government servant .....
3. **Full Postal Address (with Pin Code)** .....
4. **Personal marks of identification** .....
5. **Signatures** or the left hand Thumb impression of the pensioner  
(To be obtained at the time of first payment of pension) .....

**Section 2 — Details of provisional pension**

	Original	Revised pension (1)	Revised pension (2)
1. Amount of monthly pension			
2. Class of Pension			
3. Rules / Orders under which sanctioned			
4. Date of commencement of pension			
5. Whether the pensioner is in receipt of any other pension. If so, its particulars and source from which being drawn.			

**Section 3 — Details of family pension payable on the death of the pensioner**

1. Rules / order under which family pension is admissible.
2. Details of family members eligible for family pension in the event of the death of pensioner.

Sl. No.	Name	Marital status in case of children@	Relationship with the Government servant	Date of Birth (for each member)	Present Address	Whether child is physically handicapped / mentally retarded

NOTE.— Above particulars may be given in the order of eligibility of the family members.

@ Whether married / unmarried / widow / widower / divorcee.



3. Amount of provisional family pension. (Payable in the event of death of the pensioner)

	Amount Rs.	From	To
At Enhanced Rate		The day following the date of death of the pensioner	
At Normal Rate			

**PART - III — (Applicable on death while in service)**

**Section 1 – Particulars of family pensioner**

1. Photograph of the Family Pensioner
2. Name of the recipient of family pensioner
3. Date of birth of family pensioner
4. Relationship with the deceased Government Servant
5. Full Postal Address (with pin code.)
6. Personal marks of identification
7. Signature or the left hand Thumb impression of the family pensioner (To be obtained at the time of first payment of family pension)
8. Whether the family pensioner is in receipt of any other pension. If so, its particulars and source from which being drawn.

**Section 2**

1. Rules / Orders under which provisional Family pension is sanctioned
2. Amount of provisional family pension.

	Amount Rs.	From	To
(i) At Enhanced Rate			
(ii) At Normal Rate			

**PART - IV — (Post sanction revision of pension /  
Family Pension / Dearness Relief)**

Amount of Provisional Pension at the time of Retirement Rs. ....

**Amount of Dearness Relief at the time of retirement**

Letter No. & Date	Date of effect	Amount of Revised Pension Rs.	Reasons for Revision	Amount of Revised Dearness Relief Rs.	Total Monthly Pension <i>Plus</i> Dearness Relief payable Rs.	Re- marks	Initials of designated officer

**PART - V — Record of transfer of PPPO from one Pension Account  
Holding Branch (PAHB) to another, if any**

Sl. No.	Full particulars of Bank Branch at which pension account is held before transfer	Date up to which pension has been paid	Full particulars of PAHB to which Pension account is transferred	Dated signature of authorized officer of transferring PAHB

**PART - VI — Periodical identification of pensioner**

To be done once by each pension account holding branch and intimated to CPAO.

Date	Initials of Designated Officer	Date	Initials of Designated Officer	Date	Initials of Designated Officer

**PART - VII — Record of Disbursement**

Month of which pension is due						Date of Advice to Accredited Bank	Disbursing Officers initials	Remarks
	Basic Pension Rs.	Additional Pension Rs.	D.R Rs.	Others Rs.	Total Rs.			
March due in April								
April								
May								
June								
July								
August								
September								
October								
November								
December								
January								
February								

NOTE.— Dearness Relief is payable with reference to the amount of pension before commutation.

**IMPORTANT INSTRUCTIONS**

*(To appear on inside cover of the PPPO booklet)*

1. No pension shall be liable to seizure, attachment of sequestration by process of any Court in India in the instance of creditor for any demand against the pensioner (Section II, ACT XXIII of 1871).

2. Identification under this order is to be made only to the pensioner in pension, with the following exceptions:—

- (a) To persons specially exempted by Government.
- (b) To females unaccustomed to appear in public and to persons unable to appear on account of illness or bodily infirmity.

(Payment in both cases (a) and (b) is made on production of a Life Certificate signed by a responsible officer of Government or other well known and trustworthy person).

- (c) To any person sending a Life Certificate signed by some persons exercising the powers of a Magistrate under the Criminal Procedure Code, or by any Registrar or Sub-Registrar appointed under the Indian Registration Act, 1908 or by any Pensioned Officer who, before retirement exercised the powers of a Magistrate or by any Gazetted Officer, or by a Munsiff or by a Police Officer not below the rank of Sub-Inspector in charge of a police station or by a Postmaster, a Departmental sub-postmaster or an Inspector of Post Offices, or by Officers of the Reserve Bank of India and Public Sector Bank or by the Head of a Village Panchayat, Gaon Panchayat or Gram Panchayat or by the Head of an Executive Committee of a village or by a Bank included in the second schedule to the Reserve Bank of India Act 1934, in respect of persons drawing pension through that Bank.

- (d) In all cases referred to in Clauses (a), (b) and (c), the Disbursing Officer through concerned bank branch must at least once a year require proof independent of that furnished by the life certificate of the continued existence of the pensioner. The pension shall not be paid on account of a period more than a year after the date of life certificate last received and the Disbursing Officer must be on the watch for authentic information of the decease of any such pensioner and on receipt thereof, shall promptly stop further payments.

Age of pensioner / family pensioner	Additional quantum of pension / family pension
From 80 years to less than 85 years	20% of basic pension / family pension
From 85 years to less than 90 years	30% of basic pension / family pension
From 90 years to less than 95 years	40% of basic pension / family pension
From 95 years to less than 100 years	50% of basic pension / family pension
100 years or more	100% of basic pension / family pension



7. IFSC Code .....

8. Account No. ....

[ \*inapplicable clause to be deleted ]

NOTE.— Columns 3 - 8 are Mandatory.

Signature  
Designation  
(Special Seal of the Pension Payment  
Issuing Authority)

NOTES.—

1. The main first page of PPPO will be marked as NOT FOR PAYMENT across the page.

2. Pension Account Holding Branch's Portion will not contain Parts – IV and VII — the parts included will be indicated in the covering page.

25

**G.I., M.F., O.M. No. 1 (2)/E.V/2008,  
dated 17-8-2009**

**Pre-condition for release of 2<sup>nd</sup> instalment of arrears of Sixth CPC recommendations.**— Reference is invited to this Department's earlier Office Memorandums regarding implementation of New Pension Scheme. The progress of implementation of NPS has been reviewed and the following action needs to be taken up immediately:—

- (i) It has been intimated by NSDL that in a large number of cases pertaining to post 1-1-2004 entrants into Government service, the individual application forms for registration to the NPS have not been filled up and sent to them. It is therefore, advised that all employees under the administrative control of your Ministry / Department who are covered under NPS may be asked to fill up the enclosed form which may then be forwarded by DDO / PAO to NSDL immediately (latest by 31<sup>st</sup> August, 2009) if this has not already been done. Action in this regard will need to be completed before release of second instalment of arrears for which separate orders will be issued. It may be noted that release of the 2<sup>nd</sup> instalment, for post 1-1-2004 entrants, will be subject to the above action being completed.
- (ii) Further, the review has brought out that there are cases where the CDDOs / PAOs have not uploaded contribution files or (b) regular monthly credits have not been posted in the IRA or (c) there is

mismatch of contribution. NSDL has been asked to forward PAO / DDO-wise subscriber details which will become available to CDDOs / PAOs by the end of August, 2009. Suitable instructions may be issued to all the PAOs / CDDOs to verify the details / confirm contribution / Fund Transfer circulated by NSDL. Action as prescribed by NSDL / PFRDA while circulating these details (underlying action for missing credits) may be completed positively by 30<sup>th</sup> September, 2009.

### Annexure - SI

#### Application for Allotment of Permanent Retirement Account Number (PRAN)

*(To avoid mistake(s), please follow the accompanying instructions and examples carefully before filling up the form)*

Acknowledgement No. ....  
(To be filled by FC)

Permanent Retirement Account Number : .....  
(To be filled by FC after PRAN generation)

To affix recent coloured photograph (3.5 cm x 2.5 cm)

Sir / Madam,

I hereby request that a permanent retirement account number be allotted to me.

I give below necessary particulars :

Signature / Left Thumb Impression of Subscriber

#### Section - A — Subscribers Personal Details

(\*Indicates Mandatory Field)

1. Full Name (Full expanded name: initials are not permitted)

Please Tick as applicable, Shri  Smt.  Kumari

First Name \* .....  
...

Middle Name .....  
.....

Last Name .....  
.....

2. Gender \* Please Tick as applicable, Male  Female





Bank A/c Number .....  
 Bank Name .....  
 Bank Branch .....  
 Bank Address .....  
 .....  
 Pin Code .....  
 Bank MICR Code ..... (Wherever applicable)

12. Value Added Services : (i) SMS Alert : Yes No  
 (ii) Email Alert: Yes No

I ....., the Applicant, do hereby declare that what is stated above is true to the best of my information and belief.

Date: .....  
 D D M M Y Y Y Y

Signature / Left Thumb Impression of Subscriber

**Section B — Subscribers Employment Details to be filled and attested by DDO (All Details are Mandatory)**

1. Date of Joining .....  
 D D M M Y Y Y Y
2. Date of Retirement .....  
 D D M M Y Y Y Y
3. PPAN .....  
 (Please refer to Instructions No. 5.)
4. Group of the Employee Group A  Group B  Group C  Group D   
 (Please Tick)
5. Office .....  
 .....
6. Department .....  
 .....

- 7. Ministry ..... ..
- 8. DDO Registration Number .... ..
- 9. PAO / CDDO Registration Number ..... ..  
(Please refer to Instructions No. 6.)
- 10. Basic Salary ..... ..
- 11. Pay Scale ..... ..

Certified that the above declaration has been signed / thumb impressed before me by ..... after he / she has read the entries / entries have been read over to him / her by me and got confirmed by him / her. Also certified that the date of birth and employment details is as per employee records available with the **Department**.

Signature of the Authorized Person ..... Rubber Stamp of the DDO .....  
 Designation of the Authorized Person ..... Name of the DDO .....

Date: .....  
 D D M M Y Y Y Y ..... Department / Ministry

**Section C — Subscriber's Nomination Details**  
 (\*Indicates Mandatory Field for nominee)

1. Name of the Nominee \*:

1st Nominee	2nd Nominee	3rd Nominee
First Name* ..... .....	First Name* ..... .....	First Name* ..... .....
Middle Name ..... .....	Middle Name ..... .....	Middle Name ..... .....
Last Name ..... .....	Last Name ..... .....	Last Name ..... .....

2. Date of Birth (In case of a minor)\*
 

1st Nominee	2nd Nominee	3rd Nominee
.....	.....	.....
  
3. Relationship with the Nominee\*:
 

1st Nominee	2nd Nominee	3rd Nominee
.....	.....	.....
.....	.....	.....
  
4. Percentage Share\*:
 

1st Nominee ..... %	2nd Nominee ..... %	3rd Nominee ..... %
---------------------	---------------------	---------------------
  
5. Nominee's Guardian Details (in case of a minor)\*:
 

1st Nominee's Guardian Details	2nd Nominee's Guardian Details	3rd Nominee's Guardian Details
First Name *	First Name *	First Name * /
.....	.....	.....
.....	.....	.....
Middle Name	Middle Name	Middle Name
.....	.....	.....
.....	.....	.....
Last Name	Last Name	Last Name
.....	.....	.....
.....	.....	.....
  
6. Conditions rendering nomination invalid:
 

1st Nominee	2nd Nominee	3rd Nominee
.....	.....	.....

**Section D — Subscriber Scheme Details**

1st Scheme	2nd Scheme	3rd Scheme
Pension Fund Manager's Name / Code	Pension Fund Manager's Name / Code	Pension Fund Manager's Name / Code
.....	.....	.....
.....	.....	.....
Scheme ID No. / Name	Scheme ID No. / Name	Scheme ID No. / Name
.....	.....	.....
.....	.....	.....
Percentage Share ..... %	Percentage Share ..... %	Percentage Share ..... %

**Section E — Declaration**

I understand that there would be PFRDA approved **Terms and Conditions** for Subscribers on the **CRA website governing I-Pin (to access CRA / NPSCAN and view details) & T-pin**. I agree to be bound by the said terms and conditions and understand that CRA may, as approved by PFRDA, amend any of the services completely or partially without any new Declaration / Undertaking being signed.

I ....., the Applicant, do hereby declare that what is stated above is true to the best of my information & belief.

Date: .....  
D D M M Y Y Y Y

Signature / Left Thumb Impression of Subscriber

**INSTRUCTIONS FOR FILLING PRAN FORM**

- (a) Form to be filled legibly in **BLOCK LETTERS** and in **BLACK INK** only.
- (b) **Details Marked with (\*) are the mandatory fields.**
- (c) Each box, wherever provided, should contain only one character (alphabet / number / punctuation mark) leaving a blank box after each word.
- (d) 'Individual' Subscriber should affix a recent colour photograph (size 3.5 cm x 2.5 cm) in the space provided on the form. The photograph should not be stapled or clipped to the form. (The clarity of image on PRAN card will depend on the quality and clarity of photograph affixed on the form.)
- (e) Signature / Left thumb impression should only be within the box provided in the form. The signature should not be on the photograph. If there is any mark on the photograph such that it hinders the clear visibility of the face of the Subscriber, the application will not be accepted.
- (f) **Thumb impression, if used, should be attested by a Magistrate or a Notary Public or a Gazetted Officer under official seal and stamp.**

Sr. No.	Item No.	Item Details	Guidelines for Filling the Form
<b>Section A — Subscribers Personal Details</b>			
1.	3.	Date of Birth	All Dates should be in “DDMMYYYY” Format.
2.	6.	Present Address	All future communications will be sent to present address.
3.	8, 9, 10	Phone No., Mobile No. & Email ID	It is advisable to mention either “Telephone number” or “Mobile number” or “Email ID” so that Subscriber can be contacted in future for any discrepancy.
4.	11	Subscriber’s Bank Details	If Subscribers mention any of the bank details, except MICR Code, all the bank details will be mandatory.

### Section B — Subscribers Employment Details

It is mandatory to fill the Subscriber’s Employment details in the application. The employment details should be filled by the respective DDO of the Subscriber and should be verified by the Authorized Signatory.

DDO should ratify Overwriting / Striking off of any of the employment details.

5.	3	PPAN	Kindly provide the PPAN (Permanent Pension Account Number), if it has been allotted to the subscriber by the concerned PAO.
6.	8 & 9	PAO / CDDO Reg. No. & DDO Reg. No.	<ol style="list-style-type: none"> <li>1. PAO / CDDO Reg. No. and DDO Reg. No. are the unique Registration number allotted by Central Record Keeping Agency.</li> <li>2. CDDOs will register as both PAOs and DDOs.</li> <li>3. NCDDOs will register only as DDOs and obtain the PAO Reg. No. from their respective PAOs.</li> </ol>

**Section C — Subscriber's Nomination Details**

7.	4	Percentage Share	<p>Subscriber can nominate maximum of three nominees.</p> <p>Subscriber cannot fill the same nominee details more than once.</p> <p>Percentage share value for all the nominees must be integer. Fractional value will not be accepted.</p> <p>Sum of percentage share across all the nominees must be equal to 100. If sum of percentage is not equal to 100, entire nomination will be rejected.</p>
8.	5	Nominee's Guardian Details	<p>If a nominee is a minor, then nominee's guardian details will be mandatory.</p>

**Section D — Subscriber Scheme Details**

If the Subscriber is unable to mention the Scheme details, i.e. PFM Name, Scheme Name and Percentage Allocation, he can contact the nearest Facilitation Centre (FC) for information or the Subscriber can also search for the scheme details on <http://www.npscra.nsdl.co.in>

9.	Scheme	<p>Subscriber can select maximum three schemes. Details of the schemes are available on <a href="http://www.npscra.nsdl.co.in">http://www.npscra.nsdl.co.in</a></p> <p>Subscriber cannot fill the same scheme details more than once. If a scheme name is filled in the form, for scheme set up, there must be a PFM name and percentage contribution filled for that scheme.</p> <p>If the Scheme details are not filled, default scheme as approved by PFRDA will be applicable.</p>	1 3
10.	Percentage Share	<p>Scheme Contribution Value will be in terms of percentage. It cannot be in terms of amount.</p> <p>Percentage contribution value for all the schemes must be integer. Fractional value will not be accepted.</p> <p>If the sum of contributions (in percentage) across all the schemes is not equal to 100, the balance will be allotted to the default scheme approved by PFRDA.</p>	2 2 2 2

**GENERAL INFORMATION FOR PRAN SUBSCRIBERS**

- (a) Subscribers can obtain the application form for PRAN in the format prescribed by PFRDA (Pension Fund Regulatory & Development

Authority) from DDO or can freely download from the CRA website <http://www.npscra.nsdل.co.in>).

- (b) **The request for a reprint of PRAN card with the same PRAN details or/and changes or correction in PRAN data can be made by filling up 'Request for change / correction in subscriber master details and/or re-issue of I-Pin / T-Pin / PRAN card' or/and 'Request for change in signature and/or change in photograph'. The form is available from the sources mentioned in (a) above.**
- (c) The Subscriber can obtain the status of his/her application from the CRA website or through the respective PAO / CDDO.
- (d) For more information

Visit us at <http://www.npscra.nsdل.co.in>

Call us at 022-24994200

e-mail us at [info.cra\(@\)nsdl.co.in](mailto:info.cra(@)nsdl.co.in)

Write to: Central Record Keeping Agency, National Securities Depository Limited, 4th Floor, 'A' Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013.

## 26

### Interest

Year	Rate	Resolution No. and date
1-1-2004 to 31-3-2004	8%	GI., M.F., No. F. 5 (1)-PD/2003, dated 12-3-2003
2004-05	8%	GI., M.F., No. F. 5 (1)-PD/2003, dated 21-4-2005
2005-06	8%	GI., M.F., No. F. 5 (1)-PD/2005, dated 7-10-2005
2006-07	8%	GI., M.F., No. 5 (1)-B (PD)/2006, dated 18-9-2006
2007-08	8%	GI., M.F., No. F. No. 5 (1)-B (PD)/2007, dated 17-10-2007

**Swamy's Compilation of  
Fundamental Rules and Supplementary Rules**  
**All books revised as per Government's orders on  
Sixth Pay Commission's Recommendations**

**Part I — GENERAL RULES**

Contains the whole of Fundamental Rules (except T.A.), Orders on Pension/Leave Salary contributions during Foreign Service, Delegation of Powers under various Rules, Combination of Appointments, Deputation, Dismissal, Removal, Suspension, Retirement, Joining Time, Facilities for Service in Remote Areas, Special Pay and its Treatment, Facilities to Sportspersons, etc.

**Part II — TRAVELLING ALLOWANCES**

Contains Supplementary Rules relating to T.A. Powers delegated to various authorities, T.A. to non-official members, T.A. under Medical Attendance Rules, Transport Allowance, Transport Allowance to blind or orthopaedically handicapped employees, Conveyance Allowance to Medical Officers / Specialists of CHS/non-CHS, T.A. to Members of Staff Side of JCM, etc.

**Part III — LEAVE RULES**

Contains an up-to-date, comprehensive, self-contained and reliable reference compendium on CCS (Leave) Rules, 1972, presented in an easy-to-refer manner with brief headings for Government decisions. All orders, audit instructions and decisions in FRs, SRs and RLRs not codified so far, included.

**Part IV — DA, DR & EX GRATIA TO CPF BENEFICIARIES**

**Dearness Allowance.**— General Orders — DA Fourth Pay Commission, DA Fifth Pay Commission; D.A. Sixth Pay Commission; D.A. in the pre-revised scales of pay. Ready Reckoner for DA from 1-7-1996 — **Dearness Relief to Pensioners.** — General Orders — DR Fourth Pay Commission — DR Fifth Pay Commission — DR Sixth Pay Commission. *Ex gratia* and DR to CPF Beneficiaries.— Orders regarding Dearness Pay / Dearness Pension / Dearness Family Pension / Dearness *ex gratia* from 1-4-2004. A Complete Treatise containing most precious information.

**Part V — HRA & CCA**

Contains General Orders on HRA & CCA, Rates of HRA and CCA from 1-11-1973 onwards, Allowances at specific stations and localities, Remote Locality Allowance, Bad Climate Allowance, Project Allowance, Tribal Area Allowance, Hill Areas Allowance, Border Area Allowance, Sunderban Allowance, Hard Area Allowance, HRA in lieu of rent-free accommodation, Concessions for serving in N-E. Region, etc., List of "A-1", "A", "B-1", "B-2", and "C" class cities, Constituents of Urban Agglomerations based on 2001 Census.