प्रधान महालेखाकार (ले व ह) केरल का कार्यालय ,
तिरुवनन्तपुरम -695001

SUPREME AUDIT INSTITUTION OF INDIA
लोकहितार्थ सत्यनिष्ठा
Dedicated to Truth in Public Interest

OFFICE OF THE PRINCIPAL ACCOUNTANT
GENERAL (A&E), KERALA,
THIRUVANANTHAPURAM - 695001

Frequently Asked Questions on Pension Functions

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Introduction

The Office of the Principal Accountant General (A&E), Kerala, discharges its core entitlement service delivery functions through three major functional wings, namely the Gazetted Entitlement (GE) Wing, the General Provident Fund (GPF) Wing and the Pension Wing.. The Pension Wing handles about 25,000 pension cases annually and maintains nearly 4 lakh pension records of State Government employees.

This FAQ document has been prepared as a stakeholder-sensitisation initiative to serve as a common reference on frequently raised procedural and service-related issues, enabling stakeholders to quickly identify their queries, understand the prescribed processes and resolve matters at the earliest thereby improving stakeholder centric service delivery.

For any queries and clarification regarding this FAQ please contact 0471-2776400 or email at pm.ker.ae@cag.gov.in

Contents

Pension Related

1.Pension Application & Authorization

1. I am retiring next year. When should I submit my pension application to receive my pensionary benefits on time?

You should submit your online pension application through PRISM at least one year before your retirement.

2.How can I check whether my pension case has reached the Accountant General's office?

Ans. You will receive a mail along with application number. You can also check through PRISM portal.

3. I have already submitted my pension application. How long will it take for my pension to be authorized?

If you have submitted the pension proposal in complete with all supporting documents, it will be authorized within 30 working days.

4. I received a message that my pension has been authorized. From where can I collect my PPO, CPO, and GPO?

1. You can get it through KSEMP portal, first you have to register yourself on the website and by providing your details like application number or PEN number you can download your digital PPO, CPO, GPO in PDF format.

2. You can visit PRISM portal and can download your digital documents by providing your login credentials like PEN number or Application number.

2. DEATH-CUM-RETIREMENT GRATUITY

5. I have received my Pension Payment Order and Commutation Payment Order, but my Gratuity Payment Order has not been received yet. What should I do?

If it is sanctioned by department and not authorized by AG, reason for the same will be noted in the Verification Report. If nothing is mentioned in the Verification Report in the remarks column serial no.10) and DCRG is kept withheld, please forward a mail to the official email id of the section concerned.

6. Is DCRG admissible if disciplinary proceedings is pending and Provisional Pension is sanctioned?

No. DCRG is admissible only on conclusion of disciplinary proceedings.

3.Commutation of Pension

7. I did not apply for commutation while submitting my pension application. Can I apply for it now?

Yes, you can apply for commutation of pension through department. If beyond one year from the date of retirement, you may apply in Form ABC, which requires medical examination. click here to download

8. What percentage of my pension can I commute?

Up to maximum 40% of your monthly pension can be commuted. In case of Judicial officers, the maximum limit is up to 50%.

9. I am applying for commutation after one year of my retirement. What documents are required?

If beyond one year, you may apply for commutation in Form ABC, which requires medical examination. On receipt of this form, administrative sanction for the eligible amount will be called for along with medical report. On receipt of sanction and medical report from the Department, commutation will be authorized.

10. Is Commutation admissible if disciplinary proceedings is pending and Provisional Pension is only sanctioned?

No. Commuted Value of Pension will be authorised only on conclusion of disciplinary proceedings. On conclusion, if there is no punishment commutation can be made reckoning Age next birthday (ANB) as per the original application and if there is punishment or reduction of pension the ANB subsequent to date of awarding of punishment shall be taken for commutation.

11. When will commuted portion be restored?

Commutation will be restored in normal retirement cases (at the age of 56) from the first of the month following the month in which a period of 12 years elapses from date of drawal of commutation amount. In other cases (voluntary retirement cases etc.) the term of restoration shall be determined with reference to the commutation factor (rounded) in each case.

4. Family Pension – Eligibility & Claims

12. My spouse died while in service. What is the procedure to claim family pension and DCRG?

You may submit the pension book duly filled, to the department along with a copy of death certificate, Department will accord sanction and forward to AG for authorization.

13. I am a girl child below 25 years of age. My mother was receiving family pension after my father's death, and she has now passed away. Am I eligible for family pension?

Yes, you are eligible for family pension till you attain the age of 25 years if you are unemployed and unmarried.

14. I am a male below the age of 25 years. My mother was receiving family pension after my father's death, and she has now passed away. Am I eligible for family pension?

You are eligible for family pension till you attain the age of 25 years or till employment whichever is earlier.

15. I am a physical/mentally disabled child and my father was a pensioner, now he passed away. My mother is not alive. Am I eligible for family pension?

In the case of disabled/mentally challenged children above 25 years, if they are suffering from congenital disorder and the name of such child is included in Service book or form 5 A, they are eligible for family pension if the annual income is less than Rs 60,000/-. If the name is not noted in Service book or form 5 A, special sanction from Government is required for authorizing family pension.

16. I am the guardian of mentally disabled child and her mother was a pensioner, she recently passed away, what I should do to get the Family Pension?

If your name as guardian is already nominated by the pensioner, then you then you can directly apply for family pension on behalf of the disabled child. If there is no valid nomination, family pension will be paid through defacto guardianship certificate issued by Tahsildar or by the Local Level Committees under the National Trust for welfare of persons with mental disabilities.

17. My father was a pensioner. I am his unmarried daughter / disabled child. Can I apply for family pension and what documents are required?

Yes, you can apply for family pension through the department. Following documents are required

Unmarried Daughter	**Physically Disabled Children**	**Mentally Disabled Children**
Application to be submitted by the applicant	Application to be submitted by the applicant/guardian	Application to be submitted by Guardian.
Copy of Birth Certificate	Copy of Birth Certificate	Copy of Birth Certificate
Income certificate issued by Revenue Authority in original	Income certificate issued by Revenue Authority in original	Income certificate issued by Revenue Authority in original
Legal heirship certificate issued by Revenue Authority	Legal heirship certificate issued by Tehsildar	Legal heirship certificate issued by Tahsildar
Statement of marital status of other daughters (if any)	Copy of UDID certificate or Medical Certificate in original in the prescribed form as per GO(P) No.526/03/Fin dated 9-10-2003	Copy of UDID certificate or Medical Certificate in original in the prescribed form as per GO(P) No.526/03/Fin dated 9-10-2003
Certificate issued by the Revenue Authorities to the	Identification particulars and photograph of the applicant.	Copy of Guardianship certificate issued by Revenue Authority

effect that the applicant is unmarried		
Affidavit in original, deposed before the Notary Public of the locality with regard to Marital Status of the applicant.		Sanction should specify the name of the guardian through whom payment of family pension has to be arranged.
Identification particulars and photograph of the applicant.		Identification particulars and photograph of the guardian should also be attached in addition to that of the applicant.

18. How can I add the name of my disabled child for family pension?

The PSA will approve the claim for family pension to the disabled son/daughter on the basis of the details furnished in the pension application and the prescribed medical certificate in support thereof. The name and date of birth of the eligible disabled son/ daughter will be noted in the PPO indicating that payment will be authorised as and when claim arises. Please note that only the name is noted and fresh issue of PPO will be required for drawal of family pension by the disabled son / daughter, as and when the claim arises for which application will have to be submitted in Form No.6.

19. Who can submit application for family pension on behalf of mentally disabled son / daughter?

Either guardian nominated by the pensioner or guardian as per guardianship certificate issued by the Tahsildar or by the Local Level Committees under Sections 13 and 14 of the National Trust for the welfare of Persons with Autism, Cerebral Palsy, mental Retardation and Multiple Disabilities Act, 1999.

20. How can nominate guardian for mentally disabled son / daughter?

By submitting nomination to the Pension Sanctioning Authority in triplicate. One copy will be forwarded by the PSA to AG office. <form>

21. I was drawing family pension in respect of my late father through my Mother and guardian as she had remarried. Now I have turned 18 years of age. Can I draw my pension directly?

Yes, family pension can be drawn directly by self on attaining 18 years of age. Request may be submitted to Treasury alongwith necessary age proof document. Payment will be continued on the same PPO until the age of 25 years in respect of Son/daughter. It will be discontinued if got married / got employment whichever is earlier.

22.Family Pension in respect of my late husband is being shared equally between myself and his daughter in first marriage aged 22 years. Now his daughter is employed and therefore not eligible for FP. Will I get full share of pension and if so, what should I do for the same?

Yes, full share of family pension is admissible from the date on which the daughter in first marriage got employed. Request and necessary proof may be submitted to department where the late pensioner worked and forwarded to this office alongwith sanction for restoring full pension.

23. My sister and I were sharing family pension in respect of our late father in the category of unmarried daughters above 25 years. My sister has expired now. Will I get full share family pension?

No. Family pension shared between unmarried daughters will not be restored in full, if share of one of the daughters becomes no longer payable.

5. Service Matters Affecting Pension

24. I have 7 years of service. Am I eligible for pension?

Yes you are eligible for ex-gratia pension if the less than 10 years qualifying service is not due to availing Leave Without Allowance.

25. I am having only 8 years of service due to availing Leave without allowance without medical certificate. Am I eligible forex-gratia pension?

Ans. You are not eligible for ex-gratia pension as you have less than 10 years qualifying service due to availing Leave Without Allowance without medical certificate.

26. My provisional service is not seen reckoned for pensionary benefits. Why?

Provisional service through employment exchange will be counted as qualifying service in cases of appointment to regular service prior to 01.10.1994. Further, the mode of appointment should be same, and the posts should fall in the same service and should carry the same or identical scale of pay.

27. I took Leave Without Allowance for study purposes during my service. Will that period be counted for pension?

LWA granted under Rule 91A for study purpose for undergoing PG course by doctors, Engineers and Teachers which are of primary benefits to the state, subject to successful completion of the course, and LWA under Rule 88 on Medical certificate will count for pension.

28. Disciplinary Proceedings initiated against me is still pending can I apply for pension?

Yes, you can apply for pension. But if disciplinary proceedings are pending, you are eligible for provisional pension only and no other benefits is admissible till finalization of the disciplinary proceedings.

6.Pension Amount, Revision & Corrections

29. My qualifying service is 32 years but my pension has not been authorized reckoning the 32 years' service?

For pension calculation maximum service that can be reckoned is 30 years.

30. I have 35 years of service but as per Verification Report net qualifying service is noted as 33 years only. Why?

Maximum service which can be reckoned for pensionary benefits is 33 years.

31. My average emolument works out to be Rs. 1,80,000/- and I also have a qualifying service of 33 years then why my authorized pension is only Rs. 83,400/-?

Maximum pension that can be authorized as per 11th Kerala pay revision is Rs. 83,400/-. For DCRG maximum limit is Rs.17,00,000/-.

32. Why my pension amount is not equal to 50% of my average emoluments?

50 percent pension (maximum) is admissible only with 30 years of qualifying service. For less than 30 years' service pension will be pro-rated.

33. I have noticed some mistakes in my PPO related to my designation/address/Pension Sanctioning Authority. How can I get these details corrected?

In such cases you are requested to forward a representation through department with supporting documents, stating the necessary changes to be made.

34. My pension or family pension has not been revised after pay revision. Whom should I contact?

Subsequent revision of pension or family pension is done by the Treasury Officer concerned. For this, application as prescribed in the Pension Revision Order has to be submitted to the respective Treasury Officer. Accountant General's office authorizes revised pensionary benefits only when there is change in the pay reckoned for calculation of original pension or family pension. You are requested to contact your treasury for pay revision related queries.

7.Delayed or Missed Claims

35. I did not claim my pensionary benefits and now treasury officer is declining saying 3 years has elapsed since authorization of PPO, CPO, GPO. Can I claim them now?

PPO, CPO and GPO lapses after three years from date of issue of authorisations. If claim is not preferred within three years from the date of issue, revalidation is necessary. Fresh authorisations will be issued on receipt of certificate of non-payment from the Treasury Officer.

8. Contacting AG's office

36. How can I contact the AG's office for queries or clarifications related to my Pension?

Officers are encouraged to use **digital modes of communication** such as official e-mail, online grievance portals, and the Grievance Cell for queries and clarifications.

9. Delay, Status & General Advisory

37. When should I raise a grievance regarding delay?

A grievance may be raised after ensuring all required documents have been submitted and **normal processing time has elapsed**. In normal cases up on receipt of the complete application, the Pension authorizations will be issued within 30 working days.

38. How do I raise a grievance?

Various grievance redressal channels are available for raising grievances with the **Office of the Principal Accountant General (A&E), Kerala**. A grievance may be submitted through any of the following modes:

1. By email to **agaekerala@cag.gov.in** or to the dedicated email ID of the section concerned.

2. Through telephonic enquiry using the dedicated landline numbers for handling grievances related to General Provident Fund (Click here for Grievance Cell Contact Numbers).

3. Through the online grievance portal (https://cag.gov.in/ae/kerala/en/ae-complaint-suggestion)

ALL INDIA SERVICE OFFICERS

1. What documents are required to be submitted alongwith Pension application?

Along with application for pension, the following documents/details may be furnished.

i) Details of family,

ii) Two copies of Specimen signature duly

iii) Attested Joint photographs with spouse

iv) Left hand thumb and finger impressions duly attested

v) Identification particulars duly attested

vi) Option for commutation with percentage of pension

vii) Mobile No., Email Id

2. Who is the Pension Sanctioning Authority in the case of All India Service Officers in the State of Kerala?

Principal Secretary, Finance (Pension-A) Department of Government of Kerala

3. Is there any limit on commutation of pension?

A Government servant shall be entitled to commute for a lump sum payment up to 40 per cent of his pension.

4. What will be the effective date of reduced pension?

The reduction in the amount of pension on account of commutation shall be operative from the date of receipt of the commuted value of pension

5. Is any authorization for restoration of commuted portion of pension after 15 years required from PAO/CPAO?

Restoration of commuted portion of pension after 15 years (from the date of crediting of commuted value) or as fixed by the Government from time to time is to be made automatically on receipt of application in prescribed proforma from eligible pensioner.

6. How is the period of 15 years for restoration of commuted portion of pension reckoned?

15 years period will be reckoned from the date on which reduction in pension became/becomes effective.

7. How are additional pensions calculated?

Pensioners aged 80 or above receive additional pension, which is payable from the 1st day of the month in which it falls due, not from the date of turning 80.

8. Are retired AIS officers eligible for CGHS?

Yes, all AIS pensioners are eligible for Central Government Health Scheme (CGHS) facilities regardless of whether they used them during service.

9. Am I eligible for any medical allowance if I live in a non-CGHS area?

Pensioners in areas not covered by CGHS can opt for a **Fixed Medical Allowance (FMA)** or register with the nearest CGHS-covered city for hospital (IPD) and OPD benefits.

NOMINATION OF GUARDIAN

[*Refer proviso to Rule 90 (7) (iii), Part III, KSRs See also G.O. (P) No 553/08/Fin dated 15th December 2008*]

To …..………………………………...

.....................(Pension Sanctioning Authority) ....

I, ...(Name and address of the Employee/Pensioner/Family Pensioner) .... hereby nominate the person mentioned below as guardian of my mentally disabled son/daughter to receive Family Pension on his/her behalf, in the event of my death.

Name of Government Employee/Pensioner/Family/Pensioner	**Name and address of the mentally disabled son/daughter**	**Date of birth of the disabled son/daughter**	**Name and address of the Guardian nominated to receive Family Pension on behalf of the disabled son/daughter mentioned at column 2**	**Relationship with person at column 2**
(1)	**(2)**	**(3)**	**(4)**	**(5)**

Place:

Date: Signature of the Government Employee/Pensioner/Family Pensioner

Witness: Signature, Name & Address PPO No:

(1)

(2)

(Acknowledgment/Endorsement to be sent by the Pension Sanctioning Authority to the Accountant General/employee/Pensioner)

The nomination received from Shri/Smt..(name and address) has been accepted. Necessary entries may be made in the Pension Book (Strike off whichever is not applicable).

Place:

Date: Signature of Pension Sanctioning Authority.

Address:

(Seal)