

**PUNJAB EMPLOYEES' SOCIAL SECURITY INSTITUTION (PENSION)
REGULATIONS, 2003**

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CHAPTER-I

GENERAL:

1.1 **SHORT TITLE:** These regulations may be called the Punjab Employees Social Security Institution (Pension) Regulations, 2003.

1.2 **COMMENCEMENT:** These Regulations shall be deemed to have come into force from 01-12-2001.

1.3 **APPLICATION:** These Regulations shall only apply to regular employees of the Punjab Employees Social Security Institution except those who;

- (a) have opted not join the scheme
- (b) are recruited for a specified period

1.4 **DEFINITIONS:** Unless specified otherwise in these Regulations, the terms defined hereunder shall have the meanings hereby respectively assigned to them.

- a) "Competent Authority" means the Commissioner and an officer of the Institution duly authorized by the Commissioner to approve pension and gratuity cases of the employees.
- b) "Governing Body" means the Governing Body of Punjab Employees Social Security Institution.
- c) "Chairman" means the Chairman of the Governing Body PESSI.
- d) "Commissioner" means the Commissioner of the PESSI.
- e) 'Emoluments' means the emoluments, which an employee was receiving immediately before his retirement and shall include:
 - i) Basic pay
 - ii) Senior post allowance
 - iii) Special pay of all types and nature
 - iv) Personal pay
 - v) Technical pay
 - vi) Indexed pay
 - vii) Increment accrued during leave preparatory to retirement
 - viii) Any other emoluments which may be specially classed as pay

- ix) Employee retiring on or between 1st June and 30th Nov. shall be notionally allowed annual increment provided he has completed six months continuous service at a stage during that year. It will also apply to the employee expiring during that period.
- f) 'Employee' means a regular employee of the Institution.
- g) 'Deputation' period means the time spent by an employee with any other organization, which is approved as deputation by the Competent Authority. This will include joining times.
- h) "Family" means:
 - i) In the case of a male employee, the wife or wives and children of the employee and the widow or widows and children of a deceased son of the employee, provided that if an employee proves that his wife has been judicially separated from him or has ceased, under the customary law of community to which she belongs, to be entitled to maintenance, she shall no longer be deemed to be a member of his family in matters to which these Regulations relate, unless the employee subsequently indicates in writing to the Institution that she shall continue to be so regarded.
 - ii) In the case of a female employee, the husband and children of the employee and the widow or widows and children of a deceased son of the employee, provided that if a female employee by notification in writing to the Institution expresses her desire to exclude her husband from the family, the husband shall no longer be deemed to be a member of the family in matters to which these regulations relate, unless the female employee subsequently cancels formally in writing her earlier notification excluding him.

Note: (1) "Children" means legitimate children.

(2) An adopted child will be considered to be a child when the Institution is satisfied that under personal law of the employee concerned adoption is legally recognized as conferring the status of a natural child on the adopted child.

- i) "Institution" means 'Punjab Employees Social Security Institution'.
- j) "Medical Authorities" means Medical Advisor or Senior Medical Officer or Medical Superintendent or any other doctor or Board of doctors, duly appointed by the Commissioner.
- k) "Pension" means the amount of pension admissible under these Regulations.
- l) "Service" means the service rendered in the Institution and in other organizations, on deputation with the approval of the Institution.
- m) "Nominee" means person nominated by the employee in writing on a form prescribed by the Institution to receive any benefit under these Regulations.
- n) "PESSI" means 'Punjab Employees Social Security Institution.'

1.5 **OPTION**

- a) The Punjab Civil Services Pension Rules 1963 as adopted by PESSI shall be replaced by the PESSI Pension Regulations 2003. The existing employees who have opted for PESSI Pay Scales and Allowances Regulations 2003 shall be deemed to have opted to be governed by PESSI employees Pension Regulations 2003.
- b) (i) The employees retired under Punjab Civil Service Pension Rules as adopted by PESSI shall in future be governed by PESSI Pension Regulations 2003. Such employees who retired in the scheme of National Pay Scales of the Govt. of Punjab as adopted by PESSI shall within 45 days; exercise an option in writing, either to draw pension in Punjab Civil Service Pension Rules, 1963 or in the PESSI Pension Regulations, 2003. Option once exercised shall be final.
 - (ii) The employee as aforesaid, who do not exercise and communicate such an option within prescribed time limit, shall be deemed to have opted to be governed by PESSI Pension Regulations, 2003.
- c) The employees joining the Institution on or after these Regulations have come into force shall be governed by these Regulations.

1.6 **CREATION OF PENSION FUND**

There shall be constituted a pension fund to which accumulated balance of PESSI Contribution towards Pension Fund along with interest/profit earned on these sums, as well as PESSI's budget provisions for pension and commutation, shall be transferred. Further contribution to the pension fund shall be made at the rates as may be approved by the Governing Body from time to time.

1.7 **NOMINATION**

As soon as the employee completes five years of service, he shall furnish a nomination conferring on one or more persons, of his family the right to receive any gratuity and pension under these Regulations, clearly specifying the amount of share payable to each nominee. The nomination can be cancelled (or may become void due to any reason) by sending a notice in writing to the Institution with a fresh nomination. The Head of office indicating the date of its receipt shall countersign the nomination. Nomination shall be pasted in service books in case of employees in Pay Group 1 to 10 and in respect of 11 and above in the personal file of the employee.

1.8 **GENERAL CONDITIONS GOVERNING ENTITLEMENT TO PENSIONERS.**

- a) Pension is a periodical payment made to the employee in consideration of his continuous past service rendered in a substantive and permanent capacity, in pensionable post. The service so rendered satisfactorily under PESSI entitles him/her to gratuity for service of 5 years or more and to pension-cum commutation for services of 10 years or more.
- b) Good conduct is an implied condition of every kind of pension. Institution may withhold or withdraw a pension or any part of it if the pensioner be convicted of serious crime or be found to have been guilty of grave misconduct either during or after the completion of his service under written orders of the competent authority.
- c) Institution reserves to itself the right of recovery from the pension of a pensioner on account of losses found in a judicial or departmental enquiry to have been caused to Institution by the negligence or fraud of such pensioner during his service, provided that such judicial or departmental proceedings shall not

be instituted after a period of more than one year from the date of retirement of the pensioner.

- d) In case the amount of pension granted to an ex-employee be afterwards found to be in excess of his correct entitlement under these regulations, the excess amount already paid shall be recovered from his future pension.
- e) No pension shall be granted to an employee who has been dismissed from service or whose services have been terminated following disciplinary action against him, but if he deserves special consideration he may be granted a compassionate allowance not exceeding $2/3^{\text{rd}}$ of the pension which would have been admissible to him had he retired on invalid pension on the date of such dismissal or removal.
- f) Any of these conditions may for reasons to be recorded in writing be relaxed in individual cases by the competent authority if it is satisfied that a strict application of these conditions will cause hardship to the employee.
- g) If the determination of the amount of pension or gratuity admissible to an employee is delayed beyond one month of the date of his retirement or death, he or his family, as the case may be, shall be paid provisionally such anticipatory pension according to the length of service of the employee which qualifies for pension or gratuity and any over-payment consequent upon such provisional payment shall be adjusted against the amounts of pension or gratuity finally determined as payable to such employee or his family.
- h) In case a pensioner disagree with the amount of his entitlement as pension, he may tender an appeal to the Chairman Governing Body, whose decision shall be final and binding.
- i) In order to eliminate delay in the payment of pension to the employees, the service of the employees would be verified for the purpose of pension, in accordance with the following:-
 - i) Once, when employee completes 10 years of service.
 - ii) Next, when he completes 24 years of service (i.e., in respect of 14 intervening years since last verification); and

- iii) Finally, in respect of the period after 24 years when he is actually due to retire.

1.9 AMENDMENT IN PENSION REGULATIONS

Amendment to these regulations can only be made with prior approval of the Governing Body.

CHAPTER-II

SERVICE QUALIFYING FOR PENSION

2.1 Conditions of Qualification for grant of Pension

Only that service of an employee shall qualify him/her for pension which is rendered by him/her as a regular employee of the Institution or in any other organization and such service is continuous provided that the Institution accepts the pensionary liability in respect of the employee of such other organization only –

- i) If the former employer had pension scheme: and
- ii) If the former organization is prepared to accept the proportionate liability for the period such employee was in its service.

2.2 Beginning of service: Subject to any special rules, the service of an employee begins to qualify for pension when he takes over charge of the post to which he is first appointed.

2.3 Leave:

All leave periods, other than leave without pay, duly sanctioned, shall count as qualifying service for pension.

2.4 Military Service:

- i) Military pensionable service, rendered after attaining the age of 20 years, which terminates before a pension has been earned in respect of it, when followed by a civil pensionable service, counts as part of such service provided that any bonus or gratuity received in lieu of pension on or since discharge from military service shall be refunded in lump sum or in monthly installments not exceeding 36. The military service of the individual concerned and the amount of gratuity paid to him should be verified by reference to the Controller of Military Accounts.
- ii) Service rendered in the Armed Forces by an Officer inducted in BS-17 on regular basis shall count towards civil pension.

- iii) Service rendered in the Armed Forces by an officer of the rank of Major and equivalent inducted in B.S.18 after retiring from Armed Forces on completion of the prescribed age or service shall not count towards civil pension. Such officer shall continue to draw his military pension and his service in the civil post shall count towards gratuity or pension, as the case may be.

2.5 Deputation:

Deputation period shall count as qualifying service for pension, provided that pension contribution for the period of the deputation have been received by the Institution.

2.6 Suspension:

If an employee is suspended from service, pending enquiry against him/her, the period of suspension shall count towards qualifying service for pension if the suspension is followed by re-instatement or retirement with pensionary benefits.

2.7 Forfeiture of past service:

The employee forfeits his past service in the following cases :-

- a) Resignation of a post unless it is to take up another post, service of which counts for pension;
- b) Removal or dismissal from service;
- c) Absence from duty without leave.

Note:⊕1) The authority which sanctions pension may commute retrospectively periods of absence without leave into extraordinary leave.

2.8 Deficiencies:

- a) A deficiency of six (6) months or less in the qualifying service of an employee shall be deemed to have been condoned automatically.
- b) A deficiency of more than six (6) months but less than twelve (12) months in the qualifying service of an employee may be condoned by the Institution if the following conditions are satisfied:
 - i) If the employee dies while in service or retires under circumstances beyond his control, such as invalidation or abolition of his post, and but for such contingency, he

would have completed another year of qualifying service,
and

- ii) The service rendered by the employee was meritorious.
- c) A deficiency of one full year or more shall not be condoned.

CHAPTER-III

DIFFERENT KINDS ORDINARY PENSION

AND CONDITIONS FOR THEIR GRANT

3.1 CLASSIFICATION OF PENSION: Pensions are divided into four classes:

a) COMPENSATION PENSION:

If the post held by a permanent employee is abolished, and if another post offered to him by the Institution is not acceptable to him, he will have the option of taking a compensation pension or to accept another appointment even on lower pay if offered and continuing to count his previous service for pension., provided he has completed the required number of years of service entitling him to a pension and /or gratuity.

b) INVALID PENSION

If an employee, due to bodily or mental infirmity is permanently incapacitated for further service before reaching the age of superannuation, he may apply to the Competent Authority for retirement. On receipt of such an application the Competent Authority will direct the employee to present himself before the Preliminary Medical Board headed by the Medical Supdt S.S. Hospital. The initial recommendations will be forwarded to the Commissioner for examination by the Standing Medical Board whose Chairman will be Medical Advisor. If after examining the employee, the Standing Medical Board issues a Medical Certificate of incapacity for further service in the Institution, in the following form, the Competent Authority shall allow such an employee to retire from the service of PESSI on Invalid Pension from a specified date, provided the employee has completed the required number of years of service entitling him to a pension.

“Certified that we have carefully examined Mr./Miss/Mrs. _____

_____, _____,
_____ of

Name Designation Pay group

_____, on _____. His age on this day,
according to his

Name of office date

Service record is _____ years. We consider him/her to be completely
and permanently incapacitated for further service of any kind in PESSI in
consequence _____ of

_____.

(Name of disease/cause)

(_____)

(_____)

Name of Med. Advisor

Name of Med. Supdt. SS Hosp. Lhr.

(_____)

(_____)

Name of Splst. of concerned disease

Name of SMO(HQ.)

The invalid pension is allowed from the date of invalidation and if, the
employee is on regular long leave, the pension will be allowed from the date
after expiry of such leave.

c) SUPERANNUATION PENSION

A superannuation pension is granted to an employee who retires on
attaining the age of sixty years.

d) RETIRING PENSION

A retiring pension is granted to an employee who, not being
eligible for superannuation pension -

i) Opts to retire after completion of 25 years qualifying
service; or

(ia) is, compulsorily retired, by the competent Authority after 20
years qualifying service;

ii) is, compulsorily retired from service by the competent
authority competent to remove him from service on
grounds of in-efficiency, misconduct or corruption.

- iii) No LPR will be admissible if qualifying service is less than 25 years. However, if due to late joining of service, the age of superannuation (60 years) reaches, the condition of 25 years will not be considered.

CHAPTER-IV

AMOUNT OF ORDINARY PENSION

4.1 RATES AND SCALE OF PENSION:

Pension shall be calculated at the rate of 70% of average emoluments on completion of 30 years qualifying service. When qualifying service is less than 30 years but not less than 10 years, proportionate reduction in percentage shall be made according to Pension Table, regulating all the four pensions – Compensation Pension, Invalid Pension, Superannuation Pension and Retiring Pension.

PENSION TABLE

Completed years of Qualifying service	Scale of pension expressed as fraction of average emoluments
10	70/300
11	77/300
12	84/300
13	91/300
14	98/300
15	105/300
16	112/300
17	119/300
18	126/300
19	133/300
20	140/300

21	147/300
22	154/300
23	161/300
24	168/300
25	175/300
26	182/300
27	189/300
28	196/300
29	203/300
30 or above	210/300

- (a) Provided that no full pension (inclusive of increases in and indexation of pension sanctioned from time to time) shall be less than Rs.300 per month
- (b) The above rates shall be subject to revision with the prior approval of the Governing Body PESSI.
- (c) The term “average emoluments” means:
- (i) the last pay/emoluments drawn at the time of retirement if the post from which the employee has retired has been held by him on a regular basis; and
 - (ii) in other cases, the average of the pay that the employee drew, or would have drawn, had he not been on leave with leave salary or on joining time or under suspension which is not adjudged as a penalty during the last twelve months of service. If during the last twelve months of his service an employee has been absent from duty on leave without pay, or has been under suspension as a kind of penalty, the periods so spent shall be disregarded in the calculation of the average emoluments and an equal period before the twelve months shall be included; provided that in case the pay of an employee is reduced, otherwise than as a

penalty under the (Efficiency and Discipline) Rules, the average pay, at the option of the pensioner, be calculated on the basis of the emoluments admissible during the last three years of service.

Note (1): The term “average emoluments” also includes the senior posts allowance (where admissible).

Note (2): The term “pay” does not include the pay drawn by an employee as additional pay for performance of additional duties of another post.

4.2 GRATUITY AND PENSION BENEFITS:

- (1) If an employee retires or selected for discharge owing to the abolition of his permanent post, after completing qualifying service of 05 years or more but less than 10 years, he may be granted a gratuity not exceeding one month’s pay for each year of qualifying service. If, however, retirement is due to invalidation or if an employee dies in service, the rate of gratuity shall 1 ½ months pay for each completed year of service.
- (2) In the event of death of an employee who has rendered qualifying service for 10 years or more:-
 - (a) If he dies before retirement, his family shall be paid (i) gratuity equal to the commuted value of 1/4th of his full pension calculated as in sub rule(4) on the basis of age next birthday of the deceased, and in addition (ii) pension at the rate of 50% of the full pension for a period of 10 years;
 - (b) If he dies after but within 10 years of retirement, payment shall be made to his family at the rate of 50% of his pension (net or full, as the case may be) for the un-expired period of 10 years;

Provided that the family pension granted under clauses(a) and (b) above shall not be less than Rs.150/- p.m.
- (3) Notwithstanding anything contained in sub rule (2) above and Regulation 4.5, if the beneficiary of family pension is the widow or widows of the deceased employee/pensioner, the family pension be paid to the widows for life or until re-marriage. In the event of death of the widow, her family pension shall be divided equally

among the surviving sons not above 24 years and un-married daughters of the deceased employee/pensioner from the deceased widow.

- 4) In the event of death before retirement, pension will be calculated as if the employee retired on in valid pension on the date of his/her death but the family pension would be payable from the day following the date of death.

Notes: (i) For the definition of the term “family” and procedure for making nominations for and payment of gratuity and/or pension in the event of employee’s death before or after retirement, see Sections I and II of this Chapter.

- (ii) In the case of widow only the family pension has been made payable for life or till her remarriage. In case of others it is ten years or un-expired portion of ten years.
- (iii) The ‘pension’ used in regulation 4.2 is intended to denote monthly pension.

SECTION-I GRATUITY

4.3 (1) The term ‘family’ for the purpose of payment of death-cum-retirement gratuity under this section shall include the following relatives of the employee;

- a) Wife or wives in the case of a male employee;
- b) Husband in the case of a female employee;
- c) Children of the employee;
- d) Widow or widows and children of deceased son of the employee.

NOTES (i) A child means legitimate child. An “adopted child” will be considered to be a child when the Institution is satisfied that under the personal law of the employee concerned, adoption is legally recognized as conferring the status of a natural child, but in this case only.

- ii) If it is proved that the wife has been judicially separated from the employee or has ceased under the customary law of the community to which she belongs to be entitled to maintenance, she shall no longer be deemed to be member of the family unless the employee has himself intimated in writing to the Institution that she shall continue to be so regarded.

- iii) In the case of female employee, if she intimates in writing to the Institution that her husband should not be included as a member of the family, then he shall no longer be considered a member of the family unless she subsequently cancels in writing her intimation excluding him.
- (2) An employee shall make a nomination conferring on one or more members of his/her family, or if he/she has no family, on one or more persons, the right to receive any gratuity that may be sanctioned under this regulation and any gratuity which having become admissible to him/her has not been paid to him/her before death.
- (3) A nomination in favour of a person not a member of the family made when the employee had a family shall lapse on the employee acquiring family.
- (4) If an employee nominates more persons than one under clause (2) above, he/she shall specify in the nomination the amount or share payable to each nominee.
- (5) An employee may provide in a nomination:
 - (a) in respect of any specified nominee, that in the event of his/her predeceasing the employee the right conferred upon that nominee in clause (2) above shall pass to such other member or members of the employee's family as may be specified in the nomination; and
 - (b) that the nomination shall become void in the event of the happening of a contingency specified therein.
- (6) Every nomination shall be in Form II (pen) or Form III (Pen) at Appendix –A as may be appropriate in the circumstances of the case.
- (7) An employee may, at any time cancel a nomination by sending a notice in writing to the Competent Authority, provided that the employee shall alongwith such notice send a fresh nomination in accordance with this regulation.
- (8) Immediately on the death of a nominee in respect of whom no special provision has been made in the nomination under sub-regulation 5(a) above or on the occurrence of any event by reason of which the nomination becomes void by reason of sub-

regulation 5(b) above, the employee shall send to the appropriate authority, a notice in writing formally canceling the nomination together with a fresh nomination made in accordance with this regulation.

- (9) Every nomination made, and every notice of cancellation given, by the employee shall be sent to the competent authority and it will take effect from the date on which it is received by the Authority noted above.

4.4. (a) When the amount of gratuity has become payable, it shall be paid to his/her nominee or nominees in the proportion specified in the nomination.

- b) If nomination relates only to a part of the amount of gratuity, the part to which it does not relate shall be distributed equally only among the members of the family other than the nominees;
- c) If no valid nomination subsists, the whole amount of gratuity shall become payable to the members of his/her family in equal shares;

Provided that in case of (b) or (c) above no share shall be payable to:

- i. Sons who have attained the age of 24 years;
- ii. Sons of a deceased son who have attained the age of 24 years;
- iii. Married daughters whose husbands are alive; and
- iv. Married daughters of a deceased son where husbands are alive;

If there is any member of the family other than those specified in sub clause(i),(ii), (iii) and (iv) above;

Provided further that the widow or widows and the child or children of a deceased son shall receive between them in equal parts only the share which that son would have received if he had survived that employee and had been exempted from the operation of the first provision.

- d) When a beneficiary is a minor, and has no regularly appointed manager or guardian, the sanctioning authority may allow the payment of pension or share of gratuity of minor children of a deceased employee to their mother. In case the mother is not alive or was judicially separated from the employee in his life

time, the sanctioning authority may nominate any suitable person to be the guardian of such minor children for the purpose of receiving payment of pension and/or shares of gratuity on their behalf.

In case when the deceased employee is a female, the sanctioning authority may, under the circumstances stated above, allow the payment of pension or share of gratuity of minor children of the deceased, to their father.

- e) When the employee leaves no family and the whole or part of the gratuity is not covered by a valid nomination the amount of gratuity shall be payable to the following surviving relatives, if any, of the employee in equal shares:
1. Father; and
 2. Mother
 3. Brother below the age of 21 years;
 4. Un-married and widowed sisters;

Note:

- i) Judicially separated or divorced mother who has remarried does not fall in this category.
- ii) In the absence of any other eligible claimant gratuity would be payable to the sons and daughters of the deceased employees in equal shares even if the sons are over 24 years old and the daughters are married and their husbands are alive.

4.5 No gratuity will be payable by the Institution after the death of an employee if he/she does not leave a valid nomination or a family as defined in sub rule(1) of regulation 4.3 or an eligible dependent relative or relatives specified in clause(e) above.

SECTION-II

FAMILY PENSION

4.6 (1) Family for the purpose of payment of pension at 50 per cent of gross or net pension as the case may be has the same meaning as defined in sub-rule(1) of Regulation 4.3. It will also include the employee's relatives as mentioned in sub-clause (e) of Regulation 4.4 above.

(2)(A) A family pension sanctioned under this section shall be allowed as under:

i) (a) To the widow of the deceased, if the deceased is a male employee for life or until re-marriage. A widow who may herself be an employee becomes entitled to Family Pension. In the case of death of the widow, family pension is admissible, to the dependent sons until they attain the age of 24 years or till they are gainfully employed, whichever is earlier and to unmarried daughters till their marriage or their acquiring regular source of income whichever is earlier. Further pension to dependent disabled/retarded children will be admissible for life without any age limit. Payment of pension to these children will be subject to the production of a certificate from the Medical Board that the children is physically/mentally retarded permanently and not able to be gainfully employed or to the husband, if the deceased is a female employee. The widower of deceased female employee will be entitled to family pension for life or until re-marriage.

(b) If the employee had more than one wife, and the number of his surviving widows and children does not exceed 4, the pension shall be divided equally among the surviving widows and eligible children. If the number of surviving widows and children together is more than 4, the pension shall be divided viz each surviving widow shall get $1/4^{\text{th}}$ of the pension and the balance if any shall be divided equally among the surviving eligible children (un-married and below 24 years of age). Distribution in the above manner shall also take place whenever the employee leaves behind surviving children of a wife that has predeceased him in addition to the widow and her children, if any.

(c) In the case of female employee leaving behind children from a former marriage in addition to her husband and children by her surviving husband the amount of pension shall be divided equally among the husband and all eligible children. In case the total number of beneficiaries exceeds four, the husband shall be allowed $1/4^{\text{th}}$ of the pension and the remaining amount distributed equally among the eligible children.

ii) Failing a widow or husband, as the case may be the pension shall be divided equal among the surviving sons not above 24 years and un-married daughters for 10 years or un-expired portion of 10 years.

iii) Failing (i) and (ii), to the eldest widowed daughter for 10 years or un-expired portion of 10 years.

iv) Failing (i) to (iii) to the eldest widow of the deceased son of the employee for 10 years or un-expired portion of 10 years.

v) Failing(i) to (iv) to the eldest surviving son below 24 years of age of a deceased son of the employee for 10 years or un-expired portion of 10 years.

vi) Failing(i) to (v) to the eldest unmarried daughter of a deceased son of the employee for 10 years or un-expired portion of 10 years.

vii) Failing these, to the eldest widowed daughter of a deceased son of the employee for 10 years or un-expired portion of 10 years.

(B) In the event of no pension being payable under clause (A), the family pension may be granted for a period of 10 years or un-expired portion of 10 years;

i) to the father, for life

ii) failing father to the mother, for life.

iii) failing father & mother, to the eldest surviving brother below age of 21 years

iv) failing(i) to (iii), to the eldest surviving unmarried sister, if the eldest sister married or dies then the next eldest.

v) failing (i) to (iv) to the eldest surviving widowed sister.

3) No family pension shall be payable under this section:

a. to a person mentioned in clause (B) of sub section (2) above without production of reasonable proof that such person was dependent on the deceased employee for support.

b. to an unmarried female member of an employee' family in the event of her marriage;

- c. to a widowed female member of the employee's family in the event of her re-marriage;
 - d. to the employee's brother on attaining the age of 21 years.
 - e. to a person who is not member of an employee's family.
- 4) A family pension awarded under this section shall not be payable to more than one member of the employees' family at the same time except as provided for in sub-clause(A) (i) and (ii) of sub rule(2) above.
- 5) If a pension awarded under this section ceases to be payable before the expiry of the period upto which it is admissible on account of death or marriage of the recipient or other causes, it will be re-granted to the person next lower in order mentioned in sub-regulation (2) above. In case family pension of the widow ceased to be payable from the date of her remarriage, the next legal beneficiary shall be allowed to draw the pension with effect from the date on which it ceased to be paid to the widow.
- 6)The Institution has discretion to make such modifications in the mode of allotment or conditions of tenure set forth in sub regulation(2) to (5) above as it may consider desirable to suit the special circumstances of the beneficiaries.
- 7)A family pension sanctioned under this section shall be payable in addition to any extraordinary pension or gratuity that may be granted to the members of an employees' family under any other rules in force for the time being.
- 8)As the case of a grant of an ordinary pension, future good conduct of the recipient is an implied condition of every grant of a pension under this section.

CHAPTER-V

APPLICATION FOR GRANT OF PENSION

- 5.1 All concerned Officials dealing with applications for pensions under these Rules should bear in mind that delay in the payment of pension involves severe hardship to ex-employees. It is, therefore, essential to ensure that the ex-employee begins to receive his pension on the date on which it becomes due.

5.2 Responsibility for initiation and completion of pension papers is that of concerned incharge of the administration wing. The action in this regard must be initiated 06 months before an employee is due to retire, so that pension due to him/her may be sanctioned at least a month before the date of his/her retirement. For this purpose, every employee may be asked to submit his pension application on Form-II(Pen)at Appendix-B six months in advance of the date of his/her retirement, provided that:-

a)In cases in which the date of retirement cannot be foreseen six months in advance, the employee may be asked to submit his/her pension application immediately after the date of his/her retirement is known; and

b)An employee proceeding on leave preparatory to retirement may be asked to submit his/her application at the time of proceeding on such leave.

5.3 The following certificate shall be recorded by the employee in the pension application:

“I hereby declare that I have neither applied for nor received any pension or gratuity in respect of any portion of the service included in this application and in respect of which pension or gratuity is claimed herein, nor shall I submit an application hereafter without quoting a reference to this application and to the order which may be passed thereon.”

5.4 One of the main reasons for the delay in the timely sanction of pension is incomplete entries and lack of periodic checks of the Service Books. The responsibility for supervising the maintenance of service books should be clearly defined and assigned. The entries in the service books should be clearly defined and assigned. The entries in the service books should be clearly made, verified and attested by the officers so designated, and he should record an annual certificate in the service book in token of the correctness of the entries made therein.

5.5 The Head of office should also record a consolidated certificate in respect of the entire period in the following form: -

Service _____ from _____ to

Verified _____ from
_____.

There is no known disqualifying spell during the above service except as detailed below: -

(The period and nature of spell(s) to be indicated)

i) _____

—

ii)

iii)

The Audit Office shall accept it as proof of verification of service.

- 5.6 Action in respect of condonation of interruptions and deficiencies in service under Reg. 2.9 should be completed by the Competent Authority.
- 5.7 The service book should be maintained in duplicate, the duplicate copy being kept in the custody of the employee. Entries in the duplicate service book shall as far as possible, be made simultaneously with those in the original service book. However, this duplicate service book would serve as a means of contemporary evidence, if any.
- 5.8 In case of transfer of an employee, the original service book, duly completed to the date of transfer, should be transferred to the new head of department/office and a copy of the entries relating to the office from which transfer takes place shall be maintained in that office, a certificate to this effect shall invariably be recorded in the covering letter under which the service book is transferred.
- 5.9 All periods of leave without pay, suspension etc. which are not reckoned as service qualifying for pension shall be carefully recorded on the form.
- 5.10 The service of an employee in the application form shall be verified by the administrative Head of office concerned from official records.
- 5.11 If it be found impossible to verify the service otherwise, a written statement of the applicant shall be taken on plain paper and such collateral evidence as may be procurable shall be collected. The power to admit service certified under this regulation may be exercised by all authorities empowered to sanction pension.

- 5.12 If the application is for invalid pension, the requisite medical certificate shall be attached to the application.
- 5.13 In the case of employee who dies while in service, the application on Form-III (PEN) at Appendix-C shall be used.
- 5.14 The concerned Administrative Head shall certify on the relevant page of the pension application form whether the character, conduct, and past service of the employee concerned are such as to entitle him/her to the favourable consideration of the competent authority. He should also record therein his own opinion whether the service claimed has been established and should be admitted or not.
- 5.15 As good conduct is a condition and pre-requisite for the grant of every kind of pension, pension is not to be granted to an employee of the Institution who did not take keen interest in his/her work, or was indisciplined or indulged in absenteeism or took part in politics or committed misconduct as defined in the PESSI (service Regulations) as applicable at the time. The competent authority, in case of non-admittance of pension, after due consideration of the facts of the case, shall record the reasons for non admittance in its orders.
- 5.16 After completing the application in the prescribed manner, the Director (Administration) or Director General(M&T), as the case may be will forward alongwith all documents relied upon for verification of service claimed, in such a manner that they can be conveniently consulted, and submit them together with the employee's personal file and statement on the relevant page of the pension application form to the Director(Funds) for processing and calculation of the amount of gratuity/commutation and pension.
- 5.17 On receipt of the pension papers, the Director (Funds) shall have the papers checked from Director(Audit) and obtain the orders of the Competent Authority. If the Competent Authority accords sanction, the Director (Funds) will have the pension payment orders prepared and forward the same to Director (Finance) for issue of cheque.
- 5.18 *Date of Commencement of Pension* – Apart from special orders, pension shall be payable from the date on which the pensioner ceases to be in service.
- 5.19 *Place of payment* –Pension will be payable in any of the offices of the Institution where it has account.

CHAPTER VI:

ANTICIPATORY PENSION/GRATUITY

- 6.1 When an employee is likely to retire before his/her pension can be finally assessed and settled, action shall be taken for grant of anticipatory pension. For this purpose the concerned Administrative Head shall furnish to pension sanctioning authority all the particulars of service in respect of the retiring employee. The sanctioning authority shall direct the Director (Funds) to arrange the disbursement of pension, to which, after the most careful summary investigation that he can make without delay, he believes the employee to be entitled. Such disbursements shall be made only after the following declaration has been signed by the retiring employee:-

_____ "WHEREAS the Competent Authority (Designation) has consented provisionally to advance to me a pension of Rs._____ per month and commuted value of Rs._____ in anticipation of the completion of the enquiries necessary to enable the Institution to fix the amount of my pension and commuted value, I hereby acknowledge that in accepting this advance, I fully understand that my pension and commuted value are subject to the revision on the completion of the necessary formal enquiries, and I promise to have no objection to such revision on the ground that the provisional pension and commuted value now to be paid to me exceeds the pension and commuted value to which I may be eventually found entitled. I further promise to repay any amount advanced to me in excess of the pension and commuted value to which I may be eventually found entitled."

- 6.2 If the Institution considers it likely that the employee would be entitled to a gratuity only, one sixth of the amount of such probable gratuity should, upon a similar declaration, be disbursed monthly until the amount is finally settled.
- 6.3. The payment of anticipatory pension should be so arranged that it is not delayed beyond the first day of the month following the month in which the employee is due to retire.

- 6.4 Anticipatory pension will also be admissible to the family of an employee in the event of his/her death before retirement. In such case the gratuity admissible to the family under these regulations will be calculated on 25 per cent of the amount of pension on which the anticipatory pension to the family is based.
- 6.5 The authority sanctioning anticipatory pension shall ensure that pension is finally sanctioned as soon as possible.
- 6.6 If, upon completion of regular investigation, it be found that pension thus summarily assigned differs from the pension finally settled, the difference must be adjusted in the first subsequent payment. Further, if anticipatory gratuity proves to be larger than the amount found actually due upon completion of the enquiries, the employee shall be required to refund any excess actually paid to him.

CHAPTER: VII

COMMUTATION OF PENSION

- 7.1 An employee to whom these Regulations apply may request for commutation upto 40 percent of his/her gross pension.
- 7.2 The application for commutation of pension should be made on the form given in Appendix D to these Regulations, addressed to the Competent Authority who will forward to the Director (Funds) for calculating the commuted value.
- 7.3 The commutation of pension may be allowed to the employee at the rates given in the following table. This commutation shall not be subject to production of medical certificate if the application for commutation is submitted within a period of one year from the date of retirement. The commutation will become absolute on the date of application. If commutation is applied after one year of retirement it becomes subject to medical examination.
- 7.4 In the case of premature retirement, on medical grounds the requirement of medical examination shall not be waived, even if the application for commutation is submitted within one year of the date of retirement.
- 7.5 If an employee dies while in service, gratuity in lieu of 1/4th of gross pension will be allowed which will be worked out on the

basis of age next birth day in accordance with the commutation table annexed below.

7.6 If an employee dies after retirement and his pension case is not finalized and he has opted for commutation during his life time, his family shall be entitled to commutation.

7.7 The gross pension upto a maximum of 40% shall be commuted. It will be allowed from the date of application or from the date of retirement whichever is later but shall be specially applied for. The following is the formula:

$$\mathbf{40\% \text{ Gross pension} \times \text{Rate applicable at age next birthday} \times 12}$$

7.8 The lump sum payable on commutation shall be calculated in accordance with the table prescribed in these Regulations, which may also be subject to revision with the prior approval of the Governing Body PESSI.

7.9 If the employee applies for commutation of pension while in service will be entitled to get commuted value of pension at the rate applicable to him on 60 years of the age (instead of 61 years). In all other cases the commuted value of pension shall continue to be admissible under the formula of age next birthday.

7.10 The family of the employee retired on superannuation expired before he could sign his pension papers shall be entitled for the commuted value of pension.

COMMUTATION TABLE

AGE BIRTHDAY	NEXT BIRTHDAY	NO. OF YEARS PURCHASED	AGE BIRTHDAY	NEXT BIRTHDAY	NO. OF YEARS PURCHASED
20		40.5043	51		17.6526
21		39.7341	52		17.0050
22		38.9653	53		16.3710

23	38.1974	54	15.7517
24	37.4307	55	15.1478
25	36.6651	56	14.5602
26	35.9006	57	13.9888
27	35.1372	58	13.4340
28	34.3750	59	12.8953
29	33.6143	60	12.3719
30	32.8071	61	11.8632
31	32.0974	62	11.3684
32	31.3412	63	10.8872
33	30.5869	64	10.4191
34	29.8343	65	9.9639
35	29.0841	66	9.5214
36	28.3362	67	9.0914
37	27.5908	68	8.6742
38	26.8482	69	8.2697
39	26.1009	70	7.8778
40	25.3728	71	7.4983
41	24.6406	72	7.1314
42	23.9126	73	6.7766
43	23.1840	74	6.4342
44	22.4713	75	6.1039
45	21.7592	76	5.7858
46	21.0538	77	5.4797

47	20.3555	78	5.1854
48	19.6653	79	4.9030
49	18.9841	80	4.6321
50	18.3129		

CHAPTER: VIII

EXTRA-ORDINARY PENSION:

8.1 Where an employee is injured, killed or dies of injuries received during the execution of official duty, a pension or gratuity may be granted to him or to his family in accordance with the Rules given below. The Extra-ordinary pension or gratuity is to be granted by the Commissioner himself and the audit report shall be given by the Director Audit.

(a)(i) **Class 'A' Disability**

1. Loss of hand and a foot or loss of use of two or more Limbs.
2. Total loss of eye-sight.
3. Total loss of speech.
4. Total deafness of both ears.
5. Paraplegia or hemiplegia.
6. Lunacy.
7. Very severe facial disfigurement.
8. Advanced cases of incurable diseases.
9. Wounds, injuries or diseases resulting in disability due to which an employee becomes incapacitated.
10. Emasculation.

Note: Wounds, injuries or diseases of a limb resulting in damage to nerves, joints, or muscles making the whole of a limb useless would mean loss of that limb. Cases in which a partial function is retained will not be included in this class. However, if the partial retention of function does not help in walking in case of leg, or does not help in holding an object even with partial efficiency, it should be considered as total loss of function. Those cases will also be

included in this class where the earning capacity of the employee has been totally impaired due to the invalidating disability.

(ii) **Class 'B' Disability**

1. Loss of a thumb or at least three fingers of hand.
2. Partial loss of one or both feet at or beyond tarsometatarsal joint.
3. Loss of vision of one eye.

(iii) **Class 'C' of Disability:**

1. Limited restriction of movement of joint due to injuries.
2. Disease of a limb restricting performance of duties.

(b) When the wound, injury or illness causing the disability is not entered in the above schedule, the disability shall be assessed by the Medical Board constituted for this purpose by the Competent Authority, and included in the classification most closely corresponding to those given above.

(c) The rate and scale of disability/death pension and gratuity shall be as follows:-

Class of Injury	Pension	Gratuity	Children's Pension	
			Children without own mother	Children with own mother living.
A	20% of pay, subject to a maximum of Rs.600/- and minimum of Rs.100/- per month.	6 months pay	5% of pay, subject to a maximum of Rs.100/- and minimum of Rs.50/- per month per child.	2 ½% of pay subject to maximum of Rs.50/- and minimum of Rs.25/- per month per child.
B	15% of pay, subject to a maximum of	Nil	4% of pay, subject to a maximum of	2% of pay, subject to a maximum of

	Rs.450/- and minimum of Rs.75/- per month		Rs.80/- and minimum of Rs.40/- per month per child.	Rs.50/- and minimum of Rs.25/- per month per child.
C	15% of pay, subject to a maximum of Rs.450/- and minimum Rs.75/- per month.	Nil	Nil	Nil
ii) DEATH (SPECIAL FAMILY) PENSION/GRATUITY				
	20% of pay, subject to a maximum of Rs.600/- and minimum of Rs.100/- per month.	6 months pay	5% of pay, subject to a maximum of Rs.100/- and minimum of Rs.50/- per month per child.	2 ½% of pay subject to maximum of Rs.50/- and minimum of Rs.25/- per month per child.

NOTE: The pensions/gratuities mentioned in the above paras (a), (b) and (c) shall be in addition to the pension and /or gratuities, for which, he may be eligible under the Regulations.

8.2 Principles and procedures for determining attributability of disability to service:

(a) Casualties due to wound or injury:

- i) It should be established in such cases that the cause of the casualty was the result of duty in service.
- ii) Where the injury resulted from the risk inherent in service, attributability to service shall be conceded.
- iii) An individual is on duty for 24 hours a day except when on study leave or on leave without pay.

- iv) An individual shall be deemed to be in the performance of duty when:
 - (i) He is physically present in his headquarters;
 - (ii) He is traveling on leave at Institution's expenses;
 - (iii) When traveling to or from duty (e.g. from residence to place of duty and back, but not whilst he is in his residence);
 - (iv) Whilst traveling on duty i.e. where it is established that but for the duty he would not have been traveling at all.
 - v) Disability resulting from purely personal acts, such as shaving or similar private pursuits, would not normally be treated as attributable to service.
 - vi) Disability resulting from violence provoked by performing of duty will be viewed as attributable to service unless the circumstances of the case warrant a different conclusion.
 - vii) If circumstances are such that service played no part in the causation of disability, attributability to service will be not be conceded. For example, if an employee driving a motorcycle on duty collides with a truck, the injury received may be attributed to service, but if he is out for a walk and sustains injury from a passing truck, his case will not qualify for the concession.
- b) Casualties due to disease:
- i) The cause of disability resulting from a disease will be regarded as attributable to service only when it is directly due to risks which may be regarded as peculiar to the circumstances of duty in service. In determining attributability in such cases, due regard should be paid to the question whether service in a particular region, or of a particular type, involved exposure to exceptional risk of contraction of, or infection by, a disease, as well as to the actual circumstances of the case.
 - ii) Attributability will not be conceded if, though contracted during the period of actual performance of duty, the disease, is in the opinion of Medical Authorities concerned,

due to risks which cannot be regarded as peculiar to such duty in service.

- iii) Where a disease or its aggravation resulted from the risk of duty, attributability/aggravation will be conceded.
- iv) All cases of tuberculosis and bronchial asthma will be accepted as attributable to or aggravated by service where the medical opinion is in favour of the acceptance.
- v) Attributability/aggravation in all cases of Cardiac disease will be determined in accordance with the guide lines mentioned in para regulation 8.3 below.
- vi) Where Medical or other supporting documents are incomplete, cases will be dealt with on merits with due regard to medical opinion and other evidence, In all such cases the decision of the Competent Authority shall be final.

8.3 Guide lines for determining attributability/ aggravation in cases of Cardiac diseases:

Guide Lines:

- (i) There are many pre-disposing factors which may precipitate an attack of coronary occlusion. No single factor can be pinpointed as being responsible for such an attack. It is, therefore, not easy to lay any hard and fast rule for awarding attributability/aggravation to service in such cases. For the guidance of medical and administrative authorities, some of the factors which may precipitate the attack of heart disease are enumerated below:-

- a) **Physical Exertion:**

Coronary occlusion is known to have precipitated during or immediately following physical exertion. Physical exertion may not necessarily be of an unusual character i.e., lifting of heavy objects, pushing a stalled vehicle or an up-hill climbing, but such exertions have in many instances been followed by an attack of Coronary occlusion. The effects of exertion are worse if the individual is unduly fatigued, has lack of sleep or is under an emotional stress. Attributability to service shall be conceded if an employee undergoing

stress and strain, pressure and counter pressure, by virtue of the nature of his duties, develops psychiatric problems.

b) **Emptional strain:**

The Occurrence of Coronary disease in persons who had been under an unusually severe and protracted emotional strain, points to a probable relationship between the two. Separation from families, uncongenial atmosphere, frequent moves, all add to mental strain and psychological trauma.

- ii) The question of attributability/aggravation to service of heart diseases on occurrence in otherwise a normal individual who is subjected to the above mentioned factors will, therefore, have to be considered and decided in the light of known history and merits of each case.
- iii) While dealing with such cases due precaution will be exercised by all concerned to carefully bring out detailed merits of the case as award of attributability/aggravation to service will depend on their candid opinion.
- iv) In all cases of attributability/aggravation to service, the decision of the Competent Authority shall be final.

CHAPTER:IX

LEAVE PREPARATORY TO RETIREMENT

- (i) The employee will be entitled to the grant of leave preparatory to retirement for a maximum period of 365 days, if he has an equal or more amount of leave at credit in his leave account. The balance of leave if any, shall expire on the day, the employee proceeds on LPR. If otherwise, LPR equal to the amount of leave due in his leave account will be granted.
- (ii) The employee can ask for retirement only after completion of 25 years qualifying service. The employee proceeding on retiring pension shall, unless he has been retired under the E&D rules, has the right to avail of such leave preparatory to retirement as may be admissible to him. However, the LPR shall not be allowed to him until he has completed 25 years service qualifying for pension. If the employee proceeds on retirement before actually

completing 25 years of qualifying service, he may be deemed to have proceeded on retirement with effect from the date he completes 25 years of qualifying service and the leave enjoyed by him before completing 25 years of service may be treated as leave of the kind due to him.

- (iii) The employee shall be entitled to get all allowances during LPR. Only conveyance allowance shall not be admissible during LPR.
- iv) If the employee does not wish to avail of the LPR; he will be entitled to receive encashment for 180 days salary. The necessary conditions for grant of leave encashment are:
 - a) On superannuation or on completion of 30 years of service. It shall not be admissible in case where service qualifying for pension is less than 25 years. Such employees shall continue to serve for 365 days after qualifying service of 25 years for the purpose of encashment of LPR.
 - b) There must be at least 180 days leave in his leave account. If balance is less than 180 days encashment of the balance amount of leave shall be paid.
 - c) The option for encashment should come 03 months before the scheduled date of LPR.
 - d) It is granted by the officer who is competent to sanction leave.
 - e) The employee should have to forego all the amount of leave due on the day he was due to proceed on LPR. He cannot avail of any portion of LPR in that case. If, however, for reasons beyond his control, had to take leave during the period of LPR surrendered by him for the purpose of encashment, the Competent Authority, may, where it is satisfied that the leave applied for by him is unavoidable or is fully justified e.g., in cases of illness, supported by medical certificates or for performance of Hajj etc., grant leave to an employee during this period. In such a case, however, the amount of cash compensation shall be reduced by an amount equal to the leave pay for half of the period of leave taken. For example, if an employee who has opted for encashment of LPR takes 60 days of such

leave, his cash compensation equal to 30 days leave pay will be forfeited.

- (f) Pay for the purpose of encashment of LPR includes Basic Pay, Special Pay, Technical Pay, Personal Pay or any other emoluments which may be specifically classed as, pay by the Competent Authority. Senior post allowance will form part of the pay for the purpose of encashment LPR. No other allowance forms part of pay for this purpose. Encashment of LPR may be calculated in accordance with the formula i.e. 180x12 x Monthly rate of pay.
 - (g) It can be drawn monthly or in lump sum after retirement at the discretion of the employee. The amount of leave pay would, however, be determined on the basis of pay which would have been admissible on the date, on which LPR applied for would have commenced.
- b) The Competent Authority can allow an employee to serve elsewhere during LPR on submission of a request by the employee.

CHAPTER-X

1. Where the Punjab Employees Social Security Institution Pension Regulation 2003 are silent, the corresponding provision of Pension Rules/Regulations/Instructions applicable to Civil Servants of the Punjab Government shall, *mutatis mutandis*, apply to the employees of the Institution.

PUNJAB EMPLOYEES SOCIAL SECURITY INSTITUTION

PENSION PAPERS OF

Mr./Mrs./Miss

INSTRUCTIONS

1. The Director (Admn.)/Director General(M&T) in Head Office and Director/SMO in Local Office and M.S. in the hospital i.e. officers responsible for initiating the case, should start filling in section(3) of the working copy of the form one year before the expected date of retirement. In case of death of an employee, while in service, the said officer Incharge should get the papers completed instead of waiting for the submission of claim by family members.
2. Six months before the date of retirement, the employee concerned should be asked to fill in and sign Part-I in a fresh copy of the form and submit it along with the required enclosures mentioned in the last paragraph of the application for pension.
3. The signed copy should be forwarded to Director (Funds) after filling in and signing Section (2) and enclosing the 'No Enquiry Certificate" and 'No demand certificate'. The working copy will be retained in the initiating office as an office copy. If any extra enclosures such as list of family members, death certificate, invalid certificate etc. are required by the special nature of the case, these should be attached with the form sent to Director(Funds).
4. After section(5) of part-II has been filled in the form will be sent to Director(Audit) for filling section (6) of the part-II. The Director(Audit) will return the form to Director (Funds) for obtaining orders of the competent authority.
5. After sanction of the Competent Authority in section (7), the Form will be sent to Director (Finance) for payment action.
6. After filling in Part-III of the Form by Director Finance, the Director (Funds) will inform the employee concerned of the final amount of commutation/pension payable to him/her, in the form of an office order, copies of which will be marked to Director(Admn.) and concerned administrative heads of PESSI office.

PENSION FORMS

- | | | |
|--------|---|-----------------|
| 1. | Application for pension
Form-II(Pen) | Appendix-B |
| 2. | Option for commutation of pension
Appendix-D | |
| 3. | Service Book (Where necessary) | |
| 4. | The last pay certificate showing him paid upto _____ | |
| 5. | A certificate that Leave salary/pension contribution
for the period from _____ to _____
was duly recovered and credited to the Institution. | |
| 6. | No Demand Certificate of the Institution
SS.I (Pen) | Form |
| 7. | An undertaking from the retiring/retired
employee/entitled member of his/her family for refund
of PESSI dues from pension.
(Pen) | Form SS.II |
| 8. | No Enquiry Certificate | SS-III (Pen) |
| 9. | Leave A/C Certificate | SS-IV (Pen) |
| 10. | Non-drawal certificate | SS-V (Pen) |
| 11. | Anticipatory Certificate | SS-VII (Pen) |
| 12. | Death Certificate in original | |
| 13 | List of Family Members | SS-VI (Pen) |
| 14. | Descriptive roll of the widow/family members | SS- |
| VIII(F | | |
| 15. | Specimen signature/thumb impression of the
Widow duly attested. | SS- |
| IX(Pe | | |
| 16 | A certificate to the effect that the widow was
not judicially separated during life time of her
husband and that she has not re-married. | |
| 17. | In the absence of nomination for gratuity, | |

IN CASE OF FAMILY PENSION

necessary sanction authorizing some body to receive the share of minor child/children, if any, may be issued in terms of clause(d) of Regulation 4.4.

18. Invalid Certificate in original –(In case of invalid pension) SS-X (Pen)
19. Three photographs duly attested.
20. Office Order/Notification regarding retirement.

Appendix-A

Form-I(PEN)

PUNJAB EMPLOYEES' SOCIAL SECURITY INSTITUTION

OPTION

I,

Name	(Designation)	(Group)
------	---------------	---------

now serving at _____ do hereby, on this _____ day of _____ 20____ opt/do not opt to be governed by the Punjab Employees Social Security Institution (Pension) Regulations, 2003 in lieu of Punjab Civil Services Pension Rules, as adopted by PESSI and amended from time to time.

Signature of optee.

Witness:

1. Signature _____ 2. Signature _____

Name, designation and address. Name, designation and address.

Appendix-A

Form-II (PEN)

NOMINATION FOR DEATH-CUM-RETIREMENT GRATUITY

/PENSION/PAY AND ALLOWANCES

(When the employee has a family and wishes to nominate one member thereof.)

I, hereby, nominate the person mentioned below, who is a member of my family and confer on him the right to receive, any gratuity and the pension that may be sanctioned by the Institution and arrears of my pay and allowances due to me, in the event of my death while in service, and the right to receive gratuity, pension and pay & allowances on my death which having become admissible to me on retirement may remain unpaid at my death.

Name and address of nominee	Relationship with the employee	Age	Contingencies on the happening of which the nomination shall become invalid.	Name, address and relationship of the person if any, to whom the right conferred on the nominee shall pass in the event of the nominee pre-deceasing the employee.
1	2	3	4	5

Dated this _____ day of _____ 20 _____
at _____

Witnesses to Signature

1. _____

Signature of Employee

2. _____

(To be filled in by the Head of office in the case of employee in Pay Group 1 to 10.

Nomination by _____ Signature of Head of Office

Designation _____

Date _____

Office _____

Designation

Caution – This nomination can be cancelled at any time by sending a notice in writing to the appropriate authority with a fresh nomination.

Appendix-A

Form-III (PEN)

NOMINATION FOR DEATH-CUM-RETIREMENT GRATUITY

/PENSION/PAY AND ALLOWANCES

(When the employee has family and wishes to nominate more than one member thereof.)

I, hereby, nominate the persons mentioned below, who are members of my family and confer on them the right to receive to the extent specified below, any gratuity and the pension that may be sanctioned by the Institution and arrears of my pay and allowances due to me, in the event of my death while in service, and the right to receive gratuity, pension and pay & allowances on my death to the extent specified below, any gratuity which having become admissible to me on retirement may remain unpaid at my death.

Name(s) and address(es)	Relationship with the employee	Age	Amount of or share of pension,	Contingencies on the happening of	Name, address and
-------------------------------	--------------------------------------	-----	--------------------------------------	---	-------------------------

of nominee(s)			gratuity and pay and allowances payable to each.	which the nomination shall become invalid.	relationship of the person if any, to whom the right conferred on the nominee shall pass in the event of the nominee pre-deceasing the employee.
1	2	3	4	5	6

N.B. - The employee should draw lines across the blank space below the last entry to prevent the insertion of any name after he has signed.

Dated this _____ day of _____ 20 _____
at _____

Witnesses to Signature

1. _____

Signature of Employee

2. _____

Note – Column (4) should be filled in so as to cover the whole amount of pension, gratuity and pay and allowances.

(To be filled in by the Head of office in the case of employee in Pay Group 1 to 10)

Nomination by _____ Signature of Head of Office

Designation _____

Date _____

Office _____

Designation _____

Caution – This nomination can be cancelled at any time by sending a notice in writing to the appropriate authority with a fresh nomination.

Appendix-A

Form-IV (PEN)

NOMINATION FOR DEATH-CUM-RETIREMENT GRATUITY

/PENSION/PAY AND ALLOWANCES

(When the employee has no family)

I, hereby, nominate the following to whom pension/gratuity should be paid in the event of my death:

Name(s) and address(es) of nominee(s)	Relationship with the employee	Age	Amount of or share of pension, gratuity and pay and allowances payable to each.	Contingencies on the happening of which the nomination shall become invalid.	Name, address and relationship of the person if any, to whom the right conferred on the nominee

					shall pass in the event of the nominee pre-deceasing the employee.
1	2	3	4	5	6

N.B. - The employee should draw lines across the blank space below the last entry to prevent the insertion of any name after he has signed.

Dated this _____ day of _____ 20 _____
at _____

Witnesses to Signature

1. _____

Signature of Employee

2. _____

Caution – This nomination can be cancelled at any time by sending a notice in writing to the appropriate authority with a fresh nomination.

PART-I

(To be filled in and signed by the applicant himself)

APPLICATION FOR PENSION AND COMMUTATION

To

The Commissioner/

Director/SMO/M.S.

_____.

Sir,

I have the honour to say that I am due to retire/have been permitted to retire/have retired from PESSI service with effect from _____. I, therefore, request that the compensation pension/invalid pension/superannuation pension/retiring pension, admissible under PESSI (Pension) Regulation 2003 as amended from time to time, may kindly be sanctioned to me.

2. I declare that I have neither applied for nor received any pension or gratuity for any portion of my service with the Institution, nor shall I submit any application hereafter without quoting a reference to this application and to the orders which may be passed on it.

3. Should the amount of the pension and/or gratuity granted to me be afterwards found to be in excess of that to which I am entitled under Punjab Employees' Social Security Institution (Pension) Regulations, 2003, I hereby undertake to refund any excess amount paid to me.

4. I wish to draw my pension form
(_____)

(Name of office)

5. The following documents, duly attested, are enclosed:-

- i. Three specimen signatures of mine.
- ii. Three recent photographs of mine.
- iii. Two sets of thumb and finger impression.
- iv. Two attested photo copies of National Identity Card.

- v. Last pay certificate
- vi. Two sets of dependent family members.

Signature: _____

Name: _____

Postal Address: _____

Dated: _____

PART-I (Continued)

APPLICATION FOR FAMILY PENSION

To

The Commissioner/

Director/SMO/M.S.

Dear Sir,

I have the honour to say that my husband/wife
Ex _____ in the office of
_____ has expired on _____.

I, therefore, request that the family pension admissible under the rules may kindly be sanctioned to me.

2. I declare that I have neither applied for nor received any family pension.

3. Should the amount of the family pension granted to me be afterwards found to be in excess of that to which I am entitled under the rules, I hereby undertake to refund any such excess.

4. I wish to draw my pension from _____

5. The following documents, duly attested are enclosed:-

- i. Three specimen signatures of mine duly attested/two sets of my thumb and finger impression on the prescribed form.
- ii. Three photographs of mine.

- iii. List and particulars of family members
- iv. Descriptive Roll.
- v. Death Certificate
- vi. Non-marriage and non-separation certificate
- vii. Attested photocopy of the National identity Card of the widow/widower/deceased.

Yours faithfully,

Signature: _____

Widow/Husband/Entitled member

Of the family _____

Postal

Address: _____

Dated: _____

PART-II

(To be completed by Administration)

SECTION- (1)

1. Name of applicant
2. Father's Name
3. Nationality
4. Postal Address
5. Post held on the date of retirement and pay group
6. Date of birth of the applicant
7. Date of joining PESSI
8. Date of Retirement
9. Date of application for pension/commutation
10. Length of service including interruptions _____ out of this length of non-qualifying service and interruptions is _____.
11. Class of pension applied for

12. Last pay drawn
13. Place of payment
14. Date from which pension is to commence

PART-II

SECTION-2

REMARKS BY ADMINISTRATIVE HEAD OF THE OFFICE WHERE EMPLOYEE IS SERVING

(To be completed only after receiving the pension application)

- ii) Character and past conduct of the applicant.
- iii) The application and its contents have been checked and have been found to be correct.
- iv) The application and its contents have been checked and have been found to contain errors which have been corrected in red ink.
- v) Specific remarks as to whether the service claimed is established and whether it would be admitted for pension or not.
- vi) Any other remarks.

Director (Administration) (Signature)

PART-II

SECTION-(3)

CALCULATION OF QUALIFYING SERVICE

1.Total length of service including interruption	Years	Months
Days		
From _____ to _____ i.e., _____	_____	_____
Less: Non-qualifying service		
a) Leave without pay _____	_____	_____

- b) Suspension not treated as duty
or as leave _____
- c) Un-authorized absence _____

2. Net qualifying service _____
3. Length of Service _____ years.

PART-II

SECTION-4

CALCULATION OF PENSION

1. Last pay drawn
Rs. _____
2. Amount of Gratuity (in case where qualifying service is 5 years or more but less than 10 years) Rs. _____
3. _____ Gross
Pension: _____
Rs. _____
-
4. Less ____% of Gross Pension, if the applicant wishes to convert into commutation Rs. _____
5. Pension after commutation
Rs. _____

PART-II

SECTION-5

CALCULATION OF COMMUTATION

1. Amount of pension surrendered
See section (4) above

Total Amount

Rs. _____

Surrendered

Rs. _____

2. Length of qualifying service:

_____ years.

3. Age next birth day or 60 in case of superannuation

_____ years.

4. Rate of commuted value.

5. Lump sum commutation admissible

Rs. _____

Rs. _____

—

DY.DIRECTOR
(PENSION)

DIRECTOR (FUNDS)

PART-II

SECTION-6

1. The calculations contained in the preceding pages have been checked

2. Length of qualifying service accepted _____ years.

3. Amount of gratuity/commuted value of pension Rs. _____

4. Amount of pension _____

5. There are discrepancies in the application, the details of which are given below.

These have, however, been corrected in red ink.

6. According to Para 5 above, the actual amount of pension/gratuity/
commutation payable is:

a. Commutation/gratuity _____ Rs. _____

b. Pension _____ Rs. _____ per
month.

DIRECTOR AUDIT (Signature)

Dated: _____.

PART-II

SECTION-7

(Order of the Competent Authority)

The undersigned is satisfied that the service of Mr/Miss/Mrs.
_____ has been wholly satisfactory. The grant of
pension and commutation which the Director (Audit) has found to be
admissible under rules is, hereby, sanctioned.

Vice Commissioner (Signature)

Date _____

PART-III

Certified that:

Rs. _____

(Rupees _____), being
the amount of commutation as per PESSI Pension Regulations-2003 have
been _____ paid _____ to
Mr./Miss/Mrs. _____

_____ through
cheque No. _____ dated _____ through
_____ bank.

(_____)

(Signature)

Director (Finance)

Dated: _____

PART-IV

Instructions have been issued for payment of Rs. _____
per _____ month _____ to
Mr./Miss/Mrs. _____
_____ as pension, through
_____,
(Name of office)
under intimation to the pensioner, with effect from
_____.
(_____)
Signature
Director Funds

Appendix-C

Form-III (PEN)

FORM FOR GRANT OF FAMILY PENSION

PART-I

(PARTICULARS OF DECEASED EMPLOYEE)

(To be completed by the Administration/personnel)

- a) Name
- b) Designation
- c) Pay Group
- d) Date of birth
- e) Date joined
- f) Date, place and cause of death
- g) Age on the day of death
- h) Qualifying service on the date of death
- i) Emoluments last drawn
- j) The length of qualifying service accepted by the Institution

Director (Admn)/DG.(MP)

Dated _____

PART-II

1. Amount of Gross pension
2. 25% of the Gross pension to be converted to commutation
3. Amount of commutation payable
4. Amount of net pension payable
5. Name/Names of person(s) to whom commutation/pension is payable and his/her/their addresses.
6. Place when commutation/pension is payable.
7. Date from which pension is payable
8. Period for which pension is payable
9. Remarks if any.

Director (Funds)

Dated _____.

PART-III

1. The part-I & II of this Form has been checked and its contents have been found to be correct.
2. Part-I & II of this form has been checked and its contents have been corrected in red ink.

Director (Audit)

Dated _____

—.

PART-IV

ORDER OF THE AUTHORITY

The grant of gratuity/commutation and pension as stated below is hereby approved.

Commutation Rs. _____

Pension Rs. _____

Vice Commissioner

Dated _____.

Certified that Rs. _____, being the amount of gratuity/commutation of pension in respect of Late Mr./Mrs/Miss _____ as per Punjab Employees' Social Security Institution (Pension) Regulations 2003 have been paid to the following through cheque/cheques mentioned against his/her their name(s),

through _____

_____.

Director (Finance)

Dated: _____.

Instructions have been issued for payment of pension to the following person(s) who was/were mentioned by late Mr./Mrs/Miss _____

_____ through _____
_____.

Director (Funds)

Dated: _____.

Appendix-D

APPLICATION FOR COMMUTATION OF PENSION

I, _____ desire to commute _____ of my pension. I certify that I have correctly furnished the following particulars as required:

Place _____ Signature _____

Dated _____ Designation _____

Address _____

_____.

PUNJAB EMPLOYEES' SOCIAL SECURITY INSTITUTION

FOR PENSION PURPOSE

SS-I(Pen)

NO DEMAND CERTIFICATE

This is certified that Nothing is due against Mr/Mrs./Miss

Retired as _____, PESSI

H.O./L.O./Hosp. _____, except

Rs. _____ out standing on account of

_____.

Director (Finance)

PUNJAB EMPLOYEES' SOCIAL SECURITY INSTITUTION

S.S.1I(Pen)

UNDERTAKING

I, _____ S/O _____ do declare that should the amount of pension and/or gratuity/commutation granted to me be afterwards found to be in excess of that to which I am entitled under Punjab Employees Social Security Institution (Pension) Regulations, 2003, coming into notice after issue of PPO I hereby undertake to refund any excess amount paid to me.

Signature

Name

Designation

Dated

Attested by.

THE PUNJAB EMPLOYEES' SOCIAL SECURITY INSTITUTION

SS-III (Pen)

FOR PENSION PURPOSE

No. _____

Date _____

NO ENQUIRY CERTIFICATE

This is certified that no enquiry under (E&D) Rules or Punjab Removal from Service (Special Powers) Ordinance, 2000 is pending against Mr./Mrs./Miss _____

Retired as _____ PESSI,
H.O./L.O./Hosp. _____.

Director (Admn.)/

Director Genl (M&T)

SS-IV (Pen)

LEAVE ACCOUNT CERTIFICATE

This is certified that Mr./Mrs./Miss

Retired as _____, PESSI

H.O./L.O./Hosp. _____, has not availed/availed

_____ days, leave without pay during his entire service.

Director (Admn.)/

Director Genl (M&T)

THE PUNJAB EMPLOYEES' SOCIAL SECURITY INSTITUTION

SS-V(Pen)

CERTIFICATE

Certified that I have neither drawn nor applied for any pension/part of pension/gratuity/commutation of my pension or anticipatory pension before this nor I shall apply hereafter.

Name

Designation

Dated

Attested by.

Signature. _____

Designation & Stamp. _____

FOR PENSION PURPOSE

PUNJAB EMPLOYEES' SOCIAL SECURITY INSTITUTION

S.S. VI(Pen)

List of family Members

<u>Sr.No.</u>	<u>Name</u>	<u>Relationship</u>	<u>Age</u>	<u>Martial</u>	<u>Status</u>	<u>Remarks</u>
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						

Signature

Designation _____

—

Dated _____

—

Certified that there is no other my family member except these names as mentioned above.

Signature

Designation _____

—

Dated _____

—

FOR PENSION PURPOSE

PUNJAB EMPLOYEES' SOCIAL SECURITY INSTITUTION

S.S. VII(Pen)

ANTICIPATORY CERTIFICATE

It is certified that no anticipatory pension has been granted to against
Mr./Miss/Mrs. _____

Impression of the balls of the thumb and all fingers of the left hand.

Left hand Thumb -----

Left hand 1 finger ----- Left hand 2 finger-----

Left hand 3 finger ----- Left hand 4 finger-----

Impression taken in my presence

Dated -----

Signature of

Specimen Signature of Mr./Mrs./Miss -----

Retired -----

1. -----

2. -----

3. -----

Attested

PUNJAB EMPLOYEES SOCIAL SECURITY INSTITUTION

FORM OF DISCRIPTIVE ROLL

SS-VIII (Pen)

Descriptive _____ of _____ Mrs.

Widow/Son _____ of/Daughter _____ of _____ Wife _____ of/Mr.
(Late) _____

_____ District

1. Name _____

2. Race _____

3. Resident _____ of _____

4. Father's _____ Name _____

5. Height _____ Feet

6. Age _____

7. Colour of Hair _____ Colour of
Eyes _____

8. Personal Marks if any on Head

_____ Face

etc. _____

9. Place of payment (Name of office)

10. Signature of Right Hand or Thumb Impression and Finger
Impression _____

Little Finger _____ Ring
Finger _____

Middle Finger _____ Fore Finger

Thumb _____ Impression

Attested

PUNJAB EMPLOYEES SOCIAL SECURITY INSTITUTION

SS-IX (Pen)

FOR PENSION PURPOSE

SPECIMEN SIGNATURE/THUMB IMPRESSION

Of

_____ Widow

of

Mr.

(Late) _____

Retired as _____.

1. _____

2. _____

3. _____

Attested

SS.X (Pen)

PUNJAB EMPLOYEES SOCIAL SECURITY INSTITUTION

INVALIDING CERTIFICATE

Certified that we have carefully examined
Mr./Mrs./Miss _____

_____ S/O, D/O, W/O

_____, of Head Office/Local Office/Hospital

(Designation)

on _____. His age on this day, according to his service record is
___ years.

We consider him/her to be completely and permanently incapacitated for
further service

of any kind in PESSI in consequence of

(The name of disease)
_____.

His incapacity does not appear to us to have been caused by
irregular or

does
intemperate habits.

Recommendations of the Standing Medical Board/Invaliding
Committee:-

i. Medical
Advisor_____

(Chairman)

ii. M.S.PESSI
Hospital_____

(Member)

iii. S.M.O.(HQ.)_____

(Member)

iv. Splst. of concerned
disease_____

(Member)

Date:_____.

v. Director (Funds)

—

(Member)

Signature/thumb impression

Of the person examined.

**PROPOSED CHANGES IN PESSI PENSION REGULATIONS AS
COMPARED WITH CIVIL SERVICE PENSION RULES OF THE
GOVERNMENT OF PUNJAB**

PENSION RULES GOVT. OF PUNJAB		PESSI PENSION REGULATIONS	
1.	Commutation up to 40% of gross pension is admissible as per revised Pay Scales, 2001.	1.	Commutation up to 50% of gross pension proposed for employees in PESSI Pay Group, 2001.

2.	The benefit of restoration of surrendered portion of pension in lieu of commutation withdrawn for employees who opted for Pay Scales, 2001 w.e.f. 01.12.2001.	2.	The benefit of restoration of pension in lieu of commutation proposed to be continued for employees in PESSI Pay Group, 2001.
----	---	----	---

REMARKS

PESSI has developed its own pay package w.e.f. 01.12.2001. Before introduction of PESSI pay package 50% portion of pension was being commuted and all pensioners were being paid commutation at the said rate. Similarly the surrendered portion of pension was being restored after expiry of no. of years purchased. The Government of Punjab had amended the same through pay revision rules, 2001 which have not been adopted by PESSI. In the PESSI Pension Regulations the procedure and percentage already in existence as on 30.11.2001 has been proposed to be continued.

PUNJAB EMPLOYEES SOCIAL SECURITY INSTITUTION

INVALIDING CERTIFICATE

Certified that we have carefully examined
Mr./Mrs./Miss _____

_____ S/O, _____ D/O,W/O

_____ a _____ in the

_____. His/her age is, by his/her own statement ____ years, and

by appearance about _____ years. We consider him/her

_____ to be in

consequence _____

_____:

- a) Completely and permanently incapacitated for further service of any kind.
- b) Completely and permanently incapacitated in the Department to which he belongs.
- c) Incapacitated for further service in the appointment which he now holds but we are of opinion that he/she is (or may) after resting for _____ months fit for further service of a less laborious character than that which he has been doing.

His incapacity does not appear to us to have been caused by irregular or

does

intemperate habits.

Recommendations of the Standing Medical Board/Invaliding Committee:-

1. Medical
Advisor _____

(Chairman)

2. M.S.PESSI
Hospital _____

(Member)

3. S.M.O.(HQ.) _____

(Member)

4. Splst. of concerned
disease _____

(Member)

Date: _____.

5. Director(Funds)

(Member)

Signature/thumb impression
Of the person examined.