

BENEFITS AT A GLANCE

1. Pension

1.1 Meaning : Pension is a recurring monthly payment on retirement to a Government Servant.

1.2 Elements of Pension :

The three main elements, which go into computation of pension are :-

- (a) The length of qualifying service of a Government Servant.
- (b) Reckonable emoluments for pension and
- (c) The scale and formula of pension applicable on the date of retirement.

1.2.1 Qualifying Service:-

The amount of pension is based on the length of 'qualifying service' of a retiring Government Servant. Out of the total service of a Government Servant, the following periods do not qualify for pension.

- (i) Boy Service (Service rendered before attaining the age of 18 years.)
- (ii) Extraordinary leave without medical certificate.
- (iii) Overstay, Periods of suspension and other interruptions declared as non-qualifying.
- (iv) Service as apprentice.

Commencement of qualifying service :-

Qualifying service commences from the date of initial appointment on a post and time scale in State Government department, followed without interruption in the same or any other service or post under the Government. It should be paid from the consolidated fund of the State. The period of deputation to any other organization under the orders/approval of the State Government is treated as qualifying for pension. The amount of pension contribution @ 12% of the maximum of the scale of the post, is however payable by the Borrowing organization through Directorate of Pension and Pensioners' Welfare to the Government of Rajasthan.

Calculation of fraction of qualifying service: -

Qualifying service is expressed in terms of half yearly periods. Fraction should be reckoned as follows :-

Less than three months	NIL
Three months and above	One half
9 Months and above but less than 12 Months	Two half
But less than 9 months	

For example if a Government Servant has rendered 31 Years, 10 months and 27 days service, the qualifying service will be reckoned as 32 years i.e.64 half yearly periods.

If a Government Servant renders qualifying service for more then 33 years, it will be limited to 33 years i.e. 66 half yearly periods, for purposes of calculation of gratuity and 28 years i.e.56 half yearly for calculation of pension (refer Order No. F.12 (3) FD/Rules/2008/II Dated 06.04.2013).

1.2.2 Reckonable emoluments for pension :-

Emoluments for the purpose of pension include basic pay, personal pay dearness pay etc. as defined in Rule 7 (24) of RSR, and 10 months average of Special Pay / N.P.A./N.C.A. and rural allowance drawn

2. Classification of Pension:-

Pension may be categorized into four broad classes viz. Superannuation pension, Retiring Pension, Invalid Pension and Compensation Pension. Apart from these four classes of pension, Compulsory retirement ,voluntary retirement etc.

2.1 Superannuation Pension:-

It is granted when a Government Servant retires from service on attaining the age of superannuation under Rule 56(A) of R.S.R. and Rule 30 of R.C.S. (Pension) Rules, 1996 . The superannuation age is 60 years.

2.2 Retiring Pension:-

It is granted when a Government Servant seeks voluntary retirement from service as per Rule 50(1) of R.C.S.(Pension) Rules, 1996 or is compulsorily retired from service before attaining the age of superannuation in terms of Rule 52,53 of R.C.S.(Pension) Rules, 1996.

2.3 Invalid Pension:-

It is granted on being declared permanently incapacitates for the public service due to bodily or mental infirmity by the Competent Medical Authority in terms of Rule 35 of R.C.S.(Pension) Rules, 1996.

2.4 Compensation Pension:-

It is granted on discharge from service owing to the abolition of permanent post in terms of Rule 38 of R.C.S. (Pension) Rules, 1996.

2.5 Compulsory Retirement Pension :-

It is granted under Rule 42 of R.C.S.(Pension) Rules, 1996 Government Servant is retired compulsorily as a measure of penalty. It is granted at a rate not less than two third but not more than full invalid pension under Rule 38 of R.C.S. (Pension) Rules. 1996. The benefit of minimum pension is however not admissible to this class of pensioners.

2.6 Compassionate allowance:-

If a Government Servant is dismissed or removed from service, he/she is not entitled to any pensionary benefits. In such cases, the authority who had dismissed or removed the Government Servant may sanction a compassionate allowance not exceeding 2/3 rd of pension which would have been admissible to him/her, had he/she retired on medical certificate. The benefits of minimum pension is admissible to such pensioners.

3. Dearness Relief

3.1 Dearness Relief to Pensioners:-

Dearness relief is payable on original Pension/F.Pension at the rate declared by the State Government. The State Government from time to time issue necessary orders for the revision of rate of Dearness Relief payable to the pensioners. It is being revised w.e.f. 1st January and 1st July every year based on consumers price index formula.

3.2 Payment during re-employment:-

Payment of Dearness relief on family pension is suspended during the period of employment/re-employment of a retired Government Servant. It is automatically restored after the cessation of employment/re-employment.

3.3 Calculation of Dearness Relief:

Dearness Relief is calculated on the gross pension i.e. pension before commutation.

Rates of Dearness Relief:-

Rate of Dearness Relief of Pension has been revised from time to time as under:-

Effective Date	Rate of D.R.
1.1.1997	08 %
1.7.1997	13%
1.1.1998	16%
1.7.1998	22%
1.1.1999	32 %
1.7.1999	37%
1.1.2000	38%
1.7.2000	41%
1.1.2001	43%

1.7.2001	45%
1.1.2002	49%
1.7.2002	52%
1.1.2003	55%
1.7.2003	59%
1.1.2004	61%
1.7.2004	11% + 3%
1.1.2005	11% + 6%
1.7.2005	11%+ 10%
1.1.2006	11%+13%
1.7.2006	11%+18%
6th Pay Commission	
1.1.2007	6%
1.7.2007	9%
1.1.2008	12%
1.7.2008	16%
1.1.2009	22%
1.7.2009	27%
1.1.2010	35%
1.7.2010	45%
1.1.2011	51%
1.7.2011	58%
1.1.2012	65%
1.7.2012	72%
1.1.2013	80%
1.7.2013	90%
1.1.2014	100%

Grant of Dearness Relief to State Government Pensioners who are in receipt of provisional pension or pension in the pre-revised pay scales i.e. pay drawn in RCS (Revised Pay Scale) Rules, 1998 or 5th CPC

S.No	Date of revision of Dearness Relief	Rate of Dearness Relief on Basic pension/family pension plus Dearness Pension
1.	01.07.2008	54%
2.	01.01.2009	64%
3.	01.07.2009	73%
4.	01.01.2010	87%
5.	01.07.2010	103%
6.	01.01.2011	115%
7.	01.07.2011	127%
8.	01.01.2012	139%
9.	01.07.2012	151%
10.	01.01.2013	166%
11.	01.07.2013	183%

4. Calculation of Pension:-

Full Pension:-

It is admissible to an employee who retires after completing 28 years from 1.7.2013, years of qualifying service. The amount of pension is determined at 50% of emoluments, subject to a minimum of Rs. 1913/- w.e.f. 1.7.2004.

Proportionate Pension:-

If the length of qualifying service is less than 28 years from 1.7.2013 years, but is 10 years or more, the amount of pension admissible would be proportionate to qualifying service of 28 years. From 1.7.2013. For example if a Government Servant drawing Rs.8000/- p.m as. emoluments retires after completing 25 years(50 half yearly) of qualifying service, his pension would be calculated as under:-

$$\frac{8000 \times 50}{2 \times 56} = 3571.42 \text{ or say Rs. } 3572/-$$

The method of determination of pension for various classes of pension i.e. (1) Superannuation (2) Invalid, (3) Retiring (4) Compensation, is the same.

Note 1 :- Fraction of rupees is reckoned to Re.1.

Note 2:- The minimum pension payable is Rs.3450/- w.e.f. 1.7.2013 except otherwise provided in the rules.

5. Family Pension:-

5.1 To whom payable:-

Family pension is payable to the widow/widower of the deceased government servant till death or remarriage, whichever is earlier. In absence thereof to eligible eldest son / of the deceased Government Servant till he/she attains the age of 25 years or employed or married whichever is earlier or Family Pension is payable to un-married/divorced/widow daughter till death or till she marriage/re-marriage or have an income more than Rs/ 6000/- pm per month whichever is earlier.

5.2 Amount of Family Pension payable:

(1) In case of death while in service.

(a) Ordinary Rate

30% of Emoluments.

(b) Enhanced Rate-

If continuous service for seven years or more

50% of Emoluments or

double of the family pension

whichever is less.

Payable for seven years after death or up to age of 65 years of employee whichever is earlier.

- (2) In case of death after retirement.
- (a) Ordinary Rate
30% of Emoluments.
 - (b) Enhanced Rate-
Pension or double of the family pension, whichever is less.
Payable for seven years from date of retirement or up to the age of 65 years of the employee, whichever is earlier.

Note:-

- (1) Family pension is payable to widow/widower till his/her remarriage.
- (2) Family pension is payable to eldest son till he attains the age of 25 years or marriage or earns 6000/- per month or above.
- (3) Family pension is payable to minor sons/daughter through surviving parents in other cases through legal guardian only.
- (4) In Case of Ex-military person a option may be taken from him whether he is willing to take family pension from State Govt. or not ? Thereafter the family pension will be sanction to him only from one source.
- (5) Family Pension is payable to un-married/divorce/widow daughter till death or till she marriag/re-marraig or have an income more.

- (6) Family Pension is payable to son or daughter of any age suffering from any disorder or disability of mind or is physically crippled or blind or deaf and dumb so as to render him or her unable to earn & living until he /she marriages/re-marriages or earn more than Rs. 6000/- per month.

6. Death-Cum-Retirement Gratuity :-

6.1 Retirement Gratuity-

It is payable to a Govt. Servant on his/her retirement if he has rendered at least 5 years of qualifying service.

It is payable at the rate of 'One-Fourth' of emoluments for each completed six monthly period of qualifying service subject to maximum of 16.5 times of emoluments or Rs. 10.00 Lac. whichever is less as per Rule 55 of Rajasthan Civil Services (Pension) Rules, 1996.

6.2 Death Gratuity:-

It is payable in case of death while in service of Government Servant, as per Rule 55 to 59 of Rajasthan Civil Services (Pension) Rules, 1996.

Length of qualifying service	Rate of death gratuity
Less than 1 year	2 times of emoluments
One year or more but less than 5 years	6 times of emoluments
5 years or more but less than 20 years	12 times of emoluments
20 years or more	Half of emoluments for every completed six monthly period of qualifying service subject to a maximum of 33 times of emoluments.

Note:-

1. Maximum ceiling of DCRG payable is rupees 10.00 lacs.
2. Emoluments for the purpose of gratuity is as per rule 45.

6.3 To whom Payable:-

- (a) On retirement :- It is payable to the retiring Government Servant.
- (b) On death while in service or gratuity remaining unpaid:-
 - i. To the valid nominee of the deceased Govt. Servant.
 - ii. If no valid nominee, it is payable as per rule 55 (4) of RCS (Pension) Rules 1996.

7. Commutation of Pension:-

- 7.1 Meaning:-Commutation is capitalization of a fraction of monthly pension. It is a lump sum payment of the commuted value of fraction of pension as per value given in Commutation Table.
- 7.2 Limits -(Rule-5) A Government Servant shall be entitled to commute for a lump sum payment, a fraction not exceeding one third *of his/her monthly pension. A pensioner against whom departmental or judicial proceedings are pending is, however, not eligible to commute a portion of his/her pension till completion of such proceedings. Family Pension can not be commuted.
- 7.3 Commutation without Medical Examination:- A pensioner can get his pension upto one third of his/her pension without medical examination if he/she applies for commutation before the expiry of one year from the date of retirement. In other cases it is on the basis of medical examination. In case of Departmental Enquiries, one year's limit is reckoned from the date of issuance of final orders on completion of departmental/judicial proceeding Under Chapter IIIrd of Rajasthan Civil Services (Commutation of Pension) Rules, 1996.

Note:-

- *1. Pensioner belonging to All India Services can get commuted a fraction up to 40% of his pension.
- *2. Pensioner belonging to Judicial Services, can get commuted a fraction up to 50% of his pension..

7.4 When commutation becomes absolute:-

- A.** Following the date of retirement in the case where the application for commutation of pension is received by the Head of Office on or before the date of superannuation.
- B.** On the date the Head of the Office receive the application after retirement for commutation of pension without medical examination before the expiry of one year.
- C.** On the date on which the Medical Authority signs the medical report for commutation.

7.5 Calculation of Commutation Amount:-

Commutated value of pension = Amount to be commuted X 12 X Comm. Factor

7.6 The commutation factor

It is taken for the commutation as relevant to age on next birthday or will, reference to indication of age of the pensioner recorded by the Medical Authority.

In the table given below, commutation factor is given as 'number of years of purchase'. The amount to be commuted is to be multiplied by the 'number of years of purchase'.

7.7 Reduction of Pension on commutation: -

An employee who applies for commutation on or before retirement, the commuted value becomes payable on the date following, the date of retirement and the pension is also reduced from the 1st of the month after payment of it or after three months of issue of Authority.

7.8 Restoration of commuted portion :-

Original Pension is restored after 14 (15 years in case of retired Officers of AIS and Higher Judicial Services) from the date of Payment of Commutation. It is payable from the 1st of the following month.

PENSIONERY BENEFITS TO FREEDOM FIGHTERS

1. Rajasthan freedom fighters pension rules 1959 was issued by General Administration (Group.6) Department of State Govt. by their order No.1(79) Pol./O./501-11 dated 18.04.1959.

By these Rules, those persons who are fulfilling the conditions under these rules may apply for pension to General Administration Department As per procedure laid down.

The application is scrutinized by the Committee organized for this purpose. After scrutinizing of application, Committee recommends the application, on the basis of its recommendation of committee General Administration Dept. Issues order for pension.

2. General Administration (Gr.1) Department order No.6/2220/G.AD/1\83 part Jaipur dated 5th July, 1993 authorised District Collector for recommendation of pension case of dependents of deceased freedom fighter, under these delegated power Collector recommend the pension to the dependents of deceased freedom fighter (who were getting freedom fighter pension, previously) and who fulfill condition under the category of dependents as per rules.
3. Pension and Pensioners Welfare Department, On receipt of recommendation from G.A.D. or District Collector issues authorities of pension/family pension.
4. Presently amount of Freedom Fighters pension is Rs.20,000/- w.e.i. 1.4.2013 per month as well as including amount of Rs.4000/- per month are being paid as Medical allowance.
5. Civil servants who were freedom fighter have choice whether they want to continue Medical Dairy of fixed Medical allowance.