

16 Commandments for Pensioners

(received from Brig CS Vidyasagar)

S No	Commandment	Effect
1	<u>Pension.</u> Know your pension; Your Rank & Length of Service (Qualifying Service) decides your pension	Over payment of Rs 32 lakhs to wife of Lt Col. By mistake paid pension of rank of Colonel SG. Recovery at the rate of one third i.e. Rs 32 lakhs to be recovered @ Rs 65,000 pm over next five years
2	<u>Life Certificate:</u> Every year by November of the year. For those above 80 in two months Oct – Nov.	Pension will be stopped from December if Life Certificate not submitted to your Pension Disbursing Bank. For SPARSH, you have to upload the life certificate from your bank
3	<u>Commutation:</u> Recovery over 15 years	Inform Bank to restore commutation on completion of 15 years. See in Pension slip the last date for commutation is given
4	<u>E-PPO:</u> It is an authority for your pension, rank, qualifying service, date of birth of your wife, pension per month. Get it from RODRA. In case not available go to PCDA (O) Pune and get the LPC cum Data Sheet	If not checked you are likely to lose out on correct pension
5.	<u>Date of Commission & Other Dates:</u> Tech grads have three important dates: for example : First is date of commission: 13 Jan 1972. Second is Date of Passing out : 24 Dec 1972. Third is Date of Seniority for Pay & Promotion: 24 Dec 1970	You are likely to get less pension if not correctly mentioned
6	<u>Arrears of OROP-II.</u> Pension in OROP – II – Pension till Jun 2019 = Arrears per month. For Arrears from Jul 2019 to Feb 2023 = Increase in pension x 55.10 For Arrears from Jul 2019 to Mar 2023 = Increase in Pension x 56.52	Some of us (age 70 or higher years) got first instalment on 08 Mar 2023 (SBI). Others got in Apr 2023. As per Hon'ble Supreme Court, we are to get entire arrears in instalments or in one go by 30 Jun 2023. For Widows and Gallantry Award Winners: In one go by 30 Apr 2023 For others (age less than 70 years) in Instalments from Aug 2023 to 28 Feb 2024
7	<u>Date of Birth of Wife.</u> Ensure it is endorsed or shown in the E-PPO to get additional pension when she completes 80 years of age. Fill up the form sent by MP – 5, attach a copy of certificate of her DOB such as Matric certificate, passport, driving license, ECHS card etc. After three to six months, PCDA (Pensions) Prayagraj will issue a Corr PPO showing her DOB.	She will be running from Pillar to post on our demise.
8	<u>Name in PPO and Other Documents.</u> Name in PPO is abbreviated in most of the cases. But in other official documents like Aadhaar, PAN and property documents it is full name.	Problems will arise if the name in all these documents is not Full name. Approach MP- 5 to get the full name endorsed in PPO. Takes three to six months. MP-5 generally writes to MS branch to give full name in the retirement order. Thereafter they approach PCDA (Pensions) Prayagraj to show full name in PPO.

9	<u>Hard copies of Important Documents.</u> Keep hard copy of E-PPO, Corr PPO, Pension slip from Bank. Do not trust your computer	Your identity is your document, especially PPO. Check for correctness of all entries.
10	<u>Copies of Important Documents.</u> Capture them in your camera of mobile. E-PPO, Aadhaar Card, PAN Card, ECHS card, Canteen Cards, First page of Bank pass book, Driving License, I Card, Vehicle registration certificate of RTO and Insurance paper of your vehicle, Railway reservation of your travel etc	Ease for entering airport after web check in to catch your flight. You will be fined if you do not have a copy of vehicle documents in the vehicle.
10	<u>Disabled Child.</u> Get Disability Certificate either from MH or Govt Hospital. While alive get it endorsed in PPO through MP – 5. PCDA (Pensions) Prayagraj will endorse in the PPO that disabled child is eligible for dependent family pension on demise of both the parents.	Procedure is a bit long. But worth it. It may take six months to one year for all the formalities to be over. Wife will not be able to get all these actions done.
11	<u>WILL.</u> Get your WILL made. Just go to an Advocate who will make a will and get it registered	Wives will get into lot of problems on demise of husband and the property like house or plot etc are in his name. Registered WILL has more power in the eyes of law
12	<u>Education of Wife.</u> Very difficult. They do not want to listen about your likely demise. At least make a detailed report as to what she has to do on our demise.	Wives on demise of husbands are in state of shock and trauma. Do not know what to do. Better to make a detailed report on (a) How to get death certificate from doctor / hospital (b) how to get the certificate for cremation (c) Death Certificate from the Registrar of Birth, Marriages and Deaths (d) inform the bank, MP-5 and PDA(d) Get family pension from next date after death
13	<u>LTA Form.</u> Wife will automatically get Life Time Arrears (LTA) of husband on his demise. But if wife is deceased then you have to give Form A nominating your child or children to receive your arrears given after your demise	In case wife is still alive and pensioner is gone, then she has to give Form A to the bank. Inform her of this requirement. Otherwise Children have to go to First Class judicial magistrate after getting succession certificate from Revenue dept showing Ration card or any other document showing the relationship of the pensioner to the Children.
14	<u>SPARSH.</u> All will be migrated in due course. SPARSH will collect five documents of yours from your bank viz (a) Aadhaar card (b) PAN Card (c) Life Certificate submitted in November (d) Mobile No and (e) Email Address. Then they will put all these documents in their server in your page. First is to remit pension on the last working day of the month Second is to make a SPARSH PPO and Pension Slip Third is to send you User ID and Password to log in.	Do not touch SPARSH for next six months. It has a lot of errors or bugs in the Software. There is no link between pensioner and SPARSH. Many dummy messages are sent to the pensioners. Do not take any action on these messages. Write down the User ID and Password in a small note book titled SPARSH. Then write down any SMS you get in your mobile datewise. Do NOT take any action like changing password. It will take six months to one year to get all these glitches sorted out. If you get your pension every month, just relax.

15	MP-5. Visit them monthly to establish good rapport	E-mails, WhatsApp messages and telephone calls will not get your job done. If one of our coursemates could go to MP- 5 once a month with a small gift our job of all coursemates and their wives will be done. I go to PCDA (Pensions) Prayagaraj once in three months. Next visit of mine is on 12 May 2023 and then in August, November and finally in Feb 2024 for the present financial year.
16	Remarriage. If wife has passed away and if you get remarried then ensure her name is entered in the PPO. Get the death certificate of first wife, get the marriage certificate of second wife, birth certificate of children of second wife. Send all these documents in original to MP – 5 to get her name and names of child or children of first wife and second wife endorsed in the E-PPO	If not done, she will not get pension for next one to two years. Long procedure to get the family pension sanctioned.