



FREQUENTLY ASKED QUESTIONS

SERVICE PENSION

Q.1. I have proceeded on discharge two months back. I have got my copy of PPO, however, the bank has not received its copy of PPO therefore my pension is held up. What is to be done?

Ans. All PPOs are despatched through Registered post therefore the chances of loss in transit are very less. As per the existing procedure, the PPOs are despatched to Central Pension Processing Centres of the concerned bank. The CPPC, in turn forwards all the relevant documents to the paying bank/branch and disburse the payment to the pensioner. The pensioners must resolve the issue with the CPPC/paying branch of the bank, through representation/liaison with the bank concerned. If after all efforts the bank states that they haven't received the PPO, then the bank through its CPPC will be required to send a 'Loss Certificate' (in duplicate as per format specified in DPPI-2013) to DAV. Based on the loss certificate, DAV will initiate necessary action for issue of duplicate PPO by Jt CDA (AF). It must be remembered that a loss certificate is a precaution against double payment of pension/ fraud. Therefore, without loss certificate, duplicate PPO will not be issued by the 'audit authorities' i.e. Jt CDA (AF).

Q.2. What period of deficiency in service can be condoned by Air HQ?

Ans. Deficiency in service, for eligibility to service pension or gratuity in lieu may be condoned upto 12 months. This condonation, however, **cannot** be given in following cases:

- (a) An individual who is discharged at his own request, or
- (b) An individual who is eligible for special pension or gratuity, or
- (c) An individual who is invalided out of service with less than 15 years of service.

Q.3. Can a pensioner open his pension account in any bank near to his hometown?

Ans. No, a pensioner has to open his Pension account in an authorized bank as listed in PDA address book (or any other branch under the authorized link bank) already supplied to all the Air force units by DAV.

Q.4. My name is correct as per my pay slip, then how can it be wrong as per service documents?

Ans. The master/ legal/Audit document for correctness of name is the enrolment form {IAFF (P) 5} filled by the individual at the time of his enrolment. Every other source of entry for name has to match IAFF (P)5. All retiring air warriors are advised to check their personal details on P-5 (available on AFRO web link) well in advance to avoid delays at a later stage.

Q. 5 I lost my PPO. What is the procedure to obtain duplicate copy of PPO?

Ans. Duplicate Copy of PPO is not issued to individuals. However, an attested copy can be obtained on submission of a personal application to PDAs (Banks).

Q.6. I could not draw pension continuously for a period for three years. What is the procedure for restoration of my stopped pension?

Ans. As per Defence Pension Payment Instructions, 2013, Instruction 111.1, the pensioner's name will be struck off from the pension establishment, if he fails to draw pension continuously for a period of three years or more and his pension documents will be returned to PCDA (P). However, as per Para 111.3, if a pensioner afterwards re-appears and claims to draw his / her pension, the PDA may resume the payment of monthly pension accruing thereafter (after the verification of the pensioner's identity) but the arrears will be paid after obtaining prior sanction from PCDA (P). The pensioner has to submit the following documents to his PDA for taking up the case with PCDA (P) for release of arrears.

- (a) Formal application duly mentioning convincing reasons for non drawal of pension.
- (b) IAF (CDA) 651 available with PDAs (in duplicate) duly filled in and signed with stamp of PDA.
- (c) Nationality Certificate.
- (d) Non-employment / Re-employment certificate.
- (e) Life Certificate.

(f) Non-remarriage certificate of the pensioner.

(g) Copy of Pension Payment Order (PPO).

Q.7 In which cases the Endorsement of Family Pension is required?

Ans. Endorsement of Family Pension is required in the under mentioned cases:

(a) If an Airman is discharged prior to 01 Dec 1985 and the name of his wife/family is not endorsed in his PPO.

(b) If an Air Veteran has married after Dec 1985 post his discharge from service.

(c) If an Airman has legally divorced his first wife whose name is originally stated in the PPO for family pension and re-married after discharge from service.

(d) If first wife of an Airman has died and the Air Veteran has re-married after discharge from service.

Q. 8 In case of Naval & Army Personnel whole of the Boys service is taken as qualifying service for pension. Does similar order exist on Air Force side?

Ans. Yes, Counting of service rendered before attaining the age of 17 years as qualifying service for the purpose of pension and gratuity is permitted. Authority is Ministry of Defence letter No. B/39022/AG/PS/a&c)/589/C/D(Pens/Sers) dated 27 Mar 2002.

Q. 9 Does there exist any procedure for obtaining duplicate copy of PPO in case of loss of the original PPO by PDA?

Ans. For issue of duplicate copy of Pension Payment Order (PPO) the following documents/information is required to be furnished to Pension Sanctioning Authority (PSA) in terms of PCDA (P) Allahabad **Cir No 137 dated 11 May 2009** : -

(a) Loss Certificate duly stamped with legible official seal.

(b) Full details of address of PDA viz Postal address with PIN code and State where PDA is situated.

(c) Full details of pensioners viz PPO No. and year of issue, name of the pensioner, nature of pension etc.

(d) Purpose for issue of duplicate PPO i.e. for payment purpose or otherwise.

(e) When PPO is lost before first payment, a declaration from the pensioner that no payment has been received and a non-payment certificate from the PDA concerned, should invariably be enclosed along with the loss certificate.

Q.10. Is e-Jeevan Pramaan a must for the pensioner?

Ans. No, this facility has been given to get hassle free Life Certificates. The conventional life certificates are also valid and can be submitted by the pensioner.

Q. 11. My date of birth as per the matriculation certificate (any other proof of DOB) is different from that reflected in my Pension Payment Order (PPO). What is the procedure for change of date of birth?

Ans. In terms of Govt of India Min of Personnel, Public Grievances & Pensions, Deptt of Pension & Pensioner's Welfare letter No. **1/23/2012-P&PW(E) dated 13 Sep 2012** since the date of birth of the Govt servant is recorded in the PPO on the basis of the service records and the date of superannuation etc. also is determined on the basis of this date of birth, there is no question of allowing change in the date of birth of the retired/deceased pensioner in the PPO.