

Directorate of Construction, Services & Estate Management  
(Administration, Accounts & TTM)

Standard Operating Procedure (SOP) for processing of pension and  
payment of retirement benefits for DCSEM Officials.

Annexure	Details	Sections involved
I	Processing of pension papers, Pension Payment Order, payment of retirement benefits, viz., Commutation, Gratuity, CPF/GPF & CGEGIS	<ul style="list-style-type: none"> <li>➤ Establishment</li> <li>➤ Salary</li> <li>➤ Contingency</li> </ul>
II	Leave Encashment	<ul style="list-style-type: none"> <li>➤ Establishment</li> <li>➤ Salary</li> </ul>
III	Travelling Allowance on Retirement/Death	<ul style="list-style-type: none"> <li>➤ Establishment</li> <li>➤ Contingency</li> </ul>
IV	Final settlement after surrender of Quarters/Retaining quarters after 6 months.	<ul style="list-style-type: none"> <li>➤ Allotment</li> <li>➤ Recovery</li> <li>➤ TTM</li> <li>➤ Establishment</li> <li>➤ Salary</li> <li>➤ Contingency</li> </ul>
V	All payments of amount indicated in Annexures I to IV.	<ul style="list-style-type: none"> <li>➤ Cash</li> </ul>

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NOTE: DAYS means WORKING DAYS

Processing of Pension Papers -Establishment

Action by	Description	Processing Days
	Employees retiring on superannuation will be informed two years before the due date of their retirement day	3
	Service book will be sent to salary section for verification of service, if it has not been done and make necessary entries. Check to be carried out in Service Book <ul style="list-style-type: none"> <li>✓ Date of birth and date of confirmation</li> <li>✓ Entry regarding CPF/GPF/PRAN</li> <li>✓ CPF/GPF/PRAN Numbers on the Service Book</li> <li>✓ Details of Family and Nominations</li> <li>✓ Form -24 (18 years QS)</li> <li>✓ CGEGIS entry (form 13)</li> <li>✓ Option for NPS</li> <li>✓ Updated leave entry</li> <li>✓ Review entry under FR 56(j)</li> </ul>	3
	Prior to 8 months of retirement, blank Pension papers are forwarded to the retiring employee	2
	Retiring employee should return the duly filled in Pension Papers within two months i.e., 6 months before retirement	
	On receipt of Pension papers from the employee, the following checks have to be carried <ul style="list-style-type: none"> <li>➤ Any disciplinary proceedings are pending against the employee. If yes, then provisional pension to be processed.</li> <li>➤ All the forms are duly filled in properly</li> <li>➤ Joint photographs, bank details, family particulars, date of birth proof, PAN, Aadhaar copies etc. are attached</li> <li>➤ Calculate the Qualifying Service, Pension, Retirement Gratuity, Family pension and Commutation of Pension.</li> <li>➤ Checking of date of entry of CGEGIS and the date(s) of effect in case of change of Group.</li> <li>➤ Form 7 (Assessing Pension and Gratuity) is prepared.</li> </ul>	15

	Pension Papers and final payment of CGEGIS-1980 are forwarded to Salary Section prior to 3 months of retirement and application for final payment of PF to Contingency Section	
	2 months prior to the date of retirement, Establishment Section issues a formal notification and calls for 'No Demand Certificate'	2
	Provisional NDC is issued to Salary Section in the last week of the retirement month for release of Retirement Gratuity	1

### Processing of PPO - Salary Section

Action By	Description	Processing Days
	Pension Papers should ideally be received 4 months before the Date of Superannuation in Accounts. The PPO has to be dispatched to CPAO so as to reach before 2 months of the date of Superannuation.	
DA	<ul style="list-style-type: none"> <li>➤ Checking whether all the forms are received and are correct w.r.t Name, Date of birth, Date of joining etc., Signature of employee, Family details &amp; address, Bank details, PAN &amp; Aadhaar copies of employee and family with self-attestation, Signature with stamp of AO- III on forms.</li> <li>➤ Checking and recalculating Qualifying Service and Non-Qualifying service from Service Book and Leave account book.</li> <li>➤ Checking correctness of Pay from Service Book and tallying it with current pay.</li> <li>➤ If any corrections w.r.t above are required from Establishment/Employee the same are got corrected from them.</li> <li>➤ Once all the papers are in order, PPO Number is generated from CPAO website for opening new Pension file.</li> <li>➤ Calculation Worksheet for QS, Average Emoluments, Basic Pension, Family Pension, RG, Commutation, etc. is prepared and the same is tallied with the calculation form received from Establishment.</li> <li>➤ Preparing draft PPO book (on Xerox of PPO Book) and PPO forwarding letter.</li> </ul>	2-3

AA	<ul style="list-style-type: none"> <li>➤ Checking whether all the forms and supporting documents are received and properly filled.</li> <li>➤ Verifying of Basic details like Name, Date of Birth and Family details, etc. from Service Book and PAN/Aadhaar.</li> <li>➤ Checking of Qualifying and Non-Qualifying service.</li> <li>➤ Checking the Pay from Service Book.</li> <li>➤ Checking the Calculation worksheet and tallying the same with the Calculation sheet received from Establishment.</li> <li>➤ Verify the Draft PPO and PPO forwarding letter.</li> </ul>	2
AAO	<ul style="list-style-type: none"> <li>➤ As detailed above, and</li> <li>➤ If no further corrections, return the file to DA for preparation of Final PPO Book and PPO forwarding letter.</li> </ul>	1
DA	<ul style="list-style-type: none"> <li>➤ In case of no further corrections, write the Final PPO Book (Disburser and Pensioner Portion).</li> <li>➤ Prepare the final PPO forwarding letter</li> <li>➤ Make the necessary entries in the PPO register</li> </ul>	1
AA	Checking of Final PPO Books and PPO forwarding letter	1
AAO	Checking of Final PPO Books and PPO forwarding letter	1
AO	<ul style="list-style-type: none"> <li>➤ Check the Qualifying service, Pay and calculation sheet</li> <li>➤ Check the entries made in PPO Book and PPO forwarding letter and certify the same with signature and stamp.</li> <li>➤ The file is returned to DA for further processing</li> </ul>	1
DA	<ul style="list-style-type: none"> <li>➤ Special seal on PPO Books and PPO letter.</li> <li>➤ Dispatch the PPO Book (Disburser Portion) and PPO letter to CPAO alongwith all the necessary forms and documents.</li> <li>➤ The PPO Book (Pensioner Portion) and copy of the forwarding letter is handed over to the Retiring employee in the month of Superannuation and acknowledgement taken from him in register.</li> </ul>	1
		8 to 9

Commutation, Gratuity -SALARY SECTION

Action By	Description	Processing Days
	<ul style="list-style-type: none"> <li>➤ Commutation is paid on the first working day after Superannuation.</li> <li>➤ Gratuity too is paid on the first working day after Superannuation subject to receipt of Provisional NDC from Establishment.</li> </ul>	
Salary DA	<ul style="list-style-type: none"> <li>➤ After receipt of Provisional NDC from Establishment prepare Last Pay Certificate (LPC).</li> <li>➤ Check the Salary file for any Pending Advances and recoveries.</li> <li>➤ If any Advances are pending calculate interest upto to the date of Superannuation.</li> <li>➤ Check whether the Income tax has been correctly recovered.</li> <li>➤ Prepare LPC indicating the above recoveries and Departmental accommodation and other recoveries intimated by Establishment in the Provisional NDC.</li> </ul>	1
AA	Check the Salary File for any pending advances and recoveries, check IT and LPC.	1
AAO	Check the Salary File for any pending advances and recoveries, check IT and certify the LPC.	1
Pension DA	<ul style="list-style-type: none"> <li>➤ The LPC is given by Salary DA to Pension DA for further processing of Gratuity.</li> <li>➤ The calculation for Commutation and Gratuity is done while preparing the PPO. Gratuity is recalculated in case of change in DA rate at the time of Superannuation.</li> <li>➤ Prepare authority letter for payment of RG. The recoveries indicated in the LPC are to be adjusted from the Gratuity amount.</li> <li>➤ Prepare authority letter for payment of Commutation.</li> <li>➤ Verify the Bank details in both the cases.</li> <li>➤ Entry in Gratuity and Commutation register.</li> </ul>	1

AA	<ul style="list-style-type: none"> <li>➤ Calculate and Verify the Commutation and Gratuity amount again.</li> <li>➤ Check if the recoveries mentioned in the LPC are adjusted from Gratuity.</li> </ul>	
AAO	<ul style="list-style-type: none"> <li>➤ Calculate and Verify the Commutation and Gratuity amount again.</li> <li>➤ Check if the recoveries mentioned in the LPC are adjusted from Gratuity.</li> </ul>	
PAO	<ul style="list-style-type: none"> <li>➤ Check the Commutation and Gratuity amount (taking into consideration the withheld recoveries amount mentioned in LPC).</li> <li>➤ Certify the Authority letter for release of Commutation and Gratuity amount.</li> </ul>	1
Pension DA	<ul style="list-style-type: none"> <li>➤ The file is returned to DA for preparing Pay order and Docket.</li> <li>➤ Payment Entry in SB.</li> <li>➤ Pay order put up to AA after attaching Advance Stamp Receipt.</li> </ul>	
AA	Check the amount of Pay order and Docket and Bank details from Advance stamp receipt.	1
AAO	Check the amount of Pay order and Docket and Bank Details and sign the Pay order.	
DA	After affixing the "Passed and Cancelled" stamp in the sanctions, pay order is handed over to Cash section for payment on the last working day of month of retirement.	

Preparation of LPC takes minimum 2-3 working days depending upon recoveries. If the Final leave balance is less or NIL for encashment, the salary file, Service Book and Leave Account Book are checked thoroughly as the recoveries would have to be effected from Gratuity itself.

## CGEGIS - SALARY SECTION

Action By	Description	Processing Days
	The forms and papers are received alongwith the Pension papers and are handed over by the Pension DA to Salary DA	
Salary DA	<ul style="list-style-type: none"> <li>➤ Check whether the form has been filled properly and signed by AO-III with stamp.</li> <li>➤ Check the date of entry into various groups (i.e., Group A, B or C) as mentioned in the form with the date of joining and promotion from the Service Book.</li> <li>➤ Check from Salary file and PBR whether the recovery from those particular dates have been made from the employee.</li> <li>➤ Recovery is to be made till the last month of Superannuation.</li> <li>➤ If entry tallies, proceed further, if not, get the necessary corrections done in S.B or Application from Establishment Section.</li> <li>➤ If the date of entry is correct as per Establishment records but recovery has not been made, calculate the arrears with interest thereon to be recovered from CGEGIS.</li> <li>➤ Prepare the calculation sheet under CGEGIS Scheme based on the table issued Quarterly by Department of Expenditure.</li> <li>➤ In case of non-availability of Table for the month of retirement, the value available for the previous quarter end is taken into out.</li> <li>➤ The difference amount in view of the above, will be calculated and paid alongwith the final settlement.</li> </ul>	1
AA	<ul style="list-style-type: none"> <li>➤ Check the form and date of entry into the scheme w.r.t Service Book and PBR.</li> <li>➤ Check the arrears/interest calculation, if any.</li> <li>➤ Check the CGEGIS calculation sheet.</li> </ul>	1
AAO	<ul style="list-style-type: none"> <li>➤ Check the form and date of entry into the scheme w.r.t Service Book and PBR.</li> <li>➤ Check the arrears/interest calculation, if any.</li> <li>➤ Check the CGEGIS calculation sheet.</li> </ul>	1

PAO	<ul style="list-style-type: none"> <li>➤ Check the form and date of entry into the scheme w.r.t Service Book and PBR.</li> <li>➤ Check the arrears/interest calculation, if any.</li> <li>➤ Check the CGEGIS calculation sheet.</li> </ul>	
DA	<ul style="list-style-type: none"> <li>➤ Once approved by PAO, prepare Pay order on the form itself and make necessary entries in the Form, Register and SB.</li> <li>➤ Prepare Docket.</li> </ul>	1
AA	Check the Pay order, Form and Docket	
AAO	Check the Pay order, Form and Docket and sign the Pay Order	
DA	Hand over the Pay order to Cash section for payment on the last working day of the month of retirement.	

### Final Settlement of GPF/CPF - Contingency Section

Action By	Description	Processing Days
	Set of Application for Final Settlement of GPF/ CPF should be received atleast 01 month before the date of Retirement from Establishment Section	
DA	<ul style="list-style-type: none"> <li>➤ Checking as to whether all the forms are correct. Viz., Name, Designation, signature of employees &amp; signature of Administrative Authority etc.</li> <li>➤ If any correction is required, then the same to be carried out/ corrected by Estt.</li> <li>➤ Checking of missing credits of subscription, if any</li> <li>➤ If yes, then the same has to be recast.</li> <li>➤ Calculation of last year's Interest of Retirees</li> <li>➤ Preparation of calculation sheet.</li> <li>➤ Making of entries in Register.</li> </ul>	2-3



AA	<ul style="list-style-type: none"> <li>➤ Checking of missing credits of subscriptions, if any</li> <li>➤ If yes, then the recast sheets are to be checked.</li> <li>➤ Checking of Interest calculation.</li> <li>➤ Checking of calculation sheet, Register entries and pay order.</li> </ul>	2-3
AAO	<ul style="list-style-type: none"> <li>➤ Checking if missing credits of subscriptions are there.</li> <li>➤ If yes, then the recast sheets are to be checked.</li> <li>➤ Checking of Interest calculation.</li> <li>➤ Checking of calculation sheet, Register entries.</li> <li>➤ If no further correction is required, return file to DA for final calculation.</li> <li>➤ Checking pay order.</li> </ul>	2-3
PAO	<ul style="list-style-type: none"> <li>➤ Checking of missing credits.</li> <li>➤ Checking of final calculations.</li> <li>➤ Returning the file to DA.</li> </ul>	1
DA	<p>After making of Pay Order &amp; Docket, affixing of pass &amp; cancel stamp, the same is handed over to Cash Section for payment on the last working day of month of retirement.</p>	

Total no. of days: 7-10



Leave EncashmentEstablishment Section

Action By	Description	Processing Days
DA/ APO/ AO-III	<ul style="list-style-type: none"> <li>➤ Recasting of leave from the beginning of service till retirement.</li> <li>➤ After receipt of the details of last spell of Leave from the concerned Section Heads, sanction for grant of final encashment of leave admissible for the number of EL and HPL alongwith the provisional NDC (Except for Government Accommodation)</li> </ul>	5

Salary Section

Action By	Description	Processing Days
	Leave encashment is processed after receipt of Sanction and provisional NDC (Except Government Accommodation) from the Establishment.	
	<ul style="list-style-type: none"> <li>➤ Service verification till the date of superannuation is done.</li> <li>➤ Any corrections in Pay or Final leave balances are got corrected from Establishment, if any.</li> <li>➤ Since, this is being the Final payment, all papers in Salary file are rechecked alongwith the entries in Service Book and Leave Account for any pending HPL, EOL, PRIS, increment, advances recoveries. Income tax is rechecked.</li> <li>➤ Leave encashment calculation sheet is prepared taking into consideration any recovery indicated by Establishment in the provisional NDC and other recovery, if any, found while checking the salary file.</li> </ul>	2-3 days (depending upon the recoveries)
AA	<ul style="list-style-type: none"> <li>➤ Check whether the NDC is received.</li> <li>➤ Pending Service Verification.</li> <li>➤ Checking of entire Salary file with SB and Leave Account Balance (LAB) for any pending recoveries.</li> </ul>	2

	<ul style="list-style-type: none"> <li>➤ Checking of Income tax.</li> <li>➤ Checking the Leave encashment calculation sheet.</li> </ul>	
AAO	<ul style="list-style-type: none"> <li>➤ Check whether the NDC is received.</li> <li>➤ Pending Service Verification.</li> <li>➤ Checking of entire Salary file with SB and LAB for any pending recoveries.</li> <li>➤ Checking of Income tax.</li> <li>➤ Checking the Leave encashment calculation sheet.</li> </ul>	1-2
PAO	Checking the Salary File, SB and LAB w.r.t. any pending recovery and final leave balance and pay and approve the Calculation sheet.	1
DA	Prepare Pay order and Docket, entry in SB and Leave Encashment Register.	1
AA	Check the Pay order, Docket and Bank details	
AAO	Check the Pay order, Docket and Bank details and sign the Pay order	
DA	Give the pay order to Cash section for payment after stamping it with "Passed and Cancelled" stamp	

TA on Retirement/DeathEstablishment Section

Action by	Description	Processing Days
DA/APO/ AO-III	<ul style="list-style-type: none"> <li>➤ After receipt of TA Claim from the pensioner/ dependent family members, the Invoice and other documents are verified.</li> <li>➤ After approval from AO-III, the claim is forwarded to Accounts for settlement</li> </ul>	7

Contingency Section

Action by	Description	Processing Days
	After due approval from Establishment section, TA claims of Retirees or Death cases received in Contingency section.	
DA	<ul style="list-style-type: none"> <li>✓ Checking all the details in the form.</li> <li>✓ If any correction is required, then the same to be carried out/corrected from Establishment.</li> <li>✓ To check whether Consignee note is submitted or not, and proper in all respect.</li> <li>✓ If not, then the same is to be certified from Establishment.</li> <li>✓ Calculation sheet is prepared.</li> <li>✓ Making of entries in Register.</li> </ul>	2-3
AA	Checking entire form and calculation sheet	2-3
AAO	Checking entire form and calculation sheet	2-3
PAO	Checking of calculation sheet	1-2
DA	After putting pass & cancel stamp, making of pay order & docket, the same is handed over to Cash Section for payment.	-

Before and after surrender of QuartersAllotment/Recovery Sections

Action By	Description	Processing Days
Allottee	The allottee to submit an application (available on DCSEM website) for vacation/ surrender of departmental accommodation 10 days prior to the anticipated date of vacation and submit it to Allotment Section.	
Allotment	After making necessary entries, the allottee will be directed to Recovery section for verifying any outstanding dues, if any to be recovered, for retaining the accommodation beyond the permissible period.	Same day
Recovery	The allottee will be informed of the amount for which payment has to be made to DCSEM by Cheque/on line payment in favour of PAO, DCSEM, if applicable viz., retaining of quarters beyond six months and death cases.	Same day
Recovery	Once the amount as indicated above is paid by the allottee and confirmation is done, Recovery Section will make an endorsement on the form for vacation of departmental accommodation and redirect the allottee to Allotment section.	Same day
Allotment	Based on clearance by Recovery section, Allotment section will issue an Intimation for vacation of Departmental Accommodation to the allottee, which has to be submitted by him/her to the concerned TTM on the actual date of vacation.	Same day
Allottee	On the date of vacating the accommodation, the allottee has to submit the intimation of vacation given by Allotment section and hand over the keys of the accommodation to the concerned TTM Unit. The allottee has to sign the vacation report mentioning the date and time of vacation of the flat.	

## TTM

Action By	Description	Processing Days
TTM	After surrender of departmental accommodation by retired officials, checking the status of flat, inventories, damages / missing of fittings & fixtures, any unauthorised addition/alterations etc., are being done by TTM officials. Vacation report is prepared and forwarded to all concerned viz., Estt, Recovery and Salary Sections, etc.	5

## Recovery Section

Action By	Description	Processing Days
DA	The vacation reports received are scrutinized with the electricity meter reading data provided by GSS, DCSEM and discrepancies on final meter reading, if any, are rectified.	
DA/ APO	Complete schedule of Recoveries of Licence Fee and Allied Charges (Electricity consumption data for the entire period of occupation from the year 2014 alongwith Water charges revised periodically from 2014) deducted from the salary of the allottee will be scrutinized for non-recovery/excess recovery etc. and rectified after consultation by email with salary section/ establishment section of the Unit, in which the allottee worked at the time retirement.	
Allottee	The allottee has to submit the following documents to Recovery section for processing final clearance: <ul style="list-style-type: none"><li>➤ The details of the income from own house in Mumbai and adjacent municipal areas indicated in the lease agreement, if any. This will also be cross-verified from the IPR records.</li><li>➤ NDC from Anushaktinagar Security Section regarding surrendering of vehicle pass &amp; sticker issued if any.</li></ul>	

	Final clearance certificate will be kept in abeyance till receipt of both the documents from the allottee.	
APO	Final clearance certificate will be issued taking into account the detailed manual calculation and verification of recoveries effected with respect to licence fee, electricity and water charges and the receipt of documents listed as above.	15

### Establishment Section

Action By	Description	Processing Days
	Final NDC is issued to Salary Section after receipt of NDCs from all the concerned Sections i.e., Recovery, CHSS, SIRD, DCSEM Stores, General Section.	3

### Salary Section

Action By	Description	Processing Days
Salary DA	After receipt of Final NDC (including Govt. accommodation), Final LPC is prepared. Income tax is rechecked.	1 to 2
AA	<ul style="list-style-type: none"> <li>➤ Checking of Final LPC with the Final NDC received from Establishment.</li> <li>➤ Recheck Income Tax.</li> </ul>	
AAO	<ul style="list-style-type: none"> <li>➤ Checking of Final LPC with the Final NDC received from Establishment.</li> <li>➤ Recheck Income Tax.</li> <li>➤ Certify the LPC.</li> <li>➤ The Final LPC is handed over Pension DA.</li> </ul>	
Pension DA	<ul style="list-style-type: none"> <li>➤ After receipt of Final LPC prepare the Authority letter for payment of withheld gratuity after recovering any amount as mentioned in Final LPC.</li> <li>➤ Make necessary entries in Gratuity Register and put up to AA.</li> </ul>	1 to 2
AA	Checking of Authority letter for payment of withheld Gratuity w.r.t Pay and recoveries.	
AAO	Checking of Authority letter for payment of withheld Gratuity w.r.t Pay and recoveries	

AO/PAO	<ul style="list-style-type: none"> <li>➤ Checking of Authority letter for payment of withheld Gratuity w.r.t Pay and recoveries.</li> <li>➤ Certify the Payment Authority and return the file to Pension DA.</li> </ul>	
Pension DA	Prepare Pay order and Docket	1 to 2
AA	Check the Pay order, Bank details and Docket	
AAO	Check the Pay order w.r.t. the amount, bank details and docket and pass it.	
	After affixing the "Passed and Cancelled" stamp The pay order is handed over Cash section for payment	
	TOTAL - Working Days	3 to 4

Contingency Section - Refund of excess amount of LF, Water Charges & Electricity Charges (in case of stay beyond six months by Retirees)

Action By	Description	Processing Days
	Receipt of intimation for refund of LF, Water Charges & Electricity Charges.	
DA	<ul style="list-style-type: none"> <li>➤ Checking of all enclosures</li> <li>➤ Checking of calculations of Recovery Section</li> <li>➤ If error, get it rectified</li> <li>➤ Preparation of Calculation sheet</li> <li>➤ Making of entries in Register</li> <li>➤ Making of Pay Order</li> </ul>	1-2
AA	Checking of Calculation Sheet	1-2
AAO	Checking of Calculation Sheet	1-2
DA	Making of pay order and docket and after signature of AAO, sent to Cash Section for payment	-



**All payments of retirement benefits - Cash Section**

Cash Section is receiving Pay Order along with docket for payment of Gratuity, Commutation of Pension, Encashment of Leave, Group Insurance and payment after Final Clearance from Salary Section & for final payment of General Provident Fund (GPF)/Central Provident Fund (CPF), payment to the retirees after surrender of accommodation including stay beyond six months and travelling allowance (TA) on retirement from Contingency Section.

Action by	Description	Processing days
DA	<ul style="list-style-type: none"><li>➤ Checking the pay order and docket amount, bank account details of the beneficiary.</li><li>➤ Entering data in fox pro programme like Name, Nature of payment, amount, Bank Account No., IFSC Code, type of Cheque, Cheque no., Voucher No. etc.</li><li>➤ Entry of Cheque no., Voucher no. &amp; date on Pay Order and Docket.</li><li>➤ Printing of intimation letter, cheque issue register and cheque</li></ul>	1
AAO	Intimation letter, cheque issue register is verified. If any correction, again it is sent back to DA to rectify.	Half day
PAO	Checking of Intimation letter, Cheque issue register and Cheque and signed.	Half day
<ul style="list-style-type: none"><li>➤ The Cheques which are signed by PAO upto 14.00 hours are being sent to bank alongwith the intimation letter in the afternoon of the same working day.</li><li>➤ The Cheques which are signed by PAO upto 17.30 hours are being sent to bank alongwith the intimation letter on next working day in the forenoon.</li></ul>		