

**श्यामा प्रसाद मुखर्जी पोर्ट, कोलकाता**

**SYAMA PRASAD MOOKERJE PORT, KOLKATA**

**A HANDBOOK FOR RETIRING  
EMPLOYEES OF SMP, KOLKATA**

## **A HANDBOOK FOR RETIRING EMPLOYEES OF SMP, KOLKATA**

### **1. WHO IS ELIGIBLE FOR PENSION?**

- A SMP, Kolkata employee who joined in pensionable service prior to 01.01.2004
- Contributory Provident Fund (CPF) beneficiaries in service on 01.01.1986 other than those who chose to continue under the CPF Scheme thereafter.
- An employee who is dismissed or removed from service forfeits his pension.
- If the employee, after dismissal/removal, is reinstated in service his past service will be considered for the purpose of pension; however the period between reinstatement and dismissal/removal will not be counted for this purpose.
- Resignation from service entails forfeiture of past service.

### **2. WHEN CAN YOU GET PENSION?**

- Pension is payable on retirement after attaining the age of compulsory retirement (superannuation) or in advance of this age under certain circumstances.
- Pension is also payable before the age of superannuation on voluntary retirement after rendering 20 years of qualifying service under Rule 48 and 48A of CCS (Pension) Rules or after attaining age of 50/55 years under FR 56(K) subject to other conditions as laid down in the Rules.
- Family pension is payable to an eligible family member on the death of an employee while in service or after retirement.
- Additional Family Pension (Old Age Pension) will be payable under Sub-Rule 2(B) of Rule 54 of CCS (Pension) Rules.

### **3. CLASSES OF PENSION**

Pension granted under CCS (Pension) Rules, 1972 can be:

- Superannuation Pension
- Retiring Pension

- Invalid Pension
- Compensation Pension
- Compulsory Retirement Pension or Compassionate Allowance

#### **4. DOs FOR RETIREES FOR TIMELY PROCESSING OF THEIR PENSION PAPERS/CLAIMS**

##### **4.1 DURING THE SERVICE, RETIREE AND/OR THE CONCERNED DEPARTMENT/DIVISION IS REQUIRED TO ENSURE THAT**

- His/her family details are kept updated
- All Nominations are kept updated: In absence of nomination of the employee to receive the amount payable to him / her in the event of his/ her death, SMP is unable to disburse the dues and the family members suffer.
- Head of the concerned Department of the employee (in KDS) / P&IR Division (at HDC) has verified the service – to confirm if there is any gap/discontinuity in service or not.
- Leave Record is kept updated

##### **4.2 POINTS TO BE KEPT IN MIND BY RETIREES ELIGIBLE FOR PENSION WHILE FILLING UP THE FORMS**

To choose the bank for receiving pension with caution – Please see the easy accessibility to the nearest branch of the Bank. This will be helpful as you grow in age.

- Joint account with spouse who is the nominee as per PPO book is mandatory. There shall be no other person in the Joint Account. This is important while sanctioning of family pension after the death of pensioner that the spouse should not face any difficulty, as the process for switch over from pension to family pension is much easier. However, to avoid possible discrepancies/disputes, Police Verification as per extant rules is necessary.
- Primary account holder should be the pensioner and not otherwise.

- After demise no further name can be added as joint holder of the account, i.e. the bank account will remain only in the name of the surviving spouse.
- Once pension has been credited to a pensioner's bank account, the liability of the SMP, Kolkata and the Bank/LICI ceases. No further liability arises, even if the spouse wrongly draws the amount.
- As pension is payable only during the life of a Pensioner/Family Pensioner, his/her death shall be intimated to SMP, Kolkata at the earliest and in any case within one month of the demise, so that SMP, Kolkata gets well informed about that so as to take action that the Bank/LICI does not continue crediting monthly pension to the joint account with the spouse, after the death of the pensioner. If, however, any amount has been wrongly credited to the joint account, it shall be recoverable from the joint account and/or any other account held by the pensioner/spouse either individually or jointly. The legal heirs, successors, executors, etc., shall also be liable to refund any amount, which has been wrongly credited to the joint account. The Pensioner/Family Pensioner will submit to SMP, Kolkata a guarantee to this effect.
- Payment of Arrears of Pension (Nomination) Rules 1983 would continue to be applicable to a Joint Account with the pensioner's spouse. This implies that if there is an 'accepted nomination' in accordance with rules 5 and 6 of these Rules, arrears mentioned in the rules shall be payable to the nominee.
- Name of all family members should be given in Form L to Head of concerned Department of the employee (in KDS)/P&IR Division through the concerned Head of Division from which the employee concerned will retire (at HDC). If married sons and married daughters are also the part of family then the same should be mentioned in Form L.
- Correct address of communication should be properly and clearly indicated in the Form L.
- The bona fide pension beneficiary shall update his/her Mobile number/email in his/her concerned account in the portal. The

personal email address should be mentioned as the primary email address.

- Name in the bank account and service record should not be mismatched. For example, if the name in service record is Naresh Kumar Sharma, in the bank account also it should be the same (instead of writing N. K. Sharma)
- Photo uploaded/pasted by the retiree should be clear. Selfie/ blurred photographs are not allowed.
- Name and Date of Birth of family members should be correct and matched perfectly against the service records and other supporting documents such as educational certificate/Aadhaar Card/ Driving license etc. Order of acceptance of document for Date of Birth (1) Educational Certificate, (2) PAN CARD, (3) Aadhar Card, (4) Driving License.
- The retiree should consider appropriately before applying to avail the Medical facility under the "CPT Retired Employees' (Contributory outdoor and Indoor Medical Benefits) Scheme, 1997 along with the additional benefits approved by the Board on 25.02.2020.
- Commutation of the pension is optional and therefore a subjective concept. The retiree should take decision regarding the commutation of pension as per his/her requirement not exceeding 40% of his basic pension.
- Late submission of pension forms should be avoided. It may cause delay in commencement of the payment of pension.

## **5. THE ROAD MAP/ TIME FRAME FOR PROCESSING THE PENSION CASES W.R.T. ALL THE STAKEHOLDERS IS AS FOLLOWS:**

5.1 9 months before retirement retiring employee to give:

- Filled in Bank Option Form with bank account details duly certified by the concerned Branch Manager and the main page of the bank Pass

Book bearing joint photograph which should be perfectly matching with the one incorporated in the PPO.

- details of family in Form L, unmarried sons and married daughters are also the part of family and the same should be mentioned in Form 3
- Nomination forms for Gratuity, PF/NPS, Leave salary, Commuted value of pension and arrears of pension (Form-E).
- Certification of identification of the spouse along with his/her photograph duly certified by the concerned Departmental/ Divisional Head.
- Undertaking for the Bank

5.2 At least 4 months before retirement:- Duly filled up and processed Pension papers (Form P.F.7, Form detailing last 10 months' pay (Code 44040052), Check List of Entries (Code 44040053), Form of Recommendation for Pension (Code 44040055), Forms of Allowing Commutation of Pension (Codes 44040049 & 44040054), Form of Option for Pension as per Govt. Pension Scheme [for Class-III & IV employees only (Form Code (Code 44040036), Form of Leave Certification (Code 44040056), Leave Sheets of the Employee duly certified by the Head of the Concerned Department (in KDS) / P&IR (at HDC) and Vigilance Clearance to be forwarded by Head of concerned Department of the employee (in KDS) / P&IR Division (at HDC) to pension allowing officer indicating SMP dues to be recovered from Gratuity.

5.3 Copy of PPO to be given by PAO to the retiring employee after completion of all necessary formalities by the retiree.

5.4 Claims for Gratuity, PF and Leave Salary to be processed simultaneously. Normally Gratuity is paid on the first working day following the day of superannuation and PF, Commuted value of pension and Leave Salary within one week after superannuation.

*(Information that follows relates to benefits on superannuation)*

## **6. WHAT ARE YOUR RETIREMENT BENEFITS**

Retirement Benefits comprise the following:-

- Pension or family pension subject to a guaranteed minimum of Rs. 10,450/- per month (since 01.01.2017).
- In respect of an employee who retires on invalid pension in terms of regulation 25 of the SMP, Kolkata Port Trust Employees (Pension) Regulations, 1988, the amount of invalid pension shall not be less than the amount of Family Pension.
- Lump sum payment resulting from commutation of a portion of pension not exceeding 40% of the basic pension.
- Retirement/death gratuity limited to a maximum of Rs. 20.00 lakh w.e.f. 01.01.2017 (for Class III & IV employees) and w.e.f 29 March, 2018 or as decided by the Ministry of Shipping, Govt. of India.
- Dearness relief on pension/family pension at rates prescribed with reference to price rise (this remains suspended during employment/re-employment under the Government)  
*(for a qualifying service of less than 10 years only service gratuity is payable)*

## **7. HOW ARE PENSION/RETIREMENT BENEFITS WORKED OUT**

### **7.1 FOR RETIRED EMPLOYEES**

#### **7.1.1 Service Gratuity**

- An employee who has completed five years' qualifying service is entitled to receive only service gratuity (in lieu of pension) if the total qualifying service is less than 10 years.
- It is calculated @ 1/2 month's emoluments for each completed six monthly period of qualifying service upto 8 six monthly periods of qualifying service and for the six monthly periods thereafter as per the provisions of the Pension Regulations of SMP, Kolkata.

- An emolument for this purpose includes DA admissible at the time of retirement.
- There is no limit for minimum amount.
- This is a one-time lump sum payment in lieu of pension and is distinct from and is paid over and above the retirement gratuity referred to later in this Section.

#### 7.1.2 **Pension**

- If an employee retires under the Rules and has qualifying service of minimum of 10 years, his/ her pension is calculated @ 50% of last pay or average emoluments (i.e. average of the basic pay drawn by you during the last 10 months of your service), whichever is more beneficial to you.
- Guaranteed minimum pension is Rs. 10,450/- (Rupees ten thousand four hundred & fifty only) per month. In addition, Dearness Relief is also payable thereon.
- Maximum limit on pension is Rs. 1,85,000 (Rupees one lakh forty thousand only) per month. In addition, Dearness Relief is also payable thereon.
- Pension is payable up to and including the day of death.

#### 7.1.3 **Commutation of Pension**

- There is an option to commute a portion of pension, not exceeding 40% of it, into a lump sum payment.
- One need not undergo any medical examination if he / she exercise this option within one year of retirement.
- The lump sum payable on commutation is calculated with reference to the Commutation Table as provided in CCS (Commutation of Pension) Rules.
- The monthly pension will stand reduced by the portion commuted.
- But, the dearness relief entitlement will be calculated on the basis of the full basic pension (i.e. including the commuted portion).
- The commuted portion of pension will be restored to the pensioner on the expiry of 15 years from the date of commutation.
- In the event of death of pensioner, commuted portion is not deducted from family pension.

#### 7.1.4 Retirement Gratuity

- 5 years' qualifying service and eligibility to receive service gratuity/pension is essential to get this one-time lump sum benefit.
- Retirement gratuity is calculated at the rate of 1/4 month's emoluments for each completed six-monthly period of qualifying service subject to a maximum of 16½ times the monthly emoluments.
- Emoluments for this purpose will include DA admissible at the time of retirement.
- There is no guaranteed minimum amount.
- The maximum retirement gratuity payable is 16½ times of the monthly emoluments limited to Rs. 20.00 lakh.

#### 7.1.5 Dearness Relief

- Dearness relief is sanctioned as compensation against price rise.
- The quantum payable will be governed by the orders issued by the Government from time to time.
- All pensioners, irrespective of the amount of their pension, are eligible for this benefit (except those on re-employment).
- There is no ceiling in regard to the total of pension plus dearness relief which a pensioner can receive.
- When the employee and his/her spouse both get pension, then dearness relief on either of the pensions shall have to be foregone by the one living amongst them after death of his/her spouse.

### 7.2 FOR FAMILIES

#### 7.2.1 Death Gratuity

- Widow/widower or the nominee of an employee, dying while in service is entitled to receive Death Gratuity.
- There is no requirement of completing any minimum length of qualifying service by the deceased employee for this purpose.
- Entitlement for Group- C & D employees is regulated as under:

<b>Length of qualifying service</b>	<b>Rate of Death Gratuity</b>
Less than 1 year	2 times of monthly emoluments*

1 year to less than 5 year	6 times of monthly emoluments*
5 years or more but less than 11 years.	12 times of monthly emoluments*
11 years to less than 20 years	20 times of monthly emoluments*
20 years or more	Half of monthly emoluments* for every completed six-monthly period of qualifying service subject to a maximum of 33 times.

- Entitlement for Class- I & II employees is regulated as under:

<b>Length of qualifying service</b>	<b>Rate of Death Gratuity</b>
Less than 1 year	2 times of monthly emoluments*
1 year to less than 5 year	6 times of monthly emoluments*
5 years or more but less than 20 years.	12 times of monthly emoluments*
20 years or more	Half of monthly emoluments* for every completed six-monthly period of qualifying service subject to a maximum of 33 times.

\* Emoluments for this purpose include dearness allowance admissible at the time of retirement.

\* The total of death gratuity payable cannot exceed Rupees twenty lakh for Group- C & D employees and Rupees ten lakh for Class- I & II employees.

### 7.2.2 Family Pension

- Family pension becomes payable to the widow/widower or an eligible family member from the day following the date of death of the employee either while in service or after retirement.

- The deceased employee should have had either one year of continuous service or should have been declared medically fit by SMP, Kolkata doctor for joining service in SMP, Kolkata if death takes place before completion of one year of continuous service.
- It is normally payable only to one member of the family at a time barring cases wherein more than one widow (legal & valid under the law of India) are left behind, twin children, etc.
- The guaranteed minimum amount is Rs. 10,450/- per month (Rupees ten thousand four hundred & fifty only) (since 01.01.2017). In addition, Dearness Relief as per prescribed rate is also payable.
- Entitlement is calculated as shown below:-

Basic pay	Amount of monthly family pension
All levels	30% of basic pay subject to a minimum of Rs. 10,450/- per month since 01.01.2017

- In case of a Govt. Servant who dies while in service family pension at enhanced rate is admissible for a period of ten years from the date following the date of death. In case of death of a pensioner, family pension at enhanced rate would be payable for a period of seven years or till the pensioner would have attained the age of 65 years, whichever is earlier.
- Like pension, family pension is also payable upto and including for the day of death of the recipient.
- After the demise of the spouse of the deceased retired employee, Family Pension is payable for life to a son/daughter who is suffering from any disorder/disability of mind or is physically crippled/disabled/ thus rendering him/her unable to earn a living. Dependent, divorced, widow and unmarried daughter, dependent parents, dependent disabled siblings are eligible for family pension for life one at a time in order of seniority subject to fulfillment of certain conditions.

**7.2.3 (A)** For the purpose of easy & proper assessments regarding family pension the following formalities should be completed by the employee soonest after joining service :-

- As soon as a person enters in Government service, he/she is required to furnish details of his /her family in the designated Bio-Data Form to the Head of the P&IR Division at HDC or the concerned Departmental Head where the employee works at KDS.
- If the Government servant has no family, he shall furnish the details in the designated Bio-Data Form as soon as he acquires a family.
- Family pension will continue to be payable to a childless widow on re-marriage, if her income from all other sources is less than the amount of minimum family pension and the dearness relief admissible.

**(B) (a) Definition of Family:-**

For the purpose of regulation 34,35 and 36 family in relation to an employee means,

- (i) wife or wives (including judicially separated wife or wives) in the case of a male employee,
- (ii) husband, (including judicially separated husband) in the case of a female employee,
- (iii) sons including step sons and adopted sons,
- (iv) unmarried daughters including step daughters and adopted daughters,
- (v) widowed daughters including step daughters and adopted daughter,
- (vi) father including adoptive parents in the case of individuals whose personal law permits adoption
- (vii) mother including adoptive parents in the case of individuals whose personal law permits adoption
- (viii) brothers below the age of eighteen years including step brothers,
- (ix) unmarried sisters and widowed sisters including step sisters.
- (x) married daughters, and
- (xi) children of a pre-deceased son.

(C) For the purpose of grant of Family Pension, the 'Family' shall be categorized as under :-

- **CATEGORY-I :**

- a) Widow or widower, upto the date of death or remarriage, whichever is earlier.
- b) Son / Daughter (including widow daughter), upto the date of his / her marriage / remarriage or the date he / she starts earning or till the age of 25 years, whichever is the earliest.

- **CATEGORY-II :**

- a) Unmarried / widow/ divorced daughter, not covered by Category-I above, upto the date of marriage / remarriage or till the date she starts earning or upto the date of death, whichever is the earliest.
- b) Parents who are wholly dependent on the employee when he / she was alive provided the deceased employee had left behind neither a widow nor a child. Family Pension to dependent parents (mother shall get priority over father), unmarried / divorced / widowed daughter will continue till the date of death.
- c) Dependent disabled siblings. Family Pension to dependent disabled siblings will continue

- Family Pension to unmarried / widowed / divorced daughters in Category-II and dependent parents and dependent disabled sibling shall be payable only after the other eligible family members in Category-I have ceased to be eligible to receive Family Pension and there is no disabled child to receive the family pension. Grant of Family Pension to children in respective categories shall be payable in order of their date of birth and younger of them will not be eligible for family pension unless the next above him / her has become ineligible for grant of family pension in that category.

- Where the family pension is payable to more widows than one, the family pension shall be paid to the widows in equal shares.
- On the death of a widow, her share of the family pension shall become payable to her eligible child :-

\* Provided that if the widow is not survived by any child, her share of the family pension shall not lapse but shall be payable to the other widows in equal shares, or if there is only one such other widow, in full, to her.

Provided further that on the share or shares of the family pension payable to such a child or children or to a widow or widows ceasing to be payable, such share or shares shall not lapse but shall be payable to other widow or widows and /or to other child or children otherwise eligible, in equal shares or if there is only one widow or child, in full to such widow or child.

Where the deceased employee or pensioner is survived by a widow but has left behind eligible child or children from another wife who is not alive, the eligible child or children shall be entitled to the share of family pension which the mother would have received if she had been alive at the time of the death of the employee or pensioner.

\* \* Provided that on the share or shares of family pension payable to such a child or children ceasing to be payable, such share or shares shall not lapse but shall be payable to the other widow or widows and/or to other child or children otherwise eligible in equal shares or if there is only one widow or child, in full, to such widow or child".

- For the purpose of Family Pension / enhanced family pension, the rule position as per Rule 54 of CCS (Pension) Rules, 1972 would be applicable.
- The above mentioned consolidation of pension is subject to Audit.
- Any excess payment made to the pensioner(s) due to this pension consolidation order shall be recovered from the pensioner(s) concerned as and when it comes to the notice.

#### 7.2.4 Dearness Relief

- Dearness relief to family pensioners is paid at the same rate and on the same conditions as for pensioners.

### 8. **FAMILY PENSION ON DEATH/DISCHARGE FOR GOVERNMENT EMPLOYEES UNDER NATIONAL PENSION SYSTEM (NPS)**

- a. *National Pension System (NPS) was introduced for Central Government civil employees w.e.f. 01.01.2004 by Ministry of Finance (Department of Economic Affairs) vide Notification No. 5/7/2003-ECB & PR dated 22.12.2003. National Pension System is mandatory for all the recruitees joining service of SMP, Kolkata from 01.01.2004 onwards. Accordingly, Calcutta Port Trust Employees' (Pension) Regulations, 1988 (along with its Amendments from time to time and certain provisions of CCS (Pension) Rules, 1972 already adopted/practiced are applicable to servants of SMP, Kolkata appointed on or before 31.12.2003.*
- b. The benefits of Retirement Gratuity **or** Death Gratuity have also been extended to the SMP, Kolkata employees covered under NPS vide DoP&PW's O.M. No. 7/5/2012-P&PW(F/B) dated 26.08.2016 on the same terms and conditions as are applicable under CCS(Pension) Rules, 1972.

### 9. **HOW TO CLAIM PENSION**

- a. Pension claims are processed by P&IR Division in Haldia Dock Complex and the concerned Department of the retiree employee in Kolkata Dock System, as the case may be. The concerned authorities in such Deptts. and/or Divisions are also responsible for settling the entitlements consequent to the death of an employee in harness.
- b. The process for sanctioning pension claims is required to be initiated by the concerned Deptt./Divisions at least 4 months in advance of the retirement date.

- c. At least 9 (nine) months prior to the retirement date, employees are to furnish certain information (e.g. joint photo with wife/husband, family details, name of bank through which they desire to draw their pension etc.) to the concerned office in Bank Option Form.
- d. Co-operation of employees with the concerned office is vital to ensure timely settlement of claims. Concerned Offices, as aforesaid, will send the pension papers to the office of General Manager (Finance) in case of HDC and FA&CAO in case of KDS in Form P.F.7, Form (Code 44040052) detailing last 10 months' pay, Check List (Code 44040053) of Entries, Form (Code 44040055) of Recommendation for Pension, Forms (Codes 44040049 & 44040054) of Allowing Commutation of Pension, Form of Option for Pension as per Govt. Pension Scheme [for Class-III & IV employees only (Form (Code 44040036), Form of Leave Certification (Code 44040056), Leave Sheets of the Employee duly certified by the Head of the Concerned Department (in KDS) / P&IR (at HDC) and Vigilance Clearance at least within 2 within months prior to the date of retirement of the concerned employee.
- e. Normally, family pension is also sanctioned to spouse at the same time as pension and indicated in the PPO. Family pension is to be drawn only after the death of the pensioner. The spouse has to submit an application along with certified copy of death certificate as well as the Pensioner's Identity Card & the PPO (both in ORIGINAL) to the concerned office,
- f. For continuation of family pension, the deceased pensioner's family should submit the Form (Code 44010204) comprising of Life Certificate, Non-Employment Certificate and Certificate of Re-Marriage / Non-Marriage to the pension disbursing authority for payment, if the name of family pensioner and amount of family pension is already indicated in the PPO, or to the Concerned Department (in KDS) / P&IR (at HDC) for sanction of family pension in all other cases.

#### 10. **HOW PENSION IS PAID**

- a. The monthly pension to SMP, Kolkata pensioners/family pensioners is paid by SMP, Kolkata either through any of the Nationalized Banks authorized by RBI directly or through LIC.
- b. The pensioner / family pensioner is required to submit his / her existence / life certificate in the prescribed format or through Jeevan Pramaan every year in the month of November/ October for old age pensioners (for pensioners receiving pension directly from HDC/ KDS) or as mentioned in the PPO Book (for pensioners receiving pension directly from LIC).
- c. Nomination/Cheque Book/Standing Instruction facilities have been extended to pensioners drawing their pension through banks as per the rules of the respective banks.

#### 11. **REDRESS OF GRIEVANCES**

- a. If there is any grievance/complaint in pension matters, the pensioner / family pensioner may take it up with the Pension Disbursement Officer or through Pension Grievance Cell or Pension Adalat conducted in every six months both at KDS & HDC, the pension sanctioning authority or the pension disbursing authority, as the case may be. The grievance, if any, should be submitted in the prescribed format in vogue.
- b. The pensioner / family pensioner may also approach the Integrated Grievance Cell and Call Centre of Department of Pension & Pensioners' Welfare, 8<sup>th</sup> Floor, Janpath Bhawan, Janpath, New Delhi-110001, (Toll Free Number 1800-11-1960) which provides the platform for facilitating redress of the grievances of pensioners. The pensioner / family pensioner can also lodge your grievance/complaint through Centralized Web based Pension Grievances Redress and Monitoring System (CPENGRAMS) for speedy redressal and effective monitoring of grievances by various Central Government Ministries/ Departments/Organizations. How to use this system is explained in the website of the Department of Pension & Pensioners' Welfare at [www.pensionersportal.gov.in](http://www.pensionersportal.gov.in)

#### 12. **NON-PENSIONARY RETIREMENT BENEFITS**

**12.1 Retired employees or their families are also entitled to the following non-pensionary retirement benefits:**

- Cash equivalent of leave salary for earned leave due to the employee, subject to a maximum of 300 days.
- Encashment of half pay leave due to the employee to the extent of shortfall in earned leave to make up the maximum of 300 days ceiling on Earned Leave for encashment as above.
- Normal dues from the NCPF account.
- On retirement, employees are entitled to travel entitlement consisting of (i) Travel entitlement for self and family (ii) Composite Transfer and packing grant (CTG) (iii) Reimbursement of charges on transportation of personal effects (iv) Reimbursement of charges on transportation of conveyance as applicable to central Govt. employees.

Medical facilities at hospitals of SMP, Kolkata both at Haldia & Kolkata are allowed to the retired employee and his/her spouse subject to enrollment by the retired employee with either dock system of SMP, Kolkata after compliance of required formalities including payment of required amounts for the purpose.

**13. DISBURSEMENT OF MONTHLY PENSION**

- a. Payment of pension to SMP, Kolkata Pensioners is made through either any of the Nationalized Banks authorized by the Reserve Bank of India or through LIC.

The pension liability of all officers retired from either of the dock systems (i.e. Haldia Dock Complex and Kolkata Dock System) lies with SMP, Kolkata.

**14. CONTRIBUTION TO NCPF AND ITS MAINTENANCE**

All employees on regular roll joined before 01/01/2004 in SMP, Kolkata, are required to contribute a minimum of 8.33% of their Basic Pay every month to the Non-Contributory Provident Fund (NCPF) account maintained by the office of FA&CAO of SMP, Kolkata. All employees on regular roll who joined on or after 01/01/2004 in SMP,

Kolkata, are required to contribute a minimum of 12% of their Basic Pay every month to the NPS account maintained by NSDL. SMP, Kolkata also contributes 12% of the Basic Pay every month for each employee on regular roll who joined on or after 01/01/2004.

For other employees joining SMP, Kolkata on deputation or temporary basis from other Govt. organization/Autonomous Body/PSU etc., the NCPF account is maintained by the concerned office of the respective Govt. organization/Autonomous Body/PSU etc. i.e the Parent Organization. For the tenure of service of such employee at SMP, Kolkata, the applicable contribution towards NCPF/CPF/NPS as applicable is sent by SMP, Kolkata to the respective Organization.

15. **GENERAL**

- a. PPO is a valuable document containing all important information of the pensioner / family pensioner. Please keep it in safe custody. It must not be handed over to any other person.
- b. All pensions/gratuities and dearness relief are payable in Indian Rupees in India only.
- c. The sums are expressed in whole rupees, the fraction being rounded off to the next higher rupee.
- d. No employee can earn two pensions in the same organization at the same time or by the same continuous service. However, there is no bar to an employee drawing more than one pension due to a combination of pension, family pension or military pension.
- e. Pension/family pension is payable upto and including the day on which the recipient dies.
- f. A pensioner during his life-time while the pension claim is being processed in P&IR Divn. in case of HDC and in the concerned Deptt. of the retired employee in case of KDS is entitled to nominate any other person to receive his pension.
- g. Grant of pension and its continuance are subject to future good conduct of the pensioners.
- h. Pension finally authorized cannot be revised to the disadvantage of the pensioner except to correct clerical error(s).

- i. Pension cannot be attached, seized etc., for any demand against a pensioner; nor can a pensioner make any assignments, etc., in anticipation of pension.
- j. But, if a pensioner is convicted of a serious crime or is found guilty of grave misconduct or negligence, pension may be withheld or withdrawn fully or partly for a specified or indefinite period. Recovery from pension may also be made for any pecuniary loss caused to the Government and/or SMP, Kolkata.
- k. SMP dues (pertaining to SMP accommodation, outstanding balance of advances, overpayment, etc.) are also adjustable against gratuities (other than service gratuity) and/or Dearness Relief.
- l. Acceptance of certain kinds of post-retirement employment (e.g. commercial employment before expiry of one year from retirement, employment under foreign governments, etc.) by pensioners who retired from Group-A service/post requires prior permission of the SMP, Kolkata/Central Government. Failure to comply with this requirement could lead to stoppage of pension for such period as may be decided by the SMP, Kolkata.
- m. All pensioners / family pensioners are required to inform the details to the Pension Disbursing Authority, if there is any change in the address for communication or mobile / phone number / email id or any information in the PPO book etc.
- n. Family member(s) of pensioners / family pensioners is/are required to surrender the PPO book to the Pension Disbursing Authority immediately on demise of the pensioner / family pensioner.
- o. The pensioner / family pensioner is required to submit his / her existence / life certificate in the prescribed format or through Jeevan Pramaan every year in the month of November/ October for old age pensioners (for pensioners receiving pension directly from HDC/ KDS) or as mentioned in the PPO Book (for pensioners receiving pension directly from LIC) for continuation of pension.