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Government of India
Ministry of Personnel, Public Grievances & Pensions
Department of Pension and Pensioners' Welfare

3rd Floor, Lok Nayak Bhawan,
Khan Market, New Delhi,
29th Sep, 2025

कार्यालय झापन

विषय: Comprehensive Guidelines for timely payment of retirement dues (pension and pensionary dues) and issue of Pension Payment Orders (PPOs) at the time of retirement of Central Civil Services Employees-reg.

In continuation of the various initiatives undertaken by DoPPW to streamline the pension processing, a set of comprehensive guidelines are being circulated for universalizing timely payment of retirement dues and issuance of PPOs/ePPOs. The major thrust areas identified for systemic improvement are **digitization of service records, universalization of Bhavishya, appointment of High Level Oversight Committee (HLOC) in DoPPW and line Ministries and handholding of pensioners** through introduction of **Pension mitras/Welfare Officers** in all the departments.

2. **Rule 63(1)(a) of the CCS (Pension) Rules, 2021**, stipulates the issuance of the PPO/ePPO, not later than two months in advance of the date of the retirement of a government servant on attaining the age of superannuation. **It is clarified at the outset that PPOs should include e-PPOs also.** The requirement is for business process re-engineering within each ministry/ Department.

A. Digitization of Service Records and verification : A concerted and time-bound target should be followed in all the Ministries and Departments for **digitization of Service records** and 100% adoption of **e-HRMS** so that verified Service Records are available. With respect to the CAPFs personnel in MHA, there should be full adoption of the Employee Payroll system (EPS) and digitization of service books.

B. Pension Mitras or Welfare Officers : Introduction of the concept of **Pension Mitras** in every Department on the lines of best practices followed in Ministry of Railways. (A Welfare Officer should be deputed by the Head of office (HOO) with each retiring employee to facilitate filling up of forms and other formalities. He/she shall also be responsible for handholding the dependents for documentation and verification in the event of death of the pensioner while submitting the claim for family pension. A separate circular delineating the roles and responsibilities of the Welfare officer will be issued by DoPPW subsequently.

C. Roles and Responsibilities of the stakeholders and timelines: The roles and responsibilities of each of the stakeholders with timelines as prescribed under the CCS (Pension) Rules, 2021 are attached in the Annexure.

D. Vigilance Clearance (VC) : It is clarified that no pension can be delayed for the want of Vigilance clearance. As per 63(5)(a) of the CCS (Pension) Rules,



2021, "in case, any departmental or judicial proceedings are pending against the Government servant, a provisional pension as provided in sub-rule (5) of rule 8 shall be authorised by the Accounts Officer and no gratuity shall be paid to the Government servant until the conclusion of the departmental or judicial proceedings and issue of final orders thereon...". This provision is also reiterated under Rule 8 of the CCS(Pension) Rules, 2021. Therefore, **each ministry/department should ensure that VC in respect of their retiring employees is issued within 3 months prior to retirement since the validity of a VC is of 3 months as per extant norms.**

E. Oversight Monitoring (OSM) Mechanism: An Oversight Mechanism (OSM) for monitoring and for taking corrective measures on the pension cases, processed through Bhavishya is to be set up at two levels - a Nodal Oversight Mechanism in the DoPPW and in each Ministry/department.

High-Level Oversight Committee (HLOC):

- a. The HLOC is to be constituted by DoPPW, comprising of Controller General of Accounts (CGA), Director General (CGHS), Director General (NIC), Pr CCA/CCA (MHA), Pr CCA/CCA (MoF) and CPAO as its members with Secretary (Pension) as Chairperson. Joint Secretary (Pension) will act as a Convenor of the Committee.
- b. The HLOC would review the status of pendency of pension cases in Ministries/departments **on a bimonthly basis** and examine the broad trends in the adherence of the timelines by the stakeholders across the Ministries/departments, based on the data-sets, to be introduced in the Bhavishya Portal.
- c. It will issue monthly reports showing the performance of Ministries/Departments on the basis of major parameters of functioning of Bhavishya Portal.
- d. It will recommend systemic improvements, either in the procedure or regarding the technological upgradation and integration of Bhavishya Portal.

F. Monitoring in Ministries/Departments:

- a. The Nodal Officers (not below the rank of Joint Secretary/Director or equivalent) will be nominated across Ministries/Departments for effecting the timely payment of retirement dues (pension and pensionary dues) and issue of Pension Payment Orders (PPOs), both in the cases of retirement on superannuation and retirement other than superannuation.
- b. The Nodal Officer would facilitate the mapping of each employee -wise. DDO, HOO, HoD, PAO, CPAO and Pension Disbursing Authority including Banks on Bhavishya portal for effective and accountable monitoring through Oversight Mechanism. Further, the Nodal Officer would ensure that the report on verification of qualifying service is submitted to Secretary of the Ministry/Department by 31st January every year. The adherence to the prescribed timelines of the actions involved will be analyzed on monthly basis.



c. Electronically verified Service Records (SRs) should be preferred and gradually manual SR should be discouraged. Pension files requiring to be returned more than twice for want of documentation should be taken up at an escalated level for final decision and should be dealt on higher priority to clear pendency.

d. The Nodal Officer shall ensure the capacity building of DDOs, HOOs, HoDs and PAOs through the modules on working of Bhavishya, to be developed on iGoT Karmayogi Portal in collaboration with Capacity Building Commission.

e. The Nodal Officer shall ensure the deployment of adequate manpower in the pension processing and sanction. Further, efforts may be made to assist and guide the retiring employees through dedicated manpower.

f. It will be incumbent upon the Nodal Officer to **universalize Bhavishya for pension processing** and sanction and ensure that the manual processing of the pension and pensionary benefits are done as per the provisions of Rule 53 of CCS (Pension) Rules, 2021, strictly adhering to the timelines.

g. The timely verification of qualifying service has been observed as one of the major causes for delay in processing and sanctioning of pensionary dues. Therefore, responsibility is entrusted upon the HoD to ensure that the certificates regarding verification of qualifying service of the employees are issued 18 years after the service and 5 years prior to their retirement. A report on compliance of this provision shall also be submitted to Secretary of the Ministry/Department by 31st January every year.

h. For Ministries / departments having subordinate formations that process pension, a measure of the pendency should be introduced as one of the KPIs for the evaluation of the respective Units/ subordinate formations.

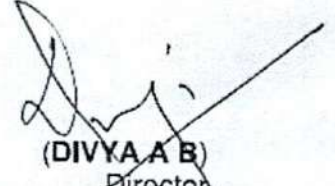
i. **Regular meetings on a monthly basis at the level of nodal officer should be held with the associated PAOs** for rectifying issues which are routine in nature. Pension files returned more than twice by PAO for want of documentation should be taken up at a level higher than the level of nodal officer for final decision and should be dealt on higher priority to clear pendency.

G. Revamped Bhavishya Portal:

Bhavishya was made mandatory for all central civil Ministries and Departments w.e.f 01.01.2017. As on date, 99 Ministries/ Departments, 1036 Offices and 9536 DDOs are on Board and 2,93,644 PPOs have been issued through Bhavishya. A revamped Form 6 A has already been introduced and is widely used. Prescribed Timelines have also been uploaded. Bhavishya has given an impetus for digitization of service records. Therefore, all efforts should be made in the Ministries/Departments for universal adoption of Bhavishya.

3. This issues with the approval of the competent authority.





(DIVYA A B)

Director

Tel: 011-24624802

To

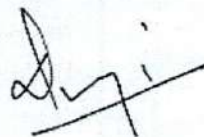
- I. All Secretaries to Government of India,
- I. NIC, DOPPW for uploading on Department's website.

Copy for information to: -

- I. Prime Minister's Office
- II. Cabinet Secretary
- III. Secretary (Coordination & PG), Cabinet Secretariat.

Annexure

S.No	Process	Authority Concerned	Timeframe
1	Preparation of list of employees who are due to retire within 12 to 15 months	Head of Deptt (HoD)	1 st January, 1 st April, 1 st July and 1 st October each year.
2	Communication of the list to the PAO concerned	Head of office (HOO)	31 st January, 30 th April, 31 st July and 31 st October each year. In case of Government servants retiring for reasons other than superannuation, immediately, as soon as the fact comes to notice. In the case of a Government employee retiring for reasons other than by way of superannuation, the Head of Office shall promptly inform the Accounts Officer concerned, as soon as the fact of such retirement becomes known to him.
3	Communication of the list to the Directorate of Estates in respect of employees having General Pool Accommodation with a view to obtain 'No Demand Certificate.	HOO	12 months before retirement.
4	Verification and determination of qualifying service, and if necessary, in consultation with the employee; and determination of average emoluments.	HOO	12 months before the retirement. The process to complete before eight months from the retirement.
5	HOO shall furnish to the retiring Government employee a certificate regarding the length of qualifying service and the emoluments/average emoluments to be reckoned for retirement gratuity and pension and advise the retiring Government employee to submit a duly filled 'Form 6A'.	HOO	8 months before the retirement.
6	Submission of Form 6A and	Employee	6 months before



	other relevant documents by the employee		retirement.
7	Submission of documents to PAO. In the cases of retirement other than superannuation , the HOO shall complete the processing and send the case to PAO not later than two months after the date of submission of Form-6A.	HOO	4 months before the retirement.
8	Checking the pension and gratuity admissible and forwarding the PPO/ePPO to the pension paying authority. In the cases of retirement otherwise than on attaining the age of superannuation, PPO shall be issued within forty five days of the date of receipt of pension papers from the HOO.	Pay & Accounts office (PAO)	2 months before the retirement.
9	Dispatch of PPO/ePPO to Central Pension Accounting Office (CPAO)	PAO	On the last working day of the month preceding the month of retirement.
10-A	Issue the Special Seal of Authority (SSA) and forward the same to the Pension Disbursing Authority along with a Half copy of the PPO/ePPO.	CPAO	By 20th of the month of retirement.
10-B	Handing over of pensioners half of the PPO/ePPO to the retiring employee	HOO	Date of retirement
11	Completion of all formalities and crediting the pension to the pensioner's account.	CPPC/Paying Branch	Last date of the month.

