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2/13-A - LGF Backside, Jangpura - 'A',
New Delhi - 110 014
Telephone : 011-24376642, 011-49027335
E-mail : bharatpensioner@gmail.com
Blog : www.scm-bps.blogspot.in
web-site: www.bps1955.in



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**BHARAT PENSIONERS'
SAMAJ**

(All India Federation of Pensioners' Associations)
(Registered No. 2023 of 1962-63), Recognised by GOI-DOP&PW

Associate NGO/Partner International Federation
on Ageing, Toronto (Canada)
2/13-A - LGF Backside, Jangpura - 'A',
New Delhi - 110 014
Mobile : 09868488199 / 08860412898

No. BPS/8th CPC/Commutation Review/01

Date: 21st Sept, 2026

To

The Chairperson

8th Central Pay Commission

Government of India, New Delhi

And

The Secretary

Department of Pension & Pensioners' Welfare

Ministry of Personnel, Public Grievances & Pensions

Government of India, New Delhi

Subject: Request for fresh actuarial review and reduction of the 15-year restoration period of commuted pension in light of the judgment dated 16.09.2026 of the Hon'ble Himachal Pradesh High Court

Respected Sir/Madam,

Bharat Pensioners Samaj (BPS), established in January 1955, is a national, non-profit, non-political and secular organisation working for the welfare and legitimate rights of pensioners and family pensioners. BPS is recognised by the Department of Pension & Pensioners' Welfare and NITI Aayog and is a member of SCOVA. It has consistently taken up pension-related issues with the Government through constructive representations and dialogue.

BPS respectfully requests the Government and the **8th Central Pay Commission** to reconsider the existing **15-year period for restoration of commuted pension**, particularly in view of the judgment dated **16.09.2026** of the Hon'ble Himachal Pradesh High Court in *CWP No. 15995 of 2024 & connected matters, Bal Dev & Others v. State of Himachal Pradesh & Others*.

Grounds for Review

The Hon'ble High Court examined the issue in the context of substantial changes in the actuarial and economic parameters underlying pension commutation, including:

1. **Change in commutation factors:** The factor at age 58 has reduced substantially—from the historical figure of 10.46 to **8.194 for Central Government employees**.
2. **Changes in interest/discount rates and economic conditions**, which materially affect the actuarial basis of the commutation calculation.
3. **Increase in life expectancy and changes in mortality patterns**, reducing the risk of premature death and non-recovery of the commuted amount.
4. The present Central Government commutation table came into effect from **01.01.2006**, and the restoration period has continued at **15 years** despite significant changes in economic, demographic and actuarial conditions since then.

The Hon'ble Court did not itself order reduction of the 15-year period but emphasised the need for the Government to examine the issue rationally in the light of changed circumstances and relevant actuarial parameters, balancing the interests of the Government and retirees.

BPS Requests

In view of the above, BPS respectfully requests that:

1. The 8th Central Pay Commission may undertake a **fresh actuarial review** of the commutation table, factors, interest/discount rates, mortality/longevity data and the actual recovery period.
2. The existing **15-year restoration period** may be reconsidered on the basis of current actuarial and economic parameters.
3. As an immediate measure, **restoration of the commuted portion after 11 years** may kindly be examined. If an updated actuarial study supports a shorter period, the same may also be considered.
4. An **Expert/Actuarial Committee**, including qualified actuaries, representatives of the concerned Ministries/8th CPC and pensioners' organisations, may be constituted to examine the matter objectively and make time-bound recommendations.
5. Suitable amendments to the **CCS (Commutation of Pension) Rules** may thereafter be recommended, with consideration also given to extending any revised provision to existing pensioners wherever legally and administratively feasible.

Conclusion

The judgment dated **16.09.2026** provides an appropriate occasion to reassess whether the existing 15-year restoration period remains actuarially justified under present-day conditions.

BPS therefore requests the **8th Central Pay Commission and the Government of India** to undertake an evidence-based actuarial review and consider reduction of the restoration period, particularly **restoration after 11 years**, in the interest of fairness and the welfare of pensioners.

We request that the matter may kindly be given **specific and priority consideration** by the 8th CPC.

Yours sincerely,



Avinash Rajput
Secretary General
Bharat Pensioners Samaj (BPS)

Encl.:

Copy of judgment dated 16.09.2026 of the Hon'ble Himachal Pradesh High Court in *CWP No. 15995 of 2024 & connected matters, Bal Dev & Others v. State of Himachal Pradesh & Others*.

Copy to:

1. Secretary (Expenditure), Department of Expenditure, Ministry of Finance, Government of India – for information and appropriate consideration.
2. Members, 8th Central Pay Commission – for information and consideration.