

# **FAQ FOR IDA PENSIONERS**

**Q.1. Who is the pension sanctioning authority for IDA pensioners?**

**Ans. BSNL is the pension sanctioning authority for the BSNL IDA retirees.**

**Q.2. What should an employee in BSNL do to claim his pension?**

**Ans. The BSNL employee is required to furnish certain information such as joint photo with spouse, family details, name of the branch of the authorised Bank /Pos through which he desires to draw his pension etc. to his head of office in the prescribed form NO 5 and his family details in Form 3 along with nomination for life time arrears etc .six months before his date of retirement. The head of the office will prepare the pension proposal along with required documents along with service book and sent to CCA office to process the case.**

**Q.3. I am drawing my pension through a nationalised bank. My branch officer does not pay me relief on pension at revised rates in time, for the obvious reason that they not received Dept. orders in this regard. What Should I do?**

**Ans. As and when the Dearness Relief rates in IDA are revised, the relevant Govt.orders are invariably circulated by the concerned CCA office of Territorial circles/CPAO to the link branches of the respective Nationalised Banks and the Postal Accounts office of the concerned HPOs .You can also advice the officer in charge of the branch to visit CCA web site and download DR orders.**

**Q.4. I am BSNL pensioner .Am I eligible for fixed medical allowance . If not what are my entitlements on this ground?**

**Ans No . You are not eligible to draw fixed medical allowance. The BSNL management has arranged a comprehensive health cover to all retired /existing personnel of BSNL .Accordingly; you may approach BSNL authorities where you last served to get yourself enrolled and avail the same.**

**Q.5. As a BSNL pensioner can I get a pensioner's Identity Card?**

**Ans. Yes. The Administrative Authority of the office from where you retired will issue the I. D. Card.**

**Q.6. Whether DR is calculated on gross pension or on the net pension i.e. residual pension after commutation?**

**Ans. DR is always calculated on gross pension.**

**Q.7. When is the commuted portion of pension restored?**

**Ans. 15 years from the date of payment of commuted value.**

**Q 8. Is there any limit on commutation of Pension?**

**Ans: An employee shall be entitled to commute for a lump sum payment upto 40% of his Pension.**

**Q.9. whether family pension is also authorised in the pension payment order in retirement cases?**

**Ans Yes. It is authorised in favour of spouse only.**

**Q.10 I am BSNL pensioner and retired on superannuation. Whether my pension is calculated on 10 months average emoluments or 50% of the last pay drawn?**

**Ans. Pension is calculated based on the 50% of the last 10 months of average emoluments or 50% of the last pay drawn whichever is beneficial to the employee W. E. F.1 01 2006 onwards.**

**Q.11. Whether the family can be given the benefit of 40% commutation if a pensioner dies before exercising option?**

**Ans. No. The family is not entitled for commutation..**

**Q.12. Restoration of commuted portion of pension after 15 years require any sanction from the pension sanction authority?**

**Ans. No. Restoration of commuted portion of pension after 15 years is to be made automatically by the Pension disbursing authority on receipt of application in prescribed proforma from the eligible pensioner.**

**Q.13. Whether retirement gratuity/ death gratuity and commuted value of pension are taxable?**

**Ans. Retirement gratuity /Death gratuity and lump sum amount of commuted value are not taxable under Income Tax Act.**

**Q.14. Is Family Pension is payable to a spouse judicially separated?**

**Ans. Yes. Family Pension is payable to a spouse judicially separated but not to a spouse judicially separated on the ground of adultery.**

**Q.15. Whether family pension may be sanctioned to a handicapped child during lifetime of a pensioner who has no wife or any other children?**

**Ans.** No family pension in this case may be sanctioned. only when the contingency arises. However a note of such child will be kept in record in the RO/HO and PSA.

**Q.16. What is the maximum ceiling of Retirement gratuity to IDA pensioner?**

**Ans.** Rs. Ten lakhs w.e.f 01.01.2006.

**Q.17. Are the employed family pensioners and the reemployed pensioners entitled to their Family Pension/Pension?**

**Ans.** Yes, w.e.f. 18.07.1997 onwards.

**Q.18. I m a BSNL employee retired after completion of 25 years of Qualifying Service. Whether I am eligible for full gratuity?**

**Ans.** Even though the pension is calculated for full amount, the DCRG will be calculated for the no. of completed six monthly periods.

**Q.19. What is minimum pension for the BSNL pensioners?**

**Ans.** 50% of the minimum of the IDA pay scales. Now the minimum of the IDA pay scale is Rs.7760/-. Therefore the minimum pension works out to Rs...3380/....

However the minimum pension/family pension for the period from 01.01.2006 to 31.12.2006 is only Rs.2000/-.+ IDA DR applicable from time to time.

**Q20. Whenever pay is revised whether I am eligible to get revised pensionary benefits automatically?**

**Ans.** The pension will be revised and the pensionary benefits will be authorised on receipt of revised pension proposal from the BSNL.

**Q 21. Can the deduction of Income Tax at source be made from Pension Payment?**

**Yes.** The paying branch will be responsible for deduction of Income Tax at source from Pension Payment in accordance with the rates prescribed from time to time.

**Q 22. Can the excess payment, if any, credited to the Pensioners' account be recovered by the Bank?**

**Yes.** The paying branch will obtain an undertaking in the prescribed format from the pensioner while commencing the Pension Payment. Based on this, the excess amount credited in the Pension Account can be recovered by the Paying Branch.

**Q 23. Can the Pensioner or Family Pension change the Paying branch from Post Office to bank or vice versa, or from one Bank to another Bank, or from one Post Office to another Post Office?**

Yes. He has to approach the Paying branch, i.e. either Post Office or bank for getting the transfer.

**Q 24. How is the family Pension payable to Twin Children?**

It will be paid in equal share to such children. If one such child ceases to be eligible his or her share, on account of marriage/ employment/ death, the share will be paid to the other child.

**Q 25. Is the family Pension admissible to parents?**

Yes. Subject to, if the parents who were wholly dependent on the employee, when he/she was alive provided the deceased employee had left neither a widow nor a child. The mother will be authorised the pension first and then, the father.

**Q26. Whether Older Pensioners get higher rate of Pension?**

Yes. From 1/1/2006 onwards, the additional pension has been sanctioned as follows:

<b>Age of pensioner/ family Pensioner</b>	<b>Additional Quantum of Pension/ FP</b>
From 80 to 85 years Family Pension	20% of the revised basic pension/
From 85 to 90 years Family Pension	30% of the revised basic pension/
From 90 to 95 years Family Pension	40% of the revised basic pension/
From 95 to 100 years Family Pension	50% of the revised basic pension/
100 years or more Family Pension	100 % of the revised basic pension/