

# DRAFT



GOVERNMENT OF SINDH  
UNIVERSITIES & BOARDS DEPARTMENT  
BENAZIR BHUTTO SHAHEED HUMAN RESOURCE  
RESEARCH & DEVELOPMENT BOARD

Karachi dated the \_\_\_\_\_ 2026

## NOTIFICATION

**No.BBSHRDB/HQ/Admin/Pension/2026 :-** In exercise of the powers conferred by section-26 of the Benazir Bhutto Shaheed Human Resource, Research & Development Board Act, 2013, and the decision of the Board in its 19<sup>th</sup> meeting, the following Regulations are hereby made:

1.(1) These regulations shall be called the Benazir Bhutto Shaheed Human Resource, Research & Development Board Employees' Pension Regulations, 2026. **Short Title, commencement and extent**

(2) These Regulations shall come into force at once.

(3) These Regulations shall apply to all the employees except the following:

- (a) any employee who has rendered less than ten years regular service;
- (b) any employee paid from contingencies or borne on work charged establishment;
- (c) any employee engaged on contract or on special terms and conditions of service which contain no stipulation for pension under these regulations;
- (d) any employee engaged, otherwise than on contract, for a specified period or term which does not extend to the age of superannuation;
- (e) any person who is not a regular whole-time employee of the Board.

2. (1) In these regulations, unless the context otherwise requires, the following expressions shall have the meaning hereby respectively assigned to them, that is to say: **Definitions.**

- (a) "Board" means the Benazir Bhutto Shaheed Human Resource, Research & Development Board;
- (b) "Appendix" means the Appendix attached to these regulations;

- (c) "Chairperson" means the Chairperson of the Board;
- (d) "Deputy Director Finance" means the Deputy Director Finance of the Board;
- (e) "Secretary" means the Secretary of the Board;
- (f) "employee" means an employee of the Benazir Bhutto Shaheed Human Resource, Research & Development Board;
- (g) "family" means parents, wife or husband, legitimate children and step-children of the employee residing with him or her and wholly dependent upon him or her;
- (h) "Foreign service" means service in which an employee receives his substantive pay with the sanction of the competent authority or government from any source other than the Fund;
- (i) "Fund" means the Pension Fund established under regulation 3;
- (j) "Medical Board" means the Board appointed for medical examination of an employee for the purpose of granting invalid pension, commutation of pension or extraordinary pension or:
  - (i) the Medical Officer appointed by the Board in respect of employees up to BS-15; or the Medical Superintendent, Sindh Services / Civil Hospital;
  - (ii) a standing Medical Board consisting of not less than two Medical Officers to be appointed by the Board in respect of employees in BS-16 and above; or the Medical Board at respective Sindh Services / Civil Hospital.
- (k) "No Demand Certificate" means a certificate by all the concerned offices or departments that the dues against the retiring employee up till the date of retirement have been realized and nothing is now outstanding against him;
- (l) "Ordinary pension" means pension other than extraordinary pension;
- (m) "pension" means any kind of pension admissible under these regulations and includes periodical payment made by the Board in consideration of past services rendered by an employee, except when the term Pension used in contradistinction to gratuity, it includes gratuity;

- (n) "Pensionary benefit" means the pensionary benefit to an employee retiring at the age of superannuation;
- (o) "Service" means the service in the Board;
- (p) "Directorate" means the directorate or wing of the Board;

(2) Other terms and expressions not specifically defined herein shall carry the meanings assigned to them in the Benazir Bhutto Shaheed Human Resource, Research & Development Board Act, 2013 and regulations framed thereunder.

3. (1) There shall be a Fund known as the Benazir Bhutto Shaheed Human Resource, Research & Development Board Employees' Pension Fund, which shall consist of: **Pension Fund.**

- (i) the contributions made by the Board from time to time and credited to the Fund;
- (ii) all profits earned or accrued on the money of the Fund;

(2) The Fund shall be utilized for grant of pension and commutation under these regulations.

(3) Any money of the Fund not required for immediate use may be invested by the Board in such securities or schemes, as may be approved by Government and as recommended by the Board Finance Committee.

4. (1) Unless otherwise expressly provided, the Board shall be competent to sanction the grant of pension under these regulations **Board Competent to Sanction Pension or Gratuity or Commutation:**

(2) The Board may authorize Secretary or Director General to sanction pensions in some pay scales.

(2) An appeal against the orders of the Secretary or Director General will lie before the Chairperson provided the aggrieved person makes an application

5. (i) **Beginning of Payment of Pension:** **Payment of Pension.**

The ordinary pension is payable from the date on which the pensioner ceases to be borne on the establishment or from the date of his application, whichever is later.

(ii) **Payment of Gratuity:**

A gratuity is paid in single sum, and not by installments, on receipt of sanction of the Board or as the case may be, Secretary or Director general.

**(iii) Payment of Pension:**

A pension is payable monthly on and after the first day of the following month.

**(iv) Death of a Pensioner:**

A pension is payable for the day on which the pensioner dies.

**(v) Personal appearance of pensioners and payment through life certificate:**

A pensioner shall take payment in person after identification by comparison with the Pension Payment Order.

**(vi) Drawl of Pension through Agent:**

A pensioner shall be exempted from personal appearance if he draws his pension through a duly authorized agent approved by Board who shall execute a bond to refund over payments and produce at least twice a year (preferably in March & October) a life certificate signed by any of the persons authorized. Such pension shall not be paid on account of period of more than six months after the date of issuance of life certificate last received and the Assistant Director (Finance & Accounts) / Disbursing Officer shall ensure confirmation of authentic information of the pensioner and on confirmation that the pensioner has expired shall stop further payment.

**(vii) Drawl of Pensions by pensioners not residing in Pakistan:**

A pensioner not residing in Pakistan, may draw his pension through a duly authorized agent who must either produce a certificate by a Magistrate, or the Head of a Pakistan Mission abroad or a gazetted officer duly authorized by him on each occasion, that the pensioner was alive on the date to which his pension is claimed, or execute a bond to refund overpayments and produce such certificate at least once a year.

**(viii) Arrears of Pension:**

There is no restriction for the drawl of pension, if it falls into arrears. The arrears may be paid by the disbursing officer without any reference to the pension sanctioning Board.

**(ix) Arrears payable to legal heirs of pensioners:**

On the death of pensioner payment of any arrears actually due shall be made to his legal heirs; provided that they apply within one year of his death. It cannot be paid thereafter without the sanction of the Board.

**(x) Good Conduct, Implied Condition for grant of Pension:**

Good conduct is an implied condition for grant of every kind of pension. The Board may with-hold or withdraw a pension or any part thereof if the pensioner is convicted of serious crime or he is found to have been guilty of grave misconduct either during or within two years after the completion of his service,

*provided that before any order to this effect is issued, the procedure laid down in the relevant Efficiency and Discipline Regulations shall be followed.*

**(xii) Attachment of Pensions:**

No pension granted or continued by the Board, on account of past service or present infirmities or as a compassionate allowance and no money due or to become due on account of any such pension or allowance, shall be liable to seizure or attachment by process of any Court in Pakistan, at the instance of a creditor, for any demand against the pensioner or in satisfaction of a decree or order of any such Court.

**(xiii) Recovery from pension on account of loss:**

The Board has got the full right to order the recovery from the pension of an employee any amount on account of losses found in judicial or departmental proceedings to have been caused to Board by the negligence or fraud of such employee during his service.

**(xiv) Recovery of excess payments:**

In case the amount of pension granted to any employee is afterwards found to be in excess of that to which he was entitled under these regulations, he shall be liable to refund such excessive amount.

**(xv) Mode of payment:**

The payment of pension shall be made through recognized commercial or scheduled bank.

**SERVICE QUALIFYING FOR PENSION AND CONDONATION OF INTERRUPTIONS AND DEFICIENCIES**

6. (1) Unless it be otherwise provided by special order or contract, the service of an official begins to qualify for pension from the date he takes charge of the office to which he is first

**Conditions of  
Qualifying  
Service.**

appointed.

(2) The service shall be under the Board as defined in these regulations. An employee does not qualify his service for pension unless he is appointed and his duties and pay are regulated by the Board.

(3) Any employee in a permanent capacity who has rendered more than ten years continuous service shall qualify for the pension.

(4) Only the service paid from Fund qualifies for pension. Foreign service also counts for pension; provided that the pension contribution was paid as required under these regulations.

(5) All periods of leave, other than extraordinary leave, count as service qualifying for pension.

(6) The period of suspension followed by reinstatement counts towards qualifying service for pension.

(7) Resignation from the service, dismissal or removal on account of misconduct, insolvency or inefficiency or failure to pass an examination entails forfeiture of past service.

(8) Any interruption in the service of an officer entails forfeiture of his past service. The authorized leave of absence, suspension immediately followed by reinstatement and time occupied in transit from one appointment to another are not treated as interruption for the purpose of qualifying service.

(9) The Board who sanctions the pension may commute retrospectively periods of absence without leave into extraordinary leave.

7. (1) The Board may condone all interruptions in service; provided that such interruption is not due to any fault or willful act of employee, like unauthorized absence, resignation or removal from service. This power, however, cannot be exercised to condone breaks in temporary and officiating service specifically excluded from the category of qualifying service.

#### **Condonation of Interruption and Deficiencies**

(2) A deficiency of a period not exceeding six months in the qualifying service of an employee shall be deemed to have been condoned automatically. The Board competent to sanction pension may condone a deficiency of more than six months but less than a year, subject to the following conditions:

- (i) The employee has died while in service or has retired under circumstances beyond his control, such as an invalidation or abolition of his post, and would have completed another year or qualifying service; if he had not died or retired;
- (ii) The service rendered by him had been meritorious.

(3) A deficiency of full one year or more can be condoned by the Board in special cases on application of employee or his family, justifying special considerations.

8. An employee not employed in a substantive permanent capacity is granted compensation gratuity or pension if he is discharged after completing qualifying service of ten to twenty years or more owing to the abolition of his post or is replaced by a "Qualified" candidate.

**Compensation Pension.**

9. (1) An invalid pension is awarded, on his retirement from the service before reaching the age of superannuation, to an employee who by bodily or mental infirmity is permanently incapacitated for further service on production of a prescribed medical certificate.

**Invalid Pension.**

(2) An employee who wishes to retire on invalid pension, shall apply to the Board who may direct him to present himself before a Medical Board or an Invaliding committee or a Medical Officer for obtaining a medical certificate of incapacity for further service.

(3) In case an employee dies before his retirement, his pension is calculated, as if he was retired on Invalid Pension on the date following the date of his death.

10. A superannuation pension is granted to an employee on completion of sixty years of age, if he fulfills the other conditions.

**Superannuation Pension retiring pension.**

11. (1) A retiring pension is granted to an employee who not being eligible for superannuation pension opts to retire, or is compulsorily retired after twenty-five years qualifying service by the Board to remove him from service on the ground of inefficiency, misconduct or corruption.

**Retiring Pension.**

(2) Notwithstanding anything contained in sub-regulation (1), the employee shall be permitted by the Board to retire after completing twenty years of qualifying service.

(3) Subject to provisions of Essential Service (Maintenance) Act, 1952, an employee other than that against whom a departmental proceeding is pending has the right to retire from service after completion of twenty years qualifying service. An employee shall, at least three months before the date on which he intends to retire, be required to submit a written intimation to the Board mentioning appointment held by him at the time of submitting that intimation indicating the date on which he intends to retire. Such an intimation, once submitted shall not be allowed to be modified or withdrawn. However, before formal acceptance of the request he may, if so desired, withdraw his application for premature retirement.

**Calculation of Pension.**

12. The pension shall be calculated in accordance with the pension table given below, on emoluments drawn on the last working day including the increment, if any, accruing during the leave preparatory to retirement and not drawn due to leave; provided that the post has been held by him on regular basis. Otherwise, pension shall be calculated on average emoluments drawn by the employee during the last twelve months of service including the period of leave other than extraordinary leave without pay.

**Explanation.** - For the purpose of this regulation -

- (a) "Average Emoluments" means pay, personal pay, special pay of all types and nature, technical pay and senior post allowance;
- (b) "Special pay" means the special pay sanctioned to an employee for holding charge of the higher post or equivalent post, which will be divided by twelve months for ascertaining the average which will be included in the last pay drawn for calculation of pension.

**PENSION TABLE**

<b>Completed years of qualifying Service</b>	<b>Scale of pension expressed as fraction of average emoluments.</b>
10	70/300
11	77/300
12	84/300
13	91/300
14	98/300
15	105/300
16	112/300
17	119/300
18	126/300
19	133/300
20	140/300
21	147/300
22	154/300
23	161/300
24	168/300

25	175/300
26	182/300
27	189/300
28	196/300
29	203/300
30 and above	210/300

**Note:** For the service put in by an employee beyond thirty years qualifying service but not less than ten years proportionate, he shall be entitled to the benefit to the proportionate reduction in percentage.

13. (1) Where an employee eligible for the Pension as per the provisions of these regulations retires at the age of superannuation satisfactorily, and have remained in same Basic Scale for more than minimum 18 years; the Board may allow Pensionary Benefits to the retiring employee equivalent to the next higher Basic Scale.

**Pensionary Benefits.**

(2) An employee who has rendered more than ten years' service but less than fifteen years qualifying service may be granted a gratuity not exceeding one month's emoluments for each completed year of qualifying service. In case of invalidation and death, the rate will be one and a half months pay for each completed year of service. This amount will be paid to him at the time of his retirement or to his family in the event of his death while in service.

14. (1) An employee who has rendered qualifying service for ten years or more is entitled to a gratuity equal to 1/4 of the gross pension payable to him at the time of his retirement calculated at the rates as per commutation and will be determined on the basis of next birthdate plus the balance of the monthly pension (3/4th), admissible to him.

**Pension –cum- Gratuity Scheme**

(2) In case an employee dies before his retirement, his pension is calculated, as if he retired on invalid pension on the date following the day of his death, and his family shall be paid the gratuity calculated on the basis of the formula given in sub-regulation (1). In addition, the family shall also be entitled to a

monthly Family Pension for a life time period at 75% of the full amount of pension.

(3) Where a pensioner dies within ten years of retirement at the rate of fifty percent family pension net or gross, as the case may be, will be paid to his family for the unexpired portion of ten years:

*Provided that the family pension in case of widow's death shall be admissible to the dependent sons until they attain the age of twenty-one years or till, they are gainfully employed, whichever is earlier and to unmarried daughters till their marriage or acquiring regular source of income whichever is earlier.*

*Provided further that family pension to physically and or mentally retarded children will be admissible for life. Payment of pension to these children will be subject to the production of a certificate from the Medical Board, that the child is physically or mentally retarded permanently and cannot be gainfully employed.*

(4) The commutation will be allowed at the rates up to thirty five percent of the full pension, the un-commuted portion remains equal to sixty five percent of the total pension. Provided, any change in policy by Govt. of Sindh may be implemented with the approval of the Board.

(5) The "family" for the purpose of payment of death-cum-retirement gratuity includes the following:

- (i) wife or wives in the case of male employee (unless there is a judicial separation, wife continues to be member of the employee's family irrespective of the fact whether she is living with him or not);
- (ii) husband in case of a female employee;
- (iii) legitimate children of an employee;
- (iv) widow or widows, and widower and children of deceased employee.

15. On completion of ten years qualifying service by an employee, he shall make a nomination in Form "A" or "B" in Appendix A and B conferring on one or more persons the right to receive the gratuity in the event of his or her death. If the nomination is in respect of more than one person then their relative shares should also be specified. The nomination can be cancelled or changed at any time. The nomination should be sent to the Assistant Director (Finance & Accounts).

**Nominations.**

16. (1) When the amount of gratuity becomes payable to the family of the employee, the payment shall be made according to the following procedure:

**Procedure for  
Payment of  
Gratuity and  
Family Pension to**

**Nominees and  
other Members of  
Family.**

- (a) The amount of gratuity shall be paid to the nominee or nominees in accordance with the specified shares.
- (b) Where a valid nomination was not in existence or the full amount was not covered by the nomination, the amount of gratuity shall be paid in equal shares to the members of the family with the exception of sons and grandsons who have attained the age of twenty-one years and married daughters and granddaughters whose husbands are alive. The share of the widow or widows and children of a deceased son will, however, be limited to that as would have been admissible to the son, had he not died.

(2) Where an employee does not leave any family as mentioned above, the gratuity will be paid in equal shares to his brothers below the age of twenty-one years, unmarried and widowed sisters, father and mother. No gratuity is, however, payable at all if an employee does not leave any family or eligible dependent relatives as specified above.

(3) The family pension, in the event of death of an employee, will be payable to the members of his family or to his dependent relatives, in the following order, that is to say title will pass on to the next in the event of former having died or becomes otherwise ineligible:

- (a) widow of the deceased, if he was a male employee or to the husband of deceased, if she was a female employee. If an employee had more than one wife, but the total number of surviving widows and children does not exceed four, the pension shall be divided in equal shares among the widows and children (excluding sons above the age of twenty one years and the married daughters); where the number of surviving widows and children is more than four; the pension shall be divided in such a way that each surviving widow shall get 1/4th of pension and the balance if any, will be divided equally amongst the surviving children (excluding the sons above the age of 21 years and married daughters);
- (b) eldest surviving son;
- (c) eldest surviving unmarried daughter, if she marries or dies, then the next eldest;
- (d) eldest widowed daughter;
- (e) eldest widow of a deceased son;
- (f) eldest surviving son of a deceased son;

- (g) eldest surviving unmarried daughter of a deceased son;
- (h) eldest widowed daughter of a deceased son of the employee.

(4) If the pension was not payable to any member of family as mentioned in sub-regulation (3) above, it is payable in the following order:

- (a) father;
- (b) mother;
- (c) eldest surviving brother below the age of twenty-one years;
- (d) eldest surviving unmarried sister; and
- (e) eldest surviving widowed sister.

(5) The pension to the above persons will be payable if it is proved that such person was dependent on the deceased employee. The pension will cease to be payable as soon as a female gets married or remarried or a brother attains the twenty-one years of age.

(6) The pension will be payable to one member at a time and when it is not payable to him on account of his death or due to the reasons as stated above, the pension will be paid to the next claimant in the order of eligibility.

(7) Where gratuity or pension is payable to a minor or minors, payment shall be made to the regularly appointed manager or guardian and where there is no guardian, the sanctioning Board may allow the payment to their mother. In case the mother is not alive or was judicially separated from the deceased employee during his life, the sanctioning Board may nominate any suitable person to be the guardian for the purpose. For female employee, the payment can be made to the father of the minor children.

17. (1) When an employee is likely to retire before his pension, he may finally be assessed and settled and action may be taken for grant of anticipatory pension. For this purpose, the sanctioning Board should furnish to the Assistant Director (Finance & Accounts), all the particulars of service in respect of the retiring employee. The Assistant Director (Finance & Accounts) shall direct the disbursement of pension to which, after the most careful summary investigation that he can make without delay, he believes the employee to be entitled, such disbursements should be made only after the declaration as attached in Appendix-I made in form duly signed by the retiring employee.

**Anticipatory Pension or Gratuity.**

(2) If the Assistant Director (Finance & Accounts) considers it likely that an employee entitled to a gratuity, only one-sixth

of the amount of such probable gratuity shall upon a similar declaration, be disbursed monthly for six months until the amount is finally settled earlier.

(3) The payment of the anticipatory pension should be so arranged that it is not delayed beyond the first day of the month following the month in which employee is due to retire.

18. If for any reason it is apprehended that the pension payment order cannot be issued within the prescribed time (in the case of normal retirement, one month before retirement and in the case of premature, voluntary or compulsory retirement or death, within three months of the date of event), a provisional order authorizing payment of 80% of the admissible pension may be issued by the Board without referring the case to the Assistant Director (Finance & Accounts) within one month of the expiry of the prescribed time.

**Provisional  
Payment of  
Pension.**

19. The classification of disabilities and the criteria for determining their attributability to service shall be as detailed in **Appendix-C**. The rate and scale of disability or death Pension and Gratuity will be as in **Appendix-D**.

**Pension/Gratuity  
for injury or  
death in course or  
consequence of  
duty.**

20. The Assistant Director (Finance & Accounts) should compile updated history of services in respect of officers in BS-16 and above regularly.

**History of  
Service.**

21. (1) Service Books in the prescribed form shall be maintained in duplicate in respect of all employees in BS 1 to BS-15. If the work justifies a whole-time officer may be exclusively designated for supervising maintenance of service books. One copy of the service book should be kept in the custody of the Assistant Director (Finance & Accounts).

**Service Books**

(2) Every step in the employee official life must be recorded in his service book, and each entry must be attested. It should be ensured that all entries are duly made and attested and that the service book contains no erasures or overwriting and all corrections being neatly made and properly attested.

(3) The second copy of the Service Book should be kept in the custody of the employee concerned who shall ensure that all the entries in his Service Book are recorded and attested in time and the employee may in his own interest, examine his Service Book occasionally in order to see that it is not only properly maintained but the entries made therein are complete in all respect.

(4) The Assistant Director (Finance & Accounts) may permit an employee to examine his service book at any time if he desires to do so. For the purpose of the grant of pension or

gratuity or increment, etc., to the employee, only the original copy of the Service Book will be consulted, the duplicate copy of the Service Book may serve as a means for completion of the original Service Book or its reconstruction in the event of it being lost or destroyed.

22. (1) At a fixed time early in the year, the Service Books shall be taken up for verification by the Deputy Director Finance who after satisfying himself that the services of the employee concerned are correctly recorded in each Service Book, shall record in it a certificate in the following form;

**Verification of Service.**

“Service Verified up to (date) from (the record from which that is made)”.

(2) If the service cannot be wholly verified from the records (service books, pay bills and acquaintance rolls) of anyone office, reference shall be made to the heads of other offices in which the employee has served.

(3) If, in any particular case, it is not possible to verify the service of an employee from the official records, the statement of employee in writing as to the particulars of his service, statements in writing of other officers who were his contemporaries in the office and letters not forming part of official records may be received in evidence and the service verified on their basis. The power to admit service under this provision may be exercised by the authorities empowered to sanction pension.

(4) On transfer of an employee from one office to another, the Head of office shall record in the Service Book the result of the verification of service with reference to pay bills and acquaintance rolls in respect of the whole period during which the employee was employed under him, before forwarding the Service Book to the new office.

23. (1) The services of an employee shall be verified by the Finance Section as soon as he has completed ten years' service, thereafter next verification shall be made on completion of twenty years' service in respect of the intervening fifteen years, and then finally it shall be verified in respect of the period after twenty-five years. The length of the pensionable service accepted in audit at these stages shall be recorded in both copies of Service Book of employee in BS-1 to BS-15, with the stamp of verification duly authenticated.

**Verification of Services by Account Officer.**

(2) In the case of employee, in BS-16 and above the, fact of verification shall appear in the History of Service but if the History of Service is not up-to-date, the employee concerned shall be informed of the accepted length of pensionable service through

a letter and the History of Service shall be maintained by the Directorate of Administration of the Board and duly verified by the Deputy Director Finance.

24. With a view to ensure timely action in pension cases, the Directorate of Administration & HR shall maintain a list showing the dates of retirement of all their officers and staff who are due to retire in a calendar year and review it quarterly.

**List of Officers and Staff Due to Retire**

25. It shall be ensured that all secured advances made to employees are properly and adequately secured with mortgage deeds agreements. It shall be ensured that suitable steps are taken at the appropriate time so as to complete the recovery of other loans before the date of retirement and all outstanding amounts shall also be recovered from pension or GP Fund contribution.

**Observance of Regulations relating to grant of secured advances.**

26. No unsecured advances shall ordinarily be granted to any employee within six months prior to the date of his retirement and if such advance or other dues are already outstanding, these shall be recovered from his pay or leave salary for six months period up to the date of his retirement. If, for special reasons, it becomes necessary to grant an advance of pay, traveling allowance, as the case may be, to any employee within six months prior to his retirement, he shall be required to furnish security of a permanent employee who is not due to retire within one year before the advance is paid to him.

**Grant of unsecured advances.**

27. (1) Full particulars of the officers and staff proceeding on foreign service shall be communicated promptly to the Deputy Director Finance and it shall be ensured that the recoveries on account of pension and leave salary contribution in respect of officials on foreign service are effected and accounted for by the Deputy Director Finance.

**Employees proceeding on foreign service and recovery of leave salary and pension contributions.**

(2) If the contributions are not received, the borrowing Departments or Governments or Organizations or the employee concerned (when he himself is liable to pay the contributions) shall be asked to pay contributions immediately. The cases in which the borrowing Government Organizations do not pay the pension and leave salary contributions shall be reported to Board and steps shall be taken by the Deputy Director Finance to effect recovery from the borrowing organizations unless the official was himself liable to pay the pension contributions, the issue of his Pension Payment Order shall not be held up for want of receipt of such contribution.

28. Service records of the employees who are due to retire in the next one or two years shall be checked by the Audit Officer. For this purpose, a list of employees who are due to retire during the next two years should be prepared and furnished half yearly to

**Checking of service record by Directorate of Finance.**

Deputy Director Finance by the Administration section concerned on the 1<sup>st</sup> January and 1<sup>st</sup> day of July each year.

29. (1) With a view to ensure that a retiring employee begins to draw his pension on the date it becomes due, the following procedure shall be followed:

**Procedure  
Relating to  
preparation of  
Pension Papers  
and Sanction of  
Pension.**

- (a) The Directorate of Administration shall start the preparation of pension papers in each case one year before the expected date of retirement without waiting for the formal application from the employee concerned, which is to be submitted not earlier than six months before the date of retirement.
- (b) The Directorate of Administration shall start filling in Sections 2 to 5 of Part II of the working copy of the Pension Application Form in Appendix-D one year before the expected date of retirement and same shall be verified from the Deputy Director Finance.
- (c) Simultaneously, with the starting of preparation of pension papers of an employee, the concerned Directorate may consult the records and see whether any recoveries are due from him on account of misuse of funds or losses caused to Board. If there are any such dues, early steps shall be taken to complete the recoveries of the dues before the date of retirement. If any disciplinary action in this behalf has to be initiated, this shall be done at once, so that it may be possible to finalize the case and complete the recoveries before the date of retirement. In case such action has already been initiated steps shall be taken to finalize it as quickly as possible so that recoveries may be completed well in time. If any other disciplinary action is pending, it shall also be finalized before the date of retirement.
- (d) Six months before the expected date of retirement, the pensioner shall be asked to fill in and sign Part-I in a fresh copy of the form and submit it along with three specimen signatures, three photographs and two sets of thumb and finger impressions on the prescribed form, all duly attested. The photographs and thumb and finger impression are not required in the case of officers in BS16 and above.
- (e) Part-I of the working copy should then be filled in by copying from the signed copy received from the applicant. Similarly, sections 2 to 5 of Part II of the signed copy shall be filled in by copying from the

working copy. Section I of Part-II of both the forms shall then be filled in.

- (f) Requests for furnishing 'No Demand Certificate' shall be made to all concerned department/Directorates at least six months before the date of retirement of an employee. If any demand is outstanding against the employee, it shall be intimated not later than fifteen days after the date of retirement (which may be specified in the request for 'No Demand Certificate'). In case the demand is not intimated within the above time limit the pension may not be held up on that account and the Department/Directorate or Office which has failed to intimate an outstanding demand by the due date should be held responsible. Furthermore, in event of any inquiry or case registered against any employee by the investigation agencies, he shall be entitled to receive all pays, pension, gratuity, funds and other pensionary benefits as admissible under these regulations, until he is finally convicted and barred from such remuneration through an order of the Court.
- (g) The payment of pension should not be held up merely for want of 'No Demand Certificate'. In case in which 'No Demand Certificate' is not available, P.P.O. may be issued by the Officer for payment at the Deputy Director Finance Office subject to the production of an undertaking, at the time of the first payment of the pension or gratuity, by the pensioner, or his family (in case of his death) to the effect that any demand coming to the notice within period of one year after the issuance of P.P.O, shall be recoverable from the pension. Failure to intimate recoveries during this extended period shall result in the amount involved being recovered from the official responsible for the delay. If any dues are found to be outstanding against pensioner within one year from the date of issuance of P.P.O, the matter shall be referred to the Secretary or Director General for orders before any recoveries are actually effected from the pensioner.
- (h) In case an employee has retired with less than 10 years' service and were entitled to service gratuity only, it is not possible to recover dues afterwards the gratuity has been paid to him, the payment of such gratuity therefore, may be made only after the 'No Demand Certificates' have been issued by the authorities concerned and the payment of commutation shall not be withheld for more than six

months after the date of retirement. The onus of furnishing the certificate or intimating the outstanding dues, as the case may be, within this period will rest on the Department/Directorate concerned. The outstanding dues coming to light within this period may be recovered from the amount of commutation which shall be paid after six months of the date of retirement without insisting on the 'No Demand Certificate' and the responsibility for dues if any, coming to light thereafter shall rest with the officials responsible for the delay.

- (i) The Finance Section shall alert the Deputy Director (Admin/HR) six months before the date of retirement of an employee to bring his rent account up-to-date so that the outstanding dues, if any, are realized before the date of retirement. In case a retired employee is allowed to continue in occupation of departmental Residence after the date of retirement, the Deputy Director (Admin/HR) shall ensure future recovery of rent by obtaining personal sureties instead of withholding the 'No Demand Certificate'.
- (j) The signed copy of the Pension Form shall be forwarded to the sanctioning Board after filling up and signing Section (6) of Part-II. The working copy may be retained in the initiating office as an office copy.
- (k) Pension Application Form must be supported by such requisite documents as may be issued before the actual date of retirement. In case of Invalid Pension, invalidity certificate shall be enclosed in original. Documents which cannot be issued till the date of retirement such as the Last Pay Certificate and the No Demand Certificate shall be sent afterwards separately.
- (l) Where an employee is deceased and family pension is payable to the widow or other claimants, the following documents shall be sent along with the pension application Form –
  - (i) Application (in original) from widow or claimants;
  - (ii) Death Certificate (in original);
  - (iii) Postal Address (3 copies);
  - (iv) List of surviving members (3 copies);
  - (v) Specimen signatures of widow or claimant(s);
  - (vi) Thumb and finger impressions of the widow or claimant;

- (vii) Non-Employment Certificate (3 copies);
- (viii) A certificate to the effect that the widow had not judicially separated from her husband (3 copies);
- (ix) A certificate that the widow had not re-married after the death of her husband.

(m) The sanctioning Board shall fill in Section 7 of Part-II of the Form in Appendix-D. The full pension admissible under these regulations may not be payable as a matter of course, unless the service rendered has been really verified. If the service rendered has not been found satisfactory, the Board sanctioning the pension or gratuity shall make such reduction in the amount of pension or gratuity as it thinks proper. However, no reduction in the amount of any pension shall be made without affording to the person concerned, by means of a notice in writing, an opportunity to show cause against the proposed reduction.

(n) The Account Officer, after scrutinizing Part-I and II and arriving at his own findings about the correct length of qualifying service and the amount of Pension and Gratuity admissible, record a gist of his findings from his working papers into Part-III of the form.

(o) The Deputy Director Finance shall issue the Pension Payment Order in cases where all necessary documents and information is available with him before the expected date of retirement.

### **30. One year before the date of retirement,**

#### **STAGE I**

- (i) The office responsible for initiating the case starts filling up of working copy of the Pension Application Form.
- (ii) Checks records to see whether any recoveries of Board dues are outstanding.
- (iii) Attaches a Progress Sheet showing the dates by which specification is required.

#### **Six months before the date of retirement.**

#### **STAGE II**

- (i) Obtain formal application from the would-be pensioner.

- (ii) Requests the parties concerned for issue of 'No Demand Certificate.
- (iii) Warns the Estate Office Director Maintenance to bring the rent account up-to-date.

**Six to three months before the date of retirement.**

**STAGE III**

- (i) Complete the pension papers for submission to sanctioning Board.
- (ii) Sanctioning Board records orders.
- (iii) Forwarding of paper to the Deputy Director Finance.

**Three months to fortnight before the date of retirement.**

**STAGE IV**

- (i) Deputy Director Finance shall check the pension papers;
- (ii) Deputy Director Finance shall issue P.P.O.
- (iii) Allows anticipatory pension in case delay is likely to take place in finalization.

**After the issuance of P.P.O.**

**STAGE V**

- (i) Directorate of Admin/Finance returns the progress sheet.
- (ii) The Vigilance officer as may be appointed by the Secretary or Director General will keep a close watch over the pension work.

31. To ensure that his pension case is finalized expeditiously and begins to draw his pension on the date on which it becomes due, every employee shall keep in mind the following points:

- (i) to ensure that his Service Book is maintained in duplicate and every step of his official life is recorded therein;
- (ii) to see that his service is verified annually and the fact is recorded in the Service Book;
- (iii) to see that on completion of ten and twenty years of qualifying service by him, verification thereof is done by the Finance Section, and an entry to this effect is made in the Service Book or History of Service (in case of BS-16 and above Officer, or in its absence intimation of accepted length of pensionable service is received by him through a letter);
- (iv) to obtain, in case of his residing in Board accommodation, a 'No Demand Certificate' in respect

**Instruction for  
the Employees**

of that accommodation annually, from the Officer-in Charge (Director Maintenance);

- (v) to see that in case of his having served under any organization other than Board necessary allocation of pension has been made where required, by Finance Section concerned;
- (vi) to see that for the period of his deputation in foreign service, leave salary and pension contribution have been covered from the borrowing Government or Organization and adjustment has been carried out;
- (vii) to ensure that necessary nomination in Form has been made by him under pension cum- gratuity Scheme, 1954, and are on record with the Directorate of Admin/Finance;
- (viii) to checkup that the preparation of his pension papers is started one year before the expected date of his retirement;
- (ix) to settle with the Directorate of administration and the Directorate of Admin/Finance, all issues relating to Board dues outstanding against him within one year before his retirement;
- (x) to submit his pension application along with three specimen signatures, three photographs and two sets of his thumb and finger impressions on the prescribed form, six months before the date of his retirement;
- (xi) An officer in BS-16 or above shall see that his 'History file is maintained by the concerned office and 'History of Service' is correctly maintained by the Directorate of Admin/Finance.

32. The management of the pension fund shall vest in the Board which may from time to time, issue general or specific directions as shall be consistent with these regulations as to:

**Management of the Pension Fund.**

- (a) the conduct of the business of the pension fund;
- (b) any matter relating to the pension Fund, or its management or the investment of the amount at the credit of the Pension Fund, or the privileges of the depositors not herein expressly provided for, or vary or cancel any direction given.

33. All sums paid into the Pension Fund, under these regulations shall be credited in the books of the Board to an account named "The Benazir Bhutto Shaheed Human Resource, Research & Development Board Employees' Pension Fund

**Name of Accounts in Which Investments of the Pension Fund are to Stand**

Account". All investments of the Pension Fund and the bank account of the Fund shall be in the name of the Pension Fund.

34. The Deputy Director Finance shall from time-to-time deposit all the moneys received on behalf of the Fund in any scheduled bank selected by the Board to the credit of account to be opened in the name of the Pension Fund. All moneys to the credit of such account shall be dealt with only in accordance with these Regulations.

**Deposit of Fund.**

35. All moneys from time to time contributed to the Pension Fund by the Board or accruing by way of interest or otherwise to the Pension Fund and not immediately required for the purpose of the Pension Fund shall from time to time be invested in the name of the Pension Fund at the discretion of the Board in Fixed Deposit securities authorized by government or scheduled banks.

**Investment.**

36. The Account of the Pension Fund shall be audited in the same manner as other accounts of the Board initially by the internal audit committee to be headed by Deputy Director Finance of the Board.

**Audit.**

37. Any of these regulations may, for reasons to be recorded in writing, be relaxed in individual cases by the Board, if it is satisfied that a strict application of these regulations will cause hardship to the individuals.

**Relaxation.**

38. Amendments, additions and omissions to Government Civil Servants Pension Rules, made from time to time, shall be deemed amendments, additions and omission to these Regulations to the extent of basic pay scales, and subject to prior approval of the Board, however all allowances shall be effective as per the provisions of these regulations as enhanced and notified by the Board.

**Applicability of Government Pension Rules.**

39. (1) Whenever, any subsequent changes or revisions in respect of "terms and conditions of service" including pay scales and other fringe benefits are made and announced by Government, the same shall be applicable mutatis mutandis to the employees of the Board also provided approved by the Board.

**Applicability of Relevant Regulations etc.**

## APPENDIX-I

### [See Regulation 17] Form of Declaration

Whereas the (*here state the designation of the officer sanctioning the advance*), has consented provisionally, to advance to me a pension of Rs.\_\_\_\_\_ per month and lump sum gratuity of Rs.\_\_\_\_\_ in anticipation of the completion of the enquiries necessary to enable the Board to fix the amount of my pension and gratuity, I hereby acknowledge that, in accepting this advance, I fully understand that my pension and gratuity are subject to revision on the completion of the necessary formal enquiries, and, I promise to have no objection to such revision on the ground that the provisional pension and gratuity now to be paid to me exceeds the pension and gratuity to which I may be eventually found entitled. I further promise to repay any amount advanced to me in excess of the pension and gratuity to which I may be eventually found entitled.

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 202

at \_\_\_\_\_.

Signature of Subscriber

1. \_\_\_\_\_.

2. \_\_\_\_\_.

**APPENDIX 'A'**  
**Form "A"**  
**(See Regulation 15)**  
**NOMINATION FOR DEATH-CUM-RETIREMENT GRATUITY**

*(When the Board Employee has family and wishes to nominate one member thereof)*

I hereby nominate the person mentioned below, who is a member of my family and confer on him the right to receive any gratuity that may be sanctioned by the Board in the event of my death while in service and the right to receive on my death any gratuity which having become admissible to me on retirement may remain unpaid at my death:

Name and address of nominee	Relationship with nominee	Age	Contingencies on the happening of which the nomination shall become invalid.	Name and relationship of the person if any to whom the right conferred on the nominee shall pass in the event of the nominee pre-deceasing the Board employee.

Dated this..... day of.....202.....at.....

Signature of Board Employee

Witnesses to signature:

1.....

2.....

(To be filled in by the Head of Office in the case of a non-gazetted Board Employee).

Nomination by.....

Designation.....

Office.....

Signature of Head of Office.....

Designation.....

Date.....

**APPENDIX 'B'**  
**Form - 'B'**  
**(See Regulation 15)**

*(When the Board Employee has a family and wishes to nominate more than one member thereof)*

I hereby nominate the persons mentioned below, who are members of my family, and confer on them the right to receive, to the extent specified below, any gratuity that may be sanctioned by the Board in the event of my death while in service and the right to receive on my death, to the extent specified below, any gratuity which having become admissible to me on retirement and may remain unpaid at my death:-

Name(s) and Address(es) of nominee(s)	Relationship with Board Employee.	Age	*Amount/% of Share of gratuity payable to each.	Contingencies on the happening of which the nomination shall become invalid.	Name, address, relationship of person, if any, to whom the right conferred on the nominee shall pass in the event of the nominee pre-deceasing the Board Employee.

N.B. The Board Employee should draw lines across the blank space below the last entry to prevent the insertion of any name after he has signed.

This the .....day of.....202.....at.....

Signature of Board Employee

Witnesses to signature:

1.....

2.....

(To be filled in by the Head of Office in case of a non-gazetted Board Employee).

Nomination by.....

Designation.....

Office.....

Signature of Head of Office.....

Designation.....

Date.....

\*NOTE: This column should be filled in so as to cover the whole amount of the gratuity.

**APPENDIX 'C'**  
**(See Regulation 19)**

**PART-I**

**CLASSIFICATION OF DISABILITY**

**Class 'A'**

1. Loss of a hand and a foot or loss of use of two or more limbs.
2. Total loss of eye-sight.
3. Total loss of speech.
4. Total deafness both ears.
5. Paraplegia or hemiplegia.
6. Lunacy
7. Very severe facial disfigurement.
8. Advanced cases of incurable disease.
9. Wounds, injuries or diseases resulting in a disability due to which a person becomes incapacitated.
10. Emasculation.

**Note:** Wounds, injuries or disease of limb resulting in damage of nerve, joints, or muscles making the whole of limb useless would mean loss of that limb. Cases in which a partial function is retained will not be included in this class. However, if the partial retention of function does not help in walking in case of leg or does not help in holding an object even with partial efficiency, it should be considered as total loss of function. Those cases will also be included in this class where the earning capacity of the Board employee has been totally impaired due to the invalidating disability.

**Class 'B'**

1. Loss of thumb or at least three fingers of hand.
2. Partial loss of one or both feet at or beyond tarsometatarsal joint.
3. Loss of vision of one eye.
4. Loss of all toes of one or both feet.

**Class 'C'**

1. Limited restriction of movement of joint due to injuries.
2. Disease of a limb restricting performance of duties.

**General Note:** When the wound, injury or illness causing the disability is not entered in the above schedule, the disability shall be assessed by the Medical Board at the classification most closely corresponding to those given above.

## PART-II

### PRINCIPLES AND PROCEDURE FOR DETERMINING ATTRIBUTABILITY OF SERVICE OF DISABILITY

#### A CASUALTIES DUE TO WOUND OR INJURY:

- (1) It should be established in such case that the cause of the casualty was the result of duty in service.
- (2) Where the injury resulted from the risk inherent in service attributability will be considered.
- (3) An individual is on duty 24 hours of the day except when on leave other than casual leave.
- (4) An individual will be deemed to be in the performance of duty when—
  - i) he is physically present in his headquarters;
  - ii) he is travelling on leave at Board expenses;
  - iii) he is travelling to or from duty (e.g., from residence to place of duty and back but not whilst he is in his residence);
  - iv) whilst travelling on duty i.e., where it is established that but for the duty, he would have not been travelling at all.
- (5) Disability resulting from purely personal acts such as shaving or similar private pursuits would not normally be treated as attributable to service.
- (6) Disability resulting from violence provoked by performance of duty will be viewed as attributable to service unless the circumstances of the case warrant a different conclusion.
- (7) If circumstances are such that service played no part in the causation of disability, attributability will not be conceded.

Illustration: If a person driving a motor cycle etc., on duty, collides with a truck the injury received may be attributed to service but if he is out of a walk and sustains injury from a passing truck, his case will not qualify for concession.

#### B CASUALTIES DUE TO DISEASE:

- (a) The cause of disability resulting from a disease will be regarded as attributable to service only when it is directly due to risks which may be

regarded as peculiar to the circumstances of duty in service. In determining attributability in such cases due regard should be paid to the question whether service in a particular region, or of a particular type involved exposure to exceptional risk of contraction of, or infection by, a disease, as well as to the actual circumstances of the case.

- (b) Attributability will not be conceded if, though contracted during the period of actual performance of duty, the disease, is, in the opinion of the medical authorities concerned, due to risks which cannot be regarded as peculiar to such duty in service.
- (c) Where a disease or its aggravation resulted from the risk of duty attributability/aggravation will be conceded.
- (d) All cases of tuberculosis and bronchial asthma will be accepted as attributable to or aggravated by service where the medical opinion is in favour of the acceptance.
- (e) Attributability/aggravation in all cases of Cardiac will be determined in accordance with the guidelines mentioned at the end of this part.
- (f) Where medical or other supporting documents are incomplete, cases will be dealt with on merit with due regard to medical opinion and other evidence.

## **GUIDE-LINES FOR DETERMINING ATTRIBUTABILITY/ AGGRAVATION IN CASES OF CARDIAC DISEASES:**

1. There are many pre-disposing factors which may precipitate an attack of coronary occlusion. No single factor can be pinpointed as being responsible for such attack. It is, therefore, not easy to lay any hard and fast statute for awarding attributability / aggravation in such cases. For the guidance of medical and administrative authorities some of the factors which may precipitate the attack or heart disease are enumerated below:

- (a) **Physical exertion** - Coronary occlusion is known to have precipitated during or immediately following physical exertion. Physical exertion may not necessarily be of an unusual character, i.e., lifting of a heavy bundle, pushing a stalled vehicle or an uphill climbing have in many instances been followed by an attack of Coronary occlusion. The effects of exertion are worse if the individual is unduly fatigued, has lack of sleep or is under emotional stress. Attributability will be conceded if a person under-going stress and strain, pressure and counter pressure by virtue of the nature of his duties, develops psychiatric problems.
- (b) **Emotional strain** - The occurrence of Coronary disease in a person who had been under an unusually severe and protected emotional strain points to a probable relationship between the two. Separation from families, uncongenial atmosphere, frequent moves, all add to mental strain and psychological trauma.

2. The question of attributability / aggravation of heart diseases on occurrence in otherwise a normal individual who is subjected to the above-mentioned factors will, therefore, have to be considered and decided in the light of known history and merits of each case.

3. While dealing with such cases due precaution will be exercised by all concerned to carefully bring out detailed merits of the case as award of attributability / aggravation depends on their candid opinion.

**APPENDIX 'D'**  
**(See Regulation 19)**  
**DISABILITY PENSION/GRATUITY**

Class of injury	Pension	Gratuity	Children's Pension	
			Child without own mother	Child with own mother living
1.	2.	3.	4.	5.
A)	20% of pay per month (Note: After death it will devolve on the widow).	6 months' pay	5% of pay, per child.	2- 1/2% of pay per child.
B)	15% of pay per month	Nil	4% pay, per child.	2% of pay per child.
C)	-do--	Nil	Nil	Nil

**DEATH (SPECIAL FAMILY) PENSION GRATUITY**

20% of pay per month.	6 months' pay	5% of pay, per child.	2- 1/2% of pay per child.
-----------------------	---------------	-----------------------	---------------------------

**N.B.** For class of injury 'A', 'B' and 'C' see Appendix "D".

**APPENDIX 'E'**  
**PENSION PAPERS of**

Mr. ....

N.B. Please read carefully the instructions printed at the end of this form.

**FIRST PAGE**  
**PART-1**

(To be filled in and signed by the applicant himself)  
**APPLICATION FOR PENSION AND / OR GRATUITY**

To

The .....

Sir,

\*I have the honour to say that I have been permitted to \*retire/have retired/am due to retire from Board service with effect from..... I, therefore, request that the pension admissible under the regulations may kindly be sanctioned to me

2. I declare that I have neither applied for nor received any pension or gratuity for any portion of this service, nor shall I submit any application hereafter without quoting a reference to this application and to the orders which may be passed on it.

3. Should the amount of the pension and/or gratuity granted to me be afterward found to be in excess of that to which I am entitled under the regulations, I hereby undertake to refund any such excess.

4. I wish to draw my pension from the Board at the Directorate of Admin/Finance/Sindh Bank Limited ..... Branch.

5. The following documents, duly attested, are enclosed:
- (i) The specimen signature of mine.
  - (ii) Three photographs of mine.
  - (iii) Two sets of my thumb and finger impressions on the prescribed form.

Yours' obedient servant.

Signature.....  
(S/o) .....  
Post held on the date of  
retirement  
.....  
Postal address  
.....

\*Not required in case of Officers in BPS-16 and above.

**SECOND PAGE**

**PART—II**

**(To be completed after receiving the pension application)**

1. Name of applicant.....
2. Father's Name.....
3. Nationality .....
4. Postal Address.....  
.....
5. Post held on the date of retirement.....
6. Date of birth of the applicant.....
7. Height.....
8. Marks of identification.....
9. Date of commencement of service.....  
Retirement/Death.....  
Application for pension.....
10. Length of service, including interruptions.....  
Out of this the length of non-qualifying service and interruption is.....  
.....
11. Date of commencement and ending of each spell of military service,  
if any.....  

From	to	i.e.,	Y	M	D
From	to	i.e.,			

Total \_\_\_\_\_  
\_\_\_\_\_

12. Government/Autonomous Body if any under which service has been rendered in chronological order:

		Y	M	D
BBSHRRD Board of.....	From to			
	i.e.,			
Government of.....	From to			
	i.e.,			
	Total	_____		
		_____		

13. Class of pension or gratuity applied for.....
14. (Average) emoluments.....
15. Proposed ordinary pension.....
16. Proposed special additional pension, if any.....
17. Proposed gratuity.....
18. Place of payment (Directorate of Admin/Finance or Branch of National Bank of Pakistan).....
19. Date from which pension is to Commence.....

Office  
Signature of Head of Department

Entries Nos. 1,2,3,4 and 18 should be made in capital letters in the case of Officers in BPS-16 and above. If the application is for compensation, pension or gratuity, the nature of the change of establishment which has been rise to the c aim should be duly stated.

**THIRD PAGE**  
**Section (2)—Calculation of Qualifying Service**

Total length of service, including interruptions / non-qualifying service:

	Period			
From	<table style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding: 0 10px;">Y</td> <td style="padding: 0 10px;">M</td> <td style="padding: 0 10px;">D</td> </tr> </table>	Y	M	D
Y	M	D		

- (i) Service rendered below the age of 20 years.
- (ii) Extraordinary leave.
- (iii) Suspension not treated as duty or as leave.
- (iv) Periods of break in service.
- (v) Service rendered before break, if break is not condoned.
- (vi) Service forfeited by resignation.
- (vii) Unauthorized absence.

Total \_\_\_\_\_  
 \_\_\_\_\_

Non qualifying service.....

Add:

	to		Period			
			<table style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding: 0 10px;">Y</td> <td style="padding: 0 10px;">M</td> <td style="padding: 0 10px;">D</td> </tr> </table>	Y	M	D
Y	M	D				

- (i) Periods, if any, of Military Service or War Service allowed to count for pension.
- (ii) Benefit of condonation of deficiency in service.
- (iii) Any other addition to qualifying Service.

Total \_\_\_\_\_  
 \_\_\_\_\_

Total qualifying service.....

**Section (3)—Calculation of ordinary Pension**  
Statement of emoluments during the last 12 months.

Period		Duration in months and days		Monthly rate of emolument		Amount drawn	
From	To	M	D	Rs.	Ps.	Rs.	Ps.
The total emoluments for		12		Months are			

Therefore “average emoluments “work out \_\_\_\_\_ Rs. \_\_\_\_\_ XI/12= Rs. \_\_\_\_\_

As the length of qualifying service is \_\_\_\_\_ years the amount of gross ordinary pension will be= Rs. \_\_\_\_\_ .

Less 40% of 50% surrendered for commutation = Rs. \_\_\_\_\_

Amount of net ordinary Pension= Rs. \_\_\_\_\_

**FOURTH PAGE**  
**Service Total Net Pension**

Amount of Gross Pension Rs. \_\_\_\_\_

Amount of Total Net Pension Rs. \_\_\_\_\_

Section (4)—Calculation of Commutation

Amount of Ordinary pension surrendered (See Section 3) Total amount  
Surrender Rs. \_\_\_\_\_

Age next Birth \_\_\_\_\_

Rate of Commutation applicable \_\_\_\_\_

Lumpsum Communication admissible Rs. \_\_\_\_\_

**Section (5)—Order of the Sanctioning Board**

1. The undersigned is satisfied that the service of Mr/Ms/Mrs .....has been wholly satisfactory. The grant of full pension and commutation which the Deputy Director of Finance may find to be admissible under the regulations is hereby sanctioned.

(Please cross out this paragraph with initial if full pension is not granted)

OR

The undersigned is satisfied that the service of Mr/Ms/Mrs.....has not been wholly satisfactory, and it has been decided that the full pension and commutation found by the Deputy Director of Finance to be admissible under the regulations should be reduced by the specific amounts or percentages given below:

Amount or percentage of reduction in pension.....

Amount or percentage of reduction of Commutation.....

Sanction is hereby accorded to the grant of pension and/or commutation as so reduced.

(Please cross out this paragraph with initial if full pension is granted.)

2. The payment of pensions and/or Commutation may commence from..... Before issuing the pension the pension payment order, Deputy Director of Finance may kindly ascertain whether the Last Pay and No Demand Certificates have been received by him/her. In case “ No Demand Certificate” has not been received, the Board employee as soon as he retires or his family in the event of his/her death before retirement, may be requested to give his/her death before retirement, may be requested to give his/her consent in writing to any amount outstanding against him/her on the date of retirement/death being recovered from the pension and or Communication in lumpsum or in monthly installments as before retirement/death and recoveries made accordingly.

Signature.....

Designation.....

**FIFTH PAGE**

**PART-II**

For use in the office of the Deputy Director of Finance

- (i) The calculation contained in the proceeding page have been checked.  
(ii) Length of qualifying service accepted in Audit—  
(iii) Reasons for difference, if any, between this and the length of qualifying service worked out by the Department.  
(iv) Amount of Pension. Rs.....  
(v) Reason for discrepancy, if any, between this amount that calculated by the Department.  
(vi) Length of effective service in the

BPS-1 to BPS-10.....Years  
BPS-11 to BPS-16..... Years  
BPS-17 and above.....Years

- (vii) Reasons for discrepancy, if any, between this amount and that calculated by the Department.  
(viii) Amount for lumpsum Commutation. Rs.....  
(ix) Reasons for discrepancy, if any, between this amount and that calculated by the Department.  
(x) The Pension will commence from .....  
(xi) Allocation of the Pension and Commutation:

Commutation  
Government of.....  
Government of.....  
Government of.....  
Defence Estimates.....  
Board fund.....

Total Rs.....

- (xii) Anticipatory pension of Rs.\_\_\_\_\_ (Rupees per month, granted with effect from\_\_\_\_\_ vide P.O.O.No. \_\_\_\_\_ dated to be adjusted in the final P.P.O.  
(xiii) Amount of original pension commuted Rs.....

**Deputy Director of Finance**

Checked with the L.P.C. and No Demand Certificate.

**Deputy Director of Finance**

## INSTRUCTIONS

1. The Head of the Department of Office responsible for initiating the case should start filling in Section (2) to (5) of Part II of the working copy of the Form one year before the expected date of retirement.
2. Six months before the date of retirement, the pensioner should be asked to fill in and sign Part-I in a fresh copy of the form and submit it along with the required enclosure mentioned in the last paragraph of the application for pension.
3. Part-I of the working copy will then be filled in by copying from Part-I of the signed copy received back from the applicant. Similarly, Section (2) to (5), Part-II of the signed copy will be filled in by copying from Part-III of the working copy. Section (1) of Part-II of both the forms should then be filled in.
4. The signed copy should be forwarded to the sanctioning Board after filling in and signing Section (6) while the working copy will be retained in the initiating office as an office copy. If any extra enclosures, such as list of family members, Death Certificate, Invalid Certificate etc., are required by the special nature of a case, these should be attached with the form sent to the Deputy Director of Finance.
5. The sanctioning Board should fill in Section (7) of the form and send it to the Deputy Director of Finance, along with a forwarding letter.
6. The Deputy Director of Finance after scrutinizing Parts I & II and arriving at his own findings about the correct length of qualifying service and amounts of pension and Commutation value admissible copy the gist of his findings from his working papers into Part-III. The form will be then filed as a record of the Deputy Director of Finance.

## APPENDIX "F"

### RESTORATION OF COMMUTED PORTION OF PENSION/GRATUITY

No. FD(SR-III 3/59-85  
GOVERNMENT OF SINDH  
FINANCE DEPARTMENT

Karachi, dated the 8<sup>th</sup> September, 1985.

Sir,

I am directed to state that Government of Sindh have decided that with effect from the 1<sup>st</sup> July, 1985, the pay and pension of all civil employees of Sindh Government will be indexed in relation to the cost of living and they shall also be entitled to other pensionary benefits with effect from the aforesaid date as detailed below:

#### PART—I INDEXATION OF PAY

....

#### PART-II INDEXATION OF PENSION AND GRANT OF OTHER BENEFITS TO PENSIONERS

##### 5. CALCULATION OF PENSION WITHOUT APPLYING ANY REDUCTION DUE TO CUTT-OFF POINTS:

- (i) According to the existing orders pension is calculated at the rate 70% of average emoluments on completion of 30 years qualifying service. Where qualifying service is less than 30 years but not less than 10 years, the pension is calculated at the percentage applicable according to length of service. Any amount of pension in excess of Rs. 2500/= is reduced by 50%. The reduction by 50% of the pension in excess of Rs. 2500/= shall not be applied now in the case of those government servants who will retire on or after 1<sup>st</sup> July, 1985. In all such cases the pension shall be calculated at the rate of 170% of average emoluments or other percentage rate applicable according to length of qualifying service without applying any reduction.
- (ii) The pension/family pension of those who retired/died between the period of 1<sup>st</sup> July, 1966 to 30th June, 1985 and in whose case the reduction of pension in excess of the out-off points of Rs. 600/-, 1000/-, 2000/- and 2500/- existing at the time of their retirement/death was applied, shall also be that as calculated previously without applying any reduction subject to the condition that the amount of re-calculated pension governed by the West Pakistan Civil Services Pension Rules, 1963 as amended from time to time shall not exceed the maximum limit of pension referred to in ANNEXURE-I (Pension Table) annexed to this Department's Circular letter No. SO(SR-V)257/67, dated the 27<sup>th</sup> April, 1967. In such cases gratuity or commutation will not be revised or recalculated. The pensioner concerned or his family will only be allowed the benefit of enhanced pension with effect from 1<sup>st</sup> July, 1985 without any arrears.
- (iii) The benefit of gratuity or commutation will also not be admissible on the revised enhanced pension in cases wherein the pensioners concerned did not exercise their option to draw any gratuity or commutation at the time of their retirement. In such cases the benefit of gratuity or commutation will continue to be admissible on the original amount of gross pension in accordance with the prescribed regulations.

**6. RESTORATION OF COMMUTED PORTION OF PENSION:**

- (i) Under the existing regulations a pensioner on his option can get his pension commuted upto a maximum of 50 percent. In such cases Government pays commuted value of such portion of pension for a number of years according to age next birthday after retirement as shown in ANEXURE-II (Communication Table), annexed to this Department's circular letter No. SO(SR-V)257/67, dated 27<sup>th</sup> April, 1967. It has now been decided that commuted portion of pension to the extent of 1/4<sup>th</sup> of gross pension shall be restored with effect from 01-07-1985 in the case of such civil pensioners who have already completed the number of years for which commuted value of pension was paid. The 1/4<sup>th</sup> commuted portion of pension shall also be restored in the case of those retiring in future on completion of the number of years for which commuted value is paid.
- (ii) No arrears on account of restoration of commuted portion of pension will be payable in those cases in which the number of years paid for had been completed before 1<sup>st</sup> July, 1985.
- (iii) The above benefit shall be allowed to those who have already retired before 01-07-1985 or retire or would retire after this date.
- (iv) In calculating pension or restoring commuted portion thereof fraction of a rupee which is less than fifty paises will be ignored and that fifty paises and more will count as one rupee.

**7. REVIVAL OF THE FAMILY PENSIONS CEASED TO BE PAYABLE BEFORE 01-07-1983.**

- (i) Under this Department's circular letter No. FD(SR)/III-3/35-83, dated 7<sup>th</sup> August, 1983 it was indicated that with effect from 01-07-1983 family pension will be payable to a widow for life or until the remarriage of the widow. The family pensions while ceased to be payable before 1-7-1983 on account of expiry of prescribed period of 5/10 years will also be revived for life with effect from the dates these ceased to be payable. The amount of family pension that will be revived shall be equal to the same amount of family pension as was drawn and payable immediately before it ceased to be admissible. In cases in which the gross pension is required to be recalculated on account of elimination of the reduction of pension due to cut-off points referred to in para 5 of this letter the amount of family pension may be worked out on the basis of re-calculated amount of gross pension.
- (ii) No arrears will, however, be payable for period prior to 01-07-1985.
- (iii) The other instructions on the subject will be the same as applicable to family pensions which were in existence on 1<sup>st</sup> July, 1983.

**PART-III**

**OVERTIME ALLOWANCE**

XXX                      XXX                      XXX

Sd/-

(Abdul Wajid Rana)  
Deputy Secretary (SR)  
For Secretary to Government of Sindh.

**APPENDIX "G"**

**GOVERNMENT OF PAKISTAN  
FINANCE DIVISION  
(REGULATIONS LWING-II)**

No.F-10(4)-Reg(6)/86

Islamabad, the 1<sup>st</sup> July, 1986.

**MEMORANDUM**

**SUBJECT: CALCULATION OF PENSION ON LAST PAY/EMOLUMENTS DRAWN.**

The undersigned is directed to state that under the existing rules pension is calculated on the average emoluments drawn during the last 36/12 months of service. The President has been pleased to decide that w.e.f 01-07-1986 the pension of a civil servant who shall retire on or after this date shall be calculated at the existing rate on last pay/emoluments drawn provided the post has been held by him on a regular basis. Otherwise, pension shall be calculated on average emoluments as admissible prior to the issue of this Office Memorandum.

2. The existing employees shall have the option to have their pension calculated either on the basis of last pay/emoluments drawn or on 12<sup>th</sup> months average emoluments whichever is more beneficial to them. No option will, however, be available to person entering service on or after 01-07-1986 and in their case pension shall be calculated at the prescribed rate on last pay/emoluments drawn.

**Sd/-**

**(Ikram H.Ghauri)  
Section Officer**

All Ministries/Division etc.

**APPENDIX "H"**

**GOVERNMENT OF PAKISTAN  
FINANCE DIVISION  
(REGULATIONS LWING-II)**

No.F-10(4)-Regs(6)/86

Islamabad, the 1<sup>st</sup> July, 1986.

**MEMORANDUM**

**SUBJECT: BENEFIT FOR EXTRA YEARS OF SERVICE AFTER  
COMPLETION OF 30 YEARS.**

The undersigned is directed to state that under the existing rules a civil servant is entitled to full pension on completion of 30 years qualifying service. In order to provide additional benefit to those civil servants who serve beyond 30 years of service, the President has been pleased to decide that a civil servant who shall retire on or after 01-07-1986 shall be allowed benefit to the extent of 2% of his gross pension for each extra year of service put in by him beyond 30 years qualifying service subject to a maximum of 10% of his gross pension.

Sd/-

**(Ikram H.Ghauri)  
Section Officer**

All Ministries/Division etc.

**APPENDIX "J"**

**No. FD(SR-III 3/59-85  
GOVERNMENT OF SINDH  
FINANCE DEPARTMENT**

Karachi, dated the 22<sup>nd</sup> November, 1989.

From:-

Mr. A. W. Kazi,  
Secretary to Government of Sindh.

To:-

1. The Chief Secretary to Government of Sindh.
2. The Additional Chief Secretary to Government of Sindh.
3. The Senior Member, Board of Revenue, Sindh.
4. The Administrative Secretaries to Government of Sindh.
5. The Secretary to Governor, Sindh.
6. The Secretary to Chief Minister, Sindh.
7. The Secretary to Provincial Assembly, Sindh.
8. The Commissioners in Sindh.
9. All Heads of Attached Departments, Sindh.
10. All Regional Heads of Departments, Sindh.
11. All District & Sessions Judges, Sindh.
12. The Registrar, High Court of Sindh, Karachi.
13. The Deputy Commissioners in Sindh.
14. The Registrar, Sindh Services Tribunal, Karachi.
15. The Secretary, Sindh Public Service Commission, Hyderabad.

**SUBJECT: FURTHER LIBERALIZATION OF LIBERALIZED PENSION RULES FOR CIVIL SERVANTS- FAMILY PENSION.**

Sir,

1. I am directed to refer this Department circular letter No. FD(SRIII)3/35-83, dated 27<sup>th</sup> August, 1983, on the subject noted above and to state that family pension at present is admissible to the widow for life or until re-marriage. In the case of death of the widow, family pension is admissible to the son, if any, until he attains the age of 21 years and un-married daughters, if any, until they are married or attain the age of 21 years whichever is earlier. The Government of Sindh has been pleased to decide that w.e.f. 1/7/1989, family pension in case of widow's death will be admissible to the dependent sons until they attain the age of 24 years or till, they are gainfully employed, whichever is earlier and to unmarried daughters till their marriage, or their acquiring regular source of income whichever is earlier.

2. The Government of Sindh has been further pleased to decide that pension to physically /mentally retarded children will be admissible for life. Payment of pension to these children will be subject to the production of certificate from the Medical Board that the child is physically/mentally retarded permanently and cannot be gainfully employed.

3. The existing rules and orders on the subject shall be deemed to have been modified to the extent indicated above. Necessary amendment in the rules will be issued in due course.

Sd/-  
(INAYAT KHAN)

OFFICER ON SPECIAL DUTY (REG.)  
FOR SECRETARY TO GOVERNMENT.OF SINDH

No.SD(SR-III)2/94-88

Karachi, dated the 22<sup>nd</sup> November, 89.

A copy is forwarded for information and necessary action to:-

1. The Accountant General Sindh, Karachi.
2. All Treasury Officer/District Accounts Officers in Sindh.
3. The Director, Local Fund Audit, Sindh, Karachi.
4. The Director, Audit and Accounts (Inspection)Sindh, Karachi.
5. All Heads of Autonomous Bodies, Sindh.
6. The Budget and Accounts Officer, Forest Department, Hyderabad.
7. All Officers in Finance Department, Government of Sindh, Karachi.
8. The Director, information Department, Government of Sindh, Karachi. He is requested kindly to give wide publicity through all news Medias, i.e. Radio and Television.

Sd/-

(MAZHAR ALI MUGHAL)  
SECTION OFFICER (SR-III)

FOR SECRETARY TO GOVERNMENT.OF SINDH

No.SD(SR-III)2/94-88

Karachi, dated the 22<sup>nd</sup> November, 1989.

A COPY IS FORWARDED FOR INFORMATION TO:-

1. The Section Officer, Government of Pakistan, Finance Division (Regulation Wing-II), Islamabad.
2. The Secretary to Government of Punjab, Finance Department, Lahore.
3. The Secretary to Government of N.W.F.P., Finance Department, Peshawar.
4. The Secretary to Government of Baluchistan, Finance Department , Quetta.
5. The Secretary to Azad Government of the State of Jammu and Kashmir, Finance Department, Muzaffarabad.

Sd/-

(MAZHAR ALI MUGHAL)  
SECTION OFFICER (SR-III)

FOR SECRETARY TO GOVERNMENT.OF SINDH

**APPENDIX "K"**

**GOVERNMENT OF PAKISTAN  
FINANCE DIVISION  
(REGULATIONS WING-II)**

No.F-10(3)-Regs(6)/86(II)

Islamabad, the 1<sup>st</sup> July, 1986.

**MEMORANDUM**

**SUBJECT: REVISION OF RATES OF COMMUTATION**

The undersigned is directed to state that under the existing rules a civil pensioner is eligible to commute at his option 50% of his gross pension. He has also the option to draw 1/4<sup>th</sup> amount of gross pension as gratuity and 1/4<sup>th</sup> amount thereof as commutation. The President has been pleased to decide that w.e.f. 1/7/1986 gratuity shall be abolished altogether. Commutation upto 50% of gross pension shall, however, continue to be admissible at the option of a pensioner.

2. It has further been decided to replace the existing Commutation Table by the new Commutation Table annexed to this office Memorandum.

3. Under the existing rules, if a civil servant dies while in service gratuity in lieu of 1/4<sup>th</sup> of the gross pension is allowed. In such cases, the rate of gratuity as from 1/7/1986 will be determined on the basis of age next birthday of the deceased civil servant in accordance with the new Commutation Table referred to above.

**Sd/-**

**(Ikram H. Ghauri)  
Section Officer**

All Ministries/Division etc.

**ANNEXURE TO FINANCE DIVIION O.M. NO. F.10(3)- REG (6)/86  
DATED THE 1<sup>ST</sup> JULY, 1986.**

**COMMUTATION TABLE**

<b>AGE NEXT BIRTH DAY</b>	<b>NUMBER OF YEARS PURCHASE</b>	<b>AGE NEXT BIRTH DAY</b>	<b>NUMBER OF YEARS PURCHASE</b>
20	50.6304	50	22.8911
21	49.6676	51	22.0658
22	48.7066	52	21.2563
23	47.7467	53	20.4638
24	46.7884	54	19.6896
25	45.8314	55	18.9348
26	44.8758	56	18.2002
27	43.9215	57	17.4860
28	42.9688	58	16.7925
29	42.0179	59	16.1191
30	41.0089	60	15.4649
31	40.1218	61	14.8290
32	39.1767	62	14.2105
33	38.2336	63	13.6090
34	37.2929	64	13.0239
35	36.3551	65	12.4549
36	35.4203	66	11.9071
37	34.4885	67	11.3643
38	33.5603	68	10.8428
39	32.6361	69	10.3371
40	31.7160	70	9.8472
41	30.8007	71	9.3729
42	29.8907	72	8.9142
43	28.9800	73	8.4708
44	28.0891	74	8.0427
45	27.1990	75	7.6299
46	26.3172	76	7.2322
47	25.444	77	6.8496
48	24.5816	78	6.4818
49	23.7001	79	6.1287
		80	5.7901

**APPENXID K-1**

**Vide Statutes- 25 (and) 30)  
REVISED COMMUTATION TABLE**

<b>AGE NEXT BIRTH DAY</b>	<b>NUMBER OF YEARS PURCHAS E</b>	<b>AGE NEXT BIRTH DAY</b>	<b>NUMBER OF YEARS PURCHAS E</b>
20	40.5043	51	17,6526
21	39.7341	52	17.0050
22	38.9652	53	16,3710
23	38.1974	54	15.7517
24	37.4307	55	15.1478
25	36.6651	56	14.5602
26	35.9006	57	13.9888
27	35.1372	58	13.4340
28	34.3750	59	12.8953
29	33.6143	60	12.3719
30	32.8071	61	11.8632
31	32.0974	62	11.3684
32	31.3412	63	10.8872
33	30.5869	64	10.4191
34	29.8343	65	09.9639
35	29,0841	66	09.5214
36	28.3362	67	09.0914
37	27.5908	68	08.6742
38	26.8482	69	08.2697
39	26.1009	70	07.8778
40	25.3728	71	07.4983
41	24.6406	72	07.1314
42	23.9126	73	06.7766
43	23.1840	74	06.4342
44	22.4713	75	06.1039
45	21.7592	76	05.7858
46	21.0538	77	05.4797
47	20.3555	78	05.1854
48	19.6653	79	04.9030
49	18.9841	80	04.9030
50	18.3129		

**APPENDIX "L"**

**GOVERNMENT OF PAKISTAN  
FINANCE DIVISION  
(REGULATIONS WING-II)**

No.F-10(3)-Regs(6)/86(I)

Islamabad, the 1<sup>st</sup> July, 1986.

**MEMORANDUM**

**SUBJECT: RATE OF COMMUTATION ON RETIREMENT OF CIVIL SERVANTS ON  
60 YEARS OF AGE.**

The undersigned is directed to state that under the existing rules a civil servant can apply for commutation before the age of sixty years but he is allowed the commuted value at the rate prescribed for 61 years of age under the Commutation Table. The President has been pleased to decide that a (Civil Servant retiring on or after 1/7/1986 after attaining the age of 60 years shall be allowed commuted value of pension as applicable at age of 60 years instead of at the age of 61 years if he applied for commutation while in service.)

2. In all other cases the commuted value of pension shall continue to be admissible under the formula of "age next birthday" as heretofore.

Sd/-

(Ikram H.Ghauri)  
Section Officer

All Ministries/Division etc.