



WESTERN COALFIELDS LIMITED
OFFICE OF THE GENERAL MANAGER (PENSION)
COAL ESTATE, CIVIL LINES
NAGPUR

No WCL/Pension/2011/

Dated- 11.01.2011

To-
The Dy. General Manager (Systems)
WCL, Nagpur

SUB :- Updation of Pension related matters on WCL Website.

Dear Sir,

Enclosed herewith please find updated data both in English and Hindi in soft and hard copies for uploading in WCL Website with regard to Pension Department .

You are requested to advise the official concerned to take needful action in the matter.

Yours Faithfully

(R.S. Choudhary)
Dy. General Manager
IR & Pension
WCL Nagpur

Copy to: -
SR. Manager (Sectt.) to D(P),WCL

ABOUT THE SCHEME

BACKGROUND

With a view to fortify the terminal benefits and to make an attempt to provide the benefits at par with other Govt. / PSU's, CMPS'98 has been introduced as a 3rd benefit by improving and making better use of the then existing FP scheme'71 so as to make the post-retirement life more easy & comfortable not only for the members but for his family also.

INTRODUCTION

Vide Notification no. S.O.233(E) dt. 20/3/98, the Government appointed 31st day of March 1998 as the date on which the Coal Mines Pension Scheme (published in the Official Gazette vide number G.S.R. 123(E), dated 5th March, 1998) shall come into force. All the employees who have separated from the services of the company on or after 01/04/1994 and completed 10 years of Pensionable service have been covered under CMPS'98.

COAL MINES PENSION SCHEME, 1998

1. **APPOINTED DATE** :- 31.03.1998 on which Coal Mines Pension Scheme come into force.
2. **RETIREMENT** :- Retirement means retirement on superannuation or on the basis of termination or disability of an employee after completion of 10 years of pensionable service before retirement.
3. **ELIGIBILITY** :-
 - a) An employee contributing to Coal Mines Family Pension Scheme, 1971 before 31.03.1998 and was/is in the employment of the Company on or after 01.04.1994.
 - b) An employee who was not member of Coal Mines Family Pension Scheme, 1971 but was/is covered by Provident Fund Scheme and submitted option in Form PS-1.
 - c) An employee who was a member of Coal Mines Family Pension Scheme, 1971 and separated from the services of the Company on or after 01.04.1994 and submitted option in Form PS-2.
4. **CONTRIBUTION** :-
 - (a) An amount equivalent to two and one third percent of the salary of the employee being the aggregate of equal shares of the employee and employer from their respective contribution of the Family Pension fund.
 - b) 2 % of Emoluments (Basic + DA) from 01.04.1989 to 31.03.1996 and 2 % of Notional Salary (Basic+DA) from 01.04.1996.

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- c) An amount equivalent to one increment (to be calculated on the basis of salary of employee as on 01.07.1995) from 01.07.1995.
- d) An amount equivalent to one and two-third % of the salary of the employee (subject to maximum salary of Rs.1600 PM) to be contributed by the Government.

5. **PENSIONABLE SERVICE :-**

- a) $\frac{2}{3}^{\text{rd}}$ of the period of actual service rendered by an employee from 01.03.1971 to 31.03.1989
- b) Actual service rendered by an employee from 01.04.1989.

6. **CALCULATION :-** a) 25 % of the Average Last 10 Months Pay (Basic+DA) after completion of 30 years of Pensionable Service.

- (b) Where Pensionable Service is less than 30 years

$\frac{\text{Length of Pensionable Service}}{30} \times 25\%$ of Average of last 10 months pay (Basic+DA)

c) Where an employee has completed 10 years of Pensionable Service but opts to retire before the date of superannuation , the amount of Pension shall be determined as per Schedule-2 (enclosed herewith).

d) Where an employee has not completed 10 years of Pensionable Service due to superannuation/resignation/ termination/disablement, the amount payable by way of return of contribution to such employee shall be determined as per Schedule –3 (enclosed herewith).

e) Where an employee is declared permanently disabled by the competent authority after rendering 10 years of pensionable service, he shall be entitled for pension @ 25 % of Average of last 10 Months emoluments(Basic+ DA).

f) After the death of the employee during service, his/her spouse shall be entitled to receive pension @ 66.67 % subject to minimum of Rs. 350 PM . The criteria of 10 years of pensionable service is not applicable in case of death of a member while in service. In case of death after superannuation/resignation/dismissal, his/her spouse shall be entitled to receive pension @ 60 % subject to minimum of Rs350 PM. In addition to widow/widower pension, two of the eldest or unmarried daughters shall be entitled to receive pension @ 25 % of the widow/widower pension till they attain the age of 25 years subject to minimum of Rs100 PM per child. In case of Orphans(sons or unmarried daughters),the pension shall be payable @ 50 % of widow/widower pension till the age of 25 years subject to minimum of Rs.110 PM.

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7. STATUS OF PENSION CLAIMS IN WCL AS ON 31.03.2010

Till date 37568 Nos. of Pension claims (including widows and children) in WCL has been settled by Coal Mines Provident Fund Office.

8. DISBURSEMENT OF PENSION TO PENSIONERS THROUGH BANKS :-

From the month of October,2006 , an agreement has been entered by CMPF Authorities with the following Banks only for the disbursement of Pension: -

1. Allahabad Bank
2. Andhra Bank
3. Bank of Baroda
4. Bank of India
5. Bank of Maharashtra
6. Canara Bank
7. Central Bank
8. Punjab National bank
9. State Bank of India
10. State Bank of Hyderabad
11. UCO Bank
12. United Bank of India
13. Union Bank of India
14. Indian Overseas Bank.

All Pensioners are requested by Commissioner,CMPF,Dhanbad to open the Savings Bank Account in single name in the aforesaid Banks for uninterrupted receipt of Pension by them hereafter.

9. SUBMISSION OF ANNUAL LIVE CERTIFICATE :-

As per agreement entered into with the Banks, Annual Live Certificate is to be submitted once in November every year by Pensioners in original (with photograph) as follows :-

- 1 The Bank Branch where he receives his Pension .
2. The Nodal Branch
3. The Regional Office of CMPF

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Address of Nodal Branches: -

1. Allahabad Bank, Chawda Mansion, Katras Road, Bank More, Dhanbad-826001.
Phone No. 0326-2303168/2303458/2308985
2. Andhra Bank, Kothapet, Dilsukh Nagar, Hyderabad-500 060
Phone No. 040-23468534/35.
3. Bank of Baroda, Rajkamal Mansion, Jharia Road, Bank More, Dhanbad-826001
Phone No. 0326-2302618/2303188.
4. Bank of India, S.R. Mansion, 2nd Floor, Shastri Nagar, Dhanbad-826001
Phone No. 0326-2303116
5. Bank of Maharashtra, Radhaswami Arcade, Sarai Dhella, Dhanbad-828127
Phone No. 0326-2224118
6. Canara Bank, New Market, Bank More, Dhanbad-826001
Phone No. 0326-2305944/2305357
7. Central Bank of India, Po- Dhansar, Dhanbad-0326-826001
Phone No. 0326-2307539
8. Punjab National Bank, Bank More, Dhanbad-826001
Phone No.- 0326-2302368
9. State Bank of India, Bank More, Dhanbad-826001
Phone No. 0326-2300743.
10. State Bank of Hyderabad, Gunfoundary, Abids, Hyderabad-500001
Phone No. 040-23387323.
11. United Commercial Bank, Rathore Mansion, Bank More, Dhanbad-82600
Phone No. 0326-2303149.
12. United Bank of India, Bank More, Dhanbad-826001
Phone No. 0326-2303404
13. Union Bank of India, Rajkamal Mansion, Bank More, Dhanbad-826001
Phone No. 0326-2302393.
14. Indian Overseas Bank, Central Office, PB No. 3765,
763, Anna Salai, Chennai-600002
Phone No. 044-28519532

Address of the Regional Offices of CMPF

1. Regional Commissioner, CMPF Office, Kasturba Nagar, Jaripatka, Nagpur-440014
Phone No. 0712-2642430
2. Regional Commissioner, CMPF Office, Near T.B. Sanatorium, Chhindwara
Phone No. 07162-242716 (for Pench & Kanhan Area)

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GENERAL QUERIES

Q.1) *What are the types of Pension ?*

Ans:- Types of Pension are: -

- i) Retirement pension due to Superannuation/VRS/Resignation/ Dismissal/ Retrenchment
- ii) Disablement Pension
- iii) Widow/Widower Pension
- iv) Children Pension (two of the eldest sons or unmarried daughters, as the case may be till they attain the age of twenty five years or in the case of unmarried daughter till the date of her marriage, whichever is earlier.)
- v) Orphan Pension(two of the eldest sons or unmarried daughters, as the case may be till they attain the age of twenty five years or in the case of unmarried daughter till the date of her marriage, whichever is earlier.)

Q.2) *Who are eligible for Pension?*

Ans. All employees on Superannuation/Medical unfitness/VRS/ Resignation/Dismissal /termination after 1/4/94 and who have fulfilled criteria as per CMPS-98 and have completed 10 years of Pensionable service are eligible for Pension.

Q.3) *Which Pensioner is entitled to exercise option under Para 15 of the CMPS 1998?*

Ans:- Person made exit due to superannuation after attaining the age of 60 years is only entitled to exercise option under Para 15 of CMPS'98 which is obligatory on the part of the employee.

Q.4) *In Option column under Para 15 what are the options open and what are the benefits under each option?*

Ans: A superannuated employee must opt the option under clause 15 of the pension scheme at the time of submission of PS-6 out of the following options :-

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Cl.15(1)(a) Full or 100% of total admissible amount of pension – no extra benefit to nominee.

Cl.15(1)(b) 90% of total admissible amount of pension till his/her lifetime then after his/her death nominee shall be entitled to receive lump-sum one time payment 100 times of the full monthly pension in addition to her/his widow/widower pension.

Benefit:-Subsequent to the death of pensioner, his/her Nominee will get one time payment 100 times of his/her full monthly pension.

Cl.15(1)(c) 90% of total admissible amount of pension during his/her lifetime and 80% of full monthly pension as widow/ widower pension in favour of his her wife husband during his/her life time and nominee shall be entitled to receive lump sum of 90 times of the full monthly pension.

Benefit:-i) Subsequent to the death of pensioner widow/widower will get 80% of full monthly pension as widow/widower pension.
ii) After death of widow/widower Nominee will get 90 times of his/ her full monthly pension.

Q.5) What is considered to be 10 months average salary?

Ans: Average salary means last 10 months average notional salary(Basic + D.A.) up to the month of retirement.

Q.6) If there is delay in recovery of contribution towards Pension Fund at what rate of interest the amount is to be deposited?

Ans:- a) For 2% Pension and Additional increment @ 12% rate of Interest.
b) For F. P. contribution the rate of interest which is applicable to CMPF from time to time.

Q.7) Whether details of contribution are required for processing the Pension claim?

Ans: Yes, the details of contribution as per CMPS'98 are required for processing the pension claims.

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Q. 8) What is Ex-gratia Payment ?

Ans. Ex-gratia payment is the lump sum payment of Rs. 5000/- which shall be payable to surviving widow/widower and in case there is no widow/widower to surviving children in equal share, or where there is no widow/widower and children to the nominee at the time of the death of the employee while in service.

Q.9) *If you are member of CMPF and Family Pension what amount is to be contributed to become eligible for the Pension scheme?*

- Ans:-**
- i) 2% pension w.e.f. 1/4/89 or the date of appointment whichever is latter.
 - ii) Additional increment w.e.f. 01/07/95 or the date of appointment whichever is latter.

Q.12) *Whether CCLSPF/CMALSPF members are eligible for Pension? If eligible what is to be done for getting Pension?*

Ans:- Yes, as per amendment notification no. GSR. 107(E) dated 13/02/2003 CCLSPF/CMALSPF members are eligible for Pension. For that the member has to fill-up PS-6 claim form to become eligible for pension and has to contribute as indicated hereunder:

- i) 2% pension w.e.f. 1/4/89 or the date of appointment whichever is latter along with interest @ 12%.
- ii) Additional increment w.e.f. 01/07/95 or the date of appointment whichever is latter along with interest @ 12%.
- iii) Family Pension @ 1.16% w.e.f. 1/3/71 or the date of appointment whichever is latter along with the rate of interest which is applicable to CMPF from time to time.
- iv) Government contribution w.e.f. 1/3/71 or the date of appointment whichever is latter along with the rate of interest which is applicable to CMPF from time to time.

Q.13. Whether the Scheme is applicable to Contract workers ?

Ans: Yes

Q.14 What is the liability of contractors ?

Ans. All the contractors shall have to ensure the implementation of Coal Mines Provident Fund (Miscellaneous) Provisions act, 1948 and allied Schemes framed there under in respect of contractor's workers/labourers, deployed by him and will have to recover/pay dues like: -

UNDER COAL MINES PROVIDENT FUND

1. 12 % total wages(10.84 % for CMPF+1.16 % towards Family Pension) as employee's share + equal share as employer's share.
2. Besides 3% as administration charges on both the shares i.e employee's and employer's contribution.

UNDER COAL MINES PENSION SCHEME, 1998

1. 2 % of the total wages of the employee towards pension fund.
- 2 1.5 % of total wages drawn by the worker to be recovered as additional increment amount and deposited in pension fund.

Q.15 What is the role of the Company towards Contract workers ?

Ans. The recovered amount from the contractors with respect to their workers on account of Pension Contribution as above is to be deposited with the Coal Mines Provident Fund Organisation.

Q.16 Statutory Forms>Returns to be submitted by the contractors ?

Ans. The contractors are required to submit the following statutory returns/Forms to the CMPFO through the principal employer i.e competent authority of WCL (forms are to be obtained from the Principal employer) :-

- | | |
|-----------------|---------------|
| a) FORM HH'A' | b) FORM HH'B' |
| b) FORM HH'C' | d) FORM HH'D' |
| e) FORM HH'E' | f) FORM 'A' |
| g) VV Statement | h) FORM YY |
| i) PS-3 | j) PS-4 |
| k) PS-5 etc. | |

4 TIME LIMIT FOR THE SUBMISSION OF PS-1 & PS-2 :-

PS-1 form is the option form to join the Pension scheme 1998 which is to be submitted by the member who is CMPF but Non-FP member.

Time limit for submission of PS-1 form: -

- i) Employee retired on or after 31/03/1998 :- between 01/04/98 to 31/03/1999 and 09/01/2002 to 08/10/2002
- ii) Employee retired before 31/03/1998: - between 08/07/2002 to 07/04/2003
- iii) Employee expired before 31/03/1998: - between 12/08/2004 to 11/05/2005

PS-2 form is the option form to join the Pension scheme 1998 which is to be submitted by the member of CMPF and FP retired before 31/03/1998.

Time limit for submission of PS-2 form is between 01/04/98 to 31/03/1999 and 09/01/2002 to 08/10/2002

12. SETTLEMENT OF PF AND PENSION IN THE MONTH OF SUPERANNUATION:-

The following is the position of Settlement of PF and Pension Cases from April,06 to 31st Feb,07 under Mission Biswas:-

NO OF EMPLOYEES SUPERANNUATED FROM APRIL,06 TO Feb,07	NO. OF CLAIMS SUBMITTED TO OUT OF 'A'	CLAIMS CMPFO	BALANCE
A	B		C
1034	946		88

Out of 1034 employees superannuated from April,2006 to Feb,2007, we have sent 632 PF & Pension Claims under Mission Biswas before 7th day of the month of superannuation. Out of balance 402(1034-632) Claims, 314 Claims have been sent to CMPFO after obtaining D(P)' approval as per Commissioner,CMPF, Dhanbad' Letter No. CPF/L-ND/COMMS/06/05 dated 16.01.2006.

Q.2) In name of the claimants column whose name is to be written?

Ans:- If member is alive name of the member is to be written.
 If member is not alive name of the widow/widower/children is to be written as the case may be.
 In case of orphan name of Orphan is to be written.

Q.3) In Nominee column whose name is to be written?

Ans:- Name of nominee as declared in PS-4 by the member is to be written in PS-6. If an employee is having a Family, the nomination shall be made only in favour of one or more members belonging to his family.
 Family includes: -
 i) wife/husband
 ii) Son below 25 Years of age

iii) Unmarried daughter below 25 years of age.

A nomination made by an employee other than his Family member shall become invalid on his acquiring a family.

Q.5) How the Photograph is to be submitted?

Ans:- Individual Photograph of the employee in 4 sets and Joint photograph with each member of the Family with the employee in 4 sets duly attested by the authorised officer of CMPF or Colliery Manager are to be submitted.

Contd.....2/-

Q.9) Whether date of Birth certificate is to be given in respect of Children/Orphan and from whom the said certificate is to be given?

Ans:- Date of Birth certificate is required to be given in respect of each Son/Unmarried daughter/Orphan who is below the age of 25 years from recognized school or from the Gram Panchayat.

Contd.....3/-

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Q.10) Which finger impression is to be given in Descriptive roll?

Ans:- In Descriptive roll in case of Male Left hand and in case of Female Right hand fingers' impression is required. In case the member is not having both the limbs, in such a case left toe impression for male and right toe impression for female is required.

Q.11) What is PS-1/PS-2 form and what was the time limit for submission of PS-1/PS-2 forms?

Ans. PS-1 form is the option form to join the Pension scheme 1998 which is to be submitted by the member who is CMPF but Non-FP member.

Time limit for submission of PS-1 form: -

i) Employee retired on or after 31/03/1998 :- between 01/04/98 to 31/03/1999 and 09/01/2002 to 08/10/2002

ii) Employee retired before 31/03/1998:- between 08/07/2002 to 07/04/2003

iii) Employee expired before 31/03/1998:- between 12/08/2004 to 11/05/2005

PS-2 form is the option form to join the Pension scheme 1998 which is to be submitted by the member of CMPF and FP retired before 31/03/1998.

Time limit for submission of PS-2 form is between 01/04/98 to 31/03/1999 and 09/01/2002 to 08/10/2002

Q.12) If you are member of CMPF and Family Pension what amount is to be contributed to become eligible for the Pension scheme?

- Ans:-**
- i) 2% pension w.e.f. 1/4/89 or the date of appointment whichever is latter.
 - ii) Additional increment w.e.f. 01/07/95 or the date of appointment whichever is latter.
 - iii) Family Pension @ 1.16% w.e.f. 1/3/71 or the date of appointment whichever is latter.

Q.13) *Whether a CMPF and Non F.P. member retired on or after 31/03/1998 are eligible for Pension?*

Ans. A Non F.P. member retired on or after 31/03/1998 is eligible for pension provided he has exercised option to join the Pension Scheme in PS-1 option form between 01/04/98 to 31/03/1999 and 09/01/2002 to 08/10/2002 and contributed to pension fund as per the following:-

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- i) 2% pension w.e.f. 1/4/89 or the date of appointment whichever is latter along with interest @ 12%.
 - ii) Additional increment w.e.f. 01/07/95 or the date of appointment whichever is latter along with interest @ 12%.
 - iii) Family Pension @ 1.16% w.e.f. 1/3/71 or the date of appointment whichever is latter along with the rate of interest which is applicable to CMPF from time to time.
 - iv) Government contribution w.e.f. 1/3/71 or the date of appointment whichever is latter along with the rate of interest which is applicable to CMPF from time to time.
- between 01/04/98 to 31/03/1999 and 09/01/2002 to 08/10/2002 and contributed to pension fund as per the following:-

- ii) 2% pension w.e.f. 1/4/89 or the date of appointment whichever is latter along with interest @ 12%.
- ii) Additional increment w.e.f. 01/07/95 or the date of appointment whichever is latter along with interest @ 12%.
- iii) Family Pension @ 1.16% w.e.f. 1/3/71 or the date of appointment whichever is latter along with the rate of interest which is applicable to CMPF from time to time.
- iv) Government contribution w.e.f. 1/3/71 or the date of appointment whichever is latter along with the rate of interest which is applicable to CMPF from time to time.

v)

Q.15). *Whether family of the CMPF and F.P. member who expired while in service before 31/03/1998 are eligible for Pension?*

Ans. Family of the CMPF and F.P. member who expired while in service before 31/03/1998 is eligible for Pension provided contribution towards Pension fund is made as per the following :-

- i) 2% pension w.e.f. 1/4/89 or the date of appointment whichever is latter along with interest @ 12%.
- ii) Additional increment w.e.f. 01/07/95 or the date of appointment whichever is later along with interest @ 12%.

For that the member has to fill-up PS-6 claim form to become eligible for pension and has to contribute:

- i) 2% pension w.e.f. 1/4/89 or the date of appointment whichever is latter along with interest @ 12%.
- ii) Additional increment w.e.f. 01/07/95 or the date of appointment whichever is latter along with interest @ 12%.
- iv) Family Pension @ 1.16% w.e.f. 1/3/71 or the date of appointment whichever is latter along with the rate of interest which is applicable to CMPF from time to time.
- iv) Government contribution w.e.f. 1/3/71 or the date of appointment whichever is latter along with the rate of interest which is applicable to CMPF from time to time.

Q.17) *As you have to contribute quite a big amount towards Pension contribution whether this scheme will be beneficial to you?*

Ans. Yes, this scheme will be beneficial because you will get arrear Pension from the following date of retirement.

Q.18) *Whether children will get Pension after death of the parents?*

Ans: Yes, Children will get Orphan Pension after death of the parents @ 50% of the amount of widow/widower Pension minimum Rs.110/- for each orphan.

Q.19) *After sending the case to CMPFO how much time it will take to start pension by CMPFO?*

Ans. Normally, Payment of pension will start within 45 days from the date of exit or date of submission of Pension claim to CMPFO whichever is latter.

Q.21. *Whether the Scheme is applicable to Contract workers ?*

Ans: Yes
