

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ



POST SERVICE PRIVILEGES

Statutory Provisions

The Pension Act, 1871.

Section 20 of the Sindh Civil Servants Act, 1973.

- On retirement from service, a Civil Servant shall be entitled to receive such pension or gratuity as may be prescribed.

- In the event of the death of a Civil Servant, whether before or after retirement, his family shall be entitled to receive such pension, or gratuity, or both, as may be prescribed.

- No pension shall be admissible to a Civil Servant who is dismissed or removed from service for reasons of discipline, but Government may sanction compassionate allowance to such a Civil Servant, not exceeding two-thirds of the pension or gratuity which would have been admissible to him, had he been invalidated from service on the date of such dismissal or removal.

- If the determination of the amount of pension or gratuity admissible to a Civil Servant is delayed beyond one month of the date of his retirement or death, he or his family, as the case may be, shall be paid provisionally such anticipatory pension or gratuity as may be determined by the prescribed authority, according to the length of service of the Civil Servant which qualifies for pension or gratuity; and any over payment consequent on such provisional payment shall be adjusted against the amount of pension or gratuity finally determined as payable to such civil servant or his family.

- In order to facilitate the pensioners and to ensure speedy disposal of their pension cases, Administrative Department is advised to create a Cell/ Section headed by a Section Officer to deal with the issues of the pensioners of the department as well as attached departments and field offices.
- The concerned Section / Cell may have a data base of all the employees of the department including its attached and sub-ordinate departments and offices and will generate a list of employees of the Department who are expected to retire on superannuation exactly before

- One (01) year and send it to the appointing authorities for issuance of retirement order and to initiate pensioner papers at least six (06) months before retirement. He shall also share it with the Central Pension Cell of SGA&CD Department.
- Circular Letter # FD(SR-III)3-230/2013(Provl), dated 16-03-2017.

PENSSION RULES.

SERVICVE QUALIFYING FOR PENSION

CONDITION OF QUALIFICATION:

The Service of a Government servant does not qualify for pension unless it conforms to following three conditions:

- First: The service must be under Government
- Second: The service must not be non-pension able.
- Third: The service must be paid by Government from the Provincial Consolidation Fund.

- BEGINNING OF SERVICE: Subject to any special rules, the service of a Government servant begins to qualify for pension when he take over charge of the post to which he is first appointed.
- In cases where appointments are made in relaxation of age limit without obtaining orders of the competent authority, the service from the date he takes over the charge of post to the date he attains minimum age prescribed for the post shall not be treated as qualifying service within the meaning of above Rule.
- Auth: (NO:FD(SR-III)1-24/71 dated 28-07-1980.

APPRENTICES AND PROBATIONER:

- One half of the period of apprenticeship qualifies for pension.
- The service of a probationer who is subsequently confirmed in a permanent post without interruption qualifies for pension
- **TRAINING:** The time spent by a Government servant in approved training shall count as service qualifying for pension.
- **NOTE:** The period of training before actual appointment to Government servant shall not count for pension.

- **LEAVE**: All leaves (other than extraordinary leave) counts as qualifying service for the purpose of pension.
- **DEPUTATION**: Time spent by a government servant, holding pension-able post on deputation to (1) another Government (2) foreign service (3) service in a temporary or non-pension-able post under Government counts for pension as if it were a time spent under the Government.
- **SUSPENSION**: If the Government servant is suspended from service pending enquiry into his conduct, the period of suspension counts for pension if it, is immediately followed by re-instatement unless the Government servant is reinstated with forfeiture of a part of his pay or allowances for the period of suspension.

- FORFEITURE OF PAST SERVICE: A government servant forfeits his past service in the cases:
- Resignation of a post unless it is to take up another post service in which counts for pension.
- Removal or dismissal from service.
- Absence from duty without leave.
- An interruption in the service of an officer entails forfeiture of his past service. The authorized leave or absence, suspension immediately followed by reinstatement and time occupied in transit from one appointment to another are not treated interruption for the purpose of qualifying service.

- The authority, which sanctions the pension, may commute retrospectively periods of absence without leave into extraordinary leave.
- Auth: FD (SR-II) 3/15-77dated 03-05-1982.

a) Good conduct is an implied condition of every kind of pension government may withhold or withdraw a pension or any part of it, if the pensioner be convicted of serious crime or be found to have been guilty of grave misconduct either during or after the completion of his service, provided that before any order to this effect is issued, the procedure regarding imposition of the penalty of removal from service shall be followed.

- b) Government reserve to themselves the right of recover form the pension of a government pensioner on account of losses found in judicial or departmental proceedings to have been caused to Government by the negligence or fraud of such Government pensioner during his service provided that such departmental proceedings shall not be instituted after more that a year from the date of retirement of the government pensioner.
- c) A civil suit can be filed against accused in competent court of law.

In case the amount of pension granted to Government servant be afterwards found to be in excess of that to which he is entitled under the rules, he shall be called upon to refund such excess.

According to the directions contained in Finance Department Circular letter No.FD(SR-III) 3/12-137 Dated 2.8.1987, the recovery of over payment in pension due to the fault of other than individual, waiver may be allowed as follows:

The entire amount if a pensioner/widow is more than 75 years of age on 30.11.1986.

- i) Half of the amount, if a pensioner/widow is between 70 and 75 years of age on 30.11.1986.
- One-third of the amount, if a pensioner is between 60 and 70 years of age on 30.11.1986.
- Full recovery may be made from pensioner/widow who are below 60 year of age on 30.11.1986.

in future the official concerned whose negligence caused overpayment shall be responsible.

CLASSIFICATION OF PENSIONS:

Pensions are divided into four classes:

- a) Compensation Pension.
- b) Invalid Pension.
- c) Superannuation Pension.
- d) Retiring Pension.
- **COMPENSATION PENSION:** If a permanent Government servant is selected for discharge owing to the abolition of his permanent post or owing to a change in the nature of the duties of that post, unless he is appointed to another post the conditions of which are deemed to be at least equivalent to those of his own, have the option:

a) Of taking any compensation pension and/ or gratuity to which he may be entitled of the service he has already rendered: or

b) Of accepting another post or transfer to another establishment even on a lower pay, if offered, and continuing to count his previous service for pension.

INVALID PENSION:

- An invalid pension is awarded on his retirement from Government service, before reaching age of superannuation to a Government servant who be bodily or mental infirmity is permanently incapacitated for further service on production of a Medical Certificate prescribed in sub-rule(3).

- A government servant who wishes to retire on invalid pension, should apply to his Head of Office or Department / Attached Department who should direct him to present himself before a Medical Board or an invaliding Committee of a Medical Officer for obtaining a Medical Certificate of incapacity for further service.
- SUPERANNUATION PENSION: A superannuation pension is granted to a Government servant who:-
 - a) Retired prior to the 21st day of June, 1960, on attaining the age of fifty five years;
 - b) Retired at any time during the period between the 21st day of June 1960 and 10th day of March, 1966 on or after attaining the age of sixty years; and

- c) Retires or is retired after the 30th day of March, 1966, on or after the age of fifty-five years.
- d) Retires on or after 22-11-1976 on attaining the age of Sixty (60) years.
- (Law department notification# S.legis1[9]/76 dated:27-11-1976. The Sindh Servant (Amendment) Ordinance,1976.
- **RETIRING PENSION:** A retiring pension is granted to a Government, who not being eligible for superannuation pension.
- i) Opts to retire after 25 years qualifying service or such less time as may for any special class of Government servant be prescribed, or (option should completing 25 years service qualifying for pension)
- NO.FD(SR-II) 15-47/78 (5) DT:28-05-1986.

- N.B:-1 A civil servant intending to retire on completing 25 years qualifying service must, at least three months before the intending date of retirement, opt for retirement on that date, and the said date shall, on a certificate from the A.G Sindh, admitting at least 25 years qualifying service become the date of retirement of such Govt servants.
- Provided that a civil servant whom departmental enquiry is pending shall not be entitled to exercise the right to option.
- Para 8, of W.P.F.D letters No.SO(SR)-7-257/67 DT.27-04-1967 read with FD(SR-III)3/10-75 DT.10-03-1982.

- ii) Is compulsorily retired from services by the authority after 25 years qualifying service:
- iii) Is compulsorily retired from service by the authority competent to remove him from service on grounds of inefficiency, misconduct or corruption; or
- iv) Retired from Government service on or after 21st June 1960 but before 31st March 1966, on or after attaining the age of 55 years.

CALCULATION OF AVERAGE EMOLUMENTS FOR THE PURPOSE OF PENSION.

- Prior to 01.2.79 calculation of average emoluments for working out pension was made, on the basis of average emoluments of the last three years (36 months) & w.e.f. 01.2.79 on the basis of last one year (12 months) of service & w.e.f 01.07.86 on the basis of last pay drawn.
- The following shall be treated as emoluments reckoning for pension.
 - i) Pay as defined in rule 1.5 of T.A Rules including special pay of all types and nature, personal pay, Technical pay.

- ii) Senior Post Allowance.
- iii) Dearness Allowance.
- iv) Increments accrued during L.P.R.
- v) Any other emoluments which may be specially classed as pay.
- Auth: NO.FD(SR-III)3/1-76 Dated:24-08-1980.
 - vi) Employees retired between 2nd June to 30th Nov: in calendar year shall be entitled to annual increment, for the purpose of pension only, on completion of six months service in the year of his retirement.
- Auth: NO:FD(SR-I)3(2)/2000 Dated:28-03-2001.
 - Even number dated 06-03-2008 and even number dated 22-04-2008

S.#	Date of Effect	Commutation	Gratuity	Net Pension
1.	Prior to 01-07-1986			
	i. In case of retirement	25 % of GP	25 % of GP	50 % of GP
	ii. In case of death while in service	Nil	25 % of GP	50 % of GP
2.	From 01-07-1986			
	i. In case of retirement	50 % of GP	Nil	50 % of GP
	ii. In case of death while in service	Nil	25 % of GP	50 % of GP

3.	From 01-12-2001			
	i. In case of retirement	40 % of GP	Nil	60 % of GP
	ii. In case of death while in service	Nil	25 % of GP	50 % of GP
4.	From 01-07-2005			
	i. In case of retirement	35 % of GP	Nil	65 % of GP
	ii. In case of death while in service	Nil	25 % of GP	50 % of GP
5.	From 01-07-2010			
	i. In case of retirement	35 % of GP	Nil	65 % of GP
	ii. In case of death while in service	Nil	25 % of GP	75 % of GP

W.E.F	Rate	Authority
01-12-1986	Up to a maximum of 50% of GP	
01-12-2001	Up to a maximum of 40% of GP	O.M # FD(SR-I)1(51)/2001, dated 06-11-01
01-07-2005	Up to a maximum of 35% of GP	O.M # FD(SR-I)1(32)/05, dated 14-07-05

REVISED COMMUTATION TABLE

Age on Next Birthday	Commutation Factor/ Age on next Birthday	Age on Next Birthday	Commutation Factor/ Age on next Birthday
25	36.6651	37	27.5908
26	35.9006	38	26.8482
27	35.1372	39	26.1009
28	34.3750	40	25.3728
29	33.6143	41	24.6406
30	32.8071	42	23.9126
31	32.0974	43	23.1840
32	31.3412	44	22.4713
33	30.5869	45	21.7592
34	29.8343	46	21.0538
35	29.0841	47	20.3555
36	28.3362	48	19.6653

49	18.9841	56	14.5602
50	18.3129	57	13.9888
51	17.6526	58	13.4340
52	17.0050	59	12.8953
53	16.3710	60	12.3719
54	15.7517	61	11.862
55	15.1478		

PERIOD OF FAMILY PENSION

Prior to 01.02.1977 the maximum period of family pension was 5 years, which extended to 10 years.

In case of death of a civil servant while in service, family pension shall be admissible for a period of 10 years at 50 % of gross pension in addition to gratuity in lieu of 1/4th of the Gross Pension w.e.f 1.2.1977.

Upto 30.06.1983 the maximum period of Family pension was 10 years. With effect from 01.01.1983 Family pension will be admissible to a widow for life or until remarriage.

Pension to physically / mentally retired 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 physical / mentally retired permanently and cannot be gainfully employed.

FAMILY PENSION Rule 4.10

S.#	Preference of Surviving Relative	Conditions
1.	Widow or Widows	w.e.f. 01-07-1983, till death or re-marriage which ever is earlier

If the Government servant had more than one wife, and the number of his surviving widows and children does not exceed 4, the pension shall be divided equally among the surviving widows and eligible children. If the number of surviving widows and children together is more than 4, the pension shall be divided in the following manner

- viz. Each surviving widow shall get $1/4^{\text{th}}$ of the pension and the balance (if any) shall be divided equally among the surviving eligible children. Distribution in the above manner shall also take place whether the Government servant leaves behind surviving children of a wife that has predeceased him in addition to the widow and her children, if any. (Rule 4.10(2)(d))

In the case of a female Government Servant leaving behind children from a former marriage in addition to her husband and children by her surviving husband, the amount of pension shall be divided equally among the husband and all eligible children. In case the total number of beneficiaries exceeds four, the husband shall be allowed $\frac{1}{4}^{\text{th}}$ of the pension and the remaining amount distributed equally among the eligible children. [Rule 4.10 (2), (d (ii) a)].

- **If it proved that the wife has been judicially separated from the Government servant or has ceased under the customary law of the community to which she belongs to be entitled to maintenance, she will no longer be deemed to be a member of the family unless the government servant has himself intimated in writing to the Accounts Officer/ Head of the Office that she will continue to be so regarded. [Note (ii) of Rule 4.7 (1)]**

- PAYMENT OF FAMILY PENSION IN THE CASE OF EMPLOYEES WHO REMAIN MISSING. FD(SR-III)3/35-83-II, 16-01-1994
- If an employee remains missing or unheard of for a period of 7(seven) years to the satisfaction of the Department concerned, family pension may be allowed to his heirs as admissible under the rules.
- W.E.F. 24-09-1997 if an employee remains missing or unheard for a period of 12 months to the satisfaction of the Department concerned family pension may be allowed to his heirs as admissible under the prescribed rules provided

- (i) The spouse of the pensioner claiming to be entitled to the pensionary benefits of the missing person shall before such benefits are paid, guarantee, through affidavit as the pensionary authority may require the repayment of pensionary benefits to the missing person if subsequently he appears and makes any claim thereto.
- (ii) The pensionary authority shall not responsible for repayment of any pensionary benefits to the missing person which have already been paid to his spouse or family members who shall personally responsible for satisfaction thereto

- On appearance of the missing person.
- Commissioner of Inquiry on enforced Disappearances, Islamabad letter # 2/4/201-
ColoED/158-Vo;-III, dated 29-04-2019 and
SGA&CD letter # SO(C-II)/SGA&CD/1-
22/2019, dated 06-05-2019.

FORMULAS FOR CALCULATION OF PENSION.

- 2(A) LAST PAY DRAWN X Q.S X 7

300

- 2(B) LAST PAY DRAWN X Q. S

50

Pension Cases for different kind of Calculations.

- 1 Superannuation
- 2 Retiring Pension
- 3 Family Pension
 - i) In Service Death
 - ii) Death after retirement
- 4 Restoration of Commutation
 - i) Retired prior to 1-12-2001
 - ii) Retired after 1-12-2001

RETIREMENT ON SUPERANNUATION / RETIRING / IN-VALID PENSION

Name of Retired Employee			
Name of Recipient			
Date of Birth	D	M	Y
Date of Retirement			
Date of Appointment			
Gross service			
Less;- Adhoc/Boy Service / EOL etc			
Net Service Qualifying for pension			

COMPUTATION OF PENSION

Kind of Pension	
Age on next birthday after retirement	
Last pay drawn as per LPC/Service Book	
Gross Pension = $\frac{\text{Last pay drawn} \times \text{QSX7}}{300}$	
65% Pension w.e.f.	
35% Commutation Rate x12x 35% of Gross Pension	

COMPUTATION OF PENSION

Kind of Pension	
Age on next birthday after retirement	60 YEARS
Last pay drawn as per LPC/Service Book Add increment for the purpose of pension	74070+2300=76370
Gross Pension = $\frac{\text{Last pay drawn} \times \text{QS} \times 7}{300}$	$\frac{76370 \times 30 \times 7}{300}$ RS ; 53459/ P.M
65% Pension w.e.f.	34748.35
35% Commutation Rate x12x 35% of Gross Pension	$18710.65 \times 12 \times 12.3719 = 2777835.49$

PENSION CONTRIBUTION AND LEAVE SALARY

- Pension and leave salary contribution is recoverable if a civil servant works on deputation under;-
 - i) Private Organization
 - ii) Foreign Government, and
 - iii) An autonomous body under the administrative control of provincial / federal government.

Rule 121, 122 & 140 of read with appendix VII-A of the Sindh Civil Services Rules, Vol-I & II prescribe the rates of leave salary and pension contributions in the case of Government Servants in foreign services, as under:-

Leave Salary @ 12.50% of running pay.

Pension Contribution @ 09.50% of the maximum of pay scale.

According to Finance Department Government of Sindh, Circular letter No: FD (SR-III) 3/81-80, dated 02-03-1982, with effect from 01-01-1982 the uniform rate of recovery of pension contributions at 33.33% of the mean of minimum and maximum of the pay scale held by the time of proceeding on foreign service plus other emoluments (reckonable for pension) which would have been admissible to him had he not been deputed on foreign service. No leave salary contributions shall be recovered from the foreign employer.

Computation of Leave Salary & Pension Contribution
for the Period from 22-01-1976 to 21-12-1995 in respect of
Mr. Allah Nawaz Memon S/o Allah Demo (Accounts Officer K.M.C)
DEMO

S.No	Period	Pay Scale	Basic Pay P.M	Leave Salary @ 12.50% of the Running Basic Pay			Pension Contribution 9.5% of the max. of Scale w.e.f 01-01-1982, 33.33% of the mean of Pay Scale	
				Number of Months	P.M	Amount (Rs)	P.M	Amount (Rs)
01	22-01-76 to 31-01-76	275-20-375/28 475-25-600	275	10 day	34.375	11-08	57-00	18-38
02	01-02-76 to 30-11-76	-do-	275	10	34.375	343.75	57-00	570-00
03	01-12-76 to 30-04-77	-do-	295	05	36.875	184.37	57-00	285-00
04	01-05-77 to 30-11-77	430-24-500/28-830	454	07	56.75	397-25	78-85	551-95
05	01-12-77 to 30-11-77	-do-	478	12	59.75	717-00	78.85	946-20
06	01-12-78 to 30-11-79	-do-	502	12	62.75	753-00	78.85	946-20
07	01-12-79 to 30-11-79	-do-	526	12	65.75	789-00	78.85	946-20
08	01-12-80 to 30-06-80	-do-	550	07	68.75	481-25	78.85	551-95
09	01-07-81 to 30-11-81	430-24-550/ 28-830-30-980	578	05	72.25	361-25	93-10	465-50

S.No	Period	Pay Scale	Basic Pay P.M	Leave Salary @ 12.50% of the Running Basic Pay			Pension Contribution 9.5% of the max. of Scale w.e.f 01-01-1982, 33.33% of the mean of Pay Scale	
				Number of Months	P.M	Amount (Rs)	P.M	Amount (Rs)
10	01-12-81 to 31-12-81	-do-	606	01	75.75	75.75	93-10	93-10
11	01-01-82 to 30-11-82	430-24-550/ 28-830-30-980	--	11	--	--	234.976	2584.76
12	01-12-82 to 30-06-83	-do-	--	07	--	--	234.976	1644.83
13	01-07-83 to 30-11-83	700-35-1400	--	05	--	--	349.965	1749.82
14	01-12-83 to 30-11-84	-do-	--	12	--	--	349.965	4199.58
15	01-12-84 to 30-11-85	-do-	--	12	--	--	349.965	4199.58
16	01-12-85 to 30-11-86	-do-	--	12	--	--	349.965	4199.58
17	01-12-86 to 30-06-87	-do-	--	07	--	--	349.965	2449.75
18	01-07-87 to 30-11-87	910-46-1830	--	05	--	--	456-621	2283.10
19	01-12-87 to 30-11-88	-do-	--	12	--	--	456-621	5479.45
20	01-12-88 to 30-11-89	-do-	--	12	--	--	456-621	5479.45
21	01-12-89 to 30-11-90	-do-	--	12	--	--	456-621	5479.45

S.No	Period	Pay Scale	Basic Pay P.M	Leave Salary @ 12.50% of the Running Basic Pay			Pension Contribution 9.5% of the max. of Scale w.e.f 01-01-1982, 33.33% of the mean of Pay Scale	
				Number of Months	P.M	Amount (Rs)	P.M	Amount (Rs)
22	01-12-90 to 31-05-91	-do-	--	06	--	--	456-621	2739.72
23	01-06-91 to 17-03-92	1275-86-2565	--	09 month 17 day	--	--	639-936	6110.35
24	18-03-92 to 30-11-92	1875-146-4065	--	08 month 14 day	--	--	989-901	8366.25
25	01-12-92 to 30-11-92	-do-	--	12	--	--	989-901	11878.81
26	01-12-93 to 31-05-94	-do-	--	06	--	--	989-901	5939.40
27	01-06-94 to 30-11-94	2535-197-5490	--	06	--	--	1337-366	8024.19
28	01-12-94 to 01-12-94	-do-	--	01 day	--	--	1337-366	43.14
29	02-12-94 to 30-11-95	3880-290-7360	--	11 month 30 day	--	--	1873-146	22417.32
30	01-12-95 to 21-12-95	-do-	--	21 day	--	--	1873-146	1268.90
TOATAL		--	--	--	--	4113.70	--	111911.91

Leave Salary	4113.70
Pension Contribution	11191.91
Grand Total	116025.61

Encashment in lieu of LPR

- Admissible on retirement.
- (a) Superannuation
- (b) Voluntary---Completion of at least 26 years service.
- Employee has to served full whole year (12 months) just before his retirement. No leave is admissible. However if leave taken on Medical Ground, Performing Hajj &Umrah etc . Amount for days of leave taken shall be deducted from Encashment.

LUMP SUM PAYMENT

- As per Rule 22 of the Sindh Civil Servants Leave Rules, 1986 read with circular letter # FD(SR-IV)15-26/2012, dated 03-10-2012
- In case a civil servant dies while in service lump sum payment of full pay up to 365 days out of the leave at his credit shall be made to his “family” as defined for the purpose of family pension.

LUMP SUM PAYMENT

- FD(SR-II)21-128/84(B), dated 28-11-1985
- In case of Civil Servants dies or is declared permanently incapacitated for further service by a Medical Board while in service a lump –sum payment equal to leave pay up to one hundred & Eighty days out of the leave at his credit shall be made to his family as defined for the purpose of “Family Pension” or as the case may be to the civil servant.

PROVIDENT FUND ACT (XIX OF 1925)

The Sindh General Provident Fund Rules, 1938

- Prior to 01-07-1986 GP Fund deduction was not compulsory.
- From 01-07-1986 uniform rates for compulsory deductions of GP Fund , Scale wise were notified and enhanced from time to time.

UNIFORM RATES OF SUBSCRIPTION TOWARDS G.P.FUND W.E.FROM 1986 TO-DATE

BPS	07/86	10/87	02/93	10/95	12/2001	8/2005	7/2008	8/2011	7/2015	7/2016	07/2017
01	20	25	35	50	85	100	130	212	274	337	400
02	20	40	60	85	145	170	230	373	482	596	710
03	25	45	65	85	160	180	250	403	522	646	770
04	25	45	70	90	170	190	270	433	562	692	830
05	30	50	70	95	180	210	290	465	604	745	890
06	30	50	75	100	195	220	305	498	643	798	950
07	50	55	80	100	205	230	320	530	686	844	1010
08	50	60	85	110	215	250	340	563	729	897	1070
09	60	60	90	120	230	260	365	595	772	951	1140

BPS	07/86	10/87	02/93	10/95	12/2001	8/2005	7/2008	8/2011	7/2015	7/2016	07/2017
10	60	65	95	125	245	280	395	635	822	1012	1210
11	70	70	100	130	265	300	415	675	873	1081	1290
12	70	75	105	145	455	520	720	1160	1504	1851	2220
13	80	130	180	245	495	560	780	1260	1634	2010	2400
14	80	140	195	265	540	620	850	1372	1775	2194	3620
15	100	150	225	285	585	670	925	1520	1965	2425	2890
16	150	175	250	325	660	760	1050	1760	2275	2806	3340
17	200	250	350	450	870	1000	1380	2240	2898	3579	4270
18	250	300	425	555	1120	1290	1780	2800	3635	4471	5360
19	350	400	575	775	1485	1700	2350	3760	4872	5998	7180
20	400	500	675	915	1710	1970	2715	4196	5444	6693	8050
21	450	550	775	1035	1905	2190	3025	4656	6041	7426	8940
22	500	600	850	1120	2100	2410	3330	5143	6678	8210	9880

GENERAL PROVIDENT FUND

INTEREST RATES

YEAR	RATE	YEAR	RATE	YEAR	RATE
1953-54	03.00	1976-77	10.75	1999-2000	16.11
1954-55	03.00	1977-78	11.75	2000-01	15.00
1955-56	03.00	1978-79	12.00	2001-02	15.00
1956-57	03.50	1979-80	12.50	2002-03	14.50
1957-58	03.50	1980-81	13.00	2003-04	13.50
1958-59	03.50	1981-82	13.00	2004-05	12.00
1959-60	03.50	1982-83	13.20	2005-06	10.50
1960-61	03.50	1983-84	14.00	2006-07	11.00
1961-62	03.50	1984-85	14.60	2007-08	12.50
1962-63	03.50	1985-86	14.72	2008-09	15.00
1963-64	04.00	1986-87	14.66	2009-10	14.00

YEAR	RATE	YEAR	RATE	YEAR	RATE
1964-65	04.50	1987-88	14.00	2010-11	14.20
1965-66	05.25	1988-89	14.84	2011-12	13.70
1966-67	06.00	1989-90	15.93	2012-13	12.00
1967-68	06.00	1990-91	15.93	2013-14	13.50
1968-69	06.25	1991-92	15.93	2014-15	11.75
1969-70	06.25	1992-93	15.93	2015-16	11.10
1970-71	06.25	1993-94	15.54	2016-17	11.30
1971-72	06.50	1994-95	15.44	2017-18	11.70
1972-73	07.25	1995-96	15.49	2018-19	14.35
1973-74	08.25	1996-97	16.76		
1994-75	10.25	1997-98	17.51		
1975-76	10.50	1998-99	17.35		

INTEREST CALCULATION

- Opening balance as on 01-07-2018 Rs

PAYMENT OF INTEREST ON FINAL PAYMENT OF GP FUND

- According to Rule 28 of the Sindh G.P.Fund Rules, 1938 when a subscriber to the fund quits the services (proceeds on retirement) the amount standing to his credit in the fund shall become payable to him, and according to rule 13 of the said rules when the amount standing at the credit of a subscriber has become payable, the interest shall thereupon be credited under the said rule

- In respect only of the period from the beginning of the current year or the date of deposit as the case may be up to the date on which the amount standing at the credit of the subscriber become payable.
- From the above referred provisions of the rules, it is obvious that the interest on the accumulation of a subscriber is payable up to the date of retirement.
- Clarification issued by SO(Treasury), dated 06-03-1999

- A subscriber, who has attained the age of forty years, forty five years and fifty years may without assigning any reasons, draw a non- refundable advance to the extent indicated below of the amount standing at his credit in the Fund;-

S. #	Attained the Age of	Extent of Non-Refundable Advance
1	Forty years	40%
2	Forty Five Years	50%
3	Fifty Years	100%

Sindh Civil Servant Welfare Fund Ordinance, 1979

Sindh Civil Servants Welfare Fund Rules, 1980

- Every Civil Servants shall contribute towards the fund sum of Rs 4.75 per annum per thousand rupees of the sum in which he is insured; provided that fifty percent of the contribution in respect of a Civil Servants in BPS-1 to 15 shall be made by the Government.

- Apart from enhancement of the sum assured the coverage shall continue to remain extended to five years after retirement or before attaining his/her age of sixty five years which ever is earlier.
- As regard Government Employees from BPS-1 to 15 fifty percent of the premium will be paid by the Government Sindh and balance premium per month shall be deducted from their monthly salary.
Government Employees from BPS-16 & above will be paid total premium per month from their salaries.
- Computation
- $\text{Rs } 600000 \times 4.75 / 1000 / 12 = 238$

The sums mentioned in the table below in which Civil Servants in BPS-1 to 22 mentioned against them, shall be deemed to have been insured with effect from 1st July, 2011.

BPS OF CIVIL SERVANTS	SUM ASSURED
1 to 4	Rs.300,000
5 to 10	Rs.350,000
11 to 15	Rs.600,000
16	Rs.900,000
17	Rs.1,200,000
18	Rs.1,750,000
19	Rs.2,100,000
20 & above	Rs.2,500,000

Financial Assistant Package to the families of Sindh Civil Servants, who expire during service w.e.from 01-07-2017 as per schedule given below:-

Basic Pay Scale	Existing Rates	Revised Rates
01 to 04	Rs.200,000/-	Rs.600,000/-
05 to 10	Rs.300,000/-	Rs.900,000/-
11 to 15	Rs.400,000/-	Rs.1,200,000/-
16 to 17	Rs.500,000/-	Rs.1,500,000/-
18 to 19	Rs.800,000/-	Rs.2,400,000/-
20 & above	Rs.1,000,000/-	Rs.3,000,000/-

MONTHLY GRANT OUT OF BENEVOLENT FUND

W.E.F. 01-12-2015

BPS	Existing in Rs.	Enhanced (Rs)
BS-01 to 15	1250	2000
BS-16-19	1500	2500
BS-20-21	1750	3000

**Thank you
for your attention**

Syed Arif Raza

Director

Local Fund Audit Sindh

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