

# **PENSION SCHEMES**

## **Dedicated Social Security Fund**

To streamline the flow of funds for Financial Assistance to Old Age, Widows & Destitute Women, Dependent Children and Handicapped Persons, the Govt. of Punjab has set up a Dedicated Social Security Fund by enhancing the stamp duty for registration in the Urban areas by 3% and also by imposing 5% extra duty on the electrical bills in the State. The scheme is being implemented w.e.f. 1st April, 2005. The notification issued by Govt. covers the following schemes of the Department of Social Security and Women & Child Development:

1. Old Age Pension.
2. Financial Assistance to Widows and Destitute Women.
3. Financial Assistance to Dependent Children.
4. Financial Assistance to Disabled Persons.

## **Old Age Pension**

Under this Scheme, pension is granted to women of 58 years of age and above and to men of 65 years of age and above. The maximum income for eligibility under the scheme is Rs. 2000/- p.m. for single beneficiary and Rs. 3000/- p.m. for couple. The applicant having ownership of maximum 2 Acre Nehri/Chahi land or maximum 4 Acre Barani land (including husband & wife) and with income not exceeding the prescribed limit of Rs. 2000/- per month for single beneficiary and Rs.3000/- per month for couple with their other source of income is/are eligible. As per notification issued by the Govt. on date 15.10.2013, the condition of considering the income of son/sons for eligibility has been removed.

## **Financial Assistance to Widows and Destitute Women**

Under this scheme, Financial Assistance is granted to Widows/Destitute Women of the age below 58 years and unmarried women above the age of 30 years. Income limit in this scheme is Rs. 1000/- per month.

## **Financial Assistance to Dependent Children**

Under this Scheme, Financial Assistance is granted to the children below the age of 21 years, whose mother/father or both have passed away or parents are regularly absent from home or have become physically /mentally incapacitated to look after the family and whose family income is not more than Rs. 1000/- per month for single and Rs. 1500/- per month in case of couple. There is concession in income of Rs. 300/- per child, which is limited for two children only. Under this scheme, in the event of death of mother-father/guardian, the sanctioning authority/SDM will nominate the near relative as the new guardian/successor on the old application form and old P.L.A. number. The financial assistance will be continued without any break to the nominated guardian/successor after approval by the sanctioning officer.

## **Financial Assistance to Disabled Persons**

Under this scheme, Financial Assistance is granted to blinds, handicapped, deaf and dumb and mentally retarded persons who are unable to earn their livelihood. Handicapped persons, who have less than 50% disability, will not be eligible for Financial Assistance. Mentally disabled persons are, however, eligible irrespective of disability.

The monthly income of the applicant should not exceed Rs. 1000/- per month in case of individual and Rs. 1500/-p.m. in case of couple. If the applicant is not earning, the income of his parents should not exceed Rs. 2500/- per month in case of one child and Rs. 3000/- per month in case of two or more children. In the cases of scheme under the Financial Assistance to partially mentally weak or mentally retarded persons or handicapped children below the age of 21 years, in the event of death of mother-father/husband-wife/guardian the sanctioning

authority/SDM will nominate the near relative as the new guardian/successor on the old application form and old P.L.A. number. The financial assistance will be continued without any break to the nominated guardian/successor after approval by the sanctioning officer. In the case of partially mentally weak/mentally retarded person or handicapped children below the age of 21 years the income of successor guardian will not be considered after the of death of mother-father/husband-wife/guardian.

### **Process of Application/Sanction:**

1. The applicant will submit his/her application form with any one of the following documents as proof of age:
  - Voter card/Voter list; or
  - Ration card; or
  - Matriculation Certificate; or
  - Birth certificate issued by Registrar of Birth and Deaths.
2. In rural areas under Old Age Pension and Other Financial Assistance Schemes, application form is required to be certified by any one of the following dignitaries/officials:
  - Sarpanch & 1 Panchayat Member; Or
  - 1 Numberdar & 1 Panchayat Member; Or
  - 2 Panchayat Members; Or
  - Chairperson/Member Block Samiti & 1 Panchayat Member; Or
  - Chairperson/Member ZilaParishad & 1 Panchayat Member.
3. For Urban Areas, application form will have to be recommended/certified by Municipal Councilor.
4. After Certification/recommendation, application forms shall be submitted to the office of SDM. Based on the certification and recommendation, SDM of the concerned sub division will be entitled to approve provisional pensions. The provisional pension will have to be approved by SDM within 3 days of receiving application form. If provisional application form is received from 1st till 20th of the month pension is required to be provided in that very

month. If application form is received beyond the date, then pension will be provided in the following month.

5. After the approval of provisional pension, it shall be mandatory to send all application forms to the office of DSSO. DSSO will be compulsorily required to complete enquiry within 1 month of receiving application form. If applicant is found eligible, then recovery of the twice the amount shall be recovered from those who have recommended/certified the case. This recovery shall be made under arrears of land revenue Act.5) after the approval of provisional pension, it shall be mandatory to send all application forms to the office of DSSO. DSSO will be compulsorily required to complete enquiry within 1 month of receiving application form. If applicant is found eligible, then recovery of the twice the amount shall be recovered from those who have recommended/certified the case. This recovery shall be made under arrears of land revenue Act.

### **Disbursement/Rate of Pensions**

In the Rural Areas, the disbursement of pension is done through Panchayats w.e.f. January, 2016. In the Urban Areas, the beneficiaries get pension through Banks accounts.

Rate of Pension under all schemes has been increased from Rs.250/- to Rs. 500/- per month w.e.f 1st January, 2016.