

¹[CHAPTER XXVII- A**PENSION PROVIDENT FUND AND INSURANCE FOR
AIDED SCHOOL TEACHERS**

1. ²[(a) The rules in this chapter shall apply only to those teachers to whom rules in chapter XIV (B) apply.]

(b) The Scheme of Pension-cum-Provident Fund cum-Insurance for aided school teachers will be governed by the following rules. Such of the teachers as are now governed by the Travancore Cochin Teacher's provident Fund Rules or the Madras Teacher's contributory Provident Fund Insurance Pension Rules shall have the option to be governed either by those rules or come under these rules. Such option shall be exercised within a period of three months from the commencement of these rule. Those who do not exercise such option within the time limit shall be deemed to have opted to continue under the old rules applicable to them.

³[Provided that Government may subject to such conditions as they may determine permit any of the aided school teachers who are governed by the old rule, to come under these Rules, if the applications for such change over to the new rules are made before ⁴[31 December 1962].]

I. PROVIDENT FUND

2. (1) Every teacher shall subscribe to the contributory Provident Fund to be instituted by the Government in accordance with the rules to be framed regulating that Fund. Government shall also contribute in respect of each subscriber at the rate of 3 Naya Paise per rupee on the pay drawn by such during a financial year.

Note: Pay for purpose of this rule means basic pay drawn by a subscriber exclusive of all allowances.

(ii) The Government contribution shall cease from the date on which the teacher retires or attains ⁵[the fifty -fifth year of the age], which ever is earlier.

II. INSURANCE

3. Every teacher shall within one year from the date on which he completes five years of service, insure his life for a policy maturing at the age of 55 years for the minimum amount specified below and keep the policy alive and unencumbered:-

Category	Those who have not completed the age of 30 years	Those who have completed the age of 30 years but not 35 years	Those who have completed the age of 35 years but not 40 years
(i) Lower & Upper Primary School teachers and other teachers in the same grade	1,000	800	600
(ii) Graduate teachers in the same or higher grade	2,000	1,600	1,200

Provided that if a teacher has already completed five years of service on the 1st June 1961 he shall insure his life within a period of one year from that date:

Provided further that if a teacher has already taken out an insurance policy for the minimum amount specified above and if it is unencumbered, he need not take out a fresh policy under this rule.

4. When a teacher belonging to the first category, mentioned in Rule 3 is appointed to a post included in the second category he shall within six months of such appointment, effect additional insurance so as to bring his total insurance to cover the minimum amount appropriate to his new category. No such additional insurance need however, be affected in cases, where in the opinion of the Educational Officer, the teacher's chances of holding the post in the second category are not such as to enable him to finance the policy for the higher amount.

Note:- Rules 3 and 4 shall not apply to a teacher who is wholly rejected for insurance as a 'bad life' or who has completed the age of 40 years.

5. If a teacher fails to comply with the provisions of Rule 3 or Rule 4 his increment may be withheld by the authority competent to do so under Rule 70 of Chapter XIV (A) and until he complies with such provisions.
6. A subscriber may, at his option, withdraw annually, from the portion of the accumulations in his Provident Fund representing his own subscription including interest thereon, the amount required for payment of Life Insurance premia. In the case of a teacher who defaults payments of Life Insurance premia, the Department may recover such defaulted amount from the pay of teacher and pay the same to the Insurance office direct. The Insurance policies shall be

produced once a year for inspection by the Headmaster in the case of teachers and by Educational Officers in the case of Headmasters.

7. A policy taken by a married teacher under these rules may be assigned to any member of the subscriber's family but not to anyone else as a gift or for value received.

Note:- For the purpose of this rules the term 'family' means and includes;

- (a) In the case of a male teacher:
- (1) Wife
 - (2) Minor children accepting daughter married and living with their husbands and not depending on the teacher.
 - (3) Unmarried major daughters solely dependent on the teacher.
 - (4) Married daughters widowed or divorced solely dependent on the teacher.
 - (5) Father and mother solely dependent on the teacher for maintenance
- (b) In the case of female teacher:
- (1) Minor children excepting daughters married and living with their husbands and not depending on the teacher.
 - (2) Unmarried major daughters solely dependent on the teacher.
 - (3) Married daughters widowed or divorced solely dependent on the teacher.
 - (4) Father and mother solely dependent on the teacher for maintenance.
 - (5) Husband.

III. PENSION

- 6[8. (1) The age of retirement on superannuation shall be fifty five years.

Provided that those who were already in service in any aided school prior to the 4th September 1957, the age of retirement on superannuation shall be sixty years].

7[x x x x]

8[x x x x]

9. The service put in by a teacher before he has completed 18 years of age shall not qualify for pension or gratuity.
10. In computing the length of service for calculation of pension and gratuity continuous service alone shall be reckoned as qualifying service.

11. Leave with allowance shall be allowed to count as qualifying service to the extent provided under Rule 28 Part III Kerala Service Rules.
12. (a) A teacher shall be eligible for payment of pension or gratuity as the case may be:
- (i) On retirement after attaining the age of superannuation under rule 8 or on voluntary retirement after completing a qualifying service of 30 years.
 - (ii) on discharge due to the abolition of the post, or
 - (iii) on discharge due to invalidation on medical grounds

Note:- The rules regarding medical certificate in the Kerala Service Rules shall be followed in the case of invalidation on medical grounds.

(b) A teacher shall be eligible for pension if he has rendered a total qualifying service of 10 years or more. The pension for each such completed year of service shall be calculated at 1/120th of the average emoluments subject to a maximum of 30/120th of the average emoluments. If the qualifying service falls short of 10 years but not 5 years, a gratuity equal to one half of a months' emoluments last drawn for each completed year of service shall be paid. No gratuity shall be admissible to a teacher who has put in a qualifying service of less than 5 years.

⁹[Provided that the minimum monthly pension payable under this chapter shall be such amount as may be specified by the Government from time to time].

Note:- (1) The term emoluments means the ¹⁰[actual pay including personal pay ¹¹[and dearness pay] drawn excluding all allowances which are in the nature of compensatory or supervisory or other allowances. The term "average emoluments" means the emoluments for a month calculated for the last three years of teacher's service.

¹²[(2) In the case of teachers who continue in service up to 60 years of age under note to rule 8 the average emoluments ¹³[shall be calculated on the basis of the emoluments drawn during the 10 months immediately preceding the date on which they complete 60 years of age], provided that the benefit under this note can be granted only to those who attain the age of 55 on or after 14-11-1966.]

¹⁴[(c) No claim for compassionate gratuity to the families of teachers who die in harness shall be entertained by the Government. However Government, may grant compassionate gratuity to the families of the teachers who died in harness while in service, whose death has taken place within 3 years prior to 1-10-64, and to those who continued in

service after the 55th year on 1-10-1964 and who could not opt for Chapter XIV (C) Kerala Education Rules, at the rate of half month's pay for each year of qualifying service based on monthly pay drawn by the teacher for the month of April each year.]

¹⁵[**Explanations-** (1) The word 'family' has the same meaning as defined in the note to rule 7.

(2) In calculating the monthly rate of pay, the pay drawn after 55th year shall not be reckoned.]

¹⁶[**12A.** The minimum service required for the grant of compassionate gratuity shall be five years complete service qualifying for pension. The maximum complete service for which compassionate gratuity shall be limited to 30 years.

12B. The maximum monthly pay for the calculation of compassionate gratuity shall be RS.300.

12C. The maximum amount of compassionate gratuity payable to the family of a deceased teacher shall in no case exceed Rs. 3,000.

12D. The grant of compassionate gratuity shall be entirely within the discretion of the Government].

13. The pension shall be subject to such reduction as may be ordered by the sanctioning authority for unsatisfactory work and conduct during the period of service of a teacher.

¹⁷[**13A.** Notwithstanding anything contained in these rules, no teacher shall be eligible for any pension if he has been dismissed or removed for misconduct, insolvency or inefficiency.

¹⁸[**14** After verification of the pension application by the Accountant General, the pension found admissible will be sanctioned by the authorities empowered by Government in this behalf. On receipt of sanction together with the connected documents in his office, the Accountant General will be issuing the pension payment order to the person concerned. In case of delay, the payment of an anticipatory pension not exceeding 75% of the pension to which he is entitled to will be authorised by the Accountant General after necessary investigation, provided that such disbursement shall be made only after the declaration specified below has been signed by the retiring teacher.]

Declaration

An advance payment of pension having been authorized in my favour, I hereby declare that I clearly understand that the payment is strictly provisional and is subject to revision after the exact amount of any pension to me has been decided upon and sanctioned by the Government, and I further promise that if, upon such revision, any provisional payment of pension made to me has been in excess of the amount eventually sanctioned, I shall repay all such excess payment by deduction from my monthly pension.

15. Cases requiring the grant of any concession not contemplated in these rules shall be submitted to Government for their orders.
16. There shall be no commutation of pension sanctioned under these rules.
17. The pension sanctioned under these rules shall carry no temporary increase.

1. Added by notification published in Kerala Gazette No. 22 dated: 30-5-61.
2. Rule 1 renumbered as sub-rule (b) of that rule and before sub- rule (b) as so renumbered this sub-rule.
(a) inserted by G.O (P) 327/68/Edn. dated: 11-07-68 in gazette dated 6- 8- 68.
3. Added by G.O (P) 306/62 dated: 09-05-62 and published in Gazette dated 22-5-62.
4. Substituted for the figures" 1-7-1962"by G.O (P) 889/62 dated: 07-12-1962 and published in gazette dated 18-12-62.
5. Substituted for the words 'the 58th year of age' by G.O (P) 326/Edn. dated: 25-07-1967 and published in gazette dt. 1-8-1967 with effect from 4-5-1967.
6. Substituted by G. O. (P) 92/82/G. Edn. dated: 2-7-82 published in gazette dated 2-7-82.
7. The second proviso "Provided further that the service beyond the period of fifty five years should not be considered as qualifying service for the purpose of pension and gratuity under these rules omitted by G. O. (P) 244/84/G. Edn. dated: 9-11-84 published on 4-12-85 with effect from 27-11-82.
8. Sub-rules (2), (3) and (4) of Rule 8 omitted with effect from 11-10-89 by G.O. (P) 44/90/ G.Edn. Dated 17-3-90 published in gazette dated 19-3-90.
9. Substituted by notification in gazette dated: 18- 11-69 for "Provided that the minimum pension payable under this Chapter shall be Rupees twenty five per mensem".
10. Substituted for the words "actual pay" by G. O. (P) 184/74/G.Edn dated: 23-9-74 published on 22-10-74.
11. Inserted by notification in gazette dated 15-10-63
12. Substituted by notification dated 16-3-72 in gazette dated 4-4-72 for "In the case of teachers who continue in service up to 60 years of age under note to rule 8, the average emoluments shall be calculated on the basis of the

- emoluments drawn during the 3 years immediately preceding the date on which they completed 55 years of age."
13. Substituted by G. O. (P) 244/84/G. Edn. dated 9-11-84 in gazette dated: 4-12-84 with effect from 27-11-82 for "shall be calculated on the basis of the emoluments drawn during the 12 months immediately preceding the date on which they complete 55 years of age".
 14. Substituted by notification in Gazette at 24-12-68 for "(c) No claim for compassionate gratuity to the families of teachers who die in harness shall be entertained by the Government."
 15. Substituted by notification in gazette dated 8-12-1970 for "Note -the word "family" has the same meaning as defined in the note to rule."
 16. Rules 12A to 12D inserted by notification in gazette dated 24-12-68.
 17. Added by notification in gazette dated 20-2-68.
 18. Substituted by G.O. (P) 113/76/G.Edn. dated 18-6-76 in gazette dated: 3-8-76.