

STATISTICAL PAPER NO. VIII

# OLD-AGE BENEFITS FOR TEACHERS

A COMPARATIVE STUDY



सत्यमेव जयते

**EDUCATION COMMISSION**  
University Grants Commission Building  
Bahadur Shah Zafar Marg  
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Statistical Paper No. VIII

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A comparative study

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(1)

OLD AGE BENEFITS FOR TEACHERS

A Comparative Study

The object of this paper is to discuss some general principles in relation to the provision of adequate old age benefits to teachers.

2. Old Age Benefits Now Available to the Employees of the Government of India: Of the various schemes of old age benefits now in force in the country, probably the best is that provided by the Government of India for its employees. This includes the following:

(a) Death-cum-Retirement Gratuity. This is calculated at one-half month's salary for every year of qualifying service, subject to a maximum of 15 months (in actual calculation, the usual method adopted is to calculate gratuity at one-fourth of a month's salary for every six months of qualifying service) which is given to the person at the time of retirement. In the event of an earlier death, it is paid to his family, and is subject to a minimum of 12 months' emoluments.

(b) Pension: Only employees who have put in 10 years or more of qualifying service are eligible for pension. This amount is equal to the pensionable pay multiplied by the number of years of qualifying service (subject to an upper limit of 30 years) and divided by 80.

(c) Gratuity. Persons who have put in a service of less than 10 years get a gratuity only in lieu of the pension described above under (b). It is calculated at the following rates:-

p.t.o.

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<u>No. of years of qualifying service</u>	<u>Amount of Gratuity</u>
1	1 month's emoluments
2	2 " "
3	3 " "
4	4 " "
5	4 $\frac{3}{4}$ " "
6	5 $\frac{1}{2}$ " "
7	6 $\frac{1}{4}$ " "
8	7 " "
9	7 $\frac{3}{4}$ " "

(d) Family Pension: An employee is also entitled to a family pension on condition that he voluntarily agrees to surrender two months of the Death-cum-Retirement Gratuity which is due to him under (a) above. The rates of family pension are as shown below:-

Rs. 800 and above	12% of pay, maximum Rs. 150/-
Rs. 200 and above but below Rs. 800/-	15% of pay, maximum Rs. 96/- minimum Rs. 60/-
Below Rs. 200	30% of pay, minimum Rs. 25/-

The family pension can be paid to the family of any employee who dies after completing one year's service. It is paid to the widow throughout her life (or until she re-marries). After her death or re-marriage, it is paid to the eldest surviving son till he attains the age of 18 years or to the eldest surviving daughter until she reaches the age of 21 years or is married.

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3. The Principle of Uniformity: In so far as old-age benefits are concerned, the ideal situation would be to adopt the principle of uniformity. The Government of India should decide, from time to time, the type of old-age benefits that have to be provided to its employees. It may consult the State Governments before taking such decisions, if it is necessary. But once decisions are taken for the employees of the Government of India, it should be a convention that the State Governments would automatically adopt them for their employees also. While there may be some difference of opinion on the issue whether the scales of pay should be the same throughout the country or not, there is really no justification for having different sets of old-age benefits for the Government of India and the State Governments.

4. A further extension of this principle of uniformity would be to extend the same old-age benefits to the teachers in the local authority and private sectors as well. In the paper dealing with the salaries of teachers, it has been suggested that there should be complete parity in the emoluments given to teachers in Government service and those paid to teachers in local authority or private service. On the same basis, the old-age benefits given to all categories of teachers should also be the same, irrespective of the management under whom they might happen to serve at the time of their retirement or for different periods during their total service.

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5. If this principle of uniformity could be adopted in respect of old-age provisions, the entire problem would be simplified. It is also felt that the introduction of such uniformity would not involve any large increase in educational expenditure.

6. The Existing Position: If the existing position is examined in the light of this principle of uniformity, the picture is not very happy. It will be seen from the brief notes on the old-age benefits as provided to teachers in States and Union Territories given in this paper that -

(a) not all State Governments have yet accepted the system of old-age benefits provided to its employees by the Government of India. For instance, the Government of Maharashtra has not yet accepted the family pension scheme. Even when the scheme has been accepted by a State (e.g. Andhra Pradesh) the rates of family pension are different;

(b) there is no parity in any State or any Union Territory in respect of old-age benefits provided to teachers in Government and private schools.

The best recommendation which the Commission can make, therefore, is to suggest that there should be a national system of old-age benefits for all teachers - irrespective of the area wherein or the management under which they are serving - and that this should be identical with the system of old-age benefits provided by the Government of India for its employees.



7. Compulsory Insurance: There is an additional suggestion that can be made in this behalf. Under the system of old-age benefits provided by the Government of India, there is no provision for compulsory insurance. There is no reason why such compulsory insurance should not be provided. Some States have already done so. Even today, insurance is compulsory on all Government servants in Jammu & Kashmir. It was also so compulsory in the old Mysore State. The arguments in favour of the proposal are obvious, especially as the premia are to be paid by the employee himself and no cost to Government is involved. On the contrary, the following two arguments are most commonly advanced:-

- (a) Normally all Government servants and teachers do insure their lives. This has become so common a thing that there is hardly any need to make insurance compulsory; and
- (b) the deductions made from the salaries of teachers on account of provident fund etc. are so many that the meagre salaries which they get are still further reduced.

After considering both sides of the argument, it is still felt that it will be an advantage to provide for compulsory insurance of specified amounts (related to the salaries) and leave open to the person concerned to go in for additional insurance, if he so desires.

8. Teachers and participation in Elections: This idea of parity between teachers in Government schools and those in private schools in respect of (a) emoluments

and (b) old-age benefits raises an important issue. Today, the teachers in Government schools are subject to conduct and discipline rules of the Government and cannot participate in elections (except for casting their own vote). This restriction does not apply to teachers in private schools who can participate in elections in the sense that they can actively canvass for any candidate or work as his agent and even stand as candidates themselves and be elected. They can exercise similar rights with regard to elections to local bodies also. It has, therefore, been suggested that, when parity is introduced in respect of emoluments and old-age benefits, there should be parity in conduct and discipline rules as well and that teachers working in private schools should be ~~prevented from participat-~~ing in elections.

9. This objective can be secured in two ways:-

(a) There can be an Act passed to that effect by Parliament;

(b) Provision to that effect can be made in the Conduct and Discipline Rules which private managements prescribe for their employees (prescription of such a rule can be laid down as a condition for recognition and grant-in-aid); or teachers may be voluntarily required to surrender this right.

The State of Kerala has given a lead in this matter. They had already introduced parity between teachers of Government and private schools with regard to remuneration. They have now introduced parity in

old-age benefits, but this is subject to the condition that the teacher voluntarily surrenders his right to participate in elections to local bodies, State Legislatures and the Parliament.\* There is no reason why a State Government which introduces parity in emoluments and old-age benefits between teachers in Government and private schools should not also insist with regard to the parity in this respect also.

#### ALTERNATIVE ASSUMPTIONS

10. Unfortunately, this concept of parity between teachers in government and private service with regard to old-age benefits is not very popular at present, nor is it vigorously advocated in any sector. The organisations of teachers seem to be more inclined to demand (a) a parity in remuneration, (b) adequate old-age provision but not on the basis of parity, and (c) the right to participate in elections. It is felt that this is not a sound policy and that it is against the interests of education and, in the last analysis, of the teachers themselves. It would, therefore, be better to insist on parity between teachers of government and private schools in all respects, remuneration, old-age benefits and service conditions.

11. Assuming that this proposal is not accepted and that the recommendations of the

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\*Data is being collected with regard to the teachers who have exercised this option.

Commission will follow the broad thinking now put forward by the organizations of teachers, it will be necessary to consider some alternative demands that are being currently made. These are briefly discussed in the paragraphs that follow.

12. Triple Benefit Scheme: This scheme was first put forward by the Madras State and has since become very popular. Under this scheme the teacher is entitled to three benefits: (a) pension at one-fourth of his retiring salary, (b) a contributory provident fund, and (c) insurance. In so far as insurance is concerned, no contribution is paid by the employer. It has, therefore, no financial implications. In fact, it may be better to describe this as a double benefit scheme combined with compulsory insurance.

13. The present position is that the triple benefit scheme has been adopted for teachers in non-government schools in the States of Madras, Kerala, Mysore, Andhra Pradesh (with compulsory insurance) and Bihar. The Ministry of Education has also prepared a modified form of this scheme which is proposed to be introduced in all the Union Territories. An alternative proposal would, therefore, be to recommend its universal adoption.

14. Investment of the Provident Fund Amounts: At present, the amounts of the contributory provident

funds of teachers are generally invested in Postal Savings Bank where a separate account is maintained for each teacher. This has obvious administrative advantages. But financially it is a disadvantageous proposal. The rate of interest on deposits in Postal Savings Bank is only  $2\frac{1}{2}$  per cent whereas for long-term deposits like those of provident funds, the rate of interest should be 6 per cent or even more. It has been represented by the teachers organizations that this causes considerable loss to teachers and there is great truth in this argument. It is, therefore, necessary to devise a more equitable system of investing provident fund amounts so that the teachers get an equitable return on their investment.

15. In this context, a suggestion has also been made to the effect that the Central Government should operate, on a national basis, the provident fund accounts of all teachers or in the alternative, each State should set up an autonomous body to manage the provident fund accounts of all the teachers in their service. The huge amounts that would thus be collected should be utilised for construction of educational buildings and Government should guarantee a reasonable rate of interest on them. The proposal

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would thus serve two purposes: (a) It would earmark a certain amount every year for the construction of school buildings; and (b) It would get a reasonable return of interest for the investments of teachers. This proposal needs careful consideration.

16. Liberal Provident Fund in lieu of the Triple Benefit Scheme: A view has also been put forward that a scheme of liberal provident fund (say at  $8\frac{1}{3}$  per cent of the salary) with adequate rate of interest guaranteed (about 5-6%) and combined with compulsory insurance is of much greater benefit to the teachers than the Triple Benefit Scheme as it now operates at present. This argument is mainly based on the death rates amongst teachers. The retirement age for teachers in private schools is now generally 60 (except in Bihar where it is 62). Many of them continue to serve till 65 under ordinary provisions. Since the retirement is late, the teachers do not live very long after retirement and they rarely get full benefit of a pension, however, liberal it might be. On the other hand, a generous provident fund to which they can contribute for about 35-40 years (from the age of about 20-25 when they begin service to the age of about 60 or 65 when they retire) brings in much better

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return. The difficulties involved in early deaths could be mitigated by introducing an element of compulsory insurance. There is some force in these arguments and the matter needs closer examination.

PART I

S T A T E S



I. ASSAM

(1) Teachers in Government schools are entitled to the following old-age benefits :-

- (a) Pension and gratuity;
- (b) Death-cum-Retirement gratuity for teachers who have completed five years of qualifying service; and
- (c) Family Pension.

These are broadly based on the pattern of old-age benefits available for Central Government employees.

(2) For the teachers of aided secondary schools, a Contributory Provident Fund scheme has been introduced, the rate of contribution being 6%. There is no provision for pension or gratuity at present; but a proposal to introduce the triple-benefit scheme is under the active consideration of the Government. In the meantime, the Managing Committees of aided Secondary Schools are allowed to grant gratuity to the superannuated teachers from the surplus funds of their institutions with the prior approval of the Director of Public Instruction, provided the amount of gratuity does not exceed Rs.1000 or six months' pay last drawn by the teacher, whichever is less\*.

(3) The Age of Retirement is 55 in Government schools; but the teachers may be allowed to continue up to 58 years. In private schools, the age of

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\* No information is available about old-age benefits given to teachers in private primary schools. This is being collected from the State Government.

retirement is 60 years; but extensions up to 63 years of age can be given by the Director of Public Instruction and for one more year by the Minister of Education.

(4) The children of teachers whose pay does not exceed Rs.100 p.m. are allowed free tuition in schools up to class VI (i.e. class VIII in general terminology).

## II. ANDHRA PRADESH

(1) The teachers in Government schools are eligible for pension, gratuity and family pension as shown below :-

(a) Pension: This calculated on the basis of the formula: average of emoluments at the time of retirement multiplied by the total number of years of service completed (10-30) divided by 80.

(b) Gratuity: This is calculated in accordance with the formula: last pay drawn multiplied by the total number of years of service divided by 2, subject to a maximum of 15 months' pay.

(c) Family Pension: The Government of Andhra Pradesh have introduced Andhra Pradesh Government Servants Family Pension Rules of 1964 from 1.1.1964. Under these rules, family pension is payable to the widow for her life time; and after the death of the widow, it is transferable to minor son till the age of 18 years and unmarried daughter

till the age of 21 years or till marriage whichever is earlier. The rate of family pension is noted as follows:-

<u>Limits of pay</u>	<u>Rate of family pension</u>	<u>Maximum or minimum</u>
Below Rs.200.	30% of pay	Min. Rs.15
Rs.200 and above but below Rs.800	15% of pay	Min. Rs.60 Max. Rs.96
Rs.800 and above	12½% of pay	Max. Rs.150

The family pension is paid when a Government servant puts in regular pensionable service of a total period of not less than one year and dies while in service or after retirement on or after 1st January, 1964.

(2) Teachers in aided as well as local authority schools have been given old-age benefits under the Andhra Pradesh Teachers Contributory Provident Fund-cum-Pension and Gratuity Rules, 1961. Under this scheme, the teachers are entitled to the following benefits:-

- (a) Gratuity: After a service of more than 5 years but less than 10 years, a gratuity equal to 1/2 of a month's emoluments for each completed year of service is paid.
- (b) Pension: For teachers who have completed 10 years of service, a pension is paid on the basis of the formula : average emoluments at the time of retirement multiplied by completed years of service (10 - 30) divided by 120.

(c) Provident Fund: The teachers are entitled to contribute to a provident fund at 6 per cent of their salary, an equal contribution being paid by the employer and Government on a 50 : 50 basis.

(3) The age of retirement is 55. But teachers in non-government service can be extended (or re-employed) till 60\*.

(4) The following fee concessions are granted to the children of teachers employed in Government Institutions irrespective of their pay and teachers employed in Elementary and Secondary schools under local bodies and private managements subject to the condition that their pay does not exceed Rs.300 per month:

(i) Remission of full tuition fees in Classes I to VIII.

(ii) Remission of one half of the tuition fees in Classes IX to XII.

N.B. These concessions have lost meaning because secondary education has now been made free in Andhra Pradesh.

### III. BIPAR

(1) The teachers in Government schools are entitled to the same age-old benefits as are given to other Government servants.

(2) The teachers in non-Government or Local Body schools used to participate in a contributory Provident Fund scheme to which the employee contributed at the rate of 6% of his salary and the employer and the Government

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\* This needs confirmation.

contributed an equal amount on a 50 : 50 basis\*. In addition to this, Government have now introduced (from 1962) a pension-cum-insurance scheme whose main features are the following:-

- (a) Insurance: An employee, falling under any of the following categories, who has completed five years of service shall within one year thereafter insure his life with the Life Insurance Corporation of India for a policy maturing at an age not earlier than 55 years for the minimum amount specified there against and keep the policy alive and unencumbered :-

Categories of employees	Those who have completed 20 years but not 30 years of age.	Those who have completed 30 years but not 35 years of age.	Those who have completed 35 years but not 40 years of age.
	Rs.	Rs.	Rs.
1. Head Master of Secondary Schools	3,500	3,000	2,500
2. Employees drawing emoluments above Rs.200 p.m.	2,500	2,000	1,500
3. Employees drawing emoluments above Rs.150 but not above Rs.200.	2,000	1,500	1,000
4. Other employees drawing emoluments above Rs.65 but not above Rs.150 p.m.	1,500	1,000	500

- (b) Gratuity: Every teacher shall, in addition, be also entitled to his gratuity, if he has put in less than 10 years' service on the

\* This needs confirmation.

scale given below :-

<u>Completed years of qualifying service</u>	<u>Scale of Gratuity</u>
1. 4 years and less	Nil
2. 5 years	2½ months emoluments
3. 6 years	3 months emoluments
4. 7 years	3½ months emoluments
5. 8 years	4 months emoluments
6. 9 years	4½ months emoluments.

(c) Pension: Every teacher who has completed 10 or more years of service shall be entitled to a pension whose amount will be calculated on the basis of the following formula : pensionable pay multiplied by the total period of qualifying service in years (10 - 30) divided by 120, subject to an upper limit of Rs.900 per year in the case of Headmasters of secondary schools and Rs.720 per annum in other cases.

(3) The age of retirement in Government service is 58, while that for teachers in non-Government service it is 62\*.

(4) Children of teachers in non-Government service are given the privilege of free tuition to the end of the secondary stage, subject to the prescribed limit that the 15 per cent of the total number of students only should be given free-studentships.

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\* This needs confirmation.

IV. GUJARAT

(1) Teachers in Government Primary and Secondary Schools enjoy the same old age benefits as are given to other Government servants:-

(a) Pension: The amount of the pension is equal to the number of years of qualifying service completed (not exceeding 30) multiplied by the average pay drawn during the last two years and divided by 80.

(b) Death-cum-retirement gratuity: The amount of this gratuity is subject to an upper limit of 15 months' average pay drawn during the two years before retirement.

(c) Family Pension: If the teacher has put in more than 10 years of qualifying service and dies before retirement, a proportionate amount of gratuity is awarded to his family and also a proportionate family pension is awarded to the family for five years after death.

(2) These old-age benefits have recently been extended to, the primary teachers in the service of the Panchayats in the rural areas and the municipalities in the urban areas, the only difference being that the teachers in Government service can participate in a non-contributory Provident Fund while no such provision has been made for the teachers in the service of the Panchayats

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and the municipalities.

(3) For the primary teachers in private schools (whose number is small), there is no system of old-age benefits at all.

(4) For secondary teachers in private service, the only old-age benefit provided is a contributory Provident Fund to which the teachers subscribe at 6% of their salary and an equal amount is contributed by the management and the Government on 50 : 50 basis.

(5) The retirement age is 55 years in Government service. In private service, it can be extended to 60 and, in exceptional circumstances, even beyond 60.

(6) There are no special facilities for free education of teachers' children.

#### V. JAMMU & KASHMIR

(1) Teachers in Government service receive pension at half the rate of pay, either on completion of 30 years qualifying service or on retiring at the age of 55 years with at least 25 years of qualifying service. After a service of not less than 10 years, they get proportionate pension which is equal to one-sixtieth of the product of the total period of qualifying service and average monthly emoluments drawn during the three years before retirement. After a service of less than 10 years, they get a gratuity not exceeding one month's emoluments for each completed year of service. They have also to contribute towards Compulsory Insurance

P.T.O.



and General Provident Fund out of their own salary; but there is no contribution by Government towards these benefits.

(2) For Teachers in the private schools, there is hardly any scheme of old-age benefits. Only a very few schools have introduced a scheme of Contributory Provident Fund which now operates only in respect of a very small number of teachers. Although the total volume of private enterprise in the State is small, something has been done to provide adequate old-age benefits to teachers in private educational institutions\*.

#### VI. KERALA

(1) The teachers in Government Schools are entitled to the old-age benefits under the Kerala Service Rules as shown below:-

I. When the qualifying service is less than ten years.

A gratuity at the following rate is given:

<u>Completed year of service</u>	<u>Rate of gratuity or pension.</u>
1	1 month's emolument.
2	2 months' emolument.
3	3 " "
4	4 " "
5	4 $\frac{3}{4}$ " "
6	5 $\frac{1}{2}$ " "
7	6 $\frac{1}{4}$ " "
8	7 " "
9	7 $\frac{3}{4}$ " "

\* The data regarding age of retirement is being obtained from the State Government. Since all education is free, the question of concessions for the education of teachers' children does not arise.

When the qualifying service is 10 years and above.

1/80th of the average emoluments for each completed year of service not exceeding 30/80th of the average emoluments.

II. Death-cum-Retirement Gratuity.

- (1) Ten-twentieths of the average emoluments for each completed year of service subject to a maximum of 13 times the emoluments.
- (2) In the event of death of a teacher after he has completed five years qualifying service, the gratuity is subject to a minimum of 12 times the emoluments.

III. Family Pension

When the deceased Govt. employee has completed not less than 20 years of service and in exceptional cases when the deceased has put in not less than 10 years qualifying service.

<u>Pay at the time of death or retirement</u>	<u>Monthly family Pension.</u>
(1) Up to and including Rs.800 but above Rs.200	15% of the pay subject to a minimum of Rs.50 and maximum of Rs.90
(2) Up to and including Rs.200 but not below Rs. 100	25% of pay subject to a minimum of Rs.30
(3) Below Rs.100	30% of pay subject to a minimum of Rs.20

The family pension will be given for a period of ten years or five years after the date of superannuation whichever is earlier.

- (2) Teachers in Aided Schools: With effect from 1-10-1964 teachers in aided schools are eligible

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to receive the same pension and other retirement benefits as are enjoyed by teachers in Government Schools. This benefit is given to teachers who opt for conduct rules in Chapter XIV(C) K.E.R. and who also give an undertaking in the following form :-

FORM OF UNDERTAKING

I, ..... hereby undertake to abide by the terms and conditions hereinafter appearing.

1. I am governed by the Rules regarding Conduct contained in Chapter XIV(C) Kerala Education Rules.

2. I will not during my service as teacher in aided schools:-

(i) file nomination paper for election to the Parliament, State Legislature or Local Bodies; or

(ii) be a member of or otherwise associate with any political party or organisation nor will take part in, subscribe in aid of, or assist in any other manner, any political movement or activity; or

(iii) canvass or otherwise interfere or use my influence in connection with or take part in, any election to the Parliament, State Legislature or Local Body, whether in the Kerala State or elsewhere.

3. If any of the above conditions is violated, I will forfeit my right to continue as aided school teacher and shall cease to hold that office forthwith.

4. If any difficulty arises regarding the interpretation of the terms and conditions herein contained, the decision of the Director of Public Instruction thereon shall be final.

Signed and delivered by Shri ....

In the presence of Witnesses.

(1)

(2)

Countersigned.

Manager

Countersigned.

Educational Officer.

Note: In the case of teachers other than Headmaster, the Headmaster shall be one of the witnesses.

Teachers who have not given the above undertaking and who have opted for old rules are eligible for the following benefits:-

- (1) When the service is less than 10 years, but not less than 5 years. | Gratuity equal to one half of a month's emolument last drawn for each completed year of service.
- (2) When the service is ten years or more. | A minimum pension of Rs.20 p.m. Pension is calculated at the rate of 1/120th of the average emoluments subject to a maximum of 30/120th. The rules could be found in Chapter XXVII of the K.E.R. enclosed.

(3) Teachers have to subscribe to a Contributory Provident Fund and the rate of Government contribution is 3 paisa per rupee on the pay drawn by such subscriber during a financial year\*.

#### VII. MADHYA PRADESH

(1) Teachers in Government schools are governed by the Madhya Pradesh New Pension Rules, 1951. Under these Rules, the teachers are entitled to the following benefits :-

- (a) Gratuity: For teachers who have put in less than 10 years of service, gratuity is given on the following scale :-

<u>Completed years of qualifying Superior service</u>	<u>Scale of gratuity</u>
1	1 month's emoluments.
2	2 months' emoluments.

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\* The data regarding the age of retirement and the concessions given for the education of Teachers' children are being obtained from the State.

<u>Completed years of qualifying Superior service</u>	<u>Scale of gratuity</u>
3	3 months' emoluments
4	4 " "
5	4 $\frac{3}{4}$ " "
6	5 $\frac{1}{2}$ " "
7	6 $\frac{1}{4}$ " "
8	7 " "
9	7 $\frac{3}{4}$ " "

- (b) Pension: For teachers who have put in 10 years or more of service, pension is calculated according to the formula: pensionable salary multiplied by the number of years of qualifying service (subject to an upper limit of 30 years) divided by 80.
- (c) Death-cum-Retirement Gratuity: This is paid at 10/20ths of the emoluments for each completed year of service.
- (d) In addition the teachers are also entitled to a family pension. A teacher who dies in service after 20 years of qualifying service is entitled to a family pension for a period of 10 years, provided the payment does not extend beyond a period of five years from the date on which the deceased retired or would have retired in the normal course.

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(2) For teachers in private schools there appears to be only a provident fund scheme\*.

(3) The age of compulsory in Government service is 58 years (data regarding private service is not available).

(4) Concessions for the education of children are available as follows:-

Mahakoshal Region

(i) Full exemption from payment of tuition fees in all types of recognised schools in the case of those drawing pay not exceeding Rs.100 p.m.

(ii) Exemption from payment of half the tuition fee in cases of those drawing pay more than Rs.100 p.m.

Madhya Bharat Region

(i) Brothers and sisters pay tuition fee at half the rate.

(ii) Free education is given to students whose father or guardian is a member of the staff of the Education Department drawing pay less than Rs.100 p.m.

In the remaining regions of the State, viz. Bhopal and Rewa education is free upto the middle standard.

The proposal regarding making the following concession applicable throughout the State is under consideration of Government:

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\* This needs confirmation.

"Exemption from payment of tuition fee to the sons and daughters of teachers serving in Government and non-Government schools, getting pay less than Rs.200 p.m."

#### VIII. MADRAS

(1) Teachers in Government service get the same old-age benefits as are available to other Government servants, under the Madras Liberalised Pension Rules introduced from 1.6.1960. This includes a pension @ 3/8th of the pensionable salary, a gratuity and also a family pension given under certain specified conditions.

(2) Teachers in aided and local bodies' schools are entitled to the triple-benefit scheme which was introduced in the State from 1.4.1955. Under this scheme, a teacher is entitled to the following old-age benefits:-

(a) Pension: The amount of the pension is equal to the pensionable salary multiplied by the total number of years of qualifying service (subject to an upper limit of 30 years) and divided by 120. The pension so arrived at is subject to a maximum of Rs.22.50 p.m. in the case of elementary grade teachers and of Rs.35 p.m. in the case of secondary grade teachers.

(b) The Provident Fund: The teachers also contribute to a Provident Fund @ 6% of

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their salary. The management and Government contribute an equal amount on 50 : 50 basis.

(c) Insurance: Every teacher has to take an insurance policy as a condition of his being eligible for pension. Under the existing rules, the value of insurance policy to be taken by a teacher is as follows :-

<u>Category</u>	<u>Value of policy</u> Rs.
(i) Teachers on the elementary grade scale	500
(ii) Teachers on the secondary grade scale	1000
(iii) Teachers on the B.T. scale	2000

(3) The age of retirement is 58 for teachers in Government and Local authority service. Teachers in private service retire at 60 and may be given an extension by appropriate authorities.

(4) Since education up to the end of secondary stage is free in the Madras State, the question of concessions for free education for the children of teachers does not arise.

#### IX. MAHARASHTRA

(1) Teachers in Government Schools receive the same old-age benefits as are given to other Government servants. These include the following :-

(a) Pension: Three-eighth of the pensionable pay for the last three years.

P.T.O.



(b) Gratuity: The amount of gratuity will depend upon the total period of qualifying service, and will not exceed 15 times the last pay drawn at the time of retirement.

(2) These benefits have also been extended to teachers in the service of the Local Bodies (Zila Parishads, Municipalities and the Municipal Corporation of Nagpur). The teachers under the Municipal Corporation of Bombay have their own pension scheme which is applicable to all employees of the Corporation.

(3) No provision has been made for teachers who work in private primary schools.

(4) For teachers in private secondary schools, a Provident Fund Scheme has been introduced. The contribution of the subscriber is at 6% of the salary and an equal amount is contributed by the management and the Government on a 50 : 50 basis. A ~~proposal~~ proposal to adopt the Triple Benefit Scheme for these teachers is under the consideration of the State Government.

(5) Free education upto the end of the secondary stage is given to the children of all teachers under Government or the Local Bodies, whose annual income is less than Rs.1800. (This benefit is given to all other Government servants also).

(6) The age of retirement is 58 for teachers in government service and 60 in non-government service.

P.T.O.

X. MYSORE

(1) Teachers in Government schools are entitled to the same old-age benefits which are given to other servants of government. These include pension, gratuity, death-cum-retirement gratuity and family pension\*. The details are being collected from the State Government.

(2) For teachers in non-Government schools (whether run by local bodies or private management), the State has introduced, with effect from the 1st April, 1963, a triple-benefit scheme under which the following benefits are available:-

(a) Contributory Provident Fund: Each teacher subscribes at the rate of 6 per cent of his salary and the management and the government taken together contribute an equal amount.

(b) Insurance: Every teacher is also required to take out an insurance policy as shown in the following table:-

Categories of employees	Those who	Those who	Those who
	have completed 20 years but not 30 years of age.	have completed 30 years but not 35 years of age.	have completed 35 years but not 40 years of age.
	Rs.	Rs.	Rs.
1. Head Master of Secondary Schools	3,500	3,000	2,500
2. Employees drawing emoluments above Rs.200 p.m.	2,500	2,000	1,500
3. Employees drawing emoluments above Rs.150 but not above Rs.200.	2,000	1,500	1,000
4. Other employees drawing emoluments above Rs.65 but not above Rs.150 p.m.	1,500	1,000	500

\* This needs confirmation.

P.T.O.

(c) Pension and Gratuity: For service upto 9 years or less, a gratuity equal to one-half month's salary for each completed year of service is given. For service of 10 years or more, a pension is given whose amount is equal to the pensionable salary multiplied by the total period of qualifying service in years (10 - 30) and divided by 120, subject to a maximum of Rs.900 per year in the case of the headmasters and Rs.720 per year in other cases.

(3) There are no special concessions for free education to the children of teachers. They have also ceased to be relevant because the State has now decided to provide free education to the end of the secondary stage.

(Data regarding the age of retirement is being collected from the State Government).

#### XI. NAGALAND

(1) For teachers in Government schools, the old-age benefits are the same as for Central Government employees.

(2) For teachers in private schools, no pension and gratuity rules have been framed. (It is not clear whether these teachers are entitled to Provident Fund or Insurance. A clarification on this point is being sought from the State Government).

(Data regarding age of retirement and facilities for free education to the children of teachers are being collected).

P.T.O.

XII. ORISSA

(1) Teachers in Government Service are entitled to the same old-age benefits as are given to other employees of government and include pension, gratuity, death-cum-retirement gratuity and family pension. These are based on the broad pattern of similar benefits given to the employees of the Government of India.

(2) For teachers in non-government secondary schools a scheme of contributory provident fund has been introduced. Every teacher contributes at 6½ per cent of his salary and an equal amount is contributed by the management and the Government together on a 50 : 50 basis.

(3) For teachers in non-government primary and basic schools, another scheme of contributory provident fund has been introduced under the Orissa Primary and Basic School Teachers (Non-Pensionable Service) Provident Fund Rules, 1957. Each teacher subscribes at 6½ per cent of his salary and the contribution of government is to be "at a rate not less than one-third and not more than one-half of the total sum contributed by the subscriber". Apparently, there is no contribution from the management\*.

(The data regarding the age of retirement and concessions for the education of teachers' children (and such other benefits) are being collected from the State Government).

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\* This needs confirmation.

XIII - PUNJAB

A. Permanent Government employees:

(a) Pension For qualifying service of ten years or more following kinds of pensions plus death-cum-retirement gratuities are admissible:

- |   |  |
|---|--|
| (i) Superannuation pension on attaining the age of compulsory retirement    | (i) Number of 6 monthlies of qualifying service divided by 80 multiplied by one half of the average emoluments.  |
|   | <u>plus</u>  |
| (ii) Invalid pension (on being declared unfit for further service).         | (ii) Death-cum-retirement gratuity @ 1/4th of the emoluments for each half year of qualifying service subject to a maximum of 15 times the emoluments provided that in no case it should exceed Rs.24,000/-. |
| (iii) Retirement pension (can be claimed after 25 years qualifying service) |  |
| (iv) Compensation pension (on to abolition of post etc.)                    |  |

(b) For qualifying service of less than 10 years, the following kinds of gratuities will be admissible

- |                             |  |
|-----------------------------|--|
| (i) Superannuation gratuity | (i) Service gratuity equal to approximately half month's emoluments for each half yearly qualifying service; and |
| (ii) Invalid gratuity       |  |
| (iii) Compensation gratuity |  |
|                             | (ii) Death-cum-retirement gratuity @ 1/4th of the emoluments each half yearly of qualifying serv                 |

(c) Family pension In respect of persons who retired  
before 1.7.64.

For a service of 20 or more years of the qualifying service, family pension is admissible as under, for a period of 10 years and in no case will extend beyond a period of 5 years from the date on which the deceased Government servant retired or on which he would have retired on superannuation pension in the normal course.

(i) At the rate of one half of the superannuation pension that would be admissible to the officer on the date of death subject to a maximum of Rs.150/- and a minimum of Rs.30/- p.m. subject to the further condition that the minimum pension will not exceed the full amount of superannuation pension.

(ii) In case of more than ten years and less than twenty years qualifying service, family pension is given if the amount received by family of the deceased Government servant by way of insurance, provident fund, and death-cum-retirement gratuity of the deceased Government servant together does not exceed 48 times the monthly pay of the officer at the time of his death or child/children of the deceased Government servant are still to complete their education.

In respect of persons who retire or due  
after 30.6.1964

(iii) Family pension for life to the widow of the deceased in case of the death of the Government servant if he has completed not less than five years service, temporary/permanent, on the following scales:

<u>Pay of Government servant.</u>	<u>Monthly pension</u>
Rs.800/- and above	12% of pay subject to maximum of Rs.150/-
Rs. 200/- and above but below Rs.800/-	15% of the pay subject to the maximum of Rs.96/- and minimum of Rs.60/-.
Below Rs.200/-.	30% of the pay subject to the minimum of Rs.25/-.

(d) Death Gratuity

Service rendered upto ten years qualifying service earns gratuity at the following rates:

- (i) For the first year of service: 2 months emoluments
- (ii) For more than one and less than 5 years service. 6 months emoluments
- (iii) For more than five and less than 10 years service. 12 months emoluments.

(e) Temporary Government employees :

(1) Terminal Gratuity

For continuous service rendered for five years or more: One-third of a month's pay for each completed year of service.

(2) Death Gratuity

- (i) For continuous service between 1 and 3 years: One month's pay
- (ii) For continuous service between 3 and 5 years: Two months pay

- (iii) For continuous 5 years or more, Three months' pay or the terminal gratuity whichever is greater.

(f) General Provident Fund

The teachers borne on the pensionable establishment are eligible to subscribe towards the General Provident Fund, to which no contribution is made by the Government. Interest which varies from year to year is, however, allowed. The present rate is 4% per annum.

B. Provincialized Teachers:

All the Local Body Schools in Punjab and Pepsu were Provincialised with effect from 1.10.1957 and 1.6.1958 respectively. Consequent upon the Provincialisation of the Local Body Schools in Punjab and Pepsu, the staff working therein was taken in Government service. These employees who were members of C.P.Fund under the Local Bodies were admitted to the benefits of C.P.F./Pension according to their age on the date of Provincialisation of Schools. Those above 30 years of age were allowed the benefit of C.P.Fund under the State and others below 30 years of age were admitted to pensionary benefits. The case of the temporary employees who were non-contributors under the Local Bodies is under the consideration of the Government. The rate of contribution towards C.P.Fund by the subscriber is 8 $\frac{1}{3}$ % of his pay including dearness pay and an equal amount is contributed by Government. The rate of interest varies from year to year. It is @ 4% at present.



C: Benefit admissible to the employees working in Establishments carrying benefits admissible under the Contributory Provident Fund.

I. Permanent employees who are subscribers to C.P. Fund (Punjab).

Death Gratuities

- |   |  |
|---|--|
| (i) If death occurs in the first year of service:       | Difference between two months emoluments and the amount of Government contribution together with interest thereon standing to his credit in the fund.        |
| (ii) If death occurs before completing 5 years:         | Difference between six months emoluments and the amount of Government contribution together with interest thereon standing to his credit in the fund.        |
| (iii) If death occurs after completing 5 years service: | Difference between twelve months emoluments and the amount of Government contribution together with the interest thereon standing to his credit in the fund. |

II. Temporary employees employed in an establishment carrying benefits admissible under the Contributory Provident Fund and who on date of retirement/discharge/invalidment/Death has not been admitted to such a Fund.

Terminal Gratuity

For continuous service rendered for five years or more: 1/3rd of a month's pay for each completed year of service.

Death Gratuities

- (i) For continuous service between 1 and 3 years. One month's pay.
- (ii) For continuous service between 3 and 5 years. Two months' pay.
- (iii) For continuous service of five years or more: Three months' pay or the amount of terminal gratuity whichever is greater.

D. Teachers in Private Schools

The benefit of standard Provident Fund is available to the teachers in the Privately-managed Schools in the State under Standard Provident Fund Rules for Teachers contained in Appendix III of the Punjab Education Code. According to the rules every teacher is required to subscribe at the rate of one anna in the rupee or  $6\frac{1}{4}$  per cent of his pay to the Provident Fund. The management of Private Schools make contributions equal to the amount of deduction from the pay of the teacher. Such contributions are credited to the fund month by month in favour of such teachers together with the amount deducted from the pay of the teachers. This amount is deposited into post office saving bank or into a cooperative bank approved by the Registrar, Cooperative Societies, which pays the usual rate of interest. There is no contribution by the State.

XIII. PUNJAB

(The data are being collected).

XIV. RAJASTHAN

(1) The teachers serving in government institutions like other State government employees, are covered by the following welfare schemes :-

- (i) Pension;
- (ii) Insurance;
- (iii) Medical Attendance;
- (iv) P.F./C.P.F.; and
- (v) Exemption from tuition fee.

Pension: This includes old-age pension, gratuity, invalid pension, family pension, and death-cum-gratuity on the broad pattern adopted for the Central Government employees.

Insurance: Insurance has been made compulsory for all teachers of primary and secondary schools belonging to the Government institutions. The money recovered and deposited by monthly salary bill as monthly instalment is refunded after the date of maturity of the policy. Thus he gets monetary benefit in his old age at the time of his retirement. Moreover, loans are also allowed to the policy-holders according to rules for the purposes of study, house building, treatment and marriages etc.

Medical Attendance: The government grants reimbursement of medical expenditure on medicines other than tonic medicines. Also consultation fee of the medical practitioner is allowed in some of the acute cases.

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G.P.F. & C.P.F. : There are two kinds of Provident Fund accounts prevailing in this State viz. General Provident Fund and Contributory Provident Fund. They cover the teachers of government primary and secondary schools but are not concerned with those in aided or private schools. Draft rules for giving benefit of P.F. scheme to the teachers of the schools receiving grant-in-aid from this State Government, have been framed and submitted to the Government for consideration and approval.

Exemption from tuition fee: The facility of free education has been extended to the members of the families of the Government servants both gazetted and non-gazetted who are in receipt of pay below Rs.400 p.m. in all government educational institutions in Rajasthan; technical or otherwise.

(2) Schools in Panchayat Samitis (Primary schools): The academic control of these schools is in the hands of Education Department. The teachers working in these schools enjoy the same benefits as are provided to Government Education Department school teachers.

(3) Schools run by private managements: (i) The revised grant-in-aid rules provide facilities for the contribution of P.F. amount not exceeding 6 $\frac{1}{4}$ % in respect of teaching staff except the pre-merger employees of the aided institutions of former Jodhpur State and the compulsory education schools run by the Municipal Boards in Bikaner, Ganganagar, Churu

P.T.O.

and Bundi districts in which case it shall not exceed  $8\frac{1}{3}\%$ .

(ii) No common P.F. rules for these employees have yet been introduced by the Government. Hence the managements follow their own rules framed by their respective bodies. Recently draft rules have been submitted to the government for consideration.

(4) Education of Children: No concession in regard to the education of the children of primary and secondary school teachers serving under different managements has been accorded in rules. The management may consider such cases at their own level on their own accord\*.

#### XV. UTTAR PRADESH

(The data are being collected).

#### XVI. WEST BENGAL

(The data are being collected).

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\* The data regarding age of retirement is being obtained from the State Government.

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PART II

UNION TERRITORIES

THE UNION TERRITORIES

Scheme of Old Age Benefits for Teachers prepared by the Ministry of Education: The Ministry of Education has prepared the following scheme for provision of old-age benefits to teachers in the Union Territories.

"The Government of India have been considering the question of allowing terminal benefits to teachers employed in Government aided privately managed schools in the Union Territories. At present they are covered by a Contributory Provident Fund Scheme under which the teachers contribute a minimum of 8.1/3% of their salary and the management of the school contributes another 8.1/3%. In the aided schools Government gives a grant to the extent of 95% of the net deficit in Delhi Union Territory and 90% in other Union Territories and to this extent the Provident Fund contribution of the management comes from Government funds.

The Government have now decided that a Provident Fund - Pension - Insurance Scheme should be made applicable to these teachers. The scheme will provide the following benefits to the teachers:-

- (a) Contributory Provident Fund with the employers' contribution @ 5% of the teacher's pay.
- (b) Pension equal to 1/120 of the teacher's pay for every completed year of service (after 10 completed years) upto a maximum of 30/120 of the pay.
- (c) If the teacher has put in 5 years service but less than 10 years, then he will be entitled to gratuity upto a maximum of 4½ months pay.
- (d) If the teacher dies while in service after putting in between 5 and 20 years service, his family will be entitled to a gratuity amounting to a minimum of Rs. 500/- and maximum of five times the monthly emoluments of the teacher.
- (e) The teacher will have to insure his life for an amount varying between Rs. 500/- and Rs. 5,000/- according to his salary the entire cost of the premium being borne by the teacher himself.

- (f) If the teacher dies while in service after completing 20 years service, his family will get a pension ranging between Rs. 20/- P.M. and Rs. 75/- P.M. for a period of 5 years.

The scheme will be introduced with effect from 1st April, 1965. The scheme will be applicable to all future entrants and the existing teachers will be given the option either to accept the proposed scheme or to continue to be governed by the present scheme of terminal benefits applicable to them. Further details and detailed procedure for implementing the scheme have yet to be settled in consultation with Finance and Auditor General and will be communicated to the Administrations in due course."

It is expected that this scheme would be adopted by all the Union Territories very soon.

#### XVII. ANDAMAN & NICOBAR ISLANDS

(1) All teachers in Government schools are given old-age benefits applicable to the employees of the Central Government.

(2) No pension or gratuity is given to teachers of private schools. It is not known whether they have any scheme of provident fund or insurance. Data on this subject are being collected from the Administration of the Union Territory.

#### XVIII. DADRA AND NAGAR HAVELI

(1) The teachers in Government primary and secondary schools fall into two categories: (a) those who joined duties prior to 11.8.61; and (b) those who joined service on or after 11.8.61.

(2) The teachers in the first category (i.e. those who joined duties prior to 11.8.61) are governed by Pension and Gratuity Rules under the B.C.S. Rules of the Gujarat Government. The question of provident funds benefits has not yet been decided in their case. There is no scheme of insurance. The teachers, however, get the following concessions:

- (a) Children's Education Allowance admissible to the Central Government employees as laid down in the letter No.F.10(1)-Est.Spl/60 dated 30.1.65 of the Government of India, Ministry of Finance.
- (b) Re-imbursment of tuition fees actually paid on behalf of their children as contemplated in the O.M. No.17/1/E-II(B)/64



dated 3.6.64 of the Government of India, Ministry of Finance (Department of Expenditure).

- (c) Medical Attendance in accordance with the Medical Attendance (Central Services) Rules, 1963.

(3) The teachers in the second category (i.e. those who joined on or after 11.8.61) are governed by the rules applicable to the employees of the Government of India. They also get the three concessions mentioned above.

(4) Teachers in schools under private management do not get any pensionary or provident fund benefits.

(Data regarding age of retirement are being collected from the Union Territory Administration).

#### XIX. DELHI

(1) Teachers in Government schools get the same old-age benefits as are given to the employees of the Government of India. Their retirement age is 58 years. Their children are given free education in Delhi schools.

(2) Teachers in aided schools retire at the age of 60 years. Their children also receive free education in Delhi schools. Formerly, these teachers were entitled only to a contributory provident fund, the rate of contribution being  $8\frac{1}{2}$  per cent. But now they have been brought under the scheme of old-age benefits proposed by the Ministry of Education.

#### XX. GOA, DAMAN AND DIU

(1) In regard to primary and secondary school teachers in Government service, who are pre-liberation appointees, old-age benefits are still governed by the old regulations. Under these provisions, pension will be calculated by the following formula:  $P = XV/36$ , wherein P stands for pension, X for the number of years of service to the maximum limit of 36 and V for the basic salary of the employee concerned minus one-ninth thereof. In case the number of years of service rendered is over 36, no deduction of one-ninth will be made and for each year of service, up to forty, one-fortieth of the amount considered for the fixation of pension will be allotted.

No other welfare services are available to these teachers, be it gratuity, cover insurance etc. barring the scheme of Merit Scholarships sponsored by the Government of India (A National Scheme meant for children of primary and secondary school teachers, pursuing higher education, was launched in 1963-64. This scholarship is paid at Rs. 25 p.m.)

(2) Primary and secondary teachers appointed after liberation are eligible for old-age benefits available to the employees of the Government of India.

(3) As regards private primary schools, there is no provision for old-age benefits. Even their scale of pay has not been finalised as yet. (Recently a large number of these schools have been taken over by Government).

(4) With regard to teachers working in private secondary schools, a provident fund scheme has been evolved and is proposed to be implemented with effect from the current financial year. The rates of subscription would be  $8\frac{1}{2}$  per cent for the teacher, an equal amount being contributed by the management and Government on a 50:50 basis.

(Data regarding the age of retirement are being collected from the Administration of the Union Territory).

#### XXI: HIMACHAL PRADESH

(i) Teachers working in Government schools are entitled to the same old-age benefits as are available to the employees of the Government of India.

(ii) For teachers in private schools, it is proposed to introduce the scheme suggested by the Ministry of Education.

(Data regarding the age of retirement and concessions given for the education of the children of teachers are being collected from the Administration of the Union Territory).

#### XXII. L.M & A ISLANDS

There are no private schools. All teachers in Government schools get the following age-old benefits:

(i) Family Pension as sanctioned in Government of India Ministry of Finance (Department of Expenditure) No.F.9(16)-EV(A)/63 dated 31-12-1963.

- (ii) Pension and gratuity as laid down in the liberalised Pension Rules, 1950.
- (iii) Children's Educational Allowance admissible to the Central Government employees as laid down in the letter No.F.10(1)-Est. Sp1/60 dated 30-1-65 of the Government of India, Ministry of Finance.
- (iv) Reimbursement of tuition fees actually paid on behalf of their children as contemplated in the O.M. No.17/1/E-II (B)/64/3-6-64 of the Government of India, Ministry of Finance (Department of Expenditure).

#### XXIII. MANIPUR

(i) The teachers in Government primary and secondary schools have the same old-age benefits as are available to the employees of the Government of India.

(ii) For teachers in aided schools, there is provision for a contributory provident fund to which the teachers contribute @ 8.½% of their salary and an equal amount is contributed by the Management and the Government on a 50:50 basis.

(The date regarding the age of retirement and concessions given for the education of teachers' children are being collected from the Administration of the Union Territory).

#### XXIV. NEFA

There are no private schools. The teachers in Government schools are entitled to two old-age benefits: pension and gratuity. Pension is calculated under the CSR and the gratuity given is at the rate of one month's emoluments for each completed year of service, subject to a maximum of 12 months.

#### XXV: PONDICHERRY

(i) Teachers recruited into Government service before 1.11.1954 (the date of de-factor transfer) are still governed by the ex-French rules. Under these provisions, the ex-French teachers are grouped as belonging to two categories of service - Active service

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\*This needs confirmation.

and Sedentary service. Those belonging to Active Service can continue to serve until they complete 50 years of age or 25 years of service, whichever is later while those coming under Sedentary service can work till they attain 55 years of age or 30 years of service whichever is later. Teachers of both the categories are also eligible for extension of service beyond their 50th/55th year, if they have minor children under their charge at the time of their superannuation. Extension of service is given at the rate of one year per each minor child subject to a maximum period of three years provided the teacher is physically fit to continue in service. The ex-French Teachers enjoy children's allowance at the rate of Rs. 10/- per mensem for each minor child up to the age of 16 years. The allowance is also admissible in the case of children (boys and girls) over 16 years if they attend any recognized educational institution till they complete their 21st year. This allowance for children is paid also after the death of the teacher to the widow in the same conditions. The widow gets also the half of the monthly pension of her husband.

They are entitled to monthly pension amounting to 50% of the basic pay drawn by them at the time of their retirement.

Education is free in the State for the children of all ex-French Teachers in all the Tamil and French medium schools and in Matriculation High Schools up to the end of the secondary stage.

If an ex-French Teacher who has put in not less than 20 years of service dies in service, his wife is entitled to monthly pension which is calculated taking into account the exact number of years of service put in by her deceased husband.

When an ex-French Teacher dies, his wife or next of kin will be entitled to receive from Government funeral expenses amounting to the basic pay of one month drawn by her husband entitled to any insurance at Government expense.

(ii) Teachers recruited after 1.11.1954 get the same old-age benefits as are available to the employees of the Government of India.

(Regarding the age at retirement and the old age benefits available to teachers in private schools, the data are being collected from the Administration of the Union Territory).

XXVI. TRIPURA

(i) Teachers in Government schools get old age benefits under the Central Government Liberalised Pension Rules, 1950.

(ii) There is no provision for pension and other welfare services to teachers in private schools. It is not known whether there is a provident fund scheme for them. The relevant data are being collected from the Administration of the Union Territory.

(iii) Children of teachers of the recognised schools receive free education in all recognised schools.

(Data regarding the age of retirement are being collected from the Administration of the Union Territory).