# DIRECTORATE OF ESM AFFAIRS

E-NEWS LETTER - MAR 21



ARMED FORCES VETERANS DAY



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Commodore Pankaj Sharma Cmde (ESM Affairs) Directorate of Ex-Servicemen Affairs



#### FROM THE DESK OF CMDE (ESM AFFAIRS) DESK

- 1. It gives us immense pleasure to bring out another edition of the quarterly enewsletter for benefit of naval veterans, NoK/ widows and their dependents.
- 2. The current situation due to COVID-19, has put severe restrictions on all personnel. However, we at DESA are doing our best to address all issues of our ESM with same vigour and standard timelines despite limitations imposed by the pandemic.
- 3. Welfare of ESM has been accorded high priority by the Navy and continued efforts are being made to resolve the issues being faced by the ESMs or their NoK/ dependents. Organisations are working to improve/ upgrade various schemes being run for them. We request our veterans to continuously update themselves through DESA and INPA websites and remain plugged in to get the latest updates.
- 4. We sincerely hope that the information brought out through this e-newsletter provides valuable inputs for the veterans not only to remain updated with the developments but also to remain well connected with the Navy.

Best wishes and warm regards,

New Delhi 31 Mar 21

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#### Naval Regimental System (NRS)

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1. The Naval Regimental System (NRS) has been functional since Dec 10 to provide support to spouse/ NoK/ dependents after the demise of naval personnel irrespective of the time of the incident i.e. whether it occurred whilst in harness or after retirement. NRS has now emerged as a platform where issues pertaining to widows/NOK are being dealt with in a speedy manner. Command Regimental System Officers (CRSO) have been appointed at Command Headquarters. To cover the areas that are not in immediate vicinity of Command Headquarters, additional officers have been appointed as CRSOs. Details of CRSOs as per the geographical responsibility are given below:-

<u>Ser</u>	Geographical Area	CRSO Address	Contact Nos	E-mail id
(a)	Delhi, NCR, Haryana, Himachal Pradesh, Jammu & Kashmir & Punjab	The Commanding Officer [for CRSO (North)] INS India, Dalhousie Road New Delhi - 110011	011 - 26135269 011 - 26135268 (Fax)	crsonorth.navy@gmail.com
(b)	Madhya Pradesh, Rajasthan, Uttar Pradesh & Uttrakhand	The Commanding Officer [for CRSO (Central)] INS India, Dalhousie Road New Delhi - 110011	011 - 26135269 (Fax)	crsonorth.navy@gmail.com
(c)	Andhra Pradesh, Chhattisgarh, Orissa, Tamil Nadu & Pondicherry	The Flag Officer Commanding-in-Chief [for CRSO (East)] Headquarters Eastern Naval Command Visakhapatnam - 530 014	0891 - 2813067 08281449295 0891 - 2510275 (Fax)	crsoeast.navy@gmail.com
(d)	Bihar, Jharkhand, West Bengal & NE States	The Naval Officer-in-Charge [for CRSO (NE)] West Bengal c/o Navy Office Hastings, Kolkata - 700022	033 - 22420430 033 - 22420205 (Fax)	crsonortheast.navy@gmail.com
(e)	Dadar & Nagar Haveli, Daman & Diu, Goa, Gujarat, Karnataka & Maharashtra	The Flag Officer Commanding-in-Chief [for CRSO (West)] Headquarters Western Naval Command Mumbai - 400 023	022 - 22751998 022 - 22698393 (Fax)	crsowest.navy@gmail.com
(f)	Kerala & Lakshadweep	The Flag Officer Commanding-in-Chief [for CRSO (South)] Headquarters Southern Naval Command Kochi - 682 004	0484 - 2873333 0484 - 2873334 0484 - 2667398 (Fax)	snccrso-navy@nic.in
(g)	Andaman & Nicobar Island & Kardip	The Commander-in Chief [for CRSO (A&N)] Headquarters Andaman & Nicobar Command Port Blair - 782014	03192 - 248294/3333 03192 - 232829 (Fax)	crso.an@gmail.com navccpb- navy@nic.in

- 2. <u>Jeevan Pramaan/ Digital Life Certificate Services at the Doorstep of the Pensioners Through India Post Payment Bank (IPPB)</u>. India Post Payments Bank (IPPB) has established a national network of more than 1,36,000 access points in Post Offices and more than 1,89,000 Postman & Gramin Dak Sevaks with smartphones and biometric devices to provide doorstep banking services. Postmen and Gramin Dak Sevaks can generate Jeevan Pramaan/ Digital Life certificate at the doorstep. Dept of Posts letter D.O No. 5-4/2019-PBI dated 04 Nov 2020 is uploaded on DESA website.
- 3. A large number of cases are received at DESA, wherein post the demise of the veteran, widows find it difficult to get the pension. The reason could be as simple as mismatch of name/ date of birth in PPO and PAN card or even sometimes her name is not included in the PPO. Same is the case for eligible children. All veterans are requested to carry out a one-time check for the following, and take corrective action, if required:-
  - (a) Name of spouse is included in PPO along with her date of birth.
  - (b) Name and Date of Birth of spouse in PPO is same as that in PAN and Aadhar card.
  - (c) Pension account is a joint account between pensioner and spouse.
  - (d) Dependent Identity card for spouse and dependents is made from respective Zila Sainik Board.
  - (e) Particulars of children (eligible for pension) are updated in record office.
  - (f) Maintain a file with all important documents and ensure that spouse/ family members are aware of its location and particulars.
- 4. Check off lists and forms for various contingencies are available on DESA website under Document Repository section and NAVPEN website under downloads.
- 5. **28<sup>th</sup> AGM of Navy Foundation**. The 28<sup>th</sup> AGM of Navy Foundation was held through Video Conference on 29 Jan 21. Minutes of Meeting have been uploaded on DESA website.
- 6. <u>Veteran Sailors' Forum</u>. All retirees, post Oct 2017, are automatically members of VSF. They have been clubbed into VSF groups on WhatsApp and all important information wrt ESMs including various job opportunities are being regularly disseminated through these WhatsApp groups.

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- 7. 11<sup>th</sup> GCM/ AGM of Veteran Sailors' Forum. RGC North AGM of VSF was scheduled on 05 Apr 20 at Delhi. In view of the restrictions imposed due to COVID-19 the Annual General Body Meeting is yet to be conducted. Dates will be promulgated as and when the situation improves.
- 8. <u>Membership Navy Foundation and Veteran Sailors' Forum</u>. Navy Foundation and Veteran Sailors' Forum meetings cover a large number of issues. In addition to the veterans, a large number of senior serving officers attend these meeting to resolve the issues being faced by veterans. These meetings, therefore, serve as an important link and channel of communication between the retired and the serving. *During the 11<sup>th</sup> VSF GCM it was decided to increase the membership of VSF Members are, therefore, requested to encourage non-member naval ESMs to become members of the NF as also the VSF.*

#### **Indian Naval Placement Agency**

- 9. INPA has handled a total of 2,10,905 job vacancies (2,10,872 from Monster.com and 33 received directly at INPA), since 01 Jan 21.
- 10. Based on feedback from users, INPA website has been modified to ensure that users receive more accurately matched jobs through emails. The profile pages are also being modified to ensure that users can create/ update their profile much faster.
- 11. Reservation for Ex-Servicemen in Assam Rifles and CAPFs. Assam Rifles letter I.11011/ESM/Rect Branch/ 2021/170 dated 18 Feb 21 has been uploaded on the DESA website.

#### **ECHS**

12. New ECHS Smart Cards. Online application system for ECHS Smart Cards was inaugurated on 14 Jan 18 (Armed Forces Veterans Day) by the Hon'ble RRM. The procedure for application of Smart Cards has been simplified (e.g. requirement of affidavit for dependents, discharge/ service book, Part II orders for adding dependents, birth certificates of dependents etc. are no longer required). Hand-holding of veterans for the purpose of filling up these application forms is being carried out at all Polyclinics. Printing and delivery of ECHS Smart cards to Station HQs has recommenced in Jul 18 and is an ongoing process.

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13. New 64 Kb ECHS Card. Beneficiaries have the facility to download temporary slip once they login using their login credentials. The temporary slips are valid for six months in the first stage and have to be authenticated by the OIC of their respective parent polyclinic. However, for veterans who have not received the new 64 Kb ECHS cards and are presently getting entitled medical cover using online temporary slip, the validity of these temporary slips have been extended to 30 Jun 21. Extension of validity by OIC Polyclinics is not mandatory to avail service at hospitals. However, if such veterans reach polyclinics, the same can be extended by OiC Polyclinics.

(Auth :- Central Organisation, ECHS letter No. B/49711-NSC/AG/ECHS/Gen Corr dated 03 Dec 2020)

- 14. <u>Extension of Validity Temporary Slips</u>. The validity of system generated Temporary Slips has been extended from three months to six months. In case the beneficiary does not receive his card within the stipulated period, the parent Polyclinic can further extend the validity for a period of three months at a time. These temporary slips are to be handed over to Station HQ at the time of collection of cards.
- 15. White Cards. A visually different White Smart Cards is being provided to War Disabled/Battle Casualty Veterans and Spouses of War Disabled/Battle Casualty Veterans. As per provisions, White Card holders are given priority treatment at all ECHS polyclinics, from reception to attendance by doctors and for issue of medicines.
- 16. <u>Treatment under AYUSH</u>. Govt. has authorised treatment under AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy) for all ECHS beneficiaries. Treatment in Govt. AYUSH hospitals is permitted on reimbursement basis at full rates, including the cost of prescribed medicines. For treatment under the scheme prior permission of OIC of the Polyclinic or Director, Regional Centre or CO ECHS, for a particular disease is to be obtained. It may please be noted that only one system of treatment is allowed at any point in time.
- 17. <u>ECHS App for Android App</u>. ECHS has launched an Android based app for beneficiaries and this app is available on the Google Play Store for free download. Various facilities such as status of application, booking of appointment with the doctor, medical history of the patient, contacting the doctor in an emergency etc. have been made available in the application.

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- Priority for Elderly ECHS Patients. ECHS beneficiaries above 75 years of age can visit specialist OPDs at Military hospitals directly (on OPD days), without obtaining referral from ECHS polyclinics.
- 19. Actions in Case of 'Forgotten Password'. A number of veterans tend to forget passwords, which they have created for 'logging-in' to the ECHS website during the process of online registration. Earlier, there was no facility to retrieve/ reset it. A system has now been instituted, wherein by sending an email (with minor details like Name, Number, etc) from the registered email id, the password can be reset by the beneficiary.
- 20. <u>Revert Application</u>. A facility of Revert Application has been provided in the system, wherein the primary beneficiary can log-in and change the incorrectly filled data. This facility would be available only till such time that the card has not been printed.
- 21. <u>COVID Vaccination for ECHS Members</u>. IHQMoD(N) letter MH/3865/Covid Vaccination(ii) dated 26 Mar 21 has been uploaded on DESA website.
- their Spouses. ECHS facilities have been granted to SSCOs/ Non Pensioner Pre-Mature Retirees. They must pay for OPD/IPD/Investigations in ECHS empanelled hospitals and seek reimbursement @ 75% of total admissible expenditure for personnel having more than 10 years of service and @ 50% of total admissible expenditure for personnel having less than or equal to 10 years of service respectively. SSCOs/ Non Pensioner Pre-Mature Retirees will have to make full payment first to the empanelled hospitals and then claim laid down percentage from ECHS on reimbursement basis as per CGHS rates. Claims will need to be submitted to parent ECHS Polyclinic with claim marked in bold red 'Reimbursement Claim Non Pensioner (SSCOs/PMR)'. They can utilize non empanelled hospitals in emergency as per norms applicable to other ECHS members. The applicant must register under the category of SSCOs retiree at <a href="https://www.echs.gov.in">www.echs.gov.in</a>.

(Auth: - Central Organisation, ECHS letter No. B/49701-PR/AG/ECHS/2019 dated 15 Apr 2019).

23. <u>Grant of Medical Facilities – Girl Cadet Instructor</u>. Girl Cadet Instructor (GCI-1) of NCC is eligible for medical treatment under ECHS. (Auth - Central Organisation, ECHS letter No. B/49708-GC/AG/ECHS/2020 dated 27 Jan 2020)

- 24. <u>Grant of ECHS Membership to the Ex-sailors Appointed Prior 03.07.1976 and Discharged on or After 03.07.1976 on Expiry of 10 Years of Services.</u> DESW has agreed to categorise the ex-sailors, who meet the twin conditions for getting ECHS membership, as "Normal Pension drawing ECHS beneficiaries".
- (Auth Central Organisation, ECHS letter No. B/49701-PR/AG/ECHS/2020 dated 28 Jan 2020)
- 25. <u>Empanelment of Hospitals / Nursing Homes and Diagnostic Centres for ECHS</u>. 150 Hospitals / Nursing Homes and Diagnostic Centres for ECHS are empanelled across the country vide Gol letter No. 22B(01)/2020/WE/D(Res-1) dated 24 Feb 20. This letter is available in public domain and has been uploaded on DESA website.
- 26. <u>Important ECHS Website & E-mails</u>. Veterans may use the following website/ email addresses for guidance on ECHS related issues:-
  - (a) Central Organisation ECHS www.echs.gov.in and mdechs-mod@nic.in
  - (b) ECHS (N)/ IHQ MoD(N) echsdelhi@navy.gov.in
- 27. **Extension of ECHS Facilities**. The Government has extended ECHS facilities to the following: -
  - (a) Pensioners of Assam Rifles.
  - (b) World War II Veterans, Emergency Commissioned Officers, Short Service Commissioned Officers and also premature retirees, although all of them are non-pensioners. It may be noted that the facility has been extended only to their spouses and not to other dependents.
- 28. <u>Amendment to Provisions Regarding Supply of Medicines to ECHS Beneficiaries</u>. Gol, MoD has sanctioned reimbursement of medicines and consumables to ECHS beneficiaries for a maximum period of 15 days at a time, subject to maximum value of medicines and consumables not exceeding Rs. 25,000/- each time under general conditions and 30 days at a time subject to maximum value of medicines and consumables not exceeding Rs. 75,000/- each time (Rs 2, 00,000/- for cancer drugs) under special conditions. This would be subject to obtaining NAC from OIC ECHS Polyclinic.

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29. Reimbursement of Medicines. A one-time sanction for purchase of medicines and re-imbursement was promulgated till 28 Feb 21. Further extension of case has been taken up by CO ECHS with MoD.

(**Auth**: - Central Organisation, ECHS letter No. B/49761/AG/ECHS dated 01 Jan 21 is uploaded on DESA website)

- 30. <u>Treatment of Senior Citizens</u>. ECHS beneficiaries of undermentioned ages will continue to be given priority for medical attendance at Polyclinic including consultation, check-up and issue of medicine:-
  - (a) Males

75 yrs & above

(b) Females

70 yrs & above

(Auth :- Central Organisation, ECHS letter No. B/49761-PR/AG/ECHS/2020 dated 17 Nov 2020 is uploaded on DESA website).

- 31. <u>ECHS facilities for Person with Disability (PWD)</u>. Persons with Disability holding White Cards are entitled for medical care through ECHS as per Central Organisation, ECHS letter No. B/49701-PR/AG/ECHS/2020 dated 10 Aug 20. In this regard, it is clarified that no additional documents need to be furnished by the beneficiaries for treatment in any empanelled hospital. In case any clarifications are needed, beneficiaries are free to contact on following emails:-
  - (a) <u>echsdelhi@navy.gov.in</u> ECHS Navy Directorate Naval Headquarters.
  - (b) <u>dircomplaints-mod@nic.in</u> Central Organisation, ECHS

(Auth :- Central Organisation, ECHS letter No. B/49701-PR/AG/ECHS/2020 dated 10 Aug 2020)

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32. <u>Notification of CGHS Rates for 25 Investigations under CGHS</u>. ECHS Claims for re-imbursement of under mentioned investigations will be settled in accordance with the Gol notified CGHS package / rates as mentioned against each. ECHS beneficiaries undergoing such treatments at non-empaneled hospitals are to note that the re-imbursement rates would be as tabulated below irrespective of the actual expenditure:-

Ser	Name of Unlisted Investigations	Recommended Rates
		<u>(Rupees)</u>
(a)	Anti-smooth muscle antibody test (ASMA)	1460/-
(b)	C ANCA - IFA	1500/-
(c)	P ANCA - IFA	1500/-
(d)	ACE	1000/-
(e)	EBUS (Endo brachial ultrasound) TBNA (Using New Needle)	18370/-
(f)	ENA (Quantitative)	4600/-
(g)	Chromogranine A	5000/-
(h)	Fecal Calprotectin	2730/-
(j)	C3 COMPLEMENT	650/-
(k)	C4 COMPLEMENT	650/-
(l)	Geneexpert Test	1035/-
(m)	DJ – Stent Removal	8700/-
(n)	PFT (Spirometry with DLCO)	500/-
(p)	EUS (Endoscopic Ultrasound) Guided FNAC (Using new needle)	15000/-
(q)	CT Urography	4500/-
(r)	Video Laryngoscopy	6000/-
(s)	CT Angio-Neck vessels	6000/-
(t)	H1 N1 (RT-PCR)	1084/-
(u)	Erythropoietin level	2000/-
(v)	Anti HEV IgM	1000/-

<u>Ser</u>	Name of Unlisted Investigations	Recommended Rates (Rupees)
(w)	Anti HAV IgM	750/-
(x)	HbsAg quantitative	650/-
(y)	Typhidot IgM	400/-
(z)	Hepatitis B Core Antibody HBcAB (Hepatitis B Core IgM antibody)	480/-
(aa)	Anti Hbs	650/-

(Auth :- Central Organisation, ECHS letter No. B/49773/AG/ECHS/Rates/Policy dated 10 Jun 2020)

- 33. Exception Handling Measures for Aadhar Card due to Non Capturing of Biometrics of Age Related Issues. The 'Aadhar Exception Mechanism' in the online application for ECHS Smart Card has been implemented for those beneficiaries who are unable to get Aadhar made due to age related issues or medical conditions.
- 34. <u>Air Travel</u>. Air travel for stretcher patients of Port Blair for immediate evacuation to mainland and oxygen support during the air travel would be admissible and the reimbursement proposal would be considered on merits of individual case by MoD (Finance/ Pension) wherever medical authorities certify that air travel / oxygen was essential.
- 35. <u>ECHS Facilities Whilst Dealing with Marital Discord Cases</u>. Central Organisation ECHS had promulgated a policy regarding handling of marital discord cases vide letter No B/49701-PR/AG/ECHS/2018 dated 28 Sep 18 (available on ECHS website echs.gov.in). A judicially separated wife of a veteran is eligible to apply for ECHS card for a limited period of one year or till resolution/ divorce, whichever is earlier. The same would be renewed in case of status quo beyond one year. Central Organisation ECHS has now promulgated procedure to apply for the card.
- 36. <u>Common Errors by ESM while Submitting Online ECHS Applications</u>. All ECHS applicants are requested to go through instruction available on website before filling online applications. Following discrepancies / common errors have been noticed in the online applications of ECHS, being submitted by the Naval Ex-Servicemen (ESM). ESMs are submitting incorrect data with respect to the details being asked in the online applications. Non submission of the proper credentials/ data pertaining to individual's basic details entail delays

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in printing of ECHS card. ESMs are advised to submit the online applications with due diligence by avoiding errors tabulated below:-

<u>Ser</u>	<u>Error</u>	Correct Procedure
(a)	Selection of WRONG APPLICATION CATEGORY	Individuals are advised to select RIGHT APPLICATION CATEGORY as per their eligibility.
(b)	Uploading of improper PHOTOS (Black & White photos, Selfie photos, multiple background photos and Blur photos, are not to be uploaded.)	<ul><li>(a) Only colour photographs with solid background are to be uploaded.</li><li>(b) Photographs should be without headgear.</li></ul>
		(a) Individual to fill up data in online application as given in the Kindered Roll/ Discharge book
(c)	Details being submitted are not as per Kindered Roll, Discharge book of the individual which is held at NAVPEN.	{Record Office verifies ECHS Application by cross verifying data held with Record Office (this data is also held with individual ESM in their copy of Kindered Roll/ Discharge book)}
		(b) If individual has himself endorsed partial/different set of data in his copy of kindered Roll/Discharge book and his Aadhar card himself, it is mandatory that individual first needs to update his Kindered Roll held at Record office. Procedure to do the same is as follows:
		Initiate action to update the data at Record Office by writing a letter through your Zila Sainik Board. In this connection, for clarification NAVPEN (GB section) can be contacted on 022-25075620
(d)	The details of new dependants are not updated by the individual at Record Office.	I dependent details of Desert Office (NAV/DEN

<u>Ser</u>	<u>Error</u>	Correct Procedure
		(b) Without updating the dependant's details, Record Office will not be able to verify the online ECHS applications.
(e)	Individuals are uploading front page of pension book	Individuals are to upload PPO copy only. Do not upload front page of pension book
(f)	Incorrect format/Partially filled attachments	Individuals are to upload the duly filled documents in correct format (like DPDO/ MRO /Disability certificate) which are available on EHCS website (under the Tab "COMBINED INSTRUCTIONS FOR ALL CATEGORY")
(g)	DOB entered online for ECHS Cards does not match records held at DOP / CABS.	If the Date of Birth is entered wrongly while filling up application, the same can be corrected using the edit application online.
(h)	Service number entered online for ECHS Cards does not match records held at DOP / CABS.	Make sure the service number entered is correct and the appropriate suffix is entered in the suffix column.  Caution: - The prefix box is to be left blank by all Naval Personnel while registering on online ECHS website <a href="https://www.echs.gov.in">www.echs.gov.in</a> .
(j)	Name entered online for ECHS Cards does not match records held at DOP / CABS.	Please ensure that the correct name (as entered in Service Certificate/ Discharge book) is entered.
(k)	Scanned documents are not clear.	Please upload clear copy of Documents like PPO, Death Certificate, PWD Certificate, DPDO Certificate (preferable size of all scanned documents are not more than 100KB for smooth uploading in online ECHS application)
(1)	Certificate as prescribed by PWD Act 2016 not attached.	Personnel with disability (PWD) are advised to upload a disability certificate as per ECHS guidelines Appendix C of PWD Act 2016.

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<u>Ser</u>	<u>Error</u>	Correct Procedure
(m)		If the Date of Birth is entered wrongly while filling up application, the same can be corrected using the edit application online.

#### **DGR News**

- 37. The Directorate General Resettlement works towards effective resettlement of Ex-Servicemen through imparting training and empowering them for a host of employment and self-employment opportunities. The details have been uploaded on DESA website and are also available on DGR website <a href="https://www.dgrindia.com">www.dgrindia.com</a>.
- 38. <u>Registration</u>. Registration with DGR is a mandatory requirement to avail any opportunity of employment through DGR/ Self Employment Scheme. The following may be noted:-
  - (a) <u>Online Registration</u>. Registration in DGR by eligible ESM Officers/JCOs/ORs and equivalents in the three Services is now online through the interactive official website of DGR. It is a one-time procedure and is common to all schemes managed by DGR. Requisite supporting documents (details available on DGR website) are also to be uploaded online. In case the documents are not uploaded within one and a half month of registration the provisional registration shall stand cancelled.
  - (b) <u>Change of Scheme (one time only)</u>. Registered officers can submit an application/e-mail to the concerned Directorates in DGR with a copy to 'Employment–II Dte' in case he/she desires to opt for a change of scheme.
  - (c) <u>Reservation</u>. Reservation is provided in Central Civil Services, Central PSUs and Nationalized Banks for ESM to the extent mentioned in relevant Govt. of India orders on the subject.
  - 39. DGR is mandated to organize and conduct Pre Release Courses (PRCs) for retiring/retired service personnel for enabling them to improve their Civil Sector employability.

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Eligibility and terms & conditions are available on DGR Website <u>www.dgrindia.com</u>. Details are as follows:-

- (a) DGR sponsored resettlement training courses are conducted for retired/retiring Officers. 60% course fee is borne by DGR and 40% share of course fee is paid by the participating officer.
- (b) DGR sponsored resettlement training courses are conducted for retired/retiring JCOs/OR and equivalent. 100% course fee is borne by DGR.
- (c) Tentative programme for schedule of Resettlement courses 2021-22 for retiring/retired officers is uploaded on DESA website.

#### **KSB News**

40. Details and information on various schemes for the welfare of ESM/ Widows and their dependents by the Kendriya Sainik Board Secretariat have been uploaded on the DESA page of Indian Navy website. These are also available at KSB website <a href="www.ksb.gov.in">www.ksb.gov.in</a>.

#### Canteen News

- 41. <u>Policy Letters</u>. Following policy letters on CSD facilities pertaining to Ex-Servicemen, promulgated by the Canteen Services Directorate of Quartermaster General Branch, IHQMoD (Army) have been uploaded on DESA website:-
  - (a) Access Control System Integrated with CIMS and Canteen Smart Cards for Canteens. It has been clarified by IHQMoD(Army)/ QMG vide their letter 95350/Q/DDGCS dated 08 Mar 19 that depots will not insist for implementation of Access control module by URCs.
  - (b) <u>Procedure wrt Sale of "Against Firm Demand (AFD) Items"</u>. IHQMoD(Army)/QMG letter no. 95350/Q/DD/Advisory dated 18 Nov 19 and 95350/Q/DDGCS/AFD dated 23 Dec 19 are uploaded on the DESA website.

- Unit Run Canteens in lieu of CSD Depots. A revised policy to streamline/ simplify and de-centralise documentation procedure w.r.t. sale of AFD stores (Four/ Two wheelers, TV, Refrigerators, Washing Machine etc which were previously sold through CSD depots only) was promulgated vide IHQ MoD(Army)/ QMG's Branch/ DDGCS letter 95350/Q/DDGCS/AFD dated 27 Nov 18. The list of URCs nominated for the sale of AFDs based on the feedback from the environment has been promulgated vide IHQ MoD(Army)/ QMG's Branch/ DDGCS letters 95350/Q/DDGCS/AFD dated 22 Jan 19 and 25 Jan 19. All three letters have been uploaded on DESA website. List of documents have been further relaxed vide IHQMoD (Army)/ QMG's Branch/ DDGCS letters 95350/Q/DDGCS/AFD dated 18 Jul 19 (Copy of letter is uploaded on DESA website). Self-attested copy of PPO/discharge book/discharge certificate can be produced by ESM for purchase of items against firm demand.
- (d) <u>Details of PAN Card in Canteen Smart Card Application</u>. It is mandatory to include PAN card details in canteen smart card application, from now onwards.
- (e) <u>Advance Liquor Quota</u>. The facility for drawing two months liquor quota has been stopped for all personnel (Serving /retired).
- (f) <u>Limit on Purchase of CSD Stores</u>. IHQMoD(Army)/QMG letter 96102/Q/DDGCS dated 17 Dec 19 in this regard has been uploaded on the DESA website.
- (g) <u>Beneficiaries Visiting M/S SCPL for Urgent Card Personalisation</u>. IHQMoD(Army)/QMG letter no. 95366/Q/DD dated 07 Feb 20 in this regard has been uploaded on the DESA website.
- (h) <u>Scale of Liquor</u>. IHQ MoD(Army)/QMG's Branch/DDGCS letter 95350/Q/DDGCS/Liquor dated 02 Dec 20 has been uploaded on the DESA website.
- (j) <u>Entitlement of Four Wheeler</u>. IHQ MoD(Army)/ QMG vide their letter 95350/Q/DDGCS/CAR/POLICY dated 27 Oct 20 has revised the entitlement of four wheelers for all personnel. Letter is uploaded on DESA website.
- (k) <u>Increase in Limit of AFD II Items</u>. IHQ MoD(Army) letter 95350/Q/DDGCS/POLICY dated 16 Feb 21 has been uploaded on DESA website.

- (I) <u>Procedure for Annual Renewal of Canteen Smart Cards for Ex-Servicemen & Civilians Defence Employees (Serving & Retired)</u>. IHQ MoD(Army) letter 95301/Q/DDGCS/Canteen Smart Card dated 08 Mar 21 has been uploaded on DESA website.
- (m) <u>Canteen Smart Card</u>. IHQ MoD(Army) letter 95350/Q/DDGCS/POLICY dated 14 Jan 21, regarding multiple smart cards, has been uploaded on DESA website.

### **INBA and NGIS News**

- 42. Payment of Insurance Benefits Under PRDIES From NGIF. IHQ MoD(N) DNPF letter no. GIS/55/PRDIES dated 10 Mar 21 in this regard has been uploaded on the DESA website.
- 43. Following facilities are available from NGIF and INBA to the naval pensioners:-

<u>Ser</u>	<u>Grants</u>	<u>Rates</u>
(a)	NGIF.	
(i)	Sailors. Post Retirement Death Insurance Extension Scheme (PRDIES)	Rs <b>5 Lakh</b>
	for sailors on compulsory deduction of Rs 36,600.00 non-refundable	Up to 30 years after retirement <b>or</b>
	contribution from Saving element.	75 years age whichever is earlier
(ii)	Officers. Post Retirement Death Insurance Extension Scheme (PRDIES)	Rs 10 Lakh
	for sailors on compulsory deduction of Rs 62,100.00 non-refundable contribution	
	from Saving element	75 years age whichever is earlier

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<u>Ser</u>	<u>Grants</u>	<u>Rates</u>	
(b) <u>IN</u>	(b) <u>INBA</u> .		
(i)	Merit Scholarship for Graduation/ Post Graduation courses	Boarder – Rs 20,000/- p.a Day Scholar – Rs 15,000/- p.a	
(ii)	Merit Scholarship for Graduation/ Post Graduation courses to wards of deceased retired naval personnel	Rs 30,000/- for both Day Scholar and Boarder	
(iii)	Reimbursement of Tuition Fee for Special / Mentally Challenged Children	Rs 5,000/- p.m (Production of fee receipts/ bills waived off)	
(iv)	33% re-imbursement of coaching fee is applicable only to:-		
	(aa) Institutes taking admissions on JEE (Advance) Score.		
	(ab) Admissions in medical colleges (for MBBS only) run by Central/State Government.		
(v)	Death Grant to NOK	Rs 30,000/-	
(vi)	Special Scholarship Scheme (SSS) for wards of naval personnel who die in	Play School to KG Rs 10,000/- p.a	
	harness	Class I-VIII - Rs 20,000/- p.a	
		Class IX-XII - Rs 30,000/- p.a	
		Graduation - Rs 30,000/- p.a	
		Post Graduation Rs 30,000/- p.a	
		Legal/ Vocational Rs 40,000/- p.a	

<u>Ser</u>	<u>Grants</u>	<u>Rates</u>
		Computer/ Management course Rs 50,000/- p.a
		Engg/Medical - Rs 75,000/- p.a
		Boarding/Lodging - Rs 50,000/- p.a
(vii)	Scholarship to the wards of naval personnel, who die after retirement,	Class I-VIII Rs 10,000/- p.a
	from NWWA	IX-XII Rs 14,000/- p.a
(viii)	Financial Assistance for starting self- help Economic Venture to widows	Upto Rs 1 Lakh on case to case basis
(ix)	Financial Assistance for vocational courses to widows	Upto Rs 50,000/- on case to case basis
(x)	Grant for daughter's marriage to Widows	Rs 50,000/-
(xi)	Scholarship to orphaned children of naval personnel under the category of Special Scholarship Scheme (SSS) irrespective of whether the parents died while in service or post retirement	Rates as per Special Scholarship Scheme (SSS)
(xii)	Financial assistance to family members of unmarried officers/sailors who die in harness	(i) Grant of Rs 50,000/- extended for marriage of one sister (ii) Re-imbursement of fees fo Vocational course Upto Rs 50,000/ to mother only on case to case basis (iii) Self-help economic venture Upto Rs 1 Lakh to mother only or case to case basis (iv) Scholarship introduced to maximum two unmarried sister under Special Scholarship Schem (SSS)

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<u>Ser</u>	<u>Grants</u>	Rates
(xiii)	Enhancement in rates of special scholarship for the 'Girl Child', for pursuing professional courses in Engineering and MBBS, of a naval personnel of the following categories:-  (a) Naval personnel who die in harness.  (b) Orphan Children of a naval personnel irrespective of whether parents die while in service or post retirement.  (c) Two dependent unmarried sisters of unmarried naval personnel who die in harness.	Upper limit of Rs 1,00,000/- p.a or actual fees paid to the University/College by the girl child, whichever is less

### 44. Contact details are as follows:-

Cmde (NPF)	011-21410787
Secy NGIF - Tel/ Fax	011-21410788
Secy INBA – Tel	011-21410785
	(M) 9315796161
E-mail	dnpf@navy.gov.in
Website	www.indiannavy.nic.in
	Commodore (NPF)
	Directorate of Non Public Funds
	(DNPF)
Address	IHQ MoD (Navy)
	Talkatora Annexe Building
	Ground Floor, Talkatora Indoor Stadium
	New Delhi – 110001

#### **DNE News**

45. The Institute of Company Secretaries of India (ICSI), as a mark of respect, has decided to extend fee concession to the wards and widows of Battle Casualties, serving & retired personnel, and permanently disabled soldiers.

- 46. <u>BSc Degree in Naval Shipbuilding and Hull Maintenance</u>. MoU between INS Vishwakarma and Andhra University has been concluded on 22 Feb 20, for award of BSc degree in Naval Shipbuilding and Hull Maintenance to Hull Artificers. Serving and retired sailors, who have completed course prior 2017 are eligible. Eligible sailors are to register through INS Vishwakarma for certificate.
- 47. <u>Award of Graduation Certificate in Bachelor of Arts (Human Resources Mabagement) by Andhra University to Ex-Servicemen</u>. MoU between KSB Sectt and Andhra University has been signed for award of graduation certificate in BA (HRM) to the eligible ESM. Details are uploaded on DESA website.
- 48. <u>Collaborations with Various Colleges and Universities</u>. To provide Higher Education facilities to children of Naval personnel, collaborations have been made with the various Universities/Colleges and Institutes for admissions in professional courses in AY 2020-21 for wards of Naval personnel at concessional rates. Details are tabulated below:-

#### (a) List of Universities and Colleges

<u>Ser</u>	Name of Universities/	Contact at University/ College/ Institute		
	Colleges/ Institutions			
(i)	Lovely Professional University, Jalandhar (Punjab)	Website: www.lpu.in Email: admissions@lpu.co.in Tel: 01824-404404, 09878977400, Toll Free: 1800-1024431		
(ii)	Shivalik College of Engineering, Dehradun	Website: www.sce.org.in Email: admission@sce.org.in Tel: 0135-2693401/02/07, 09997155111, 07088311122		
(iii)	School of Inspired Leadership (SOIL), Gurgaon	Website: www.soilindia.net Email: siddharth.sharma@soilindia.net Tel: 0124-4302222 ext:245, 09654467153		
(iv)	CT Group of Institutions, Jalandhar	Website: www.ctgroup.in Email: info@ctgroup.in Tel: 0181-5055127/28		

<u>Ser</u>	Name of Universities/ Colleges/ Institutions	Contact at University/ College/ Institute		
		Website: www.juit.co.ip		
()()	Jaypee University of	Website: www.juit.ac.in		
(v)	Information Technology,	Email: admission@juit.ac.in		
	Solan, Himachal Pradesh	<u>Tel</u> : 01792-239203, 7807846047		
(vi)		Website: www.apeejay.edu		
	Apeejay Satya University,	Email: ashish.kaw@asu.apeejay.edu		
	Gurgaon	<u>Tel</u> : 0124-2013718-721,2013218,		
		08448091372		
		Website: www.sharda.ac.in		
(vii)	Sharda University,	Email: admission@sharda.ac.in		
	Greater Noida	<b><u>Tel</u></b> : 0120-4060210/11,		
		0120-4570000,4622999, 08800998899		
	Pratap Institute of	Website: www.pitscollege.com		
(viii)	Technology & Science,	Email: info@pitscollege .com		
	Rajasthan	Tel: 9610444555, 9610444888		
		Website : www.amity.edu		
	Amity University, Noida	Email : admissions@amity.edu		
(ix)		<u>Tel</u> : 0120-4392000 / 2445252 / 4713600,		
		08448396303, 09818964411		
		SRM University		
(x)	SRM University, Chennai	Chennai		
(**)	or an error only, error man	Ph: 044-27454646		
	Dr MGR Educational and	Dr. MGR Educational and Research		
(xi)	Research Institute	Institute University, Chennai		
( /	University, Chennai	Ph: 044-23782176		
	Hindustan Institute of	111. 044-23/321/0		
(xii)	Engineering and	Mr. Mohammed Saleem, Admissions		
(211)	Technology, Chennai	9840485858, 044-27474395		
	Sri Chandrasekarandra			
(xiii)	Saraswathi Viswa Maha	Registrar		
	Vidyalaya,	Registrar		
	Kancheepuram	044-27264293		
(xiv)	Veltech Dr. RR & Dr. SR	Veltech Dr. RR & Dr. SR University		
	Universtiy, Chennai	Ph: 044-26840262, 044-26840605		

<u>Ser</u>	Name of Universities/	Contact at University/ College/ Institute		
	Colleges/ Institutions			
		Mr Krishnendu Sarkar, Director		
(xv)	NSHM Knowledge	Mr Sandeep Kumar Banerjee		
	Campus, Kolkata and	Vice President, Tranding &		
	Durgapur	Communication		
		033-24032300		
	JIS Group Educational	Mr B Manjumder, AGM, Business		
(xvi)	Initiatives, Kolkata	Development		
	miliatives, Noikata	033-22893944		
	Don Bosco College of	Dr. Basil S Kolkata, Registrar, Assam Don		
(xvii)	Engineering and	Bosco University		
	Technology, Guwahati,	09435545754		
	Assam			
()	Kalasalingam University	Kalasalingam University		
(xviii)	Srivilliputtur, Tamilnadu	Ph: 04563-289012, 04563-289042,		
		04563-289052		
(xix)	Karpagam University,	Dr. MGR Karpagam University		
	Coimbatore, Tamilnadu	Ph: 0422-6453777		
		0422-6471113-5		

- (b) <u>Courses Offered</u>. The details of the courses offered by the above mentioned institutions are available on Indian Navy website https://www.indiannavy.nic.in/misc\_wel/15.
- (c) <u>Admission Procedure</u>. Retired Naval Personnel seeking admissions of their wards in any of the above mentioned Universities/ Colleges/ Institutions, are requested to apply for 'Written Recommendation' from the respective Zila Sainik Board and approach the concerned University/ College/ Institution with the same for admissions of their wards. Format for the same is given below:-

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			RECO	MMENDA	TION CERT	IFICATE			
					from ssion of wa				
2.	It	is	certified	that is a ward	of Naval pe	ersonnel a	_S/O, and is a	D/O uthoriz	of zed to
take admission vide MoU/Letter ibid.									
					that ourse for A`				given
Date Place				NE	E(HE)/ SSO(	(Edn)/ Zila	a Sainik	Board	l 

### 49. Provision of B.Ed from Amity University, Greater Noida

- (a) Amity University, Greater Noida has offered five seats in Bachelor of Education (BEd) course to naval widows and dependents of serving/ retired personnel. The University has offered a fee concession of 50% for naval widows and 25% for dependent of naval personnel for the course.
- (b) <u>Admission Procedure</u>. Serving Naval Personnel and Retired Naval Personnel seeking admissions of their wards are requested to apply for 'Written Recommendation' from the DNE/IHQ MoD (N) and Concerned Zila Saink Board respectively and approach the concerned University/ Institution with the same for admissions of their ward. The details for admission are available on university website <u>www.amity.edu</u>.

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50. <u>Collaboration with Andhra University</u>. Andhra University has offered following online courses for serving naval personnel, dependents and Ex-Servicemen: -

<u>Ser</u>	<u>Programme</u>	<u>Duration</u>	Course Fees (Rs)	OD/ Certificate Fees	Eligibility
(a)	M.Sc in Defence Strategic Studies & Management of International Relations	4 Semesters	25000 Per Year	3000	B.Sc & Equivalent
(b)	Diploma in Safety & Disaster Management	24 Weeks	25000	3000	Intermediate & Equivalent
(c)	Diploma in Yoga	24 Weeks	25000	3000	Intermediate & Equivalent
(d)	Diploma in Marine Engineering	24 Weeks	30000	3000	Intermediate & Equivalent
(e)	Diploma in Marine Electrical & Navigation System	24 Weeks	30000	3000	Intermediate & Equivalent
(f)	Certificate course in Fire & Industrial Safety Engineering	12 Weeks	15000	3000	Intermediate & Equivalent
(g)	Certificate course in Cyber Security	12 Weeks	15000	3000	Intermediate & Equivalent, Basic Knowledge of Computer
(h)	Diploma in Education	24 Weeks	25000	3000	Intermediate & Equivalent
(j)	PG Diploma in Business Management	1 Year	25000	3000	Any Graduate
(k)	BA (Human Resource Management)	3 Years	10000	3000	Only nominated by Kendriya Sainik Board, Ministry of Defence, vide MoU signed with KSB & Andhra University.

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- 51. <u>Admission Procedure</u>. Candidates who wish to enrol for the above mentioned online courses are to submit the application to the Director, Centre for Defence Studies, Delta Study Building, A.U Women's Engineering College, Near Shivaji Park, Andhra University 530017, Vishakhapatnam, AP.
- States/ UTs for Medical/ Professional/ Non-professional Courses. Department of Ex-Servicemen Welfare(DESW), Ministry of Defence vide letter No F.No 6(1)/2017/D(Res-11) dated 21 May 18 has made the provision of five percent reservation for admission of wards of Ex-Servicemen in professional/medical/Non- professional courses in the Govt colleges/ universities. Priority list for reservation/ preference for admission in States/ UTs/ Central/ State Universities/ Autonomous Institutions is as follows:-

Priority I : Widows/ Wards of Defence personnel killed in action.

Priority II : Wards of disabled in action and boarded out from service.

Priority III : Widows/ Wards of Defence personnel who died while in

service with death attributable to military service.

Priority IV : Wards of disabled in service and boarded out with disability

attributable to military.

Priority V : Wards of Ex-Servicemen and serving personnel who are in

receipt of the following awards:

(i) Param Vir Chakra

(ii) Ashok Chakra

(iii) Maha Vir Chakra

(iv) Kirti Chakra

(v) Vir Chakra

(vi) Shaurya Chakra

(vii) Sena, Nau Sena. Vayu Sena Medal

(viii) Mention-in-Despatches.

Priority VI: Wards of Ex-Servicemen.

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Priority VII : Wives of:-

- (i) Defence personnel disabled in action and boarded out from service.
- (ii) Defence personnel disabled in service and boarded out with disability attributable to military service.
- (iii) Ex-Servicemen and serving personnel who are in receipt of Gallantry Awards.

Priority VIIII : Wards of Serving Personnel.

Priority IX : Wives of Serving Personnel.

#### Pension Related Issues

### 53. Know your Pension Payment Order (PPO)

- (a) Check correctness of "Name" of self and spouse.
- (b) Check correctness and full "Date of Birth" of self and spouse are mentioned in the PPO.
- (c) Check correctness of "Rank" indicated in the PPO.
- (d) Check correctness of "Bank details" (Account No. and Branch address).
- (e) Original copy of PPO is to be kept safely.
- Digital Life Certificate for pensioner's scheme of the Gol, known as **Jeevan Pramaan**, seeks to address the requirement of personally being present in front of the disbursing agency by digitising the whole process of securing the life certificate. It aims to streamline the process of getting this certificate and making it trouble free and easier for our pensioners. The steps to be followed by the pensioners to generate Life Certificate are given below:-

- (a) <u>Step 1</u>. Download mobile app. Alternatively visit nearest Jeevan Pramaan Centre to get registered. Provide necessary information like Aadhar No, PPO No, Bank Account No, Bank name and Mobile No.
- (b) <u>Step 2</u>. Provide your biometrics, either a finger print or Iris scan and authenticate yourself.
- (c) <u>Step 3</u>. After successful authentication a SMS acknowledgement is sent to your mobile no, including your Jeevan Pramaan certificate ID. The certificate is stored in the Life Certificate Repository and is available anytime and anywhere.
- (d) <u>Step 4</u>. You can download a *pdf* copy of the certificate from the Jeevan Pramaan website by providing the Jeevan Pramaan ID.
- (e) <u>Step 5</u>. The Pension Disbursing Agency can access the life certificate from the Jeevan Pramaan website and download the same.
- 55. <u>Check-off List for Pension Related other Issues</u>. Latest check list required for processing grant of dependent family pension/ endorsement of name/ date of birth etc and various draft letters has been uploaded in DESA website.
- Special Drive for Notification of Marriage in Service Records and Endorsement of Name for Grant of Family Pension in Service Pension Payment Order of Retired ESMs.

  Gol letter (Department of Ex-Servicemen Welfare) 345/DS/PG/SM/2020 dated 03 Aug 20 has been uploaded on the DESA website.
- 57. <u>Customisation of NAVPEN Website for User Friendly Access of Data for Veterans</u>. NAVPEN website, <a href="https://www.indiannavy.nic.in/navpen">https://www.indiannavy.nic.in/navpen</a> is a microsite of Navy website on open domain (i.e internet) for use by all veterans. A large number of updates and information related to pension/ pensionary benefits are being regularly hosted on it for the benefit and easy access of information by veterans. NAVPEN letter No. NAVPEN/IT/WEB/01)(i) dated 02 Nov 20 has been uploaded on DESA website.
- 58. Provision of Invalid Pension to Armed Forces Personnel Prior Completion of 10 Years Qualifying Service. DPA letter PN/0725/Invalid Pen/Policy/20 dated 27 Nov 20 has been uploaded on the DESA website.

- Provision of Grant of Enhanced Rate of Family Pension to NoK of Deceased Armed Forces Personnel With Less Than 07 Years of Qualifying Service. IHQMoD(N)/DPA letter PN/0725/Policy/20 dated 01 Jan 21 has been uploaded on the DESA website.
- 60. Revamping of Gallantry Awards Website. The revamped Gallantry Awards website (<a href="https://gallantryawards.gov.in">https://gallantryawards.gov.in</a>) of the Ministry of Defence was launched by the Hon'ble Raksha Mantri on 25 Jan 21. The website has been upgraded with graphics, interactive public participative features and enriched content.

#### **IMPORTANT CONTACT DETAILS**

DIRECTORATE OF EX-SERVICEMEN AF	FAIRS (DESA)			
TELE NO.	011-24121068, 24102305			
TOLL FREE NO.	1800-113-999			
FAX	011- 26880943, 24121068, 26881019			
E-MAIL ID	desa@navy.gov.in			
NAVAL PENSION OFFICE (NAVPEN)				
TELE NO	022-25075455, 022-25075620, 1800-220-560 (Toll Free)			
FAX	022-25075653			
E-MAIL ID	navpen-navy@nic.in			
INDIAN NAVAL BENEVOLENT ASSOCIATION (INBA)				
TELE NO 011- 23093781				
FAX 011- 23013656				
E-MAIL ID dnpf-navy@nic.in				
ECHS (NAVY)				
TELE NO	011-25684946, 24101319			
HELP LINE NO	080-43004300			
TOLL FREE	1800- 114- 115			
E-MAIL ID	echsdelhi@navy.gov.in			

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#### **SOME IMPORTANT WEBSITES**

- 1. <u>Indian Navy Website (www.indiannavy.nic.in)</u>. This is the official website of Indian Navy. It provides vision document of Indian Navy. All information of relevance to veterans is hosted on the website under "Personnel" section of the website. It provides links to all other naval agencies.
- 2. <u>ECHS/ Health Website (www.echs.gov.in)</u>. This webpage of Ex-Servicemen Contributory Health Scheme provides information about ECHS policy letters, list of polyclinics, FAQs, guide lines for ECHS members etc.
- 3. <u>Naval Pension Cell (www.indiannavy.nic.in/navpen)</u>. All policy letters and latest updates on matters related to pension as well as links to other pension related portals are available on the website.
- 4. <u>PCDA Allahabad (www.pcdapension.nic.in)</u>. The Website of the Principal Controller of Defence Accounts (Pensions), Draupadi Ghat, Allahabad; E-mail id of PDCA is also available on the site and personnel can directly send e-mail to CDA regarding their grievances.
- 5. <u>PCDA Navy (www.pcdanavy.nic.in)</u>. This site provides information regarding latest orders/circulars relevant to pensioners. They can be contacted for pending claims regarding revision of pension and TA/DA claims etc.
- 6. <u>Pension Information (www.pensionersportal.gov.in)</u>. This site provides important information about pension.
- 7. <u>Pension Grievances (www.pensionportal.gov.in)</u>. Information related to grievances of pensioners is hosted on this website. CPGRAMS (Centralised Pensionary Grievances Redressal and Monitoring System) is also hosted on this site.
- 8. <u>Canteen Stores Department (www.csdindia.com)</u>. All important information in respect of Canteen Stores Department like revised monetary limits, authority letter regarding purchase of cars by PBOR, CSD bulletin, Depot wise AFD item list are available on this site.
- 9. <u>Indian Naval Placement Agency (www.indiannavy.nic.in/inpa)</u>. Indian Naval Placement Agency site provides employment assistance to all ex-naval personnel including widows.

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- 10. <u>Naval Children School (www.nesnavy.com)</u>. This is official site of Navy Children School. You can visit this site for career options, counselling, admissions, etc.
- 11. <u>Naval Recruitment (www.joinindiannavy.nic.in)</u>. This site provides detailed information about various entries in Navy, recruitment criteria, eligibility and contact details of DMPR.
- 12. <u>Air Force Navy Housing Board (www.afnhb.org)</u>. This official website provides details of AFNHB schemes, demand survey, updated reports on housing projects etc.
- 13. <u>Naval Pay Office (https://navypay.gov.in)</u>. This is Website of the Naval Pay Office. After logging in you can communicate with Naval Pay Office and find all forms/information related to pay, perks and other entitlements.
- 14. <u>DGR Website (www.dgrindia.com)</u>. This website is maintained by the Director General Resettlement and contains valuable information regarding resettlement opportunities, employment assistance provided to ESM, various Forms and News update from the Kendriya Sainik Board (KSB).
- 15. <u>Ministry of Defence (www.mod.nic.in)</u>. This is official website of Ministry of Defence which provides all MoD/Gol orders/circulars and publications which are useful to ESM eg 'Sainik Samachar'.
- 16. <u>Ministry of Personnel (www.persmin.nic.in)</u>. This is the official website of Ministry of Personnel, Public Grievances and Pensions.

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