

NAVY FOR LIFE AND BEYOND

DIRECTORATE OF ESM AFFAIRS

E-NEWSLETTER – OCT 22



NAVY CARES FOR ITS ESM

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



FROM THE DESK OF CMDE (ESM AFFAIRS)

1. It gives us immense pleasure to bring out another edition of the quarterly e-newsletter.
2. It also brings us immense pleasure to inform that the transition of *IN* personnel to Merchant Navy has been formalised with the issue of Policy letter on 22 Sep 22 and NAMAC scheduled to commence conduct of bridging courses in the near future. *IN* personnel will now be able to smoothly transition to Merchant Navy in all levels with due recognition of *IN* Sea Service and training.
3. In order to expeditiously process requests from *IN* ESM, the Directorate of Ex-Servicemen Affairs and ECHS (N) offices have shifted from their earlier location at Chanakya Bhawan to co-locate with ACOP (AC), DPA, DNPf and DNL at Talkatora Stadium Annexe, to provide a one visit solution to majority of the issues being faced by our ESM. Postal address and contact details have been updated in this edition of e-newsletter and all ESM are requested to kindly make a note of it.
4. Updates on important schemes are included in this e-newsletter and we sincerely hope that the information brought out through this e-newsletter provides valuable inputs for ESM not only to remain updated with the developments but also to remain well connected with the Navy. In addition, we request our ESM to continuously update themselves through DESA and INPA websites and remain plugged in to get the latest updates.

Best wishes and warm regards,

New Delhi
31 Oct 22

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DESA Updates

1. **Change of Address.** The Directorate has been shifted from its earlier location at Chanakya Bhavan to Talkatora Stadium Annexe Building. The new correspondence details of DESA are as follows:-

Directorate of ESM Affairs
Integrated Headquarters of Ministry of Defence (Navy)
Room No. 004, Ground Floor
Talkatora Stadium Annexe
New Delhi 110004
Tele: 011-21410482
Toll Free No. - 1800-113-999
Email: desa@navy.gov.in
Website: <https://www.indiannavy.nic.in/navy/desa>

2. **Change of Correspondence Address of ECHS (N) Cell.** ECHS (N) cell has been shifted from 6th Floor Chanakya Bhavan to Talkatora Annexe Building, Talkatora Stadium. The new correspondence details of ECHS (N) are as follows:-

ECHS (Navy) Office
Room No – 07, Ground Floor
Talkatora Stadium Annexe
New Delhi 110004
Tele: 011-21411421
Fax: 011-23093196
Mob: 9667325533
Email: echsdelhi@navy.gov.in

3. **Transition to Merchant Navy.** Policy letter PP-01/2022/PB/NT/STCW/P dated 22 Sep 22 on Transition to Merchant Navy was issued in accordance with DG Shipping Orders 16 & 17 of 2022. e-Governance Module to ratify *IN* issued Certificates is being set up by DG Shipping. The transition schemes which have been mutually formulated after due diligence and taking into consideration the host of factors including international regulations would aid our personnel in a smooth transition to various designations onboard merchant ships, both in India as well in shipping companies across the globe. NAMAC is scheduled to commence conducting bridging courses in near future.

4. **Handshake.** Handshake, a web-enabled software application to facilitate search and connect ESM and serving personnel was launched by the CNS on 22 May 22 at Goa. This platform also serves the purpose of providing an ESM directory for those who are willing to participate in the enterprise. For registration visit following link <https://esmhandshake-navy.in>

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5. **Registration of ESM in Maharashtra.** As per extant rules, Govt of Maharashtra extends the benefits / domicile to ESM only on completion of 15 years of residency post retirement. The ESM identity Card is issued with an endorsement in red “Not eligible for Maharashtra State Govt benefits till 15 years”. In order to avail benefits being offered by Government of Maharashtra, it is requested that retirees planning to relocate/ settle in Mumbai/ Navi Mumbai/ anywhere in Maharashtra are advised as follows:-

(a) Change Permanent address to place of re-location post retirement while in Service.

(b) In case, the Permanent address is other than Maharashtra and the retiree has settled in Maharashtra, retiree is to obtain a NoC from concerned ZSWO.

6. **MoU with Banks.** Indian Navy has signed Memorandum of Understanding with State Bank of India, Bank of Baroda, Kotak Mahindra Bank, IDFC First Bank, IDBI Bank, HDFC Bank, AXIS Bank and ICICI Bank to facilitate serving and retired personnel. A comparative chart depicting facilities provided by these Banks to retired personnel is uploaded in DESA website.

7. **Safe Custody of 64KB ECHS Card.** A number of Ex-servicemen take post retirement employment with central/ state Govt or public sector undertaking which provide medical facility. However, an ESM can avail medical facility from only one Govt agency. Hence, to facilitate ESM medical cover provided by new organization, a software solution has been implemented to enable ESM to temporarily exit the ECHS and electronically handover the 64 Kb ECHS card for safe custody. Procedure to block and unblock for safe custody of 64KB Card due to temporary exit from scheme is uploaded on following link <https://www.indiannavy.nic.in/navy/desa/document-depository>.

Indian Naval Placement Agency

8. **MoUs for Employment of ESM.** In pursuit of creating more and better employment opportunities for retired/ retiring personnel, INPA has signed two more MoUs with leading corporates as follows:-

(a) **Cisco - 02 Aug 22.** Cisco founded in 1984 is a multinational company with worldwide presence solving business challenges by technology innovations and developments. Cisco works in various roles in different capacities from Education, Energy, Financial Services, Healthcare, Hospitality, Life Sciences, Manufacturing, etc. Modalities for employment are being worked out.

(b) **Citi Corp Services India Pvt Limited (CSIPL) - 18 Oct 22.** M/s CitiCorp Services India Pvt Limited (CSIPL) is a 210 year old company with operations in nearly 160 countries with an estimated 200 million customer base. The company is engaged in corporate and retail banking, investment and global wealth management.

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Naval Regimental System (NRS)

9. 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 (CRSOs) have been appointed at Command Headquarters. To cover the areas that are not in immediate vicinity of Command Headquarters, additional officers have been appointed at RSUs and RCUs.

10. Details of CRSOs as per the geographical responsibility are given below:-

<u>Ser.</u>	<u>Geographical Area</u>	<u>CRSO Address</u>	<u>Contact No</u>	<u>E-mail id</u>
(a)	Delhi, NCR, Haryana, Himachal Pradesh, Jammu & Kashmir & Punjab	The Commanding Officer [for CRSO (North)] INS India, Defence Office Complex, Africa Avenue, New Delhi - 110023	011 - 24121429 011 - 24121430 (Fax)	crsonorth.navy@gmail.com
(b)	Madhya Pradesh, Rajasthan, Uttar Pradesh & Uttrakhand	The Commanding Officer [for CRSO (Central)] INS India, Defence Office Complex, Africa Avenue, New Delhi - 110023	011 - 24121429 011 - 24121430 (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 - 530014	0891 - 2813067 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 - 22314965 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 - 400023	022 - 22751998 022 - 22698393 (Fax)	crsowest.navy@gmail.com
(f)	Kerala & Lakshadweep	The Flag Officer Commanding-in-Chief [for CRSO (South)]	0484 - 2873333	sncrso@navy.gov.in

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<u>Ser.</u>	<u>Geographical Area</u>	<u>CRSO Address</u>	<u>Contact No</u>	<u>E-mail id</u>
		Headquarters Southern Naval Command, Kochi - 682004	0484 - 2873334 0484 - 2667398 (Fax)	
(g)	Andaman & Nicobar Island & Kardip	The Commander-in Chief [for CRSO (A&N)] Headquarters Andaman & Nicobar Command, Port Blair – 782014	03192 - 248294/ 243333 03192 - 232829 (Fax)	crso.an@gmail.com navccpb-navy@nic.in

11. A check list for actions to be taken by Widow/ NoK in case of demise of a naval ESM is available on DESA Webpage (<https://www.indiannavy.nic.in/desa>).

Issues for Consideration

12. **Membership – Navy Foundation and Veteran Sailors’ Forum.** Navy Foundation and Veteran Sailors’ Forum meetings cover a large number of issues. In addition to the ESM, a large number of senior serving officers attend these meeting to resolve the issues being faced by ESM. These meetings, therefore, serve as an important link and channel of communication between the retired and the serving. It is, therefore, requested that non-member naval ESM become members of the VSF as well as NF.

13. **Dissemination of Information through WhatsApp.** All the retirees post Oct 17 are automatically members of VSF. They have been clubbed into VSF groups on WhatsApp. All important information wrt ESM including various job opportunities are being regularly disseminated through these WhatsApp groups as also through DESA and INPA websites. Personnel who are not added into any of the VSF groups may contact us on 011-21410473.

14. **Documentation for Pension.** A large number of cases are received at DESA, wherein post the demise of the ESM, 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 the name is not included in the PPO. Same is the case for eligible children. All ESM are requested to 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 are updated in record office.

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(f) Maintain a file with all important documents and ensure that spouse/ family members are aware of its location and particulars.

Check off lists and forms for various contingencies are available on DESA website.

ECHS

15. **Annual Validation of ECHS Membership of Dependents.** A new procedure for validating ECHS membership for dependents of primary beneficiaries has been implemented w.e.f 01 Aug 22. All primary beneficiaries who have dependents will be required to submit Life Certificate and documents (as mandated) to prove continued eligibility vide Central Organisation, ECHS letter B/49711-NewSmartCard/AG/ECHS dated 15 Jun 22. A summary of the procedure and list of documents required to be uploaded is as follows:-

(a) **Submission of Life Certificate.** The eligibility criteria for ECHS membership for dependents has been laid down vide Central Organisation letter B/49701-PR/AG/ECHS/2017 dated 27 Sep 17. In order to validate eligibility, the primary beneficiary will be required to submit the following documents online:-

(i) **Dependent Holding PAN Card.** Any one of the following documents will be uploaded:-

Form 26AS for preceding two consecutive financial years.

Or

ITR V of preceding two consecutive financial years.

(ii) **Dependent not Holding Pan Card.** In case Pan Card is not available for the chosen dependent, then the primary beneficiary will upload an Income Certificate obtained from the State Revenue Department. It is, however, desirable that all beneficiaries should have Pan Card.

(b) Life Certificate in respect of the primary beneficiary and spouse is not required to be submitted online. Linking of SPARSH with ECHS is being implemented and on completion, Life Certificate would automatically be populated through this linkage.

(c) **Procedure for Annual Submission.** Eligibility and Life Certificate in respect of dependents are to be submitted online annually by the Primary beneficiary. A system generated warning message will be suitably displayed to submit **Life Certificate** and **Eligibility Documents** of dependents who are 64kb ECHS card holders on completion of 11 months after the date of collection of the cards for the first time or previous renewal/ verification in the following manner:-

(i) **When a Beneficiary Visits any Polyclinic and Authenticates Himself/ Herself on the Kiosk.** A warning message will be displayed to

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the beneficiary to update supporting documents online to confirm life certificate and / or eligibility by a specific date.

(ii) **When Primary Beneficiary will login to ECHS Website/ Portal echs.sourceinfosys.com using Login Credentials.** Details of cards due for renewal will be displayed for which necessary documents will have to be uploaded online.

(iii) The same info mentioned above can also be accessed on the ECHS Mobile App on opening the Mobile App and logging in.

(iv) The date of next annual validation due will also be mentioned on the Medical Officer's prescription obtained from ECHS Polyclinic.

(d) **Approval of Submitted Documents.** Oi/c Parent Polyclinic will be given a tab on his Oi/C Module to approve the Eligibility and Life Certificate. The Oi/c will use digital signature and click on the eligibility tab and carry out following actions:-

(i) The Oi/c Polyclinic will scrutinize the form 26AS/ ITR/ Income Certificate uploaded online. In case the dependents meet the income criteria, then the Life Certificate will be approved and in case the income of the dependents is more than the prescribed limit, the Life Certificate will be rejected online with remarks.

(ii) In case the dependent has been using ECHS facilities when he/ she was having income more than authorised income, then such cases are to be referred to respective Directors of Regional Centers to process case with Vigilance Sec of CO, ECHS.

(e) **Validity of Dependent Card.** On approval by Oi/C Polyclinic. The dependent card will remain valid for next 12 months.

(f) **Extension of Validity.** In case the primary beneficiary, due to unavoidable circumstances, fails to get the annual validation completed and the card gets blocked, the Oi/c Parent Polyclinic will be authorised to extend the validity of the card by three months after satisfying himself of the bonafide eligibility of the concerned dependents. This provision will be available only once in the life cycle of the card. The primary beneficiary will have to undertake the procedure for annual validation of the 64kb cards in this extended period of three months. In case, any card is required to be unblocked, a case will be taken up by the Primary Beneficiary by submitting an application justifying the reasons to the Central Organisation, ECHS through Parent Polyclinic and Regional Centre for approval. Post approval of the competent authority, the card will be unblocked by uploading authority by Central Organisation.

(Auth:- Central Organisation, ECHS letter No. B/49711-NSC/AG/ECHS/Gen Corr dated 06 Jul 22)

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16. **Advisory on Consultation at ECHS Empanelled Hospital i.r.o ECHS Beneficiaries aged 75 years and above.** Beneficiaries aged 75 years and above are permitted to seek consultation from specialist of empanelled hospital without a referral from the Polyclinic. However, in case of any unlisted investigations/ procedure being advised by the specialist in non-emergency conditions, prior approval of competent authority is to be obtained prior undergoing the investigation/ procedure.

(Auth:-Central Organisation, ECHS letter B/49769/AG/ECHS dated 16 Jun 22)

17. **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.

18. **Change in Procedure of Referral of Non-Entitled Beneficiary.** A policy change has been implemented regarding change in procedure of referral of non-entitled beneficiary. The clarifications provided by Central Organisation ECHS in this regard vide letter B/49769/AG/ECHS dated 22 Apr 2022 have been uploaded on DESA website.

19. **A complete information package of ECHS including Policy letters have been made available at the following link - <https://dtf.in/ex-servicemen-contributory-health-service-echs/>.** In addition, details of important advisories/ policies are enumerated in the succeeding paragraphs.

20. **Advisory.** All ESM are requested to apply for 64 KB Cards as early as possible to avail ECHS benefits. While filling up online ECHS application, common errors observed are tabulated below. The same may be avoided so as to obviate delays in verification and subsequent issue of Cards.

Ser	Common Error	Remarks
(a)	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.
(b)	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 www.echs.gov.in .
(c)	Name entered online for ECHS Cards does not match records held at DOP/ CABS.	Please keep in mind while filling up online application, make sure the correct name (as entered in Discharge book) is entered.
(d)	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)

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Ser	Common Error	Remarks
(e)	Photographs unclear or not with plain white background.	Make sure passport size photo should have a plain white background (No print/design).
(f)	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.

21. **Verification Process.** Verification of applications of ESM is carried out by Record Offices {DOP (OA&R) and NAVPEN}. The Record Office matches the details furnished by the applicant in the ECHS application with the details held in personal service record. If all details match, the application is further forwarded for printing and dispatch of cards. However, a considerable delay is experienced by the ESM in receipt of cards and there is multiple to and fro movement of application from Record Offices and the applicant, view mismatch in the details furnished and records held. It is advised that ESM may keep regular track of their application (either on echs.gov.in or ECHS Beneficiaries mobile application) and liquidate all observations (if any) in one go as soon as possible. This will substantially reduce turnaround time for verification of application.

22. **Use of Gmail/ Yahoo Accounts by Govt Officials & gov.in or nic.in Domains for Govt Websites.** The usage of e-mail IDs from private domain increase the virus/ cyber-attack susceptibility manifold. Furthermore, the usage of email IDs by various Polyclinics other than the assigned IDs would also lead to a communication gap wherein the ECHS beneficiaries may be wishing to communicate to the Polyclinic through the official Email IDs. Keeping this in mind, all Regional Centres (RCs) have been asked to ensure that the e-mail IDs assigned to the various polyclinics are made operational at the earliest. (**Auth:-** ECHS letter B/49722-IT/AG/ECHS/Ext Cyber Audit dated 03 Feb 22).

23. **Polyclinics to Remain Functional during Monthly Stock Taking.** ECHS Polyclinics will observe holidays/ can remain closed only on Sundays and Central Govt Gazetted holidays.

24. **Treatment under AYUSH.** 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 Oi/C of the Polyclinic or Director, Regional Centre or CO ECHS, for a particular disease is to be obtained. It may be noted that only one system of treatment is allowed at any point in time.

25. **ECHS Application for Android App.** ECHS has launched an Android based application 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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26. **Validity of TY Slips.** It has been observed that a large number of the ESM/ Primary Beneficiaries do not collect their new 64 KB ECHS Cards. This has resulted in a huge backlog of cards to be handed over. Therefor the competent authority has directed that all Online Temporary Slips will be blocked after 90 days from the date OTP is generated for collection of 64 KB Card.

(Auth:- Central Organisation, ECHS letter B/49711-NewSmartCard/AG/ECHS dated 15 Jun 22) * letter uploaded on DESA website

27. **Phasing Out of 32 KB Cards.** The new 64 KB ECHS Cards were introduced in the ECHS eco-system in Dec 2017. Since then, a large number of ECHS Beneficiaries have got their 64 KB ECHS Cards made. Presently apart from 64 KB cards, only 32 KB ECHS Cards are being utilised by ECHS Beneficiaries. Competent authority has now decided to phase out the 32 KB ECHS Cards w.e.f 15 Nov 22.

(Auth:- Central Organisation, ECHS letter B/49711-NewSmartCard/AG/ECHS dated 23 Aug 22) * letter uploaded on DESA website

28. **Payment of Difference of ECHS contribution due to Change of Ward.** It is intimated that clarification regarding payment of difference of ECHS contribution due to change of ward entitlement after getting ECHS card and refund thereof is as follows:-

(i) There is no need to deposit difference of contribution at the time of application or issuing of 64 KB Card in respect to those MACP/ Hon Rank of Nb Sub and equivalent, who were entitled for semi Pvt. Ward as per the policy which was in vogue at the time of initial ECHS membership

(ii) In case of those MACP/ Hon Nb Sub, who have deposited the difference of contribution at the time of application or issuing of 64 KB Card, are entitled to get refund of excess contribution.

(Auth:-Central Organisation, ECHS letter B/49701-PR/AG/ECHS/2022 dated 02 Aug 22)
*letter uploaded on DESA website.

29. **Executive Instructions: Domiciliary Medical Equipment:** Detailed letter for reimbursement of Domiciliary Equipment is available on DESA/ ECHS website.

(Auth:- Central Organisation, ECHS letter B/49761/AG/ECHS/Medicine Policy/2022 10 Jun 22)

DGR News

30. Directorate General Resettlement works towards effective resettlement of the ex-Servicemen through imparting training and empowering them for a host of employment and self-employment opportunities. It functions as an effective interface between retiring/ retired service personnel (ESM) and the environment (Principal Employers) and is committed to their successful resettlement/ second career. Detailed information regarding DGR is available DGR website www.dgrindia.com.

31. **Recent Resettlement Fulfilments.** During the year 2021-2022, a total of 4238 including 619 retiring/ retired officers and 3619 retiring/ retired JCOs/ OR & their equivalent

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were nominated for various resettlement/ skill development training courses. Course calendar for the year 2022-23 (30 courses for officers and 278 courses for JCOs/ OR and their equivalent in Indian Navy and Indian Air Force) has been uploaded on DGR Website. For the first time Post Graduate Certificate Programme in International Business and Finance has been included in the course calendar. During the period of 01 Apr 22 to 30 Jun 22 a total of 2636 number of vacancies were received from Govt., PSUs and Private sector and a total of 1091 ESM (including officers & JCOs/ OR) were sponsored by DGR for these vacancies. During the same period DGR registered/ provided employment opportunities to the following personnel:-

(a)	ESM (Officers) registered for DGR sponsored Schemes	–	220
(b)	ESM employed through DGR sponsored Security Schemes	–	5,074
(c)	ESM sponsored for Self – Employment	–	341

32. DGR is in consultation and deliberations with various Corporate Houses, Public Sector undertakings for employment generation in Insurance, Banking, Fast-moving consumer goods and Technology Sectors.

33. **Monitoring of Implementation of ESM Reservation.** Based on the direction of DoP&T, Liaison Officers for monitoring the implementation of ESM reservation have been appointed in most of the CCS&Ps. Regular interactions with LOs are being carried-out in the form of fortnightly/ monthly meetings and the Minutes are being published on DGR website for wide circulation and information to the environment. These meetings will not only enhance the speed of data collection but also be beneficial to enhance the job avenues for ESM in Central Govt Departments.

34. Data on annual Retirements from Navy, Air Force and Army separately for officers and JCOs/ OR has been finalized for the year 2021. The time series data on the same for last ten years is available on DGR website.

KSB News

35. **Procedure for Recording of Amendments in Name of Naval ESM/ Dependents.** The policy on procedure for recording of amendments in the date of birth, name and permanent address of Naval ESM and their dependents has been in place since 2015. Consequent to repeated requests being received at various offices with respect to the necessity of furnishing a gazette notification for change of names, the following is clarified:-

(a) **Gazette Notification is Mandatory** for any addition/ alteration in the name recorded in Service Record of an Ex-servicemen.

(b) **Gazette Notifications for change of name of dependents of serving personnel/ Ex-Servicemen is not required.** However, publication of notice/ advertisement in two national newspapers for change of name of wards is mandatory for wider publicity/ information of the public to avoid any legal complications at a later stage.

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36. **Clarification Regarding ESM Status to Short Service Commissioned Officers (SSCOs).** ESM status has been granted to all those SSCOs who were released after completion of their initial term of engagement and have been released otherwise by way of dismissal or discharged on account of misconduct or inefficiency and were given gratuity. These officers have been made eligible for grant of ESM status with effect from the date of DOPT Notification dated 13.02.2020. Quoted reference has been uploaded on DESA website.

37. It is certified that, vide notification dated 13.02.2020 ESM status has been granted to all those SSCOs who were released after completion of their initial engagement and have been released otherwise than by way of dismissal or discharged on account of misconduct or inefficiency and were given gratuity. These officer have been made eligible for grant of ESM status with effect from the date of DOPT For the purpose of extending benefit of notification dated 13.02.2020, the date of release of officers is not a material fact in deciding his eligibility for grant of ESM status.

38. **Welfare Schemes from Kendriya Sainik Board for Ex-Servicemen.**

Raksha Mantri's Ex-Servicemen Welfare Fund (RMEWF)		
Ser.	Grants	Amount (In Rs)
(a)	Penury Grant (65 Yrs and above) (Applicable to Non-Pensioners upto Hav Rank)	₹ 4000/- pm (wef 01 Apr 17)
(b)	Education Grant (upto two children) Boys/ Girls upto Graduation Widows for PG (Applicable to wards of Pensioner/ Non Pensioners upto Hav Rank)	₹ 1,000/-pm
(c)	Disabled Children Grant (Applicable to 100% disable wards of Pensioners upto Hav Rank)	₹ 3,000/- pm Wef 01 Aug 21
(d)	Daughter's Marriage Grant (upto 02 Daughters) (Aplicable to daughters of Pensioner/ Non-pensioner upto Hav Rank)	₹ 50,000/- (wef 01 Apr 2016)
	Widow Re-Marriage Grant (Aplicable to daughters of Pensioner/ Non-pensioner upto Hav Rank)	₹ 50,000/- (wef 01 Apr 2016)
(e)	Medical Treatment Grant (Applicable to Non-pensioner upto Hav Rank and his dependents)	₹ 30,000/- (Max)
(f)	Orphan Grant (Applicable to orphans of Pensioner/Non-pensioner All Ranks) <ul style="list-style-type: none"> • Daughters of ESM till she is married. • One Son of ex-servicemen upto 21 years of age. 	₹ 1,000/-PM
(g)	Vocational Trg Grant for Widows	20,000/-

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Raksha Mantri's Ex-Servicemen Welfare Fund (RMEWF)		
Ser.	Grants	Amount (In Rs)
	(Applicable to widows of Pensioner/ Non-Pensioner upto Hav Rank)	(One Time)
Non RMEWF Schemes		
(h)	Serious Diseases (Listed only) Grant (i) Angioplasty (ii) Angiography (iii) CABG (iv) OH Surgery (v) Valve Replacement (vi) Pacemaker Implant (vii) Renal Implant (viii) Prostate Surgery (ix) Join Replacement (x) Cerebral Stoke (xi) Other Diseases: Where more than ₹ 1.00 Lac has been spent on treatment	75%/ 90% of total expenditure (Officer & PBOR respectively). Upto a maximum of ₹ 1.25 Lac(One time) 75%/ 90% of total expenditure (Officer & PBOR respectively). Upto a maximum of ₹ 75,000/- per FY only
(j)	Mobility Equipment for disabled ESM (Post Retirement). ESM, who are disabled after service with a disability of 50% or more and who are not covered under the scheme of AG's Branch, R&W Section, Ceremonial and Welfare Dte, Army HQs (i.e Navy and Airforce).	₹ 1,00,000/-
(k)	Subsidy on Home Loan. KSB Reimburses 50% of interest by way of subsidy on home loan from Bank/Public sector instruction for construction of house to war bereaved, war disabled and attributable peace time casualties.	₹ 1,00,000/- (Max)

39. 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 www.ksb.gov.in.

Canteen News

40. **Policy Letters.** Following policy letters on CSD facilities pertaining to ESM, promulgated by the Canteen Services Directorate of Quartermaster General Branch, IHQ MoD (Army) are uploaded on DESA website:-

(a) **Reason for Rejection of Application of CSD Smart Cards.** IHQ MoD (Army) letter 95359/Q/DDGCS/Rejected dated 21 Mar 22.

(b) **Introduction of New Application Forms for Canteen Smart Cards.** IHQ MoD (Army) letter 95366/Q/DDGCS/SCPL dated 25 Apr 2022.

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- (c) **Revision of Policy: Monthly Limits for Sale of Grocery & AFD 2 CAT Items through CSD.** IHQ MoD (Army) letter 95350/Q/DDGCS/POLICY dated 18 Jan 22.
- (d) **Prep of CSD Smart Cards for Widows/ NoKs.** IHQ MoD (Army) letter 95350/Q/DDGCS/POLICY dated 04 Aug 21.
- (e) **Inclusion of orange strip on the CSD Smart Card for war widows and NoK OF Battle Casualty cases.** IHQ MoD (Army) letter 95350/Q/DDGCS/Canteen Smart Cards dated 27 Jun 22. * letter uploaded on DESA website.
- (f) **Discontinuation of Annual renewal Of CSD Smart Cards.** It has been decided that the annual renewal of Canteen Smart cards will be discontinued wef 01 Jan 23. The detailed information in this regard has been provided in IHQ MoD (Army) letter 95350/Q/DDGCS/Canteen Smart Cards dated 21 Sep 22. * letter uploaded on DESA website.
- (g) **Advisory- CSD SMART CARD prep for ESM.** 95350/Q/DDGCS/Canteen Smart Cards dated 03 Oct 22. * letter uploaded on DESA website.

INBA and NGIS News

41. **Revision of Existing Rate of Scholarship by INBA to the Differently Abled Children of Serving and Retired Personnel.** Differently abled children from age group of 03 to 25 years are eligible for scholarship based on disability certificate from competent medical authority. IHQ MoD (N)/ DNPf letter BA/4001-006/2021-22 dated 29 Nov 21 in this regard is uploaded on DESA website.

42. Following facilities/ grants are available from NGIF and INBA for the naval pensioners:-

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

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	contribution from Saving element.	
<u>INBA</u>		
(a)	Merit Scholarship for Graduation/ Post Graduation courses	Boarder - ₹ 20,000/- p.a Day Scholar - ₹ 15,000/- p.a (Copy of Discharge Certificate & PPO may be enclosed only at the time of "fresh" application and not for renewal cases).
(b)	Merit Scholarship for Graduation/ Post Graduation courses to wards of deceased retired naval personnel	₹ 30,000/- for both Day Scholar and Boarder.
(c)	Reimbursement of Tuition Fee for Special /Mentally Challenged Children	₹ 5,000/- p.m (Production of fee receipts/ bills waived off) <u>Disability percentage</u> <u>Amount of month</u> Upto 50% ₹ 5,000/-pm 51-60% ₹ 6,000/-pm 61-70% ₹ 7,000/-pm 71-80% ₹ 8,000/-pm 81-90% ₹ 9,000/-pm 91-100% ₹ 10,000/-pm
(d)	33% re-imburement of coaching fee is applicable only to:- (i) Institutes taking admissions on JEE (Advance) Score. (ii) Admissions in medical colleges (for MBBS only) run by Central/ State Government.	
(e)	Demise Grant to NoK	₹ 30,000/-
(f)	Special Scholarship Scheme (SSS) for wards of naval personnel who die in harness	Play School to KG ₹ 10,000/- p.a Class I-VIII ₹ 20,000/- p.a Class IX-XII ₹ 30,000/- p.a Graduation ₹ 30,000/- p.a Post-Graduation ₹ 30,000/- p.a Legal/Vocational ₹ 40,000/- p.a Computer/Management ₹ 50,000/- p.a Engg/ Medical ₹ 75,000/- p.a Boarding/ Lodging ₹ 50,000/- p.a
(g)	Scholarship to the wards of naval personnel, who die after retirement, from NWWA	Class I-VIII ₹ 10,000/- p.a IX-XII ₹ 14,000/- p.a
(h)	Financial Assistance for starting self-help Economic Venture to widows	Upto ₹ 1 Lakh on case to case basis
(j)	Financial Assistance for vocational courses to widows	Upto ₹ 50,000/- on case to case basis.

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(k)	Grant for daughter's marriage to Veer Naris	₹ 50,000/-
(l)	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)
(m)	Financial assistance to family members of unmarried officers/sailors who die in harness	<p>(i) Grant of ₹ 50,000/- extended for marriage of one sister.</p> <p>(ii) Re-imburement of fees for Vocational course Upto ₹ 50,000/- to mother only on case to case basis.</p> <p>(iii) Self-help economic venture Upto ₹ 1 Lakh to mother only on case to case basis.</p> <p>(iv) Scholarship introduced to maximum two unmarried sisters under Special Scholarship Scheme (SSS).</p>
(n)	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:- <p>(a) Naval personnel who die in harness.</p> <p>(b) Orphan Children of a naval personnel irrespective of whether parents die while in service or post retirement.</p> <p>(c) Two dependent unmarried sisters of unmarried naval personnel who die in harness.</p>	Upper limit of ₹ 1,00,000/- p.a or actual fees paid to the University/College by the girl child, whichever is less

* Common application form for scholarship and grants from INBA is available on INBA and DESA website.

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DNE News

43. **Admissions of Wards of Naval Personnel in Higher Educational Courses.** To facilitate higher education for wards of naval personnel, collaborations with 26 Universities/ Colleges/ Institutes have been made for admissions in higher educational courses in AY 2022-23 at concessional rates. Details are as follows:-

(a) **Details of Universities/ Colleges/ Institutes.**

<u>Ser.</u>	<u>Name of University/ College/ Institution</u>	<u>Contact at University/ College/ Institute</u>
(i)	Bennett University, Noida	Mrs Chetna Pargai Website: www.bennett.edu.in Email: chetna.pargai@bennett.edu.in Tel: 1800-1038484 / 0120-7199300 Mob: 9810745015
(ii)	School of Inspired Leadership, Gurgaon	Mr Ashish Srivastava (Associate Director - Admission) Website: www.soilindia.net Email: ashish.srivastava@soilIndia.net Tel: 0124-4302222, ext:245 Mob: 9929702942
(iii)	Jaypee University of Information Technology, Solan, Himachal Pradesh	Mr Sanjay Kumar Verma Website: www.juit.ac.in Email: admission@juit.ac.in Tel: 01792-257999, 07807846047
(iv)	(aa) Amity University Online, Noida (ab) Amity Institute of Education, Noida	Cmde (Retd) PL Messon, VSM, Director (HR) Tel: 1800-1023434/ 8527901901
(v)	BML Munjal University, Gurugram	Website: www.bmu.edu.in Email: info@bmu.edu.in Tel: 011 49281750
(vi)	Chandigarh University, Chandigarh	Capt (Retd) Gurpreet Singh, Director Website: www.cuchd.in Email: cucet@cumail.in Tel: 08146947000/08146948000/ 7087039346
(vii)	Parul University, Vadodara, Gujarat	Cdr (Retd) Sanjay Sharma Website: www.paruluniversity.ac.in Email: info@paruluniversity.ac.in Tel: 02668260312/ 202/ 300/ 307/ 18001231104
(viii)	University of Petroleum and Energy Studies (UPES), Dehradun	Mr Kunal Wahi, (Director) Website: www.upes.ac.in Email: kwahi@upes.ac.in

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Ser.	<u>Name of University/ College/ Institution</u>	<u>Contact at University/ College/ Institute</u>
		<u>Mob:</u> 801010606
(ix)	Bhai Gurdas Group of Institutions, Jalandhar	Mr Amandeep Singh <u>Website:</u> www.bgiet.ac.in <u>Email:</u> info@bgiet.ac.in <u>Tel:</u> 01672 278528, 01672278529, <u>Mob :</u> 9639800022
(x)	PDM Group of Institutions, Bahadurgarh	Mr Ram Niwas Lather <u>Website:</u> www.pdm.ac.in <u>Email:</u> info@pdmu.ac.in <u>Tel:</u> 01276-221700,701
(xi)	St. Soldier Group of Institutions, Jalandhar City	Prof Manhar Arora <u>Website:</u> www.stsoldiergroup.in <u>Email:</u> themanhararora@gmail.com <u>Tel:</u> 0181-5084768 / 09914464565/ 09888134341
(xii)	Lovely Professional University, Jalandhar	Mr Diwakar Jyoti <u>Website:</u> www.lpu.in <u>Email:</u> admissions@lpu.co.in <u>Tel:</u> 01824-404404 / 09878977400 <u>Toll Free:</u> 1800-1024431
(xiii)	CT Group of Institutions, Jalandhar	Dr Vaneet Thakur <u>Website:</u> www.ctgroup.in <u>Email:</u> info@ctgroup.in <u>Tel:</u> 0181- <u>5055127/07009243008/9988173027</u>
(xiv)	Sharda University, Greater Noida	Mrs Reema Anand <u>Website:</u> www.sharda.ac.in <u>Email:</u> admission@sharda.ac.in <u>Tel:</u> 0120-4060210/11, 08800998899
(xv)	Pratap Institute of Technology and Science, Sikar	Mr Ashwani Chauhan, Registrar <u>Website:</u> www.pitscollege.com <u>Email:</u> info@pitscollege .com <u>Mob :-</u> 9610444555
(xvi)	HR Institute of Technology (HRIT), Ghaziabad	Mr Shailendra Soni <u>Website:</u> www.hrit.ac.in <u>Email:</u> admission@hrit.ac.in <u>Mob</u> 9717500330/ 9811201374
(xvii)	Apeejay Satya University, Gurgaon	Mr Rahul Sahdev <u>Website:</u> www.apeejay.edu <u>Email:</u> Rahul.sahdev@apeejay.com <u>Tel:</u> 0124-2013718- <u>721/2013218/9650845222</u>

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Ser.	Name of University/ College/ Institution	Contact at University/ College/ Institute
(xviii)	K.R. Mangalam University, Gurgaon	Mr Amritansh Kumar ,Director, Website: www.krmangalam.edu.in Email: kumar.amritansh@krmangalam.edu.in Mob 7011389167
(xix)	Manav Rachna International Institute of Research and Studies (MRIIRS) University, Faridabad	Website www.mriirs.edu.in Email info@mriirs.edu.in Tel. 0129-4198600 / 4198100
(xx)	Raj Kumar Goel Institute of Technology, Ghaziabad	Mr. Hari Gopal Garg (Former Inspector General, B.S.F) Website www.rkgit.edu.in Tel 0120-2788273/ 2784224 Mob 9871011877 / 9582945606
(xxi)	Hindustan Group of Institutions, Chennai	Mr. Mohammed Saleem, Director Admissions Tel: 9840485858, 044-27474395
(xxii)	Sri Chandrasekharendra Saraswathi Viswa Mahavidyalaya, (SCSVMC University) Kancheepuram	Registrar Tel: 044-27264293
(xxiii)	Chennai Business School, RA Puram, Chennai	Registrar Tel: 044-42424242
xxiv	NSHM Knowledge Campus, Kolkata	Prof (Dr.) Krishnendu Sarkar, Director, NSHM Tel (O) 033-24032300/301 Mob 9903250725
(xxv)	NRI Group of Institutes, Bhopal, Madhya Pradesh	Dr Alka Awasthi Mob 9826713101 Mrs Nishi Parihar Mob: 7999688126
xxvi	DC Kizhakemuri Foundation (DCKF), Kerala	The Director (Admissions) Tel: 0481-2563114 , 0481-2301614

(b) **Courses Offered.** 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) **Admission Procedure.** Retired Personnel seeking admissions for their wards in any of the above mentioned Universities/ Colleges/ Institutions, are to obtain 'Recommendation Certificate' from respective Zila Sainik Board or IHQ

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MoD(N)/ DNE or CEDO/ SSO (Edn) of respective Command Headquarters and approach the concerned University/ College/ Institution for admissions. Format of 'Recommendation Certificate' is given below:-

<u>RECOMMENDATION CERTIFICATE</u>	
1.	Please refer to MoU/ Letter with/ from _____ University/ Institution dated _____ regarding admission of wards of Naval personnel.
2.	It is certified that _____ S/O, D/O of _____ is a ward of Naval personnel and is authorised to take admission vide MoU/ Letter ibid.
3.	It is therefore recommended that _____ be given admission in _____ course for AY _____.
Date :	Cdr (NE) - HE/ SSO (Edn)
Place:	

44. **Andhra University, School of International Business (AU-SIB)**. As part of an MoU signed between Armed Forces and Andhra University, AU-SIB is offering MBA (Logistics and Supply Chain Management) Course to the Armed Forces personnel (both working and retired), their dependents, children and spouse from AY 2022-23.

Pension Related Issues

45. **Background**. System for Pension Administration (Raksha) - **SPARSH** is a centralised pension disbursement system to all pensioners, implemented *wef* Jun 21 and Jul 21 for sailors and officers for current retirees respectively. The new system has a single point accountability of PCDA (Pen), Prayagraj as Pension Sanctioning Authority (**PSA**) and Pension Disbursement Authority (**PDA**), however there is no change otherwise as far as the pension account and bank/ branch of the pensioner is concerned. Bank account of the pensioner remains in the same bank and branch where pensioner was originally drawing his pension in legacy system.

46. **Present Status**. As per GoI directives to CGDA, migration for legacy pensioners commenced in phased manner for post 2016 pensioners since 31 Jan 22 under Phase I and all other legacy pensioners by Dec 22 under Phase II. The transition of the data for legacy pensioners to SPARSH system is being ensured by PCDA (Pen) through mapping of 38 mandatory fields with the data available with banks from where pensioner is currently drawing his pension. Pensioners with matching fields are only migrated to SPARSH.

47. **Review by Defence Secretary.** Defence Secretary is conducting weekly review meeting on every Friday with FA (DS), JS (ESW), CDGA, PCDA (N), PCDA (Pen), Service HQs and M/s TCS reps to take stock of the progress made towards implementation of SPARSH for pensioners.

48. Since May 22, significant progress has been made by all stakeholders towards addressing issues of SPARSH in a collegiate manner as mentioned below:-

(a) **Joint Monitoring Committee.** As requested by Service HQs, a Joint Control Room has been set up in DAD HQs which will be operated by a Joint Monitoring Committee (JMC). The JMC is headed by Mr AN Das, Jt CGDA and has been tasked to centrally monitor and coordinate with the PCDA (Pen)/ TCS for quick resolution of various issues pertaining to SPARSH implementation as raised by stakeholders and any urgent issue coming up from time to time. Lt Cdr Deepankar Padhi has been nominated from DPA as *IN* representative.

(b) **MoU with Common Service Centres (CSCs).** CGDA has concluded MoU with 3,75,000 CSCs stretched across length and breadth of the country. These will act as facilitators for updation of records including digital life certification of pension. CSCs are being trained accordingly and their weekly output and efficacy is being reviewed by Def Secy every Friday during the SPARSH meeting. Pensioners can approach the closest CSC for any assistance. In addition, a meeting was held with SBI and PNB management by CGDA on 02 Jun 22 to enable large number of their branches to do the work to do the work of CSCs, as the pensioner is comfortable with their banks.

(c) **Life Certificate through e- Pramaan.** *Jeevan Pramaan* is a biometric enabled digital service for pensioners. One of the pre-requisite for the pensioner, is to provide life certificate every Nov to the authorised pension disbursing agency. *e-Pramaan* application can be used by pensioners for hassle free generation of life certificate. The link is available on SPARSH portal.

(d) **Offline Updation of Mobile Number.** Without login into SPARSH module, pensioners can update his mobile number through SPARSH website.

(e) **Migration of Legacy Pensioners.** The Defence Secretary during the meetings has said that migration of pensioners of 6th CPC (Jan 2006 to Dec 2015) is to be carried out very cautiously. CGDA along with TCS have carried out an extensive analysis in which a total of 6.44 lakh pensioners of VI CPC have to be migrated. Accordingly, CGDA is going to run the rule engine on dummy server so as to check the output. Only after the satisfactory results, the migration of pensioners with no anomaly in data will be carried out. Notwithstanding the above, crediting of pension shall continue hitherto fore through the respective banks. The migration would be a painless and seamless exercise which will be carried out in the backend by the SPARSH team. Primarily, it is digitisation of the manual records of each pensioner which is held by respective PCDA's.

(f) **Outreach Programme.** The initial phase of implementation of SPARSH was not handled diligently by CGDA and TCS which caused lot of trauma to a large number of pensioners who were denied the pensions because of Non Identification (NID) which was not anticipated by CGDA. Accordingly, a large number of steps have been taken by CGDA to enable smooth transition including conduct of various outreach programmes so that the pensioners are assured that there would be no stoppage of pension and the migration to SPARSH would be a backend activity without the intervention of the pensioners. *IN* has conducted its first outreach programme and Pension Adalat on 06 Jul 22 at Visakhapatnam, on 04 Aug 22 at Mumbai and on 26 Sep 22 at Kochi.

(g) **Generation of Form-16.** A module is developed by M/s TCS which has facilitated generation of Form-16 on SPARSH

(h) **Pension Grievance Portal** . This is regarding encouraging ex-servicemen and their family member to register pension related grievance on *Raksha Pension Shikayat Nivaran* Portal. A dedicated portal, alongwith a five-line toll-free pensioners' assistance centre has been created for registering and redressal of pension related grievances of ex-servicemen and their family members. The portal (*Raksha Pension Shikayat Nivaran* Portal) was unveiled by the Hon'ble Raksha Mantri on Armed Forces Veterans' Day 22 (14-01-2022). Subsequently, a toll free assistance centre with toll-free number 1800-11-1971, was also added to the facility for resolution of pension related grievance and guiding/ assisting the petitioners. ESM and their family members are encouraged to register pension related grievance on this portal and through the toll-free assistance centre, for resolution and guidance/assistance related to pensionary matters on the portal. ESM are to register pension related grievance on '*Raksha Pension Shikayat Nivaran*' Portal (www.rakshapension.desw.gov.in). They may also call for grievance/assistance at toll-free number 180-11-19711

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IMPORTANT CONTACT DETAILS

<u>DIRECTORATE OF ESM AFFAIRS (DESA)</u>	
TELE NO.	011-21410482, 21410476
TOLL FREE NO.	1800-113-999
FAX	011-21410481
E-MAIL ID	desa@navy.gov.in
WEBSITE	https://www.indiannavy.nic.in/navy/desa
<u>DIRECTORATE OF PAY AND ALLOWANCES (DPA)</u>	
TELE NO.	011-21410549, 21410541
FAX.	011-21410549
E-MAIL ID	dpa@navy.gov.in
<u>DIRECTORATE OF PERSONNEL (DOP)</u>	
TELE NO.	011-23014346, 23011575, 23010497
FAX.	011-23793063
E-MAIL ID	dop@navy.gov.in
<u>DIRECTORATE OF NON-PUBLIC FUND</u>	
TELE NO.	Cmde (NPF) : 011-21410787 Secy NGIF – Tel/ Fax : 011-21410788
FAX	011- 23092644/ 23092646
E-MAIL ID	dnpf@navy.gov.in
WEBSITE	www.indiannavy.nic.in
<u>INDIAN NAVAL BENEVOLENT ASSOCIATION (INBA)</u>	
TELE NO	Secy INBA : 011-21410785 (M) 9315796161 Office : 011- 23093781
FAX	011- 23013656
E-MAIL ID	dnpf-navy@nic.in
<u>NAVAL PENSION OFFICE (NAVPEN)</u>	
TELE NO	022-25075455, 022-25075620, 1800-220-560 (Toll Free)
FAX	022-25075653
E-MAIL ID	navpen-navy@nic.in
<u>ECHS (NAVY)</u>	
TELE NO	011-21411421
HELP LINE NO	9667325533
TOLL FREE	1800- 114- 115
E-MAIL ID	echselhi@navy.gov.in

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SOME IMPORTANT WEBSITES

49. **Indian Navy Website (www.indiannavy.nic.in)**. This is the official website of Indian Navy. It provides vision document of Indian Navy. All information of relevance to ESM is hosted on the website under "Personnel" section of the website. It provides links to all other naval agencies.
50. **ECHS/ Health Website (www.echs.gov.in)**. This webpage of Ex-Servicemen Contributory Health Scheme provides information about ECHS policy letters, list of polyclinics, FAQs, guide lines for ECHS members etc.
51. **Naval Pension Cell (www.indiannavy.nic.in/navpen)**. 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.
52. **PCDA Allahabad (www.pcdapension.nic.in)**. The Website of the Principal Controller of Defence Accounts (Pensions), Drupadi 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.
53. **PCDA Navy (www.pcdanavy.nic.in)**. 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.
54. **Pension Information (www.pensionersportal.gov.in)**. This site provides important information about pension.
55. **Pension Grievances (www.pensionportal.gov.in)**. 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.
56. **Canteen Stores Department (www.csdindia.com)**. 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.
57. **Indian Naval Placement Agency (www.indiannavy.nic.in/inpa)**. Indian Naval Placement Agency site provides employment assistance to all ex-naval personnel including widows.
58. **Naval Children School (www.nesnavy.com)**. This is official site of Navy Children School. You can visit this site for career options, counselling, admissions, etc.
59. **Naval Recruitment (www.joinindiannavy.nic.in)**. This site provides detailed information about various entries in Navy, recruitment criteria, eligibility and contact details of DMPR.

60. **Air Force – Navy Housing Board (www.afnhb.org)**. This official website provides details of AFNHB schemes, demand survey, updated reports on housing projects etc.
61. **Naval Pay Office (<https://navypay.gov.in>)**. 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.
62. **DGR Website (www.dgrindia.com)**. 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).
63. **Ministry of Defence (www.mod.nic.in)**. 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'.
64. **Ministry of Personnel (www.persmin.nic.in)**. This is the official website of Ministry of Personnel, Public Grievances and Pensions.

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