

NAVAL HEADQUARTERS - MINISTRY OF DEFENCE



SAGAR SAMVAAD

2024



INDEX

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ADMIRAL R HARI KUMAR

PVSM, AVSM, VSM, ADC
Chief of the Naval Staff

MESSAGE FROM THE CHIEF OF THE NAVAL STAFF

I take this opportunity to complement the team responsible for publishing the maiden edition of '**Sagar Samvad**' magazine on the occasion of 8th Armed Forces Veterans' Day. This magazine aims to provide valuable inputs to Ex-Servicemen, not only to stay updated with the latest policies, developments and events, but also to remain well connected with the Indian Navy.

The Indian Navy remains forever indebted to the valorous contributions of our veterans, who have etched indelible marks in the chronicles of naval history, shaping our traditions and guiding the paths we tread today. Their legacy lives in every wave the sea embraces, every ship that sails and in every naval person who proudly dons the uniform.

As we navigate in the '*Amrit Kaal*', with an ever-evolving landscape of maritime security, the spirit of our veterans remains our guiding beacon towards a *Combat Ready, Credible, Cohesive and Future Proof Force*. As custodians of our naval legacy, their courage, sacrifice and dedication resonate through the corridors of time. We remain steadfast in our commitment that the voices of our veterans are heard, their contributions acknowledged and they have access to the best resources, care and opportunities they deserve.

On the occasion of the 8th Armed Forces Veterans' Day, let us continue to dedicate ourselves in the Service of the Nation.

Jai Hind.



VICE ADMIRAL KRISHNA SWAMINATHAN

AVSM, VSM
Chief of Personnel

MESSAGE FROM CHIEF OF PERSONNEL

On the occasion of the 8th Armed Forces Veterans' Day, I extend my deepest appreciation and heartfelt gratitude to our veterans who have served our nation with pride and honour. Their commitment to duty, sacrifice and loyalty in upholding the values of the Indian Navy continue to inspire us across generations.

I would like to reaffirm the sincere effort and commitment of the Indian Navy towards the welfare of our veterans in all domains. We at the Personnel Branch understand the dynamically evolving concerns and aspirations of our veterans, and are committed to supporting them in every possible way.

Over the last few years, the Directorate of Ex-Servicemen Affairs has been at the forefront of maintaining a strong connect with our veterans and has conceived a number of programmes to reach out to them, with special emphasis on Jammu & Kashmir, Ladakh and North Eastern region. To further strengthen this association, '**Sagar Samvad**', an annual magazine, has been institutionalised and has an excellent compilation of important policies on issues concerning veterans. I hope that this magazine will be a valuable 'Ready Reckoner' for our veterans.

On behalf of the Personnel Branch, I wish our veterans' fraternity a very happy and prosperous New Year. May the Almighty bless our veterans with good health and happiness.

Jai Hind.



SECTION 1
DESA UPDATES





SECTION - 1

DESA UPDATES

1. **Samman**. Adm R Hari Kumar, PVSM, AVSM, VSM, ADC, Chief of the Naval Staff and Mrs Kala Hari Kumar, President NWWA interacted with nearly 1,500 retired Naval Officers along with their spouses on 12 Feb 23 at NOM Varuna. The event has been named 'Samman' as an ode to the retired officers. The CNS briefed the retired officers on the latest developments and initiatives taken by the Govt and the Indian Navy.
2. **12th AGM of Veteran Sailors' Forum (North Zone)**. The 12th AGM of VSF North Zone was conducted under the aegis of DESA on 26 Feb 23 at Varunika Auditorium, New Delhi. Approximately 250 retired sailors attended the event. The CNS and CPS addressed the gathering on completion of the AGM. Various Help Desks were set up at the venue to aid the ESM with Service and Pension related issues which included DESA, DPA, ECHS, CRSO, INS India, NAVPEN, LIC, SBI and PNB.
3. **Centennial Celebrations of Late Adm RL Pereira**. IN celebrated the 100th Birth Anniversary of Late Adm RL Pereira on 25 May 23. As part of this grand event, centennial Celebration activities are being conducted across the IN through the year. A Wreath Laying ceremony was held at Bengaluru on 25 May 23, followed by a Seminar on Leadership on 27 May 23. In addition, various other activities were conducted viz. Leadership lectures at Commands, release of a short movie on Late Adm RL Pereira and Gunnery Symposium at Kochi on 14-15 Nov 23.
4. **Centennial Celebrations of Shri JC Simon Ex - CHERA**. A felicitation ceremony towards Centennial Celebrations of Shri JC Simon Ex-CHERA was held at INS Adyar, Chennai on 16 Jun 23. During the ceremony, the CNS interacted with the veteran over Video Conferencing. Commemorative mementos and gifts on behalf of all naval personnel were also presented to the veteran.
5. **30th AGM/ GCM of Navy Foundation (NF)**. The CNS and President, Navy Foundation (NF) chaired the 30th Annual General Meeting (AGM) of the NF at New Delhi on 18 Jun 23. The meeting was attended by Office-bearers from all NF Chapters and members of NF Delhi Chapter.
6. **Talk by Cmde Ray D'Souza (Retd)**. Under the aegis of NHQ/ DESA, a special talk on 'Achieving Financial Freedom – Securing our Future by Smart Investing' by Cmde Ray D'Souza (Retd) was organised on 28 Jun 23 for the benefit of retired officers and their families.



7. **Meeting of Command Regimental System Officers (CRSOs)**. A meeting of CRSOs from all Naval Commands and ANC, chaired by Cmde (ESM Affairs) was held on 17 Jul 23 at New Delhi to brainstorm issues related to the welfare of Ex-Servicemen and their families.
8. **Membership of NF and VSF**. Membership fees of both NF and VSF for all retiring/ retired naval personnel is being paid from the IN funds and individual contribution is no longer required. NHQ Policy letter PP-01/2023/PB/DX/ MEMBERSHIP dated 28 Jul 23 has been issued and shared with all NF Chapters and VSF Charters in this regard.
9. **Outreach Programme in North East Region**. As part of Indian Navy's continued outreach to North-East, a team of officials from Naval Headquarters (DESA) and CRSO (NE) visited Meghalaya from 08 -10 Aug 23 and interacted with naval veterans and their families. In addition, the team also visited two schools at Shillong and interacted with a large number of students, motivating them to select Navy as a preferred career option.
10. **Felicitation of Shri Sardar Sujan Singh, Ex-CHME on 102nd Birthday**. Sardar Sujan Singh, Ex-CHME, the senior most naval ESM was felicitated by the Indian Navy on his 102nd Birthday on 16 Aug 23 at his hometown, Karnal. On behalf of the CNS, senior officials from NHQ visited the veteran at Karnal. The CNS also interacted with the veteran over Video Conferencing and wished him continued good health and happiness. Commemorative mementos and gifts on behalf of all naval personnel were presented on the occasion.
11. **MoUs for Second Career Opportunities**. The Indian Navy signed MoUs with the following firms in 2023 to provide employment opportunities to the retiring and retired personnel: -
 - (a) Tata Consultancy Services on 15 May 23.
 - (b) JP Morgan Services India Pvt Ltd on 29 Aug 23
12. **Pre-Retirement Capsules**. Pre-Retirement Capsule for officers retiring in next one year were conducted by DESA over Video Conferencing from 19-21 Jan 23, 02-04 May 23 and 11-13 Sep 23. Various experts from the field of Finance, Banking, Corporate HR, Holistic Healing as well as reps of DGR, KSB, ECHS, DPNF, DOP, DMS and DPA addressed the officers and provided valuable insights towards preparing them for their second innings.
13. **13th GCM & AGM of Veteran Sailors' Forum (VSF)**. The 13th GCM & AGM of VSF was held on 01 Oct 23 at Kolkata. The meeting was attended by representatives from all VSF Charters.
14. **Samanvay - Common Forum for Interaction between NF and VSF**. A common forum for facilitating formal interactions between NF and VSF office-bearers/ representatives on issues of common interest has been institutionalised. The forum has been named 'Samanvay'. It will



be conducted twice every year, on the day following the AGM of NF and VSF. The scope of interaction would be limited to sharing best practices and discussing Service-related common issues. *Samanvay* is chaired by CPS and attended by representatives from NHQ, Command Headquarters, NF Chapters and VSF Charters. The first *Samanvay* was held on 02 Oct 23 at Kolkata, a day after the 13th GCM and AGM of VSF.

15. **Sheikh Mujibur Rahman Student Scholarship.** To honour the sacrifices made by Indian Armed Forces in 1971 Bangladesh Liberation War, Govt of Republic of Bangladesh awards Bangabandhu Sheikh Mujibur Rahman Student Scholarship to direct descendants of officers and soldiers, who were Battle Casualty/ critically wounded during the war. On 26 Oct 23, grand children of two naval ESM, Late Cdr JV Natu, NM(G) and Chimam Singh, MVC, Ex-PO were awarded the scholarship for 2023.

16. **Sahara Lunch.** A Sahara Lunch for the widows of Ex-Servicemen was held on 02 Nov 23 at Navy House. During the lunch, Mrs Kala Hari Kumar, President NWWA, the Chief of the Naval Staff, Principal Staff Officers and all Directorate Heads concerned with the welfare of Ex-Servicemen interacted with the ladies. A Sahara Guidebook prepared by DESA was handed over to all the invitees during the event.

17. **Conduct of Job Fairs 2023-24.** Director General Resettlement (DGR) conducts Job Fairs every year to provide a platform for employment of ESM in the corporate sector. As part of schedule for 2023-24, Indian Navy is responsible for conducting the Job Fairs at Mumbai and Visakhapatnam.

18. **Wreath Laying Ceremony at National War Memorial.** A Wreath Laying ceremony is held at National War Memorial on the 1st day of every month to honour the NOK and family of Battle Casualties of IN. In 2023, a total of 12 ceremonies were held at the National War Memorial.



SECTION 2

NAVAL REGIMENTAL SYSTEM (NRS)





SECTION - 2

NAVAL REGIMENTAL SYSTEM (NRS)

1. NRS was established on 29 Dec 2010 to institutionalise a support system for naval ESM and their families. NRS enables processing of various welfare/ entitlement issues linked with death of a Service person and aims to provide maximum benefit to the widows/ NoK on priority.
2. The details of CRSOs as per the geographical responsibility are given below: -

Ser	Geographical Area	CRSO Address	Contact No	E-mail ID
(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 & Uttarakhand	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 Eastern Naval Command [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 West Bengal [for CRSO (NE)] c/o Navy Office, Hastings, Kolkata 700022	033 - 22314965 033 - 22420205 (Fax)	crsonortheast. navy@gmail.com



Ser	Geographical Area	CRSO Address	Contact No	E-mail ID
(e)	Dadar & Nagar Haveli, Daman & Diu, Goa, Gujarat, Karnataka & Maharashtra	The Flag Officer Commanding-in-Chief Western Naval Command [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 Southern Naval Command [for CRSO (South)] Headquarters Southern Naval Command, Kochi 682004	0484 - 2873333 0484 - 2873334 0484 - 2667398 (Fax)	snccrso@navy.gov.in
(g)	Andaman & Nicobar Islands	The Commande in Chief Andaman & Nicobar Command [for CRSO (A&N)] Headquarters Andaman & Nicobar Command, Port Blair 782014	03192 - 248294 03192 - 243333 03192 - 232829 (Fax)	crso.an@gmail.com navccpb-navy@nic.in



SECTION 3

**EX-SERVICEMEN
CONTRIBUTORY
HEALTH SCHEME (ECHS)**





SECTION - 3

EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME (ECHS)

1. **General.** Ex-Servicemen Contributory Health Scheme (ECHS) was launched on 01 Apr 03. The scheme aims to provide quality health care to ESM and their eligible dependents through a network of ECHS Regional Centres and Polyclinics, Service Medical Facilities and Civil Empaneled or Govt Hospitals spread across the country.

2. **Extension of ECHS Facilities.** In addition to pensioners, ECHS membership has now been extended to the following: -

(a) Pensioners of Assam Rifles.

(**Authority.** Gol letters No 17(17)/2015/WE/D(Res-1) dated 05 Feb 19 and 05 Mar 19).

(b) World War II Veterans, Emergency Commissioned Officers, Short Service Commissioned Officers and Premature Retirees and their spouses as well.

(**Authority.** Gol letter 17(11)/2018/WE/D(Res-1) dated 07 Mar 19 and Central Organisation, ECHS letter B/49701-PR/AG/ECHS/2019 dated 15 Apr 19).

(c) Ex-Sailors appointed prior to 03 Jul 1976 and discharged on or after 03 Jul 1976 on expiry of 10 years of services.

(**Authority.** The Honb'le Supreme Court of India order dated 27 Sep 18).

3. **Regional Centres and Polyclinics.** Presently, ECHS operates a total of 30 Regional Centres and 427 Polyclinics throughout the country. Out of these, 03 Regional Centres, viz Mumbai, Kochi and Vishakhapatnam and 21 Polyclinics spread across the country are administered by the Navy. Detailed list is available at ECHS website www.echs.gov.in.

4. **Revised Rates of ECHS Contribution.** Gol had revised rates of one-time contribution for ECHS membership wef 29 Dec 17. The new rates are tabulated below: -

Ser	Rank at the time of Retirement	New Subscription
(a)	Sea I to PO	₹ 30,000/-
(b)	CPO to MCPO I	₹ 67,000/-
(c)	Honorary CPO Honorary SLt/ Lt	
(d)	Officers	₹ 1,20,000/-



5. **Income Tax Exemption.** Gol has exempted contribution made under ECHS under Sec 80D (deduction for premium paid for medical insurance) of the IT Act from Income Tax. This is applicable from the AY 2019-20 and subsequent assessment years.

6. **Fixed Medical Allowance (FMA).** Gol has granted FMA to all ECHS beneficiaries who are residing in districts not covered by ECHS Polyclinics, Service hospitals or MI Rooms. Despite being an ECHS member, personnel residing in such area would be eligible for FMA and IPD treatment. The residence address for this purpose would be the same as the permanent address mentioned in the PPO. A list of such districts (revised yearly) for which FMA is admissible, is available on the ECHS website www.echs.gov.in. It may be noted that ECHS beneficiary drawing FMA would not be entitled to OPD facility at ECHS Polyclinic and Service hospitals. These beneficiaries would also not be eligible for referral to empaneled facilities for treatment in OPD. As and when, an ECHS Polyclinic is operationalised in a district, FMA would cease from the following month.

(**Authority.** CO, ECHS letter PC-II to B/49791-FMA/Ag/ECHS dated 11 Jan 19).

ECHS Smart Cards

7. **64 KB ECHS Smart Cards.** All 16 and 32 KB ECHS cards are invalid from 31 Dec 22. Beneficiaries are being continuously informed to renew their cards and majority of the beneficiaries have upgraded their cards. Online application system for ECHS Smart Cards was inaugurated on 14 Jan 18 (Veteran's Day) by the honorable RRM. The procedure for application of Smart Cards has been simplified and hand-holding of veterans for the purpose of filling up these application forms is also being carried out at all Polyclinics.

8. **Disabling of Uncollected Cards.** A large number of new 64KB ECHS Cards remain uncollected at various Polyclinics. Therefore, in order to expedite collection of new 64KB cards, all Online Temporary Slips (generated on verification of application by Record Offices) will be blocked after 90 days from the date OTP (for collection of printed new 64KB cards) is generated by the card issuing authority.

(**Authority.** CO, ECHS letter B/49711-NewSmartCard/AG/ECHS dated 15 Jun 22).

9. **Extension of Validity - Temporary Slips.** The validity of system generated Temporary Slips has been extended from three months to six months. This can be further extended by the parent Polyclinic for a period of three months at a time, in case the beneficiary does not receive his card within that period. These temporary slips are to be surrendered to Oi/C Polyclinic at the time of collection of cards.



(Authority. CO, ECHS letter B/49711-NewSmartCard/AG/ECHS dated 30 Aug 19).

10. **Transfer of Cards between Polyclinics.** ECHS beneficiaries at present collect Smart Cards at their Parent Polyclinics. However, in certain cases, the ESM/ Beneficiary may have relocated himself/ herself and requires the cards to be sent to another Polyclinic. Post implementation of a new software module, the new ECHS cards can now be transferred from one Polyclinic to another on request of the beneficiary. Detailed procedure for transferring cards between Polyclinics is available on ECHS website.

(Authority. CO, ECHS letter B/49711-NSC/AG/ECHS dated 28 Jun 21).

11. **White Cards.** A visually different White Smart Card is being provided to the following category of beneficiaries: -

(a) **Category.**

(i) War Disabled/ Battle Casualty Veterans.

(ii) Spouses of War Disabled/ Battle Casualty Veterans.

(iii) Dependents eligible under Persons with Disability (PWD) Act-16.

(b) **Facilities.** As per existing provisions, White Card holders are given priority treatment at all ECHS polyclinics. They are given priority in being attended by a doctor and in provision of medicines at the Polyclinic.

Medicine Management

12. **Implementation of Procedure for Authorised Local Chemist.** In order to improve availability of medicines, a procedure for Authorised Local Chemist (ALC) was promulgated with effect from Aug 17. Local Medical Chemists/ Stores have been empaneled in all stations with ECHS Polyclinics for supply of non-available, emergent, life-saving and essential drugs on as required basis. Further, the criteria for empaneling ALC has also been relaxed, so as to facilitate empaneling chemists in smaller districts. Monetary ceilings for medicine procurement by PCs have also been enhanced as tabulated below: -

Ser	Type of Polyclinic	Monetary Ceiling
(a)	Type A	Rs. 5,00,000/-
(b)	Type B	Rs. 5,00,000/-
(c)	Type C	Rs. 3,00,000/-
(d)	Type D	Rs. 2,00,000/-

(Authority. CO, ECHS letter B/49761/AG/ECHS/Medicine Policy dated 28 Jun 21).



13. **Treatment under AYUSH.** Govt has authorised treatment under AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy) for all ECHS beneficiaries. Accordingly, treatment in authorised Govt AYUSH hospitals is permitted on reimbursement basis at full rates including the cost of prescribed medicines. Permission has to be taken from Oi/c Polyclinic or Director, Regional Centre or CO ECHS, for a particular disease. However, only one system of treatment is allowed at any one time and the choice has to be made by the beneficiary prior to consultation/treatment.

(**Authority.** Central Organisation letter B/49769/AG/ECHS/Med/Policy dated 04 Sep 18).

Empaneled Hospitals

14. **Referral Procedure to Empaneled Hospitals.** ECHS beneficiaries are provided medical cover through a network of Regional Centres, Polyclinics and civil hospitals empaneled with ECHS. Any case requiring specialised treatment are referred to Military Hospitals or empaneled Hospitals in the Area of Responsibility of the parent polyclinic. This has been revised to bring flexibility in the referral policy of ECHS, wherein, beneficiaries can now avail referral to Military Hospital/ empaneled hospitals outside the Area of Responsibility of the Parent Polyclinic as well. Procedure for obtaining such referrals has been detailed in CO, ECHS letter B/49711-NSC/AG/ECHS dated 15 Jul 21 available on ECHS website.

15. **Empanelment of Hospitals / Nursing Homes and Diagnostic Centres for ECHS.** 107 Hospitals / Nursing Homes and Diagnostic Centres for ECHS are empanelled across the country, vide GoI letters 22B (08)/2022/WE/D (Res-1) dated 29 Jul 22 and 22B (09)/2022/WE/D (Res-1) dated 25 Aug 22, available at www.desw.gov.in.

16. In order to increase the number of empaneled hospitals and include Medical Institutions of repute with ECHS, following medical institutes are deemed to be empaneled with ECHS:-

- (a) All India Institute of Medical Sciences (AIIMS), Pan-India.
- (b) Post Graduate Institute, Chandigarh.
- (c) Sanjay Gandhi Post Graduate Institute, Lucknow.
- (d) National Institute of Mental Health and Neurosciences, Bengaluru.
- (e) Tata Memorial Hospital, Mumbai (for Oncology).



- (f) JIPMER, Puducherry.
- (g) Christian Medical College, Vellore.
- (h) Shankar Netralaya, Chennai.
- (j) All Central and State Medical Hospitals and Colleges.

Reimbursement of Claims

17. **Relaxation for Reimbursement.** Reimbursement for medical treatment is governed by CGHS rates for all procedures undertaken at empaneled hospitals. However, in certain cases, expenses borne by the beneficiary are in excess of these approved rates when a beneficiary is admitted by others to a non-empaneled hospital when unconscious, admission in emergency for a prolonged period, viz. treatment of head injury, coma, septicemia, multi organ failure, etc. Amendments have been made to the procedure for payment and reimbursement of medical expenses under ECHS for expenses incurred in excess of approved rates. Request for full reimbursement in such extreme cases can be considered by a High Level Committee. Detailed letter on the subject is available on ECHS website.

(Authority. Gol/ MoD letter 22A (37)/2018/WE/D (Res-1) dated 15 Jan 19).

18. **Reimbursement of Hospital Stoppage Rolls.** Gol/MoD has approved reimbursement of Hospital Stoppage Rolls (HSR) for treatment of ECHS beneficiaries at any Military/ Armed Forces Hospital. Expenses will be paid by the beneficiary and can be claimed in full through ECHS.

(Authority. Gol/ MoD / DESW letter 22 D (13)/2020-D (WE/Res-I) dated 14 Dec 22).

19. **SMS Intimation on Reimbursement.** ECHS has introduced a system for intimating beneficiaries of the progress of their reimbursement claims at each stage through SMS.

Miscellaneous

20. **ECHS Application for Smartphones.** ECHS has launched an application for beneficiaries, and is available both on the Google Play Store as well as Apple Store for Android and i-phone users respectively. Status of application, claims and various other information can be accessed on this application.



21. **Priority for Elderly ECHS Patients.** In order to facilitate seamless consultation/ treatment to veterans, ECHS beneficiaries above 75 years of age can visit Specialist OPDs at Service/ Empaneled hospitals without obtaining referral from ECHS Polyclinics.

(**Authority.** CO, ECHS letter B/49774/AG/ECHS/Referral/2020 dated 20 May 20).

22. **Procedure of Processing of ECHS Application - Marital Discord.** A software solution has been implemented to enable spouses of veterans to apply online for ECHS cards in case ESM/ Primary Beneficiary does not apply for their ECHS cards due to marital discord. A judicially separated wife is eligible to apply for ECHS cards for a limited period of one year or till resolution of divorce whichever is earlier. The same would be renewed in case of status quo beyond a year. Detailed procedure for application has been uploaded on the ECHS website.

(**Authority.** CO, ECHS letter B/49711-NSC/AG/ECHS dated 30 Sep 21).

23. **Actions in Case of “Forgot” Password.** A number of beneficiaries tend to forget passwords created to log-in on the ECHS website during the process of online registration. Earlier there was no facility to retrieve/ reset the password. A system has now been instituted wherein, an email (with minor details like Name, Number, etc) sent from the registered email id, would enable resetting of password.

(**Authority.** CO, ECHS letter B/49711-NewSmartCard/AG/ECHS dated 25 Feb 19).

24. **Collection of Blood Samples.** Dr Lal Path Labs has offered home collection services 'Free of Cost' to certain ECHS beneficiaries within Delhi and NCR as follows: -

- (a) Above 80 years of age, as on date of booking of test and as per date of birth shown in the ECHS Card.
- (b) ECHS White Card holders, with relevant documentary proof.
- (c) Cancer patients, as confirmed by relevant prescription and tests.
- (d) Dementia patients, as confirmed by relevant prescription and tests.
- (e) Parkinson's patients, as confirmed by relevant prescription and tests.

(**Authority.** CO, ECHS letter B/49770/AG/ECHS/Gen dated 05 Jun 18).



25. **ECHS Participative Policy Making (PPM)**. ECHS has commenced Participative Policy Making (PPM), wherein all stake holders are being given an opportunity to express their views so that there is an institutional mechanism to factor these views prior to policy rollout. Draft Policy Documents are being uploaded on ECHS website (www.echs.gov.in) under PPM and are available for comments for 10 days from the date of uploading. The email id for response is indicated with each draft policy document.

26. **Complaints and Litigation Reduction Scheme (CLRS)**. ECHS has launched the Complaints and Litigation Reduction Scheme (CLRS) in order to reduce complaints & litigations. All stake holders, including veterans, their dependents, ECHS employees, hospitals and other service providers are invited for direct communication with Central Organisation, ECHS. All medical and non-medical complaints are being handled by the Director (Complaints and Litigation). Further, in case of non-resolution of the complaints, beneficiaries may also call the MD ECHS on Tele No. 011-25684846 or Lt Cdr ECHS (Navy) on Tele No. 011-23093196. In addition, an e-mail ID dircomplaints-mod@nic.in has also been created for early settlement of such issues.

27. **Disciplinary Action**. In case of an incident of misuse of ECHS membership or misconduct by any member, the Station HQs can conduct an inquiry for investigating the misuse/ misconduct. If the misuse/ misconduct is of a minor nature, then the membership of the person can be suspended for a maximum period of six months. However, if the offence is deemed to be of a serious nature, then the Station Commander can recommend Central Organisation, ECHS to terminate membership of the individual. The Adjutant General is empowered to terminate ECHS membership of such beneficiaries.

Grievances

28. In case of grievances, beneficiaries are requested to approach the concerned Oi/c of the Polyclinic/ Station HQ/ Regional Centre for complaints and their expeditious resolution in the order. If the issues are not resolved, then complaints can be lodged as given in succeeding paragraphs.

29. ECHS Beneficiaries have the following options available for seeking redressal of their grievances:-

(a) **Online**.

(i) **CPGRAMS**. Centralised Public Grievances Redressal and Monitoring System (CPGRAMS), can be accessed on <http://pgportal.gov.in>. Grievances related to ECHS are automatically routed to Department of Ex-Servicemen Welfare/ Central Organisation, ECHS.



- (ii) **E-mail.** Cmde ECHS (N) can be reached for addressing any grievance or litigation on echsdelhi@navy.gov.in. Additionally, complaints can also be registered by e-mail to the Director (Complaints and Litigation), Central Organisation on dircomplaints-mod@nic.in.
- (b) **Helpline.** A central Helpline number 1800114115 has been operationalised by the Central Organisation, ECHS for assistance of veterans and can be reached from 0900h to 1700h from Monday to Friday. Similarly, ECHS (Navy) Cell can be reached on 011 23093196, Mob: 9667325533.
- (c) **Telephone/ Mobile Numbers.** Telephone/ mobile numbers of all appointments of Central Organisation ECHS, Regional Centres and Polyclinics are available on the ECHS website.
- (d) **Post.** Grievances are also forwarded on any of the following addresses:-

Director (Complaints and Litigation)
Central Organisation, ECHS
Adjutant General's Branch
Integrated HQ of MoD (Army)
Maude Lines
Delhi Cantt 110010

OR

Cmde ECHS(N)
Room No – 07
Ground Floor
ECHS Office, Talkatora
Annexe Building
New Delhi 110001



SECTION 4

DIRECTORATE GENERAL RESETTLEMENT (DGR) NEWS





SECTION - 4

DIRECTORATE GENERAL RESETTLEMENT (DGR) NEWS

1. The Directorate General Resettlement (DGR), an attached office to Department of Ex-Servicemen Welfare, Ministry of Defence, works towards effective resettlement of ESM and their widows/ wards through imparting requisite skilling, and empowering them for a host of employment and self-employment opportunities pan-India. It functions as an effective interface between the retiring soldiers & ESM, and is totally committed to their gainful resettlement.

Directorate of Zonal Resettlement (DRZ)

2. There are five DRZs of DGR co-located with Indian Army Commands for providing assistance to retiring soldiers/ ESM. Their location and area of responsibility is as below: -

Ser	DRZ	States/ UTs (Responsibility)
(a)	DRZ (North) at Udhampur	Himachal Pradesh, UT Jammu & Kashmir and UT Ladakh
(b)	DRZ (South) at Pune	Maharashtra, Karnataka, Kerala, Andhra Pradesh, Telangana, Goa, Gujarat & Tamil Nadu, UT Dadar Nagar Haveli & Daman Diu, Lakshadweep, Pondicherry
(c)	DRZ (Central) at Lucknow	Uttar Pradesh, Bihar, Chhattisgarh, Madhya Pradesh
(d)	DRZ (West) at Chandigarh	Punjab, Haryana, Uttarakhand, Rajasthan, UT Chandigarh , NCT New Delhi
(e)	DRZ (East) at Kolkata	West Bengal, Arunachal Pradesh, Sikkim, Meghalaya, Nagaland, Tripura, Assam, Manipur, Mizoram, Odisha, Jharkhand, UT, Andaman & Nicobar Island

Employment Opportunities

3. Entry/ Exit Policy for DGR.

(a) **Entry Policy.** Entry to DGR schemes are based upon the following priorities:-

(i) **Priority I.** Officers who retire after completion of their full tenure of service, including SSC officers. This will include medically boarded out officers, who are fit to undertake DGR Schemes.



- (ii) **Priority II.** Officers who have sought Pre-Mature Retirement.

Note. The sponsorship between Priority I and Priority II is in the ratio of **80:20**.

(b) **Exit Policy.** The benefits of DGR schemes will be extended to officers for a period of five years or 60 years of age, whichever is earlier, except for 'Coal Loading & Transportation Scheme'.

(c) **Age of Registration for DGR.** Maximum age for seeking any benefit from DGR is 59 years i. e. ESM must not be more than 59 years when he/ she applies for resettlement.

4. **Registration.**

(a) Registration in DGR by eligible ESM, widows and their wards of the three Services is an online process through the interactive official website of DGR. It is a one-time procedure and common to all schemes managed at DGR. Details of eligibility criteria for registration as well as for all the schemes offered by DGR are available on the official website of DGR.

(b) Requisite supporting documents (details available on DGR website) are also required to be uploaded online.

(c) Provisional registration number of the selected scheme is allotted.

(d) Final registration number is sent after verification of the documents and other eligibility conditions.

(e) In case, the documents are not uploaded within the stipulated time given at DGR, provisional registration allotted stands cancelled.

Note. Change of Scheme (One Time Only). Registered ESM/ widows can submit an application/ e-mail to the concerned branches in DGR with a copy to Registration Branch, in case he/ she desires to opt for a change of any scheme.

5. All vacancies received from environment (Govt/ Private) at DGR are uploaded on its official website **dgrindia.gov.in**.

6. Reservation is provided in Central Ministries/ Departments, Central PSUs and Nationalised Banks for ESM to the extent mentioned in relevant Govt of India orders on the subject. Details of the same are available on DGR website at **dgrindia.gov.in**.



Govt Aided Schemes

7. **Security Agency Scheme**. DGR empanelled Security Agencies are providing quality security services to CPSEs, autonomous bodies, banks and various Govt Ministries & Departments, as mandated by the Department of Public Enterprises (DPE)/ DESW. The scheme provides adequate remuneration, wages and substantial employment/ entrepreneurship opportunities for ESM. The complete details are available on DGR website.
8. **Training Scheme**. Training for retiring service personnel and ESM is one of the major functions entrusted to the DGR. The DGR organises employment-oriented training programmes for serving Armed Forces Personnel, ESM, and their widows to enhance their existing skill level: -
- (a) **Officers' Training**. The DGR organises the Resettlement Training Programmes in the form of reskilling courses. The courses are conducted in multifarious fields at various premier Govt institutes, e.g. IIM/ IIT/ IIFT, etc. All details wrt institutes, duration of courses, location, vacancies and schedule is available on DGR website.
- (b) **JCO/ OR**. Courses for Corporate, Industrial Security, Management, IT Skill Development, Retail Management, Disaster Management, Entrepreneurship, Small Business Management have been introduced for soldiers/ ESM to build successful careers. All details wrt Institutes, duration of courses, location, vacancies and schedule are available on DGR website.
9. **Coal Loading and Transportation Scheme**. The scheme is administered on the basis of MoU between Coal India Ltd and DGR. In this scheme, ESM (Officers) form a company and register as a Pvt. Ltd. Company under Companies Act of 1956, which carries out work of Coal Loading and Transportation in the designated Coal Subsidiaries. All details are available on DGR website.
10. **Allotment of Oil Product Agency (OPA) Distributorship by Oil Marketing Companies**. Ministry of Petroleum and Natural Gas has a reserved quota of 8% for distributorship of Oil Product Agency, i.e. Retail Outlets (Petrol/ Diesel) and LPG distributorship under Government Personnel category under 'CC1' and 'GP' category respectively for eligible Armed Forces Personnel and their widows. Location for developing Retail Outlets and LPG distributorship are identified by the Oil Company after carrying out requisite feasibility study. Requirements for Retail Outlets and LPG distributorship in the particular locality are advertised through newspapers and on the Company's website. After publication of advertisement, applicant is to apply directly to the Oil Company. Simultaneously, applicant should obtain the DGR eligibility certificate which is required to be submitted to the Oil Company in original at time of selection. The final selection is done by the Oil Company and office of DGR has no role in it. Policy guidelines and eligibility are available on DGR website.



Percentage of ESM quota is appended below: -

	SC	ST	Open	Total	Remarks
CCI	2%	2%	4%	8%	For Petrol Pump
GP	2%	2%	4%	8%	For LPG

11. **Management of Company Owned Company Operated (COCO) Retail Outlets.**

Company Owned Company Operated (COCO) Retail Outlets are made available for Management by retired Defence Officers & JCOs on contractual basis for a maximum period of three years. This scheme is operational pan-India. ESM Officers and JCOs should not be above 60 years of age at the time of sponsorship and willing to provide bank guarantee as per the company's requirement. Officers and JCOs are sponsored by the office of DGR. The Oil Company pays Rs 30,000/- pm as fixed remuneration, plus incentive on sale of oil product. The policy guidelines are available on the websites of all major Oil Companies. Guidelines for the sponsorship through DGR is available on DGR website.

12. **Management of CNG Stations by ESM (Officers)/ Widows in NCR & Pan-India.**

The scheme for management of CNG stations of Indraprastha Gas Ltd (IGL) is currently run on COCO model for outlets of IGL pan-India. The eligibility criteria for the ESM (Officers) is available on DGR website. Retired ESM (Officers) up to the rank of Brigadier & equivalent registered with DGR are sponsored to IGL from the seniority list maintained at DGR, and are selected on the basis of interview held at IGL. The selected retired Officer is thereafter contracted for management of the CNG station by IGL on a yearly contractual basis. Registration of ESM (Officers) is up to age of 59 years and registered officer will be sponsored up to the age of 60 years only.

13. **Management of MNGL Station in Maharashtra.**

MNGL, a subsidiary unit of GAIL (India) & BPCL located in Maharashtra is operating CNG stations similar to IGL at Delhi/ NCR. MNGL in consultation with DGR has started employing ESM/ widows for providing operating services to MNGL owned CNG Stations in Maharashtra, as part of DGR Resettlement Scheme. The scheme and rules for applying/ registration is similar to that of CNG in Delhi and NCR.

14. **Pradhan Mantri Bhartiya Jan Aushadhi Pariyojna (PMBJP) Scheme.**

PMBJP was launched by Gol with the objective of making available reasonably priced quality generic medicines for the benefit of everyone through dedicated sales outlets called Pradhan Mantri Bharatiya Janaushadhi Kendra (PMBJK), in various districts of the country. Pharmaceuticals and Medical Devices Bureau of India (PMBI), Dept of Pharmaceuticals, Ministry of Chemicals & Fertilizers, Govt of India is the implementing agency for this scheme. All requisite details are available with the Desk officer at DGR.



DGR Schemes

15. **Mother Dairy Milk Booths and Fruits & Vegetable (SAFAL) Outlets.** Under this scheme, a fully furnished shop is offered by Mother Dairy to ESM/ retiring service personnel for sale of milk, fruits and fresh vegetables. Individuals can register with DGR for one Milk/ SAFAL (Fruit and Vegetable) booth only. For Mother Dairy, the ESM are sponsored in the ratio of 3:1. The selected ESM is required to sign an agreement with Mother Dairy and deposit a security deposit of Rs. One lakh only (refundable). He is imparted two weeks of training and then allotted the nominated booth. A security deposit is also made for an amount of Rs 50,000/- (Rupees Fifty Thousand only) at the time of allotment of booth. ESM earns a commission on all the products sold. The commission is revised from time to time by Mother Dairy. However, an assured amount of Rs 15,000/- (Fifteen Thousand) per month through out in terms of commission is ensured by Mother Dairy for Milk booths and Rs 45,000/- (Forty Five Thousand) per month (for first six months only) for SAFAL booths. ESM is allowed to run booths up to age of 60 years, extendable by two years for ESM, who are exceptionally good.

16. **Amul Dairy.** Amul India has offered Amul Milk Booths to be operated by ESM in the areas where Amul supply exists. Three models of Amul booths have been proposed for the Defence Forces. These are as under: -

(a) **Military Booth.** To be established in Military Station with shop size 150-200 sq ft with Prefab/ Concrete structure being provided by the Defence Establishment (Local Military Authority), including infrastructure like deep-freezer, etc. The expected sales would be in the range of Rs 15,000/- to 20,000/- per day. ESM will be allotted a monthly salary.

(b) **Retail Booth.** To be established in Residential Colony/ Commercial Areas/ Highways with shop size of 150-200 sq ft. The rent to be paid by landlord or ownership by ESM Franchise. All equipment will be installed by the ESM at his cost (approx. Rs. 10 Lakh). Amul has given rebates to ESM in this case. The expected sale is Rs 10,000/- to 18,000/- per day. The ESM take all the profit as laid down by M/s Amul.

(c) **MCD Booth Model at Delhi.** For this model, a ready-made kiosk is given by M/s Amul (150-400 Sq ft). Electricity charge are paid by the franchise. Security Deposit of Rs.2.5 lakhs and cost of equipment Rs. 1.8 lakhs to be borne by ESM. Expected sales is Rs 28,000/- to 32,000/- per day. Profit is approx. 5% on various products.

17. **VITA Dairy.** Haryana Govt has offered 10% reservation each for ESM and War Widows in running the VITA Milk Booths of the Haryana Dairy Development Cooperative Federation (HDDCF). MoU for the same has been finalised between DGR and HDDCF.



SECTION 5

KENDRIYA SAINIK BOARD (KSB)





SECTION - 4

KENDRIYA SAINIK BOARD (KSB)

1. All information related to welfare schemes provided by KSB/ DESW is available at KSB website www.ksb.gov.in. ESM are requested to access the website, and keep themselves updated.

Key Decisions – 31st KSB Meeting

2. The 31st Meeting of KSB, chaired by Hon'ble RM Shri Rajnath Singh was held on 11 Apr 23 at New Delhi. During the meeting, various issues pertaining to the welfare of ESM and their families were discussed. The key points which emerged from the meeting are mentioned in the succeeding paragraphs.

(a) **Armed Forces Veterans Day Celebrations**. It was proposed to enhance the scope of the Veterans' Day celebrations, which is held on 14 Jan every year. A need to undertake this activity to grassroot level to reach the remotest ESM was agreed upon. State Governments, through RSBs, were directed to plan associated events in co-ordination with nearest Defence establishments.

(b) **Enhancing Pride Amongst ESM Community**. State and UT Govts were directed to issue orders to formalise innovative non-financial incentives/ measures to enhance pride amongst ESM. Some of the suggested measures included the following: -

(i) Facilitate interaction with local administration officials through nomination of a nodal officer in the district.

(ii) Regular meetings at district level with Govt representatives especially of land, revenue and law & order departments to resolve issues of ESM.

(iii) Conduct of outreach programmes through video conferencing for veterans in remote areas.

(iv) Felicitation of Gallantry award winners in important national events.

(v) Naming of Roads, buildings, etc on gallantry award winners.

(vi) Sensitisation of all Govt staff to deal respectfully with veterans and their families.



- (vii) Support the setting up of a 'Smarak'/ War memorial for Service personnel killed in action.
- (c) **Vacant Posts in Offices of RSBs/ ZSBs.** All States/ UT were directed to fill vacant posts in RSBs/ ZSBs by ESM on priority to ensure their smooth functioning.
- (d) **Integrated Sainik Complex (ISC).** It was proposed to develop ECHS Polyclinics, CSD Canteen and Sainik Rest Houses (SRH) collocated in an integrated complex for convenience of ESM, and to optimise the land resources.
- (e) **Leveraging Data of SPARSH.** It was proposed to leverage the SPARSH data to provide various services to ESM. ECHS, CSD canteen and RSB/ ZSBs were directed to work in collaboration with SPARSH, so as to progress towards a 'One Nation – One Card' for ESM.
- (f) **Enhancement of Grants Under Armed Forces Flag Day Fund.** Approval in Principle has been accorded for enhancement of Vocational Training Grant, Medical Grant and Serious Disease Grant.
- (g) **Uniformity of Welfare Benefits, Grants for Gallantry/ Distinguished Service Awards and Removal of Domicile Criteria.** There is a wide variance in the amounts of grants provided by different states/ UTs, especially in the Ex-Gratia amounts and cash benefits for Gallantry/ Distinguished Service Awards. States/ UTs were requested to revisit the existing rates and consider enhancing them. They were directed to consider a suitable waiver for all services personnel (serving and retired) from domicile criteria restrictions, especially for availing job reservations in States and admissions for their wards in educational institutions.
- (h) **ESM Reservation in State Govt Jobs.** All states were requested to provide reservation for ESM in State Govt/ Institutions/ PSUs, and also consider offering their Milk Federation run Milk Booths as a resettlement option. It was also directed to set up mechanism for monitoring the utilisation of ESM reservations.
- (j) **Establishing ESM Corporation in Respective States.** All States were requested to consider setting up of ESM Corporations, which can provide self-sustaining avenue for ESM Resettlement and rehabilitation.
- (k) **Empanelment of State Govt Hospitals with ECHS to Provide Cashless Treatment.** ECHS has 427 Polyclinics functioning across the country. However, there are many locations where no ECHS polyclinic or empanelled hospitals/ Military Hospitals are available. It was proposed for empanelment of State Govt hospitals in remote locations by respective State Govts.



(l) **Institution of Best Performing Rajya Sainik Board Award**. It was proposed to institute a 'Best performing Rajya Sainik Board' Award to be given during subsequent KSB meetings.

Financial Assistance/ Benefits

3. The details of various Financial assistance/ benefits given from Armed Forces Flag Day Fund (AFFDF) under *Raksha Mantri Ex-Servicemen Welfare Fund (RMEWF)* are tabulated below: -

Ser	Grants	Amounts
(a)	<u>Penury Grant</u> (65 yrs and above) (Non-Pensioners upto Hav Rank)	Rs 4,000/- pm (Life time)
(b)	<u>Education Grant</u> (upto two children) (i) Boys/ Girls upto Graduation (ii) Widows for PG (Pensioner/ Non-Pensioner upto Hav Rank) and upto two children	Rs 1,000/- pm
(c)	<u>Disabled Children Grant</u> (Pensioner/ Non-Pensioner upto JCO Rank)	Rs 3,000/- pm
(d)	<u>Daughter Children Grant</u> (pensioner/ Non-Pen upto Hav Rank) <u>Widow Re-Marriage Grant</u> (Pensioner/Non-Pen upto Hav Rank) * If married solemnly on or after 21 Apr 16.	Rs 50,000/- *
(e)	<u>Medical Treatment Grant</u> (Non-pensioner upto Hav Rank)	Rs 50,000/- (Max)
(f)	<u>Orphan Grant</u> (Pensioner/ Non-Pensioner all Ranks) <ul style="list-style-type: none"> • Daughters of ex-servicemen till she is married • One son of ex-servicemen upto 21 years of age. 	Rs 3,000/- pm
(g)	<u>Vocational Trg Grant For Widows</u> (Pensioner/ Non-Pen upto Hav Rank)	Rs 50,000/- (One Time)



4. The details of Serious diseases Grant from Armed Forces Flag Day Fund to Non Pensioners ESM of all Ranks are tabulated below:-

Ser	Grants	Amount
(a)	<p><u>Serious Diseases.</u> Angioplasty, Angiography, CABG, Open Heart Surgery, Valve Replacement, Pacemaker Implant, Renal Implant, Prostate Surgery, Joint Replacement and Cerebral Stoke.</p> <p><u>Other Diseases</u> Where more than Rs 1.00 Lac has been spent on treatment</p>	75% and 90% total expenditure for officers and PBOR respectively (Upto Rs 1.50 Lakhs)
(b)	Dialysis and Cancer treatment	75% and 90% of total expenditure for officer and PBOR respectively (Upto Rs 75,000/- per FY)

5. **Modified Scooter Grant.** An amount of Rs One lakh is being provided to those ESM, who were disabled after service with a disability of 50% or more, and who are not covered under the Army, Navy & Air Force.

6. **Subsidy on Home Loan.** KSB reimburses 50% of interest by way of subsidy on home loan from Bank/ public sector institutions for construction of house to war bereaved, war disabled and attributable peace time casualties (Rs 1,00,000/- Max).

7. **Prime Minister' Scholarship Scheme.** Total 5,500 scholarship are provided to eligible wards based on merit for the entire duration of the courses. The rates of Scholarship are as mentioned below: -

(a) Rs. 2,500/- per month for boys.

(b) Rs. 3,000/- per month for girls.

8. The details of various Financial support measures to institutions involved in rehabilitation



of ESM are tabulated below: -

Ser	Organisation	Quantum of Aid/Grant
(a)	Paraplegic Rehabilitation Centers (i) Kirkee (ii) Mohali	Establishment grant (per annum) (i) Rs 1.20 cr wef Apr 16 (ii) Rs 10,00,000/- wef Apr 15 Note. 30,000/- per annum per inmate.
(b)	All India Gorkha ESM Welfare Association, Dehradun	Rs. 12,00,000/- per annum
(c)	Cheshire Homes. Lucknow, New Delhi & Dehradun	Rs 15,000/- per annum per inmate
(d)	War Memorial Hostels. 36 WMHs which provided shelter to the children of War Widows/ War disabled, attributable and non-attributable cases.	Rs 1,350/- per month

9. **Reservation of Seats in Medical/ Dental Colleges for Wards of Defence Personnel as Govt of India Nominee.** A total of 42 MBBS seats and three seats in BDS courses are allotted by Ministry of Health Family Welfare to KSB for wards of defence personnel as a Govt of India nominee basis on inter-se priority, as certified in Education Concession Certificate.

10. **Rail Travel Concession Identity Cards.** KSB Sectt issues rail travel concession identity cards to war widows.



SECTION 6

CANTEEN NEWS





SECTION - 6

CANTEEN NEWS

Policy Updates

1. Following policy letters on CSD facilities pertaining to ESM, promulgated by the Canteen Services Directorate of Quartermaster General Branch, IHQ MoD (Army) have been uploaded on DESA website: -

(a) **BETA Testing: Online Portal for CSD Smart Cards.** IHQ MoD (Army) Letter No. 95366/Q/DDGCS dated 04 May 22.

(b) **Purchase of Grocery and Liquor from URCs.** IHQ MoD (Army) Letter No. 95350/Q/DDGCS/Policy dated 01 Jun 23.

(c) **Periodicity for Purchase Against Firm Demand Category One (AFD-I) Items (Less Four Wheelers) from CSD.** IHQ MoD (Army) Letter No. 95350/Q/DDGCS/Policy dated 05 Jun 23.

(d) **Recent Initiatives & Important Instructions on CSD for Information of All URCs & CSD Beneficiaries.** IHQ MoD (Army) Letter No. 95350/Q/DDGCS dated 06 Jun 23.

(e) **Revision of Criteria for Categorisation of Liquor as Premium Liquor for the Purpose of Liquor Entitlement.** IHQ MoD (Army) Letter No. 95350/Q/DDGCS/Policy dated 06 Jul 23.

(f) **Advisory – Courteous Behaviour and Preferential Treatment Towards Veer Naris and NOK of Fatal Battle Casualties.** IHQ MoD (Army) letter No. 95350/Q/DDGPS/Policy, dated 07 Aug 23.

(g) **Amendment – Administrative Action in Case of Smart Card/ CSD Facility Related Malpractices/ Indiscipline Cases.** IHQ MoD (Army) letter No. 95350/Q/DDGPS/Policy, dated 24 Nov 23.

(h) **Entitlement of Four Wheelers Through CSD.** IHQ MoD (Army) letter No. 95350/Q/DDGPS/Car Policy dated 30 Nov 23.



SECTION 7

INBA AND NGIS NEWS





SECTION - 7

INBA AND NGIS NEWS

Grants from INBA

1. Merit Scholarship.

(a) Merit Scholarship is provided in advance for pursuing Graduation/ Post Graduation degree courses and vocational courses in recognised polytechnics of 52 weeks or more duration.

(b) **How to Apply.** Application for award/ renewal of scholarship duly completed in all respects along with requisite documents is to be forwarded to DNPF/ INBA office by **01 Nov** every year through CRSOs. In case the mark sheet or any other document has not been received, application is not to be delayed. Pending documents/ certificates are to be sent directly to INBA immediately on receipt.

(c) **General Eligibility Conditions.** The INBA Merit Scholarship is admissible to the following: -

- (i) Only **first two** children irrespective of number of children in family.
- (ii) Children who pass all subjects in first regular attempt.
- (iii) Children who take admission within two years of passing 10+2 or graduation as the case may be.
- (iv) Scholarship not availed during any year for any reason cannot be made good in subsequent years.
- (v) Scholarship is awarded each year on this basis of percentage of marks obtained in the last qualifying exam.
- (vi) Renewal of scholarship is done on timely receipt of application each year provided the specified conditions/ percentage criterion is met by the child.

(d) **Percentage Criteria for Children of Deceased Personnel.** Minimum 65% marks in aggregate of all subjects and in case of MBBS Course, 50% marks is a pre-requisite.

Note.

- (i) Application forms can be download from <http://indiannavy.nic.in/Welfare/INBA/Application Forms>.



(ii) All applications are to be routed through respective CRSOs/ ZSBs.

2. **Special Scholarship Scheme (SSS).**

(a) Scholarship is provided to children of naval personnel who die whilst in Service. Application along with attested original receipts/ bills (only for post 10+2 courses) duly countersigned by the Principal is to be forwarded to INBA so as to reach latest by **31 Jul** every year. Original receipts/ bills are not mandatory for children studying in Class 12 and below. The scheme provides re-imbusement of actual expenditure on education, including boarding/ lodging, subject to existing laid down upper ceiling.

(b) **Admissibility.** The Special Scholarship Scheme is admissible to the following: -

(i) School/ College going children.

(ii) Those who pass their examination in first regular attempt. Failures would not be eligible for scholarship for that Academic Year.

(iii) Those studying in Govt/ Govt aided schools/ educational institutions, Military/ Sainik schools and other schools or colleges recognized by the Centre or State Govt, including autonomous organisation.

(iv) Expenditure incurred on the following heads would be reimbursed within the prescribed monetary ceiling: -

(aa) Tuition fees excluding capitation fee and caution money.

(ab) Cost of books and stationery

(ac) School bus fees/ transportation expenditure

(ad) Cost of boarding/ lodging in School/ College hostels.

(c) In order to give impetus to '**Beti Bachao - Beti Padhao**' campaign of the Govt, rates of Special Scholarship for the 'Girl Child', for pursuing professional courses in Engineering and MBBS has been enhanced from Rs 1,00,000/- to Rs 1,25,000/- or actual fees, whichever is less. This is applicable to: -

(i) Daughters of naval personnel, who die in harness.

(ii) Orphan daughters of naval personnel irrespective of whether parents die while in Service or post retirement.



(iii) Two dependent unmarried sisters of unmarried naval personnel who die while in Service.

Note. Production of bills for tuition fee up to Class XII has been waived off.

3. **Scholarship for Orphaned Children.**

(a) Scholarship is applicable for Orphan children irrespective of whether the parents have died while in Service or after retirement.

(b) **Eligibility and Admissibility.** The rates, criteria and conditions for the scholarship is same as applicable for Special Scholarship Scheme (SSS).

(c) **Mode of Payment.** The mode of payment depends on whether the child is below 18 years of age or above 18 years of age as follows: -

(i) **Below 18 years of age.** In such cases, scholarship amount will be transferred to an '**Under Guardian**' bank account, which should be a joint account in the name of child and guardian. Bank details along with Guardianship Certificate issued by a legal authority will be required along with the application.

(ii) **Above 18 years of Age.** In such cases, scholarship amount will be transferred directly to the individual's bank account.

4. **Scholarship for Special/ Disabled/ Mentally Challenged Children.**

(a) Scholarship provided for the education of Special/ Disabled/ Mentally Challenged children are as follows: -

Ser	Disability Percentage	Amount Per Month (in Rs)
(i)	Upto 50%	5,000/-
(ii)	51 - 60%	6,000/-
(iii)	61 - 70%	7,000/-
(iv)	71 - 80%	8,000/-
(v)	81 - 90%	9,000/-
(vi)	91 - 100%	10,000/-

(b) **Admissibility.** Scholarship for special children is admissible to the following:-

(i) Only first two children.

(ii) Between the age of 3 to 25 years.



(iii) On production of Disability Certificate from the competent authority.

Note. Criteria of production of fee receipts/ bills to claim scholarship has been waived off.

(c) **How to Apply.** Scholarship for Special/ Disabled children is to be applied annually on completion of academic year on prescribed form and forwarded through ZSB, so as to reach INBA latest by **30 Apr** every year. The following documents are to be enclosed with the application: -

(i) Bonafide Studentship Certificate issued by the school/ college.

(ii) Attested copies of Disability Certificate.

(iii) Legible leaf/ copy of a self-cancelled cheque showing **Name, IFS Code** and **account**.

5. **Coaching Fee Re-imbursement.** Re-imbursement of 40% of coaching fee for wards of naval widows is applicable only to the following: -

(a) Institutes providing admissions on JEE (Advance) Score.

(b) MBBS admission in Medical Colleges being run by Central/ State Government.

(c) Scheme is limited to first two children in the family.

(d) **How to Apply.** Application on prescribed form is to reach INBA through ZSB within two months of admission.

(e) **Documents Required.** The following documents are to be enclosed with the application form: -

(i) Attested copy of Mark Sheet of 10+2.

(ii) Attested copy of Coaching Fee receipts.

(iii) Bonafide Studentship Certificate issued by the institution.

(iv) Attested copy of PPO.

(v) Attested copy of Service and Release Certificate.

(vi) Legible leaf/ copy of a self-cancelled cheque showing **Name, IFS Code** and **account number**.

**6. Financial Assistance for Self-Employment.**

(a) Financial Assistance up to Rs 1,50,000/- is provided to naval widows, who are facing acute financial distress, for starting self-help economic ventures like beauty parlor, ice-cream parlor, purchase of sewing machines, etc so as to enable them to earn their livelihood with dignity.

(b) **How to Apply.** Application form completed in all respects along with all requisite documents/ certificate is to be forwarded to INBA through CRSO.

(c) **Documents Required.** The following documents are to be enclosed with the application form: -

- (i) Project Report / SOC.
- (ii) Details of own contribution.
- (iii) Loan from other sources.
- (iv) Anticipated income to assess viability of the project.
- (v) All application in respect of widows to be routed through respective CRSOs.

7. Demise Grant on Death of Naval Personnel.

(a) A one-time Grant-in-Aid of Rs. 40,000/- is provided to the NoK on death of **naval personnel.**

(b) **How to Apply.** Application duly signed by the Next-of-Kin along with following documents is to be forwarded to INBA through respective CRSOs: -

- (i) Attested copy of Death Certificate.
- (ii) Attested copy of PPO.
- (iii) Attested copy of Discharge Certificate.
- (iv) Legible leaf/ copy of a self-cancelled cheque showing **Name, IFS Code** and **account number.**

8. Vocational Courses Fee Re-imbusement.

(a) In order to enable widows of naval personnel earn their livelihood with dignity,



they are reimbursed vocational course fee up to Rs 50,000/- as one-time measure for completing vocational courses.

(b) **How to Apply.** Application intimating the course done along with the following documents is to be forwarded to INBA through CRSOs: -

- (i) Attested copies of fees paid.
- (ii) Attested copy of Course Completion Certificate.
- (iii) Attested copy of Death Certificate.
- (iv) Attested copy of the Discharge Certificate.
- (v) Attested copy of PPO.
- (vi) Leaf/copy of a self-cancelled cheque showing **Name, IFS Code** and **account number** clearly.

9. **Daughter's Marriage Grant.**

(a) Widows of naval personnel are given grant for marriage of their first two daughters as per approved rate in force on the date of marriage. The current rate is Rs 50,000/- per daughter.

(b) **How to Apply.** Application, intimating the date of marriage along with the following documents is to be forwarded to INBA, **two months** before marriage through respective CRSOs: -

- (i) Wedding Card.
- (ii) Attested copy of Birth/ Matric Certificate for age proof.
- (iii) Attested copy of PPO.
- (iv) Attested copy of Discharge Certificate with family details.
- (v) Leaf/ copy of a self-cancelled cheque showing **Name, IFS Code** and **account number** clearly.

10. **Financial Assistance to Family Members of Unmarried Officers/ Sailors who die while in Service.**



(a) Welfare schemes for family members of **unmarried** officers and sailors who die while in Service are as follows: -

- (i) Grant of Rs 50,000/- for marriage of one sister.
- (ii) Re-imbursement of fees for vocational course upto Rs 1,00,000/- to mother (only on case-to-case basis).
- (iii) Special Scholarship Scheme (SSS) for two unmarried sisters.

11. **Scholarship for Children of Widows of Retired Naval Personnel from NWWA.**

(a) **Admissibility.** Children of naval personnel who die after retirement are eligible for scholarship from Class I to post graduation subject to laid down upper ceiling. There is no percentage criterion for this scholarship. The only criterion is to pass all the examination.

(b) **How to Apply.** Application for scholarship is to be forwarded annually to **The Hony Secretary, NWWA, Room No-706, 'D' Block, Defence Officers Complex, Africa Avenue, Naval Headquarters, Ministry of Defence, New Delhi 110023.** The following documents are to be enclosed with the application form: -

- (i) Attested copy of PPO.
- (ii) Attested copy of Death Certificate.
- (iii) Attested copy of Mark Sheet of last qualifying exam.
- (iv) Attested copy of Service and Release Certificate.
- (v) Bonafide Studentship Certificate for the current academic year.
- (vi) Leaf/ copy of a self-cancelled cheque showing **Name IFS Code** and **Account number** clearly.

Naval Group Insurance Scheme (NGIS)

12. **Insurance for Serving Personnel.**

(a) **General Insurance.** All officers and sailors are insured under General Group Insurance Scheme (GGIS) administered by Naval Group Insurance Fund (NGIF). The current sum assured is Rs 1.25 crore for offices and Rs 75 lakh for sailors.



(b) **Aviation, Submarine and IMSF Personnel**. Officers & sailors of Aviation/ Submarine/ Marine Commando specialisations are additionally insured under Additional Group Insurance Scheme (AGIS). The current sum assured is Rs 15 lakh for officers and Rs 7 lakh for sailors.

(c) **Documents for Claiming GGIS/ AGIS**. The last unit of the deceased naval personnel is to coordinate with the nominee(s) and forward following documents to the Secretary, NGIF for payment of insurance benefits: -

- (i) Pre-receipt signed by nominee(s) and countersigned by CO of last unit.
- (ii) Cancelled cheque of nominee(s) bank account.
- (iii) Attested copy of ID (Aadhaar Card/ Voter Card).

13. **Insurance for Retired Personnel under Post Retirement Death Insurance Extension Scheme (PRDIES)**. Insurance cover under PRDIES is provided to all permanent commissioned officers who have rendered 10 years or more service and all sailors who have rendered 15 years or more service. Presently, the insurance cover under PRDIES is provided for a period of 30 years from the date of retirement or up to the age of 75 years, whichever is earlier. The sum assured under PRDIES is Rs 15 lakh for officers and Rs 7.5 lakh for sailors. The nominee is to forward following documents to the Secretary, NGIF for payment of insurance dues under PRDIES: -

- (a) Pre-receipt duly filled and attested by a Gazetted Officer.
- (b) Original PRDIES Insurance Certificate. If not available, an Indemnity Bond duly attested by a first-class Magistrate/ Notary Public with a copy of FIR for loss of original PRDIES certificate.
- (c) An Affidavit on non-judicial stamp paper duly attested by a first-class Magistrate/ Notary Public.
- (d) Original/ attested copy of Death Certificate.
- (e) Self-attested copy of PPO.
- (f) Cancelled cheque of nominee(s) bank account.
- (g) Self-attested copy of ID proof (Aadhaar Card/ Voter Card).



SECTION 8

DNE NEWS





SECTION - 8

DNE NEWS

1. Exemption of School Fees at Navy Children Schools and Sankalp Schools.

(a) A maximum two of children of naval personnel who died in harness are exempted from paying fees to Navy Children Schools (NCS) and Sankalp Schools, provided the surviving spouse is in receipt of Family Pension.

(b) Fee exemption is applicable only if the surviving spouse is not claiming Children Education Allowance (CEA).

(c) **Procedure for Claiming.** A certificate indicating 'Death in Service' is to be submitted to the concerned NCS or Sankalp School at the time of admission. The certificate can either be obtained from the last unit of the deceased naval person or from concerned CRSO.

2. Sainik Schools.

(a) There are 33 Sainik Schools across India under the administrative control of Sainik School Society, Ministry of Defence (MoD). Details of respective Sainik Schools may be obtained from the website of Sainik School Society. 12.5% seats are reserved for children of serving defence personnel and Ex-Servicemen.

(b) **Procedure for Admission.** Advertisement of applying for admission at Sainik Schools is published every year, generally in the month of October. For seeking admission to any Sainik School, candidates are required to apply online at www.aissee.nta.nic.in.

3. **Admissions of Wards of Naval Personnel in Higher Educational Courses.** To facilitate higher education for wards of naval personnel, collaborations with following institutes have been made for admissions in higher educational courses in AY 2023 -24: -

(a) Details of Universities/ Colleges/ Institutes.

Ser	Name of University/ College/ Institution	Contact Info
(i)	Bennett University, Noida	Mrs Chetna Pargai Website: www.bennett.edu.in Email: chetna.pargai@bennett.edu.in Tele: 1800-1038484 / 0120-7199300 Mob: 9810745015



Ser	Name of University/ College/ Institution	Contact Info
(ii)	Jaypee University of Information Technology, Solan, Himachal Pradesh	Mr Sanjay Kumar Verma Website: www.juit.ac.in Email: admission@juit.ac.in Tele: 01792-257999, 07807846047
(iii)	BML Munjal University, Gurugram	Website: www.bmu.edu.in Email: info@bmu.edu.in Tele: 011 49281750
(iv)	University of Petroleum and Energy Studies (UPES), Dehradun	Ms Divya Gautam Website: www.upes.ac.in Email: divya.gautam@upes.ac.in Mob: 8547788424
(v)	Bhai Gurdas Group of Institutions, Jalandhar	Mr Amandeep Singh Website: www.bgiet.ac.in Email: info@bgiet.ac.in Tele: 01672 278528, 01672278529, Mob: 9639800022
(vi)	Lovely Professional University, Jalandhar	Mr Diwakar Jyoti Website: www.lpu.in Email: admissions@lpu.co.in Tele: 01824-404404 / 09878977400 Toll Free: 1800-1024431
(vii)	K.R. Mangalam University, Gurgaon	Mr Amritansh Kumar, Director, Website: www.krmangalam.edu.in Email:kumar.amritansh@krmangalam.edu.in Mob: 7011389167
(viii)	Amity University Online	Website: www.amityonline.com Tele: 0120-4614200
(ix)	Amity Institute of Education, Noida	Cmde (Retd) PL Messon, VSM, Dir (HR) Website: www.amityonline.com Tele: 1800-1023434/ 8527901901
(x)	N.R.I Institute of Information Science & Technology, Bhopal	Mrs Nishi Parihar Mob: 7999688126 Staff Officer (Edn), HQWNC Tele: 022-22752756
(xi)	Adi Shankara Institute of Engineering and Technology	Website www.adishankara.com Tele: 0484-2463825



Ser	Name of University/ College/ Institution	Contact Info
(xii)	Andhra University	Dr. Ujjwal Kumar Ghatak Academy Adviser – Defence Cell Email: Ujjwalghatak10@gmail.com Website:www.andhrauniversity.edu.in
(xiii)	NSHM Knowledge Campus, Kolkata	Prof (Dr.) Krishnendu Sarkar, Director, NSHM Tele: 033-24032300/301 Mob: 9903250725 SEDO, INS Netaji Subhas Tele: 033-22221400 (Kolkata Extn) 033-22221492 (Netaji Subhas)
(xiv)	Sri Sri University	Mr. Sri Jayesh Mob: 9903250725 SEDO, INS Chika Tele: 06756 257221/ 222 (Extn 2415)
(xv)	Hindustan Group of Institutions, Chennai	Mr. Mohammed Saleem, Director Admissions Tele: 9840485858, 044-27474395 SSO (Edn), HQTN&P Tele: 044-25317354
(xvi)	Sri Chandrasekharendra Saraswathi Viswa Mahavidyalaya, (SCSVMC University) Kancheepuram	Registrar Tele: 044-27264293 SSO (Edn), HQTN&P Tele: 044-25317354
(xvii)	Chennai Business School, RA Puram, Chennai	Registrar Tele: 044-42424242 SSO (Edn), HQTN&P Tele: 044-2531735

(b) **Admission Procedure.** Retired IN personnel desirous of seeking admissions of their wards in these institutions are to obtain 'Recommendation Certificate' from NHQ/ DNE or CEDO/ SSO (Edn) of respective Commands or SEDO of coordinating unit and approach the concerned institution. Admissions are subject to the regulations of individual institutions.

4. **MoU with Private Institutions/ Universities/ Colleges.** To facilitate higher education for wards of naval personnel, IN/ Navy Welfare & Wellness Association has entered into MoUs



with the following private institutions: -

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

Ser	University/ Institution	Courses	Seats	Concession	Selection Procedure and Contact Details
Institutes wherein written test is not required					
(i)	Kalinga Institute of Industrial Technology (KIIT), Bhubaneshwar , Odisha	BSc Msc BA BCom MA MCom BCJ MCJ BTech MTech-CSE PhD-CSE	02 02 08 04 08 02 03 03 10 02 01	75% waiver on tuition fee.	Application form to be forwarded to NWWA Central Office (by email to nwwacentral@gmail.com) by 15 Jun 24 in the prescribed proforma with relevant documents including class 10th, 11th and 12th marksheet.
(ii)	RPS Group of Institutions, Mahendergar h, Haryana	BTech BBA BCA MTech MBA	03	100% waiver on tuition and hostel fee for three girl children of Naval Personnel	
(iii)	SRM Institute of Science and Technology, Kattankulathur Chennai	BTech	03	100% waiver on tuition fee and registration fee for three wards of IN personnel	
(iv)	Medhavi Skills University, Sikkim	Management and Commerce (i) BBA/ MBA (ii) MCom Healthcare and Allied Sciences (i) BSc & BBA	100 seats in UG Program for wards & spouses of serving/ retired/ died in	50 % concession in tuition fees. 10% concession in Hostel accommoda tion fees.	



		Hospitality & Culinary Arts BSc & BCA (Information & Communication Technology) Bachelor of Arts (i) Education (ii) Humanities (iii) Applied Arts (iv) Media & Communication Design (i) B.Voc/M Voc	harness naval personnel 50 seats in PG Program for wards & spouses of serving/retired/died in harness naval personnel		<u>Website</u> www.msu.edu.in
Institutes wherein written test is required					
(v)	FLAME University, Pune, Maharashtra	BA BSc BBA	05	100% waiver on tuition fee for five children of Sahara Families.	Application form to be forwarded to NWWA Central Office (by email to nwwacentral@gmail.com) by 15 Jun 24 in the prescribed proforma with relevant documents including class 10th, 11th and 12th marksheet and offer letter.
(vi)	Indian Institute of Public Health, Gandhinagar	MA of Public Health, MA of Hospital Administration and Post Graduate Diploma in Public Health Management	06	100% waiver on fee for wards of naval personnel died in harness/ Serving Naval personnel.	
(vii)	Rastriya Raksha University, Gandhinagar	UG and PG Programme	-	Wards of naval personnel died of harness/ serving will be eligible for the scholarship as may be	



				prescribed in each Academic year by the RRU, Gandhinagar including off campus and various schools.	
(viii)	Shiv Nadar Institution of Eminence (SNU IoE)	BTech BA BSc BDes BMS	02	100% waiver on tuition fee for two children of Sahara Families.	
<u>Coaching and Internships</u>					
(ix)	Fabindia	Internship for graduate or post graduates	06 each for Summer & Short-Term Internships	Commencing March 2024 for two years: - Summer Internship (02 months) Short Term Internships (15-21 days)	<u>Criteria</u> Resume, Statement of Interest & Purpose by candidate and Interview (online/ in-person). Pls contact NWWA Office for more details.
(x)	IMS Private Learning Resources	IPM-BBA Law CUET MBA GMAT GRE GATE	-	Fee waiver up to 75% for wards and spouses of retired and serving naval personnel and Sahara families. Serving naval personnel can also apply.	<u>Website</u> https://www.imsindia.com/nwwa/



(b) **Admissions Procedure.** Sahara/ retired/ serving *IN* personnel desirous of seeking admissions for their wards in these institutions for the academic year 2024-25 are to forward duly filled application forms with relevant forms to **NWWA Central Office** (Email: nwwacentral@gmail.com) by 15 Jun 24. For queries contact NWWA at 011-26771508.

Grant of Education Concession to the Children of Armed Forces Personnel

5. The details of education concessions available to the children of Armed Forces personnel, who are **Missing/ Disabled/ Killed in Action** are as follows: -

(a) Amount for reimbursement of CEA/ Hostel subsidy can be claimed only for the two eldest surviving children with the exception of the second child birth resulting in twins/ multiple birth. In case of failure of sterilisation operation, the CEA/ Hostel Subsidy is admissible in respect of children born out of the first instance of such failure beyond the usual two children norm.

(b) Amount for reimbursement of CEA is Rs 2,250/- per month (fixed) per child. This amount of Rs. 2250/- is fixed irrespective of the actual expenses incurred by the Govt. Servant. In order to claim reimbursement of CEA, the Govt. servant should produce a certificate issued by the Head of the Institution for the period/ year for which claim has been preferred. The certificate should confirm that the child studied in the school during the previous academic year. In case such certificate cannot be obtained, self-attested copy of the report card or self-attested fee receipt (s) including e-receipt (s) confirming/ indicating that the fee deposited for the entire academic year can be produced as a supporting document to claim CEA. The period/ year means academic year i.e twelve months of complete academic session.

(c) The amount of ceiling of hostel subsidy is Rs 6,750/- pm. In order to claim reimbursement of Hostel Subsidy for an academic year, a similar certificate from the head of Institution confirming that the child studied in the school will suffice, with additional requirement that the certificate should mention the amount of expenditure incurred by the Government servant towards lodging and boarding in the residential complex. In case such certificate cannot be obtained, self-attested copy of the report card and original fee receipt (s)/e-receipt(s) which should indicate the amount of expenditure incurred by the Government servant towards lodging and boarding in the residential complex can be produced for claiming Hostel Subsidy. The expenditure on boarding and lodging or the ceiling of Rs 6,750/- as mentioned above, whichever is lower, shall be paid to the employee as Hostel Subsidy. The period/ year will mean the same as explained above in Clause (b) above.



- (d) The reimbursement of Children Education Allowance for Divyaang children of government employees is payable at double the normal rates of CEA prescribed above in clause (b) i.e. Rs 4500/- per month **(fixed)**.
- (e) The above rates/ ceiling would be automatically raised by 25% every time, the Dearness Allowance on the revised pay structure goes up by 50%.
- (f) The Hostel Subsidy and CEA can be claimed concurrently.
- (g) In case both the spouses are Government servants, only one of them can avail reimbursement under CEA and Hostel Subsidy.
- (h) The reimbursement of CEA and Hostel Subsidy is done only once in a financial year after completion of the financial year.
- (j) Hostel subsidy is applicable only in respect of the child studying in a residential educational institution located at least 50 kilometers from the residence of the Government servant.
- (k) Reimbursement of CEA and Hostel Subsidy shall not be linked with the performance of the child in his/ her class. In other words, even if a child fails in a particular class, the reimbursement of CEA/ hostel Subsidy shall not be stopped. However, if the child is admitted in the same class in another school, although the child has passed out of the same class in previous school or in the mid-session, CEA shall not be reimbursable.
- (l) If a Government servant dies while in Service, the CEA or hostel subsidy shall be admissible in respect of his/ her children subject to observance of other conditions for its grant provided the wife/ husband of the deceased is not employed in service of the Central Govt, State Government, Autonomous body, PSU, Semi Government Organisation, such as Municipality, Port Trust Authority or any other organisation partly funded by the Central Govt/ State Governments. In such cases, the CEA/ Hostel Subsidy shall be payable to the children till such time the employee would have actually received the same, subject to the condition that other terms and conditions are fulfilled.
- (m) In case of retirement, discharge, dismissal or removal from Service, CEA/ Hostel Subsidy shall be admissible till the end of the academic year in which the Government servant ceased to be in Service due to retirement, discharge, dismissal or removal from Service in the course of an academic year.
- (n) The upper age limit for Divyaang children has been set at 22 years. In the case of



other children, the age limit will be 20 years or till the time of passing 12th class whichever is earlier. There shall be no minimum age.

(p) Reimbursement of CEA and Hostel Subsidy is applicable for children from Class Nursery to 12th, including classes 11th and 12th held by Junior Colleges or schools affiliated to Universities or Boards of Education.

(q) CEA is allowed in case of children studying through 'Correspondence or Distance Learning' subject to other conditions laid down herein.

(r) CEA and Hostel Subsidy is admissible in respect of children studying from two classes before Class 1st to 12th standard and also for the initial two years of a diploma/ certificate course from Polytechnic/ ITI/ Engineering College, if the child pursues the course after passing 10th standard and the Government servant has not been granted CEA/ Hostel Subsidy in respect of the child for studies in 11th and 12th standards.

(s) In respect of schools/ institutions at nursery, primary and middle level not affiliated to any Board of education, the reimbursement under the scheme may be allowed for the children studying in a recognised school/ institution. Recognised school/ institution in this regard means a Government school or any education institution whether in receipt of Govt aid or not, recognised by the Central or State Government or UT Administration or by University or a recognised education authority having jurisdiction over the area, where the institution/ school is situated.

(t) In case of a Divyaang child studying in an institution i.e. aided or approved by the Central/ State Govt or UT administration or whose fees are approved by any of these authorities, the CEA paid by the Govt servant shall be reimbursed irrespective of whether the institution is 'recognised' or not. In such cases, the benefits will be admissible till the child attains the age of 22 years.

(u) CEA is payable for the children of all Central Government employees including citizens of Nepal and Bhutan, who are employees of Government of India, and whose children are studying in the native place. However, a certificate may be obtained from the concerned Indian Mission that the school is recognised by the educational authority having jurisdiction over the area, where the institution is situated.

Authority. MoP/ DoPT letter A-27012/02/2017-Estt. (AL) dated 16 Jul 18.



SECTION 9

PENSION RELATED ISSUES





SECTION - 9

PENSION RELATED ISSUES

1. Families of defence personnel are granted pension after the demise of the veteran pensioner. Family pensions are of three types, viz. Ordinary Family Pension (OFP), Special Family Pension (SFP) and Liberalised Family Pension (LFP) depending on the classification of death of naval personnel.

Ordinary Family Pension (OFP)

2. In case of death of armed forces personnel while in Service for causes neither attributable to nor aggravated by Service or after retirement with a Service/ Retiring/ Disability/ Invalid/ Special Pension, Ordinary Family Pension (OFP) shall be admissible to the widow/ NoK of the armed forces personnel. OFP is admissible at a rate of 30% of last drawn Reckonable Emoluments which includes Level of Pay in Pay Matrix, Military Service Pay, Non-practicing Allowance, Classification Allowance, 'X' Group Pay.

3. The enhanced rate of OFP shall be payable for a period of **10 years**, without any upper age limit from the date following the date of death of the personnel, to the **family of a personnel who dies in Service**. However, there is no change in the period for payment of Enhanced Family Pension to the family in the case of death of a pensioner i.e. **seven years** from the date of death or till attaining the age **67 years** whichever is earlier.

Authority. MoD letters No. 17 (4)/2008/D(Pen/Pol) dated 12 Nov 08, No.16(6)2008 (2)/D(Pension/Policy) dated 05 May 09, No. 17(4)/2008(2)/D(Pen/Policy) dated 05 Jun 09, 17(02)/2016-D(Pen/Pol) dated 04 Sep 2017, No.14(02)/2019/D(Pen/Pol) dated 05 Oct 20.

Additional Pension/ Family Pension

4. In addition to pension and Family Pension, pensioners/ family pensioners, on crossing 80 yrs of age, are also entitled for additional pension/family pension. The quantum of such additional pension/ family pension is as follows:-

Age of Pensioner/Family pensioner	Additional Quantum of Family Pension
From 80 years to less than 85 years	20% of Basic Pension/ Family Pension
From 85 years to less than 90 years	30% of Basic Pension/ Family Pension
From 90 years to less than 95 years	40% of Basic Pension/ Family Pension
From 95 years to less than 100 years	50% of Basic Pension/ Family Pension
100 years and above	100% of Basic Pension/ Family Pension



5. The Pension Disbursing Authorities (PDA) have been authorised to disburse additional pension to pensioners/ family pensioners on attaining 80 years of age based on the date of birth as recorded in PPO. The Banks/ DPDOs have been authorised by the Govt to disburse the pension/ family pension, on provisional basis only upto a period of **six months** from the month in which the proof of age/ date of birth is provided by the pensioner/ family pensioner. The following documents are accepted by PDAs as proof of date of birth:-

- (a) PAN Card.
- (b) Matriculation Certificate containing Date of Birth.
- (c) Passport.
- (d) ECHS Card.
- (e) Driving License.
- (f) Election ID Card.
- (g) Aadhaar Card.

6. Any of the above documents should also be forwarded to NHQ/ DPA for Officers or NAVPEN in case of sailors for processing the case for endorsement of **Date of Birth** through Corrigendum PPO being issued by Pension Sanctioning Authorities (PSA) to ensure that additional pension is continued even after **six months**. In case the pensioner/ family pensioner is unable to submit any of the documents mentioned above, but claims additional pension based on some other documentary evidence, such cases will be submitted by the PDAs to MoD through NAVPEN/ DPA. **Additional pension will not be released by the PDAs in these cases until the Corrigendum PPOs are issued by PSAs as per the final decision taken by MoD.**

7. In case the date of birth is not mentioned on the documents but an indication regarding the age of pensioner/ family pensioner is available, the additional pension/ family pension shall be paid from 1st January of the year following the year in which the pensioner/ family pensioner has completed the age of 80 years, 85 years, 90 years, etc. In case only age is mentioned in the PPO/ Office records, the additional pension will start from 1st January of the year following the years in which the pensioner/ family pensioner has completed the age of 80 years etc. **No Corrigendum PPOs are required to be notified in these cases.**

8. The original Discharge Certificate issued by the NAVPEN, Descriptive Roll which is in the possession of the Pension Disbursing Agency and the original Pension Certificate issued by the Pension Sanctioning Authority can be treated as office records. All other documents submitted by the pensioner in support of date of birth/ age will require notification of Corrigendum PPOs for payment of additional pension.



Note. Additional old age pension/ family pension available to pensioners of 80 years of age and above shall be applicable in the case of Disability/ War Injury Element/ Liberalised Disability Element of Disability/ Liberalised Disability/ War Injury Pension also. MoD letter No.17(01)/2017/(02)/D (Pension/Policy) dated 05 Sep 2017 is relevant.

Authority. MoD letter No.1(1)/2009/D(Pen/Policy) dated 18 Aug 2009

Simplification of Pension Process for Permanently Disabled Children/ Siblings and Dependent Parents

9. The process of grant of pension to dependent parents/ disabled children and sibling has been further streamlined by the Govt. vide MoD letter No 1(7)/2013- D(Pension/ Policy) dated 15 May 2015. The pensioner/ family pensioner may, at any time before or after retirement/ death, make a request to the Appointing Authority seeking advance approval for grant of family pension for life to a permanently disabled child/sibling. The broad guidelines are as follows: -

(a) Before allowing the family pension for life to any such son or daughter, the Appointing Authority shall satisfy that the handicap is of such a nature so as to prevent him or her from earning his or her livelihood and the same shall be evidenced by a certificate obtained from a Medical Board comprising of a Medical Superintendent or a Principal or a Director or Head of the Institution or his nominee as Chairman and two other members, out of which at least one shall be a specialist in the particular area of mental or physical disability including mental retardation setting out, as far as possible, the exact mental or physical condition of the child. In accordance with the Govt. orders, the family pension to the dependent disabled siblings shall be payable if the siblings were wholly dependent upon the officer immediately before his or her death and deceased officer is not survived by a widow or an eligible child or eligible parents.

(b) The family pension to the parents shall be payable if the parents were wholly dependent on the officer, immediately before his or her death and the deceased officer is not survived by a widow or an eligible child.

(c) The family pension, wherever admissible to parents, will be payable to the mother of the deceased officer failing which same shall be payable to the father of the officer.

(d) On acceptance of such a request, the Appointing Authority will immediately issue a sanction order for grant of family pension to such children/ sibling/ dependent parents on their turn. No further authorisation for grant of family pension to the disabled child/ sibling/ dependent parents would be required. The Appointing Authority and record office concerned will maintain the details of such disabled children/ siblings/ dependent parents in the Service Book and sheet roll of the individual to enable



prompt processing of such requests. On the basis of this approval, the permanently disabled child/ siblings/ dependent parents will be authorised to receive family pension at the appropriate time, ie, after the death of pensioner and/ or after the death/ ineligibility of any other member in the family eligible to receive family pension prior to the disabled children/ siblings/ dependent parents.

(e) The name(s) of permanently disabled child/ children/ siblings and/ or dependent parents may be added to the PPO issued to the retiring officer, if there is no other eligible prior claimant for family pension other than the spouse. No fresh PPO need to be issued in such cases and the family pension will be payable by the PDA in the following manner: -

(i) **To the Spouse.** Family Pension to widow will commence on death of the pensioner. She must submit death certificate of pensioner to Bank. The family pension will continue till death or remarriage of spouse. In the case of a childless widow, the family pension may continue even after her re-marriage as per rules.

(ii) **To the Permanently Disabled Child/ Children.** On the death/ re- marriage of spouse, on production of such death certificate/ remarriage intimation. Family pension to the spouse will be discontinued and family pension would be allowed by the PDA for life for permanently disabled child/ children in the prescribed order.

(iii) **To the Dependent Parents - First Mother, Then Father.** When claimants in Para (i) and (ii) die or become ineligible on production of death certificate/ remarriage intimation of spouse and/ or death certificates of all permanently disabled children, family pension would be allowed by the PDA to dependent parents. This family pension would continue till death of the dependent parents.

(iv) **To the Permanently Disabled Siblings.** When family pension to all above ceases to be payable on account of death/ re-marriage on production of death certificates/ remarriage intimation as applicable, the family pension will be allowed by PDA to the permanent disabled siblings.

(f) For all other cases, where there are other eligible prior claimants to family pension, the names of disabled child/ children/ dependent parents/ permanently disabled sibling will be added to the PPO issued to the preceding eligible family pensioner, based on the authorisation made by the officer. Family pension to these permanently disabled child/ children/ siblings/ dependent parents will be payable after the death ineligibility of the prior claimant, as the case may be.

(g) The authorisation as indicated above shall be made in the PPO or by issuing a revised PPO if a child, parents or siblings are authorised for family pension after issue of the PPO. The revised PPO shall take the usual route to the Pension Disbursing Authority.



The PDA shall start disbursing family pension to the permanently disabled child/ sibling or dependent parents after the death of the pensioner/ spouse/ other family pensioner, as the case may be, on the basis of the PPO/ revised PPO, approval of the appointing authority and the death certificate(s) of the pensioner and other family pensioners and the self-certificate for income.

(h) Such an authorisation shall become invalid in case a person becomes member of family after issue/ amendment of such PPO and is entitled to family pension prior to the disabled child/ sibling/ dependent parents at the time of the death of the pensioners/ spouse. For example, the pensioner may marry/ remarry after the death of first spouse or adopt a child. Such spouse/ child may be eligible for family pension at the time of death of the pensioner or death/ ineligibility of the spouse. A child adopted by the spouse of the pensioner shall not be treated as a member of the family of the deceased pensioner. A decision regarding grant of family pension in such cases will be taken by the appointing authority in accordance with provisions as promulgated from time to time.

(j) In order to facilitate the prompt payment of the family pension in such cases, officers/ pensioners/ their spouses may open a bank account of such children/ siblings/ parents and submit the same to the Pension Sanctioning authority through the appointing authority for inclusion in the PPO/revised PPO.

Authority. MoD letter No. 1 (7)/2013-D(Pension/Policy) dated 15 May 2015.

10. **Family Pension Eligibility for Children.**

(a) After the demise of the pensioner and his wife, the unmarried daughter who was dependent upon the father/ mother is eligible for Family pension irrespective of her age till her marriage.

(b) Similarly, divorced daughter is also eligible for family pension subject to the condition that the divorce should have taken place **or** the case for divorce should have been filed in the court before the death of her father/ mother and she should be dependent upon them at the time of their demise.

(c) Widowed daughter is also eligible for family pension subject to the condition that the widow status should happen before the death of her father/ mother and she should be dependent upon them at the time of their demise.

(d) Divorced daughters are also eligible for family pension subject to the condition that the divorce proceedings had been filed in a competent court during the life time of the employee/ pensioner or his/ her spouse but the divorce took place after their death and fulfills all other conditions for grant of family pension. In such cases, the family



pension will commence from the date of divorce given by Govt. of India, Ministry of Personnel, P.G. & Pension, Department of Pension and Pensioners Welfare {OM No 1/13/09-P&PW (E) dated 19 Jul 2017}.

Authority. MoD letter No.1(9)/2013-D(Pen/Pol) dated 17 Nov 2017.

Note. However, the admissibility of family pension to such daughters is subject to their employment status and income criteria. Income should not be more than the Govt prescribed limit.

(e) Differently abled children of veteran are also eligible for family pension subject to the following: -

(i) Details of handicapped child must be promulgated through his Family particulars by NHQ/ CABS/ NAVPEN.

(ii) Disability Certificate in respect of the differently child is issued by Military Hospital or Medical board as per the prescribed format and same must be submitted to NHQ/DPA/NAVPEN. Name of handicapped child is endorsed of the PPO.

(iii) After the demise of the pensioner and his/ her spouse, children below the age of 25 years are eligible for family pension till his/ her marriage and subject to the employment status and income criteria. However, the eldest child among them will receive family pension until his/ her disqualification and thereafter family pension will be sanctioned to the next child.

Special Family Pension (SFP)

11. SFP is granted to the widow/ children of service personnel irrespective of his length of service, if his death occurred whilst in Service and the death is attributable to or aggravated by Naval Service.

12. The Special Family Pension is calculated at the uniform rate of **60%** of **Reckonable Emoluments** irrespective of whether widow has child/ children or not. There shall be no maximum ceiling on Special Family Pension.

13. In case the children become the beneficiary, the Special Family Pension at same rate (ie, 60% of Reckonable Emoluments) is admissible to the eldest eligible child till he/ she attains the age of 25 years or up to the date of his/ her marriage, whichever is earlier. Thereafter, Special Family Pension shall pass on to next eligible child.



14. Families of Short Service Commissioned Officers (SSCO) and Emergency Commissioned Officers (ECO) who die whilst in Service and is attributable to or aggravated by Naval Service are entitled to Special Family Pension.

15. **Special Family Pension on Remarriage of Widow.** Special Family Pension on remarriage of a widow shall be regulated as follows: -

(a) **Commissioned Officers.**

(i) **If She has Child(ren).**

(aa) If she continues to support children after re-marriage } Full SFP to continue to widow

(ab) If she does not support children after re-marriage. } (aa) OFP equal to 30% of emoluments last drawn to the re-married widow.
(ab) 50% of SFP to the eligible children

(ii) **If widow has no children.** Full SFP continue to widow

(b) **Sailors.**

(i) If SFP is sanctioned to the widow. } Same provisions as Officers.

(c) **Where First Life Award is Sanctioned to Parents.**

(i) If widow continues to support children after remarriage or has no issues. } 50% of SFP to parents
50% of SFP to widow

(ii) If widow does not support children after re-marriage but the children are supported. } Full SFP to parents and OFP to widow

(iii) If children are not supported by the re-married widow or the parents. } 50% of SFP to parents either 50% of SFP to eligible Child and OFP to widow

(iv) On death or disqualification of parents and the widow supports the children or has no issues. } Full SFP to widow



(v) On death or disqualification of parents and the widow not supporting the children.

} Full SFP to eligible children and OFP to the widow

Note. A widow whose SFP was stopped on her re-marriage before 01 Jan 1996 is also eligible for SFP. MoD letter 1 (1)/2001/D(Pen/Policy) dated **20 Jan 09** is relevant.

16. **Dependent Pension (Special).** Dependent Pension in respect of Officers (including MNS Officers, TA Officers and SSCOs and ECOs) is admissible to the parent(s)/ eligible brothers and sisters (in the absence of parents) of the deceased officers, who die under circumstances as prescribed for **Special Family Pension** above, as a bachelor or widower without children, at a rate equal to 50% of notional Special Family Pension that would have been admissible to the wife/ children of the late officer.

17. **Second Life Award - Sailors.** Second Life Award (Special Family Pension) is admissible to the parents of the deceased irrespective of single or both and in the absence of the parents, to the eligible brothers and sisters, at the rate equal to 50% of notional Special Family Pension.

Note. Conditions regarding age limit and marriage shall equally apply to dependent brothers/sisters for grant of Dependent Pension/Second Life Award which is paid to the senior most eligible brother/sister at a time.

Liberalised Family Pension (LFP)

18. In case of death of armed forces personnel under the circumstances as promulgated by Govt, the eligible member of the family shall be entitled to **LFP** equal to **Reckonable Emoluments** last drawn. The terms of Reckonable Emoluments include level of Pay in Pay Matrix, MSP, NPA, 'X' Group Pay, Classification Allowance, where applicable. LFP at this rate shall be admissible to the widow in the case of officers and to the nominated heir (division of LFP between wife and parents permitted) in the case of sailors until death or disqualification.

19. If the service personnel are not survived by widow but is survived by a child/ children only, all children together are eligible for LFP at the rate equal to **60% of Reckonable Emoluments**. LFP shall be payable to the child/ children for the period during which they would have been eligible as in the case of SFP. The LFP shall be paid to the eldest eligible child at a time. On his/ her death/ disqualification it will pass onto next eligible child. In case the eligible child is physically or mentally handicapped and unable to earn livelihood, LFP is admissible for life.

20. Families of SSCOs and ECOs who die under similar circumstances shall also be entitled to Liberalised Family Pension as applicable to other service personnel.



21. **Dependent Pension (Liberalised) - Commissioned Officers (including MNS Officers, TA Officers and SSCOs/ ECOs)**. Where an officer dies as a bachelor or as a widower without children under the circumstances mentioned above, Dependent Pension (Liberalised) is admissible to parents without reference to their pecuniary circumstances at rate of 75% of LFP for both parents and at rate of 60% of LFP for single parent. On death of one parent, Dependent Pension at the latter rate shall be admissible to the surviving parent. In the absence of parents, Dependent Pension (Liberalised) is also admissible to Dependent brother(s)/ sister(s) if otherwise eligible, at the rate of 60% of LFP.

Note. Condition regarding age limit and marriage shall equally apply to dependent brother(s)/ sister for grant of Dependent Pension which shall be paid to the eldest eligible brother/ sister at a time.

22. **Second Life Award (Liberalised Family Pension) – Sailors**. Second Life Award in respect of sailors who die under the circumstances mentioned above shall be regulated as under: -

(a) If the first recipient (other than the parents) of the family pensionary award dies/ is disqualified earlier than 7 years (counting from the date of casualty), the award will be continued at the same rate to the parents as second life award, if still alive for the balance of seven years without any reduction. After the initial period of seven years, the second life award will be continued at the rate of 60% of the LFP.

(b) Where the first life award was given to a parent and the widow remarries, LFP shall be regulated depending upon the period of widow's remarriage as follows: -

(i) **If Widow Continues to Support the Children or has no Children**. Widow will get family pension equal to SFP (i.e. 60% of Liberalised Family Pension or Reckonable Emoluments) from the date of remarriage and the parents will also get family pension at the rate of 60% of LFP for the balance of Seven years if the remarriage of widow takes place during Seven years of casualty. After the period of seven years or where remarriage of widow took place after seven years, widow will get family pension @ 60% of LFP and parents will get family pension at the rate of 30% of LFP. On death or disqualification of parents, widow will get family pension equal to LFP for life.

(ii) **If Widow does not support the Children**. Widow will get OFP (i.e.30% of reckonable emoluments) for life from the date of remarriage and the parents continue to get first life award at the same rate (i.e. full LFP) for balance of seven years where remarriage takes place within seven years of casualty, provided they support the children. Otherwise, the entitlements of parents will be equally divided between the parents and children. After the period of seven years or where remarriage of widow takes place after seven years of casualty, parents will get family pension at the rate of 60% of LFP provided they support the children,



otherwise it will be divided equally between the parents and the children. On death/ disqualification of parents of deceased service personnel, the senior most eligible child will get family pension at the rate of 60% of LFP.

Note. Wherever children become beneficiary, the award will be continued for a period and subject to conditions as applicable for grant of Special Family Pension.

23. **LFP on Re-Marriage of Widow.** LFP on re-marriage of widow shall be regulated as follows: -

(a) **Commissioned Officers.**

(i) **If She Has Children.**

(aa) If she continues to support children after re-marriage. } Full LFP to continue to widow

(ab) If she does not support children after re-marriage. } OFP @ 30% to widow and SFP @ 60% to eligible children

(ii) **If Widow has no Children.** Full LFP to continue to widow.

(b) **Sailors.**

(i) If Liberalised Family Pension is Sanctioned as first life award to Widow } Same provisions as at para (a) (i) above shall be applicable.

(ii) Where first life award is sanctioned to parents. } The admissibility of LFP cases would be regulated as specified above.

Authority. MoD letter No. 1(2)/97/D(Pen-C) dated 31 Jan 2001 as amended from time to time.

24. **Family Pension to Differently-Abled Child/ Children.** The differently abled children of armed forces personnel, irrespective of whether they are physically or mentally handicapped, are entitled for Family Pension for life subject to fulfillment of conditions. Before allowing the family pension for life to any such children, the Record Office has to satisfy itself that the handicap is of such a nature as to prevent the child from earning him or her livelihood, and this has to be evidenced by a certificate issued by a Medical Board comprising of a Medical Superintendent or a Principal for a Director, or Head of the Institution or his nominee as Chairman and two other members out of which at least one shall



be a Specialist in the particular area of mental or physical disability including mental retardation. The certification is required once, if the disability is permanent and if the disability is temporary, once in **every five years**. Certification should be issued as per Form AFMSF-HD (1) clearly indicating that child is/ will not be able to earn livelihood for life or for a specific period. Armed forces personnel are to ensure that name of the child is endorsed in the PPO. Therefore, requisite documents be submitted along with Pension papers for endorsing the name in PPO.

Authority. MoD letters No. MF-Air HQ/283/FPHC/PP&R-3(i)/582/A/D(Pen/Sers) and No. 906/A/D(Pen/Sers)/05 dated 29 Nov 2005 and 13 Aug 2008 respectively.

Ex-Gratia Lump-Sum Compensation

25. The families of defence service personnel who die in harness in the performance of their **bonafide official duties** shall be paid following ex-gratia lump-sum compensation: -

Ser	Description	Amount
(a)	Death occurring due to accidents in course of duties	₹ 25 Lakhs
(b)	Death in the course of duties attributable to acts of violence by terrorists, anti-social elements, etc.	₹ 25 Lakhs
(c)	Death occurring in border skirmishes and action against militants, terrorists, extremists, sea pirates	₹ 35 Lakhs
(d)	Death occurring while on duty in the specified high altitude, inaccessible border posts, on account of natural disasters, extreme weather conditions	₹ 35 Lakhs
(e)	Death occurring during enemy action in war or such war like engagements, which are specifically notified by MoD and death occurring during evacuation of Indian Nationals from a war-torn zone in foreign country	₹ 45 Lakhs

26. The graded structure of Ex-Gratia Lump-sum compensation considers the hardships and risks involved in certain assignments, the intensity and magnitude of the tragedy and deprivation the families of Govt. servant experience on the demise of the bread-winner in different circumstances, the expectations of the employer from the employees to function in extreme circumstances, etc. The compensation is intended to provide an additional insurance and security to employees who are required to function under hard circumstances and are exposed to different kinds of risks in the performance of their duties.

27. Detailed conditions and guidelines for grant of Ex-Gratia Lump-Sum compensation are given in Annexure to MoD letter No. 20(1)/98/D(Pay/Services) dated 22 Sep 1998.



Authority. MoD letters No. 20(1)/98/D(Pay/Services) dated 22 Sep 1998 and 20(2)/2016/D(Pay/ Services) dated 02 Nov 16.

System for Pension Administration Raksha

28. **About SPARSH.** **System for Pension Administration Raksha (SPARSH)** is a Comprehensive Pension Package, which is an **end to end online system** facilitating every aspect of Defence Pension from initiation to sanction to disbursement of Pension into the Pension Bank Account of all Pensioners. It is managed and administered by PCDA (Pension), Prayagraj.

29. **Who is Being Migrated.** As part of the Digital India initiative of the Govt, online pension processing of all Naval Sailors released wef **01 Jun 21** and Naval Officers retired wef **01 Jul 21** are being processed through SPARSH. The existing Pensioners are being migrated progressively.

30. **SPARSH Account Creation.** PCDA (P) will **generate PPO** on SPARSH and send a message to pensioner with **username & password** on their registered Mobile No. & E-Mail ID for SPARSH Login (**2-3 weeks from initiation message**). It is therefore essential that mobile no and e-Mail should be updated with Pensioner's Bank in the first instance. If **no message** is received, then first **track your migration status** by visiting SPARSH site (**www.sparsh.defencepension.gov.in**) under **Pre-Login Tab**. Enter your Service No/ Bank A/C No/ e-PPO No. and click on **Proceed**. Pensioner will get their **SPARSH PPO No.** if migrated on SPARSH. Login with your SPARSH PPO No. with **Suffix 01** (for Pensioner)/ **02** (for Family Pensioner) as **Username** and click on **"Forgot Password"** to reset **password**.

Post Login Activities

31. Login on your SPARSH account to verify all data. If any discrepancy is observed raise **Profile Service Request (PSR)** for data correction under Manage Profile.

32. Pensioners are authorised to make certain changes like Address, E-mail ID, Bank details, etc on SPARSH by uploading supporting documents (as applicable). It takes **5-7 working days** for correction to be visible in Corrigendum PPO.

33. Certain data corrections raised by Pensioner can only be amended post **approval of Record Office** like Name, DOB, Marital Status, etc. It takes **10-12 working days** to be visible in Corrigendum PPO.

**IN Resolution Mechanism**

34. In order to expedite and have a smooth transition, **Defence Secretary, Min of Defence** has empowered Record Offices (DOP for Officers & NAVPEN for Sailors) to facilitate and verify these discrepant records on SPARSH. The Indian Navy has instituted following resolution mechanism to enable seamless migration of Existing Pensioners onto SPARSH: -

(a) **SMART Cell. SPARSH Migration Assistance & Response Team (SMART) Cells** have been set up at NHQ/ DOP & NAVPEN, Mumbai to enable smooth transition of naval Pensioners onto SPARSH. It has been operationalised since Mar 22 at NAVPEN & May 23 at DOP with dedicated helpline numbers and E-mail IDs for both Officers & Sailors. These are manned on all working days from **0900 – 1730 hrs** at NHQ/ DOP and all days except Sunday from **0800 – 2000 hrs**.

(b) **Naval Liaison Cell (NLC) at PCDA (Pension), Prayagraj.** NLC has been setup at **PCDA(P), Prayagraj** to take up migration related issues being forwarded by NAVPEN, DPA, SMART Cells directly with PCDA (P) for speedy resolutions. NLC is the Single Point of contact for any emergent issue pertaining to IN veterans under the purview of PCDA (P).



SECTION 10

IMPORTANT CONTACT DETAILS





SECTION - 10

IMPORTANT CONTACT DETAILS

DIRECTORATE OF ESM AFFAIRS (DESA)	
TELE NO.	011 - 21410482, 21410476
TOLL FREE NO.	1800-113-999
FAX	011-21410481
WATSAPP	7428464442
E-MAIL ID	desa@navy.gov.in
WEBSITE	https://www.indiannavy.nic.in/navy/desa
DIRECTORATE OF PAY AND ALLOWANCES (DPA)	
TELE NO.	011-21410549, 21410541
FAX.	011-21410549
E-MAIL ID	dpa@navy.gov.in
DIRECTORATE OF PERSONNEL (DOP)	
TELE NO.	011-23014346, 23011575, 23010497
FAX.	011-23793063
E-MAIL ID	dop@navy.gov.in
DIRECTORATE OF NON-PUBLIC FUND (DNPf)	
TELE NO.	Cmde (NPF): 011-21410787 Secy NGIF - Tel/ Fax : 011-21410788
FAX	011-23092644/ 23092646
E-MAIL ID	Inba.dnpf@navy.gov.in
WEBSITE	www.indiannavy.nic.in
INDIAN NAVAL BENEVOLENT ASSOCIATION (INBA)	
TELE NO	Secy INBA: 011-21410785 (M) 9315796161 Office: 011-23093781
FAX	011-23013656
E-MAIL ID	dnpf-navy@nic.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



SECTION 11

**IMPORTANT
WEBSITES**





SECTION - 11

IMPORTANT WEBSITES

1. **Indian Navy Website (www.indiannavy.nic.in)**. This is the official website of Indian Navy. It provides the vision document of Indian Navy. All information of relevance to ESM is hosted on the website under “Personnel” section of the website. It also provides links to all other naval agencies.
2. **Samuha Forum (<https://samuha-indiannavy.org>)**. This forum is an endeavour by the Indian Navy in the interest of its families to create opportunities for interaction and outreach. All pertinent administrative and requisite social information is available on this forum.
3. **Handshake Web Portal (<https://esmhandshake-navy.in>)**. This is an exclusive forum that provides naval veterans a medium to network with colleagues, and shipmates, both serving and retired.
4. **Family Log Book (www.indiannavy.nic.in/navy/desa/document-repository)**. This document is available in the repository, and aims to help and guide our families in their hour of crisis by empowering them with the correct requisite information, post demise of the ESM.
5. **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.
6. **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.
7. **PCDA Allahabad (www.pcdapension.nic.in)**. The website of the Principal Controller of Defence Accounts (Pensions), Draupadi Ghat, Allahabad; E-mail id of PDCA is also available on the site.
8. **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.
9. **Pension Information (www.pensionersportal.gov.in)**. This site provides important information about pension.



10. **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.
11. **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.
12. **Indian Naval Placement Agency (www.indiannavy.nic.in/inpa)**. Indian Naval Placement Agency site provides employment assistance to all ESM including widows.
13. **Naval Children School (www.nesnavy.com)**. This is official site of Navy Children School. The site can be visited for career options, counselling, admissions, etc.
14. **Naval Recruitment (www.joinindiannavy.nic.in)**. This site provides detailed information about various entries in Navy, recruitment criteria, eligibility and contact details of DMPR.
15. **Air Force – Navy Housing Board (www.afnhb.org)**. This official website provides details of AFNHB schemes, demand survey, updated reports on housing projects, etc.
16. **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.
17. **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).
18. **Ministry of Defence (www.mod.nic.in)**. This is official website of Ministry of Defence and provides all MoD/ GoI orders/ circulars and publications, which are useful to ESM, eg. 'Sainik Samachar', etc.
19. **Ministry of Personnel (www.persmin.nic.in)**. This is the official website of Ministry of Personnel, Public Grievances and Pensions.



SECTION 12

PHOTO GALLERY





SECTION - 12

PHOTO GALLERY



Retired Officers' Reunion Lunch 'Samman' held at
NOM Varuna on 12 Feb 23



AGM of VSF North Zone held at Varunika Auditorium,
Chanakyabagh on 26 Feb 23



Centennial Birthday Celebrations of Late Admiral Ronald Lynsdale Pereira, PVSM, AVSM (Retd) held at Bengaluru from 25 – 27 May 23



Centennial Birthday Celebrations of Shri JC Simon Ex-CHERA, held at INS Adyar, Chennai on 16 Jun 23



30th AGM/ GCM of Navy Foundation held at New Delhi on 18 Jun 23



CRSOs Milan at New Delhi on 17 Jul 23



Wreath Laying Ceremony held at National War Memorial



Outreach by IN Officials from DESA & CRSO (NE) held at Shillong, Meghalaya from 08 – 10 Aug 23



Interaction with Veterans at Bhubaneswar, Odisha on 06 Aug 23



102nd Birthday Celebrations of Shri Sardar Suhan Singh Ex – CHME held at Karnal, Haryana on 16 Aug 23



Signing of MoU with JP Morgan Services India Pvt Ltd
at New Delhi on 29 Aug 23



13th GCM & AGM of Veteran Sailors' Forum (VSF) held at Kolkata
on 01 Oct 23



Award of Bangabandhu Sheikh Mujibur Rehman Scholarship to Grandson of Shri Chiman Singh, MVC, Ex-PO on 26 Oct 23



Sahara Lunch held at Navy House on 02 Nov 23

