

INTEGRATED HEADQUARTERS - MINISTRY OF DEFENCE (NAVY)



E-NEWSLETTER - AUG 23

DIRECTORATE OF EX-SERVICEMEN AFFAIRS - WE CARE

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**Commodore Alok Ananda, YSM
Cmde (ESM Affairs)
Directorate of Ex-Servicemen Affairs**



FROM THE DESK OF CMDE (ESM AFFAIRS)

It gives us immense pleasure to bring out another edition of the quarterly E-newsletter.

The updates on important schemes are included in this E-newsletter, and we sincerely hope that the information brought out through this letter provides valuable inputs for ESM, not only to remain updated with the latest developments, but also to remain well connected with the Indian Navy. In our endeavour to keep our esteemed ESM abreast of the latest events, we have also included photographs of important events which took place during the last quarter, in this edition.

To resolve the issues being faced by our ESM in a seamless manner, we are requesting all retired naval officers and sailors to obtain the membership of Navy Foundation (NF) and Veteran Sailors' Forum (VSF) respectively at the earliest opportunity. These organisations serve as an important link and channel of communication between the retired and the serving personnel.

Best wishes and warm regards,

New Delhi
31 Aug 23

SECTION 1 - DESA UPDATES

1. **Wreath Laying Ceremony at National War Memorial (NWM).** A wreath laying ceremony is held at NWM on the 1st day of every month to honour the NOK and family of Battle Casualties of *IN*.
2. **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* for this whole 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 are planned in this regard, viz. Leadership lectures at Commands, Gunnery Symposium at Kochi, release of a short film on Late Adm RL Pereira, visit to the Admiral's alma mater in Shillong & Darjeeling, and release of a commemorative stamp.
3. **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 also interacted with the veteran over Video Conferencing. Commemorative mementos and gifts on behalf of all naval personnel were presented to the veteran.
4. **30th AGM/ GCM of Navy Foundation (NF).** The CNS and President, Navy Foundation (NF) chaired the 30th Annual General Meeting (AGM) of the NF held at New Delhi on 18 Jun 23. The meeting was attended by Office-bearers from all NF Chapters and members of NF Delhi Chapter.
5. **Talk by Cmde Ray D'Souza.** Under the aegis of IHQ MoD (N)/ 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.
6. **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.
7. **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 no individual contribution is required. IHQ MoD (N) Policy letter PP-01/2023/PB/DX/ MEMBERSHIP dated 28 Jul 23 in this regard has been shared with all NF Chapters and VSF Charters.
8. **Interaction with Veterans.** The Chief of Personnel visited Odisha from 06 - 07 Aug 23 and interacted with the naval veterans. During the interaction, he elaborated upon the various initiatives being pursued by IHQ MoD(N) with respect to ESM welfare.

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. **Felicitations 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, high ranking officials including Controller of Personnel Services visited the veteran. 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 to him.
11. **Pre-Retirement Capsule.** A Pre-Retirement Capsule for officers retiring in next one year is scheduled to be conducted by DESA over Video Conferencing from 11 - 13 Sep 23. Various experts from the field of Finance, Banking, Corporate HR, Holistic Healing, as well as reps of DGR, KSB, ECHS, DNPF, DOP, DMS and DPA will address the officers and provide valuable insights towards preparing them for a fruitful retired life.
12. **13th GCM & AGM of Veteran Sailors' Forum (VSF).** The 13th GCM & AGM of VSF is scheduled on 01 Oct 23 at Kolkata.
13. **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'. *Samanvay* will be chaired by CPS and attended by representatives from IHQ MoD (N), Command Headquarters, NF Chapters and VSF Chapters. It will be conducted twice every year, on the day following the AGM of NF and VSF respectively. The scope of interaction would be limited to sharing best practices and discussing Service-related common issues. The first *Samanvay* is scheduled to be held on 02 Oct 23 at Kolkata, a day after the 13th GCM and AGM of VSF.
14. **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, Job Fairs will be conducted at Mumbai and Visakhapatnam in Oct 23 and Nov 23 respectively.
15. **8th Armed Forces Veterans' Day.** Armed Forces Veterans' Day is celebrated on 14 Jan every year as a mark of respect and recognition of the services rendered by our veterans. The 8th Armed Forces Veterans' Day will be conducted on 14 Jan 24 at various locations pan-India. *IN* will be the lead Service for coordination of events at New Delhi, wherein Wreath Laying Ceremony at National War Memorial and Veterans' Day Event at

Manekshaw Centre will be conducted on 14 Jan 24. In addition, similar events will also be conducted at HQSNC and HQWNC on 14 Jan 24.

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: -

<u>Ser</u>	<u>Geographical Area</u>	<u>CRSO Address</u>	<u>Contact No</u>	<u>E-mail ID</u>
(a)	Delhi, NCR, Haryana, Himachal Pradesh, Jammu & Kashmir & Punjab	The Commanding Officer [for CRSO (North)] INS India, Defence Office Complex, Africa Avenue, New Delhi 110023	011 - 24121429 011 - 24121430 (Fax)	crsonorth.navy@gmail.com
(b)	Madhya Pradesh, Rajasthan, Uttar Pradesh & 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
(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

<u>Ser</u>	<u>Geographical Area</u>	<u>CRSO Address</u>	<u>Contact No</u>	<u>E-mail ID</u>
(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)	sncrso@navy. gov.in
(g)	Andaman & Nicobar Islands	The Commander-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)

Policy Updates

1. **Annual Validation of Dependents by Submission of Life/ Income Certificate.**

With implementation of new policy, primary beneficiaries are now required to upload Form 26AS or Income Certificate from Revenue Department on ECHS portal annually. If the primary beneficiaries fail to do so, prior to due date, the card of the dependents (except self and spouse) gets blocked. If the primary beneficiary again fails to do so, then permissions would be required from Central Organisation (CO), ECHS. The competent authority has approved following actions to facilitate such beneficiaries to get their cards unblocked: -

- (a) Primary beneficiary applies through email/ hand over application to Oi/C Polyclinic to process unblocking the card of affected dependent along with requisite documents.
- (b) Oi/C Polyclinic scrutinises the application, and forwards to Dir, Regional Centre (RC) with recommendation.
- (c) Dir, RC can extend the eligibility by three months from date on which Dir, RC approves the extension, subject to eligibility criteria are being met.
- (d) Once Cards are unblocked by the Dir, RC, then the Primary Beneficiary is requested to upload the required documents online within three months. After the documents are uploaded, they will be visible to Oi/C Polyclinic for verification and once verified, the card will be valid for one year.

(**Auth.** CO, ECHS Letter B/49711-NSC/AG/ECHS/Gen Corr dated 13 Jul 23)

2. **Revision of CGHS Rates for 36 Radiological/ Imaging Investigation, Consultation Fee, Room Rent and ICU Charges.** CO, ECHS has promulgated revised rates for 36 Radiological/ Imaging Investigation, in accordance with CGHS rates. The policy is available on ECHS website.

(**Auth.** CO, ECHS Letter B/49778/AG/ECHS/Claim/Policy dated 22 Jun 23 and 13 Apr 23)

3. **Increase in Medicine Issue in Non-Parent Polyclinic.** As per SOP for treatment management in ECHS, non-parent Polyclinic can issue medicine up to seven days at a time. Further, medicines could not be issued through Authorised Local Chemist (ALC). However, with recent software changes to the pharmacy module Oi/C Polyclinic can now issue

medicines up to 15 days at a time from non-parent polyclinics. Further, if the medicine is not available, then same may be procured through ALC. Even, if the medicines cannot be supplied by ALC, Non-Availability Certificate can be given.

(**Auth.** CO, ECHS Letter B/49771/AG/ECHS/Emp/Gen dated 28 Mar 23)

4. **Change of Parent Polyclinic.** Previously, change of Parent Polyclinic was permitted once in six months. However, Central Organisation ECHS has reduced the duration for change of Parent Polyclinic once in three months, instead of six months.

(**Auth.** CO, ECHS Letter B/49771-NewSmartCard/AG/ECHS dated 16 Feb 23)

5. **Procedure for Opting Out/ Exit from ECHS by Beneficiaries.** Policy regarding Opting out/ exit from ECHS has been promulgated by CO, ECHS. Now, ESM who are exiting ECHS will be required to submit an application and an undertaking as per authority letter. The application along with requisite documents will be submitted by primary beneficiary to the Parent Polyclinic, and this application will be forwarded to CO, ECHS through RC. CO, ECHS will grant NOC based on the application, and ECHS membership of the applicants and all dependents will be revoked by the RC concerned. *Re-entry of the Primary ECHS members and all dependents into ECHS will be permanently disallowed.* No request will be considered for Opt out/ exit from ECHS with refund of contribution.

(**Auth.** CO, ECHS Letter B/49701-PR/AG/ECHS/2023 dated 22 May 23)

6. **Signing of Temporary Slip in Exceptional Circumstances.** Earlier, online temporary slip could only be activated by the Oi/C Parent Polyclinic and without activation, the Ty Slip could not be utilised for availing ECHS facilities. For catering to exceptional circumstances, Ty slip can now be countersigned and activated by any Oi/C Non-Parent Polyclinic across India. For activation, following documents are to be shown to Oi/C of Non-Parent Polyclinic: -

- (a) PPO/ Pension Book.
- (b) Earlier ECHS Card, if existing member.
- (c) Proof of non-drawl of Fixed Medical Allowance (FMA).
- (d) Proof of One-time subscription.
- (e) Aadhar Card (As Photo ID Proof).

7. **Disabling of Ty Slips.** A large number of new 64KB ECHS Cards remain uncollected at various Polyclinics. Thus, to ensure time bound collection of new 64KB cards by beneficiaries, it has been decided that uncollected cards will be blocked after 90 days from the date OTP is generated for collection of Card.

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

8. **Annual Validation of ECHS Membership of Dependents**. A large number of representations from ESM/ Primary beneficiaries were received indicating that income status of dependents has changed since last submission of their proof of income, and they requested for a fresh provision to furnish updated documents. Keeping this aspect in mind, a second review at the level of CO, ECHS is being undertaken. The details of the review are as follows: -

(a) **Cases Pending for Approval**. All pending cases for annual validation will be processed by respective Oi/C Parent Polyclinic and Director RC in accordance with the extant policy. The respective actions would be as follows: -

(i) **Action by ESM/ Primary Beneficiary**. ESM/ Primary Beneficiary will be required to take following actions for their dependents (whose online application for annual validation has been rejected by the respective Director RC): -

(aa) Submit offline application along with requisite self-attested documents separately for each dependent (excluding parents) to MD ECHS through respective Oi/C Polyclinic and Director RC.

(ab) Submit offline application combined together for his/ her parents giving out status of mother and father duly supported with requisite self-attested documents.

(ac) Attach self-attested additional supportive documents required as per policy.

(ii) **Action by Oi/C Parent Polyclinic**. Process the application based on the eligibility criteria and forward to Director RC.

(iii) **Action by Director Regional Centre (RC)**. The Director RC will scrutinise the documents attached, and compare it with the documents earlier uploaded in the system, and give recommendations to MD, ECHS.

(iv) **Action at CO, ECHS**. Application will be processed at CO, ECHS and decision will be communicated to the following: -

(aa) ESM/ Primary Beneficiary.

(ab) Director RC.

(ac) Oi/C PC.

(ad) SDCPL (Source.com) (Vendor).

(ae) UTI ITSL (UTI Infrastructure Technology & Services Ltd) (Bill Processing Agency).

(v) **Action by SDCPL.** The vendor will upload letter issued by CO, ECHS and unblock the card for one-year wef date of blockage.

(**Auth.** CO, ECHS Letter B/49711-NSC/AG/ECHS Gen Corr dated 27 Dec 22)

(b) **Annual Validation for White Card Holders.** Consequent to the issue of policy on Annual Validation of ECHS beneficiaries, several parents of White Card holders under PWD Act 2016 have taken actions to withdraw investments in the name of the White Card holders to ensure that their income remains below the threshold of ₹ 9,000 per month, excluding DA. Keeping this aspect in mind, a one-time exception has been granted for a period of two years wef 27 Dec 22 for all White Card ECHS beneficiaries wherein following actions are to be taken at various levels:-

(i) **Beneficiary.** Submit an offline application along with proof of withdrawal of investments in the name of White Card beneficiaries resulting in their monthly income falling below the ceiling limit of ₹ 9,000 per month, in order to allow continued membership in ECHS.

(ii) **Polyclinics.** Oi/C Polyclinics will verify themselves about White Card holders meeting the income criteria and forward the application to Director RC.

(iii) **Regional Centre.** Director RC will verify themselves that the applicants meet the income criteria and forward such applications after scrutiny to CO, ECHS.

(iv) **CO, ECHS.** CO, ECHS will examine the documents, and take action to approve the membership of such White Card holders, who meet the income criteria in view of the withdrawal of investments. Once approved, membership of such cases will be extended for one year. For next annual validation, the beneficiary should continue to have income less than ₹ 9,000 (excluding DA) for the preceding year. Subsequently, after two years, all such beneficiaries should be able to provide Form 26 AS for the preceding two consecutive years with income less than the prescribed ceiling for ECHS membership.

(**Auth.** CO, ECHS Letter B/49711-NSC/AG/ECHS Gen Corr dated 27 Dec 22)

9. **Reimbursement of Hospital Stoppage Rolls (HSR) Under ECHS.** All ECHS beneficiaries getting hospitalised at Service Hospitals for treatment were required to pay a daily fee called Hospital Stoppage Rolls (HSR). GoI/ MoD has now approved the reimbursement of HSR for treatment of ECHS beneficiaries at any Military/ Armed Forces Hospital. The expenses will be initially paid by the beneficiary and can be claimed through ECHS in full.

(**Auth.** GoI/ MoD / DESW Letter 22 D (13)/2020-D (WE/Res-I) dated 14 Dec 22)

10. **Domiciliary Medical Equipment.** CO, ECHS has promulgated a detailed policy letter governing reimbursement of Domiciliary Medical Equipment, which covers responsibilities/ procedures for the same. The policy is available on DESA/ ECHS website.

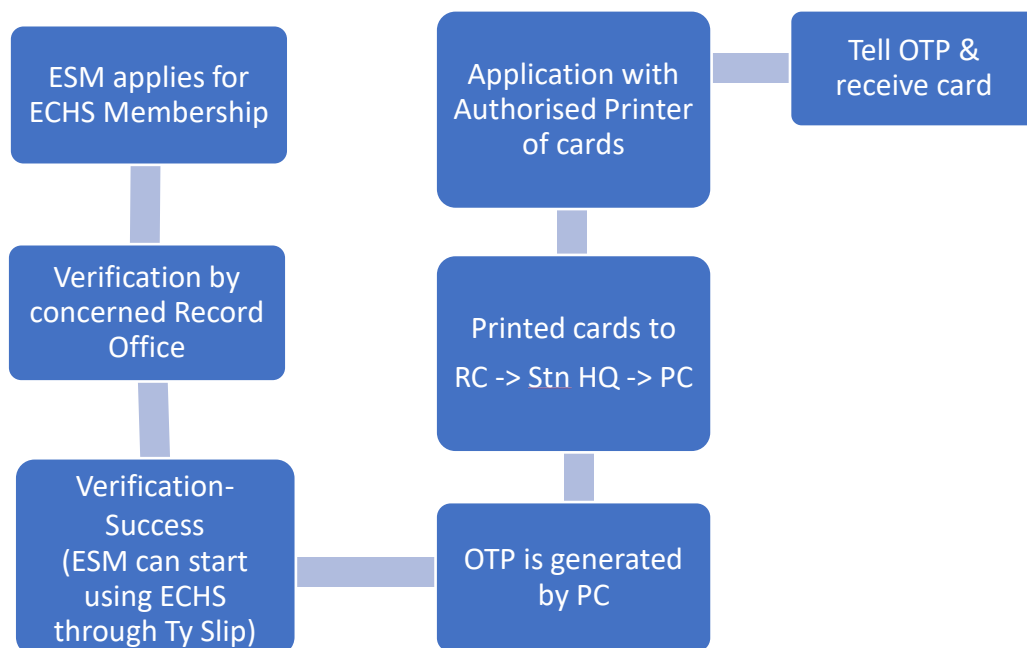
(**Auth.** CO, ECHS Letter B/49761/AG/ECHS/Medicine Policy/2022 dated 10 Jun 22)

11. **OPD Consultation - Above 75 years.** Beneficiaries aged 75 years and above are now permitted to directly seek consultation from specialist of empaneled hospital without any referral from the Polyclinic. However, in case of any unlisted investigations/ procedures being advised by the specialist in non-emergency conditions, approval of Competent Authority is to be obtained prior undergoing the investigation/ procedure.

(**Auth.** CO, ECHS Letter B/49769/AG/ECHS dated 16 Jun 22)

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

13. **Application Process.** The application process has been simplified, and is as depicted below: -



Advisory

14. All veterans are requested to apply for 64 KB Cards as early as possible to avail ECHS benefits. While filling up online ECHS application, common errors observed are as tabulated below: -

Ser	Common Error	Remarks
(a)	DOB entered online for ECHS cards does not match with records held at DOP/ CABS.	If the Date of Birth is entered wrongly while filling up application, the same can be corrected using the edit application online.
(b)	Service number entered online for ECHS cards does not match records held at DOP/ CABS.	Please make sure the Service number entered is correct and the appropriate suffix is entered in the suffix column.
(c)	Name entered online for ECHS Cards does not match records held at DOP/ CABS.	Please make sure the correct name (as entered in Discharge book) is entered.
(d)	Scanned documents are not clear.	Please upload clear copy of documents like PPO, Death Certificate, Personnel with Disability (PWD) Certificate, DPDO Certificate (Preferable size of all scanned documents not more than 100 KB for smooth uploading in online ECHS application).
(e)	Photographs unclear and not with plain white background.	Please make sure passport size photo should have a plain white background (no print / design).
(f)	Certificate as prescribed by PWD Act 2016 not attached.	PWD are advised to upload a Disability Certificate as per ECHS guidelines Appendix 'C' of PWD Act 2016.

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 will be 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 applied 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 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 & 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, fruit and fresh vegetables. Individual 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/ Parlours 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)

1. All information relating 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 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/ parlours as a resettlement option. It was also directed to set up mechanism for monitoring the utilisation of ESM reservations.

(i) **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.

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.** *IHQMoD (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.*

SECTION 7 - INBA AND NGIS NEWS

Policy Updates

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

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

NGIF						
(a)	<u>Sailors.</u> Post Retirement Death Insurance Extension Scheme (PRDIES) for sailors on compulsory deduction of Rs. 52325/- non-refundable contribution from Saving element.	₹ 7.5 Lakh Upto 30 years after retirement or 75 years age whichever is earlier				
(b)	<u>Officers.</u> Post Retirement Death Insurance Extension Scheme (PRDIES) for officers on compulsory deduction of ₹ 92,175/- non-refundable contribution from Saving element.	₹ 15 Lakh Upto 30 years after retirement or 75 years age whichever is earlier				
INBA						
(a)	Merit Scholarship for Graduation/ Post Graduation courses.	Boarder - ₹ 30,000/- p.a Day Scholar - ₹ 22,500/- p.a (Copy of Discharge Certificate & PPO may be enclosed only at the time of “fresh” application and not for renewal cases).				
(b)	Merit Scholarship for Graduation/ Post Graduation courses to wards of deceased retired naval personnel.	₹ 45,000/- for both Day Scholar and Boarder.				
(c)	Reimbursement of Tuition Fee for Special/ Mentally Challenged Children.	₹ 5,000/- p.m (Production of fee receipts/ bills waived off) <table><tr><td><u>Disability %</u></td><td><u>Amount</u></td></tr><tr><td>Upto 50%</td><td>₹ 5,000/-pm</td></tr></table>	<u>Disability %</u>	<u>Amount</u>	Upto 50%	₹ 5,000/-pm
<u>Disability %</u>	<u>Amount</u>					
Upto 50%	₹ 5,000/-pm					

		51-60% ₹ 6,000/-pm 61-70% ₹ 7,000/-pm 71-80% ₹ 8,000/-pm 81-90% ₹ 9,000/-pm 91-100% ₹ 10,000/-pm
(d)	40% re-imbursement of coaching fee is applicable only to: - (i) Institutes taking admissions on JEE (Advance) Score. (ii) Admissions in medical colleges (for MBBS only) run by Central/ State Government.	
(e)	Demise Grant to NoK	₹ 40,000/-
(f)	Special Scholarship Scheme (SSS) for wards of naval personnel, who die in harness.	Play School to KG ₹ 15,000/- p.a Class I-VIII ₹ 30,000/- p.a Class IX-XII ₹ 45,000/- p.a Graduation ₹ 45,000/- p.a Post-Graduation ₹ 45,000/- p.a Legal/Vocational ₹ 60,000/- p.a Computer/Management ₹ 75,000/- p.a Engg/ Medical ₹ 1 lakh /- p.a Engg /Medical (SSS) ₹ 1,25,000/- p.a Boarding/ Lodging ₹ 75,000/- p.a
(g)	Scholarship to the wards of naval personnel, who die after retirement, from NWWA.	Class I-VIII ₹ 15,000/- p.a IX-XII ₹ 20,000/- p.a
(h)	Financial Assistance for starting self-help Economic Venture to widows.	Upto ₹ 1.5 Lakh on case-to-case basis.
(j)	Financial Assistance for vocational courses to widows.	Upto ₹ 50,000/- on case-to-case basis.
(k)	Grant for daughter's marriage to War widows.	₹ 50,000/-
(l)	Scholarship to orphaned children of naval personnel under the category of Special Scholarship Scheme (SSS), irrespective of whether the parents died while in service or post retirement.	Rates as per Special Scholarship Scheme (SSS).
(m)	Financial assistance to family members of unmarried officers/ sailors who die in harness.	(i) Grant of ₹ 50,000/- extended for marriage of one sister. (ii) Re-imbursement of fees for vocational course upto ₹ 50,000/- to mother only on case-to-case basis.

		<p>(iii) Self-help economic venture upto ₹ 1.5 Lakh to mother only on case-to-case basis.</p> <p>(iv) Scholarship introduced to maximum two unmarried sisters under Special Scholarship Scheme (SSS).</p>
(n)	<p>Enhancement in rates of special scholarship for the 'Girl Child', for pursuing professional courses in Engineering and MBBS, of naval personnel of the following categories: -</p> <p>(i) Naval personnel, who die in harness.</p> <p>(ii) Orphan Children of a naval personnel irrespective of whether parents die while in Service or post retirement.</p> <p>(iii) Two dependent unmarried sisters of unmarried naval personnel, who die in harness.</p>	<p>Upper limit of ₹ 1,25,000/- p.a or actual fees paid to the University/ College by the girl child, whichever is less.</p>

Note. Common Application Form for scholarship and grants from INBA is available on INBA website.

SECTION 8 - DNE NEWS

1. **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.**

<u>Ser</u>	<u>Name of University/ College/ Institution</u>	<u>Contact Info</u>
(i)	Bennett University, Noida	Mrs Chetna Pargai <u>Website</u> : www.bennett.edu.in <u>Email</u> : chetna.pargai@bennett.edu.in <u>Tele</u> : 1800-1038484 / 0120-7199300 <u>Mob</u> : 9810745015
(ii)	Jaypee University of Information Technology, Solan, Himachal Pradesh	Mr Sanjay Kumar Verma <u>Website</u> : www.juit.ac.in <u>Email</u> : admission@juit.ac.in <u>Tele</u> : 01792-257999, 07807846047
(iii)	BML Munjal University, Gurugram	<u>Website</u> : www.bmu.edu.in <u>Email</u> : info@bmu.edu.in <u>Tele</u> : 011 49281750
(iv)	University of Petroleum and Energy Studies (UPES), Dehradun	Ms Divya Gautam <u>Website</u> : www.upes.ac.in <u>Email</u> : divya.gautam@upes.ac.in <u>Mob</u> : 8547788424
(v)	Bhai Gurdas Group of Institutions, Jalandhar	Mr Amandeep Singh <u>Website</u> : www.bgiet.ac.in <u>Email</u> : info@bgiet.ac.in <u>Tele</u> : 01672 278528, 01672278529, <u>Mob</u> : 9639800022
(vi)	Lovely Professional University, Jalandhar	Mr Diwakar Jyoti <u>Website</u> : www.lpu.in <u>Email</u> : admissions@lpu.co.in <u>Tele</u> : 01824-404404 / 09878977400 <u>Toll Free</u> : 1800-1024431
(viii)	K.R. Mangalam University, Gurgaon	Mr Amritansh Kumar ,Director, <u>Website</u> : www.krmangalam.edu.in <u>Email</u> : kumar.amritansh@krmangalam.edu.in <u>Mob</u> : 7011389167

<u>Ser</u>	<u>Name of University/ College/ Institution</u>	<u>Contact Info</u>
(viii)	Amity University Online	<u>Website</u> : www.amityonline.com <u>Tele</u> : 0120-4614200
(ix)	Amity Institute of Education, Noida	Cmde (Retd) PL Messon, VSM, Dir (HR) <u>Website</u> : www.amityonline.com <u>Tele</u> : 1800-1023434/ 8527901901
(x)	N.R.I Institute of Information Science & Technology, Bhopal	Mrs Nishi Parihar <u>Mob</u> : 7999688126 Staff Officer (Edn), HQWNC <u>Tele</u> : 022-22752756
(xi)	Adi Shankara Institute of Engineering and Technology	<u>Website</u> www.adishankara.com <u>Tele</u> : 0484-2463825
(xii)	Andhra University	Dr. Ujjwal Kumar Ghatak Acade Adviser – Defence Cell <u>Email</u> : Ujjwalghatak10@gmail.com <u>Website</u> : www.andhrauniversity.edu.in
(xiii)	NSHM Knowledge Campus, Kolkata	Prof (Dr.) Krishnendu Sarkar, Director, NSHM <u>Tele</u> : 033-24032300/301 <u>Mob</u> : 9903250725 SEDO, INS Netaji Subhas <u>Tele</u> : 033-22221400 (Kolkata Extn) 033-22221492 (Netaji Subhas)
(xiv)	Sri Sri University	Mr. Sri Jayesh <u>Mob</u> : 9903250725 SEDO, INS Chika <u>Tele</u> : 06756 257221/ 222 (Extn 2415)
(xv)	Hindustan Group of Institutions, Chennai	Mr. Mohammed Saleem, Director Admissions <u>Tele</u> : 9840485858, 044-27474395 SSO (Edn), HQTNP <u>Tele</u> : 044-25317354
(xvi))	Sri Chandrasekharendra Saraswathi Viswa Mahavidyalaya, (SCSVMC University) Kancheepuram	Registrar <u>Tele</u> : 044-27264293 SSO (Edn), HQTNP <u>Tele</u> : 044-25317354
(xvii)	Chennai Business School, RA Puram, Chennai	Registrar <u>Tele</u> : 044-42424242 SSO (Edn), HQTNP <u>Tele</u> : 044-25317354

(b) **Admission Procedure.** Retired *IN* personnel desirous of seeking admissions of their wards in these institutions are to obtain 'Recommendation Certificate' from IHQ MoD(N)/ DNE or CEDO/ SSO (Edn) of respective Commands or SEDO of coordinating unit, and approach the concerned institution. Admissions will be subject to the regulations of individual institutions. Format of 'Recommendation Certificate' is given below: -

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

2. **MoU with Private Institutions/ Universities/ Colleges.** To facilitate higher education for wards of naval personnel. *IN/* NWWA has entered into MoUs with the following private institutions: -

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

Ser	Name of Institution	Contact Details
(i)	Kalinga Institute of Industrial Technology (KIIT), Odisha	Mr. Vikash Sabat, Joint Director – International Relations <u>Email:</u> vikas_sabat@kiit.ac.in <u>Mob:</u> 9873666072
(ii)	RPS Group of Institutions, Mahendergarh, Haryana	Mr. Deepanshu Rao, Assistant Registrar <u>Email:</u> rpsbalana1@gmail.com <u>Mob:</u> 8826088083
(iii)	SRM Institute of Science and Technology, Kattankulathur, Chennai	Dr M Krishna Mohan, Assistant Director – Admissions <u>Email:</u> asstdirector.admissions.et@srmist.edu.in

Ser	Name of Institution	Contact Details
		<u>Mob</u> : 8069087000
(iv)	FLAME University, Pune, Maharashtra	Mr. Pradhyuman Thakre, Senior Manager (Admission) <u>Mob</u> : 7397907852 Mrs. Pallavi Lohokare Director – Admissions & Financial Aid <u>Mob</u> : 9890531001 <u>Email</u> : pallavi.lohokare@flame.edu.in <u>Website</u> : www.flame.edu.in
(v)	Indian Institute of Public Health, Gandhinagar	Mr. Pravin Makwane, Assistant Registrar <u>Mob</u> : 972533574 <u>Email</u> : pmakwana@iiphg.org Mr. Ajaysinh Parmar, Sr Associate <u>Mob</u> : 7600799788/ 6358840701 <u>Email</u> : aparmar@iiphg.org <u>Website</u> : www.iiph.edu.in
(vi)	Rashtriya Raksha University, Gujarat.	Mr. Sushil Goswami, Registrar (I/C) & Director (SICMSS) <u>Mob</u> : 8128650813 <u>Email</u> : registrar@rru.ac.in Mr. Vijay Vaghela, Assistant Registrar <u>Tele</u> : 07968 1126801 <u>Email</u> : vijay.vaghela@rru.ac.in <u>Website</u> : www.rru.ac.in
(vii)	Shiv Nadar Institution of Eminence (SNU IoE), Greater Noida, Uttar Pradesh	Mr. Gurnam Jagrota Lead – Outreach <u>Mob</u> : 7042001176 <u>Email</u> : gurnam.jagota@snu.edu.in Jayant.gogoi@snu.edu.in <u>Website</u> : www.snuadmissions.com
(viii)	Manipal Academy of Higher Education (MAHE), Manipur	Dr P Giridhar Kini, Registrar <u>Tele</u> : 820 2922323 <u>Email</u> : registrar@manipal.edu dardmn@manipal.edu

(b) **Admissions Procedure.** 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 31 May 24.

3. **Courses Offered.** The details of the courses/ concessions offered by the above-mentioned institutions are available on *IN* website http://www.indiannavy.nic.in/misc_wel/15.

SECTION 9 - PENSION RELATED ISSUES

Policy Updates

1. Policy issued on e-LPC.

(a) Last Pay Certificate (LPC) was earlier being dispatched by NPO as an ink-signed document for handing over to retiring personnel as under: -

(i) Flag Officers and Commodores – As part of retirement Kit by the Chief of the Naval Staff.

(ii) Officers (Captain & below) – Through respective SO (P) at Command Headquarters.

(iii) All Sailors – Through NAVPEN.

(b) The manual procedure was found to be cumbersome as the certificates were required to be printed and dispatched to units spread across all stations. Accordingly, the issue was deliberated with stakeholders, and as part of *SHIPS FIRST* approach and digitisation efforts, post approval of Competent Authority, policy on generating and uploading of e-LPC for retiring/ retired personnel on NPO website and discontinuation of existing manual procedure of providing ink-signed LPC has been issued by IHQ MoD(N)/ DPA on 07 Oct 22. Electronically-signed LPC is available on the NPO website on NUD/Internet for all retiring/ retired personnel wef **01 Nov 22** in PDF format and the same can be downloaded using their unique login.

2. **Extension of NAVPEN SPARSH Helplines (SMART).** As per the Vision of IHQ MoD (N) and under the guidance of Personnel Branch to increase support to Naval veterans wrt SPARSH, the extended timings of SMART wef 12 Apr 23 would be from 0800 to 2000 from Monday to Saturday (Sunday & Holiday will be holidays). The NAVPEN phone numbers and email IDs for SPARSH issues are as follows: -

Officers

022-25075608

Email - offcmigration-navpen@navy.gov.in

Toll free Nos - 1800220560, 1800220559

Sailors

022-25075622, 022-25075455, 022-20850328, 022-25075600, 022-25529401

Mobile - 8652048303

Email - sparshmig-navpen@navy.gov.in

Toll free Nos - 1800220560, 1800220559

3. **Organising Outreach Program for Completing Identification for SPARSH NID Pensioners.** *IHQ MoD/ DPA Note No. PN/0725/SPARSH/23 dated 19 Apr 23 is uploaded on DESA website.*

4. **Grant of Training Allowance Standard Cooling-Off Period and Remittance of Arrears.** *IHQ MoD/ DPA Letter No. PA/6304/04 dated 29 Oct 22 is uploaded on DESA website.*

5. **Facility for Identification/ Life Certificate for Migrated Pensioners by the Banks.** *PCDA (Pensions) Letter No. EDP/58/CPP/2022/Vol-II dated 13 Oct 22 is uploaded on DESA Website.*

6. **Admissibility of CEA/ Hostel Subsidy Post Retirement.** The amended procedure for claiming Children Education Allowance (CEA) and Hostel Subsidy for retired personnel has been promulgated vide IHQ MoD(N) DPA Letter PA/4202/04 dated 19 Sep 22. Details are as follows: -
 - (a) CEA and Hostel Subsidy will be paid on the basis of Genform. CEA and Hostel Subsidy is admissible till end of academic year in which an officer/ sailor ceases to be in Service due to retirement, discharge, dismissal or removal from Service in the course of an academic year. To streamline the procedure and to have a uniform Genform based payment methodology for *IN* personnel, the retired personnel are to submit application along with relevant documents to his/ her last unit within six months on completion of the academic year and not later than 30 Sep of the ensuing year to effect payment. NPO is to provide necessary provision in GMS to enable units to raise CEA and Hostel Subsidy Genform for such personnel who have retired during the academic year.

 - (b) The amended procedure is effective from academic year 2022-23 onwards, payment *wef* Apr 23.

Memorandum of Understanding (MoU)

7. MoUs are being concluded with various Public & Private Sectors banks towards enabling facilitation of best banking facilities to *IN* personnel/ pensioners, Agniveers and Naval Civilians. List of banks and point of contact for queries is appended below:-

LIST OF BANKS AND CONTACT DETAILS

<u>Ser</u>	<u>Bank Details</u>	<u>Contact Details</u>
(a)	State Bank of India (SBI)	Name: Rear Admiral Rajesh Singh (Retd) Designation: Defence Banking Advisor (Navy) Contact: 011-23407048, 9811772258 EMail: dba.navy@sbi.co.in
(b)	Bank of Baroda (BOB)	Name: Mr Virender K Sardana Designation: Deputy General Manager Contact: 011-23448869 & 9999007917 EMail: Virender.sardana@bankofbaroda.co.in Name: Mr Rohit Gupta Designation: Chief Manager Contact: 011-23448845 & 9810331983 EMail: Rohit.gupta2@bankofbaroda.co.in Name: Mrs Shruti Singh Designation: Sr Manager Contact: 011-23448860 EMail: Shruti.singh@bankofbaroda.co.in
(c)	Kotak Mahindra Bank	Name: Mr Punish Khurana Designation: Vice President Contact: 9811815169 EMail: Punish.khurana@kotak.com Name: Ms Poonam Abhilasha Designation: Senior Manager Contact: 9717911088 EMail: Poonam.abhilasha@kotak.com

<u>Ser</u>	<u>Bank Details</u>	<u>Contact Details</u>
(d)	IDFC First Bank	<p>Name: Debraj Saha Designation: Sr Vice President & Regional Head (North & East) Government Banking Group Contact: 011-66712022, 9818109212 EMail: debraj.saha@idfcfirstbank.com</p> <p>Name: Col Harmeenk Designation: Defence Banking Contact: 011-42549212 EMail: Harmeenk.singh@idfcfirstbank.com</p> <p>Name: Cdr Manish Kundu Designation: Regional Head, Defence Banking Contact: 011-66809662 EMail: Manish.kundu@idfcfirstbank.com</p>
(e)	IDBI	<p>Name: Varda Menon Designation: General Manager Contact: 022-66553355 & 9930872201 EMail: v_menon@idbi.co.in</p> <p>Name: Mr Tejas Parikh Designation: Assistant General Manager Contact: 022-22189111 & 8108033306 EMail: Tejas_p@idbi.co.in</p> <p>Name: Mr Kashif M Sharfani Designation: Assistant General Manager Contact: 011-66083401 & 8100379904 EMail: kashif.ms@idbi.co.in</p>
(f)	HDFC Bank	<p>Name: Mayank Srivastava Designation: Assistant Vice President Contact: 011-61016161, 9873639790 EMail: mayank.srivastava@hdfcbank.com</p>
(g)	Axis Bank	<p>Name: Dilip Kanojia Designation: Asst Vice President, Key Account Head for PSU Govt Defence and Paramilitary Salary Account Contact: 9654535555 EMail: dilip.kanojia@axisbank.com</p> <p>Name: Nikhil Kumar Designation: Senior Manager, RB-Liability Sales</p>

<u>Ser</u>	<u>Bank Details</u>	<u>Contact Details</u>
		Contact: 9091060606 EMail: Nikhil25.kumar@axisbank.com
(h)	ICICI Bank	<p>Name: Wg Cdr Sangeeta Rishi (Retd) Designation: Key Relationship Head – Defence Ecosystem Contact: 9560793416 EMail: sangeeta.rishi@icicibank.com</p> <p>Name: Maj Padmaja Kishore (Retd) Designation: Key Relationship Manager – Defence Ecosystem Contact: 9650961090 EMail: padmaja.kishore@icicibank.com</p> <p>Name: Capt TS Mankotia (Retd) Designation: Key Relationship Manager – Defence Ecosystem Contact: 8335849191 EMail: tribhuvan.mankotia@icicibank.com</p>
(j)	YES Bank	<p>Name: Lt Gen Arvind Dutta (Retd) Designation: Strategic Advisor to MD YES Bank Contact: 9910754398 EMail: Arvind.Dutta@yesbank.in</p> <p>Name: Col Harpal Singh Gill (Retd) Designation: Head YES VIJAY (Defence Banking) Contact: 7889576719 EMail: harpalsingh.gill@yesbank.in</p>
(k)	IndusInd Bank	<p>Name: Lt Col Sandeep Sharma (Retd) Designation: National Head – Army Branch Banking Contact: 011-42505417, 9350874016 EMail: Sandeep.jsharma@indusind.com</p> <p>Name: Nitin Aggarwal Designation: National Sales Manager, Corporate Sales Contact: 8588895995 EMail: aggarwal.nitin@indusind.com</p>

<u>Ser</u>	<u>Bank Details</u>	<u>Contact Details</u>
(l)	Union Bank of India	Name: Kompal Negi Designation: Chief Manager Contact: 9560985664 EMail: komp@unionbankofindia.bank Name: Vinay Joshi Designation: Senior Manager Contact: 9953842180 EMail: vinayjoshi@unionbankofindia.bank
(m)	Punjab National Bank	Name: Sahil Sethi Designation: Manager Contact: 9910872479 Name: Vaibhav Upadhyay Designation: Asst Manager Contact: 8130762689

Other News

8. **Service Medals.** Service medals of retired sailors and officers have been received at DPS. These medals are being sent progressively to veterans at their respective postal address, as per official records. The dispatch of medals will be completed by end Sep 23.

9. **Welfare of Soldiers Community by Para Military Forces Housing Project.** Details have been uploaded in DESA website.

SECTION 10 - IMPORTANT CONTACT DETAILS

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

SECTION 11 - IMPORTANT WEBSITES

1. **Indian Navy Website (www.indiannavy.nic.in)**. This is the official website of Indian Navy. It provides vision document of Indian Navy. All information of relevance to ESM is hosted on the website under “Personnel” section of the website. It provides links to all other naval agencies.
2. **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.
3. **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.
4. **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.
5. **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.
6. **Pension Information (www.pensionersportal.gov.in)**. This site provides important information about pension.
7. **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.
8. **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.
9. **Indian Naval Placement Agency (www.indiannavy.nic.in/inpa)**. Indian Naval Placement Agency site provides employment assistance to all ESM including widows.
10. **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.

11. **Naval Recruitment (www.joinindiannavy.nic.in)**. This site provides detailed information about various entries in Navy, recruitment criteria, eligibility and contact details of DMPR.
12. **Air Force – Navy Housing Board (www.afnhb.org)**. This official website provides details of AFNHB schemes, demand survey, updated reports on housing projects, etc.
13. **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.
14. **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).
15. **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.
16. **Ministry of Personnel (www.persmin.nic.in)**. This is the official website of Ministry of Personnel, Public Grievances and Pensions.

SECTION 12 - PHOTO GALLERY



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 on 01 Aug 23



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



COP's Interaction with Veterans at Bhubaneswar, Odisha on 06 Aug 23



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

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