

# NAVY FOR LIFE AND BEYOND

## DIRECTORATE OF ESM AFFAIRS

### **E-NEWS LETTER – APR 22**



# NAVY CARES FOR ITS VETERANS

# NAVY FOR LIFE AND BEYOND

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



## FROM THE DESK OF CMDE (ESM AFFAIRS)

1. It gives us immense pleasure to bring out another edition of the quarterly e-newsletter.
2. Welfare of ESM is being accorded a very high priority by the Navy and continuous efforts are being made to resolve the issues being faced by the ESM or their NoK/ dependents. Organisations are working to improve/ upgrade various schemes being run for them. With the easing of COVID-19 restrictions, commencing this quarter, we have restarted two important activities which had been curtailed during pandemic times, that are, the Wreath Laying Ceremony at National War Memorial in honour of battle casualties and the Pre-Retirement Capsule for retiring officers.
3. With the pandemic situation improving, we are witnessing a gradual shift from work from home culture with the people in civvie streets returning to offices, schools reopening and the government restrictions being mostly relaxed. However, with the possibility of a fourth wave still looming large, we would request our ESM to stay indoors, as far as feasible. For us at DESA, work has been as usual and we are available 24x7 over email/ telephone for all queries/ assistance. We urge all to utilise these mediums for interacting with us with an assurance of an earnest action.
4. Updates on important schemes are included in this e-newsletter and we sincerely hope that the information brought out through this e-newsletter provides valuable inputs for ESM not only to remain updated with the developments but also to remain well connected with the Navy. In addition, we request our ESM to continuously update themselves through DESA and INPA websites and remain plugged in to get the latest updates.

Best wishes and warm regards,

New Delhi  
30 Apr 22

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## DESA Updates

1. A large number of cases are received at DESA, wherein post the demise of the ESM, widows find it difficult to get the pension. The reason could be as simple as mismatch of name/ date of birth in PPO and PAN card or even sometimes the name is not included in the PPO. Same is the case for eligible children. All ESM are requested to check for the following, and take corrective action, if required :-

- (a) Name of spouse is included in PPO along with her date of birth.
- (b) Name and Date of Birth of spouse in PPO is same as that in PAN and Aadhar card.
- (c) Pension account is a joint account between pensioner and spouse.
- (d) Dependent Identity card for spouse and dependents is made from respective Zila Sainik Board.
- (e) Particulars of children are updated in record office.
- (f) Maintain a file with all important documents and ensure that spouse/ family members are aware of its location and particulars.

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

3. **Membership – Navy Foundation and Veteran Sailors’ Forum.** Navy Foundation and Veteran Sailors’ Forum meetings cover a large number of issues. In addition to the ESM, a large number of senior serving officers attend these meeting to resolve the issues being faced by ESM. These meetings, therefore, serve as an important link and channel of communication between the retired and the serving. During the 11<sup>th</sup> VSF GCM it was decided to increase the membership of VSF Members. It is, therefore, requested non-member naval ESM become members of the VSF as also that of NF.

## Veteran Sailors’ Forum

4. All the retirees post Oct 17 are automatically members of VSF. They have been clubbed into VSF groups on WhatsApp. All important information wrt ESM including various job opportunities are being regularly disseminated through these WhatsApp groups and also as also through DESA and INPA websites. Personnel who are not added into any of the VSF groups may contact us on 011-26881019.

5. **11<sup>th</sup> Annual General Body Meeting (AGM) of Veteran Sailors’ Forum (VSF) Delhi Charter.** The 11<sup>th</sup> Annual General Body Meeting (AGM) of the Veterans Sailors’ Forum (VSF) Delhi Charter was conducted from 1000 h to 1500 h on 27 Feb 22 Varunika Auditorium, Chanakya Baugh, Chanakyapuri, New Delhi. The AGM was chaired by Cmde Pankaj Sharma, President, VSF Delhi Charter. Approximately 250 ESM and veernaris were present during the meeting. The meeting was followed up with lunch and interaction with the NHQ staff. Minutes of the meeting are available on DESA website.

6. **12<sup>th</sup> Governing Council Meeting (GCM) and Annual General Meeting (AGM) of Veteran Sailors’ Forum (VSF).** The Governing Council Meeting (GCM) and Annual

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General Meeting (AGM) of the Veteran Sailors' Forum (VSF) was conducted on 03 Apr 22 at Sailors' Institute 'Sagar' Auditorium at Mumbai. The meetings were chaired by Vice Admiral Suraj Berry, AVSM, NM, VSM, Controller Personnel Services in his capacity as President, VSF. Approximately 200 ESM and veernaris attended the meetings. A host of issues concerning ESM were discussed.

## Indian Naval Placement Agency

7. **MoU with Flipkart.** Memorandum of Understanding for employment of retired/ retiring personnel has been concluded with Flipkart on 15 Sep 21. The MoU would facilitate employment of retiring/ retired personnel across the length and breadth of the country in all Flipkart Mother hubs/ corporate offices. IHQ MoD (N)/ DESA letter DX/300/INPA dated 15 Sep 21 has been uploaded on DESA website.

8. **MoU with IIFL.** Memorandum of Understanding for employment of retired/ retiring personnel, widows, NoK and medically disabled personnel has been concluded with India Infoline Housing Finance Limited (IIFL) on 27 Jan 22. The MoU would facilitate employment across the country in various roles – Projects, IT, IT Security and Administration ie. Regional Sales Managers, Cluster Business Heads, Relationship Managers and DSTs etc.

## Naval Regimental System (NRS)

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

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

<u>Ser</u>	<u>Geographical Area</u>	<u>CRSO Address</u>	<u>Contact Nos</u>	<u>E-mail id</u>
1.	Delhi, NCR, Haryana, Himachal Pradesh, Jammu & Kashmir & Punjab	The Commanding Officer [for CRSO (North)] INS India, Dalhousie Road New Delhi - 110011	011 - 26135269 011 – 26135268 (Fax)	crsonorth.navy@gmail.com
2.	Madhya Pradesh, Rajasthan, Uttar Pradesh & Uttrakhand	The Commanding Officer [for CRSO (Central)] INS India, Dalhousie Road New Delhi - 110011	011 – 26135269 (Fax)	crsonorth.navy@gmail.com

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Ser	Geographical Area	CRSO Address	Contact Nos	E-mail id
3.	Andhra Pradesh, Chhattisgarh, Orissa, Tamil Nadu & Pondicherry	The Flag Officer Commanding-in-Chief [for CRSO (East)] Headquarters Eastern Naval Command Visakhapatnam - 530 014	0891 - 2813067 08281449295 0891 - 2510275 (Fax)	crsoeast.navy@gmail.com
4.	Bihar, Jharkhand, West Bengal & NE States	The Naval Officer-in-Charge [for CRSO (NE)] West Bengal c/o Navy Office Hastings, Kolkata - 700022	033 - 22420430 033 - 22420205 (Fax)	crsonortheast.navy@gmail.com
5.	Dadar & Nagar Haveli, Daman & Diu, Goa, Gujarat, Karnataka & Maharashtra	The Flag Officer Commanding-in-Chief [for CRSO (West)] Headquarters Western Naval Command, Mumbai - 400 023	022 - 22751998 022 - 22698393 (Fax)	crsowest.navy@gmail.com
6.	Kerala & Lakshadweep	The Flag Officer Commanding-in-Chief [for CRSO (South)] Headquarters Southern Naval Command, Kochi - 682 004	0484 - 2873333 0484 - 2873334 0484 - 2667398 (Fax)	snccrso-navy@nic.in
7.	Andaman & Nicobar Island & Karpip	The Commander-in Chief [for CRSO (A&N)] Headquarters Andaman & Nicobar Command Port Blair - 782014	03192 – 248294/3333 03192 - 232829 (Fax)	crso.an@gmail.com navccpb-navy@nic.in

## ECHS

11. **Complete package of ECHS including Policy letters available at the following links-** <https://dtf.in/ex-servicemen-contributory-health-service-echs/?>. In addition, details of important advisories/ policies are enumerated in the succeeding paragraphs.

12. **Procedure of Processing of ECHS Application - Marital Discord.** A software solution has been implemented to enable spouses of ESM 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 [www.echs.gov.in](http://www.echs.gov.in). (**Auth:** - Central Organisation, ECHS letter B/49711-NSC/AG/ECHS dated 30 Sep 21)

13. **Re-imbursement of Cost of Not Available (NA) Medicine and Consumables.** Reimbursement of medicines and consumables, purchased from open market, Not Available (NA) at ECHS Polyclinics/ Authorised Local Chemist for maximum period of 30 days at a time, subject to the maximum value of medicines and consumables not

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exceeding ₹ 25,000/- each time under the general conditions and ₹ 75,000/- each time under the special conditions except in case of cancer medicines where the maximum value of medicines and consumables would be ₹ 5,00,000/- each time, have been granted. This would be further subject to obtaining **Non Availability Certificate (NAC)** from Oi/C ECHS Polyclinic. (**Auth:-** *Gol MoD/ DESW letter 22d(01)/2016/WE/D(RES-I) dated 25 Mar 22*).

14. **Amendment to Provisions Regarding Supply of Medicines to ECHS Beneficiaries.** Gol, MoD has sanctioned reimbursement of medicines and consumables to ECHS beneficiaries for a maximum period of 15 days at a time, subject to maximum value of medicines and consumables not exceeding Rs. 25,000/- each time under general conditions and 30 days at a time subject to maximum value of medicines and consumables not exceeding ₹ 75,000/- each time (₹ 2,00,000/- for cancer drugs) under special conditions. This would be subject to obtaining NAC from OIC, ECHS Polyclinic.

15. **Recovery of Excess Payment of Fixed Medical Allowance (FMA) and to Regulate the ECHS Facility in R/o Pre 2003 Retiree.** All Pre 01 Apr 2003 retirees may opt to avail the ECHS facilities after paying their one time contribution towards the scheme through MRO and obtaining the certificate regarding stoppage of FMA from their respective PDAs (Banks/ CPPCs/ DPDOs/ Treasuries/ Post Master). Despite existing instructions/ orders, various grievances with regard to non-stoppage of FMA even after issuance of “Non Payment Certificate” and lump sum recovery thereof by PDAs are being received from Pre 01 Apr 2003 retiree (ECHS members). Therefore, all Pre 01 Apr 2003 retirees (ECHS members) who have been getting FMA even after issuance of “Non Payment Certificate” will not be denied their new ECHS Smart Card as well as medical treatment at ECHS facilities. Oi/C ECHS Polyclinics to ask all the Pre 2003 retirees to get fresh “Non Payment Certificate” from their respective PDAs duly endorsed with original date of stoppage of FMA and to submit the same immediately to the Polyclinics. (**Auth:-** *Central Organisation, ECHS letter B/49791/FMA POLICY/AG/ ECHS dated 24 Feb 22*)

16. **Handing Over of 64kb ECHS Cards to Pre 2003 ECHS Member.** The policy of collection of MRO from Pre-2003 Retirees ECHS beneficiaries while handing over 64kb ECHS cards has been amended. As per the current policy, such beneficiaries may submit a self-attested declaration form (available at each PC) for collection of 64kb card. (**Auth:-** *Central Organisation, ECHS letter B/49701-PR/AG/ECHS dated 23 Feb 22*)

17. **Change of Data after New 64kb ECHS Smart Card is Printed.** A software solution is implemented on echs.gov.in which enables ESM to change data online after printing of ECHS Smart card. After logging on ECHS site, ESM need to block the card and select the reason to do so i.e change in date of birth, name etc and submit. There are two types of field one is read only (marked as yellow) and other one is read and write only (marked as green) generated for the blocked card under tab change in data. For green field, no payment will have to be made and for yellow field ESM have to pay online for a sum of ₹ 177.00 per card. A fresh card will be printed and forwarded to Parent Polyclinic. In case of ESM/ Primary Beneficiary change, then all cards will get blocked and payment will be required for all cards. (**Auth:** *Central Organisation, ECHS letter B/49711-New Smart Card/ AG/ECHS dated 19 Jan 22*)

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

Ser	Common Error	Remarks
(a)	DOB entered online for ECHS Cards does not match records held at DOP / CABS.	If the Date of Birth is entered wrongly while filling up application, the same can be corrected using the edit application online.
(b)	Service number entered online for ECHS Cards does not match records held at DOP/ CABS.	Make sure the service number entered is correct and the appropriate suffix is entered in the suffix column. <b><u>Caution:-</u></b> The prefix box is to be left blank by all Naval Personnel while registering on online ECHS website <a href="http://www.echs.gov.in">www.echs.gov.in</a> .
(c)	Name entered online for ECHS Cards does not match records held at DOP/ CABS.	Please keep in mind while filling up online application, make sure the correct name (as entered in <b>Discharge book</b> ) is entered.
(d)	Scanned documents are not clear.	Please upload clear copy of documents like PPO, Death Certificate, PWD Certificate, DPDO Certificate (preferable size of all scanned documents are not more than 100KB for smooth uploading in online ECHS application)
(e)	Photographs unclear or not with plain white background.	Make sure passport size photo should have a plain white background (No print/ design).
(f)	Certificate as prescribed by PWD Act 2016 not attached.	Personnel with disability (PWD) are advised to upload a disability certificate as per ECHS guidelines Appendix C of PWD Act 2016.

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

20. **Issue of Medicines For ESM Going Abroad.** ECHS beneficiary proceeding to a foreign country for 3 months or more will be entitled to receive medicines for the durations of his stay in the foreign country upto a max of 6 months or less from the date of leaving

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India. (**Auth:** ECHS letter B/49769/AG/ECHS dated 26 Apr 22 uploaded on DESA website).

21. **Advisory: Medical Care of ESM in Military Hospitals in Emergency and Life Threatening Conditions.** No ESM reporting for emergency and lifesaving care in Military Hospitals will be denied admission. Any decision to refer the patient to an empanelled hospital will only be taken with due clearance from Comdt/ CO/ Dy Comdt/ Sr Registrar. (**Auth.** IHQ MoD DGMS(Army) letter B/76782/ECHS Gen Corres/DGMS-5B dated 19 Apr 22 has been uploaded on DESA website).

22. **Change of Parent Polyclinic.** An online procedure to change parent Polyclinic for 64 KB ECHS Smart card holders was promulgated vide ECHS letter B/49711-newSmartCard/ AG/ECHS dated 29 Jul 19. The ECHS beneficiaries were able to change his/ her Parent Polyclinic online once in six month. Based on feedback from the environment, the duration has been reduced to once in three months. (**Auth.** ECHS letter B/49711-newSmartCard/ AG/ECHS dated 16 Feb 22).

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

24. **Extension on Stay for Hospitals Module.** The Bill Processing Agency (BPA) has developed an 'Extension of Stay Module' for the benefit of the hospitals and beneficiaries in a step to further digitisation of the system and automate the process. (**Auth.** ECHS letter B/49769/AG/ECHS dated 11 Apr 21).

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

26. **Advisory: Prior Sanction for Treatment in Non Empanelled Hospital.** In the period of getting sanction from the concerned specialist of AFMS Hospital (around 15-20 working days), ESM are advised to submit their application for prior sanction of MD, ECHS giving a clear window of 20 working days before getting any planned treatment at non-empanelled hospital. (**Auth:** ECHS letter B/49770/AG/ECHS/Treatment/Policy/2021 dated 12 Nov 21 uploaded on DESA website).

27. **ECHS Application Verification for Sailors.** ECHS application verification of sailors for 64 KB card are undertaken at NAVPEN being the Record office. The applicants may contact 022-2575619 for guidance.

28. **ECHS Advisory Self Uploading of Claims by ESM.** ECHS letter B/49769/ AG/ECHS dated 23 Aug 21 regarding ECHS advisory and reimbursement module for self-uploading of claims by ESM has been uploaded on DESA Website.

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29. **Validity of ECHS Cards & Temporary Slips.** 16KB ECHS Cards and offline temporary slips are no more valid w.e.f 01 Apr 21. A guest user module has been implemented at all Polyclinics to enable 16KB ECHS Card holders and offline temporary slip holders to apply for new 64KB ECHS Cards at polyclinics. This guest user module can also be utilised for generation of Temporary Slips (validity: 30 days) to provide medical cover to the beneficiaries. (**Auth.** Central Organisation ECHS letter No. B/49711-NewSmartCard/AG/ECHS dated 03 Aug 2021)

30. **Treatment under AYUSH.** Govt. has authorised treatment under AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy) for all ECHS beneficiaries. Treatment in Govt. AYUSH hospitals is permitted on reimbursement basis at full rates, including the cost of prescribed medicines. For treatment under the scheme, prior permission of Oi/C of the Polyclinic or Director, Regional Centre or CO ECHS, for a particular disease is to be obtained. It may please be noted that only one system of treatment is allowed at any point in time.

31. **ECHS Application for Android App.** ECHS has launched an Android based application for beneficiaries and this app is available on the Google Play Store for free download. Various facilities such as status of application, booking of appointment with the doctor, medical history of the patient, contacting the doctor in an emergency etc. have been made available in the application.

32. **Priority for Elderly ECHS Patients.** ECHS beneficiaries above 75 years of age can visit specialist OPDs at Military hospitals directly (on OPD days), without obtaining referral from ECHS polyclinics.

33. **Procedure to Handle 64 Kb ECHS Smart Cards.** Central Organisation, ECHS letter No. B/49711-NSC/AG/ECHS dated 31 Dec 21 has been uploaded on DESA Website.

34. **Grant of ECHS Facilities to SSCOs and Non Pensioner Pre-Mature Retirees and their Spouses.** ECHS facilities have been granted to SSCOs/ Non Pensioner Pre-Mature Retirees. They must pay for OPD/ IPD/ Investigations in ECHS empanelled hospitals and seek reimbursement @ 75% of total admissible expenditure for personnel having more than 10 years of service and @ 50% of total admissible expenditure for personnel having less than or equal to 10 years of service respectively. They will have to make full payment first to the empanelled hospitals and then claim laid down percentage from ECHS on reimbursement basis as per CGHS rates. Claims will need to be submitted to parent ECHS Polyclinic with claim marked in bold red 'Reimbursement Claim – Non Pensioner (SSCOs/ PMR)'. They can utilize non empanelled hospitals in emergency as per norms applicable to other ECHS members. The applicant must register under the category of SSCOs retiree at [www.echs.gov.in](http://www.echs.gov.in). (**Auth:** - Central Organisation, ECHS letter No. B/49701-PR/AG/ECHS/2019 dated 15 Apr 19).

35. **Exception Handling Measures for Aadhar Card due to Non Capturing of Biometrics of Age Related Issues.** The 'Aadhar Exception Mechanism' in the online application for ECHS Smart Card has been implemented for those beneficiaries who are unable to get Aadhar made due to age related issues or medical conditions.

36. **Air Travel.** Air travel for stretcher patients of Port Blair for immediate evacuation to mainland and oxygen support during the air travel would be admissible and the reimbursement proposal would be considered on merits of individual case by MoD (finance/ pension) wherever medical authorities certify that air travel/ oxygen was essential.

## **DGR News**

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

38. **Recent Resettlement Fulfilments.** During the period of 16 Dec 21 to 31 Mar 22, a total of 4238 including 619 retiring/ retired officers and 3619 retiring/ retired JCOs/ OR & their equivalent were nominated for various resettlement/ skill development training courses. Course calendar for the year 2022-23 has been promulgated and uploaded on DGR ([www.dgrindia.gov.in](http://www.dgrindia.gov.in)) and DESA website (<https://www.indiannavy.nic.in/navy/desa>). A total of 30 courses for officers and 278 courses for JCOs/ OR and their equivalent have been finalised for this FY. For the first time, Post Graduate Certificate Programme in International Business and Finance, has been included in the course calendar. During the period a total of 2,257 vacancies were received from Govt, PSUs and Private sector and a total of 4,735 ESM (including officers & JCOs/ OR) were sponsored by DGR for these vacancies. During the same period, DGR registered/ provided employment opportunities to the following personnel:-

(a)	ESM (Officers) registered for DGR sponsored Schemes	–	252
(b)	ESM employed through DGR sponsored Security Schemes	–	1230
(c)	ESM sponsored for Self – Employment	–	187

39. **MoUs with Amazon & Bharti Axa Insurance Ltd.** During this period, MoUs were signed with Amazon & Bharti Axa Insurance Ltd to widen the scope of the resettlement opportunities for ESM.

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

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41. **Registration.** Registration with DGR is a mandatory requirement to avail any opportunity of employment through DGR/ Self Employment Scheme. The following may be noted:-

(a) **Online Registration.** Registration in DGR by eligible ESM – Officers/JCOs/ORs and equivalents in the three Services is now online through the interactive official website of DGR. It is onetime procedure and is common to all schemes managed by DGR. Requisite supporting documents (details available on DGR website) are also to be uploaded online. In case the documents are not uploaded within one and a half month of registration the provisional registration shall stand cancelled.

(b) **Change of Scheme (One Time Only).** Registered officers can submit an application/ e-mail to the concerned Directorates in DGR with a copy to 'Employment–II Dte' in case he/ she desires to opt for a change of scheme.

(c) **Reservation.** Reservation is provided in Central Civil Services, Central PSUs and nationalized Banks for ESM to the extent mentioned in relevant Govt. of India orders on the subject.

## **KSB News**

42. Details and information on various schemes for the welfare of ESM/ Widows and their dependents by the Kendriya Sainik Board Secretariat have been uploaded on the DESA page of Indian Navy website. These are also available at KSB website [www.ksb.gov.in](http://www.ksb.gov.in).

43. Disabled Children Grant (applicable to 100% disabled wards of pensioner/ non pensioner upto Havaldar rank) has been changed from Rs 1,000/-pm to Rs 3,000/- pm wef 01 Aug 21. Details are available on KSB website.

44. **Enabling Change of Name.** Procedure for change of names or amendment to the spellings in the names of serving personnel/ ESM and their dependents is mentioned in KSB letter no 061/Policy/Gen Policy/ Vol-1 dated 02 Mar 22. The same has been uploaded on DESA website.

## **Canteen News**

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

(a) **Revision of Policy: Monthly Limits for Sale of Grocery & AFD 2 CAT Items through CSD.** *IHQ MoD (Army) letter 95350/Q/DDGCS/POLICY dated 18 Jan 22.*

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- (b) **Policy-PREP of CSD Smart Cards for Retiring Service Pers.** IHQ MoD (Army) letter 96301/Q/DDGCS/SOP dated 17 Aug 21 uploaded on DESA website.
- (c) **PREP of CSD Smart Cards for Widows/ NoKs.** IHQ MoD (Army) letter 95350/Q/DDGCS/POLICY dated 04 Aug 21.
- (d) **Advisory: Instructions for Filling CSD Smart Card Application.** IHQ MoD (Army) letter 96301/Q/DDGCS/SOP dated 04 Aug 21.
- (e) **Issue of Local Supply (LS) Order for AFD-I Items by URCs.** IHQ MoD (Army) letter 99560/Q/DDGCS dated 18 Aug 21.
- (f) **Spam Emails to CSD Beneficiaries.** IHQ MoD (Army) letter 95106/Q/BOCCS dated 02 Sep 21.
- (g) **Amdt to Procedure – Application for CSD Smart Cards for Retiring Personnel.** IHQ MoD (Army) letter 95350/Q/DDGCS/Advisory dated 13 Sep 21.

## INBA and NGIS News

46. **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.

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

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

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(i)	Merit Scholarship for Graduation/ Post Graduation courses	Boarder - Rs 20,000/- p.a Day Scholar - Rs 15,000/- p.a
(ii)	Merit Scholarship for Graduation/ Post Graduation courses to wards of deceased retired naval personnel	Rs 30,000/- for both Day Scholar and Boarder.
(iii)	Reimbursement of Tuition Fee for Special /Mentally Challenged Children	Rs 5,000/- p.m (Production of fee receipts/ bills waived off)
(iv)	33% re-imbursement of coaching fee is applicable only to:-  Institutes taking admissions on JEE (Advance) Score.  Admissions in medical colleges (for MBBS only) run by Central/ State Government.	
(v)	Death Grant to NOK	Rs 30,000/-
(vi)	Special Scholarship Scheme (SSS) for wards of naval personnel who die in harness	Play School to KG Rs 10,000/- p.a Class I-VIII Rs 20,000/- p.a Class IX-XII Rs 30,000/- p.a Graduation Rs 30,000/- p.a Post-Graduation Rs 30,000/- p.a Legal/Vocational Rs 40,000/- p.a Computer/Management Rs 50,000/- p.a Engg/ Medical Rs 75,000/- p.a Boarding/ Lodging Rs 50,000/- p.a
(vii)	Scholarship to the wards of naval personnel, who die after retirement, from NWWA	Class I-VIII Rs 10,000/- p.a IX-XII Rs 14,000/- p.a
(viii)	Financial Assistance for starting self-help Economic Venture to widows	Upto Rs 1 Lakh on case to case basis
(ix)	Financial Assistance for vocational courses to widows	Upto Rs 50,000/- on case to case basis
(x)	Grant for daughter's marriage to Veer Naris	Rs 50,000/-
(xi)	Scholarship to orphaned children of naval personnel under the category of Special Scholarship Scheme (SSS) irrespective of whether the parents died while in service or post retirement	Rates as per Special Scholarship Scheme (SSS)

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(xii)	Financial assistance to family members of unmarried officers/sailors who die in harness	<p>(i) Grant of Rs 50,000/- extended for marriage of one sister.</p> <p>(ii) Re-imbursement of fees for Vocational course Upto Rs 50,000/- to mother only on case to case basis.</p> <p>(iii) Self-help economic venture Upto Rs 1 Lakh to mother only on case to case basis.</p> <p>(iv) Scholarship introduced to maximum two unmarried sisters under Special Scholarship Scheme (SSS).</p>
(xiii)	<p>Enhancement in rates of special scholarship for the 'Girl Child', for pursuing professional courses in Engineering and MBBS, of a naval personnel of the following categories:-</p> <p>(a) Naval personnel who die in harness.</p> <p>(b) Orphan Children of a naval personnel irrespective of whether parents die while in service or post retirement.</p> <p>(c) Two dependent unmarried sisters of unmarried naval personnel who die in harness.</p>	Upper limit of Rs 1,00,000/- p.a or actual fees paid to the University/College by the girl child, whichever is less

## DNE News

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

49. **JAYPEE University - Concessional Fees for Wards of Serving and Retired Personnel of Armed Forces/ PMF/ Veer Naaris.** With effect from Feb 2019, JAYPEE University, Himachal Pradesh is offering concessions for admission to B Tech Programs for wards of serving and retired armed forces/ PMF and Veer Naris for a period of five years. Letter JUIT/WKG/REGR/2021-22 dated 01 Mar 22 has been uploaded on DESA website.

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

## **Pension Related Issues**

51. **Transfer of Pension Account from One Pension Disbursing Authority (PDA) to Another PDA**. Provision for transfer of pension account from one PDA to another PDA has been provided in the Defence Pension Payment Instructions (DPPI) as well as scheme for Payment of Defence Pensions by Public Sector Banks. However, it has been observed that PDAs are not following laid down procedures in the matter. In this regard, PCDA (A) circulated a Circular No 206, No At/Tech/ 30-XX dated 02 Nov 2018, uploaded on DESA website, is relevant.

52. **Grant of Ordinary Family Pension to Disabled Children of Deceased Armed Forces Personnel**. Gol/ MoD/DESW has amended income criteria for grant of Family Pension to children/ sibling suffering from mental or physical disability. The income criteria has been enhanced from ***Minimum Family Pension*** (Rs 9,000 pm plus Dearness relief) to ***Ordinary Family Pension*** (30% of the last pay drawn). DPA letter PN/0725/Gen/21 dated 28 Feb 22 has been uploaded on DESA website.

53. **Stepping up of Pay of Sailors in Comparison with Direct Recruit Sailors**. MoF has promulgated that pay of a sailor who was appointed to a post by recruitment/ promotion, before, on or after 01 Jan 06 shall not be less than entry pay of a Direct Recruit during sixth CPC. DPA letter PA/6303/04 has been uploaded on DESA website.

54. **Grant of Terminal Benefits, Family Pension and gratuity to eligible Member of the Family of Naval Personnel/ Pensioner/ Family Pensioner Reported Missing**. Gol MoD has promulgated methodology for grant of terminal and other pensionary benefits to the families of service personnel who disappear while in operational and non-operational service and whose whereabouts are not known. It includes those kidnapped by insurgents/ terrorists but does not include those who disappear after frauds/ crime/ desertion etc. DPA letter PN/0725/Missing Personnel/Policy/21 has been uploaded on DESA website.

55. **Regular Retiree ePPO**. Sailors released on Expiry of Engagement (EOE) have been issued ePPO by PCDA Navy commencing Jan 2021. The CPPC (Bank) copies are transmitted online by PCDA Navy to CPPC. The individual copies are uploaded on NAVPEN website for the pensioner to download their ePPO copy.

56. **System for Pension Administration Raksha (SPARSH)**.

(a) Pension processing for naval personnel have been shifted from PCDA (N), Mumbai to SPARSH from Jun 21 for sailors and from Jul 21 for Officers.

(b) PCDA (Pension), Allahabad issues Pension and remits the pension and Gratuity to the pensioner bank account in SPARSH.

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- (c) The role of CPPC of Banks have been done away in SPARSH.
- (d) Pensioners may approach PCDA (Pension), Allahabad post issue of PPO for any pension issues on Toll Free No 1800 1805 325 or lodge a complaint on [sparsh.defencepension.gov.in](http://sparsh.defencepension.gov.in).

57. Digital Life Certificate for pensioner's scheme of the GoI, known as **Jeevan Pramaan**, seeks to address the requirement of personally being present in front of the disbursing agency by digitising the whole process of securing the life certificate. It aims to streamline the process of getting this certificate and making it trouble free and easier for our pensioners. The steps to be followed by the pensioners to generate Life Certificate are given below:-

- (a) **Step 1.** Download mobile app. alternatively, visit nearest Jeevan Pramaan Centre to get registered. Provide necessary information like Aadhar No, PPO No, Bank Account No, Bank name and Mobile No.
- (b) **Step 2.** Provide your biometrics, either a finger print or Iris scan and authenticate yourself.
- (c) **Step 3.** After successful authentication a SMS acknowledgement is sent to your mobile no, including your Jeevan Pramaan certificate ID. The certificate is stored in the Life Certificate Repository and is available anytime and anywhere.
- (d) **Step 4.** You can download a *pdf* copy of the certificate from the Jeevan Pramaan website by providing the Jeevan Pramaan ID.
- (e) **Step 5.** The Pension Disbursing Agency can access the life certificate from the Jeevan Pramaan website and download the same.

58. **Issuance of E-PPO for Pre-16 Pensioners/ Family Pensioners**

- (a) PCDA(N) Mumbai has commenced generation of e-PPOs in respect of retd officers/ ex-sailors, who retired or were released from service between 01 Nov 1985 and 31 Dec 2015. The e-PPOs generated and issued by PCDA (N), Mumbai have been uploaded on the NAVPEN website, accessible through link [https://www.indiannavy.nic.in/navpen/eppo\\_download](https://www.indiannavy.nic.in/navpen/eppo_download).
- (b) PCDA(N) Mumbai is still in the process of generating e-PPOs in a progressive manner. The e-PPOs generated will be uploaded on NAVPEN website as and when received from PCDA(N) Mumbai. A list of Service Numbers whose Pre-2016 e-PPOS have been uploaded on the website can also be viewed at <https://www.indiannavy.nic.in/navpen/list-pre-2016-e-ppos-generated>. Individuals may check for the service No (without service alphabet) available in the list (both Retd Officers & Ex-Sailors) from the mentioned link which will be updated from time to time. Further, individual whose service No. is included in the list may go to the link [https://www.indiannavy.nic.in/navpen/eppo\\_download](https://www.indiannavy.nic.in/navpen/eppo_download) and download the e-

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PPOs by entering the Service No.(including suffix Alphabet) and Date of Birth in the format provided.

(c) In case of any clarification and discrepancy/ error observed in the e-PPO, the pensioner are requested to seek clarification from PCDA(N) Mumbai on e-mail ID [pcdanavysuomoto.dad@gov.in](mailto:pcdanavysuomoto.dad@gov.in).

59. **Accident Insurance Cover Applicable to Indian Navy Personnel Holding DSP Account in SBI.** SBI letter DBA/NAVY/09 dated 21 Jan 20 is available on the DESA website.

60. **MoUs with other Banks.** MoU extending special benefits and additional features for serving/ Retired personnel concluded with the following Banks:-

- (a) IDBI Bank
- (b) IDFC Bank
- (c) HDFC Bank
- (d) AXIS Bank

61. **Customisation of NAVPEN Website for User Friendly Access of Data for ESM.** NAVPEN website, <https://www.indiannavy.nic.in/navpen> is a microsite of Navy website on open domain (i.e internet) for use by all ESM. A large number of updates and information related to pension/ pensionary benefits are being regularly hosted on it for the benefit and easy access of information by ESM. NAVPEN letter No. NAVPEN/IT/WEB/01)(i) dated 02 Nov 20 is available on DESA website.

62. **Provision of Invalid Pension to Armed Forces Personnel Prior Completion of 10 Years Qualifying Service.** DPA letter PN/0725/Invalid Pen/Policy/20 dated 27 Nov 20 is available on the DESA website.

63. **Provision of Grant of Enhanced Rate of Family Pension to NoK of Deceased Armed Forces Personnel With Less Than 07 Years of Qualifying Service.** DPA letter PN/0725/Policy/20 dated 01 Jan 21 is available on DESA website.

## **IMPORTANT CONTACT DETAILS**

<b><u>DIRECTORATE OF ESM AFFAIRS (DESA)</u></b>	
<b>TELE NO.</b>	<b>011-24121068, 24102305</b>
<b>TOLL FREE NO.</b>	<b>1800-113-999</b>
<b>FAX</b>	<b>011- 26880943, 24121068, 26881019</b>
<b>E-MAIL ID</b>	<b>desa@navy.gov.in</b>
<b><u>DIRECTORATE OF NON-PUBLIC FUND</u></b>	
<b>TELE NO.</b>	<b>Cmde (NPF) : 011-21410787 Secy NGIF – Tel/ Fax : 011-21410788</b>

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<b>FAX</b>	<b>011- 26880943, 24121068, 26881019</b>
<b>E-MAIL ID</b>	<b><a href="mailto:dnpf@navy.gov.in">dnpf@navy.gov.in</a></b>
<b>WEBSITE</b>	<b><a href="http://www.indiannavy.nic.in">www.indiannavy.nic.in</a></b>
<b>ADDRESS</b>	<b>Commodore (NPF) Directorate of Non Public Funds (DNPF) IHQ MoD (Navy) Talkatora Annexe Building Ground Floor, Talkatora Indoor Stadium New Delhi – 110001</b>
<b><u>NAVAL PENSION OFFICE (NAVPEN)</u></b>	
<b>TELE NO</b>	<b>022-25075455, 022-25075620, 1800-220-560 (Toll Free)</b>
<b>FAX</b>	<b>022-25075653</b>
<b>E-MAIL ID</b>	<b><a href="mailto:navpen-navy@nic.in">navpen-navy@nic.in</a></b>
<b><u>INDIAN NAVAL BENEVOLENT ASSOCIATION (INBA)</u></b>	
<b>TELE NO</b>	<b>Secy INBA : 011-21410785 (M) 9315796161 Office : 011- 23093781</b>
<b>FAX</b>	<b>011- 23013656</b>
<b>E-MAIL ID</b>	<b><a href="mailto:dnpf-navy@nic.in">dnpf-navy@nic.in</a></b>
<b><u>ECHS (NAVY)</u></b>	
<b>TELE NO</b>	<b>011-25684946, 24101319</b>
<b>HELP LINE NO</b>	<b>080-43004300</b>
<b>TOLL FREE</b>	<b>1800- 114- 115</b>
<b>E-MAIL ID</b>	<b><a href="mailto:echsdelhi@navy.gov.in">echsdelhi@navy.gov.in</a></b>

## **SOME IMPORTANT WEBSITES**

66. **Indian Navy Website ([www.indiannavy.nic.in](http://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.

67. **ECHS/ Health Website ([www.echs.gov.in](http://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.

68. **Naval Pension Cell ([www.indiannavy.nic.in/navpen](http://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.

69. **PCDA Allahabad ([www.pcdapension.nic.in](http://www.pcdapension.nic.in))**. The Website of the Principal Controller of Defence Accounts (Pensions), Drupadi Ghat, Allahabad; E-mail id of PDCA

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is also available on the site and personnel can directly send e-mail to CDA regarding their grievances.

70. **PCDA Navy** ([www.pcdanavy.nic.in](http://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.

71. **Pension Information** ([www.pensionersportal.gov.in](http://www.pensionersportal.gov.in)). This site provides important information about pension.

72. **Pension Grievances** ([www.pensionportal.gov.in](http://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.

73. **Canteen Stores Department** ([www.csdindia.com](http://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.

74. **Indian Naval Placement Agency** ([www.indiannavy.nic.in/inpa](http://www.indiannavy.nic.in/inpa)). Indian Naval Placement Agency site provides employment assistance to all ex-naval personnel including widows.

75. **Naval Children School** ([www.nesnavy.com](http://www.nesnavy.com)). This is official site of Navy Children School. You can visit this site for career options, counselling, admissions, etc.

76. **Naval Recruitment** ([www.joinindiannavy.nic.in](http://www.joinindiannavy.nic.in)). This site provides detailed information about various entries in Navy, recruitment criteria, eligibility and contact details of DMPR.

77. **Air Force – Navy Housing Board** ([www.afnhb.org](http://www.afnhb.org)). This official website provides details of AFNHB schemes, demand survey, updated reports on housing projects etc.

78. **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.

79. **DGR Website** ([www.dgrindia.com](http://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).

80. **Ministry of Defence** ([www.mod.nic.in](http://www.mod.nic.in)). This is official website of Ministry of Defence which provides all MoD/Gol orders/circulars and publications which are useful to ESM eg 'Sainik Samachar'.

81. **Ministry of Personnel** ([www.persmin.nic.in](http://www.persmin.nic.in)). This is the official website of Ministry of Personnel, Public Grievances and Pensions.

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**Published by**

***Directorate of Ex-Servicemen Affairs  
Integrated Headquarters of the Ministry of Defence (Navy)  
6<sup>th</sup> Floor, Chanakya Bhawan, Chanakyapuri  
New Delhi 110021***

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