



E-NEWSLETTER

MAR 24



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**Commodore CP Sanga
Cmde (ESM Affairs)
Directorate of Ex-Servicemen Affairs**



FROM THE DESK OF CMDE (ESM AFFAIRS)

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

The updates on various important welfare schemes are included in this E-newsletter and we sincerely hope that the information brought out provides valuable insights to the veterans, widows and NoK. In our endeavour to keep our esteemed veterans abreast of the latest events, we have also included photographs of important events of the last quarter in this edition.

To receive the latest inputs/ updates on veteran affairs, we request the retired naval fraternity to kindly register on the ESM Handshake portal which is becoming a 'store - house' of information which is beneficial to the veteran fraternity.

Best wishes and warm regards,

New Delhi
31 Mar 24

SECTION 1 - DESA UPDATES

1. **Wreath Laying Ceremony at National War Memorial.** Three Wreath Laying Ceremonies were held at the National War Memorial from Jan - Mar 24 to honour the NOK and families of the following Battle Casualties of *I/N (INS Khukri of 1971 War)*: -
 - (a) Late SC Chauhan EAP 4
 - (b) Late MS Negi, Sea I
 - (c) Late VK Ramdevan Pillai, Sea I
2. **Samman 2024.** ‘Samman 2024’, the Veteran Officers’ Reunion Lunch was conducted on 07 Jan 24 at New Delhi. The CNS released ‘**Quarterdeck 2023**’ magazine and a book titled ‘*Pahiyon Per Navik*’ authored by Cdr Vijay Gaur (Retd) during the function.
3. **8th Armed Forces Veterans Day Celebrations at Manekshaw Centre.** The Indian Navy was responsible for the conduct of 8th Armed Forces Veterans’ Day Celebrations at Delhi, Mumbai and Kochi. The event included a Wreath Laying Ceremony followed by a Veterans’ Rally at these locations which was graced by the veterans from all three Services. The event was also covered live on *I/N* Youtube Channel.
4. **‘Sagar Samvad’ Magazine.** A magazine titled ‘*Sagar Samvad*’ was released by the CNS during the 8th Armed Forces Veterans’ Day event at New Delhi. The magazine covers various policy and welfare issues related to veterans and major events conducted in the last one year and would be an annual feature. The magazine is also available on ESM Handshake portal and DESA website.
5. **Veterans’ Tableau - Republic Day Parade 2024.** The Indian Navy conceptualised, designed and displayed the Veterans’ Tableau during the 75th Republic Day Parade on 26 Jan 24. The theme of the Tableau was ‘राष्ट्र निर्माण – पहले भी, अब भी, आगे भी और हमेशा’ and included participation by veteran and serving women officers from all three Services.
6. **Pre-Retirement Capsule.** Pre-Retirement Capsule for retiring officers was conducted from 27 - 29 Feb 24. 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 addressed the officers and provided valuable insights towards preparing them for their second innings. Based on the feedback received from the field, the scope of the capsules has been enhanced over the years to provide a holistic view to the retiring officers.
7. **Conduct of Job Fairs 2023-24.** Directorate General Resettlement (DGR) conducts ‘Job Fairs’ every year to provide a platform for employment of retiring/ retired service personnel in the corporate sector. Indian Navy conducted the Job Fairs at Mumbai and Visakhapatnam on 02 Mar 24 and 17 Dec 23 respectively.

8. **Interaction with Veterans.** The Chief of the Naval Staff interacted with the naval veterans at the following locations during the quarter ending 31 Mar 24: -

- (a) Pune on 19 Jan 24.
- (b) Port Blair on 06 Feb 24.
- (c) Thiruvananthapuram on 27 Feb 24.
- (d) Hyderabad on 27 Mar 24

9. **Indian Naval Grievance Redressal and Monitoring System (INGRAMS).**

Towards enhancing the Grievance redressal mechanism for veterans, widows and NoK, an internet-based online application named INGRAMS has been launched on 01 Dec 23.

10. **Felicitation of Shri MR Baig, Ex-LME.** The Chief of the Naval Staff felicitated Mrs Baig, wife of naval veteran and legendary cricket coach, Shri MR Baig, Ex-LME on 28 Feb 24 in the presence of cricketing icons Mr VVS Laxman and Mr MSK Prasad. A book on his life '*Mr MR Baig - The Unsung Coach of Indian Cricket*' authored by Cdr Y Hemanth Kumar was also released by the CNS on the occasion.

11. **31st GCM & AGM of Navy Foundation (NF) and Samanvay.** The 31st GCM & AGM of Navy Foundation (NF) was held on 21 Mar 24 at Visakhapatnam. On completion of AGM, the second edition of *Samanvay*, the common forum for interaction between NF and Veteran Sailors' Forum (VSF), was held on 22 Mar 24.

12. **Vanprastha Sainya Ashram, Gumla.** An Old Age Home namely '*Vanprastha Sainya Ashram*' fully furnished with all amenities like kitchen, dining space, recreation room, meeting room and park etc is available for utilisation by veterans and widows at Manhatoli, Gumla, Jharkhand. The Ashram can accommodate 20 veterans and the facility can be availed by paying Rs. 5,000/- per month per individual. Veterans can contact on 06524-221129, 9934012297 for any queries.

SECTION 2 - NAVAL REGIMENTAL SYSTEM (NRS)

1. NRS was established on 29 Dec 10 to institutionalise a support system for naval veterans 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)	snccrso@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) is blocked. If the primary beneficiary again fails to do so, then permissions would be required from Central Organisation (CO), ECHS to unblock the card. The Competent Authority has approved following actions to facilitate such beneficiaries to get their cards unblocked: -

- (a) Primary beneficiary applies through email/ hands over an application to Oi/C Polyclinic to process unblocking of 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 the extension is approved, subject to eligibility criteria 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, these 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) earlier. 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 (NAC) can be provided by Oi/c of the concerned polyclinic.

(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 now reduced the duration for change of Parent Polyclinic to once in three 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, veterans 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 Opting 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 (Ty) 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 of 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. **Collection of 64 KB ECHS Cards.** 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 veterans/ 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 the 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 Veteran/ Primary Beneficiary.** Veteran/ 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) Veteran/ 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 on which the card was blocked.

(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 about White Card holders meeting the income criteria and forward the application to Director RC.

(iii) **Regional Centre.** Director RC will verify 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 and ECHS website.

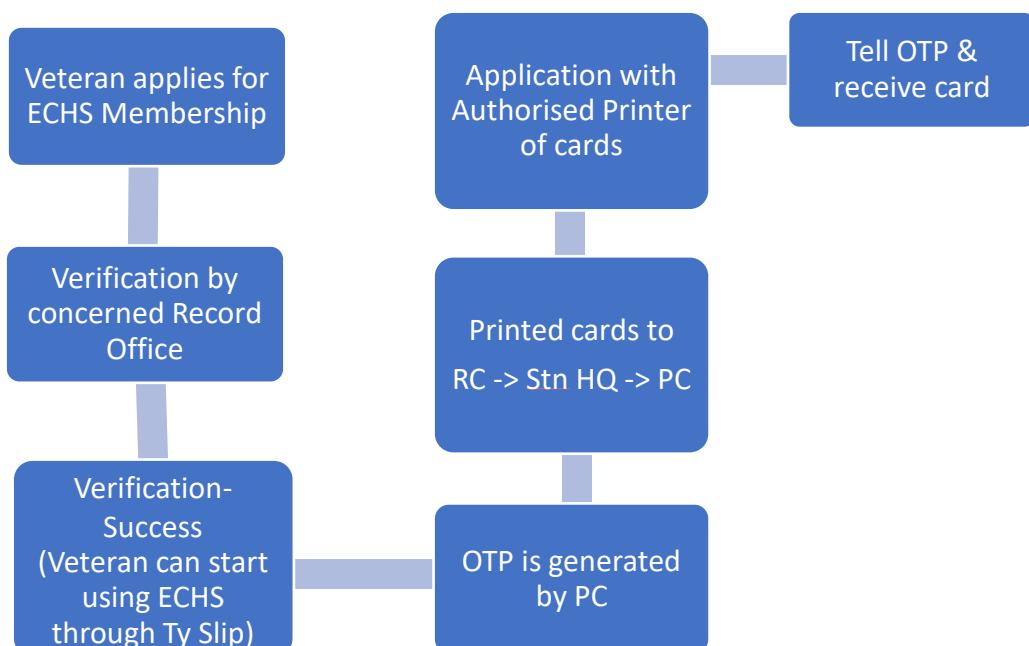
(Auth. CO, ECHS Letter B/49761/AG/ECHS/Medicine Policy/2022 dated 10 Jun 22)

11. **OPD Consultation - Above 75 years.** Beneficiaries aged 75 years and above are now permitted to directly seek consultation from Specialists 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 veterans 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 the 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 between 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 at the earliest 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 Service and Release Certificate) 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.

15. **Change of Correspondence Address of ECHS (N)**. The ECHS (N) cell has been shifted to Nau Sena Bhawan. The new address and contact details are mentioned below: -

ECHS (Navy) Cell
 Room No. 04, Ground Floor
 East Wing, Nau Sena Bhawan
 New Delhi 110010
 Tele: 011 20896984
 Mob: 9667325533
 Email: echsdelhi@navy.gov.in

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 veteran 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/ veterans 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/ veterans. 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 ie veteran should not be more than 59 years when he/ she applied for resettlement.

4. **Registration.**

(a) Registration in DGR by eligible veteran, 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 veteran/ 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 veterans to the extent mentioned in relevant Govt of India orders on the subject. Details of the same are available on the DGR website.

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 veterans. The complete details are available on DGR website.

8. **Training Scheme.** Training for retiring service personnel and veteran is one of the major functions entrusted to the DGR. The DGR organises employment-oriented training programmes for serving Armed Forces Personnel, veterans 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 eg 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/ veterans 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, veterans (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 ie 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 the 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 veterans quota is appended below: -

	SC	ST	Open	Total	Remarks
CC1	2%	2%	4%	8%	For Petrol Pump
GP	2%	2%	4%	8%	For LPG

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

Company Owned Company Operated (COCO) Retail Outlets are made available for management by retired defence officers and JCOs on contractual basis for a maximum period of three years. This scheme is operational pan-India. Veteran 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 Veteran (Officers)/ Widows in NCR and 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 veteran (Officers) is available on DGR website. Retired veteran (Officers) up to the rank of Brigadier and 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 veteran (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) and BPCL located in Maharashtra is operating CNG stations similar to IGL at Delhi/ NCR. MNGL in consultation with DGR has started employing veterans/ 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 GoI 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 and Vegetable (SAFAL) Outlets. Under this scheme, a fully furnished shop is offered by Mother Dairy to veterans/ retiring service personnel for sale of milk, fruits and fresh vegetables. Individuals can register with DGR for one Milk/ SAFAL (Fruit and Vegetable) booth only. For Mother Dairy, the veterans are sponsored in the ratio of 3:1. The selected veteran 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. Veterans 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. Veteran is allowed to run booths up to the age of 60 years, extendable by two years for veterans, who are exceptionally good.

16. **Amul Dairy**. Amul India has offered Amul Milk Booths to be operated by veterans 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. Veterans 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 veteran Franchise. All equipment will be installed by the veteran at his cost (approx. Rs. 10 Lakh). Amul has given rebates to veterans in this case. The expected sale is Rs. 10,000/- to 18,000/- per day. The veterans 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 is to be paid by the franchise. Security deposit of Rs. 2,50,000/- and cost of equipment Rs. 1,80,000/- is to be borne by veterans. 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 veterans and War Widows in running the VITA Milk Booths of the Haryana Dairy Development Cooperative Federation (HDDCF). MoU for the same has been finalised on 20 Apr 23 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. All applications for availing welfare schemes are to be filled online. Veterans are requested to access the website and keep themselves updated.

2. **Registration of Veterans/ Issue of ESM I Card.**

- (a) Veterans must register with ZSB of district mentioned in the permanent address given in PPO/ Discharge book.
- (b) Zila Sainik Boards will establish eligibility of veteran status and issue 'ESM I Card' to eligible / dependents and act as a parent unit for all administrative purposes.
- (c) ESM I Card is a pre-requisite for availing any veteran welfare benefit of Central/ State Govt schemes.

Financial Assistance/ Benefits

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

Ser	Grants	Amounts (in Rs)
(a)	<u>Penury Grant</u> (65 yrs and above) (Non-Pensioners upto Hav Rank)	Rs 4,000/- pm (Life time)
(b)	<u>Education Grant</u> (upto two children) (i) Boys/ Girls upto Graduation (ii) Widows for PG (Pensioner/ Non-Pensioner upto Hav Rank) and upto two children	Rs 1,000/- pm
(c)	<u>Disabled Children Grant</u> (Pensioner/ Non-Pensioner upto JCO Rank)	Rs 3,000/- pm

(d)	<u>Daughter Children Grant</u>	(pensioner/ Non-Pen upto Hav Rank)	Rs 50,000/-*
	<u>Widow Re- Marriage Grant</u>	(Pensioner/Non-Pen upto Hav Rank) * If married solemnly on or after 21 Apr 16.	
(e)	<u>Medical Treatment Grant</u>	(Non-pensioner upto Hav Rank)	Rs 50,000/- (Max)
(f)	<u>Orphan Grant</u>	(Pensioner/ Non-Pensioner all Ranks) <ul style="list-style-type: none">Daughters of veteran till she is marriedOne son of veteran upto 21 years of age.	Rs 3,000/- PM
(g)	<u>Vocational Trg Grant For Widows</u>	(Pensioner/ Non-Pen upto Hav Rank)	Rs 50,000/- (One Time)

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

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

5. **Modified Scooter Grant.** An amount of Rs 1,00,000/- is being provided to those veterans, who were disabled after service with a disability of 50% or more, and who are not covered under the Army, Navy and Air Force.

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

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

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

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

8. The details of various financial support measures to institutions involved in rehabilitation of veterans are tabulated below: -

Ser	Organisation	Quantum of Aid/ Grant
(a)	Paraplegic Rehabilitation Centers (i) Kirkee (ii) Mohali	Establishment grant (per annum) (i) Rs 1,20,00,000 wef Apr 16 (ii) Rs 10,00,000/- wef Apr 15 Note. Rs 30, 000/- pa per inmate.
(b)	All India Gorkha ESM Welfare Association, Dehradun	Rs. 12,00,000/- pa
(c)	Cheshire Homes. Lucknow, New Delhi & Dehradun	Rs 15,000/- pa per inmate
(d)	War Memorial Hostels (WMH). 36 WMHs providing shelter to the children of War Widows/ War disabled, attributable and non-attributable cases.	Rs 1,350/- pm

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

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

SECTION 6 - CANTEEN NEWS

Policy Updates

1. Following policy letters on CSD facilities pertaining to veterans, 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.*
- (f) **Advisory – Courteous Behaviour and Preferential Treatment Towards Veer Naris and NOK of Fatal Battle Casualties.** *IHQ MoD (Army) letter No. 95350/Q/DDGPS/Policy dated 07 Aug 23.*
- (g) **Amendment – Administrative Action in Case of Smart Card/ CSD Facility Related Malpractices/ Indiscipline Cases.** *IHQ MoD (Army) letter No. 95350/Q/DDGPS/Policy dated 24 Nov 23.*
- (h) **Entitlement of Four Wheelers Through CSD.** *IHQ MoD (Army) letter No. 95350/Q/DDGPS/Car Policy dated 30 Nov 23.*

SECTION 7 - INBA AND NGIS NEWS

Grants from NGIF and INBA.

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

<u>NGIF</u>																
(a)	Sailors. Post Retirement Death Insurance Extension Scheme (PRDIES) for sailors on compulsory deduction of Rs 1,85,500/- non-refundable contribution from Saving element wef 01 Jan 24	Rs 30 Lakh Upto 30 years after retirement or 75 years age whichever is earlier														
(b)	Officers. Post Retirement Death Insurance Extension Scheme (PRDIES) for officers on compulsory deduction of Rs 3,15,250/- non-refundable contribution from Saving element wef 01 Jan 24	Rs 60 Lakh Upto 30 years after retirement or 75 years age whichever is earlier														
<u>INBA</u>																
(a)	Merit Scholarship for Graduation/ Post Graduation courses	Boarder - Rs 30,000/- pa Day Scholar - Rs 22,500/- pa (Copy of Discharge Certificate and 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	Rs 45,000/- for both Day Scholar and Boarder.														
(c)	Reimbursement of Tuition Fee for Special/ Mentally Challenged Children	Rs 5,000/- pm (Production of fee receipts/ bills waived off) <table style="width: 100%; border-collapse: collapse;"><thead><tr><th style="text-align: left; width: 40%;">Disability %</th><th style="text-align: right; width: 60%;">Amount</th></tr></thead><tbody><tr><td style="text-align: left;">Upto 50%</td><td style="text-align: right;">Rs 5,000/-pm</td></tr><tr><td style="text-align: left;">51-60%</td><td style="text-align: right;">Rs 6,000/-pm</td></tr><tr><td style="text-align: left;">61-70%</td><td style="text-align: right;">Rs 7,000/-pm</td></tr><tr><td style="text-align: left;">71-80%</td><td style="text-align: right;">Rs 8,000/-pm</td></tr><tr><td style="text-align: left;">81-90%</td><td style="text-align: right;">Rs 9,000/-pm</td></tr><tr><td style="text-align: left;">91-100%</td><td style="text-align: right;">Rs 10,000/-pm</td></tr></tbody></table>	Disability %	Amount	Upto 50%	Rs 5,000/-pm	51-60%	Rs 6,000/-pm	61-70%	Rs 7,000/-pm	71-80%	Rs 8,000/-pm	81-90%	Rs 9,000/-pm	91-100%	Rs 10,000/-pm
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(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	Rs 40,000/-																
(f)	Special Scholarship Scheme (SSS) for wards of naval personnel, who die in harness	<p><u>Academic Courses</u></p> <table> <tr> <td>Play School to KG</td> <td>Rs 15,000/- pa</td> </tr> <tr> <td>Class I-VIII</td> <td>Rs 30,000/- pa</td> </tr> <tr> <td>Class IX-XII</td> <td>Rs 45,000/- pa</td> </tr> <tr> <td>Graduation</td> <td>Rs 45,000/- pa</td> </tr> <tr> <td>Post-Graduation</td> <td>Rs 45,000/- pa</td> </tr> </table> <p><u>Professional Courses</u></p> <table> <tr> <td>Legal/Vocational</td> <td>Rs 60,000/- pa</td> </tr> <tr> <td>Computer/Management</td> <td>Rs 75,000/- pa</td> </tr> <tr> <td>Engg/ Medical</td> <td>Rs 1,00,000 /- pa</td> </tr> </table> <p><u>Boarding/ Lodging</u> Rs 75,000/- pa</p>	Play School to KG	Rs 15,000/- pa	Class I-VIII	Rs 30,000/- pa	Class IX-XII	Rs 45,000/- pa	Graduation	Rs 45,000/- pa	Post-Graduation	Rs 45,000/- pa	Legal/Vocational	Rs 60,000/- pa	Computer/Management	Rs 75,000/- pa	Engg/ Medical	Rs 1,00,000 /- pa
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(g)	Scholarship to the wards of naval personnel, who die after retirement, from NWWA	<table> <tr> <td>Class I-VIII</td> <td>Rs 15,000/- pa</td> </tr> <tr> <td>Class IX-XII</td> <td>Rs 20,000/- pa</td> </tr> </table>	Class I-VIII	Rs 15,000/- pa	Class IX-XII	Rs 20,000/- pa												
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(h)	Financial Assistance for starting self-help Economic Venture to widows	Upto Rs 1,50,000/- on case-to-case basis.																
(j)	Financial Assistance for vocational courses to widows	Upto Rs 50,000/- on case-to-case basis.																
(k)	Grant for daughter's marriage to War widows	Rs 50,000/-																
(l)	Scholarship to orphaned children of naval personnel under the category of Special Scholarship Scheme (SSS), irrespective of whether the parents died while in service or post retirement	Rates as per Special Scholarship Scheme (SSS).																
(m)	Financial assistance to family members of unmarried officers/ sailors who die in harness	<p>(i) Grant of 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 1,50,000/- 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>	Upper limit of Rs 1,25,000/- pa or actual fees paid to the University/ College by the girl child, whichever is less.

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

SECTION 8 - DNE NEWS

1. **MoU with Private Institutions/ Universities/ Colleges.** To facilitate higher education for wards of naval personnel, ***IN/ Navy Welfare & Wellness Association*** has entered into MoUs with the following private institutions (as on 31 Mar 24): -

Ser	University/ Institution	Courses	Seats	Concession	Selection Procedure and Contact Details
<u>Institutes (Written Test not required)</u>					
(a)	Kalinga Institute of Industrial Technology (KIIT), Bhubaneshwar, Odisha	BSc Msc BA BCom MA MCom BCJ MCJ BTech MTech-CSE PhD-CSE	02 02 08 04 08 02 03 03 10 02 01	75% waiver on tuition fee.	
(b)	RPS Group of Institutions, Mahendergarh, Haryana	BTech BBA BCA MTech MBA	03	100% waiver on tuition and hostel fee for three girl children of Naval Personnel	
(c)	SRM Institute of Science and Technology, Kattankulathur, Chennai	BTech	03	100% waiver on tuition fee and registration fee for three wards of IN personnel	
(d)	Medhavi Skills University, Sikkim	Management and Commerce (i) BBA/ MBA (ii) MCom Healthcare and Allied Sciences (i) BSc & BBA Hospitality & Culinary Arts BSc & BCA (Info & Communication Technology) Bachelor of Arts (i) Education	100 seats in UG Program for wards & spouses of serving/ retired/ died in harness naval personnel 50 seats in PG Program for wards & spouses of serving/	50 % concession in tuition fees. 10% concession in Hostel accommodation fees.	Application form to be forwarded to NWWA Central Office (by email to nwwacentral@gmail.com) by 31 May 24 in the prescribed proforma with relevant documents.

		(ii) Humanities (iii) Applied Arts (iv) Media & Communication Design (i) B.Voc/M Voc (ii) B. Des	retired/ died in harness naval personnel		
(e)	IMS Learning Resources Pvt Ltd, Mumbai	Coaching for various Competitive exams for admission to UG and PG courses.	-	(a) 75% waiver on all classroom/online programs for serving sailors, their spouses and wards, veer naris and their wards. (b) 50% waiver on all classroom/online programs for serving officers, their spouses and wards. (c) 50% waiver on all consulting programme from all serving and retired Naval personnel, their spouses and wards.	

Institutes (Written Test required)

(f)	FLAME University, Pune, Maharashtra	BA BSc BBA	05	100% waiver on tuition fee for five children of Sahara Families.	On completion of admission process, eligible candidates are to forward application for fee concession to NWWA Central Office (by email to nwwa.central@gmail.com by 31 May 24 in the prescribed Performa with relevant documents.
(g)	Indian Institute of Public Health, Gandhinagar	MA of Public Health, MA of Hospital Administration and Post Graduate Diploma in Public Health Management	06	100% waiver on fee for wards of naval personnel died in harness/ Serving Naval personnel.	
(h)	Rastriya Raksha University, Gandhinagar	UG and PG Programme	-	Wards of naval personnel died of harness/ serving	

				will be eligible for the scholarship as may be prescribed in each Academic year by the RRU, Gandhinagar including off campus and various schools.	
(j)	Shiv Nadar Institution of Eminence (SNU IoE)	BTech BA BSc BDes BMS	02	100% waiver on tuition fee for two children of Sahara Families.	
(k)	Manipal Academy Higher Education, Manipal	(i) Various UG courses in Health Science (ii) Various UG courses in Humanities, Liberal Arts and Social Sciences. (iii) Various UG courses in Science, Technology and Management.	Details promulgated By DNE.	Reservation of seats for dependents (children/ spouse only) of IV personnel (Serving and retired). 25% scholarship on course fee for the first year. 25% concession on hostel fee for non-AC double room only.	
(l)	Karnavati University, Gujarat	UG, PG, Diploma and Doctorate level across various streams such as Management, Arts, Commerce, Medical, Communication Designing etc	23 seats	Concession in fees and other charges including hostel charges, if any to the extent of 100% for upto three wards of Naval personnel who died in harness, 75% concession for upto 10 wards of serving naval personnel and 50% concession for upto 10 wards of retired naval personnel.	

(m)	Gandhi Institute of Technology and Management Andhra Pradesh	Medical Sciences Engineering (UG)	01 03	-	
(n)	Saveetha Institute of Medical and Technical Sciences, Chennai	UG/ PG programmes	Unlimited	100% concession in fees (Wards of martyrs and Veer Naris).	
(p)	Mata Bhakti Devi Welfare Society, Shimla	UG/ PG programmes	Details being promulgated by DNE	Concession in fees (Wards/ Spouses of Sahara families and serving personnel).	
(q)	Guru Nanak Group of Institutions, Karnataka	UG/ PG programmes	Details being promulgated by DNE	Concession in fees (Wards/ Spouses of Sahara families, serving and retired personnel).	
(r)	SKD Coaching Institute, Shimla	Coaching for NEET and JEE	-	Concession in fees (Wards/ Spouses of Sahara families and serving personnel).	

2. **Contact Details of NWWA Central and NHQ/ DNE**

(b) **NHQ/ DNE.** Tele: 011-20861366
Email: inepdelhi@rediffmail.com

SECTION 9 - PENSION RELATED ISSUES

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

Ordinary Family Pension (OFP)

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

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

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

Additional Pension/ Family Pension

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

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

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

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

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

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

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

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

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

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

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

- (a) Before allowing the family pension for life to any such son or daughter, the Appointing Authority shall satisfy that the handicap is of such a nature so as to prevent him or her from earning his or her livelihood and the same shall be evidenced by a certificate obtained from a Medical Board comprising of a Medical Superintendent or a Principal or a Director or Head of the Institution or his nominee as Chairman and two other members, out of which at least one shall be a specialist in the particular area of mental or physical disability including mental retardation setting out, as far as possible, the exact mental or physical condition of the child. In accordance with the Govt. orders, the family pension to the dependent disabled siblings shall be payable if the siblings were wholly dependent upon the officer immediately before his or her death and deceased officer is not survived by a widow or an eligible child or eligible parents.
- (b) The family pension to the parents shall be payable if the parents were wholly dependent on the officer, immediately before his or her death and the deceased officer is not survived by a widow or an eligible child.
- (c) The family pension, wherever admissible to parents, will be payable to the mother of the deceased officer failing which same shall be payable to the father of the officer.
- (d) On acceptance of such a request, the Appointing Authority will immediately issue a sanction order for grant of family pension to such children/ sibling/ dependent parents on their turn. No further authorisation for grant of family pension to the disabled child/ sibling/ dependent parents would be required. The Appointing Authority and record office concerned will maintain the details of such disabled children/ siblings/ dependent parents in the Service Book and sheet roll of the

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

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

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

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

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

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

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

(g) The authorisation as indicated above shall be made in the PPO or by issuing a revised PPO if a child, parents or siblings are authorised for family pension after

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

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

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

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

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

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

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

(c) Divorced daughter is also eligible for family pension subject to the condition that the divorce should have taken place before the death of her father/ mother and she should be dependent upon them at the time of their demise or the divorce proceedings had been filed in a competent court during the life time of the employee/ pensioner or his/ her spouse but the divorce took place after their death and fulfills all other conditions for grant of family pension. In such cases, the family pension will commence from the date of divorce given by Govt. of India, Ministry of Personnel, P.G. & Pension, Department of Pension and Pensioners Welfare {OM No 1/13/09-P&PW (E) dated 19 Jul 2017}.

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

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

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

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

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

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

Special Family Pension (SFP)

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

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

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

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

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

(a) **Commissioned Officers.**

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

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

(ii) **If widow has no children.**

Full SFP continue to widow

(b) **Sailors.**

(i) If SFP is sanctioned to the widow	}]	Same provisions as Officers.
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(c) **Where First Life Award is Sanctioned to Parents.**

(i) If widow continues to support children after remarriage or has no issues	}]	50% of SFP to parents 50% of SFP to widow
(ii) If widow does not support children after re-marriage but the children are supported	}]	Full SFP to parents and OFP to widow
(iii) If children are not supported by the re-married widow or the parents	}]	50% of SFP to parents either 50% of SFP to eligible Child and OFP to widow
(iv) On death or disqualification of parents and the widow supports the children or has no issues	}]	Full SFP to widow
(v) On death or disqualification of parents and the widow not supporting the children	}]	Full SFP to eligible children and OFP to the widow

Note. A widow whose SFP was stopped on her re-marriage before 01 Jan 1996 is

also eligible for SFP. MoD letter 1(1)/2001/D(Pen/Policy) dated **20 Jan 09** is relevant.

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

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

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

Liberalised Family Pension (LFP)

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

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

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

21. **Dependent Pension (Liberalised) - Commissioned Officers (including MNS Officers, TA Officers and SSCOs/ ECOs)**. Where an officer dies as a bachelor or as a widower without children under the circumstances mentioned above, Dependent Pension (Liberalised) shall be admissible to parents without reference to their pecuniary circumstances at rate of 75% of LFP for both parents and at rate of 60% of LFP for single

parent. On death of one parent, Dependent Pension at the latter rate shall be admissible to the surviving parent. In the absence of parents, Dependent Pension (Liberalised) is also admissible to Dependent brother(s)/ sister(s) if otherwise eligible, at the rate of 60% of LFP.

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

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

- (a) If the first recipient (other than the parents) of the family pensionary award dies/ is disqualified earlier than 7 years (counting from the date of casualty), the award will be continued at the same rate to the parents as second life award, if still alive for the balance of seven years without any reduction. After the initial period of seven years, the second life award will be continued at the rate of 60% of the LFP.
- (b) Where the first life award was given to a parent and the widow remarries, LFP shall be regulated depending upon the period of widow's remarriage as follows: -

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

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

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

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

(a) **Commissioned Officers.**

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

(aa) If she continues to support children after re-marriage.	} Full LFP to continue to widow
(ab) If she does not support children after re-marriage.	} OPF @ 30% to widow and SFP @ 60% to eligible children

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

(b) **Sailors.**

(i) If Liberalised Family Pension is Sanctioned as first life award to Widow	} Same provisions as at para (a)(i) above shall be applicable.
(ii) Where first life award is sanctioned to parents.	} The admissibility of LFP cases would be regulated as specified above.

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

24. **Family Pension to Differently-Abled Child/ Children.** The differently abled children of armed forces personnel, irrespective of whether they are physically or mentally handicapped, are entitled for Family Pension for life subject to fulfillment of conditions. Before allowing the family pension for life to any such children, the Record Office has to satisfy itself that the handicap is of such a nature as to prevent the child from earning him or her livelihood, and this has to be evidenced by a certificate issued by a Medical Board comprising of a Medical Superintendent or a Principal for a Director, or Head of the Institution or his nominee as Chairman and two other members out of which at least one shall be a Specialist in the particular area of mental or physical disability including mental retardation. The certification is required once, if the disability is permanent and if the disability is temporary, once in **every five years.** Certification should be issued as per Form AFMSF-HD (1) clearly indicating that child is/ will not be able to earn livelihood for life or for a specific period. Armed forces personnel are to ensure that name of the child is endorsed in the PPO. Therefore, requisite documents be submitted along with Pension papers for endorsing the name in PPO.

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

Ex-Gratia Lump-Sum Compensation

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

Ser	Description	Amount
(a)	Death occurring due to accidents in course of duties	Rs 25,00,000
(b)	Death in the course of duties attributable to acts of violence by terrorists, anti-social elements, etc.	Rs 25,00,000
(c)	Death occurring in border skirmishes and action against militants, terrorists, extremists, sea pirates	Rs 35,00,000
(d)	Death occurring while on duty in the specified high altitude, inaccessible border posts, on account of natural disasters, extreme weather conditions	Rs 35,00,000
(e)	Death occurring during enemy action in war or such war like engagements, which are specifically notified by MoD and death occurring during evacuation of Indian Nationals from a war-torn zone in foreign country	Rs 45,00,000

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

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

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

SECTION 10 - IMPORTANT CONTACT DETAILS

<u>DIRECTORATE OF ESM AFFAIRS (DESA)</u>	
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E-MAIL ID	desa@navy.gov.in
WEBSITE	https://www.indiannavy.nic.in/navy/desa
ESM Handshake Portal	www.esmhandshake-navy.in
<u>DIRECTORATE OF PAY AND ALLOWANCES (DPA)</u>	
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E-MAIL ID	dpa@navy.gov.in
<u>DIRECTORATE OF PERSONNEL (DOP)</u>	
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FAX.	011-23793063
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TELE NO.	Cmde (NPF): 011-21410787 Secy NGIF – Tel/ Fax : 011-21410788
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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 (NAV PEN)</u>	
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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 veterans 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.csdiploma.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 veterans 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 veterans, 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/ Gol orders/ circulars and publications, which are useful to veterans, 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



Wreath Laying Ceremony at National War Memorial (01st of every month)



'Samman – 2024', CNS Interaction with Retired Officers on 07 Jan 24 at New Delhi



8th Armed Forces Veterans Day Celebrations on 14 Jan 24 at New Delhi



Release of 'Sagar Samvad' Magazine on 14 Jan 24 during 8th Armed Forces Veterans' Day Celebrations at New Delhi



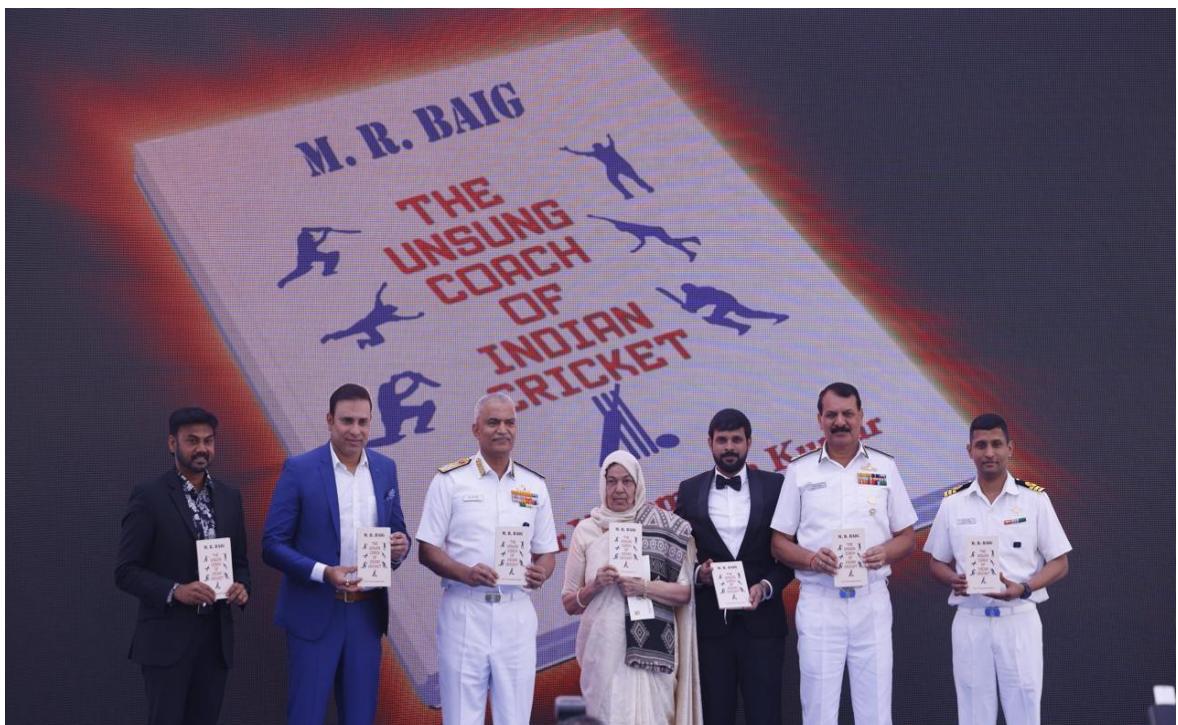
Veterans' Tableau during Republic Day Parade 2024



Pre-Retirement Capsule for Retiring Officers from 27 - 29 Feb 24 at New Delhi



CNS Interaction with Naval Veterans on 27 Feb 24 at Thiruvananthapuram



Felicitation of Shri MR Baig, Ex-LME on 28 Feb 24 at New Delhi



31st AGM/ GCM of NF on 21 Mar 24 at Visakhapatnam



'Samanyav' on 22 Mar 24 at Visakhapatnam



8th Armed Forces Veterans Day Celebrations on 14 Jan 24 at Kochi



Interaction between HQSNC/ CRSO Staff and Veterans at Kochi



VSF Meeting on 10 Jan 24 at Visakhapatnam



Veterans Interaction at Visakhapatnam on 26 Jan 24



CRSO(C) Interaction with Veterans at ZSB Jaipur on 12 Feb 24



CRSO (C) Interaction with Veterans at ZSB Ajmer on 13 Feb 24

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