

NAVY FOR LIFE AND BEYOND

DIRECTORATE OF ESM AFFAIRS

E-NEWS LETTER – JUN 2018



NAVY CARES FOR ITS VETERANS

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Commodore Vivek Karnavat
Principal Director
Directorate of Ex-Servicemen Affairs



FROM PDESA'S DESK

1. It gives us immense pleasure to bring out another edition of the e-newsletter for benefit of naval veterans, veer naris and their dependents.
2. The 10th AGM of VSF is likely to be scheduled in Oct 2018 at Chennai. Firm date is being worked out with Chennai VSF Charter and will be promulgated on DESA website shortly. All members are requested to forward agenda points/ issues which merit attention of the Forum to DESA at the earliest.
3. Welfare of ESM has been accorded high priority by the Navy. Continuous efforts are being made to upgrade various schemes being run for them. ECHS programme initiated in 2003 has grown manifold and its beneficiaries have grown from 20 lakh in 2003 to 52 lakh in May 2018. A case for eight additional polyclinics has been taken up with Central Organisation, ECHS/ MoD for inclusion in Phase-III expansion of ECHS. These ECHS polyclinics are being planned for Ambarnath, Navi Mumbai, Cuttack, Keonjhar, Rourkela, Baripada, Bhadrak and Chalakudy.
4. New website of Indian Naval Placement Agency was launched on 14 Mar 18. In order to enhance the placement opportunities for naval veterans and to provide career services at discounted rate, a tie up with Monster.com has also been established.
5. Many pension related queries are being received at DESA. NAVPEN has recently uploaded FAQs on the subject on their website. These have been reproduced in this enewsletter for benefit of the pensioners. Similarly, policy letters on canteen services have been reproduced for information to all.
6. We sincerely hope that the information brought out through this e-newsletter helps the veterans not only to remain updated with the developments but also well connected with the Navy.

Best wishes and warm regards,

New Delhi
30 Jun 18

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UPDATE ON DESA ACTIVITIES

Naval Regimental System (NRS)

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1. The Naval Regimental System (NRS) has been functional since Dec 2010 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 (CRSO) 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. Details of CRSOs as per the geographical responsibility are given below:-

| SI No | Geographical Area | CRSO Address | Contact Nos | E-mail id |
|-------|--|---|---|--|
| 1. | Delhi, NCR, Haryana, Himachal Pradesh, Jammu & Kashmir & Punjab | The Commanding Officer [for CRSO (North)] INS India, Dalhousie Road New Delhi - 110011 | 011 - 24121429 011 - 24121430 (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 - 24121429 011 - 24121430 (Fax) | crsonorth.navy@gmail.com |
| 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 0891 - 2752771 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 - 22221400 Extn. 436 / 459 033 - 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 & Kardiip | 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 |

2. **Grant of Educational Concession to the Children of Armed Forces Officers/ PBOR Ranks Missing / Disabled/Killed in Action.** GOI has amended grant of educational concession to the children of Armed Forces Officers/ PBOR ranks declared missing / disabled/killed in action as follows:-

(Authority: MoD ID No 6(1)/2009/Edu Concession/D(Res-II) dated 13 Sep 17) and No A-27023/4/2017-EIIB(7th CPC) dated 21 Mar 18

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- (a) **Tuition Fee.** Full reimbursement of tuition fee (capitation fee and caution money not included) levied by the educational institution concerned (including charge levied for school bus maintained by the school or actual fare paid for railway pass for students or bus fare certified by the Head of Institutes).
- (b) **Hostel Charges.** Full reimbursement of hostel charge for those studying in boarding school and colleges.
- (c) **Cost of Books/Stationery.** Rs. 2000/- (Rupees two thousand only) per annum per student or the amount claimed by the student, whichever is less.
- (d) **Cost of Uniform Where this is Compulsory.** Rs. 2000/- (Rupees two thousand only) or the amount claimed by the student, whichever is less.
- (e) **Clothing.** Rs. 700/- (Rupees seven hundred only) per annum per student or the amount claimed by the student, whichever is less.

3. The education concessions referred to above will be admissible only for undertaking studies in Govt/ Govt aided schools/educational institutes, Military /Sainik Schools and other schools or colleges recognised by the Central or State Govt including the autonomous organisations financed entirely by the Central/State Govt.

4. The above educational concessions will be available for school going children from 2 classes prior to 1st class up to and inclusive of the First Degree Course. Re-imbursement of Educational Concession shall have no nexus with the performance of the child in his/her class. In other words, even if a child fails in a particular class, the re-imbursement of CEA shall not be stopped.

5. Educational concession will continue without the cap of Rs 10,000.00 per month (amended vide OM no A-27023/4/2017-EIIB(7th CPC) dated 21 Mar 18).

[Navy Foundation](#)

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6. **Publication of Naval Foundation Annual Magazine- Quarterdeck 2019.** Navy Foundation's annual magazine 'Quarterdeck-2019' will be published during Feb 2019. Leading articles in the magazine are dedicated to theme adopted for each issue. Suggestions for theme are invited. Themes for preceding five issues are given below:-

- (a) **QD 2018.** Golden Jubilee of ENC. Decommissioning of INS Viraat, Sea Harriers and TU 142M. Three decades of Navy Foundation and indigenization through self-reliance.

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- (b) **QD 2017**. 50 glorious years of submarine arm, IFR 2016- challenges and achievements. Centenary year of late Admiral SN Kohli – attribute , Platinum jubilee of Valsura & India, Golden jubilee of Rajali, Diamond jubilee of SFNA, Make in India-indigenization efforts of Indian Navy.
- (c) **QD 2016**. Golden jubilee of INS Agrani/ Silver jubilee of Kattabomman and Kuthar/ Centenary of late Admiral SM Nanda, HADR, Reminiscence from IN Detachments.
- (d) **QD 2015**. INS Venduruthy- 70 glorious years, INS Godavari- Three decades and more with the Indian Navy, My association with Navy's training institution, Centenary of INS Circars.
- (e) **QD 2014**. Diamond jubilee of Indian Aviation.

Veteran Sailors' Forum

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7. **Annual General Body Meeting**. 10th AGM of VSF is likely to be scheduled in Oct 2018 at Chennai. Firm date is being worked out with Chennai VSF Charter and will be promulgated on DESA website shortly. All members are requested to forward agenda points/ issues meriting attention of the Forum to DESA at the earliest.

8. **Policy on Membership – Navy Foundation and Veteran Sailors' Forum**. A vast range of issues are projected by veterans for necessary resolution through liaison with concerned agencies like MoD, Service HQs, NAVPEN etc. Navy Foundation and Veteran Sailors' Forum serve as channels to project these issues to DESA and disseminate feedback/ important information to the veterans, on a regular basis. These organisations, therefore, serve as vital links between the retired fraternity and the Navy.

9. Presently, membership to these organisations is voluntary and one time membership fee is levied from ESM. While it is advisable for veterans to obtain membership of Navy Foundation/ Veteran Sailors' Forum on a voluntary basis, it has been observed that very few retiring naval personnel opt for it, thereby remaining isolated from the Service and losing out on an effective channel of communication. Therefore, this issue was reviewed and the following has been decided:-

- (a) The membership fee of all naval personnel retiring wef **01 Oct 17** who opt for membership of NF/ VSF would be funded through INBA.
- (b) All naval personnel who retired prior to 01 Oct 17 would however, have to pay the membership fee directly to the Charter they join.

10. VSF Membership forms will be provided along with other retiring forms by NAVPEN to retiring sailors. NF membership form is available on DESA website. Retiring personnel would have to fill the application form and indicate the preference for Charter and send it to DESA.

Indian Naval Placement Agency

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11. **Launch of Indian Naval Placement Agency New Website.** New website of Indian Naval Placement Agency was launched on 14 Mar 18. The new website is hosted as microsite of the Indian Navy website and is available at <https://www.indiannavy.nic.in/inpa>.

12. In order to enhance the placement opportunities for naval veterans and to provide career services at discounted rate, a tie up with Monster.com has been established. As part of the arrangement, users of INPA website are also registered in Monster.com. Further, Monster.com shares the job vacancies with INPA website, which will be visible to the users when they log in. Monster.com also provides resume preparation services at discounted rates and career tips free of cost for INPA users. In order to educate INPA users on various essential soft skills, online soft skill training module prepared by Wadhwani Foundation for Armed Forces Veterans has also been hosted on the INPA website.

13. The new website has replaced the old INPA website (www.inpa.net.in) set up in 2006. All users of the old website have been migrated to the new website. However, users of the old website will be required to update their profile in the new website after logging in using their email id registered with the old website.

ECHS

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14. Ex-Servicemen Contributory Health Scheme (ECHS) was launched on 01 Apr 2003. The Scheme aims to provide quality healthcare to Ex-Servicemen pensioners and dependents through a network of ECHS Polyclinics, Service medical facilities and Civil empaneled/ Govt Hospitals spread across the country. The Govt had initially sanctioned Central Organisation ECHS, 13 Regional Centres and 227 Polyclinics. This was expanded in Oct 2010, with 15 more Regional Centres and 199 additional polyclinics being added to it. All 28 Regional Centres are fully operational. Out of the 426 Polyclinics, 423 have been operationalised. The following recent developments / improvements have taken place in the ECHS functioning:-

- (a) Polyclinic at Shahdara in East Delhi was commissioned on 12 Aug 17.
- (b) The Commanding Officer, INHS Navjivani has taken over duties of SEMO for Polyclinics at Kanhangad and Irritty.

- (c) A Defence Institutional Complex in all districts is being planned. This will include a URC, ECHS Polyclinic, Institute, Sainik Aramghar (Rest House) and Zila Sainik Board for use by all ESM. Such complex has been approved for Faridabad as of now.
- (d) Polyclinic at Moovatupuzha has been commissioned on 02 Apr 18.
- (e) Construction of building at ECHS Polyclinic Painavu by PWD is likely to be completed by Dec 2018.
- (f) ECHS building at Tirunelveli was commissioned in Sep 17 and Polyclinic is being operated from new building.
- (g) 368 new hospitals have been empaneled since Dec 17.
- (h) A three days course for OiC Polyclinic is being worked out so that they can provide better service to ESM.
- (j) CGHS 2010 rates for Mumbai were revised to Delhi 2014 CGHS rates in Apr 17. However, as these rates were not acceptable to hospitals at Mumbai, cancellation order has been issued for directive issued in Apr 17.
- (k) **Case for Additional ECHS Polyclinics under IN.** A case for eight additional polyclinics has been taken up with Central Organisation, ECHS/MoD for inclusion in Phase-III expansion of ECHS. These ECHS polyclinics are being planned for Ambarnath, Navi Mumbai, Cuttack, Keonjhar, Rourkela, Baripada, Bhadrak and Chalakudy.

15. **New ECHS Smart Cards.** Online application system was inaugurated on 14 Jan 18 on Armed Forces Veterans' Day. ECHS beneficiaries have to apply online on ECHS website www.echs.gov.in and the physical submission of application is not required anymore. Salient features of New Smart Card are as follows:-

- (a) The new Smart Card is of 64 kb capacity which can store vital information of the beneficiaries including their medical history, referral history, medicine issue logs etc.
- (b) The payment for Smart Card is also done through online mode with options of using Net Banking, Debit/Credit Card, Wallet Payments etc.
- (c) Based on the feedback since 14 Jan 18, application process for Smart Cards has been simplified.

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16. **ECHS Contribution.** All serving personnel contribute towards their ECHS membership according to their rank from their retirement benefits. This one time contribution has been increased for personnel retiring w.ef 29 Dec 17 as follows vide Gol letter No. 22D(04)/2010/WE/D(Res-I) dated 29 Dec 17:-

| <u>Ser</u> | <u>Category</u> | <u>One time Contribution</u> | <u>Ward Entitlement</u> |
|------------|---|------------------------------|-------------------------|
| (a) | Recruit to Havs & equivalent in Navy & AF | Rs. 30,000/- | General |
| (b) | Nb Sub/Sub/Sub Maj or equivalent in Navy & AF (including Hony Nb Sub/MACP Nb Sub and Hony Lt/ Capt) | Rs. 67,000/- | Semi Private |
| (c) | All Officers | Rs. 1,20,000/- | Private |

(No arrears have to be paid by personnel who retired prior 29 Dec 17)

17. **ECHS Participative Policy Making (PPM).** Policies prepared at ECHS focus on concerns of veterans & their dependents. Towards this end, ECHS has commenced Participative Policy Making (PPM) wherein all stake holders will be given an opportunity to express their views so that there is an institutional mechanism to factor these views prior to policy rollout. Draft Policy Documents are uploaded on ECHS website (www.echs.gov.in) under Participative Policy Making and are available for comments for next 10 days. The email id for response is indicated with each draft policy document. Recently, draft SOP on Referral System was uploaded under this scheme for correction by all stake holders.

18. **Referral System SOP Revision.** Based on the feedback from Veterans, SOP for referral procedure is being revised. Draft SOP was put on ECHS website under "Participating Policy Making" section for further inputs from Veterans. New SOP will be promulgated after incorporation of inputs by the Veterans.

19. **Treatment at Non-Empaneled Hospitals in Emergency.** Specialised treatment for serious cases is provided at Military and empaneled private hospitals. Rates for treatment at private empaneled hospital are as per ECHS rates. In case of emergency, the patient may report to the nearest military medical facility/ empaneled hospital. In case these are not accessible then members are permitted to avail treatment at non-empaneled hospitals on payment. Their medical treatment bills are reimbursed at approved CGHS rates. The conditions of emergency are as under:-

- (a) Acute Cardiac condition/ syndromes
- (b) Vascular catastrophies
- (c) Cerebro-Vascular accidents

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- (d) Acute respiratory emergencies
- (e) Acute abdominal pain
- (f) Life threatening injuries
- (g) Acute poisoning and snake bite
- (h) Acute endocrine emergencies
- (j) Heat stroke and cold injuries of life threatening nature
- (k) Acute renal failure
- (l) Severe infections leading to life threatening situations
- (m) Any other condition in which delay could result in loss of life or limb

20. **Availability of Medicines.** Availability of medicines in ECHS Polyclinics had been a matter of concern for long. There have been dynamic changes over the years to enhance the satisfaction levels related to medicine availability. Following steps have been initiated in this direction:-

- (a) **Procurement by SEMO.** Medicines required by ECHS Polyclinics were procured by AFMSDs earlier. Now it has been decided that procurement of ECHS drugs and consumables will be undertaken completely by SEMOs. AFMSDs have been delinked from procurement procedure. Funds for the same are made available to the SEMOs for local procurement of medicine.
- (b) **Implementation of Procedure for Authorised Local Chemist.** In order to further improve availability of medicines, a procedure for Authorised Local Chemist (ALC) has been promulgated w.e.f Aug 17. In all stations with ECHS Polyclinics, local medical stores/ chemists have been empaneled for supply of non-available, emergent, life saving and essential drugs on as required basis. The empanelment of local medical stores/ chemists are being done by a Board of Officers constituted by the Station Commander. OiC Polyclinics have been authorised to raise demand to the empaneled local medical stores/ chemist, who will supply the required drugs to the Polyclinics within 24 hours for handing over to the patient.
- (c) **Medicine Management.** Most complaints of veterans pertain to availability of medicines. Therefore, measures have been initiated to enhance availability of medicines. OiC Polyclinics have been requested to ensure that correct demands for medicines are projected, that all veterans & their dependents get their medicines and

wastages are avoided. Doctors at polyclinics have been requested to prescribe generic medicines & medicines from Common Drug List.

(d) **SoP on ECHS Medicine Management.** SoP for ECHS medicine management has been promulgated laying down procedure from the procurement stage till it is received by the entitled patient.

(e) **Satisfaction Level of Medicines.** Availability of medicines is a KRA w.r.t effective delivery of benefits under the ECHS scheme. In order to efficiently monitor the process, a monthly feedback is being sought from all Polyclinics, bringing out status of satisfaction level of patients in all Polyclinics.

21. **Empanelment of Hospitals.** Recently, many reputed hospitals have been empaneled with ECHS at Mumbai, Kochi, Visakhapatnam. As on date, RC Mumbai, RC Visakhapatnam and RC Kochi have 24, 11 and 64 empaneled hospitals, respectively. As on 25 May 18, 2448 hospitals/ medical facilities have been empaneled with ECHS after Gol sanction.

22. **Revised Income Criteria for Dependents.** Consequent to implementation of the 7th Pay Commission and revision of income criteria for dependency of family, the income criteria for ECHS dependency also stand revised to Rs 9000/- plus amount of Dearness Relief on the basic pension.

23. **Self- Attestation of Dependents.** In order to institute a check mechanism for preventing unauthorized dependents above 18 years of age availing ECHS facility, a self-attested proforma available on Central Organisation, ECHS website shall be filled and rendered by all beneficiaries who have dependent children above 18 years of age. This form will be self-attested by primary beneficiary, dependent and the same shall be countersigned by the OIC of parent polyclinic. Validity of this proforma will be one year.

24. **Refund of One Time Contribution.** MoD has clarified that in case Next of Kin (NOK) of ECHS beneficiary happens to be a Central Govt Employee or an employee of any other organization, where medical facility is provided, it is not compulsory for the NOK to join ECHS. In case, where subscription has been deducted for ECHS membership from the NOK of ECHS beneficiary refund of the amount will be claimed separately by NOK. MD, ECHS will sanction refund of such claim to NOK, after verifying concerned record towards deduction of ECHS subscription.

25. **Certificate of Disability.** The format of disability certificate has been revised and is available on ECHS website www.echs.gov.in. The certificate is applicable for Ex-Servicemen and their dependents. The certificate is to be issued by service hospital to its dependent clientele. Civil doctors issuing / signing the ibid certificate is not desirable. The revised

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certificate has combined the certificate which was existing earlier and is intended for following purpose:-

- (a) Disability certificate under Persons with Disability (PWD) Act-1995.
- (b) Certificate for issue of ECHS White Cards.

26. **Pay of Contractual Staff.** In order to get better talent to look after ESM, the pay for contractual staff has been revised w.e.f 16 Aug 17 as follows:-

| Ser | Category | Existing (In Rs) | New (In Rs) |
|-----|-----------------------------------|--|--|
| (a) | Officer-in-Charge Polyclinic | 60,000/- | 75,000/- |
| (b) | Medical Officer | 60,000/- | 75,000/- |
| (c) | Medical Specialist & Gynecologist | 70,000/- (for 1 st year contract appointment) 80,000/- (for 2 nd year contract appointment) | 87,500/- (for 1 st year contract appointment) 1,00,000/- (for 2 nd year contract appointment) |
| (d) | Dental Officer | 60,000/- | 75,000/- |

27. **ESM Initiative for Acquisition of land for ECHS Polyclinic.** Due to non-availability of suitable Defence/Govt land at Muvattupuzha, all ESM have contributed one month pension to the local ESM Trust and bought 40 cents of land at a suitable location in the city. 30 cents of land was gifted to Defence Estate Officer/ Navy which got converted to A-I Defence land. A building is being constructed by PWD through ECHS Budget and will be ready soon. In the balance 10 cents of land, ESM Trust has already made a building for CSD canteen which has been hired to the local Army Unit. The Trust intends to return contribution of all ESM with interest from monthly rent generated by hiring of the building for canteen. Additional 10 cents of land has been acquired by the Trust for parking area for the Polyclinic and canteen. This example of land acquisition by our ESM is unique and is example of partnership of all stakeholders to find innovative solution to all pending issues so as to serve ESM in a better way.

28. **Enhancement of Upper Age Limit for ECHS Contractual Staff.** GoI has approved enhanced upper age limit for contractual employment of medical and para medical staff in ECHS w.e.f. 18 Dec 17. Enhanced age limit will provide quality healthcare to our veterans due to increased availability and help ESM employees to have employment opportunities for longer duration.

| S.No. | Category | Existing Age Limit | New Age Limit |
|-------|-----------------|--------------------|-----------------------|
| (a) | Oi/C Polyclinic | | 65 yrs (No change) |

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| (b) | Medical Officer | 65 yrs | 68 yrs |
| (c) | Specialist (Medical Specialist, Radiologist & Gynecologist) | | 70 yrs |
| (d) | Dental Officer | | 65 yrs (No change) |
| (e) | Radiographer | 55 yrs | 58 yrs |
| (f) | Lab Technician | | |
| (g) | Physiotherapist | | |
| (h) | Pharmacist | | |
| (j) | Nursing Assistant | | |
| (k) | Dental Assistant/Technician/Hygienist | | |
| (l) | Non Medical Staff | 55 yrs | 55 yrs (No change) |

29. **Fixed Medical Allowance (FMA).** A clarification has been issued by MoD regarding grant of Fix Medical Allowance to Armed Forces pensioners/ family pensioners in such cases where date of retirement is prior to 01 Apr 2003 and who had opted not to avail medical facilities at OPD of Armed Forces hospitals/MI rooms and are not members of ECHS, as follows:-

(a) The Government of India, Ministry of Defence conveys the sanction of the President for enhancement of Fixed Medical Allowance (FMA) from Rs 500/- to Rs 1000/- per month.

(b) Ex-Servicemen who retired on or after 01 Apr 2003 have to become member of ECHS compulsorily and not eligible to draw Fixed Medical Allowance. These orders are applicable only in such cases, where the date of retirement is prior to 01 Apr 2003 and who had opted not to avail medical facilities at OPD of Armed Forces Hospitals/ MI Room and are not member of ECHS.

(c) These orders will take effect from 01 Jul 2017.

30. **Sparsh: Healing Touch to ECHS Beneficiaries.** The Project “ SPARSH ” was launched on 10 Oct 17 to extend sharing & caring to our veterans & their dependents undergoing treatment in ECHS Polyclinic. The project is a volunteer based programme which counts on the time and effort of the volunteers to achieve its aim. The volunteer will be contributing based on his/ her skill sets, assisting, counseling, helping and involving himself/ herself in various activities of the Polyclinics.

(a) Integrating veteran's community into day to day activities of ECHS and making it more beneficiary friendly.

(b) Involving serving community by reaching out to the veterans in ECHS Polyclinics, service hospitals and empanelled hospitals. Making serving fraternity

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more connected with veterans and enhance the concept of Armed Forces as “one large family”.

(c) Involving NCC/NSS/ NGOs willing to serve those who have served the nation. This will motivate young generation and best talent will be willing to join Armed Forces.

31. **Installation of Lift- Lodhi Road Polyclinic.** In order to provide better service to disabled and also to avoid discomfort to aged veterans, installation of a lift in the new building of ECHS Polyclinic at Lodhi Road has been approved by MoD. Similar initiatives would be progressed wherever Polyclinics are not located on the ground floor.

32. **Veteran Patients Care And Assistance (VPCA) Team.** VPCA Teams have been formed by the Central Organisation ECHS, wherein these teams carry out checks to arrest corrupt practices as well as address the difficulties of our Veterans. These Teams, under the Station Commanders, are currently operating on a pilot basis in Delhi, Jalandhar and Trivandrum, They would launched be pan-India shortly.

33. **Planned Empanelment of Hospitals in Tier II Cities.** Empanelment of quality medical facilities is essential in delivering requisite medical support to our veterans and their dependents. At present, while metro cities have reasonable presence of hospitals and diagnostic, the same is not available in Tier 2/3 cities and rural location/ hilly areas for which a concerted effort is being made. Command HQs have been requested to forward the names of hospitals in Tier 2/3 cities for empanelment.

34. **SMS Intimation to ECHS Beneficiaries on the Progress of Re-imbursement Claim by UTI-ITSL.** ECHS has introduced a system for intimating the beneficiary regarding progress of their re-imbursement claim at each stage through SMS. Introduction of this system will not only keep the beneficiary updated about progress of their claim but will also apprise them of observation if any on their claims and will also guide them about the action required to be taken for speedy clearance of claims. This facility will go a long way in improving transparency, accountability and shall enhance ESM satisfaction level by faster settlement of individual re-imbursement claims.

35. **Redressal of Grievance.** Beneficiaries of ECHS have the following options available for seeking redressal of their grievances:-

(a) **Online.**

(i) **CPGRAMS.** Centralised Public Grievances Redressal and Monitoring System (CPGRAMS), which is run by the Administrative Reforms and Public Grievances, Govt of India, can be accessed on <http://pgportal.gov.in>.

Grievances related to ECHS are automatically routed to Department of Ex-Servicemen Welfare/ Central Organisation ECHS.

(ii) **E-mail.** PD ECHS (N) can be reached for addressing any grievance or litigation on echsdelhi@navy.gov.in. Additionally, complaints can also be registered by e-mail to the Director (Complaints and Litigation), Central Organisation on dircomplaints-mod@nic.in.

(b) **Direct Interaction with Veterans.**

(i) A WhatsApp Group of PD ECHS (N) and Secretaries of Navy Foundation Chapters has been created for enhancement of effectiveness and reporting issues of beneficiaries.

(ii) Whatsapp no 9868857972 is functional, at Central Organisation, ECHS known as 'Shape Your Scheme' and 'Save Your Scheme' for enhancement of effectiveness on reporting of issues by beneficiaries.

(c) **Helpline.** A central helpline number 1800114115 has been operationalised by the Central Organisation ECHS for assistance of Veterans and can be reached from 0900h to 1700h from Monday to Friday. Similarly, ECHS Cell, Navy can be reached on 011-24101319.

(d) **Complaints and Litigation Reduction Scheme (CLRS).** ECHS has launched the Complaints and Litigation Reduction Scheme in order to reduce complaints & litigations. All stake holders, including veterans, their dependents, ECHS employees, hospitals and other service providers are invited for direct communication with Central Organisation, ECHS and ECHS Cell, Navy. All medical and non-medical complaints are being handled by the Director (Complaints and Litigation) on mobile number 9599916405. Further, in case of non-resolution of the complaints, Veterans may also call the MD, ECHS on Tele No. 9971129265 or Director ECHS (Navy) on Tele No. 9650094237. In addition, an e-mail ID dircomplaints-mod@nic.in has also been created for early settlement of issues.

DGR News

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36. **Employment Opportunity for Defence Personnel for Appointment As Service Provider for Company Owned Company Operated Retail Outlets.** Employment opportunity is offered by Ministry of P&NG for ESM Officers and JCOs wherein Company Owned Company Operated (COCO) retail outlets of the Oil Marketing Companies like IOCL, HPCL, BPCL and MRPL are offered to Defence candidates on a contract basis for a period of three years. Until 2016, this scheme was open to only ESM Officers and the names were

sponsored by DGR, however, with the new guidelines issued by Oil Marketing Companies in 2017, JCOs and equivalent have also become eligible for this scheme and their names can be sponsored by ZSB/RSB. The eligibility criteria are as under.

For Officers

- (a) Should be an ESM as per laid down definition.
- (b) Should be below 60 years of age at the time of sponsorship and be registered with DGR under General Employment scheme/ RSB/ZSB as per their policy for providing employment.
- (c) Minimum 10th pass (Examination conducted by a recognized Board/ School).
- (d) Should not have availed any other benefit from DGR/RSB/ZSB earlier.
- (e) Should be able to provide Bank Guarantee as per Oil Company requirement at the time of selection.

For JCOs

- (a) Should be below 60 years of the age at the time of sponsorship and be registered with RSB/ZSB.
- (b) Minimum 10th pass (Examination conducted by a recognized Board/ School).
- (c) Should not have availed any other benefit from DGR/RSB/ZSB earlier.
- (d) Should be able to provide Bank Guarantee as per Oil Company requirement.
- (e) Havildar's (Hony Naib Subedar) & equivalent ranks will not be eligible for the said scheme in accordance with paragraph 178(b) of Defence Service Regulations, Vol 1.

Note: Details available on [www. dgrindia.com./DGR letter 1422/dgr/se-2/coco/gen](http://www.dgrindia.com./DGR%20letter%201422/dgr/se-2/coco/gen)

37. **Reservation in Group B and C Posts.** Consequent to the merger of Group “D” posts with Group “C” posts and up-gradation of some Group “C” posts to Group “B” posts as a result of the implementation of the VIth CPC by the GOI, a case has been taken up with the Govt regarding grant of 10% reservation in Group ‘B’ posts and increase in reservation to 20% in Group “C” posts for ESM. The case is under consideration and decision is awaited.

KSB News

[Back to Index](#)

38. **Penury Grant Update.** Penury Grant recipient ESM should be atleast 65 years of age on 01 Apr of F.Y in which applying for Penury Grant as a fresh case. Since financial assistance under penury, consequent to sanction is granted from 01 Apr of FY in which ESM applies, as per rules recipient applicant should be above 65 years of age on the 1st day he receives such grant. Therefore, for F.Y 2018-19, only those ESM who were born on 31 Mar 1953 or earlier should be recommended for penury grant (fresh case) by ZSB/ RSBs. For subsequent F.Ys, this rule should be accordingly implemented at all levels. This amplification is issued in accordance with para 4 (c) of Appx 'A' of KSB Sectt letter No 2(2)/Policy/KSB/A dt 28 Nov 2014.

39. **Compulsory Uploading Of PPO By ESM Applicant Who Have Been Retired /Released/Discharged After 01 Jul 87 To Confirm Their ESM Status.** The website vendor is in the process of creating slot in individual online form to upload PPO, till then all ESM are to upload PPO alongwith discharge book.

40. **Enhancement in the Rate of Special Pension to Blinded ESM under AO 606/75.** GOI/ MoD has amended letter No. 12-SB(8)/52- 2001/958/D(Res) dated 16 Nov, 2001 and has enhanced the Special Pension to Blinded ESM from Rs. 500/- pm to Rs. 4000/- per month with effect from Jun 2017.

Reference: GOI/ Ministry of Defence letter No 10(12)/2016/FIN/PEN dated 05 Jun 17.

Canteen News

[Back to Index](#)

41. **Important Policy Letters by DDGCS.** Some important policy letters issued by DDGCS are reproduced below for information.

NAVY FOR LIFE AND BEYOND

18

Tele: 35205/ 26182117

एकीकृत मुख्यालय रक्षा मंत्रालय) सेना(
Integrated HQ of MOD (Army)
क्वार्टर मास्टर जनरल शाखा
Quartermaster General's Branch
कैंटीन सेवा निदेशालय सेना मुख्यालय
Dy Dte Gen Canteen Services
विंग-III, पश्चिम ब्लॉक- III, आर.के. पूरम,
Wing-III, West Block- III, RK Puram
नई दिल्ली – 66, New Delhi - 66

95350/Q/DDGCS/Advisory/01/2018

10 Jan 2018

HQ Northern Command (OL)
HQ Southern Command (OL)
HQ Central Command (OL)
HQ ARTRAC (Q)
HQ IDS, HQ SFC
Air HQ (D/Accts)
HQ DG Assam Rifles
DGQA, OFB, DRDO(DMS)

HQ Eastern Command (OL)
HQ Western Command (OL)
HQ South Western Command (OL)
HQ A & N Command
Naval HQ (PDPS)
HQ Coast Guard (AD)
HQ DG NCC (Lgs), HQ DGBR (Q)

ADVISORY 01/ 2018: MISUSE OF CANTEEN FACILITIES

1. In spite of various advisories/ guidelines on preventing misuse of canteen facility, feedback/ complaints are being received from the environment wrt malpractices by URCs/ individuals. Recently, there has been an instance wherein, URC management, Depot & third parties have colluded and diverted huge quantity of CSD stores to unauthorized elements, causing inconvenience to authorized beneficiaries & portraying the system in poor light. Legal action against these unscrupulous elements is in progress.

2. Serving personnel/ ESM are still approaching agents/ touts for purchase of four wheeler through CSD. Recently, few Veterans have approached an agent/ tout and lost the entire amount, as the agent has absconded with the huge amount handed over by these Veterans. In this connection, also refer CS Dte letter No. 95350/Q/DDGCS/Advisory/17/2017 dated 20 October 17.

3. Following issues are reiterated:-

(a) URC indents will be thoroughly scrutinised by higher HQs before countersigning, as given vide CS Dte letter No. 96001/Q/DDGCS dated 30 June 17.

(b) All incidents wrt misuse of facility will be immediately brought to the notice of this Dte through command channel, without any delay.

(c) All ranks be sensitized, not to approach any tout/ broker/ agency for purchase of four wheelers/ AFD items, as CSD HO does not deal with any agencies. Documentation procedure through dependent depot will be strictly adhered to, by all beneficiaries. Beneficiaries will collect 'Release Order' from depots, in person only, to avoid misuse.

2

4. A malicious webpage/ Email ID is circulating in the social media platform wrt online sale of CSD stores. Environment may be sensitized, not to fall prey to these fake/ unauthorized schemes, as no such facility has been launched by CSD HO. All pertinent issues wrt CSD facility is hosted on official web page www.csdindia.gov.in.

5. This letter may please be disseminated to all URCs/ ranks under respective command.

6. This has the approval of competent authority.


(Naveen N)
Lt Col
Joint Director
Canteen Services
For DDGCS

Copy to:-

Q1(E)/ QMG Branch

CSD HO

} For info pl.

NAVY CARES FOR ITS VETERANS

दूरभाष : 26182117

एकीकृत मुख्यालय रक्षा मंत्रालय (सेना)
Integrated HQ of Min of Def (Army)
क्वार्टरमास्टर जनरल शाखा
Quartermaster General's Branch
कैंटीन सेवाएँ निदेशालय
Canteen Services Directorate
विंग ,3-पश्चिमी ब्लॉक ,3-आर के पुरम
Wing-III, WestBlock-3, R.K Puram
नई दिल्ली-110066, New Delhi-110066

95350/Q/DDGCS/ Advisory/

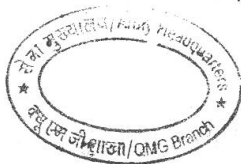
HQ Northern Command(OL)
HQ Western Command(OL)
HQ Central Command(OL)
HQ ARTRAC(Q)
✓ Naval HQ (PDPS)
HQ Coast Guard(AD)
DGQA, OFB, DRDO(DMS)

16 Mar 2018

HQ Southern Command(OL)
HQ Eastern Command(OL)
HQ South Western Command(OL)
HQ ANC, HQ IDS, HQ SFC
Air HQ(Accts), HQ DGBR(Q)
HQ DG Assam Rifles, DGNCC
E in C Branch, KSB, DIAV

ADVISORY 05/2018 : ENTITLEMENT OF CANTEEN FACILITIES

1. Reference Army order 2/2006/QMG.
2. In spite of extant policy/ advisories on the subject matter, cases have been reported, wherein unauthorized individuals, eg, teachers of APS, Kendriya Vidyalaya and Cantonment board employees have been found in possession of personalized canteen smart cards.
3. The responsibility of furnishing correct data lies with the applicant. However, the issuing authority/ countersigning authority are equally responsible for authenticating the data. Analysis of the applications has revealed that signatures/ countersignatures have been done by Officers and in some cases, by individuals who are not even entitled to sign/ countersign, like Principal of school.
4. Legal/ disciplinary action will be initiated against the unauthorized individual, if found in possession of the canteen smart card. The issuing authority/ countersigning authority will scrutinise all applications thoroughly and ensure only bonafide beneficiaries are issued with Smart Card.
5. This letter may be disseminated to all URCs/ ZSWB and displayed prominently on the notice boards of URCs.
6. For strict compliance.



Copy to :-

Q1 (E) / QMG Br -For info pl.


(Naveen N)
Lt Col
Joint Dir
Canteen Services
For DDGCS

Tele 26182117

एकीकृत मुख्यालय रक्षा मंत्रालय (सेना)
Integrated HQ of MoD (Army)
क्वार्टरमास्टर जनरल शाखा
Quartermaster General's Branch
कैंटीन सेवाएँ निदेशालय
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विंग-3, पश्चिमी ब्लॉक-3 आर के पुरम
West Block-3 Wing-III, R.K. Puram,
नई दिल्ली-110066, New Delhi-110066

No 95350/Q/DDGCS/Policy/2018

23 Mar 2018

HQ Northern Command(OL)
HQ Eastern Command(OL)
HQ Central Command (OL)
HQ ARTRAC (Q)
Naval HQ (PDPS)
HQ DG Assam Rifles
DGBR (Q), DG NCC(Lgs)
E in C Branch, DAD

HQ Southern Command (OL)
HQ Western Command (OL)
HQ South Western Command (OL)
HQ SFC, HQ IDS, HQ ANC
Air HQ (Accts)
HQ Coast Guard (AD)
DGQA, OFB, DRDO(DMS)
KSB, DIAV

ENTITLEMENT OF CANTEEN FACILITY AND CANTEEN SMART CARD

1. In spite of extant policy and numerous advisories on entitlement of canteen facility, cases have been reported wherein unauthorized individuals are found in possession of canteen smart cards, leading to misuse of facility.
2. Individuals authorized for canteen facility/ smart card are as given below:-
 - (a) Entitled through Individual Canteen Smart Card.
 - (i) Armed Forces personnel (including Coast Guard) who are in receipt of pay/ pension (**including disability pension**) through defence services estimates (Authority: AO 02/2006/QMG).
 - (ii) Armed Forces personnel (including Coast Guard) who have put in minimum five years of physical service and honourably discharged/ resigned from service (Authority: AO 02/2006/QMG).
 - (iii) All ranks of Assam Rifles and SFF, at par with Armed Forces personnel (Authority: 96029/Q/DDGCS/URCM dated 23 Aug 2016 and 96014/Q/DDGCS dated 18 Mar 2010).
 - (iv) All serving personnel of APS (Authority: 96029/Q/DDGCS/Entitlement dated 28 Apr 2014).
 - (v) Ex- APS personnel who have served for minimum five years in APS (Authority: 96029/Q/DDGCS/Entitlement dated 28 Apr 2014).
 - (vi) All Serving DSC Personnel (Authority: AO 02/2006/QMG).

- (vii) Ex-DSC Personnel who are in receipt of pension from defence services estimates (Authority: Army Order 02/2006/QMG).
 - (viii) TA personnel who have completed five years of physical service (Authority: 96001/Q/DDGCS dated 10 Oct 2007).
 - (ix) Ex- Gentleman Cadets/ Ex Recruits who are in receipt of disability pension, through defence services estimates, irrespective of length of service (Authority: 02/2006/QMG).
 - (x) Serving defence civilians in receipt of pay through defence services estimates (Grocery only) (Authority: AO 02/2006/QMG).
 - (xi) Retired defence civilians and their family pensioners, in receipt of pension from defence services estimates (Grocery only) (Authority: 96301/Q/DDGCS/Policy dated 12 Aug 2015).
 - (xii) Judges and Staff of AFT (Grocery only) (Authority: 95352/Q/DDGCS dated 25 Apr 2016).
 - (xiii) NCC personnel as per CS Dte letter No 96301/ Q/DDGCS/NCC dated 29 June 2015.
 - (xiv) Civil GT drivers being paid through defence services estimates. (Grocery only) (Authority: 96029/Q/DDGCS/Entitlement Civ GT dated 19 May 2014).
 - (xv) Veernaris/ Widows/ NoK of Armed forces personnel (including Coast Guard and DGBR) **who are in receipt of pension** through defence services estimates (Authority: AO 02/2006/QMG).
 - (xvi) Widows of Short Service Officers (only who have completed their terms of engagement) (Authority: AO 02/2006/QMG).
- (b) **Entitlement through Bronze Card only :-**
- (i) NCC Cadets will be provided canteen stores (basic amenities) during the duration of training camps through bronze cards only. NCC Cadets **"will not be issued individual canteen smart cards"**.
 - (ii) Porters paid through defence services estimates, for the duration of hiring (Grocery upto Rs 1,000/- per month only). Porters **"will not be issued individual canteen smart cards"**.
 - (iii) Individuals, whose smart card applications are in process of renewal/ Smart card loss cases.

(c) **Entitlement through Steel Card Only:-**

- (i) Gentlemen Cadets / Recruits/ Sainik/ Military School students.



(d) Following category of individuals are also authorised for canteen facility. However, these cases will be processed through CS Dte/ QMG Branch only:-

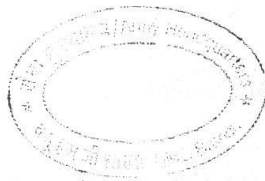
- (i) EC Officers/ Widows of EC Officers (Authority: 02/2006/QMG).
- (ii) Widows of WW-I & WW-II (Auth: 96003/Q/DDGCS dated 08 May 2007).
- (iii) Civilian staff on deputation with MoD.
- (iv) Marital discord cases (Auth: 96301/Q/DDGCS/Marital Discord dated 21 Jul 2014).

3. Following categories are **NOT ENTITLED** for canteen facility, as not in receipt of pay/ pension from defence services estimates:-

- (a) Armed Forces personnel who have resigned, prior to completion of minimum five years of physical service and not in receipt of any kind of pension through defence services estimates.
- (b) URC employees. (In this connection, refer Judgment of Hon'ble Supreme Court of India in RR Pillai Vs Commanding Officer HQ SAC (U) & Ors case of 2009).
- (c) Cantonment Board employees, employees of District Sainik Welfare Boards, School teachers of Army School/ Kendriya Vidyalaya/ Sainik Schools, as not paid through defence service estimates.
- (d) Civilians hired by military Units, paid through regimental funds and not paid through defence services estimates.
- (e) Welfare officers/ Red Cross officers serving with Military Hospitals, who are not paid through defence services estimates.
- (f) Widows/ NoK who are not in receipt of pension through defence services estimates (less paragraph 2(a)(xvi), 2(d)(i) & (ii) above).
- (g) Prominent personalities conferred honorary ranks.
- (h) Freedom fighters/ INA veterans.
- (j) Civilians employed by private vendors, banks, hospitals, wet canteens etc located in military stations.
- (k) Contractual employees with MoD.
- (l) CAPF personnel (BSF, CRPF, ITBP etc) and State Police personnel.

4. Cases have been reported wherein ESM serving with MoD (one set as ESM having both liquor and grocery and one card of grocery as defence civilian) and widows/ NoK drawing pension from two relations are in possession of two set of cards which is against extant policy. It is reiterated, these individuals will be entitled for any one set of card, as per their choice.

5. Individual applying for the canteen smart card will be responsible for correctness of data. However, the **issuing/ countersigning authority will be held equally responsible for authenticating the data.**
6. Local military authorities (LMA) will carry out checks through Enforcement/ Vigilance detachments wrt possession of cards by unauthorised individuals. All unauthorised cards will be destroyed IN SITU and record maintained. Compiled quarterly feedback, as applicable, may be forwarded to this Dte.
7. This letter does not refer to individual entitlement wrt grocery, liquor and four wheelers. Extant policies on Grocery vide CS Dte letter No 96027/Q/DDGCS/SOP dated 16 Apr 2015, Liquor vide CS Dte letter No 96219/Q/DDGC dated 07 Oct 2008 and Four wheeler vide CS Dte letter No 95350/Q/DDGCS/CAR/Policy dated 12 Jan 2016 and CS Dte letter No 96410/Q/Veernaries/(Car)/DDGCS dated 23 Feb 2017 will be strictly adhered to.
8. For strict compliance.
9. This letter may please be disseminated to all URCs/ Station HQ/ Zila Sainik Welfare Boards and **prominently displayed at all URCs.**



Naveen N
(Naveen N)
Lt Col
JDGS
For DDG CS

Copy to:-

- Q1(E)/ QMG Branch - For info please.
- CSD HO - For info please.
- M/S SCPL - For strict compliance.

Tele No. 2618 2117

Integrated HQ Min of Def (Army)
Quartermaster General's Branch
Canteen Services Directorate
Wing-III, West Block-III, R. K. Puram,
New Delhi -110 066

96102/Q/DDGCS

23 Mar 2018


HQ Northern Command (OL)
HQ Eastern Command (OL)
HQ South Western Command (OL)
HQ ARTRAC(Q)
Naval HQ (PDPS)
HQ DG Assam Rifles
HQ DG NCC (F&A)
DGQA, DRDO(DMS), E in C Branch, OFB

HQ Southern Command (OL)
HQ Western Command (OL)
HQ Central Command (Q)
HQ IDS, HQ SFC, HQ ANC
Air HQ (D/Accts)
HQ Coast Guard (AD)
HQ DGBR (Q)

LIMITS ON ITEMS FOR ALL RANKS WRT PURCHASE OF CSD STORES

1. Refer CS Dte letter No 96102/Q/DDGCS/ dated 31 Aug 2017.
2. Based on the feedback received from the environment, a software patch has been formulated which lays down limit on items, uniformly through individual cards. (List of items attached as Appendix A & B). URCs will install the software patch through M/s SCPL by 31 March 2018. Stores will not be issued to URCs by dependent depots wef May 2018 without the software patch being installed.
3. The ibid software patch has been formulated to prevent pilferage/ misuse of stores. Aspirations of various strata of beneficiaries have been taken into consideration during formulation of the limits. The laid down limits can conveniently cater for the needs of genuine beneficiaries. Beneficiaries may be advised by URCs on the limits, in order to facilitate smooth transition and negate misinformation. URCs will not refuse installation of the software patch/ indulge into altercation with M/s SCPL representatives.
4. Feedback/ suggestion if any, may please be forwarded to this Dte through command channel.
5. This letter may please be disseminated to all URCs under respective Commands. Completion report may be forwarded by 30 April 18.




(Naveen N)
Lt Col
JDCS
For DDGCS

Copy to:-

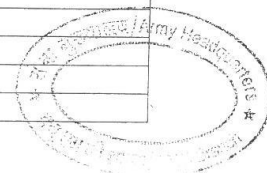
QMG Br/ Q1(E): For info pl.
CSD HO : For info pl.
M/s SCPL: For info & necessary action pl. Weekly update be forwarded to this dte w/o fail.

Appendix – A

(Refer CS Dte letter No. 96102/Q/DDGCS dt 23 Mar 2018)

LIST OF ITEMS – GROCERY

| Ser No | Item | Limit per month per card |
|--------|--|--------------------------|
| 1. | Shaving Cream/ Gel/ Foam/ Soap | 4 pieces |
| 2. | After Shave | 3 pieces |
| 3. | Shaving Blade/ Razor | 6 packs |
| 4. | Shaving Brush | 3 pieces |
| 5. | Toothbrush | 6 pieces |
| 6. | Toothpaste/ powder | 6 pieces |
| 7. | Mouthwash | 4 pieces |
| 8. | Fairness Cream/ Cold Cream/ Moisturizer/ Cosmetic Lotion/ Vaseline/ Facepack | 12 pieces |
| 9. | Deodorant/ Body Spray/ Perfume | 4 pieces |
| 10. | Liquid Soap/ Handwash | 8 pieces |
| 11. | Talcum Powder | 4 pieces |
| 12. | Toilet/ Bathing Soap/ Bodywash | 10 pieces |
| 13. | Facewash | 3 pieces |
| 14. | Shampoo/ Conditioner | 8 pieces |
| 15. | Hair Oil/ Massage oil | 6 pieces |
| 16. | Hair colour/ Dye | 3 pieces |
| 17. | Detergent Bar/ Cake | 6 pieces |
| 18. | Toilet Cleaner/ Cleaning Agent | 8 pieces |
| 19. | Dish washing Bar/ Liquid | 6 pieces |
| 20. | Detergent Powder | 5 Kgs |
| 21. | Liquid Detergent | 3 pieces |
| 22. | Fabric conditioner | 4 pieces |
| 23. | Non stick kitchenware | 2 pieces |
| 24. | Bulb | 6 pieces |
| 25. | Room Freshener/ Air Purifier | 10 pieces |
| 26. | Agarbatti | 4 pieces |
| 27. | Flask/ Bottle | 2 pieces |
| 28. | Casserole/ Lunchbox | 2 pieces |
| 29. | Soft drink/ Juice | 20 Litres |
| 30. | Biscuit | 20 packets |
| 31. | Cornflakes | 6 pieces |
| 32. | Chocolate | 30 Packets |
| 33. | Coffee | 3 pieces |
| 34. | Bournvita/ Complan/ Horlicks/ Boost/ Health Drink/ Baby Food | 6 Kgs |
| 35. | Pickle | 3 pieces |
| 36. | Squash/ Rasna/ Glucose | 10 pieces |
| 37. | Snacks | 30 packets |
| 38. | Ketchup/ Sauce | 4 pieces |
| 39. | Tea | 4 pieces |
| 40. | Chawanprash | 2 pieces |
| 41. | Ghee/ Edible Oil - Upto 1 kg | 5 kgs |
| 42. | Ghee Edible Oil - above 1 kg | 2 kgs |
| 43. | Rice/ cereal - Upto 1 kg | 5 kgs |
| 44. | Rice/ cereal - above 1 kg | 2 kgs |
| 45. | Jam | 4 pieces |
| 46. | Maggi/ Noodles | 30 Packets |
| 47. | Honey | 3 pieces |
| 48. | Sweets | 4 kgs |



Appendix – B

(Refer CS Dte letter No. 96102/Q/DDGCS dt 23 Mar 2018)

LIST OF ITEMS – AFD

| Ser No | Item | Limits |
|--------|--|---------|
| 1. | Gas Burner/ Stove | 2/ year |
| 2. | Fan | 6/ year |
| 3. | Food Processor/ Grinder/ Juicer/ Wet Grinder | 2/ year |
| 4. | Room heater | 3/ year |
| 5. | Sewing Machine | 1/ year |
| 6. | Pressure Cooker/ Electric Cooker | 3/ year |
| 7. | Induction Cooker | 2/ year |
| 8. | Dinner Set | 4/ year |
| 9. | Suitcase | 4/ year |
| 10. | Laptop Bag/ Ladies Handbag | 4/ year |
| 11. | Watch | 4/ year |
| 12. | Microwave/ Oven | 1/ year |
| 13. | Geyser/ Heater | 4/ year |
| 14. | Aquaguard | 2/ year |
| 15. | Mattress | 4/ year |



Tele: 26182117

Integrated HQ of MOD (Army)
Quartermaster General's Branch
Dy Dte Gen Canteen Services
Army Headquarters
Wing -III, West Block-III RK Puram
New Delhi- 110066

No. 95350/Q/DDGCS/Policy

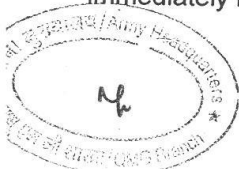
11 April 2018

HQ Northern Command (OL)
HQ Western Command (OL)
HQ Central Command (OL)
HQ ARTRAC(Q)
✓ Naval HQ (PDPS)
HQ Coast Guard(AD)
DGQA, OFB, DRDO(DMS)
CSD HO, DAD

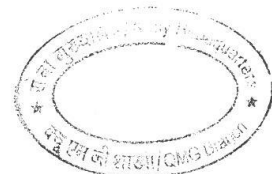
HQ Southern Command(OL)
HQ Eastern Command(OL)
HQ South Western Command(OL)
HQ ANC, HQ IDS, HQ SFC
Air HQ (Accts), HQ DGBR(Q)
HQ DG Assam Rifles
DGNCC(Lgs), E in C Branch
KSB, DIAV

POLICY/ GUIDELINES FOR PROCESSING OF CANTEEN SMART CARD

1. Refer CS Dte letter No 95350/Q/DDGCS/Policy/2018 dated 23 Mar 2018 and 95350/Q/DDGCS/Policy/2018 dated 10 Apr 2018.
2. **Issue of canteen smart card to unauthorised individuals is a punishable offence.** Further, large number of representations have been received from the environment wrt lack of information among canteens/ beneficiaries regarding procedure for applying/ processing of individual canteen smart cards and delay in issue of the smart cards.
3. Various category of individuals entitled for canteen facility/ smart card has been given vide para 1 above. The procedure to be followed alongwith the requisite documents is enumerated in the succeeding paragraphs.
4. URCs will forward the applications to Centre Cum Technical Support Centre (CCTSC) of M/s SCPL/ CS Dte(as applicable) within five working days without fail. URC Manager/ Management will be held responsible for the delay, if any.
5. Canteen smart cards will be issued by M/s. SCPL within 30 days (but not later than 45 days) of receipt of application from the URC. The responsibility of forwarding applications from CCTSC to M/s. SCPL and back to URC through CCTSC, will be the responsibility of M/s. SCPL. Applicants will be informed about the status of the application/ personalization of smart card by M/s. SCPL without fail, through an SMS on the mobile number provided by the individuals.
6. **URCs will hand over the smart cards to the applicants/ applicants will collect the smart cards within ten working days, failing which the smart cards will be hotlisted.** This has been implemented in order to prevent misuse of such cards. Further, applicants can cross check the details wrt usage of the smart card, if any, prior to receipt of the smart card from any URC. Misuse if any, will be immediately brought to the notice of Chairman, URC.



7. All Chakra series awardees and war widows/ NoKs are being issued cards, free of cost by M/s. SCPL. **Further, all damaged/ corrupted cards, due to technical failure of the chip will be replaced free of cost by M/s. SCPL.**
8. Entitlement of Canteen Facility has been laid out vide para 1 above. No unauthorized application will be processed by the URC/ smart card issued by M/s. SCPL. **The applicant/ issuing authority/ countersigning authority/ URC Manager/ Management/ M/s. SCPL will be held responsible and legal/ administrative/ disciplinary action will be initiated for violations, if any.**
9. Application forms will be filled correctly and attached with supporting documents - as given in Appendix 'A' of this letter. Incorrectly filled applications will be rejected by the URC in order to avoid delay and infructuous correspondence. However, URCs will assist the ESM in filling up of application forms. **The onus of filling up correct details lies with the applicant. Issuing/ countersigning authority will be equally held responsible for verification of data. Clarification on Aadhar Card will be issued subsequently, as matter is subjudice.**
10. Photographs of serving personnel will be in uniform (without headgear, less Sikh personnel) and in civil dress (without headgear, less Sikh personnel) for ESM and defence civilians. Photographs will be of high quality and not computer printouts.
11. Fresh cards will be activated by the CCTSC/ URC in presence of the applicant and password issued. Individuals can reset the password as per their choice at the CCTSC/ URC.
12. The life of the smart card is 10 years. Beneficiaries are requested to apply for fresh card at least three months in advance, in order to negate delay/ inconvenience. Individual canteen smart cards of ESM and defence civilians (Serving and Retired) will be validated once in a year through personal appearance of the card holder at the nearest URC, alongwith requisite documents.
13. **The system of obtaining NOC to transfer the card from one URC to another and levying of penalties of Rs 500/ Rs 1,000/- on loss of smart card are done away with, with immediate effect.**
14. Adequate number of applications will be stocked at all URCs/ Station HQ/ ZSWB (as required) by M/s SCPL. However, the security of these applications will be the responsibility of URC/ Station HQ/ ZSWB.
15. Distribution of ESM to URCs will be the responsibility of Station HQ. Station HQ will ensure equal judicious distribution of ESM to URCs based on choice exercised by ESM and availability of URC.
16. **Unauthorized cards if detected, will be destroyed in situ by the URC/ Station HQ/ local military authorities and record maintained.**

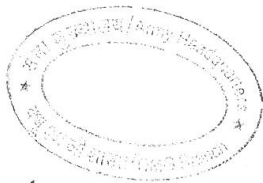


17. This letter will be read in conjunction with CS Dte letter No 95350/Q/DDGCS/Policy/2018 dated 23 Mar 2018 and 95350/Q/DDGCS/Policy/2018 dated 10 Apr 2018 given vide para 1 above. These guidelines have been laid down to prevent delay/ issuing of cards to unauthorized individuals and enhance consumer satisfaction. Clarification if any, may be obtained from this Dte.

18. **All previous advisories/ letters/ guidelines on the procedure for applying of individual canteen smart cards are hereby superseded.**

19. This letter may please be disseminated to all URCs/ ZSWB/ Station HQ under respective commands. Further, URCs/ ZSWB/ Station HQ will display this letter prominently on the notice boards, for the benefit of applicants.

20. For strict compliance.



Naveen N
(Naveen N)
Lt Col
JDCCS
For DDGCS

Copy to:-

Q1 (E)/ QMG Branch - For info please.

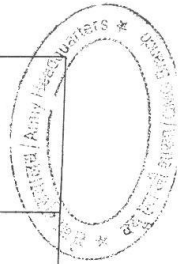
M/s. SCPL - For strict compliance.

Appendix 'A'

Refer to CS Dte letter No
95350/Q/DDGCS dt 14. Apr 2018)

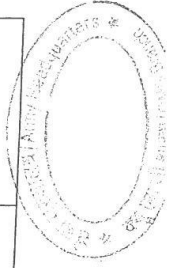
DOCUMENTATION PROCEDURE FOR APPLYING OF CANTEEN SMART CARD

| Sr No. | Category | Smart Card Application Form | Signing Authority | Countersigning Authority | Channel of Processing | Documents to be attached with the application and forwarded to M/s SCPL | Remarks |
|--------|---|-----------------------------|-------------------|--|------------------------------|---|---------|
| (a) | Serving Personnel of Armed Forces (including Coast Guard, Assam Rifles, SFF, DSC, APS & GREF) | White | 2ic/ Coy cdr | Commanding Officer of the Unit (in the rank of Lt Col/ Col) | Dependent URC - CCTSC - SCPL | Copy of latest payslip – issued by dependent CDA | |
| (b) | Serving Defence Civilians | Yellow | Manager, URC | Nominated Officer in the designation of Director/ Equivalent | Dependent URC - CCTSC - SCPL | Copy of latest payslip – issued by dependent CDA/ equivalent | |
| (c) | ESM(including Coast Guard, DSC, APS & GREF) drawing pension from defence services estimate (including disability pension) | Green | Manager, URC | Station HQ/ ZSWB, whichever is in close vicinity of the ESM (in the rank of Colonel/ Director or equivalent) | Dependent URC - CCTSC - SCPL | Copy of PPO - issued by dependent CDA | |
| (d) | ESM who have completed more than five years of service & not in receipt of pension (Including Coast Guard, DSC, APS & GREF) | Green | Manager, URC | Station HQ/ ZSWB, whichever is in close vicinity of the ESM (in the rank of Colonel/ Director or equivalent) | Dependent URC - CCTSC - SCPL | Copy of service record book/ discharge book | |
| (e) | ESM of Assam Rifles & SFF | Green | Manager URC | Station HQ/ZSWB, whichever is in close vicinity of the ESM (in the rank of Colonel/ Director or equivalent) | Dependent URC - CCTSC - SCPL | Copy of service record book/ discharge book | |

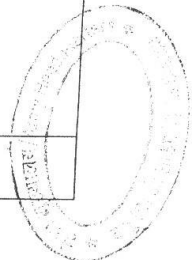


| Sr No. | Category | Smart Card Application Form | Signing Authority | Countersigning Authority | Channel of Processing | Documents to be attached with the application and forwarded to M/s SCPL | Remarks |
|--------|--|-----------------------------|-------------------|--|------------------------------|---|---------|
| (f) | NoK/ Widow/ Widower of Armed Forces personnel in receipt of pension through defence services estimate (Including Coast Guard, DSC, APS & GREF) | Green | Manager, URC | Station HQ/ ZSWB, whichever is in close vicinity of the ESM (in the rank of Colonel/ Director or equivalent) | Dependent URC - CCTSC - SCPL | Copy of PPO - issued by dependent CDA | |
| (g) | NoK/ Widows of Assam Rifles personnel/SFF | Green | Manager, URC | Station HQ/ ZSWB, whichever is in close vicinity of the ESM (in the rank of Colonel/ Director or equivalent) | Dependent URC - CCTSC - SCPL | Copy of Service record/ Discharge book Proof of marriage | |
| (h) | Short Service Officers (retired) who have completed their terms of engagement and not in receipt of pension | Green | Manager, URC | Station HQ/ ZSWB, whichever is in close vicinity of the ESM (in the rank of Colonel/ Director or equivalent) | Dependent URC - CCTSC - SCPL | Copy of Service record/ Discharge book | |
| (i) | Widows of Short Service Officers (who have completed their term of engagement) not in receipt of pension | Green | Manager, URC | Station HQ/ ZSWB, whichever is in close vicinity of the ESM (in the rank of Colonel/ Director or equivalent) | Dependent URC - CCTSC - SCPL | Copy of Service record/ Discharge book Proof of marriage | |

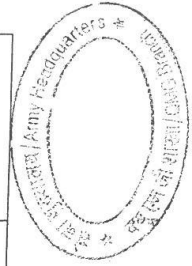
| Sr No. | Category | Smart Card Application Form | Signing Authority | Countersigning Authority | Channel of Processing | Documents to be attached with the application and forwarded to M/s SCPL | Remarks |
|--------|--|-----------------------------|-------------------|---|-----------------------------------|---|---------|
| (k) | EC Officers/ Widows of EC Officers | Green | Manager, URC | Station HQ/ ZSWB, whichever is in close vicinity of the ESM(in the rank of Colonel/ Director or equivalent) | URC - CS Dte/ QMG Branch approval | Copy of Service record/ Discharge book Proof of marriage | |
| (l) | Retired Defence Civilian in receipt of pension through defence services estimate | Blue | Manager, URC | Nominated Officer by the department in the designation of Director/ equivalent | Dependent URC - CCTSC - SCPL | Copy of PPO - issued by dependent CDA | |
| (m) | Nok of Defence Civilian in receipt of pension through defence services estimate | Blue | Manager, URC | Nominated Officer by the department in the designation of Director/ equivalent | Dependent URC - CCTSC - SCPL | Copy of PPO - issued by dependent CDA | |
| (n) | WW I & WW II Veterans/ WW I & WW II Widows | Green | Manager, URC | Station HQ/ ZSWB, whichever is in close vicinity of the ESM(in the rank of Colonel/ Director or equivalent) | URC- CS Dte/ QMG Branch approval | Copy of Service record/ Discharge book Proof of marriage | |



| Sr No. | Category | Smart Card Application Form | Signing Authority | Countersigning Authority | Channel of Processing | Documents to be attached with the application and forwarded to M/s SCPL | Remarks |
|--------|--|-----------------------------|-------------------|--|---|---|---------|
| (o) | Serving to Retired wrt Army Personnel only | Pink | Manager, URC | Commanding Officer of the Unit (in the rank of Lt Col/ Col) | (a) All JCO/OR due for retirement will forward their application to their Regimental Centres. Regimental Centres will forward their application to M/s SCPL. (b) All Officers due for retirement will forward their application directly to MP 5&6 Dte/ AG's Branch for issue of card. | As applicable | |
| (p) | Marital discord cases | White | Manager, URC | Commanding Officer of the Parent Unit (in the rank of Lt Col/ Col) | Application wrt both husband & wife will be processed by the parent unit through formation channel. | As applicable | |

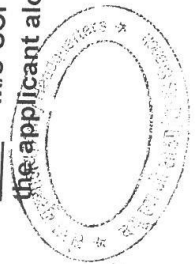


| Sr No. | Category | Smart Card Application Form | Signing Authority | Countersigning Authority | Channel of Processing | Documents to be attached with the application and forwarded to M/s SCPL | Remarks |
|--------|--|-------------------------------|-------------------|--|--------------------------------------|---|---------|
| (q) | TA personnel who have completed more than five years of service | White/ Blue(As applicable) | Manager, URC | Commanding Officer of the Unit (in the rank of Lt Col/ Col)/ Station HQ/ ZSWB, whichever is in close vicinity of the ESM(in the rank of Colonel/ Director or equivalent) | Dependent URC - CCTSC - SCPL | Copy of Service record/ Discharge book | |
| (r) | Ex Cadets/ Recruits boarded out and in receipt of pension from defence services estimate | Blue | Manager, URC | Station HQ/ ZSWB, whichever is in close vicinity(in the rank of Colonel/ Director or equivalent) | Dependent URC - CCTSC - SCPL | Copy of PPO - issued by dependent CDA | |
| (s) | AFT Judges/ Staff | White | Manager, URC | Nominated Officer by the department in the designation of Director/ equivalent | URC- CS Dte/ QMG Branch for approval | Appointment letter issued by the Govt | |



| Sr No. | Category | Smart Card Application Form | Signing Authority | Countersigning Authority | Channel of Processing | Documents to be attached with the application and forwarded to M/s SCPL | Remarks |
|--------|--|-----------------------------|-------------------|---|------------------------------|--|---|
| (t) | NCC Personnel | White | Manager, URC | Commanding Officer of the Unit (in the rank of Lt Col/ Col) | Dependent URC - CCTSC - SCPL | (a) Copy of latest payslip - issued by dependent CDA (b) Authentication Certificate from Commanding Officer of the Unit (as applicable) | |
| (u) | All cases wrt less than five years of service, but in receipt of pension/ disability pension through defence services estimate | Blue | Manager, URC | Station HQ/ ZSWB, whichever is in close vicinity (in the rank of Colonel/ Director or equivalent) | Dependent URC - CCTSC - SCPL | Copy of PPO - issued by dependent CDA | |
| (v) | Loss of Cards | | | | | Copy of FIR and documents as applicable | Beneficiaries will intimate M/s. SCPL for hotlisting of the lost card directly, along with the copy of FIR, in order to prevent misuse. |

Note: M/s SCPL will not retain any service documents forwarded by the applicant. These documents will be returned to the applicant alongwith the canteen smart card.



Tele: 2618 2117

Integrated HQ of MOD (Army)
Quartermaster General's Branch
Dy Dte Gen Canteen Services
West Block-III, Wing-III
RK Puram, New Delhi- 110066

No. 95360/Q/DDGCS/Marital Discord

12 April 2018

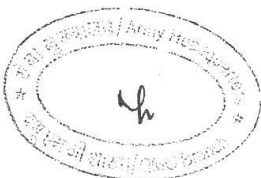
HQ Northern Command(OL)
HQ Western Command(OL)
HQ Central Command(OL)
HQ ARTRAC(Q)
✓ Naval HQ (PDPS)
HQ Coast Guard(AD)
DIAV, KSB

HQ Southern Command(OL)
HQ Eastern Command(OL)
HQ South Western Command(OL)
HQ ANC, HQ IDS, HQ SFC
Air HQ(Accts), HQ DGBR(Q)
DG Assam Rifles, DGNCC(Lgs)

POLICY: PROCESSING OF CANTEEN SMART CARDS WRT MARITAL DISCORD CASES

1. Refer CS Dte letter No. 96301/Q/DDGCS/Policy dt 21 July 2014 wrt CSD facilities to estranged wife and children of entitled services personnel including ESM.
2. Canteen facility (Grocery only) has been entitled to marital discord cases (as applicable). However, based on the feedback received from the environment, a need has been felt to reiterate the entitlement and also hasten the process of issuance of such cards.
3. Marital discord cases entitled for canteen facility (grocery only) is as given below:-

| <u>S.No</u> | <u>Status</u> | <u>Legal Standing : CSD Facilities</u> |
|--------------------|--|---|
| (a) | Lady separated from her husband because of ongoing divorce case and maintaining the children. | (i) Wife - entitled. (ii) Children authorised within the frame work of dependents. |
| (b) | Lady divorced and maintaining the children. | (i) Wife – Not entitled. (ii) Children entitled within the frame work of dependents. |
| (c) | Individual remarried after divorce. Divorce annulled by Court. First wife again gets status of legal wife, but staying separated and maintaining the children. | (i) First Wife – entitled. (ii) Children entitled within the frame work of dependents. |
| (d) | Dependent children staying separated from the Officer/JCO/OR. | Children entitled within the frame work of dependents. |



4. **Procedure wrt Applying for the Card.** Request of the wife will be processed through parent unit of the husband. The application will be recommended by the formation HQ (A Branch)/ (as applicable for other Services) in the chain of command and forwarded to HQ Command (A Branch)(as applicable for other Services). HQ Command (A Branch)/ as applicable for other Services, will be responsible for the following:-

- (a) Verify authenticity of facts/ petition.
- (b) Examine and ensure legal angles for wife to avail such facility.
- (c) Ensure that the facility is time specific as brought out in various situations mentioned in Para 3 above.
- (d) The concerned individual (Officer, JCO or OR) will be instructed by HQ Command to surrender the primary grocery card and apply afresh for separate grocery cards.

5. HQ Command (A Branch) post verification, will forward the application to HQ Command (OL Branch). **Dealing officer not below the rank of Colonel/ equivalent in HQ Command (OL Branch) (as applicable for other Services) will sanction the application.** Sanction letter will be addressed to the wife, with a copy to the husband, CS Dte, M/s. SCPL, HQ Command (A Branch), lower formation HQ and parent unit (as applicable).

6. On sanction by HQ Command (OL) Branch, M/s. SCPL will issue separate grocery card as dependent, in addition to maximum two dependent cards with total upper limit of 50% of entitlement of primary card holder. Following aspects will be observed:-

(a) **Wife - Status as per Para 3(a).** Once divorce is granted, the card will become invalid. Intimation will be given by concerned individual to HQ Command (OL) and URC concerned. Distribution of entitlement will be re rationalised.

(b) **Children.** On recommendation of the concerned Command HQ, dependent parents/ children (maximum two) will be allowed separate grocery cards with combined monetary ceiling for spouse, dependent 1 and dependent 2 being 50% of total monetary ceiling applicable. Cards for children will be valid upto the age of 25 years for son/ till he is employed, (whichever is earlier) and till the daughter gets married. Dependent cards of children will be renewed annually. Onus of informing the concerned authorities about daughter's marriage/ son's employment will rest with father/ mother, under whose custody, the child is staying.



(c) In case of estranged wife and two children, there will be a requirement of third smart card. In such cases, estranged spouse must apply on a separate/ additional form since existing application has provision for two dependents only.

(d) All Application forms processed under the provision of this policy should be endorsed "**MARITAL DISCORD CASES**" on the top.

(e) **Serving Personnel.** If the concerned individual does not fulfil this obligation, he will be issued Show Cause Notice by the same authority, who issues the Show Cause Notice for maintenance allowance under Section 90(i)/ 91(i) of Army Act or corresponding sections under Indian Air Force/ Indian Navy Acts.

7. **Post Retirement Cases (ESM).** Request of children of divorcee ESM will be processed by Station HQ/ ZSWB through concerned HQ Command (A Branch), duly recommended at appropriate level, for final approval by HQ Command (OL) Branch. HQ Command (A Branch) will be responsible for the following:-

(a) Verify eligibility criteria of dependent children i.e. son below 25 yrs of age and unmarried daughter.

(b) Since dependent card application has to be initiated by the primary card holder, ESM will be given a notice to send application for dependents.

(c) In case he does not respond to the orders within three months, his card will be hot listed. Application for grocery card for dependents will be filled up, signed by mother/ father as applicant and recommended by the Station Commander where children/ mother are staying. Smart Card application along with Demand Draft of requisite amount will be forwarded to M/S SCPL.

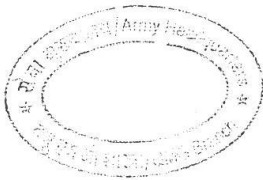
8. **Quantified Monthly Entitlement Grocery: Marital Discord/ Divorce Cases.**

| Distribution Of Smart Card Entitlement : Marital Discord Cases including ESM | | | | | | | | | | | |
|--|------|------|----|------|------|------|----|------|------|-------|------|
| No of cards | Self | Wife | or | Self | Wife | Dep1 | or | Self | Wife | Dep 1 | Dep2 |
| Ratio | 50% | 50% | | 50% | 25% | 25% | | 50% | 20% | 15% | 15% |

| Distribution Of Entitlement : Divorce Cases Including ESM | | | | | | | |
|---|------|---|------|----|------|-------|-------|
| No of cards | Self | + | Dep1 | or | Self | Dep 1 | Dep 2 |
| Ratio | 60% | | 40% | | 34% | 33% | 33% |



9. **Procedure for Issue of CSD Items to Estranged Wife/ Children till Cards are Made.** Till the time such Smart Cards are personalized, concerned Station HQ may consider issuing grocery items using bronze card. Temporary authority letter will be issued to the estranged wife and the dependent(s). URC to issue Grocery items up to 50% of the grocery entitlement of the entitled person/ ESM.
10. As and when wife/ children become non-entitled for CSD facilities (grocery only), the entitlement will be rationalized once again on receipt of information substantiating this non-entitlement.
11. This letter may please be disseminated to all URCs/ Station HQ/ ZSWB under respective command.
12. **All previous policy letters/ advisories on the subject matter are hereby superseded.**




(Naveen N)
Lt Col
JDCS
For DDGCS

Copy to:-

| | | |
|---------------------|---|--------------|
| Q1(E)/ QMG Br | } | For info pl. |
| AG's Br/ AG (Coord) | | |
| M/s SCPL | | |

Tele No. 26182117

एकीकृत मुख्यालय रक्षा मंत्रालय (सेना)
Integrated HQ Min of Def (Army)
क्वार्टर मास्टर जनरल शाखा
Quartermaster General's Branch
कैंटीन सेवाएँ निदेशालय सेना मुख्यालय
Canteen Services Directorate
विंग-3, पश्चिमी ब्लॉक-3, आर के पुरम
Wing-III, West Block-III, R. K. Puram,
नई दिल्ली -110 066/New Delhi -110 066

96220/Q/DDGCS/Liquor

03 May 2018

HQ Northern Command (OL)
HQ Eastern Command (OL)
HQ Central Command (OL)
HQ ARTRAC
Air HQ (Accts)
HQ DG Assam Rifles
KSB

HQ Southern Command (OL)
HQ Western Command (OL)
HQ South Western Command (OL)
Naval HQ (PDPS)
HQ IDS, HQ SFC, HQ ANC
HQ Coast Guard (AD), DIAV

SCALE OF LIQUOR

1. Refer the following:-
 - (a) CS Dte letter No 96219/Q/DDGCS dated 07 Oct 2008.
 - (b) Para 8(a) of CS Dte letter No 95286/SG/Q/DDGCS dated 26 Sep 2012.
2. Queries/ representations have been received from the environment wrt restriction laid on purchase of premium liquor and equivalence of various brands of liquor.
3. It is clarified that the restriction on purchase of premium liquor has been installed in the CIMS software. Beneficiaries will be able to buy only 50% of the liquor costing more than Rs 1,000/- per bottle per month out of their monthly liquor entitlement.
4. The equivalence of various brands of liquor are given below :-
 - (a) One bottle of Vodka or Gin is equivalent to one bottle of Whisky or Brandy or Rum.
 - (b) Four Bottles of Beer or Champagne or Wine are equivalent to one bottle of Whisky or Brandy or Rum or Gin or Vodka.
 - (c) Eight Cans of Beer or eight bottles of Breezer are equivalent to one bottle of Whisky or Brandy or Rum or Gin or Vodka.

2

5. Para 8(a) of CS Dte letter No 95286/SG/Q/DDGCS dated 26 Sep 2012 is hereby superseded.

6. This letter may please be disseminated to URCs/ all Ranks under respective command.


(Naveen N)
Lt Col
JDCS
For DDGCS

Copy to:-

Q1 (E)/ QMG Branch : For info please.

CSD HO : For info & dissemination to all depots.

M/s SCPL : For info & necessary action please.

Tele: 2618 2117

Integrated HQ of Min of Def (Army)
Quartermaster General's Branch
Canteen Services Directorate
Wing-III, WestBlock-3, R.K Puram
New Delhi-110066

No. 95350/Q/DDGCS/Policy

04 May 2018

HQ Southern Command (OL)
HQ Central Command (OL)
HQ Northern Command (OL)
HQ South Western Command (OL)
Air HQ (Accts)
HQ DG Assam Rifles
HQ DGBR (Q)

HQ Eastern Command (OL)
HQ Western Command (OL)
HQ ARTRAC (Q)
✓ Naval HQ (PDPS)
HQ SFC, HQ IDS, HQ ANC
HQ Coast Guard (AD)
DIAV, KSB

POLICY : DEPENDENT CANTEEN SMART CARD (GROCERY ONLY)

1. Refer CS Dte letter No 95286/Q/SG/DDGCS dated 26 Sep 2012.
2. Due to exigencies of services, dependent canteen smart cards (grocery only) have been authorized to **dependents of Armed Forces personnel (serving & retired) only**. Feedback has been received from the environment wrt misuse of dependent canteen smart cards by few beneficiaries. Following issues are reiterated:-
 - (a) **Dependent cards may be applied on need basis only. Further, dependent canteen cards will not be used as identity cards. Dependent cards will only be used for gaining access to Unit Run Canteens.**
 - (b) Following dependents of **Armed Forces personnel (serving & retired)** only are entitled for dependent canteen smart cards (grocery only):-
 - (i) Parents of Armed Forces personnel (serving & retired) (only if dependent, as per official records).
 - (ii) **Daughter.** Upto the age of 25 years or till getting married (whichever is earlier). Unmarried/ Widow/ divorcee daughters if dependent are also entitled irrespective of age. The eligibility will be verified by the URC through official records.
 - (iii) **Son.** Upto the age of 25 years or till getting employed (whichever is earlier). The eligibility will be verified by the URC through official records.
3. Only two dependent grocery cards are entitled for a beneficiary. The onus of furnishing authentic data lies with the primary grocery card holder. URCs/ Local military authority (LMA) will carry out check wrt authenticity/ eligibility of dependent canteen smart cards.

2

4. Further, entitlement of dependent grocery canteen smart cards to children below 10 years of age has been done away with, with immediate effect.
5. This letter may please be disseminated to all URCs under command.
6. All previous policy/ advisory on the subject matter are hereby superseded.



Naveen N
(Naveen N)
Lt Col
JD CS
For DDGCS

Copy to:-

- | | |
|-----------------------|------------------------|
| Q 1 (E)/ QMG Branch - | For info please. |
| CSD HO - | For info please. |
| M/s SCPL - | For strict compliance. |

Page 18

Tele: 2618 2117

एकीकृत मुख्यालय रक्षा मंत्रालय (सेना)
Integrated HQ Min of Def (Army)
क्वार्टर मास्टर जनरल शाखा
Quartermaster General's Branch
कैंटीन सेवाएँ निदेशालय
Canteen Services Directorate
विंग-3, पश्चिमी ब्लॉक-3, आर के पुरम
Wing-III, West Block-III, R. K. Puram,
नई दिल्ली -110 066/New Delhi -110 066

96410/Q/DDGCS/Disabled

04 May 2018

HQ Northern Command (OL)
HQ Eastern Command (OL)
HQ Central Command (OL)
HQ ARTRAC (Q)
Air HQ (Accts)
HQ DG Assam Rifles
E in C Branch, DIAV

HQ Southern Command (OL)
HQ Western Command (OL)
HQ South Western Command (OL)
Naval HQ (PDPS)
HQ IDS, HQ SFC, HQ ANC
HQ Coast Guard (AD)
KSB

**SPECIAL SANCTION TO DISABLED JCO/ OR WHO HAVE BEEN BOARDED OUT
BEFORE COMPLETION OF TEN YEARS OF SERVICE AND IN RECEIPT OF PENSION
THROUGH DEFENCE SERVICES ESTIMATES ONLY
(BATTLE CASUALTY CASES ONLY)**

1. Policy wrt purchase of four wheeler through CSD is given vide CS Dte letter No 96350/Q/DDGCS/CAR/Policy dated 12 Jan 2016, which authorizes all Ranks (Serving/ Retired) and their widows for the said facility.
2. Representations were received from the environment to authorize disabled JCO/ OR who have been boarded out before completion of ten years of service (**Battle Casualties in receipt of pension through defence services estimates only**) but who were not qualifying for the facility, due to lack of requisite service of 10 years to purchase four wheeler from CSD, through special sanction.
3. Based on the feedback received from the Service HQs/ HQs Command, sanction of competent authority has been obtained to authorize disabled JCO/ OR who have been boarded out before completion of ten years of service (**Battle Casualties in receipt of pension through defence services estimates only**) but who were not qualifying for the facility, due to lack of requisite service of 10 years for purchasing four wheeler from CSD, through special sanction.
4. The guidelines for Special sanction are as given below:-
 - (a) Disabled JCO/ OR declared "**Battle Casualty**" and boarded out prior to completion of 10 years of physical service and in receipt of pension through defence services estimate, who as per existing policy were not eligible for purchase of four wheeler, due to lack of physical service of 10 years will be authorized for the said facility, post special sanction, once in a lifetime. Further, their Widows if drawing pension through defence services estimates will be eligible for purchase of four wheeler through CSD once, post demise of the veteran.

(b) All documents will be processed through Canteen Services Dte/ QMG Branch. List of documents to be forwarded is as given below:-

- (i) Personal application from the disabled Veteran JCO/ OR (**Battle Casualty cases only**).
 - (ii) Indent Form duly signed by the Zila Sainik Welfare Board/ Station HQ (whichever is in close vicinity of the applicant).
 - (iii) Photocopy of canteen smart card.
 - (iv) Copy of Battle Casualty certificate issued by AG's Branch/ IHQ of MoD (Army)/ as applicable for other Services.
 - (v) Copy of PPO issued from PCDA.
5. This provision **DOES NOT** apply to physical casualties or Battle Accidents.
6. This letter may please be disseminated to all Ranks/ URCs/ Station HQ/ ZSWB.



Naveen N
(Naveen N)
Lt Col
Jt Dir
Canteen Services
For DDGCS

Copy to:-

QMG's Branch/ Q1 (E) }
CSD HO } For info please.

May 18

Tele: 2618 2117

Integrated HQ of Min of Def (Army)
Quartermaster General's Branch
Canteen Services Directorate
Wing-III, WestBlock-3, R.K Puram
New Delhi-110066

No. 95350/Q/DDGCS/Advisory


07 May 2018

HQ Northern Command (OL)
HQ Southern Command (OL)
HQ Central Command (OL)
HQ ARTRAC (Q)
✓ Naval HQ (PDPS)
HQ Coast Guard (AD)
HQ DG NCC (Lgs), HQ DGBR (Q)
E-in-C Branch

HQ Eastern Command (OL)
HQ Western Command (OL)
HQ South Western Command (OL)
HQ IDS, HQ SFC, HQ ANC
Air HQ (Accts)
HQ DG Assam Rifles
DGQA, OFB, DRDO (DMS)
DIAV, KSB

MISUSE OF CANTEEN SMART CARD

1. Canteen facility has been entitled to defence services personnel and defence civilians as a welfare measure. This facility can be availed through Canteen Smart Cards only.
2. Of late, complaints have been received from the environment wrt Canteen Smart Cards being used/ misused as proof of identity for various other facility/ documentation purpose.
3. Cases have been found where in, Canteen Smart Cards have been used as identity proof on online sale portals. Further, individuals have duped/ have been duped by furnishing Canteen Smart Cards, as proof of identity, maligning the image of Armed Forces.
4. **Canteen Smart Cards will be used only for gaining access to URCs. Canteen Smart Cards will not be used as identity proof for any other purpose.**
5. This letter may please be disseminated to all URCs/ ZSWB and displayed on the notice boards.
6. For strict compliance.


(Naveen N)
Lt Col
JD CS
For DDGCS

Copy to:-

Q1(E)/QMG Br
CSD HO
M/s. SCPL

} For information please.

Tele: 2618 2117

Integrated HQ of Min of Def (Army)
Quartermaster General's Branch
Canteen Services Directorate
Wing-III, WestBlock-3, R.K Puram
New Delhi-110066

No. 95350/Q/DDGCS/Policy

10 May 2018

HQ Southern Command (OL)
HQ Central Command (OL)
HQ Northern Command (OL)
HQ South Western Command (OL)
Air HQ (Accts)
HQ DG Assam Rifles
HQ DGBR (Q)

HQ Eastern Command (OL)
HQ Western Command (OL)
HQ ARTRAC (Q)
✓ Naval HQ (PDPS)
HQ SFC, HQ IDS, HQ ANC
HQ Coast Guard (AD)
DIAV, KSB

PROPOSAL FOR DOING AWAY WITH COMBINED LIQUOR CUM GROCERY CANTEEN SMART CARDS

1. Refer the following:-
 - (a) CS Dte letter No.95357/Q/DDGCS/CIMS dt 10 Mar 2017.
 - (b) CS Dte letter No. 95350/Q/DDGCS dt 21 Mar 2017.
 - (c) CS Dte letter No. 95350/Q/DDGCS dt 02 Feb 2018.
2. Combined cards have been discontinued wef 01 April 2018. The issue of new cards against the combined cards are in progress.
3. It is once again reiterated that the combined cards will not be accepted by URCs. URCs will forward all such cards being used by the beneficiaries, if any, to M/s. SCPL for replacement. Pictorial representation of the combined card is given below for easy assimilation:-



4. For strict compliance.


(Naveen N)
Lt Col
JDCCS
For DDGCS

Copy to:-

Q1 (E)/ QMG Branch – For info please.

M/s. SCPL – For strict compliance.

Tele 26182117

एकीकृत मुख्यालय रक्षा मंत्रालय (सेना)
Integrated HQ of MoD (Army)
क्वार्टरमास्टर जनरल शाखा
Quartermaster General's Branch
कैंटीन सेवाएँ निदेशालय
Canteen Services Dte
विंग-3, पश्चिमी ब्लॉक-3 आर के पुरम
West Block-3 Wing-III, R.K. Puram,
नई दिल्ली-110066, New Delhi-110066

No 95350/Q/DDGCS/Advisory/2018

10 May 2018


HQ Northern Command(OL)
HQ Southern Command (OL)
HQ Eastern Command(OL)
HQ Western Command (OL)
HQ Central Command (OL)
HQ South Western Command (OL)
HQ ARTRAC (Q)

Air HQ (D/Accts)
Naval HQ (PDPS)
HQ SFC, HQ IDS, DGBR(Q)
DG Assam Rifles, E in C Branch
HQ A & N Command
HQ Coast Guard (AD), DGNCC
DGQA, OFB, DRDO (DMS), KSB

SALE OF CSD STORES BY UNAUTHORISED DEALERS

1. Complaints have been received from the environment wrt few vendors/ dealers in Delhi duping Serving personnel/ ESM as authorised CSD dealers.
2. CSD HO is not dealing with the following dealers/ vendors operating in Delhi:-
 - (a) M/s Sham Lal & Krishan Lal, Sadar Bazar.
 - (b) M/s Darbar Trader, Delhi.
 - (c) M/s Sham Lal, Delhi.
3. All ranks be apprised of the same. Further, Serving personnel or ESM will not deposit the copy of smart card/ money for purchase of CSD stores through the above mentioned dealers. The list of authorised dealers is available on the webpage of CSD i.e, www.csdindia.gov.in. In case of any queries wrt dealers, beneficiaries may contact the CSD Depot.
4. For strict compliance.




(Naveen N)
Lt Col
JDCCS
For DDG CS

Copy to:-

Q1(E)/ QMG Branch }
CSD HO } - For info please.

INBA NEWS

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42. **Annual Contribution by the Services to Armed Forces Flag Day Fund (AFFDF).**

Services contribute annually Rs. 10 Cr to AFFDF in the ratio of 85:5:10 by Army, Navy and Air Force. The income from the fund is used for welfare and rehabilitation of ESM, veernaris and their dependents. Financial assistance is provided in the form of Penury Grant to non-pensioners, Children's Education Grant, Daughter's Marriage Grant, Funeral Grant, Orphan Grant etc. The Penury Grant has been enhanced to Rs 4000 pm from Rs 1000 pm.

43. **PRDIES.** NGIF insures the pensioners for an amount of Rs 5 lakh (sailors) / Rs 10 lakh (officers) by levying an appropriate one time premium. The insurance cover is available for a term of 30 years after retirement or 75 years of age, whichever is earlier.

Welfare News

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44. **Procedure for Recording of Amendments in Date of Birth/ Name/ Permanent Address by Naval ESM.** The amended procedure is as follows:-

(a) Procedure to incorporate "Change of Address" by Naval ESM in his Discharge Book is as follows :-

| <u>Sr no</u> | <u>Description</u> | <u>Condition</u> |
|---------------------|---|--|
| (i) | Water Bill | A least two bills are required – one bill each of current and previous years |
| (ii) | Telephone Bill (land line or post-paid mobile bill) | |
| (iii) | Electricity Bill | |
| (iv) | Bank Statement for last one year / copy of bank passbook of running bank account. | (a) Statement / passbook of accounts with Public Sector Bank will only be accepted. (b) The bank statement / passbook copy should highlight transaction |
| (v) | Income tax assessment order for current assessment year. | |
| (vi) | Voters Identity Card issued by Election Commission. | |
| (vii) | Current and valid Ration card of applicant. | If only ration card is submitted, it should be accompanied by atleast one more proof of address listed here. |
| (viii) | In case of minors, attested copies of the first and last page of passport of parents. | The copies should clearly indicate relevant details and photograph of passport holder. |
| (ix) | Aadhar Card | Attach one more proof of address listed here, if the date of issue of the Aadhar |

| | | |
|-----|---|--|
| | | Card is less than one year from the date of application. |
| (x) | Registered Rent Agreement for a period of more than one year. | |

(b) A NAVPEN order to the effect of change of address will be issued. The copies of the NAVPEN order (equivalent to Part II Order issued by Record Offices of Army) will be forwarded to concerned Zila Sainik Board. Copy of NAVPEN order will also be forwarded to both the old and new address of the applicant.

(c) **Verification and Endorsement of Amendment.** The application will be sent to concerned ZSB along with NAVPEN Order and the original Documentary Proof and original Discharge Book. ZSB is to verify the documentary proof and endorse the change of address in the original Discharge Book.

45. **Procedure for Recording Change/ Inclusion of Date of Birth and Change of Name.** The procedure to be followed for recording change/ inclusion of date of birth and change of name in the original Discharge Book in respect of Naval ESM is elaborated in the succeeding paragraphs.

(a) **Application for Recording Amendment.** The ESM is to submit an application to NAVPEN through the concerned ZSB seeking to record the new/ amendment detail in Discharge Book. The ZSB is required to forward the application to NAVPEN.

(b) **Original Discharge Book.** The original Discharge Book is to be retained by applicant and not forwarded along with application.

(c) **Documentary Proof.** The applicant should attach certified copies of the documents as applicable:-

| <u>Ser</u> | <u>Description</u> | <u>Condition</u> |
|-------------------|---|--|
| (i) | Birth Certificate issued by a Municipal Authority or any office authorised to issue Birth and Death Certificate by the Registrar of Births and Deaths. | Mandatory if the person in respect of whom the application is forwarded is born on or after 26 Jan 89. |
| (ii) | School Leaving Certificate/ Secondary School Leaving Certificate of recognised boards from the school last attended by the applicant or any other recognised educational institution. | |
| (iii) | Affidavit sworn before a Magistrate / Notary stating state/ place of birth as per the specimen at Appendix A. | Applicable only in respect of illiterate or semi- illiterate dependents of applicant. |

(d) **Change of Name (Major and Minor).**

| <u>Ser</u> | <u>Description</u> | <u>Condition</u> |
|-------------------|---|---|
| (i) | Publish change of name in Gazette of India Part IV and submit duly attested printed matter. | |
| (ii) | Advertise change of name in one daily newspaper and submit duly attested printed matter. | In case of minors, the advertisement for change of name in one daily newspaper is to be done by one of the parents. |
| (iii) | Submit an affidavit duly attested by First Class Magistrate/ Notary / Oath Commissioner. | |

46. **Enhancement of Monetary Allowances Attached to the Post Independence Gallantry Awards.** MoD vide notification No 3(37)/2017/D(Cer) dated 16 Nov 17 amended earlier MoD notification 3(6)/93/D(Cer) dated 31 Jan 95 regarding monetary allowance to the post-Independence gallantry awardees. The Ministry has conveyed enhanced payment of monetary allowance at the following rates to all receipts, irrespective of rank and income, of the following Post-Independence gallantry awards, with effect from 01 Aug 17:-

| Ser | Gallantry Awards | Existing rate of Monetary Allowances (Rs per month) | Revised rate of Monetary Allowances (Rs per month) |
|------------|---|--|---|
| (a) | Param Vir Chakra (PVC) | 10,000 | 20,000 |
| (b) | Ashoka Chakra (AC) | 6,000 | 12,000 |
| (c) | Maha Vir Chakra (MVC) | 5,000 | 10,000 |
| (d) | Kirti Chakra (KC) | 4,500 | 9,000 |
| (e) | Vir Chakra (VrC) | 35,00 | 7,000 |
| (f) | Shaurya Chakra (SC) | 3,000 | 6,000 |
| (g) | Sena/Nao Sena/Vayu Sena Medal (Gallantry) | 1,000 | 2,000 |

47. The allowances shall be admissible to the recipient of the award and on his death to his widow lawfully married by a valid ceremony. Ordinarily, the widow who was first married shall receive the allowance but with the special sanction of the Govt the allowances may be divided equally between the lawful widows of recipient. When the award has been made posthumously to a bachelor, the monetary allowances shall be paid to his father or mother, and in case the posthumous awardee was a widower, the allowance shall be paid to his son below 18 years or unmarried daughter as the case may be. Each bar to the decoration will carry the same amount of monetary allowance as admissible to the original award. The monthly monetary allowance will be paid in respect of all gallantry awards received by an individual. Payments, if any, already made for the period beyond the date of issue of this letter will be adjusted against the payment due under this letter.

48. **Inter-se Priority for Reservation /Preference to the Wards of Armed forces Personnel by States/UTs for Admission to Medical/Professional/Non- Professional Courses.** In supersession of all the previous letters issued on the subject, the competent authority has approved the following priorities for reservations or preferences to the wards of Armed Forces personnel by States/UTs/Central /State Universities/Autonomous Institutions for admission in medical/professional/ non-professional courses:-

| Ser | Priority | Eligibility |
|-----|----------------|---|
| (a) | Priority –I | Widows/Wards of Defence personnel killed in action |
| (b) | Priority – II | Wards of Disabled in action and boarded out from service. |
| (c) | Priority –III | Widows/Wards of Defence personnel who died while in service with death attributable to military service. |
| (d) | Priority –IV | Wards of disabled in service and boarded out with disability attributable to military service. |
| (e) | Priority –V | Wards of ESM and serving personnel who are in receipt of Gallantry Awards:- (i) Param Vir Chakra (ii) Ashok Chakra (iii) Sarvottam Yudh Seva Medal (iv) Maha Vir Chakra (v) Kirti Chakra (vi) Uttam Yudh Seva Medal (vii) Vir Chakra (viii) Shaurya Chakra (ix) Yudh Seva Medal (x) Sena, Nau Sena, Vayu Sena Medal (xi) Mention-in-Despatches |
| (f) | Priority - VI | Wards of Ex-Servicemen. |
| (g) | Priority -VII | Wives of : (i) Defence personnel disabled in action and boarded out from service. (ii) Defence personnel disabled in service and boarded out with disability attributable to military service. (iii) Ex-servicemen and serving personnel who are in receipt of Gallantry Awards |
| (f) | Priority- VIII | Wards of Serving Personnel |
| (g) | Priority -IX | Wives of Serving Personnel |

Authority: MoD letter No6(1)/2017/D (res-II) dated 30 Nov 17

49. **Grant of Disability Element to Armed Forces Personnel.** Govt vide letter no 16(05)/2008/D(Pension/Policy dated 19 May 17 has intimated the grant of disability pension to all personnel retired prematurely/voluntarily prior to 01 Jan 2006 provided that:-

- (a) The officer/sailor was suffering from disability and it was attributable/aggravated by Naval Service at the time of retirement.
- (b) The assessed disability was 20% and above.
- (c) The individual is still suffering from said/same disability and should be assessed 20% or more on the date of issue of this letter i.e 19 May 17.

50. Personnel who meet the criteria as stated at para above are requested to submit their claim along with medical documents to NAVPEN for further action.

51. **Eligibility of Widowed/ Divorced Daughter for Grant of Family Pension Clarification.** The provision for grant of family pension to a widowed/divorced daughter beyond the age 25 years has been made vide Gol, Ministry of Personnel, P.G. & Pensions, Department of Pension & Pensioners Welfare OM No 1/19/03-P&PW (E) dated 25 Aug 2004 circulated vide Gol MoD letter no 878/A/D(Pen/Sers)/04 dated 21 Sep 2004 applying the same provision to the Armed Forces Personnel.

52. It has been clarified vide Govt of India, Ministry of Personnel, P.G & Pensioners, Departments of Pension & Pensioners Welfare OM No 1/13/09-P&PW (E) dated 11 Sep 2013 circulated vide MoD ID No 1(9)/2013/D(Pen/Pol) dated 16 Sep 15 , the family pension is payable to the children as they are considered to be dependents on the Govt servant/pensioner or his/her spouse. A child who is not earning equal to or more than the sum of minimum family pension and dearness relief thereon is considered to be dependent on his/ her parents. Therefore, only those children who are dependent and meet other conditions of eligibility for family pension at the time of death of the Govt servant of his/her spouse, whichever is later, are eligible for family pension. If two or more children are eligible for family pension at that time, family pension will be payable to each child on his/ her turn provided he/she is still eligible for family pension when the turn comes. Accordingly, divorced daughter who fulfill other conditions are eligible for family pension if a decree of divorce had been issued by the competent court during the life time of at least one of the parents.

53. Grievances were being received from various quarters that the divorce proceedings are a long drawn procedure which take many years before attaining finality. There are many cases in which the divorce proceedings of a daughter of Govt employee/ pensioner had been instituted in the competent court during the life of one or both Govt employee/

pensioner & spouse, but none of them was alive by the time the decree of divorce was granted by the competent authority.

54. The matter has been examined at MoD and it has been decided that the clarification “grant family pension to a divorced daughter in such cases where the divorces proceeding had been filed in a competent court during the life time of the employee/ pensioner or his /her spouse but divorce took place after their death provided the claimant fulfils all other conditions for grant of family pension. In such cases, the family pension will commence from the date of divorce” given by Government of India, Ministry of Personnel, P.G. & Pensions, Department of Pension & Pensioners Welfare vide OM No 1/13/09- P&PW (E) dated 19 Jul 2017 would also apply mutatis mutandis to divorced daughters of Armed Forces personnel.

Authority:- Ministry of Finance Note ID No 01(09)/2015/Fin/Pen dated 17 Oct 17.

55. **Frequently Asked Questions- Uploaded by NAVPEN.**

Note:- Any amendments/clarifications may be sought directly from NAVPEN. Latest/updated CDA circulars/ government policies need to be cross checked while referring to certain answers.

| |
|--|
| Q1. I am DE (DH) sailor; will I get Dependent Cards on release from Service? |
| Ans. Non-pensioners are not entitled for dependent cards for their dependents. |
| Q2. What is the eligibility for Discharge Book and Discharge Certificate? |
| Ans. Sailors who has served less than five years are issued with Discharge Certificate rest all are issued with Discharge Book. |
| Q3. What all documents are issued at the time of being discharged from service? |
| Ans. Following documents are issued at the time of release / discharge from service subject to eligibility / entitlement:- |
| (a) Certificate of Service (IN 271). |
| (b) Indian Navy Service and Release Certificate (INSARC-IN 272) (Discharge Book). |
| (c) Trade Certificate. |
| (d) Civil Trade Equivalent Certificate (National Classification of Occupations Code). |
| (e) Graduation / Matric Equivalent Certificate. |
| (f) Post Retirement Death Insurance Extension Scheme Certificate. |
| (g) Sea Service Extract. |
| Q4. What is the criteria for issue of Graduation / Matric Equivalent Certificate? |
| Ans. The Graduation / Matric Equivalent Certificate is issued to sailors, after their names have been published in the Release Serial, provided they have completed 15 years of service at the time of request. The request for the equivalent Certificate is to be forwarded to the Release Centre with the original matriculation / equivalent of ET-1 Certificate for issue of Graduation / Matric equivalent Certificate respectively. |
| Q5. What is the procedure to get ESM Identity Card made? |

Ans. Hon officers are issued with ESM Identity card on retirement at Release Centre. They are required to bring along with them two photographs (without spectacles) with blue background, as per specification indicated below:-

(a) One 5cm x 5cm photo in civil dress with tie, Rank, Name and No. to be superimposed digitally in the lower half.

(b) One 4.7 cm x 3.7 cm in civil dress with tie.

However, sailor below honorary rank are required to contact their respective Zila Sainik Board with following documents:-

(a) Discharge Book

(b) Pension Payment Order (PPO)

(c) Application form duly stamped from Release Centre

(d) Two passport size photographs

Q6. I am DE (DH) sailor and I am due for retirement. What is my leave encashment entitlement?

Ans. Accumulation and encashment of leave will be limited to the number of days of annual leave at the credit of Defence Forces personnel on the day of their proceeding on superannuation / release / Discharge on own request / invalidated out of service / die while in service, irrespective of the number of years of service rendered, subject to a limit of 300 days and maximum of 30 days to be accumulated in a calendar year. Accumulation and encashment of Annual Leave has been delinked to the number of years of service rendered.

Q7. I am retiring on 31 Jan this year, what is my leave entitlement and how many days leave can I accumulate?

Ans. Post implementation of VI CPC, not more than 30 days can be accumulated in a calendar year. Annual Leave during the year of retirement will be encashed as follows:-

(a) Those retiring on 31 January - 15 days

(b) Those retiring in February and thereafter - 30 days

Q8. I am due for release from service on 31 Jan 16 and we are required to report to Release Centre by 06 Jan 16. In the year 2015, I have 30 days BAL of 2015 still to be encashed. Can I encash 30 days BAL of 2015 and at the same time avail advance of Annual Leave of 2016 in the year 2015 itself?

Ans. Advance of Annual Leave for the year 2016 can only be availed if the Annual Leave for the year 2015 has already been availed completely and there is no leave pending for the year 2015 still to be availed. There are cases wherein on one hand 30 days BAL of the current year is encashed and at the same time sailors have been granted Advance of Annual Leave of the next year during the current year itself, which is not in order.

Q9. I was discharged from service and awarded punishment for which my pension was reduced by the competent authority. What is my leave encashment entitlement?

Ans. Sailors who are compulsorily retired / discharged from service on disciplinary grounds where the disciplinary authority has imposed any reduction in the amount of pension (including gratuity), such sailor are not entitled for encashment of leave.

Q10. How can my payment dues be settled?

Ans. Commanding Officers of Ships / Establishments are requested to ensure that all payment/dues such as MLR, CILQ and CEA are made to the sailors being released before they are transferred to Release Centre. No payment is made at Release Centre. Sailors whilst at Release Centre are entitled for MLR, CILQ & CEA allowances as applicable. These dues will be settled by Naval Pay Office, Mumbai.

Q11. What documents are required for release formalities?

Ans. Following documents carrying the seal of the issuing unit / Headquarters, are to be brought by the sailors to the Release Centre:-

(a) Manuscript record sheet in triplicate duly audited by NLAOs containing information/entries made after dispatch of Service Documents including "Assessment of Character and Efficiency" on the day of transfer.

(b) Original Matriculation Certificate / ET-1 Certificate (if not forwarded earlier).

(c) Latest passport size coloured photographs (in plain clothes with sky blue background) as follows:-

(i) Self - five copies

(ii) Self & Wife - four copies

(iii) Self, Wife & Children - two copies

(d) De-kitting and tool kit surrender Certificate.

(e) Permanent Identity Card Surrender Certificate.

(f) Four ink signed copies of transfer Genform.

(g) Vigilance Certificate.

(h) Provost Warrant surrender Certificate (applicable for provost sailors)

(j) Ink signed copy of authorization to make private arrangements where applicable. Transfer Genform in such case should bear notation "continue to draw CILQ at old duty station".

(k) A copy to Annexure 'I' (Final closing of AFPP Fund) already forwarded to NPO.

(l) Copy of No Demand Certificate from COs/MES, Outgoing routine.

(m) Leave encashment Genforms for previous and current year.

(n) Copy of time bar sanction and Genform for leave encashment (If any).

(p) Leave sheet (for sea service extract), Details of award of GCB, Medal and Annual Assessment & units served (for concerned correction in documents, if any)-2 sets.

(q) Ex-servicemen application form, duly filled in black ink and photo attested, for issue of Canteen Smart Card. Old Smart Card / Surrender Certificate to be carried.

(r) Photo copy of PAN card.

(s) Original certificate of PRC undergone.

Q12. What actions are required to be taken in case of Local Discharge?

Ans. In case of local discharge, all actions by various agencies remain unchanged except that the sailors are not required to report to Release Centre. Commanding Officers are to ensure that all documents / certificates are obtained and dispatched to concerned

authorities in time. The Commanding Officers are to ensure following actions before discharge of sailors locally:-

- (a) Complete dekitting.
- (b) Recover identity card (IAFZ 2015) and pay book.
- (c) Conduct of RMB.
- (d) Forward following documents:-
 - (i) Casualty Genform by FAM / Fax to CABS / Admin section for issue of Bureau Order Discharge (BOD).
 - (ii) Audited SDs and Leave sheet to NAVPEN / Verification section.
 - (iii) Latest address, mobile / landline number and e-mail ID of sailor to NAVPEN / Pension Section and Release Centre.
 - (iv) Vigilance certificate to NAVPEN / Pension Section.
 - (v) If eligible, completed pension and ECHS forms to NAVPEN / Pension Section.
 - (vi) RMB to NAVPEN / Pension Section.
 - (vii) Pre-receipted AFPPF voucher in triplicate to NPO (Annexure 'I' to NO 09/2009).
 - (viii) No Demand Certificate from CO and MES to NPO.
 - (ix) Annual Assessment as on date of discharge to NAVPEN.

Q13. I am due to retire on 31 May 16 and will be reporting to Release Centre for release formalities on PM 15 May 16. My unit has paid me up to 15 May 16. Who will pay my dues such as MLR, CEA & CILQ etc. for the period of stay in Release Centre.

Ans. The payment dues such as MLR & CILQ etc for the period of stay at Release Centre will be forwarded to NPO for issue of payment authority. However in case of CEA, Sailors are required to forward the claim to the last unit for countersignature and subsequently to be forwarded to Release Centre for onward dispatch to NPO for issue of payment authority.

Q14. I have dispatched Original Service Documents [IN 271 (REV)] duly audited along with Pension forms to NAVPEN. Should I also get my Manuscript Record Sheet / Xerox Service Documents audited from NLAO Prior Reporting to Release Centre?

Ans. The Manuscript Record Sheet / Xerox SDs which is maintained by units for making entries on casualties occurring after dispatch of original service documents to NAVPEN is also required to be audited by the respective NLAOs prior reporting to Release Centre. The audited Manuscript Record Sheet / Xerox SDs are to be carried in person by retiring sailors on reporting to Release Centre, which is required for processing leave encashment claims.

Q15. What is the time limit for submission of retirement TA/DA claim? How can I prefer the claim after completion of 02 years?

Ans. The prescribed time limit for submission of retirement TA/DA claim is two years from the date of retirement. However if not submitted within the prescribed time limit, statement of case for late submission is to be forwarded along with the original claim documents for obtaining the time bar sanction from competent authority.

Q16. Is change of address certificate required to be enclosed with the Retirement TA/DA claim in addition to the documents listed out in the contingent bill?

Ans. Change of address certificate is required for the sailors who have been locally transferred within the same station/city/district when the change of residence occurred in the same station or specifically sought by PCDA(N).

Q17. What is the exact time limit for transportation of personal effects (Baggage & conveyance) and Journey of Self & family to Selected Place of Residence after the retirement?

Ans. One Year from the date of retirement.

Q18. Sir, I have been locally discharged from my last unit? To whom shall I send my final claim?

Ans. Personnel discharged locally are to submit their final permanent duty claim to their last unit for further processing.

Q19. I am due for retirement and warrant for family was issued by last unit and when I reported to Release Centre, warrant for self was issued to me. Can I and my family perform journey on different dates?

Ans. Yes, You and your family can perform journey on different dates however, original journey tickets are to be enclosed with the claim.

Q20. Sir, I had lost my train tickets after completion of my journey. How can I prefer my claim without the same?

Ans. For this, you need to file an FIR for lost tickets at the nearest police station and the copy of the same is to be attached with the claim.

Q21. What is the Certificate in accordance with NO-32/06?

Ans. It is a certificate which is issued by Accommodation Office of the last unit and the same is to be issued to the sailor prior proceeding to Release Centre for release formalities.

Q22. Sir, due to non availability of reservation I had booked ticket at my own expense for the journey of my family from last duty station to home station. Who will issue Cash TA sanction for the same?

Ans. Cash TA Sanction for the journey of family from last duty station to home station will be issued by last unit.

Q23. Which address is to be given in the address column in 2nd page of contingent bill?

Ans. SPR/Permanent Home Address is to be given in the address column of the contingent bill and the same is to be reflected in the copy of discharge book which is enclosed as proof of address.

Q24. I am discharged from service on SNLR will I get Sea Service Extract?

Ans. Sea Service Extract certificate will not be issued to sailors discharged on following grounds:-

(a) Invalided physically unfit for Naval Service.

(b) SNLR for reasons other than surplus to complement.

(c) Unsuitable.

(d) Fraudulent Entry.

| |
|---|
| (e) Deserter. |
| (f) Dismissed from service. |
| Q25. What are the documents required for updation of discharge book? |
| Ans. (a) Manuscript Record Sheet. |
| (b) Latest Kindered Roll. |
| (c) Page No. 09 & 10 of Service Document (Annual Assessment as on date of transfer). |
| (d) Page No. 02 of Service Document. |
| (e) PRC Certificate (PRC courses which are nominated by CABS). |
| Q26. What is the procedure for updation of educational qualification in discharge book? |
| Ans. Discharge book consists of two columns pertaining to educational qualification i.e. |
| (a) Education qualification at the time of joining service is updated by CABS/Admin Section based on education qualification declared by the individual on IN 441 at the time of joining service. |
| (b) Education qualification acquired by sailors whilst in service is also updated by CABS/Admin Section provided the necessary permission to pursue higher education has been obtained prior attaining qualification and subsequently BOAQ is issued by CABS post completion. |
| Q27. Sir my family particulars hosted in Bureau Website are incorrect, I am about to report to Release Centre. How can I correct it? |
| Ans. It is of utmost importance to ensure that family particulars are updated well in time by forwarding supporting documents from the last unit. Discharge book consists of details of family members viz. spouse, children, father & mother who are dependent on the sailor. All sailors reporting to Release Centre are required to carry in person latest kindered roll issued by last unit for updation of family particulars. In case, if there is a requirement to carry out change of name of any dependant the individual should make an affidavit and bring a copy of same while reporting to Release Centre. It is clarified that married children, dependant sister/brother will not be included in family member details. |
| Q28. What is PRDIES? Is it compulsory? |
| Ans. 'PRDIES' is post retirement insurance provided to 'Pensioners' only. This scheme is valid for 30 years from the date of retirement or up to the age of 75 yrs whichever is earlier. One time premium is deducted from 'Survival benefits' paid at the time of retirement. The premium deducted is non-refundable; the scheme provides death insurance cover up to the validity period only. The insured amount is payable only in case of death of the individual within validity period only. The insured amount is payable only in case of death of the individual within validity period. Nomination for nucleus family is mandatory for 67% and remaining 33% can be nominated to father / mother or any other relatives. Bachelors can nominate 100% to their father/mother or any other relatives. It is compulsory for all pensioners: and non-pensioners are not eligible. |
| Q29. After completion of validity period will I get insured amount of PRDIES? |

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Ans. No, the post retirement death insurance extension scheme is a non-refundable scheme.

Q30. I am due for discharge from service, can I take Leave Pending Retirement (LPR)?

Ans. The provision of LPR to sailors has been cancelled vide Sub Para 3 (i) (ah) of para 37 of Navy Order (Spl) 03/84, and the same has been incorporated in NO 17/13. NOC for civil employment is being suitably amended.

56. List of Nodal Officers for CPPC

| Ser | Name of Bank | Name of the Nodal Officers | Address CPPC | Phone/Fax No./e-mail |
|-----|----------------|--|--|---|
| (a) | Allahabad Bank | Shri Vinay Kumar Agarwal | Asstt. General Manager, Allahabad Bank Zonal Office Building, 1st floor, Hazratganj, Lucknow UP-226001 | Mob: 7800995022 Ph: 0522 2286378, Ph: 0522 2286489 cppc@allahabadbank.in |
| (b) | Andhra Bank | Shri M K Srinivas | Sr.Manager, Andhra Bank, Centralized Pension Processing Centre(CPPC) 4th floor,Andhra Bank Building,Koti, Hyderabad-500095 | Mob: 09666149852, Ph: 040 24757153 abcppc@andhrabank.co.in |
| (c) | Axis Bank | Shri Hetal Pardiwala, | Nodal Officer Axis Bank Ltd. Centralized Pension Processing Centre (CPPC), AXIS BANK LTD,Gigaplex Bldg no.1, 4th floor, Plot No. I.T.5, MIDC, Airoli Knowledge Park, Airoli, Navi Mumbai- 400708 | Mob: 9167550333, Ph: 022-71312631 hetal.pardiwala@axisbank.com |
| (d) | Bank of India | Mr. Rahul Arora Mr. Pranay Sawaitul | Chief Manager Bank of India, CPPC Branch, Bank of India Bldg., 87-A, 1st floor, Gandhibaug, Nagpur-440002. | Mob: 9552203006, 9975104336 Ph: 0712-2536440, 2536441, 43 Fax: 0712-2536442 cppc.nagpur1@bankofindia.co.in |
| (e) | Bank of Baroda | Ms. Judith Thangmawii | Chief Manager , Bank of Baroda, Central Pension Processing Centre, Bank of Baroda Bldg. 16, Parliament Street, | Ph: 011-23441356 Ph: 011-23441347 Ph: 011-23441342 cppc.telecom@bankofbaroda.com cppc.delhi@bankofbaroda. |

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|-----|-----------------------|--------------------------|---|--|
| | | | New Delhi – 110 001 | com |
| (f) | Bank of Maharashtra | Mr. Vijay Dattatray Raut | Nodal Officer Bank of Maharashtra Central Pension Processing Cell, 1177, Budhwar Peth, Janmangal, Bajirao Road Pune-411002 | Mob: 09822885243 Ph: 020-24467937 Ph: 020-24467938 bom1407@mahabank.co.in brmgr1407@mahabank.co.in |
| (g) | Canara Bank | Mr. Somashekhar | Divisional Manager Canara Bank Centralized Pension Processing Centre, General Administration Wing, 5th Floor, Spencers Towers, 86, MG Road, Bangalore-560001 | Mob: 07619604837 Ph: 080 26621845 Ph: 080 25585591 (Fax) cppc@canarabank.com |
| (h) | Central Bank of India | Mr A K Mandal | Asstt. General Manager Central Bank of India (CPPC) Central Office, 2nd Floor, Central Bank Building, M.G. Road, Hutatma Chowk Fort, Mumbai - 400001 | Mob: 9167490939 Ph: 022-22703216/ Ph: 022-22703217 Ph: 022- 22623450, Fax- 022-22703218 cppc@centralbank.co.in cmcpc@centralbank.co.in |
| (i) | Corporation Bank | Dr. Prakash T, | Nodal Officer, Corporation Bank (CPPC) Pandeshwar, Mangaladevi Temple Road, Post Box No. 88, Mangalore - 575001 | Ph: 0824-2427340 Mob: 9972976900 tprakash@corpbank.co.in |

57. **Grant of Special Pension.** Numerous representations are being received at this HQrs as well as NAVPEN from aggrieved ex-sailors whose request for grant of special pension has been rejected. It is observed from the representations that the ex-sailors' grievance is about the Indian Navy having taken a 'Selective' and 'Discriminatory' method for granting Special Pension to a few among all similarly placed sailors. The clarification regarding grant of special pension is enumerated in the succeeding paragraphs. As per Regulation 78 of Navy (Pension) Regulation 1964, it was mandatory for a Personnel Below Officer Rank to render 15 years of colour service to become eligible for Service Pension. All sailors of the Indian Navy were recruited with 10 years initial engagement tenure till 03 Jul 1976 and had two options at the time of discharge to become eligible for pension:-

- (a) Either to sign for further service of 05 year i.e to complete 15 years of colour service which is mandatory to earn service pension.

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Or

(b) To enroll for Indian Fleet Reserve for 10 years to earn Reservist Pension. This enrollment into Fleet Reserve was guided by Indian Fleet Reserve Act of 1939 and the enrollment was **neither a matter of right nor was automatic** as per Reg.6 of Indian Reserve Act 1939.

58. Among the sailors who volunteered for the second option { i.e at Para 2(b) above}, only those who met requirements of service i.e certain qualifications in terms of charter, efficiency, age and medical category, were drafted to Fleet Reserve. Their conditions of service were entirely different from those who had signed for first option, in that, they were called for training once every two years and were paid retention fee and TA/DA/Pay for the training period.

59. Gol had revised the initial engagement tenure of all sailors to 15 years vide letter AD/5374/2/76/2214/S/D(N-II) dated 03 Jul 76. In the same letter, the Indian Fleet Reserve service was discontinued. Those sailors who were already enrolled prior to 03 Jul 1976 in the Indian Fleet Reserve were allowed to continue and complete their respective tenure and were sanctioned Reservist Pension.

60. Thus there is a category of ex-sailors who were discharged after 03 Jul 1976 with initial engagement of 10 years but since enrolment into fleet reserve was done away with, they approached the court for grant of Reservist Pension. The Hon'ble Supreme Court passed an order dated 27 Oct 16 in CA No. 2147/2011 and 8566/2014 for grant of special pension stating, that "all sailors appointed prior to 3rd July, 1976 and whose tenure of initial active service/ empanelment period expired on or after 3rd July, 1976 may be eligible for a special pension under Regulation 95, subject, however, to fulfilling other requirements. In that, they had not exercised the option to take discharge on expiry of engagement (as per Section 16 of the Act of 1957) and yet were not and could not be drafted by the competent Authority to the Fleet Reserve because of the policy of discontinuing the Fleet Reserve Service w.e.f 3rd Jul 1976".

61. The Hon'ble Supreme Court order is being implemented on case-to-case basis as per Gol, MoD/D(Pension/Legal) Letter No. 4/10/2017/D/(P/L) dated 26th September 2017. The letter states that sailors appointed prior to 03 Jul 76 and discharged on or after 03 Jul 76 on expiry of 10 years active service, subject to following conditions are eligible for grant of Special Pension:-

(a) The Ex-Sailor was not and could not be drafted to Fleet Reserve Service because of the discontinuation of the policy.

(b) The Ex-Sailor did not exercise the option to take discharge on expiry of engagement period i.e the Sailor opted for retention in active service, but not granted extension to qualify for pensionable service.

62. FAQS Regarding Special Pension

| Ser | Question | Reply |
|-----|--|---|
| (a) | What are the condition of eligibility and payment for special pension, as per the rules of the Indian Navy. | <p>Conditions of eligibility for Special Pension are laid down in Regulation 95, and for payment of special pension is laid down in Regulation 98 of the Navy (Pension) Regulations, 1964. As per Regulation 95.</p> <p>Special pensions and gratuity to sailors-when admissible:- A special pension or gratuity may be granted, at the discretion of the Central Government, to sailors who are not transferred to the reserve and are discharged in large numbers in pursuance of Government policy-</p> <p>(i) Of reducing the strength or establishment of the Indian Navy; or</p> <p>(ii) of re-organisation, which results in paying off of any ships or establishments.</p> |
| (b) | Does, any rules of the Indian Navy, stipulated that, in order to become eligible to receive special pension, the concerned sailor should express willingness for further service, on expiry of initial engagement. | To receive Special Pension under Regulation 95, no willingness or unwillingness is required as the discharge is by the Government on reducing the strength of Indian Navy. |
| (c) | Is there any rules of the Indian Navy, which prohibits the payment of special pension, on the ground of expression/submission of unwillingness on expiry of initial engagement period. | Reply to Query 2 above is relevant. |
| (d) | Please provide copies of rules or orders if any, of the Indian Navy | A copy of regulation 95 and Regulation 98 of the Navy (Pension) Regulation, 1964 is as follows. |

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|--|---|--|
| | governing/dealing with my queries above | |
|--|---|--|

63. **Digital Life Certificate.** The Government has instituted a system of Digital Life Certificate for pensioners using Aadhaar Card. Under this system, pensioners may submit their Life Certificate digitally from the nearest Citizen Service Centre/ Banks/ Post Office having biometric devices.

64. **Opening of Naval Pension Processing Cell at PNB.** Punjab National Bank has opened an exclusive Naval Pension Processing Cell, which is co-located with NAVPEN. This will provide faster services & crediting of dues to naval pensioners banking with PNB.

IMPORTANT CONTACT DETAILS

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| | |
|--|--|
| <u>DIRECTORATE OF ESM AFFAIRS (DESA)</u> | |
| TELE NO. | 011-24121068, 24102305 |
| TOLL FREE NO. | 1800-113-999 |
| FAX | 011- 26880943, 24121068, 26881019 |
| E-MAIL ID | desa@navy.gov.in |
| <u>NAVAL PENSION OFFICE (NAVPEN)</u> | |
| TELE NO | 022-25075455, 022-25075620, 1800-220-560 (Toll Free) |
| FAX | 022-25075653 |
| E-MAIL ID | navpen-navy@nic.in |
| <u>INDIAN NAVAL BENEVOLENT ASSOCIATION (INBA)</u> | |
| TELE NO | 011- 23093781 |
| FAX | 011- 23013656 |
| E-MAIL ID | dnpf-navy@nic.in |
| <u>ECHS</u> | |
| TELE NO | 011-25684946, 24101319 |
| HELP LINE NO | 080-43004300 |
| TOLL FREE | 1800- 114- 115 |
| E-MAIL ID | echsdelhi@navy.gov.in |

SOME IMPORTANT WEBSITES

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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 in the website under “Personnel” section of the website. It provides links to all other naval agencies.
2. **DGR Website (www.dgrindia.com)**. This website is maintained by the Director General Resettlement and contains valuable information regarding resettlement opportunity, employment assistance provided to ESM, various Forms, and News updates from the Kendriya Sainik Board (KSB).
3. **Ministry Of Defence (www.mod.nic.in)**. This is official website of Ministry of Defence, which provides all MoD/Gol orders/circulars and publications which are useful to ESM for eg ‘Sainik Samachar’.
4. **Ministry of Personnel (www.persmin.nic.in)**. The Website of Ministry of Personnel, Public Grievances and Pensions.
5. **PCDA Allahabad (www.pcdapension.nic.in)**. The Website of the Principal Controller of Defence Accounts (Pensions), Drupadi Ghat, Allahabad. E-mail id of PDCA is also mentioned below; personnel can directly send e-mail to CDA regarding their grievances.
6. **PCDA Navy (www.pcdanavy.nic.in)**. This site provides information regarding latest orders/circulars of pensioners. They can be contacted for pending claims regarding revision of pension and TA/DA claims etc.
7. **Indian Naval Placement Agency (www.indiannavy.nic.in/inpa)**. Indian Naval Placement Agency site provides job assistance to all ex-naval personnel including widows. This site provides job information to all ESM including those who are not the members of INPA.
8. **Naval Children School (www.nesnavy.com)**. This is official site of Navy Children School. You can visit this site for career options, counselling, admission, etc.
9. **Canteen Stores Department (www.csdindia.com)**. All important information in respect of Canteen Stores Department like revised monetary limits, authority letter regarding purchase of car by PBOR, CSD bulletin, AFD item list depot wise are available on this site.

10. **Naval Recruitment (www.joinindiannavy.nic.in)**. This site provides detailed information about various entries in Navy, recruitment criteria, eligibility, and contact information of DMPR for Officers and Sailors entries.
11. **ECHS Website (www.echs.gov.in)**. This webpage of Ex-servicemen Contributory Scheme provides information about ECHS policy letter, list of polyclinics, FAQ, guide lines for ECHS members.
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. **Pension Information (www.pensionersportal.gov.in)**. This site provides important information about pensions.
14. **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.
15. **Pension Grievances (www.pensionportal.gov.in)**. Information related to grievances of pensioners is hosted on this website. CPENGRAMS (Centralised Pensionary Grievances Redressal and Monitoring System) is also hosted on this site.

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