

DIRECTORATE OF ESM AFFAIRS

E-NEWS LETTER – JUN 2017



NAVY CARES FOR ITS VETERANS

NAVY FOR LIFE AND BEYOND

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Commodore Saleem M Anwer
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-news letter for the benefit of naval veterans, veer naris and their dependents.
2. Navy is making concerted efforts to ensure that naval veterans and veer naris benefit from these initiatives. Work on Widows' Sahara Hostel is progressing well and the project is likely to be completed by end 2018. The 9th AGM/ GCM of Veteran Sailors' Forum has been scheduled to be conducted on 15 Oct 17 at Goa. The 9th GBM of Delhi Charter & Lunch for Veteran Sailors has been scheduled on 26 Nov 17 at Delhi. Agenda Points/issues which need attention of the AGM/ GBM may be forwarded to DESA for consideration.
3. In keeping up with the initiatives, a new INPA website is under development, which will be hosted as part of the Indian Navy website at <http://indiannavy.nic.in/inpa>. The new website is expected to be hosted by end Jul 17 and the existing INPA website at www.inpa.net.in will be shut down subsequently. All existing users will be migrated to the new website before hosting. Towards quick dissemination of job vacancies, INPA has also started a WhatsApp account on the mobile number 9654556416. INPA registered users may send a message on this number to be part of the group.
4. We sincerely hope that the information brought in through this e-newsletter helps the retired community to remain updated with the developments and well connected with the Navy.

Best Wishes and Warm regards,

New Delhi
30 Jun 17

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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 the veteran, immaterial of whether the incident occurred whilst in harness or after retirement. Through vigorous involvement of NHQ and Commands, including allied Naval Units, NRS has emerged as a platform, where region-wise, issues pertaining to widows/their NOKs, including retired IN personnel, are being dealt with, in a speedy and professional manner. Processing various welfare / entitlement issues linked with death of a service personal while in service or post retirement and providing maximum benefits to the widows/ their NOKs on priority are case in point.

2. **Demise Grant.** In a related issue, it is highlighted that on demise of an ex-serviceman, the widow / next of kin is entitled to a death grant of Rs 30,000 (for officers and sailors) wef May 2016. Towards this, the widow/ NoK is required to forward copy of Death Certificate, copy of Discharge Book/ Ex Serviceman identity card/ any other document which certifies/ authenticates the relationship with the ESM and a crossed cheque (for directly debiting the amount to the bank), to the concerned CRSOs with a copy to 'The Directorate of Ex Servicemen Affairs, 6th Floor Chanakya Bhawan, Chanakyapuri, New Delhi -110021 for processing the case and authorising payment expeditiously.

3. **Update on Widow's Database.** In order to enable NRS to reach out to all widows/ NoK/ dependents of departed colleague, compilation of widows' database is being undertaken by CRSOs. This has been advertised through newspapers also. However, details in respect of only 78% of naval widows have been captured so far. Veterans are therefore requested to inform naval widows in and around their residential area to register themselves with the concerned CRSOs as per the geographical responsibility, details of which are given below:-

Sl 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 & Uttarakhand	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 & Karpip	The Commander-in-Chief [for CRSO (A&N)] Headquarters Andaman & Nicobar Command Port Blair - 782014	03192 - 248294/3333 03192 - 232829 (Fax)	crso.an@gmail.com navccpb-navy@nic.in

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Navy Foundation

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4. **Felicitation Ceremony of Martyrs/ War Veterans of 1971 Operations**. During the recent India visit of the Prime Minister of Bangladesh from 07 to 10 Apr 17, a 'Sommomona' ceremony was held on 08 Apr 17 to commemorate and felicitate 1971 war veterans/ martyrs. During the function, Hon'ble Prime Minister of Bangladesh felicitated 1971 war veterans/ martyrs. Lt Samir Das, NM, VSM was felicitated during the ceremony.

Veteran Sailors' Forum

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5. **Schedule of Veteran Sailors' Forum Meetings**. Following meeting dates of Veteran Sailors Forum for 2017 have been finalised:-

Ser	Event	Venue	Chaired by	Date
(a)	GCM/AGM	Goa	CPS	15 Oct 17
(b)	GBM of Delhi Charter and Lunch for Veteran Sailors	Delhi	PDESA	26 Nov 17

6. Agenda Points/issues which need attention of the AGM/ GBM may be forwarded to DESA for consideration by end Jul 17.

7. **Aims and Objectives of VSF**. The Veteran Sailor's Forum (hereinafter referred to as "The Forum"), shall be a secular and non-political body which shall not be affiliated directly or indirectly with any political organisation or institution. The Aims and Objectives of the Forum are as under:-

- (a) Provide a platform to ex-Navy sailors to interact with other ex-Navy sailors, Govt organisations & Service Headquarters.
- (b) Provide an independent structure to address the issues pertaining to ex-Navy sailors and for direct feedback & responses from them.
- (c) Provide focussed attention to ex-sailor/widows/dependent of ex-sailors on welfare related issues namely children's education, post - retirement benefits, entitlements from Central and State Govt etc.
- (d) Assist in resettlement in Civil Life after retirement.

- (e) Provide an interface with IHQ/MOD(Navy), viz; DESA, DGR, CABS, NWWA, DNPF, DPA, NPO etc towards availing various benefits earmarked for ex-Sailors/Widows/NOKs under various schemes promulgated from time to time.
- (f) Provide a platform for sharing/dissemination of information related to opportunities/difficulties faced by the ex-sailors and their widows/NOKs.
- (g) Furtherance of Naval image in the civil street through measures such as highlighting value of honesty & integrity to the nation, projecting achievement of the naval community to the society etc.
- (h) The forum may raise funds to achieve Aims and Objectives of the forum by appeal to the Union and State Govt, appeal to general public and other institutions for contribution, gifts and donations or by any other legally legitimate manner.
- (j) To place at the disposal of the Government, the services of the Forum to be utilised in the event of war, calamities, natural or otherwise, whether local or at the National level.
- (k) Utilise the fund for furtherance of objectives.
- (l) To undertake any such lawful activity which are incidental or conducive to the attainment of the above objectives or as decided by Governing Council of the Forum from time to time.

8. **Membership Eligibility and Subscription.** Any person who has served in the Royal Indian Navy, the Indian Navy and the Naval Reserves for more than one year as a sailor and has retired/released under normal course, is solvent, of sound mind and has not been convicted by a Court of Law in a criminal case, shall be eligible to become a member of the Veteran Sailors' Forum. Widows of such personnel, who would otherwise have been eligible, may become honorary members of the Forum. There shall be the following categories of members of the Veteran Sailors' Forum: -

- (a) **Life Membership.** Any person who is eligible to become member (as indicated in Para above) may become a life member on payment of the subscription as specified from time to time.
- (b) **Honorary Members.** The widow of the deceased naval sailor is entitled to be an honorary member without payment of any subscription. The Governing Council may, at its discretion, invite eminent person for specified period only to

become the Honorary member of the Forum. The Honorary member can be invited to any General Body Meeting, but will not have voting rights.

(c) **Member Institutions**. The Governing Council may at its discretion invite certain institutions as members of the Forum for a specified period only. The basic rationale for Member Institutions would be to draw on the Corporate Social Responsibility towards funding for the Veteran Sailors' Forum and getting courses/training for ex-sailors/widows/NOKs gratis, or at subsidised rates.

9. **Subscription Rate**. The subscription rate of the Forum is as follows:-

- (a) Hon Lt/Hon SLt/MCPOs/CPOs : Rs 300/-
- (b) POs and below : Rs 200/-
- (c) Widows/ Hon Members : Free

10. **Contact Details of DESA**. In addition to the already existing modes of reaching out to DESA (through 24x7 Toll Free number 1800-113-999, e-mail and landline/ fax) members and other naval veterans can now also communicate with DESA through an interactive DESA blog (www.desanavy.wordpress.com).

Widows' Sahara Hostel

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11. Construction of Sahara Widows' Hostel is being undertaken by National Building Construction Corporation, Services Ltd (NBCC Ltd). A tripartite MoU has been signed between Indian Navy and NBCC India Ltd on 13 Jan 17. Work is in full swing and it is likely to be completed by end 2018.

Indian Naval Placement Agency

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12. **Job Fair for Ex-Servicemen**. DGR conducted job fairs for ex-servicemen and retiring personnel at Vishakhapatnam on 26 Feb 17 under the aegis of Eastern Naval Command.

13. **Job Fair at Gandhi Nagar**. A job fair is being conducted by DGR under aegis of Headquarters South Western Air Command on 09 Jul 17 at Air Force Station, Vadsar, Gandhi Nagar. A number of corporate Houses/ Industries/ PSUs are expected to participate in this job fair. This would be a huge opportunity for ESMs to identify suitable jobs as per their experience and aspirations

14. **Online Registration.** Registration for the Job Fair can be undertaken on <http://www.dgrindia.com> or <http://www.triviz.com> by both job seekers and prospective employers. Registration for job seekers is also available at the venue.

15. **INPA Website.** New INPA website is under development, which will be hosted as part of the Indian Navy website at <http://indiannavy.nic.in/inpa>. The new website is expected to be hosted by end Jul 17 and the existing INPA website at www.inpa.net.in will be shut down subsequently. All existing users will be migrated to the new website before hosting.

16. **INPA WhatsApp Account.** Towards quick dissemination of job vacancies, INPA has started a WhatsApp account on the mobile number 9654556416. INPA registered users may send a message on this number to be part of the group.

17. **INPA Contact Details.**

Telefax: 011-24121687

Email – inpa@navy.gov.in

18. **Registration at INPA.** The following documents are required for registration at INPA:-

- (a) Resume with colour photograph.
- (b) Copy of PPO (for retired personnel) and NOC, Release Letter (for retiring personnel).
- (c) Demand Draft/ At Par Cheque.
- (d) Undertaking certificate signed by individual.

Skill Development and Entrepreneurship

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19. **Pilot Batch Skill Certification.** A pilot batch for skill certification was conducted in Jul – Aug 16 at Hamla, Valsura and SOMA. A total of 72 retiring sailors were certified during this initiative. Skill Certificates and Placement Letters were handed over to all the participants by Hon'ble Raksha Mantri and Hon'ble Minister for Skill Development and Entrepreneurship on 18 Nov 16.

20. **Second Phase of Skill Certification Courses.** Based on the lessons learnt during the Pilot Batch, the second phase of skill certification has been implemented

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from 01 May 17 at seven Training Schools / Establishments. This will include two week skill certification courses at these Training Units wherein the Training Partners of respective Sector Skill Councils (SSCs) will impart training and assessment will be undertaken by the Assessment Partners of respective SSCs. This phase of skill certification course will ensure that almost 80% of the retiring personnel will be skill certified before their retirement from naval service.



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ECHS

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21. **Refund of One Time Contribution Deducted/ Recovered for ECHS Membership.** MoD has clarified that in case, Next Kin (NOK) of ECHS beneficiary happens to be Central Govt Employee or any other origination, where medical facility are 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 can be claimed separately by NOK. MD, ECHS will sanction refund of such claim to NOK, after verifying concerned record towards deduction of ECHS.

22. **Certificate of Disability.** The format of disability certificate has been revised and same is available on ECHS website www.echs.gov.in . The certificate is applicable for Ex-servicemen and their dependents. The certificate prepared is applicable for issue by service hospital to its dependant clientele. Civil doctor issuing/ signing the ibid certificate is not desirable. The revised certificate has combined the certificate which was exiting 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.

23. **Empanelment of Prosthetic Centres of Ottobock and Endolite.** Prosthetic centres of Ottobock and Endolite have been empanelled with ECHS. The guidelines have been framed for prescription, empanelment, rates for repair and issue of prosthesis and mobility appliances by the empanelled prosthesis centres of Ottobock and Endolite. The detail information is available on ECHS website www.echs.gov.in

24. **Clarification on ECHS Membership.** Clarification on ECHS membership, i.e the ESM should be drawing Service/disability Family Pension from Controller of Defence Accounts.

25. **Treatment at Non-Empanelled Hospital in Emergency.** Specialized treatment for serious case is provided at Military and empanelled private hospitals. Rate for treatment at private empanelled hospital are as per ECHS rate. In case of emergency, the patients are advised to report to the nearest military medical facility/ empanelled hospital. In case these are not accessible, then members are permitted to avail treatment at no-empanelled hospital on payment. Their medical treatment bills are reimbursed at approved CGHS rates. The condition of emergency is as under:-

- (a) Acute Cardiac condition/ syndromes.
- (b) Vascular catastrophes.

- (c) Cerebro-vascular Accidents.
- (d) Acute respiratory emergency.
- (e) Life threatening emergency.
- (f) Acute endocrine emergency.
- (g) Acute renal failure.

26. **Cases under Process with MoD.** The under mentioned cases have been taken up with MoD.

- (a) Procurement of 105 Tata Winger Ambulances.
- (b) Procurement of 17+3 (Nepal Polyclinics Ambulance Vehicles for further modification to work as MMU (Mobile Medical Unit).
- (c) Procurement of vehicle and generates for ECHS Nepal.
- (d) Enhancement of delegation of financial power for ECHS functionaries.
- (e) Exemption of ECHS contribution under Section 80 D of IT Act 1961.
- (f) Upgradation of ECHS Policies.
- (g) ECHS contribution and entitled category of ward in empanelled medical facilities.
- (h) Establishment of veteran's wing in base hospital.
- (j) Established of 200 bedded veteran's hospital at various locations.

27. **Clarification Regarding Rates of Subscription of ECHS Membership/ Refund of Fixed Medical Allowance (FMA) In Certain Specific Cases:-** in contribution of Govt of India, ministry of Defence letter no. 22(1)/01/US(WE)/D(Res) dated 30 Dec 2002, no 22(1)/01/US(WE)/D(Res) dated 01 Apr 2003, no 22(200)/05/US(WE)/D(Res) dated 10 Feb 2006 and no 22(200)/05/US(WE)/D(Res) dated 02 Aug 2011. The following clarification regarding rates of subscription of ECHS contribution to be paid by ESM/ Refund of FMA in certain specific situation where doubts have been raised:-

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ser	Point of doubt	Clarification
(a)	For ESMs who retired between 01 Apr 2013 to 31 Mar 2004 and whom FMA was being paid but was stopped and ECHS membership was not given due to non recovery of subscription, what should be the rate of subscription to be deducted from them at the time of applying for ECHS membership and how should the FMA that was be refunded?	(i) Rates of the subscription of ECHS contribution that was applicable at the time of their retirement may be deducted. (ii) Payment of FMA which was stopped may be claimed separately by the ESMs.
(b)	ESM who retired between 01 Apr 2003 to 31 Mar 2004 and from whom subscription was deducted in PPO but the process of membership of ECHS was not completed in terms of submission/processing of application from. These ESMs are now approaching for membership. Whether ECHS subscription already deducted is to be treated as final, or should they be asked to deposit the difference in old and new rates of ECHS subscription?	Once subscription has been deducted and endorsed in PPO, old rates will be applicable for this category of ESM, irrespective of the date on which they apply for membership.
(c)	Whether old rates applicable at the time of their retirement or the new rates applicable at the time of application should be paid by those ESMs who retired between 01 Apr 2003 to 31 Mar 2004, and in whose case ECHS contribution was not deducted and FMA has been paid due to oversight/error in PPO.	New rates of subscription prevalent at the time of application will be applicable for ESM who apply for ECHS at a later date.
(d)	From who should the ECHS subscription be deducted in cases where both husbands and wife are serving in the Armed Forces and they retire at different dates?	The scheme being compulsory in nature, husband/wife who retires first, should pay the contribution and avail benefits of the Scheme and no subscription should be deducted from husband/wife who retires later. He/She will be eligible for benefits under the Scheme as a spouse.

28. **List of Newly Empanelled Hospitals, Nursing Homes and Diagnostic Centres in Delhi.** A list of newly empanelled hospitals , nursing homes and diagnostic centres in Delhi are :-

SNo	Name of Hospital
(a)	Tirtha Ram Shah Charitable Hospital
(b)	Panchasheel Hospital
(c)	NKS Hospital (A Unit of Bran Health Care Pvt Ltd)

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(d)	Sunder Lal Jain Charitable Hospital
(e)	Jain Dental Centre
(f)	Indraprastha Apollo Hospital(A Unit of Indraprastha Medical Corporation Ltd)
(g)	Balaji Dental Care
(h)	Rescue Hospital India Pvt Ltd
(j)	RVS Eye Centre
(k)	Sri Balaji Action medical Institute
(l)	Cygnus Orthocare Hospital
(m)	JA Aneja Multispecialty Dental Care
(n)	T-32 Dental Clinic
(p)	Dr Aggarwal's Eye Clinic
(q)	Mittal Dental & Polyclinic
(r)	Indian Spinal Injuries Clinic
(s)	Dr Anand's Imaging & Neurological research Centre
(t)	Delhi DENTAL Hub
(u)	Hamdard Imaging & Centre, HAH Centenary
(v)	Crystal Dental Care (unit of Crystal)
(w)	New Delhi Centre for Sight Ltd, Vikaspuri, Najafgarh Road
(x)	New Delhi Centre For Sight Ltd , B5/24 , Safdarjung Road
(y)	New Delhi Centre for Sight Ltd , J-12/30, Rajouri Gardens
(z)	New Delhi Centre for Sight Ltd , Preet Vihar
(aa)	Krystal MRI Scan and Diagnostic Centre (Unit of Kukreja Diagnostic Pvt Ltd)
(ab)	Mahajan Imaging Centre (A Unit of Mahajan Imaging Pvt Ltd)
(ac)	Health Plus Diagnostic & Imaging Centre (A Unit of Sanghi Medical)
(ad)	Suraksha Diagnostic Pvt Ltd

29. **Income Criteria from all Sources for Dependents.** Consequent to the implementation of recommendations of the 7th Pay Commission and revision of income criteria for dependency of “family” in the CGHS vide the Ministry of Health and Family Welfare/Gol letter, the income criteria for dependency of family in ECHS also stands revised to “Rs 9000/- plus amount of Dearness Relief on the basic pension of Rs 9000/- as on the date of consideration”. The amount of Dearness Relief is indicated in the income limit stands for the amount of Dearness Relief drawn by a pensioner/ family pensioner on the date of consideration and not the amount of Dearness Relief due on the date of consideration. The orders are to be implemented with immediate effect. All other terms and conditions of eligibility will remain unchanged. The point may be noted by the eligible ESMs while submitting Affidavit for membership.

30. **Contact Details of ECHS.**

(a)	ECHS toll free number	-	1800-114-115
(b)	MD ECHS E-mail id	-	mdechs-mod@nic.in
(c)	ECHS (Navy) Office Telephone No	-	011 – 24101319
(d)	ECHS (Navy) Office Email id	-	echsdeldhi@navy.gov.in

31. **Employment Opportunity for Defence Personnel for Appointment As Service Provider for Company Owned Company Operated Retail Outlets.** This is in regards to employment opportunity 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, JCO's of the three Armed Forces have also become eligible for this scheme and their names can be sponsored by ZSB/RSB. The eligibility criteria for the said scheme 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)

32. **Registration for DGR Sponsored Schemes by Ex-Servicemen (Officers, JCOs and ORs) and Widows/ Dependents.** DGR in executing its responsibility and commitment towards resettlement process of serving and retired personnel, Widows/Dependents, has been registering Officers, JCOs, OR, Widows/ Dependents, seeking assistance for resettlement. The registrations for Officers is mandatory prior to their getting any assistance from DGR, whereas JCOs/ORs and Widows are needed to be registered by respective RSB/ZSB and DGR was only receiving applications for certain schemes for which seniority lists as applicable are maintained. The registration is for various job opportunities in Govt Sect/ Corporate avenues and for DGR sponsored schemes based on exclusive criteria of eligibility for a specific scheme, derived as MoU between DGR, concerned Ministry and the agency offering/ executing the scheme. Various schemes offered by DGR are given as under:-

(a) **For Officers.**

- (i) Security Agencies.
- (ii) Coal Loading and Transportation Companies.
- (iii) Management of CNG Stations.

(b) **For JCOs and ORs.**

- (i) Tipper Attachment
- (ii) Management of Mother Dairy/ Safal Outlets/ Gopljee Dairy Booths.
- (iii) Management of CNG stations.

(c) **For Widows/ Dependents.**

- (i) Tipper Attachment.

(d) **Other Schemes Applicable for all Ranks.**

- (i) Oil Product Agencies under 8% Defence Quota.
- (ii) Class v Surplus Vehicles. Class v Surplus Vehicle allotment is not a scheme and does not debar an ESM from availing other schemes of Govt through DGR.

33. This Standard Operating Procedure (SOP) lays down the guidelines for smooth registration process for general employment opportunities and for DGR sponsored schemes, as a 'Single Window' facility(Details are given in DGR letter

2104/SOP/Pol/DGR/EMP-2 Dt 24 May 17 which is available on DGR website <http://www.dgrinida.com> also.

KSB

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34. **Updation of Contact Details.** All ex-servicemen, widows & their dependents are requested to update their contact details by registering on website www.ksb.gov.in or www.desw.gov.in. This will assist in contacting/ updating them on welfare schemes / pension order/ grievance redressal and their related issues.

35. **Establishing ZSB at Lakshadweep and Daman.** A new Zila Sainik Board can be set up by concerned State Govt if the population of ESM and families of serving/deceased service personnel is 7500 and above with prior approval of Central Govt/ MoD. Considering the demand by the ESMs, a case has been taken up by DESA with the KSB/ MoD for setting up of new ZSB at Lakshadweep and Daman.

36. **Penury Grant to Non- Pensioners ESMs.** The Penury grant to non- pensioners Ex- Servicemen/ Widows (above 65 years of age) has been increased from 1000/- per month to 4000/- pm per beneficiary wef 01 Apr 2017. Details of the Scheme are provided on KSB Web Portal (www.ksb.gov.in)

37. **Benefits Given from Armed Forces Flag Day Fund.**

Ser	Grants	Amount
(a)	<u>Penury Grant</u> (65 Years and above) (Non-Pensioners upto Hav Rank)	Rs 4,000/-pm(Life Time)
(b)	<u>Education Grant</u> (i) Boys/ Girls upto Graduation (ii) Widows PG (Pensioners/Non Pensioner upto Hav Rank) and upto two children	Rs 1,000/-pm
(c)	<u>Officer Cadet Grant</u> (for Cadets of NDA only) Pensioner/Non-pensioner upto Hav Rank	Rs 1,000/- pm
(d)	<u>Disable Children Grant</u> (Pensioner/Non- Pensioner upto Hav Rank)	Rs. 1,000/- pm
(e)	<u>House Repair Grant</u> (Pensioner/Non- Pensioner upto Hav Rank) (i) 100% Disabled ESM (ii) Orphan Daughter ESM (of all ranks)	Rs 20,000/- (max)
(f)	<u>Daughter's Marriage Grant</u> (Upto 02 Daughters) (Pensioner/Non- Pensioner upto Hav Rank)	Rs 50,000/- Per Daughter

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	<u>Widow Re-marriage Grant</u> (widow of Pensioner/Non- Pensioner upto Hav Rank) *if married on or after 21 Apr 16	
(g)	<u>Funeral Grant</u> (Pensioner/Non- Pensioner upto Hav Rank)	Rs 5,000/-
(h)	<u>Medical Grant</u> (Pensioner/Non- Pensioner upto Hav Rank Nepal)	Rs 30,000/-(max)
(j)	<u>Orphan Grant</u> (Pensioner/Non- Pensioner upto Hav Rank) (i) Daughters of ex-servicemen till she is married. (ii) One Son of ex-servicemen upto 21 years of age.	Rs 1,000/-pm
(k)	<u>Vocational Trg Grant For Widows</u> (Pensioner/Non- Pensioner upto Hav Rank)	Rs 20,000/-(One Time)

38. **Serious Diseases Grant from AFFD Fund to Non-Pensioner ESMs of all Ranks.**

(a) <u>Serious Diseases as listed below</u> :-Angioplasty Angiography, CABG, Open Heart Surgery, Valve Replacement, Pacemaker Implant, Renal Implant, Prostate Surgery, Joint Replacement and Cerebral Stoke. <u>Other Disease</u> : Where more than Rs. 1.00Lac has been spent on treatment	75%/90% of total expenditure for Officers and PBOR respectively uptoRs1.25 Lac (max)
(b) Dialysis and Cancer treatment	75 % /90% of total expenditure for Officers and PBOR respectively upto a max of 75,000/- per FY only.

39. **Prime Minister's Scholarship Scheme.** PM Scholarship scheme is for financially supporting degree level professional education for the wards of War Widows (all ranks) and ESM (PBOR) including ex Coast Ground personnel. Total 5500 scholarships are provided to eligible wards based on merit for the entire duration of the courses. Priority is given to the wards of War Widows / War disabled soldiers. The rates of Scholarship are as follows:-

(a) Rs. 2,000/- pm for boys.

(b) Rs. 2,250/- pm for girls

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40. **Financial Grant to Institutions involved in Rehabilitation of Disabled ESMs.**

The financial grants disbursed during the years are as follows:-

Ser	Organization/ Institution	Quantum of Aid/Grant	
(a)	<u>Paraplegic Rehabilitation Centers.</u>	<u>Estb Cost</u>	<u>Inmate</u>
	(a) Kirkee	Rs10,00,000/-pa	Rs30,000/- pa per inmate
	(b) Mohali Provides to ESM who have lost their limbs while on active service.	Rs 20,00,000/- pa (w.e.f Apr 2015)	
(b)	St. Dunstan's After Care Organization, Dehradun for Blinded Ex-Servicemen	Rs. 14,00,000/- pa	
(c)	All India Gorkha Ex- servicemen Welfare Association, Dehradun	Rs. 12,00,000/- pa	
(d)	Cheshire Homes (i) Lucknow (ii) Dehradun (iii) Delhi	Rs 9,000/- pa per inmate	
(e)	<u>War Memorial Hostels.</u> There is 36 War Memorial Hostels which provide shelter to the children of War Widows/ War disabled, attributable and non-attributable cases.	Rs 1,350/- pm per Child	

41. **Modified Scooter Grant.** Rs 57000/- provided to those ESM, who are disabled after service with a disability of 50% or more and who are not covered under the scheme of AG's Branch of IHQ of MoD (Army, Navy & Air Force).

42. **Tool Kitsfor Ex- Servicemen Technicians.** Tool kits are provided to ESM technicians at a cost not exceeding Rs 8000/- subject to fulfilling the following conditions:-

- (a) The Individual holds the qualifications to utilize the tool kits.
- (b) The individual has the appropriate infrastructure to set up for himself the proposed trade.

43. **Reservation of Seats in Medical/Dental Colleges for Wards of Defence Personnel as Govt of India Nominee.** In view of the frequent transfers of defence personnel from one place to another, they are not able to meet 'domicile' requirement for the purpose of admission in the professional courses. A total of 17-20 MBBS seats and 1-3 seats in BDS course are allotted by Ministry of Health Family Welfare to KSB for wards of defence personnel as a Govt of India nominee. KSB invites the applications for admission to Medical Colleges and Dental Colleges from the various

categories of defence personnel, as per the extant regulations. In the year 2014, Hon'ble Supreme Court gave a ruling that hereinafter, for the admissions in MBBS and BDS courses, the candidates of all categories should be AIPMT qualified. Following are the categories:-

- (a) Category I- Killed in action.
- (b) Category II- Disabled in action and boarded out from service with disability attributed to Military Service.
- (c) Category III- Died while in service with death attributable to Military Service.
- (d) Category IV- Disabled in service and boarded out with disability attributable to Military Service.
- (e) Category V- Gallantry Award/ Distinguished Service Award winners.
- (f) Category VI- Ex-servicemen (JCO/OR).
- (g) Category VII- Ex- Servicemen (Officers).

44. Since the year 2015, the said MBBS and BDS seats have been fully utilized by the wards of Defence personnel. In the current year 2016-17, all 17 MBBS and 03 BDS seats have been fully utilized by the Defence wards of first three categories as follows:-

- (a) Category I- 16 MBBS seats.
- (b) Category II- 01 each MBBS and MDS seat.
- (c) Category III- 02 BDS seats.

[Pay/ Pension Related](#)

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Grievances of ESM Regarding Pay/ OROP

45. Numerous representations are received at Directorate of Ex-Servicemen Affairs from ex-sailors regarding non receipt of Pension/ Arrears of Pension under OROP scheme on a regular basis. These applications are then forwarded to DPA and NAVPEN for action. Since, there is a delay in disposal of grievance related to matter like non-receipt of pension or discrepancy in pension being disbursed, the aggrieved

ex-sailors/ family pensioner approach Prime Minister's Office, President's Secretariat, Chief of the Naval Staff and Directorate of Ex- Servicemen Welfare among others.

46. Whilst wholehearted efforts are being made by the concerned agencies to dispose of cases in time, at times there is, inadvertent delay. This is often owing to complete data in the applications such as personal no, PPO, date of retirement etc not furnished by the applicant. This causes delay due to unnecessary correspondence. In order to streamline the process, it is requested that application should indicate full details of the ESM including mobile no, email etc. The application could also be emailed to NAVPEN, DPA, and DESA for faster disposal of cases.

47. **Delinking of Qualifying Service of 33 years for Pension.** In a major change in the policy, the Govt has decided that Retired/Service pension and family pension in respect of Pre-2006 Armed Forces personnel will not be lower than 50% and 30% respectively of the last drawn Reckonable Emoluments. It implies that pension will not be reduced on pro-rata basis, even if the qualifying service is rendered less than 33 years before retirement. Prior to issue of said Govt. orders, the pension was reduced proportionately if the qualifying service including weightage was less than 33 years (PCDA, Allahabad Circular no 568 dated 13 Oct 16).

48. **Issue Related to 7th Pay Commission.** The Govt vide MoD letter no. 17(01)/2016-D (Pen/Pol) dated 29 Oct 16 circulated vide PCDA (P) Allahabad circular 570 has revised the pension of all Pre-2006 pensioners/ family pensioners. The revised rate of pension will be admissible from 01 Jan 16. The important points are as follows:-

(a) The revised pension/family pension has been derived by multiplying the existing pension i.e pension admissible as on 31 Dec 15 by a factor of 2.57. For example, the Ordinary Family Pension (without DR) of a widows of sailor (with 20 years' service and 'Y' Group) as on 31 Dec 15 is Rs 4,677/-. The revised family pension will be $\text{Rs } 4,677 \times 2.57 = \text{Rs } 12,020/-$ per month.

(b) The minimum pension/family pension will be Rs 9,000/- per month (excluding DR).

(c) Additional old age pension/family pension will be admissible as hitherto.

(d) Ex-Gratia disability award for cadets who are invalided out from Academies has been enhanced from existing Rs 6,300/- per month to Rs 16,200/- per month for disability.

(e) PCDA(P) Allahabad vide circular No. 570 dated 31 Oct 16 has directed the Bankers/DPDOs to revise the pension/family pension and pay the arrears in one installment within 2 months from issue of ibid Govt order.

(Authority: MoD letter No.17 (01)/2016/D (Pen/Pol) dated 29 Oct 16 circulated vide PCDA (P) Allahabad circular 570 dated 31 Oct 16).

49. **Procedure for Commencement of Family Pension.**

- (a) If name of wife is not endorsed in PPO.
 - (i) The widow has to forward an application to NAVPEN along with a copy of Death Certificate of the pensioner.
 - (ii) Appendix B form is forwarded to the widow by NAVPEN.
 - (iii) The forms (duly completed) is to be forwarded by the applicant to NAVPEN in triplicate (both Xerox copies should be certified by the Zila Sainik Board)
 - (iv) Forms will then be submitted to the Pension Sanctioning Authority, PCDA(P) Allahabad to the pensioner and pension disbursing authority for commencement Pension
- (b) If name of widow is endorsed in the PPO.
 - (i) The widow should open an account in same bank where her late husband was drawing his pension if the pensioner did not have a joint account
 - (ii) The widow should approach the bank manager with her ID proof and death certificate of her late husband bank will commence family pension . No Corrigendum PPO is required.
- (c) Family Pension Dependent Children.
 - (i) An application is to be forwarded to NAVPEN along with a copy of the death certificates of father mother.
 - (iib) Annexure II forms will be forwarded to the applicant by NAVPEN, post confirmation from ZSWO.

- (iii) Annexure II forms (duly Completed) along with a no objection certificate from brothers and sisters if any , to be forwarded by the apploicant to NAVPEN through the concerned Zila Sainik Board (if the child is a minor then a Court appointed guardian is required to claim pension)
 - (iv) NAVPEN will process the claim with the concerned Pension Sanctioning Authority for issue of PPO
- (d) Eligibility of Family Pension – Divorced / Widowed Daughter.
- (i) An application form is required to be forwarded along with either a copy of death certificate of father , mother and husband to NAVPEN or a divorce decree, as the case may be . However widowed/ divorced daughter should have become dependent on her late parents during lifetime of the either.
 - (ii) Annexure II forms will be forwarded to the applicant by NAVPEN.
 - (iii) Annexure II forms (duly completed) alongwith a No Objection Certificate from brothers and sisters (mandatory) is to be forwarded by the applicant to NAVPEN through concerned Zila Sainik Board.
 - iv) NAVPEN will process the claim with the concerned Pension Sanctioning Authority

Canteen News

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50. **Application form for issue of Canteen Smart Cards to service personnel with less than 05 years of service.** The individuals discharged from service before completion of five years physical service without pension are not eligible for canteen services. However, large number of application from such individuals and their dependents are received by SCPL for issuance of canteen smart cards. It is pertinent to mention that except widows who are getting pension from defence estimates, all other applications of individuals with less than five years of physical service will be routed through Canteen Services Directorate. No application form of an individual discharged from service with less than five years of service or his dependent will be accepted by SCPL without approval of competent authority from Canteen Services Directorate.

Note: HQ MoD (Army)/Canteen Services Directorate letter 95350/Q/DDGCS/Smart Card dated 22 Mar 17 in this regard is relevant.

51. **Doing Away with Combined Liquor cum Grocery Canteen Smart Cards.**

After due consideration of queries and feedback received from the environment, the competent authority has directed to implement the following points while changing from combined card to separate liquor and grocery cards:-

- (a) Combined liquor cum grocery cards issued so far will remain valid till 31 Mar 2018.
- (b) All ESM, holding combined cards, should apply for issue of separate grocery and liquor cards and aim to obtain the same by due date.
- (c) Combined cards will not be valid w.e.f 01 Apr 18.
- (d) Henceforth no combined card application will be accepted by SCPL.
- (e) Separate application form should be forwarded by the ESM for issue of grocery and liquor cards.
- (f) Application forms received by SCPL for issue of combined cards will be treated as form for liquor card, Liquor card will be issued based on that form. The affected ESM should apply separately for grocery card.

52. **Illegal Sale of Liquor by Defence Personnel and their Dependents.**

Guidelines have been issued by DDGCS vide IHQ MOD (Army)/ QMG's Branch/DDGCS letter No 95350/Q/DDGCS/Advisory/27/2016 dated 26 Dec 16 on illegal sale of liquor by Defence Personnel and their dependents. DDGCS has brought out that the liquor is authorized to Defence personnel and their dependents for personal use only and not for further sale to any other person. Sale of liquor by Defence personnel and their dependents is an offence under the existing laws.

53. **Special Sanction to Veer naris for Purchase of Four Wheelers through CSD.**

Widows of martyrs declared "Battle Casualty" who had not rendered service, were not entitled for purchase of four wheelers through CSD. DDGCS, in consultation with the Service Headquarters examined the matter, wherein it was recommended that policy for grant of special sanction to Veer naris for purchase of four wheelers through CSD be considered for implementation. A special sanction has now been accorded to Veer naris for purchase of four wheelers through CSD once in their life time.

INBA NEWS

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54. **PRDIES.** Following facilities are available from NGIF to the retired sailors (pensioners) :-

Post Retirement Death Insurance Extension Scheme (PRDIES)	5 lakh up to 30 year after retirement OR 75 yrs age whichever is earlier
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55. **Details of Various Grants Available from INBA are as follows :-**

Ser	Grants	Rates
(a)	Merit Scholarship for Graduation/ Post Graduation Courses	Boarder – Rs 20,000/- p.a Day Scholar – Rs 15,000/- p.a
(b)	Merit Scholarship for Graduation/ Post Graduation Courses to wards of Deceased Retired Naval Personnel	Rs 30,000/- for both Day Scholar and Boarder (w.e.f Academic Year 2016-17)
(c)	Reimbursement of Tuition Fee for Special/ Mentally Challenged Children	Rs 5,000-p.m (w.e.f 01 Jul 15)
(d)	33% of Reimbursement of Coaching Fee to Naval Personnel whose wards secure admission for Gradation Course in IITs/NITs/IIS(Bangalore)/ISM (Dhanbad) and MBBS Courses	
(e)	Death Grant to NOK	Rs 30,000/- (w.e.f May 16)
(f)	Special Scholarship Scheme (SSS) for Wards of Naval Personnel who die in harness	(i) Play School to KG Rs 10,000/- p.a (ii) Class I-VIII Rs 20,000/- p.a (iii) Class IX-XII Rs 30,000/- p.a (iv) Gradation Rs 30,000/- p.a (v) Post Gradation Rs 30,000/- p.a (vi) Legal/Vocational Rs 40,000/- p.a (vii) Computer/ Management Rs. 50,000/- p.a (viii) Engg/Medical Rs 75,000/- p.a (ix) Boarding/lodging Rs 50,000/- p.a (all above rates w.e.f 01 Jul 16)
(g)	Scholarship From NWWA to the wards of naval personnel who die after retirement	(i) Class I-VIII Rs 4,000/- p.a (ii) IX- XII Rs 5,000/- p.a (iii) Gradation Rs 10,000/- p.a (iv) Post Gradation Rs 15,000/- p.a (v) B.Tech/MBBS Rs 20,000/- p.a

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(h)	Financial Assistance for Starting Self Help Economic Venture to widows	Upto Rs 1 Lakh on a case-to-case basis (w.e.f 01 Jul 15)
(i)	Financial Assistance for Vocational Courses to widows	Upto Rs 50,000/- on a case-to-case basis (w.e.f 01 Jul 15)
(k)	Grant for Daughter's Marriage to Widows	Rs 50,000/- (w.e.f 01 Jul 15)
(l)	Scholarship to Orphaned Children of naval personnel under the category of Special Scholarship Scheme (SSS) irrespective of whether the parents died while in service or post retirement	Rates as per Special Scholarship Scheme (SSS)- Serial 6
(m)	Financial Assistance from INBA to family members of unmarried officers/sailors who die during harness	(i) Grant of Rs 50,000/ extended for marriage of one sister. (ii) Re- imbursement of fees for Vocational; course Upto Rs 50,000/- to mother only on case to case basis. (iii) Self-help economic venture upto Rs 1 Lac to mother only on a case-to-case basis. (iv) Scholarship introduced to maximum two unmarried sisters under Special Scholarship Scheme (SSS) with effect from Academic Year 2015-16. Rates as per Special Scholarship Scheme (SSS)– Serial 6
(n)	Enhancement in rates of Special Scholarship for the 'Girl child', for pursuing professional course in Engineering and MBBS, of a naval personnel of the following categories:- (i) Naval personnel who die in harness. (ii) Orphaned Children of naval personnel irrespective of whether parents die while	Upper limit of Rs 1,00,000/- p.a or actual fees paid to the University/ Collage by the girl child, whichever is less (w.e.f Academic Year 2016-17)

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	in service or post retirement. (iii)Two dependent unmarried sisters of unmarried naval personnel who die in harness.	
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Enhancement of Special Scholarship of Girl Child for Pursuing Professional Courses in Engineering and MBBS

56. In order to give inputs to “**Beti Bachao- Beti Padhao**” campaign of the Govt., the administrators of INBA have approved enhancement in rates of Special Scholarship for the ‘ Girl Child’ , for pursuing professional courses in Engineering and MBBS, of a naval personnel of the following categories:-

- (a) Naval personnel who die in harness.
- (b) Orphan Children of a Naval personnel irrespective of whether parents die while in service or post retirement.
- (c) Two dependent unmarried sisters of unmarried naval personnel who die in harness.

57. The rates are as follows:-

Category	Exiting Rate (Amount p.a)	Revised Rate (Amount p.a)
Professional courses in Engineering and MBBS	Rs 75,000/-	Upper limit of Rs 1,00,000/- or actual fees paid to the University/College by the girl child, whichever is less.

58. The other condition for the scholarship to the ‘Girl Child’ will remain same as for Special Scholarship Scheme (SSS) as given in the Navy Order (Spl) 01/07 and IHQ MoD (N) letter issued on the subject from time to time. The revised rates will be in force from academic year 2016-2017.

59. **Enhancement of Rates of Marriage Grant.** The Government has approved enhancement rate of marriage grant from Rs 16,000/- to Rs 50,000/- per daughter (for 2 daughters) to needy ESM (upto the rank of Hav/equivalent) and their widows with effect from 01 Apr 16.

SBI Pension Account

60. Many veterans hold a pension account with SBI as normal SB a/c and not as Defence Salary Package Pension (DSP) a/c, thereby depriving themselves of all the privileges associated with DSP a/c. The veterans can give their consent to the Branch Manager and convert their existing SB a/c in to DSP Pension A/c. All benefits stated in DSP a/c are available to ESM, less the following:-

- (a) Personal Accident Insurance Cover.
- (b) Two months' salary overdrawl facility limited to Rs 40,000/- to silver Card.
- (c) Depending on the rank they have retired they are eligible for the type of a/c they are entitled.

61. They are also entitled to Pension Loan as under:-

<u>Ser</u>	<u>Age</u>		<u>Amount</u> <u>(Rs lakhs)</u>	<u>Repayment</u> <u>(Months)</u>
(a)	Pensioner	Upto72 years	Rs. 14.00	60
(b)		Above 72 years and upto 74 years	Rs. 12.00	48
(c)		Above 74 years and upto 76 years	Rs. 7.5	24
(d)	Family Pensioner	Upto72 years	Rs. 5.00	60
(e)		Above 72 years and upto 74 years	Rs. 4.50	48
(f)		Above 74 years and upto 76 years	Rs. 2.50	24

62. However, the loan amount cannot be more than 18 Months of Pension. All categories are entitled for a Second Loan within the eligible criteria. The interest rate is 3.5% above base rate (13.35% at current base rate).

63. Please also advise all veterans to link their Aadhar with e-KYC (Know Your Consumer) at the branch which would enable them to render life certificate from anywhere in the future as and when implemented. Branches are being given separate instructions for completing the Aadhar based e-KYC.

64. You can contact on **07032903055**, email ramcha_pk@hotmail.com and Head Office, Hyderabad for any quires.

Use of Naval Rank Post Retirement

65. Constitution of India permits use of military ranks by all service personnel. Personnel superannuated or retired may also use the last rank held alongwith their names. However, the use of the word “Retired” or “Retd” has to be suffixed in compliance with Regulations for the Navy, Part III, Article 212 is reproduced below for information and compliance:-

(a) Apart from the Commissioned Officers of the Indian Navy and its Reserves on active service, the following categories of persons only are entitled to use naval rank with their names: the recognized method of doing so is indicated below in each case:-

- (i) Permanent Commissioned Officers of the Indian Navy who retire with pension or gratuity, for example, Captain.....I.N. (Retd).
- (ii) Persons granted Honorary Commissions- (Hony.) Lieutenant Commander..... I.N
- (iii) Officers of the Emergency List of the I. N- Lieutenant Commander..... I.N (Emergency List)
- (iv) Officers of the I. N.R and I.N.V.R on retirement- Commander.... I.N.R (Retd), - Commander....., I.N.V.R (Retd).

(b) Where the use of naval rank is permitted under sub-regulation (1), the rank used will be the substantive rank or the higher paid acting rank held for a minimum period of 2 Years at the time of retirement.

Mobile App for All Defence Pensioners

66. PCDA has launched a new mobile App viz ‘**Defence Pensioner Info**’ for all the defence pensioners. This App could be downloaded from Google play store and used on any android smart phone. This App is meant to provide pension disbursement related information’s to all Defence pensioners drawing pension from Bank as wellas from DPDO. The mobile App provides similar information as available on the website **[www. dpdopensioners.org](http://www.dpdopensioners.org)**

67. Check Off List- Actions to Be Taken On Death of a Pensioner to Claim Family Pension & Other Entitlements

- (a) **Report to Police Station**. Death, if due to Accident or Unnatural Causes should always be reported to the Police Station in whose jurisdiction the area

falls. It avoids lot of troubles later on. In such cases get the autopsy done to establish proper cause of death.

(b) **Medical Certificate.** Do obtain two ink signed copies of Medical Practitioner. One of these is required by the authorities at the cremation/ burial ground. The other is required by the authorities (Registrar of Deaths & Births) who issues Death Certificates. Obtain cremation/burial certificate from the cremation/burial ground.

(c) **Death Certificate.** A close relative should apply for issue of Death certificate within 15 days of the death of the pensioner/ deceased. Obtain at least 20 ink signed & equal number of Photostat copies duly attested by a class one officer.

(d) **Pension Paying Bank.** Write to the Pension paying Bank Intimating them of demise of the pensioner, asking them to discontinue the pension of the pensioner and payment of the family pension of the spouse/ NOK (give name). Enclose ink signed death certificate & copy of the original PPO having joint photograph of the pensioner & spouse/ NOK. Also state PPO and pension S/B A/C numbers.

(e) **Inform PCDA (Navy).** Write separately to Pension sanctioning Authority, PCDA (Navy) to start family pension, on demise of the pensioner and enclose ink signed copy of death certificate.

(f) **NGIF for Insurance Amount.** If the age was less than 70 years write to NGIF (NGIF) to Make payment of life insurance amount (PRDIES).

(g) **INBA.** Write to INBA along with the copy of cancelled cheque, Death certificate, PPO, Discharge Book and Affidavit for grant.

(h) **ID Card.** Surrender Identity Card of the deceased to Station HQ.

(j) **ZSB.** Secretary Zila Saink Board for issue of Ex-Servicemen widow's Identity card.

(k) **Inform IHQ MoD(Navy).** IHQ MoD (N)/ DPA with copy of PPO and IHQ MoD (N)/ DESA for updating of records.

(l) **Other Insurance Policies.** If there are other Insurance Policies write to them to pay Insurance amount.

(m) **Transfer of Bank Accounts.** Write to all banks wherein the pensioner has his accounts to transfer closing balances to the spouse / NOK giving bankers address, a/c number.

(n) **RTO.** Write to Regional Transport Officer to transfer the Automobile to the NOK

- (p) **Arms License**. Write to Arms Licensing Authority to transfer the weapon (if any) to the NOK meanwhile deposit the weapon(s) in concerned Police Station Arms Dealer for safe custody. The NOK should apply for Arms License at the earliest.
- (q) **Electricity Board**. Write to Electricity Providing Agency to transfer the meter in the name of spouse/NOK and start further billing against that name.
- (r) **Telephone**. Write to the Telephone providing Agency to Change the name of the subscriber, transfer the connection to the name of the Spouse/NOK for further billing
- (s) **AFNHB**. Apply to AFNHB to transfer the dwelling unit to the spouse/NOK. Performa for Application should be obtained from the AFNHB / Welfare Society.
- (t) **Club Membership**. Write to all the clubs & societies to transfer the membership to the spouse/NOK
- (u) **Loans**. Clear the outstanding dues if any of the Creditors and credit cards and loans taken if any. Return the credit cards to the Bank concerned.
- (v) **Claim FD/ Insurance**. Some of the banks may have issued Insurance certificate for the amount of FD/Bank Balance then claim it.
- (w) **Income Tax**. Write to Income Tax authorities to intimate death of the Pensioner to close his Income Tax file and open Income Tax file in the name of the Spouse/NOK Quoting PAN number of both.
- (x) **Municipal Authority**. Write to the Municipal Authorities to Close Property case file of the deceased person and open it in the name of the spouse/NOK
- (y) **Will**. Approach the district Courts for Probate of the WILL, if it is in possession, otherwise obtain a Succession Certificate from the District Judge.

Note: This check list is not exhaustive but would provide a start point for the family.

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IMPORTANT CONTACT DETAILS

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1. Updated contact details of Navy Foundation are available at [Indian Navy website](#) and DESA Blog (www.desanavy.wordpress.com) website <http://indiannavy.nic.in/DESA>.
2. Updated NRS Directory is available in VSF Microsite [here](#).
3. Updated VSF Directory is available at Veteran Sailors' Forum microsite in Indian Navy Website [here](#).
4. Some other important contact details are tabulated below:-

<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@nic.in
<u>RELEASE CENTRE (NAVPEN)</u>	
TELE NO.	022-25075449/50
FAX	022-25564823
E-MAIL ID	releasecentre@gmail.com
<u>NAVAL PENSION OFFICE (NAVPEN)</u>	
TELE NO	022-25075455, 022-25075620, 1800-220-560 (Toll Free)
FAX	022-25075653
E-MAIL ID	navypension@gmail.com 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
WEBSITE	Indiannavy.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@nic.in

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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.pdcanavy.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.inpa.net.in)**. 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 option, counselling, admission, etc.
9. **Canteen Stores Department (www.csdindia.com)**. All important information in respect to 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 AFNHS 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://naypay.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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NAVY FOR LIFE AND BEYOND

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IMPORTANT E-MAIL IDS

Organisation	Email Id
DNPF	dnpf-navy@nic.in
DPA (Samadhan)	samdhan-navy@nic.in samadhan.indiannavy@gmail.com
DESA	desa@navy.gov.in
Naval Pension Office	navypension@gmail.com navpen-navy@nic.in
ECHS	echsdelhi-navy@nic.in
CSD	dgmedp@csdindia.com
NCS	ncsdelhi@yahoo.co.in chairmanncsdelhi@gmail.com
CDA(Navy)	cda-bombay@hub.nic.in
NAVPEN	navpen-navy@nic.in
INPA	inpa-nayv@nic.in
CGDA	cgda@nic.in
Naval Pay office	wnc-navpay-navy@nic.in
KSB	secretaryksb@gmail.com
AFNHB	directorgeneral@afnhb.org
NWWA	nwwa@bol.net.in
VSF Mumbai	vsf.mumbai@gmail.com
VSF Vizag	vsfvisakhapatnam@yahoo.co.in
VSF Kochi	vsfkerala@gmail.com

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Published by

Directorate of Ex-Servicemen Affairs
Integrated Headquarters Ministry of Defence (Navy)
6th Floor, ChanakyaBhawan, Chanakyapuri
New Delhi – 110 021

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