

**INTEGRATED HEADQUARTERS MoD (NAVY)**



**OFFICERS' PRE-RETIREMENT CAPSULE**

**DIRECTORATE OF EX-SERVICEMEN AFFAIRS (DESA)**

# **SCHEDULE OF PRESENTATIONS**

- 1415 H - 1450 H - DESA
- 1455 H - 1520 H - DPA
- 1525 H - 1540 H - DMS(H)
- 1545 H - 1555 H - ECHS
- 1600 H - 1620 H - DOP
- 1620 H - 1630 H - KSB
- 1635 H - 1705 H - DNPF
- 1705 H - 1730 H - DISCUSSIONS

# **DIRECTORATE OF EX-SERVICEMEN AFFAIRS (DESA)**

# **BACKGROUND**

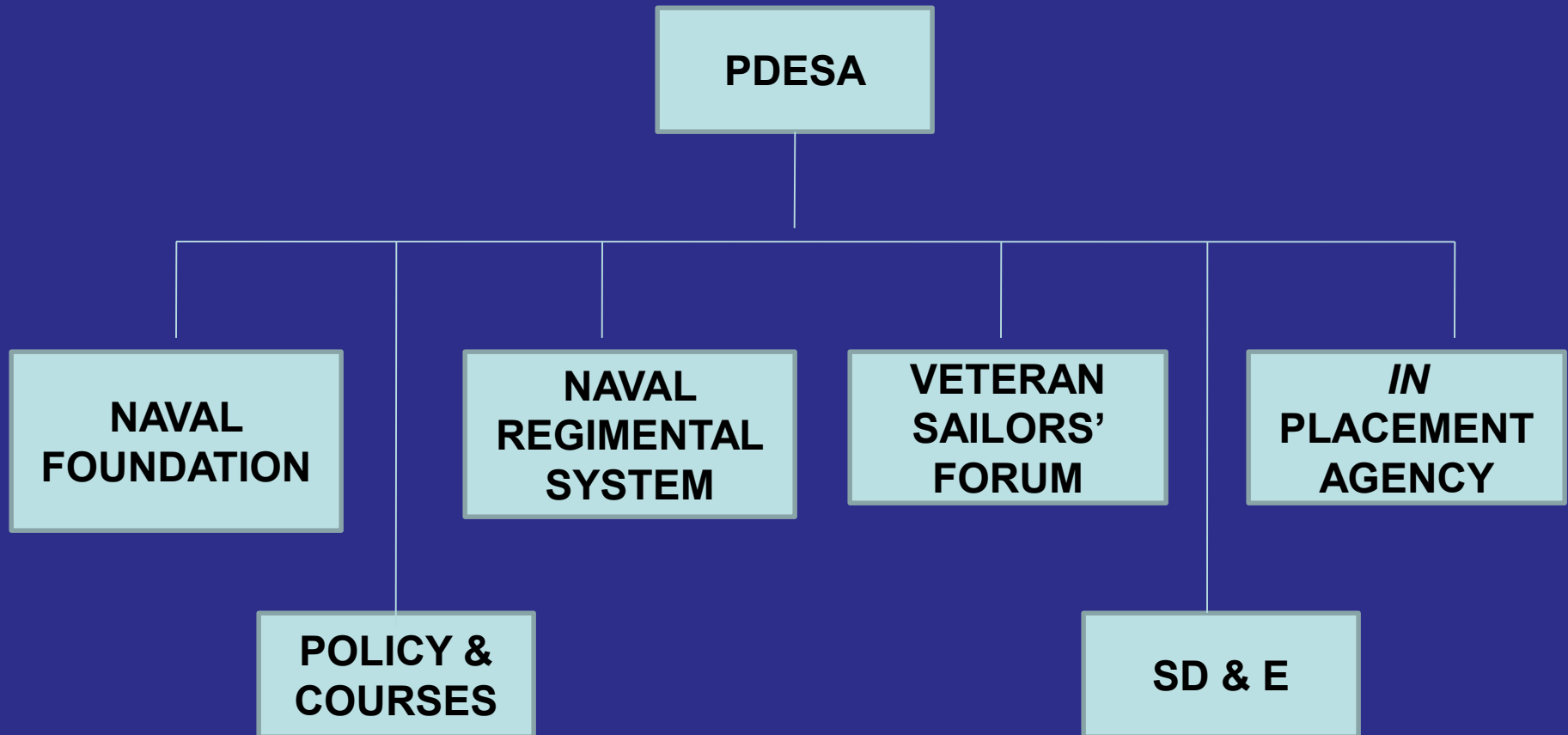
- **DEPARTMENT OF EX-SERVICEMEN WELFARE (DESW) RESPONSIBLE FOR ALL ACTIVITIES RELATED TO RESETTLEMENT AND WELFARE OF ELM**
- **KSB DGR AND CO ECHS ARMS OF DESW**
- **DESA FUNCTIONING AS FACILITATOR TO CARRY FORWARD WELFARE MEASURES TO THE NAVAL ESM**



# **MISSION STATEMENT**

**ENSURE WELFARE, WELL-BEING AND  
DIGNITY OF THE MEN AND WOMEN WHO  
HAVE SERVED IN WHITE UNIFORM**

# **DESA ORGANISATION**



# **TIMELINE FORMALITIES**

<u><b>Subject</b></u>	<u><b>Time</b></u>	<u><b>Remarks</b></u>
Issue of Retirement Letter	D-9	DOP
Clearance of all Outstanding Advances/Loans	D-8	Officers are advised not to Clear advances post <b>D-3months</b>
Release Medical Exam ( <b>RMB</b> )	D-8	<b>DGMS (H)</b> approved copy to reach <b>NAVPEN</b> by <b>D-3 months</b>
Forwarding all Outstanding Claims for TA/DA/LTC	D-6	
Return Armed Forces Identity Card and apply for Retired Officers Identity Card	D-5	To <b>INS Kunjali</b> through individual units
Submission of <b>ECHS Application</b> on line	D-4	Application duly verified by DOP to reach <b>Dir ECHS</b> by D-3 months
Applications for Anticipatory Pension, Commutation of Pension and Retirement Gratuity	D-4	Submit <b>Appendix 'A', Appendix 'B', Annexure to Appendix 'B' and Appendix 'C'</b> in triplicate to <b>NAVPEN &amp; DPA.</b>

# **TIMELINE FORMALITIES**

<u><b>Subject</b></u>	<u><b>Time</b></u>	<u><b>Remarks</b></u>
Application for Closing <b>DSOP Fund</b> Account to NPO	D-4	Individual to <b>NPO</b>
Obtaining Vigilance Clearance from NHQ (DPS)	D-3	<b>DPS</b>
Service/Family particulars	D-3.5	From <b>DOP</b> to <b>NAVPEN</b>
Application for <b>NGIF</b> for Post-Retirement Insurance Cover.	D-2	<b>PDNPF</b>
Handing over of Retirement Kit to retiring officers by <b>CNS/C-in-C/COP</b>	D-7 days or as convenient	<b>Coordinated by</b> <b>(i) DESA at NHQ.</b> <b>(ii) Nodal Officer at Command Headquarters.</b>

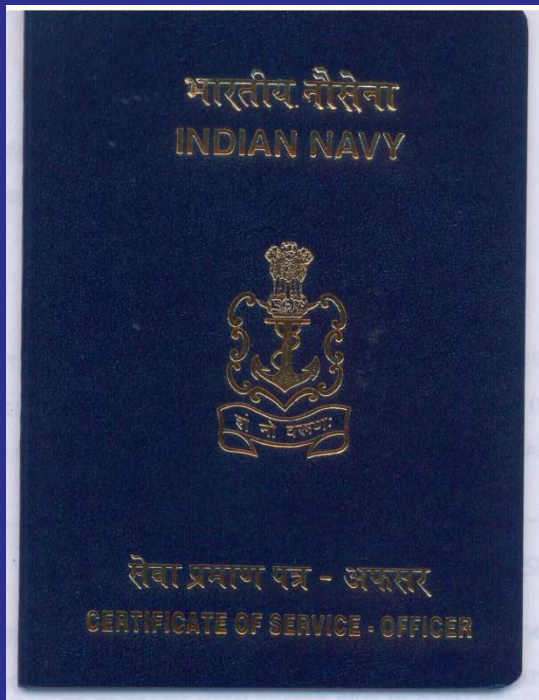
# CERTIFICATE OF SERVICE



INDIAN NAVY



CERTIFICATE OF SERVICE - OFFICER



6

Appointments Held :

Sl.	Unit	Appointment Held	Period	
			From	To
1	ADITYA	LO	Apr 00	May 01
2	ADITYA	LO	Jun 00	Apr 00
3	SHARDA	LO	Dec 00	Feb 04
4	SHARDA	LO	Aug 02	Dec 02

INDIAN NAVY

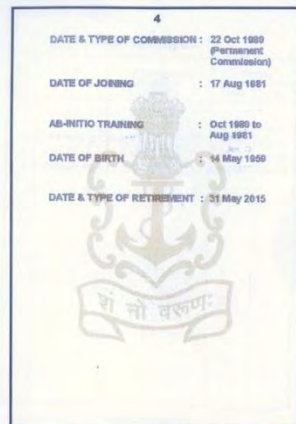
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ASHORE APPOINTMENTS

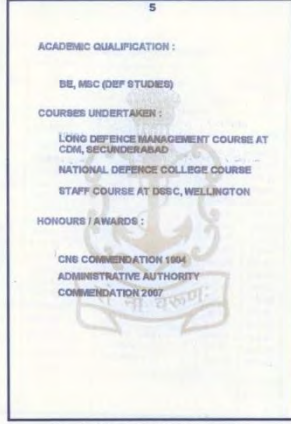
Sl.	Unit	Appointment Held	Period	
			From	To
1	HQ BNC	CSO (TECH)	Dec 11	31 May 2016
2	HQ NOL	COURSE	Jan 11	Dec 11
3	HQ BNC	COAGA	Oct 10	Jan 11
4	NAY (GOA)	CMDE BLVD	Sep 08	Oct 10
5	FMU (V)	OIC	May 07	Sep 08
6	HQ FONA	SETO	Apr 06	May 07
7	COM (S-BAD)	COURSE	Jun 06	Apr 06
8	DNAM	DIRECTOR	Aug 02	Jun 06
9	DNAM	DC	May 01	Aug 02
10	SBP RAJAL	OIC	Feb 07	Jun 06
11	HQ FONA	SETO	Jan 04	May 06
12	CRSC NIGRA	COURSE	Feb 04	Jun 04
13	NIAT KOCHI	DUTIES	Apr 02	Aug 02
14	BMF (SANS)	OIC	Apr 07	Apr 08
15	CHOKUR	COURSE	Sep 06	Mar 07
16	SAS S61	APR LO	Sep 04	Aug 05
17	SAS S61	APR LO	Oct 05	Aug 04
18	NIAT KOCHI	COURSE	Aug 01	Sep 03

CERTIFICATE OF SERVICE - OFFICER

Permanent Address



INDIAN NAVY



CERTIFICATE OF SERVICE - OFFICER

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Family Details

Sl.	Name	Date of Birth	Relationship
1	MRS RAJALAKSHMI MURTHY	15 Jul 63	WIFE
2	MRS ANUSHA MURTHY	01 Dec 88	DAUGHTER

INDIAN NAVY



CERTIFICATE OF SERVICE - OFFICER

NoK/ Family Details

# **I-CARDS FOR VETERANS**

- **PRE-REQUISITE FOR AVAILING ANY BENEFITS/ CONCESSIONS BY CENTRE/ STATE GOVTS**
- **ZSB'S / ZSWO'S ESM CARD**
  - ✓ PPO / PROOF OF GRATUITY PAYMENT
  - ✓ CERTIFICATE OF SERVICE (DISCHARGE BOOK)
  - ✓ THREE COPIES OF STAMP SIZE PHOTOS
- **APPLICATION FOR ISSUE OF ESM IDENTITY CARD AVAILABLE AT APPENDICES 'B' AND 'C' OF KSB GUIDE BOOK AND ON LINE**
- **RETIRED OFFICER'S I-CARD (FOR PENSIONERS ONLY) FROM INS KUNJALI THROUGH LAST UNIT**

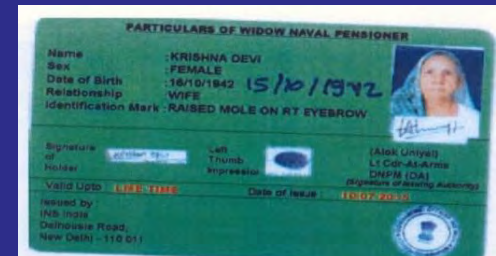
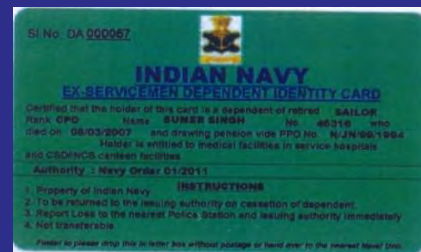
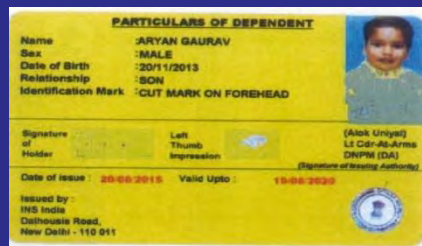
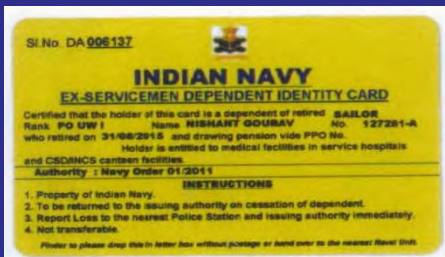
# **DEPENDANT IDENTITY CARD**

- **DEPENDENTS IDENTITY CARD IS ONLY TO ESTABLISH THE IDENTITY OF THE HOLDER AND IS NOT AN ACCEPTANCE PASS / PERMIT FOR ENTRY TO ANY DEFENCE UNIT**
- **THE DEPENDENTS OF SERVICE PERSONNEL ARE TO BE IN POSSESSION OF THE ABOVE DEPENDENT IDENTITY CARD FOR AVAILING ECHS MEMBERSHIP SUBJECT TO THE RETIREMENT OF RESPECTIVE SERVICE PERSONNEL**
- **NO 01/2011 LAYS DOWN THE PROCEDURE FOR DEPENDANT I-CARDS**



# DEPENDANT IDENTITY CARD

- **DEPENDANT CARDS FROM SHORE ESTB/ DEPOT SHIP**
- **TO APPLY THREE MONTHS IN ADVANCE AS PER FORMAT WITH THREE COLOURED PASSPORT PHOTOGRAPHS**
- **TO BE ISSUED ONE WEEK PRIOR TO RETIREMENT**
- **TO BE RETURNED TO ISSUING AUTHORITY**





# **ACTIONS ON DEMISE OF VETERAN**

- **INFORM DESA NF CHARTER POLICE (IN CASE OF ACCIDENTAL DEATH)**
- **APPLY FOR DEATH CERTIFICATE FROM MUNICIPAL CORPORATION**
- **FORWARD CERTIFIED COPIES OF DEATH CERTIFICATE TO:**
  - ✓ **BANK - ALONG WITH PPO AND APPLICATION FOR FAMILY PENSION**
  - ✓ **INBA/ DESA/ DESA WITH COPIES OF CANCELLED CHEQUE, PPO, EXTRACT OF SERVICE CERTIFICATE SHOWING NoK DETAILS FOR DEATH GRATUITY**
  - ✓ **NGIF ALONG WITH PRDIES CERTIFICATE (IF APPLICABLE)**
  - ✓ **STATION HQ – I CARD AND CANTEEN SMART CARD FOR REISSUING**
  - ✓ **SAINIK BOARD – WITH ESM CARD FOR ISSUING OF WIDOW 'S IDENTITY CARD**

# **WIDOW'S I-CARD FROM ZSB**

- **DEPOSIT DECEASED VETERAN'S ESM I-CARD**
- **DOCUMENTS REQUIRED FOR WIDOW'S I-CARD:-**
  - ✓ **COPY OF DEATH CERTIFICATE**
  - ✓ **THREE STAMP SIZE PHOTOS**
  - ✓ **ADDRESS PROOF**
  - ✓ **COPY OF PPO**

# **RETIRED OFFICERS' DIRECTORY**

- **DETAILS OF ALL RETIRED OFFICERS MAINTAINED AT DESA**
- **INITIAL DETAILS UPDATED AS PER PRE RETIREMENT INFO**
- **THE DIRECTORY UPLOADED ON *IN* WEBSITE**
- **INDIVIDUALS RESPONSIBLE TO UPDATE CHANGES**
- **CONSIDERED ESSENTIAL TO MAINTAIN CONTACT/ REACH OUT WHEN REQUIRED/ PROVIDE SUPPORT**

**NAVY FOUNDATION (NF)**

# **GUIDING PRINCIPALS OF NF**

- **WITH THE AIM TO SERVE NAVAL RETIRED OFFICERS  
BETTER NAVY FOUNDATION FORMED IN 1988**
- **APOLITICAL & SECULAR ORGANISATION**
- **MAINTAIN CONTACT & FRATERNAL RELATIONSHIP  
AMONGST NAVAL VETERANS**
- **TO LOOK AFTER INTERESTS AND CARRY OUT  
CHARITABLE, SOCIAL PHILANTHROPIC, CULTURAL,  
EDUCATIONAL & OTHER ACTIVITIES FOR BENEFIT OF  
VETERANS**

# **HISTORICAL BACKGROUND OF NF**

- **MEMBERSHIP VOLUNTARY BUT FREE OF COST**
- **MEMBERSHIP FORMS AVAILABLE IN DESA SITE**
- **IN THE EVENT OF WAR, CALAMITIES, PLACE VETERANS AT THE DISPOSAL OF GOVERNMENT**
- **EFFORTS IN HAND TO MAKE IT A VIBRANT AND EFFECTIVE ORGANISATION**

# NF CHAPTERS

## CHAPTERS (15)

CHANDIGARH

DELHI

JAIPUR

LUCKNOW

MUMBAI

PUNE

GOA

KOLKATA

ODISHA (BHUBANESWAR)

VIZAG

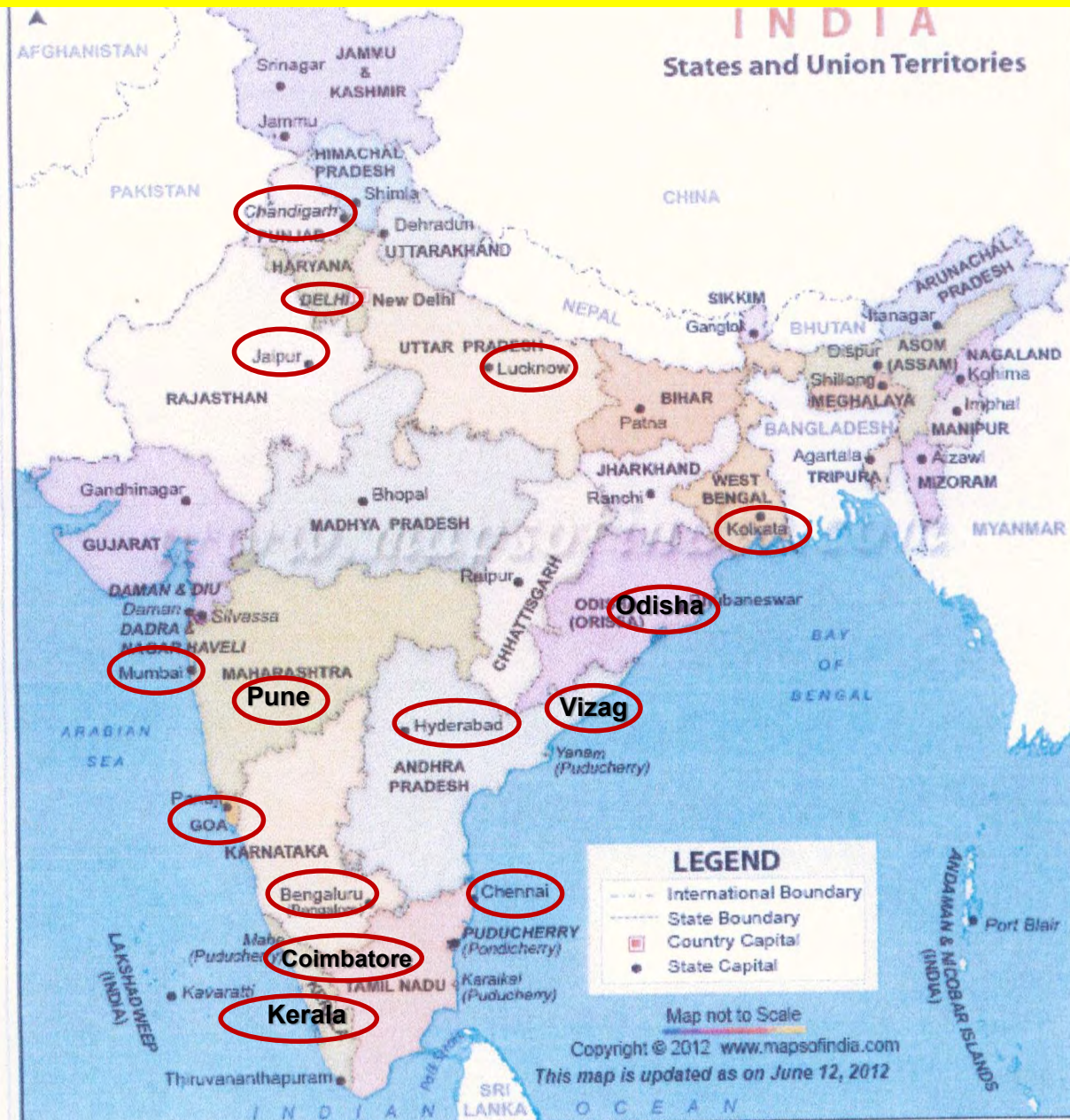
HYDERABAD

CHENNAI

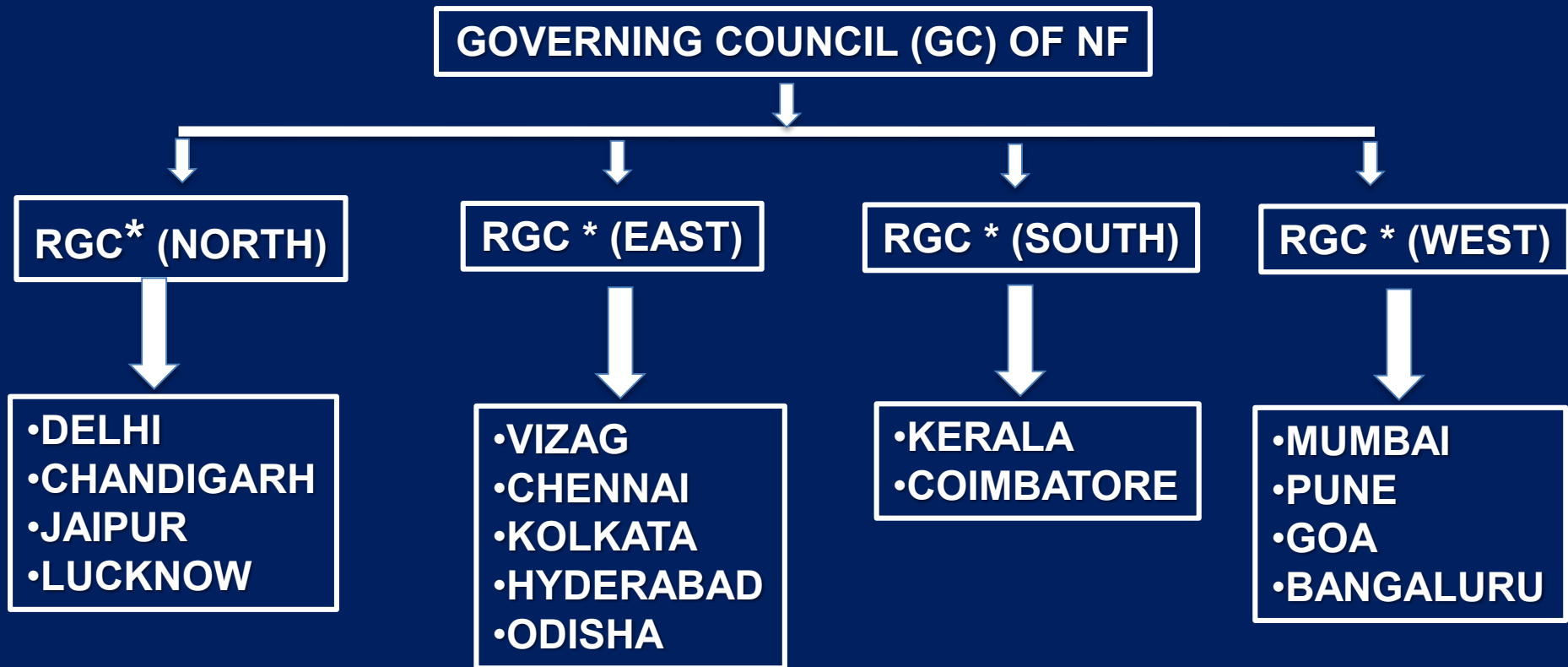
COIMBATORE

KERALA (KOCHI)

BANGALORE



# ADMINISTRATION OF NF CHAPTERS



## OFFICE BEARERS OF RGC

•PRESIDENT	-	C-in-C / CPS [AT IHQMoD (NAVY)]
•SECRETARY	-	CSO (P&A)/PDESA [AT IHQMoD (NAVY)]
•JOINT SEC	-	CD WELFARE OFFR / JDESA [AT IHQ MoD (NAVY)]

\* RGC - REGIONAL GOVERNING COUNCIL



# **NAVAL REGIMENTAL SYSTEM (NRS)**

# **NAVAL REGIMENTAL SYSTEM** **(NRS)**

**NRS WAS INSTITUTIONALISED IN NAVY ON 29  
DEC 10 TO ENSURE THAT EVEN AFTER THE  
DEPARTURE OF OUR COLLEAGUES, THEIR  
WIDOWS AND DEPENDENTS HAVE THE NAVAL  
SYSTEM FIRMLY BEHIND THEM TO GUIDE, HELP  
AND TAKE CARE**

# **MERITS OF NRS**

- **MAKES THE SERVICE RESPONSIBLE TO REACH OUT TO EACH AND EVERY FAMILY POST DEMISE OF A NAVAL COLLEAGUE, IMMATERIAL OF WHETHER THE INDIVIDUAL WAS IN HARNESS OR RETIRED**
- **UTILISES GEOGRAPHICAL LOCATION OF NAVAL UNITS (INCLUDING NCC) THROUGHOUT THE COUNTRY TO REACH OUT TO THE WIDOWS AT THEIR DOOR STEP**
- **WHERE EVER POSSIBLE NRS ATTENDS TO THE GRIEVANCES OF PENSIONERS ALSO**

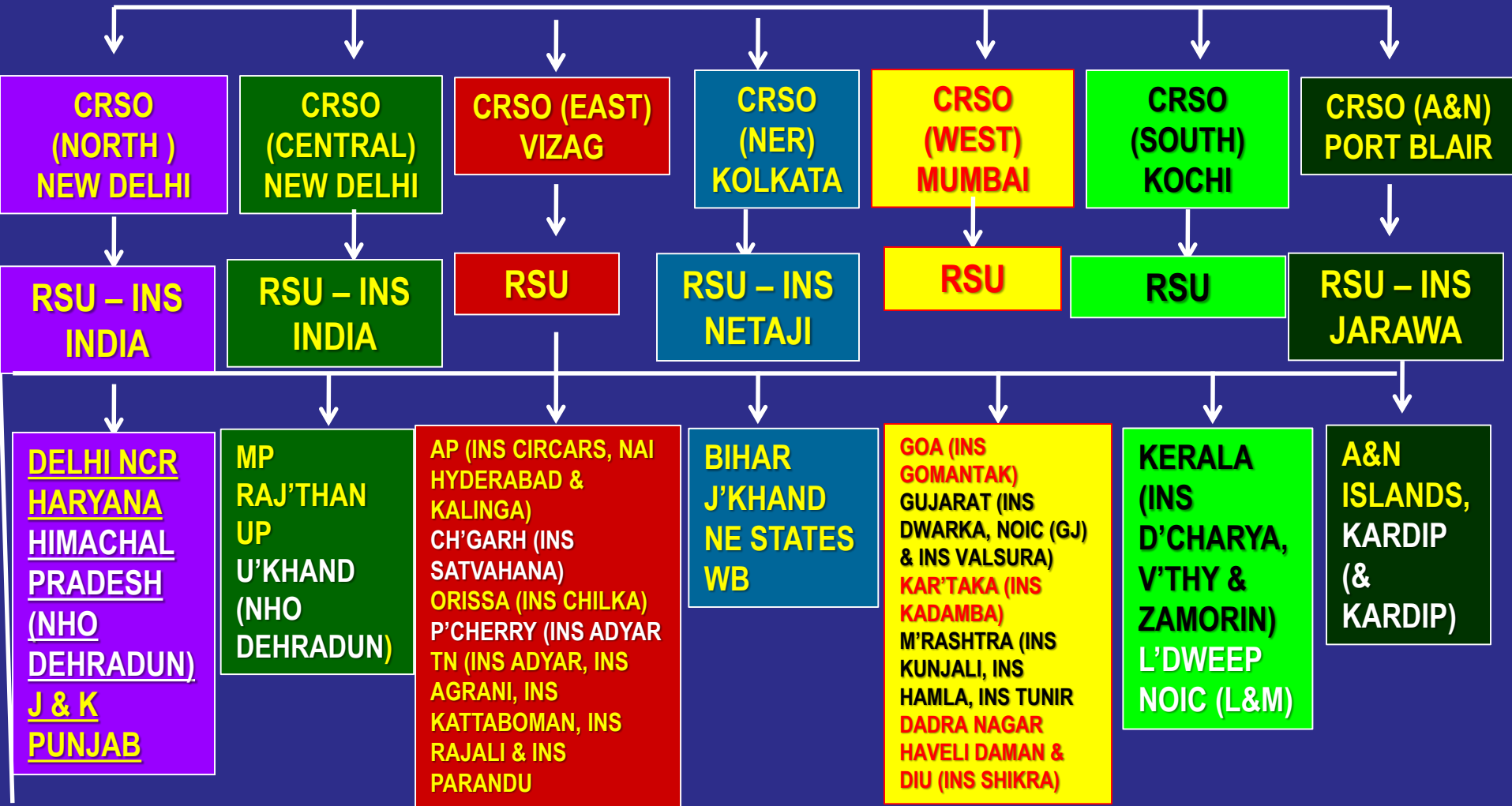
# ORGANISATION OF NRS



# ORGANISATION CHART

**CPS (CHAIRMAN)**

**PDESA / CSO (P&A) (VICE CHAIRMEN)**



**RCUs - RESPECTIVE NAVAL UNITS / NCCs IN STATES**

# **RETIREMENT KIT**

## ➤ **‘RETIREMENT KIT’** COMPRISES

- ✓ PPO
- ✓ ECHS CARDS
- ✓ CERTIFICATE OF SERVICE
- ✓ SEA SERVICE EXTRACT
- ✓ LAST PAY DRAWN CERTIFICATE (LPDC)
- ✓ PRDIES
- ✓ SILVER SALVER

## ➤ **CNS HANDING OVER ‘RETIREMENT KIT’ TO CMDES & FLAG OFFICERS**

## ➤ **Cs-in-C/ PSOs HANDING OVER TO CAPTS & BELOW**

# **DESA CONTACT DETAILS FOR VETERANS**

**DIRECTORATE OF EX-SERVICEMEN AFFAIRS  
IHQ MOD(NAVY)  
6<sup>th</sup> Floor, Chanakya Bhawan  
Chanakyapuri, New Delhi - 110021**

**Telefax                                      011-26880943**

**011-24121068**

**Email                                      [desa@navy.gov.in](mailto:desa@navy.gov.in)**

**Blog                                      :      [www.desanavy.wordpress.com](http://www.desanavy.wordpress.com)**

**Website                                   :      [www.indiannavy.nic.in/desa](http://www.indiannavy.nic.in/desa)**

**Toll Free Help Line                                      -                                      1800-11-3999**

# **PLACEMENT ASSISTANCE**

- Indian Naval Placement Agency (INPA) operates under DESA
- Online registration at <https://www.indiannavy.nic.in/inpa> New website
- Annual registration fee WAIVED OFF
- Officers may follow LinkedIn page of INPA
- Tie up with Monster.com for enhancing coverage and discounted rate services including resume services
- 011-24121687, 9654556416, inpa@navy.gov.in



**THANK YOU**



# **PLANNED EXIT FORMALITIES CAPSULE (OFFICERS)**

**Surg Capt M Ilankumaran  
DMS (Health)**



# **SUBJECTS COVERED**

- **Release Medical Board (RMB)**
- **Reassessment Medical Board (RAMB) /  
Review Survey Medical Board (RSMB)**
- **Appeal Medical Board**
- **Lifestyle Diseases**



# RELEASE MEDICAL BOARD

- Initiation Of RMB

- A release medical examination/board is carried out for all personnel before they are **released/retired /discharged** from Naval service.
- Ideally, reach Administrative Authorities six / four months before the date of release in case of officers in S1A1 / LMC (**Para 16 and 17 of NO 07/14**)

- Forms Used

- Officers released in S1A1(SHAPE-1) - **AFMSF -18**
- Officers released in Low Medical Classification / LMC(S2A2/S3A2) - **AFMSF-16**
- **Second Release Medical Board**



# RELEASE MEDICAL BOARD

- Approving Authority. IHQ/MoD(Navy)/DGMS (Navy). The recommendations of the Competent Medical Authority as accepted by the **Pension Sanctioning Authority(PSA)** shall be final with regard to the entitlement & assessment of disability for the purpose of grant of disability pension.
- Disposal of Approved Copies of RMB
  - Pension Cell, CDA(Navy)
  - Naval Pension Cell / INS Tanaji
  - DPA [Pension Sanctioning Authority / IHQ/MoD(Navy)]
  - DGMS [Medical Records Section / IHQ/MoD(Navy)]
  - Ship/Establishment – Only in case of AFMSF - 18



# RELEASE MEDICAL BOARD

## ATTRIBUTABILITY/AGGRAVATION & ASSESSMENT IN INJURY CASES

- **Attributability** . Based on the Injury Report on IAFY - 2006. Decision regarding attributability would be taken by the authority next higher to the Commanding Officer which in no case shall be lower than rank of Commodore.
- **Assessment** . Assessment with regard to the percentage of disability as recommended by the RMB & approved by the medical authorities.



# RELEASE MEDICAL BOARD

## ATTRIBUTABILITY/AGGRAVATION & ASSESSMENT IN DISEASES

- **Causal Connection.** between disability & Naval service has to be established by evidence.
- **Attributability/Aggravation.** As per RMB based on Guide to Medical Officers/GMO(Military Pensions) 2002, amended 2008 & Entitlement Rules/ER-2008.
- **Assessment.** Percentage of disability as recommended by the RMB & adjudicated by Pension Sanctioning Authority/PSA would be treated as final and for life.



# RELEASE MEDICAL BOARD

## IMPORTANT POINTS TO BE NOTED IN RECORDING OF RMBs

- ***Names of Places of Postings of the officer*** in Part-I /Page 1 of AFMSF-16 as 'Peace' or 'Field' to decide attributability/aggravation.
- ***Refusal of Treatment/Surgery by the Officer &*** consequent reduction in assessment of disablement by the medical board. This is based on what degree (in percentage) the disablement would have improved had the individual accepted the treatment offered.
- ***In all injury cases availability of injury report(IAFY-2006) is required for attributability decision.*** In the absence of the injury report provision exists based on the statement of the officer recorded in the presence of two witnesses, duly countersigned by the Commanding Officer of the unit.





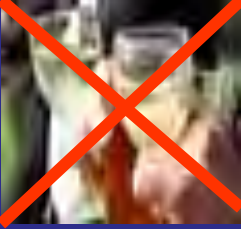
# RESURVEY MEDICAL BOARD

- **RSMB & Reassessment Medical Board as per GOI/MoD letter 97/D (Pen-C) dated 07 Feb 2001**
  - Disability adjudicated as being of a permanent nature the percentage once arrived will be final & for life.
  - Disability adjudicated as not being of a permanent nature there will be only one review (Reassessment medical Board) of the percentage within a specified time frame.



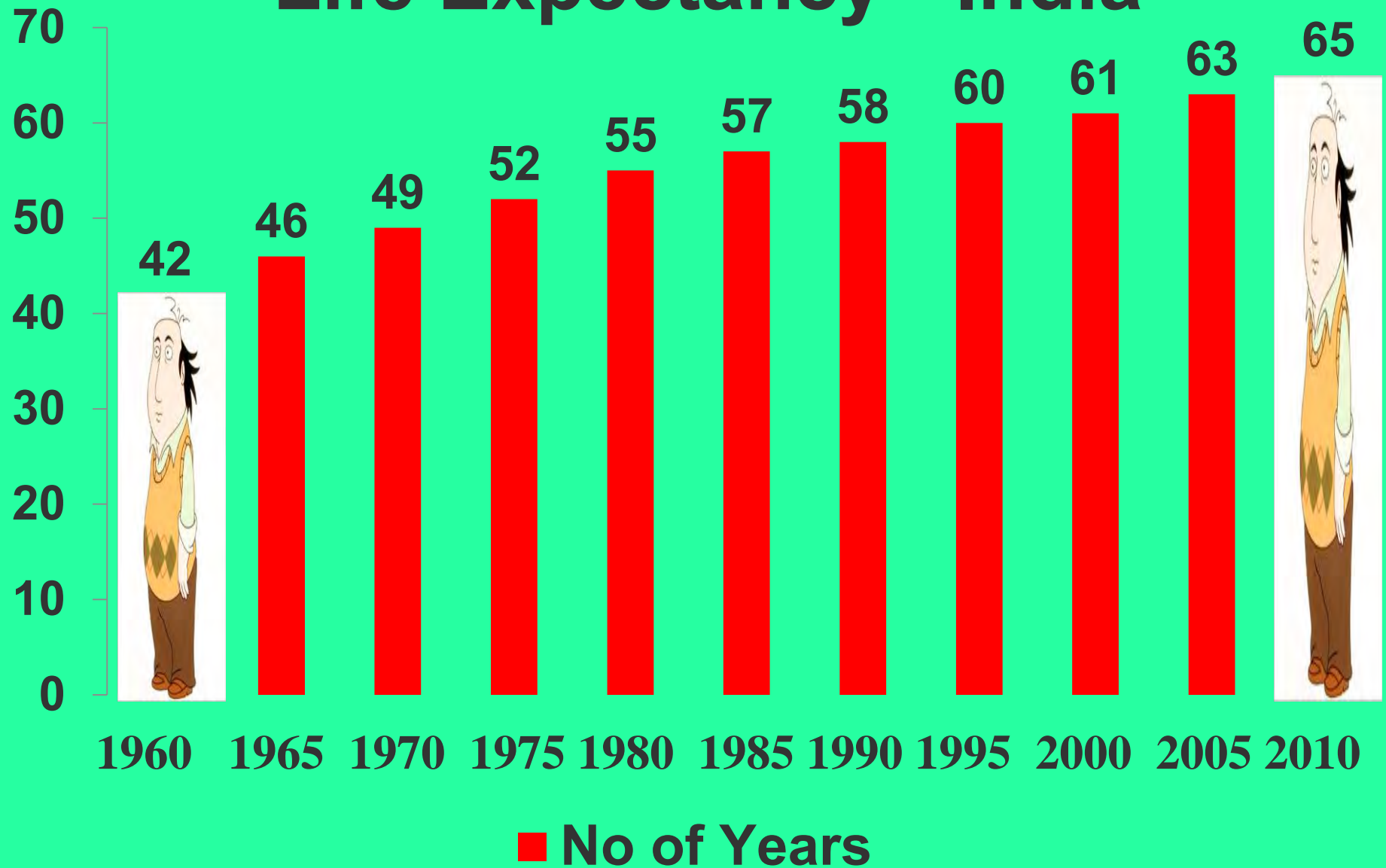
# APPEAL MEDICAL BOARD

- **Right of Appeal.** Where entitlement of disability pension is denied by the Pensioning Sanctioning Authority (PSA) the officer has a right of appeal against decision of entitlement & assessment.
- **Authority.** Regulations for the Medical Services of the Armed Forces(RMSAF-2010)/DSR Para 483.
- The Appeal Medical Board will be **convened by Director General Armed Forces Medical Services/DGAFMS at Delhi** following appeal submitted by the officer against the recommendation of Release Medical Board.
- **First & Second Appeal stages** at the office of DGAFMS
  - Appellate Committee for First Appeal – Dy DGAFMS (Pension)
  - Appellate Committee for Second Appeal – DGHS (AF)



# Lifestyle Diseases

# Life Expectancy - India



# We Suffer from Diseases of Affluence

- **Ischaemic Heart Diseases** (IHD) (Heart Attacks)
- **Hypertension** (High Blood Pressure)
- **Diabetes** (High Blood Sugar Disease)
- **Anxiety / Psychiatric Diseases** (Mental Diseases)
- **Alcohol Dependence**
- **Cancers**
- **Obesity**



# Components of Unhealthy Lifestyle

- Lack of physical activity
- **Faulty Dietary Habits**
- Tobacco use
- **Alcohol Intake**
- Mental Stress



# Obesity



- **Overweight and obesity are defined as abnormal or excessive fat accumulation that may impair health**





# Problems of Obesity

- Heart disease – Hypertension, Heart Attack and Stroke
- **Diabetes – which has rapidly become a global epidemic**







# Measurement of Obesity

- **Body Mass Index**
  - **BMI = Weight (in Kg)/Height (in metre)<sup>2</sup>**
- **Waist : Hip Ratio**



# Body Mass Index

- Normal : 18 - 24 kg/m<sup>2</sup>
- Overweight : 25 - 30 kg/m<sup>2</sup>
- Obese : > 30 kg/m<sup>2</sup>



## Waist / Hip Ratio

**Male**  $< 0.9$

**Female**  $< 0.8$



# Prevention

- Healthy eating habits
- **Avoid sedentary lifestyle**
- Regular physical exercise





# Heart-Healthy Diet: 8 Steps to Prevent Heart Disease

- **1. Control your portion size**
- **2. Eat more vegetables and fruits**
- **3. Select whole grains**
- **4. Limit unhealthy fats and cholesterol**
- **5. Choose low-fat protein sources**
- **6. Reduce the sodium in your food**
- **7. Reduce intake of refined sugar**
- **8. Allow yourself an occasional treat**



# Eat More Vegetables and Fruits



- **Substitute vegetables and fruits in place of fat rich food**
- **An adult can eat upto 450 gms per day**
- **Loads of vitamins and minerals**
- **Provides adequate fibre**



# Select Whole Grains

- **Good sources of fibre**
- Provides vitamins and minerals
- **Substitute whole-wheat flour in place of maida**
- Substitute brown rice in place of polished rice





## Low-Fat Proteins

- **Fish**
- Skinless poultry
- **Egg white**
- Avoid mutton, beef, pork, liver and egg yolk







# Reduce Sodium in Your Food

- **Less than 5 gm of salt per day**
- **A teaspoonful per day**
- **Avoid adding salt on dining table**
- **Avoid food rich in salt – Pickle, Papad, sauce and tinned food**



# Junk Food

- **High calories**
- **High Fat**
- **High salt**
- **No vitamins and minerals**



McChicken™

At McDonald's we know that the white stuff can do the business. Nothing other than our supreme piece of chicken breast that's cooked to brown perfection and placed in between two light toasted buns along with a delectable mayonnaise sauce and green lettuce leaf. The best of McDonald's burgers.

Coke™

Nothing better than that famous satiating flavor.

French Fries

Our French Fries are fried till golden yellow and salted perfectly. Our crispy fries are made to make anyone's day!



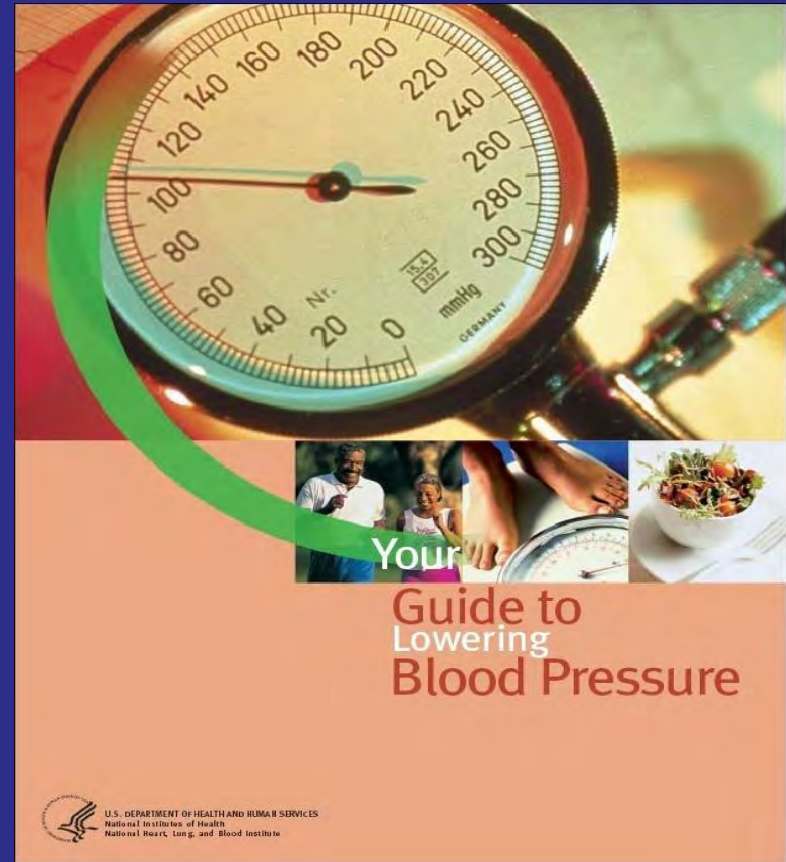
**What are the benefits  
of physical exercise?**



# Obesity



# Hypertension



# Diabetes Mellitus



# Long Term Benefits

- Strengthening of the heart
- **Strengthening of the muscles**
- Flexibility
- **Balance and coordination**





- **What are the recommendations for physical exercise ? How much of exercise, of what strenuousness, for how long and how frequently ?**



# Adults (18 to 65 yrs)

- 30 minutes of moderate-intensity physical activity – 5 days per week

OR

- 20 minutes of vigorous-intensity physical activity – 3 days per week

AND

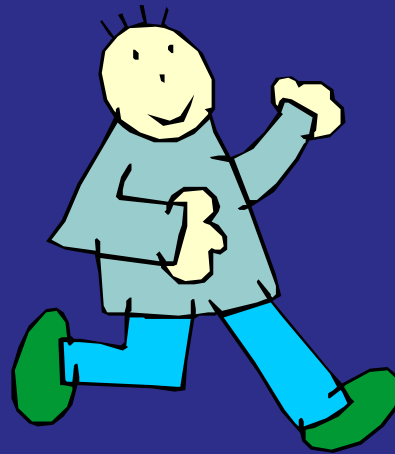
- 8-10 muscle strengthening exercises (8 – 12 repetitions) – 2 days per week



# Moderate-Intensity Physical Activity



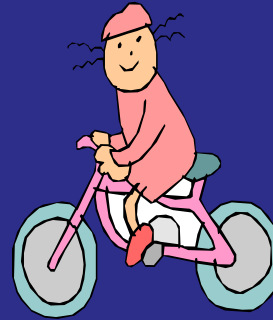
- Brisk walking
- **Dancing**
- Gardening
- **Housework**
- Active involvement in games with children





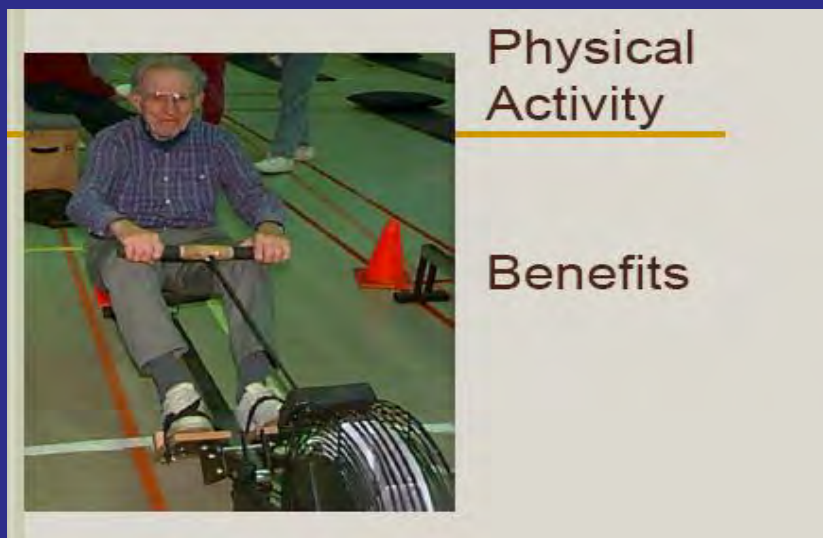


# Vigorous-Intensity Physical Activity



- Running
- Walking / climbing briskly up a hill
- Fast cycling
- **Aerobics**
- Fast swimming
- **Competitive sports and games**





Physical  
Activity

Benefits

**Benefits of physical exercise  
are always current**

**Previous fitness makes little  
difference today**



# Tobacco





# *Tobacco = Killer*



- Tobacco use kills 5.4 million people a year - an average of one person every six seconds
- **Accounts for one in 10 adult deaths worldwide**
- Tobacco kills up to half of all users

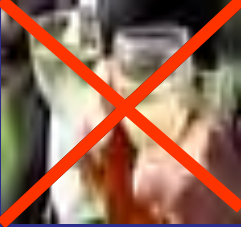




**Normal Lung Tissue**



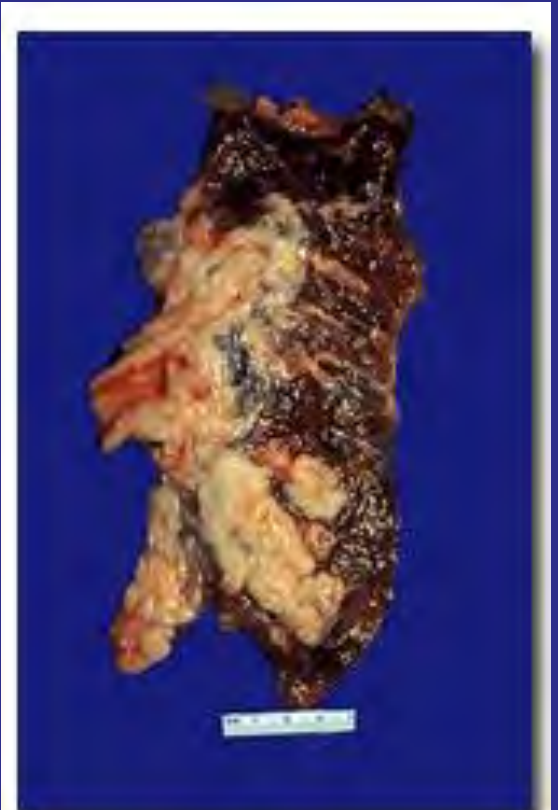




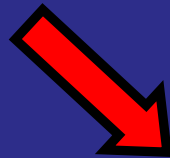
**Emphysema Lung**



**Diseased Lung Tissue**







- Carbon monoxide
- **Nicotine**
- The heavy blasts of stored fats released by nicotine stick to vessel walls damaged by toxic carbon monoxide





# Benefits of Quitting Smoking



- **Within 20 minutes – Heart rate and blood pressure decrease**
- **8 hours – Level of carbon-monoxide reduces and level of oxygen increases**
- **48 hours – Food tastes better**
- **One week - Walk up hill or upstairs without becoming breathless**
- **One year – Risk of heart attack reduces to half**



- **It is difficult to quit .....**
- If you do not have “Desire” to quit
- **It is easy to quit .....**
- If you have “Will” to quit as well as ...
- Know how to quit



# Alcohol



# British Government Advice

1995	08 Jan 16
<b>Not more than 21 units per week in case of male and 14 units per week in case of female</b>	<b>Not to drink more than 14 units per week. If you do drink as much as 14 units per week, it is best to spread this evenly over 3 days or more.</b>
<b>Moderate drinking, that is 1 or 2 units a day, may offer some protection from coronary heart disease, especially in men over 40 and women who have been through the menopause.</b> <b>However, we would not advise you to start drinking if you don't already.</b>	<b>Benefits of alcohol for heart health only apply for women aged 55 and over. The greatest benefit is seen when these women limit their intake to around 5 units a week, the equivalent of around 2 standard glasses of wine.</b> <b>There is no justification for drinking for health reasons.</b>
<b>Links between alcohol and cancer were not fully understood in the original guidelines</b>	<b>Drinking any level of alcohol increases the risk of a range of cancers, for example, cancers of the mouth, throat and breast.</b>

<http://www.alcohol.gov.au/>

- Due to the different ways that alcohol can affect people, **there is no amount of alcohol that can be said to be safe for everyone**. People choosing to drink must realise that there will always be some risk to their health and social well-being. However, there are ways to minimise the risks.

# Australian Government Advisory

- **The health risks that accumulate over a lifetime from alcohol increase progressively**
- Drinking alcohol can affect liver or cause brain damage, heart disease, high blood pressure and increases your risk of many cancers. It may also increase risk of injury through road trauma, violence, falls and accidental death.
- **For healthy men and women, drinking no more than two standard drinks on any day reduces risk of harm from alcohol-related disease or injury over a lifetime.**
- Drinking no more than four standard drinks on a single occasion reduces the risk of alcohol-related injury arising from that occasion.

# Canadian Government Advisory

- 10 drinks a week for women, with no more than 2 drinks a day most days
- 15 drinks a week for men, with no more than 3 drinks a day most days
- Plan non-drinking days every week to avoid developing a habit
- Reduce your risk of injury and harm by drinking no more than 3 drinks (for women) and 4 drinks (for men) on any single occasion
- Plan to drink in a safe environment. Stay within the weekly limits



# Indian Studies

- Indian studies have shown that alcohol does not provide any heart protection.





# Alcohol = Poison

- Effects of alcohol on the body can have a varied presentation starting from simple alcohol induced vomiting to alcohol related memory impairment
- **Gastric ulcer**
- **Liver damage**
- **Cancer of stomach and liver**



- Diabetes mellitus
- **Increased blood pressure (Hypertension)**
- Damage to nerves – Leading to pain and burning sensation on feet and hands
- **Damage to brain (Leading to memory impairment)**
- Sexual dysfunction in different forms (From low desire to early ejaculation)



# Adverse Effects of Alcohol on Heart

- Depresses the pump function
- **Causes arrhythmias**
- Increases blood pressure
- **Can worsen heart disease**



# The Verdict

If you do not drink alcohol,  
please do not start

If you are “so called”  
social drinker, please stop



# Periodic Medical Examination

- **As often as required depending upon the health condition and age**
- **Includes medical examination and investigations**

# Conclusion



# Components of Unhealthy Lifestyle

- Lack of physical activity
- **Faulty Dietary Habits**
- Tobacco use
- **Alcohol Intake**
- Mental Stress

# Preventable Disease

- Almost 80% of heart diseases can be prevented through healthy diet, regular physical activity and avoidance of tobacco use







# Body Mass Index

- Normal : 18-24 kg/m<sup>2</sup>
- Overweight : 25-30 kg/m<sup>2</sup>
- Obese : > 30 kg/m<sup>2</sup>



## Waist / Hip Ratio

**Male** < 0.9

**Female** < 0.8



# Prevention

- Healthy eating habits
- **Avoid sedentary lifestyle**
- Regular physical exercise





# Healthy Diet

- Adequate amount of calories
- **Vitamins, minerals and water**
- Restricted intake of fat, salt and refined sugar
- **Fresh vegetables and fruits**
- Discourage junk food, aerated drinks and alcohol



# Adults (18 to 65 yrs)

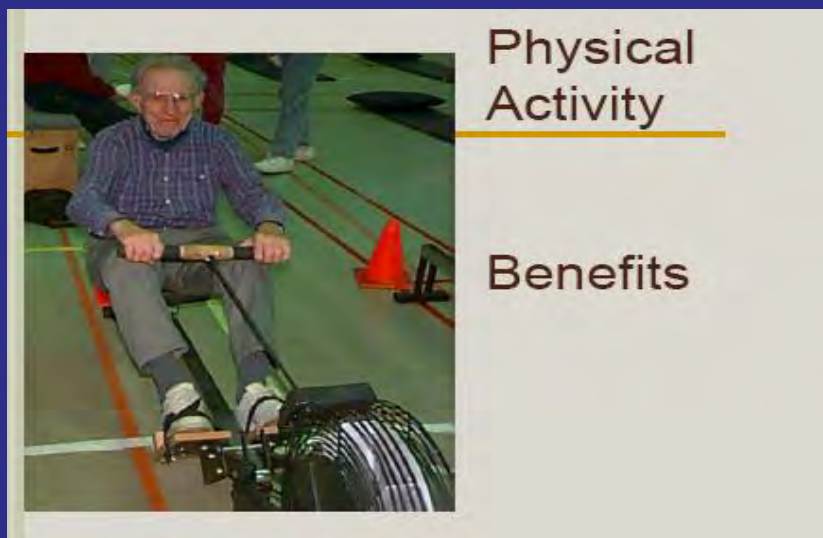
- 30 minutes of moderate-intensity physical activity – 5 days per week

OR

- 20 minutes of vigorous-intensity physical activity – 3 days per week

AND

- 8-10 muscle strengthening exercises (8 – 12 repetitions) – 2 days per week



Physical  
Activity

Benefits

**Benefits of physical exercise  
are always current**

**Previous fitness makes little  
difference today**





**Every breath of cigarette  
smoke we inhale makes fatty  
deposits stick to our arteries**



**We want to help smokers give up before we all clog up completely**



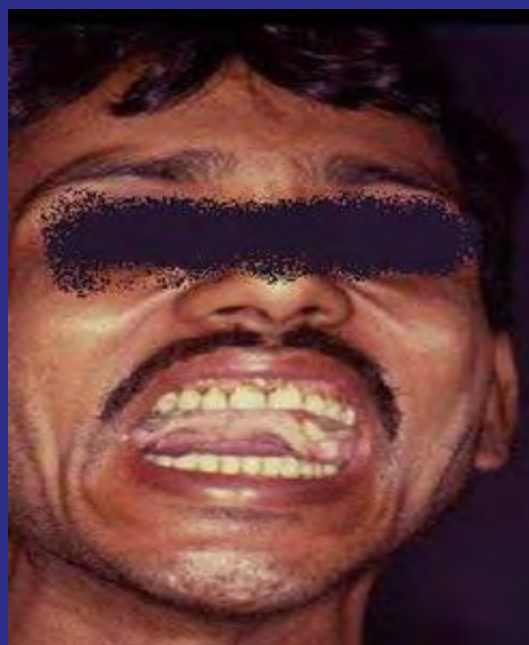
**Emphysema Lung**



**Diseased Lung Tissue**









**Smoking** and **alcohol** do not  
form the right  
material to celebrate an  
occasion



# Stop Today, Say No

**NEVER TAKE ANOTHER PUFF!**





# Alcohol

Neither prescribed nor encouraged

If you are “so called” social drinker, please stop





- **Both Tobacco and Alcohol cause Impotence**
- **For smokers and drinkers – Choice is yours**



OR



**“Forget the past, for it is gone FROM  
your domain !**

**Forget the future for it is beyond your  
reach !**

**Control the present ! Live supremely well  
now !**

**It will whitewash the dark past and  
compel the future to be bright”**

**Sri Sri Paramahansa  
Yoganand**



# Thank You





# PLANNED EXIT FORMALITIES OFFICERS

***EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME***





# SCHEME



- Govt Sanctioned - 30 Dec 02
- Launched - 01 Apr 03
- Polyclinics - 227+199 (424)
- Regional Centres - 28
- Central Organisation - At DELHI



<b>LEGEND</b>	
	<b>Central Organisation, ECHS</b>
	<b>Functional Regional Centres</b>
	<b>Regional Centres Awaiting Operationalisation</b>
	<b>Functional Polyclinics</b>
	<b>Polyclinics Awaiting Operationalisation</b>



## **ELIGIBILITY STATUS** **FOR DEPENDENTS**



- Scheme is compulsory for all retiring officers
- Subscription of Rs. 1,20,000/- will be deducted by CDA (N) at the time of retirement



# **DEPENDENTS**



➤ **Spouse**

➤ **Dependants**

- \* **Sons upto 25 yrs of age**
- \* **Unmarried/Divorced daughters**
- \* **Unmarried/Divorced sisters**
- \* **Minor brothers**
- \* **Parents normally residing with pensioner**
- \* **Minor children of widowed/ separated daughters**
- \* **Permanent disabled dependent brother**
- \* **Total income of dependents not more than Rs 9000/- + DA, PM)**

➤ **Special child for life**



## **FILLING OF APPLICATION FORM**



- ECHS application form is available on website [www.echs.gov.in](http://www.echs.gov.in)
- Application form to be filled online
- Colour Passport size photographs (white background) in civil dress and signature to be uploaded in application
- Online payment of Rs. 177/- per card



## **FILLING** **OF APPLICATION FORM**



- Application after payment will be forwarded to DOP (OA & R/ OPF) Section online for verification
- Ty receipt will be generated online till Pmt cards with validity of 03 months
- Pmt cards will be ready after 60 days from receiving the verified application form online from DOP by Central Organisation
- Disability certificate in original issued by a competent authority in prescribed format for self, wife or child for issue of white card

**Online Application Form For Temporary Slip Holder**

Registration No. : 0000033040

**ESM Photo****Name**

SS MANN

**ESM Service Number**

02676-F

**ESM Demise Date****ESM Gender ESM Date of Commission/Enrollment**

Male 01 Jan 1984

**ESM Date of Retirement/Discharge**

31 May 2017

**ESM Type of Pension**

Service Pension

**ESM Service ESM Category**

Navy Officer

**ESM Rank**

Capt (IN)

**ESM Unit**

DGMS(N)

**ESM Record Office**

DOP (OA &amp; R)/OPF, Navy, Delhi

**ESM PPO No**

00102/2017

**Primary Beneficiaries Signature****Disability**

NA

**ESM Ailment %age****Monthly Income**

0

**PAN No**

AAHPM3144L

**Land Line No****Marital Status**

Married

**Blood Group**

B+ve

**Enter Primary beneficiary Drug Allergies**

NIL

**Bank Account No**

10569750112

**IFSC Code**

SBIN0010623

**Bank/Treasury Name**

SBI

**Bank/Treasury Address**

INS INDIA

**Regional Centre**

Delhi-II

**Parent Polyclinic**

Noida

**Station HQ**

Delhi Cantt

**Primary Beneficiaries Permanant Address**

H NO 705, SWARAN JAYANTI, PLOT - 97, SEC - 54,

**State**

Haryana

**District**

Gurugram

**Tehsil**

GURGAON

**Pin Code**

122011

**Primary Beneficiaries Postal Address**

H NO L 187, SEC - 25, JALVAYU VIHAR, NOIDA, GAUTAM BUDH NAGAR

**State**

Uttar Pradesh

**District**

Gautam Buddha Nagar

**Tehsil**

NOIDA

**Pin Code**

201301

**Old Card Number**

DOP/DEL-II/05/F/070617/IN/0261



### Dependant (Spouse):

Dependent Photo    Dependant Name    Relation



SEEMA MANN    Spouse

Disability Details

NA

Dependent Sign



Dependant Gender

Female

Dependant Blood Group    Dependant PAN Number    Dependant Mobile No

A+ve

AHVPM7237K



9650094237

Drug allergies

NIL

### Dependant (Son):



Dependent Photo	Dependant Name	Relation	Disability Details	Dependent Sign
	GUNMAYA SINGH MANN	Son	NA	
Dependant Gender	Dependant Blood Group	Dependant PAN Number	Dependant Mobile No	
Male	B+ve		9650094237	

**Drug allergies**

NIL

### Document Details:

Doc Desc	Beneficiary Doc No
PPO Document of ESM	SS MANN 00102/2017
Copy of Temporary Slip	SS MANN DOP/DEL-II/05/F/070617/IN/0261

AUTO GENERATED

Registration No : 0000033040

**RECEIPT FOR DOCUMENTS CUM TEMPORARY RECEIPT EX SERVICEMEN CONTRIBUTORY HEALTH  
SCHEME (ECHS)**

- |     |   |  |
|-----|---|--|
| 1.  | Received documents from No 02676ERank Capt (IN)Name <u>SS MANN</u> towards application for membership of Ex-Servicemen Contributory Health Scheme (ECHS) :- |  |
| 2.  | Pension Payment Order No (PPO No) (Attach photocopy)  | <u>00102/2017</u>  |
| 3.  | Category of Ward  | <u>Private</u>   |
| 4.  | Force Type: <u>Navy</u>   | 5. Regiment/Unit: <u>DGMS(N)</u>   |
|     | Permanent Address with State and Pin Code:  | Current Address with State and Pin Code:   |
| 6.  | <u>H NO 705, SWARAN JAYANTI, PLOT - 97, SEC - 54,, GURGAON, Gurugram, Haryana , 122011</u>  | <u>H NO L 187, SEC - 25, JALVAYU VIHAR, NOIDA, GAUTAM BUDH NAGAR, NOIDA, Gautam Buddha Nagar, Uttar Pradesh , 201301</u> |
| 7.  | Mobile No: <u>9650094237</u>  | 8. DOB: <u>17 May 1961</u>   |
|     |   | 9. Date of Retirement: <u>31 May 2017</u>  |
| 10. | Parent Polyclinic of Pensioner <u>Noida</u> , MRO No. (if applicable)   |  |
| 11. | Card Charges @ Rs. 177/- paid Rs. : <u>531</u> vide Transaction ID : CPD1082302   |  |
| 12. | Valid Upto : _____  |  |

Primary Beneficiary



Name : SS MANN  
DOB : 17 May 1961  
Aadhaar No. : 781659902983

Spouse



Name : SEEMA MANN  
DOB : 07 Jul 1966

Aadhaar No. : 740289851017

Son



Name : GUNMAYA SINGH MANN  
DOB : 07 Jun 1996

Aadhaar No. : 411287444815

**13. ACTIVATION BY**

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

Signature \_\_\_\_\_  
(Stamp with Rank, Name & Appointment, OIC Parent Polyclinic)

**Notes :-**

1. This original receipt is required to be returned at the time of collection of Smart Card (s). Receipt will not be destroyed. This will be filed along with the original Application Form.
2. No Smart Card will be issued if this receipt in original is not produced and final verification by Central Org ECHS.
3. Record Office will retain this receipt after checking the Application Form till retirement of the individual
4. Stoppage of EMA and deposition of contribution (MRO) as applicable to be ensured prior to issue of this receipt to pre 01 Apr 2003 retirees by Regional Centre ECHS.
5. This receipt will be issued only on verification of original PPO and discharge book for old retirees who are not in possession of old Cards.
6. The Original Receipt is valid up to a maximum of THREE MONTHS from the date of issue.
7. Slip will be considered activated only after signatures of OIC Parent Polyclinic.
8. Aadhar verification to be ensured by Polyclinics.
9. Old cards/ temp receipts will be returned.

Date: 13 Feb 2018

Signature of ESM / Family Pensioner



## **COMMON MISTAKES WHILE FILLING UP** **APPLICATION FORM**



- Name should be same as per the service records
- Rank in Rank column should be abbreviated rank
- Parent polyclinic on application should be as per the name of polyclinic near to home address . The list of polyclinics is available on website [www.echs.gov.in](http://www.echs.gov.in)
- Address should be given on application



# PROCEDURES REQUIRED TO BE FOLLOWED TO AVAIL ECHS BENEFITS



## **PROCEDURES TO AVAIL** **ECHS BENEFITS**



### ➤ **Eligibility**

- Should be Ex Servicemen
- Drawing normal/family/disability pension

### ➤ **Subscription**

- Automatic deduction subscription of Rs. 1,20,000/- and after online application get ECHS cards from ECHS office / Stn Cdr of parent polyclinic

### ➤ **Officer/dependent should be ECHS member in possession of ECHS card**

### ➤ **Treatment**

- Visit nearest polyclinic with ECHS Card



- Avail the medical opinion of the doctor and collect the medicines
- In case of referral to the empanelled hospital take NA certificate from service hospital
- Get medicare from private empanelled hospitals
- In case of emergency ECHS members can be admitted to any hospital either empanelled or non empanelled
- ECHS member to inform nearest polyclinic within 48 Hrs



- Oi/C Polyclinic will issue a referral in case of empanelled hospital and Emergency Incidence Report (EIR) in case of non empanelled hospital
- In case of non empanelled hospital individual has to clear bills and claim reimbursement through Polyclinic later as per the laid down procedures



# PROCEDURES FOR PAYMENT AND REIMBURSEMENT OF MEDICAL EXPENSES





## **PROCEDURE FOR REIMBURSEMENT**



- Take EIR from Oic polyclinic for treatment at non empanelled hospital
- Clear the bills of the non empanelled hospital
- Deposit the reimbursement claim with all documents to the parent polyclinic
- Reimbursement will be as per CGHS rates
- Parent polyclinic will upload your claim and forward to UTI / Central Organisation for verification
- After verification approval for payment will be accorded
- Amount will be deposited in your bank account



# **ONLINE PROCESSING OF HOSPITAL BILLS**



**SUBMISSION OF BILLS BY EMPANELLED FACILITY/ INDIVIDUAL  
W.E.F. 10 JUL 2014**

**POLYCLINIC**

**REGIONAL DIRECTOR – 3 LAKHs**

**DY MD, ECHS – 5 LAKHs**

**MD, ECHS – 10 LAKHs**

**JS, ESW – 25 LAKHs**

**SECY, ESW > 25 LAKHs**

**CFA**

**NOTE : POWERS DELEGATED WITHIN MoD (UPTO RS.10 LAKHs) ARE WITHOUT CONSULTATION WITH MOD (FINANCE). IN CASE OF BILLS ABOVE Rs. 10 LAKHs, THE CASES WILL BE EXAMINED IN CONSULTATION WITH MOD (FINANCE) AND WILL BE SANCTIONED BY SECRETARY, ESW.**



# ECHS MEMBERSHIP FOR CHILDREN BORN AFTER RETIREMENT



## **PROCEDURE**



- New born baby is exempted ECHS card upto 3 months. However, after 3 months ECHS card has to be made
- Officer has to send a copy of birth certificate to DOP (OA & R) section for updating of records and DOP will issue a dependent certificate of the children
- Fresh ECHS application form to be filled with photographs of the children
- Online payment of Rs. 177/- per card
- Application form with all the supporting documents to be filled online for making of ECHS cards



# LOSS OF ECHS CARD



## **ACTION IN CASE OF** **LOSS OF ECHS CARD**



- **FIR to be filed in police station**
- **Upload copy of FIR with application**
- **Aadhar Card number to be filled in application**
- **Ty Receipt generated online to be used till new card is received**
- **Collection of card from Station HQs of parent polyclinic**



# HANDLING OF ECHS CARD



## ECHS SMART CARD FOR ESMs & THEIR DEPENDENTS



<b>Service No : 84625B</b>		<b>Service: NAVY</b>	<b>Category: Private</b>
	<b>Name : RAMJIT SINGH</b>		
	<b>Rank : Commander(Retd)</b>		
	<b>DOB : 11/01/1961</b>		
	<b>DOR : 31/01/2015</b>		
	<b>Mem. : 31/01/2015</b>		
			
<b>Signature of Pensioner</b>		<b>Reg No : DL0167438</b>	
		<b>Add : MEDICHARLA VILL K KOTAPADU (MANDAL), Visakhapatnam, Andhra Pradesh-531034</b>	
	<b>BC Sati Lt Col</b>	<b>Tele No. 09676665858</b>	<b>BG : B +ve</b>
<b>Signature of Issuing Authority</b>		<b>Sr. No. - 0A63569915580018</b>	





# WHITE ECHS CARD FOR DISABLED ESMs & THEIR DEPENDENTS



Service No : 02562Y

Service: NAVY

Category: Private



Name: **ASHNA SHARMA**

Rel : Daughter

Name: **ASHUTOSH SHARMA**

Rank : Commander(Retd)

DOB : 12/04/1994

Mem.: 30/09/2013

Reg No: DL0154057



Address : L-6 KRISHNA MARG-C SCHEME JAIPUR, Jaipur,  
Rajasthan-302001

Tele No. 0141-4019206

Blood Group: B + ve

Sr. No.- 0006C5C442502292

Signature of Pensioner

*[Signature]*

BC Sati  
Lt Col

Signature of Issuing Authority



## **HANDLING OF ECHS CARD**



- **ECHS Card should be handled with care**
- **ECHS Card should be kept away from heat, moisture, dust and chemicals**
- **Damaged Card will not be accepted by the computer and needs to be replaced with a new card**
- **Recommend keep xerox copy of cards**



# RECENT ECHS DEVELOPMENTS



## **RECENT ECHS DEVELOPMENTS**



- Polyclinic at Muvattupuzha commissioned on 02 Apr 18
- Upgraded ECHS Smart Card 64 kb valid at all polyclinics
- ECHS White Card – priority for disabled member
- Aadhar number must be mentioned in the application form
- The project 'SPARSH' was launched on 10 Oct 17 to extend sharing and caring to our veterans & their dependents undergoing treatment in ECHS Polyclinic.



## **RECENT ECHS DEVELOPMENTS**



- Choice of empanelled facility will be with ECHS members who are above 80 yrs and they will be given preference for admission to service hospital, if that is their choice, depending on bed availability
- 07 days medicine will be issued by empanelled hospital after discharge and the cost of the same will be billed in the hospital bill
- Widows of ESM drawing civil pension and who are eligible for dual pension can apply for ECHS membership



## **RECENT ECHS DEVELOPMENTS**



- ECHS beneficiaries who are holding a valid ECHS card and are residing in districts not covered by ECHS shall be eligible to obtain treatment from Govt.(Central/State/Local Self Government) hospitals and submit the medical re-imburement claim to the ECHS polyclinic without obtaining referral from polyclinic located outside their district
- Permission for referral letters by ECHS Polyclinics with a validity of six months. MoD has approved permission (referral) letters in case of chronic diseases such as Diabetes, Hypertension & other Cardiac Diseases, Dialysis and Cancer by Polyclinics with a validity of six months from the date of issue of original prescription
- Sanction for reimbursement of 'Air Travel Charges' to ECHS beneficiaries in emergency



## **RECENT ECHS DEVELOPMENTS**



- Male ECHS members of 75 year & above and female ECHS beneficiaries of 70 year & above are given 'PRIORITY' for various activities in ECHS polyclinics such as out of turn attendance at reception, examination by doctors & issue of medicines etc
- ECHS beneficiary can choose his parent polyclinic closest to his place of residence irrespective of his District or Stn HQ
- The pay for contractual staff for OIC/Medical Officers has been again revised w.e.f. 16 Aug 17
- 90 days medicines issued for chronic ailments otherwise for 30 days



## **RECENT ECHS DEVELOPMENTS**



- 07 days medicines issued if not a parent polyclinic
- Procurement of ECHS drugs and consumables will be undertaken completely by SEMOs. AFMSD has been delinked from procurement. Supply of medicines through Authorised Local Chemist (ALC)
- Self attested proforma shall be filled and rendered every year by all beneficiaries who have dependent children above 18 yrs of age
- Case for 102 new polyclinics is pending with MoD
- As on date 2656 facilities are empanelled with ECHS
- Status of ECHS Membership Card can now be checked on website <http://esmmis.in/cardtrack>





## **ECHS INFORMATION**



- ECHS WEBSITE : [www.echs.gov.in](http://www.echs.gov.in).
- SMS NO. : +919714794300
- E-MAIL ID : [contact@echs.gov.in](mailto:contact@echs.gov.in)  
: [echsdelhi@navy.gov.in](mailto:echsdelhi@navy.gov.in)  
: [echs@sourceinfosys.com](mailto:echs@sourceinfosys.com)
- For ECHS query call from **0900h to 1700h** – 7703818578 /  
8448086480  

7701976194 /

8448086481
- HELP LINE NO.(24X7) - **080-4300-4300**
- HELP LINE NO. (Office working Hour Only) – 1800-114-115
- CENT ORG TELE NO. **011-2568 4846**  
**ECHS Exchange (Cent Org). 25695243/25695445/  
25695246/25682870**
- ECHS OFFICE (NAVY) TELE NO. **011-24101319**

A photograph of the India Gate in Delhi, India, with a large blue banner overlaid in the center. The banner contains the text "THANK YOU" in yellow. In the foreground, a band of Indian Navy musicians in white uniforms is marching. The gate is a large, light-colored stone archway with the word "INDIA" inscribed on its top. The sky is clear and blue.

**THANK YOU**

# RE-EMPLOYMENT OF NAVAL OFFICERS

RE-EMPLOYMENT OF NAVAL  
OFFICERS IS GOVERNED BY  
NI/5/S/58 FURTHER AMPLIFIED  
VIDE MOD/IHQ(NAVY) LETTER NO  
RS/0867/12 DATED 14 MAR 2013.

# AIM OF RE-EMPLOYMENT

- MAN POWER MANAGEMENT
- RETAINING EXPERTISE
- MAINTAINING OPTIMUM BRANCH /  
CADRE STRENGTH

# PHILOSOPHY

- RE-EMPLOYMENT IS NOT A MEASURE FOR RE-SETTLEMENT OF OFFICERS.
- OFFICERS SHOULD BE WILLING TO SERVE ANY WHERE IN THE COUNTRY.
- NO PRECEDENCE SHALL BE GIVEN TO PERSONAL REQUIREMENT.
- WILLING OFFICERS SUITABLE IN ALL RESPECTS ARE CONSIDERED FOR GRANT OF RE-EMPLOYMENT

# VACANCIES

- RE-EMPLOYMENT WILL BE GRANTED ONLY IN SUCH BRANCHES / CADRES/SPECIALISATIONS WHERE VACANCIES EXIST.

# ELIGIBILITY CRITERIA

FOLLOWING PARAMETERS ARE  
CONSIDERED FOR GRANT OF RE-  
EMPLOYMENT:-

- AGE
- MEDICAL CATEGORY
- RECOMMENDATIONS IN ACRS/PAST  
PERFORMANCE

# AGE

AS PER THE GOVERNMENT POLICY OFFICERS CAN BE RE-EMPLOYED UP TO THE AGE OF 58 YEARS. HOWEVER, AT PRESENT OFFICERS ARE GRANTED RE-EMPLOYED ONLY UP TO THE AGE OF 57 YEARS IN THE SPELL OF ONE YEAR EACH. EXTENSION OF RE-EMPLOYMENT BEYOND 57 YEARS OF AGE IS BASED ON SPECIFIC REQUIREMENTS OF BRANCH/ CADRE/ SPECIALISATION.



# MEDICAL CATEGORY

OFFICERS IN THE MEDICAL CATEGORY S1A1 AND S2A2 ONLY ARE CONSIDERED FOR GRANT OF RE-EMPLOYMENT. OFFICERS IN MEDICAL CATEGORY S2A2 HAVE TO FURNISH CERTIFICATE AS PER NI/83/65

# ACR

- ABOVE AVERAGE PERFORMANCE
- CONSISTENT RECOMMENDATION FOR RE-EMPLOYMENT IN SECT-III
- LAST THREE YEARS PERFORMANCE AND RECOMMENDATION ARE IMPORTANT

# TRANSFER

OFFICERS COMPLETED MORE THAN FOUR YEARS IN A PARTICULAR STATION WILL BE GRANTED RE-EMPLOYMENT ONLY AFTER THEIR MOVING OUT OF THE PRESENT STATION

# RE-EMPLOYMENT TO COMMODORES

RE-EMPLOYMENT TO CMDES IS NORMALLY NOT GRANTED. IT IS RESORTED ONLY IN EXCEPTIONAL CASES WHERE IT IS INESCAPABLE IN THE INTEREST OF THE SERVICE.

# SSC OFFICERS

THOUGH ELIGIBLE AS PER NI/5/S/58, SSC OFFICERS ARE NOT GRANTED RE-EMPLOYMENT AS BEING IN LOWER AGE BRACKET THEY HAVE BETTER AVENUES OUTSIDE AND MAY OPT OUT OF NAVY AT THE FIRST OPPORTUNITY. PENSION RELATED ISSUES MAY INVITE LEGAL COMPLICATION.

# BREAK IN SERVICE CASES

REQUEST OF RE-EMPLOYMENT WITH  
BREAK IN SERVICE GENERALLY NOT  
ENTERTAINED SINCE ACTIVITIES FOR  
THE INTEVENING PERIOD CAN NOT  
VERIFIED, LACK OF MENTAL AND  
PHYSICAL FITNESS AND LACK OF  
MOTIVATION AND DEDICATION

# SALIENT FEATURES

RE-EMPLOYED OFFICERS ARE  
SUBJECT TO NAVY ACT, 1957.

# RANK

OFFICERS ARE RE-EMPLOYED IN THE SUBSTANTIVE RANK HELD BY THEM AT THE TIME OF RETIREMENT, WHICH AT PRESENT IS OF CDR. THEY MAY ALSO BE EMPLOYED IN THAT RANK IN APPOINTMENTS TENABLE IN ONE LOWER RANK WITH THEIR CONSENT.



# ACR

RE-EMPLOYED OFFICERS ARE  
ELIGIBLE TO RAISE ACRs OF THE  
JUNIOR OFFICERS IN THEIR CHAIN OF  
REPORTING

# SENIORITY

RE-EMPLOYED OFFICERS ARE  
ALLOWED TO COUNT THEIR SERVICE  
UP TO THE DATE OF RETIREMENT FOR  
PURPOSE OF SENIORITY.

# PROMOTION

RE-EMPLOYED OFFICERS ARE NOT  
ELIGIBLE FOR PROMOTION TO ANY  
HIGHER SUBSTANTIVE RANK

# INCREMENT

RE-EMPLOYED OFFICERS ARE NOT  
ELIGIBLE FOR INCREMENTS

# LEAVE

RE-EMPLOYED OFFICERS ARE  
ELIGIBLE FOR 30 DAYS LEAVE. THEY  
ARE NOT ENTITLED TO ANY  
FURLOUGH LEAVE OR TERMINAL  
LEAVE

# PENSION/ GRATUITY

RE-EMPLOYED OFFICERS DO NOT  
EARN INCREASE OF PENSION OR  
GRATUITY ON ACCOUNT OF SERVICE  
RENDERED DURING THE PERIOD OF  
RE-EMPLOYMENT

# TERMINATION OF RE-EMPLOYMENT

RE-EMPLOYMENT TO AN OFFICER CAN BE TERMINATED BY THE GOVERNMENT AT ANY TIME WITHIN THE PERIOD OF INITIAL RE-EMPLOYMENT BY GIVING THREE MONTHS NOTICE ON THE GROUND THAT HIS SERVICES ARE NO LONGER REQUIRED. DURING THE PERIOD OF EXTENSION HIS SERVICES MAY BE TERMINATED AT THE DISCRETION OF THE CHIEF OF THE NAVAL STAFF AT ANY TIME ON THE SAME GROUND. OFFICERS MAY, ON GIVING THREE MONTHS NOTICE, BE PERMITTED TO RESIGN AT THE SOLE DISCRETION OF THE GOVERNMENT.

# **ISSUE OF CERTIFICATE OF SERVICE/SEA SERVICE CERTIFICATE**



# **CERTIFICATEE OF SERVICE ARE ISSUED TO**

- (i) ALL OFFICERS SUO MOTO WHO HAVE RETIRED AFTER OCT 2008**
- (II) BASED ON THE REQUEST OF THE OFFICERS WHO RETIRED BEFORE OCT 2008**

# CERTIFICATES OF SERVICE ARE ISSUED TO THE OFFICERS ON THE FOLLOWING OCCASIONS

- (a) RETIRMENT ON SUPERANNUATION
- (b) PREMATURE RETIREMENT
- (c) DISCHARGE FROM SERVICE
- (d) CASUALTY OF THE OFFICER

} FOR PC  
OFFICERS  
WHO ARE  
NOT  
RE-EMPLOYED

- (e) RELEASE FROM RE-EMPLOYMENT (FOR OFFICERS WHO ARE RE-EMPLOYED AFTER THEIR SUPERANNUATION)
- (f) RELEASE FROM SHORT SERVICE COMMISSION FOR SSC OFFICERS

# **PURPOSE OF ISSUE OF CERTIFICATE OF SERVICE**

- (a) FOR CLAIMING BENEFITS OF EX-SERVICEMEN
- (b) FOR CLAIMING VARIOUS BENEFITS GIVEN BY  
CENTRAL GOVT., STATE GOVT. AND PSU

# DOCUMENTS REQUIRED FROM OFFICERS FOR PREPARATION OF CERTIFICATES OF SERVICE

- (a) NEXT OF KIN PARTICULARS
- (b) POST RETIREMENT ADDRESS
- (c) POST RETIRMENT TELE/MOBILE NUMBER
- (d) E-MAIL ID
- (e) TWO PASSPORT SIZE PHOTOGRAPHS IN UNIFORM
- (f) TWO LATEST JOINT FAMILY PHOTOGRAPHS WITH MARRIED /UNMARRIED CHILDREN (SIZE: 3.5 CMS X 5.5 CMS)

# PAGE WISE DETAILS OF THE OFFICERS GIVEN IN CERTIFICATE OF SERVICE

- Page 1- SL. NO. IS MARKED BY NUMBER STAMP
- Page 2- AFFIXED JOINT FAMILY PHOTOGRAPH DULY  
SIGNED BY PDOP
- Page 3- AFFIXED PASSPORT SIZE PHOTOGRAPH IN  
UNIFORM AND SIGNED BY DOP

RANK

NAME

PERSONAL NO

BRANCH

Page 4- DATE & TYPE OF COMMISSION  
DATE OF JOINING  
AB- INITIO TRAINING  
LOWER DECK SERVICE  
WATCHKEEPING CERTIFICATE  
DATE OF BIRTH  
DATE & TYPE OF RETIRMENT

Page 5- ACADEMIC QUALIFICATION  
COURSES UNDERTAKEN  
HONOURS/AWARDS

Page 6&8 AFLOAT APPOINTMENTS- As per following  
format:

<u>Sl.</u>	<u>Unit</u>	<u>APPOINTMENT HELD</u>	<u>PERIOD</u> <u>FROM TO</u>
------------	-------------	-------------------------	---------------------------------

PAGE 7&9- ASHORE APPOINTMENTS – AS PER  
FOLLOWING FORMAT :-

<u>SL.</u>	<u>UNIT</u>	<u>APPOINTMENT HELD</u>	<u>PERIOD</u> <u>FROM TO</u>
------------	-------------	-------------------------	---------------------------------

PAGE 10- FAMILY DETAILS – AS PER FOLLOWING  
FORMAT:-

<u>RELATIONSHIP</u>	<u>SL</u>	<u>NAME</u>	<u>DATE OF BIRTH</u>
---------------------	-----------	-------------	----------------------

PAGE 11- PERMANENT ADDRESS &  
TELEPHONE NO.

PRESENT RESIDENTIAL ADDRESS &  
TELEPHONE / MOBILE NO/ E-MAIL ID

DATE AND SIGNATURE OF PDOP

# **CERTIFICATE OF SERVICE : RELATED ISSUES**

CERTIFICATE OF SERVICE ARE ISSUED AT THE TIME OF RETIREMENT

DELAY IN ISSUE OF CERTIFICATE OCCURS DUE TO NON RECEIPT OF NOK PARTICULARS

NOK PARTICULARS SHOULD REACH DOP (OA&R) I FIVE MONTHS PRIOR TO RETIREMENT



# SEA SERVICE CERTIFICATE

ISSUED TO NAVAL OFFICERS AT THE TIME OF  
RETIRMENT/RELEASE

ACKNOWLEDGES SERVICE OF THE OFFICER  
IN AFLOAT APPOINTMENTS

CATERS FOR REQUIREMENT OF THE  
OFFICER FOR COMMERCIAL REQUIREMENT

# SEA SERVICE CERTIFICATE

- INDICATES DATE OF COMMISSIONING, DATE OF RETIRMENTS/RELEASE
- INDICATES WARSHIP SERVED BY THE OFFICER, PERIOD, DURATION AND DUTIES



# **KENDRIYA SAINIK BOARD SECRETARIAT**

**(An ISO 9001:2008 Certified Organisation)**

Department of Ex-Servicemen Welfare  
Ministry of Defence



# **SEQUENCE**

**KSB**

**KSB Sectt**

**Functions of Sectt**

**Support to States/UTs**

**AFFDF & its Schemes**

**PM's Scholarships**

**Way Ahead**



# KENDRIYA SAINIK BOARD

- **Apex body of the Govt** which formulates policies & schemes for welfare of ESM & their families
- **Composition** (as on 10 Mar 2016):-
  - **President** - Hon'ble Raksha Mantri
  - **Vice President** - Hon'ble Raksha Rajya Mantri
  - **Members** – 31 CMs of State/UT, 3 MPs, 3 Service Chiefs, 3 Secretaries to G of I and Reps of ESM (Total 44)
  - **Secretary** – A serving Brigadier or equivalent officer from the Navy / Air Force
- **Meeting**
  - Once a year to review old policies / benefits / concessions  
consider new ones



# KSB SECTT

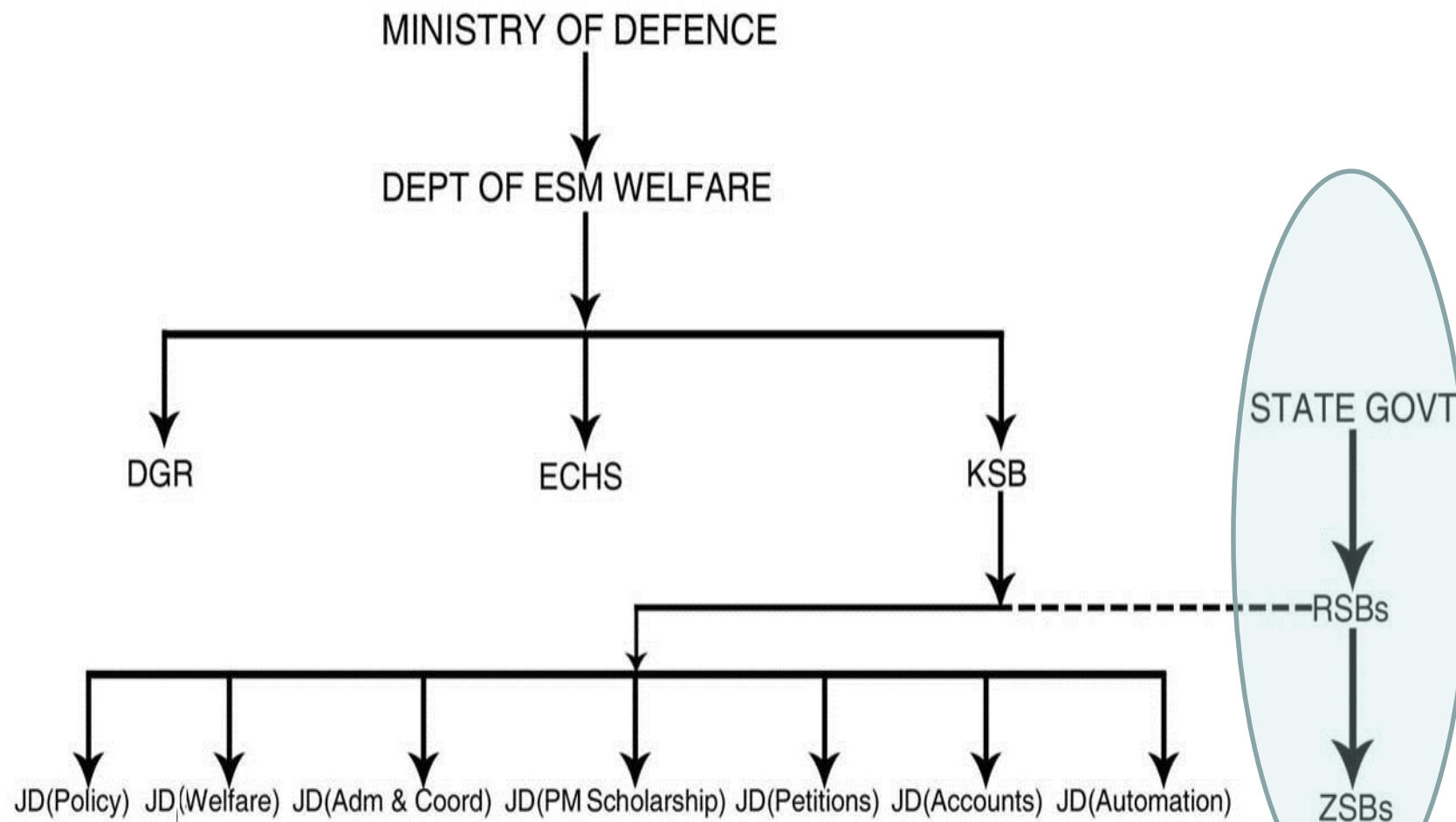
- Responsible for implementation of the Central Govt policies and schemes for welfare of ESM
- Headed by Secretary KSB and located in the West Block - IV, RK Puram, New Delhi
- Under direct control of D/o Ex-Servicemen Welfare as its Attached Office
- Implements welfare schemes through 32 RSBs & 392 ZSBs functioning at State & District levels.



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# ORGANISATION





# FUNCTIONS OF SECTT

- Administration of Welfare Fund called “Armed Forces Flag Day Fund” (AFFDF)
- Administration of Welfare Schemes out of AFFDF
- Administration of PM’s Scholarships funded by PMO from National Defence Fund
- Monitoring and advise on functioning of Rajya and Zila Sainik Boards
- Support to States/UTs towards maintenance of RSBs/ZSBs & construction of SRHs
- Handle welfare related grievances of ESM and their dependents





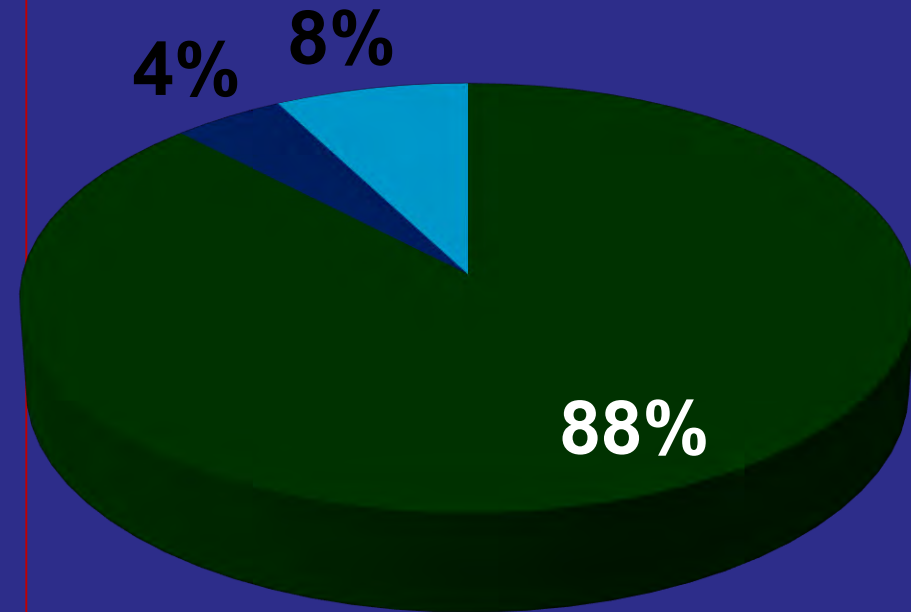
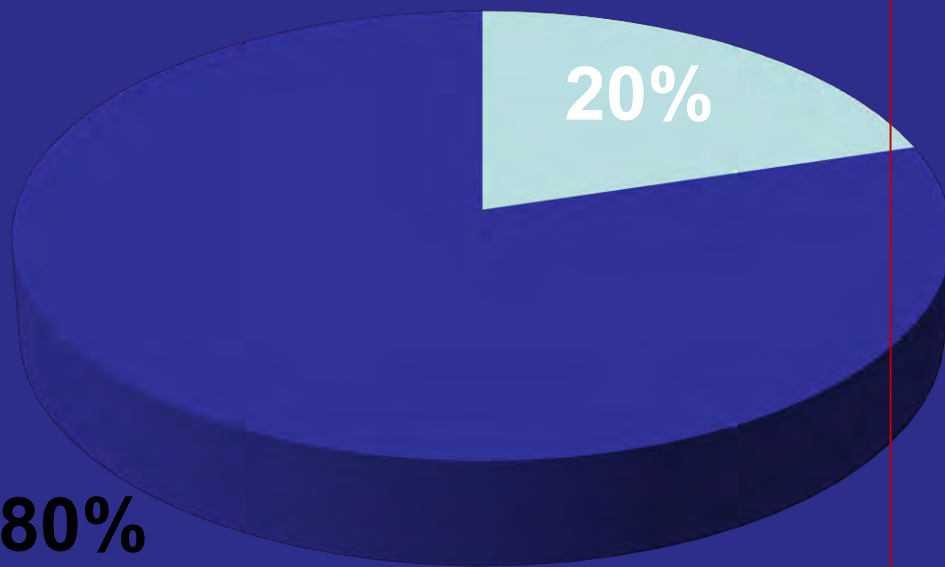
# SUPPORT TO STATES

- Central Govt shares expenditures of State/UT Govt towards maintenance of RSBs & ZSBs
  - 75% in case of Special Category States
  - 60% in case of remaining States/UTs
- Central Govt pays 50% construction cost of Sainik Rest Houses of States/UTs
- Govt of India also pays 100% establishment cost of IEWON and 24 DSBs
- Source of support – DSE Budget under MH 800(b) allotted by IHQ of MoD(A), DGFP
- Last year, backlog of Central Cases amounting to Rs 127 Crore was cleared



# POPULATION OF ESM

**24.62 Lac ESM & Widows 6.26**



4/19/2018 ■ Widows ■ ESM

KSB SECTT

■ Army ■ Navy ■ Air Force



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# ESM REGISTRATION

- ESM must register with ZSB of District mentioned in PPO/Discharge Book
- ZSBs issue “ESM Identity Card” to ESM & act as parent unit all admin purposes
- Types of Id Cards issued - ESM(Officer), ESM(PBOR), ESM(War-Disabled), ESM (War-Widow) and ESM(Widow)
- ESM Identity Card
  - Required to prove identity of card holder as an ex-member of the Indian Armed Forces
  - A pre-requisite for availing of any concession/benefit/reservation by Centre/State Govts



# **ESM REGISTRATION**

- **Must register on KSB Website**
  - Update records of ESM.
  - **Recognition of ESM status enabling following:-**
    - ESM I-Card
    - Utilise welfare schemes and benefits promulgated by Centre and States.
    - Verification of documents by ZSBs.
    - Purchase of attractive items from CSD.
    - Utilization of quota in professional/ educational institutions.
    - Exemption from property tax (Where applicable)
    - Processing of Cash Awards



# RMEWF SCHEMES

Penury Grant (Non Pensioner upto Hav rank)	= Rs 1,000 pm
Orphan Grant (Pen/ Non Pens all ranks)	= Rs 1,000 pm
Disabled Children Grant (Pen/ Non Pens upto Hav)	= Rs 1,000 pm
Education Grant	= Rs 1,000 pm
NDA's Cadet Trg Grant	= Rs 1,000 pm
Marriage Grant (wef Apr 2016)	= Rs 50,000
House Repair Grant	= Rs 20,000 (max)
Medical Grant	= Rs 30,000 pa
Vocational Training Grant	= Rs 20,000 (max)
Funeral Grant	= Rs 5,000



# OTHER SCHEMES

**Treatment of Serious Diseases for Non-Pensioners – Rs 1.25 Lac (max)**

**Treatment of Cancer and Dialysis for Non-Pensioners – Rs 75,000/- pa**

**Grant to AIGWA for welfare of Gorkha ESM/Families – Rs 12.00 Lac pa**

**Grant for Maintenance of SRHs in NE Spl Category States – Rs 50,000/- pa/SRH**

**Interest subsidy for Home Loan taken from the Govt Depts PSU Banks, LIC etc**



# **SCHEMES FOR NON-PEN** **OFFICERS**

**Grant for treatment of identified serious diseases - Rs 1,25,000/- (max)**

**Grant for treatment of Cancer / Dialysis  
@ Rs 75,000/- per annum (max)**

**Grant for Modified Scooter for Disabled  
ESM @ Rs 57,500/-**

**Scholarships for Sons/Daughters of War  
Widows @ Rs 24,000/Rs 27,000/- pa**



# SUPPORT TO INSTITUTIONS

- **Two Paraplegic Rehabilitation Centres – Rs 166.00 Lac per annum (Est + 30,000 per inmate)**
- **35 War Memorial Hostels for Wards of Attributable & Non-Attributable Casualties – Rs 16,200/- PA per child**
- **St Dunstan's After Care Organisation Dehradun (for visually challenged) – Rs 14 Lac per annum. Being Closed**
- **Three Cheshire Homes (for differently-abled ESM) – Rs 9,000/- per annum per ESM**
- **Grant for Purchase of Modified Scooter to ESM who got disabled after retirement - Rs 57,500/-**





# PM's SCHOLARSHIPS

- To support ESM/their widows for professional higher education of their wards
- Rates - Rs 24,000/- pa for boys and Rs 27,000/- pa for girls
- Maximum 5500 scholarships very year wef last Academic Year 2015-16
- Paid for full duration of courses ranging from 2 to 5 years
- In last financial year, Rs 59.10 crore disbursed to 23,109 wards of ESM/Widows
- Scheme fully funded by PMO from NDF Budget



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# **JOBS FOR EX-OFFERS IN** **SAINIK BOARDS**

- **Director DSW-cum-Secretary RSB**
  - Total Number of Posts – **32**
  - Tenable by Brig/Equiv from Navy/AF
  - Upper Age to Apply - 60 Years
  - Maximum Tenure - 5 Years
  - Falling Vacant during the year – Approx 6
- **ZSWO-cum-Secretary ZSB**
  - Total Number of Posts - **392**
  - Tenable by Col/Lt Col or equiv from Navy/AF
  - Maximum Age to Apply - 57 Years
  - Maximum Age to Serve - 60 Years
  - Falling Vacant during the year – Approx 91

## **– Terms and Conditions**

4/19/2018

As per the State Govt Rules on the subject

KSP/SPCTT



# PROCEDURE FOR SELECTION


- State Govt seeks panel of ESM to fill up vacancies in DSW/ZSWOs
- Names of the eligible officers obtained from three Services Placement Cells, DGR and forwarded to States
- Empanelled officers called for Interviews, conducted by the Selection Board headed by CS of States
- Reps of DESW/MoD & Secretary KSB - Members of Selection Board



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# LAUNCH OF INTERACTIVE WEB PORTAL FOR KSB SECTT



**Kendriya Sainik Board Secretariat**  
Department of Ex-Servicemen Welfare  
Ministry of Defence, Government of India

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<a href="#">About Us</a>	<a href="#">ESM Definition</a>	<a href="#">RSB / ZSB</a>	<a href="#">PMSS</a>	<a href="#">AFFDF/Donation</a>	<a href="#">Welfare Schemes</a>	<a href="#">Rehabilitation Institutes</a>	<a href="#">Benefits / Concessions</a>	<a href="#">Grievances</a>	<a href="#">KSB Archive &amp; Library</a>
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Met officers of the Kendriya Sainik Board on Armed Forces Flag Day.



**Shri Arun Jaitley**  
Hon'ble Defence Minister  
[Profile](#)

### Historical Background

In a Government Resolution dated 07 Sep 1919, The Government of India suspended the functioning of the Central Recruiting Board and at its place a new Board was established called the Indian... [Read More](#)



**Dr. Subhash R. Bhamare**  
Hon'ble Minister of State for Defence  
[Profile](#)



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# **BENEFITS OF KSB's WEB PORTAL**

- Showcases information on all Schemes of KSB
- Facilitates online submission and tracking of applications for assistance by ESM
- Enables RSBs/ZSBs to process the applications of ESM online
- Facilitates online registration and submission of application for Id Cards by ESM
- Provides online welfare grievance redressal and query/feedback system
- Reduces physical & financial efforts of ESM and time taken by KSB to release assistance




# ESTABLISHMENT OF E- LIBRARY



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**Kendriya Sainik Board Secretariat**  
Department of Ex-Servicemen Welfare  
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## Sainik E-Library

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# **CONSTRUCTION OF SAINIK REST HOUSE** **IN NARAINA (DELHI)**

**(Cost - Rs 7.55 Crore & Capacity - 72 Persons)**



4/19/2018

KSB Secretariat

188

**Furnishing in progress...**



# WAY AHEAD



- Development and integration of MIS with KSB web portal for reporting and monitoring of all schemes.
- Development of Graphic User Interface (GUI) to facilitate accessing of e-library.
- Development of Sainik App Services for ESM to access web portal of KSB Secretariat through their mobile phones.
- Development of a GUI between web portal of KSB and Public Fund Management System (PFMS) of CAG to facilitate correct and efficient disbursal of assistance to beneficiaries.
- Simplification of online processes and forms has also been initiated with assistance from NCGG.





# WAY AHEAD



- Operationalisation of Sainik Rest House, Naraina (Delhi) expeditiously.
- Maintenance of existing SRH in various States.
- Establish Integrated complex consisting SRH/ Canteen/ ECHS facilities.
- Augmentation of AFFDF and upward revision of its welfare schemes accordingly.
- Stocking up of E-library facility with paid e-content for benefit of ESM/their dependents.
- Upgradation of IT Infrastructure of RSBs/ZSBs.
- Liaison with Command/Area HQs.
- Conduct of Annual RSB meetings regularly.
- Provide assistance to disabled/very Old at residence.



# TAKEAWAY

- Role and function of KSB, RSBs, and ZSBs.
- To apprise Sr hierarchy (ESM-officers) of welfare measures being run by KSB for benefit of ESM – PBORs. Same may be useful during socials, reunions and ESM rallies.
- Need to register with ZSBs for validating ESM status.
- 424 jobs (Sec RSB/ZSWO) available for ESM officers.

# THANK YOU



**Committed To Welfare**



# PENSIONARY BENEFITS ON RETIREMENT

***DIRECTORATE OF PAY AND ALLOWANCES***





# **PENSION DOCUMENTATION**

- ✓ Retirement letter published by IHQ MoD (N)/DOP
- ✓ Retirement Forms available on NHQMAN Web
- ✓ “Navy for Life & Beyond” booklet consisting of Retirement Forms is also available on MAN



# **TIME-LINE FOR PPO**

<b><i>S No</i></b>	<b><i>Information</i></b>	<b><i>Timeline</i></b>
(a)	Application for Pension, Commutation (in duplicate) alongwith 03 joint photographs with spouse (3.5x5 cm in civil clothes) duly attested on back, to NAVPEN with a copy to IHQ MoD (N)/DPA alongwith Nomination Form 'A' (in triplicate)	<b><i>D-4 Months</i></b>
(b)	<b>Submission of NoK details to DOP by Retiring officer</b>	<b><i>D-4 Months</i></b>
(c)	Submission of LPC to PCDA (N) by NPO Forwarding of Service & Family Particulars by DOP to NAVPEN/PCDA Forwarding of RMB to NAVPEN	<b><i>D-3 Months</i></b>
(d)	<b>Submission of LPC-cum-Data sheet to PCDA (N) by NAVPEN</b>	<b><i>D-2 Months</i></b>
(e)	Issue of PPO by PCDA (N)	<b><i>D-1 Months</i></b>
(f)	<b>Payment of Pensionary Benefits by PDA</b>	<b><i>D+10 days</i></b>



# **PENSIONARY BENEFITS**

✓ **Following Pensionary Benefits admissible on Retirement:-**

- **Retiring Pension**
- **Commuted Value of Pension (*If commuted*)**
- **Retirement Gratuity**
- **Disability Pension (*If admissible*)**
- **Leave Encashment**
- **DSOP Fund Balance *with Interest thereon***



# CALCULATION OF PENSION

<u>S No</u>	<u>Calculation of Pension</u>	<u>Rates</u>	<u>Remarks</u>
(a)	Reckonable Emoluments (RE)	Pay in Pay Matrix + MSP + NPA (if applicable) <b>Last Drawn</b>	<b>A</b>
(b)	Basic Pension	RE/2	<b>B</b>
(c)	Residual Pension	<b>Basic Pension – Commuted Value of Pension (Max 50%)</b>	<b>C</b>
(d)	Carry Home Pension	Residual Pension + DR on Basic Pension	<b>C + DR on B</b>

*On Re-employment DR not payable on Pension*





# COMMUTATION

- ✓ Retiring Pension can be commuted max upto 50%
- ✓ Commuted Value Arrived at :-  
*50% of Basic Pension x 12 X Factor as per age on next birth day*
- ✓ Commuted value of pension restored by PDA after 15 years (from date of drawl of 1<sup>st</sup> Pension)

## Benefits

- ✓ Lump-sum amount in hand
- ✓ IT Exemption
- ✓ Full family pension payable in case of death of pensioner



# GRATUITY

- ✓ Retirement Gratuity – Rate  $\frac{1}{4}$  month's Pay for each completed six month service - Max 20 lakh
- ✓ Terminal Gratuity (For SSC Officers) - Rate  $\frac{1}{2}$  month's Pay for each completed six month service - Max No Limit
- ✓ Calculation - Pay including DA payable on date of retirement x length of service



## **LE AND DSOP FUND PAYMENTS**

### **Leave Encashment (LE)**

- ✓ Max 300 days
- ✓ Based on NPO Fax, Genform for LE for No of days, issued by last Unit
- ✓ RE including DA taken for calculating LE

### **DSOP Fund**

- ✓ Submit requisite form 02 months in advance
- ✓ Fund card with interest till date of retirement will be audited by PCDA (N)

***Amount of LE and DSOP will be paid/credited by NPO in first week of following month of Retirement***



## DISABILITY PENSION

- ✓ Rate of Disability Pension – 30% of RE for 100% Disability
- ✓ For lesser Disability, rates reduce proportionately
- ✓ Disability Pension admissible when same is attributable/ aggravated by Service & subject to approval of Financial Member
- ✓ In case grant of Disability pension is rejected, pensioner has the right to apply **FIRST AND SECOND APPELLATE COMMITTEES**
- ✓ First Appellate Committee headed by PDPA & Second by VCNS

# FAMILY PENSION





## TYPE OF FAMILY PENSION

<u>S No</u>	<u>Type of Family Pension</u>	<u>Rates</u>	<u>Conditions</u>
(a)	Ordinary Family Pension	30% of Last Drawn RE	Cause of death not attributable
(b)	Enhanced Rate of Ordinary Family Pension	50% of Last Drawn RE	1. Cause of death not attributable 2. Serving – Upto 10 yrs from DOD 3. Post Retirement – 7 yrs or 67 yrs of age whichever earlier
(c)	SFP*	60% of Last Drawn RE	When death is attributable or aggravated by Service
(d)	LFP*	Last Drawn RE	Death declared as Battle Casualty

**\* Not applicable post retirement**

# **IMPORTANT POINTS**



## PRECAUTIONS WHILE FILLING INFO

- ✓ Open Joint Account with spouse in a authorised Bank (including 4 pvt banks) – *DPA letter PN/8126/13 dt 11 Aug 17* SBI & PNB prefers
- ✓ Fill correct Bank details- Address, CPPC, IFSC details in pension forms
- ✓ Avoid correction and deletion
- ✓ Endorse full name of self and wife





## PRECAUTIONS WHILE FILLING INFO

- ✓ Check Personal particulars of self and spouse. Both should be same in Service particulars, Pension documents and in Bank Account
- ✓ Fill correct address of correspondence
- ✓ All future Corrigendum PPOs will be dispatched on given address



## PERIODIC CERTIFICATES

<u>S No</u>	<u>Type of Certificate</u>	<u>Time Period</u>
(a)	Jeevan Praman	<ul style="list-style-type: none"><li>▪ <b>Once at the time of drawing 1<sup>st</sup> pension*</b></li><li>▪ <b>Thereafter in Nov each year</b></li></ul>
(b)	Re-employment	From Bank to NPO (for Non payment of DR with pension)
(c)	Non Marriage/Re-Marriage	<b>By Widow drawing OFP</b>

\* In pensioner's own interest. Officially visit is not required



## TRANSFER OF PENSION

- ✓ Open Saving Account in any authorised Bank from where pension is to be drawn
  - ✓ Submit application to existing Bank for transfer of pension to New saving Account of New Bank with full details of bank
  - ✓ Inform PCDA (N) and NAVPEN
- ***Note:- Change of Bank/account is to be avoided if feasible***



## LOSS OF PPO

**If Lost by Bank.** Loss certificate will be furnished by Bank to PCDA (N) for issue of duplicate PPO

✓ **If Lost by Pensioner.** Request be made with PCDA (N) alongwith copy of FIR for issue of duplicate PPO

कोर / CORPS  
नाम / DEBIT

रक्षा सेवा असैन्य अनुमान  
DEFENCE SERVICE CIVIL ESTIMATE



## **DOCUMENTS TO BE PRESEVED**

- ✓ Original Copy of PPO. Keep sufficient copies of PPO
- ✓ Maintain records of PPO/ Corrigendum PPOs
- ✓ Copy of Nomination
- ✓ Record of periodical certificates
- ✓ Keep records of Pension/ Arrears of Pension



## **ACTION ON DEATH OF PENSIONER**

- ✓ Widow to approach PDA with original Death Certificate
- ✓ PDA will commence pension based on Death Certificate
- ✓ If death of pensioner occurs within 07 years from DOR or 67 years of age, Enhanced OFP (50%) will be admissible and thereafter OFP (30%) for life

**ONE RANK ONE PENSION**

## OROP

- ✓ OROP implies grant of same pension, retired in same rank and length of service
- ✓ Pension would be re-fixed every 5 years. Next revision due on **01 Jul 2019**
- ✓ Personnel retired on their own request will not be entitled to the benefits of OROP



A photograph of the India Gate in Delhi, India, with a large blue banner overlaid in the center. The banner contains the text "THANK YOU" in yellow. Below the banner, a band of Indian Navy musicians in white uniforms is marching in front of the monument. The monument is a large, arched structure made of light-colored stone, with the word "INDIA" inscribed on its upper part. The sky is clear and blue.

**THANK YOU**

**Presentation**

**to**

**Retiring Officers**

# Naval Group Insurance Fund

## **NGIF Benefits**

- Payment of Savings Element at the time of Retirement
- PRDIES – An Insurance Scheme for securing spouse in old age
- Investment options for Retirement Benefits

# Payment of Savings Element

- Accumulation of Savings Element with interest and bonus paid on Retirement
- Submit Pre-Receipt, PRDIES Application on prescribed forms & copy of Retirement letter

Note : NGIF requires only one copy each of  
above  
mentioned forms for settling the claim

# Availability of Forms on NEWN/ Internet Website

- (A) Pre-Receipt :  
Appendix 'J'
- (B) PRDIES Application Form :  
Appendix 'F'

# FORMS ON NEWN

Discussion Forum - Click here \*\*\*

dates \*\*\* /\*\*\* Discounted rates of Quickheal AV software for personal u

## Paperless Office Configuration Template

Paperless Office configuration template is available [here](#). All Units are contacted at PAX 2370 for clarifications, if any.

## Navy Identity and Access

- Provides a NUD account to every officer, sailor, naval civilian, contracted personnel etc, which remains with the user throughout the length of service with Personal Outlook email address
- Self service provision for updating NUD profile (see [Update Profile](#)), password reset (see [Password Reset](#)) and recovering lost or forgotten password (see [Forgotten Password](#)).
- Single Sign On to multiple sites and services using the domain account (progressively).
- Search for users using various attributes, including dates, such as birthdays or marriage anniversary.
- Manages roles (designations) and transfers
- Provides single master for Units, Sections, Designations and Ranks across Navy for use by web applications.
- To know more, read the [Wiki](#) here.

### Naval Headquarters

DGMS Navy

DNT

Dte of Standardisation

NOB

DP5

DQA Navy

IR&FC

DSP

DNE

DDNAT

NHO Updates

Varuna Mess Bills

### WNC

HQWNC

NavPay

CABS

CMMS

Asvini

e-CBPM WNC

### ENC

HQENC

ND Vizag

Kalyani

Circars

### SNC

HQSNC

FOST

## Joined!



<http://intranet.indiannavy.mil/Other-Sites>

Joined Units (list available [here](#)) to:-

All Users to:-

All IDAM Unit Administrators to:-











## **Important Points**

- **Bank Details** – IFS Code, Account No., Branch Address, one cancelled cheque
- **Personal Details** – E-mail ID, Mobile No. and Address for forwarding PRDIES certificate
- Duly completed forms be forwarded to Secretary NGIF one month prior to retirement for timely payment of Savings Element

## Payment Procedure

- Savings Element with interest is credited in the officer bank account mentioned within 15 days of retirement
- PRDIES subscription would be deducted from accumulated Savings Element

# **Post Retirement Death Insurance**

## **Extension Scheme (PRDIES)**

- Provides Term Insurance Cover of Rs. 10 lakh with Rs. 62,100/- non refundable premium
- Fixed coverage period as mentioned in the certificate
- No amount payable after expiry of Cover Period
- Present Coverage Period – 30 years after retirement or 75 years of age, whichever earlier
- PRDIES not extended to SSC Officers retiring post 12 Jun 14

## Causes of Delay in Payments

- Mismatch in signatures of nominee in application and claim documents
- Non intimation of death/ change of first nominee to NGIF
- Non submission of required documents with claim viz. original PRDIES certificate, death certificate etc.

## **Pro-Active Actions w.r.t. PRDIES**

- Educate nominee regarding safe custody and procedure for claiming
- Change of nominee for any reason to be notified to NGIF for amendment in certificate



**Investments**

**for**

**Retired Life**

# **Four Simple Steps to Retirement Plan – Investment**

- Step 1 : Decide how much income you require to live comfortably in your post retirement years
- Step 2 : Calculate amount to be received in lump sum at retirement
- Step 3 : Select right retirement plan that enables you to meet your post retirement requirements
- Step 4 : Start investing very early so that you have time on your side and can take advantage of compounding

## **Plan Wisely**

Medical Expenses, Emergency needs, Children's Education/  
marriage

## **Track and Review Your Plan**

Review at regular intervals to make sure whether the target meets the objectives. Also, understand risks, costs and liquidity of your investments

## **Don't Dip into your Retirement Savings**

If you do so, corpus for retirement will be much lower

# Investment Commandments

- Establish clear and reasonable goals
- Remember there are risks in any investment
- Diversify investment portfolio to decrease overall risk
- Select appropriate asset mix of debt, equity and cash equivalents
- Avoid investments you don't understand
- Note, income tax is payable on your investment
- Don't take risks you can't afford or are not comfortable with

# Investment Options

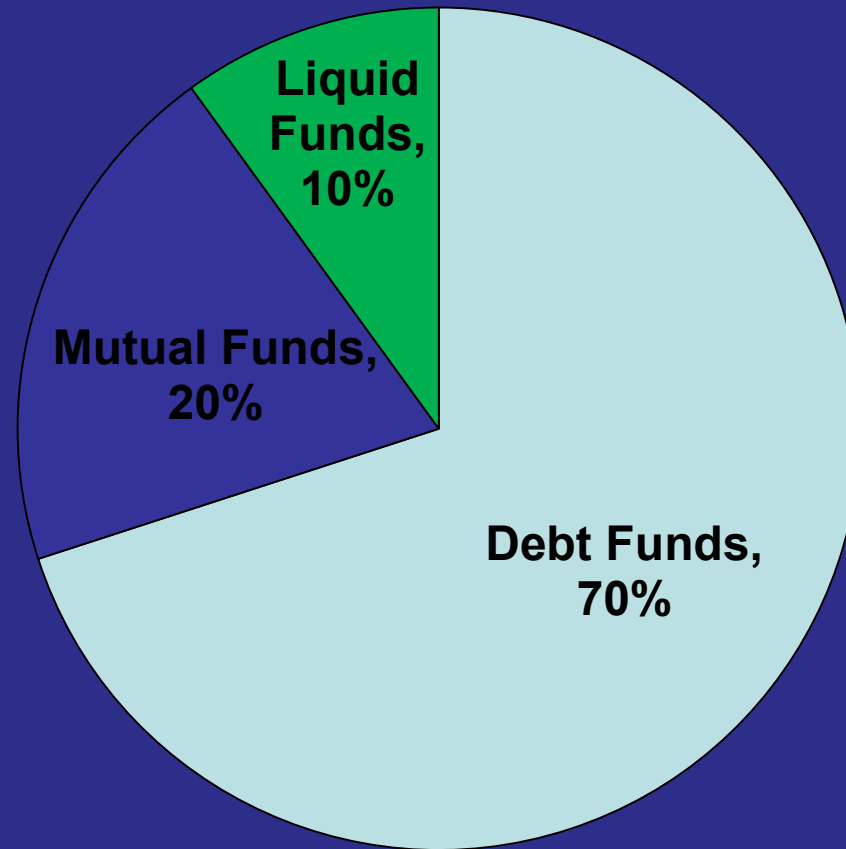
Scheme	Interest Rates	Maturity	Remarks
Public Provident Fund	7.60 % p.a.	15 Years	Rebate u/s 80C; Interest Exempted; Max. Invest : Rs. 1.5 Lakh
Senior Citizens Savings Scheme	8.30 % p.a.	5 Years	Rebate u/s 80C; Max 15 Lakh Interest Taxable; Interest Payable Qtly
Monthly Income Scheme (MIS)	7.30 % p.a.	5 Years	Interest Taxable, Max. Invest. 4.5 Lakh Individual; 9 Lakh Jointly Payable monthly
5 Years National Saving Certificate (NSC)	7.60% p.a.	5 Years	Rebate u/s 80C ; Max Invest : No Limit
Term Deposits/ Banks (Fixed Deposits)	6.25 % p.a.	3-5 Years	Rebate u/s 80C for 5 Year Term Deposit
	6.60 % p.a.	1-3 Years	

# Investment Options

Scheme	Interest Rates	Maturity	Remarks
*Mutual Funds	NAV Based	3-5 Years (Advisable)	Recommend invest in Largecap Funds in a SIP mode to mitigate volatility risks (Max Invest : No Limit;)

**\* Mutual Fund Investments are subject to market risks**

## Investment Options – Post Retirement



# **Indian Naval Benevolent Association**



# **INBA**

- Aim and Objectives
- Benefits to Retired Naval Personnel & their families
- Types of Scholarships and Grants
- Assistance to Widows
- Financial Assistance To Unmarried Officers/ Sailors who die in harness
- Points for discussion, if any

# **INBA**

- **INBA is a Society registered under the Indian Societies Act XXI of 1860**

- **Aims and Objectives**

**To relieve hardship and distress among Serving, released/retired naval personnel and their families**

# **Benefits to Retired Naval Personnel & their Families**

- Merit scholarship post 10+2 for graduation & post graduation
- Re-imbursement of tuition fees for special children
- Death Grant
- Other Grants

# Merit Scholarship Scheme

- Scholarship for post 10+2 Education
- Admission for pursuing Graduation and Post Graduation courses
- Must pass all subjects in first regular attempt
- Day Scholars - Rs. 15,000/- Annually
- Boarders - Rs. 20,000/- Annually
- Deceased (RNP) - Rs. 30,000/- Annually

## Eligibility Criteria

• Marks in 10+2 Board	80% (Sc)	75% (H)
• Ist Year of Graduation (for those not meeting the %age criteria at 10+2 level)	65%	65%
• Renewals	60%	60%

## Documents Required

1. Attested copy of marks sheet of 10+2
2. Bonafide Studentship Certificate
3. If boarder, Boarder Certificate
4. A copy of PPO
5. Cancelled cheque (for NEFT transfer of money)
6. For renewal : Copy of Marks sheet of last qualifying exam and all documents as mentioned at Sl. 2 to 5

## **33% Re-imbursement Of Coaching Fee**

- 33% coaching fee reimburse to Wards of Naval Personnel securing admission in IITs/NITs/IISS&T (Bangalore) and MBBS courses

### **Documents Required**

1. Bonafide Studentship Certificate from institution
2. Attested copy of coaching Fee Receipts
3. Cancelled cheque (for NEFT transfer of money)

# **Scholarships for Special Children**

- Age - 3 to 25 years
- Amount - Rs. 5000/- p.m.

## **Documents Required**

1. Completed Application Form
2. Disability Certificate
3. Bonafide Studentship Certificate
4. Copy of PPO
5. Cancelled cheque (for NEFT transfer)

Note:- Criteria of producing Fee Bills/ Receipts waived off

## **Assistance for Self Employment for Widows**

For Economic Venture upto Rs. 1,00,000/-  
(for Beauty Parlour/Tailoring/Kirana Shop)

## **Financial Assistance for Widows**

For Vocational course upto Rs. 50,000/-  
(for B.Ed, Computer Course, etc)



# **Grant for Daughter's Marriage to Widows**

- Marriage Grant : Rs.50,000/-

## **Documents Required**

- Copy of PPO
- Marriage Card
- Copy of discharge certificate showing family details
- Cancelled cheque (for NEFT transfer)

# Lump Sum Grant to NOK on Death of Pensioner

➤ Death Grant:- Rs.30,000/-

## Documents Required

- Death Certificate (CTC)
- Pension Pay Order (CTC)
- NOK/Family Details (CTC)
- Cancelled cheque (for NEFT transfer)

# **Special Scholarship Scheme (SSS) for Wards of Naval Personnel who Die in Service**

## **Rate of Scholarship**

- |                        |                   |
|------------------------|-------------------|
| (a) Play School to UKG | Rs. 10,000/- p.a. |
| (b) Class I TO VIII    | Rs. 20,000/- p.a. |
| (c) Class IX TO XII    | Rs. 30,000/- p.a. |
| (d) Graduation         | Rs. 30,000/- p.a. |
| (e) Post Graduation    | Rs. 30,000/- p.a. |

# Special Scholarship Scheme (SSS) for Wards of Naval Personnel who Die in Service

(f) Professional Courses :-

(i) Engg./Medical Rs. 75,000/- p.a.

(ii) Computer /  
Management Rs. 50,000/- p.a.

(iii) Legal Studies /  
Vocational  
Training Rs. 40,000/- p.a.

(g) Boarding / Lodging Rs. 50,000/- p.a.

(h) Criteria of producing bills up to Class XII waived off

# Special Scholarship Scheme For Girl

**Child**

In order to give impetus to **'Beti-Bachao – Beti-Padhao'** campaign of the Govt., Special Scholarship rates for the Girl Child for pursuing professional courses in Engineering and MBBS has been enhanced from 75,000/- to Rs 1,00,000/-

It includes:-

- SSS Girl Child
- Orphan Girl Child
- Two dependent unmarried sisters of naval personnel's who die in harness

# **Scholarship for School Going Children of Widows of Retired Personnel**

Class I-VIII	-	Rs. 4,000/- p.a.
Class IX-XII	-	Rs. 5,000/- p.a.
Graduation	-	Rs.10,000/- p.a.
Post Graduation	-	Rs.15,000/- p.a.
B.Tech/ MBBS	-	Rs.20,000/- p.a.

**Application to be forwarded at following address**

**The Hony Secretary**

**NWWA, 'A' Block Hutment**

**IHQ, MOD(Navy), New Delhi – 110 011**

## **Scholarship to Orphan Children**

- This scheme is applicable to the wards of Naval Personnel irrespective of whether the parents died while in service or post retirement
- Scholarship to Orphaned children of Naval Personnel under the category of Special Scholarship Scheme (SSS)
- Rates as per Special Scholarship Scheme (SSS) as shown in Slide No. 34 & 35

## **Financial Assistance from INBA to Family Members of Unmarried Officers and Sailors Who Died in Harness**

- Grant of Rs 50,000/- for marriage of one sister
- Re-imburement of fees for Vocational course up to Rs. 50,000/- to mother only on case to case basis
- Self help economic venture up to Rs. 1 lakh to mother only on case to case basis
- Scholarship introduced to maximum two unmarried sisters under Special Scholarship Scheme (SSS) (Rates are shown as per slide no. 34 & 35)



## Important Points

- Do attach a self cancel cheque for NEFT transfer
- Application should reach us by 01 Nov every year
- Marks sheet of whole year
- Updated and correct address with contact details
- All forms and documents to be signed by ZSB/ RSB/ KSB/ VSF
- Scholarship is given in advance
- Forms are available on - [www.indiannavy.nic.in](http://www.indiannavy.nic.in)

# INBA Booklet

- All information and forms related with INBA are also available in INBA booklet, **“FRIEND IN NEED”**
- These booklets are available in all the Command Welfare Offices at free of charge
- Also available at IR&FC website (both INTERNET and NEWN)

## Contact Points

**23093209 - PDNPF**

**23092644 - SECY NGIF & SECY INAF**

**23092646 - DPNF**

**23093781 - SECY INBA**

**FAX - 23092646/23092644**

**E-Mail - [dnpf@navy.gov.in](mailto:dnpf@navy.gov.in)**

**ADDRESS - DIRECTORATE OF NON PUBLIC FUNDS (DPNF)  
IHQ, MOD(NAVY)  
TALKATORA ANNEX BUILDING,  
GROUND FLOOR, TALKATORA INDOOR STADIUM  
NEW DELHI- 110 001**

**THANK YOU**

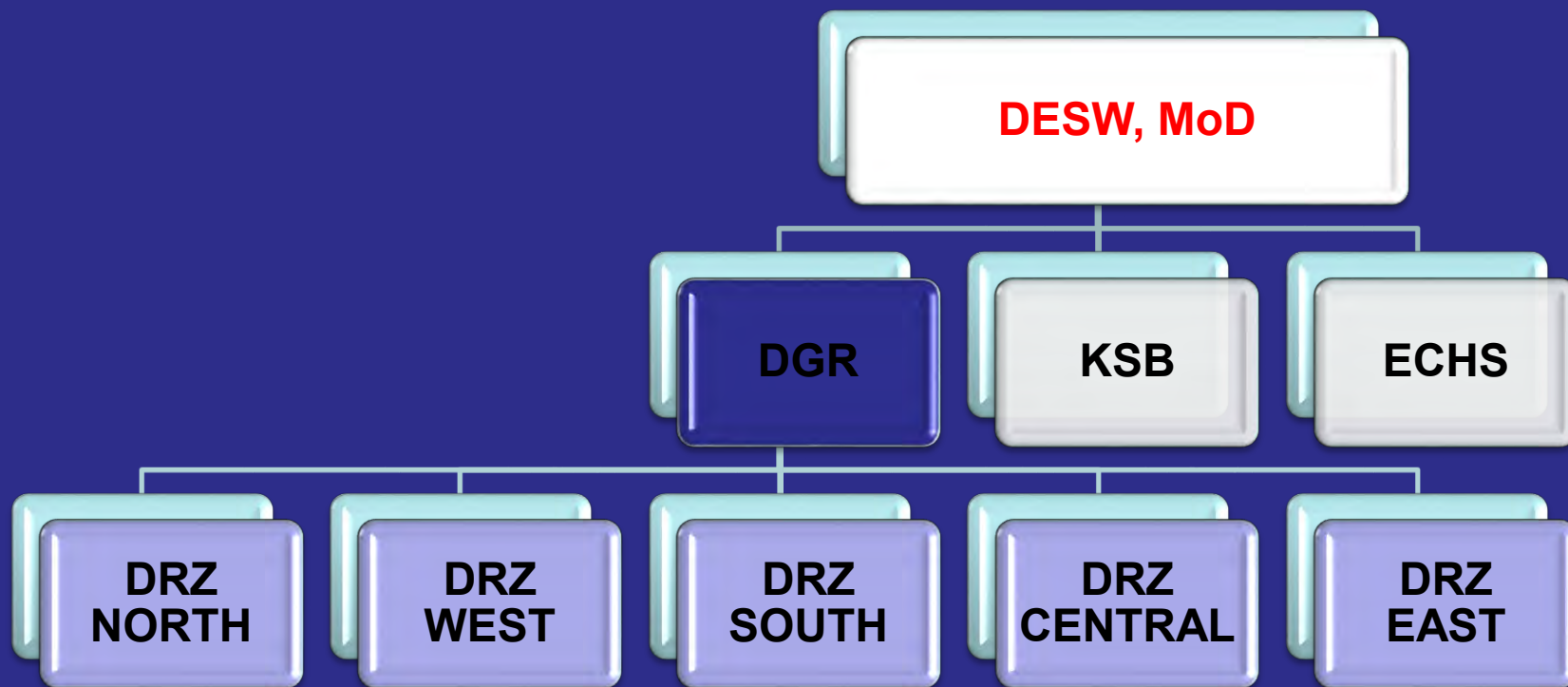


**DIRECTORATE  
GENERAL  
RESETTLEMENT**

**“RESETTLEMENT OPPORTUNITIES”**



# DGR : ORG





## ROLE

**TO EMPOWER RETIRING/RETIRED SERVICE PERSONNEL WITH ADDITIONAL SKILLS THROUGH TRAINING COURSES AND ASSIST THEM IN CHOOSING A SECOND CAREER THROUGH EMPLOYMENT/SELF EMPLOYMENT**

### **TRAINING**

- RESETTLEMENT TRAINING

### **EMPLOYMENT**

- PLACEMENT ASSISTANCE
- SECURITY AGENCY SCHEME

### **SELF EMPLOYMENT**

- SELF EMPLOYMENT SCHEMES
- JOB SEMINARS

### **OTHER DTEs**

- PUBLICITY
- LEGAL
- RMC
- ADM COORD



# **REGISTRATION ([www.dgrindia.com](http://www.dgrindia.com))**



**SELF ATTESTED COPIES (IN DUPLICATE)**

**INITIAL PPO / GRATUITY ORDER IN CASE OF SSCO.**

**EX-SERVICEMAN I-CARD**

**PROOF OF ADDRESS , AS PER APPLICATION.**

**PAN CARD , AADHAR CARD**

**RETIREMENT / RELEASE ORDER FROM ACTIVE SERVICE.**

**LATEST INCOME TAX RETURN (ITR-V)**





# **SECURITY AGENCY SCHEME**



**ALL PSUs ARE MANDATED TO DEPLOY SECURITY GUARDS FROM DGR SPONSORED ESM SECURITY AGENCIES, ANNUAL REQMT APPROX 40000 GUARDS**

**ESM(O) FORMS A SECURITY AGENCY IN THE CHOSEN STATE AND DEPLOYS SECURITY GUARDS AS PER REQUIREMENT OF PSU, ALMT OF GUARDS BY DGR**

**GOVERNED BY PRIVATE SECURITY AGENCIES (REGULATIONS) ACT, 2005**

**90% PERSONNEL HAVE TO BE ESM, WAGES AS PRESCRIBED BY LABOUR MINISTRY ()**

**ESM EARNS SERVICE CHARGE @ 14% FROM PSU FOR THE SERVICE RENDERED**



# **COAL TRANSPORTATION SCHEME**



**MoU BETWEEN CIL AND DGR IN 1979 FOR PROVN OF UNION FREE CAPTIVE TRANSPORT FOR LOADING AND TRANSPORTATION OF COAL**

**ESM COMPANIES SPONSORED AS PER DEMAND BY COAL SUBSIDIARIES LIKE MCL (ODISHA), SECL(CG), WCL(MAHA,MP), DVCL(JHARKHAND)**

**FIVE ESM(O) AS PER SENIORITY FORM A "PVT LTD COMPANY WITH A "WORKING CAPITAL OF 60 LAKH @ 12 LAKH PER HEAD**

**FLEET 01 PAY LOADER AND 10 TIPPERS, INCR IN A TIME BOUND MANNER TO 4/40**

**PAY LOADERS - ESM COMPANY ; TIPPERS-ESM COMPANY (WIDOWS/DISABLED) AND ESM**



# **MANAGEMENT OF CNG STATIONS SCHEME**



**ESM(O) OPERATE COMPANY OWNED AND COMPANY OPERATED CNG STATIONS OF IGL IN NCR**

**SIMILAR SCHEME IN PUNE WITH MNGL COMMENCED.**

**ESM UPTO RANK OF BRIG, BELOW 60 YRS AT THE TIME OF SPONSORSHIP**

**REMUNERATION Rs. 45,000/ TO Rs 90000/- WITH AN ANNUAL INCREMENT, BONUS ETC**

**TENURE UP TO 5 YRS RENEWABLE EVERY YEAR**

**SHORTLY WILL OPEN IN REWARI, GURGAON**



# MANAGEMENT OF COCO RETAIL OUTLETS



APPROX 500 COMPANY OWNED COMPANY OPERATED (COCO) RETAIL OUTLETS OF IOCL, BPCL & HPCL

ESM **OFFICERS AND JCOS** AS SERVICE PROVIDER OF MANPOWER AND SERVICES FOR FUEL DISPENSING AND OTHER RELATED ACTIVITIES

122 OFFERS RECEIVED AND PROCESSED BY DGR BY 30 JUN.(UNDERSUBSCRIBED)

REMUNERATION 30,000(FIXED) , ADDL INCENTIVES ON SALE OF OIL PRODUCT.

BANK GUARANTEE REQUIRED AS PER OMC REQMT

AGE 60 YEARS AT THE TIME OF SPONSORSHIP

DURATION OF CONTRACT UPTO THREE YEARS RENEWED ANNUALLY



## TRAINING COURSES FOR OFFRS



**RESETTLEMENT TRG COURSES AVAILABLE FOR OFFICERS IN SERVICE AS WELL AS AFTER RETIREMENT (3 YRS)**

**24 WEEKS MGT COURSE( IN LAST YR OF SERVICE), ALL OTHER COURSES (IN LAST TWO YEARS OF SERVICE)**

**RETD OFFRS TO APPLY THROUGH ZSB/RSB.**



## **TRAINING COURSES RECENT INITIATIVES**



**RESETTLEMENT TRG THROUGH DGR HAS BEEN REVIEWED , TRG COURSES AT REGTL CENTRES BY DGR HAVE BEEN STOPPED, TRG PROGRAMS CONDUCTED BY CENTRAL/STATE GOVT OR AUTONOMOUS BODIES OF GOVT RETAINED**

**MOST OF THE TRAINING COURSES AND INSTITUTES NOW ALIGNED TO NATIONAL SKILL QUALIFICATION FRAMEWORK AS PER GOVT GAZETTE**

**LIST OF MAGMT COURSES IN GOVT INSTITUTES FOR THE YEAR 2018-19 WILL BE AVAILABLE ON DGR WEBSITE**

**PREPARATION OF TRG SCHEDULE COVERING OTHER SHORT DURATION COURSE 2018-19 IN PROGRESS, DETAILS WILL BE UPLOADED ON DGR WEBSITE**



# ONGOING COURSES



**BUSINESS MGMT COURSE AT IIM LUCKNOW NOIDA CAMPUS (24 WKS) SEP-FEB 2018**

**MANAGEMENT COURSE (55 VAC) (24 WEEKS) AT IIM INDORE WEF 11 SEP – FEB 18**

**MANAGEMENT COURSE (60 VAC) (24 WEEKS) AT IIM, AHMEDABAD WEF OCT-MAR 18**



# OFFICERS COURSES



S No	COURSE NAME	INSTITUTE NAME	DURATION	VACS	FEE (INR)
1	BUSINESS MANAGEMENT	MANAGEMENT DEVELOPMENT INSTITUTE GURGAON	24 WK	30	220000
2	DIPLOMA IN INDUSTRIAL MANAGEMENT	INSTITUTE OF COOPERATIVE MANAGEMENT, PUNE	12 WK	30	12000
3	DIPLOMA IN COOPERATIVE BANKING / COOPERATIVE CREDIT	REGIONAL INSTITUTE OF COOPERATIVE MANAGEMENT CHANDIGARH	12 WK	30	12000
4	DIPLOMA IN COOPERATIVE MANAGEMENT	REGIONAL INSTITUTE OF COOPERATIVE MANAGEMENT BANGALORE	12 WK	25	21000
5	CERTIFICATE COURSE IN GLOBAL SUPPLY CHAIN MANAGEMENT	INDIAN INSTITUTE OF FOREIGN TRADE (IIFT), NEW DELHI	10 WK	55	65000
6	SMALL BUSINESS / ENTREPRENEURSHIP PROGRAMME	NIESBUD, NOIDA	02 WK	30	4000





# OFFICERS COURSES



S No	COURSE NAME	INSTITUTE NAME	DURATION	VACS	FEE (INR)
7	CIVIL AVIATION ORIENTATION OF COURSE FOR MILITARY PILOTS	INDIRA GANDI RASTRIYA UDAAN ACADEMY (IGRUA), RAE BAREILLY	04 WK	10	200000
8	ENTREPRENEURSHIP COURSE IN ADVENTURE ACTIVITIES (GENERAL ADVENTURE COURSE)	NATIONAL INSTITUTE OF MOUNTAINEERING & ADV SPORTS (NIMAS), DIRANG, AP	32 DAYS	15	25000
9	DIPLOMA IN COOPERATIVE MANAGEMENT	NATESAN INSTITUTE OF COOPERATIVE MANAGEMENT CHENNAI	12 WK	20	12000
10	CERTIFICATE COURSE IN FIRE & INDUSTRIAL SAFETY ENGINEERING	ANDHRA UNIVERSITY VISAKHAPATNAM	12 WK	30	13000
11	INDEPENDENT DIRECTOR	MDI, GURGAON	02 WK	30	45000



## **EMPLOYMENT ASSISTANCE**



**DGR PROVIDES ASSISTANCE TO FOR ESM (O) WHO APPLY FOR GEN EMPLOYMENT**

**PANEL PROVIDED FOR VARIOUS JOB OPENINGS IN ZSB/RSB, INDEP DIRS /DY DIRS IN GOVT ORGS AND OTHER OPENINGS AS REQUESTED.**

**CORPORATE JOBS -MOU SIGNED WITH CII IN AUG 2014 FOR ASSISTANCE TO ESM IN CORPORATE JOBS**

**REGULAR JOB FAIRS ORG ALL INDIA, WITH ADM SUPPORT FROM THE THREE SERVICES –20 JAN 18 IN HYDERABAD,20 FEB 18 IN COCHIN**

**MEETINGS WITH TOP CORPORATE HOUSES AND CII SEEKING SPECIAL ASSISTANCE FOR ESM**

**TIE UP WITH FICCI BEING EXPLORED**



# **ENTREPRENEURIAL OPPORTUNITIES**

## **OLA /UBER**



**PAN INDIA FOOTPRINT –TIER 1 AND 2 CITIES, CUTTING EDGE TECHNOLOGY**

**BUSINESS MODEL - OWN AND MANAGE A VEHICLE FLEET -  
DVR/FAMILY MEMBER**

**REASONABLE EARNING S PER MONTH PER CAB AFTER ALL  
DEDUCTIONS (DRIVER SALARY, FUEL, MAINTENANCE, EMI)**

**ADVANTAGES TIE-UPS WITH CAR MANUFACTURERS  
(DISCOUNTS), BANKING /FINANCIAL INSTITUTIONS (UPTO 90 %  
FINANCING) OIL COMPANIES (CASHLESS TRANSACTIONS),  
TAILOR MADE SOLUTIONS FOR VETERANS**

**OLA DELHI - 0124-6900653,**

**UBER SANDHYA SHARMA 8750587583 , ssharma1@ext.uber.com**



# JAI HIND



#HeroNextDoor

**Hark Singh served in**  
the Indian Army for 28 years  
**before retiring in 2003**

