

# SAGAR SAMVAD 2026





# INDEX

## ACKNOWLEDGEMENTS

Vice Admiral Gurcharan Singh, AVSM, NM  
Chief of Personnel

Vice Admiral Praveen Nair, AVSM, NM  
Controller Personnel Services

## EDITORIAL BOARD

Commodore Sumeet Kapoor, NM  
Captain Ashish Mittal  
Commander Ashish Anand

## PUBLISHED BY

Directorate of Naval Veterans  
Room No W-015, Ground Floor, West Wing,  
Nausena Bhawan, Delhi Cantt,  
New Delhi 110010  
Tel: 011-28702701, 28702702, 28702703  
Mob: 7428464442 (WhatsApp Message Only)  
IVRS – 1800110412  
e-mail: dnv@navy.gov.in  
'X' : Indian Navy Veterans (@NAVYESM)

## PRODUCTION

Pinakee Office Solutions  
Tel: 011-46120694, 9810779344

## MESSAGE FROM THE CHIEF OF THE NAVAL STAFF

## MESSAGE FROM CHIEF OF PERSONNEL

<b>DNV UPDATES</b>	<b>3 - 15</b>
<b>NAVAL REGIMENTAL SYSTEM</b>	<b>19 - 20</b>
<b>ECHS</b>	<b>23 - 41</b>
<b>DGR NEWS</b>	<b>45 - 49</b>
<b>KSB</b>	<b>53 - 54</b>
<b>CANTEEN NEWS</b>	<b>57 - 58</b>
<b>INBA AND NGIS NEWS</b>	<b>61 - 69</b>
<b>DNE NEWS</b>	<b>73 - 79</b>
<b>PENSION RELATED ISSUES</b>	<b>83 - 98</b>
<b>IMPORTANT CONTACT DETAILS</b>	<b>101</b>
<b>IMPORTANT WEBSITES</b>	<b>105 - 106</b>





**ADMIRAL DINESH K TRIPATHI**  
PVSM, AVSM, NM  
Chief of the Naval Staff

## **MESSAGE FROM THE CHIEF OF THE NAVAL STAFF**

It is with deep admiration and respect, I extend my warm greetings to all our esteemed veterans on the occasion of 10<sup>th</sup> Armed Forces Veterans' Day. I am delighted to introduce the third edition of *Sagar Samvad* magazine, which stands as a tribute to the generations of naval personnel, whose dedication, courage and unwavering commitment have shaped the Indian Navy into a formidable maritime force. The magazine aims to provide valuable information to our veterans on the latest policies, welfare schemes and important events during the year gone by.

Our veterans are the custodians of our proud naval heritage. Their years of service at sea and ashore, sacrifices and steadfast devotion to duty continue to inspire every officer and sailor who wears the white uniform. As India propels towards her maritime destiny, I assure that the Indian Navy remains a Combat Ready, Credible, Cohesive and Future Ready Force safeguarding India's Maritime Interests - Anytime, Anywhere, Anyhow. The legacy of our veterans not only strengthens our resolve, but also provides direction as we prepare for the challenges and opportunities of future.

On the occasion of 10<sup>th</sup> Armed Forces Veterans' Day, I convey my heartfelt gratitude to the veterans for their service to the Nation.

*Jai Hind. Sam No Varunah*





**VICE ADMIRAL GURCHARAN SINGH**  
AVSM, NM  
Chief of Personnel

## **MESSAGE FROM CHIEF OF PERSONNEL**

On the occasion of 10<sup>th</sup> Armed Forces Veterans' Day, it gives me immense pleasure to extend my greetings to all members of our esteemed veteran fraternity, through this edition of Sagar Samvad. This magazine has become a valuable conduit between the Indian Navy and its veterans.

As we steer through new frontiers in technology, maritime capability, and strategic outreach, the wisdom and guidance of our veterans remain invaluable. The Directorate of Naval Veterans has remained steadfast in its mission to ensure the welfare, dignity and continued engagement with the veteran community through outreach programmes, grievance redressal, resettlement guidance, pension and healthcare facilitation. The *Sagar Samvad* plays a vital role in keeping our veterans informed and engaged, by providing valuable information on latest policies, welfare schemes and important events. It also reinforces our resolve to stay connected with every veteran, who has contributed to the Indian Navy's journey.

On behalf of the Personnel Branch, I convey my sincere appreciation to the veterans for their invaluable legacy. I wish each and everyone of them good health, happiness and continued success in all their endeavours.

*Jai Hind. Sam No Varunah*





**SECTION 1**  
**DNV UPDATES**





## SECTION - 1

# DNV UPDATES

1. The last year has been a busy one, wherein various initiatives and events related to veterans' welfare, were conducted pan-India. A brief on important initiatives and activities, are enumerated in the succeeding paragraphs.

### 2. **Chiefs' Conclave 2025.**

2.1. The Chiefs' Conclave, bringing together eight Former Naval Chiefs was held on 08 Feb 25 at New Delhi. The aim of the Conclave was to gain invaluable insights from the vast repository of knowledge and experience of the Former Chiefs, and also update them on the latest developments, advancements, perspective plans and policy initiatives of the Navy.

2.2. An Exclusive Session was also conducted to deliberate on key issues of interest, fostering an open exchange of ideas on the future of warfare and maritime strategy, in an evolving geo-political landscape and HR paradigms.

2.3. On the sidelines of the Conclave, a Collectors' Edition titled '*Legacy of Leadership: Naval Chiefs through Time*' was also released. The book chronicles, first hand, the inspiring journey of the Former Chiefs through the Service; key initiatives and reforms undertaken during their tenure at the helm; and their vision for the future Navy.



**CNS with Former Naval Chiefs during Chiefs' Conclave 2025  
on 08 Feb 25 at New Delhi**



**Release of Collectors' Edition during Chiefs' Conclave 2025  
on 08 Feb 25 at New Delhi**

3. **Samman 2025 - Retired Officers' Reunion Lunch.** *Samman* - Retired Officers' Reunion Lunch, was conducted on 09 Feb 25 at NOM Varuna, New Delhi. During the function, the CNS, along with eight Former Naval Chiefs and the Editor, Mrs Arati Rajan Menon, released *Quarterdeck* 2024. The event was attended by over 1,750 people, including veteran officers, spouses and widows.



**Release of Quarterdeck Magazine during Samman 2025  
on 09 Feb 25 at New Delhi**



4. **9th Armed Forces Veterans' Day.** The 9th Armed Forces Veterans' Day Celebrations were held on 14 Jan 25 at various Defence Stations across the country. IN was responsible for conduct of the event at Mumbai and Visakhapatnam. The highlights of the event at New Delhi, Mumbai and Visakhapatnam are enumerated below: -

4.1. **New Delhi.** At New Delhi, the event included a Wreath Laying Ceremony at the National War Memorial, followed by a Veterans' Rally at Manekshaw Centre, which was attended by more than 2,000 veterans from all the three Services. The rally was addressed by the CAS, VCNS and VCAS, and other dignitaries from the MoD.

4.2. **Mumbai.** At Mumbai, the Hon'ble Governor of Maharashtra flagged off a Veterans' Day Parade on 12 Jan 25 at Marine Drive. FOC-in-C (West) joined the large number of veterans from all the three Services for the parade. In addition, on 14 Jan 25, a Wreath Laying Ceremony was held at Gaurav Stambh, Naval Dockyard, which was attended by Hon'ble RRM, CNS, FOC-in-C (West), followed by interaction with veterans and media at Indian Naval Sailors' Institute Sagar.

4.3. **Visakhapatnam.** At Visakhapatnam, a Wreath Laying Ceremony was held on 14 Jan 25. FOC-in-C (East) and the serving fraternity joined veterans from all the three Services for a Veterans' Rally on 18 Jan 25.



**Wreath Laying Ceremony during 9<sup>th</sup> AFVD  
on 14 Jan 25 at National War Memorial, New Delhi**



**Hon'ble Governor of Maharashtra and FOC-in-C (West) during Veterans' Day Parade on 12 Jan 25 at Mumbai**



**FOC-in-C (East) during Veterans' Day Parade on 18 Jan 25 at Visakhapatnam**



5. **'Sagar Samvad' Magazine.** The second edition of 'Sagar Samvad' was released by VCNS during the 9<sup>th</sup> Armed Forces Veterans' Day event on 14 Jan 25 at Manekshaw Centre, New Delhi. The magazine contains essential information for naval veterans, including latest policy updates from NHQ/ DNV, DPA, DNE, DNPF, ECHS, DGR, KSB; list of important websites and a compilation of the major activities undertaken during the last one year.



**Release of Sagar Samvad 2025 during 9<sup>th</sup> AFVD  
on 14 Jan 25 at New Delhi**

6. **14<sup>TH</sup> AGM of VSF North Zone.**

6.1. The 14<sup>th</sup> AGM of the Veteran Sailors' Forum - North Zone was conducted on 09 Mar 25 at New Delhi. Over 425 veteran sailors, and widows/ NoK from NCR and neighbouring states, attended the AGM.

6.2. The attendees were briefed on latest policies and initiatives taken by GoI and Indian Navy for the welfare of veterans. Various Help Desks from NHQ/ DPA, DNV, DNPF, ECHS (N), INS India/ CRSO (North), NAVPEN and Banks were set up at the venue to aid the veterans with Service and pension related issues.

6.3. VAdm Vineet McCarty, AVSM, CPS, and other senior officers also interacted with the veterans, on completion of the AGM.



14<sup>th</sup> AGM of VSF North Zone on 09 Mar 25 at New Delhi

7. **30<sup>th</sup> Adm RD Katari Memorial Lecture.** The 30<sup>th</sup> Adm RD Katari Memorial Lecture was held on 25 Apr 25 at Manekshaw Centre, New Delhi. Ambassador Shyam Saran, President, India International Centre, Former Foreign Secretary and Former Special envoy to Prime Minister for Climate Change, delivered a lecture on 'Climate Change - Beyond the Tipping Point'.



30<sup>th</sup> Adm RD Katari Memorial Lecture on 25 Apr 25 at New Delhi



8. **32<sup>nd</sup> AGM/ GCM of Navy Foundation.** The CNS presided over the 32<sup>nd</sup> AGM and GCM of Navy Foundation (NF) on 21 May 25 at New Delhi. The meeting was attended by Presidents and Office Bearers of all 18 NF Chapters, concerned stakeholders dealing with veteran affairs. The NF members were briefed on the latest developments and initiatives in the Indian Navy iro veterans, widows & NoK, and were given detailed presentations on ECHS, SPARSH and revitalisation of VSF.



**32<sup>nd</sup> AGM/ GCM on 21 May 25 at New Delhi**

9. **4<sup>th</sup> Samanvay.** VAdm Vineet McCarty, AVSM, CPS presided over the 4<sup>th</sup> *Samanvay* meeting on 22 May 25 at New Delhi. On the sidelines of *Samanvay*, a special session of the Governing Council of VSF was convened, wherein, a new Regional Charter, VSF Bengaluru was ratified.



**4<sup>th</sup> Samanvay on 22 May 25 at New Delhi**



10. **15<sup>th</sup> GCM/ AGM of Veteran Sailors' Forum.** VAdm Praveen Nair, AVSM, NM, CPS presided over the 15<sup>th</sup> GCM and AGM of Veteran Sailors' Forum (VSF) on 09 Nov 25 at Mumbai. The meeting was attended by Office Bearers from 14 VSF Charters, and concerned stakeholders at NHQ and Command HQs dealing with veteran affairs. During the event, seven Veteran Co-ordinators were felicitated for their outstanding contribution to the veteran community.



15<sup>th</sup> GCM/ AGM on 09 Nov 25 at Mumbai



CPS Felicitating Veterans during the 15<sup>th</sup> GCM/ AGM of VSF on 09 Nov 25 at Mumbai



11. **Sahara Lunch.** A Sahara Lunch was hosted by Mrs Shashi Tripathi, President NWWA for the widows of naval veterans on 24 Nov 25 at Navy House. The CNS, Principal Staff Officers and Heads of Directorates concerned with the welfare of naval veterans, interacted with the ladies. A *Sahara Guidebook* was handed over to all the invitees during the event.



**President NWWA with Invitees during Sahara Lunch on 24 Nov 25**

12. **Wreath Laying Ceremony at National War Memorial.** The Hon'ble Prime Minister of India dedicated the National War Memorial to the nation on 25 Feb 19, and thereafter a Homage Ceremony was constituted, wherein the NoK of Battle Casualties, whose names are inscribed at the Tyag Chakra, are honoured during the Sunset Ceremony at the Memorial. The Ceremony for Naval Battle Casualties is conducted on the first of every month. A total of 58 such ceremonies have been held till date for Naval Battle Casualties, wherein NoK of Battle Casualties from various corners of India were invited and felicitated.



**Cmde (NV) Felicitating NoK of Late SS Yadav, LSIG (INS Khukri)  
at National War Memorial on 01 Oct 25**



13. **Outreach Programmes.** Concerted efforts have been made by the Naval leadership, as well as all concerned stakeholders towards enhancing the outreach iro veterans, widows and NoK. In FY 24-25, over 140 Outreach Programmes were conducted at various locations/ districts pan-India. During these programmes, concerned officers undertook grievance resolution of veterans, widows and NoK; dissemination of policy related information; felicitation of veterans and widows.



**Celebration of 100<sup>th</sup> Birthday of Lt SS Monga (Retd)  
on 15 Nov 25 at Mumbai**

14. **Conduct of Job Fairs 2025-26.** Directorate General Resettlement (DGR) conducts 'Job Fairs' every year to provide a platform for employment of retiring/ retired service personnel in the corporate sector. *IN* conducted the Job Fair on 17 Jan 25 at Goa. The next Job Fair by *IN* is scheduled on **30 Jan 26** at Kochi.



**DGR Job Fair at Goa on 17 Jan 25**



15. **CNS & CPS Interaction with Veteran Community.** The CNS interacted with veterans at Bhopal, Secunderabad, Bengaluru and Kochi, during the year. Similarly, VAdm Vineet McCarty, AVSM, CPS has also been interacting with veterans during outstation visits (Jodhpur, Mumbai, Bengaluru and Jaipur). During the interactions, veterans were briefed about the latest developments in welfare measures for veterans. Felicitation of veterans and widows was also undertaken during these events.



**CNS Felicitating Naval Veterans on 25 Mar 25 at Kochi**



**CPS Interaction with Naval Veterans on 10 Mar 25 at Bengaluru**



16. **Guests of Honour - Passing Out Parade of Agniveers.** As per policy, *IN* has been inviting retired sailors who have contributed significantly to civil society as Guests of Honour for the Passing out Parade (POP) of *Agniveers* held at INS Chilka. The undermentioned veteran sailors participated in the POP of *Agniveers* in 2025: -

16.1. Sureddy Siva Kumar, Ex-SPO, Sandeep Gupta, Ex-POELR and Lohri Besii, Ex-POELP on 07 Mar 25.

16.2. Onkar Singh Sekhawat, Ex-POCD I, Surendra Singh Rathore, Ex-POELR and Om Prakash Sharma, Ex-POR (Tel) on 08 Aug 25.

17. **DNV Webpage.** The DNV webpage [dnv.indiannavy.gov.in](http://dnv.indiannavy.gov.in) has been revamped and hosted on the *IN* Portal. The website features key sections, such as Grievance & Welfare, Policy & Naval Regimental System, Navy Foundation & Veterans Sailors' Forum, Courses & Retirement, and Indian Naval Placement Agency. Veterans can access important information, download relevant forms, and stay updated on the latest initiatives by the Indian Navy.

18. **MoU with Jagruti Rehabilitation Centre.** The Indian Navy signed an MoU with Jagruti Rehabilitation Centre on 14 Aug 25 towards addressing the concerns of lifelong care and sustainable support for Persons with Intellectual and Developmental Disabilities, amongst dependents of serving and retired naval personnel. The MoU offers priority admission and 20% discount to all naval personnel on their In-Patient Department (IPD) treatment packages at all centres across India.



Signing of MoU with Jagruti Rehabilitation Centre on 14 Aug 25



19. **MoU with Matru Chaya.** The Indian Navy signed an MoU with 'Matru Chaya' on 24 May 24 towards addressing the needs of differently abled children/ wards of *IN* personnel (serving and retired). The Indian Army had established a facility named 'Matru Chaya' for Personnel with Disabilities at Artillery Centre, Hyderabad and has allocated two seats for naval wards.

20. **MoU with Ridlan AI Foundation.** An MoU was signed between Indian Navy, NWWA and Ridlan AI Foundation on 17 Oct 25 towards quick identification and enhancing the safety and well-being of children and elderly individuals with special needs, Autism, Alzheimer's or Dementia through distribution of QR based smart pendants known as 'Suraksha Kavach'.



Signing of MoU with Ridlan AI Foundation on 17 Oct 25





**SECTION 2**  
**NAVAL REGIMENTAL**  
**SYSTEM (NRS)**





## SECTION - 2

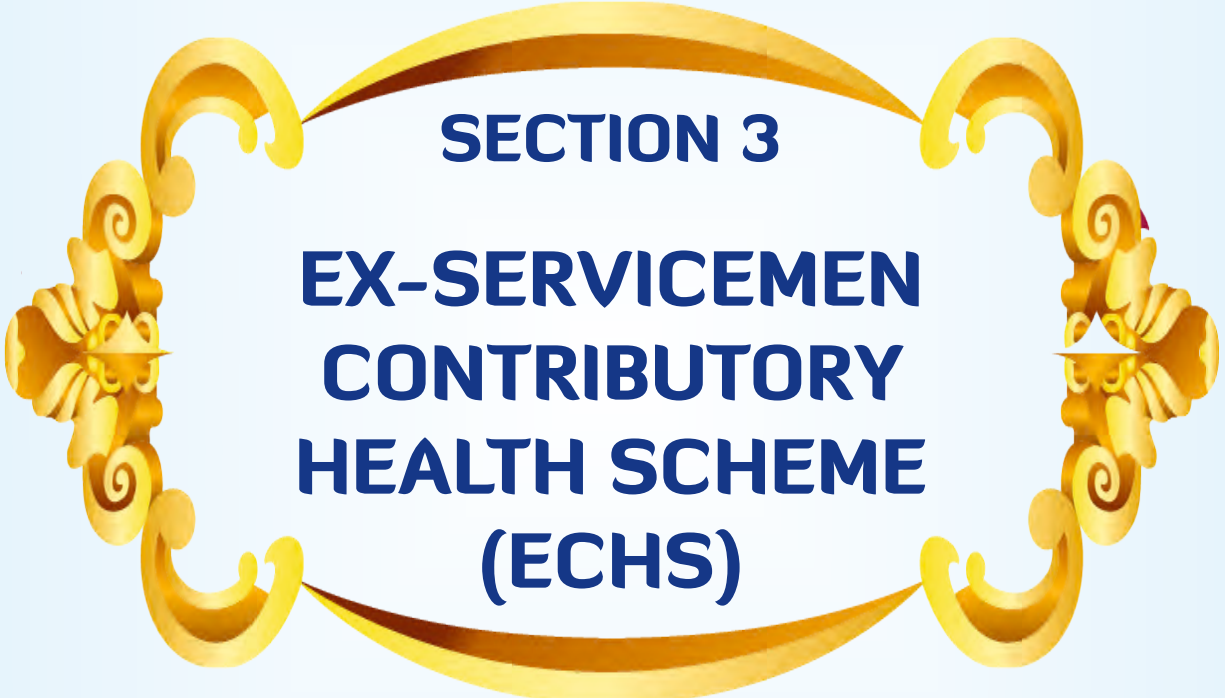
## NAVAL REGIMENTAL SYSTEM (NRS)

- The Naval Regimental System (NRS) was established on 29 Dec 10 to institutionalise a support system for naval veterans, widows and NoK. NRS enables processing of various welfare/ entitlement issues linked with death of a service person/ veteran, and aims to provide maximum benefit to the widows/ NoK on priority. Command Regimental System Officers (CRSOs) have been appointed at Commands and INS India.
- The details of CRSOs as per the geographical responsibility are given below: -

Ser	Geographical Area	CRSO Address	Contact No	E-mail ID
1.	Delhi, NCR, Haryana, Himachal Pradesh, UT of Jammu & Kashmir, UT of Ladakh & Punjab	The Commanding Officer [for CRSO (North)] INS India, Defence Office Complex, Africa Avenue, New Delhi 110023	011 - 24121429 011 - 24121430 (Fax)	crsonorth.navy@gmail.com
2.	Madhya Pradesh, Rajasthan, Uttar Pradesh & Uttarakhand	The Commanding Officer [for CRSO (Central)] INS India, Defence Office Complex, Africa Avenue, New Delhi 110023	011 - 24121429 011 - 24121430 (Fax)	crsocentral.navy@gmail.com
3.	Andhra Pradesh, Telangana, Chhattisgarh, Orissa, Tamil Nadu & Puducherry	The Flag Officer Commanding-in-Chief Eastern Naval Command [for CRSO (East)] Headquarters Eastern Naval Command, Visakhapatnam 530014	0891 - 2813067 0891 - 2510275 (Fax)	crsoeast.navy@gmail.com
4.	Bihar, Jharkhand, West Bengal, Sikkim & NE States	The Naval Officer-in-Charge West Bengal [for CRSO (NE)] c/o Navy Office, Hastings, Kolkata 700022	033 - 22314965 033 - 22420205 (Fax)	crsonortheast.navy@gmail.com



Ser	Geographical Area	CRSO Address	Contact No	E-mail ID
5.	Dadra & Nagar Haveli, Daman & Diu, Goa, Gujarat, Karnataka & Maharashtra	The Flag Officer Commanding-in-Chief Western Naval Command [for CRSO (West)] Headquarters Western Naval Command, Mumbai 400023	022 - 22751998 022 - 22698393 (Fax)	crsowest.navy@gmail.com
6.	Kerala & Lakshadweep	The Flag Officer Commanding-in-Chief Southern Naval Command [for CRSO (South)] Headquarters Southern Naval Command, Kochi 682004	0484 - 2873333 0484 - 2873334 0484 - 2667398 (Fax)	snccrso@navy.gov.in
7.	Andaman & Nicobar Islands	The Commander-in Chief Andaman & Nicobar Command [for CRSO (A&N)] Headquarters Andaman & Nicobar Command, Sri Vijaya Puram 782014	03192 - 248294 03192 - 243333 03192 - 232829 (Fax)	crso.an@gmail.com navccpb-navy@nic.in



**SECTION 3**  
**EX-SERVICEMEN**  
**CONTRIBUTORY**  
**HEALTH SCHEME**  
**(ECHS)**





## SECTION - 3

## EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME (ECHS)

1. **Aim of ECHS.** The aim of ECHS organisation is to provide quality health care to veterans and their eligible dependents through a network of ECHS Regional Centers and Polyclinics, Service Medical Facilities, if existing, and civil empanelled or Govt. hospitals spread across the country.
2. **Spread of ECHS.** Under the ECHS, there are 30 Regional Centers and 456 Polyclinics spread across the country. The Navy administers 23 ECHS Polyclinics through three Regional Centers i.e. Mumbai, Kochi and Visakhapatnam. While detailed regulations governing the ECHS are available on the ECHS website (<https://www.echs.gov.in>), specific regulations/ policies for retired personnel and widows are mentioned in succeeding paragraphs.
3. **Extension of ECHS Facilities.** In addition to pensioners, ECHS membership has now been extended to the following: -
  - 3.1. Pensioners of Assam Rifles, vide GoI letters No 17(17)/2015/WE/D(Res-1) dated 05 Feb 19 and 05 Mar 19.
  - 3.2. World War II Veterans, Emergency Commissioned Officers, Short Service Commissioned Officers and also premature retirees in 2019. The facility has been extended to their spouses in addition, vide GoI letter 17(11)/2018/WE/D(Res-1) dated 07 Mar 19 and Central Organisation ECHS letter B/49701-PR/AG/ECHS/2019 dated 15 Apr 19.
  - 3.3. Ex-Sailors appointed prior to 03 Jul 76 and discharged on or after 03 Jul 76 on expiry of 10 years of services in the context of Hon'ble Supreme Court of India order dated 27 Sep 18.
  - 3.4. Officer cadets who are invalidated from their training on medical ground due to causes attributable to or aggravated by military training, vide GoI letter No 18(5)/2024-D(WE) dated 29 Aug 25.
4. **Benefits of becoming ECHS Member.** The benefits of becoming a member of ECHS are as follows: -
  - 4.1. No age limit or medical condition bar for becoming a member.
  - 4.2. One-time contribution ranging from Rs 30,000/- to 1,20,000/-.
  - 4.3. Cashless and capless scheme (No monetary ceiling on treatment).
  - 4.4. Indoor/ outdoor treatment, tests & medicines.



4.5. Country-wide network of ECHS Polyclinics.

4.6. Covers spouse and all eligible dependents.

**5. ECHS for Widows/ Dependents.**

5.1. In the event of death of a serving/ retired individual, the legally wedded spouse of an Armed Forces personnel, whose name is in the service records of the personnel, is granted family pension. Consequently, the spouse and dependent children are eligible for ECHS benefits. This also includes a child drawing family pension on the death of his/ her pension drawing father/ mother, as also parents of a deceased bachelor soldier, who is in receipt of family pension.

5.2. Spouse living separately is included as dependent, as long as the veteran is responsible for her maintenance. In case spouse remarries, then he/ she is not entitled.

5.3. In the event of plural marriage, where it is permitted by the rules, the following conditions should be fulfilled for claiming ECHS Membership: -

5.3.1. Necessary causality for entering into plural marriage should have been published through Unit Part II Orders/ Genform and names of both the wives should be found recorded in the Service Discharge Book/ Service Particulars Retired Officers booklet issued by respective Service HQs.

5.3.2. The names of both the wives should be found recorded in the PPO for grant of 'Family Pension' award.

5.3.3. In case of widows, both wives should be in receipt of a share of 'Family Pension' and PPO produced in support of evidence

5.3.4. If a war widow remarries then she and her children from first marriage are eligible. Her second husband however, will not be eligible.

**6. Dependents.** Following are considered dependents: -

Ser	Relationship a.	Criteria b.
1	Son	Till he starts earning or attains the age of 25 years, whichever is earlier.
2	Daughter	Till she starts earning or gets married irrespective of the age limit, whichever is earlier.



Ser	Relationship a.	Criteria b.
3	Son or daughter suffering from any permanent disability of any kind (physical or mental) *	Irrespective of age limit and whose income from all sources is less than Rs. 9,000/- per month (excluding DA).
4	Dependent divorced/ abandoned or separated from their husband/ widowed daughters	Irrespective of age limit and whose income from all sources is less than ₹ 9,000/- per month (excluding DA).
5	Dependents unmarried/ divorced/ abandoned or separated from their husband/ widowed sisters/ permanent disabled dependent brother*	Irrespective of age limit and whose income from all sources is less than ₹ 9,000/- per month (excluding DA).
6	Minor brothers who are dependent on the veteran/minor children of widowed/ separated daughters	Upto the age of 18 years.
7	Adopted Children	Children including step children, legally adopted children, children taken as wards by the Government Servant under the Guardians and Ward Act 1980, provided that such a ward lives with him, is treated as a family member and given the status of a natural-born child through a special will executed by the Govt. Servant.

\* (Conditions as per PWD Act of 1995 duly amended in 2016)

7. **Revised Income Criteria for Dependents.** Consequent to implementation of the 7<sup>th</sup> Pay Commission and revision of income criteria for dependency of family, the income criteria for ECHS dependency also stands revised to ₹ 9,000/- per month plus amount of Dearness Relief on the basic pension.

8. **One-Time Contribution.** All serving personnel contribute towards their ECHS membership from their retirement benefits according to their rank. The one-time contribution and ward entitlement for personnel retiring with effect from 29 Dec 17 (vide Gol letter No. 22D(04)/2010/WE/D(Res-I) dated 29 Dec 17) is as follows: -

Ser	Category a.	One time Contribution b.	Ward Entitlement c.
1	Recruit to Havs & equivalent in Navy & AF	Rs. 30,000/-	General



<b>Ser</b>	<b>Category a.</b>	<b>One time Contribution b.</b>	<b>Ward Entitlement c.</b>
2	Nb Sub/ Sub/ Sub Maj or equivalent in Navy & AF (including Hon Nb Sub/ MACP Nb Sub and Hon Lt/ Capt)	Rs. 67,000/-	Semi-Private
3	All Officers	Rs. 1,20,000/-	Private

**Note.** Only war widow is exempted from one-time contribution whereas all others have to make payment vide Central Organisation, ECHS letter B/49701-PR/AG/ECHS/ 2019 dated 15Apr 19.

9. **Procedure for ECHS Membership.** The Hon'ble RRM inaugurated online portal of ECHS on Veterans' day, i.e. 14 Jan 18. With this, all applications are now submitted online, including payment charges for making the cards. The application form is available on <https://www.echs.gov.in> along with instructions for filling.

10. **64 Kb Cards.** Instructions have been issued by Central Organisation for discontinuation of 16/ 32 kb ECHS Cards wef 15 Nov 22. Holders of 16/ 32 kb cards must apply for 64 kb cards for continued ECHS coverage. The details are as follows: -

10.1. New Card would be of 64 Kb capacity, which can store vital information of the beneficiaries including their medical history, referral history, medicine issues, etc.

10.2. Payment for the card is also to be done through online mode with options using Net Banking, Debit/Credit Card, Wallet Payments, etc.

10.3. Procedure for applying of these cards has been simplified (e.g. requirement of Affidavit for dependents, Discharge/ Service Book, Part II orders for adding dependents, Birth Certificates of dependents, etc. are no longer required).

10.4. Hand-holding of veterans for the purpose of filling up these application forms is being carried out at all locations.

11. **White Cards.** A visually different White Smart Card is being provided to certain category of beneficiaries as follows: -

11.1. **Criteria.** Following are eligible for issue of White Cards: -

11.1.1. War Disabled/ Battle Casualty veterans.

11.1.2. Spouses of War Disabled/ Battle Casualty veterans.



11.1.3. Dependents eligible under Persons with Disability (PWD) Act 2016.

11.2. **Facilities.** As per existing provisions, White Card holders are given priority treatment at all ECHS polyclinics, from reception to attendance by doctors and issue of medicines.

12. **Validity of Ty Slips.** It has been observed that a large number of veterans/ primary beneficiaries are not collecting their new 64 Kb ECHS Cards. This has resulted in a huge backlog of cards to be handed over. Therefore, the Competent Authority has directed that all Online Temporary Slips will be blocked after 90 days from the date OTP is generated for collection of 64 Kb Card.

(Auth. CO, ECHS letter B/49711-NewSmartCard/AG/ECHS dated 15 Jun 22)

13. **Actions on Death of Primary Beneficiary.**

13.1. In case of demise of a veteran/ primary beneficiary, the spouse will become the primary beneficiary.

13.2. In case of demise of a veteran/ primary beneficiary, the 64 kb ECHS cards can be blocked online by his/ her NOK by using the login credentials on the ECHS website/ portal - echs.sourceinfosys.com.

13.3. Member may choose the block option for the veteran/ primary beneficiary and upload the Death Certificate and date of demise.

13.4. System will automatically nominate the spouse as primary beneficiary in case of death of a veteran. In case, spouse is not alive or not available for nomination as primary beneficiary, then the system will give option to choose the primary beneficiary from among the available members related to the veteran/ primary beneficiary.

14. **Annual Validation of ECHS Membership of Dependents.** A new procedure for validating ECHS membership for dependents of Primary Beneficiaries has been implemented wef 01 Aug 22. All Primary Beneficiaries who have dependents will be required to submit Life Certificate and documents (as mandated) to prove continued eligibility vide CO, ECHS letter B/49711-NewSmartCard/AG/ECHS dated 15 Jun 22. Waiver has been given to PWD dependents (White Card holders) and dependents above 80 years of age. A summary of the procedure and list of documents required to be uploaded is as mentioned below: -

14.1. **Submission of Life Certificate.** The eligibility criteria for ECHS membership for dependents has been laid down vide Central Organisation letter B/49701-PR/AG/ECHS/2017 dated 27 Sep 17. In order to validate eligibility, the primary beneficiary will be required to submit the following documents online: -

14.1.1. **Dependent Holding PAN Card.** Form 26AS for preceding two consecutive financial years.



14.1.2. **Dependent Not Holding PAN Card.** In case PAN Card is not held for the chosen dependent, then the primary beneficiary will upload an Income Certificate obtained from the State Revenue Department. It is, however, desirable that all beneficiaries should have a PAN Card.

14.2. Life Certificate in respect of the primary beneficiary and spouse is not required to be submitted online. Linking of SPARSH with ECHS is being implemented and on completion, Life Certificate would automatically be populated through this linkage.

14.3. **Procedure for Annual Submission.** Eligibility and Life Certificate in respect of dependents are to be submitted online annually by the primary beneficiary. A system generated warning message will be suitably displayed to submit **Life Certificate** and **Eligibility** documents of dependents who are 64kb ECHS card holders on completion of 11 months after the date of collection of the cards for the first time or previous renewal/ verification in the following manner: -

14.3.1. **When a Beneficiary visits any Polyclinic and Authenticates Himself/ Herself on the Kiosk.** A warning message will be displayed to the beneficiary to update supporting documents online to confirm Life Certificate and/ or eligibility by a specific date.

14.3.2. **When Primary Beneficiary logs into ECHS Website/ Portal echs.sourceinfosys.com using Login Credentials.** Details of cards due for renewal will be displayed for which necessary documents will have to be uploaded online.

14.3.3. The same information mentioned above can also be accessed on the ECHS Mobile App on opening the Mobile App and logging in.

14.3.4. The date of next Annual Validation due will also be mentioned on the Medical Officer's prescription obtained from ECHS Polyclinic.

14.4. **Approval of Submitted Documents.** Oi/C Parent Polyclinic will be given a tab on his Oi/C Module to approve the Eligibility and Life Certificate. The Oi/C will use digital signature and click on the eligibility tab and carry out following actions: -

14.4.1. Scrutinise the Form 26AS/ ITR/ Income Certificate uploaded online. In case the dependents meet the income criteria, then the Life Certificate will be approved and in case the income of the dependents is more than the prescribed limit, the Life Certificate will be rejected online with remarks.

14.4.2. In case the dependent has been using ECHS facilities when he/ she was having income more than authorized income, then such cases be referred to respective Director of Regional Centers to process case with Vigilance Section of CO, ECHS.



**14.5. Validity of Dependent Cards.** On approval by Oi/C Polyclinic, the dependent cards will remain valid for next 15 months wef 15 Jun 25.

**15. Availing Treatment at ECHS Polyclinics.**

15.1. Visit nearest ECHS Polyclinic with ECHS Card.

15.2. Avail the medical opinion of the doctor and collect medicines.

15.3. Medicines would be issued as follows: -

15.3.1. Medicines for 30 days are issued by parent polyclinic.

15.3.2. Medicines for seven days are issued in case of treatment at other polyclinics.

15.3.3. Medicines upto 90 days are issued for chronic diseases, and if the beneficiary is going abroad.

**15.4. Referral to Empanelled Hospitals.** All ECHS beneficiaries requiring specialist consultation/ admission/ treatment are referred to empanelled hospitals as deemed fit by their Parent Polyclinic. This referral is valid for a period of **90 days** from the date of issue for undergoing the prescribed investigation/ treatment procedures upto **six times**. The beneficiary visits any empanelled hospital/ facility within the region (list is available with the Oi/C of all Polyclinics) and shows the referral of the ECHS Polyclinic to avail treatment. The treatment is cashless and also includes medicines for seven days / upto ₹ 2000/- upon discharge from the hospital (if admitted).

**16. Investigations/ Laboratory Diagnoses.** Investigations/ laboratory diagnoses are carried out at ECHS Polyclinics in the normal course. Referral for tests, if required, is made by the Medical Officer/ Specialists at ECHS polyclinics to the nearest Service Hospital. If the facility does not exist in the nearest Service Hospital, referrals will be made to empanelled Diagnostic Centers/ Hospitals/ Nursing Homes. The rates at empanelled facilities will be same for all types of beneficiaries. The charges as approved by the CGHS for investigations will be valid for ECHS.

**17. Priority for Elderly Patients.** ECHS beneficiaries above **70 years** of age can visit specialist OPDs at Empanelled Hospitals and Naval Hospitals directly (on OPD days), without obtaining referral from ECHS polyclinics.

**18. Emergency Procedure for Admission to Empanelled/ Non-Empanelled Hospitals.** In case of emergency, the patient may report to the nearest military medical facility/ empanelled hospital. In case these are not accessible, then members are permitted to avail treatment at non-empanelled hospitals on payment. Their medical treatment bills are reimbursed at Govt. approved CGHS rates



only. Upon admission to an empanelled or non-empanelled hospital in an emergency, following procedure is to be adopted: -

### 18.1. Empanelled Hospital.

18.1.1. Inform nearest ECHS Polyclinic within 48 hours of admission.

18.1.2. Officer-in-Charge of the Polyclinic will issue a **Referral** for the empanelled hospital.

### 18.2. Non-Empanelled Hospital.

18.2.1. Inform nearest ECHS Polyclinic within 48 hours of admission.

18.2.2. Officer-in-Charge of the Polyclinic will issue an **Emergency Incidence Report (EIR)** for the non-empanelled hospital.

18.2.3. **Clearance of Hospital Bill.** In case of admission in non-empanelled hospital, the individual is required to clear bills and claim reimbursement through ECHS polyclinic. Reimbursement in such case, is restricted to rates promulgated by CGHS.

19. **Beneficiaries Residing in Districts not Covered by ECHS.** ECHS beneficiaries, who are holding a valid ECHS Card and are residing in districts not covered by ECHS, are eligible to obtain treatment from Govt (Central/ State/ Local Self Government) hospitals and submit the medical reimbursement claim to the ECHS Polyclinic (i.e. they can avail the treatment without obtaining referral from Polyclinic located outside their district). Re-imburement shall be limited to the CGHS rates applicable to the nearest ECHS Polyclinic and as per the ceiling rates and ward entitlements or as per actual, whichever is lower.

20. **Reimbursement of Cost of Treatment (Non-Empanelled Hospitals).** Specialised treatment for serious cases is provided at military and empanelled private hospitals. Rates for treatment at private empanelled hospitals are as per CGHS rates and the treatment is cashless. Although treatment is possible in non-empanelled hospitals in case of an emergency, it must be borne in mind that there is a big difference in rates of private non-empanelled hospitals and Govt. approved CGHS rates. The individual is required to clear the hospital bill and then claim reimbursement through ECHS Polyclinic. Reimbursement of cost of treatment is at Govt. approved CGHS rates only.

21. **Definition of Package.** Non-empanelled hospitals often charge package rates for certain treatments/ procedures. However, at times, this may be at variance with the package as defined by CGHS. CGHS package rates mean and include lump sum cost of in-patient treatment, day care or diagnostic procedure for which an ECHS beneficiary has been permitted by a Competent Authority or



for treatment under emergency from the time of admission to the time of discharge, including (but not limited to) the following: -

- 21.1. Registration charges.
- 21.2. Admission charges.
- 21.3. Accommodation charges including patient's diet.
- 21.4. Operation charges.
- 21.5. Injection charges.
- 21.6. Dressing charges.
- 21.7. Doctor/ consultant visit charges.
- 21.8. ICU/ ICCU charges.
- 21.9. Monitoring charges.
- 21.10. Transfusion charges.
- 21.11. Anesthesia charges.
- 21.12. Operation Theatre charges.
- 21.13. Procedure charges/ Surgeon's fee.
- 21.14. Cost of surgical disposables and all sundries used during hospitalisation.
- 21.15. Cost of medicines.
- 21.16. Related routine and essential investigations.
- 21.17. Physiotherapy charges.
- 21.18. Nursing care charges.

22. **SMS Intimation - Reimbursement Claims.** ECHS has introduced a system for intimating the beneficiaries regarding progress of their reimbursement claims at each stage through SMS. Introduction of this system will not only keep the beneficiaries updated about progress of their claims but will also apprise them of observations, if any, regarding their claims and will also guide them about the action required to be taken for speedy clearance.



23. **Empanelment of Hospitals.** Many reputed hospitals have been empanelled with ECHS at Mumbai, Kochi and Visakhapatnam. The entire list of empanelled hospitals is available on the ECHS website. A list of empanelled hospitals in vicinity of residence may be kept handy for use in emergency by family members. An updated list of empanelled hospitals is available on the ECHS website <https://www.echs.gov.in> for reference.

24. **Recent Developments.** The following initiatives have been undertaken for the benefit of ECHS beneficiaries in the recent past: -

**24.1. Waiver for Annual Validation for 64kb ECHS Card Holder above 80 yrs of Age.**

24.1.1. All ECHS beneficiaries of above 80 yrs of age will be exempted for Annual Validation w.e.f 19 Jul 24.

24.1.2. Those beneficiaries whose cards are blocked due to inability to carry out Annual Validation need to visit OIC Parent Polyclinic to unblock the cards.

(Auth. CO, ECHS letter B/49711-NewSmartCard/AG/ECHS dated 19 Jul 24)

**24.2. Revision of CGHS Rates for Cardiology Procedure, inclusion of New Procedure and Revision of Rates of PET / CT Scan.** CO, ECHS has promulgated revised rates for Cardiology and PET/ CT Scan iaw CGHS rates. The policy is available on ECHS website.

(Auth. CO, ECHS Letter B/49778/AG/ECHS/Claim/Policy dated 05 Feb 24)

**24.3. Revision of CGHS Package Rates for General Surgery.** CO, ECHS has promulgated revised CGHS package rate for General surgery. The list is uploaded on ECHS website.

<b>ECHS REFERRAL POLICY UPDATE</b>		
<b>ASPECT</b>	<b>OLD POLICY</b>	<b>NEW POLICY</b>
<b>Validity of Referrals</b>	Referrals were valid for 30 days.	Referrals are valid for three months. (90 days).
<b>Number of Consultations</b>	Limited to three consultations (03) per referral.	Up to six consultations (06) are allowed within the three-month validity period.
<b>Routine Investigations and Minor Procedures</b>	Required further referral for each investigation or procedure	No further referral is needed within the three-month period.
<b>Special Investigations</b>	Required referral for special investigations like CT, MRI, and PET scans.	Referral is still required, valid for three months.



ASPECT	OLD POLICY	NEW POLICY
<b>Procedure Requiring Hospital Admission</b>	Required referral for hospital admission procedures.	Referral required, valid for three months.
<b>Special Provisions for Senior Beneficiaries</b>	Applied to beneficiaries aged 75 years and above.	Applies to beneficiaries aged 70 years and above.
<b>Definition of Government Hospitals</b>	Limited to certain government hospitals.	Includes all AIIMS, Institutes of National Importance, North East Institutions, Tata Memorial, and others.
<b>Referral for Government Hospitals</b>	Referral required for consultations and procedures.	No referral is required for consultations, investigations, or procedures.

(Auth. CO, ECHS letter B/49778/AG/ECHS/Claims/Policy dated 09 Feb 24)

**24.4. ECHS Referral Policy Update.** CO, ECHS has promulgated guidelines for new referral policy which is as follows: -

(Auth. CO, ECHS letter B/49769/AG/ECHS dated 02 Sep 24)

#### 24.5. Ceiling Rates for Lung Transplant and Heart Transplant Surgery.

24.5.1. CO, ECHS has promulgated guidelines and Ceiling rates for Lung Transplant and Heart Transplant Surgery. The ceiling rates for the surgery are as follows: -

- 24.5.1.1. Lung Transplant - Rs 25 Lakhs
- 24.5.1.2. Heart Transplant - Rs 15 Lakhs
- 24.5.1.3. Heart & Lung Transplant (combined) - Rs 35 Lakhs

24.5.2. The policy is available on ECHS website.

(Auth. CO, ECHS Letter B/49769/AG/ECHS dated 02 Sep 24)

#### 24.6. Guidelines for Availing Treatment for Occupational Therapy, Speech Therapy and Applied Behaviour Analysis Based Behavioural Therapy in Individuals with Autism Spectrum Disorder/ Non- Autistic Person/ Children With ADHD and Specific Learning Disabilities.

24.6.1. CO, ECHS has promulgated guidelines for availing treatment under ECHS for occupational therapy, speech therapy and applied behaviour analysis based behavioural



therapy in individuals with Autism spectrum disorder/ Non- Autistic person/ Children with Attention Deficit Hyperactivity Disorder and specific learning disabilities.

24.6.2. The policy is available on ECHS website.

(Auth. CO, ECHS letter B/49769/AG/ECHS dated 02 Sep 24)

**24.7. Utilise Healthcare Services Offered by Alternative Medicine System AYUSH.** CO, ECHS has promulgated guidelines to avail medicine system under AYUSH. The policy is available on ECHS website.

(Auth. CO, ECHS letter B/49769/AG/ECHS/MED/Policy dated 04 Sep 18).

**25. Project - Home Delivery of Medicines at ECHS Polyclinics.** Government has sanctioned home delivery of Medicines for beneficiaries above 70 yrs of age (White card holders and war disabled veterans only). It is pertinent to note that home delivery of medicines will be applicable to ECHS beneficiaries through their parent polyclinic only. Medicines which need cold chain, Sch H1, Sch X, Injectable and High Value Drugs, will not be home delivered.

(Auth. CO, ECHS letter B/49769/AG/ECHS/2025 dated 25 Jul 25).

**26. Channel of Grievances.** In order to enable the ECHS to provide better service, beneficiaries are to undertake the following: -

26.1. Approach the concerned Oi/c Polyclinic/ Station HQ/ Regional Centre for complaints and their resolution.

26.2. If the issues are not resolved, then beneficiaries of ECHS have the following options available for redressal of their grievances: -

**26.2.1. Complaints and Litigation Reduction Scheme (CLRS).** All stake holders, including veterans, their dependents, ECHS employees, hospitals and other service providers are invited for direct communication with CO, ECHS and ECHS Cell, Navy.

26.2.1.1. All medical and non-medical complaints are being handled by Director (Complaints and Litigation).

26.2.1.2. A central helpline number 1800114115 has been operationalised by the CO, ECHS for assistance of veterans and can be reached from 0900h to 1700h from Monday to Friday. Similarly, ECHS Cell, Navy can be reached on 011-20896984.



26.2.1.3. In addition, an e-mail ID - dircomplaints-mod@nic.in has also been created for early settlement of issues. Additionally, Cmde ECHS (N) can be reached for addressing any grievance or litigation on echsdelhi@navy.gov.in.

26.3. **CPGRAMS.** Centralised Public Grievances Redressal and Monitoring System (CPGRAMS), which is run by the Administrative Reforms and Public Grievances, Govt of India, can be accessed on <http://pgportal.gov.in>. Grievances related to ECHS are automatically routed to Department of Ex-Servicemen Welfare/ CO, ECHS.

26.4. **Telephone/ Mobile Numbers.** Telephone/ mobile numbers of all appointments of CO, ECHS, Regional Centers and Polyclinics are available on the ECHS website. ECHS Cell operating from Naval Headquarters can be reached out on Mob 9667325533, Landline 011-20896984 and IVRS helpline no. 1800110412 (call on IVRS is advisable).

26.5. Grievances can also be forwarded on any of the following addresses: -

The Managing Director  
{for Director (Complaints and Litigation)}  
Central Organisation, ECHS  
Adjutant General's Branch of  
Integrated HQ of MoD (Army)  
Thimayya Marg, Near Gopinath Circle  
Delhi Cantt 110010

Cmde (ECHS-N)  
NHQ/ ECHS Office  
Room No: 008, Ground Floor  
East Wing, Nausena Bhavan  
Delhi Cantt 110010

**FREQUENTLY ASKED QUESTIONS (FAQs) - ECHS**

**Q1. I have an ECHS card, but I don't know whether it is 16KB/ 32b/ 64 kb card?**

**Ans-** 1.1. If you have applied between 2003 (commencement of scheme) till Apr 2010 and have never upgraded/ re-applied, then you have a 16 kb card, and the same would have expired wef 31 Mar 19.

1.2. If you have applied between May 10 and May 15, then you have 32 kb card.

1.3. If you have applied after Jun 15, then you have 64 kb card.

**Q2. Please tell me the process for filling of online application for ECHS Smart Card?**

**Ans-** To know the process of online application, please visit our website [www.echs.gov.in](http://www.echs.gov.in) – ONLINE SMART CARD APPLICATION – INSTRUCTIONS.

**Q3. What documents do I need to upload with my application?**

**Ans-** Photograph and signature of all members are required to be attached with each type of application along with the following documents: -

Ser	Type of Application a.	Documents Required b.
1	Future Retiree	(i) Receipt of MRO (Only for Coast Guard personnel). (ii) Medical Certificate from Service Specialist (for PWD).
2	Temporary Slip Holder	(i) PPO Copy. (ii) Death Certificate of veteran (only in case of demise of veteran). (iii) Disability Medical Certificate (in case of PWD). (iv) Old Temporary Slip copy.
3	Old Card Holder	(i) PPO Copy. (ii) Death Certificate of veteran (only in case of demise of veteran). (iii) Disability Medical Certificate (in case of PWD). (iv) Old Smart Card.
4	Death in Service Case	(i) PPO Copy. (ii) Death Certificate of veteran (only in case of ESM demise). (iii) Disability Medical Certificate (in case of PWD). (iv) Old Smart Card.



Ser	Type of Application a.	Documents Required b.
5	Pre-1996 retiree (first time applicant)	(i) PPO Copy. (ii) Death Certificate of veteran (only in case of demise of veteran). (iii) Disability Medical Certificate (in case of PWD). (iv) DPDO/ Bankers Certificate for non-drawing of FMA.
6	1996 to 2003 retiree (first time applicant)	(i) PPO Copy. (ii) Death Certificate of veteran (only in case of demise of veteran). (iii) Disability Medical Certificate (in case of PWD). (iv) Receipt of MRO. (v) DPDO/ Bankers Certificate for non-drawing of FMA.
7	Post 2003 retiree not a member yet	(i) PPO Copy. (ii) Death Certificate of veteran (only in case of demise of veteran). (iii) Disability Medical Certificate (in case of PWD).
8	Loss of 16 kb Card/ Temporary Slip	(i) PPO Copy. (ii) Death Certificate of veteran (only in case of demise of veteran). (iii) Disability Medical Certificate (in case of PWD).

**Q4. How can I upload the photograph and signature?**

**Ans -** Detailed instructions regarding uploading of photograph and signature have been defined in Para 15 - 17 of Part 1 of Instructions for Online Smart Card available on the ECHS website.

**Q5. I have filled my application and uploaded all the documents. How do I know the status of my application?**

**Ans -** The status of application can be checked by logging on to the website by ECHS beneficiary. Status (observation/ verified/ card printed or dispatched) is shown on viewing the application or in ECHS Beneficiary App by clicking on "Card Status".

**Q6. I have registered my application in wrong category. How do I correct the category of my application?**

**Ans -** In such cases, the online applications are required to be withdrawn and fresh application is required to be filled. This can be done online through a software module available on the ECHS website (Central Organisation Letter B/49711-NSC/AG/ECHS/Withdrawal dated 04 Oct 21 refers).



**Q7. I have erroneously submitted wrong DOB of my spouse. How do I correct my application?**

**Ans-** A facility of 'Revert Application' has been provided in the system, wherein the Primary Beneficiary can log-in and change the previously incorrectly filled data. This facility is feasible, till the time, the card has not been printed.

**Q8. I have applied for a 64 Kb card, but have not received it yet. What should I do?**

**Ans -** On the Application ([www.echs.gov.in](http://www.echs.gov.in)), the details of all beneficiaries (individual and dependents) are verified by the Record Office (DOP/ OA&R and NAVPEN). Thereafter, if there are no discrepancies/ observations, the application is sent online to M/s Source.com for printing. In case of any discrepancies/ observations, the same are reflected on the ECHS website/ ECHS Beneficiary App, and can be viewed/ corrected by the beneficiary on log-in. The status of card displayed on the ECHS beneficiary's App would be as follows: -

8.1. **Observation.** There are discrepancies in the details furnished by the applicant as per the record held, and requires correction (beneficiary should reconcile the error/ discrepancy and resubmit application at the earliest).

8.2. **Verified.** The application is verified and printing of cards is awaited (await SMS notification for collection of cards from Polyclinic).

8.3. **Card Printed/ Dispatched.** The card is printed and dispatched to Station Headquarters/ Parent Polyclinic (on receipt of SMS, collect card on production of documents - PPO, Form 26AS for dependents, etc).

**Q9. I have submitted a claim for X amount. However, the amount sanctioned is less than the amount claimed?**

**Ans -** Treatment in Empanelled Hospitals for ECHS/ dependents is cashless, and no money needs to be paid to the hospital. In case of emergencies, treatment/ procedures undertaken in non empanelled hospitals is reimbursed at the rates governed by CGHS only, irrespective of the amount paid to the hospital. CGHS rates are governed by GoI, which are periodically updated on the ECHS website. Progress and current status of claims is available in real time on ECHS website/ application. In certain cases, claims exceeding CGHS rates may be recommended by the respective Director RC to the Central Organisation, ECHS for consideration by a High Powered Committee (HPC), which considers such claims on a case to case basis. HPC is chaired by Joint Secretary, ESW with members being Director, DESW, Specialist Doctor (Govt Hospital), Director (Medical), Central Organisation, ECHS and representative of MoD (Fin/ Pension).



**Q10. Can all beneficiaries avail the direct specialist OPDs facility at Service/ Empanelled Hospitals?**

**Ans-** No, only ECHS beneficiaries above 70 years of age can visit specialist OPDs at Service/ Empanelled Hospitals without obtaining referral from ECHS Polyclinics. All others are required to obtain referral from the Parent Polyclinic.

**Q11. I had applied for four ECHS cards, but all cards were not received?**

**Ans-** In some cases, Record Office verifies the details of those beneficiaries, whose details are correct as per data held with the office, and remainder applicants are placed under observation, view discrepancies in the details furnished by the applicant. Applicant may check their details on ECHS website/ application for any observation, and correct/ reconcile the observations and re-submit online. Handholding of veterans is being undertaken at all Polyclinics.

**Q12. I am a 1992 retiree and have applied for the online ECHS Smart Card and have also made the payment. However, I haven't received the online generated Temporary Slip. I need emergency treatment. What should I do?**

**Ans -** 12.1. In the online Smart Card Application, following downloads are being provided after successful completion of application and payment: -

12.1.1. Filled Application (only for Record Purpose of Applicant).

12.1.2. Temporary Slips (for availing ECHS facilities).

12.2. Filled application is being provided to every applicant, however, Temporary Slip is being provided only to following category of applicants: -

12.2.1. Future Retirees.

12.2.2. Old Temporary Slip Holders.

12.2.3. Death in Service Cases.

12.2.4. Loss of 32 kb Card cases.

12.3. Temporary slips are not being generated for the first-time applicants, like Pre-1996 retiree, 1996 to Mar 2003 retiree and Post Apr 2003 retiree. Once, their online applications are verified from their Record Offices, they will receive an SMS and after that temporary slip will be provided, which can be used for availing ECHS facilities.



12.4. In case of emergency, applicant can approach ECHS Regional Centre or Station HQ for issue of temporary slip.

**Q13. What is the procedure for change of parent polyclinic?**

**Ans-** 13.1. Primary beneficiary / ESM will log in to ECHS website, using his login credentials. He / she has to click on “more option” tab then click on “**change parent polyclinic**” tab and select the beneficiary whose polyclinic is required to be changed. Thereafter, select the new polyclinic from drop down and save details.

13.2. Approach the new polyclinic and insert the 64KB ECHS Smart Card in KIOSK Machine for updation of data.

**Q14. How can I update the mobile no of ECHS application?**

**Ans -** 14.1. Primary beneficiary / ESM will log in to ECHS website, using their login credentials. He / she has to click on “more option” tab then click on “**change mobile number(primary)/ change mobile number(dependents)**” tab and feed new mobile number and submit.

14.2. Approach the parent polyclinic and insert the 64KB ECHS Smart Card in KIOSK Machine for updation of data. This will ensure that the new mobile number gets printed on prescription also.

**Q15. What is procedure to change wrong mobile number during registration?**

15.1. He/ she will log in to ECHS website, **echs.sourceinfosys.com** using his login credentials as saved by individual during registration.

15.2. Post Login, a window will appear for mobile verification for submission of OTP. The same window will also appear with a tab “**Change Mobile No**” ESM/ Primary can change the number by clicking on tab by submitting **Security answers** (as mentioned during registration) and **new mobile number**. After that ESM/ Primary Beneficiary to fill the captcha and click on Change Mobile Number tab.

15.3. Updated OTP will be received on new mobile no for onward process of filling up ECHS application.

**Q16. Whom should I approach in case the ECHS card is not issued to me in the prescribed time?**

**Ans-** The status of the card can be tracked by logging in on ECHS website or ECHS Beneficiary App. Discrepancies, if any, may be resolved by the beneficiary at the earliest. Following can be contacted for resolving issues as the case may be: -



16.1. In case the application is pending for verification, contact the Record Office, contact details of Record office are available on ECHS website.

16.2. In case the application is verified, but the card has not been printed, beneficiary can contact any of the following Helpline numbers - 011-25682870 & 1800-114-115.

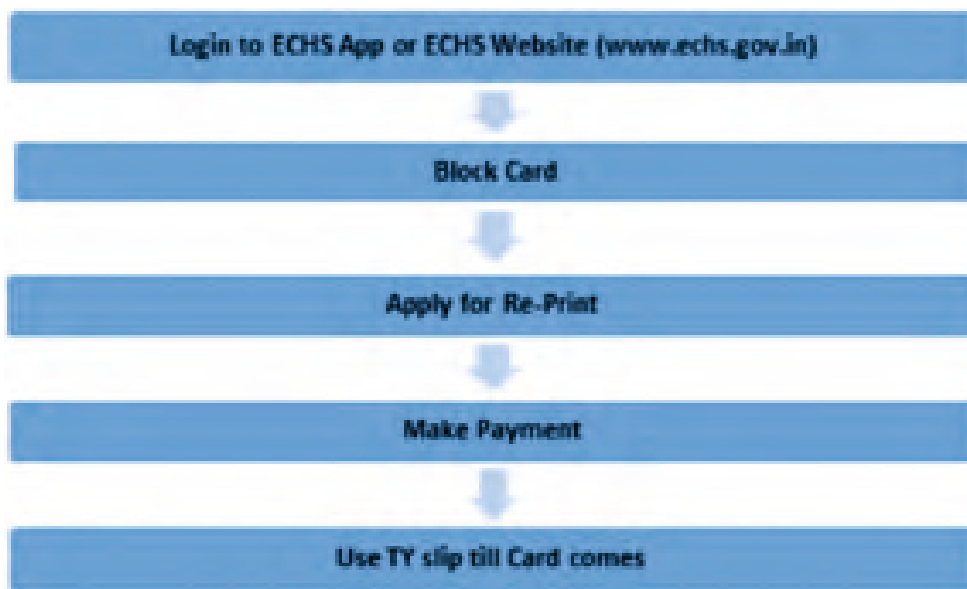
16.3. If the beneficiary is still not satisfied or the issue has not been resolved, an e-mail describing the issue can be sent on [jditechs1@echhs.gov.in](mailto:jditechs1@echhs.gov.in)/[jditechs-mod@nic.in](mailto:jditechs-mod@nic.in)

**Q17. What should I do, if the details on the card, viz. name, date of birth, entitlement etc. are wrong?**

**Ans-** The beneficiary may login on ECHS website and apply for change of data. An auto populated application will open and beneficiary can carry out required changes and upload the application by clicking check box “I agree”, and save the application. Make necessary payment online and wait for verification by Record Office. After verification, the card will be sent for printing. In the interim, a Ty-Slip can be printed and used in lieu of card.

**Q18. What should I do, if I lose my ECHS card?**

**Ans -**







**SECTION 4**  
**DIRECTORATE**  
**GENERAL**  
**RESETTLEMENT**  
**(DGR) NEWS**





## SECTION - 4

# DIRECTORATE GENERAL RESETTLEMENT (DGR) NEWS

1. The Directorate General Resettlement (DGR), an attached office to Department of Ex-Servicemen Welfare, Ministry of Defence, works towards effective resettlement of veteran and their widows/ wards by imparting requisite skilling and empowering them for a host of employment and self-employment opportunities pan-India. It functions as an effective interface between the retiring soldiers/ veterans and is totally committed to their gainful resettlement.

### Directorate of Zonal Resettlement (DRZ)

2. There are five DRZs of DGR co-located with Indian Army Commands for providing assistance to retiring Service personnel/ veterans. Their location and area of responsibility is as mentioned below: -

Ser	DRZ	States/ UTs (Responsibility)
	a.	b.
1	DRZ (North) at <b>Udhampur</b>	Himachal Pradesh, UT Jammu & Kashmir and UT Ladakh
2	DRZ (South) at <b>Pune</b>	Maharashtra, Karnataka, Kerala, Andhra Pradesh, Telangana, Goa, Gujarat, Tamil Nadu, UT Dadra & Nagar Haveli and Daman & Diu, Lakshadweep, Pondicherry
3	DRZ (Central) at <b>Lucknow</b>	Uttar Pradesh, Bihar, Chhattisgarh, Madhya Pradesh
4	DRZ (West) at <b>Chandigarh</b>	Punjab, Haryana, Uttarakhand, Rajasthan, UT Chandigarh, New Delhi
5	DRZ (East) at <b>Kolkata</b>	West Bengal, Arunachal Pradesh, Sikkim, Meghalaya, Nagaland, Tripura, Assam, Manipur, Mizoram, Odisha, Jharkhand, UT Andaman & Nicobar Island

### Employment Opportunities

#### 3. Entry/Exit Policy for DGR.

3.1. **Entry Policy.** Entry to DGR schemes are based upon the following priorities:-

3.1.1. **Priority I.** Officers who retire after completion of their full tenure of service, including SSC officers. This will include medically boarded out officers, who are fit to undertake DGR Schemes.



3.1.2. **Priority II.** Officers who have sought Pre-Mature Retirement.

**Note.** The sponsorship between Priority I and Priority II will be in the ratio of **80:20**.

3.2. **Exit Policy.** The benefits of DGR schemes will be extended to officers for a period of five years or 60 years of age, whichever is earlier.

3.3. **Age of Registration for DGR.** Maximum age for seeking any benefit from DGR is 59 years ie veteran should not be more than 59 years when he/ she applied for resettlement.

#### 4. **Registration.**

4.1. Registration in DGR by eligible veteran, widows and their wards of the three Services is an online process through the interactive official website of DGR. It is a one-time procedure and common to all schemes managed at DGR. Details of eligibility criteria for registration as well as for all the schemes offered by DGR are available on the official website of DGR.

4.2. Requisite supporting documents (details available on DGR website) are also required to be uploaded online.

4.3. Provisional registration number of the selected scheme is allotted.

4.4. The final registration number is sent after verification of the documents and other eligibility conditions.

4.5. In case, the documents are not uploaded within the stipulated time given at DGR, provisional registration allotted stands cancelled.

**Note. Change of Scheme (One Time Only).** Registered veteran/ widows can submit an application/ e-mail to the concerned branches in DGR with a copy to Registration Branch, in case he/ she desires to opt for a change of any scheme.

5. All vacancies received from environment (Govt/ Private) at DGR are uploaded on its official website **dgrindia.gov.in**.

6. Reservation is provided in Central Ministries/ Departments, Central PSUs and Nationalised Banks for veterans to the extent mentioned in relevant Govt of India orders on the subject. Details of the same are available on the DGR website.

#### **Govt Aided Schemes**

7. **Security Agency Scheme.** DGR empanelled Security Agencies are providing quality security services to CPSEs, autonomous bodies, banks and various Govt Ministries & Departments, as mandated by the Department of Public Enterprises (DPE)/ DESW. The scheme provides adequate



remuneration, wages and substantial employment/ entrepreneurship opportunities for veterans. The complete details are available on DGR website.

8. **Training Scheme.** Training for retiring service personnel and veteran is one of the major functions entrusted to the DGR. The DGR organises employment-oriented training programmes for serving Armed Forces personnel, veterans and their widows to enhance their existing skill level: -

8.1. **Officers' Training.** The DGR organises the Resettlement Training Programmes in the form of reskilling courses. The courses are conducted in multifarious fields at various premier Govt institutes eg IIM/ IIT/ IIFT, etc. All details wrt institutes, duration of courses, location, vacancies and schedule is available on DGR website.

8.2. **JCO/ OR.** Courses for Corporate, Industrial Security, Management, IT Skill Development, Retail Management, Disaster Management, Entrepreneurship and Small Business Management have been introduced for retiring personnel/ veterans to build successful careers. All details wrt Institutes, duration of courses, location, vacancies and schedule are available on DGR website.

9. **Coal Loading and Transportation Scheme.** The scheme is administered on the basis of MoU between Coal India Ltd and DGR. In this scheme, veterans (Officers) form a company and register as a Pvt. Ltd. Company under Companies Act of 1956 which carries out work of Coal Loading and Transportation in the designated Coal Subsidiaries. All details are available on DGR website.

10. **Allotment of Oil Product Agency (OPA) Distributorship by Oil Marketing Companies.** Ministry of Petroleum and Natural Gas has a reserved quota of 8% for distributorship of Oil Product Agency ie Retail Outlets (Petrol/ Diesel) and LPG distributorship under Government personnel category under 'CC1' and 'GP' category respectively for eligible Armed Forces personnel and their widows. Location for developing Retail Outlets and LPG distributorship are identified by the Oil Company after carrying out requisite feasibility study. Requirements for retail outlets and LPG distributorship in the particular locality are advertised through newspapers and on the company's website. After publication of advertisement, applicant is to apply directly to the Oil Company. Simultaneously, applicant should obtain the DGR eligibility certificate which is required to be submitted to the Oil Company in original at the time of selection. The final selection is done by the Oil Company and office of DGR has no role in it. Policy guidelines and eligibility are available on DGR website.

11. **Management of Company Owned Company Operated (COCO) Retail Outlets.** Company Owned Company Operated (COCO) Retail Outlets are made available for management by retired defence officers and JCOs on contractual basis for a maximum period of three years. This scheme is operational pan-India. Veteran officers and JCOs should not be above 60 years of age at the time of sponsorship and willing to provide bank guarantee as per the company's requirement. Officers and JCOs are sponsored by the office of DGR. The Oil Company pays Rs 30,000/- pm as fixed remuneration, plus incentive on sale of oil product. The policy guidelines are available on the websites of all major Oil Companies. Guidelines for the sponsorship through DGR is available on DGR website.



12. **Management of CNG Stations by Veteran (Officers)/ Widows in NCR and Pan-India.** The scheme for management of CNG stations of Indraprastha Gas Ltd (IGL) is currently run on COCO model for outlets of IGL pan-India. The eligibility criteria for veteran officers is available on DGR website. Retired veteran officers up to the rank of Brigadier and equivalent registered with DGR are sponsored to IGL from the seniority list maintained at DGR, and are selected on the basis of interview held at IGL. The selected retired officer is thereafter contracted for management of the CNG station by IGL on a yearly contractual basis. Registration of veteran officers is up to age of 59 years and registered officer will be sponsored up to the age of 60 years only.

13. **Pradhan Mantri Bhartiya Jan Aushadhi Pariyojna (PMBJP) Scheme.** PMBJP was launched by Govt with the objective of making available reasonably priced quality generic medicines for the benefit of everyone through dedicated sales outlets called Pradhan Mantri Bharatiya Janaushadhi Kendra (PMBJK) in various districts of the country. Pharmaceuticals & Medical Devices Bureau of India (PMBI), Dept of Pharmaceuticals, Ministry of Chemicals & Fertilizers, Govt of India is the implementing agency for this scheme. All requisite details are available on DGR website.

### **DGR Schemes**

14. **Mother Dairy Milk Booths and Fruits and Vegetable (SAFAL) Outlets.** Under this scheme, a fully furnished shop is offered by Mother Dairy to veterans/ retiring service personnel for sale of milk, fruits and fresh vegetables. Individuals can register with DGR for one Milk/ SAFAL (Fruit and Vegetable) booth only. For Mother Dairy, the veterans are sponsored in the ratio of 3:1. The selected veteran is required to sign an agreement with Mother Dairy and deposit a security deposit of Rs. One lakh only (refundable). He is imparted two weeks of training and then allotted the nominated booth. A security deposit is also made for an amount of Rs 50,000/- (Rupees Fifty Thousand only) at the time of allotment of booth. Veterans earn a commission on all the products sold. The commission is revised from time to time by Mother Dairy. However, an assured amount of Rs. 15,000/- (Fifteen Thousand) per month throughout in terms of commission is ensured by Mother Dairy for Milk booths and Rs. 45,000/- (Rupees Forty-Five Thousand) per month (for first six months only) for SAFAL booths. Veteran is allowed to run booths up to the age of 60 years, extendable by two years for those, who are exceptionally good.

15. **Amul Dairy.** Amul India has offered Amul Milk Booths to be operated by veterans in the areas where Amul supply exists. Three models of Amul booths have been proposed for the Defence Forces. These are as under: -

15.1. **Military Booth.** To be established in Military Station with shop size 150-200 sq ft with Prefab/ Concrete structure being provided by the Defence Establishment (Local Military Authority), including infrastructure like deep-freezer, etc. The expected sales would be in the range of Rs.15,000/- to 20,000/- per day. Veterans will be allotted a monthly salary.



15.2. **Retail Booth.** To be established in Residential Colony/ Commercial Areas/ Highways with shop size of 150-200 sq ft. The rent to be paid by landlord or ownership by veteran Franchise. All equipment will be installed by the veteran at his cost (approx. Rs. 10 Lakh). Amul has given rebates to veterans in this case. The expected sale is Rs. 10,000/- to 18,000/- per day. The veterans take all the profit as laid down by M/s Amul.

15.3. **MCD Booth Model at Delhi.** For this model, a ready-made kiosk is given by M/s Amul (150-400 Sq ft). Electricity charge is to be paid by the franchise. Security deposit of Rs. 2,50,000/- and cost of equipment Rs. 1,80,000/- is to be borne by veterans. Expected sales is Rs. 28,000/- to 32,000/- per day. Profit is approx. 5% on various products.





**SECTION 5**  
**KENDRIYA SAINIK**  
**BOARD (KSB)**





## SECTION - 5

## KENDRIYA SAINIK BOARD (KSB)

1. All information relating to welfare schemes provided by KSB is available on KSB website [www.ksb.gov.in](http://www.ksb.gov.in). All applications for availing welfare schemes are to be filled online. Veterans are requested to access the website and keep themselves updated.

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

2.1. Veterans must register with ZSB of district mentioned in the permanent address given in PPO/ Discharge book.

2.2. Zila Sainik Boards will establish eligibility of veteran status and issue 'ESM I Card' to eligible / dependents and act as a parent unit for all administrative purposes.

2.3. ESM I Card is a pre-requisite for availing any veteran welfare benefit of Central/ State Govt schemes.

**Financial Assistance/ Benefits**

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

Ser	Grants a.	Amounts (in Rs) b.
1.	<b>Penury Grant</b> (65 yrs and above) (Non-Pensioners upto Hav Rank)	Rs 8,000/- pm (Life time)
2.	<b>Education Grant</b> (upto two children) (i) Boys/ Girls upto Graduation (ii) Widows for PG (Pensioner/ Non-Pensioner upto Hav Rank) and upto two children)	Rs 2,000/- pm
3.	<b>Disabled Children Grant</b> (Pensioner/ Non-Pensioner upto JCO Rank)	Rs 3,000/- pm
4.	<b>Daughter's Marriage Grant</b> (upto 02 Daughters) (Pensioner/ Non-Pen upto Hav Rank)	Rs 1,00,000/-*
	<b>Widow Re- Marriage Grant</b> (Pensioner/Non-Pen upto Hav Rank) * If married solemnly on or after 21 Apr 16.	



Ser	Grants a.	Amounts (in Rs) b.
5.	<b>Medical Treatment Grant</b> (Non-pensioner upto Hav Rank)	Rs 50,000/- (Max)
6.	<b>Orphan Grant</b> (Pensioner/ Non-Pensioner all Ranks) <ul style="list-style-type: none"><li>• Daughters of veteran till she is married</li><li>• One son of veteran upto 21 years of age.</li></ul>	Rs 3,000/- pm
7.	<b>Vocational Training Grant For Widows</b> (Pensioner/ Non-Pen upto Hav Rank)	Rs 50,000/- (One Time) Wef 11 Aug 23
8.	<b>Modified Scooter to Disabled Ex-Servicemen</b> (ESM who are disabled after service with a disability of 50% or more, applicable upto JCO rank)	Rs 1,00,000/-

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

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

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



**SECTION 6**  
**CANTEEN NEWS**





## SECTION - 6

## CANTEEN NEWS

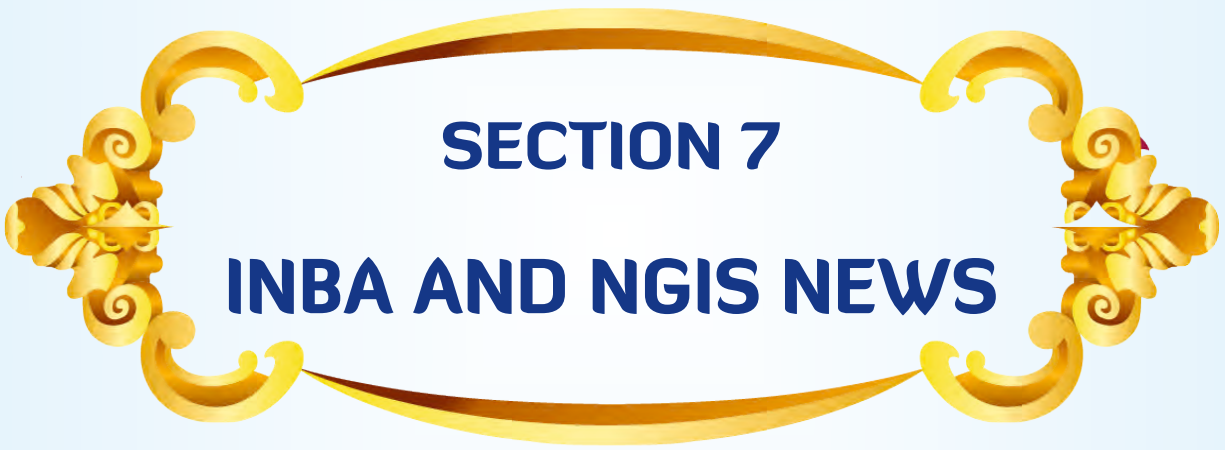
- 1. Indian Naval Canteen Service.** The Indian Naval Canteen Service (INCS) operates across six regions at Delhi, Mumbai, Goa, Karwar, Kochi and Visakhapatnam. Construction work is in progress at Chennai and the NavMart is likely to be operational by Jul 26. The canteens that operate in these region are known as NavMarts. The NavMarts stock all provisions supplied by CSD Area Depots at the same price as URCs. They also stock other essential commodities, household items, electronics, clothing, food and beverages which are procured through sources other than CSD Area Depots (non CSD products) at a concessional rate compared to civil retail market. These NavMarts cater to more than two lakh personnel.
- 2. Infrastructure Development.** In order to upgrade the INCS infrastructure, new NavMarts have been opened at Kanjur Marg, Mumbai and Visakhapatnam. Three NavMarts at Mumbai, one each at Visakhapatnam and Kochi have been renovated. NavMart, Prongs Bay at NOFRA Mumbai is under renovation and is likely to reopen by Dec 26. The retail space is also being expanded by 50% at NavMart, New Delhi.
- 3. Experiential Store.** New Experiential stores have been opened at Delhi, Mumbai and Visakhapatnam. These stores are provisioned with 100 fast moving grocery/ wellness products along with liquor. These stores are open all days and operate for extended hours in evening. These stored will be progressively established in all regions.
- 4. INCS on Wheels.** 'INCS on Wheels' has been initiated at Mumbai region in coordination with veterans staying in far-off suburbs. Veterans and other beneficiaries at Mira Road and Ambernath are intimated of delivery date two weeks in advance. Orders are placed by veterans and the canteen products are delivered to them.
- 5. Enhancement of Digital Solutions.** In recognition of changing times and the need for convenience, the INCS has incorporated digital solutions allowing veterans to browse and order products online. This service is especially beneficial for those in remote regions or with mobility challenges. A NavMart App is being developed and is likely to be available for commercial usage by Feb 26. A separate vertical has been created within each region for implementation of e-commerce. The INCS has facilitated Home Delivery/ Pick Up Facility at New Delhi since Apr 23. Home Delivery has also been extended to Mumbai and Kochi.
- 6. Senior Citizen Buddy.** Towards assisting the senior veterans, employees have been earmarked at all NavMarts as 'Senior Citizen Buddy' wef 01 Jun 25. They are responsible for helping senior citizens in locating the product within NavMarts and help in identification of CSD and non-CSD products. They have been provided with a specially designed jacket for ease of identification.



7. **Services Beyond Sales Point.** The INCS has facilitated services beyond Sales Point, extending upto repairs and exchange or fitment of home appliances to veterans and their families.

8. The Email IDs of Head Office and Regional INCS offices are as follows:-

Ser	Office	Email ID
1.	Head Office	incspf@gmail.com incshofeedback@gmail.com
2.	Delhi	incsdelhi@gmail.com
3.	Mumbai	incsmumbai2003@yahoo.com feedbackincs@gmail.com
4.	Goa	incsgoa@gmail.com
5.	Karwar	incskarwar@gmail.com
6.	Kochi	rmincsk@yahoo.com customercare.incsk@gmail.com
7.	Visakhapatnam	rmincsv@yahoo.com



**SECTION 7**  
**INBA AND NGIS NEWS**





## SECTION - 7

## INBA AND NGIS NEWS

## Grants from INBA

## 1. Merit Scholarship.

1.1. Merit Scholarship is provided in advance for pursuing Graduation/ Post Graduation degree courses and vocational courses in recognised polytechnics of 52 weeks or more duration. The rates iro wards of retired naval personnel are as follows:-

1.1.1. Day Scholar - Rs. 22,500/-

1.1.2. Boarder - Rs. 30,000/-

1.1.3. Wards of deceased retired naval personnel - Rs. 45,000/- (for both Day Scholar and Boarder)

1.2. **How to Apply.** Application for award/ renewal of scholarship, duly completed in all aspects along with requisite documents is to be forwarded to DPNF/ INBA office by **01 Nov** every year through CRSOs. In case the mark sheet or any other document has not been received, application is not to be delayed. Pending documents/ certificates are to be sent directly to INBA immediately on receipt.

1.3. **General Eligibility Conditions.** The INBA Merit Scholarship is admissible to the following: -

1.3.1. Only **first two** children irrespective of number of children in family.

1.3.2. Children who pass all subjects in first regular attempt.

1.3.3. Children who take admission within two years of passing 10+2 or graduation as the case may be.

1.3.4. Scholarship not availed during any year for any reason cannot be made good in subsequent years.

1.3.5. Scholarship is awarded each year on this basis of percentage of marks obtained in the last qualifying exam.

1.3.6. Renewal of scholarship is done on timely receipt of application each year provided the specified conditions/ percentage criterion is met by the child.



1.4. **Percentage Criteria for Children of Deceased Personnel.** Minimum 50% marks in aggregate of all subjects.

**Note.1.4.1.** Application forms can be download from <http://indiannavy.nic.in/Welfare/INBA/Application Forms>

1.4.2. All applications are to be routed through respective CRSOs/ ZSBs.

## 2. **Special Scholarship Scheme (SSS).**

2.1. Scholarship is provided to children of naval personnel who die whilst in Service. Application along with attested original receipts/ bills (only for post 10+2 courses) duly countersigned by the Principal is to be forwarded to INBA so as to reach latest by **31 Jul** every year. Original receipts/ bills are not mandatory for children studying in Class 12 and below. The scheme provides re-imbusement of actual expenditure on education, including boarding/ lodging, subject to existing laid down upper ceiling. The rates are as follows:-

2.1.1. Play School to KG	-	Rs. 15,000/- pa
2.1.2. Class I-VIII	-	Rs. 30,000/- pa
2.1.3. Class IX-XII	-	Rs. 45,000/- pa
2.1.4. Graduation	-	Rs. 45,000/- pa
2.1.5. PG	-	Rs. 45,000/- pa

2.2. **Admissibility.** The Special Scholarship Scheme is admissible to the following:-

2.2.1. School/ College going children.

2.2.2. Those who pass their examination in first regular attempt. Failures would not be eligible for scholarship for that Academic Year.

2.2.3. Those studying in Govt/ Govt aided schools/ educational institutions, military/ sainik schools and other schools or colleges recognized by the Centre or State Govt, including autonomous organisation.

2.2.4. Expenditure incurred on the following heads would be reimbursed within the prescribed monetary ceiling: -

2.2.4.1. Tuition fees excluding capitation fee and caution money.

2.2.4.2. Cost of books and stationery

2.2.4.3. School bus fees/ transportation expenditure

2.2.4.4. Cost of boarding/ lodging in School/ College hostels.



2.3. In order to give impetus to '**Beti Bachao - Beti Padhao**' campaign of the Govt, rates of Special Scholarship for the 'Girl Child', for pursuing professional courses in Engineering and MBBS has been enhanced from Rs 1,00,000/- to Rs 1,25,000/- or actual fees, whichever is less. This is applicable to: -

2.3.1. Daughters of naval personnel, who die in harness.

2.3.2. Orphan daughters of naval personnel irrespective of whether parents die while in Service or post retirement.

2.3.3. Two dependent unmarried sisters of unmarried naval personnel who die while in Service.

**Note.** Production of bills for tuition fee up to Class XII has been waived off.

### 3. **Scholarship for Orphaned Children.**

3.1. Scholarship is applicable for Orphan children irrespective of whether the parents have died while in Service or after retirement.

3.2. **Eligibility and Admissibility.** The rates, criteria and conditions for the scholarship is same as applicable for Special Scholarship Scheme (SSS).

3.3. **Mode of Payment.** The mode of payment depends on whether the child is below or above 18 years of age as follows: -

3.3.1. **Below 18 years of age.** In such cases, scholarship amount will be transferred to an '**Under Guardian**' bank account, which should be a joint account in the name of child and guardian. Bank details along with Guardianship Certificate issued by a legal authority will be required along with the application.

3.3.2. **Above 18 years of Age.** In such cases, scholarship amount will be transferred directly to the individual's bank account.

### 4. **Scholarship for Special/ Disabled/ Mentally Challenged Children.**

4.1. Scholarship provided for the education of Special/ Disabled/ Mentally Challenged children are as follows: -

Ser	Disability Percentage		Amount Per Month (in Rs)	
	a.	b.		
1	Upto 50%			5,000/-
2	51-60%			6,000/-



Ser	Disability Percentage	Amount Per Month (in Rs)
	a.	b.
3	61-70%	7,000/-
4	71-80%	8,000/-
5	81-90%	9,000/-
6	91-100%	10,000/-

4.2. **Admissibility.** Scholarship for special children is admissible to the following: -

4.2.1. Only first two children.

4.2.2. Between the age of 3 to 25 years.

4.2.3. On production of Disability Certificate from the competent authority.

**Note.** Criteria of production of fee receipts/ bills to claim scholarship has been waived off.

4.3. **How to Apply.** Scholarship for Special/ Disabled children is to be applied annually on completion of academic year on prescribed form and forwarded through ZSB, so as to reach INBA latest by **30 Apr** every year. The following documents are to be enclosed with the application: -

4.3.1. Bonafide Studentship Certificate issued by the school/ college.

4.3.2. Attested copies of Disability Certificate.

4.3.3. Legible leaf/ copy of a self-cancelled cheque showing **Name, IFS Code** and **account**.

5. **Coaching Fee Re-imbusement.** Re-imbusement of 40% of coaching fee for wards of naval widows is applicable only to the following: -

5.1. Institutes providing admissions on JEE (Advance) Score.

5.2. MBBS admission in Medical Colleges being run by Central/ State Government.

5.3. Scheme is limited to first two children in the family.

5.4. **How to Apply.** Application on prescribed form is to reach INBA through ZSB within two months of admission.



5.5. **Documents Required.** The following documents are to be enclosed with the application form: -

5.5.1. Attested copy of Mark Sheet of 10+2.

5.5.2. Attested copy of Coaching Fee receipts.

5.5.3. Bonafide Studentship Certificate issued by the institution.

5.5.4. Attested copy of PPO.

5.5.5. Attested copy of Service and Release Certificate.

5.5.6. Legible leaf/ copy of a self-cancelled cheque showing **Name, IFS Code** and **account number**.

6. **Financial Assistance for Self-Employment.**

6.1. Financial Assistance up to Rs 1,50,000/- is provided to naval widows, who are facing acute financial distress, for starting self-help economic ventures like beauty parlor, ice-cream parlor, purchase of sewing machines, etc so as to enable them to earn their livelihood with dignity.

6.2. **How to Apply.** Application form completed in all respects along with all requisite documents/ certificate is to be forwarded to INBA through CRSO.

6.3. **Documents Required.** The following documents are to be enclosed with the application form: -

6.3.1. Project Report / SOC.

6.3.2. Details of own contribution.

6.3.3. Loan from other sources.

6.3.4. Anticipated income to assess viability of the project.

6.3.5. All application in respect of widows are to be routed through respective CRSOs.

7. **Demise Grant on Death of Naval Personnel.**

7.1. A one-time Grant-in-Aid of Rs. 40,000/- is provided to the NoK on death of **naval personnel**.

7.2. **How to Apply.** Application duly signed by the Next-of-Kin along with following documents is to be forwarded to INBA through respective CRSOs/ DNV: -



7.2.1. Attested copy of Death Certificate.

7.2.2. Attested copy of PPO.

7.2.3. Attested copy of Discharge Certificate.

7.2.4. Legible leaf/ copy of a self-cancelled cheque showing **Name, IFS Code** and **account number**.

## 8. Vocational Courses Fee Re-imburement.

8.1. In order to enable widows of naval personnel earn their livelihood with dignity, they are reimbursed vocational course fee up to Rs 50,000/- as one time measure for completing vocational courses.

8.2. **How to Apply.** Application intimating the course done along with the following documents is to be forwarded to INBA through CRSOs: -

8.2.1. Attested copies of fees paid.

8.2.2. Attested copy of Course Completion Certificate.

8.2.3. Attested copy of Death Certificate.

8.2.4. Attested copy of the Discharge Certificate.

8.2.5. Attested copy of PPO.

8.2.6. Leaf/copy of a self-cancelled cheque showing **Name, IFS Code** and **account number** clearly.

## 9. Daughter's Marriage Grant.

9.1. Widows of naval personnel are given grant for marriage of their first two daughters as per approved rate in force on the date of marriage. The current rate is Rs 50,000/- per daughter.

9.2. **How to Apply.** Application, intimating the date of marriage along with the following documents is to be forwarded to INBA, **two months** before marriage through respective CRSOs: -

9.2.1. Wedding Card.

9.2.2. Attested copy of Birth/ Matric Certificate for age proof.



9.2.3. Attested copy of PPO.

9.2.4. Attested copy of Discharge Certificate with family details.

9.2.5. Leaf/ copy of a self-cancelled cheque showing **Name, IFS Code** and **account number** clearly.

**10. Financial Assistance to Family Members of Unmarried Officers/ Sailors who die while in Service.**

10.1. Welfare schemes for family members of **unmarried** officers and sailors who die while in Service are as follows: -

10.1.1. Grant of Rs 50,000/- for marriage of one sister.

10.1.2. Self-help economic venture upto Rs 1,50,000/- to mother (only on case-to-case basis).

10.1.3. Special Scholarship Scheme (SSS) for two unmarried sisters.

10.1.4. Re-imburement of fees for Vocational Course upto Rs. 50,000/- to mothers only on a case to case basis.

**11. Scholarship for Children of Widows of Retired Naval Personnel from NWWA.**

**11.1. Admissibility.** Children of naval personnel who die after retirement are eligible for scholarship from Class I to Post Graduation subject to laid down upper ceiling. There is no percentage criterion for this scholarship. The only criterion is to pass all the examination.

**11.2. How to Apply.** Application for scholarship is to be forwarded annually to **The Hony Secretary, NWWA, Room No-706, 'D' Block, Defence Officers Complex, Africa Avenue, Naval Headquarters, Ministry of Defence, New Delhi 110023.** The following documents are to be enclosed with the application form: -

11.2.1. Attested copy of PPO.

11.2.2. Attested copy of Death Certificate.

11.2.3. Attested copy of Mark Sheet of last qualifying exam.

11.2.4. Attested copy of Service and Release Certificate.

11.2.5. Bonafide Studentship Certificate for the current academic year.



11.2.6. Leaf/ copy of a self-cancelled cheque showing **Name IFS Code** and **Account number** clearly.

12. **Demise Grant from NWWA.** In the event of demise of a naval person while in Service, an amount of Rs 15,000/- each is paid by Regional NWWA Office and NWWA Central, New Delhi respectively.

### **NAVAL GROUP INSURANCE SCHEME (NGIS)**

#### **13. Insurance for Serving Personnel.**

13.1. **General Insurance.** All officers and sailors are insured under General Group Insurance Scheme (GGIS) administered by Naval Group Insurance Fund (NGIF). The current sum assured is Rs 1.25 crore for officers and Rs 75 lakh for sailors.

13.2. **Aviation, Submarine and IMSF Personnel.** Officers & sailors of Aviation/ Submarine/ Marine Commando specialisations are additionally insured under Additional Group Insurance Scheme (ADGIS). The current sum assured is Rs 15 lakh for officers and Rs 7 lakh for sailors.

13.3. **Documents for Claiming GGIS/ ADGIS.** The last unit of the deceased naval personnel is to coordinate with the nominee(s) and forward following documents to the Secretary, NGIF for payment of insurance benefits: -

13.3.1. Pre-receipt signed by nominee(s) and countersigned by CO of last unit.

13.3.2. Cancelled cheque of nominee(s) bank account.

13.3.3. Attested copy of ID (Aadhaar Card/ Voter Card).

14. **Insurance for Retired Personnel under Post Retirement Death Insurance Extension Scheme (PRDIES).** Insurance cover under PRDIES is provided to all officers and sailors and is compulsory for all members. Upon retirement members (both officers and sailors) pay a one-time non-refundable subscription to enroll for PRDIES. The scheme has undergone several changes with respect to the amount of sum assured and tenure of the policy (coverage period). The sum assured and coverage period in force and promulgated during the date of retirement is applicable to the retiring member. For any subsequent changes in the scheme, the retired member is eligible for claims as was promulgated during the date of retirement and not on the current date. Presently, the one-time subscription is Rs.3,15,250 and Rs.1,85,500/- for officers and sailors respectively and the insurance cover under PRDIES is provided for a period of 30 years from the date of retirement or up to the age of 75 years, whichever is earlier. The sum assured under PRDIES is Rs 60 lakh for officers and Rs 30 lakh for sailors. The premium is non-refundable in case the member survives the individual coverage period of PRDIES as mentioned in the PRDIES certificate issued during the time of



retirement. The nominee is to forward following documents to the Secretary, NGIF for payment of insurance dues under PRDIES: -

14.1. Pre-receipt duly filled and attested by a Gazetted Officer.

14.2. Original PRDIES Insurance Certificate. If not available, an Indemnity Bond duly attested by a first-class Magistrate/ Notary Public with a copy of FIR for loss of original PRDIES certificate.

14.3. An Affidavit on non-judicial stamp paper duly attested by a first-class Magistrate/ Notary Public.

14.4. Original/ attested copy of Death Certificate.

14.5. Self-attested copy of PPO.

14.6. Cancelled cheque of nominee(s) bank account/ Bank Pass Book.

14.7. Self-attested copy of ID proof (Aadhaar Card/ Voter Card).

**Address and Contact details of DNPf/ INBA/ NGIF**

Commodore (Non Public Funds)  
(For Secretary, NGIF/ INBA)  
Directorate of Non-Public Fund  
Naval Headquarters,  
Ministry of Defence  
7<sup>th</sup> Floor, Chanakya Bhawan  
New Delhi 110021

Contact No: 011-24678535 (for NGIF Correspondence)  
011-24676044 (for INBA Correspondence)

E-mail: [dnpf@navy.gov.in](mailto:dnpf@navy.gov.in) and [ngif-advance@navy.gov.in](mailto:ngif-advance@navy.gov.in)





**SECTION 8**

**DNE NEWS**





## SECTION - 8

### DNE NEWS

#### 1. Exemption of School Fees at Navy Children Schools.

1.1. Maximum two children of naval personnel who died in harness are exempted from paying fees to Navy Children Schools (NCS), provided the surviving spouse is in receipt of Family Pension.

1.2. Fee exemption would be applicable only if the surviving spouse is not claiming Children Education Allowance (CEA).

1.3. **Procedure for Claiming.** A certificate indicating 'Death in Service' is required to be submitted to the concerned NCS at the time of admission. The certificate can either be obtained from the last unit of the deceased naval person or from the concerned CRSO.

#### 2. Sainik Schools.

2.1. There are 33 Sainik Schools across India under the administrative control of Sainik School Society, Ministry of Defence (MoD). Details of respective Sainik Schools can be obtained from the website of Sainik School Society. 12.5% seats are reserved for children of serving and retired defence personnel.

2.2. **Procedure for Admission.** Advertisement for admission at Sainik Schools is published every year, in the month of October. For seeking admission to any Sainik School, candidates are required to apply online at [www.aissee.nta.nic.in](http://www.aissee.nta.nic.in).

3. **MoU with Private Institutions/ Universities/ Colleges.** Indian Navy/ Navy Welfare & Wellness Association (NWWA) has signed the following MoUs with various esteemed Higher Education Institutes to facilitate higher education for wards of naval personnel: -

Ser	University/ Institution	Courses	Concession	Contact Details
1.	Kalinga Institute of Industrial Technology (KIIT), Bhubaneswar, Odisha	BSc/Msc/BA/BCom /MA/MCom/BCJ MCJ/BTech MTech/PhD	75% waiver on tuition fee for wards & spouses of naval personnel (Sahara/ Serving).	Tel: 06742725113 Email: <a href="mailto:kiit@kiit.ac.in">kiit@kiit.ac.in</a> / <a href="mailto:admissions@kiit.ac.in">admissions@kiit.ac.in</a> Website: <a href="http://www.kiit.ac.in">www.kiit.ac.in</a>
2.	RPS Group of Institutions, Mahendragarh, Haryana	BTech/BBA/BCA MTech/MBA	100% waiver in fees/ other charges including hostel fee for three girl children of naval personnel (Sahara/ Serving).	Tel: 01285-241431 / 01285-241434 Email : <a href="mailto:rpsbalana1@gmail.com">rpsbalana1@gmail.com</a> Website : <a href="http://www.rpsinstitutions.org">www.rpsinstitutions.org</a>



Ser	University/ Institution	Courses	Concession	Contact Details
3.	SRM Institute of Science and Technology, Kattankulathur, Chennai	BTech	100% waiver in tuition and registration fee for three wards of naval personnel (Serving/ Sahara).	Tel : 080 69087000 Email : asstdirector.admissions.et@srmist.edu.in Website : www.srmist.edu.in
4.	Medhavi Skills University, Sikkim	BBA/MBA/ MCom/BSc/ BBA/BA/BCA/BVoc /B.Des/ M.Voc	(i) 50% concession in tuition fees for wards and spouses of naval Personnel (Sahara/ Retired/).  (ii) 10% concession in hostel accommodation fees	Tel- 9874875876 Email: contact@msu.edu.in Website: www.msu.edu.in
5.	Guru Nanak Group of Institution, Bidar, Karnataka	BE, BSc Nursing, B.Pharm, BSc. B.Ed, B.Com, M.Tech, MBA	(i) 100% concession for upto two wards of naval personnel who died in harness.  (ii) 50% concession for upto three wards of retired naval personnel.	Mr Basava Prabhu Tel: 9448754515 E-Mail : principal@gndecb.ac.in Website: www.gndecb.ac.in.
6.	FLAME University, Pune, Maharashtra	BA/BSc/BBA	(i) 100% waiver in fee/ other charges for five wards of naval personnel who died in harness. (ii) 50% waiver in fee/ other charges for five wards of retired naval personnel.	Tel: 18002094567 Email: enquiry@flame.edu.in Website : www.flame.edu.in
7.	Indian Institute of Public Health, Gandhinagar	MA in Public Health, /MA in Hospital Administration and Post Graduate Diploma in Public Health Management	100% waiver on fee/ other charges for wards of naval personnel who died in harness/ serving naval personnel.	Tel: 07966740700 Email: contact@iiphg.org/ director@iiph.org Website: www.iiph.edu.in
8.	Rastriya Raksha University, Gandhinagar	Under-Graduate and Post Graduate Programme	Wards of naval personnel who died in harness/ serving will be eligible for the scholarship as may be prescribed in each Academic year by the RRU, Gandhinagar including off campus and various schools.	Tel: 07968126800 Email: registrar@rru.ac.in Website : www.rru.ac.in



Ser	University/ Institution	Courses	Concession	Contact Details
9.	Shiv Nadar Institution of Eminence (SNU), Greater Noida	B Tech/BA/BSc/B Des/ BMS	100% waiver in tuition fee for two wards of naval personnel who died in harness.  50% waiver in tuition fee for three wards of retired naval personnel.	Tel: 0120-7170100 / 0120-2662002 Email: info.pg@snu.edu.in Website : www.snu.edu.in
10.	Manipal Academy of Higher Education (MAHE), Manipal	(i) Various UG courses in Health Sciences.  (ii) Various UG courses in Humanities, Liberal Arts and Social Sciences, Commerce, Hotel Management.  (iii) Various UG courses in Science, Technology and Management.	(i) Reservation of seats for dependents (children/ spouse only) of Indian Navy personnel (Sahara/ Serving/ Retired).  (ii) 25% scholarship on course fee for the first year.  (iii) 25% concession on hostel fee for non-AC double room only.	Tel: 8202922323 Email: info@onlinemanipal.com / registrar@manipal.edu Website : www.manipal.edu
11.	Karnavati University, Gujarat	UG & PG, Diploma and Doctorate level across various streams such as Management, Arts, Commerce, Medical, Communication, Designing etc	(i) Concession in fees and other charges including hostel charges, if any, to the extent of 100% for upto three wards of naval personnel who died in harness.  (ii) Concession in fees and other charges including hostel fees, if any, to the extent of 50% for upto 10 wards of retired naval personnel.	Tel: 09667048555 Email: info@karnavatiuniversity.edu.in Website: www.karnavatiuniversity.edu.in
12.	Saveetha Institutes of Medical and Technical Sciences	BTech/ MTech and various UG/ PG courses in Allied Health Sciences, Architecture, Hospitality, Nursing, Law Liberal Arts and Sciences, Physical Education, Pharmacy, Physiotherapy/ Occupational Therapy	100% waiver from paying tuition fees, hostel accommodation fees and transport fees for wards of naval personnel who died in harness.	Tel: +914466726677 / 04466726690 / 04426801580 E-Mail - registrar@saveetha.com Website: www.saveetha.com



Ser	University/ Institution	Courses	Concession	Contact Details
13	Shanmugha Arts, Science, Technology & Research Academy, Thanjavur, Tamil Nadu (SASTRA)	Various UG Programmes	100% concession of naval personnel who died in harness.	Tel: +914362264101-108 E-Mail : admissions@sastra.edu Website: www.sastra.in
14	Alliance University, Bengaluru	Various UG Programmes	(i) 100% concession in tuition fees for upto two wards/ spouses of naval personnel who died in harness. (ii) 75% concession in tuition fees for upto two wards/ spouses of serving naval personnel (iii) 50% concession in tuition fees for upto two wards/ spouses of retired naval personnel. (iv) 15% tuition fees concession will be granted to all other wards or spouses of naval personnel, both serving and retired, who apply for any course or study at Alliance University subject to fulfilling the academic requirements.	Tel : 9620009825 Email : admissions@alliance.edu.in Website : www.alliance.edu
15	Chitkara University, Punjab	Various UG/ PG/ Doctoral Programmes	(i) 100% concession in tuition fees for one ward of naval personnel who died in harness. (ii) 50% concessions in academic fees for widows and serving personnel. (iii) 20% concession in academic fees for five wards of serving/ retired naval personnel.	Tel : 9108442143 Email:admisssions@chitkara.edu.in Website : www.chitkara.edu
16	Hindustan Group of Institution, Chennai	Various UG Programmes	(i) 100% concession in tuition fees for upto two wards of naval personnel who died in harness. (ii) 75% concessions in academic fees for upto three wards of serving naval personnel in UG Programmes.	Tel : 044-22342155 Email: hetc@hindustan.edu.in Website : www.hgi.ac.in



Ser	University/ Institution	Courses	Concession	Contact Details
			(iii) 50% concession in academic fees for three wards of retired naval personnel.	
17	Lovely Professional University, Punjab	Regular programmes	<p>(i) 100% full programme fee waiver including residential fees to dependent of naval personnel who died in harness.</p> <p>(ii) 100% full programme fee waiver to dependents of naval personnel who have a disability due to service (&gt;50% will be considered).</p> <p>(iii) 50% programme fee waiver to serving naval officers nominated on study leave (having Gallantry Award).</p> <p>(iv) 30% programme fee waiver to serving naval officers nominated on study leave (No Gallantry Award).</p> <p>(v) 30% programme fee waiver to retired naval personnel and their dependents (having Gallantry Award).</p> <p>(vi) 20% programme fee waiver to retired naval personnel and their dependents (No Gallantry Award).</p> <p>(vii) 50% programme fee waiver to serving/retired naval personnel.</p> <p>(viii) 25% Programme fee waiver to dependents of serving/retired naval personnel.</p>	<p>Tel : 01824517008/ 01824517000</p> <p>Email: amritpal.18985@lpu.co.in</p> <p>Website : www.lpu.in</p>
18	Heritage Institute of Medical Sciences, Varanasi	MBBS/MD/MS/BSc (Nursing/ Physiotherapy)/ Paramedical diploma courses	100% waiver in hostel fee, security deposit and other miscellaneous fees as decided by	<p>Tel : 0542711107/ 7408702222</p> <p>Email: principal@heritageims.com</p> <p>Website : www.heritageims.com</p>



Ser	University/ Institution	Courses	Concession	Contact Details
			management of the institute during admission to wards of naval personnel who died in harness.	
19	University of Petroleum and Energy Studies, Dehradun	Regular/ Online/ PhD programmes	(i) 100% scholarship for upto two wards of naval personnel who died in harness (for UG programmes only, not applicable to 03 yr LLB and global pathway programmes). (ii) 30% scholarship for 25 wards of serving/ retired naval personnel. (iii) 20% scholarship in online programmes for naval personnel.	Tel : 01352770137/ 9997799474 Email: enrollments@upes.ac.in Website : www.upesonline.ac.in
20	RV University, Bengaluru	UG/ PG programme	(i) 100% concession in academic fees for two wards of naval personnel who died in harness. (ii) 50% concession in academic fees for ten wards of serving naval personnel. (iii) 25% concession in academic fees for five wards of retired naval personnel.	Tel : 08951179896 Email: officeofadmissions@ruv.edu.in Website : www.ruv.edu.in

4. **Application Procedure.** The procedure for application for fee concession in Higher Education Institutes mentioned at Para 3 above is enumerated as follows: -

4.1. Application in the prescribed format, with relevant documents, is to be forwarded to Directorate of Naval Education, New Delhi (email id navymou.concession@gmail.com) by **15 Jun** of the year in which admission is sought.

4.2. Details of recommended candidates would be forwarded by DNE to concerned College/ University by **30 Jun** post approval of President NWWA.

4.3. Recommended candidates are to approach the institution to complete the admission process.

4.4. Admission would be subject to clearing interview, fulfilling eligibility criteria and all other academic regulations of the concerned College / University.



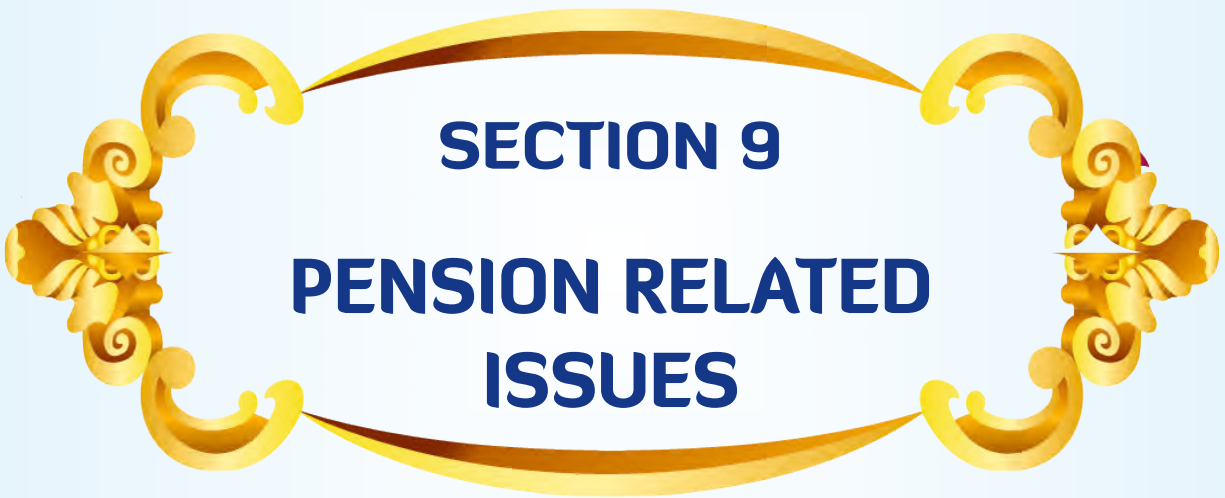
5. Contact details of DNE is as follows:-

Directorate of Naval Education  
Higher Education Section  
West Block V, RK Puram  
New Delhi

Tel : 011 20861366

Email : [navymou.concession@gmail.com](mailto:navymou.concession@gmail.com)





**SECTION 9**  
**PENSION RELATED**  
**ISSUES**





## SECTION - 9

## PENSION RELATED ISSUES

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

### Ordinary Family Pension (OFP)

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

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

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

### Additional Pension/ Family Pension

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

Ser	Age of Pensioner/Family pensioner	Additional Quantum of Pension
	a.	b.
1	From 80 years to less than 85 years	20% of Basic Pension/ Family Pension
2	From 85 years to less than 90 years	30% of Basic Pension/ Family Pension
3	From 90 years to less than 95 years	40% of Basic Pension/ Family Pension
4	From 95 years to less than 100 years	50% of Basic Pension/ Family Pension
5	100 years and above	100% of Basic Pension/ Family Pension



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

- 5.1. PAN Card.
- 5.2. Matriculation Certificate containing Date of Birth.
- 5.3. Passport.
- 5.4. ECHS Card.
- 5.5. Driving License.
- 5.6. Election ID Card.
- 5.7. Aadhaar Card.

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

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

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



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

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

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

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

9.1. Before allowing the family pension for life to any such son or daughter, the Appointing Authority shall satisfy that the handicap is of such a nature so as to prevent him or her from earning his or her livelihood and the same shall be evidenced by a certificate obtained from a Medical Board comprising of a Medical Superintendent or a Principal or a Director or Head of the Institution or his nominee as Chairman and two other members, out of which at least one shall be a specialist in the particular area of mental or physical disability including mental retardation setting out, as far as possible, the exact mental or physical condition of the child. In accordance with the Govt. orders, the family pension to the dependent disabled siblings shall be payable if the siblings were wholly dependent upon the officer immediately before his or her death and deceased officer is not survived by a widow or an eligible child or eligible parents.

9.2. The family pension to the parents shall be payable if the parents were wholly dependent on the officer, immediately before his or her death and the deceased officer is not survived by a widow or an eligible child.

9.3. The family pension, wherever admissible to parents, will be payable to the mother of the deceased officer failing which same shall be payable to the father of the officer.

9.4. On acceptance of such a request, the Appointing Authority will immediately issue a sanction order for grant of family pension to such children/sibling/dependent parents on their turn. No further authorisation for grant of family pension to the disabled child/sibling/dependent parents would be required. The Appointing Authority and record office concerned will maintain the details of such disabled children/ siblings/ dependent parents in the Service Book and sheet roll of the individual to enable prompt processing of such requests. On the basis of this approval, the permanently disabled child/siblings/dependent parents will be authorised to receive family pension at the appropriate time, i.e, after the death of pensioner and/or after the



death/ineligibility of any other member in the family eligible to receive family pension prior to the disabled children/siblings/dependent parents.

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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



10.4. Differently abled children of veteran are also eligible for family pension subject to the following: -

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

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

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

### Special Family Pension (SFP)

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

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

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

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

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

#### 15.1. Commissioned Officers.

##### 15.1.1. If She has Child(ren).

15.1.1.1. If she continues to support children after re-marriage } Full SFP to continue to widow



15.1.1.2. If she does not support children after re-marriage.

- 1. OFP equal to 30% of emoluments last drawn to the re married widow.
- 2. 50% of SFP to the eligible children

15.1.2. **If widow has no children.**

Full SFP continue to widow

## 15.2. Sailors.

15.2.1. If SFP is sanctioned to the applicable widow

Same provisions as to officers.

## 15.3. Where First Life Award is Sanctioned to Parents.

15.3.1. If widow continues to support children after remarriage or has no issues.

- 50% of SFP to parents
- 50% of SFP to widow

15.3.2. If widow does not support children after re-marriage but the children are supported.

Full SFP to parents and OFP to widow

15.3.3. If children are not supported either by the re-married widow or parents.

- 50% of SFP to parents
- 50% of SFP to eligible children the and OFP to widow

15.3.4. On death or disqualification of parents and the widow supports the children or has no issues.

Full SFP to widow

15.3.5. On death or disqualification of parents and the widow not supporting the children.

Full SFP to eligible children  
OFP to the widow

**Note.** A widow whose SFP was stopped on her re-marriage before 01 Jan 1996 is also eligible for SFP. MoD letter No. 1(1)/2001/D(Pen/Policy) dated **20 Jan 09** is relevant.

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



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

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

### **Liberalised Family Pension (LFP)**

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

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

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

21. **Dependent Pension (Liberalised) - Commissioned Officers (including MNS Officers, TA Officers and SSCOs/ECOs).** Where an officer dies as a bachelor or as a widower without children under the circumstances mentioned above, Dependent Pension (Liberalised) shall be admissible to parents without reference to their pecuniary circumstances at the rate of 75% of LFP for both parents and at the rate of 60% of LFP for single parent. On the death of one parent, Dependent Pension at the latter rate shall be admissible to the surviving parent. In the absence of parents, Dependent Pension (Liberalised) is also admissible to Dependent brother(s)/ sister(s) if otherwise eligible, at the rate of 60% of LFP.

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



22. **Second Life Award (Liberalised Family Pension) - Sailors.** Second Life Award in respect of sailors shall be regulated as under: -

22.1. If the first recipient (other than the parents) of the family pension award dies/is disqualified earlier than 7 years (counting from the date of casualty), the award will be continued at the same rate to the parents as second life award, if still alive for the balance of seven years without any reduction. After the initial period of seven years, the second life award will be continued at the rate of 60% of the LFP.

22.2. Where the first life award was given to a parent and the widow remarries, the LFP shall be regulated depending upon the period of widow's remarriage as follows:-

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

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

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

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

23.1. **Commissioned Officers.**

23.1.1. **If She Has Children.**

- |   |   |   |
|---|---|---|
| 23.1.1.1. If she continues to support children after re-marriage. | } | Full LFP to continue to widow                                     |
| 23.1.1.2. If she does not support after re-marriage.              | } | OFP @ 30% to widow and children<br>SFP @ 60% to eligible children |



23.1.2. If Widow has no Children.

Full LFP to continue to widow.

23.2. Sailors.

23.2.1. If Liberalised Family Pension is Sanctioned as first life award to Widow

} Same provisions as at para 23.1 above shall be applicable.

23.2.2. Where first life award is sanctioned to parents.

} The admissibility of LFP cases would be regulated as specified above.

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

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

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

**Ex-Gratia Lump-sum Compensation**

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

Ser	Description a.	Amount b.
1	Death occurring due to accidents in course of duties	<b>Rs.25 Lakhs</b>
2	Death in the course of duties attributable to acts of violence by terrorists, anti-social elements etc.	<b>Rs.25 Lakhs</b>
3	Death occurring in border skirmishes and action against militants, terrorists, extremists, sea pirates	<b>Rs.35 Lakhs</b>



Ser	Description a.	Amount b.
3	Death occurring in border skirmishes and action against militants, terrorists, extremists, sea pirates	Rs.35 Lakhs
4	Death occurring while on duty in the specified high altitude, inaccessible border posts, on account of natural disasters, extreme weather conditions	Rs.35 Lakhs
5	Death occurring during enemy action in war or such war like engagements, which are specifically notified by MoD and death occurring during evacuation of Indian Nationals from a war-torn zone in foreign country	Rs.45 Lakhs

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

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

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

### NHQ/DPA

Directorate of Pay and Allowances  
 Naval Headquarters  
 Ministry of Defence  
 Room No. W104, First Floor, West Wing, Nausena Bhawan  
 New Delhi 110010 | Tele: 011 28702439 | Email: dpa@navy.gov.in

### NAVPEN

Logistic Officer-in-Charge  
 Naval Pension Office (NAVPEN)  
 C/o INS Tanaji, Sion Trombay Road, Mankhurd, Mumbai 400088

Tele :022-25075608 (Officers)/ 25075609 (Sailors)  
 Fax : 022-25075621 | Toll Free : 1800-220-560  
 E-mail : navpen-navy@nic.in



## FREQUENTLY ASKED QUESTIONS - SPARSH

**Q 1) I am receiving lesser payment than the sanctioned amounts in my PPO. How do I report such incorrect payments in SPARSH?**

**Ans -** You can raise a payment related grievance for the same by logging into your SPARSH account. Log-in to your SPARSH account, and go to: Grievances > Payment Related > Elements of Pension.

**Q 2) My PPO doesn't have some elements I'm entitled for, and I am not being paid the same. How do I report such incorrect payments in SPARSH?**

**Ans -** You can raise a payment related grievance for the same by logging into your SPARSH account. Log-in to your SPARSH account, and go to: Grievances > Payment Related > Elements Not Sanctioned in Pension.

**Q 3) My tax has been deducted wrongly. How do I report such incorrect deductions in SPARSH?**

**Ans -** You can raise a payment related grievance for the same by logging into your SPARSH account. Log-in to your SPARSH account, and go to: Grievances > Payment Related > Deduction

**Q 4) How can I claim Constant Attendant Allowance?**

**Ans -** You can raise a payment related grievance for the same by logging into your SPARSH account. Log-in to your SPARSH account, and go to: Grievances > Payment Related > Elements Not Sanctioned in Pension.

**Q 5) What should I do, if I am not getting dearness relief?**

**Ans -** You can raise a payment related grievance for the same by logging into your SPARSH account. Log-in to your SPARSH account, and go to: Grievances > Payment Related > Elements of Pension.

**Q 6) Can I raise a grievance against a service request?**

**Ans -** Yes. You can raise a grievance against a completed Service Request by providing details of the service request with reference (Request ID, Request Date, etc.)



**Q 7) Whom and how to approach, if I am not getting correct pension?**

**Ans -** You can raise a payment related grievance for the same, using any of the following modes: -

7.1. Log-in into your SPARSH account.

7.2. Call the SPARSH Helpline.

7.3. Visit the nearest Service Centre.

**Q 8) How do I report death of a family member in SPARSH?**

**Ans -** Go To: Services > Report Event > Death, and provide required details along with copy of Death Certificate.

**Q 9) What is Initiate Family Pension?**

**Ans -** You can request for your share of pension, via Initiate Family Pension. Go To: Services > Report Event > Initiate Family Pension, and provide required details alongwith necessary documents as applicable.

**Q 10) How do I update my basic details (Mobile Number, Bank Account Number, PAN etc.) in SPARSH?**

**Ans -** After the identification process is complete and approved, you can manage and update your profile details, like personal details, service details, family details, etc. by logging into your SPARSH account. Log-in to your SPARSH account, and go to: My Profile > Manage Profile.

**Q 11) How do I add/ remove family details (Spouse/ Dependents) in SPARSH?**

**Ans -** After the identification process is complete and approved, you can manage and update your profile details, like personal details, service details, family details etc. Log-in to your SPARSH account, and Go To: My Profile > Manage Profile.

**Q 12) My annual identification is due. How can I identify myself in SPARSH?**

**Ans -** You can identify yourself using Aadhar, or provide life certificates issued by designated authorities to have the entitled pension credited to your bank account. For identification using Aadhar (Digital Life Certificate): Go To: Services > Identification > Digital Life Certificate. For identification using Manual Life Certificate: Go To: Services > Identification > Manual Life Certificate.

**Q 13) How can I declare my investments or proof of savings for tax purposes in SPARSH?**

**Ans -** You can declare and manage your investments in SPARSH by logging into your SPARSH account. Log-in to your SPARSH account, and Go To: Service Requests > Investment Declarations.

**Q 14) How can I apply for Commutation in SPARSH?**

**Ans -** You can apply for commutation by logging into your SPARSH account. Log-in to your SPARSH account, and Go To: Service Requests > Commutation Requests.

**Q 15) How can I report or update re-employment details, including discharge from re-employment?**

**Ans -** After the identification process is complete and approved, you can report your employment/ re-employment details by logging to your SPARSH account. Log-in to your SPARSH account, and Go To: My Profile > Employment/ Re-Employment.

**Q 16) How can I report my marriage/ re-marriage?**

**Ans -** After the identification process is complete and approved, you can report your marriage/ remarriage details by logging to your SPARSH account. Log-in to your SPARSH account, and Go To: My Profile > Report Remarriage.

**Q 17) What are Straight Through Profile Requests? How can I identify them?**

**Ans -** It is available to registered users on SPARSH. Straight Through Profile Requests don't need authorization from the competent concerned authorities. You can refer the legends displayed on your Profile Page to identify such requests (My Profile > Manage Profile). For example: -

17.1. Change in personal details, like Residential Address, Mobile Number, Email, Aadhaar Number, PAN, etc.

17.2. Change in Bank Details (For Indian Nationals).

**Q 18) How can I view my next identification date?**

**Ans -** Go To: Services > Identification, and view details of your identification, including last identification date & next identification due date.

**Q 19) Is there a time limit for uploading of Manual Life Certificate after download on Portal?**

**Ans -** No. Manual Life Certificate can be uploaded anytime on SPARSH.

**Q 20) Can a last year downloaded form be used this year for Manual identification?**

**Ans -** No. Manual Life Certificate once submitted for identification cannot be reused.

**Q 21) Whether I would be able to receive all my pensionary arrears on delayed identification?**

**Ans -** Yes. Upon delayed identification, all applicable pensionary arrears shall be paid.

**Q 22) What is Pensioner Data Verification?**

**Ans -** Pensioner Data Verification (PDV) aims at enabling the retiree to verify his/ her own details before sanction of pension. Applicable only for Service Pensioners. This activity should be completed within 15 days of notification, via SMS/ Email sent to your Registered Mobile Number/ Email ID.

**Q 23) How can I view my pension details? (Basic Pension, Disability Element, Gratuity, Other Entitlements etc.)?**

**Ans -** You can view your pension details in SPARSH. Log-in to your SPARSH account, and Go To: My Documents > Entitlements. Alternatively, you can access your PPO, via My Documents > PPO.

**Q 24) How can I view and download a copy of my monthly Pension Slips?**

**Ans -** You can view and download your Pension Slip in SPARSH. Log-in to your SPARSH account, and Go To: My Documents > Pension Slip.

**Q 25) Where can I find the current and previous rates of DR applicable?**

**Ans -** The table of Dearness Relief (DR) rates applicable till date is available on SPARSH. Go To: Pension Orders & Information > Common Problems > Dearness Relief.

**Q 26) How can I view the deduction of commutation amount from my pension?**

**Ans -** You can view and download your monthly pension payments & deductions in SPARSH. Log-in to your SPARSH account, and Go To: My Documents > Pension Slip.

**Q 27) What to do if I am not getting correct rate of disability element?**

**Ans -** You can raise a payment related grievance for the same by logging to your SPARSH account. Log-in to your SPARSH account, and Go To: Grievances > Payment Related > Elements of Pension.

**Q 28) Where can I find the latest rates of Gallantry applicable?**

**Ans -** The details for Gallantry Awards along with the applicable rates till date is available on SPARSH. Go To: Pension Orders & Information > Common Problems > Gallantry Awards.

**Q 29) How can I change or update my Login Password?**

**Ans -** You can update your password as applicable. Go to: My Profile > Change Password, and update as applicable.



**Q 30) I have forgotten my Login Password. What should I do?**

- Ans -** 30.1. You can change your forgotten password. Click on 'Forgot Password' on the Login Screen, and update as applicable.
- 30.2. You can call the SPARSH Helpline, provide necessary details and access using temporary password provided.
- 30.3. You can visit the nearest Service Centre, provide necessary details and access using temporary password provided.

**Q 31) Where can I find out the list of Service Centres in my area?**

**Ans -** The list of active Service Centres is available on SPARSH. Go To: Contact & Support > SPARSH Near You > Service Centre Locator.

**Q 32) How can I avail services through Service Centre?**

**Ans -** You can visit your nearest Service Centre & request for services to be availed by providing necessary identification data for verification. Verify yourself using OTP sent to your Registered Mobile Number (RMN), or answer a set of Security Questions.



**SECTION 10**  
**IMPORTANT**  
**CONTACT DETAILS**



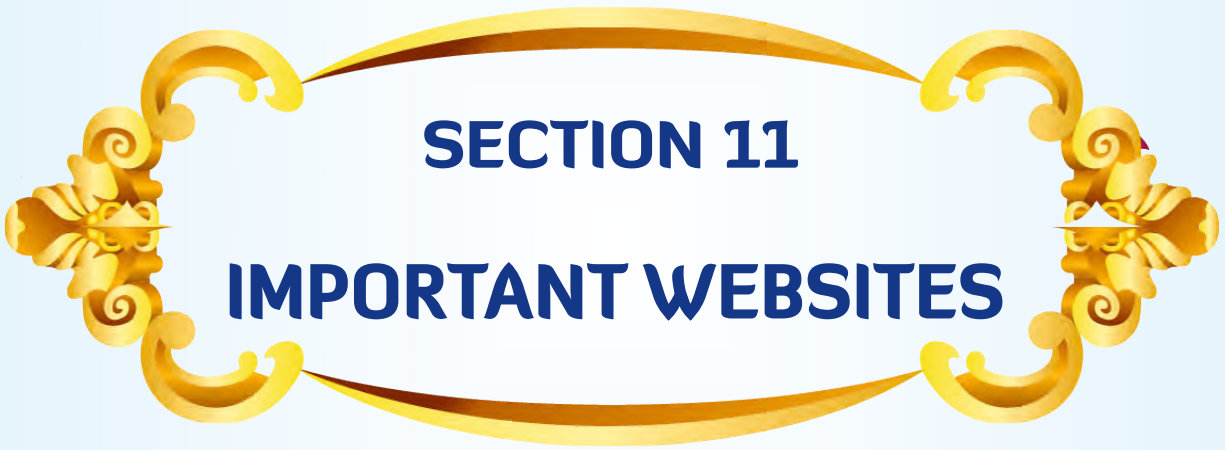


## SECTION - 10

## IMPORTANT CONTACT DETAILS

<b>DIRECTORATE OF NAVAL VETERANS (DNV)</b>	
TELE NO.	011-28702701, 28702702, 28702703
TOLL FREE NO.	1800-110-412
WHATSAPP	7428464442
E-MAIL ID	dnv@navy.gov.in
<b>DIRECTORATE OF PAY AND ALLOWANCES (DPA)</b>	
TELE NO.	011-28702439/ 28702440
E-MAIL ID	dpa@navy.gov.in
<b>DIRECTORATE OF PERSONNEL (DOP)</b>	
TELE NO.	011-23014346, 23011575, 23010397
E-MAIL ID	dop@navy.gov.in
<b>DIRECTORATE OF NON-PUBLIC FUND</b>	
TELE NO.	011-24674063, 24678535
E-MAIL ID	dnpf@navy.gov.in
<b>INDIAN NAVAL BENEVOLENT ASSOCIATION (INBA)</b>	
TELE NO	011-24676044
E-MAIL ID	dnpf-navy@nic.in
<b>NAVAL PENSION OFFICE (NAVPEN)</b>	
TELE NO	022-25075455, 022-25075620, 1800-220-560 (Toll Free)
FAX	022-25075653
E-MAIL ID	navpen-navy@nic.in





**SECTION 11**  
**IMPORTANT WEBSITES**





## SECTION - 11

## IMPORTANT WEBSITES

1. **Indian Navy Website ([indiannavy.gov.in](http://indiannavy.gov.in)).** This is the official website of Indian Navy. It provides links to all other naval agencies.
2. **DNV Webpage ([dnav.indiannavy.gov.in](http://dnav.indiannavy.gov.in)).** The DNV webpage has been revamped and hosted on the *IN* Portal. The website features key sections, such as Grievance & Welfare, Policy & Naval Regimental System, Navy Foundation & Veterans Sailors' Forum, Courses & Retirement, and Indian Naval Placement Agency. Veterans can access important information, download relevant forms, and stay updated on the latest initiatives by the Indian Navy.
3. **Samuha Forum (<https://samuha-indiannavy.org>).** This forum is an endeavour by the Indian Navy in the interest of its families to create opportunities for interaction and outreach. All pertinent administrative and requisite social information is available on this forum.
4. **ECHS/ Health Website ([echs.gov.in](http://echs.gov.in)).** This webpage of Ex-Servicemen Contributory Health Scheme provides information about ECHS policy letters, list of polyclinics, FAQs, guide lines for ECHS members, etc.
5. **Naval Pension Cell ([indiannavy.nic.in/navpen](http://indiannavy.nic.in/navpen)).** All policy letters and latest updates on matters related to pension as well as links to other pension related portals are available on the website.
6. **PCDA Allahabad ([pcdapension.nic.in](http://pcdapension.nic.in)).** The website of the Principal Controller of Defence Accounts (Pensions), Draupadi Ghat, Allahabad; E-mail id of PDCA is also available on the site.
7. **PCDA Navy ([pcdanavy.nic.in](http://pcdanavy.nic.in)).** This site provides information regarding latest orders/ circulars relevant to pensioners. They can be contacted for pending claims regarding revision of pension and TA/DA claims, etc.
8. **Pension Information ([pensionersportal.gov.in](http://pensionersportal.gov.in)).** This site provides important information about pension.
9. **Pension Grievances ([pensionportal.gov.in](http://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.
10. **Canteen Stores Department ([csdindia.gov.in](http://csdindia.gov.in)).** All important information in respect of Canteen Stores Department like revised monetary limits, authority letter regarding purchase of cars by PBOR, CSD bulletin, Depot wise AFD item list are available on this site.



11. **Naval Children School ([nesnavy.in](http://nesnavy.in))**. This is official site of Navy Children School. The site can visited for career options, counselling, admissions, etc.
12. **Naval Recruitment ([joinindiannavy.nic.in](http://joinindiannavy.nic.in))**. This site provides detailed information about various entries in Navy, recruitment criteria, eligibility and contact details of DMPR.
13. **DESW Website ([desw.gov.in](http://desw.gov.in))**. This is the official website of Department of Ex-Servicemen Welfare and contains latest information pertaining to veterans including the monthly newsletter.
14. **DGR Website ([dgrindia.gov.in](http://dgrindia.gov.in))**. This website is maintained by the Director General Resettlement and contains valuable information regarding resettlement opportunities, employment assistance provided to veterans.
15. **KSB Website ([ksb.gov.in](http://ksb.gov.in))**. All information related to welfare schemes provided by KSB is available on KSB website.
16. **Ministry of Defence ([mod.nic.in](http://mod.nic.in))**. This is official website of Ministry of Defence and provides all MoD/ GoI orders/ circulars and publications, which are useful to ESM, eg. 'Sainik Samachar', etc.
17. **Ministry of Personnel ([persmin.nic.in](http://persmin.nic.in))**. This is the official website of Ministry of Personnel, Public Grievances and Pensions.



## CONTACT US

**DIRECTORATE OF NAVAL VETERANS,  
NAVAL HEADQUARTERS,  
MINISTRY OF DEFENCE**

**Room No W-015, Ground Floor, West Wing,  
Nausena Bhawan, Delhi Cantt, New Delhi 110010**

**Tel: 011-28702701, 28702702, 28702703**

**Mob: 7428464442 (WhatsApp Message Only)**

**Toll Free Number – 1800110412 | Email: [dnv@navy.gov.in](mailto:dnv@navy.gov.in)**

**'X' : Indian Navy Veterans (@NAVYESM)**

