



DIRECTORATE OF NAVAL VETERANS

SAHARA GUIDE BOOK 2025

**NAVAL HEADQUARTERS
MINISTRY OF DEFENCE**

**DIRECTORATE OF NAVAL VETERANS
ROOM NO. W015, WEST WING
NAUSENA BHAWAN, NEW DELHI 110010**

CHAPTER I

GRANTS AND INSURANCE ASPECTS

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.

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 DNPF/ INBA office by **01 Nov** every year through CRSOs/ ZSBs. 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 the 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. Application forms can be download from [http://indiannavy.nic.in/Welfare/INBA/ Application Forms](http://indiannavy.nic.in/Welfare/INBA/Application Forms). 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-imbursement of actual expenditure on education, including boarding/ lodging, subject to existing laid down upper ceiling.

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/-
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 CRSOs/ 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 CRSOs/ ZSBs.

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 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 Certificate of Service/ Discharge Book.

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

8. **Vocational Courses Fee Re-imbusement.**

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 a 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/ ZSBs: -

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/ZSB: -

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.

10.2.2. Self-help economic venture upto Rs 1,00,000/- to mother (only on case-to-case basis).

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

10.2.4. 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 personnel 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 offices and Rs 75 lakh for sailors.

13.2. **Aviation, Submarine and IMSF Personnel.** Officers and sailors of Aviation/ Submarine/ Marine Commando specialisations are additionally insured under Additional Group Insurance Scheme (ADGIS). The current sum assured is Rs 30 lakh for officers and Rs 15 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 the following documents to Secretary, NGIF for payment of insurance benefits: -

- 13.3.1. Contact details of the Officer coordinating the case.
- 13.3.2. Latest NGIF nomination made by the deceased naval personnel.
- 13.3.3. Death Certificate
- 13.3.4. Genform notifying causality of death.
- 13.3.5. A copy of findings and attributability of blame of the BOI, if any
- 13.3.6. Pre-receipt signed by nominee(s) and countersigned by CO of last unit.
- 13.3.7. Cancelled cheque of nominee(s) bank account.
- 13.3.8. 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 compulsory for all officers and sailors (subject to eligibility criteria) upon retirement. The subscription for enrolling to PRDIES is a one-time non-refundable amount of Rs.3,15,250/- and Rs.1,85,500/- for officers and sailors, respectively. Presently, 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 scheme is revised regularly based on prevailing Socio-economic conditions, however the scheme prevalent at the time of retirement is applicable for all members. 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

The Secretary, NGIF/ INBA
Directorate of Non-Public Fund
Naval Headquarters
7th Floor, Chanakya Bhawan
New Delhi 110021

Contact No: 011-24678535 (for NGIF Correspondence)
011-24676044 (for INBA Correspondence)
E-mail: dnpf@navy.gov.in

CHAPTER II

HEALTH ASPECTS

1. **Introduction.** ECHS stands for 'Ex-Servicemen Contributory Health Scheme', which is a **Cashless** and **Capless** healthcare program that provides medical benefits to Ex-Servicemen and their dependents. The scheme was launched by the Government of India in the year 2003 with an aim to provide quality healthcare to retired armed forces personnel and their dependents through a vast network of ECHS Polyclinics, Service Medical Facilities and Civil Empanelled/ Govt. Hospitals spread across the country. As on date there are over 60 lakh ECHS beneficiaries.

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 widows of serving/ retired personnel are as 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 Gol 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 Gol 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.

4. **Eligibility.** Personnel falling under the ambit of following categories are eligible for ECHS membership subject to fulfillment of given conditions:-

4.1 **ESM Pensioners.** Any personnel who has served in any rank as a combatant or non-combatant in the regular Army, Navy and Air Force of the Indian Union and fulfils the following conditions:-

4.1.1. Retired from service after earning his/ her pension.

4.1.2. Released from the service on medical grounds attributable to military service or, under circumstances beyond his/ her control, and is in receipt of medical/ disability pension.

4.1.3. All service personnel retiring, post completion of pensionable service, on or after 01 Apr 2003 are compulsory members of ECHS.

Note. Veterans who are drawing only disability element (without service/ retiring pension) cannot be considered as pension awardee. A Recruit who is in receipt of Medical Disability Pension is eligible to join ECHS. The parents, wife and children of a recruit are also eligible for ECHS benefits.

4.2 **Non-Pensioner ESM.** World War II Veterans, Short Service Commissioned Officers (SSCOs), Emergency Commissioned Officers (ECOs) and Pre-Mature Retirees are also eligible to become a member of ECHS. The membership will be extended to the individuals on voluntary basis post submission of the applicable ECHS contribution. **(In this case, ECHS facility is extended only to the ESM and their spouses).**

4.3 **Territorial Army (TA) Pensioners.** It includes following categories of Territorial Army pensioners:-

4.3.1. Pension holder for continuous embodied service.

4.3.2. Personnel with disability attributable to military service, who meet the twin eligibility conditions as mentioned at Para 4 above.

4.3.3. Gallantry Award winners who meet the twin eligibility conditions as mentioned at Para 4 above.

4.4 Following are also eligible for ECHS membership:-

4.4.1. Defence Security Corps (DSC) pensioners.

4.4.2. Uniformed Indian Coast Guard (ICG) pensioners.

4.4.3. Military Nursing Service (MNS) pensioners.

4.4.4. Special Frontier Force (SFF) pensioners.

4.4.5. Nepal Domiciled Gorkha (NDG) pensioners.

4.4.6. Full Time NCC Officers of National Cadet Corps (NCC) who are ESM and in receipt of pension/ disability/ family pension.

4.4.7. Eligible Army Postal Service (APO) pensioners who were existing 16/ 32Kb ECHS card holders prior to 17 Nov 2016 and who finally retired directly from the APS without reversion to the Department of Posts.

4.4.8. Assam Rifles pensioners.

4.5 **Family Pensioners.**

4.5.1. Implies to the legally wedded spouse of an Armed Forces personnel, whose name is in the Service Records of the personnel and whose husband/ wife (as the case may be) has died either while in service or after retirement and who is granted family pension under the pension rules in vogue. This term also includes a child drawing family pension upon the death of his pensioner father/ mother and also NOKs of a deceased bachelor soldier who are in receipt of family pension.

4.5.2. Parents i.e. mother and father of an unmarried deceased soldier and in case of deceased parents, the NOK of unmarried deceased soldier are also eligible, if they are in receipt of Liberalised Family Pension.

4.6 **Parents.**

4.6.1. Father and mother of ESM pensioner shall be deemed to be dependent, if they normally reside with the ESM pensioner and their combined income from all sources does not exceed ₹ 9000/- per month, excluding DA.

4.6.2. Parents of the spouse of ESM are not permitted to become members.

4.6.3. In case a widow, who is in receipt of family pension joins the ECHS, then parents of her late husband can be made dependents.

4.6.4. In case both husband and wife are defence personnel, parents of both the members are eligible if both of them pay subscription subject to meeting dependency criteria. In case of female employees, parents or parents-in-law are eligible and she can exercise her option of choosing either one of them subject to the conditions of dependency and residence etc. being satisfied.

4.6.5. If adoptive father has more than one wife, only the first wife is eligible.

4.6.6. Step parents are not eligible for ECHS benefits.

4.7 **Spouse.**

4.7.1. Legally wedded wife, including more than one wife, is eligible for ECHS membership. Spouse living separately is also included as dependent, as long as the ESM pensioner is responsible for her maintenance. In case, spouse remarries, then he/ she is not entitled.

4.7.2. When the spouse is legally separated, he/ she cannot be termed as a dependent and hence cannot be made member of ECHS.

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

4.7.3.1. Necessary casualty for entering into plural marriage should have been published through unit Part II Orders and names of both the wives

should be found recorded in the service discharge book/ service particulars of retired sailor's/ officer's booklet issued by respective Service HQ.

4.7.3.2. The names of both the wives should be found recorded in the PPO for grant of family pension.

4.7.3.3. In the case of widows, both wives should be in receipt of a share of family pension and PPO should be produced in support of evidence.

4.7.3.4. If a war widow remarries, then she and her children (only from the first marriage) are eligible. Her husband, however, will not be eligible.

4.8 **Daughter.**

4.8.1. Details must exist in the service record of the pensioner.

4.8.2. Unmarried and unemployed daughters are permitted to be included as dependents.

4.8.3. Widowed/ divorced daughters dependent on the pensioner and residing with the latter are also permitted to be included. However, minor children of widowed/ separated daughters who are dependent upon the ECHS beneficiary and normally residing with him shall be eligible upto the age of 18 years only.

4.8.4. Mentally/ physically handicapped daughter who is unable to earn her livelihood is permitted to be dependent for life time. It means that ECHS benefits are entitled to dependent daughter for life time treatment subject to the following eligibility conditions: -

4.8.4.1. Should be unmarried.

4.8.4.2. Income from all sources should be less than Rs. 9000/- per month, excluding DA.

4.8.4.3. Should be normally residing with the primary ECHS beneficiary.

4.9 **Son.**

4.9.1 Son is eligible for ECHS membership till the time he starts earning or attains the age of 25 years or gets married, whichever is earlier.

4.9.2 A mentally/ physically handicapped son who is unable to earn his livelihood is permitted to be dependent for life time. It means that ECHS benefits are entitled to dependent disabled son beyond the age of 25 years, subject to the following eligibility conditions:-

4.9.2.1. Should fall under the ambit of PwD act.

4.9.2.2. Disability should be 40% and above.

4.9.2.3. Should be unmarried.

4.9.2.4. Income from all sources should be less than Rs. 9000/- per month, excluding DA thereon.

4.9.2.5. Should be normally residing with the primary ECHS beneficiary.

4.10. **Persons Not Eligible under ECHS.**

4.10.1. Full time NCC officers who do not meet the twin conditions of being an ESM and in receipt of pension.

4.10.2. Legally divorced spouse.

4.10.3. Married and/ or employed daughter/ and any child whose total monthly income from all sources is more than Rs. 9000/- per month, excluding DA.

4.10.4. Son above 25 yrs of age or is married or who has started earning, whichever is earlier.

4.10.5. Parents of widows/ war widow.

4.10.6. Husband of a re-married war widow including children born from him.

4.10.7. ESM drawing only disability element (without service/ retiring pension) cannot be considered as pensioner's award. Hence, such types of ESM are ineligible for ECHS facility.

4.10.8. Ex-cadets/ disabled cadets, who were boarded out on medical grounds do not have ESM status.

4.10.9. Step parents are not eligible for ECHS benefits.

5. **Benefits of becoming ECHS Member.** The benefits of becoming a member of ECHS are as follows: -

5.1. No age limit or medical condition bar for becoming a member.

5.2. One-time contribution ranging from Rs 30,000/- to 1,20,000/-.

5.3. Cashless and capless scheme (No monetary ceiling on treatment).

5.4. Indoor/ outdoor treatment, tests & medicines.

5.5. Country-wide network of ECHS Polyclinics.

5.6. Covers spouse and all eligible dependents.

6. **ECHS for Widows/ Dependents.** 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 surviving spouse and dependent children are eligible for ECHS benefits. This also includes a child or children 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.

7. **Dependents.** Following are considered dependents for availing ECHS benefits: -

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.
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/- (excluding DA per month).
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/- (excluding DA per month).
5.	Dependents unmarried/ divorced/ abandoned or separated from their husband/ widowed sisters/ permanent disabled dependent brother*	Irrespective of age limit.
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, treated as a family member and is 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)

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

9. **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	₹ 30,000/-	General
2.	Nb Sub/ Sub/ Sub Maj or equivalent in Navy & AF (including Hon Nb Sub/ MACP Nb Sub and Hon Lt/ Capt)	₹ 67,000/-	Semi-Private
3.	All Officers	₹ 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 15 Apr 19.

10. **Exemption from ECHS Contribution.** Following personnel are exempted from payment of ECHS contribution:-

10.1. War widows, war disabled/ battle casualty pensioners and their dependents.

10.2. Pre 01 Jan 96 retirees.

11. **Fixed Medical Allowance (FMA).** Gol has granted FMA to all ECHS beneficiaries who are residing in districts not covered by ECHS Polyclinics, Service Hospitals or MI Rooms. The residence address for this purpose would be the same as the permanent address mentioned in the PPO. A list of such districts (revised yearly) for which FMA is admissible, is available on the ECHS website www.echs.gov.in. It may be noted that ECHS beneficiary drawing FMA would not be entitled to OPD facility at ECHS Polyclinic and Service Hospitals or referral to empanelled facilities for treatment in OPD. As and when, an ECHS Polyclinic is operationalised in a district, FMA for ECHS beneficiaries of that district would cease from the following month.

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

13. **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: -

13.1. 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.

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

13.3. 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).

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

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

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

14.1.1. War Disabled/ Battle Casualty veterans.

14.1.2. Spouses of War Disabled/ Battle Casualty veterans.

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

14.2. **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.

15. **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)

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

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

16.2. 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.

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

16.4. 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.

17. **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 of above 80 years of age. A summary of the procedure and list of documents required to be uploaded is as mentioned below: -

17.1. **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: -

17.1.1. **Dependent Holding PAN Card.** Any one of the following documents is to be uploaded: -

17.1.1.1. Form 26AS for preceding two consecutive financial years.

17.1.1.2. ITR V of preceding two consecutive financial years.

17.1.2. **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.

17.2. 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.

17.3. **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: -

17.3.1. **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.

17.3.2. **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.

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

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

17.4. **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: -

17.4.1. 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.

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

17.5. **Validity of Dependent Cards.** On approval by Oi/C Polyclinic, the dependent cards will remain valid for next 12 months.

17.6. **Extension of Validity.** In case the primary beneficiary, due to unavoidable circumstances, fails to get the Annual Validation completed and the card gets blocked, the Oi/C Parent Polyclinic is authorised to extend the validity of card by three months after satisfying himself of the bonafide eligibility of concerned dependents. This provision will be available only once in the life cycle of the card. The primary beneficiary has to undertake the procedure for Annual Validation of 64kb cards in this extended period of three months. In case, any card is required to be unblocked, a case has to be taken up by primary beneficiary by submitting an application justifying reasons to CO, ECHS through Parent Polyclinic and Regional Centre for approval. Post approval of Competent Authority, card will be unblocked by uploading authority by CO, ECHS.

(Auth. CO, ECHS letter No. B/49711-NSC/AG/ECHS/Gen Corr dated 06 Jul 22).

18. **Availing Treatment at ECHS Polyclinics.**

18.1. Visit nearest ECHS Polyclinic with ECHS Card.

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

18.3. Medicines would be issued as follows: -

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

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

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

18.4. **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 can visit any empanelled hospital/ facility within the region (list is available with the Oi/C of all Polyclinics) and show 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).

19. **Investigations/ Laboratory Diagnoses.** Investigations/ laboratory diagnoses are carried out at ECHS clinics 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 CGHS for investigations will be valid for ECHS.

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

21. **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: -

21.1. **Empanelled Hospital.**

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

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

21.2. **Non-Empanelled Hospital.**

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

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

21.2.3. In case of admission in a non - empanelled hospital, the individual is required to clear bills and claim reimbursement through ECHS polyclinic. Re-imburement in such case, is restricted to rates promulgated by CGHS.

22. **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.

23. **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-empaneled 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.

24. **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: -

- 24.1. Registration charges.
- 24.2. Admission charges.
- 24.3. Accommodation charges including patient's diet.
- 24.4. Operation charges.
- 24.5. Injection charges.
- 24.6. Dressing charges.
- 24.7. Doctor/ consultant visit charges.
- 24.8. ICU/ ICCU charges.
- 24.9. Monitoring charges.
- 24.10. Transfusion charges.
- 24.11. Anesthesia charges.
- 24.12. Operation Theatre charges.
- 24.13. Procedure charges/ Surgeon's fee.
- 24.14. Cost of surgical disposables and all sundries used during hospitalisation.

24.15. Cost of medicines.

24.16. Related routine and essential investigations.

24.17. Physiotherapy charges.

24.18. Nursing care charges.

25. **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.

26. **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.

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

27.1. **Waiver for Annual Validation for 64kb ECHS Card Holder above 80 yrs of age.**

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

27.1.2. Those whose cards are blocked due to inability to carry out Annual Validation need to visit OIC Parent PC to unblock the cards.

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

27.2. **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)

27.3. **Revision of CGHS Package rates for General Surgery.** CO, ECHS has promulgated revised CGHS package rate for General surgery. List is uploaded on ECHS website.

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

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

ECHS REFERRAL POLICY UPDATE		
ASPECT a.	OLD POLICY b.	NEW POLICY c.
Validity of Referrals	Referrals were valid for 30 days.	Referrals are valid for three months. (90 Days).
Number of Consultations	Limited to three consultations (03) per referral.	Up to six consultations (06) are allowed within the three months validity period.
Routine Investigations and Minor Procedures	Required further referral for each investigation or procedure	No further referral is needed within the three-month period.
Special Investigations	Required referral for special investigations like CT, MRI, and PET scans.	Referral is still required, valid for three months.
Procedure Requiring Hospital Admission	Required referral for hospital admission procedures.	Referral Required, valid for three months.
Special Provisions for Senior Beneficiaries	Applied to beneficiaries aged 75 years and above.	Now applies to beneficiaries Aged 70 years and above.
Definition of Government Hospitals	Limited to certain government hospitals.	Includes all AIIMS, INIs, North East institutions, Tata Memorial, and others.
Referral for Government Hospitals	Referral required for consultations and procedures.	No referral is required for consultations, investigations, or procedures.

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

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

27.5.1. Lung Transplant - Rs 25 Lakhs

27.5.2. Heart Transplant - Rs 15 Lakhs

27.5.3. Heart & Lung Transplant (combined) - Rs 35 Lakhs

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

27.6. Guidelines for Availing Treatment for Occupational Therapy, Speech Therapy and Applied Behavior Analysis Based Behavioral Therapy in Individuals with Autism Spectrum Disorder/ Non- Autistic Person/ Children With ADHD and Specific Learning Disabilities. CO, ECHS has promulgated guidelines for availing treatment under ECHS for Occupational therapy, speech therapy and applied behavior analysis based behavioral therapy in individuals with Autism spectrum disorder/ Non-Autistic person/ Children with Attention Deficit Hyperactivity Disorder and specific learning disabilities.

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

27.7. Utilize Healthcare Services Offered by Alternative Medicine System AYUSH. CO, ECHS has promulgated guidelines to avail medicine system under AYUSH. The policy has been uploaded on ECHS website.

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

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

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

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

28.2.1. **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.

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

28.2.1.2. A central helpline number 1800114115 has been operationalized 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.

28.2.1.3. 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.

28.3. 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.

28.4. **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 and Landline 011-20896984.

28.5. 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

CHAPTER III

PENSIONARY BENEFITS

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 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.

Additional Pension/ Family Pension

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

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

5. Additional pension to pensioners/ family pensioners on attaining 80 years of age based on the date of birth as recorded in PPO is disbursed through SPARSH by PCDA(P), Prayagraj. In case there is any discrepancy in Date of Birth of pensioner/ family pensioner, then procedure mentioned at Para 6 is to be adopted.

6. **Change of Date of Birth in Navy Records and SPARSH.** There is no provision for correction of 'date of Birth' of retired officers/ sailors. Any bonafide mistake will be rectified iaw

the commissioning letter/ enrolment form by DOP/ NAVPEN. In case of dependents/ children, the following documents are to be forwarded to DOP/ NAVPEN towards issuance of Corrigendum PPO:-

6.1. Self-attested copy of either PAN Card/ Matriculation Certificate/ Passport/ ECHS Card/ Driving License/ Election ID Card/ Aadhar Card.

6.2. Declaration on non-judicial stamp paper regarding correct 'Date of Birth'.

6.3. In case of children, Birth Certificate from the Registrar/ Municipal Authorities/ Local Panchayat/ Head of recognised school, if he/ she is studying in such a school/ Board of Education.

7. In case the date of birth is not mentioned on the documents but an indication regarding the age of pensioner/ family pensioner is available, the additional pension/ family pension shall be paid from 1st January of the year following the year in which the pensioner/family pensioner has completed the age of 80 years, 85 years, 90 years etc. In case only age is mentioned in the PPO/ Office records, the additional pension will start from 1st January of the year following the years in which the pensioner/ family pensioner has completed the age of 80 years etc.

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.*

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

8. 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: -

8.1. 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.

8.2. 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.

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

8.4. 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.

8.5. 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: -

8.5.1. **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.

8.5.2. **To the Permanently Disabled Child/ Children.** On the death/ remarriage 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.

8.5.3. **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.

8.5.4. **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.

8.6. 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.

8.7. 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.

8.8. 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.

8.9. 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.

9. Family Pension Eligibility for Children.

9.1. 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.

9.2. Similarly, divorced daughter is also eligible for family pension subject to the condition that the divorce should have taken place or the case for divorce should have been filed in the court before the death of her father/mother and she should be dependent upon them at the time of their demise.

9.3. 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.

9.4. 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}.

Note. 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.

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

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

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

9.5.3. 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)

10. 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.

11. 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.

12. 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.

13. 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.

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

14.1. **Commissioned Officers.**

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

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

14.1.1.2. If she does not support children after re-marriage. } - OFP equal to 30% of emoluments last drawn to the re- married widow.
- 50% of SFP to the eligible children.

14.1.2. **If widow has no children.** Full SFP continue to widow

14.2. **Sailors.**

14.2.1. If SFP is sanctioned to the widow. } Same provisions as applicable to officers.

14.3. **Where First Life Award is Sanctioned to Parents.**

14.3.1. If widow continues to support children after remarriage or has no issues. } 50% of SFP to parents
50% of SFP to widow

14.3.2. If widow does not support children after re-marriage but the children are supported by parents. } Full SFP to parents and OFP to widow

14.3.3. If children are not supported by the re-married widow or the parents. } 50% of SFP to parents either 50% of SFP to eligible Children and OFP to widow

14.3.4. On death or disqualification of parents and the widow support the children or has no issues. } Full SFP to widow

14.3.5. On death or disqualification of parents and the widow is not supporting the children. } Full SFP to eligible children and OFP to the widow

15. **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.

16. **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)

17. In case of death of armed forces personnel under the circumstances as promulgated by Govt, the eligible member of the family shall be entitled to **LFP** equal to **Reckonable Emoluments** last drawn. The terms of Reckonable Emoluments include level of Pay in Pay Matrix, MSP, NPA, 'X' Group Pay, 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.

18. 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.

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

20. **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.

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

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

21.2. 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: -

21.2.1. **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.

21.2.2. **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.

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

22.1. **Commissioned Officers.**

22.1.1. **If She Has Children.**

22.1.1.1. If she continues to support children after re-marriage. } Full LFP to continue to widow

22.1.1.2. If she does not support after re-marriage. } OFP @ 30% to widow and children
SFP @ 60% to eligible children

22.1.2. **If Widow has no Children.** Full LFP to continue to widow.

22.2. **Sailors.**

22.2.1. If Liberalised Family Pension is Sanctioned as first life award to Widow, where first life award is sanctioned to parents. } Same provisions as at para (a) (i) above shall be applicable.
Admissibility of LFP in such cases would be regulated as specified above

23. **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.

Ex-Gratia Lump-sum Compensation

24. 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	₹ 25 Lakhs
2.	Death in the course of duties attributable to acts of violence by terrorists, anti-social elements etc.	₹ 25 Lakhs
3.	Death occurring in border skirmishes and action against militants, terrorists, extremists, sea pirates	₹ 35 Lakhs
4.	Death occurring while on duty in the specified high altitude, inaccessible border posts, on account of natural disasters, extreme weather conditions	₹ 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	₹ 45 Lakhs

25. 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.

NHQ/ DPA

Directorate of Pay and Allowances
Naval Headquarters
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)
Toll Free 1800-220-560; E-mail - navpen-navy@nic.in

CHAPTER - IV

WELFARE MEASURES

1. All information relating to welfare schemes provided by KSB/ DESW is available at KSB website www.ksb.gov.in. All applications for availing welfare schemes are to be filled online. Veterans are requested to access the website and keep themselves updated.

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

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: -

	Grants a.	Amounts (in Rs) b.
1.	Penury Grant (65 yrs and above) (Non-Pensioners upto Hav Rank)	Rs 8,000/- pm (Life time)
2.	Education Grant (upto two children) <ul style="list-style-type: none"> • Boys/ Girls upto Graduation • Widows for PG (Pensioner/ Non-Pensioner upto Hav Rank) and upto two children	Rs 2,000/- pm
3.	Disabled Children Grant (Pensioner/ Non-Pensioner upto JCO Rank)	Rs 3,000/- pm
4.	Daughter's Marriage Grant (upto 02 Daughters) (pensioner/ Non-Pen upto Hav Rank)	Rs 1,00,000/-*
	Widow Re- Marriage Grant (Pensioner/Non-Pen upto Hav Rank)	

	Grants a.	Amounts (in Rs) b.
	* If married solemnly on or after 21 Apr 16.	
5.	Medical Treatment Grant (Non-pensioner upto Hav Rank)	Rs 50,000/- (Max)
6.	Orphan Grant (Pensioner/ Non-Pensioner all Ranks) <ul style="list-style-type: none"> • Daughters of veteran till she is married • One son of veteran upto 21 years of age. 	Rs 3,000/- PM
7.	Vocational Trg Grant For Widows (Pensioner/ Non-Pen upto Hav Rank)	Rs 50,000/- (One Time) Wef 11 Aug 23

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

	Grants a.	Amount b.
1.	Serious Diseases. 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 1,00,000/- has been spent on treatment	75% and 90% total expenditure for officers and PBOR respectively (Upto Rs 1.50 Lakhs)
2.	Dialysis and Cancer treatment	75% and 90% of total expenditure for officer and PBOR respectively (Upto Rs 75,000/- per FY)

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).

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

6.1. Rs 2,500/- per month for boys.

6.2. Rs 3,000/- per month for girls.

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

	Organisation a.	Quantum of Aid/ Grant b.
1.	Paraplegic Rehabilitation Centers <ul style="list-style-type: none"> • Kirkee • Mohali 	Establishment grant (per annum) 1.1. Rs 1,20,00,000/- wef Apr 16 1.2. Rs 10,00,000/- wef Apr 15 Note. Rs 30, 000/- pa per inmate.
2.	All India Gorkha ESM Welfare Association, Dehradun	Rs. 12,00,000/- pa
3.	Cheshire Homes. Lucknow, New Delhi & Dehradun	Rs 15,000/- pa per inmate
4.	War Memorial Hostels (WMH). 36 WMHs providing shelter to the children of War Widows/ War disabled, attributable and non-attributable cases.	Rs 1,350/- pm

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

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

CHAPTER V

EMPLOYMENT/ RESETTLEMENT ASPECTS

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 below: -

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

Employment Opportunities

3. Entry/ Exit Policy for DGR.

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. 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, Small Business Management have been introduced for soldiers/ veterans to build successful careers. All details wrt Institutes, duration of courses, location, vacancies and schedule are available on DGR website.

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

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

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 with the Desk Officer at DGR.

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 through out in terms of commission is ensured by Mother Dairy for Milk booths and Rs. 45,000/- (Forty-Five Thousand) per month (for first six months only) for SAFAL booths. Veteran is allowed to run booths up to the age of 60 years, extendable by two years for 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.

CHAPTER VI

DIRECTORATE OF NAVAL VETERANS (DNV)

Introduction

1. The Directorate of Naval Veterans (DNV) is responsible to provide focused attention to welfare aspects, formulation of policies and resolution of grievances iro naval veterans, widows and NoK. Towards the same, the directorate has various sections, which deal with following issues on a daily basis: -

1.1. **Grievances and Welfare Section.** Deals with pension, SPARSH, OROP, ECHS, Certificate of Service, welfare schemes, change in personal particulars etc.

1.2. **Indian Naval Placement Agency & Corporate Social Responsibility Section.** Deals with job opportunities & placement for the veterans, conduct of DGR Job Fairs, courses on entrepreneurship, and Corporate Social Responsibility.

1.3. **Navy Foundation (NF) and Veteran Sailors Forum (VSF) Section.** Deals with providing NF/ VSF membership to retired officers/ sailors and widows, conduct of GCM/ AGM, and maintenance of veterans' database.

1.4. **Policy and Naval Regimental System (NRS) Section.** Deals with policy issues and Naval Regimental System (NRS), Wreath Laying at National War Memorial, Condolence letters, pension & welfare of widows, Demise Grant, and coordination with Command Regimental System Officers (CRSOs).

1.5. **Course and Resettlement Section.** Deals with Re-settlement courses for all officers and sailors.

2. The role and responsibilities of the Directorate are as follows: -

2.1. **Policy and Naval Regimental System.**

2.1.1. Formulate Intra-IN policy and plans wrt veterans, widows and NoK.

2.1.2. Provision of inputs to DESW, DGR, KSB and ECHS, towards formulation of Tri-Service policies iro veterans, widows and NoK, in coordination with DIAV and DAV.

2.1.3. Nodal Point of Contact at NHQ for all PQs and SCOD observations/ queries related to veterans, widows and NoK.

2.1.4. Formulate policy, plans and monitor implementation of Naval Regimental System (NRS).

2.1.5. Oversee functioning of Command Regimental System Officers (CRSOs) and coordinate funds for NRS activities of CRSOs from DNPF.

2.1.6. Handling of grievances iro widows and NoK and coordinate financial assistance to widows & NoK of veterans.

2.1.7. Coordinate wreath laying by widows & NoK of Battle Casualties at National War Memorial.

2.1.8. Monitoring of Death-in-Harness (DIH) cases, in coordination with concerned directorates/ organisations.

2.1.9. Publicity of all measures taken by the Government and the Navy for welfare of veterans.

2.1.10. Publication of Sagar Samvad and Sahara Guide Book.

2.1.11. Represent veterans in INBA Council.

2.2. **Grievance and Welfare.**

2.2.1. Grievance redressal iro veterans, as well as provide assistance to disabled naval veterans and NoK.

2.2.2. Assistance in resolving personal issues of veterans, in coordination with local authorities.

2.2.3. Liaise with DGR/ KSB and State Governments on matters related to welfare of veterans.

2.2.4. Conduct/ participate in various veteran events/ activities at NCR.

2.3. **Veteran Associations.**

2.3.1. **Navy Foundation (NF).** NF is an organisation of retired naval officers and was established on 27 Dec 1988. CNS and CPS are ex-officio President and Vice President of NF, respectively (There are 18 NF Chapters viz. Delhi, Lucknow, Jaipur, Chandigarh, Dehradun, Bhopal, Vishakhapatnam, Chennai, Hyderabad, Kolkata, Odisha, Kerala, Coimbatore, Mumbai, Pune, Goa, Nagpur and Bengaluru). CPS is the President of Regional Governing Council (RGC), North comprising six NF Chapters i.e. Delhi, Dehradun, Lucknow, Jaipur, Bhopal and Chandigarh. The responsibilities of the directorate wrt NF are as follows:-

2.3.1.1. To oversee the Navy Foundation and manage Executive Council, Governing Council and General Body of NF.

2.3.1.2. Progress all policy matters wrt NF, oversee functioning of NF Chapters and coordinate funds for their activities (from DNPF)

2.3.1.3. Organise interaction of the CNS with veterans.

2.3.1.4. Conduct of Annual Retired Officers Re-union Lunch at New Delhi - *Samman*.

2.3.1.5. Publish the Quarterdeck Magazine.

2.3.2. **Veteran Sailors' Forum (VSF).** VSF was established on 10 Apr 08 to provide a platform for sharing/ dissemination of information and grievance redressal wrt veteran sailors, widows and NoK. CPS and Cmde (NV) are ex-officio President and Vice President of VSF respectively. There are 14 VSF Charters viz. Delhi, Dehradun, Jabalpur, Vizag, Kolkata, Chilka, Chennai, Mumbai, Goa, Karwar, Bengaluru, Porbandar, Kochi and Ezhimala. The responsibilities of the directorate wrt VSF are as follows:-

2.3.2.1. To oversee the Veteran Sailors' Forum and manage Executive Council, Governing Council and General Body of VSF.

2.3.2.2. Progress all policy matters wrt VSF, oversee functioning of VSF Charters and coordinate funds for their activities (from DNPF)

2.3.2.3. Organise interaction of CPS with veteran sailors and widows.

2.3.2.4. Coordinate activities of VSF North Zone {President - Cmde(NV)}.

2.3.3. **Samanvay.** To oversee the Samanvay (Chairman - CPS), which is the annual meeting of NF and VSF office bearers. This forum was established in 2023 to discuss issues of common interest to NF & VSF, as well as share best practices.

2.4. **Courses and Retirement.**

2.4.1. Liaise with DGR to facilitate Resettlement Courses for Officers and Sailors.

2.4.2. Process Self-Financed Resettlement Courses for Officers.

2.4.3. Conduct of Pre-Retirement Capsule for retiring officers.

2.4.4. Conduct of monthly Saabhar Ceremonies for all retiring Flag Officers and Commodores in the *IN* (with CNS), and Captains and below of Delhi & nearby areas (with COP).

2.5. **Indian Naval Placement Agency (INPA).**

2.5.1. Resettlement and rehabilitation of retired/ retiring naval personnel including vocational courses and registration for jobs.

2.5.2. Register applicants and manage database of officers/ sailors/ widows towards resettlement/ employment.

2.5.3. Interact with external agencies (DGR/ PSUs/ private sector) and facilitate employment of veterans.

2.5.4. Management of INPA Website (Internet) and Job Portal (on NUD).

2.5.5. Coordinate Job Fairs and Seminars with prospective employers.

2.5.6. Coordinate activities related to National Code of Occupation (NCO), pertaining to Equivalence of Service and Civil trades.

2.5.7. Coordinate activities connected with government managed welfare funds such as Armed Forces Flag Day Fund, Armed Forces Benevolent Fund, National defence Fund etc.

2.5.8. Formulate policy for Corporate Social Responsibility (CSR) in *IN*, as nodal directorate.

2.5.9. Progress approval of CSR cases for NHQ/ NCR/ Northern Region CSR Committee (Chairman – CPS).

CHAPTER - VII

IMPORTANT CONTACT DETAILS

DIRECTORATE OF NAVAL VETERANS (DNV)	
TELE NO	011-28702701/ 28702703
TOLL FREE NO	1800-113-999
WHATSAPP	7428464442
E-MAIL ID	desa@navy.gov.in
WEBSITE	https://www.indiannavy.nic.in/navy/dnv
'X' HANDLE	@NAVYESM
DIRECTORATE OF PAY AND ALLOWANCES (DPA)	
TELE NO	011-28702439
E-MAIL ID	dpa@navy.gov.in
DIRECTORATE OF PERSONNEL (DOP)	
TELE NO	011-23014346, 23011575, 23010497
FAX	011-23793063
E-MAIL ID	dop@navy.gov.in
DIRECTORATE OF NON-PUBLIC FUND (DNPf)	
TELE NO	Cmde (NPF) - 011-24674063 Secy NGIF - 011-24678535
E-MAIL ID	dnpf@navy.gov.in
WEBSITE	www.indiannavy.nic.in
INDIAN NAVAL BENEVOLENT ASSOCIATION (INBA)	
TELE NO	Secy INBA: 011-24676044
E-MAIL ID	dnpf@navy.gov.in
NAVAL PENSION OFFICE (NAVPEN)	
TELE NO	022-25075455, 022-25075620, 1800-220-560 (Toll Free)
FAX	022-25075653
E-MAIL ID	navpen-navy@nic.in