



SECOND INNINGS



DESA e-Newsletter - 2011
Vol 2/11

WELFARE & ECHS

PREFACE

With advent of information technology, information travel faster and more reliably, barriers of distance disappear and almost everyone argue that it has blurred all boundaries.

In order to keep pace with technology, we at DESA intend to bring latest developments in welfare, scholarship schemes and grants to naval personnel and their dependents, a click away. **DESA Newsletter** now appears in **e form** and would be circulated over internet to naval veterans in PDF form.

The present issue addresses the latest policy on **Welfare & ECHS** post Sixth Pay Commission. Subsequently, at regular intervals it would available with latest policies and information on **Health, Education and Rehabilitation** that concern naval fraternity.

I urge the readers for their valuable feedback to empower us to serve them better. I also take this opportunity to rededicate ourselves towards welfare of our veterans in all possible ways and wish the retired fraternity happy and prosperous new year 2011.



Date: 13 Jan 2011

MVS Kumar, VSM
Commodore
Principal Director
Dte of Ex-Servicemen Affairs

WELFARE

1. **Improvements in the NGIF Welfare Schemes.** Following decisions were taken during Annual General Meeting of NGIF and INBA held at Mumbai on 18 Feb 10:-

(a) **NGIF**

(i) Insurance cover and contribution for Officers and Sailors have been enhanced wef 01 Apr 10. The revised rates are as under:-

<u>NGIS</u>	<u>Insurance Cover</u>	<u>Contribution</u>
Officers	40 Lakh	4000/- pm
Sailors	20 Lakh	2000/- pm

(ii) Rate of interest for housing loan to widows will now be 1 percent below prevailing interest rates.

(b) **Special Scholarship Scheme (SSS).** The upper ceiling of quantum of fees under SSS applicable for children of Indian naval personnel, who die in harness, has been enhanced as under:-

(i)	Nursery to KG	5,000/-
(ii)	I to VIII	12,000/-
(iii)	IX to XII	15,000/-
(iv)	Graduation	15,000/-
(v)	Post Graduation	20,000/-
(vi)	Engg/Medical	60,000/-
(vii)	Computer/Management	45,000/-
(viii)	Legal/Vocational	30,000/-
(ix)	Boarding/Lodging	40,000/-

(c) The other terms and conditions governing above financial benefits admissible from INBA will remain unchanged.

(d) **Merit Scholarship Scheme.** The threshold percentage criteria of merit scholarship for children of deceased pensioners has been reduced to 50 percent.

(e) **House Repairs Grant (Natural Calamity).** Grant for house repairs necessitated due to natural calamity has been enhanced from ` 20,000/- to ` 30,000/-.

(f) **Widows Daughter Marriage Grant.** Grant for widow's daughter marriage has been enhanced to ` 25,000/- for officers and ` 12,500/- for sailors.

(g) **Coaching Fee Reimbursement.** Coaching fee reimbursement for sailors' children has been enhanced from 100 to 150 children of serving sailors per year.

2. **Priority Allotment of Seats in IITs.** A joint entrance examination is conducted every year by the IITs for admission to the IITs at Mumbai, Delhi, Kanpur, Kharagpur, Roorkee, Madras, & Banaras Hindu University. Two seats in each of the above institutes are earmarked for preferential allotment for choice of stream to children of the Defence/Para Military Force personnel killed or permanently disabled in action. Such candidates are, however, required to qualify in the joint entrance examination.

3. **Prime Minister's Scholarship Scheme for Wards of Ex-servicemen (PBOR) & Widows of Personnel who Died in Harness.** To encourage higher technical and professional education for the wards of widows and ex-servicemen of Armed Forces, Prime Minister's Scholarship Scheme was introduced from the academic year 2006 - 07.

(a) **Number of Candidates to be Awarded Scholarship.** A total number of 4000 scholarships are allotted each year under the scheme.

(b) **Students Eligible for Scholarship.**

(i) Wards of ex-servicemen and their widows (below officer rank).

(ii) Wards/ widows of ex-servicemen died in harness due to causes attributed to military service, irrespective of rank.

(c) **Courses Eligible for Scholarship.** First professional degree programme in Engineering, Medicine, Dental, Veterinary, MBA, MCA, Pharma, Nursing, B Ed, M Ed, BP Ed, MP Ed, UG/ PG in Physiotherapy and Law etc duly recognised by the respective government regulatory bodies, such as All India Council of Technical Education/ Medical Council of India etc.

(d) **Academic Requirement.** At least 60% marks at the 10+2/MEQ level for the initial sanction and 50% marks each year, for renewal in subsequent years.

(e) **Duration of the Scholarship.** Two to five years as approved by the concerned regulatory body for that programme.

(f) **Amount of Scholarship.** The amount of scholarship would be as follows:-

(i) ` 1250/- per month for boys (paid annually).

(ii) ` 1500/- per month for girls (paid annually).

Note: The scheme is open for courses mentioned above in recognised institutions in India only.

4. **How to Apply.**

(a) Advertisement inviting application from the eligible wards/ widows of ESM is published in the national dailies and other leading Vernacular news papers every year.

(b) The brochures-cum-application forms can be downloaded from the DGR website **www.dgrindia.com** under heading Kendriya Sainik Board at Serial No. 27. The application can also be obtained from KSB by sending a request with a self addressed stamped (` 35) size 30x25 cm envelope. This can also be obtained from the office of respective RSB in each state/UT.

(c) Applicants are to fill up the application as per the instructions given in the brochure. He/She is to ensure that all the requisite documents are attached alongwith the application as per the checklist.

(d) For all queries please contact:-

Joint Director (PM Scholarship)
KSB, MoD, West Block-IV Wing-V
New Delhi 110066

Tele 011-26715250, 26188098
E-mail: pm -scholorship@yahoo.co.in

5. The payment of scholarship will be granted after successful completion of each academic year, as per the percentage mentioned in the academic requirement.

Note:-

- (a) The amount of scholarship including any other scholarship or financial assistance from any other source will not exceed the total amount of scholarship available under the scheme.
- (b) All students are to open Bank account in SBI or PNB (banks with Electronic Transfer facility) only. This would facilitate error free transfer of the scholarship money and avoid delay in receipt. The details of bank account are to be intimated to KSB.

6. Once the scholarship is awarded, the candidate is required to apply for renewal of scholarship for the subsequent year in the prescribed proforma (attached with brochure). A certificate from the college/ institute indicating that the candidate continues to study in the subject course and state of marks indicating the percentage is a mandatory requirement.

7. **Raksha Mantri Discretionary Fund (RMDF).** The Raksha Mantri Discretionary Fund is given to the ESM/dependents, who fulfill the following conditions:-

- (a) **House Repair Grant.** House Repair Grant is only given to ESM whose house has been damaged as a result of natural calamity. The same should be notified by the Central/ State Govt. The grant is not given for renovation/ routine repairs. **The application must be processed through RSB.**
- (b) **Penury Grant.** Penury Grant is given only to old and infirm non-pensioners ESM/ widows above 65 years who are not being supported from any other quarter. **The application must be processed through RSB.**
- (c) **Marriage Grant.** Wedding card is required for claiming marriage grant as a proof for intention to marry a girl child and not a proof of solemnisation of the event. Photocopy of the original marriage certificate (issued by the Registrar of Marriages) attested by ZSWO is a must document to finalize the case.
- (d) **Education Grant.** To apply for education grant a photocopy of original mark sheet (attested by the ZSWO) should accompany the application.

8. **Revised Financial Assistance from Raksha Mantri Discretionary Fund (RMDF).** The financial assistance, to be provided to needy ex-servicemen, widows and their wards from RMDF for various purposes is as indicated below:-

<u>Purpose of Grant</u>	<u>Amount (Rs.)</u>	<u>Eligibility</u>
(a) <u>Penury Grant for Old and Infirm (above 65 yrs of age):-</u> One time grant to all categories	30,000/-	
(b) <u>Penury Grant for very old ESM and Disabled Children:-</u> (i) <u>ESM/ Widows in penury</u> Staying at home (above 75 years) or staying at old age homes (above 70 years), a certificate from old age home is required. (ii) Children of ESM with 100% disability-grant on yearly basis based on certification by military/ civil hospital.	500/-pm	NON-PENSIONERS
(c) <u>Monthly Grant to Old and Infirm</u> Assistance to old and infirm ESM for 2 years (rarest of the rare cases).	2000/-	
(d) <u>Medical Grant</u> For non- ECHS members	30,000/- (Max)	UP TO HAVALDAR AND THEIR EQUIVALENT IN NAVY AND AIRFORCE MONETARY LIMITS HAVE BEEN REMOVED
(e) <u>House Repairs Grant</u> ESM/ widows in penury or 100% disabled ex-servicemen & orphan daughter of ESM of all categories (only one daughter).	20,000/-	
(f) <u>Funeral Allowance</u> To widows	5,000/-	
(g) <u>Marriage Grant (up to two daughters only)</u> Daughters of ESM/ widows of all categories & Widow's re-marriage.	16,000/-	
(h) <u>Education Grant</u> For boys up to plus 2.	200/-pm	

<u>For widow/ daughters</u>		
Up to plus 2.	400/- pm	
Up to graduation.	600/- pm	
<u>For widows only.</u>		
Vocational Training (only widows) full cost of training (one time grant).	20,000/- (max)	
Cost of books/stationery (once a year to be claimed along with the education grant)	1000/- per year	
<u>For cadets only.</u>		
Up to one child joining Defence Officers Training Institutes like NDA/ IMA for the duration of the training.	1000/- pm	
(j) <u>Orphan Grant</u>		
(i) On yearly basis.	1000/- pm	
(ii) Daughters of ex-servicemen categories up to marriage/ 21 years of age, whichever is earlier.		ALL RANKS
(iii) One son of ex-servicemen of all categories upto class XII or 18 years of age, whichever is earlier.		

9. **Eligibility.**

- (a) Pensioner ESM including widows upto the rank of Havaldar & equivalent and non-pensioners ESM/ widows.
- (b) ESM, widows/dependents not in receipt of fix medical allowance but expend more than ` 2400/- on the present treatment for which the assistance is sought (in case of medical grant).
- (c) PBOR and their widows provided they have not got assistance from any other source (in case of medical grant).

- (d) Officers who spend more than ` 50,000/- on treatment but have not received assistance from any other source (in case of medical grant).
- (e) All cases involving accidents (in case of medical grant).
- (f) World War II veterans and their widows who are not in receipt of any financial assistance/ old age/ world war veterans' pension scheme from the respective State Govt.
- (g) Certificate from the Zila Sainik Board that no financial assistance is provided from State Govt or any other source.

10. **How to Apply.** The applicant should submit his/ her application along with Financial Condition Report (FCR) form to the concerned RSB/ZSB. **The bank account number must be reflected in the FCR.**

Note: Application and Financial Condition Report (FCR) forms are available at RSBs/ZSBs.

11. **Documents Required.**

- (a) Attested copy of discharge book.
- (b) Ex-servicemen/ Widows Identity Card.
- (c) Ownership certificate (in case of house repair).
- (d) Death certificate (in case of funeral allowance).
- (e) Dependents certificate (in case of orphan daughter of ESM).
- (f) Certificate from village sarpanch/registrar, birth certificate of bride, ration card and marriage invitation card (in case of marriage grant).
- (g) Certificate from military hospital with reason for not reporting there for treatment (in case of medical grant).
- (h) Certificate from AGI/ AFGI whether any similar assistance has been provided or not (in case of medical grant).
- (i) Copy of discharge certificate from hospital (in case of medical grant).
- (j) Bonafide certificate from school (in case of education grant).
- (k) Bank account number.

12. **Air Force Naval Housing Board.**

(a) **Housing Schemes.** The Board announces housing schemes from time to time at locations where land is being either acquired or has already been acquired. Such schemes follow one or a combination of the following concepts:-

- (i) Group housing
- (ii) Row housing
- (iii) Multi-storey flats
- (iv) Single units
- (v) Developed plots

(b) **Promulgation.** Schemes are promulgated through 'K' broadcast in the Air Force, IG messages in the Navy and through the AFNHB website www.afnhb.org

(c) **Address.**

Air Force Naval Housing Board
Air Force Station, Race Course
New Delhi 110003
Tel: 23793462/ 63
Fax: 011-23014942
E-mail: directorgeneral@afnhb.org
Website: www.afnhb.org

Induction of Ex-Sailors into Defence Security Corps

13. The Defence Security Corps provides avenue for re-employment of ex-servicemen PBOR from Army, Navy, Air Force and TA, provided they meet the laid down QRs for recruitment. Presently, naval PBOR are recruited in DSC as JCOs, DSC Clerks and Sep (GD). Recruitment modalities for these are appended in the succeeding paragraphs.

14. **Eligibility.**

(a) **Recruitment as Sep (GD).** The candidates should meet following eligibility criteria for recruitment:-

- (i) Should have rendered at least five years of service.

(ii) Should not have been dismissed/ discharged SNLR/ unsuitable from service.

(iii) Should not have been assessed below VG* in his career.

(b) **Medical Category.** Medical category should be in **S1A1**, at the time of discharge from former service. Low medical category personnel other than **S1A1** are not eligible for re-enrolment into DSC.

(c) Should be less than 45 years of age.

(d) Should not have been awarded more than one warrant punishment in last five years of service and not more than two in entire service.

(e) Physical standards will be as applicable to corresponding age.

(f) Should be matric or have passed ET-1(Army Certificate of Education-I & Army English Certificate-III) examination.

(g) Gap between termination of former service and recruitment in DSC should not be more than five years.

15. **Recruitment as Clerk (GD).** This is open to ex-PO WTR/ Leading WTR with following QRs:-

(a) **Age Limit.** Below 45 years at the time of enrolment into DSC.

(b) **5 Years Gap.** Gap between date of discharge from Navy and date of re-enrolment into DSC should be not more than five years.

(c) **Discipline.** Only those personnel who do not have more than **ONE** red ink entry during last five years of former service and not more than two red ink entries during the entire former service are eligible.

(d) **Medical Category.** Candidate should be in Medical Category S1A1 at the time of discharge from former service.

(e) **Educational Qualification.** Matriculation/ ET-1 (Army Certificate of Education-I & Army English Certificate-III) and above.

16. **Recruitment as JCO.** This is applicable to personnel retired in the rank of MCPO-I (equivalent to Sub Maj), MCPO-II (equivalent to Sub) and CPO (equivalent to Nb Sub) including Honorary ranks with following QRs:-

(a) **ACRs.** Out of the last five ACRs, at least three should be above average and two not below high average with no adverse remarks.

(b) **Discipline.** No warrant punishment in the rank of CPO/ MCPO.

(c) **Age.**

(i) CPO/MCPO-II Below 50 years

(ii) MCPO-I Below 52 Years

(iii) Ex-JCO should be below 50/ 52 yrs as and when they report at DSC Centre for Re-orientation Cadre based on a call letter issued by DSC Centre.

(d) **Educational Qualification.** Matriculation/ ET-1 (Army Certificate of Education-I & Army English Certificate-III) and above.

(e) **Medical Category.** Medical category should be in **S1A1**, at the time of discharge from former service. Low medical category personnel other than **S1A1** are not eligible for re-enrolment into DSC.

(f) **Character.** Very Good (VG).

(g) **Time between Discharge and Re-enrolment.** Not to exceed 5 years.

(h) **Date of Enrolment.** Date of reporting to DSC Centre for the Re-orientation Training based on a call letter issued by DSC Centre.

(i) **Fixation of Seniority.** Merit list prepared by selection board based on performance during the interview.

17. **Period of Engagement.** The period of engagement, subject to review by AG, IHQ/ MOD (Army) will be as under:-

(a) **JCOs.**

(i) **CPO/MCPO-II (Nb Sub/Sub).** Initial employment will be for a period of five years subject to confirmation after six months of initial service. Those recommended and selected for further retention may be given five years extension at a time or till they reach the age of superannuation, subject to screening at the time of last extension or three years before the date of retirement, whichever is earlier.

(ii) **MCPO-I (Sub Maj).** 57 years of age or four years of tenure as Sub Maj, whichever is earlier subject to screening at the time of last extension or three years before the age of superannuation, which ever is earlier.

(b) **Sep (GD).** Initial term of engagement is 10 years, extended by five years at a time till 57 years of age.

18. Office of Rajya Sainik Board Delhi: Notification

No. F. 15/A/RSB/2004 (Part)/3883. The Lt Governor, Delhi, has revised the rates of Gallantry Awards and introduction of cash grant to Distinguished Service Medal awardees in respect of Armed Forces personnel belonging to Delhi. The rates of Cash Grant and Annuity, wherever applicable, are as under:-

<u>Award</u>	<u>One time Cash Grant w.e.f. 1-1-2008 (Rs)</u>	<u>Revised Annuity to Existing Awardees (Rs)</u>
Param Vir Chakra (PVC)	25,00,000/-	Nil
Ashok Chakra (AC)	25,00,000/-	Nil
Maha Vir Chakra (MVC)	15,00,000/-	1,20,000/-
Kirti Chakra (KC)	15,00,000/-	96,000/-
Vir Chakra (VrC)	10,00,000/-	60,000/-
Shaurya Chakra (SC)	10,00,000/-	48,000/-
Sena/ Nao Sena/ Vayu Sena Medal	5,00,000/-	24,000/-
Sarvottam Yudh Seva Medal (SYSM)	1,27,000/-	Nil
Uttam Yudh Seva Medal (UYSM)	75,000/-	2,500/-
Yudh Seva Medal	34,000/-	2,500/-
Mention in Despatch (MID)	12,000/-	500/-

Distinguished Services Medal Awards

<u>Award</u>	<u>One time Cash Grant (Rs)</u>
Param Vishist Seva Medal (PVSM)	1,15,000/-
Ati Vishist Seva Medal (AVSM)	57,000/-
Vishist Seva Medal (VSM)	23,000/-
Sena / Nao Sena / Vayu Sena Medal (Distinguished Service)	45,000/-

19. **GOI, MOD letter No 7(32)/2007/ D (AG) dated 14th May 2008 Regarding Enhancement of Monetary Allowance Attached to Post Independence Gallantry Awards is Reproduced below:-**

Sir,

(a) I am directed to refer to this Ministry's letter No. 3 (8)/ 98/ D (Ceremonial) dated 18 February 1999, and to convey the sanction of the President to the enhanced payment of monetary allowance at the following rates to all recipients, irrespective of rank and income, of the following post-independence gallantry awards, with effect from the date of issue of this letter:-

Particular of Gallantry Award	Revised rate of monetary allowance (Rupees per month)
Param Vir Chakra	3000/-
Ashok Chakra	2800/-
Maha Vir Chakra	2400/-
Kirti Chakra	2100/-
Vir Chakra	1700/-
Shaurya Chakra	1500/-

Note: Each Bar to the decoration will carry the same amount of monetary allowance as admissible to the original award.

(b) The Government have also decided to grant monetary allowance at enhanced rates of ` 500/- pm to the Sena / Nao Sena/ Vayu Sena Medal awardees (where the awards have been given for gallantry). This will be payable to those who have been given these awards on 26 January 1999 or thereafter.

Note: The monetary allowances in respect of Sena / Nao Sena/ Vayu Sena Medal awardees (where the awards have been given for gallantry Sena / Nao Sena/ Vayu Sena Medal awardees (where the awards have been given for gallantry) are now payable to all existing awardees as amended vide GOI Ministry of Defence letter No 7(32)/2007/D(AG) dated 07 Oct 2008.

20. **Admissions to Professional Institutions.** Under the umbrella of Navy Education Society in Naval Institute of Technology, Mumbai, all seats are reserved for the children of Defence personnel. The following priority is followed amongst the Defence personnel:-

Priority	Categories
I	Children of serving naval personnel
II	Children of retired naval personnel
III	Children of serving Army /IAF/ Coast Guard
IV	Children of retired Army/ IAF/ Coast Guard
V	Children of defence civilian

21. **Reservation of Seats in Medical/ Dental Colleges**

(a) **General.** The Central Govt nominee seats for wards of defence persons for MBBS (approx 28-32) and BDS seats are allotted to KSB through Ministry of Health. There are no provisions for reservation in post graduate and engineering courses.

(b) **Eligibility Criteria** Eligibility for Central Govt nominee seats for MBBS/ BDS is only for the following priorities:-

(i) Killed in action.	Priority - I
(ii) Disabled in action and Boarded out from service with disabled attributable to mil service.	Priority - II
(iii) Died while in service and death attributable to military service.	Priority - III
(iv) Disabled in service and boarded out with disability attributable to military service.	Priority - IV
(v) Award/ Other Award Winners.	Priority - V

(Other awards include distinguished service awards only; it does not include service medals)

Note: Within **Priority II to priority IV** only **attributable** cases are eligible, **aggravated** cases should **not** apply.

(c) **Ex-servicemen** and serving personnel are not eligible for these seats.

(d) **Procedure.** MBBS/ BDS seats, candidates should have passed and secured at least 50% aggregate marks in **English, Physics, Chemistry and Biology and 50% marks in Physics, Chemistry & Biology together** in the qualifying Exam/10+2. However, in preparation of the merit list, 80% weightage is given to the result of the qualifying examination in the subjects mentioned above and 20% to the matriculation or school leaving examination.

(e) Advertisement is published in all leading news papers including Employment News during **Mar/Apr** every year for these seats. Application forms can be obtained any time from KSB once the seats are advertised. These are free of cost and contain detailed instructions for guidance of the candidates. These forms duly completed and verified by **Oic Records** should reach the Kendriya Sainik Board, Ministry of Defence, West Block IV, Wing-V, RK Puram, New Delhi 110066. The selected candidates are informed directly by KSB, for State Govt quota/entrance examination. Kindly contact your Rajya Sainik Board/Zila Sainik Board and concerned Universities for further information.

22. Admission of Naval Wives & Widows in B Ed & Vocational Courses:-

(a) **Admission in B.Ed. Course for Naval Wives and Widows.** The action plan approved to facilitate assured admissions for naval wives and widows in BEd colleges at Delhi, Mumbai, Kochi and Vizag wef 2010-11 is as follows:-

(i) To get specific number of seats reserved in B Ed colleges under Universities and Management quota of private B Ed colleges for AY 2010-11.

(ii) Facilitate better utilisation of quota for defence personnel in BEd, in Delhi and other naval stations.

(iii) To start a BEd college (100 seats and hostel facility) at a suitable location as a long term measure.

(b) The present status in Delhi, other northern states and in the commands is as follows:-

(i) Amity University has reserved five seats, relaxed eligibility criteria and granted fee concession of 50% and 25% to naval widows and wives/ dependents respectively in B Ed course at its NOIDA campus wef AY 2010-11.

(ii) The Defence quota in B Ed colleges in Delhi has been ascertained and publicised for the benefit of all naval widows, wives and dependents.

(iii) To enhance the success rate of admission in B Ed courses, three months coaching for B Ed entrance test has been coordinated through M/s Global Teachers Academy at Safdarjung Enclave, New Delhi.

(iv) St Soldier Education Society (Regd) has offered 45 seats in B Ed course at Jalandhar subject to passing Punjab State B Ed Entrance test. They have also offered priority admission with a fee concession of 25% in other professional courses viz., MBA, BBA, MCA, BCA, Dip in Hotel Management, B Pharmacy, etc in their institutes at Jalandhar.

(v) VC, IGNOU has also agreed to reserve 15 seats each at Delhi, Mumbai, Vizag and Kochi in B Ed courses through distance mode and waiver of two years teaching experience requirement.

(vi) In addition to the above, JayPee (for UP, HP & MP), ApeeJay (for Delhi & NCR), Amity (for NCR & Rajasthan), RK Group (for J&K), Sanskriti Group (for UP & Haryana) have been approached for reservation of some seats in B Ed and other professional courses for dependents of naval personnel.

(c) All three commands have been given AIP to sign MoU and arrange reservation of seats in local private B Ed colleges, priority to admission in Govt. colleges, for assured admissions to naval wives and widows in B Ed courses. The commands are also facilitating admission in B Ed courses through wide publicity of the defence quota, conducting coaching classes for respective state B Ed entrance tests and providing active support to the interested candidates.

(d) **Vocational Courses.** Arrangements have been made with South Delhi Polytechnic for Women. JD Institute of Fashion Design, M/s Arena Multimedia and VLCC for assured admission in up to one year duration, courses in Travel & Tourism, Nursery Teachers Training, Computer Courses, Fashion Design with CAD, Graphics, Web Design, Beauty Culture and Hair Dressing. All these institutes, except M/s Arena Multimedia have offered 25% discount in fee. Commands have also been requested to make similar arrangement for vocational courses.

23. Financial Grant of Tool Kit out of the Armed Forces Flag Day Fund.

Executive Committee of the Armed Forces Flag Day Fund, in its 11th meeting held on 08 Dec 09, approved the enhancement of financial assistance for purchase of tool kits from ` 2000/- to ` 8000/-, depending upon the nature of cases and requirement of toolkits to the trained ESM on fulfillment of the following conditions:-

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

24. Career Development for Naval Children after 10+2.

(a) In a unique offer made to the Indian Navy, the ITC Welcomgroup has offered course-cum-career opportunities in ITC Ltd - Hotel Division for the wards of naval personnel (Boys) after 10+2.

(b) With a workforce of over 1000 people, ITC Ltd – Hotel Div, runs Welcomgroup Management Institute in Gurgaon. The Group is committed to generate Quality Managers through four year training of bright and intelligent boys under a unique programme known as “Welcom Legionnaire Programme”. The salient features of the programme are as follows:-

- (i) A four year training programme in Hospitality Management including an Undergraduate Degree Course (BA) from IGNOU.
- (ii) Cost of the training will be borne by ITC Ltd- Hotels Division.
- (iii) Trainees will be paid a stipend during the programme.
- (iv) Graduates will be offered frontline positions in the company's hotels across the country.

(c) **Eligibility.** The eligibility conditions are as follows:-

- (i) Boys appearing for Class XII Examination.
- (ii) Minimum marks 65% in Class XII.
- (iii) Must be fluent in English with a high level of general awareness and basic knowledge of computers.
- (iv) Should have proven record of leadership in school.

(v) The candidates must be fit and healthy both physically and emotionally.

(vi) Weight must be proportionate to height.

25. The correspondence address and website of the Institute for obtaining further details of the group are as follows:-

Welcomgroup Management Institute
ITC Green Centre,
10 Institutional Area
Sector 32, Gurgaon-122 001
Haryana.
Tele : 124-4175039/ 27
Fax:124-4175048/ 4175040
Website www.itwelcomgroup.in/wmi

WAR WIDOWS/ WAR DISABLED AND RETIRED DEFENCE PERSONNEL

26. Widows Data Base. Welfare and rehabilitation of widows has been an important agenda at IHQ, Mod(N)/DESA. A major impediment has been non-existence of data base of widows. DESA has become a nodal point for compiling data base of widows. Till date, 2707 records have been compiled with an aim to stretch a helping hand to every widow for necessary assistance.

27. Welfare Measures for Widows. Resettlement of widows and children of naval personnel is always an important goal to achieve; continuous efforts are made in this area to ensure them a comfortable life. Different welfare measures initiated for the widows are as follows:-

(a) Admission of Wards of Widows in Educational Institutions. DESA coordinates admissions of wards of deceased naval personnel in KV Schools run by the Navy and other sister services, professional institutions/courses under ex-servicemen quota. St Soldier Education Society, Jalandhar has agreed to earmark a few seats in B Ed and other professional/skill based vocational courses for naval families (serving as well as retired) residing in and around Jalandhar, Punjab. The society manages the following colleges to conduct variety of vocational and professional courses:-

(i) St. Soldier Management & Tech. Institute

(ii) St. Soldier Institute of Hotel Mgt. & Catering Technology

- (iii) ST Soldier Law College
- (iv) St, Soldier Nursing Training Institute
- (v) St. Soldier Industrial Training Centre
- (vi) St. Soldier Institute of Pharmacy
- (vii) St. Soldier College of Education
- (viii) Paradise College of Education
- (ix) St Soldier Institute of Pharmacy & Polytechnic
- (x) St Soldier Institute of Engg. & Technology
- (xi) St. Soldier Degree Colleges

(b) The Society has also agreed to grant some fee concession for the naval candidates. The candidate may apply for seeking admission in B Ed or any other professional courses at any of the above institutions directly and details of the applications be forwarded to DNE for providing assistance in admission and fee concession to the naval candidates.

(c) Pension Modalities. Post implementation of Sixth CPC, pension is one of the prime inquiry issues among defence personnel. DESA has efficiently co-coordinated pension cases with the Pension Disbursing Authority and cases have been solved to the satisfaction of pensioners.

(d) Provision of Tipper Trucks. This is a DGR/GOI sponsored scheme for widows/disabled ESM, wherein an investment of ` 85,000/- fetches ` 3,000/- per month for a period of five years. The invested money is returned after this period. This being a DGR sponsored scheme, is considered safe investment and thus favoured by the widows. Thirty Seven naval widows have been allotted Tipper Trucks so far under the scheme and cases for three more widows have been taken up with DGR for allotment of the same.

(e) Job Opportunities. Widows/children of deceased naval personnel are being encouraged to appear for job interviews for office jobs and in retail sectors for their rehabilitation. DESA is instrumental in seeking these opportunities from perspective employers for widows and their wards. (Refer chapter 8 - INPA)

28. Financial Assistance Admissible to Ex-naval Personnel (pensioners) and their Dependents from INBA.

(a) Lump Sum Grant on Death of Naval Pensioner. The lump sum grant-in-aid to next-of-kin on death of a pensioner after retirement is as follows:-

(i) Officers: ` 20,000/- (ii) Sailors: ` 10,000/-

(b) Travel/ Incidental Expenses. Naval pensioners required to be transferred from one service hospital to another out station service hospital for medical treatment, have to incur substantial expenditure. To alleviate the financial hardship a grant of ` 500/- as travel/ incidental expenses is given on recommendation of concerned service hospital.

(c) Rehabilitation Grant. All sailors on invalidment from service due to TB/ Paraplegia/ Leprosy etc. are given a rehabilitation grant of ` 7,500.

(d) Assistance for Self Employment. Financial assistance up to ` 20,000/- is given to ex-sailors in indigent circumstances for starting self help economic venture like KIOSKS besides supply of sewing machines etc. to widows.

(e) Grant for Marriage of Daughters. Next-of-Kin of naval personnel who die in harness and as a pensioner are given grant as under per child up to max of two daughters:-

(i) Officer - ` 25,000/- (ii) Sailor - ` 12,500/-

Note. Application forms for all above schemes are hosted on IRFC website www.irfc-nausena.nic.in.

29. Sponsorship Scheme for Wards of Naval Personnel/Widows for Recruitment of sailors in Indian Navy Naval Personnel (Serving/ retired)/Widows of Naval personnel can sponsor only one son per batch and get maximum of two candidates enrolled in the Navy during his lifetime ie during service in the / after retirement/ by his widow. The following considerations are offered to sponsored candidates:-

(a) Eligibility Conditions A relaxation of 5% marks from the minimum marks required for general category.

(b) Upper Age Relaxation The following age relaxation is given sons of Naval personnel:-

- (i) Killed in action or who died while in service - 12 Months
- (ii) Who are in service/retired/ who died after retirement -06 Months

Note: Sponsorship and age relaxation forms are placed at the Appendix A & B respectively.

(c) **Bonus Marks** A sponsored candidate who qualifies in written, PFT and medical examinations will be awarded additional marks as follows:-

- (i) Killed in action : 10 Marks
- (ii) Died whilst in service : 08 Marks
- (iii) In service : 05 Marks
- (iv) Retired/died after retirement : 04 Marks

Note: Marks over and above those obtained in written examination.



ECHS – JAN 2011



1. ECHS was started on 01 Apr 2003 based on felt need of a large population of ex-servicemen across the country. This scheme modeled on the lines of CGHS provided comprehensive medical cover to the members for all known diseases. Prior to 1963 there was no provision for Medicare to ex-servicemen. In 1963, the govt. permitted limited medical facilities to the ex-servicemen. Limitation was based on local availability of facility and medicines. Local purchase of medicines for treating ex-servicemen was not allowed since the concession was based on local spare capacity utilisation within existing budgetary allocations for serving soldiers. Only ex-servicemen and their spouse / widows were permitted this 'gratis' Medicare with exclusions of diseases like cardiac ailments, renal failures, cancer, TB, leprosy, psy illness and paraplegia. Military Hospitals covered places where only 20% of ex-servicemen had settled. Therefore only very limited number of patients could actually get medical attention by the AFMS.

2. ECHS was therefore the most notable welfare scheme ever launched in India for ex-servicemen. The members of ECHS became entitled to comprehensive Medicare covering all known diseases. ECHS marked Govt's commitment to providing full budgetary support to the healthcare of ex-servicemen and their families. Not only ex-servicemen and their spouse / widows, ECHS covered entitled parents and children. ECHS beneficiaries became entitled to treatment not only in service hospitals, they could also be referred to select private hospitals for best possible Medicare and to ensure that service hospitals are not overloaded. Apart from 106 ECHS Polyclinics in military stations, 121 Polyclinics were established in non-military stations where a large majority of retired soldiers had settled down. These Polyclinics were provided with doctors, physicians, paramedics and at some places even gynaecologists to provide full fledged OPD facility to the members. Diagnostic aides like X-Ray and path lab has also been provided at the polyclinics.

3. ECHS membership has now crossed 11 Lakh with a total of over 34 Lakh beneficiaries. Smart cards have been issued to the members to establish irrefutable proof of the identity through biometrics.

4. As the scheme progressed and advanced towards stabilisation, the large and expanding beneficiary base necessitated review and reforms. Main challenge of the scheme was how to handle increasing OPD load at the Polyclinics with skeletal contractual staff authorisation,

how to decongest the high-pressure Polyclinics and service hospitals, how to prevent infirm patients running from pillar to post for getting entitled Medicare and reimbursements and how to extend the reach of ECHS to remote areas with considerable ex-servicemen population.

5. The free and frank no holds barred discussions during the Chandimandir ECHS Seminar of Jul 2009 based on theme-'The Way Ahead', marked a turning point for ECHS and facilitated much needed reforms. Reformed referral policy liberalized procedure for treatment in private hospitals and paved way for decongesting service hospitals (Army, Command and Zonal), removed local restrictions on referrals and opened non-empanelled dialysis centres for beneficiaries. Direct referrals by remote Polyclinics were permitted to empanelled super-speciality hospitals of nearby cities. This enabled the outstation patients to directly access outstation multi-speciality hospitals without being referred through high-pressure Polyclinics of larger cities like Delhi, Chandigarh, Bangalore, Kolkata, and Pune etc. This provision also helped in preventing congestion at the Polyclinics of these cities.

6. Another issue facilitated during the Chandimandir Seminar was mutual decision by the Services and the ex-servicemen's bodies to work in partnership for resolving problems of members and for improving the services under the Scheme. Voluntary service by the members has been notable at Secunderabad Polyclinic where right from registration of sick report to assistance in construction of additional accommodation, member volunteers are doing wonderful works. The 'Secunderabad Model' is there for others to emulate and take a notch higher.

7. After persistent efforts of the Armed Forces, the Govt has approved the expansion of ECHS to open 199 additional ECHS Polyclinics. This will enable benefits to ex-servicemen in districts where their population is up to 1500. Remote areas where the ECHS population is up to 800 would also be covered. Anomaly of denial of ECHS membership to Nepal Domiciled Gorkha ex-servicemen was removed when the Govt. approved their membership for treatment in India. It is now intended to seek establishment of Polyclinics in Nepal. This would bring the NDGs ex-servicemen settled in Nepal at par with their counterparts in India. Certain other improvements in the scheme being actively pursued with the Govt. are:-

- (a) Enhancement of powers of competent financial authorities to enable early consideration of Medicare bills.
- (b) Improving supply of medicines and consumables through two means. The first, through the proposal of outsourcing the pharmacy services to reputed manufacturers and suppliers and the second through enhancing the financial limit of local

purchase of medicines by Officer-in-charge of the Polyclinics. Provision is also being sought for reimbursement of purchase of non-available medicine to the members.

(c) Improving quality of OPD services at the Polyclinics by seeking authorisation of deficient category of essential staff like radiologists, radiographers, physiotherapists, pharmacists, dental assistants / hygienists and clerks. Presently the Armed Forces are spending approx Rs 5 Crore annually for this purpose.

(d) There are about 6.5 Lakh ECHS hospitalizations each year. Hospital bill clearance takes much longer than the stipulated period of 60 days in absence of dedicated staff / organisation for this purpose. Therefore bill processing by Third Party Administrators is intended to replace the present adhoc processing system. This would not only reduce load from the Station HQs but also enable the hospitals to receive reimbursements within three weeks of bill submission.

(e) Empanelment of private hospitals for providing cashless treatment to ECHS beneficiaries is an ongoing process. However, this process takes unduly long due to delayed submission of completed proceedings of Board of Officers convened for this purpose. In some cases, this process takes nearly two years. Govt. is now considering utilizing the services of National Board of Accreditation for Hospitals and Healthcare providers (NABH). This step is expected to reduce the empanelment period to approx a month.

(d) While the formal Govt. nod for much needed improvements in ECHS is awaited, certain other steps have been taken by the Armed Forces for meeting the enhanced aspirations of the beneficiaries. Providing telephonic appointments with the Polyclinic doctors in afternoons is a small step, which has added to clientele satisfaction. ECHS staff at various high-pressure stations has also been advised to set up extension counters in localities with high member density so that ECHS benefits, especially medicines are available in their neighbourhood. This step would also help in decongesting the Polyclinics.

(e) It has been realized that such a large health scheme cannot be effectively managed without using technology. Therefore, automation of Polyclinic processes and networking of all Polyclinics is underway on Public Private Partnership model.

(f) Recently a study on ECHS and CGHS was conducted by the Indian Council for Research on International Economic Relations. The survey undertaken under this study revealed the members preference for ECHS as against offered health insurance scheme. 93% beneficiaries preferred ECHS to health insurance.

(g) ECHS is a flagship welfare scheme of the Govt. for the welfare of ex-servicemen. Approximately Rs 1000 Crore is being spent by the Govt. for meeting the health care needs of the veteran soldiers and their families of the three services and the Indian Coast Guard. The Armed Forces are continuously endeavoring to improve the quality and reach of this scheme, which is now on the threshold of a major expansion.

(h) Ten ECHS hospitals are planned at Delhi Cantt, Chandigarh/Panchkula, Jalandhar Cantt, Lucknow, Kolkata, Jaipur/Jodhpur, Secundrabad, Pune, Kochi and Bangalore. ECHS hospital at Delhi Cantt will be established first followed by other cities. These hospitals will be of are 500 beds facility in 25 acre area with a capital and revenue budget of 250 Crore and 135 Crore respectively.

ECHS Website. [**www.indianarmy.nic.in/arechs.htm**](http://www.indianarmy.nic.in/arechs.htm).

E-mail ID. **echs_navy@yahoo.co.in**
mdechs@yahoo.com

Contact Tele Nos. MDECHS - 011-25684846

Appendix A

SPONSORSHIP FORM

Sir,

1. I have the honour to sponsor Shri

Son of Rank..... No.....
Unit/Adress.....

.....for
Recruitment as a SSR Sailor in the for theBatch

Photograph of
the candidate
(Paste recent
colour
photograph in
a dark
background

2. The particulars of my candidate are as follows:-

(a) Date of Birth

(b) Educational

(c) He is my son of the late Name.....
.....Rank..... No..... who died whilst in
service in the / after retirement from the

3. I certify that:

(a) I will be personally responsible for any false document produced or
false declaration. I fully understand that, in the event of any of the certificates
produced by the candidate being found to be false/forged/mutilated. I will be
liable to disciplinary action.

(b) I have not sponsored any other candidate for recruitment in the current
batch.

(c) I sponsored my son Name.....in the
.....batch and he has been selected and recruited.

(d) I sponsored my son Name.....in the
.....batch, however he has not been selected.

Signature

Name

Rank

Number

Identity Card No

Date

II

COUNTERSIGNED

Name Rank No

Is serving under my Command and his relationship with the candidate has been verified by me.

Ship's Stamp

Commanding Officer

INS

Date

OR

(FOR RETIRED SERVICE PERSONNEL ONLY)

Shri Rank No
retired from service on completion of years of service and
his Pension Book/Discharge Certificate No. is The candidate
is son of the above individual.

Signature
Secretary Zila Sainik Board/
Tehsildar or any other
Appropriate authority

APPLICATION FORM FOR AGE RELAXATION

1. Name of the sponsor and date of retirement: _____
2. Name of the candidate and relation with the candidate: _____
3. Whether candidate is dependent on the sponsor _____ (if not, state candidate's occupation).
4. Date of Birth of the Candidate: _____
5. Indicate No of days by which candidate is overage: _____
6. Additional Information Regarding the Candidate.
 - (a) Date of passing the qualifying examination: _____
 - (b) Reasons with sufficient justification for not availing about six chances to join Navy between 17-21 years. If availed give details: _____
7. Details of Previous sponsorship by sponsors.
 - (a) Candidate's name types of entry and Batch No.: _____
 - (b) Sponsor's Unit and relationship with the candidate: _____
 - (c) Whether candidate was recruited (Yes/No): _____
 - (d) Name of NRE : _____
8. Declaration
 - (a) I hereby certify that the above information is true and correct to the best of my knowledge and belief.
 - (b) In the event of any information being found false or incorrect, action can be taken against me.

Date

Signature
Name, Rank & No _____
Unit _____

Part – II

Remarks (Recommended/Not Recommended for the age relaxation)

Date:

Commanding officer

Directorate of Ex-Servicemen Affairs
IHQ-MOD {Navy}
6th Floor, Chanakya Bhawan
Chanakya Puri
New Delhi – 110 021

Tele: 011-24121068
Fax : 011-26880943

Mob: 09650094178
Email: navy.desa@gmail.com, desa@vsnl.com and
vsfdelhi@yahoo.com