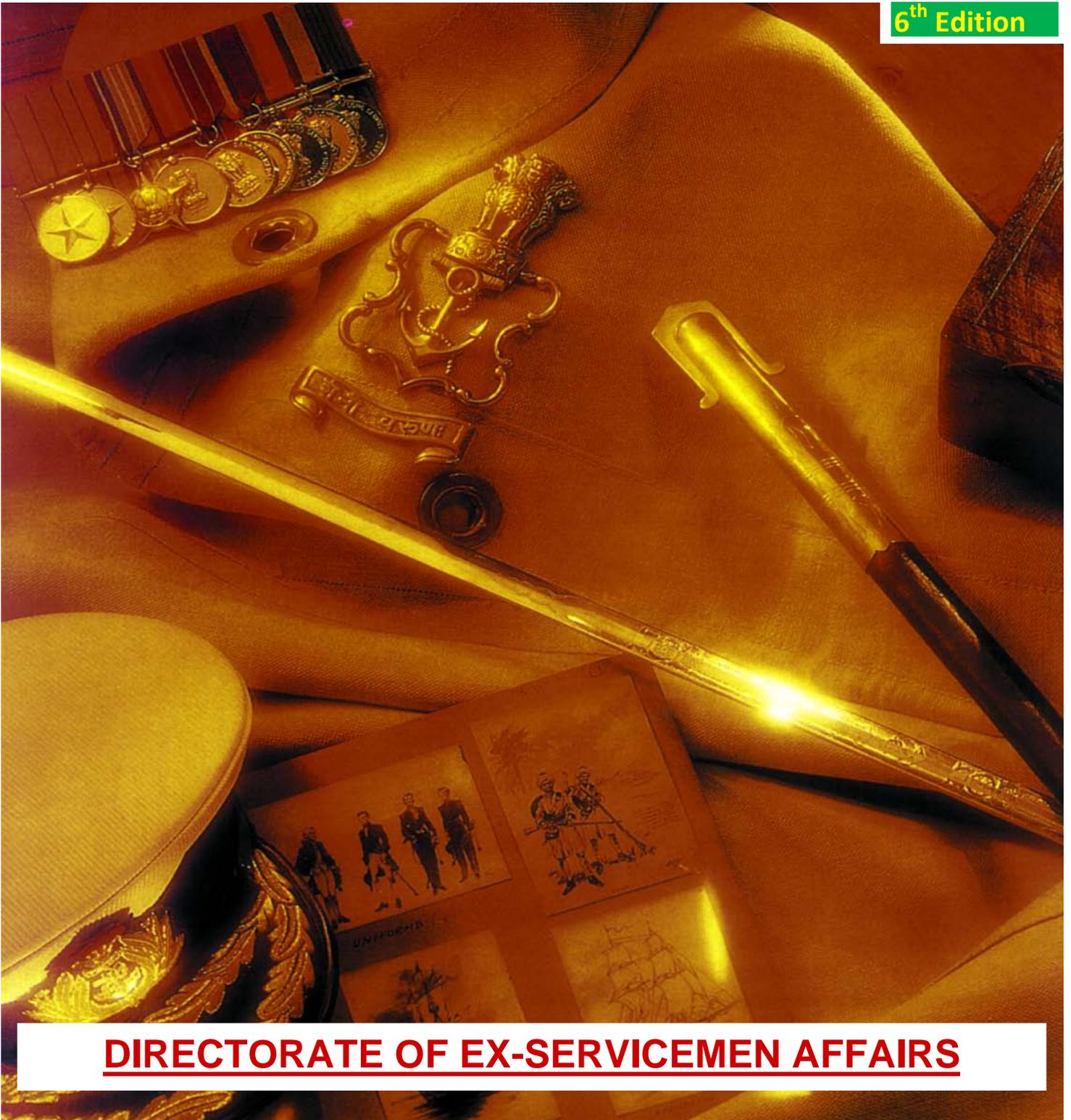


# INTEGRATED HEADQUARTERS MINISTRY OF DEFENCE (NAVY)

## NAVY FOR LIFE & BEYOND

6<sup>th</sup> Edition



DIRECTORATE OF EX-SERVICEMEN AFFAIRS



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### FOREWORD

1. Retirement is a time to rededicate yourself to your family and loved ones. It is a time to rejuvenate by indulging in the activities you always wanted to do but couldn't find the time in our hectic service life. So, sit back and enjoy this new phase of your life and make the best of it.
2. As with any successful venture, the foundation to good retirement is planning. This compendium has therefore been prepared with the aim to aid the naval personnel and their families in planning post-retirement life. It would act as '**ready reckoner**' to personnel bidding adieu to Naval Service and starting a second innings outside the prestigious White uniform.
3. I hope that this edition of '**Navy for Life & Beyond**' would help you in effecting a smooth transition from active service to retired life. I wish a pleasant and contented retired life to all those who are bidding adieu to us.

Wishing you health and happiness,

(Anurag G Thapliyal)  
Vice Admiral  
Chief of Personnel

Date: 05 Nov 2012

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**GENERAL**  
**REGULATIONS**  
**- PENSION**



## CHAPTER-1

### GENERAL REGULATIONS - PENSION

#### Service Which Qualifies for Pension in Respect of Commissioned Officer

1. The following periods of service shall qualify for pension as regular Commissioned Officer:

(a) **Service as a Commissioned Officer and officer of Military Nursing Service.**

(i) Previous service as Officer in the Army, Navy and Air Force irrespective of the type of commission, jointly or severally, subject to the refund in the prescribed manner to the Government, of the gratuity, if any, other than war gratuity, received in respect of such service provided that :

(aa) any service which was forfeited by special orders, and

(bb) any period of unauthorised absence unless pay and allowances are admitted for the period of absence, shall not be regarded as qualifying service, nor any period of ante-date except as provided in clauses (l) and (m) below.

(ii) In the case of Engineering Graduates, if Short Service Commission is followed by permanent commission, the period during which an Officer holds Short Service Commission on probation will reckon for the purpose of pensionary benefits.

(b) Embodied or called out service as an Officer of the Territorial Army or the Auxiliary Air Force, if it is preceded without a break.

(c) **Periods of leave** All kinds of leave including study leave. Any period of leave without pay shall not, however, qualify unless specifically authorised by Government.

(d) **Period of suspension from duty by order of a competent authority.**

The period of suspension in the case of an Officer, who is not brought to trial or who is acquitted of the charge(s) by competent court or Authority for which he was placed under suspension. In all other cases, the period passed under suspension shall count for pension only under the orders of the Central Government.

**Retirement has been a discovery of beauty for me. I never had the time before to notice the beauty of my grandkids, my wife and the tree outside my very own front door. And, the beauty of time itself.**



(e) **Service on deputation under Civil Department or State Government or a Municipality or a Foreign Government.**

(i) Service under an Office/Department/Ministry of the Central Government or under a State Government.

(ii) Service under a Foreign Government or a Local Body or an Autonomous Corporation or a Municipality or other Institution provided that a pension contribution is paid by the Central Government or by the Officer himself or by the borrowing authority.

(f) **Previous pensionable service civil service** - Any period of pensionable civil service under Central/State Government if followed by military service, without a break and subject to the condition that gratuity and interest, if any, received in respect of such service being refunded to the Government in the prescribed manner.

(g) **Previous service in Central Autonomous Bodies** - Service rendered in the Autonomous Bodies before and after his take over by the Government followed by service as a Commissioned Officer with or without break. The period of break, if any, will be automatically condoned.

**Note** : Retirement benefits, if any, received for the service rendered in the Autonomous Bodies by the individual, who was in service of those bodies at the time of his being taken over by the Government will be returned to the Defence Services Estimates. The gratuity/employer's contribution, if any, received by the individual who left the service of Autonomous Bodies prior to his take over by the Government, will be refunded with simple interest at the rate prescribed by the Government from time to time from the date of receipt to the date of refund.

(h) **Period of ante-date of commission and secondment in the case of Officer of the Army Medical Corps and Army Dental Corps.**

The period of ante-date of commission granted to an Officer in respect of an approved whole time appointment held in a recognised civil hospital prior to commissioning and/or possession of a post graduate diploma/higher qualifications; and the periods of secondment of an Officer for the purpose of attending a course in a recognised institution subject to the following maxima:-

- |      |  |           |
|------|--|-----------|
| (i)  | Ante-date of commission                              | 18 months |
| (ii) | Secondment   | 12 months |
| (ii) | When both ante-date and secondment have been granted | 24 months |



Provided that in the case of an Officer who obtains a post-graduate diploma or higher qualifications while in civil service or in temporary military service, the periods of ante-date given for such higher qualifications shall not be allowed to count for pension/gratuity if such civil service or temporary military service counts for pension or gratuity as a Commissioned Officer. However, if the post graduate diploma or higher qualification is acquired either before joining the civil service or after leaving the civil service and before joining the Army Medical Corps or Army Dental Corps, the periods of ante date granted on account of such higher qualifications shall continue to reckon for pension under the existing rules.

**Notes:** 1. The period of arrest preceding the sentence of rigorous imprisonment by court martial, in which the Officer remains in service and carries out work and undergoes military instructions in the Unit itself under the orders and supervision of military authorities, will be treated as qualifying for pension.

2. Period of service not covered by the preceding clauses shall also qualify for pension as a Commissioned Officer to the extent and subject to the conditions under which it has been or may be permitted for purposes of these Regulations by specific Government orders.

### **Service Which Qualifies For Retiring Gratuity In Respect Of Commissioned Officer**

2. Subject to the following modifications in the case of officer, all service which qualifies in full for pension also qualifies for retiring gratuity, and on the same conditions:

(a) Period spent by an officer on study leave which qualifies in full for retiring pension shall also qualify for gratuity, provided that service for a minimum period specified by the Government has been rendered from the date of return from the study leave last availed of. This proviso may be relaxed in the case of an officer who is permitted to retire on account of ill - health within that period.

(b) The period of ante-date of commission and secondment allowed as qualifying for pension in the case of Army Medical Corps and Army Dental Corps Officers shall not qualify for gratuity.

### **Effect of forfeiture of service by court martial under the navy act, 1957.**

3. The period of service which has been forfeited under Section 81(m) of the Navy Act, 1957 by a Court Martial shall not be counted towards the pensionary awards.

**The only way to avoid being miserable [in retirement] is not to have enough leisure to wonder whether you are happy or not.**



### **Condonation of Interruption in Service**

4. (a) In the absence of a specific indication to the contrary in the service records, an interruption between two spells of service rendered in civil or military capacity under Central Government shall be treated as automatically condoned and the pre-interruption service treated as qualifying service for pension/gratuity.
- (b) Nothing in clause (a) above shall apply to interruption caused by resignation, dismissal or removal from service or participation in strike.
- (c) The period of interruption referred to in clause (b) above shall not count as qualifying service.

**NOTE:** In case of personnel below officer rank, the interruption caused by discharge at own request is not equivalent to resignation. As such the term resignation used in clause (b) above is exclusive of the interruption caused by discharge at own request.

### **Date of Commencement**

5. (a) A pension other than a family pension shall be payable from the date following that of release/retirement/discharge/invalidment from service.
- (b) A family pension shall be payable from the date following the date of death of service personnel or pensioner.
- (c) Retirement gratuity, and commuted value of pension where one has applied for commutation before retirement/discharge is payable immediately after retirement/ discharge unless a judicial/ disciplinary proceeding is contemplated/ pending. Death gratuity is payable immediately on the date following death while in service.

### **Duration of Pension**

6. (a) A pension shall be payable for life except where otherwise stated in Navy (Pension) Regulations.
- (b) A pension is payable for the day on which the pensioner dies.

### **Mode of Payment**

7. (a) Pension shall be payable in Rupee in India.
- (b) Except as provided in clause (c) below, pension fixed at monthly rates is payable/credited monthly on or after the last working day of the month to which it relates except in the case of pension for the month of March which shall be paid/credited on or after the first working day of the succeeding months.
- (c) Pension for the broken part of the month may be paid before the end of the month at the original rate;

**We've put more effort into helping folks reach retirement age than into helping them enjoy it.**



- (i) When there is a variation in the rate of a pension consequent on the disbursement of the commuted value of a portion thereof.
  - (ii) When a pensioner dies or ceases to be eligible for pension.
8. (a) A pensioner shall receive payment in person after the Pension Disbursing Authority is satisfied about his identity or Pension Disbursing Authority shall arrange to credit in the bank account of the pensioner, the month's pension, commuted value of pension and retirement/death gratuity as has been authorised.

Provided service or disability pensioners, except female pensioners and those who have been specially exempted by Government, shall as an additional means be identified with reference to their photographs sent to the Pension Disbursing Authority.

(b) The life certificate shall be produced by the pensioner once in the month of November each Year.

(c) A Pensioner who is unable to appear in consequence of bodily illness or infirmity, may receive his or her pension through representative upon the production of a life certificate as at (b) above signed by authorities/persons listed below the prescribed certificate.

(d) In cases referred to in clause (c) above, the Pension Disbursing Authority must take precautions to prevent fraudulent payment, and must, at least once a year, require proof independent of that furnished by the life certificate of the continued existence of the pensioner. For this purpose, he shall require the personal attendance and due identification of all male pensioners who are not incapacitated by bodily illness or infirmity from so attending, and in all cases when such inability may be alleged, he shall require proof thereof in addition to the proof submitted of the pensioner's existence.

(e) The Pension Disbursing Authority shall be personally responsible for any payment wrongly made. In case of doubt he should consult the Principal Controller of Defence Accounts (Navy).

(f) NRI pensioners/family pensioners who are settled abroad may be exempted from personal appearance before the concerned Pension Disbursing Authorities at the time of drawl of pension/family pension provided the Indian Embassy/Mission abroad issue a certificate to the effect that the pensioners/family pensioners has been identified by them on his/her personal appearance on (date)...., with reference to documents viz. (i) Marriage certificate, (ii) Passport and (iii) Pension Payment Order.



### **Transfer of Pensions**

9. (a) Transfer of pensions of pensioners outside India shall not be permissible.
- (b) Transfer of payment of a pension from one place to another in India is permissible if a pensioner desires to do so. He has to apply to his Pension Disbursing Authority direct and no intervention of the Principal Controller of Defence Accounts (Navy) is necessary. But PCDA (N) and IHQ MOD (N)/DPA may be kept informed.

### **Drawl of Pensions through Agent**

11. (a) A pensioner resident in India may draw his pension through a duly authorised agent (including a bank), who shall execute a bond to refund overpayments and produce at least once in a year a life certificate as in **Appendix 'J'** signed by any of the persons authorised to sign such certificates.
- (b) (i) The provisions of clause (a) above, shall equally apply to cases where a pensioner not residing in India desires to draw his pension through an agent.
- (ii) The pensioner who wants to execute the power of attorney as in **Appendix 'J'** in India before proceeding ex-India, may be allowed to do so provided it is executed on a non-judicial stamp paper or on a plain paper affixed with adhesive stamps of appropriate value, before the Notary Public or any Magistrate.
- (iii) The pensioner shall furnish life certificate at least once in a year, through High Commission./Embassy of that country where he resides.

### **Employment under a Government outside India or In a Commercial Firm**

12. (a) A pensioner of commissioned rank, shall be required to furnish a declaration showing whether or not during the period for which pension is claimed, he was employed:
- (i) Under a Government outside India, and
- (ii) in the case of an Officer of the rank of Captain or above in a commercial firm, within 1 years of retirement as provided in Regulation 17 of Navy (Pension) Regulations.
- (b) In cases where prior permission of Government to such employment had not been obtained, payment of pension shall be suspended from the date of employment and the case reported to the Principal Controller of Defence Accounts (Navy) for orders of the President.

**He who laughs last at the boss's jokes probably isn't far from retirement.**



### **Continuance of Pension on Change of Nationality**

**(Authority:** MOD letter No. PC-5169/AT-P/PC/909/A/D(Pen/Sers) dt 06.10.2004),  
Regn.-82 -B of PRA Pt.II)

13. When a person who is in receipt of a pension or allowance under these Regulations becomes a naturalized citizen of a foreign state, his entitlement to pension shall remain unaffected and pension will continue to be paid by his Pension Disbursing Authority. However, the pensioner shall intimate the change of nationality to the Pension Disbursing Authority as well as to Principal Controller of Defence Accounts (Navy) for updation of their records. Other condition for payment of pension to NRI pensioners shall remain unchanged.

### **Pensioners' Employed/Re-Employed Under Government**

14. (a) If a pensioner is re-employed under the Central or State Government or a Corporation/Company/Body/Bank under them in India or abroad including permanent absorption in such Corporation/Company/ Body/Bank, he shall not be eligible to draw dearness relief on pension during the period of such re-employment and he shall be required to furnish a certificate of non-employment or re-employment as in **Appendix 'J'** once in a year in the month of November.

(b) In the event of non-production of non-employment or re-employment/employment certificate, the payment of dearness relief on pension shall be stopped until the pensioner produces the same.

(c) The payment of dearness relief on family pension to employed family pensioners shall remain payable during the period of employment.

(d) A pensioner employed outside India under a foreign Government or a private organisation shall remain eligible for dearness relief on pension/family pension.

(e) On cessation of re-employment the payment of dearness relief shall be resumed by the Pension Disbursing Authority.

#### **Explanation: -**

1. Pensioners who held the rank of Commissioned Officers are not entitled for dearness relief on their pension during the period of their re-employment.

2. The pay fixed at a higher stage because of advance increments and no protection of the pay last drawn is being given, the pay shall be treated as fixed at the minimum only for the purpose of ignoring the entire pension and allowing dearness relief.

**When a man retires and time is no longer a matter of urgent importance, his colleagues generally present him with a watch.**



### **Marriage/Re-Marriage Certificate by Family Pensioners**

15. (a) Every family pensioner(male/female) shall be required to furnish a Non-marriage certificate in the form prescribed in **Appendix 'J'** in the months of May and November every year to his pension disbursing authority.
- (b) Widow/widowed mother/widowed or divorced daughter/widower recipient of family pension shall not be required to submit the re-marriage certificate. However, they shall have to give an undertaking to the effect that she/he shall report such an event to his/her Pension Disbursing Authority promptly.

### **Certificate of Non-Earning Livelihood**

16. Every son/daughter including widowed/divorced daughter/brother/sister in receipt of family pension shall furnish a certificate as per **Appendix 'J'** to his Pension Disbursing Authority in May and November every year that their earning is not more than the prescribed limit.

**Note:** In case of physically handicapped/mentally retarded children granted family pension beyond 25 years of age the certificate prescribed in this Regulation shall equally apply.

### **Payment In Respect Of Insane Pensioners**

17. When a pensioner is certified by a Magistrate to be insane, the payment of pension and gratuity shall be regulated by the competent authority as under:

- (a) **Where the insane pensioner is lodged in an asylum** - The whole of the pension and gratuity shall be paid to the dependants of the pensioner on the production of the Pension Certificate and the Life Certificate, the question of payment by them of the cost of the pensioner's maintenance being left to be decided by the court on an application by the asylum authorities and in accordance with the provisions of Section 26 of the Lunacy Act.
- (b) **Where the insane pensioner is in the charge of his dependants** - The whole of the pension and gratuity shall be paid to the dependants of the pensioner on production of the documents referred to in clause (a) above.
- (c) **Where the insane pensioner is in the charge of a friend or any other relation** - The pension and gratuity shall be payable in two shares/one to the person having charge of the lunatic and another to the dependants of the pensioner on production of the documents referred to in clause (a) above.

The size of the two shares shall be determined by the Principal Controller of Defence Accounts (Navy) in consultation with the local civil authorities and,

**If I'd known that retirement was going to be this good I'd have done it the day after I left school !!!**



pending such determination, half of the pension and gratuity shall be paid to the dependants of the pensioner.

**Note:** For the purpose of resuming payment to the pensioner on his regaining sanity, certificate of a Magistrate to that effect shall be obtained.

(d) The person receiving the ordinary family pension as a guardian of such son or daughter or such son or daughter not receiving the ordinary family pension through guardian, shall produce a certificate, 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 once, if the disability is permanent and if the disability temporary, once in every five years to the effect that he/she continues to suffer from disorder or disability of mind or continues to be physically crippled or disabled.

**Note-** A certificate of guardianship issued in respect of persons with Autism, Cerebral Palsy, Mental retardation and multiple disabilities issued under National Trust Act by local level Committee is acceptable.

### **Payment of Family Pension In Respect Of Mentally Retarded Children**

18. (a) The family pension in respect of mentally retarded son or daughter shall be payable through a person nominated by the Armed Forces Personnel or pensioner, as the case may be, in case no such nomination has been furnished by the Armed Force Personnel or pensioners during his life time, through the persons nominated by the spouse of the deceased personnel or pensioner. Such personnel or pensioner can also appoint legal guardian through Local Level Committee in terms of the National Trust for the Welfare of Persons with Autism, Cerebral Palsy Mental Retardation & Multiple Disabilities Act, 1999 and Rules 2000.
- (b) Nomination form for receiving family pension on behalf of mentally retarded child to whom family pension is payable is as per **Appendix 'A'**.

### **Undrawn Pension and Arrears**

19. (a) Unless the Government by general or special orders direct otherwise, a pension remaining undrawn for more than a year, from Pension Disbursing Authorities other than Defence Pension Disbursing Office shall cease to be payable by Pension Disbursing Authority. Defence Pension Disbursing Office may pay pension remaining undrawn upto a period of 3 years, if he is satisfied with the claimants' explanation for the delay. If pensioner afterwards appears or claim is presented on his behalf, the Pension Disbursing Authority may resume the payment of monthly pension accruing thereafter, but the arrears can be paid;



- (i) by the Pension Disbursing Authority himself if the amount of arrears does not exceed ` 10000/- provided that arrears does not represent pension to be paid for the first time.
- (ii) with the previous sanction of the Principal Controller of Defence Accounts (Navy) if the arrears exceeds ` 10000/-

Provided that if, in any case, a pension remain undrawn for 3 years or more, neither monthly pension payment shall be resumed, nor arrears could be paid without the authority of PCDA (P) Allahabad. If the pensioner re-appears to draw his pension he may be readmitted to the pensions establishment if he accounts for his failure to draw the pension to the satisfaction of the PCDA (P) Allahabad, who may at his discretion, grant or withhold the arrears of pension or any portion there of.

- (b) A gratuity payment order shall remain enforce for one year only and no such order shall be retained by a Pension Disbursing Authority, if payment has not been made on it within a year of issue.

#### **Attachment of Pension by Civil Courts**

20. No pension whether due or to become due can be attached by process of any court until it has actually been paid. No pensioner can assign or sell any interest in respect of a pension not then due.

**Note.** The benefits to be sanctioned to the family of the missing service person will be based on and regulated by the reckonable emoluments drawn by him and rules/orders applicable to him as on the last date he/she was on duty including authorised period of leave.

#### **Completion of Family Pension Claim In Case Of Insane Nominated/ Eligible Heir**

21. Family Pension claim forms of insane claimants shall be completed by the person or the agency in whose custody such a claimant is held. A certificate from a Magistrate certifying that the claimant is an insane person shall be obtained and attached to the claim form. (Authority: MOD No A/01323/A/G/PS4(a)/6186/Pen-C dated 20.6.1966)

#### **Counting of Former Service**

22. (a) Officer who has previous regular service to his credit, shall be allowed by the Principal Controller of Defence Accounts (Navy) to reckon his previous service towards pension and gratuity to the extent specified in Navy (Pension) Regulations, subject to the conditions laid down therein, provided he was not dismissed from his previous service and has declared his previous service and cause of release/discharge/resignation at the time of grant of



commission. (Authority: Reg 20 of NPR, 1964. MOD letters No. F 50(1)52-D(Pen/Ser) dated 25.03.57 as amended by their No. 10(4)/61-593 S/D (Pen/Ser) dated 30.8.66 and Corr No. 9(4)/68/D(Pen/Sers) dated 4.11.71, No. 10(1)/59/593/S/1/D (Pen/Ser) dated 30.8.66 and Corr No. 10(1)/81/II/D(Pen/Ser) dated 29.1.81 and No. B/40392/AG/ PS4(c)/420/C/D(Pen/Ser) dated 24.2.81)

(b) Officer who has rendered previous regular service shall submit his claim in duplicate on the prescribed form to his Officer Commanding Unit/Ship/Establishment within one year of grant of Commission. The Commanding Officer shall forward the same to the Principal Controller of Defence Accounts (Navy) to count his former service duly supported by the documents detailed below:-

**For previous Commissioned Service**

- (i) Details of commissioned service from Services Headquarters.
- (ii) Full Pay Commissioned Service certificate from the Principal Controller of Defence Accounts (Navy), Mumbai or Controller of Defence Accounts (Air Force), New Delhi as the case may be, together with number and date of Gazette Notification for grant of Commission as Emergency Commission/Short Service Commission/Temporary Commission/Regular Commission/SC.

**For previous service rendered as Personnel below Officer Rank**

- (i) Sheet Roll/Record copy of Sheet Roll/Service Certificate, as the case may be along with Enrolment form completed in all respect including number and date of Gazette Notification, if any, for grant of commission as Junior Commissioned Officer, sanction of Principal Controller of Defence Accounts (Navy) regarding grant of pension and in the case of gratuity from Naval Pay Office, Mumbai.

**NOTE:** In case of an officer whose pre-commissioned service documents have been lost, the claim to former service should be accompanied by duplicate Sheet Roll/service documents prepared on the basis of records available in the Long Roll/Part II Orders/Gen Forms and such collateral evidence, as may be procurable.

**For previous regular civil service under Central or State Govt**

Service Book containing record of civil service.

**For previous regular service rendered in Central Autonomous Bodies**

- (i) Service Book/Service Records.



(ii) A letter from previous employer indicating the amount of gratuity/employer's contribution for the service rendered in the Central Autonomous Body and date on which it was paid.

(c) If the claim relates to counting of previous service rendered as Personnel Below Officer Rank, Commanding Unit/Ship/Establishment shall forward the claim to concerned Record Office for supporting the claim with the requisite documents mentioned in clause (b) (ii) above and for onward transmission to the Principal Controller of Defence Accounts (Navy). If the claim relates to counting of service in Central or State Government or Central/State Autonomous Body, the Officer Commanding shall obtain the service book/record of service for the period of service rendered with them by the officer before forwarding the claim to the Principal Controller of Defence Accounts (Navy). Where the officer has previously served with an Autonomous Body, the officer shall write to the concerned Pay Controllers indicating the amount of gratuity/employer's contribution and the date on which it was received to work out the interest payable by him.

The claim for counting of previous service shall also be forwarded through the concerned Pay Controller who shall furnish, a certificate that the gratuity/employer's contribution has been refunded with interest.

(d) In the absence of necessary documents in respect of previous service, the Principal Controller of Defence Accounts (Navy) may admit the claim if he is satisfied with the corroborative evidence of former service produced by the individual concerned.

(e) In case where the circumstances of release/discharge from previous service were such as to entitle the person concerned to receive gratuity in respect of that service and there is no evidence to prove that gratuity was paid to him, it should invariably be assumed that the gratuity was paid, and the amount of gratuity to which he was entitled shall be recovered from the individual's pay and allowance through the Controller of Defence Accounts (Navy) in one lump sum or in installments as may be considered justified but not more than 36 installments, before the former service is allowed to count.

(f) Notwithstanding the claim for counting of previous service is accepted by the Principal Controller of Defence Accounts (Navy) the previous service so accepted shall be subject to the conditions laid down in Regulation 19 of Navy (Pension) Regulations, 2008 (Part-I) for determining the pensionary benefits.

(g) Doubtful cases shall, however, be submitted to the Government.



### **GRANT OF PROVISIONAL PENSION**

23. An individual against whom any disciplinary proceedings under the Navy Act, 1957 or judicial proceedings are pending or instituted may, on his retirement/release/discharge/invalidment, be authorised by the Principal Controller of Defence Accounts (Navy), a provisional pension not exceeding the maximum pension which would have been admissible to him on the basis of the qualifying service upto the date of retirement/release/discharge/invalidment, or if he was under suspension on the date of retirement /release/discharge/invalidment, upto the date immediately preceding the date on which he was placed under suspension.
24. The provisional pension shall be authorised during the period commencing from the date following the date of retirement/release /discharge/invalidment upto and including the date on which, after the conclusion of the disciplinary or judicial proceedings, final orders are passed by the Competent Authority.
25. No gratuity (including retirement gratuity) shall be authorised until the conclusion of such proceedings and issue of final orders thereon. No commutation of the provisional pension shall be permitted.
26. Payment of provisional pension shall be adjusted against the final retirement benefits that may be sanctioned to such service personnel upon conclusion of such proceedings but no recovery shall be made where the pension finally sanctioned is less than the provisional pension or where final pension is reduced or withheld either permanently or for a specified period.

### **PENSION SUBJECT TO FUTURE GOOD CONDUCT**

27. (a) Future good conduct shall be an implied condition for every grant of pension or allowance and its continuance.
- (b) The competent authority may, by an order in writing, withhold or withdraw a pension or a part thereof whether permanently or for a specified period, if the pensioner is convicted of a serious crime or is found guilty of grave misconduct. Provided that where only a part of pension is withheld or withdrawn, the amount of such pension shall not be reduced below the amount of minimum pension fixed by Government from time to time.
- (c) Where a pensioner is convicted of a serious crime by a court of law or by court martial or is found guilty of grave misconduct, action under clause (b) above shall be taken in the light of the judgment of the court relating to such conviction.
- (d) In a case not falling under clause (c) above, as well as other cases where the competent authority considers that the pensioner is prima facie guilty of grave misconduct, the competent authority before passing an order under clause (b) above;



- (i) Serve upon the pensioner a notice specifying the action proposed to be taken against him and the ground on which it is proposed to be taken against him and calling upon him to submit, within 30 days of the receipt of the notice or such further time not exceeding 30 days as may be allowed by the competent authority, such representation as he may wish to make against the proposal, and
- (ii) Take into consideration the representation, if any, submitted by the pensioner under sub clause (i) above.

**Notes:**

1. The expression '**serious crime**' means an offence under the Indian Penal Code 1860 or Official Secrets Act, 1923 or any other law for the time being in force in the country for which the maximum punishment prescribed under the law is imprisonment for a period of three years or more with or without a fine.
2. The expression 'grave misconduct' includes the communication or disclosure of any secret official code or password or any sketch, plan, model, article, note, document or information, such as is mentioned in Section 5 of the Official Secrets Act, 1923 (19 of 1923) (which was obtained while holding office under the Government) so as to prejudicially affect the interest of the general public or the security of the State.

**RIGHT TO WITHHOLD OR SUSPEND OR DISCONTINUE PENSION**

28. (a) In circumstances to be determined by the Competent authority or as may be specified in these Regulations, the pension including the commuted value there of which has not been paid or gratuity to be granted to an individual, or any portion of it, may be withheld, suspended or discontinued. In exceptional cases payment of part or whole of the pension, allowance or gratuity withheld or suspended may, by an order of the Competent Authority be made to the wife or other dependant(s) of the pensioner.
- (b) This Regulation may be invoked under Offences against the State during the period of service, including service rendered upon re-employment after retirement, as listed in Chapter-VI of the Indian Penal Code. Relevant provisions of the Indian Penal Code are reproduced below -
- (i) Waging or attempting to wage war or abetting waging of war against the Government of India;
  - (ii) Conspiracy to commit offence punishable by section 121 & I.P.C.



- (iii) Collecting arms etc. with intention of waging war against the Government of India.
- (iv) Concealing with intent to facilitate design to wage war.
- (v) Assaulting President, Governor etc. with intent to compel or restrain the exercise of any lawful power.
- (vi) Sedition.
- (vii) Waging war against any Asiatic power in alliance with the Government of India.
- (viii) Committing depredation on territories of powers at peace with the Government of India.
- (ix) Receiving property taken by war or depredation mentioned in sections 125 and 126 I.P.C.
- (x) Public servant voluntarily allowing prisoner of State of war to escape.
- (xi) Public servant negligently allowing such prisoner to escape.
- (xii) Aiding escape of, rescuing or harboring such prisoner.
- (xiii) Other serious crimes under I.P.C., Official Secrets Act or any other special law of the land and grave misconduct; as defined in notes to Regulation 8 of these Regulations.
- (xiv) To recover the whole or part of any pecuniary loss caused to the Government in cases where in any departmental or judicial proceedings, the pensioner/individual is found guilty of misconduct or negligence committed during the period of service including service rendered on re-employment after retirement/discharge, leading to the said loss;
- (xv) Unauthorized continuing to occupy the residential accommodation including hired one provided by the Government;
- (xvi) When a report is received after sanctioning the pension, that departmental or judicial proceedings (for the offences committed while



in service or during the period of re-employment) are in progress against the individual;

(xvi) When an individual obtains re-employment after retirement without obtaining prior permission of the competent authority where required; and,

(xvii) Any other circumstances considered special by the Central Government.

### **PERSONNEL IN CIVIL GOVERNMENT EMPLOYMENT**

30. An individual loaned for Civil Government employment irrespective of whether he is on Civil or Naval rates of pay, shall be governed by the Central Civil Services (Extra-Ordinary Pension), Rules for the purpose of an extra-ordinary pensionary award in respect of injuries received or death during such employment.

The benefits admissible for the purpose of similar awards under these Regulations will be allowed in relaxation of the provisions of the Central Civil Services (Extra-Ordinary Pension), Rules, if these benefits are more advantageous than those admissible under the Civil Rules.

31. No pension whether due or to become due can be attached by process of any court until it has actually been paid. No pensioner can assign or sell any interest in respect of a pension not then due.

### **GRANT OF DEARNESS RELIEF ON PENSION/ FAMILY PENSION**

32. (a) Dearness Relief against price rise may be granted to the pensioners and family pensioner at such rates and subject to such conditions as the Government may specify from time to time.

(b) If a pensioner is re-employed under the Central or State Government or Corporation/Company/Autonomous Body/Bank under them in India or abroad including permanent absorption in such Corporation/Company/ Autonomous Body/Bank except as in clauses (d), (e) and (f) below, shall not be eligible to draw dearness relief on pension except as in clause (d) below during the period of such re-employment and he shall be required to furnish a certificate of non-employment or re-employment once in a year in the month of November.

(c) In the event of non-production of above mentioned certificates, the payment of dearness relief of pension shall be stopped until the pensioner produces the same.

(d) The payment of dearness relief shall be allowed to re-employed Armed Forces pensioners in the case of those who held the rank below the rank of Commissioned Officer, subject to furnishing a certificate to the Pension Disbursing Authority/Central Government Department concerned including subordinate organization employing Armed Forces Pensioners and



maintaining service records of the re-employed pensioner retired from military service that

- (I) The entire amount of pension sanctioned by the Central Government was ignored in the fixation of the pay on re-employment i.e. no part of pension was taken into account in such fixation of pay in the pay scale of the post in which the Armed Forces personnel was re-employed.
- (II) The pay of the re-employed pensioners was/is fixed at the minimum of the pay scale of the post in which he had/has been re-employed after discharge from Armed Forces.
- (e) The payment of dearness relief on family pension to employed family pensioners shall remain payable during the period of employment.
- (f) A pensioner employed outside of India under a foreign Government or a private organization shall remain eligible for dearness relief of pension/family pension.

### **SUSPENSION, DISCONTINUANCE OR WITHHOLDING IN WHOLE OR IN PART OF PENSION AND GRATUITY**

33. If a pensioner is convicted of a crime by court of law or guilty of grave misconduct, the following procedure shall be followed:

- (a) If a pensioner is sentenced to imprisonment for a criminal offence, his pension shall be suspended from the date of his imprisonment and the case reported to the Principal Controller of Defence Accounts (Navy) for obtaining the order of the competent authority. In a case where a pensioner is kept in police or jail custody as an under-trial prisoner and is eventually sentenced to a term of imprisonment for a criminal offence, the suspension of pension shall take effect from the date of imprisonment only.
- (b) **Crime or offence of serious nature**. The competent authority shall decide in consultation with the Principal Controller of Defence Accounts (Navy) and if necessary, with civil authorities also, whether the offence is a serious one and if so, he shall order the removal of the pensioner's name from pension list, from the date of the commencement of his imprisonment. Pension thereupon shall cease to be payable from that date.
- (c) **Crime or offence not of serious nature** If the competent authority decides that the offence is not so serious as to justify the removal of the pensioner's name from the pension list, it shall not be removed; the payment of arrears of pension due from the date of last payment before imprisonment shall be made on release from prison.



**Note:** - Serious crime or offence would mean a crime or offence under the Indian Penal Code or official Secrets Act. 1923 (19 of 1923) or any other law for the time being in force in the country for which the maximum punishment prescribed under the law is imprisonment for a period of 3 years or more, with or without fine.

(d) If a pensioner is sentenced to imprisonment for a criminal offence by a lower court but is acquitted, on appeal, by a higher court, the pension withheld shall be restored.

(e) If a pensioner is in imprisonment for debt, pension shall continue to be paid.

(f) If a pensioner is guilty of grave misconduct not falling under the preceding clauses, it shall at once be reported to the competent authority that may, if he considers it justifiable, order the suspension of his pension from a date to be specified. The competent authority shall subsequently investigate the case in consultation with the Principal Controller of Defence Accounts (Navy) and if necessary the civil authorities,

(i) either authorise the withholding of pension in whole or in part from a date to be specified by him not earlier than the date of original suspension; or

(ii) authorise continuance in full.

**Note:** The expression “grave misconduct” includes the communication or disclosure of any secret official code or password or any sketch, plan, model, article, note, document or information, such as is mentioned in Section 5 of the Official Secrets Act. 1923 (19 of 1923) (which was obtained while holding office under the Government) so as to prejudicially affect the interests of the general public or the security of the State.

(g) If a pensioner is convicted by a foreign court (including Nepal) or is imprisoned in a jail out side India for a serious crime, his case shall be referred to the Government of India through the Principal Controller of Defence accounts (Navy) for a decision on the question of reduction/forfeiture or restoration of pension.

(h) Where a pensioner is convicted of serious crime by a court of law, action to withhold or withdraw gratuity and pension or a part thereof shall be taken by the competent authority in the light of the judgment of the court and other provisions of this chapter.

### **Restoration of Pension Withheld**

34. A pension withheld in whole or in part may be restored in full or in part by the competent authority in consultation with the State Government or Administration concerned in political cases and with the Principal Controller of Defence Accounts

**The worst thing about retirement is having to drink coffee on your own time.**

(Navy) and the civil authorities, if necessary, in other cases. In the case of pensioner undergoing imprisonment, any action under this Regulation shall only be taken on his application after release but in no case, shall pension be sanctioned for the period of imprisonment in jail for a serious crime.

### **TAX EXEMPTION**

35. **What is exempted?** Following are exempted from income tax:-
- (a) Commutation amount
  - (b) Gratuity
  - (c) Leave encashment
  - (d) Provident Fund
  - (e) The full monthly pension is exempted from income tax only for those pensioners who are in receipt of Disability element of pension, Gallantry awards and Liberalised Family Pension (LFP) for death in notified operations.
36. **What is not Exempted.** The monthly pension and Family pension [except for the type of pensions as stated at para 35 (e)] are not exempted from income tax. Also the interest earned on payments as mentioned at para 16 is not exempted from income tax.
37. **Provisions of Income Tax.** Section 10 of Income Tax Act 1961 provides the basic exemptions on the major one time payments made at the time of retirement. Pension of Gallantry award winners and the Liberalised Family Pension to the widow/NOK for death in the course of Operational duty is also exempt from income tax.

### **IMPORTANT BANK PROCEDURES AFFECTING PENSION**

38. **Mandatory Submission of Life Certificate to Bank in the Month of November.** Annual identification of live pensioners by the banks is a must. This is done by banks every year in November through submission of a life certificate by pensioners. If the life certificate is not submitted in time the banks can stop the pension payment. This is a precaution which banks take to detect fraudulent withdrawal from pension accounts of pensioners who are dead. The format in which life certificate is to be submitted should be preferably taken from the bank. For very sick and severely handicapped pensioners, the bank should be requested to send an official at home of pensioner to physically verify and then issue the life certificate. It is easier to submit the yearly life certificate every year in November than to work hard subsequently towards restarting a stopped pension. The life certificate is also required to be submitted before collection of first pension/family pension.
39. **Procedure for Change of Branch/Bank.** A pensioner can change his PDA (pension disbursing agency) as per his choice. For this he has to apply to his PDA i.e. the bank or branch from where he is drawing pension. If there is any

**Waiting until your retirement party is too late to start planning your [retirement] portfolio**



unusual problem he can contact Dte of PP&R for advice. With the advent of core banking the change of PDA will normally be faster within the same bank. Certain precautions should be taken before applying for change of PDA. Firstly there should be no major amount/ arrear due in the pension account. Secondly draw the last pension as and when it becomes due and thereafter immediately apply for transfer. Depending on banks efficiency the procedure can take 4-10weeks. It can take longer if there is transit loss of documents. Widows must activate their jointly notified family pension and should draw their family pension for few months before applying for change of PDA.

40. **Procedure for Non Receipt of PPO/Corr. PPO at Bank & Issue of Loss Certificate**. This situation emerges when the pensioner is waiting for her original or corrigendum (revised) PPO. However while the office of DCDA confirms dispatch of PPO to link branch, the concerned branch of the bank reports non receipt of the PPO. This is a typical situation of loss of PPO in transit. The PPOs are dispatched under insured registered post therefore their loss is rare. However if the link branch does not receive the PPO within one month of dispatch then it should be presumed as lost in transit and action should be initiated to get a duplicate PPO issued by the office of PCDA(N). The lost PPO has the potential of perpetuating a bank fraud therefore a '**loss certificate**' from link branch is a must for release of duplicate PPO.

41. The loss certificate issued by bank manager basically states an annotation of the loss of PPO has been annotated in bank records and if the PPO is found again and produced to the bank; no payment on it will be released by the bank. This loss certificate in original should be sent to the office of PCDA (N), another copy of original loss certificate should also be sent to NPO as a backup and for necessary liaison with PCDA(N) and early issuance of duplicate PPO. PCDA(N) will only issue a duplicate PPO for the bank.



**CRITERIA FOR**  
**VARIOUS TYPES OF**  
**PENSIONARY**  
**AWARDS TO**  
**COMMISSIONED**  
**OFFICERS**



## CHAPTER-2

### ELIGIBILITY CRITERIA FOR VARIOUS TYPES OF PENSIONARY AWARDS TO COMMISSIONED OFFICERS

1. The various Pensionary benefits admissible to officers at the time of retirement are as under:-

(a) **On Completion of Minimum Qualifying Service for Pension.**

- (I) Retiring Pension
- (II) Retirement Gratuity
- (III) Commutation of Pension-Capitalised Value
- (IV) Survival Benefits from NGIF
- (V) Leave Encashment

(b) **Retiring before completion of minimum Qualifying Service for Pension i.e. Non-Pensioner.**

- (i) Retiring Gratuity(With Conditions)
- (ii) Retirement Gratuity provided service rendered is five years and above.
- (iii) Survival Benefits from NGIF
- (iv) Leave Encashment

(c) **Those invalided from Naval Service due to Medical unfitness before minimum Qualifying Service for Pension.**

- (i) Invalid Pension
- (ii) Disability Pension
- (iii) Invalid Gratuity
- (iv) Retirement Gratuity( if minimum service rendered is 10 years and above)
- (v) Survival Benefits from NGIF
- (vi) Leave Encashment

2. The various types of pensionary awards admissible are as follows:

- (a) Retiring Pension.
- (b) Retiring Gratuity.
- (c) Retirement /Death Gratuity.
- (d) Disability Pension.
- (e) Constant Attendance Allowance



- (f) Invalid Pension/Gratuity.
- (g) War Injury Pension.
- (h) Ordinary Family Pension.
- (i) Special Family Pension.
- (j) Liberalised Family Pension.

3. Conditions for admissibility of various types of pensionary awards:-

### **RETIRING PENSION**

Linkage of full pension with 33 years of Qualifying Service is dispensed with effect from 01.01.2006. The Retiring pension of Commissioned Officers retiring/invalided out on or after 01.01.2006 will be calculated at 50% of emoluments last drawn or average of reckonable emoluments drawn during last 10 months, whichever is more beneficial.

### **MINIMUM PENSION**

4. The amount of pension calculated as per Para 2 above will be subject to the provision that the pension in no case it will be less than ` 3,500/- per month.

### **QUALIFYING SERVICE**

5. The minimum period of qualifying service actually rendered and required for earning retiring pension will be 20 years. In the case of late entrants (i.e. an Officer who is retired on reaching the prescribed age limit for compulsory retirement with at least 15 years commissioned service qualifying for pension but whose total service is less than 20 years) the minimum period of Qualifying Service actually rendered and required for earning retiring pension will continue to be 15 years.

6. **Reckonable Emoluments.** The term "**Reckonable Emoluments**" will mean:

<b><u>RETIRING/ INVALID PENSION</u></b>	<b><u>FAMILY PENSION</u></b>	<b><u>ALL TYPES OF GRATUITY</u></b>
Pay in the Pay Band ,Grade Pay, Military Service Pay and Non Practicing Allowance if any, last drawn	Pay in the Pay Band ,Grade Pay, Military Service Pay and Non Practicing Allowance if any, last drawn	Pay in the Pay Band, Grade Pay, Military Service Pay and Non Practicing Allowance if any, plus Dearness Allowance admissible on the date of retirement/Invalidment/Death.

**Preparation for old age should begin not later than one's teens. A life which is empty of purpose until 65 will not suddenly become filled on retirement.**



### ADDITIONAL PENSION TO OLD PENSIONERS

7. The quantum of pension available to the old pensioners shall be increased W.EF 01.01.2006 as follows:

<u>AGE OF PENSIONER</u>	<u>ADDITIONAL QUANTUM OF PENSION</u>
From 80 years to less than 85 years	20% of basic pension
From 85 years to less than 90 years	30% of basic pension
From 90 years to less than 95 years	40% of basic pension
From 95 years to less than 100 years	50% of basic pension
100 years or more	100% of basic pension

The Pension Sanctioning Authorities should ensure that the date of birth and the age of a pensioner are invariably indicated in the pension payment order to facilitate payment of additional pension by the Pension Disbursing Authority as soon as it becomes due. The amount of additional pension will be shown distinctly in the pension payment order. For example, in case where a pensioner is more than 80 years of age and his pension is Rs. 10,000 p.m. the pension will be shown as (i) Basic pension = ` 10,000 and (ii) Additional Pension = ` 2,000 p.m. The pension on his attaining the age of 85 years will be shown as (i) Basic Pension = ` 10,000 and (ii) Additional pension = ` 3,000 p.m.

8 **Retiring Gratuity.** The minimum period of qualifying service actually rendered and required to earn retiring gratuity is 10 years. This gratuity is payable only when one has not rendered the minimum qualifying service for earning retiring pension. Retiring gratuity is equal to 1/2 of the reckonable emoluments for each completed six monthly period of qualifying service.

### RETIREMENT /DEATH GRATUITY

9. **Retirement Gratuity** An individual who has completed 5 years qualifying service and is eligible for service/invalid gratuity or pension of any type, shall be granted Retirement Gratuity equal to 1/4 of reckonable emoluments subject to maximum of 16½ times of the reckonable emoluments restricted to `10 lakhs. Retirement/Death gratuity shall be admissible with reference to emoluments. The maximum amount of gratuity shall not exceed `10 lakhs.

**One of the problems of retirement is that it gives you more time to read about the problems of retirement.**



10 **Death Gratuity.** Death gratuity at the following rates is admissible in the event of death in harness:

	<u>Length of Qualifying Service</u>	<u>Rate of Death Gratuity</u>
(i)	Less than one year	Two times of reckonable emoluments
(ii)	One year or more but less than 5 years	Six times of reckonable emoluments
(iii)	Five yrs or more but less than 20 yrs	Twelve times of reckonable emoluments
(iv)	20 years or more	Half of the reckonable emoluments for each completed six monthly period of qualifying service subject to a min. of 12 times and a maximum of 33 times of the reckonable emoluments with a Overriding ceiling of Rs. 10 lakhs.

The term "Qualifying Service" (QS) for computation of all kinds of gratuity will mean:

<u>QUALIFYING SERVICE RECKONABLE FOR</u>		
<u>Retirement Gratuity</u>	<u>Death Gratuity</u>	<u>Retiring/service/invalid /Terminal Gratuity</u>
Actual qualifying service	Actual qualifying service	Actual qualifying service rendered.

11. **Disability/War Injury/Liberalised Disability Pension on Invalidment**

Disability/War Injury/Liberalised Disability Pension in Invalidment cases shall consist of service element and disability/war injury element subject to the amount to be arrived at in the manner and at the rates specified as follows:-



## Service Element

- Equal to normal Retiring pension will be 50% of emoluments last drawn or average of reckonable emoluments drawn during last 10 months, whichever is more beneficial, subjected to a minimum of ` 3500/- per month.

## Disability Element

- The rate of disability element for 100% disability shall be 30 % of emoluments last drawn subjected to a minimum of Rs 3510- per month. For disability less than 100%, it shall be reduced proportionately. In case of disability pension where the permanent disability is not less than 60%, the disability pension (i.e. total of service element plus disability element) shall not be less than 60% of the emoluments last drawn subject to a minimum of ` 7020/- per month.

Disability element for disablement lower than 100% shall be reduced proportionately. Where permanent disability is not less than 60%, the disability pension (i.e. total of service element plus disability element) shall not be less than 60% of the reckonable emoluments last drawn.

### 12. Broad Banding of %age of Disability Pension on Invalidment

Where an Armed Forces officer is invalided out of service the extent of disability or functional incapacity shall be determined in the following manner for the purposes of computing the disability element:

<u>PERCENTAGE OF DISABILITY AS ASSESSED FINALLY BY COMPETENT AUTHORITY</u>	<u>PERCENTAGE TO BE RECKONED FOR COMPUTING OF DISABILITY ELEMENT</u>
Less than 50	50
Between 50 and 75	75
Between 76 and 100	100



**CIRCULAR 435** Consequent upon issue of letter No.1 (2)/97/D (Pen-C) dated 31.01.2001 the benefit of Broad Banding i.e. Rounding of Disability, 50% (for disability less than 50%) and 75% (for disability between 50% to 75%) and 100% (for disability from 76% to 100%) has been given for those who have been invalided out from the service on medical ground due to military service on or after 01.01.1996. The demand of this benefit for Pre-96 defence pensioners has been pending with Govt. which has been considered by Cabinet Secretary Committee and recommended for extension of this benefit to Armed Forces Officers and PBOR who were invalided out of service prior to 01.01.1996 and are in receipt of disability/war injury pension as on 01.07.2009. The Govt. has accepted the above said recommendations and issued order vide MOD letter No. 10(01)/D (Pen/Pol)/2009/Vol-II dated 19.01.2010 quoted above.

13. **Constant Attendance Allowance.** It is payable at the rate of ` 3000/- per month irrespective of the rank on the recommendation of medical board, subject to the condition that the individual has actually employed a constant attendant and was not an inmate/ inpatient in any Govt. hospital/institution. This will be increased by 25% every time the Dearness Relief goes up by 50%.

14. **Invalid Pension/Gratuity.** When an officer is invalided out of service with a disability neither attributable to nor aggravated by service, he will be entitled to invalid pension equal to service element of disability pension, if the service actually rendered is 10 years or more and invalid gratuity, at half a month's reckonable emoluments, if the service actually rendered is less than 10 years.

15. **War Injury Pension on Invalidment.** Where an Armed Forces officer is invalided out of service on account of disabilities sustained under circumstances in category 'E', he shall be entitled to War Injury Pension consisting of Service Element and War Injury Element.

(i) **Service Element** Equal to service pension to which he/she would have been entitled on the basis of his pay on the date of invalidment but counting the service on the date on which he/she would have retired in that rank in the normal course including weightage as admissible.

(ii) **War Injury Element** Equal to reckonable emoluments last drawn for 100 percent War Injury for 100% disablement. War Injury Element for lower percentage of disability, shall be proportionately reduced. The cap on aggregate of SE and War Injury Element has been removed w.e.f 01.01.2006.

16. **Ordinary Family Pension**



The ordinary family pension shall be admissible to the families of the Armed Forces officer at the rate of 30% of reckonable emoluments, subject to a minimum of ₹. 3500/-p.m.

17. **Enhanced Rate of family Pension** Where an individual has **died whilst in service and his death is not attributable to service** the Ordinary Family Pension at enhanced rate is to be paid subject to maximum of 50% of the reckonable emoluments or service pension for **10 yrs irrespective of the age of the ex-sailors.**

24. **Special Family Pension** In case of death of a Commissioned Officer under the circumstances mentioned in category 'B' or 'C', special family pension shall be admissible to the families of such personnel at the uniform rate of 60% of reckonable emoluments (Pay including classification allowance, stagnation increments, if any, last drawn) subject to a minimum of ₹.3500/-p.m., irrespective of whether widow has child/children or not. There shall be no maximum ceiling on special family pension and also no condition for minimum qualifying service. In case, children become beneficiary all the children together shall be entitled for SFP @ 60% of reckonable emoluments subject to a minimum of ₹. 3500/-p.m. The senior most eligible child will be sanctioned special family pension in the first instance. Thereafter, it will pass on to next eligible child till eligibility of all children is exhausted.

26. **Liberalized Family Pension** In case of death of a Commissioned Officer under the circumstances mentioned in category 'D' and 'E' stated above, the nominated heir shall be entitled to liberalized family pension equal to reckonable emoluments last drawn until death or disqualification.

### **APPEAL**

27. An officer may submit two appeals against rejection of disability pension. He may prefer first appeal to the Service HQrs (Director PS-4) within six months from the date on which decision on the entitlement is communicated to him.

28. The officer can make a second appeal within six months from the date of rejection of Service HQrs. The second appeal is considered by the Defence Ministry Appellate Committee headed by Raksha Mantri /Rajya Raksha Mantri.

**Retirement to me does not mean nothing to do but the realization of the decisions I made in the past. That I made in my life working.**



# RETIRING PENSION



## **CHAPTER-3**

### **RETIRING PENSION**

#### **Authorities:**

1. Regulations 18 & 25 of NPR
2. Regulation 19 of NPR, Para 5 of MOD No.1 (6)/98 /D (Pen/Ser) dt 3.2.98.
3. New Regulation MOD letter No. 1(6)/98/D (Pen/Ser) dated 3.2.98.

#### **Admissibility**

1. An officer who retires on attaining the prescribed age of retirement or/permitted to retire from service may be granted retiring pension or retiring gratuity as the case may be in accordance with these Regulations subject to the provisions of Regulation 29.

#### **Minimum Qualifying Service for Earning Retiring Pension**

2. The minimum period of actual qualifying service (without weightage) required for earning a retiring pension shall be 20 years (15 years in the case of late entrants).

#### **Explanation:--**

For purpose of the Regulations in this Chapter, a 'late entrant' is an officer who is retired on reaching the prescribed age limit for compulsory retirement with at least 15 years service (without weightage) qualifying for pension but whose total qualifying service is less than 20 years (without weightage).

#### **Average Emoluments for Retiring Pension**

3. Average emoluments in the case of officer shall be determined with reference to the reckonable emoluments drawn by him during the last 10 months of his service.

**NOTES:** 1. If during the last 10 months of his service, an officer had been absent from duty or leave for which leave salary is payable or having been suspended, had been re-instated without forfeiture of service, the emoluments which he would have drawn had he not been absent from duty or suspended, shall be taken into account for determining the average emoluments.

Provided that any increase in pay (other than the increment referred to in Note 3 below) which is not actually drawn shall not form part of his emoluments.

2. If during the last 10 months of the service, an officer had been absent from duty or had been under suspension, the period whereof



does not count as service, the aforesaid period of absence from duty or suspension, shall be disregarded in the calculation of the average emoluments and equal period before the 10 months shall be included.

4. In the case of an officer who was on annual leave or furlough leave during the last 10 months of his service and earned an increment, which was not withheld, such increment though not actually drawn, shall be included in the average emoluments. Provided that the increment was earned during the currency of such leave not exceeding 120 days or during the first 120 days of leave where such leave was for more than 120 days.

#### **Rate of Retiring Pension**

5. Retiring pension for 33 years of qualifying service shall be calculated at 50 per cent of average of emoluments reckonable for pension subject to the ceiling prescribed by Government from time to time. For lesser period of reckonable qualifying service, the amount of pension shall be reduced proportionately.

**NOTE:--** Retiring pension of a Commander, Commodore or Rear Admiral shall not be less than the pension which would have been admissible to him/her as a Lt Commander, Captain (selection) or a Commodore as the case may be, had he not been promoted to the higher rank.

### **RETIRING GRATUITY**

#### **Admissibility**

**(Authority:** Regulation 25 of NPR and MOD letter no.1 (6)/98/D (Pen /Ser) Dt 3.2.98)

6. An officer who is retired/permitted to retire from service or whose services are otherwise terminated and has not earned retiring pension shall be granted a retiring gratuity in accordance with Regulation 25 of NPR.

#### **Minimum Service for Earning Retiring Gratuity**

7. The minimum period of qualifying service actually rendered and required to earn retiring gratuity by officers shall be 10 years (without weightage).

#### **Scale of Retiring Gratuity**

8. The retiring gratuity to officers shall be admissible at the uniform rate of half a month's reckonable emoluments last drawn for each completed 6 monthly period of qualifying service. There shall be no reduction in the quantum of retiring gratuity so arrived at, in the case of those officers who is permitted to retire prematurely on compassionate grounds/personal reasons.

**(Authority:** Regulations 27 of NPR & Para 8 of MOD letter No. 1(6)/98/D (Pen/Ser) dated 3.2.98)

**Retirement has been a discovery of beauty for me. I never had the time before to notice the beauty of my grandkids, my wife, the tree outside my very own front door. And, the beauty of time itself.**



**DISABILITY**  
**PENSION**



## **CHAPTER 4**

### **DISABILITY PENSION**

1. An Officer who is retired/ invalided from service on account of disability arising/sustained under the circumstances mentioned in category B and C of Para 16 of chapter II ,which is accepted as attributable to or aggravated by such service and is assessed at 20% or over shall be entitled a disability pension. The disability pension consists of service element and disability elements.

**Note:** The condition of minimum assessment of 20% of disability shall, however, be not required in cases of invalidment.

#### 2. **Disability Pension**

For determining the pensionary benefits on death or disability, the cases will be broadly categorized as follows:

##### **Category 'A'**

Death or disability due to natural causes neither attributable to nor aggravated by military service as determined by the competent medical authority.

##### **Category 'B'**

Death or disability due to causes which are accepted as attributable to or aggravated by military service as determined by the competent medical authority.

##### **Category 'C'**

Death or disability due to accidents in the performance of duties such as:

- (a) Accidents while traveling on duty in Govt. vehicles or public /private transport.
- (b) Accidents during air journeys.
- (c) Mishaps at sea while on duty
- (d) Electrocutation while on duty, etc.
- (e) Accidents during participation in organized sports events/adventure activities/expeditions/training.

##### **Category 'D'**

**I really stay busy [in retirement]. I often have to cancel my golf games on the weekends to go play in tennis tournaments.**



Death or disability due to acts of violence/attack by terrorists, antisocial elements, etc, whether on duty or not. Bomb blasts in public places or transport, indiscriminate shooting incidents in public, etc, would be covered under this category, besides death/disability occurring while employed in the aid of civil power in dealing with natural calamities, etc.

### **Category 'E'**

Death or disability arising as a result of

- (a) Enemy action during international war.
- (b). Action during deployment with a peacekeeping mission abroad.
- (b) Border skirmishes.
- (c) During laying or clearance of mines including enemy mines as also.
- (d) Mines sweeping operations.
- (e) On account of accidental explosions of mines while laying operations.
- (f) Oriented mine field or lifting or negotiating mine field laid by the enemy or own forces in operational areas near international borders or on the line of control.
- (g) War like situations including cases which are attributable to/ aggravated by :-
  - (aa) Extremists' acts, exploding mines, etc, while on way to an operational area.
  - (bb) Battle inoculation training exercises or demonstration with live ammunition.
  - (cc) Kidnapping by extremists while on operational duty.
  - (dd) An act of violence/attack by extremists, antisocial elements, etc, while on operational duty.
- (h) Action against extremist's antisocial elements, etc, death/disability while employed in the aid of civil power in quelling agitation, riots or revolt by demonstrators.

## **3 PROCEDURE FOR ADJUDICATION OF DISABILITY PENSION CLAIM**

### **In Injury Cases**

- (a) **Attributability.** The decision regarding attributability would be taken by the AG in army in respect of Brigadier and above by ADGPS in



respect of officers' upto the levels of Colonel for grant of war injury pension / disability pension or lump sump compensation.

(b) **Assessment.** The assessment with regard to the percentage of disability as recommended by the Invaliding Medical board/ Release Medical Board as approved by the next higher medical authority would be treated as final unless the individual himself requests for review.

(c) **Approving authority for Medical Board.** Medical Board proceedings shall be approved by the next higher medical authority than the one which constituted the board.

#### **In Disease Cases.**

(a). **Attributability.** Decision regarding attributability / aggravation would be taken by AG IN Army in respect of Brigadier and above and by ADGPS in respect of Officers upto the level of Colonel for grant of war injury pension / disability pension or lump sump compensation.

#### 4. **Assessment**

##### **Disability Permanent in Nature**

The assessment with regard to percentage of disability as recommended by the Invaliding/Release Medical board and as adjudicated by Service HQrs. shall be treated as final and for life unless the individual himself requests for review. There shall be no RSMB.

##### **Disability Not of Permanent in Nature**

Initial-assessment will be made for two years. The individual will be asked to report for review after two years. Assessment made during this review will be final and for life unless the individual himself requests for review.

#### **CONSTANT ATTENDANCE ALLOWANCE**

5. Constant Attendance Allowance is sanctioned to an officer for 100% disablement, if in the opinion of IMB/RSMB subject to acceptance by the pension sanctioning authority; he needs the services of a Constant Attendant for at least a period of 3 months subject to the condition that the pensioner actually employs a paid attendant to look after him.

6. The Constant Attendance Allowance will not be payable for:

(i) Any period during which the pensioner was an inmate or inpatient of a Government institution or Hospital.

(ii) Any period for which a constant and paid attendant was not actually employed to look after him.

**I really stay busy [in retirement]. I often have to cancel my golf games on the weekends to go play in tennis tournaments.**



- (iii) For the period of re-employment of the pensioner.

### **RATE OF CONSTANT ATTENDANCE ALLOWANCE**

7. Constant Attendance Allowance shall be admissible @ ₹. 3000/-p.m. irrespective of the rank. Further, this rate is increased by 25% every time the Dearness Allowance payable on received pay goes up by 50%.

### **LUMP-SUM COMPENSATION IN LIEU OF DISABILITY ELEMENT**

8. In case a service officer is found to have a disability which is sustained under the circumstances mentioned in category 'B' and 'C' and is assessed at 20% or above for life but is retained in service despite such a disability, he shall be paid a compensation lump sum (in lieu of disability pension) equal to the capitalized value of disability element on the basis of disability actually assessed.

**Note:** Provision of rounding off benefit mentioned above shall not apply.

9. For the above purpose, the age next birth day will be reckoned with reference to the date of onset of disability with loading of age, if any, recommended by the Disability Compensation Medical Board.

10. Once compensation has been paid in lieu of disability element, there shall be no further entitlement to the disability element for the same disability. Such disability shall also not qualify for grant of any Pensionary benefits or relief subsequently.

11. The payment of compensation in lieu of disability element will be made through IRLA on the basis of payment authority issued by Pension Sanction Authority.

### **What is War Injury Pension**

12. War injury pension is given to an individual who receives injury under circumstances mentioned in category „E“ of relevant Govt letter. Category „E“ covers war or war like operations, operations specially notified by Govt, actions against terrorists/ extremists/ anti-social elements, Battle inoculation training exercise etc.

13. War injury pension is of two types: -

(a) When an individual is invalided out of service due to his war injury.

(b) When the individual is retained in service and he proceeds on normal or premature retirement.

14. In both the cases of war injury, the service element is similar to retiring pension i.e. 50% of last reckonable emoluments. There is no requirement of a minimum qualifying service for eligibility to service element of pension. However for

**Retirement is waking up in the morning with nothing to do and by bedtime having done only half of it.**

cases of war injury leading to invalidation out of service, the war injury element for 100% disability is equal to 100% of last reckonable emoluments. For cases where individual is retained in service he is entitled to war injury element @ 60% of last reckonable emoluments for 100% disability at the time of retirement. For disability which is less than 100% the war injury element will be reduced proportionately. wef 01-07-2009 there is no restricting upper ceiling/cap on the aggregate of service element and war injury element of war injury pension.



**INVALID PENSION**  
**AND**  
**INVALID GRATUITY**



invalid

## CHAPTER-5

### INVALID PENSION AND INVALID GRATUITY

(Pensionary awards when Cause of invalidment from service or death neither attributable to nor aggravated by military service)

#### When Admissible

1. (a) An invalid pension or gratuity may be granted to a service personnel invalided out of service on account of a disability incurred in the circumstances mentioned in **Category A (page 41)**.
- (b) A low medical category personnel who is retired/discharged from service for lack of alternative employment compatible with his low medical category shall also be eligible for invalid pension or invalid gratuity.

#### Minimum Qualifying Service

2. The minimum period of qualifying service actually rendered and required for invalid pension is 10 years or more. For less than 10 years' qualifying service, invalid gratuity shall be admissible.

#### Scale of Invalid Pension and Invalid Gratuity

3. The scale of invalid pension and invalid gratuity payable to officers shall be as under:-

##### (a) Invalid Pension

	<u>Length of Service</u>	<u>Scale of invalid pension</u>
(i)	20 year or more	Retiring pension as admissible under normal rules
(ii)	10 years or more but less than 20 years	Invalid pension equal to service element of disability pension as admissible under Regulation 94(a) of the NPR.

- (b) Invalid gratuity. Service Personnel who have rendered actual service of less than 10 years shall be paid invalid gratuity at the scale of half months reckonable emoluments for each completed 6 monthly period of qualifying service.

**I'm not retiring from life, just a job.**



**STIPENDS AND OTHER**  
**FACILITIES TO**  
**THE TRAINEE OFFICERS**  
**(CADETS)**



## CHAPTER-6

### STIPENDS AND OTHER FACILITIES TO THE TRAINEE OFFICERS (CADETS)

1. In the event of death/disability due to causes attributable to or aggravated by the conditions of military training , the trainee officers(cadets) are eligible for the following:-

(a) **On Invalidment.** The following ex-gratia award are payable in the event of invalidment of a cadet on medical grounds due to causes attributable by the military training

(i) **When Disability is less than 20%.** Payment of monthly ex-gratia amount of ` 3500/-pm.

(ii) When Disability is 20% or more.

(aa) Payment of monthly ex-gratia amount of ` 3500/-pm.

(bb) Payment of ex-gratia disability award @ `6300/-pm for 100% disability during the period of disablement. The amount will be reduced proportionately from the ex-gratia disability award in case the degree of disablement is less than 100%.

(cc) Constant Attendant Allowance (CAA) of `3000/-pm for 100% disability on the recommendation of the Invaliding Medical Board.

(b) **On Death.** The following ex-gratia award are payable in the event of death of a cadet on medical grounds due to causes attributable by the military training

(i) Ex-Gratia amount of ` 5 lakhs

(ii) Payment of monthly ex-gratia amount of `3500/-PM to the NOK in addition to ex-gratia amount of ` 5 Lakhs.

2. These awards are sanctioned purely on ex-gratia basis and the same shall not be treated as pension for any purpose. However, dearness relief at applicable rates will be granted on monthly ex-gratia as well as on ex-gratia disability awards at the rates sanctioned from time to time.



## FAMILY PENSION



## CHAPTER - 7

### FAMILY PENSION

#### Family Pension

1. For the purpose of grant of family pension, the 'Family' shall be categorized as under:

#### CATEGORY-I

- (a) Widow or widower, upto the date of death or re-marriage, whichever is earlier.
- (b) Judicially separated wife or husband, such separation not being granted on the grounds of adultery and the person surviving was not held guilty of committing adultery.
- (c) Son/daughter (including widowed daughter), upto the date of his/her marriage/re-marriage or till the date he/she starts earning or till the age of 25 years, whichever is earlier.

#### CATEGORY -II

- (d) Unmarried/Widowed/Divorced daughter, not covered by Category I above, upto the date of marriage/re-marriage or till the date she starts earning or upto the date of death, whichever is earlier.
  - (e) Parents who were wholly dependent on the Armed Forces personnel when he/she was alive provided the deceased personnel had left behind neither a widow nor a child.
  - (f). Dependent disabled siblings (i.e. brothers/sisters).
2. Family pension to dependent parents, unmarried/divorced/widowed daughter will continue till the date of death.
3. Family pension to unmarried/widowed/divorced daughters in Category-II and dependent parents shall be payable only after the other eligible family members in Category I have ceased to be eligible to receive family pension and there is no disabled child to receive the family pension. Grant of family pension to children in respective categories shall be payable in order of their date of birth and younger of them will not be eligible for family pension unless the next above him/her has become ineligible for grant of family pension in that category.
4. The dependency criteria for the purpose of family pension shall be the minimum family pension along with dearness relief thereon.

**Don't wait for retirement to be happy and really start living. Invariably, people who try this find out that they have waited much too long.**



The childless widow of a deceased personnel shall continue to be paid family pension even after her re-marriage subject to the condition that the family pension shall cease once her independent income from all other sources becomes equal to or higher than the minimum prescribed family pension in the Central Government. The family pensioner in such cases would be required to give a declaration regarding her income from other sources to the pension disbursing authority every six months.

### **Rate of Ordinary Family Pension**

6. (a) **Normal Rate.** The ordinary family pension shall be calculated at a uniform rate of 30% of reckonable emoluments last drawn subject to a minimum of pension fixed by the in the Armed Forces.

(b) **Enhanced Rate.** Where a service personnel who dies while in service after having rendered not less than 7 years continuous qualifying service, or who dies after retirement/invalidment with a pension, ordinary family pension shall be granted at an enhanced rate for a period of 7 years from the date following the date of death of the service personnel or upto the date on which the deceased would have attained the age of 67 years, had he been alive, whichever is earlier. The enhanced rate of ordinary family pension shall be payable for a period of ten 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. These provisions will, however, not apply in cases where the period of seven years for payment of enhanced family pension has already been completed as on 1.1.2006 and the family was in receipt of normal rate of ordinary family pension on that date. There will be no change in the period for payment of enhanced family pension to the family in the case of death of a pensioner i.e. 7 years from the date of death or till attaining the age 67 years whichever is earlier. The amount of enhanced ordinary family pension for this period shall be 50% of the reckonable emoluments.

### **Reduction In Ordinary Family Pension**

7. (a) If the death of a service personnel or pensioner is wholly or partly due to his serious negligence or misconduct, ordinary family pension shall not be reduced.

(b). No reduction in Ordinary Family Pension shall be made even if a cut was imposed in the pension of the individual whose death gives rise to the claim for Ordinary Family Pension.

(c). No reduction in Ordinary Family Pension shall be made on account of any compensation payable from public revenues for death of the individual.

### **Period for Which Ordinary Family Pension Payable**

8. The period for which ordinary family pension is payable shall be as follows:

**We've put more effort into helping folks reach retirement age than into helping them enjoy it.**



- (i) In case of a widow or widower upto the date of death or remarriage, whichever is earlier.
- (ii) In the case of eligible unmarried son, till he attains the age of 25 years or upto the date of his marriage, whichever is earlier and subject to income criteria as given in NOTE-2 below.
- (iii) In the case of eligible daughter, till she attains the age of 25 years or upto the date of her marriage, which ever is earlier and subject to income criteria s given in Note-2 below :

Provided that a unmarried daughter above the age of 25 years, a widowed/divorced daughter irrespective of her age and son or daughter who is suffering from any disorder or disability of mind including mentally retarded or physically crippled or disabled so as to render him or her unable to earn a living even after attaining the age of 25 years, the family pension shall be payable to such son or daughter for life.

- Notes: 1** Eligible son/daughter including widowed/divorced daughter shall furnish to his Pension Disbursing Authority a half yearly certificate in regard to marital status.
- 2.** Eligible son/daughter including widowed/divorced daughter shall be paid ordinary family pension if his/her earning is not more than ` 3500/- per month from all sources including pay and or pension. He/She will also submit annually a certificate to the effect that his/her earning is not more than ` 3500/- per month to his Pension Disbursing Authority.

**Ordinary Family Pension Admissible To Only One Member of a Family at a Time**

9. (a) The ordinary family pension shall not be payable to more than one member of the family at the same time.
- (b) The ordinary family pension shall first be payable to the surviving spouse and in his absence or in the event of his disqualification or death, to the eligible child in the order of birth irrespective of the sex of the child and the younger of them will not be eligible for family pension unless the elder above him becomes ineligible for the grant of ordinary family pension.
- (c) Where the ordinary family pension is payable to twin children, it shall be paid to such children in equal shares. Provided that when one such child ceases to be eligible, his share shall revert to the other child and when both of them cease to be eligible, the ordinary family pension shall be payable to the next eligible single child/twin children.



(d) Ordinary family pension to unmarried daughter above 25 years of age, widowed/divorced daughter, shall be payable only after the other eligible children below the age of 25 years have ceased to be eligible to receive family pension and there is no disabled child to receive the family pension.

### **Ordinary Family Pension to Physically/Mentally Handicapped Children**

10. (a) If a son or daughter is suffering from any disorder or disability of mind including mentally retarded or is physically crippled or disabled so as to render him/her unable to earn a living even after attaining the age of 25 years, the ordinary family pension shall be payable to the child for life and also subject to the following conditions:

(i) The ordinary family pension shall be paid to such son or daughter through the guardian as if he or she was a minor except in the case of the physically crippled or disabled son/daughter who has attained the age of majority. However, in the case of a mentally retarded son or daughter, the family pension shall be payable to a person nominated by the service personnel / the pensioner, as the case may be, and in case no such nomination has been furnished to the Integrated HQ, MOD (Navy)/DPA by such service personnel or pensioner during his life time, to the person nominated by the spouse of such service personnel or family pensioner, as the case may be, later on.

(ii) If such son or daughter is one among two or more children of the service personnel, the family pension shall be initially payable to the children in the order until the last minor child attains the age of 25, and thereafter the family pension shall be resumed in favour of son or daughter, who is physically crippled or disabled and shall be payable to him/her for life.

(iii) if there are more than one such son or daughter suffering from disorder or disability of mind including mentally retarded or who are physically crippled or disabled, the family pension shall be paid in the order of their birth and the younger of them will get the family pension only after the elder, next above him/her ceases to be eligible.

(b) Before allowing the ordinary family pension for life to any such son or daughter, the appointing authority shall satisfy himself that the handicap is of such a nature so as to prevent him/her from earning his 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 2 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 your retirement years never drink coffee at lunch; it will keep you awake in the afternoon.**



(c) The person receiving the ordinary family pension as a guardian of such son or daughter or such son or daughter not receiving the ordinary family pension through guardian, shall produce a certificate from a Medical Board of

aforsaid composition, if the disability is permanent and if the disability is temporary, once in every 5 year, to the effect that he/she continues to suffer from disorder or disability of mind or continues to be physically crippled or disabled.

**Note:** A certificate of guardianship issued in respect of person with Autism, Cerebral Palsy, Mental retardation and multiple disabilities issued under National Trust Act by local level Committee is acceptable.

(d) If the marriage of the disabled daughter is legally annulled, she would be eligible for family pension for life from the date of her marriage stands annulled, subject to the following conditions:-

- (i) Divorce is valid in law.
- (ii) Divorced daughter shall not be required to come back to parent's home.
- (iii) Disability is certified by an appropriate authority as required under this Regulation.

(e) The disabled widowed daughter shall be eligible for ordinary family pension for life from the date of death of her husband even after attaining the age of 25 years of age subject to all other conditions prescribed in the case of son/daughter.

### **Explanations:**

1. For the purpose of grant of ordinary family pension, the disability that manifests itself before or after the retirement or death of the service personnel shall be taken into account. This benefit will also be admissible to the eligible disabled children whether born before or after retirement.

2. A disable son/daughter shall become ineligible for ordinary family pension from the date he/she gets married.

3. Ordinary family pension payable under this clause shall be stopped from the date of earning from any service more than ` . 3500/- pm. It shall be the duty of the guardian or son or daughter to furnish a certificate to the Pension Disbursing Authority, annually to the effect that:

- (i) he/she has not started earning his livelihood.
- (ii) he/she has not yet married.

**Age [along with retirement] appears to be best in four things — old wood best to burn, old wine to drink, old friends to trust, and old authors to read.**



### **Ordinary Family Pension to Parents**

11. Parents who were wholly dependant on the service personnel when he was alive, provided the deceased had left behind neither a widow nor child may be granted ordinary family pension for life at normal rate as admissible subject to the condition that their earning is not more than ` 3500/- per month from all sources including pay, pension or self employment.

#### **Notes-**

1. Mother will receive ordinary family pension first and after her death, father will be re-granted family pension.
2. Income criteria ie ` 3500/- per month shall be taken into account for both parents when both are alive and it shall be taken for single parent when only one of them is alive.

### **Division of Ordinary Family Pension**

12. (a) If service personnel leaves behind two or more widows who are eligible for an ordinary family pension, the pension shall be divided amongst them in equal share. On the death of widow, her share of ordinary family pension shall become payable to her eligible child. Provided that if the widow is not survived by any child, her share of the family pension shall not lapse but shall be payable to the other widows in equal share, or if there is only one such other widow, in full to her.
- (b) Where a deceased is survived by a widow and has also left behind eligible child/children from another wife who is not alive, the eligible child of the deceased wife shall be entitled to the share of ordinary family pension which the mother would have received if she had been alive at the time of death of the service personnel/pensioner. Provided that the share or shares of family pension payable to such a child or children or to a widow or widows ceasing to be payable, such share or shares shall not lapse but shall be payable to the other widow or widows and or to other child or children otherwise eligible, in equal shares, or if there is only one widow or child, in full to such widow or child.
- (c) Where the deceased is survived by a widow but has left behind eligible child/children from a divorced wife or wives, the eligible child or children shall be entitled to the share of family pension which the mother would have received at the time of the death of the service personnel had she not been so divorced. Provided that the share or shares of family pension payable to such a child or children or to a widow or widows ceasing to be payable, such share or shares shall not lapse but shall be payable to the other widow or



widows and or to other child or children otherwise eligible, in equal shares, or if there is only one widow or child, in full, to such widow or child.

**NOTE:** Children born out of a void marriage in terms of Section 11 of Hindu Marriage Act, 1955 shall be entitled to share of the ordinary family pension, if otherwise admissible, though their mother would not have been eligible for the same, had she been alive at the time of death of her husband, on account of her marriage being null and void under the above said Section.

### **Grant of Ordinary Family Pension If Both Wife and Husband are Government Employees**

13. (a) In case where both husband and wife are Government servants and if one of the two dies while in service or after retirement with a pension, the ordinary family pension in respect of the deceased shall be payable to the widow/widower in addition to her/his pay or pension, as the case may be.
- (b) In the event of death of both father and mother who were service personnel or one of them a Government employee, the surviving children shall be eligible to draw both the ordinary family pensions in respect of the deceased parents subject to the limits prescribed by the Govt.

### **Admissibility of Ordinary Family Pension to a Judicially Separated Spouse with No Eligible Child**

14. Where a service personnel dies leaving behind a judicially separated spouse with no eligible child, the ordinary family pension in respect of the deceased shall be payable to the surviving spouse. Provided that where in a case the judicial separation is granted on the ground of adultery and the death of the officer takes place during the period of such judicial separation, the ordinary family pension shall not be payable to the surviving spouse if such surviving person was held guilty of committing adultery.

### **Admissibility of Ordinary Family Pension to a Judicially Separated Spouse with an Eligible Child**

**Authority:** New Regulation. Deptt. of P&PW OM No 1/6/98-P&PW (E) dated 5.7.99

15. (a) Where service personnel dies leaving behind a judicially separated spouse with an eligible child, the ordinary family pension payable in respect of the deceased, shall be payable to the surviving spouse provided he is the guardian of such child.

**NOTE:** The term guardian includes natural guardian so long he maintains the child/ children.

- (b) Where the surviving spouse has ceased to be the guardian of such child, such ordinary family pension shall be payable to the person who is the actual guardian of such child.



### **Suspension of Claim of Ordinary Family Pension When a Member of Family Charged With Offence of Murdering Service Personnel**

16. (a) If an eligible member who in the event of death of service personnel while in service, is eligible to receive ordinary family pension under these Regulations, is charged with the offence of murdering the service personnel or for abetting in the commission of such an offence, the claim of such a person including other eligible member or members of the family to receive ordinary family pension, shall remain suspended till the conclusion of the criminal proceedings instituted against him.
- (b) If on the conclusion of the criminal proceedings referred to in clause (a) above, the eligible member concerned -
- (i) is convicted of the murder or abetting in the murder of the service personnel, such an eligible member shall be debarred from receiving the ordinary family pension which shall be payable to other eligible member of the family from the date following the date of death of the service personnel.
  - (ii) is acquitted of the charge of murder or abetting in the murder of the service personnel, the ordinary family pension shall be payable to such an eligible member from the date following the date of death of the service personnel.
- (c) The provisions of clauses (a) and (b) above, shall also apply to the ordinary family pension becoming payable on the death of service personnel after his retirement.

### **Admissibility of Ordinary Family Pension In Case Of Suicide**

17. Family of service personnel/pensioner, who commit suicide, shall be eligible for Ordinary Family Pension.

### **Grant of Family Pensionary Award in Case Where Service Personnel Reported Missing While In Service or As A Pensioner**

18. Where a service personnel reported missing while in service or as a pensioner, his family shall be paid, one year after the date of lodging the First Information Report, ordinary family pension as admissible under regulation 64 in the normal conditions. However, ordinary family pension will accrue from the date of lodging the FIR or expiry of leave of the officer who has disappeared, whichever is later.

### **Ordinary Family Pension Admissible From Only One Source**

19. Ordinary family pension admissible shall not be granted to an eligible member who is already in receipt of family pension in respect of the same person or is eligible therefore under any other rules of the Central Government or a State Government



and /or Public Sector Undertaking/Autonomous Body/Local Fund under Central or a State Government.

Provided that a member who is eligible for ordinary family pension, may opt to receive ordinary family pension under these Regulations, if he foregoes family pension admissible from any other source. Provided further that ordinary family pension under these Regulations in respect of a service personnel who was / is re-employed in the organisations/establishments where Family Pension Scheme, 1971 and Employees Pension Scheme, 1995 are in force, shall be allowed in addition to the family pension admissible under these scheme.

### **Entitlement of Ordinary Family Pension for Military Pensioners in Civil Service**

20. A military pensioner, who on retirement from military service with a pension is governed for the grant of ordinary family pension under these Regulations and is re-employed in a civil service or civil post before attaining the age of superannuation, shall for the purpose of eligibility for the family pension be governed as follows:-

- (a) If he dies while holding a civil post, his/her family shall be allowed family pension under civil rules or the family pension authorised at the time of retirement from the military service, whichever is more advantageous to the family;
- (b) If he has, on appointment to a civil service or post, opted to retain military pension for the past military service and -
  - (i) Retires from the civil re-employment without earning any pension therefore, his/her family shall be entitled to family pension as authorised at the time of his/her retirement/discharge from military service;
  - (ii) Retires from civil re-employment after becoming eligible for pension therefore, he shall exercise an option at the time of applying for pension for civil service either to be governed by family pension under civil rules or to avail of family pension benefits as authorised at the time of his/her retirement/discharge from military service and the said option once exercised shall be final.
- (c) if on appointment to a civil service or post, he has opted to surrender military pension and count the military service for civil pension, his family shall be entitled to family pension under civil rules.

### **Furnishing Of Family Details-Responsibility of Service Personnel**

- 21. (a) As soon as a person is commissioned in the Navy; he will furnish the details of his family in the prescribed form to Integrated HQrs, MOD (Navy)/DOP.
- (b) In case the officer has no family at the time of his commissioning he shall furnish the details in the prescribed form as soon as he acquires a family.

**Retirement is wonderful if you have two essentials — much to live on and much to live for.**



(c) The officer shall communicate to Integrated HQ, MOD (Nay)/DOP any subsequent change in the size of his family, including the fact of marriage of his child/children also with specific mention of disability with which a child is suffering.

### **Grant of Dearness Relief on Pension/ Family Pension**

22. (a) Dearness Relief against price rise may be granted to the pensioners and family pensioner at such rates and subject to such conditions as the Government may specify from time to time.

(b) If a pensioner is re-employed under the Central or State Government or Corporation/Company/Autonomous Body/Bank under them in India or abroad including permanent absorption in such Corporation/Company/Autonomous Body/Bank except as in clauses (d), (e) and (f) below, shall not be eligible to draw dearness relief on pension except as in clause (d) below during the period of such re-employment and he shall be required to furnish a certificate of non-employment or re-employment once in a year in the month of November.

(c). In the event of non-production of above mentioned certificates, the payment of dearness relief of pension shall be stopped until the pensioner produces the same.

(d). The payment of dearness relief shall be allowed to re-employed Armed Forces pensioners in the case of those who held the rank below the rank of Commissioned Officer, subject to furnishing a certificate to the Pension Disbursing Authority/Central Government Department concerned including subordinate organization employing Armed Forces Pensioners and maintaining service records of the re-employed pensioner retired from military service that –

(i). The entire amount of pension sanctioned by the Central Government was ignored in the fixation of the pay on re-employment i.e. no part of pension was taken into account in such fixation of pay in the pay scale of the post in which the Armed Forces personnel was re-employed.

(ii). The pay of the re-employed pensioners was/is fixed at the minimum of the pay scale of the post in which he had/has been re-employed after discharge from Armed Forces.

(e). The payment of dearness relief on family pension to employed family pensioners shall remain payable during the period of employment.

(f). A pensioner employed outside of India under a foreign Government or a private organization shall remain eligible for dearness relief of pension/family pension.

**I'm not in retirement. I just don't want to work so much, and I don't get that many offers any more.**



# LIBERALISED FAMILY PENSION



## CHAPTER - 8

### LIBERALISED FAMILY PENSION

1. For determining the pensionary benefits on death or disability which is attributable to or aggravated by Military service under different circumstance, the cases shall be broadly categorized as follows: -

#### Category A

Death or disability due to natural causes neither attributable to nor aggravated by military service as determined by the competent medical authorities. Examples would be ailments of nature of constitutional diseases as assessed by medical authorities, chronic ailments like heart and renal diseases, prolonged illness, accidents while not on duty.

**Explanation:** The case of death or disability due to natural causes falling under Category A entitles ordinary family pension or invalid pension or invalid gratuity as the case may be.

#### Category B

Death or disability due to causes which are accepted as attributable to or aggravated by military service as determined by the competent medical authorities. Disease contracted because of continued exposure to hostile work environments subject to extreme weather conditions or occupational hazards resulting in death or disability would be examples.

#### Category C

Death or disability due to accidents in the performance of duties such as:

- (i) Accidents while traveling on duty in Government vehicles or public/private transport.
- (ii) Accidents during air journeys
- (iii) Mishaps at sea while on duty.
- (iv) Electrocutation while on duty etc.
- (v) Accidents during participation in organised sports events/adventure activities/expeditions/ training.

**Explanation:** Invalidment case falling under Category B and Category C due to disease contacted or injury sustained or cause of death if accepted by Competent Authority or Competent Medical Authority attributable to or aggravated by Military service the individuals may be granted disability pension or special family pension as the case may be.

**I'm not in retirement. I just don't want to work so much, and I don't get that many offers any more.**



### **Category D**

Death or disability due to acts of violence /attack by terrorists, anti - social elements etc. whether on duty other than operational duty or even when not on duty. Bomb blasts in public places or transport, indiscriminate shooting incidents in public etc. would be covered under this category, besides death/disability occurring while employed in aid of civil power and also while dealing with natural calamities.

**Explanation:** Cases falling under Category D entitles liberalised disability pension or liberalised Family Pension as the case may be.

### **Category E**

Death or disability arising as a result of: -

- (a) Enemy action in international war.
- (b) Action during deployment with a peace keeping mission abroad.
- (c) Border skirmishes.
- (d) During laying or clearance of mines including enemy mines as also mine sweeping operations.
- (e) On account of accidental explosions of mines while laying operationally oriented mine field or lifting or negotiating mine field laid by the enemy or own forces in operational areas near international borders or the line of control.
- (f) War like situations, including cases which are attributable to/aggravated by:-
  - (i) Extremist acts, exploding mines etc, while on way to an operational area.
  - (ii) Battle inoculation training exercises or demonstration with live ammunition.
  - (iii) Kidnapping by extremists while on operational duty .
- (g) An act of violence/attack by extremists, anti social elements etc. while on operational duty.
- (h) Action against extremists, antisocial elements etc. death/disability while employed in the aid of civil power in quelling agitation, riots or revolt by demonstrators shall be covered under this category.
- (i). Operations specially notified by the Government from time to time

**When a man retires and time is no longer a matter of urgent importance, his colleagues generally present him with a watch.**



**Explanation:** Death or injury sustained in the circumstances falling under Category E entitles liberalised family pension or war-injury pension as the case may be.

In case of death of an officer under the circumstances mentioned in category 'D' or 'E' eligible members of the family shall be entitled to liberalized family pension equal to Reckonable emoluments last drawn.

2. Reckonable emoluments include pay in the pay band, Grade Pay, MSP and NPA.

3. Liberalised Family Pension shall be granted to the widow until death or disqualification. If the officer is not survived by the widow but is survived by child/ children only, all children together shall be eligible for Liberalised Family Pension at the rate equal to Special Family Pension. Liberalised Family Pension shall be payable to child/ children for the period during which they would have been eligible as in the case of Special Family Pension. It shall be paid to the senior most eligible child at a time. On his/her death/ disqualification, it will pass on to the next eligible child.

**Liberalised Family Pension on Re-marriage of Widow.**

(i) If widow has children	
(a) If she continues to support children after re-marriage	Full Liberalised Family Pension continue to widow
(b) If she does not support children after re-marriage	Ordinary family pension equal to 30 to widow. 60% Special Family Pension to eligible children.
(ii) If widow has no children	Full Liberalised Family Pension to continue to widow.

**Dependent Pension (Liberalised)**

4. Where an officer dies as a bachelor or as a widower without children under the circumstances in category 'D' or 'E' of Para 1 above, dependant pension (Liberalised) shall be admissible to parents without reference to their pecuniary circumstances at the rate of 75% of Liberalised Family Pension for both parents and at the rate of 60% of Liberalised Family Pension 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 shall be admissible to

**When a man retires, his wife gets twice the husband but only half the income.**



dependent brother(s)/ sister(s), if otherwise eligible, at the rate of 60% of Liberalised Family Pension subjected to a minimum of ` 7000/-PM.

### **EX-GRATIA LUMP-SUM COMPENSATION WHO DIE IN HARNESS:**

5. With effect from. 01 Jan 2006, ex-gratia lump-sum compensation is admissible to the families of the Commissioned Officers who die in harness in the performance of their bonafide official duties as under:

(a)	Death occurring due to accidents.	` 10Lakhs
(b)	Death occurring due to acts of violence by terrorists, antisocial elements, etc.	` 10 Lakhs
(c)	Death occurred in (i) border skirmishes and action against militants, terrorists, extremists.	` 15 Lakhs
(d)	Death while on duty in the specified high altitude, inaccessible border posts, etc on account of natural disasters, extreme weather conditions in harness in the performance of their bonafide official duties.	` 15 Lakhs
(e)	Death occurred in enemy action in international war or such war like engagements, which are specifically notified by Ministry of Defence.	` 20 Lakhs

### **DEATH GRATUITY**

6. If an officer dies while in service, his family will be entitled to death gratuity. The quantum of death gratuity will be determined on the basis of length of qualifying service and the emoluments drawn at the time of death, which are as under:

	<u>Length of qualifying service</u>	<u>Rate of Death Gratuity</u>
(i)	Less than 1 year	2 times of emoluments.
(ii)	1 year or more but less than 5 years.	6 times of emoluments.
(iii)	5 years or more but less than 20 years	12 times of emoluments
(iv)	20 years or more	Half of reckonable emoluments for each completed six monthly period of qualifying service subject to a minimum of 12 times of reckonable emoluments and a maximum of 33 times of reckonable emoluments.

**I used to have dreams that I died at my desk. Now that I've retired, I don't have those dreams anymore.**



**Note 1.** In respect of death occurring on or after 01 Jan 2006, the amount of death gratuity shall in no case exceed ` 10 lakhs.

**Note 2.** If deceased officer fails to nominate any member of his family, the payment of death gratuity shall be paid as per provisions.

### **ADDITIONAL LIBERALISED FAMILY PENSION TO OLD FAMILY PENSIONERS**

7. The quantum of family pension available to the old family pensioners shall be increased as follows:

<b><u>AGE OF FAMILY PENSIONER</u></b>	<b><u>ADDITIONAL QUANTUM OF FAMILY PENSION</u></b>
From 80 years to less than 85 years	20% of basic Liberalised family pension
From 85 years to less than 90 years	30% of basic Liberalised family pension
From 90 years to less than 95 years	40% of basic Liberalised family pension
From 95 years to less than 100 years	50% of basic Liberalised family pension
100 years or more	100% of basic Liberalised family pension

The Pension Sanctioning Authorities should ensure that the date of birth and the age of a family pensioner are invariably indicated in the pension payment order to facilitate payment of additional family pension by the Pension Disbursing Authority as soon as it becomes due. The amount of additional family pension will be shown distinctly in the pension payment order. For example, in case where a family pensioner is more than 80

years of age and his/her family pension is Rs. 10,000 p.m. the pension will be shown as

(i) Basic family pension = ` 10,000 and

(ii) Additional pension = ` 2,000 p.m.

The family pension on his/her attaining the age of 85 years will be shown as

(i) Basic Family Pension = ` 10,000 and

(ii) Additional pension = ` 3,000 p.m.



# SPECIAL FAMILY PENSION



## **CHAPTER - 9**

### **SPECIAL FAMILY PENSION**

#### **When Admissible**

**Authority:** Regn 50 and 117 of NPR & MOD letter No. 1 (2)/97/D (Pen-C) dated 31.1.2001

1. **(a)** Special family pension may be granted to the family of service personnel if his death occurred in the circumstances mentioned in category B and category C of Regulation 82 of these Regulations due to or hastened by:
  - (i) a wound, injury or disease which was attributable to military service, or
  - (ii) was due to aggravation by service of a wound, injury or disease which existed before or arose during service and in case of death after retirement/discharge, if the service personnel had retired/discharge otherwise than voluntarily/at own request on compassionate grounds before completion of his terms of engagement.
- (b)** The question whether death is attributed to or aggravated by military service shall be determined under the Entitlement Rule for Casualty Pensionary Awards, 1982.

#### **Serious Negligence or Misconduct**

**Authority:** Regulation 49 & 115 of NPR & MOD letter No. 220574/77// Pen-C dt.31.7.1978

2. If the death of an officer is wholly or partly due to his negligence or misconduct, special family pension shall not be reduced.

#### **Definition of Family**

3. Family for the purpose of the Regulations in this Sub-section shall consist of the following:
  - (i) Husband/wife legally married before or after retirement.
  - (ii) A judicially separated wife or husband, such separation not being granted on the ground of adultery and the person surviving was not held guilty of committing adultery.

**NOTE:** In case service personnel marriages after retirement /invalidment, the marriage is registered with the Registrar of the marriages or other Competent Authority under the relevant law. In case where such marriage is not registered for some valid reasons, an affidavit sworn before a Magistrate or legal heir ship certificate shall be furnished.



- (iii) Unmarried son/unmarried daughter/widowed /divorced daughter (including those legally adopted).
- (iv) Father
- (v) Mother
- (vi) Unmarried brother
- (vii) Unmarried sister
- (viii) Disabled Siblings(brothers/sisters)

**NOTES: 1.** Eligible son/daughter includes a posthumous child and legally adopted.

**2.** The terms 'Father' and 'Mother' (or 'parents') used in the above or any other Regulations in this Sub-section shall also be deemed to include such putative parents (or surviving parents as the case may be) as had not contracted a lawful marriage but were living as husband and wife at the time of, or got lawfully married subsequent to, the conception of the deceased member of the Armed Forces.

#### **Special Family Pension to Physically/Mentally Handicapped Children**

4. If the son or daughter of Service personnel is suffering from any disorder or disability of mind including mentally retarded or is physically crippled or disabled so as to render him/her unable to earn a living even after attaining the age of 25 years, the special family pension shall be payable to the child for life in the order set out in Regulation 114(b) of these regulations and also subject to the following conditions:

(a) The special family pension shall be paid to such son or daughter through the guardian as if he or she were a minor except in the case of the physically crippled or disabled son/daughter who has attained the age of majority. However, in the case of a mentally retarded son or daughter, the family pension shall be payable to a person nominated by the Officer or the pensioner, as the case may be, and in case no such nomination has been furnished to the Integrated HQrs, MOD (Navy)/DPA by such service personnel or pensioner during his life time, to the person nominated by the spouse of such service personnel or family pensioner, as the case may be, later on.

(b) (i) If such son or daughter is one among two or more children of the Officer, the family pension shall be initially payable to the minor children until the last minor child attains the age of 25 years, and thereafter the family pension shall be resumed in favour of the son or daughter, who is physically crippled or disabled and shall be payable to him/her for life.



(ii) if there are more than one such son or daughter suffering from disorder or disability of mind including mentally retarded or who are physically crippled or disabled, the family pension shall be paid in order of their birth and the younger of them will get the family pension only after the elder next above him/her ceases to be eligible.

(c) Before allowing the special family pension for life to any such son or daughter, the Appointing Authority shall satisfy himself that the handicap is of such a nature so as to prevent him/her from earning his 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.

(d). The person receiving the special family pension as a guardian of such son or daughter or such son or daughter not receiving the special family pension through guardian, shall produce a certificate 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, once, if the disability is permanent and if the disability is temporary, once in every five years, to the effect that he/she continues to suffer from disorder or disability of mind or continues to be physically crippled or disabled.

**Note:** A certificate of guardianship issued in respect of persons with Autism, Cerebral Palsy, Mental retardation and multiple disabilities issued under National Trust Act by local level Committee is acceptable.

(e) On dissolution of marriage of the disabled daughter, she would be eligible for family pension for life from the date of her marriage stands annulled, subject to the following conditions:-

(i) Divorce is valid in law.

(ii) Divorced daughter shall not be required to come back to parent's home.

(iii) Disability is certified by an appropriate authority

(f) The disabled widowed daughter shall be eligible for special family pension for life from the date of death of her husband even after attaining the age of 25 years of age subject to all other conditions prescribed in the case of son/daughter.

**If you have the time, you won't have the money. If you have the money, you won't have the time.**



### Explanations:

1. For the purpose of grant of special family pension, the disability that manifests itself before or after the retirement or death of the service personnel shall be taken into account. This benefit will also be admissible to the eligible disabled children whether born before or after retirement.
2. A disable son/daughter shall become ineligible for special family pension under this Regulation from the date he/she gets married.
3. Special family pension payable shall be stopped from the date of earning more than ` 3500/- pm. It shall be the duty of the guardian or son or daughter to furnish a certificate to the Pension Disbursing Authority, annually to the effect that:
  - (i) he has not started earning his livelihood.
  - (ii) he has not yet married.

### CONDITIONS FOR ELIGIBILITY TO SPECIAL FAMILY PENSION AND DEPENDANT PENSION

5. Special family pension to the widow and children and dependant pension to parents and brother/sister will be granted subject to the conditions indicated below:
  - (a) **Widow** - till her widowhood.
  - (b) **Children**
    - (i) In the case of eligible son or daughter including widowed/divorced daughter, till he/she attains the age of 25 years or upto the date of his marriage/re-marriage, whichever is earlier.
    - (ii) The unmarried daughter above 25 years of age / widowed/ divorced/ disabled daughter irrespective of her age would also be eligible for family pension for life, subject to conditions that her monthly earning from all sources is less than ` 3500/-p.m..

**Note:** Family Pension shall be payable only after the other eligible children below the age of 25 years have ceased to be eligible to receive family pension and that there is no disabled child to receive the family pension.

  - (c) **Parents** - For life and in the case of a mother who remarries, upto the date of remarriage.



(d) **Brother/Sister-** In the case of an unmarried brother/unmarried sister upto the date he/she attains the age of 25 years or until he/she gets married, whichever is earlier and has not started earning his lively hood.

**Note:** Dependant's pension to brother/sister may be continued beyond the age of 25 years or granted beyond that age under the same conditions as for children if they are incapable of self-support by reason of mental or physical infirmity.

### **Special Family Pension/Dependant Pension to Only One Member of Family at a Time**

6. Except as provided in Regulation 114 and Regulation 117 of these Regulations, the special family pension/dependent pension shall be payable to only one member of the family at a time as under:

- (i) Special family pension to widow/widower;
- (ii) In the absence of widow/widower, special family pension to eligible children in the order of birth irrespective of sex of the child and the younger of them will not be eligible for special family pension unless the elder above him/her becomes ineligible.
- (iii) In the absence of the widow/widower/children, dependant pension to parents if they were largely dependent on the deceased officer;
- (iv) In the absence of above relations so eligible, dependant pension to brother / sister if they were largely dependent on the deceased officer.

**NOTE :** Dependant pension to brother/sister shall be granted to senior most brother/sister irrespective of sex.

### **Pension of a Widow Who Dies Before Establishing Her Claim**

7. If the claim of a widow to a special family pension fails to be established before her death through her negligence or omission, the amount of pension shall not be allowed to her representatives.

### **Rates of Special Family Pension**

8. (a) Special Family Pension shall be calculated at a uniform rate of 60% of reckonable emoluments last drawn subject to a minimum of ` 7000/- p.m. irrespective of whether widow has child(ren) or not. There shall be no maximum ceiling of special family pension.

(b) In case children become the beneficiary, special family pension at the same rate mentioned in clause (a) above shall be admissible to the senior most eligible child thereafter special family pension shall pass on to the next eligible child.



### **Rate of Dependant Pension**

9. (a) Dependant pension shall be admissible to the parent(s)/eligible brother and sister of the deceased officer at a rate equal to 50% of the notional special family pension that would have been admissible as above.
- (b) There shall be no condition of means limit for grant of dependent pension to parents/eligible brother and sister of the deceased officer who was a bachelor or widower without children provided they were largely dependent on the deceased officer for support and are in pecuniary need. A self-attested declaration on format from the dependent parents/eligible brothers/sisters shall be furnished which shall be treated as sufficient proof in the matter for grant of dependent pension. This declaration shall be made on any normal paper and need not be attested by any authority other than the concerned individual drawing the dependent pension.

**NOTE:** When the officer dies as a bachelor/spinster/widow/ widower without children, eligible brother and sister are eligible for dependent pension in the absence of parent(s).

### **Division of Special Family Pension**

10. (a) If an Officer leaves behind more than one widow who are eligible for special family pension, the pension may, by order of the Naval Headquarters., be divided amongst them.
- (b) If in cases where a special family pension has been so divided, one of the recipients dies or is disqualified, her share of the special family pension may, at the discretion of the Naval Headquarters., be paid to other recipient or if there is more than one recipient, be divided amongst them.

### **Original Grant of Special Family Pension**

11. (a) **Where there is a nomination** –
- (i) If on the date on which the Principal Controller of Defence Accounts (Navy) decides that the claim to special family pension is admissible, the nominated heir is alive and eligible, the pension shall be granted to him or her.
- (ii) If on the date referred to above, the nominated heir is dead or disqualified, the pension shall be granted to the heir who stands highest in the list of living eligible heirs.
- (iii) If an heir (other than the widow) who is nominated for the special family pension, waives his or her claim in favour of the widow, the pension shall be granted to her, provided she is eligible on the date referred to in sub clause (i) above.



(b) **Where there is no nomination** - The special family pension shall be granted to the living eligible heir who stands highest in the list in Regulation 107 on the date on which the Principal Controller of Defence Accounts (Navy) decides that the claim to special family pension is admissible.

Provided where special family pension is to be granted to a son/daughter, the same shall be granted to the eligible child in the order of their birth irrespective of the sex of the child.

### **Condition of Eligibility to Special Family Pension**

12. Special family pension shall be admissible to the members of family subject to the fulfillment of the following conditions:

(a). **Widow** – till her widowhood.

(b). **Children:**

(i) In the case of an eligible son or daughter, till he/she attains the age of 25 years or upto the date of his/her marriage, whichever is earlier.

(ii) The unmarried daughter above 25 years of age / widowed/ divorced/ disabled daughter irrespective of her age would also be eligible for family pension for life, subject to conditions that her monthly earning from all sources is less than ` 3500/-p.m..

**Note:** Family Pension shall be payable only after the other eligible children below the age of 25 years have ceased to be eligible to receive family pension and that there is no disabled child to receive the family pension.

(c) **Father** – for life.

(d) **Mother** – till her re-marriage or death.

**NOTE -1** A mother who is a widow at the time of her son's death or who becomes a widow thereafter and has not re-married remains eligible.

2 If the widowed mother had re-married before her son's death, she shall remain eligible for special family pension, unless and until she again becomes a widow and re-marries.

(e) **Brother and sister**- till he /she attains the age of 25 years or upto the date of marriage whichever is earlier and has not started earning his/her livelihood.

**SPECIAL FAMILY PENSION ON REMARRIAGE OF WIDOW**

13. Special Family Pension on remarriage of widow shall be regulated as under:-

**(I) Where First Life Award Sanctioned To Widow:**

<b>If widow has no children</b>	<b>Full special family pension.</b>
<b><u>If she has child(ren)</u></b>	<b><u>Full special family pension</u></b>
(a) if she continues to support children after re-marriage.	Ordinary family pension equal to 30% of emoluments last drawn to the re-married widow. 50% of the special family pension to the eligible children.
(b) if she does not support children after re-marriage	

**(II) WHERE FIRST LIFE AWARD IS SANCTIONED TO PARENTS**

If widow continues to support child(ren) after remarriage or has no issue	50% of Special Family Pension to parents and 50% of Special family Pension to widow
If widow does not support children after re-marriage but child (ren) are supported by the parents.	Full Special Family Pension to parents and Ordinary family Pension to widow.
If child(ren) are not supported either by, widow or the parents	50% of Special Family Pension to eligible children and Ordinary Family Pension to widow.
On death or disqualification of parents and the widow supports the child (ren) or has no issues.	Full Special Family Pension to widow.
On death or disqualification of parents and the widow does not support children	Full Special Family Pension to eligible child(ren) and Ordinary Family Pension to widow

**Date From Which Special Family Pension Payable**

14. (a) The original grant of special family pension shall be made as first life award from the date following that of casualty which created the claim, to the nominated heir and in the absence of nomination, to the heir highest in the order of precedence on the date referred to .
- (b) If on the date of casualty referred to in clause (a) above, all the eligible members are dead or disqualified, the arrears of special family pension may only be paid at the discretion of the Central Government.



(c) In no case the claims preferred after disqualification shall be entertained.

### **When Payment of Special Family Pension Ceases**

15. The payment of special family pension shall cease when the recipient ceases to fulfill the conditions of eligibility or on his/her death, whichever is earlier.

### **Transfer of Special Family Pension**

16. When for any cause a special family pension ceases to be payable to an heir other than the widow, it shall be transferred to the widow at the same rate provided she is not disqualified.

### **CONTINUANCE OF SPECIAL FAMILY PENSION AS SECOND LIFE AWARD TO PARENTS/BROTHERS/SISTERS**

17. (a) After the expiry of the first life award of special family pension to an eligible member, second life award of special family pension may be granted to the parents and in their absence to the brothers/sisters. Provided the claimant(s) was/were largely dependent on the deceased for support and is/are in pecuniary need. A self-attested declaration from the dependent parents/eligible brothers/sisters shall be furnished which shall be treated as sufficient proof in the matter for grant of continuance of special family pension.
- (b) Second life award shall be admissible only to one eligible member and on his/her death/disqualification; it shall not be continued to any other heir.
- (c) When both the parents are alive, second life award shall be payable to the father if he is otherwise eligible. It shall be payable to the mother only when father is not alive.
- (d) In the case of brothers/sisters, second life award shall be payable to the eldest eligible brother/sister.
- (e) The second life award shall be granted from the date following the date of death or from the date of disqualification of first life awardees.

### **RATE OF CONTINUANCE AWARD (2ND LIFE AWARD) OF SPECIAL FAMILY PENSION TO PARENTS OR BROTHERS AND SISTERS**

18. The rate of second life awards of special family pension to the parents of deceased irrespective of single or both and in the absence of parents, to the eligible brothers and sister of the deceased shall be at the rate equal to 50 per cent of the special family pension as admissible.

**When some people retire, it's going to be mighty hard to tell the difference.**



## **PENSION INTENDED FOR THE WHOLE FAMILY**

19. Special family pension is intended for the support of all the eligible members of a family irrespective of in whose name it stands.

### **Division of Special Family Pension between Eligible Members**

20. (a) If the recipient of special family pension refuses to contribute proportionately towards the support of other eligible heirs in the family who were dependent on the deceased, or if the pension is in the name of the child but not devoted to the interest of the family generally, the competent authority may, on the basis of verification/investigation report rendered by the Zila Sainik Board/Recruiting Organization and supported by the statement of any one of the under mentioned Local Civil Authorities, divide at his discretion, the special family pension among the eligible heirs of the deceased:

- (i) Sarpanch of a Village;
- (ii) Any serving or retired Gazetted Officer, Civil or Military, including a Junior Commissioned Officer.
- (iii) Sub Post Master;
- (iv) Qanungo or Patwari/Lekhpal;
- (v) Sub-Inspector of Police;
- (vi) A Member of Municipal Corporation or Committee or a Zila Parishad/District Board;
- (vii) Panchayat President/Village Munsif/ Patel/ Village Officer/Panchayat Executive Officer.
- (viii) Member of Lok Sabha, Rajya Sabha, Vidhan Sabha or Vidhan Parishad;
- (ix) Oath Commissioner/Notary Public.

(b) The division of special family pension as per clause (a) above, shall hold good only for the period during which the pension is payable to the original recipient under the Regulation governing its grant. If during this period one of the parties to the division (other than the original recipient) is disqualified or dies, his or her share shall be restored to the original recipient, if he or she is the only one living, or shall be divided among the remaining recipients, if there are more than one.



# RETIREMENT AND DEATH GRATUITY



## CHAPTER-10

### RETIREMENT GRATUITY AND DEATH GRATUITY

#### Retirement Gratuity When Admissible

1. (a) Service personnel who has completed 05 years actual qualifying service and is eligible for retiring pension/service pension/ invalid pension/special pension, disability/war-injury pension, liberalised disability pension, retiring gratuity/service gratuity or special gratuity, shall be granted on termination of his service, a retirement gratuity equal to  $\frac{1}{4}$  months reckonable emoluments for each completed 6 monthly period of qualifying service, subject to a maximum of 16  $\frac{1}{2}$  times the reckonable emoluments, provided that the amount of retirement gratuity payable shall in no case exceed ` 10 lakhs.
  
- (b) If service personnel who is eligible for any kind of pension or gratuity as at (a) above, dies within 5 years from the date of termination of his service and the sum actually received by him upto the time of his death on account of such gratuity or pension (including dearness relief) and the commuted value of any portion of pension commuted by him, with the retirement gratuity admissible under clause(a) above, is less than the amount equal to 12 times of his reckonable emoluments, a residual gratuity equal to the deficiency shall be granted to his family.

**Explanation:** The word “termination of Service” in this Chapter means release/retirement/discharge/invalidment from service.

#### Admissibility of Death Gratuity

2. Death gratuity at the following rates shall be admissible in the event of death of a service personnel while in service, to the family in the manner indicated below:-

<u>Length of Qualifying Service</u>	<u>Rate of Death Gratuity</u>
(i) Less than one year	2 times of reckonable emoluments
(ii) One year or >but < 5 years	6 times of reckonable emoluments
(iii) 5 years or > but < 20 years	12 times of reckonable emoluments subject to maximum of Rs. 3.5lakhs.
(iv) 20 years and more	Half of reckonable emoluments for each completed six monthly period of qualifying service (including weightage of 5 years) subject to a maximum of 33 times of reckonable emoluments, provided that the amount of Death Gratuity shall in no case exceed Rs. 3.5 lakh.



## Definition of Family

(Authority: New Regulation. Based on Rule 50 of CCS(Pension) Rules)

3. For the purpose of the Regulations under this Chapter the term "Family" shall include the following: -

- (a). Wife or wives including judicially separated wife or wives, in case of a male service personnel.
- (b). Husband including judicially separated husband in the case of a female Service Personnel.
- (c). Sons including step sons and legally adopted sons.
- (d). Unmarried daughters including step daughters and legally adopted daughters
- (e). Widowed/divorced daughters including step daughters and legally adopted daughters.
- (f). Father } including adoptive parents in case of
- (g). Mother } individual whose personal law permits adoption.
- (h). Brothers below the age of 25 years including step brothers,
- (j). Unmarried sisters and widowed sisters including step sisters,
- (k). Married daughters, and
- (l). Children of a pre-deceased son.

## Nominations

4. (a) Service personnel shall make a nomination as may be appropriate in the circumstances of the case, conferring on one or more persons the right to receive retirement/death gratuity.

Provided that if at the time of making a nomination,

- (i). The individual has a family, the nomination shall not be in favour of any person or persons other than the members of his family,
- (ii). If the individual has no family, the nomination may be made in favour of a person or persons, or a body of persons, whether incorporated or not.

**Retirement is great. I love being my own boss.**



(b). If an individual nominates more than one person, he shall specify the amount of share payable to each of the nominees in such a manner as to cover the whole amount of the gratuity.

### **Effect of Death of a Nominee or Of Acquiring a Family**

5. Service personnel may provide in the nomination

(a) That in respect of any specified nominee, who pre-deceases him or who dies after his death but before receiving payment of gratuity, the right conferred on that nominee shall pass to such other person as may be specified in the nomination;

Provided that --

(i) If at the time of making nomination, the individual has a family consisting of more than one member, the person so specified shall not be a person other than a member of his family.

(ii) Where an individual has only one member in his family, and nomination has been made in his favour, it is open to the individual to nominate alternate nominee or nominees who may be a person or a body of persons, whether incorporated or not.

(b) That the nomination shall become invalid in the event of the happening of the contingency provided therein.

(c). The nomination made by an individual who has no family at the time of making it, or the nomination made by him under the proviso (2) of clause (a)

(i)

above, shall become invalid in the event of his subsequently acquiring a family or an additional member in the family, as the case may be.

(d). An individual may, at any time, cancel a nomination by sending a notice in writing to the appropriate authority indicated in clause (e) below, along with such notice he may send a fresh nomination made in accordance with these Regulations.

(e). Immediately on the death of a nominee in respect of whom no special provision has been made in the nomination, or on the occurrence of any event by reason of which the nomination becomes invalid, the individual shall send to the appropriate authority indicated in clause (e) below, a notice in writing formally canceling the nomination together with a fresh nomination.

(f). Every nomination made, and every notice of cancellation given, by an individual under these Regulations, shall be sent by him immediately to: -

**If you want to retire happy, great health is important. The foundation for all happiness lies in health. Physical, mental, or spiritual health — you must use it or lose it!**



- (i) Directorate of Pay and Allowances, Integrated HQrs, MOD (Navy) in case of Commissioned Officers.
  - (ii) Commodore, Bureau of Sailors, Mumbai in respect of Personnel below Officer Rank.
- (f). Every nomination made, and every notice of cancellation given by an individual shall, to the extent that it is valid, take effect from the date on which it is received by the authority mentioned in the preceding clause.
- (g). Nomination made after the termination of an individual's service, shall not be regarded as valid.

### **Disbursement of retirement gratuity and death gratuity**

6. (a) The gratuity shall be paid to the person on whom the right to receive the gratuity is conferred by means of a valid nomination.
- (b) If there is no such nomination or if nomination made does not subsist, the gratuity shall be paid in the manner indicated below:-
- (i) If there are one or more surviving members of the family as in items (i), (ii), (iii) & (iv) of para 3, the gratuity shall be paid to all such members in equal shares.
  - (ii) If there are no such surviving members in the family as in sub-clause (i) above, but there are one or more members as in items (v), (vi), (vii), (viii), (ix), (x) & (xi) of para 3 the gratuity shall be paid to all such members in equal shares.
- (c) If an individual has made no nomination, or the nomination made does not subsist, and dies after termination of service, without receiving retirement gratuity, the gratuity shall be disbursed to the family in the manner indicated in clause (b) above.
- (d) The right of a female member of the family or that of a brother of an individual, who dies while in service or after his service terminates, to receive the share of gratuity, shall be determined with reference to the facts as they stood on the date of death of the individual. The entitlement shall not be affected if a female member marries or re-marries or the brother attains the age of 25 years, after the death of the service personnel and before receiving his share of the gratuity.

### **Debarring Of a Person from Receiving Gratuity**

7. (a) If a person, who in the event of death of a service personnel while in service, is eligible to receive gratuity in terms of Regulation 147 but is charged with the offence of murdering the service personnel or for abetting in the

**If you want to retire happy, great health is important. The foundation for all happiness lies in health. Physical, mental, or spiritual health — you must use it or lose it!**



commission of such an offence, his claim to receive his share of gratuity shall remain suspended till the conclusion of the criminal proceedings instituted against him.

(b) If on the conclusion of the criminal proceedings referred to in clause (a) above, the person concerned

(i) is convicted for the murder or abetting in the murder of the Service Personnel, he shall be debarred from receiving the share of gratuity, which shall be payable to other eligible members of the family, if any,

(ii) is acquitted of the charge of murdering or abetting in the murder of service personnel, his share of gratuity shall be payable to him.

### **Lapse of Gratuity**

**(Authority):** Deptt of P&PW Notification No. 7/6/88-P&PW(D) dt 6.4.89)

8. If an individual dies while in service or after his service terminates, without receiving the amount of death gratuity/retirement gratuity and leaves behind no family and has also made no nomination or the nomination made does not subsist, the amount of gratuity shall lapse to the Government.

Provided that the amount of death gratuity/retirement gratuity shall be payable to the person in whose favour a succession certificate in respect of the gratuity in question has been granted by a Court of Law.

### **Recovery of Public Claims or Government Dues from Retirement/Death Gratuity**

**(Authority):** Based on Rule 71 of CCS (Pension) Rule, 1972)

9. While authorizing payment of retirement gratuity, the concerned Pension Sanctioning Authority shall recover any public claim or Government dues brought to their notice as outstanding against the serving personnel from the retirement gratuity or death gratuity payable to him or his nominee as the case may be.

**If you want to retire happy, great health is important. The foundation for all happiness lies in health. Physical, mental, or spiritual health — you must use it or lose it!**



# COMMUTATION OF PENSION



## CHAPTER - 11

### COMMUTATION OF PENSION

#### Commutation of Pension When Admissible

1. Service personnel in receipt of or entitled to any of the following kind of pension for life may be allowed to commute a portion of his pension to the extent indicated in Regulation 153:

- (i) Retiring Pension
- (ii) Service Pension
- (iii) Special pension
- (iv) Disability Pension or War Injury Pension or liberalised disability pension.
- (v) Invalid Pension.

**Note:-** Where the individual is granted temporary disability pension, commutation of pension shall be allowed with reference to service element of disability pension only.

#### When Permissible

2. Commutation may take place on release/retirement/discharge/ invalidment or at any time subsequent thereto. Provided that an individual against whom departmental/ judicial proceedings have been instituted before the date of his release/retirement/discharge/invalidment from service or the pensioner against whom such proceedings are instituted after the date of release/retirement/discharge/invalidment shall not be eligible to commute a fraction of his provisional pension authorised under Regulation 7 of these Regulations or the pension during the pendency of such proceedings..

#### When to Apply For Commutation of Pension

3. (a) Officer retired on attaining the prescribed age of retirement may wish for commutation of pension before the date of retirement/discharge so as to reach the application to the Principal Controller of Defence Accounts (Navy) not later than 3 months before the date of release/retirement/discharge. Provided that in the case of an individual who applies for commutation of pension before his retirement/discharge, the Government shall have no liability for the payment of commuted value of pension if the individual dies before his

**I never stopped doing anything [when I retired], I stopped getting paid for it.**



release/retirement/discharge, or forfeits claim to pension before such retirement/discharge.

(b). The individual can submit application for commutation of pension under these Regulations after the date of release/retirement/discharge/invalidment.

#### **Commutation of Pension without Commutation Medical Board**

4. (a) An applicant shall, subject to the permissible, limits prescribed be eligible to commute a fraction of the pension, after he has been declared fit at the time of release medical examination if he applies on the prescribed form for commutation—

(i) either before retirement/discharge who has not expressed his wish for commutation of the pension 3 months before retirement/discharge

Or

(ii) any time after release/retirement/discharge/ invalidment however application must reach the Principal Controller of Defence Accounts (Navy) before the expiry of one year from the date of release/retirement/discharge/ invalidment from service.

#### **Provided that in the case of an applicant:-**

(1) who is authorised a pension on absorption in Public Sector Undertaking or Autonomous Body and is entitled to pro-rata pension and retirement gratuity and in whose case orders retiring him from Armed Forces service had been issued from a retrospective date, the period of one year for the purpose of item (ii) above, shall reckon from the date of issue of the letter conveying the terms and conditions of absorption.

(2) who is authorised final pension after the conclusion of the disciplinary or judicial proceedings the period of one year for the purpose of item (ii) above shall reckon from the date of the issue of orders consequent on the finalisation of the disciplinary/court or judicial proceedings.

(b) In case of individuals who are found in low medical category at the time of his release/retirement/ discharge and who appears before the Release Medical Board or who is invalided out of service by the Invaliding Medical Board or who is discharged from service before completion of engagement on account of being placed in low medical category, an annotation shall be made by the Release Medical Board or Invaliding Medical Board on the Release/Invaliding Medical Board proceedings, regarding such addition of year(s) of age in case of impaired life which shall be taken into account by the



Principal Controller of Defence Accounts (Navy) for the purpose of commutation of pension.

### **Commutation of Pension after Commutation Medical Board**

5. An individual who-

- (i) either applies for commutation of pension after the expiry of one year from the date of release/retirement/discharge /invalidment, or
- (ii) whose application for commutation reaches Principal Controller of Defence Accounts (Navy) after the expiry of one year from the date of release/retirement/discharge /invalidment, shall be eligible to commute a fraction of his pension after he has been declared fit by the Commutation Medical Board and subject to such addition of year(s), if any, of age in the case of impaired life, by the competent medical authority.

### **Commutation of Pension to Become Absolute**

6. The commutation of pension shall become absolute -

- (a) in case where one applies before release/retirement/discharge under clause (b) of Para 3 on the date following the date of release/retirement/discharge.
- (b) in case where one applies within one year after release/ retirement/ discharge/ invalidment under clause (a) of Para 4 on the date on which the application is received by the Principal Controller of Defence Accounts (Navy), and,
- (c) in case where one applies after one year after release/retirement/discharge/invalidment and where medical board for commutation is held—on the date on which the Medical Board signs the medical certificate.

**Note:** Government shall have no liability for the payment of commuted value of pension if the individual dies before commutation of pension become absolute under this Regulation.

### **Calculation of Commuted Value of Pension**

**Retirement is the time when you never do all the things you intended to do when you were still working.**



7. (a) The formula for calculation of capitalised value of commuted portion of pension shall be:

$$\left\{ \begin{array}{l} \text{Portion of pension} \\ \text{i.e. 50\%} \end{array} \right\} \times 12 \times \left\{ \begin{array}{l} \text{Purchase value for the} \\ \text{age next birthday} \end{array} \right\}$$

- (b) The purchase value of commutation shall be as given in the commutation table prescribed by the Government from time to time
- (c) The age of the individual shall be taken as being the age he shall attain on the next birthday following the date on which the commutation shall become absolute subject to such addition of year(s) of age in the case of impaired life, as may be recommended by the medical authority or Release/Invaliding Medical Board or Medical Board for Commutation.
- (d) In case the value specified in Table is modified at any time before the commutation becomes absolute, the commuted value shall be calculated and paid in accordance with the modified table.

Provided that where the commuted values calculated with reference to the table as modified, is less favourable than the value determined with reference to the table before it was so modified, the Principal Controller of Defence Accounts (Navy) shall inform the individual of the revised value and communicate to him the provisions of clause (i) of Regulation 160.

#### **Reduction in Pension on Payment of Commuted Value of Pension**

8. (a) In cases of pensioner falling in clause (i) of Regulation 157 i.e. in whose case the commuted value of pension becomes payable on the day following the date of his release/retirement/discharge, the reduction in the amount of pension on account of commutation shall be operative from its inception. Where, however, payment of commuted value of pension could not be made within the first month after the date of release/retirement/discharge, the difference of monthly pension for the period between the day following the date of retirement/discharge and the date preceding the date on which the commuted value of pension is deemed to have been paid in term of Rule 49 of the Central Government Accounts (Receipt and Payments) Rules, 1983 shall be authorised by the Principal Controller of Defence Accounts (Navy).
- (b) In the case of pensioner falling in clauses (ii) or (iii) of Regulation 18, if he is drawing his pension from Treasury/Pay Accounts Office/Defence Pension Disbursing Office/Banks/Post Office, the reduction in the amount of pension on account of commutation shall be operative from the date of receipt of the commuted value of pension or at the end of 3 months after the date of issue of the Pension Payment Order by the Principal Controller



of Defence Accounts (Navy) for payment of commuted value of pension, whichever is earlier.

Or

If the pensioner is drawing his pension from a Bank, the reduction in the amount of pension on account of commutation shall be operative from the date on which commuted value of pension is credited by the bank to the pensioner's account to which pension is being credited.

### **Withdrawal of Application for Commutation of Pension**

9. An individual may withdraw his application for commutation of pension under these Regulations permissible under the following circumstances:

- (a) When the table of values applicable to him is modified between the date of application for commutation and the date on which the commutation becomes absolute and the modified table is less favourable than that previously in force, or
- (b) when in the case of impaired life, the medical board recommends an addition of year(s) of age to his actual age.
- (c) an individual, after giving notice in writing, may also withdraw his application at any time before subjecting himself to medical examination before the medical authority but in no case after he has appeared before such an authority.

### **No Re-Imbursement of Incidental Expenses Incurred**

10. No reimbursement of any traveling or other expenses incurred by an individual in connection with commutation of his pension shall be admissible.

### **Commutation of Additional Pension Becoming due as a Result of Retrospective Revision of Pension**

11. An individual who has commuted a fraction of his pension and whose pension after commutation has been revised and enhanced retrospectively as a result of Government's decision, shall be paid the difference between the commuted value determined with reference to the enhanced pension (by taking into account the same age next birthday, including loading if any, which was taken earlier while computing the capitalised value of a fraction of pre-revised pension) and the commuted value already paid. For the payment of difference of commuted value, he shall not be required to apply afresh.



**Restoration of Commuted Portion of Pension**

12. The pensioner who has commuted the admissible portion of pension are entitled to have the commuted portion of pension restored after 15 years. The restoration may be reckoned from the date of retirement/discharge itself only in cases where commutation of pension was notified simultaneously with any kind of pension. In all other cases where commutation of pension led to a reduction in second or subsequent months, 15 years will be reckoned from the date of commutation i.e. from the date on which reduction in pension on account of commutation became effective.

**CASE STUDY**

**Commuted Value/Capitalized Value**

Cdr S Penghal (IC-xxxxx) was commissioned in the Navy on 01/01/1986. He superannuated from Service on 31/12/2011 with actual Q.S. of 26 years.

**Commutation of Service Element:**

- QUALIFYING SERVICE =26YRS
- AGE ON NEXT BIRTHDAY =50 YRS
- EMOLUMENTS LAST DRAWN (47320+8000+6000) =61320/-
- AVG EMOLUMENTS FOR LAST 10 MONTH = 60024/-
- RECKONABLE EMOLUMENTS = 61320/-

**Pension (50%) of Reckonable Emoluments = Rs.30660.00**

**Commuted Element (50%) of Pension = Rs.15330.00**

**Commuted/Capitalized Value which will be paid to him will be calculated as follows:-**

$$\left\{ \begin{array}{l} \text{Portion of pension} \\ \text{commuted i.e. 50\%} \end{array} \right\} \times 12 \times \left\{ \begin{array}{l} \text{Purchase value for the} \\ \text{age next birthday} \end{array} \right\}$$

**Capitalized Value Pension = 15330.00 X 12 X 8.846 =1627310.00**

**COMMUTATION VALUE FOR A PENSION****OF Re. 1 PER ANNUM**

Age next birthday	Commutation value expressed as number of year's purchase	Age next birthday	Commutation value expressed as number of year's purchase	Age next birthday	Commutation value expressed as number of year's purchase
20	9.188	37	9.126	53	8.724
21	9.187	38	9.116	54	8.678
22	9.186	38	9.116	55	8.627
23	9.185	39	9.103	56	8.572
24	9.184	40	9.090	57	8.512
25	9.183	41	9.075	58	8.446
26	9.182	42	9.059	59	8.371
27	9.180	43	9.040	60	8.287
28	9.178	44	9.019	61	8.194
29	9.176	45	8.996	62	8.093
30	9.173	46	8.971		
31	9.169	47	8.943		
32	9.164	48	8.913		
33	9.159	49	8.881		
34	9.152	50	8.846		
35	9.145	51	8.808		
36	9.136	52	8.768		



**RELEASE**  
**AND**  
**RE-ASSESSMENT**  
**MEDICAL BOARD**  
**(RMB) & (RAMB)**



## CHAPTER-12

### RELEASE MEDICAL BOARD (RMB), RE-ASSESSMENT MEDICAL BOARD (RAMB)

**(Authority:** MOD letter No. 1(2)/97/D(Pen-C) dt. 7.2.2001 No. 1(2)/2002/D (Pen-C) dt. 1.9.2005 and Corrigendum dated 31.5.2006)

#### **Medical Examination Prior to Release/Retirement /Discharge**

1. All ranks are required to be medically examined by a medical Officer prior to release, retirement, discharge, on completion of tenure or service limit or release/discharge at their own request vide paras 391(a) and 418(e) of Regulation for Medical Services for Armed Forces, 1983. Such medical examination will be conducted by the authorised medical attendant (Resident Medical Officer/Staff Surgeon) and the report will be recorded on the form AFMSF-18 in quadruplicate. The Officer Commanding unit/ship/establishment will ensure that the individual is medically examined by the medical Officer or brought before a medical board prior to release. If an individual is proceeding on leave pending retirement this may be conducted before he proceeds on such leave. The individuals who are in S-1/A-1 will be required to undergo only a Release Medical Examination whereas those who are in low medical category will undergo a Release Medical Board.

2. In such case individual should be sent to his Authorised Medical Attendant well before his discharge/proceeding to respective Command Hospital, who will arrange for the Medical Board at the nearest service hospital. A Release Medical Board can be held, in advance, by 8 months to the date of release from service. The proceedings of the medical board will be recorded on form AFMSF-16 in addition to Release Medical Examination report AFMSF-18 in quintuplicate. In order to help in the proper assessment of the award of attributability/aggravation in connection with the consideration of disability/family pension claims, AFMSF-18 will also be initiated by the hospital in quintuplicate at the time of Release Medical Board of low medical category personnel and sent to Officer Commanding Unit/Ship/Establishment for completion and return. Release Medical Board Proceedings (AFMSF-16) in respect of personnel released in low medical category will, however, be approved by the next higher medical authority of the Command within one month of the date of Release Medical Board and disposed off.

3. The Release Medical Examination Report (AFMSF-18) in respect of personnel released in medical category S1A1 do not require approval by ADMS concerned and will be disposed of directly by the Officer Commanding Unit/Ship/Establishment of the individual. A Release medical Examination can be held in advance, by 8 months to the date of release from service.

**If you want to retire happy, great health is important. The foundation for all happiness lies in health. Physical, mental, or spiritual health — you must use it or lose it!**



4. The Medical Board will also render a certificate in the AFMSF-16 (for those released in low medical category), making an annotation about the individual's longevity, which will be accepted by Principal Controller of Defence Accounts (Navy) for the purpose of commutation of pension.

**Explanation:-** Annotation made by the Release Medical Board about the individual's longevity will be signed by the Medical Board but does not require approval of the next higher medical authority.

5. In the following cases sanction of the competent authority shall be necessary to regularise Release Medical Examination/Release Medical Board proceedings:

(a) Where the Release Medical Examination/Release Medical Board is held before release/retirement/discharge and the proceedings thereof are approved by the competent medical authority only after the actual date of retirement/discharge.

(b) Where the Release Medical Examination/Release Medical Board is not held before release/retirement/discharge due to various reasons like the late reporting of the concerned individual or administrative lapse or individual's own difficulty etc.

#### **FINDING OF THE MEDICAL BOARD REGARDING ATTRIBUTABILITY/AGGRAVATION AND ADJUDICATION OF DISABILITY**

6. **Injury Cases:**

(a) **Attributability.** Decision regarding attributability shall be taken by the competent authorities for the purpose of grant of disability element or war-injury element or lump sum compensation in lieu of disability/war-injury element under these Regulations.

In cases of Commissioned Officers of the rank of Commodore and above.	COP
In case of Commissioned Officers upto the rank of Captain	CPS

(b) **Assessment.** The assessment with regard to percentage of disability as recommended by the Invaliding Medical Board/Release Medical Board as approved by the next higher Medical authority would be treated as final for life unless the individual himself requests for a review.

**It's no longer a question of staying healthy. It's a question of finding a sickness you like.**



(c) **Approving Authority for Medical Boards** Medical Board Proceedings shall be approved by the next higher medical authority than the one which constituted the board. In case where disability is abnormally high or low, approving authority shall refer the proceeding back to the medical boards for reconsideration. If required, the approving authority may physically examine/get the individual re-examined, to ascertain the correct position.

7. **Disease Cases**

(a) **Attributability/Aggravation** Decision regarding attributability/aggravation in respect of cases pertaining to invalidment owing to various diseases or retirement/discharge with various diseases for grant of disability element shall be taken by the competent authority-

In cases of Commissioned Officers of the rank of Commodore and above	COP
In case of Commissioned Officers upto the rank of Captain	CPS

(b) **Assessment** The assessment and period of assessment with regard to percentage of disability as recommended by the Invaliding Medical Board/Release Medical Board and as approved by next Medical authority will be final unless the individual himself requests for a review except in cases of disabilities which are not of a permanent nature or approving authorities mentioned in clause (a) above have any doubt. In both the cases the individual will be re-examined by a Review Medical Board.

8. **Re Assessment of Disability.** There shall be no periodical reviews by the Resurvey Medical Board for re-assessment of disabilities. In case of disabilities adjudicated which are of a permanent nature, the decision once arrived at shall be final and for life unless the individual himself requests for a review. In case of disabilities, which are not of a permanent nature, there shall be only one review of the percentage by a Reassessment Medical Board to be carried out later within a specified time frame. The percentage of disability assessed/recommended by the Reassessment Medical Board shall be final and for life unless the individual himself asks for a review.

**Note-** Review Medical Board will be ordered by Director General Armed Forces Medical Services and finding of the Review Medical Board shall be final.

9. **Special Family Pension.** The decision whether the death of the individual concerned is attributable to or aggravated by service would be taken by the same authorities as mentioned in para 6 (a) & 7 (a) above. However, in case of doubt in disease case (i.e. death due to some disease), the office of the DGAFMS will be consulted.



## Documentation for Adjudication of Disability Pension/Lump Sum Compensation In Lieu Of Disability

### 10. Injury cases

(a) The formation concerned will initiate court of inquiry/injury report (IAFY-2006) and Commodore/Station Commander/CSO (P&A) will record their opinion with regard to attributability. If in their opinion, the injury is attributable to service, they will invariably quote the relevant Rule of the Entitlement Rules to Casualty Pensionary Awards, 1982 in support of their opinion. The cardinal consideration for deciding the attributability in all cases will be that there should be some causal connection of the death/injury to military service.

(b) Re-categorisation Medical Board, Invaliding Medical Board, Release Medical Board or Disability compensation Medical Board will not record its opinion on attributability aspect instead under relevant column (column 12 (Part III) and column 1 (Part V) of AFMSF-16, column 3 (Part II) of AFMSF-15 and column 3 (Part II) of AFMSF-15 B, an endorsement shall be made to the effect "to be decided by the competent authority.

(c) Release Medical Board/Invaliding Medical Board proceedings and the Court of Inquiry proceedings/Injury Report complete in all respect, of the service personnel, in the case of invalidment from service or before retirement/release/discharge in the case of those who are in low medical category, shall be submitted to the competent authority along with complete medical documents for decision on attributability for the purpose of pensionary entitlement.

(iv) Competent authority will examine the Court of Inquiry Proceedings/Injury Report in the light of Entitlement Rules to Casualty Pensionary Award, 1982 and record their decision with regard to attributability of injury to military service. The assessment of percentage of disability is purely a medical issue and if the degree of disablement of the disability as awarded by Invaliding Medical Board or Release Medical Board is not in consonance with the guidelines contained in the guide to Medical Officers (Military Pensions), 2002 by the adjudicating authority, such cases shall be referred to Director General Armed Forces Medical Services for opinion and to order Review Medical Board, if any alteration in the recommendations of the Invaliding Medical Board or Release medical Board is contemplated.

### 11. Disease Cases

(a) The procedure for adjudication of claims for disability cases shall be same as for injury cases as detailed in clause (a) above except that there will be no injury report. The Competent authority shall decide on the aspect of

**I advise you to go on living solely to enrage those who are paying your annuities. It is the only pleasure I have left.**



attributability to/aggravation of the disability by Military Service, on the basis of the complete medical documents and posting profile of the individual.

(b) On receipt of the Invaliding Medical Board/Release Medical Board/Disability Compensation Medical Board proceedings or intimation of death, the same shall be examined by the concerned officer on the basis of the connected documents. In case of any doubt the case shall be referred to Director General of Armed Forces Medical Services. Thereafter, the case shall be submitted to the appropriate authority with his recommendations for sanction.

12. In case the resultant disability is held as neither attributable to service nor aggravated by military service or is held as attributable to or aggravated by military service but assessed at less than 20% by the Release Medical Board, or less than 1% by the Invaliding Medical Board the individual will be informed about his non-entitlement to disability pension giving reasons and quoting the rule position for the same, with advice to prefer an appeal to the Appellate Committee on First Appeals within 12 months from the date of communication rejecting the claim.

13. In case he is aggrieved by the assessment of the Invaliding Medical Board/Release Medical Board, he should request for a Review Medical Board through his unit/ship/establishment. The decision of the Review Medical Board shall be final. This exercise should be completed soon after the Invaliding Medical Board/Release Medical Board is held so that the Review Medical Board can be held while he is still in service. In case of those who have retired from service or have been discharged/invalided out of service, such request should be made through Dte Pay and Allowances/Integrated HQrs, MOD(Navy) in the case of Officers and Bureau of Sailors, Mumbai in case of Personnel Below Officer Rank.

#### **ADJUDICATION OF DISABILITY WHEN RETAINED IN SERVICE WITH A DISABILITY OF PERMANENT NATURE DUE TO INJURY SUSTAINED IN PERFORMANCE OF DUTIES**

**(Authority):** AHQ No B/40122/MA(P)/AG/PS-5 dated. 20.7.06)

14. In case a service personnel is found to have a disability of permanent nature due to injury sustained in the performance of duties and is eligible for lump sum compensation in lieu of disability element of disability pension, after having been retained in service despite such disability, the individual will be brought before a Disability Compensation Medical Board immediately for the purpose of adjudication of his claim for grant of lump sum compensation in lieu of disability element.

15. The Disability Compensation Board proceedings shall be adjudicated upon by the appropriate competent authority and issue sanction letter for grant of lump sum compensation in lieu of disability element and ink signed copies thereof will be forwarded to Naval Pay Office and Principal Controller of Defence Accounts (Navy).



16. The competent authority will satisfy it self, as to whether the assessment percentage of disability recommended by Disability Compensation Medical Board is strictly as per guide to Medical Officers (Military Pension), 2002. In case substantial difference is noticed, the case is referred to Director General Armed Forces Medical Services for holding Review Medical Board. In any case individual concerned will also be informed by way of an endorsement in the sanction letter that he can ask for a review in case he is not satisfied with the percentage of disability as assessed by the Disability Compensation Medical Board and approved by the Competent Medical Authority.

17. In case, the individual submits a representation to the effect as in clause (c) above the case will be referred to Director General Armed Forces Medical Services for holding Review Medical Board.

18. In case individual is not found eligible for lump sum payment on account of his not fulfilling the eligibility conditions, his disability pension claim will be adjudicated before his retirement/discharge/release. The fact about non-entitlement to lump sum payment in lieu of disability element will be intimated to him with rule position. He will also be given an opportunity to prefer an appeal to the Appellate Committee on First Appeals, within 12 months from the date of receipt of the communication rejecting the claim.

#### **Re-Assessment of Disability (RAMB)**

19. In order to obviate delay in continuance of disability pension to pensioners in receipt of disability pension for a specified period, the Station Commander concerned shall in respect of Navy Officers, initiate action to arrange Reassessment Medical Board about 3 months prior to the date of expiry of the current award. It shall be ensured that the pensioner is brought before Reassessment Medical Board about 2 months prior to the date of expiry of the current award.

#### **ADJUDICATION OF INITIAL CLAIM IN RESPECT OF OFFICERS**

20. The procedure for adjudication of initial claim in respect of Officers shall be as under-

(a) On receipt of the Invaliding Medical Board/Release Medical Board/Disability Compensation Medical Board proceedings by the Directorate of Pay and Allowances/Integrated HQrs MOD (Navy), the case shall be examined on the basis of relevant documents. There after Directorate of Pay and Allowances/Integrated HQrs MOD (Navy) will record their opinion and recommendations before the case is submitted to competent authority.

(b) In case of acceptance of the claim, sanction letter as applicable for disability pension and special family pension shall be issued as per to these Regulations and claim shall be forwarded to Principal Controller of Defence Accounts (Navy) for issue of Pension Payment Order.

**A half-hour walk is the most beneficial thing you can do for your ailments.**



- (c) (i) The adjudication of claim to disability pension or special family pension by the Competent authority, issue of acceptance/rejection letter and dispatch of claim to Principal Controller of Defence Accounts (Navy) with complete documents shall be completed within 3 months of the receipt of Invaliding Medical Board/Release Medical Board/Review Medical Board proceedings.
- (ii) In death cases time frame of 3 months for completing adjudication shall reckon from the date of receipt of intimation of death and include the time taken to obtain complete documents from the next of kin. Where the documents are received in one go along with intimation of death and claim for family pension, efforts should be made to complete the adjudication within one month of the receipt of complete documents.

**PERSONNEL NOT ELIGIBLE FOR  
DISABILITY PENSION/ SPECIAL FAMILY PENSION**

21. Following categories of ex-Navy personnel are not eligible for grant of disability pension or special family pension and therefore claims in respect of such personnel should not be processed for adjudication of entitlement.

- (a) Death or disablement in the circumstances falling in categories D & E mentioned in Regulation 82 of Navy (Pension) Regulations, 1984.
- (b) Officers who retire from Navy service on completion of age limit in medical Category S1A1 and are re-employed in Navy and are found to be in low medical category during such re-employment unless the re-employment is terminated on account of disability.
- (c) Cases in which a disease did not actually lead to retirement/discharge of Officer but arose after 10 years of date of release /retirement/discharge and causing death with such disease.
- (d) Officers who commit suicide.

**It [retirement] was absolutely boring. You can't go and say, 'I'm retired now. That's it!' It won't take long and you're really gone for good and someone throws the last shovel of dirt on a coffin with your name on it. That's the moment you're really retiring — when you die.**



**SHORT SERVICE**  
**COMMISSIONED OFFICER**



## **CHAPTER -12**

### **SHORT SERVICE COMMISSIONED OFFICERS**

#### **EMERGENCY/SHORT SERVICE COMMISSIONED OFFICER COMING DIRECT FROM CIVIL LIFE**

##### **Rate of Terminal Gratuity**

**Authority:** New Regulation. MOD letter No. 1(6)/98 /D(Pen/Ser) dated 3.2.1998.

1. (a). The rate of terminal gratuity to the Officer coming direct from civil life shall be half a month's reckonable emoluments for each completed 6 monthly period of qualifying service.
- (b). The grant to terminal gratuity and the amount thereof to an officer, whose commissioned service has been terminated on disciplinary grounds, shall be at the discretion of the Central Government.

##### **Grant of Terminal Gratuity to Officer Invalided Out Of Service**

2. An officer whose service has been terminated on account of medical unfitness for military service due to causes beyond his control and who does not qualify for disability pension, shall be granted terminal gratuity as admissible.

Provided that if such an officer is subsequently granted disability pension or in the event of his death, special family pension is granted, the terminal gratuity shall be adjusted against such an award in such manners as may be decided by the Central Government in each case.

##### **Payment of Terminal Gratuity In The Event Of Death of the Officer before Drawl**

3. The terminal gratuity of an officer, who dies after release from service but **before it is paid to him, shall be paid to his legal heir.**

##### **Invalid Pension or Invalid Gratuity and Ordinary Family Pension**

4. An officer who is invalided from service or died on account of causes neither attributable to nor aggravated by military service shall be entitled to invalid pension or invalid gratuity or ordinary family pension as applicable to Regular Officer under Chapter III of these Regulations.

##### **DISABILITY / WAR-INJURY PENSION / SPECIAL / LIBERALISED FAMILY PENSION**

5. (a). Entitlement to disability / war-injury pension or liberalised disability pension, constant attendance allowance and special / liberalised family pension shall be regulated under the same conditions and at the same rate as

**We'll rock till we drop. We have all agreed this won't be the last time. Everyone's rocking.**



applicable to Regular Officer. The service element of disability pension shall however be computed for actual qualifying service.

**(b).** The officer who is found in low medical category at the time of release than the one in which he was recruited and where disability is accepted as attributable to or aggravated by military service shall be granted disability pension as for Regular Officer admissible to him at the time of sustaining disability, even though he is retained in service and is subsequently released under phased release programme.

Provided that the disability pension or disability element shall be payable from the date from which the officer is released from service.

**When some people retire, it's going to be mighty hard to tell the difference.**

**ECHS**

## **CHAPTER-13**

### **EX- SERVICEMEN**

#### **CONTRIBUTORY HEALTH SCHEME (ECHS)**

1. In order to provide quality medicare to the retirees of armed forces, the necessity was felt to establish a medicare system which is comprehensive and could provide relief to ex-servicemen similar to the one available for other Central Government employees i.e. CGHS. After due deliberations a comprehensive scheme was launched with effect from 01st April 2003 named as ECHS which was authorised by GoI, MoD letter No. 22(1)/01/US(WE)/D(Res) dated 30th December 2002. The Scheme is financed by Govt of India.

2. With the introduction of ECHS, retired armed forces personnel and their dependents who were earlier entitled for treatment in only service hospitals, are now authorised Medicare facilities not only in service hospitals, but also in those civil/private hospitals which are empanelled with the ECHS. The ECHS is being managed through the existing infrastructure of Armed Forces which includes command and control structure, spare capacity of Service Medical facilities (Hospitals and MI Rooms), procurement organisations for medical and non medical equipment, defence land, buildings etc, which has minimised the administrative cost of the scheme.

3. The ECHS Central Organisation is located at Delhi and functions under the Chiefs of staff committee (COSC) through AG and DGDC&W in Army HQ. The Central organisation is headed by Managing Director, ECHS, a serving Major General. In addition there are 28 Regional Centers of ECHS organisation.

#### **Eligibility Conditions**

4. The Scheme caters for medical care to all Ex-servicemen (ESM) pensioners including disability and family pensioners and their dependents, which includes wife/husband, legitimate children and wholly

**Most people perform essentially meaningless work. When they retire that truth is borne upon them.**



dependent parents. To be eligible for membership of ECHS a person must meet following two conditions:-

(a) **Ex-servicemen Status**. The eligibility criteria for the retired defence personnel for status of ex-servicemen are governed by the definition laid down by Department of Personnel and Training, Ministry of HRD, Govt of India. Details of these criteria and definition can be viewed at ECHS web site i.e. [www.indianarmy.nic.in/arechs.htm](http://www.indianarmy.nic.in/arechs.htm).

(b) **Should be Drawing Normal Service /Disability/ Family Pension**.

(i) For the purposes of eligibility for the ECHS, the word “pension” implies any type of pension received from Controller of Defence Accounts (Pension) or its subordinate offices. In case an ESM joins a second career and his pension from the Defence Services Estimates is merged, second pension earned after retirement from the second career is also eligible for these ESM/their widows for seeking ECHS membership, subject to fulfillment of other conditions of eligibility for ECHS membership.

(ii) **Family Pensioner**. Implies the legally wedded spouse of an Armed Forces personnel, whose name figures in the Service Records of the personnel and whose husband/wife has died either while in service or after retirement and is granted family pension. This term 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 are in receipt of family pension. (Authority:- Central Org ECHS letter No B/49701-PR/AG/ECHS dt 26 Mar 07)

(iii) **Emergency Commissioned Officers (ECOs)/Short Service Commissioned Officers (SSCOs)**. ECOs and SSCOs who were permanently absorbed in National Cadet Corps as Whole Time Officers (WTOs) after their release from the Armed Forces meeting the twin conditions of being an ex-servicemen and in receipt of pension/family pension/disability pension.

(Authority:- Central Org ECHS letter No B/49764/AG/ECHS dt 10 Oct 2003)

(iv) **Indian Coast Guard Pensioners and retired Personnel of Defence Security Corps.** Authority: - Central Org ECHS letter No B/49701-CG/AG/ECHS dt 02 May 08 & letter no B/49701-DSC/AG/ECHSdt 17 Apr 08.

(v) **Service Officers who, prior to completing their pensionable service, joined PSUs.** Officers in this category joined PSUs like Air India, Indian Airlines, Pawan Hans and Shipping Corporation of India, in organisational interest, and Govt had sanctioned pension to these officers on a pro-rata basis. On secondment or transfer to PSUs these officers received their pension either as lump sum or full commutation, or on monthly basis. They would be deemed to comply with the condition of being in receipt of pension from Defence Sources. However a mandatory certificate will have to be endorsed by these ESM in their Affidavit stating that "I certify that I am NOT a member of any other Govt/PSU medical health Scheme".

(vi) Special Frontier Force Personnel below officers rank and their dependants, who have rendered 15years of service.

### **Eligibility Status for Dependents**

5. The following qualify to be dependents of ESM:-

(a) **Parents.** Father and mother of the pensioner shall be deemed to be dependent if they normally reside with the ESM pensioner, and their combined income from all sources is less than Rs 3500/-pm. If both husband and wife are Defence Personnel, parents of both members are eligible if both pay subscription subject to meeting dependency criteria.

(b) **Spouse.** The following shall be deemed eligible as spouse:-

(i) Legally wedded spouse (More than one spouse and children from the second spouse are not permitted to avail ECHS benefits).

- (ii) Name should be included in the record of service.
- (iii) Legally separated spouse is included as long as the ESM pensioner is responsible for her maintenance.
- (iv) If the spouse is employed in Govt service then he/she can only be a member of any one Govt/Public sector medical benefit Scheme and not be a simultaneous member of two Govt medical Schemes.
- (v) If a war widow remarries, then she alone is eligible. Her husband and children from him will not be eligible.
- (vi) In case the ESM pensioner marries after retirement, following documents will be required as proof for dependency of wife :-
  - (aa) Marriage certificate from authorised Registrar of Marriages/ Municipal Committee.
  - (ab) Fresh ECHS Application Form for enrolling the spouse as a dependent.
  - (ac) Part II Orders /Gen Form/Personal Occurrence published.
  - (ad) Dependant Certificate issued from IHQ MoD (Navy)/DOP.

(c) **Daughter(s).**

- (i) Her/their details must exist in the service record of the pensioner.
- (ii) Unmarried as well as divorced daughter (s) with total income from all sources less than Rs 3500/-per month.
- (iii) Widowed daughters who are dependant on the pensioner and whose income from all sources is less than Rs 3500/- per month are entitled.
- (iv) In case daughter is born after the pensioner's joining ECHS, following documents will be required to



enable the child to be declared as a dependant and to become entitled to ECHS benefits :-

(aa) Birth Certificate.

(ab) Fresh ECHS Application Form to enroll her as a dependant.

(ac) Part II Orders/Gen Forms/Personal Occurrence are required to be published stating birth of the child or an Affidavit by the widow in case the ESM pensioner could not get Part II Orders published for birth of his children.

(ad) Dependant Certificate issued from IHQ MoD (Navy)/DOP.

(d) **Son(s)**.

(i) His/their details must be included in the pensioners Record of Service.

(ii) His total income from all sources should not exceed Rs 3500/-pm. Son(s) above 25 years of age are not eligible to be dependent(s) in ECHS.

(iii) In case where the son(s) is/are born after the pensioner joining the ECHS, the following documents will be required as proof of dependency:-

(aa) Birth Certificate.

(ab) Fresh ECHS Application Form to enroll him as a dependant.

(ac) Part II Orders/Gen Forms/Personal Occurrence stating birth of the child or an Affidavit by the widow in case the ESM pensioner could not get Part II Orders published for birth of his children.

(ad) Dependant Certificate issued from IHQ MoD (Navy)/DOP.

(e) **Children with permanent disability.** Children suffering from permanent physical or mental disability and are unable to earn their livelihood are permitted to be dependents for life time, irrespective of age limit or medical condition. The certificate of disability is to be certified, by either the Service Classified Specialist or a Civil Surgeon. (Auth ; Central Org ECHS letter No B/49701-PR/AG/ECHS dt 05 Apr 2007

(f) **Conditions for continuance of eligibility.** In case an ESM pensioner (male/female) has declared his/her parents as dependants, they shall continue to receive ECHS benefits for their life time, subject only to the condition that their joint income from all sources does not exceed Rs 3500/-pm from all sources. In the event of the male pensioner's death, the widow shall be covered as she will start drawing family pension but, her parents will NOT become eligible as dependants. However, parents of the deceased pensioner, if already enrolled as dependants, would continue to enjoy benefits of the ECHS in the event of death of the ESM pensioner, and provided their joint income from all sources does not exceed Rs 3500\ - pm +DR.

### **Persons Who are Not Eligible**

6. The following are NOT eligible for becoming members of ECHS: -
- (a) Whole time NCC officers who do not meet the twin conditions referred to under Para 4(a) & (b) of this chapter.
  - (b) Ex-ECOs/SSCOs who do not meet twin conditions referred to at para 4(a) & (b) of this part.
  - (c) Legally divorced spouse.
  - (d) Married and/ or employed daughters/and any child whose total monthly income from all sources is more than Rs 3500/-.
  - (e) Son(s) above 25 years of age or who have starting earning which ever is earlier.
  - (f) Parents of widow/war widow.
  - (g) Husband of a remarried war widow including children born from him.

## **How to Become an ECHS Member?**

7. (a) **Pre 01 Apr 2003 retirees.** The ESM who retired on or before 31 March 2003 are entitled for Fixed medical allowance (FMA) per month as authorized in their PPO. However, they may opt to become an ECHS member after which they would cease to be entitled for FMA by and will have to fulfill the following:-

(i) Computerised application form available at nearest Station HQs of Army/Navy/Air force or downloaded from internet website [www.indianarmy.nic.in/arechs.html](http://www.indianarmy.nic.in/arechs.html).

(ii) Pensioners will have to personally report to their nearest Station HQs with the completed application form, along with original/photocopy of the following documents:-

(aa) Pension Payment Order (PPO), copy duly attested by Bank/Treasury from where pension is being drawn. Pre-1986 pensioners may submit copy of pension book showing rate of pension.

(ab) DPDO/Banker Certificate.

(ac) Discharge book or Certificate/Dependent Identity cards (issued for Naval Officers)/Personnel Occurrence Report.

(ad) Two copies (in original) of the Military Receivable Order (MRO) as proof of deposit of contribution, if not exempted from payment of ECHS contribution.

(ae) Affidavit duly notarised.

(af) Demand Draft for Smart Cards.

(iii) Membership will commence from the date of receipt of correctly filled application form at Stn HQ. A receipt will be given to the individual.

(b) **Post 01 Apr 2003 retirees.** The ECHS membership is compulsory for personnel who retired after 01 Apr 2003, the contribution for which is being deducted by the Pension Paying



Authorities. All documents along with application form will also be submitted by such retirees to their record office. The membership will begin from the date when his correctly filled application along with all requisite documents is accepted at Stn HQ or from the date of retirement of new retirees provided his application is accepted by Record Office.

### **Smart Cards**

8. The Smart Card containing various details both in physical as well as digital form in a chip is being issued to all members as a proof of membership of the scheme. After issuance, the card needs to be activated by giving thumb impression at any polyclinic, preferably parent polyclinic. The information can be accessed at all polyclinic.

(a) **Quantity.** Individual cards are issued to each member to provide flexibility of treatment across the country as per their requirements.

(b) **Cost.** The cost of each card is Rs. 135/- and is to be borne by the member.

(c) **Amendment to Card.** In case of any incorrect entry in the smart card, it should be brought to the notice of the issuing authority within seven days from the receipt of the card to get a free replacement. However, any amendment at a later stage to the Card desired by the member will require a new card to be made on approval of ECHS organisation, the cost which is to be borne by member.

(d) **Loss of Card.** In case of loss of card, member is to apply for issue of duplicate cards along with an affidavit and the cost of new cards will be borne by the member. However, for issue of new smart card due to any reason, a fresh application form along with relevant document need to be submitted.

(e) **Contribution.** The contribution for ECHS is mandatory w.e.f. 01 April 2003 and is recovered through PPO at the time of retirement. However a large number of pre-2003 pensioners who had the option to choose between joining ECHS or drawing a Fixed Medical Allowance of RS 100/-PM opted for Fixed Medical Allowance per month (now Rs300/-PM w.e.f. 01-09-2008). Many of them now feel that it was a wrong decision and want to join ECHS.

I advise you to go on living solely to enrage those who are paying your annuities. It is the only pleasure I have left.

However, they are not clear about the rates and the procedure of joining ECHS. Firstly, medical expenses are bound to increase with advancement in age, therefore, it makes a lot of sense to join ECHS and forgo the Fixed Medical Allowance. Pre-Apr 2003 pensioners, who wish to join ECHS, should contact ECHS Regional Centre / nearest Military Base for advice. In addition they can go on ECHS official Website i.e. [www.indianarmy.nic.in/arechs.htm](http://www.indianarmy.nic.in/arechs.htm). The revised rate of subscription for pre-Apr 2003 pensioners is as follows: -

- (i) **ESM who Retired prior to 01 Jan 1996.** Those pensioners who wish to join the ECHS do not have to pay any subscription as per the prevailing Gol Orders.
- (ii) **ESM who Retired between 01 Jan 1996 to 31 Mar 2004.** Though the scheme was made compulsory wef 01 Apr 2003, the money from PPO was deducted from 01 Apr 2004. Those pensioners who have retired between 01 Jan 1996 to 31 Mar 2004 and now want to take ECHS membership (on or after 01 Jun 2009) will have to pay the revised rates of subscription effective from 01 Jun 2009 i.e.

<u>GRADE PAY DRAWN AT THE TIME OF RETIREMENT</u>	<u>CONTRIBUTION</u>
Rs. 1800/-, Rs 1900/-, Rs 2000/-, Rs Rs 2400/- and Rs 2800/-	Rs. 15000/-
Rs. 3400/-, Rs 4200/-	Rs. 27000/-
Rs. 4600/-, Rs 4800/-, Rs 5400/- and Rs 6600/-	Rs. 39000/-
Rs. 7600/- and above	Rs. 60000/-

(f) **Exemption from Contribution.** Following are exempted from payment of ECHS contribution:-

- (i) War widows and NOKs of deceased soldier who are in receipt of 'Liberalised Family Pension'.
- (ii) War disabled soldiers.

(g) **Parent Polyclinic.** The nearest ECHS polyclinic is the first contact point for availing treatment for ECHS member and their dependents. Every member will be allotted a parent polyclinic, one nearest to his permanent/ temporary residence, irrespective of parent polyclinic a member can take treatment at any polyclinic in

India. If required a member can be given referral to hospital by any polyclinic as per referral policy.

(h) **How to change parent polyclinic.** The Parent polyclinic can be changed, if required, by submitting the following documents to nearest Stn HQs :-

(i) An application on plain paper containing the details of old ECHS Regn No., old address, old parent polyclinic, new address and new parent polyclinic.

(ii) An undertaking on a separate plain paper stating that no information has been concealed or suppressed and any false information submitted will make him liable for termination of his ECHS membership.

(iii) Proof of new address (electricity/telephone/water bills or RWA certificate etc.)

(iv) A fresh ECHS application form with relevant columns filled and super scribed "CHANGE OF ADDRESS" and "CHANGE OF PARENT POLYCLINIC".

(v) Old cards duly defaced.

(vi) Demand draft issued in favour of concerned Regional Centre @ Rs 135/- per card.

### **How to Get Normal and Emergency Treatment**

9. The nearest ECHS polyclinic is the first contact point for availing treatment for ECHS member and their dependents. Doctors at polyclinics will provide required out-patients treatment and medicines. In case further treatment or investigations are required, polyclinic will refer patient to any of the service/civil empanelled hospitals or diagnostic centers.

10. Initially, the patient will be referred to the local service hospital in the station (where available) subject to availability of required specialty/facility. In case of non-availability of facility or bed space at local service hospital, the patient can be referred to the desired empanelled hospital/diagnostic Centre as per his/her choice. Once referral to empanelled facility is recommended, the ECHS member will



ive the right to make the selection of desired empanelled hospital in the station.

11. On completion of treatment in empanelled hospital, the patient is to sign the bills raised by the hospital so that treatment charged for, is confirmed to have been provided.

12. **Payment to empanelled hospitals.** ECHS Members are NOT required to pay to empanelled hospitals. **Payment made, if any, is not reimbursable.** Payment for empanelled facilities is directly made by local Station HQ on behalf of ECHS at the agreed rates for treatment provided or diagnostic tests carried out on ECHS members on referral. Certain facilities like telephone, television, transport, food/catering (except in certain specified cases) are not entitled and charges for these, if availed, have to be borne by the patient. Also, certain medical procedures require prior approval as per laid down guidelines. Request for such prior approvals will be initiated by the empanelled hospital on a specified form, which the hospital is required to submit to the concerned SEMO. Once approved, the expenditure incurred on the particular medical procedure will be borne by ECHS. Unapproved medical procedures, if carried out, are not liable to be paid by ECHS. In case any charges are levied by empanelled hospital without the patient's consent, Polyclinic/SEMO/Strn HQs are required to be informed for taking necessary action. The list of all empanelled hospitals in India is given on ECHS website [www.indianarmy.nic.in/arechs.htm](http://www.indianarmy.nic.in/arechs.htm)

13. **Emergency Treatment.** Treatment in case of emergency can be availed by adopting following procedure:-

(a) **Service Hospital.** Free treatment is provided hence no action is required.

(b) **Empanelled Hospitals.** Nearest ECHS polyclinic is to be informed regarding admission by the hospital within 48 hr (two working days). After verification of emergency, referral is generated by the polyclinic for the hospital and treatment is provided by the empanelled hospital. Members are not to make any payment. However if emergency is not established, members are to bear the expenditure.

(c) **Non-Empanelled Hospitals.** Nearest polyclinic is to be informed by the member/patient/NOK within 48 hours (two working days). After verification, an „Emergency Information Report“ (EIR) is



initiated by the OIC polyclinic. Hospital bills are to be cleared by the member. In case of emergency in a station other than home station of the ECHS beneficiary, the EIR is to be obtained from the nearest polyclinic. In case of emergency in a station without any polyclinic, the nearest polyclinic should be informed by telephone/fax/telegram. Proof of such intimation should be attached with the claim. Claim for re-imburement along with original bills and investigation reports, bill summary, discharge summary, photocopy of ECHS smart card. Emergency Certificate by the Hospital/treating doctor and the EIR should be submitted along with a written application by the member to the OIC polyclinic explaining circumstances of emergency (briefly) and with a request to process the claim. All bills of treatment will be submitted to parent polyclinic within one month of termination of hospitalization. Onus of proving emergency lies with the ECHS member. Reimbursement will be admitted at approved rates and subject to conditions.

14. **Conditions of Emergency.** The ECHS is designed to provide treatment at authorized hospitals on referral basis, which makes it a cashless as far as possible. However, under the following circumstances which are unavoidable due to absolute emergency reimbursement is permitted:-

- (a) Acute Cardiac conditions/syndromes.
- (b) Vascular catastrophes.
- (c) Cerebra-Vascular accidents.
- (d) Acute abdominal pain.
- (e) Acute respiratory emergencies.
- (f) Life threatening injuries.
- (g) Acute poisonings and snake bite.
- (h) Acute endocrine emergencies.
- (j) Heat stroke and cold injuries of life threatening nature.
- (k) Acute renal failure.
- (l) Severe infections leading to life threatening situations.
  
- (m) Any other condition in which delay could result in loss of life or limb.

15. **Issue of Medicines.** Members/dependents are to visit polyclinics and register themselves for issue of any kind of medicine, which will be issued for duration as prescribed by the treating doctors. Medicine issues will be on the basis of Generic names only. Branded medicine may be issued on non availability of generic equivalent in the existing list



of PVMS and NIV drugs only. This list contains all the essential drugs, as approved by the DGAFMS, and is updated periodically. Super-specialty medicines may take sometime for procurement.

16. On prescription of doctor, medicines may be issued for a maximum period of 90 days at a time for patients with chronic diseases on long term treatment and review of the patient during the period is not due.

17. For patient's admitted/advised treatment in Service Hospital, medicines for up to one month will be issued from the Service Hospital concerned on discharge. However, for long term medications, patient will get medicines for use beyond one month period from his/her parent polyclinic. For this, the patient should put in a demand (beyond one month) with his Parent Polyclinic at the earliest.

18. Medicines prescribed on discharge from empanelled hospitals will be issued from Polyclinic. However, if the same is not available, the following action will be taken:-

(a) In Non Military Station OIC Polyclinic will arrange procurement through SEMO and issue at the earliest.

(b) In Non Military Stations, the OIC Polyclinic can procure essential medicine requirement for 07 days at a time from an empanelled chemist and issue to the patient. Vitamins, minerals, nutritional supplements and Tonics will NOT to be purchased from Empanelled Chemist unless Therapeutically prescribed.

(c) In following cases patients can purchase medicines for one month period after discharge from hospital/review if the same is '**Not Available**' from Polyclinic, and claim reimbursement of the same:-

- (i) Post-operative cases of major Cardiac Surgery/ Interventional Cardiology.
- (ii) Oncology.
- (iii) Post-operative organ transplant cases.
- (iv) Post-operative joint replacement cases.
- (v) Post-operative major Neurosurgical/Neurology cases.

19. **Equipment For Home Use**. Specified medical equipment have been authorised by the Govt to be issued to the ECHS members for home use, under laid down conditions, which will be issued to the



member when use of such equipment at home is considered absolutely essential on medical grounds, on recommendations of the Service Specialist and approval of Senior Advisor and / or Consultant of the concerned specialty as applicable. The equipment will be procured through a special demand by the OIC polyclinic. Consumables on the equipment will be issued under arrangements of OIC Polyclinic. Cost of repair and annual maintenance contracts will be borne by the members themselves and will not be reimbursable. Following equipment are authorised:-

- (a) Hearing Aids.
- (b) Artificial Limbs/Appliances.
- (c) Glucometers and Nebulisers.
- (d) CIPAP/BIPAP Machines.
- (e) Spectacles (For post conventional cataract surgery cases only).

### **Referral Procedure**

20. **Treatment at Polyclinics.** Polyclinics are basically points of treatment and those patients needing additional diagnostic test/consultation/hospitalization may be referred beyond the ECHS polyclinic. However, it will be done only when all the facility available at a polyclinic are fully utilized.

21. **Referral for General Service Facilities.** Referral for general specialties not available in polyclinic will be made to a service hospital having the requisite facilities and located in the station subject to the load at the time of the referral. However, for facilities not available in service hospitals and in non-military stations, patients may be offered the choice of being referred to an Empanelled facility/Govt Hospital/Institute of National Repute or to the nearest Service Hospital having the facility.

22. **Referral for Specialised Services.** Referral for super specialties (like cardiology, Oncology etc) can only be made by a Specialist at the polyclinic or on the advice of concerned specialist of Service Hospital, subject to load, or concerned specialist of Local Govt Hospital or concerned specialist of empanelled hospital (in the absence of service hospital/facility).

23. **Hospital Admission.** All cases requiring hospital admissions will be referred to Service Hospitals except under the following circumstances:-



- (a) Non availability of beds in the concerned ward of service hospital, at that point of time.
- (b) Non availability of concerned Specialist facility in the service hospital at that point of time.
- (c) Non availability of machine time/laboratory time or referral on account of diagnostic tests.
- (d) In Non-Military stations.
- (e) In Military Stations without Service Hospitals.

### **Other Issues**

24. **Travelling Allowance**. When referred to a medical facility in other station, patients are entitled to return journey rail fare for intercity move for treatment. The attendants, if authorized to move along with patient in the referral sheet, would also be entitled for return rail fare in entitled class which will be same as entitled immediately before retirement of the member. The reimbursement will be made only on production of original rail/public bus tickets and will be limited to authorized rail fare or actual expenditure, whichever is less. Travel by private car/taxi or by civil air is not authorized.

25. **Use of Ambulance**. On recommendations of Medical Officer, ambulance is available at the Polyclinics for transportation of patients from ECHS Polyclinic to Service/Empanelled Hospital where referred. Such use will ordinarily be restricted to within municipal limits of town/city except when the nearest Service Hospital is outside the city/station limits. In such cases the ambulance may be utilised provided the Medical Officer-in-charge considers that conveyance, by other means will be detrimental to the health of the patient. The Officer-in-Charge Polyclinic, in consultation with Medical Officer-in-Charge Polyclinic may prioritize the use of Ambulance in a particular situation when more than one patient needs to

be evacuated/transferred. More than one patient may be transferred at the same time as per the situation, keeping in mind the essentiality of use and health of the patients.

26. **Treatment of Senior Citizens**. Patients above 75 years of age in case of males and 70 years in case of females will be given priority for registration, treatment and issue of medicines in the ECHS Polyclinics. They would be attended out of turn.



27. **ECHS Membership to Nepal Domiciled Gorkhas (NDG).**

The proposal to extend the Ex-servicemen Contributory Health Scheme facilities to Nepal Domiciled Ex-Servicemen has been approved by the Government. However, the NDG veterans will have to visit polyclinics and empanelled hospitals located in India to avail the Ex-servicemen Contributory Health Scheme benefits.

28. **List of Empanelled hospitals.** The list of hospitals empanelled with ECHS is available on ECHS site [www.indianarmy.nic.in/arechs.htm](http://www.indianarmy.nic.in/arechs.htm). To get ECHS site through Google type ECHS Army on Google. The first site opening will be the official ECHS site. **Must Know Points**

29. Certain important aspects of ECHS must be known to all defence pensioners eligible for ECHS. These are as summarized below:-

(a) Smart Card will be issued on production of original receipt of Application Form.

(b) Validity of receipt is for 60 days only. In case of non receipt of Smart Card validity can be further extended by 15 days at Stn HQ and another 15 days by the concerned Regional Centre.

(c) The member and bonafide dependents should activate Smart Card at parent Polyclinic on receipt by giving thumb impression at the earliest.

(d) Any false declaration/misuse of benefits will entail cancellation of membership. Central Organisation, ECHS will be the final authority for cancellation of membership.

(e) Ensure safe custody of Smart Card. Do not put in a polythene jacket.

(f) To avail treatment facilities, the ECHS member or his/her dependent is required to go to the ECHS Polyclinic with the Membership Card.

(g) In case further treatment or investigations are required, the polyclinic doctors will refer the patient to Service Hospital/Lab/Dental Centre or Empanelled civil facility.

(h) In Military Stations patients will be referred to Service Hospitals only. Referrals to empanelled civil medical facilities will



only be provided if Service Hospitals do not have capacity to treat cases.

(j) A list of Empanelled Hospitals/Nursing Homes, Diagnostic Centers and Dental Clinics/Centres will be available in the Polyclinics for the guidance of patients. The patient will be required to report to the empanelled facility of his choice along with his ECHS membership card and referral form from ECHS Polyclinic. On completion of treatment/diagnostic procedure, he is not required to make any payment. Bill will be cleared by ECHS.

(k) In an emergency situation, the ECHS member may not be able to follow the normal referral procedure. He can report to the nearest/most convenient Hospital, preferably a Service Hospital or an Empanelled Hospital. In such cases, no payment is required to be made, and the bill of Empanelled Hospital will be cleared by ECHS. In case a member goes to a non-empanelled hospital he has to pay the bill and submit a claim for reimbursement to the ECHS Polyclinic subsequently. In all cases of emergency admissions, the **nearest ECHS Polyclinic must be informed within 48 hrs of admission**. The reimbursement will be limited to approved CGHS rates.

(l) In case of any incorrect entry in the Smart Card, it should be brought to the notice of the issuing authority within 07 days from the receipt of Card. If brought out later Card will not be replaced free of cost.

(m) In case of any complaint/difficulty in availing medical facilities at ECHS Polyclinic, please liaise/refer your correspondence (brief and to the point) to the Stn Cdr/Stn HQ in whose jurisdiction the polyclinic is functioning.

(n) On receipt please activate your card as soon as possible at the polyclinic.

### **Dos and Don'ts**

31. Certain other important aspects of ECHS must also be known to all Defence pensioners eligible for ECHS. These are as summarized below as DOs and DON'Ts:-

**One of the problems of retirement is that it gives you more time to read about the problems of retirement.**



- (a) Carry your ECHS Smart card/ECHS registration slip and identification documents when visiting ECHS clinics.
- (b) Avail all diagnostic and therapeutic facilities in the polyclinic.
- (c) Exercise the option of being referred to empanelled facility of your choice in your station but only when referral is advised by polyclinic.
- (d) Carry your referral form and ECHS smart card/ ECHS registration slip to the empanelled facility.
- (e) Try to use a Service / Empanelled hospital in an emergency as then no spot payment would be required to be made. Otherwise in a non empanelled hospital, the payment would first have to be made for emergency treatment at normal rates and subsequently claim gets reduced refund as per ECHS contract rates.
- (f) Inform your polyclinic within 48 hours when admitted directly to empanelled/non empanelled hospital in an emergency.
- (g) Allow some time to the polyclinic to procure super speciality drugs prescribed for you, if not readily available.
- (h) Do not insist on referral for facilities available in the polyclinic. It is not authorised.
- (j) Do not insist on a particular brand name of drug from polyclinic. You may be issued with different brand but with same pharmacological composition.
- (k) Do not purchase drugs yourself and ask for reimbursement. It is not authorised.
- (l) Do not pay bills in empanelled hospitals. ECHS will clear your bills.
- (m) Do not accept sub- standard treatment at empanelled hospitals. Report to your polyclinic.
- (n) Do not go to empanelled hospital without referral from ECHS Polyclinic except in emergency.
- (p) Do not ask for drugs prescribed by privat doctors without referral from Polyclinic.

**One of the problems of retirement is that it gives you more time to read about the problems of retirement.**



# FREQUENTLY ASKED QUESTIONS

-FAQs



## **Disbursement of Pension to Government Pensioners by PDAs**

### **Frequently Asked Questions (FAQs)**

Reserve Bank of India monitors disbursement of pension by its agency banks in respect of all Central Government Departments (except the Department of Post) and certain State Governments. It has been receiving several queries/ complaints from pensioners in regard to fixation, calculation and payment of pension including revision of pension/ Dearness Relief from time to time, transfer of pension account from one bank branch to another, etc. We have analyzed the queries/ complaints, rights and duties of pensioners and put the same in the form of answers to these Frequently Asked Questions. It is hoped that this will cover most of the queries/ doubts in the minds of pensioners.

#### **1. Can the pensioner draw his/ her pension through a bank branch?**

Yes. Even the Government employees earlier drawing their pension from a treasury or from a post office will have the option to draw their pension from the authorized bank's branches.

#### **2. Who is the pension sanctioning authority?**

The Ministry/ Department /Office where the Government servant last served are the pension sanctioning authority. The pension fixation is made by such authority for the first time and thereafter the re-fixation of pay, if any, is done by the pension paying bank based on the instructions from the Central/ State Government authorities.

#### **3. Is it necessary for the pensioner to open a separate pension account for the purpose of crediting his/ her pension in authorized bank?**

The pensioner is not required to open a separate pension account. The pension can be credited to his or her existing savings/ current account maintained with the branch selected by the pensioner.

#### **4. Can a pensioner open a Joint Account with his/ her spouse?**

Yes. All Central Government Pensioners (except the pensioners of the Telecom Department) and those State Governments which have accepted such arrangement can open Joint Account with their spouses.

#### **5. Whether Joint Account of the pensioner with spouse can be operated either by "Former or Survivor" or " Either or Survivor".**



The Joint Account of the pensioner with spouse can be operated either by "Former or Survivor" or "Either or Survivor".

**6. What is the minimum balance required to be maintained in the pension account maintained with the banks?**

RBI has not stipulated any minimum balance to be maintained in pension accounts by the pensioners. Individual banks have framed their own rules in this regard. However, some of the banks have also permitted zero balance in the pensioners' accounts.

**7. Who sends the Pension Payment Orders (PPOs) to the authorized bank branch?**

The concerned pension paying authorities in the Ministries /Departments/ State Governments forward the PPOs to the bank branches wherefrom the pensioner desires to draw his/her pension.

**8. When is the pension credited to the pensioner's account by the paying branch?**

The disbursement of pension by paying branch is spread over the last four working days of the month depending on the convenience of the pension paying branch except for the month of March when the pension is credited on or after the first working day of April.

**9. Can a pensioner transfer his/ her pension account from one branch to another branch of the same bank or to the branch of another bank?**

(a) Pensioner can transfer his/ her pension account from one branch to another branch of the same bank within the same centre or at a different centre;

(b) He/ She can transfer his/ her account from one authorized bank to another within the same centre (such transfers to be allowed only once in a year);

(c) He/ She can also transfer his/ her account from one authorized bank to another authorized bank at different centre.

**10. What is the procedure for payment of pension in the case of the transfer of PPO to another branch or bank, as the case may be?**

Pension will be paid on the basis of the photocopy of the pensioner's PPO at the transferee (new) branch from the date of the last date of payment made at the transferor (old) branch. During this time, both the branches (old and new) are required to ensure that all the



required documents are received by the transferee branch within the period of three months.

**11. Is it necessary for the pensioner to be present at the branch of the bank along with documents for the purpose of identification before commencement of pension?**

Yes. Before the commencement of pension, a pensioner has to be present at the paying branch for the purpose of identification. The paying branch shall obtain the specimen signatures or the thumb/toe impression from the pensioner.

**12. What is the procedure to be followed by the bank branch if the pensioner is handicapped /incapacitated and is not in a position to be present at the paying branch?**

If the pensioner is physically handicapped/incapacitated and unable to present at the branch, the requirement of personal appearance is waived. In such cases the bank official visits the pensioner's residence/hospital for the purpose of identification and obtaining specimen signature or thumb/toe impression.

**13. Has the pensioner got right to retain half portion of the PPO for record and to get it updated from paying branch whenever there is a change in the quantum of pension due to revision in basic pension, dearness relief, etc.?**

Yes. The pensioner has right to retain half portion of the PPO for record and whenever there is a revision in the basic pension/DR etc. the paying branch has to call for the pensioner's half of the PPO and record thereon the changes according to government orders/notifications and return the same to the pensioner.

**14. Whether the paying branch has to maintain a detailed record of pension payments made by it in the prescribed form?**

Yes. The pension paying branch is required to maintain a detailed record of pension payments made by it from time to time in the prescribed form duly authenticated by the authorized officer.

**15. Can the pension paying bank recover the excess amount credited to the pensioner's account?**

Yes. The paying branch before commencement of pension obtains an undertaking from the pensioner in the prescribed form for this purpose and therefore, can recover the excess payment made to the pensioner's account due to delay in receipt of any material information or due to any bonafide error. The bank has also right to recover the excess amount of pension credited to the deceased pensioner's account from his/ her legal heirs/nominees.



**16. Is it compulsory for a pensioner to furnish a Life Certificate/Non-Employment Certificate or Employment Certificate to the bank in the month of November?**

Yes. The pensioner is required to furnish a Life Certificate/Non – Employment Certificate or Employment Certificate to the bank in the month of November. However, in case a pensioner is unable to obtain a Life Certificate from an authorized bank officer on account of serious illness / incapacitation, bank official will visit his/her residence/ hospital for the purpose of recording the life certificate.

**17. Can a pensioner be allowed to operate his/ her account by the holder of Power of Attorney?**

The account is **not** allowed to be operated by a holder of Power of Attorney. However, the cheque book facility and acceptance of standing instructions for transfer of funds from the account is permissible.

**18. Who is responsible for deduction of Income Tax at source from pension payment?**

The pension paying bank is responsible for deduction of Income Tax from pension amount in accordance with the rates prescribed by the Income Tax authorities from time to time. While deducting such tax from the pension amount, the paying bank will also allow deductions on account of relief to the pensioner available under the Income Tax Act. The paying branch will also issue to the pensioner in April each year a certificate of tax deduction as per the prescribed form. If the pensioner is not liable to pay Income Tax, he should furnish to the pension paying branch, a declaration to that effect in the prescribed form (15 H).

**19. Can old, sick physically handicapped pensioner who is unable to sign, open pension account or withdraw his/ her pension from the pension account?**

A pensioner, who is old, sick or lost both his / her hands and, therefore, can not sign, can put any mark or thumb/ toe impression on the form for opening of pension account. While withdrawing the pension amount he/ she can put thumb/toe impression on the cheque/withdrawal form and it should be identified by two independent witnesses known to the bank one of whom should be a bank official.

**20. Can a pensioner withdraw pension from his/ her account when he/ she is not able to sign or put thumb/toe impression or unable to be present in the bank?**



In such cases, a pensioner can put any mark or impression on the cheque/ withdrawal form and may indicate to the bank as to who would withdraw pension amount from the bank on the basis of cheque / withdrawal form. Such a person should be identified by two independent witnesses. The person who is actually drawing the money from the bank should be asked to furnish his/ her specimen signature to the bank.

### **21. When does the family pension commence?**

The family pension commences after the death of the pensioner. The family pension is payable to the person indicated in the PPO on receipt of a death certificate and application from the nominee.

### **22. How the payment of Dearness Relief at revised rate is to be paid to the pensioners?**

Whenever any additional relief on pension/family pension is sanctioned by the Government, the same is intimated to the agency banks for issuing suitable instructions to their pension paying branches for payment of relief at the revised rates to the pensioners without any delay. The orders issued by Govt. Departments are also hosted on their websites and banks have been advised to watch the latest instructions on the website and act accordingly without waiting for any further orders from RBI in this regard.

### **23. Can pensioners get pension slips?**

Yes. As decided by the Central Government (Civil, Defence & Railways), pension paying banks have been advised to issue pension slips to the pensioners in prescribed form when the pension is paid for the first time and thereafter whenever there is a change in quantum of pension due to revision in basic pension or revision in Dearness Relief.

### **24. Which authority the pensioner should approach for redressal of his/ her grievances?**

A pensioner can initially approach the concerned Branch Manager and, thereafter, the Head Office of the concerned bank for redressal of his/her complaint. They can also approach the Banking Ombudsman of the concerned State in terms of Banking Ombudsman Scheme 2006 of the Reserve Bank of India (details available at the Bank's website [www.rbi.org.in](http://www.rbi.org.in)) This is applicable only in respect of complaints relating to services rendered by banks. For other issues the complainant will have to approach the respective pension paying authority.



**25. Where can a pensioner get information about the changes in the pension/ Dearness Relief or any pension related issue?**

The pensioner can visit the Official Website of the concerned Government Department as also Reserve Bank of India Website ([www.rbi.org.in](http://www.rbi.org.in)) to get the information about pension related issues.

**26. What is the latest status of 'One Rank One Pension' demand?**

One Rank One Pension (OROP) implies that uniform pension be paid to Armed Forces personnel retiring in the same rank with the same Length of Service irrespective of their date of retirement and any future enhancement in the rates of pension is to be automatically made applicable to the past pensioners.

**Committee of Secretaries (CoS).** President Pratibha Patil, while addressing the joint parliament session during Jun 2009, stated that "The welfare of ex-servicemen will continue to be accorded high priority" and announced that a Committee, set up under the Chairmanship of Cabinet Secretary, will look into the issue of OROP. However, the Committee whilst submitting its report on 30 Jun 09 did not find the implementation of OROP administratively feasible.

**Implementation of Recommendations of CoS.** Although the demand for OROP has not been accepted by the CoS, yet keeping in mind the spirit of the demand, several other recommendations to substantially improve pensionary benefits of Personnel Below Officer Rank (PBOR) and Commissioned Officers, have been implemented.

**Implications of CoS Recommendations on OROP.** The Govt, whilst not implementing One Rank One Pension based on recommendations by the CoS, has consciously improved the pensions of the past PBOR pensioners and has brought them all into one category of pre 01.01.2006 retirees. There are now only two class of pensioners i.e. pre-2006 retirees and post 2006 retirees.

**Rajya Sabha Petitions Committee.** Consequent to the continued demand for OROP by various ex-Servicemen Welfare Associations, Rajya Sabha referred the matter to the Committee on Petitions for examination of the demand. The Committee on Petitions, headed by Shri Bhagat Singh Koshiyari, MP, held two hearings in May 201 wherein the views of the ex Servicemen Welfare Associations, the three Services and the Ministry of Defence were heard. Further instructions from the Committee are awaited.



27. Pensioner of the same rank & qualifying service who retired from service from the same date is getting more pension than me.

There should be no variation between the pensions of those who are of the same rank, qualifying service and are of the same date of retirement unless there is an error in fixation of pension. Full details of colleague pensioner are required for checking the entitlement and making comparison.

28. Whether the widows of Armed Forces Pensioners who are in receipt of family pension under EPF scheme 1971, 1995 are entitled to family pension from Navy side also?

Yes. Previously the widows of Armed Forces Pensioners who were in receipt of ordinary family pension under EPF scheme 1971, 1995 had to opt for any one pension which was advantageous. Now, the Govt. Has liberalised family pension scheme and they are entitled to family pension from Army side in addition to family pension drawn from EPF scheme 1971 or 1995. For this purpose, Record Office will initiate pension claims and submit them to Pension Sanctioning Authority for sanction of family pension. The benefit is available w.e.f. 27.07.201 in past cases and from the date following the date of death in later cases.

29. What is the procedure for joint notification of family pension in respect of Armed Forces Pensioners?

The Ordinary Family Pension admissible to the widow is notified in the PPO sanctioning the Retiring Pension to the officer. In cases pertaining to the period prior to 1.1.77 where the Joint notification of family pension has not been done so far, the pensioner may apply on the prescribed application form to the Pension Sanctioning Authority through their Bankers and IHQ MOD (Navy)/DPA. The PSA will issue Corr PPO notifying name of the spouse and her entitlement to OFP.

30. What is the procedure for commencement of family pension to the widow on demise of the pensioner?

The widow is required to approach the Bank from where the deceased person was drawing his pension, with a copy of Death Certificate in original.

31. Can a unmarried daughter be paid family pension, when her elder divorced/widowed sisters and a disabled brother/sister are also there?



On demise of the pensioner and his spouse and all other eligible members (upto 25 years of age), the family pension will be paid to unmarried/divorced/widowed daughter in order of the date of birth provided there is no disabled child to receive the family pension.

32. Is the family pension admissible, if a service personnel commits suicide?

Yes.

33. If a pensioner was getting reduced pension due to disciplinary action, will the widow also get the family pension at reduced rate?

No. There will be no reduction in the family pension.

34. What is the procedure for transfer of pension account from one PDA to another PDA?

The pensioner is required to open a S/B Pension Account in the Bank from which he desires to draw his pension. Then, he may apply to the existing Bank from where he is drawing his pension, to transfer his pension to the new Bank. In the application, the pensioner is required to indicate the S/B Account No, full address of the new Bank and its Link Branch/ Central Pension Processing Bank Branch.

35. What is the method of revision of pension of Pre-1.1.2006 pensioners?

As per Para 4.1 of the MOD letter dated 1 Nov 08, the pension of pre – 1.1.06 retirees is to be revised by consolidating the following:-

- (a) Existing Pension as on 31 Dec 2005 (including commuted portion of pension, if any).
- (b) Dearness Pension, if any, as applicable from 1.4.04 to those retired prior to 1.4.2004.
- (c) Dearness Relief upto AI CPI 536 i.e.24% of Basic Pension plus Dearness Pension.
- (d) Fitment weight age @40% of the Existing Pension.

**Note** - The total amount so arrived will be termed as consolidated pension w.e.f. 1.1.06.



The consolidation of pension will further be subject to the provision that the consolidated pension, in no case shall be lower than 50% of the minimum of the pay in the pay band plus grade pay corresponding to the pre revised scale from which the pensioner had retired including Military Service Pay and 'X' Group pay where applicable. For example, if a pensioner had retired in the pre-revised scale of pay of Rs.6600-170-9320, the corresponding pay band being Rs.9300-34800 and the corresponding grade pay and Military Service Pay being Rs.4600/- and Rs.200/-respectively, his minimum guaranteed pension would be 50% of Rs.9300 +Rs.4600 +Rs.2000 i.e.Rs.7950 for 33 years of qualifying service. The pension so calculated will be reduced pro-rata, where service rendered is less than the maximum required service of 33 years for full pension. The pension so arrived at is termed as "**Modified Parity**". In case the pension consolidated as per Para 3 above is higher than the pension calculated in the manner indicated above, i.e. **Modified Parity**, the same (higher consolidated pension will be treated as Basic Pension w.e.f. 01.01.2006.

36. Why were the Corr PPOs not issued for revision of pension, post implementation of VI CPC recommendations?

Despite repeated request by the Armed Forces HQrs, CGDA/PCDA(P) did not agree to issue Corrigendum PPOs due to non availability of old records and massive task involving about 22 lakh pensioners. Recently in a meeting held by the Secy (FS), Min of Finance, CGDA has agreed to start issuing Corr PPOs for Pre 1.1.2006 Army pensioner. Project 'Sangam' has been initiated in 2011 and PCDA(P) commenced issue of Corr PPOs for retirees between 1996 and 01.01.2006. Once completed, pre 1996 retirees will be addressed. The same will be undertaken for Navy and Air Force also in due course.

37. What are the revised rates of disability element for 100% disability in pursuance of VI CPC Govt. Orders?

**Post 1.1.06 Retirees.** The rates of disability element for 100% disability for various rank shall be 30% of emoluments last drawn subject to minimum of Rs.3510/-p.m. For disability less than 100%, it will be reduced proportionally.

**Pre-1.1.06 Retirees.** The revised rate for 100% disability is Rs.5880/-p.m. or 30% of the minimum of pay in the Pay Band plus Grade Pay plus MSP in the new pay structure corresponding to the pre revised pay scale drawn by the pensioner, whichever is more beneficial.



38. Whether the amount of Disability Pension is exempted from Income Tax?

Yes. The amount of both service element and disability element, is exempted from Income Tax.

39 To whom is rounding off benefit of percentage of disability pension admissible?

The benefit of rounding off the percentage of disablement for computation of Disability Pension is admissible in Invalidment cases only where the disability is accepted as attributable to or aggravated by Military Service.

(i) In invalidment cases, the disability element will be computed as under:

-	Less than 50%	---	50%
-	Between 50 and 75%	---	75%
-	Between 76 and 100	---	100%

40. Under VI CPC orders, remarriage of widow even with a person other than real brother of the deceased does not debar her from payment of special family pension. What is the exact rule position in this regard?

The exact rule position is as mentioned below:-

The payment of SFP to the widow in the event of remarriage will depend upon the circumstances as to whether or not she has children and whether she supports them after remarriage.

- (a) If she has no children, she will get full SFP.
- (b) If she has children and supports them Full SFP.
- (c) If she has children but does not support them, 50% SFP to children & OFP to widow.

**Note** - The Special Family Pension of the widow, whose SFP was stopped on her remarriage before 1.1.96, will be restored w.e.f. 20 Jan 209 and regulated as indicated above.

41. Whether Dearness relief is admissible to a re-employed officer pensioner?



No.

42. Whether the Dearness Relief is admissible on additional old age pension?

Yes.

43. What is the procedure for endorsement of the date of birth of spouse on the PPO for eligibility to additional old age family pension?

An application is required to be sent to IHQ MOD(N)/DPA through the Bank along with four copies of one of the following documents, duly attested:-

- (i) PAN Card
- (ii) Matriculation Certificate
- (iii) Passport
- (iv) ECHS Card
- (v) Driving License and
- (vi) Election ID Card.

The Bank is required to fwd the application to IHQ MOD(N)/DPA indicating its full address and BSR Code and also the full address and BSR Code of the Link Branch.

44. What is the admissibility of Ex-gratia lump-sum compensation to the families of Armed Forces personnel who are killed in action in international wars or while taking action against extremists/anti-social elements/terrorists etc. and those killed due to accidents?

Ex-gratia lump-sum compensation admissible to NOKs of Armed Forces personnel, w.e.f. 1.1.06, is as under:-

<b><u>Category</u></b>	<b><u>Amount</u></b>
(a) Death due to accidents in course of duties.	Rs. 10 lakhs
(b) Death in the course of duties attributable to acts Of violence by terrorists etc.	Rs. 10 lakhs
(c) Death occurring during enemy action in was or border Skirmishes or in action against militants, terrorists etc.	Rs. 15 lakhs



(d) Death occurring while on duty in the specified high altitude, inaccessible border posts, etc. on account of natural disasters, extreme weather conditions. Rs. 15 lakhs

(e) Death occurring during enemy action in international War or war like engagements specifically notified. Rs. 20 lakhs

**Note** - The upper limit of Rs.20 lakh for payment of ex-gratia from all sources has been removed w.e.f 1.1.2006.

45. How is War Injury Pension is calculated in r/o Pre-2006 Invalidment/discharge cases?

War Injury pension consists of two elements:-

- (i) Service element
- (ii) War Injury element

**Service Element.** The service element will be revised as per consolidation or Modified Parity whichever is more beneficial as indicated in answer to question No.10.

**War Injury Element.** The revised rate of War Injury Element i.e. Rs.11760/- p.m for 100% disability, shall not be less than 100% in case of Invalidment and 60% in case of retirement, of minimum of the pay in the Pay Band plus Grade Pay plus MSP, in the revised pay structure introduced w.e.f 1.1.06 corresponding to the pre revised pay scale held by the pensioner at the time of invalidment/retirement.

**Note** - The cap on War Injury Pension has been removed w.e.f 01 Jul 2009.

46. Whether family pension may be sanctioned to a handicapped child during lifetime of a pensioner who has no wife or any other children?

No. Family Pension in this case may be sanctioned only when the contingency arises. However, a not of such a child will be kept in record of IHQ MOD (Navy)/DPA and PCDA, in the form of a Corr PPO.

47. Whether an officer who was discharged from service in 1966 and awarded Nau Sena Medal for gallantry is also entitled to any monetary allowance?

Yes. He is entitled to Rs.250/- p.m from 01.02.99 and not from 1966.



**Note** - The current rate is Rs.1000/- p.m, effective from 30.03.2011. PDA will make payment at revised rate directly as per directions of PCDA(P) Allahabad vide Circular No.9 dated 10.06.2011.

48. Whether the pension of a Gallantry award holder is exempted from Income Tax?

Yes.

49. Whether the amount of Gallantry award passes on to the Widow on death of the Service Personnel?

Yes.

50. Whether the Liberalized Family Pension and Family Pension in respect of a Gallantry award holder is exempted from the Income Tax?

Yes.

51. Whether a pensioner (retired between 1.1.06 and 1.9.08) who has got his pension commuted to the extent of only 43% of pension can subsequently commute the remaining 7%?

Yes. He can get his remaining percentage of pension commuted.

52. Whether Special Family Pension in respect of an officer who has nominated his mother for pension may be divided between mother and widow?

Yes. If the mother, who is nominated heir does not support her daughter-in-law who requests for division of SFP. The Administrative Powers in this regard have been delegated by MOD to Service HQ. The Competent Authority may divide the Special Family Pension in the ratio decided by him. But in no case widow's share will be less than the Ordinary Family Pension.

53. Continuance award of Special Family Pension is admissible from which date and in whose favour is the SFP continued?

When Special Family Pension is sanctioned to a widow (who has no children) and when she becomes disqualified or dies it is sanctioned to father or mother, it is called continuance award of Special Family Pension/Dependent Pension. It is sanctioned from the date of application by the parents.



55. Whether in all cases service element is payable along with disability element in disability pension cases?

No. Those who take retirement before rendering minimum pensionable service but after putting 10 years or more service, are entitled to Retiring Gratuity and not the service element. If such an officer is found suffering from a disability which is accepted as attributable to or aggravated by service at 20% or above, may be sanctioned Disability Element in addition to retiring gratuity. Service element is not payable in such cases.

56. Whether restoration of commuted portion of pension is admissible to those who were absorbed permanently in autonomous bodies/PSUs and have drawn lump-sum capitalised value in lieu of pension?

Yes. Only 43% portion of pension which was normally allowed to be commuted may be restored after 15 years from the date of commutation and dearness relief is also payable on full Basic Pension.

57. Are two service pensions/family pensions admissible?

Yes. However two pensions will be admissible for the services rendered in two organisations/Depts. Two family pension are admissible for two casualties. For example a mother who is in receipt of family pension for her husband may also get family pension for her son provided the son has left no widow/eligible child.

58. What is the rate of Dearness Relief (DR) to Pensioners?

The rate of Dearness Relief to pensioners/Family Pensioners is revised bi-annually in accordance with the scheme of Dearness Allowance introduced for serving personnel. Dearness Relief is computed with reference to basic pension/family pension of the pensioner. The rates of DR since 1.1.2006 are as under :-

<u>Period</u>		<u>Rate of DR on Pension (%)</u>
<u>From</u>	<u>To</u>	
01.01.2006	30.06.2006	0
01.07.2006	31.12.2006	02



01.01.2007	30.06.2007	06
01.07.2007	31.12.2007	09
01.01.2008	30.06.2008	12
01.07.2008	31.12.2008	16
01.01.2009	30.06.2009	22
01.07.2009	31.12.2009	27
01.01.2010	30.06.2010	35
01.07.2010	31.12.2010	45
01.01.2011	30.06.2011	51
01.07.2011	31.12.2011	58
01.01.2012	30.06.2012	65
01.07.2012	Till date	72

59. What is the amount of medical allowance payable to pensioners?

Fixed amount of Medical allowance of Rs.300/- is payable to pensioners/Family pensioners w.e.f. 01.09.2008 in lieu of OPD treatment in Military Hospital. It is notified based on the option given by the pensioner and undertaking that he/she is residing in the area not covered by ECHS.

60. What is Life-Time Arrears of pension (LTA)?

LTA is the Pension for the period it was not drawn during the life time of a pensioner. The pensioners are required to nominate another person, during his/her lifetime to receive the arrears of pension, due to the pensioner on his/her death. This is paid to the nominee, and if there is no nominee, lifetime arrears can be claimed by the legal heirs. However, time barred claims, after a lapse of one year, will be settled by sanction of the concerned Pension Sanctioning Authority.

61. What documents is a Defence pensioner required to submit who is not residing in India and intending to draw his/her pension through Public Sector Banks.



The following actions are required :-

- (i) Open a Non –Residential bank account with any Scheduled Bank in India,
- (ii) Submit pension claim on IAFA-380(a) or an arrear claim on IAF (CDA) 651 to his/her PDA, if the pension has not been drawn for more than one year.
- (iii) Submit the Life Certificate (IAFA-409) to his/her PDA, issued by an authorised official of the Embassy/High Commission of India, or consuls of Indian Consulates or a Notary Public or an officer of an Indian Public Sector Bank attached to its branch in the country, where the pensioner is residing, once in a year in NOVEMBER.
- (iv) Submit a certificate to his/her PDA once a year in April, whose nationality at the time of retirement was Indian and who for the time being is residing outside India, on the following lines:- “I certify that I was an Indian National at the time of my retirement and have not thereafter changed my nationality and become a naturalised citizen of a foreign state”.
- (v) Intimate the change of his/her nationality, if nationality has been changed, along with nationality certificate granted by the country where the pensioner is residing to the PDA as well as to PCDA for updation of records.
- (vi) Forward an attested copy of his/her passport to his/her PDA.
- (vii) Submit other certificates viz. non-employment/re-employment certificate, non marriage certificate etc to his/her PDA.

62. How can a pensioner draw his pension if it has not been drawn for last 12 months?

In case you have not drawn your pension for last 12 months, please approach your Bank with explanation for delay, non re-employment and non-conviction certificates. The Banks have powers to make payment of arrears upto 1 year. Pr. CDA(P) Allahabad can sanction arrears claims beyond the limit of 1 year.

63. Who resolves the dispute on Family Pension?



The family pension is sanctioned to support all the eligible family members who are/were dependent on the deceased, irrespective of the fact that in whose name the family pension has been notified. In case of any dispute amongst the eligible family members, the family pension can be divided by the competent authority. The Administrative powers in this regard have been delegated to the Service HQs.

64. Can a pensioner make an appeal if rejection of Disability Pension takes place?

In case disability pension is rejected, you are entitled to make first appeal to IHQ MOD (Navy)/DPA within 6 months from receipt of the rejection letter. In case your first appeal is also rejected, you can prefer a second appeal also to IHQ MOD (Navy/DPA, which is considered by the Second Appellate Committee under the Chairmanship of VCNS.

65. Whom should the pensioner contact in case of a problem regarding receipt of payment of Pension?

If you have any problem regarding payment of pension, write to your PDA with PPO No. and account number. If your problem is not solved by PDA, write to the OIC Samadhan Cell, IHQ MOD(N)/DPA, who will provide necessary assistance.

66. What all information is required before forwarding the complaints?

While sending your application/representation to the Bank/OIC Samadhan Cell, MOD(N)/ DPA, please ensure that complete information/particulars are invariably furnished along with full details of your problem/grievance quoting your name, rank, personal number, date of retirement, PPO No., Pension account No. And full address of the Bank etc.

67. Where can a pensioner complaint regarding incorrect notification of Pension?

If a pensioner has any problem or doubt regarding the rate of pension granted to him, he should write to the concerned Pension Sanctioning Authority under intimation to IHQ MOD(Navy)/DPA enclosing a copy of the PPO in which the pension was granted to him.

68. What action a pensioner is supposed to take if PPO is lost and request for duplicate PPO is required to be made?



If the PPO is lost/not received by the Bank, request the Bank to send a loss certificate on the prescribed form to the concerned PCDA for sending another duplicate PPO. In case the pensioner has lost his copy of the PPO, he can also request the PCDA for another copy.

69. What action is required to be taken by a pensioner if Pension/Family Pension has not been revised?

The Banks/PDAs are required to revise the pension/family pension of pre-1.1.06 pensioners, suo moto without waiting for any directions from PSAs. Clear cut orders in this regard have been issued vide MOD letter dated 11.11.2008 {PCDA(P) Allahabad circular No.397 dated 18.11.2008 also refers}. For revision Disability Pension/War Injury Pension/Special Family Pension/Dependent Pension/Liberalized Family Pension etc necessary directions/guidelines have been issued to all the PDAs by PCDA(P) vide their circular No.456 dated 18.03.11. In case of any problem in revision of their pension, the pensioners may write to the Pension Sanctioning Authority or the OIC Samadhan Cell, IHQ MOD(N)/DPA for assistance.

70. How can a pensioner put up a complaint through Pension Adalats?

Every year, Pr. CDA(P), CDA(PD) Meerut and CDA Chennai hold four Defence Pension Adalats in different parts of the country and wide publicity is given for the same in News papers etc. Any grievance in respect of pension sanction/payment, received by the Pension Adalat Officer is settled in a time bound manner and the pensioner is informed. The pensioner can send his grievances to the nominated, Defence Pension Adalat Officer, Office of the Pr. CDA(P), Allahabad – 211014

71. Is the family of a deserter eligible for family pension?

No.

72. I am a widow and my family pension has been stopped on the ground of hearsay allegation that I have remarried?

A childless widow continues to be eligible for Family Pension on re-marriage. Family Pension should not be stopped on the basis of hearsay allegation but the fact should be reported by the PDA to the PCDA who will get the case investigated and pass appropriate orders. In case the widow's family pension has been stopped she should report the matter to the PCDA who will issue orders for continuance or otherwise of family pension after investigation.



# ENCASHMENT OF ACCUMULATED LEAVE



## CHAPTER – 19

### ENCASHMENT OF ACCUMULATED LEAVE

1. **Retiring on Superannuation / After Completion of 20 Years Service.** In partial modification of existing rules, the accumulation and encashment will be limited to the number of days of Annual Leave at the credit of the defence personnel on the day of superannuation/release/discharged on own request/invalidment out of service, irrespective of the number of years of service rendered subjected to a limit of 300 days. The maximum leave that can be accumulated will be 30 days in a calendar year and same will be without any linkage with 10 days of leave encashment admissible in conjunction with LTC. The benefit of leave accumulation and encashment will be subjected to following conditions:-

(a) Not more than 30 days will be allowed to be accumulated in a calendar year. Annual leave of the retirement will be encashed as follows:-

- |      |   |   |         |
|------|---|---|---------|
| (i)  | Those retiring on 31 January              | - | 15 Days |
| (ii) | Those retiring in February and thereafter | - | 30 Days |

2. Naval Officers may accumulate and encash the annual leave at the time of retirement on superannuation as per the ceilings given below: -

- |     |                                       |   |                |
|-----|---------------------------------------|---|----------------|
| (a) | 22 years and above                    | - | up to 300 days |
| (b) | 17 years and above but below 22 years | - | up to 265 days |
| (c) | 15 years and above but below 17 years | - | up to 240 days |

3. **Permitted to Proceed on Retirement / Discharge at Own Request.** Officer who is permitted to proceed on retirement/discharge at their own request, may accumulate and encash the annual leave as per ceiling given below: -

- |     |   |   |          |
|-----|---|---|----------|
| (a) | 22 years and above                        | - | 300 days |
| (b) | 20 years and above but less than 22 years | - | 265 days |
| (c) | 17 years and above but less than 20 years | - | 132 days |
| (d) | Less than 17 years                        | - | 113 days |

4. **In Case of Death Whilst in Service.** Encashment of accumulated leave to the credit of an officer will be paid to his Next of Kin. Naval Pay Office, Mumbai will initiate action for payment based on the information received from the Commanding Officer of the last Ship/Establishment.

**In retirement, I look for days off from my days off.**



5. **In case of invalidation out of service.** In case of officers, the portion of annual leave of the year of invalidation which is not required to be adjusted against hospitalization or sick leave will be allowed to be encashed subjected to limit of maximum of 30 days for that year.

6. **Short Service Commissioned Officers.** The SSC officers will also be entitled to accumulate i.e. 300 days without linkage to service period. The benefit of terminal leave will remain unaffected and SSC officers on release will continue to be granted in kind the terminal leave as follows:-

- (i) Full or balance annual leave of the year.
- (ii) 28 days terminal leave.

**Note1.** *Benefit of encashment of leave to SSC officers will be admissible either at the end of the tenure of SSC as also after the second tenure, where this occurs after a break, such that overall limit of 300 days during the entire service is not exceeded.*

**Authority:** MOD Letter B/33931/AG/PS-2(b)/1908/D(AG) dated 12 Apr 2010.



**DEPOSIT LINKED**  
**INSURANCE**  
**SCHEME**



## CHAPTER – 20

### DEPOSIT LINKED INSURANCE SCHEME

1. This scheme is meant for the welfare of family members of the deceased service personnel. According to this scheme, when a DSOP/AFPP fund subscriber dies after having put in 5 years of service, the nominee of the subscriber is paid an additional amount equal to the average balance in the account during the 03 years immediately preceding the death of such scriber subjected to the conditions that:

(a) The balance at the credit of such subscriber at any time during the three years preceding the month of death have fallen below the limit of :-

(i) `25000.00 in case subscriber holding a post in Pay Band - 2(`9300-34800) or above including HAG,HAG+ and apex scales and drawing Grade Pay of `4800.00 PM or more.

(ii) `15000.00 in case subscriber holding a post in Pay Band - 2(`9300-34800) and drawing Grade Pay of `4200.00 PM or more but less than `4800.00 per month.

(iii) `10000.00 in case subscriber holding a post in Pay Band 2(`9300-34800) and Pay Band -1(`5200-20200) and drawing Grade Pay of `1400.00 PM or more but less than `4200.00 per month.

(i) `6000.00 in case subscriber holding a post in Pay Band 1S(`4440-7440) and drawing Grade Pay of `1300.00 PM or more but less than `1400.00 per month.

3. The additional amount payable under this rule shall not exceed **Rupees Sixty Thousand.**

4. The average balance shall be worked out on the basis of the balance credit of the subscriber at the end of each of 36 months, preceding the month in which the death occurs, The balance at the end of march, shall include the annual interest credit in terms of the orders in force for payment of interest to DSOP funds. If the last

**There are some who start their retirement long before they stop working.**  
in which death occurs to the end of the said last month.



# WELFARE

**CHAPTER- 21****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:-

<b><u>NGIS</u></b>	<b><u>Insurance Cover</u></b>	<b><u>Contribution</u></b>
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 Special Scholarship Scheme 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**. A threshold percentage criterion 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) **Widow's Daughter Marriage Grant**. Grant for widow's daughter marriage has been enhanced to ` 25,000/- from ` 20,000/- for officers and ` 12,500/- from ` 10,000/- for sailors.
- (g) **Coaching Fee Reimbursement**. Coaching fee reimbursement for sailors' children has been enhanced from 100 from 150 children of serving sailors per year.

### **INDIAN NAVAL BENEVOLENT ASSOCIATION**

#### **Scholarship for Post 10+2 Education**

2. **General**. Scholarship from INBA is initially tenable for the maximum duration of the Graduation and thereafter for post graduation courses. A maximum of 06 scholarships are provided if, there is no gap in study. The scholarship amount not availed during a particular year due to any reason what-so-ever can not be made good in the subsequent years. Scholarships are to be renewed every year by forwarding a fresh application completed in all respects. In case the marks sheet or any other requisite documents have not been received from the university /Institution as yet, the application must be sent to reach IHQ MoD(Navy)/DNPF by the due date i.e. 01 Nov. The deficient documents/certificates may be sent afterwards immediately on receipt. In no case the application shall be delayed.

3. **Admissibility**. The scholarship from INBA is admissible to:-

- (a) Only first two children in the family.
- (b) Children pursuing post 10+2 recognized higher course.
- (c) Children who pass all subjects in first regular attempt and also not have abstained in any paper due to any reason.
- (d) Children who take admission within one year of passing 10+2 or graduation as the case may be.



4. **Rates of scholarship (per Anum)**

<u>S.No.</u>	<u>Serving Personnel</u>	<u>Retired Personnel</u>	
(a)	Boarder Rate(Hostlers)	Rs 20,000/-	Rs 15,000/-
(b)	Day Scholars	Rs 10,000/-	Rs 10,000/-
(c).	Those in receipt of Difference between INBA rates and stipend/fellowship/scholarship such amount from any other source		

5. **Eligibility Conditions.**

(a). **Education Qualification.**

(i) **Retired/Serving Officer's Children**

Must have passed 10+2 and pursuing graduation/post graduation in recognized institutions.

Or

Pursuing post 10+2 recognized diploma course of minimum 3 years duration or recognized post graduation diploma course.

(ii) **Serving/Retired Sailors Children**

Must have passed 10+2 and pursuing graduation/post graduation in recognized institutions.

Or

Pursuing diploma course of minimum duration of 52 weeks or more at a Government recognized Polytechnic/ITI for which minimum entry qualification is 10+2 or its equivalent.



(b). **Minimum Marks for consideration (aggregate of all subjects)**

Level	Officers' Children		Sailors' Children	
	<u>Science Stream</u>	<u>Humanities Stream</u>	<u>Science Stream</u>	<u>Humanities Stream</u>
10+2 Marks(Board) (for pursuing graduation)	80%	75%	65%	60%
Graduation Marks (for pursuing post graduation)	65%	60%	65%	60%
1st Year Marks of Graduation(Children not meeting threshold % criteria at 10+2 level)	65%	60%	65%	60%
<b>Note:</b> In case a child does not meet the % criteria both at 10+2 or at 1st Year level, she/he would not be eligible for award of scholarship during the entire graduation study.				
Renewal	60%	60%	60%	60%

(c) **Serving Sailors' daughter and Serving Officers' daughter, if she is the only child in the family.**

(i). **Education Qualification.**

Must have passed 10+2 and pursuing graduation/post graduation in recognized institutions.

Or

Pursuing diploma course of minimum duration of 52 weeks or more at a Government recognized Polytechnic/ITI for which minimum entry qualification is 10+2 or its equivalent.

(d). **Minimum marks for consideration.** There are no marks prescribed. The requirement is that they must pass all subjects of the examination in the regular first attempt.

(d) **Scholarships for Special Children of Retired Naval Personnel.** Scholarships for Special children are admissible for first two school going

**Retirement is a one-way trip to insignificance.**



children between ages of 3 to 25 years. It is paid at the @ Rs 1000/- PM for both Day Scholar & Boarder.

(e) **Demise Grant to NOK.** The lump sum grant-in-aid to Next-of-Kin on death of a pensioner after retirement for officers is Rs. 25,000/-.

(f) **Widow's Daughter Marriage Grant.** Next-of-Kin of Naval Personnel who die in harness and as pensioner are given grant of Rs.25,000/- per child up to maximum of two daughters.

6. **Priority Allotment of Seats in IITs.** A joint entrance examination is conducted every year by the six IITs for admission to the IITs at Mumbai, Delhi, Kanpur, Kharagpur, Madras, Banaras Hindu University Institute of Technology and Roorkee. 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.

7. **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 will be allotted each year under the scheme.

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

(i) Wards of ex-servicemen and their widows (below officers 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, pharmacy, nursing, B Ed, M Ed, BP Ed, MP Ed, UG/ PG in physiotherapy and Law etc duly recognized 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. For renewal in subsequent years, 50% marks each year.

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

**If I'd known that retirement was going to be this good I'd have done it the day after I left school !!!**



(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 recognized institutions in India only.

#### 8. **How to Apply.**

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

(b) The brochures-cum-application forms are to be downloaded from the DGR website **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) The applicant is to fill up the application strictly, as per the instruction given in the brochure. He is to ensure that all the requisite documents are attached along with 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

Tel- 011-26715250, 26188098

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

#### **Note:**

(a) The amount of scholarship including any other scholarship of 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 only the banks with the Electronic Transfer facility (E transfer). This would facilitate error free

**Before deciding to take early retirement from your job, stay home a week and watch daytime television.**



transfer of the scholarship money and avoid delay in receipt. The details of the bank account are to be intimated to the KSB, in application form.

9. 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.

10. **Revised Financial Assistance from Raksha Mantri's 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>
<b>Penury Grant for Old and Infirm (above 65 yrs of age):-</b> One time grant to all categories	30,000/-	<b>NON- PENSIONERS</b>
<b>Penury Grant for very old ESM and Disabled Children:-</b> ESM/ Widows in penury <ul style="list-style-type: none"><li>Staying at home (above 75 years).</li><li>Staying at old age homes (above 70 years)-certificate from old age home required.</li></ul> Children of ESM with 100% disability-grant on yearly basis based on certification by military/ civil hospital.	500/-pm	
<b><u>Monthly Grant to Old and Infirm:-</u></b> Assistance to old and infirm ESM for 2 years( rarest of the rare cases).	2000/-	
<b><u>Medical Grant</u></b> :-For non- ECHS members	30000/- (Max)	<b>UP TO HAVILDAR AND THEIR EQUIVALENT IN NAVY AND AIRFORCE</b>
<b><u>House Repairs Grant</u></b> :- <ul style="list-style-type: none"><li>ESM/ widows in penury or 100% disabled ex-servicemen.</li></ul>	20000/-	<b>MONETARY LIMITS HAVE BEEN</b>

**Retire from work, but not from life.**



Orphan daughter of ESM of all categories (only one daughter).		<b>REMOVED</b>
<b>Funeral Allowance:-</b> To widows	5000/-	
<b>Marriage Grant ( up to two daughters only):-</b> <ul style="list-style-type: none"><li>• Daughters of ESM/ widows of all categories</li><li>• Widow's re-marriage.</li></ul>	16,000/-	
<b>Education Grant:-</b> <b>For boys upto plus 2.</b> <b>For widow/ daughters</b> <ul style="list-style-type: none"><li>• Up to plus 2.</li><li>• Up to graduation.</li></ul> <b>For widows only.</b> <ul style="list-style-type: none"><li>• Vocational Training (only widows) full cost of training (one time grant).</li><li>• Cost of books/stationery (once a year to be claimed along with the education grant)</li></ul> <b>For cadets only.</b> Up to one child joining Defence Officers Training Institutes like NDA/ IMA for the duration of the training.	200/-pm  400/- pm 600/- pm  20,000/- (max) 1000/- per year  1000/- pm	
<b>Orphan Grant:-</b> On yearly basis. Daughters of ex-servicemen of all categories up to marriage/ 21 years of age, whichever is earlier. <ul style="list-style-type: none"><li>• One son of ex-servicemen of all categories upto class XII or 18 years of age, whichever is earlier.</li></ul>	1000/- pm	<b>ALL RANKS</b>

**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 other source (in case of medical grant).
- (d) Officers who spend more than ` 50000/- on treatment but got no 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 sources.

**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.

**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).

**Everyone who does not work has a scheme that does.**



- (j) Copy of discharge certificate from hospital (in case of medical grant).
- (k) Bonafide certificate from school (in case of education grant).
- (l) Bank account number.

11. **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 a proof for intention to marry a girl child and not a proof of solemnization 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.** Photocopy of original mark sheet (attested by the ZSWO) should also accompany the application.

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](http://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](mailto:directorgeneral@afnhb.org), **Website:** [www.afnhb.org](http://www.afnhb.org)

13 **Office of Raja Sainik Board Delhi: Notification**

**No. F. 15/ARSB/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:-

AWARD	ONE TIME CASH GRANT W.E.F. 1-1-2008	REVISED ANNUITY TO EXISTING AWARDEES
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 Dispatch (MID)	₹ 12,000/-	₹ 500/-

**Distinguished Services Medal Award**

<u>Award</u>	<u>One time Cash Grant</u>
<b>Param Vishist Seva Medal (PVSM)</b>	₹ 1,15,000/-
<b>Ati Vishist Seva Medal (AVSM)</b>	₹ 57,000/-
<b>Vishist Seva Medal (VSM)</b>	₹ 23,000/-

**Sena / Nao Sena / Vayu Sena Medal (Distinguished Service)** ₹ 45,000/-

**Enjoy every retirement day as if it was your last and one day you will be right about it.**



14. **GOI, MOD letters No 7(32)/2007/ D (AG) dated 14<sup>th</sup> 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<sup>th</sup> 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:-

<u>Particular of Gallantry Award</u>	<u>Revised rate of monetary allowance( Rupees per month)</u>
Param Vir Chakra	₹ 10000/-
Ashok Chakra	₹ 6800/-
Maha Vir Chakra	₹ 5000/-
Kirti Chakra	₹ 4500/-
Vir Chakra	₹ 3500/-
Shaurya Chakra	₹ 3000/-
VM(Gallantry)	₹ 1000/-

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

(b) The Government has also decided to grant monetary allowance at enhanced rates of Rs 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<sup>th</sup> January, 1999 or thereafter.

15. **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 these Defence personnel:-

I have retired; un retired, and retired again all in the past 10 years. I find the biggest trouble with having NOTHING to do is . . . you can't tell when you are done.



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

16. **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 is no provision for reservation in post graduate course. There is no provision for engineering courses.

(b) **Eligibility Criteria.** The 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 disability attributable to mil service	Priority - II
(iii) Died while in service and death attributable to Mil service	Priority – III
(iv) Disabled in service and boarded out with disability attributable to mil service	Priority – IV
(v) Gallantry Award/ Other Award Winners (Other awards include distinguished service awards only, do not include service medals)	Priority – V

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

(c). **Ex-servicemen (Priority – VI)** and **Serving Person (Priority-VII)** are not eligible for these seats.

(d). **Procedure.** For MBBS/ BDS seats, candidates should have passed & 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 in all leading news papers including Employment News is given generally during **Apr/ Mar** 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 instruction for guidance of the candidates. These forms duly complete 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.

17. **Admission of Naval Wives & Widows in B. Ed & Vocational Courses 2010-11**

(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 B Ed 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 utilization of quota for defence personnel in B Ed provided by states in Delhi and other naval stations.
- (iii) Examine to start a B Ed college (100 seats and hostel facility) at a suitable location as a long term measure.

(b) The present status of the action taken for Delhi as well as North India and in the commands is enumerated 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 publicized for the benefit of all the 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.

18. **Financial Grant of Tool Kit out of The Armed Forces Flag Day Fund.**

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

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

19. **Career Development for Naval Children after 10+2**



(a) In a unique offer made to the Indian Navy, the ITC Welcome group 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 Welcome group 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 “Welcome 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.
- (v) The programme will commence on 05 Aug 10.

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

- (i) Boys appearing for Class XII in the year 2009-10 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 candidate must be fit and healthy, both physically and emotionally.
- (vi) Weight must be proportionate to height.

(e) The correspondence address of the Institute for obtaining further details / forwarding applications, and Website 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](http://www.itwelcomgroup.in/wmi)**



**TRAVEL ENTITLEMENTS**  
**AND**  
**MONETARY**  
**ALLOWANCES**



## CHAPTER – 21

### TRAVEL ENTITLEMENTS AND MONETARY ALLOWANCE

1. **Entitlements.** Subject to restrictions as given below, officers are entitled to conveyance for self, family (including dependent parents, brothers, and sisters), baggage and car/scooter on the same line as their entitlement on permanent transfer whilst in the service. The restrictions are: -

- (a) Journey by air is not permissible.
- (b) All moves are on cash payment. Warrants are not issued for move of self, family or baggage.

2. **Lien Periods for Moves on Retirement.** The moves can take place during Annual Leave preceding retirement.

3. Lien period from the date of retirement is up to 1 year extendable to 18 months in special cases by the competent authority viz., COP/IHQ MOD (Navy).

4. Members of family and baggage may precede the officer by not more than one month or follow him within six months, these periods being counted from the date on which the officer himself moves. These periods are extendable in special cases by competent authority.

5. In case the officers are re-employed under Central Government within six months of retirement, travel concessions under rule 200 TR are allowed to be availed of within one year of the expiry of the period of their current re-employment.

6. **Advance of Traveling Allowance (TA).** With abolition of Leave Pending Retirement, payment of advance of TA/DA on retirement is NOT admissible. The officers are to prefer a claim for the same on completion of the move and forward the same to CDA(N), TA Section, Mumbai, through their last ship/establishment for settlement.

7. **Procedure for Claiming TA.** The traveling allowance claims are to be preferred in the same manner as in the case of permanent duty moves.

8. **Concession by the Indian Airlines and Indian Railways.** The Indian Airlines allows 50% concession to recipients of Level I & II Gallantry Awards: -

- |                     |                   |
|---------------------|-------------------|
| a) Param Vir Chakra | b) Ashok Chakra   |
| c) Maha Vir Chakra  | d) Kirti Chakra   |
| e) VIR Chakra       | f) Shaurya Chakra |

9. Indian Railways offer 50% concession in 1st & 2nd class recipients/widows of

**Retirement: The time in your life when time is no longer money.**



posthumous Winner of Chakra Series Gallantry Awards.

10. Concerned officers are advised to contact Directorate of Personal Services, Integrated Headquarters, Ministry of Defence (Navy) for obtaining the required identity cards/certificates.

### **Monetary Allowance on Gallantry Awards**

11. Monetary awards are authorised by the Govt on gallantry awards. The monetary awards of an officer are notified in the pension payment order (PPO) and are admissible on a monthly basis. The widow is entitled to same monetary awards after her husband's death. It is clearly mentioned in the PPO of gallantry awardees that the wife is entitled for the monetary allowance on gallantry award after the death of the officer. **In addition, the officer with gallantry award and subsequently his widow are also exempt from income tax on their full pension.** The monetary allowance is authorised for every Gallantry award/ Bar separately. The rates of monetary allowance are revised by the Govt at regular intervals.

12. The current rates of monetary allowance wef 30 Mar 11 vide Min of Def letter No. 7(119)/2008-D(AG) dated 30 March 2011 and O/o PCDA (P), Allahabad circular No 09 dt 10-06-2011 of are as follows:-

#### (a). **Post- Independence Gallantry Awards**

(i)	Param Vir Chakra	: Rs. 10,000/- pm
(ii)	Ashok Chakra	: Rs. 6,000/- pm
(iii)	Maha Vir Chakra	: Rs. 5,000/- pm
(iv)	Kirti Chakra	: Rs. 4,500/- pm
(v)	Vir Chakra	: Rs. 3,500/- pm
(vi)	Shaurya Chakra	: Rs. 3,000/- pm
(vii)	Vayu Sena Medal (Gallantry) {VM(G)}	: Rs. 1,000/- pm

#### (b) **Pre-Independence Gallantry Awards**

(i)	Distinguished Service Order (DSO)	: Rs 4,000/- pm
(ii)	Indian Order Of Merit (IOM)	: Rs 4,000/- pm
(iii)	Indian Distinguished Service Medal (IDSM)	: Rs 4,000/- pm
(iv)	Distinguished Service Cross (DSC)	: Rs 2,800/- pm
(v)	Military Cross (MC)	: Rs 2,800/- pm
(vi)	Distinguished Service Medal (DSM)	: Rs 2,800/- pm
(vii)	Military Medal (MM)	: Rs 2,800/- pm
(viii)	Distinguished Flying Medal (DFM) for ORs	: Rs 2,800/- pm

13. **Monetary Allowance for Nau Sena Medal.** Min of Def vide their letters No. 3(8)/98/D(Ceremonials) dated 18.3. 99 and 12 Oct 2000 have intimated that the monetary allowance of Rs 250/- per month to the Nausena Medal Awardees (Gallantry) will also be payable to all the existing awardees.

**When a man retires and time is no longer a matter of urgent importance, his colleagues generally present him with a watch.**



14. **Priority Telephone Facility to Gallantry Award Winners.** Earlier, War Widows, disabled soldiers and Gallantry award winners were entitled to full concession in telephone installation in charges and 50% concession in normal rental charges. Now, these categories of persons are also entitled to full exemption from payment of Registration Charges. (Authority: Min of Communications, Deptt of Telecom Service Circular 7/2000 issued vide letter No. 2-47/92 PHA dt 13 Jun 2000).

---

# APPENICES

**INFORMATION TO BE FURNISHED BY THE OFFICER TO  
OC OF UNIT 8 MONTHS PRIOR TO HIS RETIREMENT**

1.

(a) IC No.

--	--

(b) Rank, Name &amp; P. No

--

(c) Date of commission

--

(d) Date of retirement

--

(e) Authority for retirement

--

2. Details of Recovery

<u>Amount</u> <u>[Rs. P.]</u>	<u>Date</u>	<u>Installment</u>	<u>Balance</u> <u>as on</u>	<u>Balance on</u> <u>date of</u> <u>Retirement</u>
----------------------------------	-------------	--------------------	--------------------------------	--

Motor Cycle/ Car Advance

--	--	--	--	--

Housing Building Advance

--	--	--	--	--

Any other Public/ Non  
Public  
dues

--	--	--	--	--

House Building Advance  
from NGIF

--	--	--	--	--

3. I certify that the above information is correct, in case of wrong information; I am open to disciplinary action.

Signature of Officer  
P. No.

Date

**FORWARDED**

CO Unit/Ship/Est

Date

Forwarded to the Supply Officer-in-Charge, Naval Pay Office, Mumbai in triplicate.  
(Authority: Appendix 'B' to Govt. of India, Min of Def letter  
A/48977/AG/ PS (b)/ 44/S/D (pension/Services) dt. 18 Jan 78)

Appendix 'B'

**APPLICATION FORM FOR RETIRING PENSION**

From:

.....  
.....  
.....  
.....

The LOI/C Naval Pay Office  
INS Angre, SBS Road  
Mumbai 400 023  
Sir,

Please refer to Naval Headquarters letter ..... RS/ ..... dated .....  
placing me on the retired list with effect from..... /your letter .....  
No. Pen/A/dated .....calling for various information/documents in connection  
with my retirement from service in the Navy with effect from.....

2. I would request that I may please be granted anticipatory pension for which the following  
information/documents are forwarded herewith:-

- (a) Declaration for anticipatory pension in duplicate.
- (b) Two copies of passport size joint photograph with wife duly attested by  
Commissioned Officer other than myself.

3. The particulars of my family members are given below:-

Name	Relationship	Date of Birth	Date of marriage
(a).....	.....	.....	.....
(b).....	.....	.....	.....
..... (c).....	.....	.....	.....

4. I would like to draw my pension  
through..... (name of  
the paying branch of Public Sector Bank and address) with whom I am maintaining Saving  
Bank Account No. ....in my own name.  
The name and address of the "Link Branch" of the Bank is given below:-

Name of the Bank  
.....

Pension Account No  
.....

Address  
.....  
.....

.....

5. It is requested that my Pension Payment Order be referred to the above "Link Branch" for arranging the payment of pension dues through the aforesaid Paying Branch.

6 I have the following period of pre-commissioned service/no pre-commissioned service to count for pension:-

.....  
.....  
.....

6. My post retirement address is as under:-

.....  
.....  
.....  
.....

Yours faithfully,

Name:..... (IN BLOCK LETTERS)

Dated: .....Personal number.....Rank.....

**Copy to: -**

- Enclosure** 1 Declaration for anticipatory pension in duplicate.
- 2. Two copies of passport size joint photograph with wife duly attested by  
Commissioned Officer other than myself.

The Chief of the Naval Staff  
Dte of Pay and Allowances  
(Pension Section).  
Naval Headquarters  
New Delhi-110011

- along with a copy of Declaration for anticipatory pension and joint photograph duly attested.

Annexure to Appendix 'B'FORM OF DECLARATION FOR ANTICIPATORY/PROVISIONALPENSION DECLARATION

Whereas the CDA(Navy) has consented, provisionally to advance to me towards pension Rupees .....per month, relief Rupees .....per month and Death Cum Retirement Gratuity Rupees..... per month in anticipation of the completion of the enquiries and documents necessary to determine my pension entitlement, namely, pension, relief and Death Cum Retirement Gratuity.

I hereby acknowledge that, in accepting the advance, I fully understand that the same are subject to revision on the completion of necessary enquiries and documents and I promise to raise no objection to such revision on the ground that the provisional payment made to me exceed the award to which I may be eventually found entitled. I further promise to repay any advance to me in excess of that to which I may be eventually found entitled.

Signature

Name:

Rank

Date:

No.

PART IAPPLICATION FOR COMMUTATION OF PENSIONOFFICERS

1. Rank and Name -----

2. Ship/Establishment -----

3. Place of Birth -----

4. Date of Birth -----

5. Age next birthday-----after retirement

6. Married or Single -----

7. Have you any previous occasions applied  
for permission to commute a portion of your  
pension, and, if so, with what result? -----

8. How much per annum of your pension  
do you now wish to commute? -----

9. Name and address of the public

Sector Bank through which payment is required to be made:-

(a) Name and address of the Link Branch -----

(b) Name and address of the paying -----

Branch and Account No -----

**PART-II (FORM OF DECLARATION)**

Whereas the Controller of Defence Accounts (Navy) has consented provisionally to advance to me the sum of Rs. Being the commuted value of a part of the anticipatory pension in anticipation of the completion of the enquiry's necessary to enable the Government to fix the amount of my pension and subsequently the part of pension that may be commuted, I hereby acknowledge that in accepting the advance, I fully understand that the commuted value now paid to me is subject to revision on the completion of the necessary formal enquiry's and I promise to have no objection such revision on the ground that the provisional amount now paid to me as the commuted value of the part of anticipatory pension exceeds the amount to which I may be eventually found entitled. I further promise to repay either in cash or by deduction from subsequent payment of pension any amount advanced to me in excess of the amount to which I may be eventually found entitled.

Signature:

Address

Dated:

Name:

Rank:

The Controller of Defence Accounts(Navy)

P.No:

(Pension Cell)

Mumbai

**APPLICATION FOR THE POST RETIREMENT DEATH  
INSURANCE EXTENSION SCHEME – 1982**

- 1. Number -----
- 2. Rank -----
- 3. Name -----
- 4. Last Ship/Estab. -----
- 5. Reason for retirement -----
- 6. Date of Birth (b) Commission/Enrolment -----

Actual Retirement/Discharge

- 7. (a) Age on retirement and Med Cat. -----
- (b) Percentage of disability awarded if any -----
- (c) Are you a re-enrolled sailor if yes, date of enrolment -----
- (d) Whether you were/are a member of Additional Naval Group Insurance Schemes for Aviators/submariners/IMSF and if so, period.-----  
-----

**Aviator/Submariner/IMSF.**

(e) Service rendered in lower deck from ----- to-----

8. Permanent home address (in Capital letters)

.....

.....

.....

.....

9. Name, relationship & full address of the nominee(s)for extended insurance scheme (in Capital letters)

Name Relationship Address -----

First Nominee -----

Second Nominee -----

Dated

Signature of the member

Certified that the service particulars furnished by the above named member are correct.

CO/Head of Department

Place

Date

Annexure to Appendix 'D'

**ANNEXURE TO APPLICATION FOR THE POST RETIREMENT  
DEATH INSURANCE EXTENSION SCHEME – 1982  
JOINT PHOTOGRAPH OF MEMBER WITH NOMINEE(S)  
AND SPECIMENS SIGNATURE OF NOMINEE OF**

No .....  
Rank .....  
Name .....

**SPACE FOR AFFIXING  
THE JOINT PHOTOGRAPH  
DULY ATTESTED BY AN OFFICER**



First Nominee

Three specimen Signature

Name..... (1).....(2).....  
(3).....

Second Nominee

Name.....  
(1).....(2).....(3).....

Signature of Officer

Note:- This sheet is to be attached to the application for cover under Post Retirement Death Insurance Extension Scheme – 1982 (PRIDIES – 82)

**FOR USE OF GIS SECTION**

Amount recovered for extended Insurance

Date recovery made

Certificate No. allotted

Period of insurance From..... To.....

**APPLICATION FOR POST RETIREMENT DEATH INSURANCE  
ON DEATH OF THE PENSIONER**

To The Secretary  
Naval Group Insurance Fund  
Naval Headquarters  
New Delhi – 110011

Sir,

I regret to inform that my husband/wife/father/mother

No. ....Rank..... Name..... expired  
on.....due to..... At..... (Place  
of death).

2. I enclose the following documents:-

- (a) Post Retirement Death Insurance Extension Scheme Certificate.
- (b) Death Certificate.
- (c) Affidavit on non judicial stamp paper of appropriate value, duly attested by a 1st Class Magistrate. (Specimen Enclosed)

3. It is requested that insurance amount due to me may please be remitted to my bankers(Name and full address of the bank) for credit to my account number

.....  
 ...  
 .....  
 ...  
 .....

Yours faithfully,

Signature of Nominee

Name in Block letters

Full Address of the nominee

.....  
 ...  
 .....  
 ...  
 .....

**Annexure to Appendix 'E'**

**AFFIDAVIT**

I .....wife/husband/mother/father of  
late.....do

here by take oath and state as under:

1 That .....who was a member of Naval Post Retirement Death  
Insurance  
Extension Scheme 1982 expired on .....due  
to..... (show cause)

2 That late officer/sailor was  
my.....(Relationship)  
and had nominated me as a nominee to receive the insurance benefits if and when  
the claim arose.

3 That I am the same person as nominated by the late officer/sailor and indicated  
in the insurance certificate.

DEPONENT

**VEFIFICATION**

The above named deponent do hereby verify that the contents of the above affidavit  
are true to my knowledge.

Verified at .....on the.....  
day of

DEPONENT

Appendix 'F'**APPLICATION FOR ISSUE OF RETIRED OFFICER'S IDENTITY CARD**

(a) Rank and Personnel No. \_\_\_\_\_

(b) Name in Full \_\_\_\_\_

(c) Ship/Estb, in which the officer last served \_\_\_\_\_

(d) Whether in receipt of pension \_\_\_\_\_

(e) Present Address \_\_\_\_\_

(f) Permanent Address \_\_\_\_\_

**UNDERTAKING**

I, Name \_\_\_\_\_ Rank \_\_\_\_\_ No. \_\_\_\_\_  
 retiring from the Naval service with pension on \_\_\_\_\_ hereby  
 undertake to notify the Commanding Officer, INS Kunjali, Near US Culb, South  
 Colaba, , Mumbai -400 005, whenever there is a change in my present or  
 permanent addresses.

Sign \_\_\_\_\_

Name \_\_\_\_\_

Rank \_\_\_\_\_.

No. \_\_\_\_\_

**Encls:** 03 Photographs in plain clothes

together with negative, two with board and one without board (4.7x 3.3)Size.

**COUNTERSIGNATURE**

Commanding Officer

**Appendix 'G'**

**PRE-RECEIPT FOR PAYMENT OF NGIF SURVIVAL BENEFITS**

Name .....

Rank ..... ..No.....

Date of joining .....

Service in lower deck (if any).....

Date of promotion to Midshipmen From.....to.....

Date of commission.....

Date of retirement.....

Whether eligible for cover under PRIDIES..... Yes/No

**PRE-RECEIPT**

Received from the Secretary, Naval Group Insurance Fund, Naval Headquarters, New Delhi a sum of Rs.....(Rupees).....on account of the following payable:-

(a) Survival benefit from Gen. Scheme (inclusive of dues from OFAF)	Rs.....
(b) Survival benefit from Additional Scheme for Aviators/Submariners	Rs.....
Terminal bonus	Rs.....
<b>Total</b>	<b>Rs.....</b>
<b>Less</b>	
Single non-refundable premium Towards Post Retirement Death Insurance Extension Scheme-82	Rs .....
Housing loan/interest	Rs.....
<b>Total</b>	<b>Rs.....</b>
<b>Net amount payable</b>	<b>Rs.....</b>

2. I declare that I have not received any amount on account of above earlier.
3. I declare that I have been on deputation to from.....to.....
4. The amount may please be credited to my bank account. My bank particulars are as follows:-

Account No .....

Name & full address of Bank .....

Post Retirement Full Postal address .....

.....

.....

.....

.....

Signature.....  
(over 20 paise revenue stamp)

Rank, Name.....

No. ....

**Appendix 'H'****APPLICATION TO NAVPAY FOR CLOSING OF DSOP FUND****ACCOUNT AND PAYMENT OF BALANCE****PART I**

Sir,

1. I, Service/P.No..... Rank .....Name am due to retire/have retired proceeding on leave pending retirement/have been discharged /dismissed from service with effect from .....I request that my subscription to provident Fund be discontinued from pay of-----

2. I request that final payment of balance in the provident fund be made to me through my bankers as shown below for credit to my account No.....or may be paid in cash or sent by money order at the following address at my expense. (Delete whichever is in applicable).

**Bankers****Residential address**

3. The under-mentioned Life Insurance Policies financed by me from my Provident Fund may be released.

Policy No.

Policy No.

Certified that:-

(1) I have not drawn any temporary advance or final withdrawal from my Provident Fund account during the last one year immediately preceding the date of release from Service

OR

(2) I have withdrawn from my fund a/c the following amount during the last one year preceding the date of release:-

<b><u>Nature of Withdrawal</u></b>	<b><u>Amount</u></b>	<b><u>Date of Drawal</u></b>
Temporary Advance/Final	.....	.....
Withdrawal		

Date

Yours faithfully,

**PART II**

Received a sum of Rs.....(Rupees..... only) for full and final settlement of my provident fundAccount

(Duly Pre-receipted over

Date a Revenue Stamp)

Signature

**PART III**

The details furnished by the individual are correct as per Fund Ledger Account as on.....

Details of nominee are furnished below as per documents:-

.....  
.....  
.....

For Supply Officer-in-Charge

Date Naval Pay Office

**PART IV**

Checked and passed for payment of Rs.....(Rupees..... only)

Date

CDA(N) Mumbai

**PART V**

Payment of Rs.....(Rupees..... only)

made by cheque/Draft/M.O. No.....through imprest of .....

.....attached on Fund Account Ledger Card.

For Supply Officer-in-Charge

Naval Pay Office

Date: Mumbai

**Appendix- 'J'****Certificates to be furnished by pensioners/family pensioners  
to his Pension Disbursing Authority****(1) LIFE CERTIFICATE**

Certified that Shri/Smt ----- holder of PPO No ----- issued  
by ----- is alive on this date -----

Signature

Name- -----

Station -  
Date -

Designation of  
Authorised officer  
Seal.

**Life Certificates can be issued/signed by one or other of the following authorities.**

- (i) Any person exercising the power of a Magistrate under the Criminal Procedure Code, 1898 (5 of 1898).
- (ii) A Registrar or Sub-Registrar under the Registration Act, 1908 (16 of 1908).
- (iii) Any pensioned Officer who before retirement exercised the powers of a Magistrate.
- (iv) Any Gazetted Officer of Government.
- (i) A Munsif.
- (ii) A Post Master.
- (iii) A Departmental Sub Post Master.
- (iv) An Inspector of Post Offices.
- (v) A Class I Officer of the Reserve Bank of India.
- (vi) An Officer of the State Bank of India.
- (vii) An Officer of a subsidiary Bank of the State Bank of India.
- (viii) Head of a Village Panchayat, Gram Panchayat or Gaon Panchayat.
- (ix) Head of an Executive Committee of a village.
- (x) An officer of a bank included in the second Schedule to the Reserve Bank of India Act, 1934 (2 of 1934) in respect of pensioner drawing his/her pension through that Bank.
- (xi) A Police Officer not below the rank of Sub-Inspector-in-Charge of a Police Station.
- (xii) A member of Lok Sabha/Rajya Sabha/Vidhan Sabha/Vidhan Parishad or a Corporator of Municipal Corporation or a Councilor of a Municipality.
- (xiii) In the case of pensioners reemployed a life certificate furnished by the pensioner signed by the Head of the office, where he is re-employed.
- (xiv) A District Sainik Welfare officer- (DSWO).

**2. Declaration from officer pensioner regarding acceptance of commercial employment**

(i)\* I declare that I have not accepted any commercial employment in India.

OR

I declare that I have accepted commercial employment in India, after obtaining previous sanction of the Central Government. and none of the conditions, if any, attached thereto by Government have been violated.

OR

I declare that I have accepted commercial employment in India without obtaining the previous sanction of the Central Government.

**Note:** This declaration is required to be given for a period of two years from the date of retirement.

(ii)\*\* I declare that I have not accepted any commercial employment under a Government. outside India/an International Organisation of which the Government of India is not a member.

OR

I declare that I have accepted any commercial employment under a Government. outside India/an International Organisation of which the Government of India is not a member after obtaining the previous sanction of the Central Government. and none of the conditions attached thereto by the Government. have been deviated from.

OR

I declare that I have accepted any commercial employment under a Government. outside India/an International Organisation of which the Government of India is not a member with out obtaining the previous sanction of the Central Government.

Signature -----

Name of the Pensioner

Place:

P P O No :

Date :

TS/PS No :

Bank Account No :

(\*) Certificate at (i) is to be furnished by retired Defence Civilian Group 'A' Officers/Commissioned Officers of and above the rank of Col/Capt/Gp.Capt in the Army, Navy, and Air Force respectively.

(\*\*) Certificate at (ii) is to be furnished by retired Defence Civilian Group 'A' Officers and Commissioned Officers of all ranks.

**(3) Form of Certificate of Non - Employment/Re-employment.****PART-I**

I declare that I am not serving in any capacity either in a Government. Dept/Office, Company, Corporation, Autonomous body or Society of Central or State Government or Union Territory or Local Body, RBI/SBI/PSBs.

OR

I declare that I have been employed /re-employed in the office of -----  
----- with effect from -----which is a  
partly/fully financed by ----- Government

Required certificate from re-employee authority is enclosed.

Signature -----

Name of the Pensioner

Place:

P P O No :

Date :

TS/PS No :

Bank Account No.

(Part II is to completed by re-employing Authority and to be submitted only once by pensioner re-employed)

**PART-II****Certificate of Re-Employing Authority in respect of Re-employed pensioner.**

(To be obtained and submitted in Pension Disbursing Authority only once after re-employment)

It is certified that SHRI ----- is re-employed with this office w.e.f. ----- . He has retired from military service from the rank of ----- which is not a Commissioned rank or included in classified as group 'A' Post.

(a) It is further certified that the entire pension sanctioned by Central Government was ignored in fixation of pay on his/her re-employment.

(b) The pay of the re-employed pensioner was fixed at the minimum of the scale of pay in which he is re-employed.

Or

(c) The pay of ----- was fixed at Rs.----- because of advance increment (s), which is higher than minimum of scale on the scale of pay of Rs.----- on the date of his re-employment ie -----  
----- No protection of pay last drawn in Military service is given.

Place:

Date:

Signature

Designation

Address of office/Department

Office Seal

**(4) Certificate of Non-remarriage/Non-marriage:**

I hereby declare that I am not married/have not been married.

OR

I hereby declare that I have not been re-married and I under take to report such an event to the Pension Disbursing Authority.

OR

I have got married/re-married on ----- with Shri/Smt -----  
----- (name of spouse) and address -----  
-----.

Place :

Signature-----

---

Date :

Name of the Pensioner

P P O No :

TS/PS No :

Bank Account No :

**(5) Certificate of Non-earning livelihood by the son/daughter /brother/sister /widowed/divorced daughter.**

I hereby declare that I have not started earning my lively hood.

Place:

Signature-----

Date:

Name of the Pensioner

P P O No :

Bank A/C No.

T.S. No.

**NOMINATION FORM 'A'**

Pension Disbursing Authority/Head Office:  
 Name of Bank/Treasury/Post Office/Accounts Office etc:  
 Saving Bank A/c No \_\_\_\_\_  
 Link Branch Address is \_\_\_\_\_

1. I hereby nominate the person named below under Min of Defence letter No. 4(2)/84/866/8/D(pen/Service) dated 09 May 1984.
- 2.

Name & Address of the Nominee	Relationship with Consigner	Date of Birth	Name & Address of the person who may receive the pension during the nominee minority	Name & Address of other nominee in case the nominee under col.(1) above pre-decease the pensioner	Relationship with the pensioner	Date of Birth if other nominee is minor	Name & Address of person who may receive during the other nominee's minority	Contingency of the happening of which nomination shall become invalid
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

Place:

Signature or Thumb Impression

Name of pensioner :

Rank & Name :

Address :

Signature of Witness:

Name & Address:

Signature of Pension Disbursing Authority/Head of Office

(Acknowledgement to be sent by the Pension Disbursing Authority /Head of Office)

Certified that application/nomination has been received from (Name of the Officer)

Place:

Signature of Pension Disbursing Authority,

Bank Treasury/PO/Accounts Officer/Head of Office

Full Address

