



# NAVAL PENSION OFFICE

## NEWS LETTER

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SERVICE IS TEMPORARY, RETIREMENT IS PERMANENT

INAUGURAL ISSUE

DEC 2015

### VISION

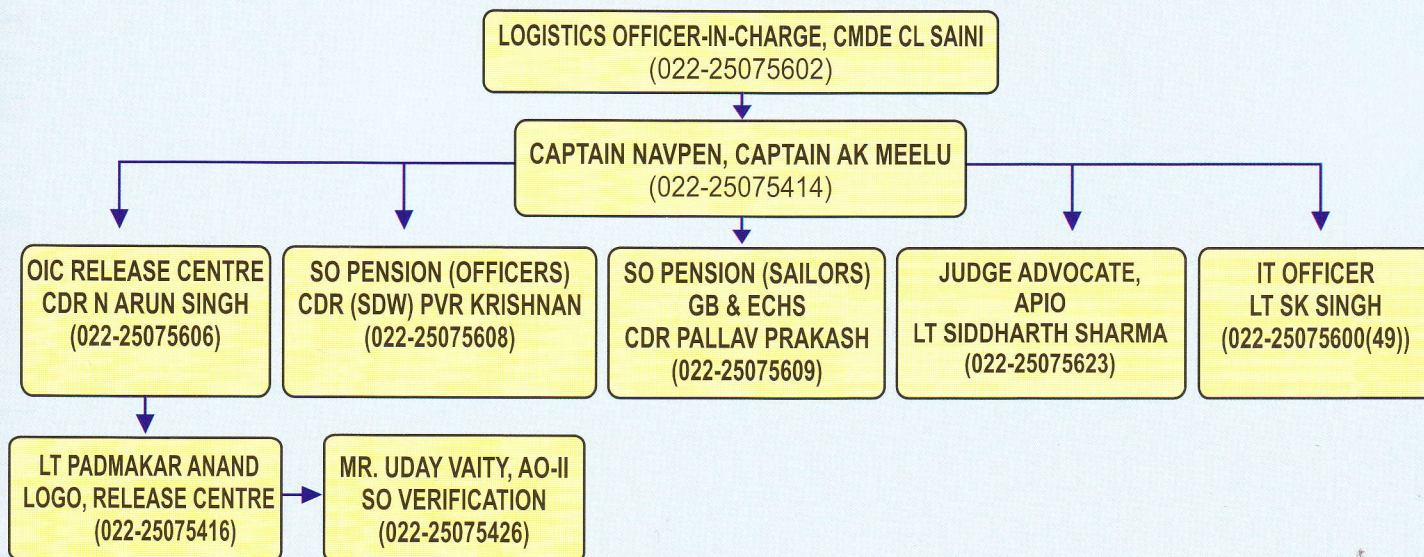
To carry out retirement formalities by coordinating with all stake holders for timely issue of Pension Payment Order; act as an adviser on pensionary matters, maintain a compassionate and responsive culture by leveraging on technology for timely resolution of pension related issues and be an efficient and credible Record Office for all Naval ex-servicemen and their families.

### MISSION

- Strive to emerge as an efficient Record Office of Naval Ex-servicemen.
- Conduct release formalities.
- Timely issue of PPO.
- Issue discharge documents/ cards/certificates.
- Render support & assistance to Ex-servicemen.
- Be the bridge between Service and Naval Veterans.
- Assist IHQ MoD(N) in the implementation of Policy Initiatives.

Naval Pension Office (**NAVPEN**) has been established on 01 Dec 13 at Mankhurd, Mumbai. The unit has a mandate to function as a single window organisation on pensionary matters. The unit co-ordinates with other agencies including CDA(N) for issue of pension payment orders to naval personnel proceeding on retirement/release. The unit is now the record office of all ex-sailors of the Indian Navy. The Release Centre also forms a part of NAVPEN.

### NAVAL PENSION OFFICE - ORGANISATIONAL CHART



### ONGOING ACTIVITIES

**Aadhaar Seeding Project.** Aadhaar numbers of all Naval ESMs are being seeded into the records at NAVPEN. This will facilitate the ESM in availing direct benefit transfer schemes of the Government, both by the Centre and State.

**Digitisation of Old Records.** A special cell has been established to digitise old records of all ex-naval personnel. This will ensure easy retrieval of information and thereby improving the services to the ESM.

**NAVPEN Website.** The NAVPEN website is likely to be hosted in Feb 2016. The website will host necessary information keeping the ESM updated with the current policies.

**Officers Pension.** All retiring Officers are required to submit the following documents as per appendix to 'Navy For Life And Beyond – Officers' on issue of retirement letter by IHQ MoD(N)/DOP :-

S No.	Name of Document	Forwarded to
(a)	Application for retiring pension(02 copies each). (Include contact details, Email ID, Aadhaar No and copies of Self, Wife & dependant's Aadhaar card in duplicate) - Appendix 'B'	NAVPEN & IHQ MoD(N)/DPA
(b)	Declaration for Anticipatory/Provisional Pension (02 copies each) - Annexure to Appendix 'B'	
(c)	Application for Commutation of pension (Parts I & II) – Form of Declaration (02 copies each) - Appendix 'C'	
(d)	Nomination Form 'A'(03 copies to NAVPEN and 01 copy to IHQ MoD(N)/DPA)	
(e)	Joint Photograph with wife duly attested overleaf ( 03 copies to NAVPEN & 02 copies to IHQ MoD(N)/DPA)	
(f)	Copy of a cancelled cheque of pension account in duplicate	
(g)	Information to be furnished by the Officer to CO/OiC of unit 08 months prior to retirement (in triplicate) - Appendix 'A'	NAVPEN
(h)	NOK/Nomination forms alongwith a family photograph and a self photograph in uniform	IHQ MoD(N)/DOP

\*(All forms are available on [irfc-nausena.nic.in](http://irfc-nausena.nic.in))

**Post Retirement Death Insurance Extension Scheme (PRDIES).** Insurance under PRDIES 1982– Rs.10 lakh for officers & Rs.5 lakh for sailors for 30 years from the date of retirement or 75 years of age, whichever is earlier, against one time subscription of Rs.62,100/- (for officers) and Rs. 36,600/- (for sailors).

**Release Centre.** It is the nodal section dealing with administration, release formalities and payment of terminal benefits to all sailors releasing from naval service.

Following points may be adhered to for smooth release formalities :-

- Duly audited SDs and leave sheets by NLAO alongwith atleast 02 sets of photocopies are to be brought by sailors reporting to Release Centre.
- Settlement of all miscellaneous & sundry payment/dues viz. CEA etc. are to be completed at the unit prior to reporting.
- Sailors reporting for release have to be transferred to 'Release Centre' on Genform.
- All entries made on pension forms that are despatched 09 months prior to discharge will be taken as correct and final and no further amendments shall be accepted thereafter. All particulars in the pension form including the Bank and the BSR Code are to be mandatorily filled.

**Forwarding of Draft Copy of the 'Discharge Book'.** Retiring sailors are required to forward the draft copy of their 'Discharge Book', after duly authenticating their details/ particulars uploaded on the CABS website, atleast a fortnight prior to reporting. Any amendments/corrections are to be duly supported by certified documents.

## THINGS TO KNOW

**Ordinary Family Pension (OFP).** When a sailor dies while in service or after having retired with a pension, on account of a cause neither attributable to nor aggravated by Naval Service, the widow is entitled to the Ordinary Family Pension. In the absence of widow, eldest eligible child is granted Ordinary Family Pension. It is calculated at 30% (BP+GP+MSP+XP+CA) + DR thereon.

**Enhanced Rate 50% -** (i) Incase of death in service, a service person who has rendered 07 years of service, the enhanced rate is payable for 10 years.

(ii) Incase of death as pensioner, enhanced rate is payable for 07 years from the date of death or upto the age of 67 years, whichever is earlier.

**Special Family Pension (SFP).** Granted to the Next of Kin when the death of the service personnel is attributable to service. It is also granted when the service person is in receipt of disability pension and dies within a period of 07 years from the date of release/retirement and is considered to have died of the diseases for which he was granted disability pension, if it can be so established by the competent medical authority. It is calculated at 60% of (BP+GP+MSP+XP+CA) + DR - (Payable for life)

**Liberalized Family Pension (LFP).** Granted to the Next of Kin of the service person killed in war or war like conditions including terrorist action and battle inoculation exercises. It is calculated at 100% of (BP+GP+MSP+XP+CA) + DR - (Payable for life)

**Pending Enquiry Award (PEA).** Upon the death of a married sailor, it takes some time for the requisite Board of Inquiry and Fatal documents to be prepared and approved by IHQ MoD(N). Hence, this award, which is equal to the rates of Ordinary Family Pension without the Dearness Relief is paid to the widow of a married sailor until the commencement of Family Pension. It is subsequently adjusted against the arrears of pension. PEA is calculated at 30% of (BP+GP+MSP+XP+CA) and the payment is made by Release Centre through Money Order/Cheque/ECS.

\* BP- Basic Pay in Pay Band ,GP- Grade Pay, MSP - Military Service Pay, CA- Classification Allowance, DR- Dearness Relief. NPA- Non Practicing Allowance (as applicable), XP- Group 'X' Pay (as applicable)

## ADDITIONAL PENSION ON ATTAINMENT OF 80 YEARS OF AGE

Age of pensioner	Additional quantum
From 80 yrs to less than 85 years pension	20 % of the revised basic/ Family pension + Dearness Relief
From 85 yrs to less than 90 years pension	30 % of the revised basic/ Family pension+ Dearness Relief
From 90 yrs to less than 95 years pension	40 % of the revised basic/ Family pension+ Dearness Relief
From 95 yrs to less than 100 years pension	50 % of the revised basic/ Family pension+ Dearness Relief
100 years or more	100 % of the revised basic/ Family pension+ Dearness Relief

## ECHS News

- The Aadhaar number of all retirees are to be included in the ECHS application form w.e.f 30 Jul 2015.
- The present contract for making ECHS cards for pensioners has expired, the new contract for the same is yet to be concluded at IHQ of MoD(Army), Central Organisation ECHS. As an interim measure, Temporary cards/Photo Receipts in lieu of ECHS cards are being issued on date of release/discharge/retirement with a validity of one year.
- ECHS applications are to be forwarded to IHQ MoD (N)/DPA (in case of officers) and Naval Pension Office (in case of sailors) as hitherto without Demand Draft.

(Authority :- IHQ of MoD(N) letter ECHS/ 004/SC dated 30 Jul 2015)

## Frequently Asked Questions By Pensioners

**1. Whether my wife will receive Family Pension automatically after my death?**

Ans : If the name of the wife is endorsed on the PPO then the Pension Disbursing Agency will commence Family Pension to the widow on production of death certificate and identity documents.

**2. Can you clarify on the admissibility of Family Pension to sons/daughters?**

Ans : As per extant rules, upon the death of the pensioner, the Ordinary Family Pension passes on to the widow. After her demise, if there are eligible sons (i.e., upto 25 years of age and not employed) then they will be entitled for the Family Pension. However, unmarried and divorced daughters, irrespective of age, are entitled for Family Pension for life. Physically and /or mentally handicapped sons /daughters are also entitled to Family Pension for life, irrespective of their age and marital status.

**3. What is Digital Life Certificate ?**

Ans : The Government has instituted a system of Digital Life Certificate for pensioners using Aadhaar Card. Under this system, pensioners may submit their Life Certificate digitally from the nearest Citizen Service Centre/ Banks/ Post Office having Biometric devices and appearing personally at the PDA (Bank/DPDO/Treasury) can be done away with. Accordingly, PCDA(Pension) has issued Circular No. 177 dated 17 Nov 14 elucidating the procedure to be followed by the pensioners.

**JOB FAIR.** NAVPEN and INS Tanaji under the aegis of DGR and HQWNC conducted the first ever Tri-Service Job Fair for the Ex-servicemen on 11 Oct 15 at Mankhurd. The Job Fair was inaugurated by Lt Gen Amrik Singh, SM, DGR. Over 770 ESM from all three services participated and 51 corporates were present for conducting interviews. The aim of the Job Fair was to provide a second career opportunity to the ex-servicemen.



INAGURATION BY THE CHIEF GUEST



LOIC BRIEFING THE CHIEF GUEST



JOB INTERVIEWS IN PROGRESS

**Pension Sanctioning Authority.**

- PCDA(Pension) Allahabad (Upto 31 Oct 1985 )
- PCDA(Navy), Mumbai (w.e.f. 01 Nov 1985)

**CONTACT US**

The Logistics Officer-in-Charge  
Naval Pension Office  
C/o INS Tanaji  
Sion-Trombay Road  
Mankhurd,  
Mumbai – 400 088

**Tel:** 022-25075455/ 5600  
**Toll Free Helpline :** 1800220560  
**Fax:** 022-25575605, 25075621  
**Email:** navpen-navy@nic.in

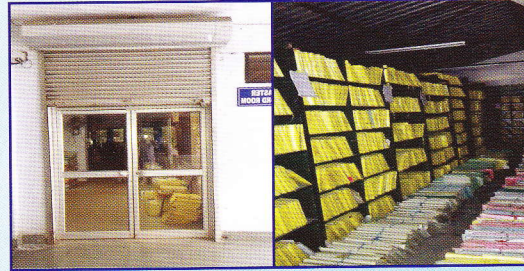
**VISITING DAYS : TUESDAY AND THURSDAY 1430 - 1630 Hrs**



NAVPEN - SECOND ANNIVERSARY



VETERAN SAILORS FORUM - SEP 14



1.7 LAKH RECORDS OF ESM HELD AT NAVPEN

**DON'T SIMPLY RETIRE FROM SOMETHING, HAVE SOMETHING TO RETIRE TO**