

INTEGRATED HEADQUARTERS MINISTRY OF DEFENCE (NAVY)

NAVY FOR LIFE & BEYOND

7th 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 could not 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 an aim to help the naval personnel and their families in planning post-retirement life. It would act as a '**ready reckoner**' to personnel bidding adieu to Naval Service and starting a second innings outside the prestigious White uniform.
3. Directorate of Ex Servicemen Affairs (DESA) is the **designated single window** for addressing all issues affecting you (retired personnel) and I would request that your concerns be forwarded to the directorate for timely redressal.
4. 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.

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GENERAL REGULATIONS

PENSION

CHAPTER I

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.**

(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

(ab) any period of unauthorised absence unless pay and allowances are admitted for the period of absence, shall not be regarded as qualifying service.

(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 Authority or Court 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.

(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 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 |
| (iii) | 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.

Note. (a) 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.

(b) 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.

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 month.
- (c) Pension for the broken part of the month may be paid before the end of the month at the original rate;
 - (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. Payment.

- (a) A pensioner shall receive payment through the Pension Disbursing Authority, the month's pension, commuted value of pension and retirement/death gratuity as has been authorised.
- (b) The life certificate shall be produced by the pensioner once in the month of November each Year.
- (c) 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.

(d) 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).

(e) 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 directly 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

10. (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 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 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

11. (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.

Continuance of Pension on Change of Nationality

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

12. 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

13. (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 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: -

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

(ii) 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.

Marriage/ Re-Marriage Certificate by Family Pensioners

14. (a) Every family pensioner (male/female) shall be required to furnish a Non- marriage certificate 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

15. Every son/ daughter including widowed/ divorced daughter/ brother/ sister in receipt of family pension shall furnish a certificate to his Pension Disbursing Authority every year that their earning is not more than the prescribed limit.

Payment In Respect of Insane Pensioners

16. 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 dependents 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 Dependents.** The whole of the pension and gratuity shall be paid to the dependents 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 dependents 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, pending such determination, half of the pension and gratuity shall be paid to the dependents 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

17. (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.

Payment of Arrears of Pension in Cases where Valid Nomination has not been made for Payment of Arrears of Pension

18. In accordance with extent Govt Regulations in force, after the death of Armed Forces Pensioners, all amount payable to the nominee of the pensioners/ family pensioners. In case neither the nominee nor "Will" is made by deceased pensioner, the arrears maximum upto ₹ 10,000/- are payable to legal heir without production of usual legal authority. In case the amount is more than ₹ 10,000/- the arrears are payable to legal heir on execution of Indemnity Bond with sureties. Considering the difficulties in obtaining the legal heir-ship certificate, Govt has decided that in the absence of nominee or "Will" of the deceased pensioner, the arrears of pension will be paid as under:-

- (a) PDA may disburse the arrears of pension not exceeding ₹ 25,000/- to legal heir without production of legal authority, provided PDA is otherwise satisfied about the right of the claimant.

(b) Amount exceeding ₹ 25,000/- but not exceeding ₹ 2,50,000/- will be disbursed under the orders of PCDA (P) on execution of an Indemnity Bond.

(c) Amount exceeding ₹ 2,50,000/- shall be made only to the person producing the legal authority.

19. In case of any doubt and also in cases where the amount of arrear exceeds ₹ 2,50,000/-, payment shall be made only to the person producing the legal authority. Normally, there should be two sureties both of known financial ability. In case the amount of claim is less than ₹ 75,000/- the authority accepting the Indemnity Bond for and on behalf of President of India should decide on the merits of each case whether to accept only one surety instead of two. The obligor as well as the sureties executing the Indemnity Bond should have attained majority so that the bond has legal effect or force. The Bond is required to be accepted on behalf of the President by an Officer duly authorised under Article 299(i) of Constitution. In the event of death of a family pensioner, the right to receive any arrears of family pension would automatically pass on to the eligible member of the family next in line. The requirement of succession certificate for payment of any arrears occurs only where there is no member in family who is eligible to receive family pension after the death of the family pensioner. These orders are not applicable in cases where valid nominations are available or existing.

(**Auth**: MoD letter No. 1(10)/2013-D(Pension/Policy) dated 29 Aug 2017.)

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.

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.

(**Auth:** 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) 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

- (i) 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 Officer of 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 instalments as may be considered justified but not more than 36 instalments, 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 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 the Regulations, the pension including the commuted value thereof 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 dependent(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 of IPC.

(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;

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

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

PERSONNEL IN CIVIL GOVERNMENT EMPLOYMENT

29. An individual on deputation to 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 extraordinary pensionary award in respect of injuries received or death during such employment.

The benefits admissible for the purpose of similar awards under Navy Pension 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.

30. 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

31. (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 certificate, 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

32. 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 outside 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

33. 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 (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

34. **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.

35. **What is not Exempted.** The monthly pension and Family pension are not exempted from income tax. Also the interest earned on payments as mentioned at para 16 is not exempted from income tax.

36. **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

37. **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.

38. **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.

Note. 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 4-10 weeks. 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.

39. **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.

40. 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.



ELIGIBILITY CRITERIA FOR VARIOUS TYPES
OF PENSIONARY AWARDS TO
COMMISSIONED OFFICERS

CHAPTER II

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.**

- (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.
- (j) Special Family Pension.
- (k) Liberalised Family Pension.

CONDITIONS FOR ADMISSIBILITY OF VARIOUS TYPES OF PENSIONARY AWARDS

Retiring Pension

3. 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:

<u>RETIRING/ /INVALID PENSION</u>	<u>FAMILY PENSION GRATUITY</u>	<u>ALL TYPES OF</u>
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.

ADDITIONAL PENSION TO OLD PENSIONERS

7. The quantum of pension available to the old pensioners shall be increased w.e.f. 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/ Family Pension
From 85 years to less than 90 years	30% of basic pension/ Family Pension
From 90 years to less than 95 years	40% of basic pension/ Family Pension

<u>AGE OF PENSIONER</u>	<u>ADDITIONAL QUANTUM OF PENSION</u>
From 95 years to less than 100 years	50% of basic pension/ Family Pension
100 years or more	100% of basic pension/ Family 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.

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 ½ month's reckonable emoluments and DA last drawn 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 pension of any type, shall be granted Retirement Gratuity. The Retirement Gratuity is payable at ¼ of the **Reckonable Emoluments** for each six monthly period of qualifying service subject to a **maximum of Rupees Twenty Lakhs** only. The Reckonable Emoluments for calculating the Gratuity for officers includes Level of Pay in Pay Matrix, Military Service Pay, Non Practicing Allowance where applicable and Dearness Allowance admissible at the time of retirement

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

<u>Ser.</u>	<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

<u>Ser.</u>	<u>Length of Qualifying Service</u>	<u>Rate of Death Gratuity</u>
(iii)	Five years or more but less than 20 years	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 an 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/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:-

(a) **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.

(b) **Disability Element.** The rate of disability element for 100% disability shall be 30 % of emoluments last drawn subjected to a minimum of ₹ 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.

Note. 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%

13. **Constant Attendance Allowance.** It is payable at the rate of ₹ 6,750/- 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.** 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, even if the service actually rendered is less than 10 years.

15. **War Injury Pension on Invalidment.** When a service personnel is invalided out of service on account of disabilities sustained under circumstances mentioned in category 'E', he/ she shall be entitled to **War Injury Pension** consisting of **Service Element** and **War Injury Element** as follows:-

(a) **Service Element.** Equal to Retiring/ Service Pension to which he/ she would have been entitled on the basis of his/ her pay on the date of

Invalidment. There shall be no condition of minimum qualifying service for earning this element.

(b) **War Injury Element**. The rates of **War Injury Element** calculated @ 100% of the Reckonable Emoluments last drawn for all ranks which would be proportionately reduced where disability is less than 100%. The broad-banding of percentage of War Injury Element should also be carried out in similar manner as prescribed above. The element can also be commuted, if required.

Note. The ceiling on aggregate of War Injury Pension (consisting of Service Element and War Injury Element) stands removed with effect from 01 Jul 2009.

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 ₹ 9,000/-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**.

18. **Special Family Pension**. In case of death of a Commissioned Officer under the circumstances mentioned in category 'B' or 'C' as stated in MoD letter No. 1(2)/97/D(Pen-C) dated 31 Jan 01, 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 ₹ 9,000/-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 ₹ 9,000/-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.

19. **Liberalised Family Pension**. In case of death of a Commissioned Officer under the circumstances mentioned in category 'D' and 'E' as stated in MoD letter No. 1(2)/97/D(Pen-C) dated 31 Jan 01, the nominated heir shall be entitled to liberalized family pension equal to 100% of reckonable emoluments last drawn for life.

APPEAL

20. **First Appeal**. If a person is aggrieved by the denial of entitlement, he may, if so desires, submit an appeal before IHQ MoD (N)/DPA within **six months**, which would be considered by the **Appellate Committee for First Appeal**. The Appellate Committee's decision for upholding or rejecting the appeal will be by consensus.

21. **Second Appeal**. Any person, aggrieved by the decision of the First Appeal, may file a second appeal within six months of the decision of the Appellate Committee for First Appeal to the Second Appellate Committee. The decision of upholding or rejection of the appeal will be by consensus. However, in case any member (s) is/are not agreed with the decision of the other members, the matter will be referred to **Hon'ble Raksha Rajya Mantri (RRM)** for final decision.

(**Auth**: MoD letter No.F.No.1(3)/2002/Vol.III/D(Pen/Pol) dated 18 Jan 2010)



RETIRING PENSION

CHAPTER III

RETIRING PENSION

Authorities:

- Regulations 18, 19 & 25 of NPR-1964.
- GoI MoD letter No. 1(6)/98/D (Pen/Ser) dated 03 Feb 98 and 17(02)/2016-D(Pen/Pol) dated 04 Sep 2017.

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 subject to the provisions of Regulation 18,19 & 25.

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).

Rate of Retiring Pension

3. The Retiring respect of officers, retired on or after 01 Jan 2016 shall be calculated at 50% of the Reckonable Emoluments last drawn which includes Level of Pay in the Pay Matrix, Military Service Pay and Non Practicing Allowance if any last drawn.

RETIRING GRATUITY

Admissibility

(**Auth**: Regulation 25 of NPR and MOD letter No.1(6)/98/D(Pen/Ser) dated 03 Feb 98)

4. 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

5. The minimum period of qualifying service actually rendered and required to earn retiring gratuity by officers shall be 10 years.

Scale of Retiring Gratuity

6. The retiring gratuity to officers shall be admissible. The rate of Retiring/Service Gratuity is $\frac{1}{2}$ month's emoluments which includes level of Pay in Pay Matrix, Military Service Pay, Non Practicing Allowance (where applicable) and DA last drawn for each six monthly period. The period of three months and above will be treated as one half year. 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.

(**Auth**: Regulations 27 of NPR and GoI MoD letter No. 1(6)/98/D (Pen/Ser) dated 03 Feb 98 and 17(02)/2016-D(Pen/Pol) dated 04 Sep 2017)



DISABILITY PENSION

CHAPTER IV

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 2 below, 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 under different circumstances due to the causes attributable to/aggravated by naval service, the cases will be broadly categorized as follows:-

(a) **Category 'A'.** Death or disability due to natural causes neither attributable to nor aggravated by Naval 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.

(b) **Category 'B'.** Death or disability due to causes which are accepted as attributable to or aggravated by Naval Service as determined by the competent medical authorities. Disease contracted because of continued exposure to a hostile work environment, subject to extreme weather conditions or occupational hazards resulting in death or disability would be examples.

(c) **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) Electrocution while on duty, etc.

(v) Accidents during participation in organised sports events/ adventure activities/ expeditions/ training.

(d) **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 the aid of civil power in dealing with natural calamities. Death or disability arising as a result of following will also be included:-

(i) Unintentional killing by own troops during the course of duty in an operational area.

(ii) Electrocution/ attacks by wild animals and snake bite/ drowning during the course of action in counter insurgency/ war.

(iii) Accidental death/ injury sustained due to natural calamities such as flood, avalanches, landslides, cyclone, fire and lightening or drowning in river while performing operational duties/ movement in action against enemy forces and armed hostilities in operational area to include deployment on international border of line of control.

(e) **Category 'E'**. Death or disability arising as a result of:-

(i) Enemy action in international war.

(ii) Action during deployment with a peacekeeping mission abroad.

(ii) Border skirmishes.

(iv) During laying or clearance of mines including enemy mines as also minesweeping operations.

(v) 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 internal borders or the line of control.

(vi) War like situations, including cases which are attributable to/ aggravated by:-

(aa) Extremist acts, exploding mines etc., while on way to an operational area.

(ab) Battle inoculation training exercises or demonstration with live ammunition, which will cover the following two categories:-

(aaa) Flying operation involved in rehearsing of war plans and implementation of OP instructions inclusive of international exercises.

(aab) All combat and Tactical Sorties in preparation of war.

(aac) Valley flying and missions involving operating at Ultra Low Levels.

(aad) All operational missions undertaken during peace like Special Operations, Live ORP, Recce, Elint, Survey and induction trails of new weapons.

(aae) Missions undertaken in support of troops and security forces deployed in forward areas.

(aaf) Flying missions involving landings on the ALGs.

(ac) Kidnapping by extremists while on operational duty.

(vii) An act of violence/ attack by extremists, anti-social elements etc. while on operational duty.

(viii) Action against extremists, anti-social elements, etc. Death/ disability while employed in the aid of civil power in quelling agitation, riots or revolt by demonstrators will be covered under this category.

(ix) Operations specially notified by the Government from time to time.

(x) Death or disability arising as a result of poisoning of water by enemy agents while deployed in operational area in active hostilities.

(xi) Death during trial of indigenously developed weapon system.

Notes.

(a) The illustrations given in each category are not exhaustive. Cases not covered under these categories will be dealt with as per Entitlement Rules to casualty pensionary awards in vogue.

(b) The question whether a death/disability is attributable to or aggravated by Naval Service will be determined as per provisions of the Pension Regulations for the Navy and the entitlement Rules in vogue as amended from time to time.

(c) In case of death while in Service which is not accepted as attributable to or aggravated by Military Service or death after retirement/ discharge/ Invalidment, Ordinary Family pension shall be admissible as specified in Govt orders issued from time to time.

(d) Where an Armed Forces personnel is invalided out of service due to non- attributable/ non aggravated causes Invalid Pension shall be paid in terms of Rules as applicable at the time of such Invalidment.

(Auth: MoD letter No.1(2)/97/D(Pen-C) dated 31 Jan 2001, No.1(11)/2006-D(Pen-C)/PC dated 08 Sep 2009, No. 1(11)/2006-D(Pen-C)/PC dated 05/08 Mar 2010, No.2(1)/2011-D(Pen/Policy) dated 03 Feb 2011)

PROCEDURE FOR ADJUDICATION OF DISABILITY PENSION CLAIM

3. Competent Authorities

(a) Attributability/ Aggravation.

(i) **Injury Cases.** Decision regarding attributability/ aggravation

in respect of injury cases in invalidment/ retirement or discharge would be taken by the IHQ MoD (N), in case of officers and NAVPEN in case of sailors, for the purpose of casualty pensionary awards.

(ii) **Disease Cases.** The decision regarding attributability/ aggravation in respect of disease cases shall be taken by the IHQMoD (N) in case of officers and NAVPEN in case of sailors on the basis of the findings of the RMB/ IMB as approved by the next higher medical authority which would be treated as final and for life.

(b) **Assessment.**

(i) The assessment with regard to percentage of disability in both injury and disease cases as recommended by the Invaliding/ Release Medical Board as approved by the next higher medical authority shall be treated as final and for life unless the individual himself requests for a review, except in the cases of disability/ disabilities which are not of a permanent nature.

(ii) Where disablement is due to more than one disability, a composite assessment of the degree of disablement shall be made by reference to the combined effect of all such disabilities in addition to separate assessment for each disability. In case of overlapping disabilities, the composite assessment may not be the sum of individual disabilities.

(c) **Re-Assessment of Disability.** There shall be no periodical review by Resurvey Medical Boards for re-assessment of disabilities except for disabilities which are not of a permanent nature, for which there shall be only one reassessment of the percentage by a Reassessment Medical Board. 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.

Death Cases

(a) **Due to Injury.** Decision regarding attributability/ aggravation in respect of death in injury cases for grant of special family pension shall be taken by IHQ MoD (N) based on the findings of the Fatal Case Documents.

(b) **Due to Disease.** Decision regarding attributability/ aggravation

shall be taken by IHQ MoD (N), as the case may be, on the basis of medical opinion of DGAFMS or such medical authorities as prescribed from time to time.

Note. In case of battle casualty, the awards for liberalized family pension shall be decided by the Pension Sanctioning Authority based on the casualty report published by the authorities concerned.

CONSTANT ATTENDANCE ALLOWANCE

4. 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.

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

- (a) Any period during which the pensioner was an inmate or inpatient of a Government institution or Hospital.
- (b) Any period for which a constant and paid attendant was not actually employed to look after him.
- (c) For the period of re-employment of the pensioner.

RATE OF CONSTANT ATTENDANCE ALLOWANCE

6. Constant Attendance Allowance shall be admissible @ ₹ 6,750/-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

7. 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.

8. 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.

9. 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

10. 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

11. 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.

12. 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.

13. 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 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.



INVALID PENSION

CHAPTER V

INVALID PENSION

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

1. Gol, MoD/ DESW lette No. 12(06)/2019/D(Pen/Pol) dated 16 Jul 20, has now promulgated that Invalid Pension would henceforth also be admissible to Armed Forces personnel **with less than 10 years of Qualifying Service** in cases where:-

(a) Personnel are invalided out of service on account of any bodily or mental infirmity which is Neither Attributable to Nor Aggravated by Military Service.

(b) Which permanently incapacitates them from Military Service as well as Civil re-employment.

2. This provision shall apply to those Armed Forces Personnel who **were/ are in service on or after 04 Jun 2019**. Cases iro personnel who were invalided out from service before 04 Jan 19 will not be re-opened.



STIPENDS AND OTHER FACILITIES
TO THE TRAINEE OFFICERS
(CADETS)

CHAPTER VI

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 shall be payable subject to the conditions as hitherto in force in the event of Invalidment of a Cadet on medical ground due to causes attributable to or aggravated by military training:-

(i) Payment of Monthly Ex-Gratia amount of ₹ 9000.00 per month.

(ii) Payment of Ex-Gratia Disability Award @ ₹ 16200.00 per month for 100% disability during the period of disablement, in addition to Ex-Gratia. The amount will be reduced proportionately from the Ex-Gratia disability award in case the degree of disablement is less than 100%.

(iii) Constant Attendance Allowance (CAA) of ₹ 6750.00 per month for 100% disability on the recommendation of Invaliding Medical Board.

(b) **On Death.** The following Ex-Gratia award shall be payable subject to the same conditions as hitherto in force in the event of death of a Cadet due to causes attributable to or aggravated by military training:-

(i) Ex-gratia amount of ₹12.5 lakhs.

(ii) Payment of monthly Ex-Gratia amount of ₹ 9000.00 per month to the NoK in addition to Ex-Gratia amount of ₹ 12.5 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 VII

FAMILY PENSION

Family Pension

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

Category - I

(a) Widow or widower, upto the date of death or re-marriage, whichever is earlier.

(b) 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

(a) Differently abled child/ children till he/ she starts earning or upto the date of death, whichever is earlier.

(b) 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.

(c) 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.

(d) Dependent disabled siblings (i.e. brothers/ sisters). Such disabled siblings are also eligible for family pension in the same manner and following same disability criteria as applicable in the case of son/ daughter suffering from any disorder or disability of mind including mentally retarded or physically crippled or differently-abled, so as to render him/ her unable to earn a living even after attaining the age of 25 years.

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.
5. 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.

Ordinary Family Pension

6. In case of death of an Armed Forces personnel while in service or after retirement with a Service/ Retiring/ Disability/ Invalid/ Special Pension on account of causes which are neither attributable to nor aggravated by service, Ordinary Family Pension shall be admissible to the widow/ NoK of the Armed Forces personnel. The ordinary family pension shall be calculated 30% of Last drawn Reckonable Emoluments which includes Level of Pay in Pay Matrix, Military Service Pay, Non Practicing Allowance, Classification Allowance, 'X' Group Pay. In other words, the family pension will be 60% of Service/ Retiring Pension as drawn by the pensioner before the death.
7. 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**. However, there is no change in the period for payment of Enhanced Family Pension to the family in the case of death of a pensioner i.e. **seven years** from the date of death or till attaining the age **67 years** whichever is earlier.
8. The amount of all kind of family pension shall be subject to minimum of **Rupees Nine Thousand only**. The maximum amount of normal rate and enhanced rate of Family Pension shall be 30% and 50% respectively of highest

pay in the Govt. which is ₹ 2,50,000/- with effect from 01 Jan 2016.

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

Additional Family Pension

9. In addition to Family Pension, the old age pensioners/ family pensioners are also entitled for additional pension/ family pension. The quantum of such family pension is as follows:-

<u>Age of Family pensioner</u>	<u>Additional Quantum of Family Pension</u>
From 80 years to less than 85 years	20% of Basic Family Pension
From 85 years to less than 90 years	30% of Basic Family Pension
From 90 years to less than 95 years	40% of Basic Family Pension
From 95 years to less than 100 years	50% of Basic Family Pension
100 years and above	100% of Basic Family Pension

10. The Pension Disbursing Authorities have been authorized to disburse the additional pension of 80 years of age and above, based on the Date of Birth as held in PPO. The Banks/ DPDOS have been authorised by the Govt to disburse the pension/ family pension, on provisional basis upto a period of six months from the month in which the proof of age/ date of birth is provided by the pensioner/ family pensioner. The following documents are accepted by PDAs as proof of Date of Birth:-

- (a) PAN Card (b) Matriculation Certificate containing Date of Birth
 (c) Passport (d) ECHS Card
 (e) Driving License (f) Election ID Card (g) Aadhaar Card

11. The above documents should be submitted to IHQ MoD (N)/ DPA or NAVPEN for processing the case for endorsement of **Date of Birth** through Corrigendum PPO being issued by Pension Sanctioning Authorities, to ensure that additional pension is continued to be paid even after **six months**. In case

the pensioner/ family pensioner is unable to submit any of the six documents mentioned above, but claims additional pension based on some other documentary evidence, such cases will be submitted by the PDAs to MoD through NAVPEN/ DPA. **Additional pension will not be released by the PDAs in these cases until the Corrigendum PPO's are issued by PSAs as per the final decision taken by MoD.**

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

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

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

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

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

14. The process of grant of pension to dependent parents/disabled children and sibling has been further streamlined by the Govt. vide MoD letter No 1(7)/2013-D(Pension/ Policy) dated 15 May 2015. The officer/pensioner/family pensioner may, at any time before or after retirement/death, make a request to the Appointing Authority seeking advance approval for grant of family pension for life to a permanently disabled child/sibling. The broad guidelines are as follows:-

(a) Before allowing the family pension for life to any such son or

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

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

(c) The family pension, wherever admissible to parents, will be payable to the mother of the deceased officer failing which to the father of the officer.

(d) On acceptance of such a request, the appointing authority will immediately issue a sanction order for grant of family pension to such children/ sibling/ dependent parents on their turn. No further authorization for grant of family pension to the disabled child/ sibling/ dependent parents would be required. The appointing authority and record office concerned will maintain the details of such disabled children/ siblings/ dependent parents in the service book and sheet roll of the officer to enable prompt processing of such requests. On the basis of this approval, the permanently disabled child/ siblings/ dependent parents will be authorised to receive family pension at the appropriate time, i.e, after the death of pensioner and/ or after the death/ ineligibility of any other member in the family eligible to receive family pension prior to the disabled children/ siblings/ dependent parents, as explained in the succeeding paragraphs.

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

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

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

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

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

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

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

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

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

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

Family Pension Eligibility for Children

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

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

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

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

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

- (a) Details of handicapped child must be promulgated through his Family particulars by IHQ MoD (N)/ CABS/ NAVPEN.
- (b) Disability Certificate in respect of the differently child is issued by Military Hospital or Medical board as per the prescribed format and same must be submitted to IHQ MoD (N)/ DPA/ NAVPEN.
- (c) Endorsement of the name of handicapped child on PPO must be taken.
- (d) After the demise of the pensioner and his wife, children below the age of 25 years are eligible for family pension till his/ her marriage and subject to the employment status and income criteria. However, the eldest child among them will receive family pension until his/ her disqualification and thereafter family pension will be sanctioned to the next child.

Minimum/ Maximum Pension/ Family Pension

19. If the amount of any monthly pension (excluding Disability Element and Constant Attendance Allowance) viz. Retiring Pension/ Service Pension/ Invalid Pension/ Special Pension/ Family Pension works out to less than ₹9000/- per month, it shall be stepped up to ₹9000/- per month and authorised for payment at this rate. In cases where Service Element of Disability Pension falls short of ₹9000/- p.m the same shall be stepped up at this level.

20. There will be maximum ceiling on the amount of Service Pension/ Invalid Pension/ Special Pension and Ordinary Family Pension upto 50% and 30% respectively of the highest pay in the Government (the highest pay in the Govt. Is ₹ 2,50,000.00 per month since 01 Jan 2016). Disability element shall not be taken into account for the purpose of stepping up of service element to the minimum level of ₹9000/- per month.

(**Auth:** MoD letter No. 17(02)/2016-D(Pen/Pol) dated 04 Sep 2017)

21. **Joint Notification of Family Pension.** For all cases of death in service the family pension is granted to the widow as per existing rules. However, for death after retirement, the wife is normally entitled to family pension only if the husband/ pensioner was in receipt of Service/ Retiring/ Disability Pension etc. Every officer/ sailor who has retired or gone out of service after 01 Mar 1977/ 01 Mar 1985 respectively with a pension has a joint notification of pension along with his legal wife. Joint notification basically means that like the husband the wife is automatically entitled to family pension after death/ missing

of her husband. The lady has to contact the Bank/ DPDO, from where her husband was drawing the pension, along with death certificate for claiming the Family Pension. She will have to follow certain procedural formalities at the Bank like submission of original death certificate, submission of a few witnesses' names who know her status as the legal wife, life certificate for herself, non-marriage related certificate etc. The Family pension should normally commence within 4-6 weeks of completing the procedural formalities required by the Bank. Before 01 Mar 1977/ 01 Mar 1985 for officers/ sailors, there was no provision for joint notification of Family pension with wife and the pension was made on the name of retiring defence personnel only. After the death of the individual, a fresh case for family pension was required to be forwarded to concerned CDA for audit and issue of PPO. The procedure was cumbersome and time consuming. Hence, Govt decided to carry out the joint notification in respect of such pensioners where name of spouse is not endorsed in PPOs. In majority of cases, the same has been completed. However, wherever the cases are left, pensioners should ensure that they immediately apply for the same through Record Offices (IHQ MoD (N)/ DPA for officers and NAVPEN for sailors). **If a pensioner who does not have joint notification with spouse and expire subsequently, then spouse will not be entitled for pension unless the name is endorsed through Corrigendum PPO after following the lengthy process of verification.**



LIBERALISED FAMILY

PENSION

CHAPTER VIII

LIBERALISED FAMILY PENSION

1. In case of death of an Armed Forces Personnel under the circumstances mentioned in category 'D' & 'E' as stated in MoD letter No. 1(2)/97/D(Pen-C) dated 31 Jan 01, the eligible member of the family shall be entitled to **Liberalised Family Pension** equal to **Reckonable Emoluments last drawn**. The terms of Reckonable Emoluments include level of Pay in Pay Matrix, MSP, NPA, 'X' Group Pay, Classification Allowance, where applicable. Liberalised Family Pension at this rate shall be admissible to the widow in the case of officers and to the nominated heir (division of LFP between wife and parents permitted) in the case of sailors until death or disqualification.

2. If the service personnel is not survived by widow but is survived by a child/ children only, all children together shall be eligible for Liberalised Family Pension at the rate equal to **60% of Reckonable Emoluments**. Liberalised Family Pension shall be payable to the child/ children for the period during which they would have been eligible as in the case of Special Family Pension. The Liberalised Family Pension shall be paid to the senior most eligible child at a time. On his/ her death/ disqualification it will pass on to next eligible child.

3. Families of SSCOs and ECOs who die under similar circumstances as mentioned in category 'D' and 'E' shall also be entitled to Liberalised Family Pension as applicable to other service personnel.

4. **Dependent Pension (Liberalised) - Commissioned Officers (including MNS Officers, TA Officers and SSCOs/ ECOs)**. Where an Officer dies as a bachelor or as a widower without children under the circumstances mentioned at 'D' & 'E', Dependent 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 (Liberalised) is also admissible to Dependent brother(s)/ sister(s) if otherwise eligible, at the rate of 60% of LFP.

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

5. **Second Life Award (Liberalised Family Pension) - Sailors.** Second Life Award in respect of sailors who die under the circumstances mentioned at 'D' and 'E' shall be regulated as under:-

(a) If the first recipient (other than the parents) of the family pensionary award dies/ is disqualified earlier than 07 years (counting from the date of casualty), the award will be continued at the same rate to the parents as second life award, if still alive for the balance of seven years without any reduction. After the initial period of seven years, the second life award will be continued at the rate of 60% of the Liberalised Family Pension.

(b) Where the first life award was given to a parent and the widow remarries, the Liberalised Family Pension shall be regulated depending upon the period of widow's remarriage as follows:-

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

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

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

6. **Liberalised Family Pension on re-marriage of Widow.** Liberalised Family Pension on re-marriage of widow shall be regulated as follows:-

(a) **If she has children:-**

(i) If she continues to support children after re-marriage. - Full Liberalised Family Pension to continue to widow.

(ii) If she does not support children after re-marriage. - (i) Ordinary Family Pension at 30% to widow

and

(ii) Special Family Pension at 60% to eligible children.

(b) **If widow has no children.** Full Liberalised Family Pension to continue to widow.

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

Grant of Education Concession to the Children of Armed Forces Personnel

7. Following education concessions to the Children of Armed Forces officers and sailors/ equivalent ranks in Army and Air Force, who are **Missing/ Disabled/ Killed in Action:-**

(a) **Tuition Fees.** Full reimbursement of tuition fee (Capitation fee and caution money not included) levied by the Education Institutions concerned (including charges levied for the school bus maintained by the school or actual fares paid for railway pass for students or bus fare certified by the Head of Institutes).

(b) **Hostel Charges.** Full re-imbursement of Hostel charges for those

studying in boarding schools and colleges.

(c) **Cost of Books/ Stationery.** ₹ 2000/- (**Rupees two thousand only**) per annum per student or the amount claimed by the student, whichever is less.

(d) **Cost of Uniform Where this is Compulsory.** ₹ 2000/- (**Rupees Two thousand only**) or the amount claimed by the student, whichever is less.

(e) **Clothing.** ₹ 700/- (**Rupees Seven hundred only**) or the amount claimed by the student, whichever is less.

8. The education concessions referred to above will be admissible only for undertaking studies in Govt/ Govt aided schools/ educational institutes, Military/ Sainik Schools and other schools or college recognized by the Central or State Governments including the autonomous organisations financed entirely by the Central/ State Govts.

9. The above educational concessions will be available for school going children from **two classes** prior to 1st class till First Degree Course.

10. Re-imburement of Children Education Allowance (CEA) shall have no nexus with the performance of the child in his class. In other words even if a child fails in a particular class, the re-imburement of CEA shall not be stopped.

11. **The combined amount of Tuition Fee and Hostel Charges will be admissible without any capping/ restrictions.** The concession shall go up by 25% each time, the DA rises to 50%. Under the scheme CEA re-imburement can be availed for two eldest surviving children only, except when the number of children exceeds two due to second child birth resulting in multiple births.

(**Auth:** MoD letters No 6-1/2009.Edu.Concession/II/D(Res) dated 25 Oct 2010 as amended vide No.6(I)/2009/Edu.Concession/ D(Res.-II) dated 13 Sep 17 and No.6(1)/2009/ Edu.Concession/D (Res.II) dated 23 Mar 18.)

Ex-Gratia Lump-Sum Compensation

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

<u>Ser</u>	<u>Description</u>	<u>Amount</u>
(a)	Death occurring due to accidents in course of duties	₹ 25 Lakhs
(b)	Death in the course of duties attributable to acts of violence by terrorists, anti-social elements etc.	₹ 25 Lakhs
(c)	Death occurring in border skirmishes and action against militants, terrorists, extremists, sea pirates	₹ 35 Lakhs
(d)	Death occurring while on duty in the specified high altitude, inaccessible border posts, on account of natural disasters, extreme weather conditions	₹ 35 Lakhs
(e)	Death occurring during enemy action in war or such war like engagements, which are specifically notified by MoD and death occurring during evacuation of Indian Nationals from a war-torn Zone in foreign country	₹ 45 Lakhs

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

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

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



SPECIAL FAMILY PENSION

CHAPTER IX

SPECIAL FAMILY PENSION

1. Special Family Pension (SFP) is granted to the widow/ children of an service personnel irrespective of his length of service, if his death whilst in the Service was due to or hastened by a wound, injury or disease as prescribed under Category 'B' and 'C', which is attributable to or aggravated by Naval Service.
2. The Special Family Pension shall be calculated at the uniform rate of **60% of Reckonable Emoluments** irrespective of whether widow has child/children or not. There shall be no maximum ceiling on Special Family Pension.
3. In case the children become the beneficiary, the Special Family Pension at same rate (ie., 60% of Reckonable Emoluments) shall be admissible to the senior most eligible child till he/she attains the age of 25 years or upto the date of his/her marriage whichever is earlier. Thereafter Special Family Pension shall pass on to next eligible child.
4. Families of Short service Commissioned Officers (SSCO) and Emergency Commissioned Officers (ECO) who dies under circumstances mentioned in category 'B' & 'C' shall also be entitled to Special Family Pension.
5. **Special Family Pension on remarriage of Widow.** Special Family Pension on remarriage of widow of an officer, shall be regulated as follows:-

(a) **If she has child(ren):-**

- | | | |
|---|---|--|
| <p>(i) If she continues to support Children after re-marriage</p> | } | <p>Full Special Family Pension to continue to widow.</p> |
| <p>(ii) If she does not support</p> | } | <p>(i) Ordinary Family Pension children after remarriage. Equal to 30% of emoluments last drawn to the re-married widow.</p> <p>(ii) 50% of Special Family Pension to the eligible children.</p> |

(b) **If widow has no children.**

Full SFP continue to widow.

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

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

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

Date From Which Special Family Pension Payable

7. 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.

8. 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.

9. In no case the claims preferred after disqualification shall be entertained.

RETIREMENT GRATUITY AND DEATH GRATUITY

CHAPTER X

RETIREMENT GRATUITY AND DEATH GRATUITY

Retirement Gratuity When Admissible

1. 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 ₹20 lakhs.

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>
Less than one year	2 times of reckonable emoluments
One year or >but < 5 years	6 times of reckonable emoluments
5 years or > but < 20 years	12 times of reckonable emoluments.
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 ₹ 20 lakh.

Nominations

3. (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.
- (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

4. 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, a notice in writing formally cancelling 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 NAVPEN.

(g) 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.

(h) Nomination made after the termination of an individual's service, shall not be regarded as valid.

Debarring of a Person from Receiving Gratuity

5. (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 142 but is charged with the offence of murdering the service personnel or for abetting in the 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

(**Auth**: Deptt of P&PW Notification No. 7/6/88-P&PW(D) dated 06 Apr 89)

6. 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

7. While authorising 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.



COMMUTATION OF

PENSION

CHAPTER XI

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 Navy Pension Regulation 1964:-

- (a) Retiring Pension.
- (b) Service Pension.
- (c) Special pension.
- (d) Disability Pension or War Injury Pension or liberalised disability pension.
- (e) 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 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 PCDA (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 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 03 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:-

(i) 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.

(ii) 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

(a) Either applies for commutation of pension after the expiry of one year from the date of release/retirement/discharge/ invalidment, or

(b) Whose application for commutation reaches PCDA (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.

Calculation of Commuted Value of Pension

6. (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.

Note. 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 PCDA (Navy) shall inform the individual of the revised value.

Withdrawal of Application for Commutation of Pension

7. 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.

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

8. 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

9. 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 ABC (PNo.-xxxxx) was commissioned in the Navy on 01/01/1999. He superannuated from Service on 05/07/2021 with actual Q.S. of 22 years 06 Months.

Commutation of Service Element

Qualifying Service = 22 Yrs 06 Months

Age on Next B'day = 45 Yrs

Emoluments last Drawn (153500+15500)= ₹1,69,000.00

Reckonable = ₹1,69,000.00

Pension (50%) of Reckonable Emoluments = ₹84,500.00

Commuted Element (50%) of Pension = ₹42,250.00

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

Portion of pension i.e. 50%	}	X 12 X	}	Purchase value for the commuted age next birthday
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Capitalised Value Pension = 42250 X 12 X 8.8996 = ₹45,60,972.00

COMMUTATION VALUE FOR A PENSION
OF Re. 1 PER ANNUM

<u>Age</u> <u>next</u> <u>birthd</u> <u>ay</u>	<u>Commutation</u> <u>value</u> <u>expressed as</u> <u>number of</u> <u>year's purchase</u>	<u>Age</u> <u>next</u> <u>birthd</u> <u>ay</u>	<u>Commutati</u> <u>on value</u> <u>expressed</u> <u>as number</u> <u>of year's</u> <u>purchase</u>	<u>Age</u> <u>next</u> <u>birthda</u> <u>y</u>	<u>Commutation</u> <u>value</u> <u>expressed as</u> <u>number of</u> <u>year's purchase</u>
20	9.188	41	9.075	62	8.093
21	9.187	42	9.059	63	7.982
22	9.186	43	9.040	64	7.862
23	9.185	44	9.019	65	7.731
24	9.184	45	8.996	66	7.591
25	9.183	46	8.971	67	7.431
26	9.182	47	8.943	68	7.262
27	9.180	48	8.913	69	7.083
28	9.178	49	8.881	70	6.897
29	9.176	50	8.846	71	6.703
30	9.173	51	8.808	72	6.502
31	9.169	52	8.768	73	6.296
32	9.164	53	8.724	74	6.085
33	9.159	54	8.678	75	5.872
34	9.152	55	8.627	76	5.657
35	9.145	56	8.572	77	5.443
36	9.136	57	8.512	78	5.229
37	9.126	58	8.446	79	5.018
38	9.116	59	8.371	80	4.812
39	9.103	60	8.287	81	4.611
40	9.090	61	8.194		



RELEASE MEDICAL BOARD (RMB)

RE-ASSESSMENT MEDICAL BOARD (RAMB)

CHAPTER XII

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

(**Auth**: MOD letter No. 1(2)/97/D(Pen-C) dated 07 Feb 01, No. 1(2)/2002/D (Pen-C) dated 01 Sep 05 and Corrigendum dated 31 Apr 06)

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 S1/A1 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.

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 individuals 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 (**Cmdes & above – COP and Cpts & below – CPS**) 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.

(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.

(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 (**Cmdees & above – COP and Cpts & below – 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 Release 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.

(d) 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 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 IHQ MoD (N)/ DPA in the case of Officers and Bureau of Sailors, Mumbai in case of Personnel Bellow Officer Rank.

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

(**Auth**: AHQ No B/40122/MA(P)/AG/PS-5 dated 20 Jul 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 NPO and PCDA (Navy).

16. The competent authority will satisfy itself, 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 IHQ MoD (N)/ DPA, the case shall be examined on the basis of relevant documents. There after IHQ MoD (N)/ DPA 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 PCDA (Navy) for issue of PPO.
- (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 PCDA (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 Naval 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) Those who commit suicide.



EMERGENCY & SHORT SERVICE COMMISSIONED OFFICER

CHAPTER XIII

EMERGENCY/ SHORT SERVICE COMMISSIONED OFFICER

Rate of Terminal Gratuity

(**Auth**: MOD letter No. 1(6)/98 /D(Pen/Ser) dated 03 Feb 98.)

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 month 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 ordinary family pension as applicable to Regular Officer.

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 applicable to Regular Officer.**
- (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.



TRAVEL ENTITLEMENTS **AND MONETARY** **ALLOWANCE**

CHAPTER XIV

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., IHQ MOD/ COP.
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 Ist & IInd class to recipients/ widows of posthumous Winner of Chakra Series Gallantry Awards.

10. Concerned officers are advised to contact IHQ MoD(N)/ DPS 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 are as follows:-

(a) Post- Independence Gallantry Awards

(i)	Param Vir Chakra	: ₹ 20,000/- pm
(ii)	Ashok Chakra	: ₹ 12,000/- pm
(iii)	Maha Vir Chakra	: ₹ 10,000/- pm
(iv)	Kirti Chakra	: ₹ 9,000/- pm
(v)	Vir Chakra	: ₹ 7,000/- pm
(vi)	Shaurya Chakra	: ₹ 6,000/- pm
(vii)	Nao Sena Medal (Gallantry)	: ₹ 2,000/- pm

(b) Pre-Independence Gallantry Awards

(i)	Distinguished Service Order (DSO)	: ₹ 4,000/- pm
(ii)	Indian Order Of Merit (IOM)	: ₹ 4,000/- pm
(iii)	Indian Distinguished Service Medal (IDSM)	: ₹ 4,000/- pm
(iv)	Distinguished Service Cross (DSC)	: ₹ 2,800/- pm
(v)	Military Cross (MC)	: ₹ 2,800/- pm

(vi)	Distinguished Service Medal (DSM)	: ₹ 2,800/- pm
(vii)	Military Medal (MM)	: ₹ 2,800/- pm
(viii)	Distinguished Flying Medal (DFM)	: ₹ 2,800/- pm for ORs

13. **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.

(**Auth:** Min of Communications, Deptt of Telecom Service Circular 7/2000 issued vide letter No. 2-47/92 PHA dated 13 Jun 2000).



ENCASHMENT OF ACCUMULATED LEAVE

CHAPTER XV

ENCASHMENT OF ACCUMULATED LEAVE

1. Retiring on Superannuation / After Completion of 20 Years' Service.

In 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. 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.

3. 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.

4. 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:-

- (a) Full or balance annual leave of the year.
- (b) 28 days terminal leave.

Note. 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.

(**Auth**: MoD Letter B/33931/AG/PS-2(b)/1908/D(AG) dated 12 Apr 10)



DEPOSIT LINKED INSURANCE SCHEME

CHAPTER XVI

DEPOSIT LINKED INSURANCE SCHEME

1. This scheme is meant for the welfare of family members of the deceased Naval 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 subscriber subject to the conditions that 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 :-

- (a) ₹ 25,000.00 in case subscriber holding a post in **Level 8**.
- (b) ₹ 15,000.00 in case subscriber holding a post in **Level 6 and 7**.
- (c) ₹ 10,000.00 in case subscriber holding a post upto **Level 5A**.

2. The additional amount payable under this rule shall not exceed **Rupees Sixty Thousand**.

3. 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.

FREQUENTLY ASKED QUESTIONS **(FAQs)**

CHAPTER XVII

FREQUENTLY ASKED QUESTIONS (FAQs)

1. Can the pension paying bank recover the excess amount credited to the pensioner's account?

A. 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.

2. 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?

A. 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.

3. Who is responsible for deduction of Income Tax at source from pension payment?

A. 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.

4. When does the family pension commence?

A. 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.

5. Whether Dearness relief is admissible to a re-employed officer pensioner?

A. No.

6. How the payment of Dearness Relief at revised rate is to be paid to the pensioners?

A. 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.

7. What is the procedure for commencement of family pension to the widow on demise of the pensioner?

A. The widow is required to approach the Bank from where the deceased person was drawing his pension, with a copy of PPO and Death Certificate in original.

8. Is the family pension admissible, if a service personnel commits suicide?

A. Yes.

9. What is the procedure for transfer of pension account from one PDA to another PDA?

A. 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.

10. What are the revised rates of disability element for 100% disability in pursuance of VI CPC Govt. Orders?

A. The rates of disability element for 100% disability for various rank shall be 30% of emoluments last drawn. For disability less than 100%, it will be reduced proportionally.

11. Whether the amount of Disability Pension is exempted from Income Tax?

A. Yes, The amount of both service element and disability element, is exempted from Income Tax.

12. Whether the Dearness Relief is admissible on additional old age pension?

A. Yes.

13. What is the procedure for endorsement of the date of birth of spouse on the PPO for eligibility to additional old age family pension?

A. An application is required to be sent to IHQ MOD(N)/ DESA along with copies of the following documents, duly attested:-

- (a) PAN Card
- (b) Matriculation Certificate
- (c) Passport

14. Whether the pension of a Gallantry award holder is exempted from Income Tax?

A. Yes.

15. Whether the amount of Gallantry award passes on to the Widow on death of the Service Personnel?

A. Yes.

16. Whether the Liberalized Family Pension and Family Pension in respect of a Gallantry award holder is exempted from the Income Tax?

A. Yes.

17. Whether in all cases service element is payable along with disability element in disability pension cases?

A. 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.

18. What is Life-Time Arrears of pension (LTA)?

A. 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.

19. Can a pensioner make an appeal if rejection of Disability Pension takes place?

A. In case disability pension is rejected, you are entitled to make first appeal to IHQ MOD (Navy)/DPA within 06 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.

20. Whom should the pensioner contact in case of a problem regarding receipt of payment of Pension?

A. 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 IHQ MOD(N)/DPA or NAVPEN, who will provide necessary assistance.

21. What all information is required before forwarding the complaints?

A. While sending your application/representation to the IHQ MOD(N)/ DPA or NAVPEN, 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, contact number etc.

22. Where can a pensioner complaint regarding incorrect notification of Pension?

A. 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.

23. What action a pensioner is supposed to take if PPO is lost and request

for duplicate PPO is required to be made?

A. 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.

24. Is the family of a deserter eligible for family pension?

A. No.

25. In which cases the Endorsement of Family Pension is required?

A. Endorsement of Family Pension is required in the under mentioned cases:

(a) If an Officer is discharged prior to 01 Dec 1985 and the name of his wife/family is not endorsed in his PPO.

(b) If an Officer has married after Dec 1985 post his discharge from service.

(c) If an Officer has legally divorced his first wife whose name is originally stated in the PPO for family pension and re-married after discharge from service.

(d) If first wife of an Officer has died and has re-married after discharge from service.

26. Is e-Jeevan Pramaan a must for the pensioner?

A. No, this facility has been given to get hassle free Life Certificates. The conventional life certificates are also valid and can be submitted by the pensioner.

27. Am I entitled for DA/ Family pension on Disability Pension?

A. Admissible DA on total disability pension is applicable. However, family pension is entitled only on service element of disability pension as well as on Invalid Pension. Those pensioners who are not in receipt of Invalid pension/ service elements of disability pension are not eligible for Family Pension.

28. My RMB/ IMB has recommended a very high percentage of disability (50%, 80%, 100% etc.) then why I am not eligible for disability pension?

A. To become eligible for disability pension, besides the disability percentage, the injury/ diseases should also be either attributable to or aggravated by Military Service. Therefore, despite high disability percentage an individual will not be eligible for disability pension, if his medical board (IMB/ RMB) given opinion that the injury/ disease was not attributable to or aggravated by the Military Service.

29. Can I get a copy of the COI and RMB/ IMB/ RAMB proceedings? How will I know my disability percentage and whether my disease/ injury is attributable to/ aggravated by service?

A. Yes, After adjudication of disability pension claim, IHQ MoD(N)/ DPA sends copy of IMB/ RMB to individual alongwith letter communicating rejection/ acceptance of disability pension claim.

30. Can wife of individual after his death apply for disability pension?

A. No, individual can only apply for disability pension and anyone else can not apply on his behalf during his life time or after his death.

31. How much time it takes to decide an Appeal?

A. It depends on case to case. In some cases, due to lack of sufficient documents or requirements of additional documents or deliberations and clarifications between members and Chairman, decision process is delayed.

32. I am an employed lady with State/Central Govt. my husband has expired, since I am earning a handsome salary, will I get family pension or not?

A. Yes, you are entitled for Family Pension of your deceased husband along with applicable rate of Dearness Relief irrespective of your pay scale. This is a privilege given to all legally wedded wives.



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

CHAPTER XVIII

EX- SERVICEMEN CONTRIBUTORY HEALTH SCHEME (ECHS)

1. In order to provide quality medicare to retirees of the Armed Forces, a need was felt to establish a comprehensive medicare system which could provide medical care to ex-servicemen, similar to the one available for other Central Government employees i.e. CGHS. After due deliberations, Ex-Servicemen Contributory Health Scheme (ECHS) was launched with effect from 01st April 2003 by Ministry of Defence/Gol.

(**Auth.** MoD letter No. 22(1)/01/US(WE)/D(Res) dated 30 Dec 02.)

2. With the introduction of ECHS, retired Armed Forces personnel and their dependents are authorised medical facilities not only in Service hospitals, but also in those civil/private hospitals which are empanelled with ECHS. ECHS is managed, at the apex level, by a Central Organisation headquartered at Delhi and through Regional Centres across the country ably supported by the three Services through Station Headquarters functioning under the respective Command Headquarters. ECHS Polyclinics have been established across the country and serve as points of healthcare delivery to members of the scheme.

3. The ECHS programme, initiated in 2003, has grown from 20 lakh in Apr 05 to approximately 55 lakh in Dec 2020. The budget now stands at approximately Rs. 3,332 crores. A total of 427 Polyclinics are presently spread all over the country.

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

(a) **Ex-Servicemen Category.** Any person who has served in the following and fulfils the following conditions:-

- (i) Army/ Air Force/ Navy.
- (ii) Military Nursing Service (MNS).

- (iii) Whole time officers of National Cadet Corps (NCC).
- (iv) Special Frontier Forces (SFF) Pensioners.
- (v) Defence Security Corps (DSC) Pensioners.
- (vi) Uniformed Indian Coast Guard (ICG) Pensioners.
- (vii) Nepal Domiciled Gorkha (NDG) Pensioners.
- (viii) Territorial Army (TA) Pensioners.
- (ix) Eligible APS Pensioners.
- (x) Individual should have an Ex-serviceman status.
- (xi) Individual should be in receipt of Pension/ Family Pension/ Disability Pension drawn from Controller of Defence Accounts.

(b) **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 (as the case may be) 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.

(**Auth:** Central Org ECHS letter No B/49764/ECHS dated 10 Oct 2003 and B/49701-PR/AG/ECHS/2017 dated 06 Feb 2017.

(c) **World War-II/ Emergency Commissioned Officers (ECOs)/ Short Service Commissioned Officers (SSCOs)/ and Premature Retirees and their Spouses**. The Competent Authority (GoI) has now approved grant of membership of ECHS to World War II Veterans, Emergency Commissioned Officers (ECOs), Short Service Commissioned Officers (SSCOs) and pre-mature non pensioner retirees also vide MoD ID No 17(11)/2018/WE/D (Res-1) dated 07 Mar 19 and 17(11)/2018/WE/D(Res-1) dated 18 Mar 19.

(d) **Salient Feature of Scheme for Non Pensioners**

- (i) They should not have been discharged on disciplinary grounds.

(ii) They will have to pay one time contribution and become members of the ECHS. One time contribution will be paid as given out in Gol (MoD) letter no 17(11)/2018/WE/D (Res-1) dated 12 Apr 2019 (Encl-3). However, war widows shall be exempt from payment of one time ECHS contribution.

(iii) ECHS facilities would be extended only to the individuals of the above mentioned categories and their spouses. No other dependent will be eligible.

(iv) They must apply for membership of ECHS and accept the Rules of ECHS.

(v) They should not be covered under any other institutional health scheme of the government.

(vi) They should abide by the ECHS rules as amended from time to time.

(vii) 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.

(**Auth:** Central Org ECHS letter No B/49764/AG/ECHS dated 10 Oct 2003)

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

Eligibility Status for Dependents

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

(a) **Parents.** Parents (excluding step parents) subject to the following:-

(i) Father and mother of the ESM pensioner shall be deemed to be dependent if they normally reside with the ESM pensioner and their combined income from all sources does NOT exceed ₹9,000/- per month plus DA.

- (ii) “Parents i.e, mother and father” of unmarried deceased soldier and in case of deceased parents, then ‘NOK’ of unmarried deceased soldier are also eligible, provided they are in receipt of liberalised family pension.
- (iii) In case of adoption, adoptive parents and not real parents.
- (iv) If adoptive father has more than one wife, only the first wife.
- (v) In case of female employees, parents or parents-in-law, at her option, subject to the conditions of dependency and residence etc being satisfied.

Note. Option to include either parents or parents-in-law is not available to a female family pensioner.

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

- (i) Legally wedded wife including more than one wife. Spouse living separately is included as dependent, as long as the ESM pensioner is responsible for her maintenance. In case spouse remarries, then he/ she is not entitled.
- (ii) In the event of plural marriage, where it is permitted by the rules, following conditions should be fulfilled for claiming ECHS membership:-
 - (aa) Necessary causality for entering into plural marriage should have been published through Unit Part II Orders and names of both the wives should be found recorded in the Service Discharge Book/ Service Particulars Retired Officers booklet issued by respective Service HQs.
 - (ab) The names of both the wives, should be found recorded in the PPO for grant of ‘Family Pension’ award.
 - (ac) In case of widows, both wives should be in receipt of a share of ‘Family Pension’ and PPO produced in support of evidence.
 - (ad) If a war widow remarries, then she and her children from first marriage are eligible. Her husband, however, will not be eligible.

(c) **Dependent Unemployed & Unmarried Daughter(s).**

- (i) Her/their details must exist in the service record of the pensioner.
- (ii) Eligible till she starts earning or gets married whichever is earlier.
- (iii) Dependent, divorced/abandoned or separated from their husband/ widowed daughters whose income from all sources is less than ₹ 9000/- per month plus DA.
- (iv) In case daughter is born after the pensioner's joining ECHS, the ESM is required to update the details at concerned authorities (DOP/CABS) to enable the child to be declared as a dependent and to become entitled to ECHS benefits.

(d) **Dependent Unemployed & Unmarried Son(s).**

- (i) His/their details must exist in the service record of the pensioner.
- (ii) Son is eligible for ECHS membership till he starts earning or attains the age of 25 years or gets married, whichever is earlier. His total income from all sources should not exceed ₹ 9000/-per month plus DA.

(e) **Adopted Children.** Children including step children, legally adopted children, children taken as wards by the Government servant under the Guardians and Ward Act 1980, provided that such a ward lives with him, treated as a family member and is given the status of a natural- born child through a special will executed by the Govt. Servant.

(f) **Dependent Sister.**

- (i) Dependent unmarried/ divorced/ abandoned or separated from their husband/ widowed sisters.
- (ii) Irrespective of age.

(g) **Dependent Brothers.**

- (i) Minor brother(s) upto the age of becoming a major.
- (ii) Brothers suffering from permanent disability either physically or mentally, without any age limit. Provided he is unmarried, not having own family, wholly dependent on and residing with principal ECHS Card holder beneficiary.

(h) **Minor Children of Widowed/ Separated Daughters.** Minor Children of widowed/ separated daughters who are dependent upon the ECHS beneficiary and normally residing with him, shall be eligible **upto the age of 18 years.**

Personnel Not Eligible

6. The following are **NOT** eligible for becoming members of ECHS:-

- (a) Legally divorced spouse.
- (b) Remarried spouse of ECHS beneficiary.
- (c) Married and/ or employed daughters/and any child whose total monthly income from all sources is **more than ₹ 9000/-per month plus DA.**
- (d) Son(s) above 25 years of age or who have starting earning whichever is earlier.
- (e) Daughter is eligible till she starts earning or gets married whichever is earlier.
- (f) Parents of widow/ war widow.
- (g) Husband of a remarried war widow including children born from him.

7. **Procedure for Membership**

- (a) **Pre 01 Apr 2003 Retirees.** ESMs who retired on or before 31 March 2003 are entitled for Fixed Medical Allowance (FMA) per month as authorised in their PPO. However, they may opt to become an ECHS member after which they would cease to be entitled for FMA.
- (b) **Post 01 Apr 2003 Retirees.** ECHS membership is compulsory for personnel who retired after 01 Apr 2003, the contribution for which is being deducted by the Pension Paying Authorities. Pensioners are required to follow procedure as mentioned in succeeding paras for applying of 64kb ECHS Card.
- (c) **Special Pensioners.** Ex-Sailors/ Appointment prior to 03.07.1976 and discharged on or after 03.07.1976 post completion of 10 years of service are also now eligible for ECHS membership. However they will be considered as normal pensioners and need to make the

contribution akin to Post 01 Apr 2003 retirees.

- (i) Individual apply online at www.echs.gov.in.
- (ii) Pensioners need to submit scanned copy of Photograph and signature with white background.
- (iii) Upload clear scan copy of Pension Payment Order (PPO).
- (iv) Upload DPDO/Banker Certificate.
- (v) Upload scan copy of MRO if applicable.
- (vi) Complete the online application and pay Rs. 177/- per card.

Smart Cards

8. A 64 kb 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. After issuance, the Card needs to be activated at the Veteran's parent 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. 177/- 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 online on www.echs.gov.in for issue of duplicate cards and upload FIR copy for the same.
- (e) **Contribution**. The contribution for ECHS is mandatory w.e.f. 01 April 2003 and is recovered through PPO at the time of retirement. The rate of subscription for ESMs are 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 GoI 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 wef 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 29 Dec 2017) will have to pay the revised rates of subscription effective from 29 Dec 2017 i.e.

<u>Category</u>	<u>One Time Contribution</u>	<u>Ward Entitlement</u>
Recruit to Havs & equivalent in Navy & AF	Rs. 30,000/-	General
Nb Sub/ Sub/ Sub Maj or equivalent in Navy & AF (including Hon Nb Sub/MACP Nb Sub and Hon Lt/ Capt	Rs 67,000/-	Semi Private
All Officers	Rs. 1,20,000/-	Private

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

(i) War widows and NOK of deceased soldiers 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 chooses a parent Polyclinic, one nearest to his permanent/ temporary residence. Irrespective of the 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) **Changing Parent Polyclinic**. The parent Polyclinic can be changed by applying for change through mobile application/web login on www.echs.gov.in. The request for change of Parent Polyclinic will be presented to the Oi/C Polyclinic in Polyclinic Module where Oi/C of Old Polyclinic of ECHS beneficiary will approve for transfer to New Polyclinic. The Oi/C of New Polyclinic will receive the request for affecting the

change of Polyclinic. The entire process of change of Polyclinic will be communicated to the ECHS beneficiary through email and mobile application.

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-patient 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 centres.

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 have 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/ Stn HQs are required to be informed for taking necessary action. The list of all empanelled hospitals in India is given on ECHS website www.echs.gov.in. The list of empanelled hospitals is updated half yearly on the website. In case of any de-empanelment the same is also updated.

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 h (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 Oi/C 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 Oi/C 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 CGHS 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. **Medicine Management.** Availability of medicines in ECHS Polyclinics had been a matter of concern for long. There have been dynamic changes over the years to enhance the satisfaction levels related to availability of medicine. Following steps have been initiated in this direction:-

- (a) **Medicine Management.** Measures have been initiated to enhance availability of medicines. Oi/C Polyclinics have been directed to ensure that correct demands for medicines are projected, so as to ensure that all veterans & their dependents get medicines, and also, at the same time, wastages are avoided. Further, doctors at Polyclinics have been requested to prescribe generic medicines & medicines from Common Drug List.
- (b) **Availability of Medicines.** Availability of medicines is a KRA w.r.t. effective delivery of benefits under the ECHS scheme. In order to efficiently monitor the process, a monthly feedback is being sought from all Polyclinics, bringing out status of satisfaction level of patients.
- (c) **Procurement of Medicines by SEMO.** Procurement of drugs and consumables are being undertaken by SEMOs. AFMSDs have been delinked from the procurement procedure. Funds are made available to the SEMOs for local procurement of medicines, thereby reducing time lag and ensuring better availability of drugs.
- (d) **Implementation of Procedure for Authorised Local Chemist (ALC).** In order to further improve availability of medicines, a procedure for Authorised Local Chemist (ALC) has been promulgated w.e.f. Aug 17. In all stations with Polyclinics, medical chemists/ stores have been

empanelled for supply of non-available, emergent, life-saving and essential drugs on as required basis. The empanelment of medical chemists/ stores is being done by a Board of Officers constituted by the Station Commander. Oi/Cs of Polyclinics have been authorised to raise demand to the empanelled medical chemist/ stores, who supply the required drugs to the Polyclinic within 24 hours for handing over to the patient.

(e) **Amendment to Provisions Regarding Supply of Medicines to ECHS Beneficiaries.** In order to further enhance availability of medicines, Gol has sanctioned reimbursement of medicines and consumables to ECHS beneficiaries for a maximum period of 15 days at a time, subject to maximum value of medicines and consumables not exceeding Rs. 25,000/- each time under general conditions, and 30 days at a time, subject to maximum value of conditions, and 30 days at a time, subject to maximum value of medicines and consumables not exceeding Rs. 75,000/- each time, except in case of cancer drugs where the maximum value of medicines and consumables would be Rs. 2,00,000/- each time, under special conditions. Special conditions would be as indicated at Para 6 of Appendix to Gol, MoD lettr no 24(8)/2016/03/US(WE)/D (RES-1) dated 19 Dec 03. All this can be done after obtaining a Non Availability Certificates (NAC) from Oi/C ECHS Polyclinic. All relevant letters are available on ECHS website.

16. **Equipment For Home Use.** Specified medical equipment has 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

17. **Treatment at Polyclinics**. Polyclinics are the first points of treatment and those patients who need additional diagnostic tests/ consultation/ hospitalisation may be referred to empanelled hospitals as deemed fit.

18. **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.

19. **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).

20. **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

Miscellaneous Issues

21. **Travelling Allowance**. TA would be admissible to ECHS beneficiaries only on certain grounds as specified vide GoI MoD letter No. 22D/(18)/2017/WE/D(Res-1) dated 07 Aug 18. This letter is available on ECHS website.

(a) **Use of Ambulance.** On recommendations of Medical Officer, ambulance is available at 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.

(b) **Treatment of Senior Citizens.** ECHS beneficiaries above 75 years of age can visit specialist OPDs at empanelled hospital/ service hospitals directly (on OPD days), thus saving time for obtaining referral from Polyclinics. Such patients will be given priority for registration, treatment and issue of medicines at ECHS Polyclinics as well. They would be attended out of turn.

(c) **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.

(d) **List of Empanelled hospitals.** The list of hospitals empanelled with ECHS is available on ECHS site www.echs.gov.in. The list of empanelled hospitals are updated half yearly on the website. In case of any de-empanelment the same is also updated.

22. **Reimbursement Module for Reimbursement of Claim.** Online Bill Processing was operationalised PAN India in 2015 with a Govt mandated Bill Processing Agency (UTI-ITSL) carrying out verification/ scrutiny subsequent to uploading of bills by the HCOs or by respective parent Polyclinic.

(a) Central Organisation, ECHS HQ has endeavoured to facilitate the beneficiaries to upload the claim directly in digital form being provided by the BPA. Individual Reimbursement Claim for OPD, IPD and pharmacy can be uploaded on the website: echsbpa.utiitsl.com. The provision of uploading claims by the beneficiary is intended to ease the procedure by empowering the beneficiaries to upload their claims themselves. The

option to submit the claim documents at parent Polyclinics will continue to remain for those beneficiaries who are unable to use the facility.

(b) Separate claim is required to be submitted for each beneficiary. Combining claims of two beneficiaries is not permitted as each claim will be uniquely linked to the beneficiary card. For eg. Claim of ESM and spouse cannot be combined.

(c) Hard copies of the documents upload along with signed contingent bill are to be submitted to parent Polyclinic within 15 Days of uploading of Claim online. Format of the contingent bill can be downloaded and printed from the website or obtained from any Polyclinic. Claim will be processed further only on receipt of Hard Copy at the parent Polyclinic.

23. **ECHS Beneficiaries Application**. ECHS beneficiary app can be downloaded from Play Store/ App Store. It's salient features are:-

- (a) Status of application/ card.
- (b) Contacts list of ECHS.
- (c) Claim status.

Must Know

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

- (a) Smart Card will be issued on production of original documents.
- (b) The member and bonafide dependents should activate Smart Card at parent Polyclinic on receipt by giving thumb impression at the earliest.
- (c) Any false declaration/ misuse of benefits will entail cancellation of membership/ disciplinary action. Central Organisation, ECHS will be the final authority for cancellation of membership.
- (d) Ensure safe custody of Smart Card. Do not put in a polythene jacket.
- (e) To avail treatment facilities, the ECHS member or his/her dependent is required to go to the ECHS Polyclinic with the Membership Card.

(f) 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.

(g) 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.

(h) 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. Reimbursement will be limited to approved CGHS rates.**

(j) 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.

(k) 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.

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

Dos and Dents

17. 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:-

(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 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 claimed. The claim is further limited to prevailing CGHS rates for the treatment/procedure.
- (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 at 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 private doctors without referral from Polyclinic.



NGIF

CHAPTER XIX

NGIF

PRDIES

1. **Post Retirement Death Insurance Scheme**. The sum assured and validity insurance cover is as per details mentioned in the PRDIES certificate issued to eligible personnel on retirement. The scheme was last revised in Apr 2013 wherein the sum assured and period of insurance were set to as follows:-

<u>Ser</u>	<u>Category</u>	<u>Contribution</u>	<u>Sum Assured</u>	<u>Period</u>
(a)	Officers	₹ 62,100/-	₹10,00,000/-	30 years post retirement or 75 years of age, whichever is earlier.
(b)	Sailors	₹ 36,600/-	₹5,00,000/-	

CHECK OFF LIST FOR PRDIES CLAIM

2. **Original PRDIES Certificate**.

- (a) Check validity of PRDIES cover.
- (b) Enclose original PRDIES certificate.
- (c) If original certificate is not available then following two documents are to be submitted along with a covering letter (Sample placed at Appendices 'A'):-
 - (i) An Indemnity Bond duly attested by a first class Magistrate/Notary Public. Sample at Appendices 'B'.
 - (ii) An FIR for loss of original PRDIES certificate.

3. **Death Certificate**.

- (a) Check whether name of the member matches with the name given on death certificate. If the name does not match, then death certificate needs to be corrected.

(b) Enclose original/attested copy of Death Certificate (Attested by a gazette officer).

(c) The death certificate should be in Hindi/English or bilingual with one language being Hindi/English.

4. **Pre-receipt.**

(a) Enclose a pre-receipt (Sample at Appendices 'C') duly filled/signed by nominee(s) and countersigned by Zila Sainik Board/ CSRO/ 1ST Class Gazetted Officer.

(b) Correct bank account details should be filled in the pre-receipt.

(c) Account should be of nominee(s).

(d) Mention Telephone/Mobile number and e-mail ID.

5. **Affidavit.**

(a) An affidavit on non-judicial stamp paper duly attested by a 1st class Magistrate/Notary Public (Sample at Appendices 'D').

(b) Nominee is required to sign on two places as deponent.

6. Enclose a cancelled cheque or 1st page of Pass Book (if cheque is not held).

7. Enclose a self-attested copy of ID proof (Aadhaar Card/Passport).

Note. (a) For any clarification please contact NHQ/DNPF/(NGIF) on e-mail ID – dnpf@navy.gov.in

(b) Documents duly completed be forward to the following address by speed / registered post only:-

**The Secretary
Naval Group Insurance Fund
Talkatora Indoor Stadium
New Delhi 110001**

INDIAN NAVAL BENEVOLENT **ASSOCIATION**

CHAPTER XX

INDIAN NAVAL BENEVOLENT ASSOCIATION

Merit Scholarship (Scholarship for Post 10+2 Education)

1. Merit Scholarship from INBA is provided **in advance** for pursuing graduation and post-graduation degree courses and as well as for vocational courses (of 50 weeks or more duration) in recognized polytechnics.
2. **Application.** Application for award of fresh/ renewal of scholarship duly completed in all respects along with requisite documents is to be forwarded to reach INBA by **01 Nov every year** through ZSB (for ESM) and through CRSO's (for widows). In case the marks sheet or any other document has not been received, application shall not be delayed. Documents/ certificate can be sent immediately on receipt.
3. **Rates of Scholarship.** The rates of scholarship revised wef Jun 2014 are as under:-

<u>Type</u>	<u>Rates for wards of Retired naval personnel (pensioners)</u>	<u>Rates for wards of deceased pensioners post retirement</u>
Boarders (Hostlers)	₹ 20,000/- p.a.	₹ 30,000/- p.a.
Day Scholars	₹ 15,000/- p.a.	

4. **General Eligibility Conditions.** Scholarship is admissible to:-
 - (a) Only **first two** children irrespective of number of children in family.
 - (b) Children pursuing post 10+2 recognised courses.
 - (c) Children who pass all subjects **in first regular attempt**.
 - (d) Children who take admission within two years of passing 10+2 or graduation as the case may be.
 - (e) Scholarship not availed during any year for any reason what-so-ever cannot be made good in subsequent years.

(f) Scholarship are awarded each year on this basis of percentage of marks obtained in the last qualifying exam.

(g) Renewal of scholarship is done on receipt of application each year in time provided the specified conditions/ percentage criteria is met by the child.

(h) When a candidate is in receipt of assistance from Government/ Educational Institutions or any other private source, the quantum of scholarship will be restricted to the difference between the amount being received and that which would normally have been given by INBA. In case assistance from other sources is higher, the child will not be eligible for INBA scholarship.

5. **Percentage criteria.** Percentage criteria to be eligible for award/ renewal of scholarship are as follows:-

(a) **Retired Officers (Pensioners)**

Fresh Awards

<u>Ser</u>	<u>Level</u>	<u>Science Stream</u>	<u>Humanities Stream</u>
(a)	10+2 Marks (for Pursuing Graduation)	80%	75%
(b)	Last Exam Passed Marks**	65%	65%

(b) **Retired Sailors (Pensioners)**

Fresh Awards

<u>Ser</u>	<u>Level</u>	<u>Science Stream</u>	<u>Humanities Stream</u>
(a)	10+2 Marks (for Pursuing Graduation)	65%	60%
(b)	Last Exam Passed Marks**	65%	60%

****Last Exam Passed** (for those children who are not meeting the threshold percentage criteria **for fresh award of scholarship**)

Note. If a child does not meet the laid down criteria at 10+2 level then he/she would not be eligible for the 1st year of graduation but as soon as the child meets the requisite criteria at **ANY LEVEL/ YEAR** of graduation

or post-graduation, the child will be eligible for the scholarship for next academic year.

6. **Renewal of Scholarship.** Those already in receipt of scholarship may apply for continuation of scholarship or pursuing higher courses provided, they score a minimum of 60% marks in aggregate of all subjects in the last qualifying examination. In case of MBBS courses 50% marks are prerequisite.
7. **Percentage criteria for Children of Deceased Personnel.** Minimum of 50% marks in aggregate of all subjects is pre-requisite.

Special Scholarship Scheme (SSS)

8. Scholarship under this scheme is provided to children of naval personnel who died whilst in service. Application as per form 15 of INBA booklet (available on Indian Navy website) with attested original receipts/ bills (only for post 10+2 courses) duly countersigned by the Principal is to be forwarded latest by **31 Jul** every year to INBA. The scheme provides reimbursement of actual expenditure on education subject to the upper ceiling as detailed below:-

(a) **Academic Courses**

(i)	Play School to KG	₹ 10,000/- p.a.
(ii)	Class I to VIII	₹ 20,000/- p.a.
(iii)	Class IX to XII	₹ 30,000/- p.a.
(iv)	Graduation	₹ 30,000/- p.a.
(v)	Post Graduation	₹ 30,000/- p.a.

(b) **Professional Courses**

(vi)	Engg./Medical	₹ 75,000/- p.a.
(vii)	Computer/Management	₹ 50,000/- p.a.
(viii)	Legal Studies/Vocational	₹ 40,000/- p.a.

(c) **Boarding/Lodging** ₹ 50,000/- p.a.

9. **Admissibility.** The Special Scholarship Scheme is admissible to:-

- (a) School/ College going children.
- (b) Those who pass their examination in **first regular attempt**. Failures would not be eligible for scholarship for that Academic Year.

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

(d) Expenditure incurred on the following heads would be reimbursed within the prescribed monetary ceiling:-

(i) Complete tuition fees excluding capitation fee and caution money.

(ii) Cost of books and stationery.

(iii) School bus fees/transportation expenditure.

(iv) Cost of boarding /lodging in proper School/College hostels.

(e) The criteria of producing bills has been waived off w.e.f 01 Jul 15 up to Class XII for claiming Special Scholarship.

10. In order to give impetus to '**Beti Bachao – Beti Padhao**' campaign of the Govt, the rates of Special Scholarship has been enhanced from ₹75,000/- to ₹1,00,000/- for the 'Girl Child', for pursuing professional courses in Engineering and MBBS, of a naval personnel for the following categories:-

(a) Naval personnel who die in harness.

(b) Orphan Children of a naval personnel irrespective of whether parents die while in service or post retirement.

(c) Two dependent unmarried sisters of unmarried naval personnel who die in harness.

Scholarship for Orphaned Children

11. Scholarship for orphan children irrespective of whether the parents have died while in service or after retirement is introduced under Special Scholarship Scheme with effect from academic year 2015 -16.

12. **Eligibility and Admissibility.** The rates, criteria and conditions for the scholarship to the orphaned children will remain same as applicable for Special Scholarship Scheme (SSS).

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

(a) **Below 18 years of age.** In such cases scholarship amount will be transferred to an “**Under Guardian**” bank account which will be opened jointly on the name of child and guardian. Bank details along with guardianship certificate issued from legal authority will be required along with the application.

(b) **Above 18 years of age.** In such cases scholarship amount will be transferred directly to the individual's bank account.

Scholarship for Children of Widows of Retired Naval Personnel from NWWA

14. **Admissibility.** Children of Naval Personnel who die after retirement are eligible for scholarship from class I to XII. There is no percentage criteria for this scholarship. The only criteria is to pass all the examination. The rates are as follows:-

<u>Ser</u>	<u>Classes</u>	<u>Amount</u>
(a)	I-VIII	₹10,000/- p.a.
(b)	IX-XIII	₹14,000/- p.a.

15. **Application.** Scholarship is to be applied yearly and forwarded to **The Hony Secretary, NWWA 'A' Block Hutments Integrated Headquarters, Mod (Navy) New Delhi – 110 011.**

- (a) Attested copy of PPO.
- (b) Attested copy of death certificate.
- (c) Attested copy of Mark sheet of last qualifying exam.
- (d) Attested copy of Service and Release Certificate.
- (e) Bonafide studentship certificate for the current academic year.
- (f) Leaf/ copy of a self-cancelled cheque **showing Name IFS Code and account number clearly.**

Scholarship for Special Children

16. Financial assistance as scholarship is provided for the education of the special/ disabled/ mentally challenged children at the rate of Rs 5,000/- p.m.

17. **Application.** Scholarship for special children is admissible subject to meeting the following eligibility conditions:-

- (b) Only for first two children.
- (c) Between the age of 3 to 25 years.
- (d) On production of disability certificate from the competent authority.
- (e) Criteria of production of fee receipts/bills to claim scholarship has been waived off.

18. **How to apply.** Scholarship for Special children is to be applied yearly on completion of academic year on prescribed form and forwarded to INBA through ZSB by 30 Apr every year. The following documents are required to be enclosed with the application form:-

- (a) Bonafide studentship certificate issued by the school/ college.
- (b) Attested copies of disability certificate.
- (c) Leaf/ copy of a self-cancelled cheque showing Name, IFS Code and account number clearly.

Re-imbursement of 33% of Coaching Fee

19. 33% re-imbursement of coaching fee for wards of serving/ retired naval personnel and widows are applicable only to:-

- (a) Institutes admitting students based on JEE (Advance) Score.
- (b) Students admitted in medical colleges (for MBBS only) run by Central/ State Government.

20. **How to apply.** Application is to reach INBA **within two months** of taking admission through ZSB or DESA. The following documents are required to be enclosed with the application form:-

- (a) Reimbursement of 33 % of coaching fee is limited to first two children irrespective of number of children in family.
- (b) Attested copy of mark sheet of 10+2.
- (c) Attested copy of coaching fee receipts.
- (d) Bonafide Studentship certificate issued by the institution.
- (e) Attested copy of Certificate of Service (for retired /deceased officers)
- (f) Attested copy of PPO (for retired and deceased naval personnel)
- (g) Attested copy of Service and Release Certificate (for retired/deceased sailors)
- (h) Leaf/ copy of a self-cancelled cheque showing Name, IFS Code and account number clearly.

Financial Assistance for Self Employment

21. Financial Assistance up to ₹ 1,00,000/- is provided to widows as a one-time measure , who are facing acute financial distress and are in indigent circumstances, for starting self-help economic venture like beauty parlor, ice-cream parlor, supply of sewing machines etc. , so as to enable them to earn their livelihood with dignity.

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

23. Documents required

- (a) Project report / SOC.
- (b) Details of own contribution.
- (c) Loan from other sources.
- (d) Anticipated income to assess viability of the project before providing assistance.

- (e) All applications in respect of widows to be routed through respective CRSO.

Demise Grant

24. A sum of ₹ 30,000/- grant-in-aid is admissible to Next-of-Kin on death of a naval personnel.

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

- (a) Attested copy of Death Certificate.
- (b) Attested copy of Pension Pay Order.
- (c) Attested copy of discharge certificate.
- (d) Leaf/ copy of a self-cancelled cheque **showing Name, IFS Code and account number clearly.**

Re-imbursement of Fee towards Vocational Courses to Widows

26. Widows of Naval personnel are reimbursed fees upto ₹ 50,000/- as one time measure for completing vocational courses like B.Ed, computer course, management courses etc. to adequately empower them to earn their livelihood with dignity.

27. **How to apply.** Application intimating the course done along with the following documents is to be forwarded to INBA through CRSO.

- (a) Attested copies of fees paid.
- (b) Attested copy of course completion certificate.
- (c) Attested copy of Death Certificate.
- (d) Attested copy of the discharge certificate and PPO.
- (e) Leaf/ copy of a self-cancelled cheque showing Name, IFS Code and account Number clearly.

Grant to Widows for Daughter's Marriage

28. Widows of naval personnel are given grant for marriage of up to two daughters. The present rate of grant is ₹ 50,000/- per daughter.

29. **How to apply.** Application, intimating the date of marriage along with the following documents is to be forwarded to INBA. Two months before marriage through respective CRSOs.

- (a) Wedding card.
- (b) Attested copy of Birth/Matric certificate for age proof.
- (c) Attested copy of PPO.
- (d) Attested copy of discharge certificate with Family details.
- (e) Leaf/ copy of a self-cancelled cheque showing Name, IFS Code and account Number clearly.

Financial Assistance from INBA to Family Members of Unmarried Officers/ Sailors who die in Harness.

30. Following are the welfare schemes from INBA for the family members of **unmarried** officers and sailors who die in harness.

- (a) Grant of ₹ 50,000/- extended for marriage of one sister.
- (b) Re-imbursement of fees for vocational course up to ₹ 50,000/- to mother only on case to case basis.
- (c) Self-help economic venture upto ₹ 1 Lakh to mother only on case to case basis.
- (d) Special Scholarship Scheme (SSS) has been extended for two unmarried sisters with effect from Academic Year 2015-16. The eligibility criteria and rates for the Special scholarship to **unmarried** sister will remain same as for Special Scholarship Scheme.

***** The above Information is updated at regular intervals.**

****** Application forms and details are available at the Website: www.indiannavy.nic.in**



POST RETIREMENT COMMERCIAL EMPLOYMENT **(PRCE)**

CHAPTER XXI

POST RETIREMENT COMMERCIAL EMPLOYMENT (PRCE)

1. The provisions governing Commercial Employment after retirement are contained in Para 23-27 of Navy Order 07/2012.
2. **Who can Apply for Permission.** Officers in the rank of Capt & above retired with pension, gratuity or any other benefit shall have to seek permission of Competent Authority for accepting Commercial Employment within one year of retirement.
3. **Who is the Competent Authority.** As per SI No. 25 of table contained in Govt. of India, Ministry of Defence letter dated 17 Aug 2001, the power has been delegated to COP for officers upto the rank of Cmde. For Flag Officers concerned, Ministry of Defence is required.
4. **Commercial Employment.** The term has been defined in Para 2 (c) of NO 07/2012 and Regulation 0136 (iii) of Navy Regulation Part-I. Commercial Employment means :-
 - (a) Employment in any capacity, Co-Operative Society, Firm or Trust, Agency, Organisation engaged in trading Commercial Industrial, Financial or Professional business and includes also directorship of such company and partnership of such firm, but does not include employment under a body corporate, wholly or substantially owned or controlled by the Government.
 - (b) Setting up practice, either independently or as a partner of a firm, as advisor or consultant in matters in respect of which the Service Officer:-
 - (i) Has no professional qualifications and the matters in respect of which the practice is to be set up or is carried on are related to his official knowledge or experience; or
 - (ii) Has professional qualifications but the matter in respect of which such practice is to be set up are such that they are likely to give his clients an unfair advantage by reasons of his previous official position; or
 - (iii) Has to undertake work involving liaison or contact with the offices or officers of the Government.

5. **Civil Employment.** The term 'Civil Employment' means employment under the Central or State Government or Union Territory Administration/Government or in a post under a body corporate wholly or substantially owned or controlled by the Government.

6. **Public Sector (PSU) Employment.** The term denotes employment in Public Sector Undertakings, Government controlled Corporations, Port Trusts and any other organization established by an Act of Parliament.

7. All applications for PSU especially Board Level appointments are made through PESB while still in service. These are forwarded to PESB with the approval of Competent Authority. There is no provision which specifically states that permission is required to join PSU after retirement as is evident from definition of Commercial Employment.

8. **Instances where no Permission is Required**

(a) No permission is necessary for starting own business/professional career after retirement.(Para 23 of NO 07/2012).

(b) No permission is required for re-employment in civil post under Central or a State Government or Administration of Union Territory or in a post under a body corporate owned or controlled by Government in case the officer retires on superannuation. Such permission shall however be required if the officer seeks PR at his own request. (Navy Regulation Pt –I, Para 136A)

9. **Parameters to be met before Granting Permission.** In such cases, the Competent Authority has to satisfy themselves of the following: -

(a) That the officer has not had dealings with the firm and its associated concerns before his retirement.

(b) That the firm in which the officer is seeking employment does not have subsisting contracts with the MoD executed while the officer was in an appointment dealing with contracts and procurement.

(c) That the proposed appointment does not call for marketing or liaison with Defence Establishments.

(d) That the proposed companies/ firms do not operate in sensitive areas of Defence procurement and do not have subsidiary firms having contacts with the Ministry of Defence.

(e) That the proposed appointment is not with foreign Governments or foreign firms (such restriction shall apply to only foreign companies per se and foreign companies investing in India, but not Indian companies entering into foreign collaboration and/or operating abroad. Apart from this, only those foreign companies shall be excluded, for purpose of Commercial Employment, which operate in the Defence sector).

10. **When to Apply.** After retirement. Applications from Naval Officers for seeking commercial employment while still in service shall not be entertained.

11. **Impact on Pension.** No service or disability pension or other recurring benefit shall be payable to an officer who accept an employment without seeking permission.

Indian Naval Placement Agency (INPA)

12. INPA was set up in 2006 with the objective of providing placement assistance to retired / retiring naval personnel, widows and their dependents. As per the directive to establish INPA, it was envisaged that INPA would provide placement assistance in collaboration with professional placement agencies. A reinvigoration drive was started from 2016 onwards, which resulted in establishment of tie up Monster.com, launch of a new placement portal hosted in NIC servers, setting up of WhatsApp groups, and presence in LinkedIn. These have resulted in improved effectiveness and visibility of INPA, greater job opportunities for INPA members, and increase in INPA subscription.

13. **Organisation.** INPA presently has more than 13,000 members registered with it. INPA operates from DESA and has three additional nodes (one each in every Command). HQ WNC operates the NAVPEN Placement Cell at Naval Pension Office (NAVPEN).

14. **Migration of INPA Website to NIC Server.** In compliance with the naval policy of single Indian Navy website, INPA website has also been migrated to NIC server and is presently available as a microsite of the Indian Navy website (<https://www.indiannavy.nic.in/inpa>). To achieve this, a new website was developed with features of a full placement portal, security features as required by government regulations and career guidance and support features for resettlement in civil jobs. The new website allows job seekers and employers to register free of cost, upload resume/job vacancy and permits direct interaction between job seekers and employers. Job seekers are provided with jobs matching their skills, education and preferences. The users

are activated by INPA administrator to ensure that only genuine personnel are registered. Additional features to analyse performance and effectiveness of the website are being built in. Development of the website was undertaken by the same firm which developed Indian Navy website.

15. **MoU with Monster.com.** A tie up has been established with Monster.com, on 14 Mar 18, wherein the firm has agreed to provide various career services and render higher visibility for the registered members of INPA in job markets in India and abroad. A confidentiality agreement also has been signed which explicitly prevents both parties from sharing data with a third party without written consent of the other party. Both agreements are valid for a period of three years, with an option to extend with mutual agreement.

16. **MoUs with MNCs.** MoUs with Amazon India, Flipkart, Optum Global and IIFL HFL for employment of retired/ retiring personnel, NoK/ Widows and dependents have been signed. These MoUs would provide for excellent employment opportunities for personnel post retirement.

17. **Social Media Presence.** Efforts are underway to ensure quick dissemination of job vacancies through social media platforms such as WhatsApp and LinkedIn. Currently INPA operates five WhatsApp groups (one each for officers and dependents and three for sailors) and one LinkedIn account with more than 3000 veterans. Other options to increase reach are being explored.

APPENDICES

Appendix A

{Refers to Chapter XIX Para 2 (c)}

COVERING LETTER FOR PRDIES**To**

The Secretary, NGIF
 Directorate of Non Public Funds
 Talkatora Indoor Stadium
 New Delhi 110001

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) Original/attested copy of Death Certificate.
- (c) Affidavit on non-judicial stamp paper of appropriate value, duly attested by a 1st Class Magistrate / Notary Public.
- (d) Pre-Receipt duly filled and attested by Zila Sainik Board/ Gazetted Officer.
- (e) Cancelled cheque.
- (f) Self attested copy of PPO and ID proof.

3. It is requested that insurance amount due to me may please be remitted to my bankers
 (Name and full address of bank).

Account No.....
 IFS Code (11 digits).....

Yours faithfully,

Signature of
Nominee.....

Name (in block
letters).....

Address.....

.....

PIN.....

Contact No.....

Appendix B**{Refers to Chapter XIX Para 2 (c) (i)}****INDEMNITY BOND**

**(To be Submitted on Non-Judicial Stamp Paper of Appropriate Value duly
Executed in Presence of 1ST Class Magistrate/ or Notary Public)**

1. This Bond is made
on.....between.....
.....
W/o, M/o, D/o, F/o
late.....
(herein after called Principal Party) and the Secretary Naval Group Insurance Fund, Integrated Headquarters, Ministry of Defence (Navy), New Delhi (herein after called Second Party).
2. Whereas.....
.....has lost his original Insurance Certificate No.....Issued to him by the Secretary Naval Group Insurance Fund, Integrated Headquarters, Ministry of Defence (Navy), New Delhi/ The Officer-in-Charge, Release Centre, Mumbai on behalf of Naval Group Insurance Fund, New Delhi. On reporting the loss, the Secretary Naval Group Insurance Fund, Integrated Headquarters, Ministry of Defence (Navy), New Delhi vide their letter No.....dated.....has agreed to issue a duplicate Insurance Certificate to the first party subject to furnishing an Indemnity Bond.
3. Now, this bond witness that in consideration of the issue of duplicate Insurance Certificate by second party, the said first party bind herself/himself to pay the damage etc in the case a claim is made on the basis of original Insurance Certificate by anybody else. Further, his heirs, executors and administrators to hold the Second Party, its agents, servants etc harmless & indemnity in respect of all claims to the aforesaid claim certificate.
4. In witness thereof, the First Party, hereto has signed the bond.

Signature_____

(Principal Party/ First Party)

Witnesses with address:-

1. _____

2. _____

Appendix C**(Refers to Chapter XIX Para 4)****PRE-RECEIPT**

1. Received from Secretary, Naval Group Insurance Fund, New Delhi a sum of Rs. _____ (Rupees _____) being the death insurance benefits admissible to me under Post Retirement Death Insurance Extension Scheme -82 consequent upon death of my husband/son _____ as per the details given below.

2. I hereby certify that I have not received any payment earlier.

3. It is requested that the said amount be sent to my bankers:-

Bank Name & Address.....

.....

Account No.....

IFS Code of the bank.....

(Cancelled cheque enclosed)

Signature of Beneficiary_____

(To be signed over one rupee revenue stamp)

Mobile No. _____

Tele No _____

E-Mail ID (if any) _____

Date:-

Name _____

/o Late _____

P.No. _____

Address _____

II

Signature and name with stamp attested by
Zila Sainik Board/Any Gazetted Officer

Note : Please enclose self-attested copy of PPO, ID proof and cancelled cheque leaf of your above account or a copy of Bank Passbook duly attested by Bank Manager.

Appendix D**(Refers to Chapter XIX Para 5)****AFFIDAVIT**

I,wife/ husband/ father/ mother of late.....do hereby take oath and state as under:-

1.

That.....W
ho

(Name of the late officer/sailor)

was a member of Naval Post Retirement Death Insurance Extension Scheme 1982 expired

on.....due to.....

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

VERIFICATION

I, the above named deponent do hereby verify that the contents of the above affidavit are true to my knowledge.

Verified aton theday of

DEPONENT

Ready Reckoner

Indian Navy Information Website

www.indiannavy.nic.in

NGIF For issues related to claims under PRDIES (Post Retirement Death Insurance Extension Scheme)

Tel: 011-23092644

E-mail dnpf@navy.gov.in

INBA For issues related to welfare schemes

Tel: 011-23093781

E-mail dnpf@navy.gov.in

IHQ MOD (NAVY)/ DPA

Tel 011-21410542

Fax No. 011-21410549

E-mail dpa@navy.gov.in

NAVPEN For all issues regarding pension

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

Tel 022 – 25075608 (Officers Section)

Fax No. 022-25075653/25564823/25075621

Toll Free 1800-220-560

E-mail navpen@navy.gov.in

ECHS (Navy) For health issues

Tel: 011-24101319

ECHS Website: www.echs.gov.in

Toll Free: 1800-114-115

E-mail echsdelhi@navy.gov.in

PCDA (Navy) Mumbai Address: -

Address: The PCDA (Navy)
No. 1, Cooperage Road
Mumbai-400039

Tel. 022-22882166/22696139

Fax No. 022-22020772

E-mail: cda-bom@nic.in/pcdanavy@nic.in

CDA (Pension) Mumbai

Tel. 022-22751181
 E-mail: pcdapension@nic.in
 Website: www.pcdanavy.nic.in

PCDA (Pension) Allahabad Address: -

Address: The Senior Accounts Officer
 Office of PCDA (Pension)
 Draupadighat
 Allahabad-211014
 Tel. 0532-2421880/2421877
 E-mail: cd-albd@nic.in
 Website: www.pcdapension.nic.in

Bureau Placement Cell

Tel. 022-25075448
 Fax No. 022-25564823
 E-mail: navpenplacement@gmail.com

DGR

Tel. 011-26192352/26192355
 E-mail: dgremployment@yahoo.com
 Website: www.dgrindia.com

Kendriya Sainik Board (KSB)

Tel. 011-26188098
 Fax No 011-26192362
 E-mail: secretaryksb@gmail.com
 Website: www.ksb.gov.in

Dept. of Ex-Servicemen Welfare (DESW, MoD)

Tel. 011-23792913
 Fax No 011-23792914
 E-mail: secyesw@nic.in
 Website: www.desw.gov.in

CONTACT DESA

6th Floor, Chanakya Bhawan, Chanakyapuri, New Delhi - 110 021

Tel/Fax : 011-24121068/ 21610009

Email : desa@navy.gov.in

Website: <http://indiannavy.nic.in/DESA>

Twitter : [Indian Navy Veterans, @NAVYESM](#)

FOR WIDOWS WELFARE ISSUES CONTACT NRS - EXTN. 102

FOR NAVY FOUNDATION CONTACT NAVY FOUNDATION - EXTN. 116

**FOR SECOND CAREER AFTER RETIREMENT REGISTER WITH
INDIAN NAVAL PLACEMENT AGENCY (INPA)**

Tele/Fax: 011-24121687

Email: inpa@navy.gov.in

Website: www.inpa.net.in