Dear Veteran Brothers

Please update yourself....!!

- 1. Fixed Medical Allowance @ Rs.100 was introduced w.e.f. 01.12.1997.
- 2.Fixed Medical Allowance @ Rs.1000 was increased w.e.f. 01.07.2017.
- 3. ECHS members not eligible for Medical Allowance.
- 4. ECHS facility is now extended to the dependents of ex-recruits boarded out are drawing Disability pension.
- 5. ECHS made compulsory for those discharged after 01.04.2003.
- 6. There is no fee for pre 1.1.96 pensioners to join this scheme.
- 7. From 1.1.96 to 31.3.2003 they have to pay to join this scheme.
- 8. From 29.12.2017 the rates have been increased. (From Recruit to Hav rank Rs. 30,000, From Nb.Sub. to Hon.Capt and Equivalents. Rs.67000 & for all Officers Rs.1,20,000)
- 9. If you are having 32 KB individual white card, you can use up to Dec 2020.
- 10. If you are having Temporary ECHS slip, you have to apply for NEW Card.
- 11. If you have lost your ECHS card, you have to apply on line for new card.
- 12. If you are a member of ECHS make sure that you are not paid Fixed Medical Allowance. If you are paid, wirte a letter to the bank to stop it, otherwise your ECHS Card will be suspended.
- 13. War disabled pensioners & widows are exempted from paying ECHS contribution.

- 14. If you are having old 16Kb (Red colour combined card), you have to change it before Sep 2018.
- 15. Keep note of your PPO No and always give your particulars like Rank, Group, Qualifying Service and date of birth in case of any query.
- 16. Always keep your pension account jointly with your Spouse. (E or S or F or S basis)
- 17. All family pensioners must give nomination to their pension accounts.
- 18. Update your pass book entries regularly.
- 19. Collect Pension slip from bank every month and keep it safe.
- 20. Link your Aadhaar Number and PAN number with your Pension account.
- 21. Name of your spouse in the PPO and in the Bank account must be same.
- 22. If your and your spouse date of birth is not with your Bank, please submit your school certificate, Aadhaar card, PAN Card, Voter ID to the Bank for recording your Date of Birth.
- 23. Do not forget to give Life Certificate to the Bank in November every year.
- 24. All Pre 1.4.1985 pensioners must make sure that their Spouse name is there for family pension. If not, apply for endorsement of family pension immediately through ZSB to your Records office.
- 25. All pre 1.4.1985 pensioners, who do not have pension book or PPO copy, please apply to bank and get a copy
- 26. If a pensioner dies before the age of 67,his spouse should get the same pension as her husband. From the date of death till the deceased attains age of 67 or for 7

Years whichever falls early.

- 27. The pensioners who completed 80 years of age are eligible to get 20% increase in their basic pension as additional pension. If you are not getting, you have to apply to the bank with the proof of date of birth.
- 28. EPF Pension in addition to Defense Pension Family pension allowed w.e.f. 27.07.2001
- 29. ESM can draw two pensions separately without any ceiling w.e.f. 01.01.1996.
- 30. DR. for re-employed ex-servicemen with some conditions w.e.f. 18.07.1997.
- 31. DR. is admissible to employed family pensioners without any condition w.e.f. 18.07.1997.
- 32. Minimum Ordinary Family Pension as per 7th CPC is Rs.9,000+ DR w.e.f. 01.01.2016.
- 33. Minimum Special Family Pension as per 7th CPC is Rs. 17,990 w.e.f. 01.01.2016.
- 34. Compensation for Delayed payment of Pension/Arrears to be paid w.e.f. 01.10.2008.
- 35. Improvement in pension for ORs & JCOs as per CDA Circular 430 w.e.f. 01.07.2009.
- 36. Additional pension is payable after 80 years on both the pensions, if any one drawing two pensions.
- 37. Additional pension is applicable for WIP/Disability Pension/Lib.FP & SFP.
- 38. Joint notification of family pension was introduced from 01.03.1985. Those who do not have joint notification for family pension, they have to apply

immediately.

- 39. Dual family pension is payable from 24.9.2012. as per CDA Cir.504 dt.17.01.2013. The families of ESM who were drawing two pensions and died before 24.9.2012 were denied dual family pension at that time. As per CDA Cir.504, they are eligible for two family pensions.
- 40. W.E.F. 01.07.2009 the concept of Broad banding of percentage of disability/War injury Shall be extended to Armed Forces Pensioners who were invalided out of service prior to 01.01.1996 and are in receipt of disability/war injury pension as on 01.07.2009.
- 41.Broadbanding for all pensioners is applicable wef 01.01.2016(Circular 596)
- 42. The Cap on maximum WIP i.e. not to exceed emoluments last drawn has been removed w,e,f, 01.07.2009.
- 43. Liberalized family pension came into existence from 01.02.1972.
- 44. If you are having disabled children, unmarried daughters, widowed daughters, you must apply for Part II order (POR) for pension benefits on later dates.
- 45. Always check your pension with your Rank, Group, Qualifying service and date of birth.
- 46. Apply for financial assistance for disabled children from KSB if you are not getting from anywhere.
- 47. If you have lost your ESM ID Card, you have to apply for duplicate from Zilla Sainik Board.
- 48. Your full date of birth must be recorded in your Aadhaar Card. Your mobile number also to be linked to your Aadhaar card. Visit Aadhaar permanent enrolment centre for any change. Nowadays banks are also entrusted to be Aadhaar enrolment centre.

- 49. ADLR Scheme Funeral Grant Rs.10,000 w.e.f. 08/07/2016. Paid by Canteen.
- 50. Zilla Sainik Board pays Rs. 5000 funeral grant.
- 51. Dignified Last Rites grant from Army/Navy/Airforce HQs amount differs.

Note:- There are many more to know shall keep updating.

KNOW YOUR DUES AND RIGHTS

For any Queries: 9949740013(Whats App only)

Regards and Jai Hind