

INDIAN ARMY

“..... We salute you for your selfless service to the Nation and the Indian Army....”



INFORMATION FOR RETIRED/RELEASED SERVICE OFFICERS AND THEIR NOKs

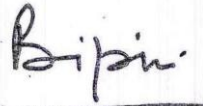


FOREWORD

1. At the outset, I would like to compliment and convey my deep appreciation to all Veterans for their invaluable contribution to the organisation. It gives me great pleasure to release this booklet which covers in a comprehensive manner, all major relevant details regarding pensionary and other benefits/entitlements, concerning officers proceeding on retirement.
2. The compendium is a step towards facilitating smooth transition to a new beginning in life. I am sanguine that this would increase the awareness level of all concerned and act as a ready reckoner on important issues related to pension and other entitlements.
3. Commitment to the welfare of our Veterans and their families is entrenched firmly in the ethos of the Indian Army. We shall continue to render any support required by you in your future endeavours.
4. I extend my good wishes for a very happy & prosperous second innings, to all Veterans, who have always provided us a great sense of inspiration. I look forward to their continued support and suggestions in this pursuit of 'Veterans Welfare'.

Place : New Delhi

Date : 11 Dec 2018


(Bipin Rawat)
General

PERSONAL DATA

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CHAPTER: 1**PENSIONARY ENTITLEMENTS TO OFFICER & THE NOK****Entitlement on Superannuation**

1. **Entitlements.** An officer on retirement from service and NoK of the officer on his death after retirement is entitled to one or more of the following terminal benefits:-

- (a) Retiring Pension.
- (b) Commutation of Pension.
- (c) Retirement Gratuity.
- (d) Invalid Pension/Gratuity.
- (e) Disability Pension.
- (f) War Injury Pension.
- (g) Family Pension to NoK.
- (h) Final Settlement of DSOP Account.
- (j) Leave Encashment.
- (k) Medical Facilities.
- (l) Retention of Accommodation.
- (m) Welfare Funds/Grants.
- (n) Travel Concession Allowance.
- (o) Canteen Facilities.
- (p) Army Group Insurance.
- (q) Assistance from AWWA.

2. **Retiring Pension.** Retiring Pension is admissible on retirement, subject to a minimum Qualifying Service (QS) of 20 years. The condition of full pension with 33 years of QS has been delinked with effect from 01 Jan 2006 and rankwise weightage earlier admissible has also been dispensed with.

3. **Computation of Retiring Pension.** It is calculated @ 50% of the last Reckonable Emoluments (RE) drawn by the officer. The term RE includes Basic Pay in the Pay Band, Grade Pay, Military Service Pay (MSP) and NPA (wherever applicable).

4. **Commutation of Pension.** An officer proceeding on retirement has an option to commute up to 50% of his retiring pension. The Capitalized Value of Pension (CVP) is calculated on the basis of an officer's age on next birthday, which falls after the date of retirement. Formula for calculation of CVP is as under:-

50% of Retiring Pension X 12 X Commutation Factor with reference to age on next birthday.

5. The Commutation Table giving the Commutation Factor has been revised by the Govt on implementation of recommendations of 6th CPC. The Revised Commutation Table is available in the Govt of India, Ministry of Defence letter No. 17(4)/2008(2)/D(Pen/Pol) dated 12-11-2008. An extract of the same is placed below:-

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

6. **Residual Pension.** The officers opting for commutation will be entitled to residual pension, i.e. the pension sanctioned minus the commuted part of pension. During this period the Dearness Relief as per the rates announced by the Govt from time to time shall be admissible on the entire pension including the commuted part.

7. **Restoration of Commuted Pension.** The pension so commuted is restored after fifteen years from the date the capitalized value of pension is credited to the pensioner and the deduction of the commuted part of pension from the total pension has been made effective by the Pension Disbursing Agency (Bank). **The Pension Disbursing Agency must restore the commuted part of pension suo moto without awaiting any direction from the Pension Sanctioning Authority and Services HQ/ Ministry of Defence. In case the pensioner dies after capitalized value of pension is credited into his account, the same shall be released to the widow as life time arrears (LTA). No recovery of commuted pension shall be made from the family pension admissible to the widow.**

8. **Retirement Gratuity.** Retiring Gratuity is admissible on retirement or invalidment subject to having rendered minimum 5 years of Qualifying Service. It is calculated at ¼ month's RE including Dearness Allowance for every completed 6 months of service. Maximum Retirement Gratuity admissible is Rs. 20 Lakhs.

Disability Pension

9. **General.** It is admissible on invalidment/retirement in the event of the officer acquiring a disability of 20% or above held attributable to/aggravated by military service as per the recommendations of IMB/RMB. The disability pension comprises two components, namely, Service Element and Disability Element.

(a) **Service Element.** Calculated at 50% of the RE last drawn.

(b) **Disability Element .** Calculated at 30% of the last RE for 100% disability. For less percentage of disability, the amount of disability element is reduced pro-rata.

10. **Broadbanding of Disability.** In the event of an officer invalided out on account of disability held attributable to/aggravated by military service, the extent of disability or functional incapacity shall be determined in the following manner for computation of Disability Element:-

% of Disability	% to be Reckoned for Computation of Disability
Less than 50	50
51-75	75
76-100	100

11. **Constant Attendant Allowance.** Granted when an officer is assessed with 100% disability held attributable to or aggravated by military service and a recommendation to that effect has been made by the IMB/RMB. The rate is Rs. 6750/- per month and it increases by 25% when DA crosses 50%. The present rate of Constant Attendant Allowance is Rs. 6750/-.

Entitlement of a War Disabled Officer on Invalidment

12. **Contingencies for Grant of War Injury Pension.** War Injury Pension is admissible when injury takes place during action under the following contingencies laid down by the Govt of India, Ministry of Defence letter No. 1(2)/97/D(Pen-C) dated 31 January 2001 and 03 February 2011:-

- (a) Enemy action in international war.
- (b) Action during deployment with a peace keeping mission abroad.
- (c) Border skirmishes.
- (d) During laying or clearing of mines including enemy mines as also mine sweeping operations.
- (e) On account of accidental explosion of mines.
- (f) War like situation including extremist acts, exploding mines while on way to operational area, battle inoculation training exercise or demonstration with live ammunition.
- (g) Kidnapping by extremist while on operational duty.
- (h) Act of violence/attack by extremist, anti-social elements while on operational duty.
- (j) Action against extremist anti-social elements, while employed in aid of civil power in quelling agitations/riots/revolts by demonstrators.
- (k) Operation notified by Govt.
- (l) As a result of poisoning of water by enemy agents while deployed in an operational area during active hostilities.

13. **War Injury Pension.** War Injury Pension comprises two elements, namely, Service Element and War Injury Element, which are computed as under:-

- (a) **Service Element.** 50% of the last RE.
- (b) **War Injury Element** . 100% of the last RE for 100% disability. For lesser degree of disability the amount is proportionately reduced.

Note : The cap on War Injury Pension not exceeding last pay drawn has been removed wef 01-07-2009. An officer invalided out on account of 100% War Disability is entitled to War Injury Pension at 150% of last RE.

14. **Broadbanding of Disability.** The extent of disability or functional incapacity shall be determined in the following manner for computation of War Injury Element:-

% of Disability	% to be Reckoned for Computation of Disability
Less than 50	50
51-75	75
76-100	100

15. **Constant Attendant Allowance.** Constant Attendant Allowance is granted when an officer is assessed with 100% disability held attributable to or aggravated by military service and a recommendation to that effect has been made by the Medical Board. The rate is Rs. 6750/- per month and it increases by 25% when DA crosses 50%. The present rate of Constant Attendant Allowance is Rs. 6750/-.

16. **Ex-gratia Lumpsum Compensation on Invalidment.** An ex-gratia of Rs. 9 Lakhs for 100% disability is awarded when an officer is invalidated out with minimum 20% disability held attributable to/aggravated by military service with effect from 01 April 2011. No benefit of broad-banding of degree of disability is admissible in computation of ex-gratia award which is reduced proportionately when the degree of disability is less than 100%. For example Rs. 1.8 lakhs is admissible for 20% disablement.

Note :-

(a) The existing provisions do not permit grant of broadbanding benefits and ex-gratia award to officers who are retained in service despite disability and proceed on retirement/superannuation.

(b) An officer can commute 50% of the Disability Element also along with the service element/retiring pension.

17. **Retirement Gratuity.** Retirement Gratuity is admissible on invalidment on account of War Injury subject to having rendered a minimum 5 years of Qualifying Service. It is calculated at $\frac{1}{4}$ month's RE including Dearness Allowance for every completed 6 months of service. Maximum Retirement Gratuity admissible is Rs 20 lakhs. **The Qualifying Service is reckoned taking into account the service the officer would have rendered in his rank had he not been invalidated out on account of the disability.**

18. **Commutation of Pension.** An officer can opt for commutation of 50% of his pension including the War Injury Element. The computation of the Capitalized Value of Pension (CVP) and the Commutation Factor remain the same as given in Para 5.

Entitlement of a War Disabled Officer on Superannuation

19. **General.** A War Disabled Officer who is retained in service despite the disability has an option to either go for lumpsum compensation in lieu of War Injury Element while in service or War Injury Pension at the time of retirement. The lumpsum compensation once opted for is final and no War Injury Element is admissible to the officer on retirement. The War Injury Pension admissible to an officer proceeding on retirement comprises Service and War Injury Elements, which are computed as under:-

(a) **Service Element.** 50% of the last RE.

(b) **War Injury Element.** 60% of the last RE for 100% disability. For lesser degree of disability the amount is proportionately reduced.

Note: (a) **The cap on War Injury Pension not exceeding last pay drawn has been removed wef 01-07-2009. An officer proceeding on superannuation on account of 100% War Disability is entitled to War Injury Pension at 110% of last RE.**

(b) ***The existing provisions do not permit grant of broadbanding benefits and ex-gratia award to officers who are retained in service despite disability and proceed on retirement/superannuation.***

20. **Commutation of Pension.** An officer can opt for commutation of 50% of his pension including the War Injury Element. The computation of the Capitalized Value of Pension (CVP) and the Commutation Factor remain the same as given in Para 5.

21. **Retirement Gratuity.** Retirement Gratuity is admissible on invalidment on account of War Injury subject to having rendered a minimum 5 years of qualifying service. It is calculated at $\frac{1}{4}$ month's RE including Dearness Allowance for every completed 6 months of service. Maximum Retirement Gratuity admissible is Rs 20 lakhs.

Entitlement of an Officer Proceeding on Invalidment on Account of Grounds Held

Neither Attributable to Nor Aggravated by Mil Service

22. **Invalid Pension.** When an officer is invalided out on account of disability held neither attributable to nor aggravated by mil service, he is entitled to **Invalid Pension** provided minimum 10 years of qualifying service has been rendered by him. Invalid Pension is also calculated at 50% of the RE last drawn.

23. **Invalidment Gratuity.** Invalidment Gratuity is granted when the length of service rendered is less than 10 years and is computed at ½ month's RE including Dearness Allowance for every completed 6 months of service. Maximum Invalidment Gratuity admissible is Rs 20 Lakhs.

24. **Retirement Gratuity.** Retirement Gratuity is admissible subject to having rendered a minimum 5 years of Qualifying Service. It is calculated at ¼ month's RE including Dearness Allowance for every completed 6 months of service. Maximum Retirement Gratuity admissible is Rs 20 Lakhs.

Entitlement of an Officer Proceeding on Premature Retirement

25. **General.** The officer proceeding on PMR is entitled to either Retiring Pension or Retiring Gratuity as per rates give below :-

(a) **Retiring Pension.** 50% of the RE last drawn provided 20 years of qualifying service has been rendered by the officer proceeding on PMR.

(b) **Retiring Gratuity.** Retiring Gratuity is entitled to an officer who has rendered minimum 10 years but less than 20 years of Qualifying Service. It is computed at the rate of ½ month's RE including Dearness Allowance for every completed 6 months of service. The Retiring Gratuity is admissible in lieu of Retiring Pension.

26. **Retirement Gratuity.** Retirement Gratuity is admissible subject to having rendered a minimum 5 years of Qualifying Service. It is calculated at ¼ month's RE including Dearness Allowance for every completed 6 months of service. Maximum Retirement Gratuity admissible is Rs 20 lakhs.

27. **Disability/War Injury Element.** An officer who has acquired a Disability of 20% or above, held attributable to/aggravated by mil service, and is retained in service despite the disability and had foregone lumpsum compensation in lieu of disability shall be entitled to Disability/War Injury Element on premature retirement on or after Jan 2006.

28. **Commutation of Pension.** An officer can opt for commutation of 50% of his pension including the Disability/War Injury Element on premature retirement. The computation of the Capitalized Value of Pension (CVP) and the Commutation Factor remain the same as given in Para 5.

Entitlement of Terminal Benefits Admissible to NoK on Death in Harness

29. **Definition of Family.** Family for the purpose of Family Pension consists of the following :-

- (a) Wife in the case of male service personnel or husband in the case of female service personnel lawfully married.
- (b) A judicially separated wife or husband wherein, such separation was not granted on the ground of adultery and the person surviving was not held guilty of committing adultery.
- (c) Unmarried daughters/unmarried sons (including those legally adopted), widowed/ divorced daughters.
- (d) Parents who were wholly dependent on the service personnel when he was alive.

Note: (i) *Eligible son/daughter including a child conceived before but born after death.*

(ii) In case the officer gets married after release/ retirement / discharge / invalidment, the marriage should be registered with the Registrar of the Marriages or other competent authority under the relevant law. In case where such marriage is not registered for some valid reasons, an affidavit sworn before a Magistrate or legal heir certificate can be furnished.

(iii) Widowed / divorced daughter including disabled widowed / divorced daughter need not come back to her parental home.

(iv) Child / children borne out of the void marriage shall be entitled to a share in Ordinary Family Pension, if otherwise eligible, though their mother would not have been eligible for the same had she been alive at the time of death of her husband on account of marriage being null and void.

30. **Ordinary Family Pension (OFP)**. When an officer dies due to natural causes neither attributable to nor aggravated by mil service, the NoK is entitled to Ordinary Family Pension. The same is payable to the eligible member of the family as under:-

(a) **Enhanced Rate of OFP**. 50% of the last drawn RE for a period of ten years from date of death. The enhanced rate shall not be higher than the retiring pension that would have been admissible to the deceased officer at the time of his death.

(b) **Normal Rate of OFP**. 30% of the last drawn RE for life.

31. **Special Family Pension (SFP)**. When an officer dies due to causes held attributable to or aggravated by military service, SFP@ of 60% of the last drawn RE is entitled to the NoK.

32. **Special Dependent Pension**. Admissible to the parents of the officer in case the officer is not survived by widow or children. It is computed at 50% of the SFP that would have been admissible to the widow, i.e. 30% of the last drawn RE.

33. **Liberalised Family Pension (LFP)**. It is admissible when the death takes place during action in war, war like situations, notified operation including CI Ops. The LFP is equal to last drawn RE of the officer.

34. **Liberalised Dependent Pension**. It is granted to the parents of the officer who is unmarried/not survived by widow or children. It is computed @ 60% of the last drawn RE in case of single parent and @ 75% in case of both parents.

35. **Entitlement on Remarriage of Widow**.

(a) **OFP** continues to be payable to **childless widow** on remarriage.

(b) **SFP** shall remain payable to the widow even on remarriage provided she continues to maintain the children. In case she does not maintain the children, family pension is divided equally between widow and the eldest eligible child. The widow continues to draw full pension on remarriage in case there is no child borne out of wedlock with the officer.

(c) **LFP** shall remain payable to widow on remarriage subject to her supporting the children. In case she does not maintain the children, family pension is divided between widow and the eldest eligible child in the ratio of 30% and 60% respectively. The widow to draw full pension on remarriage in case there is no child borne out of wedlock with the officer.

36. **Entitlement of Family Pension to Physically or Mentally Challenged Son/Daughter.** A Physically or Mentally challenged child is eligible for OFP for life provided the disability is such as to render him incapable of earning his livelihood and a certificate to that effect is rendered by a Medical Board. The Medical Board should comprise Medical Superintendent or a Principal or Head of Institution as the Chairman and at least two members, one of which is a specialist in the field for which the handicap is being certified. **With effect from 24 Sep 2012, the OFP shall be payable to physically or mentally challenged son / daughter even on marriage.** The officer should take following steps to ensure payment of the entitlement to such children:-

- (a) The name of the child should be entered in the service records.
- (b) The disability of the child be certified by the medical board as desired under the existing provisions.
- (c) In the case of mentally challenged child, the officer / his spouse should nominate a legal guardian to facilitate the release of family pension to the child when the contingency arises.

37. **Entitlement of Family Pension to Unmarried/Widow/Divorcee Daughter.** The unmarried/widow/divorced dependant daughter is entitled to family pension for life.

38. **Ex-gratia Lumpsum Compensation.** Ex-gratia lumpsum compensation is granted to the NoK of the officer dying in the actual performance of his bonafide duties under the circumstances mentioned below. These rates are applicable wef 01-01-2016.

Ser No	DESCRIPTION	AMOUNT (Rs.)
(a)	Death due to accidents in course of duties.	25 lakhs
(b)	Death in the course of duties attributable to acts of violence by terrorists etc.	25 lakhs
(c)	Death occurring during enemy action in war or border skirmishes or in action against militants, terrorists etc.	35 lakhs
(d)	Death occurring while on duty in the specified High Altitude, inaccessible Border Posts, etc on account of natural disasters, extreme weather conditions.	35 lakhs
(e)	Death occurring during enemy action in war or war like engagements specifically notified.	45 lakhs

39. **Death Gratuity.** Admissible to the NoK as per the rates given below:-

- | | | | |
|-----|--------------------|---|---|
| (a) | Less than 1 years | - | 2 times of RE. |
| (b) | 1-5 years | - | 6 times of RE. |
| (c) | 5-20 years | - | 12 times of RE. |
| (d) | More than 20 years | - | One month's pay for every completed year, subject to a maximum of 33 years or Rs 20 lakhs, whichever is less. |

Entitlement of Terminal Benefits Admissible to NoK on Death of the Officer after Retirement

40. **OFP.** When an officer dies due to natural causes neither attributable to nor aggravated by mil service, the NoK is entitled to OFP as under:-

- (a) **Enhanced Rate of OFP.** @ 50% of the last drawn RE for a period of seven years from date of death or till the officer would have attained the age of 67 years had he been alive, whichever is earlier.
- (b) **Normal Rate of OFP.** @ 30% of the last drawn RE for life, on termination of period of Enhanced Rate of Ordinary Family Pension.

41. **SFP/LFP.** Para 8 of Entitlement Rules 2008 stipulates that in case an officer who has been granted Disability Pension / War Injury Pension dies within seven years on account of same cause for which Disability / War Injury Pension was granted to him at the time of release, the NoK is entitled to **Special/Liberalized Family Pension**. In such a scenario, the widow shall have to stake her claim for **Special / Liberalized Family Pension** to AG's Branch **(AG/MP-5(b)/MPRS (O), who in turn shall take up the case with AG/PS-4(Imp-I) for sanction of award.**

Entitlement of Family Pension to the NoK of Missing Officer / Pensioner

42. **General.** The NoK of an officer/pensioner is entitled to OFP in the event of officer/pensioner reported missing. The family must lodge an FIR about the missing officer. The Family Pension shall be admissible with effect from the date of missing of the officer/pensioner but shall be released six month from the date of lodging of FIR.

43. The eligible family member shall have to furnish copy of the FIR and Non-traceable certificate from the police.

44. The pensioner shall be taken as missing/presumed dead from the date of lodging of FIR.

45. The family member shall also have to furnish an indemnity bond declaring that the entitlement released to them shall be refunded to the Govt in case the pensioner is found at a later date.

Additional Quantum of Pension/Family Pension

46. **General.** Consequent to implementation of recommendations of 6th CPC, pensioners/family pensioners of eighty years and above are entitled to additional enhancement in their family pension as given below:-

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

47. The additional quantum shall be admissible on all kinds of pension and family pension.

48. The additional pension shall be paid by the Pension Disbursing Agency (PDA) on their own without awaiting any directions from Pension Sanctioning Authority on the basis of the date of birth of the pensioner and family pensioner already notified in the PPO. In case neither the exact date of birth nor the age is available either in the PPO or in the Records Office, the PDA will send intimation to the pensioner/family pensioner about the non availability of the information regarding his/her date of birth/age and request him/her to submit four copies of one of the following documents duly attested by a Gazetted officer/MLA to the PDA :-

- (a) PAN Card.
- (b) Matriculation Certificate (containing the information regarding date of birth).
- (c) Passport.
- (d) CGHS/ECHS Card.
- (e) Driving Licence (if contains date of birth).
- (f) Election ID Card.

Appeal Against Rejection of Initial Claim of Disability/War Injury Pension

49. **General.** In case the claim for Disability/War Injury Pension has been rejected by the Adjudicating/ Pension Sanctioning Authority, the officer is entitled to submit appeal against rejection of his claim.

50. The Adjudicating Authority is ADG PS for officers upto the rank of Col and AG for officers of the rank of Brig and above.

51. The first appeal against rejection of Disability/War Injury Pension claim is examined by a First Appellate Board, chaired by ADG PS.

52. The second appeal against the rejection of first appeal can be submitted within six months of adjudication of first appeal. The Second Appellate Committee is chaired by the VCOAS.

Monetary Allowance Admissible to Gallantry Awardees

53. **General.** The Gallantry Awardees are entitled to monetary allowance in addition to their pension irrespective of their rank and income. The rates of the monetary allowance in force since 01 Aug 2017 are as under:-

<u>Gallantry Award</u>	<u>Monetary Allowance (Rs. Per month)</u>
Param Vir Chakra (PVC)	20000
Ashok Chakra (AC)	12000
Maha Vir Chakra (MVC)	10000
Kirti Chakra (KC)	9000
Vir Chakra (VrC)	7000
Shaurya Chakra (SC)	6000
Sena/Nao Sena/ Vayu Sena Medal (Awarded for gallantry)	2000

54. The monetary allowance on account of Gallantry Award is also payable to the NoK alongwith the family pension.

55. The monetary allowance admissible to the widow stops on her remarriage.

56. There is no provision for division of monetary allowance between the family pensioners.

57. **Income Tax Exemption.** The following pensionary benefits are exempted from Income Tax:-

- (a) Capitalized Value of Pension (CVP).
- (b) Retirement Gratuity.
- (c) Leave Encashment.
- (d) Disability Pension.
- (e) War Injury Pension.
- (f) Liberalized Family Pension.
- (g) Pensioners/Family pensioners in receipt of monetary allowance for Gallantry Award.

58. In terms of GOI, MOF notification dated 09 Feb 2005 gallantry award winner as mentioned in said letter are exempted from IT on pensionary benefits. Govt letter att as Annex-I to this chapter.

Important Information for Pensioners

59. **General.** The **Pension Payment Order (PPO)** is a very vital document and original PPO and subsequent corrigendum issued by the Pension Sanctioning Authority, PCDA (P), Allahabad should be maintained properly.

60. Keep your spouse informed of the entitlements.

61. In case the original **PPO dispatched by the PCDA (P), Allahabad to the bankers is lost by them**, which result in delay in initiation of the pension, the **bank should issue a loss certificate** and take up the case with PCDA (P), Allahabad for issue of duplicate PPO. The pensioner can also approach his Records alongwith the loss certificate issued by the bank. The Records shall then take up the case with PCDA (P) for issue of duplicate PPO.

62. The pensioner is advised to **approach the Central Pension Processing Cell (CPCC)** of the concerned bank as well as the **payee branch** and **submit his identification for initiation of the pension.**

63. The pensioner must visit his pension disbursing agency (bank) for submission of **life certificate alongwith AADHAR No.** It has to be rendered annually, generally in the month of **November.**

64. Any change in residential address must be intimated to the Records which is MP-5(B)/ MPRS (O) and the bank.

65. There is no requirement of issue of Corrigendum PPO in case the pensioner needs to change his bankers.

66. In case the **pension has not been withdrawn for more than 12 months**, the PDA must be approached alongwith explanation for delay, non-employment and non-conviction certificate failing which the pension would be suspended by the bank.

67. For making any correspondence regarding the pensionary grievances, the following details must be provided:-

(a) IC No.

(b) PCDA (O) A/c No (in case issue pertain to pay & allowances).

(c) The name, rank, length of service and PPO number and date (a copy of PPO may be enclosed if possible).

(d) Name of the bank and the account No.

68. The pensioner can maintain a **joint account with his spouse**. The same also facilitates in release of Life Time Arrears and Family Pension as and when the contingency arises. All Govt letters issued from time to time pertaining to pension are available on the website of PCDA (P), Allahabad at www.pcdapension.nic.in

69. The NoK of an Armed Forces personnel who was in receipt of **two pensions**, i.e from military as well as Civil, shall also be entitled to **two family pension** wef 24 Sep 2012.

70. The entitlement to pension/family pension remains unaffected in respect of **NRI pensioners/change of nationality**. The pensioner/family pensioner is exempted from personal appearance before the PDA provided the Indian Embassy/Mission abroad issues a certificate to the effect that the pensioner/family pensioner has been identified by them on his/her personal appearance wrt the documents viz (i) Marriage Certificate (ii) Passport and (iii) Pension Payment Order.

70A. Dearness Relief as Applicable for Central Govt Pensions wef 01 Jan 1986.

FOURTH CPC		FIFTH CPC			SIXTH CPC	
Period	%	Period	%		Period	%
01/1986	NIL	01/1996	NIL		01/2006	NIL
07/1986	4	07/1996	4		07/2006	2
01/1987	8	01/1997	8		01/2007	6
07/1987	13	07/1997	13		07/2007	9
01/1988	18	01/1998	16		01/2008	12
07/1988	23	07/1998	22		07/2008	16
01/1989	29	01/1999	32		01/2009	22
07/1989	34	07/1999	37		07/2009	27
01/1990	38	01/2000	38		01/2010	35
07/1990	43	07/2000	41		07/2010	45
01/1991	51	01/2001	43		01/2011	51
07/1991	60	07/2001	45		07/2011	58
01/1992	71	01/2002	49		01/2012	65
07/1992	83	07/2002	52		07/2012	72
01/1993	92	01/2003	55		01/2013	80
07/1993	97	07/2003	59		07/2013	90
01/1994	104	01/2004	61		01/2014	100
07/1994	114	50% DR Merged wef 01-04-2004			07/2014	107
01/1995	125		DP	DR	01/2015	113
07/1995	136	04/2004	50	11	07/2015	119
01/1996	148	07/2004	50	14	01/2016	125/0
07/1996	159	01/2005	50	17	07/2016	132/2
01/1997	170	07/2005	50	21	01/2017	136/4
		01/2006	50	24	07/2017	5%
		07/2006	50	29	01/2018	7%
		01/2007	50	35	07/2018	9%
		07/2007	50	41		
		01/2008	50	47		

CHAPTER: 2**OTHER ENTITLEMENTS****Medical Entitlement for Pensioners – ECHS**

71. **Ex-Servicemen Contributory Health Scheme (ECHS).** The Ex-servicemen Contributory Health Scheme (ECHS) has been approved by the Govt of India on 30 Dec 02, with the aim of providing comprehensive medicare to Ex-servicemen in receipt of pension and their dependents. The scheme has been implemented with effect from 01 April 2003.

72. The following are eligible for membership of the scheme:-

- (a) Ex-servicemen drawing pension/disability pension.
- (b) Widow drawing family pension.
- (c) Spouse.
- (d) Unemployed sons below 25 years, unemployed and unmarried daughters.
- (e) Unemployed widowed/divorced daughters.
- (f) Dependent parents whose combined income is less than Rs 3500/- plus DA per month.
- (g) Mentally/physically challenged children for life.

73. All service personnel retiring on or after 01 April 2003 will compulsorily become members by making a one-time contribution. The amount will be compulsorily deducted at source by CDA (Pensions). This one time contribution makes a member a beneficiary of the scheme for life. The rates of contribution wef 29 Dec 2017 are as under:-

Cat	Contribution for ECHS
Offrs	Rs 1,20,000/-
JCOs	Rs 67,000/-
OR	Rs 30,000/-

74. **Medical Facilities.** ECHS has made phenomenal growth over the last 10 years. The Government had initially sanctioned a Central Organisation ECHS, 13 Regional Centres and 227 Polyclinics. This has been further expanded in Oct 2010 and as of now 24 Regional Centres and 345 Polyclinics have been operationalised.

75. Army Group Insurance (Medical Benefit Scheme) will no longer be applicable to future pensioners in view of the compulsory membership of ECHS.

76. To avail of the benefits of ECHS, officers should fill up and dispatch the ECHS Application Form. Members will be issued ECHS membership card for availing the benefits. Verification Certificates of retired officers/widows for ECHS will be issued by AG/MP-5(B) (for non medical Officers) and MPRS (O) (for AMC Officers).

Medical Entitlement for Short Service Officers (SSCOs)

77. **General.** Medical Entitlement Cards will be issued to SSCOs for limited medical facilities in nearest MH. Medical treatment to released SSCOs who are employed in some other organization subsequent to their release from service will continue to be governed by medical attendance rules applicable/prevaling in that organization. Medical Entitlement Cards will be issued to SSCOs on their release from service only after receipt of Non Employment Certificate as per AO 10/97 and an attested Photostat copy of terminal gratuity letter, issued by CDA (O) Pune. Medical Entitlement Cards are issued by AG/MP5 (B).

Terminal Benefits on Retirement from AGIF

78. **Maturity Benefit.** A lump-sum maturity benefit is paid at the time of retirement/release/discharge based on total contribution made during the service along with interest paid on the saving element which is compounded yearly. Annual bonus is paid in addition to interest on total contributed amount. Detailed procedure for claiming the maturity amount has been given in Army Order 23/2002/AGI. The sum comprising accumulated saving element of the monthly contribution to AGIF, Annual Bonus as and when applicable and interest earned at the rates approved from time to time are payable at the time of retirement. The detail of amount due at the time of retirement is shown in Maturity Tables published every year by AGIF for the retirees of that year. Maturity Tables are issued down to unit level. The subscription payable on account of membership of Extended Insurance (EI) scheme, where applicable, is deducted from this sum. Maturity claims are to be submitted, four months prior to the date of retirement to the CDA (O), Pune in duplicate with a copy to AGIF alongwith two passport size photographs of nominee only in accordance with AGIF letter No A/56271/03/AG/Ins(Coord) dt 16 May 99. The format for preferring maturity claim is as per Appendix 'G' to AO 23/2002/AGI, amended from time to time.

79. **Insurance Benefits.** Army Group Insurance Fund provides insurance benefits to the families of Army personnel who may die while in service. With effect from 01 October 2016, the insurance cover is incr from 60 Lakhs to 75 Lakhs for officers and Rs 30 Lakhs to 37.5 Lakhs for JCOs/OR.

80. **Disability Benefits.** The disability benefits are admissible to those members who are invalided out before completion of their terms of engagement and for those whose service is cut short before completion of **contractual period/terms of engagement** in the rank held. It is applicable to both physical and battle casualty case. The disability benefit admissible is 50% of the prevalent insurance cover for 100% disability and proportionately reduced for lower percentage of disability upto 20%, as specified in Release/Invalidment Medical Board Proceedings (AFMSF-16). With effect from 01 April 2011, disability benefits for 100% disability is Rs 20 Lakhs for officers.

81. **Ex – Gratia Disability Allowance to Severely Handicapped and Disabled Officers.** With effect from 13 Oct 2006, a corpus fund equal to 50 percent of the insurance amount has been sanctioned for special category of handicapped officers suffering from Paraplegia, Tetraplegia, total blindness, irreversible comatose conditions, loss of both limbs (Upper & Lower) and invalided out with 100 percent disability and provided with Constant Attendant Allowance permanently. This amount is in addition to the normal disability benefit. The corpus is invested by AGIF in a fixed deposit in a nationalized bank and the interest earnings on this amount paid to the beneficiary during his lifetime only. It is applicable to both physical and battle casualty cases. Wef 01 Jan 2009, corpus amount has been increased to Rs 15 Lakhs for officers. However, it is applicable to those members who have been invalided out on or after 01 Jan 2009.

82. **Benefits under House Building Advance (HBA) and Conveyance Advance (CA) Linked Group Life Insurance Schemes.** AGIF has introduced a compulsory Group Insurance Scheme to insure all loanees under the AGI, HBA and CA Linked Group Life Insurance Schemes for an amount equivalent to the scheduled outstanding loan due to AGIF. Under these schemes, all loanees are compulsorily insured by charging one-time non-refundable premium, calculated on reducing balance of loan amount. In the event of death of a loanee, the NOK will not be required to pay the outstanding balance of AGI House Building/Conveyance loan. However, there is no saving component/survival benefit payable under this scheme.

83. **Sustenance Allowance to Differently Abled Children of Army Personnel who Die in Harness.** With effect from 27 Oct 2007, a fund has been established to give a sustenance allowance of Rs 6000/- per month to a differently abled child for life whose serving parent dies while in service in the Army. As per the scheme, the eligible child should be suffering from autistic spectrum disorders, cerebral palsy, mental retardation or a combination of any two or more disabilities like blindness, low vision, leprosy-cured, hearing impairment, locomotor disability or mental illness and having 40 percent or more disability. The Scheme is applicable only to such eligible children whose serving parents have died on or after 27 Oct 2007.

84. **Social Security Deposit (SSD) Scheme for Widows and Minor Children of the Deceased Members.** SSD Scheme was introduced in Nov 78 with the aim to safeguard the interest of the widows and minor children and ensure security of their deposits. Under the scheme, AGI Insurance benefits of widows or minor children of deceased personnel are invested by the AGIF in Nationalized Banks in cumulative or non-cumulative account to the extent of amount and period stipulated by the member in his nomination. An additional interest of 1.28 percent per annum is provided over and above the bank rate on SSD Scheme provided the investment is done by AGIF for more than two years. Widow can also opt, if the member has not exercised this option.

Improvements in Extended Insurance Scheme of Army Group Insurance Fund

85. **General.** A compulsory Group Extended Insurance (EI) Scheme was introduced in the year 1981 with the aim of providing insurance cover for the death without any maturity benefits for eligible members after retirement/release upto a specified period. It is a term insurance scheme under which in case of death of a member within the period of cover, the nominee is paid the amount of insurance cover and it has no survival benefits. For this scheme, one-time non refundable single premium is deducted from the maturity amount at the time of retirement/discharge/release from the eligible members.

86. The payment liability is worked on the basis of age of entry, likely mortality of period of cover, rate of interest and total payment liability. The subscription amount along with the interest earned is just adequate to meet the liability of all its members. As the scheme works on a group concept, the premium liability is kept as low as possible. The scheme for officers and JCOs/OR are worked out and operated separately so that the benefits and subscription of each group remains within that group only. The subscription paid by JCOs/OR does not benefit the officers and vice versa.

87. With the implementation of Sixth Central Pay Commission recommendations, paying capacity of members has increased. Accordingly, insurance cover for members during service has also been increased, thereby increasing monthly subscription and the maturity benefits to the members. Also there is enhanced awareness in the environment about inescapable requirement of insurance cover even after retirement. Thus, the environment had been approaching AGIF for the increase of Post Retirement EI Cover. The proposal was discussed during the Fifty Fifth Meeting of the Board of Governors of AGIF held on 21 April 09. The Board of Governors has approved revision in EI Scheme as given in the succeeding paragraphs.

88. **EI Cover**. Increased from Rs 6 Lakhs to 10 Lakhs for officers. In case of JCOs/OR, it is increased from existing Rs 3 Lakhs to Rs 5 Lakhs.

89. **Admissibility**. The improved EI cover will be applicable from the prospective date to all eligible members retiring/released/discharged from Army on and after 30 June 2009 and eligible for membership of EI Scheme as per the existing eligibility conditions.

90. **Period of Cover**. The members who are retiring/released/discharged on or after 01 April 2017 will be covered for a period of 30 years after retirement or 80 years of age, whichever is earlier, under the revised EI Scheme.

91. **One Time Non-Refundable Premium Payable at the Time of Retirement / Release / Discharge**. Based on the period of cover applicable, the following onetime non refundable premium as worked out by the actuary will be deducted out of maturity benefits from the eligible members including Short Service Commissioned Officers (SSCOs) and MNS Officers at the time of retirement/Release/Discharge:-

<u>Ser No</u>	<u>Age of Retirement</u>	<u>One Time Premium Payable in Rs</u>
(a)	52 years and Below	1,09,220/-
(b)	53 years	1,07,515/-
(c)	54 years	1,05,810/-
(d)	55 years	1,04,105/-
(e)	56 years	1,02,400/-
(f)	57 years	1,00,695/-
(g)	58 years	98,990/-
(h)	59 years	97,285/-
(j)	60 years	95,580/-
(k)	61 years	93,875/-
(l)	62 years	92,170/-

(Premium will be reviewed periodically based on experience of mortality and interest rates and revised when considered necessary for future retirees.)

92. **Survival Benefits.** It being a Term Insurance Scheme, the EI Scheme provides purely an insurance cover for death during the period of cover and does not have any survival benefits, i.e. in case the member survives beyond the period of cover, no survival/maturity benefit is admissible.

93. **EI Certificate of Eligible Members.** The detail showing period of cover, insurance amount and onetime non refundable premium will be indicated in the EI Certificates issued to the eligible members retiring/released/discharge on and after 30 June 2009.

94. **Coverage for Members who Joined the Scheme Earlier.** The existing EI cover and period will continue as shown on the EI Certificate issued to members who have retired prior to 30 June 2009.

Miscellaneous Entitlements

95. **Canteen Facilities.**

(a) Service pensioners of all ranks including family pensioners are authorized to avail of indigenous canteen stores less especially allocated/short supply items. For this purpose the entitled individual are attached to the nearest Station/Unit Run Canteen, as convenient by Station HQ. Similar action is to be taken for drawl of ration upto permissible scale, on payment from nearest supply depot.

(b) Widows of officers including Hony Commissioned officers (whether the officer expired while in service or after retirement) are authorized to draw liquor as per rank held.

96. **Travel and Baggage Allowance.** The officer proceeding on retirement/release, besides Composite Transfer Grant (CTG) is entitled to free conveyance including free conveyance of baggage for self and members of the family, personal conveyance from the last duty station to their permanent home address as recorded in official documents or to the place where they and their families are to settle down permanently even if it is other than declared home town in India. Similar facilities are available to the widow/family, in case of death of the officer while in service. However no cash advance will be admissible. Officer/NOK will have to apply for reimbursement of the claim.

97. **Air Travel Concession.** Air India has extended 75% concession in fare for travel in domestic flights to the following categories:-

- (a) Recipients of Level-1(PVC&AC) and Level-II (MVC&KC) Gallantry Awards.
- (b) War disabled officers and war widows of 1962, 1965, 1971 Conflicts and OP VIJAY are issued with Air Travel Concession Cards by MP-5(B).
- (c) War widows of Indian Armed Forces personnel killed in action. Identity Cards to the war widows are issued by respective ZSB/KSB.

98. **Rail Travel Concession.**

- (a) First Class/AC-2 Tier Complimentary Card Pass facility is available to the Chakra Series Gallantry Awardees and widows of posthumous awardees along with a companion in all Express/Mail Trains except Rajdhani and Shatabdi Express Trains. However, facilities to travel by Shatabdi and Rajdhani Express trains have been extended to the awardees and widows of posthumous awardees of PVC, MVC, VrC and Ashok Chakra only.
- (b) 75% concession for travel in 2nd Class Mail/Express Trains is available to the war widows and widows of personnel killed in action against terrorists and extremists.
- (c) Complimentary Cards are issued/ renewed by Divisional Railway Manager (DRM) and Headquarters Office of Railways, whereas Identity Cards to the war widows are issued by respective ZSBs/KSB. The pass will be issued by the Office of the DRM and Headquarters Office of the Railways on receipt of application on plain paper from the recipient of the Gallantry Award or the Widow of the posthumous winner of Gallantry Award, giving the following details :-
 - (i) Name of the recipient of Gallantry Award (in block letters).
 - (ii) Residential Address.
 - (iii) Attested photocopy of the Citation/Gazette Notification of the Gallantry Award.
 - (iv) In case of widow of posthumous winner of Gallantry Award, attested copy of Pension Payment Order (PPO) would also be enclosed along with photocopy of the identity card issued by the ZSB/RSB.

(v) Two copies of recent passport size photographs of the recipient of such awards of the Widows of the posthumous Awardees as the case may be (attested by a Gazetted Officer) would also be enclosed with the application.

99. **Telephone Concession.**

(a) **Entitlement.** Chakra Series Gallantry Award Winners, War Widows and Disabled Soldiers.

(b) **Concession.**

(i) Full concession in installation charges.

(ii) Full concession in rental charges to Chakra Series Gallantry Awardees.

(iii) 50% concession in normal rental charges to war widows and disabled soldiers.

(iv) Exempted from paying registration charges.

(v) Priority under Non-OYT Special category for release of tele connection.

100. **Retention of Accommodation.** Officer on superannuation/retirement/invalidation are permitted to retain Govt married accommodation including accommodation hired by the officer on rent-reimbursement basis (but not his own house) for a maximum period of three months at the last duty station or at any other station where the family of the officer is residing in separated family accommodation when posted in field area.

CHAPTER: 3**GRANTS / RELIEF****Closure Of Army Offrs Benevolent Fund**

1. AOBF has been closed wef 01 Jan 2018. Disbursement will depend on the total subscription made by the offr and availability of corpus fund.
2. Offrs are requested to forward the following details alongwith a cancelled cheque for refund the amount by AOBF, if not fwd earlier : -
 - (a) Pers No, Rank and Name.
 - (b) Date of Birth.
 - (c) Date of Commission.
 - (d) Regt Commissioned into/Present Arm/Service.
 - (e) Date of Retirement.
 - (f) Present address with PIN Code.
3. Post the closure of AOBF, offrs/NOK of offrs who were eligible for platinum grant/Demise Grant prior to 01 Jan 2018 and have not recd the grant are requested to forward their claim to AOBF office alongwith requisite documents at the under mentioned address :-

AOBF
IHQ of MoD
C&W Dte (CW-8)
AG's Branch
Room No – 17B, 2nd Floor, WB-III
RK Puram, New Delhi – 110066

Financial Assistance

102. **General.** Financial Assistance from AG's Welfare Fund is granted to the extent possible to serving/ex-servicemen and their widows/NOK/dependents on receipt of applications on the prescribed form DD-40, when they are under distressed circumstances for purposes of their maintenance and subsistence.

Medical Distress Grant

103. **General.** Medical Distress Grant is given to the ex-servicemen who are suffering from serious diseases such as heart, cancer, renal and other diseases for which life saving drugs are recommended by the hospital. The grant is given to those who are not the members of ECHS. Distress Grants, in exceptional cases, may also be given to some extent to serving/ex-servicemen for treatment outside Military Hospitals, if the patient needs urgent care and evacuation to the nearest MH is not advisable due to distance involved and urgent nature of ailment.

104. Applications for grants for medical cases shall be submitted on form DD-40 accompanied by supporting medical documents, including suitable certificate by Military Hospital Authorities and original receipts/bills/estimate of expenditure on medical treatment.

105. Dealing Section and Address

Ceremonial & Welfare Directorate
 CW-4/Room No. 206B
 Adjutant General's Branch
 Integrated HQ of MoD (Army)
 South Block, DHQ PO
 New Delhi – 110 011
(Tele: 23018110)

Rehabilitation/ Caring Facilities for Veterans

106. **General.** The following rehabilitation/ caring facilities are being run for veterans:-

Ser No	Welfare Scheme		
(a)	<p><u>Paraplegic Rehabilitation Centre (PRCs).</u> Paraplegic Rehabilitation Centres (PRC) at Kirkee and Mohali with a capacity of 109 and 45 beds respectively are being run for rehabilitation of Paraplegic and Tetraplegic ex-servicemen. The addresses of these institutes are as under :-</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> Paraplegic Rehabilitation Centre Park Road, Kirkee Pune (Maharashtra)- 411020 Tele - 020-26023191, 020-5803191 Fax - 020-5820505 E-mail - pararehab_c@sify.com </td> <td style="width: 50%; vertical-align: top;"> Paraplegic Rehabilitation Centre SAS Nagar (Mohali) Phase VI, Dist - Mohali (Punjab)-160055 Tele : 0172-2225352 </td> </tr> </table>	Paraplegic Rehabilitation Centre Park Road, Kirkee Pune (Maharashtra)- 411020 Tele - 020-26023191, 020-5803191 Fax - 020-5820505 E-mail - pararehab_c@sify.com	Paraplegic Rehabilitation Centre SAS Nagar (Mohali) Phase VI, Dist - Mohali (Punjab)-160055 Tele : 0172-2225352
Paraplegic Rehabilitation Centre Park Road, Kirkee Pune (Maharashtra)- 411020 Tele - 020-26023191, 020-5803191 Fax - 020-5820505 E-mail - pararehab_c@sify.com	Paraplegic Rehabilitation Centre SAS Nagar (Mohali) Phase VI, Dist - Mohali (Punjab)-160055 Tele : 0172-2225352		
(b)	<p><u>Artificial Limb Centre, Pune.</u> A pioneer in manufacturing superior quality prosthesis. Providing med and trg support to needy amputees of Armed Forces. Artificial Limb Centre, PIN 900449, c/o 56 APO</p>		
(c)	<p><u>Palliative Care Centre, Base Hosp, Delhi Cantt.</u> Established at Base Hospital, Delhi Cantt for serving and ex-servicemen and their dependents suffering from terminal stage of Cancer and other diseases can avail this facility.</p> <p style="text-align: center;">Palliative Care Centre Base Hosp, Delhi Cantt. Tele – 011-25681276 & 37308 (Extn)</p>		
(d)	<p>An old age home is under constr at sector 2, Panchkula with 60 units. It is likely to be ready by May 2015 and would function on the concept of pay and stay.</p>		

107. CW-5, CW Dte, AG's Branch is the interface section at Army HQ for the above mentioned institutes. The address and tele No is as under:-

CW Dte/CW-5
Room No. 404, Sena Bhawan
New Delhi-110 011
Tele: 23012662

Army Officers Contributory Education Fund (AOCEF) Benefits

108. **General.**

(a) Officers who have contributed subscription towards AOCEF for 26 years before proceeding on retirement are eligible for AOCEF benefits in accordance with SAO 3/S/2003. Officers invalided out on medical grounds are eligible for AOCEF benefits without payment of any further subscription.

(b) Officers proceeding on retirement/release or relinquish their commission before completion of 26 years subscription would only be eligible for AOCEF benefits, if they submit the following before proceeding on retirement :-

(i) Option certificate for continued membership as per specimen given at **Appendix 'G'** to SAO 3/S/2003 along with photocopy of retirement order.

(ii) Payment of balance subscription to complete 26 years in one lump sum at the rate applicable at the time of proceeding on retirement by bank draft drawn in favour of Director AOCEF payable at New Delhi.

(c) Officers proceeding on retirement/release before 26 years of subscription without exercising the option for continued membership and payment of balance subscription to complete 26 years will not be eligible to avail the benefits under the above scheme. **The option certificate and balance subscription will not be accepted after retirement.** AOCEF benefits to the wards of officers, who die in operations or due to other reasons during service, are paid on attaining 18 years of age by their wards without payment of any further subscription from the date of demise of the officers.

Educational Scholarships

109. **General**. Educational scholarships are disbursed to the children of Army personnel of the following categories:-

(a) **Battle Casualty**. 100% reimbursement from Class-1 onwards. To claim the benefits, please contact CW-3, AG's Branch, IHQ of MoD(Army), New Delhi-110011.

(i) Complete exemption from tuition fee (full amount) and other fees (capitation fee and caution money not included) levied by the educational institution 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 institute).

(ii) Grants to meet hostel charges in full for those studying in boarding schools and colleges.

(iii) **Cost of Books and Stationary**. Rs 1000/- per annum per student or the amount claimed by the student whichever is less.

(iv) **Cost of Uniform where this is Compulsory**. Rs 1700/- at the maximum during 1st year and Rs 700/- for the subsequent years per annum per student or the amount claimed by the student whichever is less.

(v) **Clothing**. Rs 500/- for the first year and Rs 300/- for the subsequent years per annum per student or the amount claimed by the student whichever is less.

(vi) The above educational concessions will be available upto and inclusive of the First Degree Courses. Therefore, individual can apply to R&W Section for educational scholarship from Army Welfare Corporates.

(b) **Death in Harness Cases**. Wards of all personnel who have died in harness are given scholarship by **R&W Section of AG's Branch**. Imp details are:-

(i) **Eligibility**. Children of all death in harness cases, other than battle casualties.

(ii) Maximum of two children and from Class I onwards. Children securing less than 45% marks are not eligible for this scholarship. The scholarship is given at the following rates:-

- (aa) Class I-VIII - Rs 10,000/- per annum per child.
- (ab) Class IX- XII - Rs 14,000/- per annum per child.
- (ac) Graduation - Rs 20,000/- per annum per child.
- (ad) Post Graduation - Rs 25,000/- per annum per child.
- (ae) Professional Courses - Tuition Fees + Rs 5000/- (For books) subject to a maximum of Rs 50,000/- per annum per child.

(iii) **Application.** Application Form duly filled along with the following documents may please be forwarded to R&W Section, AG's Branch, IHQ of MoD(Army), Kashmir House, New Delhi 110011 by 30 Nov each year.

- (aa) Mark sheet of the last class.
- (ab) Certificate from the Principal where studying.
- (ac) Original receipts of tuition fees.

Army Wives Welfare Association (AWWA) Financial Grants

110. **Ex-Gratia Grant.** A onetime grant of Rs 5000/- is being given as a token of immediate financial relief from AWWA to the NOK of all ranks of the army who die in harness. This amount is supposed to be given by the unit / formation / institution / establishment immediately on demise of a soldier. The concerned unit can claim the amount by submitting the details to respective Command AWWA directly. The Command AWWA prepares the required cheque for the concerned unit and sends it through the Command AWWA channel.

111. **Disaster Relief Fund.** AWWA also supports Nation Building efforts during disaster relief. Funds through corpus and by synergizing with various NGOs and Govt bodies are provided for relief and rehabilitation of affected areas. Meritorious cases are also considered for individual relief, at the discretion of Management Committee and the approval of President AWWA. Such cases must submit an application, alongwith supporting documents, report from the panchayat/zila authorities, extent of damage, relief provided by various agencies. The application should be routed through duly verified by Zila Sainik Board/Unit.

112. **Education Scholarship.** Education scholarship to children of Veer Naris, widowed after retirement, children of disabled/invalided soldiers not drawing pension and differently abled children of such categories pursuing secondary/higher secondary/technical/professional education are also considered for educational scholarships by AWWA. The following categories of students are supported by AWWA:-

(a) All ladies widowed after the retirement of their husbands are eligible for educational scholarship grant at the rate of Rs 4000/- for first child and Rs 3000/- for the second child.

(b) The above rates of scholarship will also apply to differently abled children of ladies widowed after retirement of their husbands who are pursuing secondary/higher secondary/technical/professional education.

(c) Scholarship for children of disabled soldiers invalided out of service on medical grounds without pension at the rate of Rs 4000/- for first child and Rs 3000/- for second child per year.

(d) Technical education grant to the children of widows and invalided disabled soldiers not drawing pension and pursuing technical education up to a maximum of Rs 30,000/-. The tuition fee in such cases upto a maximum of Rs 30,000/- will be fully reimbursed from the technical education fund.

(e) Any other deserving case at the discretion of President AWWA.

113. **Daughter Marriage.** Financial assistance for marriage of daughter of widows of soldiers who die in harness and boarded out war disabled soldiers is granted by R & W Section from Army Welfare Corpuses.

AWWA and War Memorial Hostels

114. **General.** The Army is committed towards education of children of all personnel and has set up a number of Army Hostels in various cantonments around the country to this end.

115. **Purpose.** To ensure continued quality education especially to the children of martyrs and war disabled soldiers. Welfare Hostels have been established across the country. These hostels have generally been co-located with respective Regimental Centres. Some girls and boys hostels are also located in cities where the demand for accommodation of children pursuing graduate level courses is high.

116. **Facilities.** The following facilities are provided to the students at these Hostels:-

- (a) Free/subsidized boarding and lodging.
- (b) Books and stationary.
- (c) Games and sports facilities.
- (d) Medical cover.
- (e) Organized excursions, educational trips.
- (f) Extra coaching classes and close supervision.

117. **Administration.** Being co-located with the Regimental Centres, the local administration is carried out through the Regimental Centres and is closely monitored by the Centre Commandants. The Rehabilitation & Welfare Section, AG's Branch is responsible for monitoring and supervision of these Children Hostels.

118. **Eligibility.** These Hostels generally cater to the wards of martyrs of the Regimental Centres where these Hostels are located. However subject to availability, wards of martyrs of other Regiments can also be admitted to these Hostels. These facilities can also be utilized by wards of deceased ex-servicemen.

119. **Funding.** Funds for running of these Hostels are made available by various Rehabilitation & Welfare Organizations at the level of Ministry of Defence and the army level. These include, Kendriya Sainik Board, State Governments, Ceremonial & Welfare Directorate at Army Headquarters, Army Commands, Area Headquarters, Regimental Centres and individual units.

120. **Reservation of Allotment of Flats by Army Welfare Housing Organisation.** Widows/NOKs of fatal battle casualties are eligible 3% reservation by Army Welfare housing Organization for allotment of residential flats. The flat has to be applied for within two years of occurrence of death.

121. **AWWA Contacts.**

S/No	Command	E Mail-ID	Tele No off
(a)	AWWA Sectt	soawwwa@awwa-india.org	011-23018183
(b)	Southern Command	awwa_sc_pune@sify.com	020-26359222
(c)	Eastern Command	awwaec05@yahoo.co.in	033-22489142
(d)	Western Command	awwahqwc@yahoo.co.in	0172-2862764
(e)	Central Command	awwahqcc@yahoo.co.in	0522-2483394
(f)	Northern Command	awwa_nc@rediffmail.com	01922-242443
(g)	Army Training Comd	awwasoawwa@yahoo.co.in	0177-2651431
(h)	South-West Comd	awwaaswc05@yahoo.co.in	0141-2232025

Head Office**Dir (Welfare)****President AWWA Secretariat****210, South Block, IHQ of MoD (Army)****New Delhi – 110011****011-23012897 (Contact No & Fax)****Web Site**www.awwa-india.orglink www.indianarmy.nic.in**E Mail**presidentawwa@awwa-india.orgsoawwa@awwa-india.orgihrc@awwa-india.org

CHAPTER: 4**USEFUL TIPS TO PENSIONERS AND THE NOK****Emergency Identification**

122. **General.** While helping a person involved in an accident, rescuers look for any mark of identification and anything which says “In case of emergency”, “call so and so”. Many people carry that, but doctors on the scene wish that people should carry medical ID Cards as well. Such cards display major medical information which the ill or injured person may not be able to convey. Lack of information leads to waste of time, which is crucial when it is a matter of life or death.

123. Consider the possibilities, an epileptic who goes into a daze before a fit can be mistaken for a drug addict, a woman who is not so obviously pregnant may get treatment that affects the baby. Lay rescuers sometimes ignore a person in a diabetic coma as drunk. Even contact lenses can damage the eyes if left for long on an unconscious person. If doctors are unaware that the victim is a heart patient taking anti-clotting drugs, they may not be able to stop his bleeding. A person with a penicillin allergy may die if it is given during an emergency. The possibilities are scary.

124. A simple homemade emergency card can prove to be life saver. All you need to say is “Your name and address, * In case of emergency call _____, * Present medical problems _____ * Drug allergies _____, * Medicines taken regularly _____, * Blood Group _____. Retired persons may also include * PPO No and ECHS Card No. Always keep this card with you in your wallet/purse.

Execution of Will

125. **General.** Will is a legal expression of disposal of one’s possession as per his/her wishes after their death. If a person dies without making a ‘Will’, it is termed as ‘INTESTATE’. The ‘Will’ is governed by Indian Succession Act 1925 and also covered in Army Order 4/91. There are two types of ‘Wills’- ‘General Will’ and ‘Privileged (Special Rights) Will’. A ‘Will’ executed by a serving soldier, airman or naval person is called a ‘Privileged Will’ and is usually not questioned by Law. A person making a will is called a ‘Testator’. Only execution of the ‘General Will’ is being discussed in succeeding paragraphs.

126. Why to Make a Will.

- (a) It is never too early to execute a 'Will' and everyone is advised to do so at the earliest.
- (b) When an individual gets married/re-married, he should consider executing a 'Will' in favour of his wife.
- (c) No one should be compelled to make a 'Will', if for any reason he is not inclined to do so.
- (d) On the death of an individual, if no 'Will' is made, i.e. 'Intestate', then the individual's properties are equally distributed among his or her heirs. In such a case, the individual's spouse or unmarried children or an ailing relative is likely to suffer unintended financial loss.
- (e) Provident Fund, Gratuity, LIC claims etc are generally nominated. However, the nominated person is entitled to receive the amount only on behalf of the rightful heirs, who will ultimately not get these amounts if the same is not specifically stated in the 'Will'.
- (f) House or other immovable properties, even if held in joint names, the same can be claimed by other heirs unless it is specifically so mentioned, in the 'Will'.
- (g) Even if there is only one heir and no 'Will' is made, other relatives can stake claim on the properties by taking advantage of the provisions of law. In some cases, even the sole heir is called upon to provide his or her bonafide claim in the court of law.
- (h) More often than not, the 'Will' is the only tool to ensure proper and dignified treatment in the old age.
- (j) There are many occasions in one's life, when one feels highly obliged towards someone in particular or one feels like giving a helping hand to some individual or a social organization even for a religious cause. One of the best ways to give expressions to your feelings is to allocate a suitable asset through the medium of your Will.
- (k) On occasions, if all the offspring's are not enjoying the same financial status, a suitable balance can be sought through the medium of the 'Will'. Even for a disabled child, adequate provision can be made through the 'Will'.
- (l) Every lady can and should make a suitable 'Will' of her possessions as per her desire. Particularly, the ornaments and other household items are considered as STREE DHAN or the Lady's Wealth and the lady is free to dispose off the same as per her wish.

127. **Attributes of a Will.**

- (a) A 'Will' should be clear-cut, unambiguous and precise.
- (b) The 'Will' should not have been made under duress.
- (c) No stamp paper or stamp duty is required. Plain white paper and preferably black pen should be used.
- (d) There is no special style or word phrasing necessary, but the language should be unambiguous. Mostly, the 'Will' is drafted by persons who have little knowledge of law and often have little command over the language. In such cases, it is better to consult the solicitor.
- (e) As far as possible the 'Will' should be self written in own hand writing and signed. The illiterates should place left hand thumb impression on the document.
- (f) If the person making the 'Will' is sick, the same should be signed in the presence of a doctor. A suitable certificate from the doctor stating that the individual making the 'Will' was in full control of his faculties and capable of conscientious thinking while signing the same, should be endorsed on the 'Will'.
- (g) The signing of the 'Will' should be witnessed and signed by at least two individuals, recording their names and addresses. The witnesses, as far as possible, should be younger in age than the person making the 'Will' and should not be beneficiaries of the 'Will'.
- (h) It is not compulsory to register the 'Will'. There is provision for registration of the 'Will' either by the Testator (maker of the 'Will') or by the person nominated as the executor of the 'Will' and there is no time restriction for the same. The main advantages of registering the 'Will' are, that the same is considered authentic and if the original is lost, then a certified copy of the same can be obtained from the Registration Office. Another advantages is that those seeking mutation, in the case of registered 'Wills', will no more need to avail "No Objection Certificates" from other legal heirs of property. A sealed envelope containing the copy of the 'Will' is to be handed over to the Registration Office for safe custody. On demand of a copy, the envelope is opened and the 'Will' is first copied in the register. A copy of this document, duly certified, is then handed over.
- (j) The 'Will' can be changed or modified by the maker at anytime. However, if a new document is made or a correction slip is attached (called CODICIL), the original formalities must be followed. In case of a new document, it should be clearly stated that, "This 'Will' supersedes the earlier 'Will' made on – (date)". In absence of such a mention, the new 'Will' may be considered as void.

(k) To ensure that the arrangements made in the 'Will' are properly carried out, a person or a bank may be nominated in the 'Will' as per Executor of the 'Will'. Suitable remuneration for the Executor and his expenses should be catered for in the 'Will'.

128. **What can be 'Willed'.**

(a) All the properties acquired from own earnings e.g. salaries, business, investments, shares, provident fund, gratuity, LIC claims etc qualify for disposal as per one's 'Will', and the same cannot be challenged by the heirs.

(b) As per Hindu Law, a Hindu lady is the bonafide owner of the immovable properties in her name, besides all the ornaments and household goods she has received from her parents, her husband, her in laws etc, and is free to dispose off the same as per her own desire.

(c) An individual generally, 'Wills' his entire possessions to his/her spouse or death. Properties gained through hereditary rites are liable for equal distribution to the direct heirs. It is convenient to mention details of such properties as well as the direct heirs in ones 'Wills'.

(d) When some self acquired properties are held in joint names, the portion of the properties owned by an individual can be disposed off through the 'Will'.

(e) It is convenient to attach a detailed list of the entire belongings, with the 'Will'. It is inevitable that such a list will undergo certain changes in due course of time. A suitable mention of action to be taken in such an eventuality can be incorporated in the 'Will'.

129. **When the Will can be Declared as Void.**

(a) If it is established that the 'Will' itself or some portion of it has been written under duress.

(b) If there is over writings and changes which are not authenticated by the maker of the 'Will' and the witness.

(c) If the 'Will' is not duly signed by the witnesses.

(d) If the provisions made in the 'Will' are impossible to comply with or not legal or are derogatory to social harmony.

130. **Obtaining a "Probate of Will"**. Probate means to determine judicially the validity of a 'Will'. The same is granted by a District Judge when a 'Will' exists. For this, the person in whose favour the 'Will' is made or the executor of the same must make an application to the District Judge of competent jurisdiction in accordance with Section 264

of the Indian Succession Act, 1925. The District Judge, in turn will send a copy of the application to the Judge in whose jurisdiction the late Testator had fixed residence. In order to obtain Probate of 'Will', there are two legal requirements. Firstly, to establish in the civil court of law, that the 'Will' in question had been made voluntarily and signed by the deceased Testator in the presence of independent witnesses, and secondly, to ascertain that there was no subsequent 'Will' executed by the deceased. To establish the first requirement, those who have signed as witnesses are required to appear in the civil court and give evidence to authenticate the 'Will' in question. Once this is done, the court promulgates notice in Govt. Gazette and local newspapers to produce before the court within the given period, any 'Will', if held by anyone claiming to be made by the so named Testator. When the 'Will' in question is not contested by any other member of the family, a Probate of 'Will' is issued by the Court. In case witnesses to the 'Will' have predeceased or are not traceable, then the nominees have to obtain succession certificate for claiming the estate of the deceased. If the 'Will' is registered with the Registrar/Sub Registrar, it obviates the requirement of presence of witnesses to appear before the Magistrate to authenticate the 'Will' and obtaining of probate of 'Will' is made easier.

131. In case of a 'Will' made by a Hindu, Sikh, Jain or Buddhists, probate is mandatory for immovable properties situated in West Bengal, Pondicherry, Chennai and Mumbai. Probate is not necessary in other states of India, especially so if the 'Will' is a valid registered document. However if the court has to issue a decree against a debtor of the testator (Insurance Policy of a bank deposit), probate of the 'Will' is essential. However if no executor is appointed in the 'Will', the question of grant of probate does not arise. Further, non-registration of a 'Will' does not come in the way of obtaining a probate.

132. **Obtaining of Succession Certificate.** Succession in legal language means the order in which or the conditions under which one person after another succeeds to property, dignity or title. Application for grant of a succession certificate is required to be made to the District Judge. The petition is said to be signed and verified by or on behalf of the applicant in the manner prescribed by the Code of Civil Procedure. The Petition must contain the date and time of death of the deceased, the ordinary residence of the deceased at the time of his death and if any such residence was not within the local limit of the jurisdiction of the judge to whom the application was made, then the details of the property of the deceased within those limits. In addition, the petition should also contain the details of the family or other near relatives of the deceased and their respective residences, the right in which the claim and the debts and the securities in respect of

which the certificate is applied for. On receipt of the petition, the District Judge shall fix a day for hearing. On the day fixed for the hearing, the District Judge shall proceed to decide in a summary manner the right to the grant of certificate. When the judge decides that the right to the properties belongs to the applicant, he shall make an order for the grant of certificate to the person.

Concessions for Senior Citizens

133. **General.** Senior citizens (those who are 65 years and above) have been given concessions by various Govt Agencies/ Departments. Some of the important ones are listed below:

- (a) Total exemption of Income Tax on annual income upto Rs 2, 50,000 with an additional rebate of Rs 2,000 when the income is below Rs. 5 Lakhs. Please update such exemptions annually based on the Finance Bill.
- (b) 30% discount on rail fare for all classes of travel in case of ladies who are 60 years old and above.
- (c) 50% discount on basic air fare by Domestic airlines.
- (d) Club subscription for Senior Citizens- Some clubs either charge reduced rate or exempt senior citizens from payment of monthly subscriptions. Do check with your club for this facility.
- (e) **Grand Citizen Award- Servicemen.** An Ex-serviceman (Pensioner or non-pensioner) belonging to Delhi and registered with Rajya Sainik Board, on attaining the age of 80 years, will be given a onetime grant of Rs 5,000 as Grand Citizen Award. Apply to Secretary, Rajya Sainik Board, No. 1, Rajpur Road, Delhi-54.

What your Spouse/NOK Should Know

134. **General.** You might have made enough money to make your family comfortable for the rest of their lives, but will they get what is rightfully theirs. Have you ever bothered to think what would happen to your family after you have departed from this world. In modern life, matters are not as simple as they should be. Every aspect needs a document, a written statement. May be you do have them, but where are they? Are they easily accessible? Even the educated and working ladies generally do not take any interest in financial matters. They take pride in saying that my husband looks after financial/bank matters. Please tell your Spouse/NOK where/how to locate and to operate

the following while you are alive. Also prepare a file containing all letters which are required to be sent by the widow/NOK to various authorities, with all columns completed less date and **cause of death being left blank**. The widow should be able to only fill these blank columns, date the letter, sign and post the same. Separate envelopes duly addressed should also be attached with each letter. This action will be of immense help to the widow in her time of grief. The following documents must be kept centrally with the knowledge of Spouse/NoK:-

- (a) 'Will'.
- (b) Details of Bank Accounts and Bank Lockers (including key number).
- (c) Bank/Post Office Accounts and lockers should be in joint names. Facilities of nomination should be availed. Nominee should be other than joint operators.
- (d) Fixed Deposits should be held jointly. Date of payment of interest as well as of maturity should be noted in a diary or on a calendar for timely action.
- (e) Cumulative Time Deposits of Bank/Post Office, PPF etc. Pass Books should be got updated regularly.
- (f) Birth Certificate.
- (g) Motor car/scooter papers and insurance papers for these.
- (h) Income Tax/Wealth Tax files.
- (j) Policy files- LIC, GIC, Health/Medicaid/Fire/Household Accident etc.
- (k) Pension Papers, if superannuated.
- (l) Property files- Real Estate, Flat ownership etc.
- (m) Property Tax papers.
- (n) Telephone file- first original Bill, where in rent equivalent to twelve months has been retained as security, should be preserved.
- (o) Deposit receipt for Gas/Electricity/Water etc.
- (p) Passport, Driving License, Identity Card, ECHS Card, Canteen Smart Card, Sainik Board Ex-Servicemen Identity Card, Club/Institute membership cards etc (photo copies of thereof to be kept separately).
- (q) Medical file including relevant test reports and medicines taken regularly.
- (r) Share certificates, their allotment advice for ascertaining capital gains.
- (s) Rent papers (Receipts, Lease document and any related correspondence).
- (t) Pending litigation papers and court decision, if any.
- (u) Details of loans, if any, taken for House-building/purchase of car etc and their repayment schedule.

- (v) Details of Credit Cards with dates of validity.
- (w) Any other matter of interest to your family/NOK.

135. **Immediate Action to be taken by Family/Friends.**

- (a) If the deceased had registered with an Organ Retrieval Banking Organisation (ORBO) for donation of organs, they should be informed immediately to do the needful.
- (b) Inform relatives and friends.
- (c) Decide the time, date and place where funeral is to be done and inform all concerned including the local unit responsible for providing assistance in organizing funeral services, for necessary action.
- (d) Obtain Death Certificate from the Hospital/Attending Doctor or a Registered Medical Practitioner.
- (e) Arrange a vehicle/Hearse for carrying the body.
- (f) Arrange material required for cremation.
- (g) Obtain cremation certificate from the cremation ground authority. (h) The certificates mentioned at (d) and (g) above are to be submitted to Municipal Authorities for Registration of Births and Deaths for issue of the Death Certificate.
- (j) Obtain at least 30 Copies of Death Certificate from the Municipal Authorities for Registration of Births and Deaths. These are required to be submitted with all claims.

136. **Intimation of Death.** Death of an officer is to be intimated/ informed at the earliest to large number of authorities as per the suggested list given below:-

- (a) In the case of death due to an accident, lodge an FIR at the nearest police station at the earliest. This will be required for claims on Insurance Companies as well as for processing payment of compensation by the concerned authorities.
- (b) AG's Branch/MP 5(b), AG's Branch/PS-4, AG/s Branch/CW 8 (AOBF) and Army Gp Insurance (for extended life cover). Specimen attached at Annx-III.
- (c) PCDA (P) through AG/MP-5 (b). Specimen attached at Annx-IV.
- (d) Manager of the Bank (Pension Disbursing Authority). Specimen attached at Annx-V.
- (e) Directorate of Regt/Corp concerned. Specimen attached at Annx-VI & VII.
- (f) Regional HQ of ECHS.

- (g) Various clubs for either transfer of membership to the widow or for refund of security deposits. A suggested specimen letter to the clubs is enclosed. Specimen attached at Annx-VIII to X.
- (h) Municipal authority for transfer of property tax details/ AWHO/NOIDA Authority etc, as applicable for the transfer of house/flat in the name of the widow and for the change of mutation.
- (k) Telephone authority for transfer of telephone connection.
- (l) Electricity Authority, Water Supply Authority for transfer of name for the Meter Connection. Specimen attached at Annx-XI & XII.
- (m) Rationing Authority for change of name of Head of Family in the Ration Card.
- (n) Income Tax Authority for finalizing the tax return of the deceased.
- (o) Bankers for encashment of FDR's, Pension, Loans etc.
- (p) Licensing Authority of the Police for transfer of Private Fire Arms.
- (q) LIC/GIC, if applicable, in respect of the insurance policies.
- (r) If proper WILL exists, approach court having jurisdiction for "Probate of WILL", and Succession Certificate for mutation of property, transfer of shares etc.
- (s) Zila/Rajya Sainik Welfare Board for Widow Identity Card. Specimen attached at Annx- XIII.
- (t) Concerned post Office for settlement of deposits of Saving Bank Account, NSS, NSC, PPF etc.
- (u) Obtain Medical Treatment Entitlement Card (if not earlier obtained by the Officer) from AG/MP-5(b).
- (v) Canteen Department, Specimen attached at Annx- XIV.

CHAPTER: 5**EMPLOYMENT ASSISTANCE TO RETIRED OFFICERS AND THEIR NOK****Provisions for Seeking Employment Post Retirement****137. Procedure for Grant of Re-employment.**

(a) Regular Officers upto the rank of Brigs (Less AMC & RVC), who superannuate while on regular service are eligible for grant of re-employment. Desirous officers, on applying are screened by Re-emp Selection Board four months in advance of date of retirement and approved cases are processed for posting.

(b) Criteria for grant of re-employment is as laid down in IHQ MoD (Army) letter No 04580/MS Policy dated 30 May 2000 and letter of even No. dated 06 May 2010. Aspects meriting amplification are as follows:-

(i) Officers granted premature release or those promoted to next higher rank and thereby not superannuating shall become ineligible for grant of initial re-employment.

(ii) Officers will be considered for final selection only on receipt of correct and complete applications which should reach IHQ of MOD (Army) (MS-3A) minimum six months prior to date of superannuation. Procedure for applying for re-employment is given in IHQ of MOD (Army) letter No 04580/MS Policy dated 30 May 2000.

(iii) Officers can serve in re-emp upto 57 years of age (if in med cat lower than SHAPE-1) with provisions to serve till 58 years, as laid down in AG/PS-2 letter No B/32228/AC/AG/PS-2(a) dated 20 Apr 2000.

(iv) Criteria for initial re-emp and extn of re-emp are spelt out in detail in IHQ of MOD (Army) letter No 04580/MS Policy dated 30 May 2000.

(c) RCO/SCO/SL Commissioned Officers are NOT eligible for re-emp.

(d) Norms of posting are as under:-

(i) Initial Re-emp is in org interest.

- (ii) Second tenure is assured at choice stn of the offr by wait listing.
- (iii) Officer has to serve at min two stns, during re-emp.

138. **Resettlement in Civil Life.** Retiring officers may apply for civil employment. However, Para 341 of Regulations for the Army 1987 enjoins that an officer who is granted any pension, gratuity or other benefits in respect of his/her army service or who is likely to receive any pension, gratuity or other benefits, shall obtain the permission of the President before accepting any employment under a Government outside India at any time after his/her army service has ceased. An officer of the rank of Colonel or above, whether the rank is held in substantive capacity or otherwise, who is granted a pension, gratuity or other benefits, in respect of his/her army service or who is likely to receive any pension, gratuity or other benefits, shall also obtain such permission prior to accepting employment before the expiry of one year from the date his/her army service ceases in the following cases:-

- (a) Commercial employment in private undertakings.
- (b) Employment in a civil post under the Central or State Government or an Union Territory Administration/Government, or in a post under a Body Corporate owned or controlled by Government, if the officer had been allowed to retire prematurely at his/her own request. Such permission will not, however, be required if the officer had retired from army service in the normal course on completion of the standard service prescribed for his/her rank or if he/she had been invalided from army service on grounds of ill health or physical disability. Such permission will also not be necessary in cases where due to personal reasons the officers proceeding on normal retirement are allowed to retire a few days earlier (not exceeding one month) than the due date.

139. **Commercial Employment in Private Sector.** As per the provisions of AI 2/S/74, retired service officers of the rank of Col and above are required to seek prior permission of the Govt before taking up commercial employment in the private sector within one year of their date of retirement. Army Headquarters letter No 35072/MS-Retirement dated 19 May 1989 spells out the procedure for securing the prior Govt permission. The retired officers are required to apply in the prescribed performa to the MS Branch/MS(X) for officers of the rank of Brig & above and to MS Branch/MS Retirement for officers of the rank of Col.

Army Placement Agency (APA)

140. **General.** APA has been established in AG's Branch/CW Directorate to assist retiring officers in seeking avenues for suitable jobs in civil after retirement. The imp details are:-

- (a) APA is in addition to the Directorate General of Resettlement (DGR), where also the retiring officers can register themselves for employment separately. Registration in APA is voluntary.
- (b) Twelve Army Placement Nodes (APNs) have been established at different stations in India where employment potential exists. In addition, a large number of Army Placement Satellite Nodes (APSNs) have also been opened at most of the Regimental Centres and some Sub Areas/Station HQs to facilitate registration and placements.
- (c) The APA has an interactive website under the URL www.apa.co.in and all necessary details about jobs, registration, other facilities and contact details are available. These can be easily accessed from the website. The address of APA is as under:-

Army Placement Agency

AG's Branch / CW Directorate
 Integrated HQ of MoD (Army)
 West Block-III, RK Puram
 New Delhi – 110066
 Telephones: 011 – 26162057, 26186075
 Fax: 011 – 26100241
 E-Mail: apajobs01@yahoo.co.in
 Web site: www.apa.co.in.

Directorate General Resettlement (DGR)

141. **General.** The **role of the DGR** is to carry out the **welfare and rehabilitation** of ex-servicemen (ESM), widows, disabled personnel and their dependents. It fulfills its responsibility of rehabilitation through the **conduct of training, assistance in placement in various jobs (private/public sectors) post training and employment in**

various employment / self employment schemes run by DGR. The organization of DGR can be specifically categorized under the following heads:-

- (a) Directorate of Training.
- (b) Directorate of Employment.
- (c) Directorate of Self Employment.
- (d) Directorate of Publicity.
- (e) Directorate of Statistics and Records.
- (f) Zonal Resettlement Directorates.

142. **Directorate of Training**. Training, for preparing both ex-servicemen and retiring service personnel for their resettlement in civil life, is one of the major functions entrusted to the DGR. The DGR organizes employment oriented training programmes for serving armed forces personnel (Officers and JCOs/OR), ex servicemen, and widows/wards of deceased personnel to enhance their qualifications and enable them to seek suitable employment after retirement.

143. **Officers' Training**. The DGR organizes the Resettlement Training Programmes ranging from short courses of one to three months duration as well as courses upto six months. The courses are conducted in multifarious fields, Management courses of six months duration being conducted at Management Development Institute, Gurgaon, Indian Institute of Management, Ahmedabad, Bangalore, Calcutta, Indore, Lucknow and Narsee Monjee Institute of Management Studies, Mumbai, XLRI Jamshedpur. These courses have received an overwhelming response from officers and have resulted in good job placements for 50-60% of the officers in the corporate sector.

144. Apart from the regular Corporate & Industrial Security, Safety and Intelligence Management and IT Skill Development Courses, especially designed programmes in Retail Management, Disaster Management and Entrepreneurship/Small Business Management have also been introduced for officers looking to build successful careers in the corporate/ self entrepreneurial sectors.

145. To provide resettlement opportunities to senior officers of the rank of Brigadier equivalent and above, DGR has introduced the Independent Directors' Course at MDI Gurgaon, Bombay Chartered Accountants Society (BCAS) Mumbai, ASSOCHAM New Delhi and India Management Training (IMT) Ghaziabad. These specially designed programmes will enable **senior officers, to serve as Independent Directors on the Board of Directors of Public Companies**, albeit with SEBI's regulations, which

makes it mandatory for all listed companies to have one third to one half of the Directors on their boards as Independent Directors.

146. **Officers' Courses.** Training programmes in the past were Vocational Courses, ITI Courses and 'On the Job Training' (OJT). Over the last few years, the courses in general have been reviewed to enable including courses in **new fields to cater to the civil market and Corporate Sector.** The details of placement oriented courses for officers and the new courses that have been co-opted and being offered are listed below:-

(a) **Existing Courses.**

- (i) 24 weeks Management Courses at IIMs and 'A' Grade Business Schools.
- (ii) Supply Chain Management.
- (iii) Corporate & Industrial Security, Safety and Intelligence Management.

(b) **New Courses.**

- (i) Independent Directors Course with **Corporate Finance Package.**
- (ii) Retail Management, Disaster Management, Entrepreneurship and Small Business Management.
- (iii) Career Transition Capsule (CTC) Course.

147. **Registration for Officers.** The officers can register their names for employment assistance with the Directorate of Employment, DGR, West Block IV, RK Puram, New Delhi-110066 as follows: -

- (a) Superannuation- Any time during the last two years of his service after receipt of retirement letter.
- (b) Premature retirement- After release orders have been issued/ on receipt of PPO.
- (c) SSC Officers- 6 months in advance of leaving service.
- (d) MNS Officers- On completion of contract term.

148. An officer is required to renew the registration every year before the expiry date, quoting his registration number. Failure to renew in time will lead to registration being cancelled. The registration depending on the rank will be liable to be cancelled on the Officer attaining the age given below:-

- (a) Lt Col/Col Equivalent - 58 years
- (b) Brigadier or Equivalent - 59 years
- (c) Major General or Equivalent - 60 years

149. **Self-Employment Schemes.** The Govt has formulated several Self-employment ventures for rehabilitation and resettlement of Ex-servicemen and their families. The details of some of the self-employment schemes are given in succeeding paras.

150. **Coal Loading and Transportation Scheme.**

- (a) Scheme is applicable only for ex-service officers who have registered with the DGR within five years of retirement/release
- (b) Age for Registration- Brig & below upto 60 years and Maj Gen & above upto 62 years.
- (c) Operate transport companies with coal subsidiaries in Orissa, Jharkhand, Chhattisgarh, Madhya Pradesh, Maharashtra and Damodar Valley Corporation.
- (d) Companies are sponsored against specific requisition.
- (e) Duration of sponsorship initially is for five years which is extendable upto nine years subject to receipt of satisfactory performance certificate from the Coal Subsidiary.
- (f) Minimum three officers form a private limited company.

151. **Oil Product Agency.**

(a) **8 % Defence Quota.** The oil products except for kerosene and naphtha remain controlled. Under this scheme, Ministry of Petroleum and Natural Gas (Min of P&NG) have reserved 8% of the retail outlets of Petroleum & LPG for War Widows/dependents/disabled soldiers as per the following priority:-

- (i) **Priority-I.** Widows/Dependants of posthumous gallantry award winners.
- (ii) **Priority-II.** Widows/Dependants of servicemen killed in war.
- (iii) **Priority-III.** Disabled in war.

(iv) **Priority-IV**. Widows/dependants of those died in harness with causes attributable to service.

(v) **Priority-V**. Disabled in peace but disability attributable to military service.

(b) The eligible candidates will apply to DGR for issue of Eligibility Certificate, based on the advertisement given in leading newspapers by various oil companies. Thereafter, they will apply to Ministry of P&NG for specific retail outlets. Ministry of P&NG scrutinizes each application. A Dealer Selection Board, appointed by Ministry of P&NG, carries out the interview of the applicants. A letter of Intent (LOI) is then issued to those selected.

152. **Allotment of BPCL 'GHAR' Outlets.** M/s Bharat Petroleum Corporation Ltd has evolved the concept of 'GHAR' having all facilities required by truckers under one roof, while they engage themselves in refueling activities. The scheme started in the year 2007, due to concerted efforts of DGR. In the year **2008**, names of ESM (Officers) were forwarded against **115** GHAR outlets encompassing various states. The scheme is not very popular due to poor compensation package. Efforts are on to double the remuneration of operations. BPCL is considering the issue and favorable outcome is expected soon.

153. **CNG Station.** Majority of the CNG station in National Capital Region (NCR) are being managed by ESM (Officers). Main features of the scheme are:-

(a) Applicable only in Delhi. Employment is up to 4 years, renewable every year based on satisfactory performance.

(b) Officers up to 59 years of age and who have registered themselves within five yrs of retirement are eligible to be registered under this scheme. Bank Guarantee of Rs 3 to 4 Lakhs is necessary.

(c) Operated on 'Company Owned Company Operated (COCO)' basis.

(d) The new pay package has been raised from Rs 25,000/- to 45,000/- per month after persisted liaison and vigorous efforts by DGR wef 01 Jan 2009.

154. **Army Surplus Class-V 'B' Vehicle.** Ex-Servicemen and widows of Defence personnel are eligible to apply for allotment of Army Surplus Class V 'B' Vehicles. After registration by DGR, Army Surplus vehicles are allotted to ESM by the MGO's Branch. The Army Surplus vehicles are allotted based on the under mentioned guidelines:-

- (a) ESM can apply within five years of retirement. Widows can also avail the scheme.
- (b) 42 types of vehicles are presently available.
- (c) Security deposit is required in the form of a Bank draft drawn in favour of DGR Security Deposit Fund, payable at Delhi
- (d) Applications are registered by DGR and vehicles released by MGO's Branch.
- (e) Seniority of applications is reckoned from the date of its receipt in Central Registry of DGR.

155. **Entrepreneur Schemes.** Govt has formulated several schemes for encouraging entrepreneurship towards resettlement of Ex-servicemen. The current entrepreneurial schemes are SEMFEX-II and SEMFEX-III comprising ventures in rural areas in agriculture, industry and service sectors. The lending institutions are Nationalized Banks, Cooperative Banks and Regional/Rural Banks etc. Subsidy/soft loan up to 25%-30% is available for these schemes.

156. **SEMFEX-II (From Arms to Farms).** Salient features of the Scheme are:-

- (a) The scheme is operated with subsidy/ soft loan from NABARD for entrepreneurship in agriculture, horticulture, dairy, poultry, fisheries, land development and Irrigation etc.
- (b) Major areas for entrepreneurship are:-
 - (i) Agro/food processing and modernization of cold storages.
 - (ii) Rural Industries/Service Activities and Construction and Expansion of Rural Go-downs.
 - (iii) Purchase of fallow & waste land to make it productive.
 - (iv) Road and Water Transport Operators.
 - (v) Rural Housing.
 - (vi) Establishment of training cum production centres.
- (c) No loan limit for agriculture and agro/food processing.
- (d) Loan available upto SSI limit in case of rural industries.
- (e) Subsidy/soft loan upto 10 - 25% of project cost.

157. **SEMFEX-III (Sena Se Gramodyog): UNDER PMEGP (Prime Minister Employment Generation Programme).** Salient features of the Scheme are:-

- (a) Operated with the subsidy from Khadi and Village Industries Commission (KVIC) for all viable rural industries.
- (b) Maximum loan limit - Rs 25 lakhs per project.
- (c) 30% subsidy upto Rs 10 lakhs and 10% for remaining amount.
- (d) Promoters' contribution- 5% of the project cost.
- (e) Loan for individuals/institutions/co-operative societies/ firm/partnership.
- (f) The scheme was started under Rural Employment Generation Programme (REGP), but has now been replaced by Prime Ministers Employment Generation Programme (PMEGP) since Oct 2008. The details are available on website www.kvic.gov.in.

158. **Other Schemes.**

- (a) **JCB Earthmover Machine.** With construction industry and infrastructure development works being taken up in a big way by the State Governments, the Earthmover Machine is in great demand. The approximate cost is Rs 20-25 Lakhs. Subsidy/soft loan can be obtained from NABARD/ KVIC. DGR is working out a scheme in consultation with the company 'JCB India Ltd' for the aspiring ESM.
- (b) **Micro Finance Schemes.** The ESM are being encouraged to form Self Help Groups (SHGs) to avail the benefit of various microfinance schemes promulgated by the Govt.

159. **Franchise Schemes.**

- (a) **Castrol Bike Zone.** There is a boom in the two-wheeler motor bike market. There is a need for technologically superior modern service unit. The fully automated Castrol Bike Zone, in terms of technology and time, fulfils this need. The approximate cost is Rs 10 Lakhs. DGR is working out a franchise scheme in consultation with the company for the aspiring ESM.

(b) **Franchise Exhibition.** Approximately 150 private companies participated in the franchise exhibition held at New Delhi on 29-30 Nov 2008. A wide range of products, processes and services were offered for franchise including automobile products and services, retail business, beauty, health and fitness establishments, clothing and accessories, education, schools, food & beverages, home furnishings, real estate and various other business services. The details have been circulated to the RSBs and ZSBs. The aspiring ESM have been asked to approach DGR for negotiating concessions with the franchise companies.

160. **Assistance and Contact Information.** The details of DGR activities are available on DGR website- dgrindia.com. DGR publications can be obtained from Publicity Dte of DGR. Contact Nos are as given below:-

Trg Dte	Emp Dte	Self-Emp Dte	Finance Dte	Publicity Dte	KSB
26192358 26192366	26192349	26192355 26192357	26192353	26192365	26192360

161. For further details please contact:-

Director (as applicable)

Concerned Directorate

Directorate General Resettlement

Ministry of Defence

West Block – IV, RK Puram

New Delhi – 110066

CHAPTER: 6**PORTFOLIO MANAGEMENT-SUPERANNUATING OFFICERS****General**

162. At the time of superannuation, funds available would be fairly large and there are several apprehensions on what would be the optimum manner of deploying these, as officers would want to maintain or even improve upon their current life-style. Hence, this corpus needs to be invested in a secure, yet productive manner to help take an informed decision. Various avenues for investment have been highlighted below, along with a sample portfolio.

163. The investments should be rated on following major parameters:-

- (a) **Safety**. They should meet the risk-return profile of the investor. For risk averse investors, they should offer high safety, even if returns are moderate, and vice versa for those who can afford greater risk (loss of capital and or returns).
- (b) **Returns**. Achieve the best possible returns in a given risk profile of the investor.
- (c) **Liquidity**. The investments should provide regular inflows in order to meet normal expenditure. Further, if there is a need for additional funds, then it should be possible to generate funds without undue loss of capital or interest.
- (d) **Tax Efficient**. The investments should be so orchestrated that the income tax burden is minimised.
- (e) **Inflation**. Inflation eats into the savings returns. If the inflation is 8%, then a 9% return on investments is effectively reduced to only 1%.

164. **Investments on Retirement**. Post retirement, the avenues of income generation shrink, unless the individual is capable of leveraging his human capital even in later years of his life. Thus, investments should be planned in order to meet the following conditions:-

- (a) Invest about 80-85% of corpus in safe avenues.
- (b) Invest about 15-20% or surplus funds in higher risk avenues that can provide better returns.
- (c) The fixed income investment should be capable of generating adequate funds so as to meet day to day requirements and predictable financial liabilities in short to medium term.

- (d) Maintain adequate liquidity for unforeseen situations or surge in cash requirement by investing in options that will not result in loss of capital or interest, if redeemed prematurely or at short notice.
- (e) Income tax liability can erode the income availability. Thus, investments should utilise tax benefits to the maximum possible.

Investment Avenues

165. **Fixed Income Safe Avenues.**

- (a) **Senior Citizens Savings Scheme.** The scheme offers a rate of 9.30% per annum, payable quarterly. Max of Rs 15 Lakhs can be invested per individual up to tenure of **five years**, extendable by **three years**, in a post office or designated branch of nationalised banks. The scheme is taxable; however, relief under Section 80C of IT Act is available.
- (b) **Public Provident Fund.** Investment with interest rate of 8% per annum for a period of 15 years. However, partial withdrawals are permitted after **five years**. Presently it is governed under the E-E-E category. Investments can be done with the designated post office or branches of nationalised banks.
- (c) **Post Office Monthly Income Scheme.** A max of Rs 9 Lakhs (incl Rs 4.5 Lakhs on behalf of spouse) can be invested per individual for tenure of **six years**. The scheme pays an interest of 8.50% per annum payable monthly. This can be further invested in the same post office into a Recurring Deposit (RD) of Rs 6000/- each month. The income from this scheme is taxable.
- (d) **Infrastructure Bonds.** These are issued by designated banks on a regular basis. The rate of interest may vary 7% to 8% per annum with interest payment generally on maturity. The tenures and interest rates may vary. The last budget has permitted tax sops on such bonds to the extent of Rs 20,000/-, in addition to those available under Sec 80C.
- (e) **Term Deposits.** Term deposits in banks can vary from three months to **10 years** with different rates of interests. The returns could be payable quarterly, half yearly, annually or on maturity, as per specifications by the investor. The interest rates currently vary from 8% to 10% and are likely to moderate further in the near future. The income from such investments is taxable with TDS of 10%. Laddering of these investments for tenors of 3 years, 5 years, 7 years and 9 to 10 years will ensure liquidity which becomes useful at regular intervals on maturity.

(f) **Corporate Bonds/Deposits.** The corporate approach markets to raise funds in the form of bonds or deposits. These are sometimes available at good returns as high as upto 11%. However, safety is an issue which needs to be carefully assessed. Ratings given by Credit Rating Agencies like CRISIL, CARE should be looked into before investing. The tenures may vary from **three years to 10 years.**

166. **Variable Income Higher Risk Avenues.** These investments do not bear fixed interest or guaranteed returns. However, by their very nature they tend to provide better returns. The risk can be minimized by adequate diversification and longer investment horizon. Since they are linked to market movements, the returns to a large extent depend on entry and exit points and are suitable avenues for parking surplus funds or income. The options available are as under:-

- (a) **Equities.** The investments in equities can be done through a number of options. These investments are tax efficient as under:-
- (i) Dividend received is tax free.
 - (ii) Short term capital gains taxed at 15 % (if profit is booked within one year).
 - (iii) Long term capital gains (more than one year investment) tax is NIL.
- (b) **Options for Investment in Equities.**
- (i) **Direct Investment.** Not advised unless the officer has adequate flair, expertise and access to markets /info.
 - (ii) **Mutual Fund Equity Schemes.** A large variety of schemes are available. However, one should prefer equity diversified schemes with large cap bias offered by well established and sound AMCs.
 - (iii) **Equity Linked Saving Schemes (ELSS).** They are like equity schemes with a compulsory lock in period of **three years.** These provide additional tax benefit under Sec 80 C.
- (c) **Monthly Income Plans.** These are hybrid schemes with a mix of equities and debt. Since major portion is in debt instruments they do not get tax benefits offered to equity schemes. These schemes provide variable returns as they are prone to the movements of interest rates.

(d) **Investment in Real Estate.** This option can only be exercised by those who have large surplus funds or can leverage by taking loan. However, it remains a preferred option for indls who do not own a dwelling unit. The real estate currently offers a good opportunity to acquire a house. Following factors should be kept in mind:-

- (i) Prefer a ready to move in house. It minimises risk of construction/possession and offers advantage of tax breaks and rent immediately on acquisition.
 - (ii) It is beneficial to buy a house rather than a plot since preferred rates of loan and tax breaks are available. However, plot costs appreciate with time.
 - (iii) If ready to move in property is not available, be sure about the location and credentials of the builder.
 - (iv) Buy through a house loan. It provides good tax benefit.
- (e) Other investment avenues like gold, commodities and derivatives are neither convenient nor do they offer exceptional benefits in terms of returns, safety, liquidity etc, unless one has adequate expertise. Such avenues are not recommended for investment.

Recommended Options for Investment

167. The portfolio for investment may be created keeping the under mentioned points in mind.

- (a) Regular returns from safe investments at best possible rates.
- (b) Max possible tax breaks.
- (c) 15% of corpus investment in higher risk avenues to generate better returns.

168. Following issues merit consideration:-

- (a) Investment in term deposits (FD) should be for longer duration to lock in prevailing higher interest rates before they moderate in future.
- (b) The amounts in FDs could be changed based on availability of funds, interest rates offered and the requirement to stay liquid.
- (c) The attractiveness of infrastructure bonds will also depend on the interest rate they offer in addition to tax breaks. Thus, the amount can be increased beyond Rs 20000/-, if better rates are available.

Disclaimer. It must be noted that investment in equities are market dependent and could also lead to losses in certain periods/situations. The time of entry and / or exit is crucial and largely decides the profit/loss of investment. It would be prudent to invest into equities when valuations are low and disinvest when they are at higher levels.

ENTITLEMENTS AT A GLANCE

BENEFITS: BATTLE CASUALTIES (FATAL)

Benefits from Central Govt

Ser No	Description	Amount Entitled	Processed by
1.	Liberalised Special Family Pension.	Last Pay Drawn	CDA (P) Allahabad
2.	<u>Ex- Gratia (01 Jan 2016 onwards).</u>		
	(a) Death due to accident in course of duty.	Rs 25 Lakhs	Record Office/MP-5
	(b) Death attributable to acts of violence by terrorists etc.	Rs 25 Lakhs	MP-6 (for offr)
	(c) Death during enemy action in war or border skirmishes or in action against militants, terrorists etc.	Rs 35 Lakhs	
	(d) Death occurring while on duty in specified high altitude, inaccessible border posts etc on account of national disaster, extreme weather conditions etc.	Rs 35 Lakhs	CDA (P) Allahabad
	(e) Death during enemy action in war or war like engagements specifically notified. (Revised rates wef 01 Jan 2016)	Rs 45 Lakhs	
3.	<u>Air Travel Concession.</u> 75% concession in domestic flights by Indian Airlines to war widows.		CW-3/ADG (Mov) & Zila/Rajya Sainik Board
4.	<u>Rail Travel Concession.</u>		CW-3/ADG (Mov) & Zila/Rajya Sainik Board
	(a) 75% concession for travel in second and sleeper classes to war widows.		
	(b) 1 st class/2 nd AC/3 rd AC/ Chair Car complimentary card pass facility to travel by Rajdhani/Shatabdi/Jan Shatabdi express trains to widows of posthumous gallantry awardees of chakra series (PVC, MVC, VrC, AC, KC & SC) alongwith a companion, has also been extended to widows of the recipient of the gallantry award on death of the awardee.		

Ser No	Description	Amount Entitled	Processed by
5.	Reservation of seats in professional institutes.		Zila/Rajya Sainik Board
6.	<u>Priority in Telephone Connection.</u> No installation fee. 50% concession on rental charges.		CW-3/Zila/Rajya Sainik Board
7.	Allotment of oil product agencies under the 8% Defence Quota.		Director General of Resettlement
8.	<u>Education Concessions from MoD.</u> Full re-imburement of tuition fee, transportation charges and hostel charges for those studying in boarding schools and colleges. Re-imburement of cost of books/stationary @ Rs 1000/- per annum per student or the amount claimed by the student, whichever is less, cost of uniform where compulsory upto Rs1700/- during the 1 st year and Rs 700/- for the subsequent years and cost of clothing @ Rs 500/- for the 1 st year and Rs 300/- for the subsequent years. The above education concession will be upto and inclusive of the 1 st degree course for eldest two children only.		AG's Branch(CW-3)
9.	Retention of Govt married accommodation for 2 yrs, extendable by 1 year and further by 6 months on extreme compassionate grnds at Govt rates.		QMG Branch
10.	Death cum Retirement Gratuity.	Based on length of service	CDA(P) Allahabad
<u>Benefits by State Govts</u>			
11.	Benefits from State Govts.	As per State Rules	State Govt/RSB
<u>Benefits /Concessions provided by Army</u>			
12.	Army Group Insurance (revised wef 01 Oct 2016).	Rs 75 Lakhs (offrs) Rs 37.5Lakhs (JCOs/OR)	AGI Dte
13.	AGI Maturity.	As per contribution	AGI Dte
14.	Final Settlement of Account	As applicable	PAO/PCDA(O)
15.	AFPP/DSOP Fund.	As per contribution	PAO/PCDA(O)
16.	Leave Encashment.	As applicable	PAO/PCDA(O)
17.	Army Wives Welfare Association (Revised rates).	Rs 15,000/-	Central AWWA
18.	Army Officer's Benevolent Fund.	Rs 50,000/- (officers only)	AG's Branch (Account Sec)

Ser No	Description	Amount Entitled	Processed by
19.	<p><u>Army Central Welfare Fund/ National Defence Fund</u></p> <p>(a) One Time Grant to all surviving NOK of all fatal battle casualties of major wars and Ops wef 15 Aug 1947 to 30 Apr 1999.</p> <p>(b) One Time Grant to NOK of all battle casualty wef 01 May 1999.</p>	<p>Rs 1 lac (Rs 50,000/- form each fund)</p> <p>Rs 30,000/-</p>	AG,'s Branch (R&W Sec)
20.	<p><u>Assistance from Army Welfare Corpus</u></p> <p>(a) Edn Scholarship for wards for PG and Professional Courses only.</p> <p>(b) Daughter's Marriage/Orphan Son's marriage.</p> <p>(c) Re- marriage of Widows.</p> <p>(d) Higher edn of widows.</p> <p>(e) One Time Computer grant for children undergoing graduation courses & above.</p>	<p>PG- Rs 25,000/- Professional course- Tution Fee +Rs 5,000/- (for Books) Subject to a maximum of Rs 50,000/-p.a</p> <p>Rs 1 lac</p> <p>Rs 1 lac</p> <p>Graduation- Rs 20,000/- PG-Rs-25,000/- Professional course- upto Rs 50,000/- (max)</p> <p>Rs 35,000/-</p>	AG,'s Branch (R&W Sec)
21.	Housing. 3% reservation in AWHO projects.		AWHO
22.	War Widow Children Hostel. A total of 35 War Widow Children Hostels have been established at most of the Regimental Centres for both boys and girls. Needy wards may contact the respective Regimental Centres/nearest War Widow Children Hostel for admission into them.		Respective Regimental Centres

BENEFITS : DISABLED SOLDIERS (BC)**Benefits from Central Govt.**

Ser No	Description	Amount Entitled/ Remarks	Processed by
23.	<p><u>Disability Element.</u></p> <p>(a) <u>Pre Jan 2006 Retirees.</u> Disabled pensioners have been granted modified parity at 30% of minimum of pay band + grade pay + MSP for 100% disability. For lesser percentage of disability, pro rata reduction in disability element.</p> <p>(b) <u>Retired on or after 01 Jan 06.</u> Disability element is admissible on retirement/invalidment for disability held attributable to or aggravated by mil service. It is computed at 30% of the last reckonable emoluments drawn subject to a minimum of Rs 3510/- for 100% disability. For a lesser percentage of disability, pro rata computation of disability element will be done.</p>		CDA (P) Allahabad
24.	<p>All defence personnel who are disabled, incapacitated in the performance of their bonafide official duties under various circumstances and are boarded out of service on account of disability/war injury attributable to or aggravated by military service, shall be paid Exgratia as lumpsum amounting to Rs 9 Lakhs for 100% disability. For disability/war injury less than 100% but not less than 20% the amount of Ex-gratia compensation shall be proportionately reduced. No Ex-gratia compensation shall be payable for disability/war injury less than 20%. The proportionate compensation would be based on actual percentage of disability, as certified by the invaliding Medical Board, without applying broad-banding provisions (Applicable wef 01 Apr 2011).</p> <p>Auth:-GOI, MoD, Deptt of ESW letter No 2(2)/2011/D(Pen/Pol)dated 26 Dec 2011.</p>		

Ser No	Description	Amount Entitled/ Remarks	Processed by
25.	<p><u>War Injury Element</u> Admissible on retirement/invalidment on account of injury sustained in action as laid down in cat-E of Para 4 of Govt of India letter No 1 (2)/97/D(Pen-C) dt 31 Jan 2011.</p> <p>(a) <u>War Injury on Invalidment.</u> Equal to last reckonable emoluments for 100% disability.</p> <p>(b) <u>Injury Element on Retirement.</u> Equal to 60% of last reckonable emoluments for 100% disability subject to a minimum of Rs 7020/-.</p> <p>Note- Cap on War Injury Pension removed wef 01 Jul 2009.</p>		
26.	<p><u>Disability Pension on PMR.</u> Armed forces pers retiring/discharged from service on or after 01 Jan 2006 will be entitled to disability element/war injury element, if the injury is attributable to or aggravated by military service even if they proceed on premature retirement provided they were retained in service despite disability and had foregone lumpsum compensation in lieu of disability. Retiring/service pension or gratuity will also be payable in addition.</p>		
27.	<p><u>Constant Attendance Allowance.</u> To be increased by 25% every time the DA payable on revised Pay Band goes up by 50%.</p>	Rs 6750/-pm	CDA (P) Allahabad
28.	Allotment of Oil product Agencies under 8% Defence quota.	Pers with 20% and above disability are eligible	Directorate General of Resettlement
29.	Education Concessions from MoD.	Same as BC (Fatal)	AG's Branch (CW-3)
30.	<p><u>Air Travel Concession.</u> 75% concession in domestic flights by Indian Airlines to war disabled officers and their families.</p>		CW-2/ Zila/Rajya Sainik Board
31.	Reservation of seats in professional institutes.		KSB/RSB
32.	<p><u>Priority in telephone Connection.</u> No installation fees. 50% concession in rental charges.</p>		CW-3/Zila/Rajya Sainik Board
33.	Benefits from State Govts.	As per State Rules	Units/RSB

Ser No	Description	Amount Entitled/ Remarks	Processed by
Benefits Provided by Army			
34.	<p>Army Central Welfare Fund. (a) Disabled soldiers (BC) of all operations after 15 Aug 1947 excluding "OP VIJAY (Kargil) invalided/boarded out/prematurely released from service in Low Medical Category, before fulfilling terms of engagement.</p> <p>(b) Disabled soldiers (BC) retained in service based on percentage of disability wef 01 May 99 (Revised rate wef 15 Jan 2009):-</p> <p>(i) Below 50%. (ii) 50% to 74%. (iii) 75% & above.</p>	<p>One time grant of Rs 1 Lac</p> <p>Rs 20,000/- Rs 40,000/- Rs 60,000/-</p>	<p>All ops after 15 Aug 1947 excl Op Vijay(Kargil)</p> <p>R&W Sec</p>
35.	<p>Assistance from Army Welfare Corpus. (a) Mobility equipment for disability while in service (Amputee/Paraplegic/Tetraplegic).</p> <p>(b) Daughter's/Orphan Son's Marriage.</p> <p>(c) Modification of Bathroom for 100% disabled and wheel chair bound for disability while in service.</p> <p>(d) Wheel chair (second issue) after 7 yrs of first issue, Assistance will be provided based on availability of funds.</p> <p>(e) Edn Scholarship for wards for PG and Professional Courses only</p>	<p>Rs 70,000/-</p> <p>Rs 1,00,000/-</p> <p>Upto Rs 20,000/-</p> <p>Rs 50,000/-</p> <p>PG Rs 20,000/- Professional course – Tuition Fee+Rs 5,000/- (for Books) subject to a maximum Rs 50,000/-p.a</p>	<p>AG's Br (R&W Sec)</p>
36.	<p>Disability Benefits. Max for 100% disability proportionately reduced upto 20% disability.</p>	<p>Offrs Rs 25 Lakhs to Rs 5 Lakhs JCOs/OR Rs 12.5 Lakhs to Rs 2.5 Lakhs</p>	AGIF
37.	<p>Artificial Limb Centres. Provisioning and fitment of artificial limbs by Artificial Limb Centre, Pune and its five sub centres located at Delhi, Chandimandir, Lucknow, Bangalore and Guwahati. Contact No of ALC Pune- 020-26026190.</p>		CW-5
38.	<p>St Dunstan's After Care Home, Dehradun. Training of Visually handicapped defence personal being carried out for orientation in collaboration with National Institute for Visually Handicapped (NIVH). Contact No: 0135-2733841.</p>		CW-5

Ser No	Description	Amount Entitled	Processed by
42.	Ex Gratia (from Central Govt). Wef 01 Aug 1997 (Attributable to Mil Service only) (Revised wef 01 Jan 2016).	Rs 25 Lakhs	Respective Record Offices/CDA (P) Allahabad/MP-6 (for offrs)
43.	Family Pension. Enhanced family pension @50% of reckonable emoluments last drawn for a period of 10 years. Thereafter Ordinary Family Pension at the rate of 30% of last reckonable emoluments drawn.	As applicable	Respective Record Offices/CDA (P) Allahabad/
44.	Army Central Welfare Fund. (a) Attributable to Mil Service Cases only wef 01 Apr 2001 (b) Non attributable to mil service cases only wef 01 Apr 2001 to 15 Jan 2009. (c) One time Grant to NoK not paid Central Govt Ex Gratia wef 15 Jan 2009 to 31 Mar 2013 (d) One time Grant to NoK not paid Central Govt Ex Gratia wef 01 Apr 2013 to 31 Mar 2016. (e) 01 Apr 2016 onwards	Rs 30,000/- Rs 30,000/- Rs 1 lac Rs 2 lac Rs 2.5 lac	AG's Branch (R&W Sec)
45.	National Defence Fund (BC). Edn scholarship for max 2 children for not attributable to mil service cases only wef 15 Jan 2011 (From class I to XII or 12 scholastic sessions).	Rs 400/- pm paid annually	Record Office/AG's Branch (R&W Sec)
46.	Army Group Insurance (revised wef 01 Oct 2016).	Rs 75 Lakhs (officers) Rs 37.5 Lakhs (JCOs/OR)	AGI Dte
47.	AGI Maturity.	As per contribution	AGI Dte
48.	Death Cum Retirement Gratuity.	Based on length of service	CDA(P) Allahabad
49.	Final Settlement of Accounts.	As applicable	PAO/PCDA (O)
50.	AFPP/DSOP Fund.	As per contribution	PAO/PCDA (O)
51.	Leave Encashment.	As applicable	PAO/PCDA (O)
52.	Army Wives Welfare Association ex-gratia	Rs 15,000/-	Welfare Complex
53.	Army Officers Benevolent Fund.	Rs 50,000/- (Officers only)	AG's Branch (Accts Sec)
54.	Retention of Govt married accommodation for 2 years.		QMG Branch
55.	Demise Grant Rs 5000/- as demise grant released to all Records Officers from the Army Central Welfare Fund (ACWF) for payment to NOKs of retired JCOs/OR on their death (Revised rate wef 15 Jan 2011).		Record Offices/ AG's Branch (Acct Sec)

Ser No	Description	Amount Entitled/ Remarks	Processed by
56.	<u>Assistances from Army Welfare Corpus.</u>		
	(a) Education scholarship for wards (from class I to Professional Institutes).	Rs 5000/- to Rs 50,000/- CI I to VIII - Rs 5,000/- CI IX to XII - Rs 7,000/- Graduation - Rs 15,000/- PG - Rs 20,000/- Professional Courses – Tuition Fee + 5,000/- (for Books) subject to a maximum of Rs 50,000/- p.a	AG's Branch (R&W Section)
	(b) Marriage of Daughter/ Orphan son	Rs 1 lac	
	(c) Re-marriage of Widow	Rs 1 lac	
	(d) Higher edn of widow wef 15 Jan 2011.	Graduation - Rs 15,000/- PG - Rs 25,000/- Professional course – upto Rs 50,000/-	
	(e) Cmptr grant for children undergoing graduation courses & above (One time grant)	Rs 35,000/-	
57.	<u>Housing.</u> 3% reservation for widows.		AWHO

BENEFITS : DISABLED SOLDIERS (PC) (DISABLED IN SERVICE)

58.	Mobility Equipment for disability while in service (Amputee/Paraplegic/Tetraplegic).	Upto Rs 70,000/-	AG's Branch (R&W Section)
59.	Modification of Bathroom for 100% disabled and wheel chair bound for disability while in service.	Upto Rs 20,000/-	AG's Branch (R&W Section)
60.	Wheel chair (second issue) after 7 Yrs of first issue. Assistance will be provided based on availability of funds.	Rs 50,000/-	AG's Branch (R&W Section)

**OTHER BENEFITS FROM ARMY WELFARE CORPUSES
EDUCATION SCHOLARSHIP FOR SERVING SOLDIERS**

61.	Class IX to XII.	Rs 1500/-	Individual to apply to ESSA as per SAO 2/5/2003. Applications to be forwarded to AWES.
62.	Graduation.	Rs 2500/-	
63.	Post Graduation.	Rs 6000/-	
64.	Professional Courses.	Rs 10000/-	List provided by AWES

BENEFITS FROM AGI

S/No	Description	Amount	
		Offrs	JCOs/OR
65.	AGI Insurance wef 01 Oct 2016).	Rs 75 Lakhs (incl IMA & OTA Cadets)	Rs 37.5 Lakhs
66.	Disability benefits (Max for 100% disability proportionately reduced upto 20 % disability).	Rs 25 Lakhs to 5 Lakhs	Rs 12.5 Lakhs to 2.5 Lakhs
67.	(a) AFMC Cadet Insurance Scheme.		
	(i) Insurance.	Rs 15 Lakhs	
	(ii) Disability benefit (max for 100% disability proportionately reduced upto 20% disability).	Rs 25 Lakhs to Rs 5 Lakhs	
	(iii) Ex-Gratia for invalided out with less than 20% disability.	Wef 01 Apr 11 Rs 50,000/- and Rs 1 lac during last year of training	
	(b) NDA Cadets Insurance.		
	(i) Insurance.	Rs 15 Lakhs	
	(ii) Disability Benefit (max for 100% disability proportionately reduced upto 20 % disability) .	Rs 7.5 Lakhs to Rs 1.50 Lakhs.	
	(iii) Ex-Gratia for invalided out with less than 20 % disability.	Wef 01 Apr 11, Rs 50,000/- and Rs 1 lac during last year of training at NDA	
	(c) 10+2 (TES) Entry Stage II (without stipend).		
	(i) Insurance.	Rs 15 Lakhs	
(ii) Disability Benefit (max for 100% disability proportionately reduced to 20 % disability) .	Rs 7.5 Lakhs to Rs 1.5 Lakhs		
(iii) Ex Gratia for invalided out with less than 20% disability.	Wef 01 Apr 11 Rs 50000/- and Rs 1 Lakh during last year of training		
68.	Maturity Benefit with compound interest and bonus.	As per contribution	
69.	Post Retirement/Extended Insurance (EI) scheme (for 30 yrs after retirement or 80 years of age whichever is earlier).	10 Lakhs	5 Lakhs
70.	Sustenance Allowance to differently abled children of Army personnel who die in Harness on or after 27 Oct 2007 (Minimum 40% disability).	Rs 6000/- pm	
71.	<u>Ex- Gratia Disability Allowance.</u> 50% of insurance amount as corpus for special category of severely handicapped soldiers like paraplegics, tetraplegics, totally blind, loss of both limbs etc and invalided out with 100% disability and provided constant attendant allowance permanently. Interest earnings on this corpus amount paid to the beneficiaries during his life time only.		
72.	<u>Social Security Deposit Scheme.</u> AGI Benefits are invested as nominated by member on behalf of widows and minors.		
73.	<u>AGI Benevolent Activities.</u> Financial assistances to Army run institutes for differently abled children and soldiers and maintenance grant to MHs.		
74.	Loan Schemes (HBA, Conveyance, Computer)		

ASSURED DECENT LAST RITES SCHEMES (ADLRS)

1. Assured Decent Last Rites Scheme (ADLRS) was launched in May 2006 to provide all willing veterans an honourable funeral as a befitting tribute/farewell from the Army during their last journey. The very essence of the ADLR schemes is to provide “on the spot” assistance required by the family in organizing honourable last rites.

2. A grant of upto Rs. 10,000/- will be paid soonest by the dependent URC or the Stn HQ on receipt of information of the death of the veteran (or the death certificate within one year) to the next of kin for assisting in organizing decent and honourable last rites of the veteran. In the absence of next of kin (NOK) or on the request of the family the responsibility of organizing the last rites will be taken on by the field staff.

3. For more effective implementation, the NOK/dependent/relatives of the deceased will contact Army Est/Unit located in the close proximity and the amount will be paid by the unit to the NOK. The said amount will be re-imbursed to the unit from the dependent URC of the veteran.

4. If the death of the veterans occur at a stn which is different from that of dependent canteen or the veteran not being registered with a local canteen then following to be implemented :-

(a) If a veteran passes away in a different stn, he will be paid ADLRS amt by the nearest canteen. This amt can be claimed from the dependent canteen of veteran later on.

(b) In case a veteran is not registered with Canteen for ADLRS, he will be paid ADLRS amt by the nearest Stn HQ.

(Auth : R&W Sec letter No B/45322/174-2005/VIP REF/AG/R&W Coord dt 29 Nov 2010 and B/45322/AG/ADLRS/R&W-4 dt 12 Nov 2013).

BRIEF VETERANS CELL

Introduction.

1. The Veterans Cell started with one offr and a clk to look after the grievances of veterans under the CW Dte, AG's Branch. Addl staff (two clks) was att to the Veterans Cell in Feb 2013 and Rehabilitation and Welfare (R&W) Sec which looked after the welfare of widows and disabled soldiers was placed under the Cell. Since most of the grievances were related to retirement benefits incl pensions, the Veterans Cell was placed under DG (MP&PS) in Mar 2013.

Present Org.

2. The current org and staffing of the Veterans Cell is as follows :-

(a) **Veterans Cell.** Headed by a Brig rk offr, the Veterans Cell reports to DG (MP&PS), in turn to the AG and the COAS. DDG Veterans Cell handles all veteran related issues recd from the COAS and the AG on reqd basis.

(b) **Grievance Sec.** Newly created, it is headed by a Dir level offr and assisted by five JD Grievance incl two re-emp offr.

(c) **R&W Sec.** Created in the wake of Kargil War in Dec 1999, it is headed by a Dir and assisted by three JDs and Dy Dir (Corpus), a ret'd offr.

3. While the R&W Sec has a PE and offr and sp staff posted to it, the Grievance Sec is an adhoc org wherein all offr are posted as addl offr and all sp staff is on att to the Sec.

Role and Tasks.

4. The role and tasks of the Veterans Cell, which are yet to be formally ratified, are summarized.

(a) Expeditious disposal of complaints/petitions of exsm in conjunction with concerned dtes.

(b) Analyse suggestions/proposals affecting welfare of exsm community and prog them with concerned depts of MoD for early fructification.

(c) Liaise with exsm orgs (recognized and unrecognized) to seek inputs on grievances of exsm and issues concerning their welfare.

(d) Reach out to exsm community through melas/seminars/internet/social media.

(e) Man and operate exsm help-lines, emails and the veterans link on the Indian Army web portal.

(f) Collect, collate and disseminate info and policy guidelines related to welfare of exsm.

- (g) Handle all issues related to war widows and disabled soldiers, as follows :-
- (i) Coord rehabilitation and welfare of war widows, disabled soldiers and their dependents of all ops.
 - (ii) Formulation and implementation of various financial/non financial rehab/welfare schemes for widows and disabled soldiers.
 - (iii) Mgmt of ACWF, NDF (K), NDF (BC) and Army Welfare Corpuses incl investment.
 - (iv) Attend to all petitions by widows and NOK of fatal casualties.
 - (v) Issue of certificates of honour and badges of sacrifice to Battle Cas.
 - (vi) During Defence Investiture Ceremonies, interact with NOK, prepare their briefs and brief all VIPs interacting with NOK and coord presentation of investiture hampers.
 - (vii) Act as interface between MoD and the environment for release of compensation to civilian land mine casualties.
- (h) Publish and annual news magazine ' The Veterans'.
- (j) Liaise with exsm welfare orgs of other services on matters of common concern.
- (k) Coord exsm welfare issues with concerned comd/area/Stn HQs.

5. Addl role of expansion of org is as follows :-

- (a) Act as a single point of contact to address all grievances/needs of exsm community.
- (b) Create and maint a pan India data base on all veterans and war widows of the Indian Army.
- (c) Create institutional memory/data base of rules and regulations concerning welfare of exsm for prompt disposal of complaints/petitions with minimum reference to other dtes.
- (d) Handle issues related to resettlement/placement of exsm.

Contact Information.

6. Veteran Cell may be contacted at the fwg :-

- (a) Toll free helpline - 1800116644
- (b) Civ - 01123010608 & 01123016798 (Grievance Sec)
01123018338 & 01123794377 (R&W Sec).

- (c) Email id - **armyveteranscell@gmail.com**
Veterancell-army@nic.in &
rnwsection@gmail.com
- (d) Indian Army Veterans Grievance Handling Portal (Indianarmyveterans.gov.in)

CHAPTER : 7**MISCELLANEOUS**

1. **General.** It is extremely important to plan for rightful disposal of your investments/ assets/ property so that your spouse and family do not face undue hardships once you are no longer present. The following documents must be kept centrally with the knowledge of Spouse/NOK :-

- (a) Will.
- (b) Pension Papers.
- (c) Passport, Driving License, Identity Card, ECHS Card, Canteen Smart Card, Sainik Board Ex-Servicemen Identity Card, Club/Institute membership cards etc (photocopies of thereof to be kept separately).
- (d) Medical file including relevant test reports and medicines taken regularly.
- (e) Birth Certificates of spouse and family.
- (f) Details of Bank Accounts and Bank Lockers (including key number).
- (g) Bank/Post Office Accounts and lockers to be in joint names, with nominations made. Nominees should be other than joint operators.
- (h) Fixed Deposits to be held jointly with dates of payment of interest as well, and maturity duly noted in a diary or on a calendar for timely action.
- (j) Cumulative Time Deposits of Bank/Post Office, PPF etc. Pass Books should be got updated regularly.
- (k) Policy files-LIC, GIC, Health/Medi-claim/Fire/Household Accident etc.
- (l) Details of loans, if any, taken for House-building/purchase of car etc and their repayment schedule.
- (m) Details of Credit Cards/ Debit Cards with dates of validity.
- (n) Share certificates, their allotment advice for ascertaining capital gains.
- (o) Income Tax/Wealth Tax files.
- (p) Motor car/scooter papers and insurance papers for these.
- (q) Property files-Real Estate, Flat ownership etc.
- (r) Property Tax papers.
- (s) Rent papers (Receipts, Lease document and any related correspondence).
- (t) Telephone file- first original Bill.
- (u) Deposit receipt for Gas/Electricity/Water etc.
- (v) Pending litigation papers and court decision, if any.

(w) Any other matter of interest to your family/NOK.

2. **Essential Local Information.** The following must be readily available at all time:-

- (a) Local ECHS/ Military Hospital/Nearest Registered Medical Doctors' Tele Nos. For emergency attendance of Patients.
- (b) Housing Society President/Secretary Tele Nos.
- (c) CSD Managers Tele No.
- (d) Ambulance/Hearse Van Tele No.
- (e) Address of shops for last rites materials.
- (f) Tele No & Address of Authority for Registering the Deaths.
- (g) Local Club Tele Nos.
- (h) Local Cremation Ground Tele Nos.
- (j) Local Arya Samaj/ Sanatan Dharm, Gurdwara, NSS etc. Tele Nos.
- (k) Local News Paper Tele Nos for booking of Obituary.
- (l) Tele Nos of near & dear ones to be intimated in emergency.
- (m) Tele Nos of Police station, Fire station & Water Tanker Services.
- (n) Local Units/ Headquarters/ CSD Canteen Tele Nos for necessary assistance and ADLR.

3. **Proof of Identity.** To ensure that you get prompt and proper Medicare, you should always carry an identity card/ disc having your Personal Information in local language :-

- (a) Name, Address and telephone No.
- (b) Blood Group and allergy if any.
- (c) If suffering from Epilepsy, heart problem or diabetes.
- (d) I Card may save your life during emergency.

4. **Financial Planning.**

- (a) If you are ready and easily afford to write off the amount, then and only then give loan to your friend or relative. They may not be in position to refund it. It may result in strained relations.
- (b) Do keep some reserve cash at home, but not a large amount, only sufficient to meet sudden and emergent requirements.

- (c) Each holder of a joint account should possess own pass book.
- (d) Do not stand guarantor or surety for any elderly or sick person, to indemnify any institution against loss due to any default on part of that person unless you are prepared to pay up yourself. Be careful you may be leaving unmanageable liability to your spouse/children.
- (e) Do open and maintain a PPF account for best returns, maximum safety and tax saving. PPF account should have spouse as nominee or next of kin if widow or widower.
- (f) All accounts and all financial instruments should have only one nominee to avoid tussle between them.
- (g) Unless you are thoroughly conversant with the cyber security pitfalls, DO NOT resort to e-banking.
- (h) Do verify Pass Book entries against the cheques issued to ascertain whether any unauthorized withdrawals have not been made.
- (j) Never leave large amount in any one Bank/in any one account to avoid banking frauds. Keep updating balances and status of your Fixed Deposits. Large amounts in any one FD should be avoided.

5. **Precautions to be taken by Senior Citizens.**

- (a) It is suggested that older persons specially those staying alone should observe strict precautions.
- (b) Get police verification done of your domestic help.
- (c) As far as possible avoid employing Gorkhas of Nepal origin since it is difficult to verify them.
- (d) Install Magic Eye and Door Chain on the entrance door and instruct your servant not to open the door without your permission.
- (e) A stranger could mean danger. Do not let in a stranger even for glass of water, letter, parcel or money order, unless you recognize the deliverymen.
- (f) Verify over telephone, the genuineness of a stranger, who drop in with a relative's reference.
- (g) Be in regular touch with your neighbours and relatives and keep their telephone numbers handy.
- (h) Preferably, install a system to alert neighbours in case of emergency.
- (j) Avoid employing unknown persons such as masons, carpenters, painters, electricians etc. Their reappearance without being called, should be treat with suspicion.

- (k) Put effective warning mechanism on your doors and windows.
- (l) If possible keep watch dog as a pet.
- (m) To avoid tripping, keep living space free of clutter and obstructions.
- (n) Keep night light on.
- (o) Keep supports to hold on to around in the house.
- (p) Keep fit and alert.
- (q) Always go out in a group for morning and evening walk and avoid the same route if alone.
- (r) Keep vital Telephone numbers handy for emergency.
- (s) Inform your nearest PCR van and neighbours if you are suspicious of some one.
- (t) Do not be recluse and should keep socializing.
- (u) Do not talk about family secrets/property in front of strangers or servants.
- (v) While going out always put some light on.
- (w) All doors and windows should be fitted with strong iron grills.
- (x) I card may save your life during emergency.

6. **Who in the Family has First Claim to Family Pension?** It is quite common to see a tussle between wife and parents of late officer for family pension. As per the existing pension rules the parents can have no claim over family pension if the officers have left behind a widow or a child. Thus parents are primarily eligible for family pension of bachelor officers or widowers without children. The sequence of eligibility for family pension is widow/widower, children of officer, parents and dependent siblings. Legal guardianship certificate from a court of law will be required for release of family pension to a minor child.

7. **Legal Wife and Legal Child.** There are instances where serving/retire personnel have express disappointment with their wives behaviour/character and have written a WILL that the family pension due to them should not go to their wife and should be given to some other NOK. Such matters have gone to court and the legal position is that a WILL by the individual on family pension is null and void due to following :-

- (a) A WILL can only be written for own property. Family pension comes out of Govt money for a social cause hence WILL on family pension is null and void.

(b) Marital discord/other related issues may be a reason to seek divorce. However after an individual is dead, the status of a legal wife continues uninterrupted and her right to claim family pension and other related benefits is legally valid. Even in cases where divorce proceedings are going on, her legal status as a wife will remain unchanged till a divorce decree is pronounced by the court. If the death of the individual takes place before the pronouncement of divorce decree, the divorce proceedings will cease & become irrelevant. The lady's status as the legal wife will continue for all benefits due to a widow.

8. **Restrictions on Drawing more than One Family Pension.** A defence pensioner can earn his second pension from the new organisation where he is re-employed after retirement. The present Govt rules do not permit two family pensions to a widow. She can draw only one pension whichever is more beneficial to her. Wef 27-7-2001, in addition to her defence family pension, a widow can also draw the second family pension only if it comes under following two categories :-

- (a) Employees Provident Fund (EPF) Scheme-1995
- (b) Family Pension Scheme-1971

9. **Not Knowing the Procedure of Lodging Complaints against Banks.** Pensioners have to deal with banks on all financial issues related to pension i.e. payment of correct pension, calculation of DR and arrears correctly, timely release of family pension etc. Thus there can be occasions for deficiency in banking service and the consequent complaints. In many cases, when local liaison with bank fails, the pensioners bring their complaints to the knowledge of Service HQ/Records Offices who in turn issue relevant advice to the concerned bank. However, pensioners can also utilize the complaint channels of a bank to lodge a complaint directly against their local bank. The procedure for lodging such complaints is as given below:-

(a) **Against State Bank of India.** SBI is the largest public sector bank in India. It has recently appointed Defence Banking Advisors (DBA) across the country on a Zonal basic. The DBAs are retired Defence Officers who besides other things are looking into complaints of a Defence pensioner. To resolve a complaint against a branch of SBI, following four methods can be adopted :-

(i) **Online Redressal of Grievances.** Online complaints for the issues pertaining to State Bank of India can be lodged on its official website i.e. www.sbi.co.in. Pensioners /account holder of SBI may lodge their complaints directly at [dsparmy\[dot\]customers\[at\]sbi\[dot\]co\[dot\]in](mailto:dsparmy[dot]customers[at]sbi[dot]co[dot]in).

(ii) **Redressal through DBA.** In case the issues still remain unresolved after online complaints as mentioned above then the Defence Banking Advisors (DBA) of SBI, who are specialists on Defence pensions may be approached at dba.@army@sbi.co.in

(iii) **Complaints Through SMS.** SBI has recently launched an SMS service for redressal of grievances/complaints of its customers. To lodge a complaint through SMS one has to type 'UNHAPPY' in its message box and send it to 8008202020 which is toll free number. Within 48 hours, an official from your nearest SBI branch will contact you to know about your problem and he will refer your case to appropriate agency for necessary action.

(iv) **Complaints through Call Centre.** SBI has started its 24x7 call centre to help its customers. Apart from getting information, option to lodge complain on pensioner matters is also possible through these call centre. The following toll free numbers can be dialled from landline or mobile phone:-

08026599990 (from mobile).

18004253800 (from landline and mobile).

(b) **Against Other Public Sector Banks.** All public sector banks have their inbuilt system for redressal of banking complaints. All public sector banks in their official websites have specific provisions for complaints. Thus following provisions can be used for all other public sector banks to lodge complaints.

(i) **Online Complaints.** All the public sector banks have their own official websites, information on which can be sought from local branch. Alternatively, the sites can be found through any of the search engines like Google, Yahoo etc. These official sites have option for lodging one's banking complaints.

(ii) **RBI, Ombudsman Scheme – 2006.** In order to find the resolution of banking related complaints, RBI has started a Banking Ombudsman scheme, wherein a person is appointed by RBI to redress the customers complaints. The banking Ombudsman appointed by RBI is quasi-judicial authority. The aggrieved person is required to file his/her complaint on a plain paper to any of the 15 Banking Ombudsman appointed by RBI. However, before lodging complaint with Banking Ombudsman complaint should have lodged a complaint with the concerned bank in writing. Evidence to this effect should be given to the Banking Ombudsman. The address (es) of such ombudsman is available at official website of RBI. Pensioners can file complaints related to non-receipt/delay of their pension related dues. Online complaints can be filled at www.bankingombudsman.rbi.org.in

10. **Problems Faced by NRI Pensioners.** Many pensioners retire at a young age and settle down in a foreign country. Many of them get the citizenship of the new country. Over the year these pensioners start experiencing a lot of problems with their pension. These problems primarily relate to stoppage of their pension. Experience indicates that the problems of these pensioners are primarily caused due to non submission/transit loss of yearly life certificate and non-adherence to procedural requirements of FEMA (foreign exchange management act). No money can go out of India without meeting FEMA requirements. Attempt to use credit card will eventually get blocked by the bank. Such pensioners can open NRO account and give power of attorney to the bank. They will be required to have a PAN card and fill certain forms prescribed by CBDT (central board of direct taxes). Such pensioners are advised to take appropriate advice from their bank. The NRI pensioners who do not want regular transfer of money from India can tie up the same with their banks and withdraw the money during their visits to India. Since monthly pension problems like delay in restoring commuted value of pension and commencement of additional pension after 80 years of age etc can be taken up directly with bank. Main details have been elucidated in PCDA (Pension) Website – www.pcdapension.nic.in. These are as under : -

(a) Defence pensioner not residing in India and intending to draw his/her pension through DPDOs, PAOs, TOs is required to :-

- (i) Open a Non –Residential bank account with any Scheduled Bank in India.
- (ii) Execute a [Power of Attorney](#) in duplicate (Specimen enclosed as **Appx 'A'**) on Indian Non-Judicial Stamp paper of appropriate value or where Indian Non-Judicial Stamp paper is not available, on durable plain paper affixed with adhesive Indian Stamp of appropriate value, in favour of authorised agent. The value of stamp will be determined with reference to practice as obtained in the place where the power of Attorney is executed. The power of Attorney to be executed before Notary Public or Indian Mission abroad. If the power of Attorney to be executed before notary public it must be signed in the presence of an official of Indian Embassy/ Mission abroad, who should attest the signature of the pensioner. If the power of Attorney is executed on a plain paper, and is not affixed with adhesive Indian Stamp of appropriate value, the pensioner may write his agent in India, advising him to take the same to the Collector within three month of its receipt for getting it stamped according to Indian Stamp Act.
- (iii) Submit pension claim on [IAFA-380\(a\)](#) or an arrear claim on [IAF \(CDA\) 651](#) to his / her PDA, if the pension has not been drawn for more than one year.
- (iv) Submit the life certificate [\(IAFA-409\)](#) his/her PDA, issued by an authorised official of the Embassy/High Commission of India, or consulates of Indian Consulates or a Notary Public or an officer of an Indian Public Sector Bank attached to its branch in the country , where the pensioner is residing, once in a year in NOVEMBER each year.
- (v) Submit a certificate to his/her PDA once a year in April each year whose nationality at the time of retirement was Indian and who for the time being is residing outside India, on the following lines :- “I certify that I was an Indian National at the time of my retirement and have not thereafter changed my nationality and become a neutralized citizen of a foreign state.”
- (vi) Intimate the change of his/her nationality, if nationality has been changed, along with nationality certificate granted by the country where the pensioner is residing to the PDA as well as to Pr.CDA (P) Allahabad for updation of records.
- (vii) Forward an attested copy of his/her passport to his/her PDA.
- (viii) Submit other certificates viz non-employment/re-employment certificate, non marriage certificate etc to his/her PDA.

(b) Defence pensioner not residing in India and intending to draw his/her pension through Public Sector Banks is required to :-

- (i) Open a Non –Residential bank account with any Scheduled Bank in India.
- (ii) Submit pension claim on [IAFA-380\(a\)](#) or an arrear claim on [IAF \(CDA\) 651](#) to his/her PDA, if the pension has not been drawn for more than one year.
- (iii) Submit the life certificate ([IAFA-409](#)) to his/her PDA, issued by an authorised official of the Embassy/High Commission of India, or consules of Indian Consultates or a Notary Public or an officer of an Indian Public Sector Bank attached to its branch in the country , where the pensioner is residing, once in a year in NOVEMBER each year.
- (iv) Submit a certificate to his/her PDA once a year in April each year whose nationality at the time of retirement was Indian and who for the time being are residing outside India, on the following lines :- “I certify that I was an Indian National at the time of my retirement and have not thereafter changed my nationality and become a neutralized citizen of a foreign state.”
- (v) Intimate the change of his/her nationality, if nationality has been changed, along with nationality certificate granted by the country where the pensioner is residing to the PDA as well as to Pr.CDA (P) Allahabad for updation of records.
- (vi) Forward an attested copy of his/her passport to his/her PDA.
- (vii) Submit other certificates viz.non-employment/re-employment certificate, non marriage certificate etc to his/her PDA.

Note:- Execution of Power of Attorney is not required by the pensioner drawing his/her pension from Public Sector Banks.

11. **Contact Information of important offices dealing with Veterans.**

- (a) **Kendriya Sainik Board**
West Block IV, Wing 5,
RK Puram, New Delhi-110066

Subjects dealt with: Welfare of Veer Naris/ Disabled Soldiers, Air/Rail Travel Concession, Reservation of seats in professional institutes, telephone connection etc.

- (b) **Ceremonial & Welfare Directorate/AG's Branch**
IHQ of MoD (Army) 153A,
Kashmir House, Rajaji Marg,
DHQPO New Delhi-110011
Director : 01123794985, Jt Dir : 01123794377
Tele Fax : 01123794985, e-mail : randwsection@sify.com

Subjects dealt with: Release of one time grant from Army Central Welfare Fund (ACWF). Assist the Veer Naris & Disabled Soldiers for other benefits. Benefits from Army Welfare Corpuses.

(c) **Ceremonial & Welfare Directorate (CW-3)**

AG's Branch,
IHQ of MoD(Army), 206G
South Block DHQ PO,
New Delhi - 110011
Telephone 011-23012662

Subjects dealt with : Education Scholarship for Children of Battle Casualties.

(d) **Ceremonial & Welfare Directorate (CW-5)**

AG's Branch
IHQ of MoD (Army), 402
A Wing, Sena Bhawan
DHQ PO New Delhi-110 011
Telephone 011-23012662

Subjects dealt with: Rehabilitation training courses for disabled soldiers (Battle Casualties)

(e) **Welfare Complex**

IHQ of MoD (Army), 210
South Block
DHQ PO New Delhi-110 011
Telephone 011-23375152
Fax 011-23018183

Subjects dealt with: For release of one time grant of Rs 6,000/- from Welfare complex and Queries /Clarification thereof. Penury, Education Scholarship for Children of ESM/Widows.

(f) **Army Welfare Education Society**

Building No 202, FDRC Complex
APS Shankar Vihar
Delhi Cantt-110 010
Director 011-26152642
Fax 011-26151564

Subjects dealt with : Admission in Professional Courses for Widows/Wards of Battle casualties.

(g) **Director Man Power (MP-5)**

AG's Branch
IHQ of MoD (Army)
Ground Floor, West Block-III
RK Puram, New Delhi-110066
Telephone 011- 26195662
Telefax 011-26106329

Subjects dealt with : Publication of occurrences and submission of various claims relating to officers.

- (h) **Army Group Insurance Fund**
 AG's Branch
 IHQ of MoD (Army)
 Rao Tula Ram Marg
 Post Box No 14
 New Delhi-110 057
 Col Coord 011-26142369
 Director Claim 011-26145709
 Exchange 011-26142749, 26151031
 Asst Director Claims 011-26142897
 Fax 011-26148471

Subjects dealt with: Army Group Insurance Benefits.

- (j) **Directorate General Resettlement**
 West Block IV, Wing 1
 RK Puram
 New Delhi-110 066
 Director Employment 011-26192352
 Fax 011-26192350
 Director Self Employment
 011-26192355, Fax-011-26192356

Subjects dealt with: Assistance for self employment and resettlement.

- (k) **Quarter Master General's Branch**
 IHQ of MoD (Army)
 438, B Wing
 Sena Bhawan
 DHQ PO New Delhi-110 011
 Telephone 011-23375237
 011-23375238

Subjects dealt with: Provision for retention of Government accommodation.

- (l) **Army Welfare Housing Organisation (AWHO)**
 AG's Branch, IHQ of MoD (Army)
 Kashmir House, Rajaji Marg
 DHQ PO New Delhi-110 011
 Secretary AWHO
 Telephone 011-23074202

Subjects dealt with: Provision of AWHO Flats

- (m) **Army Welfare Placement Organisation (AWPO)**
 Maude Lines
 Near Central Org ECHS
 Delhi Cantt-110010
 Telephone – 011-25671549,
 Director AWPO – 011-25683109

Subjects dealt with : Placement of Veer Naris/Disabled Soldiers in Private Sector and to provide second career to retiring /retired army personal.

(n) **Ex-Serviceman Contributory Health Scheme**

Maude Line
 New Delhi-110 010
 Telephone - 011-25683418, 25684846
 Telephone – 011-26192362
 Website : www.dgrindia.com
 (Under KSB)

Subjects dealt with : Medical facilities of Veer Naris /ESM

(o) **PCDA (Pension)**

Draupadi Ghat
 Allahabad (UP)-211014
 Telephone-0532-2622618
 0532-2622698,2622699
 Fax-0532-2621549

Subjects dealt with : All matters pertaining to pension.

(p) **OIC Defence Pension Contact Centre (DPCC)**

HQ Purva UP & MP Sub Area
 Allahabad (UP) – 211001
 Telephone – 0532-229-6219

Subjects dealt with : Liaison related to pension matter from PCDA (P)
 Allahabad

(q) **Army Officers Benevolent Fund**

Ceremonial & Welfare Directorate
 Adjutant Generals Branch
 IHQ of MoD (Army)
 Room No 17-B, West Block III
 RK Puram
 New Delhi 110066
 Tele 011-26196217

Subjects dealt with : Platinum Grant and demise grant.

(r) **AWWA Head Office**

Dir (Welfare)/President
 AWWA Secretariat 210
 South Block
 IHQ of MoD (Army)
 New Delhi – 110011, 011-23012897
 www.awwa-india.org, presidentawwa@awwa-india.org

(s) **Veterans Cell**

DDG Veterans Cell
 DIAV, 104, Cavalary Road,
 Maude Lines
 Delhi Cantt – 110010
 Telephone – 011-25674762,
 Director Welfare – 011-25671557,
 Toll free No. – 1800116644.

MINISTRY OF FINANCE
(Department of Revenue)
(CENTRAL BOARD OF DIRECT TAXES)
NOTIFICATION

New Delhi the 9th February, 2005

(INCOME TAX)

S.O 185 (E). – In exercise of the powers conferred by section 295 read with clause (19) of section 10 of the Income Tax Act, 1961 (43 of 1961), the Central Board of Direct Taxes hereby makes the following rules further to amend the Income-tax Rules, 1962, namely :-

1. (1) These rules may be called the Income-tax Rules 2005 (4th Amendment).
- (2) They shall come into force on the date of their publication in the Official Gazette.
2. In the Income-tax Rules, 1962, after rule 2BB, the following rule shall be inserted, namely :-

“Circumstances and conditions for the purposes of clause (19) of section 10.

2BBA. (1) For the purposes of clause (19) of section 10, the circumstances of death of a member of the armed forces (including para military forces) of the Union in the course of operational duties shall be the following, namely :-

- (i) Acts of violence or kidnapping or attacks by terrorists or anti-social elements.
- (ii) Action against extremists or ant-social elements.
- (iii) Enemy action in international war.
- (iv) Action during deployment with a peace keeping mission abroad;
- (v) Border skirmishes.
- (vi) Laying or clearance of mines including enemy mines as also mine sweeping operations.
- (vii) Explosions of mines while laying operationally oriented mine-fields or lifting or negotiation mine-fields laid by the enemy or own forces in operational areas near international borders or the line of control.
- (viii) In the aid of civil power in dealing with natural calamities and rescue operations.
- (ix) In the aid of civil power in quelling agitation or riots or revolts by demonstrators.

(2) It shall be certified by the Head of the Department where the deceased member of the armed forces (including Para-Military Forces) last served, or the service headquarters, as the case may be, that the death of such member has occurred in the course of operational duties in circumstances mentioned in sub-rule (1)”

Notification No 45/2005/FNo. 142/26/2004-TPT
CHANDRAJIT SINGH, Under Secy

Note : The principal rules were published vide notification N. S.O. 969(E), dated the 26th March, 1962 which has been amended from time to time, and last amended vide notification No. S.O. 167(E) dated the 4th Feb 2005.

EXEMPTION OF INCOME TAX

Government of India (Ministry of Finance) has issued instructions on exemption of Income Tax to the Gallantry Awardees are as under :-

(If) after clause (17A), the following shall be inserted with effect from the 1st day of April 2000, namely :-

(1B) any income by way of

(i) Pension received by an individual who has been in the service of the Central or State Government and has been awarded "Param Vir Chakra" or "Maha Vir Chakra" or "Vir Chakra" or such other gallantry award as given in the under mentioned notification of Min. of Fin. (Deptt. Of Revenue) No. S.O 1048 (E) dated 24 Nov 2000.

(ii) Family pension received by any member of the family of an individual referred to in sub clause (i)

Explanation For the purposes of this clause, the expression "family" shall have the meaning assigned to it in the Explanation to clause (5).

MINISTRY OF FINANCE
(Department of Revenue)
Central Board o Direct Taxes
NOTIFICATION
New Delhi the 24th November 2000
INCOME-TAX

S.O. 1048 (E)- in exercise of the Power conferred by sub-clause (i) of clause (18) of Section 10 of the income-tax Act, 1961 (43 of 1961), the Central Government hereby specifies the gallantry awards for the purposes of the said section mentioned in column 2 of the table below awarded in the circumstances as mentioned in corresponding column 3 thereof:-

Srl No	Name of gallantry award	Circumstances for eligibility
(1)	(2)	(3)
1.	Ashok Chakra	When awarded for gallantry
2.	Kirti Chakra	-do-
3.	Shaurya Chakra	-do-
4.	Sena Medal	When awarded for acts of courage orf conspicuous gallantry and supported by certificate issued to this effect by relevant service headquarters.
5.	Nao Sena Medal	-do-
6.	Vayu Sena Medal	-do-

(Notification No. 11561/F. No. 142/29/99-TPL)
T.K SHAH, Director

Annx-III
(Refer para 136 (b) of Chapter-IV)

BY SPEED POST

Mrs _____
 (Correspondence address)
 Tele : _____ Mob _____

Dated :

To,
 Army Group Insurance Fund
 AGI Bhawan, Rao Tula Ram Marg,
 Post Bag 14
 Vasant Vihar
 New Delhi-110057
 (Tele:011-6142793)

INTIMATION OF DEMISE IN RESPECT OF
IC- RANK NAME (RETD), ARM/SERVICE

Dear Sir,

1. Ref AGI Certificate No : _____ dt _____.
2. I regret to inform you that my husband IC _____ Rank _____ Name _____
 _____ (Retd) expired on _____.
3. He was in receipt of retiring/revised pension of Rs _____/- per month. His PPO
 No _____ dt _____ as amended vide Corrigendum PPO _____ dt _____
 (Photocopies encl).
4. The cause of death is given in the **Death Certificate** dated _____ issued by
 _____ (photocopy encl).
5. As the cause of his death was due/not due to an accident, FIR has been lodged/not
 lodged with the Police Station in Sector _____(Copy of FIR encl). – **Not Applicable**
6. A copy of the Death Certificate No _____ dated _____ issued by the
 _____ is encl.
7. As per the AGI Insurance Certificate No _____ dt _____ issued by your
 office he was eligible for insurance cover of Rs 2 lacs upto _____.
8. It is requested that the amount of the sum assured may please be remitted for credit
 in the Savings Bank Account given below under intimation to me at my home address
 (given below).

Thanking You,

Your faithfully

(Mrs _____)

Copy to :-

1. Addl Dte Gen of Manpower (Policy and Planning)/MP 5 (B) Adjutant General's Branch IHQ of MoD (Army) Wing No 3, Ground Floor West Block-III, RK Puram, New Delhi-110066
Tele : 011-26195669, 26106329 - for info with ref to PPO No _____ dt _____ as amended vide CORR PPO No _____ dt _____.
2. Sr AO (P)
GI/M (Military Section), Group IV
PCDA (P)
Draupadi Ghat
Allahabad-211014
UP

Annx-IV
(Refer para 136 (c) of Chapter-IV)

BY SPEED POST

Mrs _____
 (Correspondence address)
 Tele : _____ Mob _____

Dated :

To,
 Sr AO (P)
 GI/M (Military Section), Group IV
 PCDA (P)
 Draupadi Ghat
 Allahabad-211014
 UP

SUB : BANK ACCOUNT DETAILS IN RESPECT OF WIDOW OF LATE
IC- RANK NAME (RETD), ARM/SERVICE

Dear Sir,

1. I regret to inform you that my husband IC _____ Rank _____ Name _____ (Retd) expired on _____.
2. He was in receipt of retiring/revised pension of Rs _____/- per month. His PPO No _____ dt _____ as amended vide Corrigendum PPO _____ dt _____ (Photocopies encl).
3. The cause of death I given in the **Death Certificate** dated _____ issued by _____ (photocopy encl).
4. As the cause of his death was due/not due to an accident, FIR has been lodged/not lodged with the Police Station in Sector _____ (Copy of FIR encl). – **Not Applicable**
5. A copy of the Death Certificate No _____ dated _____ issued by the _____ is encl.
6. The details of my Joint Pension Account held with my late husband and into which his monthly pension was being credited and the details of his bankers is given below :-
 Savings Bank Account Details _____
 Banker's Address : _____
7. It is kindly requested that the details of my entitled Family Pension plus DA at the prevailing rates may please be intimated to the Branch Manager, _____ (Branch) with instructions to credit the same into my Savings Bank Account ref to in para 6 above under intimation to me.

Thanking You,

Your faithfully,

(Mrs _____)

Annx-V
(Refer para 136 (d) of Chapter-IV)

BY SPEED POST

Mrs _____
 (Correspondence address)
 Tele : _____ Mob _____

Dated :

To,
 The Branch Manager

 _____ (Bankers)

PAYMENT OF FAMILY PENSION IN RESPECT OF WIDOW OF LATE IC-
RANK NAME (RETD), ARM/SERVICE PPO NO
DATED AS AMENDED VIDE CORRIGENDUM PPO NO
DATED AND ANNEXURE IV

Dear Sir,

1. I regret to inform you that my husband IC _____ Rank _____ Name _____
 _____ (Retd) expired on _____.
2. Vide entry at serial 26 under Section B Family Pension of my late husband's PPO No _____ I am entitled to Enhanced Rate of Family Pension till _____ and thereafter normal rate of Family Pension on his demise.
3. Consequent to the Sixth Pay Commission's Recommendations, my late husband was in receipt of retiring/revised pension of Rs _____/- per month vide his PPO and Annexure IV under reference and his pension was being credited into our joint pension savings bank account No _____.
4. Vide Annexure IV, I am entitled to a Family Pension of Rs _____/- plus DA at the prevailing rates.
5. It is kindly requested that the payment of Family Pension plus DA at the prevailing rates may please be commenced with immediate effect.
6. A copy of the Death Certificate No _____ dt _____ issued by _____
 _____ is encl.

Thanking You,

Your faithfully,

(Mrs _____)

Annx-VI
(Refer para 136 (c) of Chapter-IV)

BY SPEED POST

Mrs _____
(Correspondence address)
Tele : _____ Mob _____

Dated :

To,
The Commanding Officer
Unit/Battalion
PIN-
c/o –

IC- INTIMATION OF DEMISE IN RESPECT OF
RANK NAME (RETD), ARM/SERVICE

Dear Sir,

I regret to inform you that my husband IC _____ Rank _____ Name _____
_____ (Retd) expired on _____ due to _____.

Your faithfully,

(Mrs _____)

Annx-VII
(Refer para 136 (c) of Chapter-IV)

BY SPEED POST

Mrs _____
(Correspondence address)
Tele : _____ Mob _____

Dated :

To,
The Commandant
Regimental Centre
PIN-
c/o –

IC- INTIMATION OF DEMISE IN RESPECT OF
RANK NAME (RETD), ARM/SERVICE

Dear Sir,

I regret to inform you that my husband IC _____ Rank _____ Name _____
_____ (Retd) expired on _____ due to _____.

Your faithfully,

(Mrs _____)

Annx-VIII
(Refer para 136 (g) of Chapter-IV)

Mrs _____
 (Correspondence address)
 Tele : _____ Mob _____

Dated :

To,
 The Secretary
 Golf Course
 (Address)

TRANSFER OF MEMBERSHIP NO :

Dear Sir,

1. I regret to inform you that my husband IC _____ Rank _____ Name _____
 _____ (Retd) expired on _____ at _____.
2. It is kindly requested that his Membership No _____ may please be transferred to my name. Two copies of my attested photographs are enclosed.
3. All correspondence and billing may please continue to be done at the present address as before.

Thanking You,

Your faithfully,

(Mrs _____)

Annx-IX
(Refer para 136 (g) of Chapter-IV)

Mrs _____
 (Correspondence address)
 Tele : _____ Mob _____

Dated :

To,
 The Secretary
 Defence Services Officers Institute
 (Address)

TRANSFER OF MEMBERSHIP NO : _____

Dear Sir,

1. I regret to inform you that my husband IC _____ Rank _____ Name _____
 _____ (Retd) expired on _____ at _____.
2. It is kindly requested that his Membership No _____ may please be transferred to my name. Two copies of my attested photographs are enclosed.
3. All correspondence and billing may please continue to be done at the present address as before.

Thanking You,

Your faithfully,

(Mrs _____)

Annx-X
(Refer para 136 (g) of Chapter-IV)

Mrs _____
 (Correspondence address)
 Tele : _____ Mob _____

Dated :

To,
 The Secretary
 Club Address

TRANSFER OF MEMBERSHIP NO : _____

Dear Sir,

1. I regret to inform you that my husband IC _____ Rank _____ Name _____
 _____ (Retd) expired on _____ at _____.
2. It is kindly requested that his Membership No _____ may please be transferred to my name. Two copies of my attested photographs are enclosed.
3. All correspondence and billing may please continue to be done at the present address as before.

Thanking You,

Your faithfully,

(Mrs _____)

Annx-XI
(Refer para 136 (I) of Chapter-IV)

Mrs _____
 (Correspondence address)
 Tele : _____ Mob _____

Dated :

To,
 The Executive Engineer Electricity Utility Distribution II
 _____ (State Electricity Board)
 (Address)

CHANGE OF NAME IN RESPECT OF DOMESTIC ELECTRIC CONNECTION NO
_____, BOOK NO _____ OF FLAT NO _____ (ADDRESS)

Dear Sir,

1. Reference :-

- (a) Domestic Electric Connection No _____
- (b) Electric Book No _____
- (c) Unique ID No _____

2. I am writing to request you for a change of name with reference to the above mentioned domestic electricity connection which was in the name of my husband _____ (retd).

3. I regret to inform you that my husband Name _____ (Retd) expired on _____ at _____.

4. The cause of death is given in the Death Certificate dated _____ issued by _____ (copy encl).

5. A copy of Death Certificate No _____ dated _____ issued by _____ is enclosed.

6. May I request you to please kindly arrange to change of name of the above mentioned domestic electric connection from the name of my late husband _____ (Retd) to my name i.e. Mrs _____ and the billing etc may be done accordingly.

7. The address for all billing and communication remains the same as given in your records.

8. Should you require any additional information or documents please contact me at the address and telephone No _____.

9. An early action is kindly requested.

Thanking You,

Your faithfully,

(Mrs _____)

- Enclosures (2):
- 1. Death Certificate No _____ dt issued by _____ is encl.
 - 2. Death Certificate No _____ dt issued by _____ is encl.

Annx-XII
(Refer para 136 (I) of Chapter-IV)

Mrs _____
 (Correspondence address)
 Tele : _____ Mob _____

Dated :

To,
 The Executive Engineer
 _____ (State Jal Nigam Board)
 (Address)

CHANGE OF NAME IN RESPECT OF DOMESTIC WATER CONNECTION NO _____,
CONSUMER NO _____ OF FLAT NO _____ (ADDRESS)

Dear Sir,

1. Reference Domestic Water Connection No _____ and consumer No _____.
2. I am writing to request you for a change of name with reference to the above mentioned domestic water connection which was in the name of my husband _____ (retd).
3. I regret to inform you that my husband Name _____ (Retd) expired on _____ at _____.
4. The cause of death is given in the Death Certificate dated _____ issued by _____ (copy encl).
5. A copy of Death Certificate No _____ dated _____ issued by _____ is enclosed.
6. May I request you to please kindly arrange to change of name of the above mentioned domestic water connection from the name of my late husband _____ (Retd) to my name i.e. Mrs _____ and the billing etc may be done accordingly.
7. The address for all billing and communication remains the same as given in your records.
8. Should you require any additional information or documents please contact me at the address and telephone No _____.
9. An early action is kindly requested.

Thanking You,

Your faithfully,

(Mrs _____)

- Enclosures (2):
1. Death Certificate No _____ dt issued by _____ is encl.
 2. Death Certificate No _____ dt issued by _____ is encl.

USEFUL HINTS

1. It is strongly recommended that each of the addressees be sent a copy of ALL the documents given above in the letter. It is better that these addressees get additional information rather than them having to refer to you for these documents. **This would certainly save a lot of time and correspondence at each stage.**
2. Each of the letters be dispatched individually (and each in a separate envelop..).
3. It is advisable that the letters are dispatched through Courier Services as this would get the letter delivered faster and you would get the **POD** (Proof of Deliver) Slip.
4. You may like to follow up with a telephone call to the respective office to confirm receipt of the letter as also to inquire if any additional information is required. This is useful as the format of the letter or the information required may change over time.
5. You may like to intimate the demise by sending an appropriate letter (**without any enclosures**).
 1. The Col of the Regiment

Annx-XIII
(Refer para 136 (s) of Chapter-IV)

BY SPEED POST

Mrs _____
 (Correspondence address)
 Tele : _____ Mob _____

Dated :

To,
 Zila Sainik Board
 (_____ (Address)

SUB : ISSUE OF WIDOW IDENTITY CARD IN RESPECT OF WIDOW OF LATE
IC- RANK NAME (RETD), ARM/SERVICE

Dear Sir,

1. I regret to inform you that my husband IC _____ Rank _____ Name _____ (Retd) expired on _____.
2. He was in receipt of retiring/revised pension of Rs _____/- per month. His PPO No _____ dt _____ as amended vide Corrigendum PPO _____ dt _____ and Annexure IV.
3. The cause of death is given in the **Death Certificate** dated _____ issued by _____).
4. As the cause of his death was due/not due to an accident, FIR has been lodged/not lodged with the Police Station in Sector _____ (Copy of FIR encl). – **Not Applicable**
5. Please find enclosed herewith the following documents for your information and records :-
 - (a) PPO No _____ dt _____ as amended vide Corrigendum PPO _____ dt _____ and Annexure IV.
 - (b) **Death Certificate** dated _____ issued by _____)
 - (c) Copy of FIR lodged at Police Station Sector _____.
 - (d) Three copies of photographs of SELF duly attested.
 - (e) Ex Servicemen's Identity Card No _____ dated _____ issued to my late husband by Rajya/Zila Sainik Board _____.
6. It is kindly requested that a Widow Identity Card may please be issued to me at your earliest convenience.
8. Should you require any additional information or documents, please do contact me at the address and telephone No _____.

Thanking You,

Your faithfully,

(Mrs _____)

Annx-XIV
(Refer para 136 (v) of Chapter-IV)

BY SPEED POST

Mrs _____
 (Correspondence address)
 Tele : _____ Mob _____

Dated :

To,
 The CSD Manager
 (_____ (Address of dependent URC)

**SUB : REPLACEMENT OF EXISTING CANTEEN SMART CARD (EX-SER GROCERY
 CUM LIQUOR CARD) NO ISSUED TO
 IC- RANK NAME (RETD), ARM/SERVICE**

Dear Sir,

1. I regret to inform you that my husband IC _____ Rank _____ Name _____
 _____ (Retd) expired on _____.

2. He was in receipt of retiring/revised pension of Rs _____/- per month. His PPO
 No _____ dt _____ as amended vide Corrigendum PPO _____ dt _____
 and Annexure IV.

3. The cause of death is given in the **Death Certificate** dated _____ issued by
 _____).

4. As the cause of his death was due/not due to an accident, FIR has been lodged/not
 lodged with the Police Station in Sector _____ (Copy of FIR encl). – **Not Applicable**

5. Please find enclosed herewith the following documents for your information and
 records :-

(a) PPO No _____ dt _____ as amended vide Corrigendum PPO
 _____ dt _____ and Annexure IV.

(b) **Death Certificate** dated _____ issued by _____)

(c) Copy of FIR lodged at Police Station Sector _____.

(d) Two copies of photographs of SELF duly attested.

(e) Canteen Smart Card (Ex-Ser Grocery cum Liquor Card) No _____ issued
 to my late husband.

6. It is kindly requested that :-

(a) I may please be issued a fresh Canteen Smart Card.

(b) I be allowed to continue to avail of the Canteen Facilities, based on the
 receipt of the documents submitted now, till such time I receive a fresh Canteen
 Smart Card.

Thanking You,

Your faithfully,

(Mrs _____)

POINTS FOR EX SERVICEMEN AND VEER NARIS

1. Publication of Part II Order through Records.
 - (a) For marriage after Retirement.
 - (b) For Children born after Retirement.
 - (c) For Second Marriage after Retirement.
 - (d) For adoption Children after Retirement.

2. **Handicapped Child.** A handicapped child after the demise of the Parents is entitled for a Pension. The CMO to endorse in the Certificate "He/She because of the ailment cannot earn a living".

3. **Divorced Daughter.** Dependent on the parents is entitled for a pension. Take up case with AG's Branch.

4. **Proof Date of Birth – Veer Nari/Wife.** Certificate Gram Sabha, Nagar Palika (Birth Register), High School Certificate, Passport.

5. **Important Documents.** Photostat copies of Identity Cards, Club Membership Cards, PAN Card, ECHS card, Bank Passbooks, Record of Service, to be kept separately.

6. **ECHS.** Free check up, operation, medicines for self, wife, dependent parents NOT receiving Govt pension, unmarried daughters/son upto 25 years of age.

7. **Bank Account & Lockers.** Bank Account & Bank Lockers to be operated jointly with nomination facility.

8. **Manure.** Used tea leaves, butchery blood. Natural manure is ideal fertilizer for flowers/vegetables.

NOTE

1. The above useful information to be passed on to Ex-Servicemen & Veer Naris.
2. To be carried with ECHS/Canteen Card.
3. When going out of stn, carry ECHS Card and Health Book showing medicines collected.

**FORM OF POWER OF ATTORNEY TO BE EXECUTED BY NRI
PENSIONERS**

To be filled by the pensioner and given to the PDA

KNOW all men by these presents that I (a).....
(Full Name, Personal No. and rank of the pensioner) do hereby appoint (b)
.....(Name of the Scheduled Bank). AS MY TRUE AND
LAWFUL ATTORNEY AND authorise the said attorney to do all things, acts, deeds that
may be necessary or are usual to receive from the (c)
.....(Name of the Pension Disbursing Officer) the pension
payments etc. due to me as authorised by the Pr. Controller of Defence
Accounts(Pensions)/CDA (Navy)/DCDA (AF) and to give receipts for the same and credit
the same to my account.

And I do hereby agree to ratify all acts ,deeds and things done or made by my said
attorney which shall be deemed to be done and made by me personally and shall be
binding on me with force and effect. This Power of Attorney shall be and remain in full
force and effect until due notice in writing of its revocation shall have been given to the Pr.
CDA(Pensions).

IN WITNESS WHEREOF THE said (d)

(Name of the pensioner) has set his/her hand and seal this..... day of
.....SIGNED SEALED AND DELIVERED by the said
(d)..... (Name of the pensioner) in
the presence of..... (Executant of Power of Attorney)

Authority: Para 13.3 of PPI 1973(Edition).

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VETERANS' CELL

To ensure a time bound response to various issues/grievances concerning Veterans', a single window set up has been established under DG (MP & PS)

In case of any queries/clarifications

PLEASE CONTACT

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