

HAND BOOK
ON
“MILITARY PENSION AND OTHER RETIREMENT
BENEFITS”



COMPILED BY
M.PRABHAKARAN, AN EX-SERGEANT &
FORMER CONTROLLER OF ADMINISTRATION
CSIR, GOVERNMENT OF INDIA.

Hand book on 'military pension and other retirement benefits' is an easy to use, comprehensive reference book on the retirement / death / other common benefits applicable to Indian defence personnel and their widows, covering all the three wings of the Indian armed forces, namely, Army, Navy and Air Force.

The hand book was compiled by M.Prabhakaran, an air veteran and who also has a long experience and expertise in the central government administration, at senior level positions.

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DEDICATED TO
ALL SOLDIERS
OF
THIS GREAT COUNTRY

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&
FUTURE

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ALIVE
&
WOUNDED



**MY THANKS TO MEENAKSHI, MY WIFE AND ANISH, OUR SON
FOR THEIR SUPPORT IN COMPILING THIS HAND BOOK.**

FOREWORD



LT GEN PG KAMATH, PVSM, AVSM, YSM, SM (VETERAN)

When I was told to write a foreword for this book, I readily agreed as anything that would be helpful to all ranks serving, veterans and future aspirants of the armed forces of India, is most welcome. Frankly, I thought it was one of those 'run of the mill' books, which are published infrequently by our veteran community.

However, as I leafed through the book, I was literally amazed and speechless to see the wealth of contents. It covers literally everything under the sun for the servicemen and veterans. Each of the nearly 400 pages of the book, gives a myriad of contingencies that can occur to anyone at any time, in or out of service. The book covers the entire gamut of one's entitlements from pensions, family pensions, re-employment, ECHS, OROP, income tax rules, recommendations of 7th Pay Commission, action to be taken on death of serviceman and veterans and covers all probabilities, which have occurred and those which could occur in future, as well. Even specimen letters to be written by the 'next of kin' to the pension office, banks and numerous other authorities have been given. The entire research has been topped with over '200 Frequently Asked Questions'. These questions are so varied and well thought out; it can only be conceived by a person with altruistic convictions.

The 'Preface' by Mr M Prabhakaran is poignant and portrays a real life situation faced by a young widow. This letter was his inspiration to compile this book, to ensure that no widows of any servicemen should face such a pathetic situation in future!

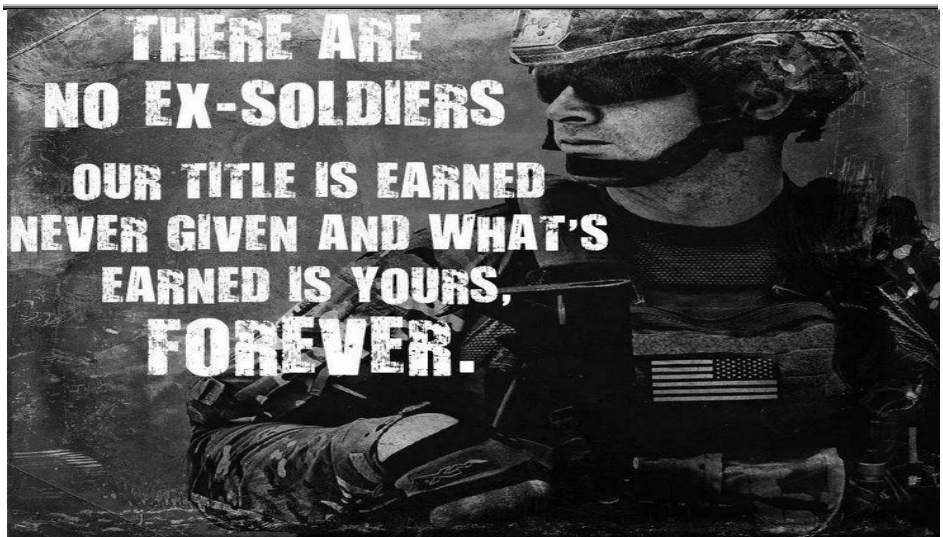
Mr Prabhakaran, himself a veteran of Indian Air Force has had a second career in Customs and Central Excise and CSIR. After a wealth of experience, he has now retired and settled down in Bangalore. His daily routine is to help the veterans in distress; a passion he has nursed for ages. The book is his labor of love in service to all ranks of the Armed Forces.

In the parting, we all have served decades in the Armed Forces and many of us are still serving. When we ultimately leave this world, don't we have a responsibility to those, whom we have left behind? They would be shattered by our death and it is a small thing we can do for them by opening a file entitled 'After Me'. I assure you, those whom you have left behind, will have a reason to smile with tears still pooling in their eyes. All what you need to do is to prepare the file as advised by Mr Prabhakaran in his book.

I have enriched reading this book. I am sure this book will indeed be a souvenir in your household.

Sd/-

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FOREWORD

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PURPOSE

TO PROVIDE MILITARY PENSIONERS AND THEIR FAMILY MEMBERS INFORMATION ON RETIREMENT BENEFITS AND THEIR ENTITLEMENTS

DISCLAIMER

This Hand Book is only for general information and not to be quoted as the ultimate authority for grant of any benefit which is not envisaged in the Rules and I cannot be held liable for any loss or damage caused in this regard.

The idea is to empower the military veterans and widows by informing them of their eligibility, entitlement and procedures to be followed in the event of any contingencies. All efforts have been made to give the information in simple and easy to understand format.

I do acknowledge with thanks, the reproduction of some of the information posted in public domain by GOI, MOD, Indian Army, IAF, Indian Navy, CGDA, RBI, SBI, Atomic Energy, Pensioners Portal and ECHS.

Further the views expressed by me on some of the issues, as 'AN OPINION' are purely personal.

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PREFACE



The following article on the personal experience of an young widow, after her husband's death in a road accident, immediately after he retired from the Army, made me to think and attempt to compile this hand book to help the Soldiers community as a whole, and in particular, the widows like her. Of course, these information and data are available in bits and pieces in a number of Government of India department web sites like Ministry of Defence, DOPT, and RBI etc. I have consolidated and collated them for convenient reference by our community.

Knowledge is Power. Knowing one's entitlement makes him/her more competent and confident in dealing with the issues in hand. It empowers us to get what we are entitled to, and that too legally. I have collected as much relevant and up-to-date information on the subject, as possible and tried to present them in a simple and easy to understand form.

I took an informed decision to use, in this handbook, the term 'P B O R' by which even today the JCOs and NCOs are known as, but in a different context. It is no longer Personnel below Officers Rank; it is Personnel Besides Officers Rank.

A HEART RENDING STORY OF THE YOUNG WIDOW OF A SOLDIER

"Imagine on one fine morning my hubby expired in a bike accident on his way home from office. He was just 35. His laptop with all his data crashed. Everything on his hard disk wiped off. No folder of IMPWDS to refer back. His mobile with all the numbers on it was lost. But that was just the beginning. I realized I had lot to learn. 9 years married to one of

the best human beings. With no kids, just the two of us to fall back on. Now I stood all alone and lost. I needed help.

His saving bank accounts, his salary bank accounts had no nominee. On his insurance, his mom was the nominee and it was almost 2 years since she expired.

The house we bought with all the excitement on a loan was with his salary and defence pension. When the home loan guys suggested insurance on the loan, we decided instead paying the premium, the difference in the EMI on account of the insurance could be used to pay towards prepayment of the loan and get the tenure down. We never imagined a day like this. So now, there was huge EMI to look into. I realized I was in for a long haul.

Road accident case. So everywhere, I needed a Death certificate, FIR report, Post Mortem report. For everything there were forms running into pages, indemnity bonds, notary, and surety to stand up for you. No objection certificates from your co-heirs. I learnt other than your house, your land, your car, your bike are also your property. So what if you are the joint owner of the flat? You don't become the owner just because your spouse is no more. What if your hubby expired in the bike accident and you are the nominee but if the bike is in a repairable condition. You have to get the bike transferred in your name to claim the insurance and that was again not easy. The bike or car cannot be transferred in your name without going through a set of legal documents. Getting a Succession Certificate is another battle all together.

Then came the time you realize now you have to start changing all the bills, assets in your name. Your gas connection, electricity meter, your own house, your car, your investments and all sundries. Then change all the nominations where your own investments are concerned. Again a start of new set of paperwork.

To say I was shaken. My whole life had just turned upside down was an understatement. You realize you do not have time to mourn and grieve for the person with whom you spent the best years of your life. Because you are busy sorting all the paper work. I realized then how much I took life for granted. I thought being a working woman, if I am undergoing so many difficulties, what would have happened to someone who was house maker who wouldn't understand this legal hotchpotch?

A sweet friend then told me, dear this was not an end. You have no kids. Your assets will be for all who stand to claim. After my hubby's sudden death, I realized it was time I took life more seriously. I now needed to make a Will. I would have laughed if he had asked me to make

a will a few months ago. Now, life had taken a twist. Lessons learnt this hard way were meant to be shared. After all, why should people whom we love the most suffer after we are no more? Sorting some paperwork before we go will at least ease some of their grief.

Kindly check all your nominations. It's a usual practice to put a name (i.e. in the first place if you have mentioned it) and royally forget about it. Most of us have named our parent as a nominee for investments, bank accounts opened before marriage. We have not changed the same even years after they are no longer there with us. Even your salary account usually has no nomination. Every year for tax purpose, we do investments. Do we maintain the details about them? Where are those physical investments hard copies?

Passwords: There are passwords for practically everything. Email, Bank accounts, even for the laptop we use. What happens when your next of kin cannot access any of these simply because they do not know the password? Put it down on a paper.

Liabilities: When you take a loan say for your house or car. Check out on all what ifs. What if I am not there tomorrow, what if I lose my job? Will the EMI still be within my range? If not, get insurance on the loan. The people left behind will not have to worry on something as basic as their own house.

My battles have just begun... But let us at least try to make few changes so that our loved ones need not suffer after we are gone. We do not know what will happen in the future. However, as the scout motto goes, "Be prepared". Never take life for granted; do things appropriate for the ones who depend on you, with love.

- An Anonymous Widow.

This handbook outlines benefits applicable to military pensioners after their retirement, discusses concessions and privileges, and provides other information, which may be helpful to them.

This handbook is useful to your Family members because it contains information concerning rights, benefits, and privileges to which they may be entitled.

CHAPTER 1

DIFFERENT KINDS OF PENSION

1.1 GENESIS AND HISTORY OF DEFENCE PENSION

Pension, inter alia, was and continues to be the most attractive and motivating factor for the youth of this country to join government service in general and the defence services in particular.

In fact, the government jobs are looked favorably in comparison with private jobs because of the pension benefit available in government jobs. It was rightly so as our own cases indicate. Most of us, who were drawing pension in three digit figures during eighties and early nineties, are now drawing pension in five figures – a forty-time increase in pension, thereby maintaining parity of its purchasing power, despite huge price rise and inflation. There is no other social security scheme or financial investment, which could fetch such high returns. If the pension is the cake, then the family pension is the icing on the cake. This social security scheme goes beyond one's lifetime and ensures the financial stability of not only the widow but also the disadvantaged children like those who are physically handicapped, mentally challenged, divorced and widowed daughter for their entire life. This not only provides for their financial stability but also ensures their self-esteem and dignity in the society. We are indebted to those visionaries who have conceived and implemented this unique social security scheme.

Majority of the soldiers retire at a young and active age of 35-38. For us the pension is more valuable and we enjoy the benefit of pension longer than any other category of pensioners. It is therefore an inseparable part of our life. It helped us to maintain ourselves and our families until we found another job in civil and this will be the most valuable gift that we are going to leave behind to our better half so that she too lives in dignity and freedom until their last breath.

We have no hesitation to say that we are emotionally involved with it and anything adverse that happens to it would disturb us completely. We are proud to say that we are soldiers and we are pensioners.

A soldier governed by the Pension Scheme gets a recurring monthly payment for life and a lump sum gratuity at the time of his retirement. Both are determined with reference to the length of his service and the last pay drawn by him.

The term 'pension' is described as "deferred pay". This means that a soldier earns his pension, by rendering long and efficient service. In the event of his death, his spouse gets a monthly payment for life. Other beneficiaries get such payment for limited periods or for life subject to certain conditions.

The pension has in essence the character of a conditional entitlement and the root of the idea of pension lies in a long-term relationship between the employer and the employee of service normally spanning over employees' whole working life, followed by the annuity for the rest of his life.

Pension is an objective and a cherished goal one works up to and looks forward to. It is the culmination of the long journey in one's service career. Once a man has earned his pension after hard labor of several years, he can afford to relax and start enjoying the fruit as long as he is gifted to live.

'pension is valuable in the sense that it is secure. The courts will not allow refusal, reduction, and forfeiture of pension unless there are genuine grounds for doing so'.

The employees can also seek redress in the Courts of Law, whenever, they feel that justice has been denied to them. Only misconduct of the gravest nature can lead to forfeiture of pension once sanctioned. Pension is also secure against attachment, seizure or sequestration by process of any civil court at the instance of a creditor or in satisfaction of a decree or order of any civil Court of Law. Pension can however be attached on orders of a criminal court for maintenance under sec-125 of Cr PC. Any amount owed by the pensioner to Government, though undisputed cannot be recovered by deduction from pension except with his express consent. Pension is thus a sacrosanct and protected possession and is therefore, greatly valued.

How defence pension has evolved over a period of time up to 7 cpc?

1. PENSION AT 50% OF RECKONABLE EMOLUMENTS: With the introduction of New Pension Code from 01.06.1953, pension to Armed Forces Personnel was initially granted with reference to the Rank held by them for 24 months. Subsequently, this time limit was reduced to 10 months with effect from 01.04.1979. Post 2006, pension is paid straightaway @ 50% of the reckonable emoluments last drawn or 50% of the last 10 months average emoluments, whichever is beneficial.

2. INTRODUCTION OF DEATH CUM RETIREMENT GRATUITY: Introduced for armed forces personnel with effect from 10.9.1970. Full dearness relief was also considered as reckonable emoluments for computation of gratuity with effect from 1.1.1996.

3. DEARNESS RELIEF ON PENSION/FAMILY PENSION: With effect from 1.1.1973, a regular scheme for grant of dearness relief on pension/ family pension was introduced for compensating towards erosion in the real value of pension due to increase in price. Initially this was not applicable to re-employed pensioners; which have been subsequently allowed with effect from 18.7.1997 subject to fulfillment of certain conditions.

4. MONETARY ALLOWANCES FOR VARIOUS GALLANTRY AWARDS: With effect from 1.1.1972, a scheme for payment of monetary allowances attached to various gallantry awards was introduced.

5. RESTORATION OF COMMUTED PENSION: With effect from 1.4.1985, the concept of restoration of commuted portion of pension after 15 years was introduced.

6. WAR INJURY PENSION/LIBERALIZED FAMILY PENSION: The concept of war injury pension/ liberalized family pension was introduced wef 1.2.1972 to all war injured/ deceased personnel who were/are invalidated out of service/die in an international war/war like operations/border skirmishes since 1947-48.

7. CAP ON WAR INJURY PENSION REMOVED: The cap on maximum war injury pension i.e. not to exceed the emoluments last drawn has also been removed with effect from 1.7.2009.

8. BROAD BANDING OF DISABILITY: The broad banding of percentage of disability was introduced for those Armed Forces Personnel who were invalidated out of service on or after 1.1.1996. The benefit is now extended with effect from 1.7.2009 to all pre-1996 invalidated out personnel as well, who are in receipt of pension.

9. LUMP SUM EX-GRATIA COMPENSATION: A scheme for payment of lump sum ex-gratia has been introduced with effect from 1.8.1997 for the families of Armed Forces Personnel who died in harness while performing their actual bona-fide duties.

10. ORDINARY FAMILY PENSION: Scheme for Ordinary family pension was introduced in 1964. Benefit of this scheme was extended to all pre-1964 cases with effect from 22.9.1977 onwards. Subsequently, handicapped children, parents, widowed / divorced / unmarried daughters are covered under this scheme and allowed pension without any maximum age limit.

11. ADDITIONAL PENSION: With effect from 1.1.2006, a provision for grant of additional pension to those have attained the age of 80 years and above has been introduced.

12. **FIXED MEDICAL ALLOWANCE:** From 1.12.1997, a scheme for payment of fixed medical allowance @ Rs.100/-pm to Armed Forces pensioners/family pensioners was introduced.

13. **DOUBLE FAMILY PENSION PERMITTED:** From 24.9.2014, family of Armed forces personnel who got re-employed in Civil Department PSUs / Autonomous bodies/Local funds of central/state Govt. after their retirement from military service and were in receipt of military pension till death shall be allowed to draw family pension from both military and civil.

14. **ECHS:** With effect from 1.4.2003, a health scheme named 'Ex-servicemen Contributory Health Scheme' was introduced. Later on, War widows/war disabled and all pre-1996 retirees were allowed to become member of this scheme without making any contribution.

15. **OROP GRANTED:** The four decade old demand of ESM for grant of OROP materialized with effect from 01.07.2014. In order to take care of the anomalies in the scheme, a one man judicial Commission headed by Justice L. Narasimha Reddy was constituted. The commission has since submitted its report .

16. **33 YEARS DELINKED:** The condition of 33 years of QS for grant of full pension was delinked effective from 01.01.2006 in respect of Pre-2006 pensioners as well. After accepting the landmark verdict of Ernakulam Bench of Kerala High Court, in the OA of MO Inasu & other Vs. UOI, which was also duly upheld by the Honorable Supreme Court of India, GOI, and MOD has notified the same vide PCDA circular no. 568 dated 13.10.2016.

17. **7 CPC RECOMMENDS A FORMULA FOR CONSIDERATION OF INCREMENTS DRAWN IN SERVICE FOR FIXATION OF PENSION PAST RETIREES:** 7CPC in its recommendations included an option to fix the pension of past pensioners by taking into account the increments drawn, while serving in the last post/grade held, at the time of retirement, if such an option is beneficial to them. This is now popularly known as FIRST OPTION.

“Currently the defence personnel in uniform only are covered by the pension scheme. Their counterparts in civil are covered under new pension scheme (NPS) which basically is a contributory scheme”.

1.2 RETIRING/SERVICE PENSION

RETIRING PENSION	SERVICE PENSION
Payable to Commissioned Officers	Payable to Personnel Besides officers Rank (PBOR)
One should have put in a minimum Qualifying Service of 20 years, without any weightage.	One should have put in a minimum Qualifying Service of 15 years, without any weightage.
Payable at the rate of 50% of Reckonable Emoluments last drawn or the average Reckonable emoluments of last ten months, whichever is beneficial.	Payable at the rate of 50% of Reckonable Emoluments last drawn or the average Reckonable emoluments of last ten months, whichever is beneficial
Reckonable emoluments is the sum of Pay drawn in the pay matrix and Military Service Pay (MSP) and Non practicing allowance in the case of Medical Officers.	Reckonable emoluments is the sum of Pay drawn in the pay matrix and Military Service Pay (MSP).
Retirement gratuity is also payable.	Retirement gratuity is also payable.
Upto 50% of the Pension can be commuted at the time or after retirement.	Upto 50% of the Pension can be commuted at the time or after discharge/ retirement.
Those who were dismissed from service are not entitled to Retirement Pension.	Those who were dismissed from service are not entitled to Service Pension.
Dearness Relief at the rates notified twice in a year is admissible on the entire pension including commuted portion.	Dearness Relief at the rates notified twice in a year is admissible on the entire pension including commuted portion.




IMPORTANT NOTE: However, in the case of Pre-2006 retired PBORs, those who have not completed 10 months of service in the rank held by them at the time of their discharge / retirement and if the deficiency in service has not been condoned by the Competent Authority, then they are entitled to Service Pension only as per the previous rank held by them.

For Example, if a PBOR was promoted to the rank of HAVILDAR only 4 months prior to his discharge, then his pension would have been calculated at the time of retirement, on the basis of the Maximum of the pay scale as applicable to the rank of NAIK.

AN OPINION The above clause has been challenged by many PBOR Pensioners before various benches of the Armed Forces Tribunal and obtained favorable verdicts. However the Government of India is yet to issue a universal order on the matter which would uniformly extend the benefit to all similarly placed personnel. We hope it would be done sooner. Until then this clause would continue to apply.

PROVISIONS OF CONDONATION OF DEFICIENCY IN SERVICE FOR SERVICE PENSION

In terms of Govt of India, MOD Letter No 4684/ Dir (pen)/2001 dated 14 Aug 2001, deficiency in service, for eligibility to service pension or reservist Pension or gratuity in lieu may be condoned by the respective Record Office up to six months and deficiency up to 12 months can be condoned by the Service HQs in each case, except in the case of: -

- | |
|--|
|  an individual who is discharged at his own request, or |
|  an individual who is eligible for special pension or gratuity, |
|  an individual who is invalided out of service with less than 15 years of service |

1.3 DISABILITY PENSION





INTRODUCTION

Disability pension is admissible to a soldier who is invalided out of service due to disability, accepted as 'attributable to or aggravated by' his military service and assessed as 20% or more.

Disability can be defined in simple terms as, "an illness, injury, or condition that makes it difficult for someone to do the things that other people do".

The World Health Organization (WHO) explains it in detail as "Disabilities are an umbrella term, covering impairments, activity limitations, and participation restrictions. Impairment is a problem in body function or structure; an activity limitation is a difficulty encountered by an individual in executing a task or action; while a participation restriction is a problem experienced by an individual in involvement in life situations. Disability is thus not just a health problem. It is a complex phenomenon, reflecting the interaction between features of a person's body and features of the society in which he or she lives".

Notwithstanding the above definitions and explanation, disability in a soldier's life can occur due to any of the following reasons:-

 Natural and or genetic reasons like sickness and diseases;
 Accidents and incidents causing injury and damage to body, body parts, organs and limbs;
 Health complications caused due to prolonged exposure to extreme climatic and 'hostile- to- health' conditions;
 Injury or illness caused by enemy action like war and war like operations.

The Government and the Nation has an obligation to compensate such disabled soldiers, especially when the disability is completely attributed to or aggravated by the military service.

These young soldiers disabled and consequently deprived of earning their livelihood, with a dependent family to care for, must be adequately compensated by way of liberal pension benefits.

Towards this end, Government of India have formulated different pension schemes like disability pension and war injury pension, the features of which are explained in detail in the succeeding paragraphs.

DISABILITY PENSION

Disability pension is basically compensation to an individual for a disability, which has been caused due to military service. It is not a compensation for all other kinds of disability, which have no direct relation with military service.

A soldier is medically examined for 100% medical fitness, prior to his enrollment in the forces. He might, during the course of his service in the armed forces, sustain an injury or pick up a disease pushing him to a lower medical category, than the one he was enrolled with. Depending upon the individual facts of the case, an injury or a disease may or may not be considered as attributable to or aggravated by, military service.

In injury cases, the Court of Inquiry (COI) & the Medical Board (MB) will consider all aspects of the incident by which the soldier has sustained injury and report its findings on the ATAB factor. Generally the findings of the COI /medical board are binding on the pension sanctioning authority.

Similarly, a disease can either be attributable to or aggravated by the military service or can be purely Constitutional / genetic in nature which has nothing to do with the military service. These aspects will be examined

by the competent medical authority i.e., either a Release Medical Board (RMB) or an Invalid Medical Board (IMB) and make a suitable recommendation to the competent authority.

- ✚ A claim for disability pension arises only if an individual is invalided out of service on account of disability which is accepted as attributable to or aggravated by his military service and assessed as 20% or more.

NOTE 1: The above criterion is not applicable to post – 1996 medically boarded out (MBO) retirees. In such cases, an individual who is invalided out of service solely on medical grounds, irrespective of his percentage of disablement was eligible for disability pension.

NOTE 2: Individuals placed in low medical category permanently and discharged as no alternative employment in their trade/category suitable to their low medical category could be provided or unwilling to accept the alternative employment or retained in alternative appointment and subsequently discharged before completion of their engagement shall be deemed to have been invalided out from service for the purpose of the Entitlement Rules- MOD LETTER NO.1 (2)/97/D (PEN-C) DT 31 /01/ 2001).

FORMULA FOR CALCULATION DISABILITY PENSION

Disability pension normally has the following two elements:-

✚	DISABILITY ELEMENT
✚	SERVICE ELEMENT

An individual (Post-96) who is invalided out from service before completion of pensionable service, and whose disability pension claim is accepted becomes entitled to both the elements.

However, if an individual who is discharged from service on the grounds listed below and if his disability pension claim is accepted, then he is entitled to disability element , in addition to the service pension that is due to him.

✚	On fulfilling the conditions of his enrolment.
✚	On superannuation.
✚	On transfer to Pension Establishment

SERVICE ELEMENT

Even at some point of time, if the disability element ceases, service element of disability pension will continue to be paid subject to following conditions:




PBORS DISCHARGED PRIOR TO 1.3.68	Should have put in a minimum Qualifying Service of 10 years
PBORS DISCHARGED FROM 1.3.68 TO 31.12.72	Should have put in a minimum Qualifying Service of 5 years
PBOR DISCHARGED ON OR AFTER 01.01.1973	No minimum qualifying service

CALCULATION OF SERVICE ELEMENT

Service element of disability pension is calculated at the rate of 50% of the Reckonable Emoluments last drawn.

The minimum will be Rupees 9000/- and the maximum is Rs.125000/- (which is 50% of the maximum pay in central government) per month, with effect from 01.01.2016, as per the recommendations of Seventh CPC.

CALCULATION OF DISABILITY ELEMENT

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|  As of now, the disability element is calculated at the rate of 30% of the Last Drawn Reckonable Emoluments (RE), for 100% disability. |
|  It applies uniformly to all ranks. |
|  If the disability is lower than 100%, then the disability element shall be computed proportionately. |

However, the seventh pay commission has made the following recommendations for calculation of disability element, on which there were some serious reservations were expressed by the services as it would lead to a situation in which defence service officers would get less disability element than the All India Service Officers. Therefore the status quo continues as of now and the matter has been referred to the Anomaly committee.

RECOMMENDATION OF 7CPC ON DISABILITY ELEMENT

PARA 8.6: The slab rates for disability element for 100 percent disability would be as follows:

RANK	LEVELS	RATES
1. Service Officers & 2. Hon. Commissioned Officers	10 and above	Rs.27000
3. Subedar Major/ Equivalernt 4. Subedar / Equivalernt 5. Naib Subedar / Equivalernt	6 to 9	Rs.17000
6. Havildar / Equivalernt 7. Naik/ Equivalernt 8. Sepoy/ Equivalernt	1 to 5	Rs. 12000

AN OPINION:- The 7 CPC has recommended to switch over from percentage regime to slab system, as they were of the view that the slab system would be beneficial to JCOs and NCOs. This has been explained in its report. Therefore the same cannot be ignored and at the same time no recommendation can put anyone at a disadvantage as well. Hence we are of the considered opinion that the disability element may continue to be calculated on percentage basis subject to a minimum of the slab rates recommended by the 7CPC for the respective category of personnel. In other words an individual will be paid disability element calculated on percentage basis and on slab rates whichever is HIGHER .

For example if the RE of a disabled HAVILDAR is 36700/-, his disability element will be $36700 \times 30 / 100 = 11010/-$ for 100% disability. As per slab system recommended by the 7CPC, a HAVILDAR is entitled to 12000/- . In the instant case he will be paid 12000/- as disability element. If the disability element works out more than 12000/- on percentage basis then, he will be paid the same, being, higher than that of the slab rate applicable to his rank.

RANK FOR ASSESSMENT OF DISABILITY PENSION

(A) IN DISCHARGE/RETIREMENT CASES PRE -01.01.2006:

The rank held on the date on which he sustained injury or picked up the disease upon which he became eligible for disability pension. If any individual has more than one disability and all of them are attributable to or aggravated by service then the rank held by him at the last time he sustained injury or picked up the disease will be considered.

(B) IN DISCHARGE / RETIREMENT CASES POST 1.1.2006:

The Rank held at the time of discharge/ retirement from service.

**BROADBANDING OF DISABILITY ELEMENT / ROUNDING OFF PROVISION
TO MBO PERSONNEL**

✚ Where an individual is invalided out under the clause “due to his disability which is attributable to or aggravated by service;

✚ **where an individual is discharged or retired on completion of terms of his engagement with the disability which is “attributed to or aggravated by his military service.

The extent of disability or functional incapacity shall be determined in the following manner for the purposes of computing the disability element. The same shall be notified through pension payment order to be issued by the pension sanctioning authority.

PERCENTAGE OF DISABILITY AS ASSESSED BY INVALIDING MEDICAL BOARD	PERCENTAGE TO BE RECKONED FOR COMPUTING OF DISABILITY ELEMENT
Less than 50	50
Between 50 and 75	75
Between 76 and 100	100

1.PARA 7.2 OF MOD LETTER NO. 1(2)/97/D (PEN-C) DT.31.01.2001

2.MOD , DESW LETTER:F NO 3(11)2010-D(PEN/LEGAL) PART V – DT 18.04.2016
& PCDA CIRCULAR NO 561 DT 10.06.2016.**

NOTE: As per Ministry of Defence letter No 10(1)/2009/D(Pen Policy) dated 10.1.2010, Armed Forces disability pensioners who have been invalided out of service prior to 01.01.1996 and are in receipt of disability element/war injury element as on 01.07.2009 are also entitled for broad banding of their disability element.

CATEGORISATION OF DISABILITY

The circumstances to decide the “attributable to and aggravated by” factor to determine the pension benefits for death or disability shall be broadly categorized as given overleaf:

“To plan for tomorrow start today one step at a time. To plan is to take charge of your future. Not to plan is to let the future “just happen.”

CATEGORY-A

Death or disability sustained due to natural causes, which are neither attributable to nor aggravated by military service, fall under this category.

Death or disability sustained due to natural causes, which are neither attributable to nor aggravated by military service as certified by the Competent Medical Authority.

- ✚ Examples would be ailments of nature of constitutional diseases as assessed by medical authorities, chronic ailments like heart and renal diseases, prolonged illness, accidents while not on duty.

CATEGORY-B

Death or disability sustained due to causes which are accepted as attributable to or aggravated by military service fall under this category.

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

- ✚ Diseases contacted due to continued exposure to a hostile work environment, extreme weather conditions or occupational hazards resulting in death or disability are the examples of this category.

CATEGORY-C

Death or disability sustained due to accidents in the performance of bona fide duties falls under this category.

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




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| ✚ Accidents while travelling on duty in government / public/ private transport. |
| ✚ Accidents during air travel |
| ✚ Mishaps at sea while on duty |
| ✚ Electrocution while on duty, etc. |
| ✚ Accidents which occur while participating in organized sport events/ adventure activities /expeditions / training. |

CATEGORY-D

Death or disability sustained due to acts of violence, attack by terrorists, anti-social elements etc., whether on duty or not, fall under category D.

Bomb blasts in public places or transport, indiscriminate shooting incidents in public, etc., would be covered under this category, besides Death / disability occurring while employed in the aid of civil power in dealing with natural calamities, etc.






Death or Disability arising out of the following circumstances is also included under Category D:

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|  Unintentional killing by own troops during the course of duty in an operational area. |
|  Electrocutation/attacks by wild animals and snake bite / drowning during course of action in counter insurgency/ war. |
|  Accidental death/injury sustained due to natural calamities such as flood, avalanches, landslides, cyclone, fire and lightening or drowning in river while performing operational duties/movement in action against enemy forces and armed hostilities in operational area to include deployment on international border of line of control. |














CATEGORY- E

Death or disability arising as a result of enemy action during international war, war like situations and notified operations fall under this category.

DEATH OR DISABILITY ARISING AS A RESULT OF:

- | |
|---|
|  Enemy action during international war. |
|  Action during deployment with a peace keeping mission abroad. |
|  Border skirmishes |
|  During laying or clearance of mines including enemy mines as also mines combing operations. |
|  On account of accidental explosions of mines while laying operational oriented mine field or lifting or negotiating mine field laid by the enemy or own forces in operational areas near international borders or on the line of control. |

**WAR LIKE SITUATIONS INCLUDING CASES WHICH ARE ATTRIBUTABLE TO /
AGGRAVATED BY**

 Extremists' acts, exploding mines, etc., while on way to an operational area.
 Battle inoculation training exercises or demonstration with live ammunition.
 Flying operation involved in rehearsing of war plans and implementation of OP instructions inclusive of International exercises.
 All combat and Tactical Sorties in preparation of war.
 Valley flying and missions involving operations at Ultra Low Levels.
 All operational missions undertaken during peace like Special operations, Live ORP, Recce, Elint, Survey and induction trials of new weapons.
 Missions undertaken in support of troops and security forces deployed in forward areas.
 Flying missions involving landings on the ALGs.
 Kidnapping by extremists while on operational duty.
 An act of violence/attack by extremists, antisocial elements, etc., while on operational duty.
 Action against extremists, antisocial elements, etc, death/ disability while employed in the aid of civil power in quelling agitation, riots or revolt by demonstrators.
 Operation specially notified by the government from time to time.
 Death or disability arising as a result of poisoning of water by enemy agents while deployed in operational areas in active hostilities.

ADJUDICATION OF DISABILITY CLAIMS

INJURY CASES:

Recommendation of the Medical Board to be approved by the next higher medical authority, which constituted the Board.

DISEASE CASES:

Recommendation of the Invaliding Medical Board/ Release Medical Board to be approved by the next higher authority. If disability is of permanent nature, it is notified for life at the initial assessment itself. If disability is of temporary nature, initial assessment will be made for 2 to 5 years. The subsequent assessment made by the Reassessment Medical Board, will be final and for life.

PROCESSING OF APPEAL

A soldier, who is boarded out on medical grounds or is discharged / released/ retired in lower medical category, has the right to appeal against the denial of disability pension within a period of six months from the date of rejection of his initial claim.

FIRST APPEAL

He will submit his claim to his Record Office, which, in turn, will forward the same to the concerned Service HQ, to place it before the Appellate Committee.

Similarly, right of appeal is available to the next of kin to defence forces personnel, whose initial claim for special family pension has been rejected.

The Committee on First Appeal comprise of:-

CHAIRMAN:	DDG (PS)/equivalent rank in Air Force & Navy
MEMBER 1	DDG(Pens), Office of DGAFMS
2	DFA (Pension)
3	Dir.PS-4/equivalent rank in Air Force & Navy.

SECOND APPEAL

If the individual is not satisfied with the decision of the appellate committee on first appeal, he has right to make another appeal.

He has to appeal through his record office, which, in turn, will forward the same AG/PS, Army HQ or equivalent in Navy/Air Force along-with all the records to place it before the Second Appellate Committee.

This committee on Second Appeal comprise of:

CHAIRMAN	VCAS or equivalent in Navy & IAF.
MEMBER 1	Addl. DGPS or equivalent in Navy & Air Force.
2	DGHS (Rep of DGAFMS)
3	Joint Secretary & Addl. FA, MOD (Fin)
4	Judge Advocate General of the Service other than to which the appellant belongs.



After considering all relevant aspects of the case, the Appellate Committee will give its decision.

Disability Element will also be granted to a soldier who is discharged (other than on his own request) but who within a period of 7 years from the date of discharge found to be suffering from diseases which is accepted as attributable to military service.

1.4 INVALID PENSION

Admissible whenever a soldier is invalided out of service after completion of 'minimum 10 years but less than 15 years of service' and whose disability pension claim is rejected.

Whenever an individual is invalided out of service under the following clauses after completion of minimum 10 years of qualifying service but less than 15 years and if his disability pension claim is rejected, then he is eligible for Invalid Pension:-

-  On having been found medically unfit for further service in Army/ Navy/ IAF, as the case may be.
-  Being medically unfit for present trade and unwilling to Re-muster to other trade.

RATE OF INVALID PENSION

The minimum rate of invalid pension will be Rs. 9000/- pm + DR, as applicable, effective from 1/1/ 2016.

1.5 WAR INJURY PENSION

War injury pension is admissible whenever a soldier suffers injury or disability under disability category 'E'.

WAR INJURY PENSION COMPRISES TWO ELEMENTS

Service element	50% of the RE last drawn.
War-injury element	100% of the RE last drawn for 100% disability



For lesser percentage of disability, war injury element is reduced proportionately.

NOTE 1: The cap on war injury pension 'not exceeding last pay drawn' has been removed effective from 01-07-2009. It means that a soldier invalidated out on account of 100% War Disability is entitled to War Injury Pension at 150% (50% Service element plus 100% war injury element) of RE, last drawn by him.

NOTE 2: With the issue of Government letter dated 19.1.2010, all pre-1996 retirees who have been invalidated out of service and are in receipt of disability element as on 1.7.2009, are also entitled for the above broad banding of their DE which was earlier available to post-1996 cases only.

NOTE 3: The upper ceiling of 50% of 2, 50,000/- for pension, with effect from 01.01.2016 [the date of implementation of 7CPC recommendations] is not applicable in the case of War Injury Pension - Auth: PCDA Circular C-159.

TYPES OF WAR INJURY PENSION

 War Injury Pension on invalidment
 War Injury Pension after discharge/retirement on retention in service

WAR INJURY PENSION ON RETENTION IN SERVICE

Those who are retained in service despite the disability due to War Injury sustained under the above circumstances and retire subsequently will have as option as follows to be exercised within a period as prescribed by the Govt. from time to time: -

 To draw lump-sum compensation in lieu of War Injury Element

foregoing War Injury Element at the time of subsequent discharge;

- ✚ To draw War Injury Element at the time of discharge in addition to service pension admissible, foregoing lump-sum compensation now.

LUMP-SUM COMPENSATION IN LIEU OF WAR INJURY ELEMENT

If a service personnel has sustained disability, in circumstances mentioned above which is assessed at 20% or more for life but the individual is retained in service despite such disability and opts to draw lump-sum compensation he shall be paid the lump-sum compensation in lieu of War Injury Element.

- ✚ The rate for calculation of lump-sum compensation in lieu of War Injury Element is equal to capitalized value of WIE.
- ✚ Once the compensation is paid in lieu of WIE, there shall be no further Entitlement to the WIE for the same disability after his discharge.

WAR INJURY ELEMENT ON SUBSEQUENT RETIREMENT

1. If an individual is retained in service despite injury/disability under the above circumstances and does not opt for lump-sum compensation in lieu of War Injury Element, he/she shall be entitled to the payment of War Injury Element on a monthly basis at the above rates, on his subsequent discharge on completion of term of engagement. For disabilities less than 100% but more than 20% the above rates shall be proportionately reduced.
2. No War Injury Element is payable for the disabilities less than 20%. For computing War Injury Element actual percentage assessed by the approved RMB/IMA shall be taken into account. Rounding off percentage benefit as applicable in invalidment cases will not be admissible.
3. In addition to War Injury Element service/retiring pension will also be admissible with reference to rank, group, and qualifying service.

1.6 SPECIAL PENSION/ GRATUITY

Payable whenever large numbers of JCOS / NCOS are discharged on account of reduction and / or reorganization etc.

SPECIAL PENSION

15 years or more [20 years or more in case of NCs(E)]	Equal to normal service pension
10 years or more but less than 15 years [15 years or more but less than 20 years in case of NCs(E)]	Equal to 50% of reckonable emoluments Rs. 9000/- p.m.

SPECIAL GRATUITY

5 years or more but less than 10 years [5 years or more but less than 15 years in case of NC(E)s.	Equal to 1 1/3 months reckonable emoluments for each completed years of qualifying service.
Less than 5 years	Equal to 3 months' reckonable emoluments.

1.7 RESERVIST PENSION

Reservist pension is Payable to soldiers who have rendered a total of 15 years "combined colour and reserve" service.

The PBORs of the armed forces are required to serve a minimum of 15 years to become eligible for service pension. However in the past, some PBORs were enrolled for 9 years actual service and there after remained in reserve service for 6 years.

ELIGIBILITY

Such PBORs, who were, depending upon their terms of engagement served for specified number of years in RESERVE are eligible for Reservist Pension. The service rendered while in active service is called Colour Service while that of reserve is called Reserve Service.

- ✚ The minimum service that is necessary to earn reservist pension is 15 years of combined colour and reserve service.
- ✚ At the end of 15 years term of engagement individuals had an option either to take service gratuity or opt for reservist pension.
- ✚ Therefore those who have opted to avail service gratuity are not entitled to reservist pension.

RATES: The Rates of Reservist Pension equal to the minimum pension in Government which is Rs. 9000/- , as per the recommendations of 7CPC.

Once a SOLDIER



ALWAYS a SOLDIER

CHAPTER 2

FAMILY PENSION



2.1 INTRODUCTION

The family pension scheme which is applicable to the eligible family members on the death of a serving soldier, or a defence pensioner, is an excellent social security scheme.




As soon as the soldier passes away, the widow is paid Family Pension at an enhanced rate which is equivalent to 50% of the Reckonable Emoluments drawn by the soldier at the time of death. It is payable for a period of 10 years from the date of his death irrespective of any age limit. Similarly, as soon as a defence pensioner passes away, his widow is paid Family Pension at an enhanced rate which is equivalent to the pension drawn by the pensioner as on the date of his death, 50% of the RE drawn at the time of retirement, whichever is less. It is payable for a period of 7 years or till the date the deceased pensioner would have attained 67 years of age, whichever is earlier.

Thereafter in both the above cases, the widow is paid Pension at Normal Rate, which is equivalent to 30% of the RE. In addition, Dearness Relief (DR) as applicable from time to time, is also paid.

The widow ceases to draw family pension upon anyone of the following criteria:-

 HER DEATH
 REMARRIAGE.

Then the family pension is payable to the eligible children (including widowed daughter), one at a time, in their order of Date of Birth. The children include the legally adopted children, of the soldier. The children will cease to draw family pension upon

 Attaining the age of 25 years:
 Starts earning income which is more the sum of minimum pension and applicable Dearness Relief thereon.
 Marriage. whichever is the earliest.

After all children have become ineligible, the family pension passes on to a child, if any, in the family, who is physically Handicapped or mentally retarded and consequently, not able to earn the livelihood. This is payable for the life time of such children. It is payable even after marriage provided he/she fulfills the condition of dependency i.e. their income from all sources is not more than the Minimum Pension and Dearness Relief admissible thereon. If there are no such disadvantaged children in the family or after their life time, the family pension is passed on to dependent daughters of the soldier, who is widowed/ divorced or unmarried, one at a time, in the order of their Date of Birth. It is payable for life time of such children. Thereafter, even the dependent parents and the physically/ mentally challenged siblings of the soldier are entitled to family pension subject to certain conditions. From this, it can clearly be seen that the family pension scheme is truly comprehensive and provides for every disadvantaged person of the family in their turn.

2.2 WHAT IS FAMILY PENSION (FP)?

Family pension is a regular monthly income received by the eligible family member of an employee or a pensioner, who has passed away.

Pension and Family Pension are qualitatively different. While the pension is paid to SELF for life, the Family Pension is payable after his death, to the eligible among surviving family members.

2.3 TO WHOM PAYABLE?

Family pension is payable to only one member of the family at a time in the order and for the period as given below.

CATEGORY-I

1. Lawfully married wife.	Payable up to the date of death or remarriage, whichever is earlier.
2. Family pension shall continue to be paid to a childless widow after her re-marriage.	As long as her income from all her sources should be less than the amount of minimum family pension and the dearness relief admissible thereon.

3. Son / daughter (including widowed daughters) in the order of their date of birth .	Till 25 years of age or till married or till start earning income which is more than the amount of minimum family pension along with dearness allowance admissible thereon, whichever is earliest.
4. Physically/ / Mentally challenged children including those who are married but not able to earn their livelihood.	For life, but it is payable only after the widow and other sibilings have availed their respective turn and have become ineligible for family pension.

CATEGORY – II

1. Unmarried / widowed / divorced daughters even above the age of 25 in the order of seniority of their age.	If there is no widow or children who are below 25 years of age or disabled children above 25 years of age in the family,
2. Mother / Father	Should have been dependent on the soldier when he was alive.
3. Disabled siblings (brothers and sisters)	Should have been dependent on the soldier when he was alive.

NOTE: -Family members in Category II are eligible for family pension only if other family members in Category I have become ineligible to receive family pension and there is no mentally retarded or physically disabled child to receive family pension.







Normally the family pension is paid to only one eligible family member at a time. However, in certain specific cases, the family pension is divided among eligible members of the family.

The family pension will be paid in equal shares where the deceased soldier or pensioner is survived by

✚ More than one surviving widows.
✚ A widow and an eligible child through another widow.
✚ A widow and an eligible child from a divorced/ illegally wedded wife.
✚ Twin, triplet or quadruplet children.

In all the above cases, on the death of one recipient, his/her share of the family pension shall become payable to other member(s) of family who was/were sharing family pension with him/her.

IMPORTANT POINTS TO NOTE

 Eligible children include, those conceived before but born after the death as well.
 Family pension is payable to a judicially separated spouse, provided there is no child who is eligible for family pension. But it is not payable to a spouse judicially separated on the ground of adultery and who had been held guilty of committing adultery.
 In case the soldier gets married after discharge or invalidation, the marriage should be registered with the registrar of marriages or other competent authority under the relevant law. If such marriage is not registered for some valid reasons, an affidavit sworn before a magistrate or a legal heir certificate should be furnished.
 The condition of living in parental home is not applicable to widowed/ divorced daughter.
 The widow of void marriage is not eligible for family pension. However, the child/ children, borne out of such void marriage shall be entitled to share the ordinary family pension, if otherwise eligible.
 Divorced wife loses the status of a legally wedded wife and as such is not entitled to the award of family pension. However, the eligible child/children from a divorced wife shall be entitled to the share of family pension which the mother would have received at the time of death of her husband had she not been divorced.

2.4 ORDINARY FAMILY PENSION

Ordinary family pension is payable to the widow when a soldier dies in harness, due to reasons not attributable to military service and when a soldier who was in receipt of pension dies.

WHEN A SERVING SOLDIER DIES : When a Soldier dies while in service and the cause of death is neither attributable nor aggravated by military service conditions, and then ordinary family pension is granted to his wife.

WHEN A PENSIONER DIES: Similarly, when a Soldier who was in receipt of any type of pension dies, his wife is entitled for ordinary family pension

from the date next to the date of death of the PBOR. It is paid to the eligible member of the family as listed above, at following rates.

ENHANCED RATE

IN CASE OF DEATH IN SERVICE:	IN CASE OF DEATH AFTER RETIREMENT
Admissible for TEN years from the date of death provided he had completed a minimum of seven years' service. No maximum age limit is prescribed.	Admissible to the widow for a period of SEVEN years from the date of death or up to the date the deceased would have attained the age of 67 years, had he survived, whichever is earlier.
Payable at the rate of 50% of Reckonable Emoluments (RE)	Payable at the rate of 50% of RE drawn at the time of retirement (OR) the amount of pension sanctioned at the time of retirement , whichever is less.

CALCULATION OF NORMAL RATE OF FAMILY PENSION

Normal rate of family pension is calculated at the rate Of 30% of the RE drawn at the time of death or retirement, subject to a minimum of Rs. 9000/- and the maximum of Rs.75, 000/- [Auth : PCDA Circular C-159].

PENDING ENQUIRY AWARD (PEA).

The processing and settling of Family Pension case might be long drawn process as there are many agencies involved in settlement of a Family Pension case. In the process, some cases are often delayed. In order to obviate the difficulties of the family, in the meantime, the Government has made provision for award of provisional family pension pending enquiry (PEA).

It is granted to the widow of the deceased, who die in harness at the rate of 30% of reckonable emolument + admissible Dearness Relief till the finalization of the case.

FAMILY PENSION FOR RESERVIST PENSIONERS

Families of reservist pensioners are also entitled to guaranteed minimum family pension.

2.5 SPECIAL FAMILY PENSION (SFP)

Special family pension is payable when a soldier who dies due to causes which are attributable to or aggravated by military service.

Special family pension is granted to the NOK of deceased Army personnel when cause of his death due to injury or diseases accepted is as attributable to aggravated by military service. Covered under category 'B' & 'C' in terms of GOI, MOD letter dt. 31.01.2001.

SPECIAL FAMILY PENSION IS NOT TENABLE IN THE TYPES OF CASES MENTIONED BELOW:-

- | | |
|---|---|
| ✚ | If the individual has outlived the normal span of life i.e. if he dies at the age of 60 years or above. |
| ✚ | Suicide Cases |
| ✚ | If the individual was discharged in Medical category AYE and his death occurs after 10 years period from the date of discharge. |
| ✚ | Missing Cases. |

CALCULATION OF SFP

It is payable at the rate of 60% of the last Reckonable Emoluments drawn at the time of death or retirement as the case may be.

NOTE: Unlike ordinary family pension, special family pension is granted for the benefit of the entire family.

- ✚ Therefore, if the recipient of the SFP does not support other dependent family members, the competent authority (based on an investigation) may at his discretion, divide the special family pension in such ratio as he deems fit.
- ✚ For example, if the widow who is in receipt of SFP does not support the dependent mother in law, the competent authority may divide the SFP between the widow and the mother in law in the ratio of 50:50. On the death of the mother in law, the 50% share of mother in law will be restored back to the widow.

2.6 LIBERALISED FAMILY PENSION [LFP]

It is admissible when a soldier dies during action in war, war like situations and notified operations.

CALCULATION OF LFP

The liberalized family pension is equal to last reckonable emoluments drawn by the soldier.

However, if the deceased was neither married nor survived by a widow or any children, then the dependent parents will get liberalized family pension at the rate of 75% of last RE drawn. But in the case of single parent, it will only be 60% last RE drawn.

NOTE- 1: Like SFP, liberalized family pension granted for the benefit of the entire family. Therefore, if the recipient does not support other dependent family members, the competent authority (based on an investigation from Army Recruiting Office) may at his own discretion, divide the liberalized family pension in such ratio as he deems fit.

NOTE-2: The upper ceiling of 50% / 30% of the highest pay of 250000/- in central government which is applicable to service/ Retiring pension and Family Pension respectively does not apply in the cases of LFP - **Auth: PCDA Circular C-159.**

2.7 ENTITLEMENT OF A WIDOW ON REMARRIAGE

ORDINARY FAMILY PENSION

A childless widow will continue to draw her family pension, even after re-marriage, provided she fulfills the dependency criteria.

SPECIAL FAMILY PENSION

A. IF S.F.P. IS SANCTIONED TO THE WIDOW-

(a)	If widow has children and continues to support them after remarriage	Full Special Family pension to continue to widow
(b)	If she does not support children after remarriage	i). ordinary Family Pension equal to 30% of emoluments last drawn to the remarried widow and ii) 50% of

		S.F.P.to the eligible children.
(c)	If widow has no children	Full SFP to continue to widow.

B. WHERE FIRST LIFE AWARD IS SANCTIONED TO PARENTS

a)	If widow continues to support children after remarriage or has no issues	(i) 50% of S.F.P. to parents (ii) 50% of S.F.P. to widow
(b)	If widow does not support children after remarriage are supported by the parents	(i) Full S.F.P. to parents (ii) O.F.P. to widow
(c)	If children are not supported either by the remarried widow or the parents	(i) 50% S.F.P. to parents (ii) 50% S.F.P. to eligible children (iii) O.F.P. to widow
(d)	On death or disqualification of parents and the widow supports the children or has no issues	Full S.F.P. to widow
(e)	On death or disqualification of parents and the widow does not support the children	(i) Full S.F.P. to eligible children (ii) O.F.P. to widow

C. SECOND LIFE AWARD IN RESPECT OF PBOR

Second Life Awards (Special Family Pension) shall be admissible to the parent(s) of the deceased whether single or both and in the absence of the parents, to the eligible brothers and sisters of the deceased, at the rate equal to 50% of notional special family pension that would have been admissible which is equivalent to 30% of reckonable emoluments.

LIBERALIZED FAMILY PENSION

Liberalized Family Pension on remarriage of widow shall be regulated as follows:-

IF LIBERALISED FAMILY PENSION IS SANCTIONED AS FIRST LIFE AWARD TO THE WIDOW

i	If She has Children :-	
aa	If she continues to support children after re-marriage	Full Liberalized Family Pension to continue to widow
ab	If she does not support children after re-marriage	Ordinary Family Pension at 30% to widow. Special Family Pension at 60% to eligible children.
ii	If widow has no children	Full Liberalized Family Pension to Widow.

WHERE FIRST LIFE AWARD IS SANCTIONED TO PARENTS

The admissibility of Liberalized Family pension in such cases would be regulated as mentioned below. Where the first life award was given to a parent and the widow remarries, the Liberalized Family Pension shall be regulated depending upon the period of widow's remarriage as follows:

1. IF WIDOW CONTINUES TO SUPPORT THE CHILDREN OR HAS NO CHILDREN

Widow will get family pension equal to Special Family Pension (i.e. 60% of liberalized family pension or reckonable emoluments) from the date of remarriage and the parents will also get family pension at the rate of 60% of liberalized family pension for the balance of 7 years if the remarriage of widow takes place during 7 years of casualty.

After the period of seven years or where remarriage of widow took place after seven years, widow will get family pension @ 60% Liberalized family pension and parents will get family pension at the rate of 30% of Liberalized family pension. On death or disqualification of parents, widow will get family pension equal to the Liberalized family pension for life.

2. IF WIDOW DOES NOT SUPPORT THE CHILDREN

Widow will get Ordinary Family Pension (i.e. 30% of reckonable emoluments) for life from the date of remarriage and the parents will continue to get first life award at the same rate (i.e. full Liberalized family pension) for balance of seven years where remarriage takes place within 7 years of casualty, provided they support the children.

Otherwise, the entitlement of parents will be equally divided between the parents and children. After the period of 7 years or where remarriage of widow takes place after seven years of casualty, parents will get family pension at the rate of 60% of Liberalized family pension provided they support the children; otherwise it will be divided equally between the parents and the children. On death/disqualification of parents of deceased service personnel, the senior most eligible child will get family pension at the rate of 60% of Liberalized family pension.

Pension is subject to future good conduct. Any serious misconduct on the part of pensioner can forfeit him or her, the pension.

2.8 FAMILY PENSION TO PHYSICALLY/MENTALLY CHALLENGED CHILDREN




A physically or mentally challenged child, incapable of earning livelihood is entitled to ordinary family pension, for life.

A PHYSICALLY OR MENTALLY CHALLENGED CHILD IS ELIGIBLE FOR ORDINARY FAMILY PENSION FOR LIFE: Subject to the condition that the disability is such as to render him or her incapable of earning his or her livelihood and a certificate to that effect is rendered by a Medical Board.

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 24.09.2012, THE OFP IS PAYABLE TO PHYSICALLY OR MENTALLY CHALLENGED SON / DAUGHTER EVEN ON THEIR MARRIAGE.

The Pensioner must take following steps to ensure payment of the entitlement to such children:-

- | |
|---|
|  The name of the child should be entered in the service records. |
|  The disability of the child to be certified by a duly constituted medical board as per existing Rules. |
|  In the case of mentally challenged child, the pensioner and his spouse should also nominate a legal guardian, if necessary to facilitate the release of family pension as and when due. |

PROCEDURE FOR PROCESSING OF FAMILY PENSION CASES FOR HANDICAPPED CHILDREN

Earlier, during the lifetime of the pensioner and his spouse, family pension endorsement was not being notified in the PPO in favour of disabled son/daughter. The pensioner or his spouse can now apply for the same on the prescribed Performa along with the following documents:-

- | |
|---|
|  A medical certificate (in original) from a doctor not below the status of civil surgeon or Medical officer of the rank of Brigadier and equivalent rank of Navy/Air Force stating out the Disability and certifying that the individual is unable to earn his/her livelihood throughout his/her life. |
|  An affidavit (in original) sworn before a first class magistrate |

stating out as far as possible the exact physical/mental condition of the child and inability of the child to earn his/her livelihood throughout his/her life. Percentage of disability is also required to be mentioned.

For processing the family pension case for handicapped children after the demise/disqualification of other eligible heirs, the following documents are required to be produced by the guardian of the handicapped child if endorsement has been made in the service records of the pensioner: -

- ✚ Income certificate stating monthly and annual income of the claimant from all the sources issued by revenue officer/tehsildar.
- ✚ In the case of mentally handicapped children, the family pension shall be payable to person nominated by the armed forces personnel or pensioner, as the case may be, and in case no such nomination has been furnished by the armed forces personnel or pensioner during his life time, to the person nominated by the spouse of the deceased personnel or pensioner.
- ✚ In case service personnel, pensioner or family pensioner fails to nominate guardian during his/her life time, a legal guardianship certificate obtained from a competent court of law under guardianship and ward act 1890 would be mandatory.

2.9 GRANT OF FAMILY PENSION FOR LIFE TO HANDICAPPED CHILDREN OF ARMED FORCES PERSONNEL

P.C. NO. A/49601/AG/PS-4(E)/1243/B/D(PENS/SERS)

Govt of India, Ministry of Defence, New Delhi, 7th November, 1991

GRANT OF FAMILY PENSION FOR LIFE TO HANDICAPPED CHILDREN OF ARMED FORCES PERSONNEL

Sir,

As per the provisions contained in this Ministry's letter No. A/49601/AG/PS-4(e) / 3363 /B /D (pens/Sers) dated 27 August 1987, read with letter No. 6(10)/87/3206/B/D(Pens/Sers dated 3rd September 1987, on the subject, son or daughter of a Service Personnel suffering from any disorder or disability of mind or physically crippled or disabled so as to render him or her unable to earn a living even after attaining the age or twenty five years was made eligible for grant of family pension for life subject to certain conditions. These orders were made effective from 30th September, 1974. In other words children of Service Officers and personnel below officer

rank who retired/died on or after this date were made eligible for family pension. Subsequently, as per Govt letter No. A/49601/AG/PS-4(e) /3363 /B/D(Pens/Sers) dt. 7th Oct 1987, the provisions were extended to such sons/daughters of those Armed Forces personnel also who retired/died before 30th September, 1974. In the Explanation (a) below Para 2(v) of the letter dated 27.8.1987 referred to above, it manifests itself before the retirement or death of the Service personnel shall be taken into account for the purpose of grant of Family Pension under that letter. It has been represented that the restriction imposed with regard to the manifestation of disablement before the retirement or death of the Service personnel was acting harshly on the disabled children who are in the utmost need to be provided with succor, being unable to earn a living to sustain themselves, and may, therefore be removed.

The President is now pleased to decide that the requirement of manifestation of the disability before retirement or death, a precondition for the grant of life time family pension as stipulated in the Explanation (a) below Para 2(v) of this Ministry's letter dated 27.8.1987 referred to above, may be dispensed with. The President is also pleased to decide that the eligible disabled children who were not granted this benefit due to absence of necessary provision in the orders prior to September 1974 or due the operation of restriction as referred to above, will also now be eligible for the benefit of life time payment of family pension. This is, however, subject to the condition that they are not already in receipt of any pension or are eligible therefore under any other rules of the Central Govt or a State Govt and/or a public sector undertaking/ autonomous body/Local Fund under the Central or a State Govt.

It is also clarified that the benefit referred to in Para 4 above, will be admissible to the eligible disabled children whether born before or after retirement, and its grant shall continue to be governed by other conditions stipulated in Army instruction 51/80 and corresponding provisions on the Naval and Air Force side and the Govt letters referred to above. The Pension Regulations for the three Services will be amended accordingly, in due course. These orders take effect from 19th Feb., 1990, i.e. the date from which similar provisions were issued on Civil side vide Dept. of Pension & Pensioners Welfare OM No. 1/80/89-P&PW(C) dt. 19.2.1990 and cover past cases referred to in Para 4 above also. This issues with the concurrence of Finance Division of the Ministry vide their U.O. No.2644/Pen/91, dt.31.10.91.

Sd/- xxxxxxxxxx
(DIWAN CHAND) DESK OFFICER

2.10 FAMILY PENSION TO UNMARRIED / DIVORCED & WIDOWED DAUGHTERS

An unmarried / widowed / divorced dependent daughter even after 25 years of age is entitled to ordinary family pension.

An unmarried/widow/divorced dependent daughter even beyond 25 years of age is entitled to family pension for life subject to following conditions:-

- ✚ Only if she is not earning equal to or more than the sum of the minimum family pension and the dearness relief admissible thereon.
- ✚ Payable in the order of their date of birth and the younger of them shall not be eligible for family pension unless the next above has become ineligible for grant of family pension.
- ✚ Payable only after all the other eligible children below the age of 25 years have ceased to be eligible to receive family pension and that there is no disabled child to receive the family pension.

ADDITIONAL DOCUMENT / CERTIFICATE REQUIRED FOR PROCESSING FAMILY PENSION CASES OF WIDOWED/DIVORCED DAUGHTER

The following documents/certificates are required for processing the family pension cases widowed / divorced daughters: -

- a) Original affidavit sworn before a 1st class magistrate showing the details of claimant's marriage including the name of bride, bridegroom and date of death (widowed daughter)/date of divorce decree absolute (divorced daughter).
- (b) Certificate of present marital status of claimant obtained from First Class Gezatted Officer/Village Sarpanch.
- (c) Income certificate of claimant issued by Revenue Officer/Tehsildar stating monthly and annual income from all the sources
- (d) Unemployment Certificate obtained from competent authority.
- (e) Original/Ink signed attested copy of Death Certificate of her husband issued by Registrar of Deaths(In case of widowed daughter).
- (f) Original/Ink signed attested copy of Divorce Decree obtained from Court of Law. (In case of divorced daughter).
- (g) Dependency Certificate obtained from First Class Gezatted Officer/Village Sarpanch.






(h) An affidavit sworn before a first class magistrate stating that claimant was fully dependent on her father / mother at the time of his / her death. The affidavit must include your family income, details of children including their name, sex, age, marital & employment status.

(j) Affidavit sworn before a first class magistrate stating that there is no eligible heir for family pension before the claimant amongst the children of the pensioner. The affidavit must also contain full details of all children of the pensioner with their age and marital / employment status.

NOTE: the case for family pension for widowed/divorced daughter can be taken up only after the demise of the pensioner and death/disqualification of other heirs eligible for the same before her.

ADDITIONAL DOCUMENT / CERTIFICATE REQUIRED FOR PROCESSING FAMILY PENSION CASES OF UNMARRIED DAUGHTERS ABOVE 25 YRS OF AGE

The following documents/certificates are required for processing the family pension cases of unmarried daughters above 25 Years of age: -

- | |
|--|
|  Certificate of present marital status of claimant obtained from First Class Gezatted Officer/Village Sarpanch. |
|  Certificate of employment status of claimant obtained from First Class Gezatted Officer/Village Sarpanch. |
|  Income certificate of claimant issued by Revenue Officer/Tehsildar stating monthly and annual income from all the sources. |
|  Dependency Certificate obtained from First Class Gezatted Officer / Village Sarpanch. |
|  An affidavit sworn before a first class magistrate stating marital / employment status and dependency. |




NOTE: The case for Family Pension for unmarried daughter above 25 years of age can be taken up only after the demise of the pensioner and death/disqualification of other heirs eligible for the same before her.

Proper and accurate documentation is critical in sanctioning of pension or family pension. Keep them updated and safe.

2.11 GRANT/COMMENCEMENT OF FAMILY PENSION TO THE FAMILY OF MISSING PENSIONERS

IF A JOINT NOTIFICATION OF FAMILY PENSION IS AVAILABLE

Then in the case of a pensioner reported missing, family pension can be paid from the date of filing of FIR, based on authorization of the Pension Sanctioning Authority. The pensioner has to submit the following documents to the Pension Disbursing Authority:-

 Copy of FIR lodged with the Police Authorities.
 Final Police Investigation report stating that in spite of all out efforts made, the person is still not traceable.
 Indemnity bond duly countersigned by a Magistrate and signed by two sureties is also required to be produced to the Pension Disbursing Agency.

The PDA will forward the same to the PSA along with a certificate indicating the period up to which the missing pensioner has been last paid and also that he continues to be in the rolls of the PDA. The family pension will be authorized by the pension sanctioning authority on expiry of one year from the date of lodging FIR.

IN CASE JOINT NOTIFICATION IS NOT AVAILABLE

Then the family pension will have to be notified in the normal manner. The pensioner is required to submit all the above mentioned documents to the Record Office for notification of family pension.

2.12 JOINT NOTIFICATION OF FAMILY PENSION

In a joint notification, the family pension in favour of the wife is also notified simultaneously along with that of the soldier in the same Pension Pay Order (PPO).

Joint notification of family pension has been introduced from 1.3.1985. This means that the family pension in favor of the wife is also notified simultaneously along with that of the soldier in the same Pension Pay Order (PPO). This enables the pension disbursing agency to automatically commence family pension in the event of death of the pbor, without waiting for authorization from any agency.

The Soldiers who were neither married at the time of discharge nor have applied for joint notification of family pension may immediately do so by writing to their respective record office.

Prior to 1 March 1985, there was no provision to endorse wife's name for grant of family pension in the pension payment order (PPO). However, name of their spouse was endorsed in the pension certificate to receive the arrears of pension on their demise. It may please be noted that the endorsement of name of wife in the pension certificate for receipt of arrears does not authorize the wife for grant of family pension.

Hence, pensioners whose wife's name is not jointly notified in the ppo for family pension are requested to approach their record office for endorsement of name of wife in the ppo. This will facilitate commencement of family pension to their spouse when such contingency arises and they need not go through the time consuming audit procedure to receive the fresh PPO on the demise of their husband.

CHAPTER 3

OTHER PENSION RELATED BENEFITS

3.1 ADDITIONAL PENSION

INTRODUCTION

The additional pension is admissible, after completing 80 years of age to all pensioners including family pensioners.

On the basis of the recommendations of the sixth central pay commission, a provision was made with effect from 01.01.2006, for payment of additional pension to those pensioners who have attained 80 or more years of age.

ADDITIONAL QUANTUM OF PENSION

AGE	ADDITIONAL QUANTUM OF PENSION
80 Years	20% Of Basic Pension
85 Years	30% Of Basic Pension
90 Years	40% Of Basic Pension
95 Years	50% Of Basic Pension
100 Years	100% Of Basic Pension

WHEN PAYABLE?

IF THE DATE OF BIRTH IS RECORDED IN PPO

Payable from the first of the month in which their date of birth falls.

The additional quantum of pension/family pension, on attaining the age of 80 years and above, would be admissible from the 1st day of the month in which his or her date of birth falls.

For example, if a pensioner/family pensioner completes 80 years of age, on any date in the month of November, 2016, he will be entitled to additional pension/family pension w.e.f. 1.11.2016. Those pensioners/family pensioners, whose date of birth is 1st November, will also be entitled to additional pension/family pension w.e.f. 1.11.2016.

NOTE: The additional pension shall be paid by the Pension Disbursing Agency (PDA) on their own, on the basis of the date of birth of the pensioner and/or family pensioner already available in the PPO. They need not wait for any directions from Pension Sanctioning Authority.







IF ONLY THE AGE IS AVAILABLE IN THE PPO

Payable from the first day of next year.

In such cases, the additional pension will be admitted from the January of the next year. For example, if the age is shown as 36 years in the PPO issued in 1971, then the pensioner would have completed the age of 80 years in 2015. Therefore additional pension at 20% is payable from 1.1.2016.

IF NEITHER THE AGE NOR THE DATE OF BIRTH IS AVAILABLE

In such cases, the pensioner can produce any one of the following documents as proof of his/her age.

 PAN Card.
 Matriculation Certificate (if contains Date of Birth).
 Passport.
 CGHS/ECHS Card.
 Driving License (if contains Date of Birth).
 Election ID Card

Based on the same, the Pension Disbursing Authority can pay additional pension provisionally for six months only. By the time the pensioner is required to submit the attested age proof (4 copies) to the Record Office/ IHQ MOD to enable them to notify the DOB through a corrigendum PPO and regularize the provisional payments made.






NOTE: In the cases of Armed Forces Pensioners absorbed in PSUs and who are in receipt of 1/3rd restored pension, additional pension will be admitted on 1/3rd of the pension and NOT on full pension.

If a pensioner is in receipt of two or more pensions, additional pension is admissible on all of them.

3.2 COMMUTATION OF PENSION

Upon retirement, an employee can opt to take a certain percentage of the pension as lump sum. Such pension which is received in lump sum, is called commuted pension.

Not exceeding 50% of the following kinds of pension, sanctioned to a defence pensioner can be commuted:

 Service Pension
 Retiring Pension
 Disability Pension (Both service & disability elements)
 War Injury Pension (Both war injury and service elements)
 Invalid pension (Subject to medical examination)

TIME LIMIT FOR COMMUTATION

Pension may be commuted at any time after retirement/ release/ Invalidment. It can also be commuted more than once provided the overall commuted pension is within the maximum limits of 50% - Para 20(b) of Pensioners Hand Book for Airmen and NC(E)s. Individuals who apply for commutation of pension within one year of date of discharge are exempted from civil medical examination and the medical certificate issued at the time of release medical examination is accepted by the Pension Sanctioning Authority.

FORMULA FOR COMMUTATION

**Percentage of pension offered for commutation * 12 *
Appropriate commutation factor**

PAYMENT OF DIFFERENCE IN COMMUTED AMOUNT ON REVISION OF PENSION

When pension is revised upward retrospectively, payment of commuted value of the quantum of increase in pension will be authorized without any fresh application from the pensioner.

Further reduction in pension will become operative from the date of receipt of difference amount by the pensioner or at the end of three months after issue of authority for payment, whichever is earlier.

3.3 COMMUTATION TABLE

The following commutation table was recommended by the 6CPC and the 7 CPC retained it without any change.

COMMUTED VALUE FOR A PENSION OF RE. 1/- PER ANNUM

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

RESIDUAL PENSION

'Pension sanctioned' (minus) 'commuted amount' = 'Residual pension'

Residual pension is what a pensioner receives in his account, every month, after commutation.

3.4 RESTORATION OF COMMUTED PENSION

The commuted value of the pension is restored after 15 years from the date on which the commutation has become absolute.

- ✚ This period of 15 years is to be counted from date of discharge provided commutation was sanctioned simultaneously with service pension in the same PPO.
- ✚ However, where commutation was sanctioned subsequent to the date of discharge the restoration of commuted portion of pension will be done on completion of 15 years from the date from which the amount of capitalized value is paid or credited to the pensioner's account.
- ✚ If the commuted value of pension is paid in two instalments due to retrospective revision of pension, the date of restoration of that portion will also be the same as for original commutation.

The Pension Disbursing Authority will automatically restore commuted value of the pension.

No specific authorization or communication is necessary for this purpose from any other authority. However, every pensioner may remind his PDA after completion of 15 years, for restoration of commuted portion of pension.

In case the pensioner dies after commuted 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 her family pension.

3.5 RETIREMENT GRATUITY

Retirement gratuity is payable to those who have completed 5 years or more qualifying service.

FORMULA FOR COMPUTING RETIREMENT GRATUITY

Payable at the rate of 1/4th of reckonable emoluments for each completed six monthly period subject to a maximum of 16.5 times which is further subject to a maximum of Rs 20.00 lakhs.

The ceiling on gratuity may increase by 25% whenever DA rises by 50%.

NOTE: In case the individual dies before receiving gratuity amount due to him, then the PDA has to refer the case to the Pension Sanctioning Authority who will re-grant the gratuity based on the nomination furnished by the deceased while in service. In case there is no nomination, the gratuity amount will be equally divided among the entire legal heirs.

3.6 DEATH GRATUITY





The family of a soldier who had died while in service is entitled to death gratuity.

The family of a soldier, who died while in service, is entitled to death gratuity as under:-

QUALIFYING SERVICE	RATE OF DEATH GRATUITY
Less than one year	2 times of monthly emoluments
1 year or more but less than 5 years	6 times of monthly emoluments
5 years or more but less than 11 years	12 times of monthly emoluments
11 years or more but less than 20 years	20 times of monthly emoluments
20 years or more.	Half the emoluments for every 6 monthly Period of qualifying service subject to a maximum of 33 times of emoluments OR 20 Lakhs, whichever is less.

This ceiling on gratuity will increase by 25% whenever DA rises by 50%.

The Emoluments for computing Retirement & Death Gratuity is the sum of:

 Pay in pay matrix (BP)
 Military service pay (MSP)
 Dearness allowance (DA)
 X group pay & npa where applicable

3.7 INVALID GRATUITY

Payable when the qualifying service of a soldier is less than 10 years and his disability claim is rejected.

If the QS is less than 10 years and his invaliding disability claim is rejected, then the PBOR will be paid only invalid gratuity at the following rate.

He will also be eligible for retirement gratuity, if otherwise admissible.

FORMULA FOR CALCULATION OF INVALID GRATUITY

Half a month's reckonable emoluments (RE) for every completed six monthly period of qualifying service.

NOTE: The period of 3 months and above shall be treated as one completed six monthly period.

3.8 DEARNESS RELIEF (DR)

What dearness allowance is to serving employees, dearness relief is to pensioners.

In order maintain parity of purchasing power of Basic Pension, Dearness Relief on Pension is sanctioned twice a year on 1st January & 1st July. Based on the Average All India Consumer Price Index for the preceding half year, the GOI issues relevant notifications for sanction of DA/DR every March & September respectively.

Dearness relief (DR) is payable on the entire amount of service and retiring pension, including the commuted portion.

3.9 CONSTANT ATTENDANT ALLOWANCE(CAA)

Constant Attendant Allowance (CAA) is payable only if the disablement is 100%.

It is payable in arrears, once in sixmonths, subject to the condition that the pensioner actually employs a paid attendant to look after him.

THE CURRENT RATE OF CAA

The current rate of CAA is 6750 effective from 01.07.2017.

This rate shall increase by 25% every time the dearness allowance goes up by 50% . CAA can be paid only if it is notified in the PPO and it is NOT payable during the period of

✚ Re-employment;

✚ The pensioner was an inpatient in a hospital;

✚ When the pensioner has not actually employed an attendant.

3.10 EX-GRATIA LUMP SUM COMPENSATION




Payable to the families of defence personnel who have died while performing their bona fide official duties under various circumstances.

The amount of ex gratia lump sum compensation payable to the families of defence personnel, who die in the performance of their bona fide official duties under various circumstances, stand revised as under, vide MOD Letter No. 20(2)/2016/D (Pay/Services) dated 02.11.2016.

SL. NO	CIRCUMSTANCES	RATES
(a)	Death occurring due to accidents in course of performance of duties	25 Lakhs
(b)	Death in the course of performance of duties attributed to acts of violence by terrorists, anti-social elements etc.	25 Lakhs
(c)	Death occurring in border skirmishes and action against militants, terrorists, extremists, sea pirates	35 Lakhs
(d)	Death occurring while on duty in the specified high altitude, inaccessible border posts, on account of natural disasters, extreme weather conditions	35 Lakhs
(e)	Death occurring during enemy action in war or such war like engagements, which are specifically notified by Ministry of Defence and death occurring during evacuation of Indian National from a war-torn foreign country.	45 Lakhs

3.11 EX-GRATIA ON INVALIDATION

Defence Service personnel, who are disabled, incapacitated in the performance of their bona-fide official duties under various circumstances and are boarded out from service on account of disability / war injury attributable to or aggravated by military service on or after 01.04.2011, shall be paid Ex-gratia lump sum compensation amounting to Rs. 9 lakhs for 100% disability.

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|  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 as contained in Para 7.2 of this Ministry's above mentioned letter dated 31.01.2001.- PCDA Circular N0.477. |

3.12 LUMP SUM COMPENSATION IN LIEU OF DISABILITY ELEMENT

Lump sum compensation (in lieu of disability element) is payable to a soldier if he is found to have sustained 20% or more disability under the circumstances mentioned in category "B" & "C", but retained in service despite such disability.




He shall be paid an amount equal to the capitalized value of disability element on the basis of disability actually assessed. The rates of disability element for calculating capitalized value shall be as laid down in Para 7.1 (II) (a) MOD Letter No. 1(2)/97/D (Pen-C) dated 31.01.2001-Pensions. The above rates shall be proportionately reduced for lesser percentage of disability. The age on next birthday will be reckoned with reference to the date of onset of disability with loading of age, if any, recommended by the Disability Compensation Medical Board.

NOTE: Once compensation has been paid in lieu of the disability element, he shall not be entitled to any further disability element in future. The same disability shall also not qualify for grant of any pension benefits or relief subsequently.

3.13 SPECIAL PENSION FOR BLIND SOLDIERS

Payable to a disability pensioner who is fully or partially blind assessed at 40% or above.

A special pension to blind soldier is admissible subject to fulfillment of the following conditions:-

-  The individual has been invalided out of service on account of total or partial blindness, accepted as attributable to military service and is assessed at 40% and above
-  He is not already in receipt of special pension due to blindness.
-  He is in receipt of disability pension and not gainfully employed.

Sanction for grant of Special Pension in each case is accorded by the Ministry on report of record officer through Pr.CDA (P) Allahabad. Based on the above sanction special pension is notified through PPO by Pr. CDA (P).

Payable at the rate of Rs 500/- per month (w.e.f. 1.10.2001) only if notified in the PPO. This is in addition to his normal Disability Pension.

3.14 MONETARY ALLOWANCE ADMISSIBLE TO GALLANTRY AWARD WINNERS

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 MARCH 2011

GALLANTRY AWARD	ALLOWANCE
Param Vir Chakra (PVC)	10000/-
Ashok Chakra (AC)	6000/-
Maha Vir Chakra (MVC)	5000/-
Kirti Chakra (KC)	4500/-
Vir Chakra (VrC)	3500/-
Shaurya Chakra (SC)	3000/-
Sena/NaoSena/VayuSenaMedal	1000/-




CHAPTER 4

INFORMATION ON PENSION PAYMENT

4.1 PAYMENT OF PENSION THROUGH JOINT BANK ACCOUNTS

Pension can be credited into joint bank account operated by the pensioner with his/her spouse in whose favour an authorization for family pension exist in PPO.

The Government Of India, Department of Expenditure, Central Pension Accounting Office vide their office memorandum PAO /Tech / Amendments/ Sch. Book / 2005-06 / 69 dated 09 Jun 2005 has permitted crediting of pension into joint bank account operated by pensioner with his/her spouse in whose favour an authorization for family pension exist in the Pension Payment Order (PPO). The joint account of the pensioner with the spouse will be operated by 'Former or Survivor' basis subject to certain conditions.

-  Once pension has been credited to a Pensioner's joint bank account, the liability of the Government/Bank ceases. No further liability arises even if the spouse wrongly draws the amount.
-  As pension is payable only during the life of a Pensioner, his/her death shall be intimated to the bank at the earliest and in any case within one month of demise so that the bank does not continue crediting monthly pension to the joint account with the spouse .
-  If however, any amount has been wrongly credited to the joint account, it shall be recoverable from the joint account and/or any of the account held by the pensioner/spouse either individually or jointly. The legal heirs, successors, executors etc. shall also be liable to refund any amount, which has been wrongly credited to the joint account.

It will always be prudent to open a joint bank account along with the spouse for the purpose of pension. It will ensure that the spouse receives family pension without undue delay in the event of pensioner's death.

4.2 INCOME TAX EXEMPTION

THE FOLLOWING PENSION BENEFITS OF DEFENCE PERSONNEL ARE EXEMPTED FROM INCOME TAX

✚	Commutated amount of Pension
✚	Death- cum- Retirement Gratuity.
✚	Leave Encashment.
✚	Disability and War injury Pension (including service element)
✚	Pensioners/Family pensioners in receipt of Monetary Allowance for Gallantry Award. (Full)
✚	Family pension received by the family members of defence personnel killed in action in certain pcircumstances under RULE 10 (19).

PENSION

Pension received by a retired individual is considered as salary and taxed as, 'income from salary'. However, pension can be of two types— 'commuted' and 'uncommuted'. If you are a government employee, commuted pension is fully exempt from tax. Uncommuted pension is taxable.

FAMILY PENSION

Family pension is considered as, 'income from other sources', therefore a standard deduction shall be allowed at the rate of one third (1/3) of such pension or Rs. 15,000, whichever is less.

- ✚ So, if a widow receives a pension of Rs20,000 a month or Rs2.4 lakh a year, she can claim exemption of Rs15,000, which is lower .
- ✚ The remaining amount of Rs2.25 lakh (2.4 lakh minus 15,000) becomes taxable, and gets taxed according to the tax slab applicable to her.

TAX DEDUCTION AT SOURCE

If pension is received through a nationalized bank, TDS provisions are applicable as is the case with salary income.

TDS IS NOT DEDUCTIBLE ON FAMILY PENSION, received by the dependents, as it is not covered under section 192 of the Income tax act and instead it has been covered as 'Income from Other Sources' section 57(ii) (a).

4.3 ARREAR CLAIMS

The pension not claimed for 12 months, becomes time-barred

Pension not drawn for 12 months becomes time-barred and requires the sanction of the competent authority for payment of arrears. For example, if a pensioner has not drawn his pension, say for the last 5 years due to various reasons such as proceeding to foreign country, seriously ill etc., he needs to do the following for resumption of pension and payment of arrears:

- ✚ Report to the Pension Disbursing Agency (PDA) for identification, along with all documents like Pension Book, Discharge Book, Bank pass book, ID Card etc.
- ✚ After due identification and having been satisfied himself regarding the genuineness of the pensioner, the Pension Disbursing Authority will resume pension from the next month onwards.

As regards payment of arrears for the period for which he has not drawn his pension, the pensioner needs to submit the following documents:

- | |
|---|
| ✚ Formal application duly stating the reasons for non drawal of pension; |
| ✚ Arrears claim in triplicate, duly signed; |
| ✚ Affidavit from the Notary Public stating that (i) he has not been convicted during the above period (ii) he has not changed his nationality and (iii) he was not reemployed in the above period under Govt. |

Based on the above, the Pension Disbursing Agency will prepare a case Statement along with Calculation sheet, sign the Arrear Claim and forward it (along with copies of PPOs/D Roll) to the competent authority along with his specific recommendations on whether the time-bar can be waived. On receipt of formal authorization from the competent Authority, the arrears will be paid to the individual.

NOTE: The responsibility of drawing pension regularly rests solely with the pensioner. If pension is not drawn for prolonged period (10 years and above) and if the reasons are not convincing, the competent authority has every right NOT to invoke time bar, for any period that he deems fit.

The powers of the various agencies to sanction arrear claims (viz., accord time bar waiver sanction) are as under:

SL. NO	PENSIONERS CATEGORY	DPDO	PUBLIC SECTOR BANK	TREASURY	PAO
1	PBOR pensioners	5 years	1 year	3 years	3 years
2	PBOR family pensioners	5 years	1 year	1 year	1 year
3	Gallantry award winners	1 year	1 year	1 year	1 year

4.4 LIFE TIME ARREARS (LTA)

Life time arrears (LTA) are the pending payment(s) which are due to the pensioner / family pensioner, but could not be paid due to his/her death.

The LTA is considered as the estate of the deceased and is payable to the legal heir. Life Time Arrears generally include:

- ✚ Pension/ Family Pension due, for the period within the month, of death (e.g. if the pensioner has passed away on 10.8.2010, the pension for the period 1.8.2010 to 10.8.2010 is required to be paid as LTA).
- ✚ Arrears of pension due to the deceased on account of either retrospective revision of pension and allowances like VII CPC etc., or revision made but not paid during his lifetime.

THE PROCEDURE FOR PAYMENT OF LIFE TIME ARREARS BY THE PDA IS AS FOLLOWS:

- ✚ In case the deceased pensioner has already given a nomination (Form A) in favor of someone, then the payment is released without production of any further document by the claimant.
- ✚ In case the deceased has not left behind any nomination and the claimant is not his wife, then the claimant should produce a legal heir ship certificate from the Tahsildar along with a No objection certificate from the other legal heirs for claiming LTA.
- ✚ The eligible member of family next in line, as per definition of family for grant of pension, is entitled for life time arrears of family pension.
- ✚ In case the deceased has not left behind any eligible member of

family for grant of pension, payment of life time arrears can be made only on production of a succession certificate issued by a court of law

- ✚ If the LTA amount exceeds Rs 10,000/-, an indemnity bond in the prescribed format would have to be executed by the claimant, duly signed by two sureties.

NOTE 1: If LTA has already been paid to a legal heir once, then any arrears on account of subsequent revisions may be paid to the same legal heir without any further formalities.

NOTE 2: LTA not claimed within one year from the date of death of the pensioner becomes time-barred. The same procedure as applicable to time bar arrear claims need be followed by the claimant (except Affidavit but furnishing an indemnity bond instead - if the amount is over Rs 10,000/-).

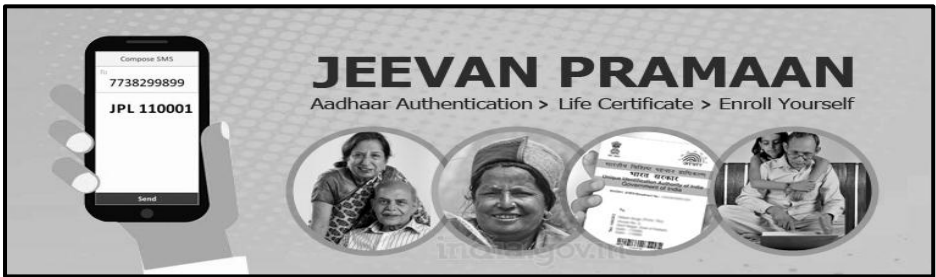
4.5 ANNUAL IDENTIFICATION

Every pensioner / family pensioner is required to report to their respective pension disbursing authority once a year in the month of November for identification and submission of life certificate to ensure continuity of pension/ family pension failing which, the PDA will suspend/stop pension.

In respect of pensioners drawing pension from DPDOs, the pensioners can either personally report for identification or send life certificate (to the DPDO) obtained from the Bank branch through which they are drawing their pension. For example, if a pensioner has reported to DPDO for identification on 12.5.2009, then he is required to report to the DPDO for identification positively in the month of May 2010, failing which his pension will be stopped from June 2010.

Pensioners who are residing outside India would be required to produce Life Certificate countersigned by the Indian Embassy/Indian High Commission.

VERY OLD AND INFIRM PENSIONERS can send a Doctor's certificate (signed by a Government Doctor which clearly shows his Registration Number) which will be accepted as a Life Certificate. Pensioners drawing pension directly from the Banks are required to report to the bank branch in the month of November every year and submit life certificate. Pension not drawn for 12 months becomes time barred and requires restoration as per relevant Rules.



Pension is an essential source of income after retirement for senior citizens. It supports them financially during emergency and helps them look after their needs at this stage of life. One of the main requisites for the pensioners post their retirement, was to provide life certificates to the authorized pension disbursing agencies like the bank, following which their pension got credited to their account.

For obtaining a life certificate, a pensioner earlier needed to present himself/herself before the Pension Disbursing Agency or had the life certificate issued by authority where they served and had it delivered to the disbursing agency. This very requirement of personally being present in front of disbursing agency or getting a life certificate often became a major hurdle in the process of seamless transfer of pension amount to the pensioner. It was noted that it causes a lot of hardship and unnecessary inconvenience particularly for the aged and infirm pensioners who cannot always be in a position to present them in front of the particular authority to secure their life certificate. In addition to this a lot of governments employees post their retirement choose to move to different location either to be with their family or other reasons, hence causing a huge logistical issue when it comes to accessing their rightful pension amount.

DIGITAL LIFE CERTIFICATE- External website that opens in a new window for Pensioners scheme of the Government of India known as Jeevan Pramaan- External website that opens in a new window seeks to ease this very problem by digitizing the whole process of securing the life certificate. It aims to streamline the process of getting this certificate and making it hassle free and much easier for the pensioners. With this initiative the pensioners requirement to physically present him or herself in front of disbursing agency or the certification authority will become a thing of the past benefiting the pensioners in a huge way and cutting down on unnecessary logistical hurdles.

JEEVAN PRAMAAN- External website that opens in a new window is a biometric enabled digital service for pensioners. Pensioners of Central Government, State Government or any other Government organization can take benefit of this facility.

HOW IT WORKS?

JEEVAN PRAMAAN SCHEME- External website that opens in a new window seeks to ease the verification of pensioners so that they do not need to run from one office to another in order to get their pensions. The idea is to make the whole process trouble-free for retired government employees. It uses the Aadhaar platform for biometric authentication of the pensioner. A successful authentication generates the Digital Life Certificate- External website that opens in a new window which gets stored in the Life Certificate Repository. The Pension Disbursing Agencies can now access the certificate online.

ELECTRONIC DELIVERY OF CERTIFICATE

The Life Certificates can also be electronically delivered to the Pension Disbursing Agency, without any manual intervention.

4.6 NON-MARRIAGE / RE-MARRIAGE CERTIFICATES OF FAMILY PENSIONERS IN NOVEMBER OF EACH YEAR

Office of the Principal Controller of Defence Accounts (Pension),
Draupadi Ghat, Allahabad-211014

Circular No.192

No. AT/Tech/30-XVIII

Dated: 06.07.2017

Sub: Difficulties being faced by the Family pensioner at the Pension Disbursing Agency (PDA) about furnishing of Non-Marriage Certificate.

Instructions for payment of family pension and submission of Non-Marriage/Re-Marriage certificates from defence family pensioners (including Defence civilian family pensioners) are provided in Para 39 of DPPI-2013 and para 12.3 & 12.4 of Scheme for Payment of Pension of Defence Pensioner by Public Sector Banks revised edn. 01.01.1987.

Periodicity of submission of Non-marriage/ re-marriage certificate for various kinds of recipients of family pension is different. Difference in periodicity of submission of certificate was a cause of inconvenience to the family pensioners and was attracting representations from various agencies. Accordingly, the matter was referred to the competent authority

to consider the periodicity of submission of Non-marriage/ re-marriage certificate for all kinds of recipients of family pension as once a year. The competent authority has advised that certificate may be sought for from the family pensioners at the time of annual identification.

In view of the above, all the pension disbursing authorities are advised to seek submission of non-marriage certificate from all kinds of recipients of family pension at the time of annual identification (i.e. in the month of November each year).

(Sandeep Thakur)
Jt.CDA (P)

4.7 SUVIGYA SOFTWARE FOR PENSION CALCULATION

CGDA has developed software named 'Suvigya'. This facilitates calculation/computation of pension by the users.

Department of ESW together with CGDA has taken the initiative to get the software installed at all RSB/ZSBs and to train the concerned officials in its use. It was started at Kochi on 8th Feb 2011 for RSB/ZSBs of Kerala, and has since been installed in all the ZSBs.

The same has been uploaded in PCDA website as well & the link for the same is available in many other websites and blogs wherein any pensioner will be able to calculate the correct pension by filling in a few information like date of birth, date of retirement, date of joining service, pension at the time of retirement etc.

There are quite a few online calculators available to know one's exact pension entitlement and other retirement benefits. The veterans who are computer literate can access them not only for their own benefit but also to help those who cannot use computers.

4.8 OCCASIONS WHEN PENSION CAN BE STOPPED

Though pension is the right of a government employee, it can be stopped on following occasions.

Though pension is the right of a Government employee, it can be stopped on following occasions as laid down in the relevant Pension Rule:

1. GRANT OF PENSION IS SUBJECT TO FUTURE GOOD CONDUCT: Future good conduct shall be an implied condition of every grant of pension & allowances.

2. IF THE PENSIONERS ARE CONVICTED OF SERIOUS CRIME OR GUILTY OF GRAVE MISCONDUCT: The pension of a pensioner, who is convicted of a serious crime by a Court of Law or is guilty of grave misconduct, shall be liable to be withheld in whole or in part. It is therefore advisable for a pensioner to obtain quick bail / anticipatory bail if he is arrested / likely to be arrested and thereafter defend his case in the Court of Law.

3. IN CASE THE PENSION IS NOT DRAWN FOR MORE THAN FIVE YEARS pensioners name is likely to be struck-off from pension establishment.

4. Pension is liable to be forfeited if a pensioner is **FOUND GUILTY OF GRAVE MISCONDUCT** of a Political or other nature.

5. IF A PENSIONER HAS CHANGED HIS / HER NATIONALITY and has become a citizen of a foreign state, then his/her pension is required to be immediately stopped by his Pension Disbursing Office (PDO). Thereafter, the pensioner is required to apply to PCDA (P), Allahabad through his PDO along with a copy of new nationality certificate for restoration his pension. PCDA (P), Allahabad will take appropriate decision on this matter based on the merits of each case.

4.9 PENSION PAYMENT ON SUSPENSION/ CONVICTION

Restoration of pension in respect of convicted pensioners

(A) PENSIONER SENTENCED TO IMPRISONMENT FOR CRIMINAL OFFENCE AND SUBSEQUENTLY RELEASED AFTER SERVING HIS TERM IN PRISON.

Pension will be suspended from the date of imprisonment, by PDA and case reported to PCDA (P). The case will be routed by PCDA (P) to the competent authority (viz., Area/ Sub Area Commander under whose jurisdiction the PBOR's Record Office falls) for a decision as to whether the

pension should be suspended, discontinued or withheld in whole or part. Based on the decision of the competent authority, further action will be taken by the Pension Disbursing Agency. No arrears shall however be paid for the period he spent in prison.

(B) IF THE PENSIONER IS CONVICTED BY LOWER COURT AND ACQUITTED BY HIGHER COURT

The pension withheld shall be restored. The PDA has to follow the same procedure viz., report the case with full facts and enclosures to PCDA (P) who will route the same to the competent authority for a decision.

(C) IF THE PENSIONER IS IMPRISONED FOR DEBT

Pension shall continue to be paid.

4.10 IMPORTANT INSTRUCTIONS TO PENSIONERS

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| <ul style="list-style-type: none">✚ The Pension Payment Order (PPO) is a very vital document and original PPO and subsequent corrigenda issued by the Pension Sanctioning Authority, PCDA (P), Allahabad should be maintained properly. |
| <ul style="list-style-type: none">✚ Keep your spouse informed of the entitlements. Better to create a folder titled "AFTER ME" containing all originals documents. |
| <ul style="list-style-type: none">✚ 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 along with the loss certificate issued by the bank. |
| <ul style="list-style-type: none">✚ The pensioner must visit his pension disbursing agency (bank) for submission of life certificate along with AADHAR No. It has to be rendered annually, generally in the month of November. |
| <ul style="list-style-type: none">✚ Any change in residential address must be intimated to the Records and the bank. |
| <ul style="list-style-type: none">✚ There is no requirement of issue of Corrigendum PPO in case the pensioner needs to change his bankers. |
| <ul style="list-style-type: none">✚ In case the pension has not been withdrawn for more than an year,, the PDA must be approached along with explanation for delay, non-employment and non-conviction certificate failing which the pension would be suspended by the bank. |

- ✚ The pensioner can maintain a joint account with his spouse. The same also facilitates in release of Arrears and Family Pension straight away, as and when the contingency arises.
- ✚ All Government letters issued from time to time pertaining to pension are available on the website of PCDA (P), Allahabad.
- ✚ The NOK of Armed Forces personnel who were in receipt of two pensions, i.e. from military as well as Civil shall also be entitled to two family pensions wef 24 Sep 2012.
- ✚ 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 with Marriage Certificate, Passport and PPO.












CHAPTER 5

USEFUL TIPS TO PENSIONERS AND THEIR NOK

5.1 EMERGENCY IDENTIFICATION CARD

A simple homemade emergency card kept always in one's wallet can prove to be life saver.

ALL YOU NEED TO INCLUDE

 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& ECHS card Nos.

5.2 WHAT SPOUSE/NEXT OF KIN MUST KNOW?

Brief your spouse and / or the next of kin where to find and how to operate the important documents while you are around.

Also prepare a file containing all letters which are required to be sent by the widow/NOK to various authorities, with all columns completed except the date of death being left blank. The widow should be able to only fill the blank column, date the letter, sign and post the same. Separate envelopes duly addressed should also be attached with each letter.

“The first step in planning and determining tomorrow's needs is knowing what you have today. Therefore you are urged to prepare a list of assets and the location of important documents that survivors will need to claim these assets. Family members should be told where this information is and ready access to this hand book may also help them”.

5.3 DOCUMENTS THAT ARE TO BE KEPT CENTRALLY WITH THE KNOWLEDGE OF THE SPOUSE / NEXT OF KIN

Bank / post office accounts and the lockers should be in joint names.

- ✚ Nomination facilities must be availed. Nominee should be other than joint operators.
- ✚ 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. Banks also send SMS and e-mail reminders on them.
- ✚ Cumulative time deposits of bank / post office, PPF etc. - Pass books should be got updated regularly.
- ✚ Birth certificates.
- ✚ Motor car / scooter RCs and their insurance papers.
- ✚ Income tax / wealth tax files.
- ✚ Insurance Policy files- LIC, GIC, health insurance/fire/ household accident etc.
- ✚ Pension papers.
- ✚ Property files- real estate, flat ownership, . Property tax papers etc.
- ✚ Telephone file- first original bill, where in rent equivalent to twelve months has been retained as security, should be preserved.
- ✚ Deposit receipts for gas / electricity /water etc.
- ✚ Passport, driving license, identity card, ECHS card, canteen smart card, ex-servicemen identity card etc.
- ✚ Medical file including relevant test reports and medicines taken.
- ✚ Share certificates, their allotment advice for ascertaining capital gains and tax returns.
- ✚ Rent papers (receipts, lease document and any related correspondence).
- ✚ Pending litigation papers and court decision, if any.
- ✚ Details of loans, if any, taken for house building / purchase of scooter /computer/ car etc. And their repayment schedule.
- ✚ Details of credit cards with dates of validity.

5.4 IMMEDIATE ACTION TO BE TAKEN BY THE FAMILY/FRIENDS ON DEATH OF A PENSIONER

If the deceased had registered with an organ retrieval banking organization (ORBO) for donation of organs, they should be Informed immediately to do the needful.

- ✚ Inform relatives and friends.
- ✚ 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.
- ✚ Obtain Death Certificate from the Hospital/Attending Doctor or a Registered Medical Practitioner.
- ✚ Obtain cremation certificate from the cremation ground authority.
- ✚ The certificates mentioned above are to be submitted to Municipal Authorities for Registration of Births and Deaths for issue of the Death Certificate

5.5 INTIMATION OF DEATH

Death of an defence personnel is to be intimated/informed at the earliest to large number of authorities as per the suggested list given below:-

- ✚ 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 and payment of compensation by the concerned authority.
- ✚ The nearest Local Unit of the Army/Navy/Air Force, as the case may be.
- ✚ Manager of the Bank (Pension Disbursing Authority).
- ✚ Some of the debit cards, like Platinum Debit Cards have inbuilt Insurance cover for death due to accidents etc. Such claims are to be made within ONE month from the Date of Death.
- ✚ Regional HQ of ECHS.
- ✚ Municipal authority for transfer of property tax, transfer of

house/flat in the name of the widow and for the change of mutation.
✚ Telephone authority for transfer of telephone connection.
✚ Electricity Authority, Water Supply Authority for transfer of name for the Meter Connection.
✚ Food & Civil Supplies Authority for change of name of Head of Family in the Ration Card.
✚ Income Tax Authority for finalizing the tax return of the deceased.
✚ Bankers for encashment of FDR's, Pension, Loans etc.
✚ Road Transport Authority for transfer of vehicles registered in the name of the deceased.
✚ LIC/GIC, if applicable, in respect of the insurance policies.
✚ If proper will exists, approach court having jurisdiction for "Probate of WILL", and Succession Certificate for mutation of property, transfer of shares etc.
✚ Zilla/Rajya Sainik Welfare Board for Widow Identity Card.
✚ Concerned post Office for settlement of deposits of Saving Bank Account, NSS, NSC, PPF etc.
✚ Canteen Stores Department.
✚ Army/Navy/Air Force Group Insurance Organizations, or AWWA/ NWWA / AFWWA respectively.

5.6 ARMY ASSURED DECENT LAST RITES SCHEME (ADLRS)

Assured decent last rites scheme (ADLRS) was launched in Any other matter of interest to your family / NOK

- ✚ A grant of up to Rs. 5,000/- will be paid immediately by the dependent URC or the station 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 them in organizing decent and honorable 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.
- ✚ For more effective implementation, the NOK /dependent / relatives of the deceased will contact Army Establishment/Unit located in the close proximity and the amount will be paid by the unit to the NOK. The said amount will be reimbursed to the unit from the dependent URC of the veteran.



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

1. If a veteran passes away in a different station, he will be paid ADLRS amount by the nearest canteen. This amount can be claimed from the dependent canteen of veteran later on.
2. In case a veteran is not registered with canteen for ADLRS, he will be paid ADLRS amount by the nearest Station HQ.
3. A group of uniformed soldiers are detailed to go to the place where last rites are to be performed. They honor the departed soul and give a token amount of Rs. 5000/- to the surviving dependent. This ensures that no matter what legacy, the officer or soldier has left behind, his dead body is not denied the honor. Its our gratitude for the service he had done to the nation.

[AUTHORITY: R&W SEC LETTER NO B/45322/174-2005/VIPRE / AG / R&W COORD. DATED 29 NOV 2010 AND B/ 45322/AG/ADLRS/R& W-4 DATED 12 NOV 2013.]

For the detailed scheme of ADLRS of Indian Air Force, please refer the write up at P/87.

5.7 COMMON PROBLEMS FACED BY PENSIONERS

Some of the common problems faced by pensioners Are repetitive in nature and can be reduced / avoided if shared and understood by other pensioners.

SOME OF THESE COMMON PROBLEMS ARE AS GIVEN BELOW:

1. NOT HAVING JOINT ACCOUNT WITH WIFE.

If an individual dies because of old age, the possibility of his wife outliving him by a few years is very bright because in most cases the wife is younger. A joint account makes the transition to family pension smooth. It also helps in early start of family pension and claiming of Life Time Arrears of the late ESM.

2. NO NOMINATION IN BANK ACCOUNT

In many cases the pensioner has a single account and the details of the NOMINEE are not filled up at the time of opening the pension account and it is left blank. In such cases the wife can't automatically claim Life Time Arrears of the late ESM. As per the existing rules, Banks can pay the balance amount available in the deceased individual's account, only to the nominee or to the legal heir as per succession certificate from a court of law.

The wife automatically can't claim life time arrears of her late husband if she is not a nominee. This results in years of avoidable delay.

Therefore all PBOR Pensioners / Widows getting Family Pension are advised to invariably nominate a person while opening the account itself and those who have not filed the nomination so far, must do so immediately.

3. SPOUSE NAME DIFFERENT FROM PPO

After the death of an individual the Bank will release the family pension to the legal wife as notified in the Pension Payment Order (PPO). It is NOT uncommon that many bereaved wives realise later on that their names in the bank records do not match with their names in the PPO.

If the two names differ the banks refuse to release Family pension. Technically for them, it could be a case of impersonation. This matter thereafter has to be resolved procedurally with the help of Record office/CDA. This whole exercise is time consuming and is a frustrating experience for the widow. These mistakes could be due to

Different spelling	(Prabhakaran & Prabakaran)
Difference in surname	(Nitu Sharma & Nitu Sarma)
Extra words in one name	Kajal Singh Verma & Kajal Verma
Nick names are used	(Sweetie instead of Swetha)

The best way to avoid future problems is to re-verify the name of wife as jointly notified in PPO with the wife herself and her certificates/ID Cards. Wherever there is a discrepancy, the same should be rectified at the earliest by taking advice from Record Office.

4. NON / DELAYED SUBMISSION OF LIFE CERTIFICATE

A large number of pensioners in general and NRI pensioners in particular suffer due to non- submission or due to delayed submission of life certificate to bank/DPDO in November every year. If the life certificate is

not submitted in time the PDAs can stop the pension payment. This is a process the banks follow to prevent fraudulent drawal of pension remitted into the accounts of pensioners who are no more. It is easier to submit the yearly life certificate every year in November than to work hard subsequently towards restarting a stopped pension.

5. NOT HAVING COPIES OF IMPORTANT DOCUMENTS

Many times pension related documents are either misplaced or lost in flood, fire etc. by the banks and demand for the same from pensioners for releasing family pension. It is advisable to make a special folder, in which should have copies of all important documents related with pension are filed meticulously.

It should contain all PPOs including Corrigendum PPOs, certificate of service, post retirement insurance cover papers of AFGIS. This folder can also have information on all your investments, bank accounts, fixed deposit debit & credit cards with pin code, ownership papers of house, car, other property and finally the will. All this information will be handy for a wife and will help her to manage things in a better manner after her husband's death.

6. NON EXECUTION OF WILL

Death is inevitable and it can happen any time to anyone and the possibilities of an sudden and premature deaths due to accident/ disease can't be ruled out by anyone. Therefore prudence demands that everyone should write a will immediately after retirement and revise it at regular intervals.

We all have often seen and heard from our personal contacts and relatives as to what kind of bad blood and distrust exist between the children after the death of father/ both parents. However we find it difficult to comprehend that it could happen to our children also. Thus writing a will is desirable and by writing a will one would protect the long term interests of his wife and children.

A will need not always be on a stamp paper and through a lawyer. It can be written on a plain sheet of paper also in one's own handwriting. Two independent witnesses (preferably much younger) are required to sign the will. Basically a will can be written on the self-earned properties. If the property is inherited he can write will only on that portion which is due to him after division with other legal heirs. If one is depriving his wife and immediate family and giving property to an outsider then the reason behind the same should be clearly spelt out in the will to avoid future litigation. If one is very old and handwriting is illegible then a typed will is desirable. For

property of a complicated/ disputed nature it is better to take advice from a civil lawyer before writing the will.

7. 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 years these pensioners start experiencing a lot of problems with their pension.

These problems primarily relate to stoppage of their pension. Experiences indicate 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 fulfilling FEMA requirements. Attempts to use credit card will eventually get blocked by the bank. Such pensioners can open NRI account and give power of attorney to the bank. They will be required to have a PAN card and fill in certain forms prescribed by CBDT (Central Board of Direct Taxes).

Such pensioners are advised to take appropriate advice from their Bank and also take the help of a Chartered Accountant to meet the procedural requirements of the 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 is taxable, Banks will deduct tax as applicable on pension account. Other 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 and if there is delay in action by bank then the respective ROs can be approached for advising the bank to hasten up.

7.1 PROCEDURE FOR DRAWING PENSION IN INDIA BY NRI PENSIONERS

DEFENCE PENSIONER NOT RESIDING IN INDIA AND INTENDING TO DRAW HIS/HER PENSION THROUGH DPDOS, PAOS, TOS IS REQUIRED TO:-

1. Open a Non –Residential bank account with any Scheduled Bank in India.
2. Execute a power of Attorney in duplicate 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 authorized 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.

3. 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.

4. Submit the life certificate (IAFA-409) his/her PDA, issued by an authorised official of the Embassy/High Commission of India, or consuls of Indian Consulates or a Notary Public or an officer of an Indian Public Sector Bank attached to its branch in the country , where the pensioner is residing, once in a year in NOVEMBER each year.

5. 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 naturalised citizen of a foreign state.”

6. 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 updating of records.

7. Forward an attested copy of his/her passport to his/her PDA.

8. Submit other certificates viz. non-employment / re-employment certificate, non-marriage certificate etc. to his/her PDA

DEFENCE PENSIONER NOT RESIDING IN INDIA AND INTENDING TO DRAW HIS/HER PENSION THROUGH PUBLIC SECTOR BANKS IS REQUIRED TO :-

1. Open a Non –Residential bank account with any Scheduled Bank in India.

2. 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.

3. Submit the life certificate (IAFA-409) to his/her PDA, issued by an authorised official of the Embassy/High Commission of India, or consuls of Indian Consulates or a Notary Public or an officer of an Indian Public

Sector Bank attached to its branch in the country , where the pensioner is residing, once in a year in NOVEMBER each year.
4. 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 naturalised citizen of a foreign state.”
5. 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 updating of records.
6. Forward an attested copy of his/her passport to his/her PDA.
7. Submit other certificates viz. non-employment/re-employment
8.V 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.

8. IGNORANT OF PROCEDURE TO LODGE COMPLAINTS

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 HQs/Record 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:

8.1 AGAINST STATE BANK OF INDIA (SBI)

SBI is the largest Public sector bank in India. It is holding nearly half the of pension accounts of defence personnel. In order to help these pensioners, it has recently appointed Defence Banking Advisors (DBA) across the country on Zonal basis. The DBAs are retired Defence officers who besides other things are looking into complaints of Defence pensioners. To resolve a complaint against a branch of SBI following four methods can be adopted:-

I. ONLINE COMPLAINTS: For the issues pertaining to SBI, complaints can be lodged on its official website www.sbi.co.in, by selecting the option Complaints > Defence>Air Force/ Army/ Navy.

II. DEFENCE BANKING ADVISORS: In case the issues still remains unresolved after online complaints as mentioned above then the Defence Banking Advisors (DBAs) of SBI, who are specialists on Defence Pension related issues, may be approached at

dba.army@sbi.co.in	Army
dba.navy@sbi.co.in	Navy
dba.airforce@sbi.co.in	Air Force.

III.COMPLAINTS THROUGH SMS: SBI has recently launched an SMS service for redressing of grievances/ complaints of its customers.

To lodge a complaint through SMS one has to type 'unhappy' and message it to toll free number 8008202020.

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 CENTRES: SBI has started its 24 x 7 call Centre to help its customers. Apart from getting information, option to lodge complaint on pension matters is also possible through these call centers. The following toll free numbers can be dialed from Land line or mobile phone:

180112211 (from landline) 08026599990 (from mobile) 18004253800 (from landline and mobile)

8.2 AGAINST OTHER PUBLIC SECTOR BANKS

All Public Sector Banks have their in-built systems for re-dressal of banking complaints. All Public Sector Banks in their official websites have specific provisions for complaints. The 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:** In order to find the

resolution of banking related complaints, RBI has started a Banking Ombudsman scheme, wherein a senior level person is appointed by RBI to redress the customers' complaints. The Banking Ombudsman appointed by RBI is a quasi-judicial authority. The aggrieved person is required to file his or her complaint on a plain paper to any of the 15 Banking Ombudsmen appointed by RBI. However, before lodging complaint with Banking Ombudsman the complainant should have lodged a complaint with the concerned banking writing. Evidence to this effect should be given to the Banking Ombudsman. The address(es) of such ombudsmen are available in the latter part of this hand book. They are also available in RBI website.

Pensioners can file online complaints related to non- receipt/ delayed pension related dues at www.bankingombudsman.rbi.org.in.

5.8 ARMED FORCES TRIBUNAL

Through an act of parliament the armed forces tribunal (AFT) was established in December 2007.

The AFT has its principal bench in New Delhi and eight regional benches spread across the country. The Tribunal have 15 courts in all, three each in New Delhi, Chandigarh and Lucknow and one each in Jaipur, Mumbai, Kolkata, Guwahati, Chennai and Kochi. The AFT provide a judicial forum for re-dressal of grievances of about 1.3 million strong armed forces personnel and about 2.5 million t ex-servicemen/Armed Forces pensioners/Widows.

The Tribunal have a Chairperson who has been or is a judge of the Supreme Court or Chief Justice of a High Court. Besides, each court consists of a judicial member and an administrative member. The judicial member must be, or have been, a judge of a High Court while the administrative member would be officers of the rank of Major General or equivalent in either of the three Services or an officer not less than the rank of a Brigadier or equivalent who has rendered not less than one year service as the Judge Advocate General of the Army, Navy or Air Force. The decisions of the AFT can ordinarily be challenged only in the Supreme Court. All the matters about service, pay, pension etc. in which remedy at services/MOD level has been exhausted can be petitioned in AFT by the serving, retired defence personnel and/or their dependents.

The decisions of the armed forces tribunal can ordinarily be appealed only in the supreme court of India.

5.9 OLD, SICK AND HANDICAPPED PENSIONERS

The pensioners, who cannot sign a cheque or visit the bank to withdraw their pension, can affix their thumb or toe impression on the cheque & withdrawal form.

In this case, the thumb or toe impression should be identified by two independent witnesses known to the bank, one of them should be a bank official. If a pensioner cannot even put his thumb / toe impression, a mark can be obtained on the cheque / withdrawal form and two independent witnesses shall identify it, one of them should be a Bank official.

In the above two cases, the pensioner might also be asked to indicate to the Bank as to who could withdraw pension amount from the bank on the basis of cheque/withdrawal form as obtained above and that person should be identified by two independent witnesses. The person who is actually drawing the amount from the bank should be asked to furnish his signature to the bank.

5.10 IMPORTANT INFORMATION FOR AIR WARRIOR

Action to be taken on the demise of air veteran

Inform the adjutant of the nearest af station. They will help with the funeral arrangements.

DIGNIFIED LAST RITES TO AIR VETERANS:

You are eligible for last rites grants of Rs 7500/- from the nearest air force station (with in municipal limits) for funeral expenses incurred. Along with the information regarding the death of your spouse you need file an application and supported by the following documents:-

Please obtain TWO INK signed copies of the Medical certificate specifying the cause of death from the Hospital or the authorized Medical Practitioner. One of these is required by the authorities at the cremation/ burial ground. The other is required by the authorities (Registrar of Deaths & Births) who issues Death Certificates. Obtain cremation/burial certificate from the cremation/burial ground.

DEATH CERTIFICATE:

You or a close relative should apply for the issue of the death certificate within 15 days of the death of your spouse. Obtain at least 20 ink

signed death certificates and create an equal number of photostat copies, duly attested by a class one officer.

FAMILY PENSION:

You are eligible for a family pension from the government. Write to the pension paying bank of your spouse informing them of demise of your spouse. Ask them to discontinue the pension of your spouse. Request them to start your family pension. You will need to write an application to the bank. Enclose an ink signed death certificate & a copy of the original ppo with a joint photograph of your spouse and you. If your spouse's pension account was a joint account with you, indicate it to the bank in your application. Then it is simpler to operate the same account for family pension. In case it was not a joint account, then you will have to open a new savings bank account in the same bank. It requires proof of identity, proof of residence and three attested photographs. For identity proof a photo copy of voter i card or pan card will suffice.

DEATH RELIEF GRANT:

If your spouse was a member of the zila sainik board you are eligible for a death relief grant, in one lump sum, from concerned zila sainik board. Please apply with a copy of the pension pay order of your late husband and a copy of the death certificate attested by a gazetted officer.

Please deposit the identity card issued by the Zila Sainik Board (ZSB) and registers you as a widow of an ex-service man. Obtain an identity card from the Office of the ZSB of your District. You will need to appear in person with three stamp size photographs for the same.

Write separately to the pension sanctioning authority, PCDA (P) to start family pension. You will have to enclose an ink signed copy of the death certificate to Principal Controller of Defence Accounts (Pensions).

GRANT FROM IAF BENEVOLENT ASSOCIATION:

You are entitled to a rehabilitation grant from the IAFBA under the family assistance scheme (FAS). You have to intimate the death of your husband through an application along with the original death certificate to the secretary, IAFBA, AFGIS building, Subroto Park, New Delhi.

FAMILY ASSISTANCE SCHEME

FAS-97:

Applicable for those who have retired prior to 31 march 1997 and died after 01 Apr 97. The payment is given for one year at a time. Payable on death after retirement of an Air Veteran who has served at least 20 years @ following Rates effective from Oct 2014:

AIRMEN	NC(E)	REMARK
1,300/-	1,300/-	FOR 8 YEARS

FAS-09: Applicable for those who were in service on 01 Apr 09 and died after that date. The payment is given for one year. The amount mentioned is the monthly dues. Payable on death after retirement of an Air Veteran who has served at least 10 years at the following rates, effective from Oct 2014:

AIRMEN	NC(E)	REMARK
2,500/-	2,500/-	FOR 8 YEARS

ONE TIME LUMP SUM DEATH GRANT: Applicable to those, who have retired prior to 01 Apr 1997 after serving less than 20 years but died or die after 01 Oct 2008, as given below:

AIRMEN	NC(E)	REMARK
8000/-	8000 /-	ONE TIME GRANT

AN OPINION: We are of the opinion that the benefit of Family Assistance Scheme under FAS 97 instead of one time lump sum grant should be extended to include the veterans who have served for 15 years as well. There are a substantial number of air veterans who have been discharged after 15 years of service with service pension.

EX-GRATIA FOR AFA MEMBERS ONLY

An ex-gratia of Rs. 4,000 (this amount is revised from time to time) will be paid by the concerned branch of AFA. A copy of the AFA identity Card and Death Certificate of your spouse is to be submitted to concerned branch or Head office.





ECHS

You are eligible to join the ECH scheme if you are not covered already. The ECHS membership form is available on the internet. Please contact AFA Head Office / Branch office / Regional Centre ECHS for assistance.

You can call ECHS on toll free number 1800114115 for help.



POST RETIREMENT INSURANCE COVERAGE (PRIC)

If your spouse had taken a PRIC policy, you are eligible for a PRIC claim. You have to forward the following documents to Secretary AFGIS.

 A copy of death certificate attested by a first class Gazetted officer
 Post retirement insurance memorandum issued by the AFGIS in original and the approved copy of nomination.
 Your photograph, duly attested by a magistrate / station commander of the nearest AF unit / secretary, zila sainik board, president / secretary AFA of respective branch is to be affixed in the place provided for in the claim form "AFGIS-222". This form is available from AFGIS.
 The bank confirmation pro forma (AFGIS -229) which is on the reverse of AFGIS222 is to be attested by the bank manager.

LIST OF ADDRESSES

Given below are addresses that you will need for communication with Air Force and allied agencies

 Secretary, IAF Benevolent Association, AFGIS Building Subroto Park, New Delhi-10010
 Secretary, AFGIS, AFGIS Building. SubrotoPark, New Delhi-110010
 Secretary, AFWWA, Santushti Shopping Complex, New Willington Camp, Opposite Hotel Ashok Samrat, Race Course, New Delhi- 03
 Dte of Air Veterans, Air HQ (SP), First Floor, SMC Building , Subroto Park , New Delhi – 110010
 Secretary..... Branch Air Force AssociationBranch (Address given in the Eagles Eye 2014 page no.15 & 16)

NEW EMAIL IDs OF DIRECTORATE OF AIR VETERANS (DAV)

DAV has created separate email IDs for veteran officers, airmen and NCS (E) for expeditious disposal of their pension related issues.

THE NEW EMAIL IDS ARE

OFFICERS	dav.officers@gov.in
AIRMEN	dav.airmen@gov.in
NCS (E)	dirav.nce@gov.in

These new email IDs will be functional wef 01 Jul 2017. All air veterans are requested to use the above mentioned email IDs for their queries in their specific category i.e. officers, airmen or NCS(E) respectively. The erstwhile e-mail id dav@iaf.nic.in will only be used for handling queries/information of general nature after 01 Jul 2017.

“Lost or misplaced documents can create problems for yourself, your spouse and survivors when they apply for benefits. Lack of documentation often results in delayed or lost benefits. It is especially frustrating when this occurs at a very critical or emotional time. So maintain them in a place that is easily accessible and secure”.





CHAPTER 6

RE-EMPLOYMENT, SELF EMPLOYMENT & HOUSING BENEFITS

6.1 RESERVATION IN EMPLOYMENT

Since most of the soldiers, in particular, the JCOS and NCOS retire at a young and active age of 35-38 years; it has therefore become imperative that adequate re-employment opportunities are made available to them in the civil side.

This is all the more critical as these young retirees are required to shoulder tremendous responsibility of the family consisting of aged parents, recently married wife and very young children. Keeping this critical aspect in mind, the Central and state governments provide a number of concessions to ex-servicemen (ESM) for their re-employment in Central or State government posts.

THIS CONSISTS OF

1. Reservation of posts
2. Relaxation in age and educational qualifications
3. Exemption from payment of application or examination fees.

While providing jobs, the disabled ex-servicemen and dependents of deceased service personnel are given priority, on compassionate grounds.

Here are a few details on employment opportunities available for ex-servicemen:-

CENTRAL GOVERNMENT	10 per cent of Group "C" posts and 20 per cent of Group "D" posts
PUBLIC SECTOR UNITS AND NATIONALIZED BANKS	14.5 per cent of Group "C" posts and 24 per cent of Group "D" posts.
PARAMILITARY FORCES	10 per cent of posts of Assistant Commandant

If an ex-serviceman applies for multiple jobs before joining any civil employment he can avail the benefit of reservation as ex-serviceman for any subsequent employment subject to certain conditions.

However, to avail this benefit, the ex-serviceman must, as soon as he joins any civil employment, give a self-declaration to the employer concerned about the date-wise details of application for various vacancies he had applied for before joining the initial civil employment. This benefit would be available only in respect of vacancies which are filled on direct recruitment and wherever reservation is applicable to ex-servicemen.

6.2 PRIVATE SECURITY AGENCIES

The Directorate General of Resettlement (DGR) registers / sponsors private ex-servicemen security agencies for providing security personnel to various public sector units and private sector industries.

Some states have set up their own ex-servicemen corporations to provide security services in the state.

✚ The Department of Public Enterprises had issued instructions to all Public Sector Units to hire security personnel only from state ex-servicemen corporations or DGR sponsored Security Agencies.

✚ Currently there are around 1800 ESM security agencies that have provided employment to over 1, 10,000 ex- servicemen.

6.3 SELF EMPLOYMENT SCHEMES

The GOI has set up a few self-employment schemes to help retired defence personnel start small scale or medium scale businesses.

The Self Employment Scheme for Ex Servicemen II and III (SEMFEX-II and SEMFEX-III) and the National Equity Fund Scheme provide loans to ex-servicemen for starting a small-scale business. The application for the sanction of a loan needs to be submitted to the Zilla Sainik Board.

6.4 OTHER EMPLOYMENT OPPORTUNITIES

There are other employment opportunities for ex-servicemen.

✚ Coal Transport Companies Scheme

✚ Coal Tipper Scheme

✚ Petrol Pumps

LPG AND KEROSENE DEALERSHIPS: They are allotted to personnel with disabilities, attributed to military service.

PUBLIC TELEPHONE BOOTHS: Preference is given to ex-Servicemen, disabled defence personnel and widows in the allotment of public telephone booths.

MOTHER DAIRY BOOTHS IN NCR, DELHI: In the National Capital Region of Delhi, Ex-Servicemen are involved in operating Mother Dairy booths, vegetable stores and Compressed Natural Gas stations.

6.5 HOUSING SCHEMES (AWHO&AFNHB)

Housing is an essential requirement in every one's life. Having one's own house means a lot and it provides a feeling of being independent and secured.

Keeping this in mind, the central government and several state governments have come up with plans and schemes to enable retired defence personnel to buy and own a home or piece of land. Ex-military personnel may also apply for financial assistance to construct a home.

SAINIK BHAVANS OR SAINIK REST HOUSE

These facilities are the other housing benefits available to retired defence personnel and their dependents. These rest houses provide transit facility at very nominal rates. Currently, there are around 238 Sainik Bhavans located all over the country. For more information about these benefits, ex-servicemen may contact the staff at their local Zilla Sainik Boards.

THE ARMY WELFARE HOUSING ORGANIZATION (AWHO)

This is a society established to facilitate construction of houses on self-financing basis for serving men, retired army personnel and widows of army personnel at selected stations in the country.

✚ Recently, AWHO has launched the 'Jai Jawan Awas Yojna' programme to construct economical houses for serving Junior Commissioned Officers and Other Ranks of the Army.

✚ These houses are being made near Army cantonments so that families residing there have easy access to facilities such as army hospitals and army schools.

THE AIR FORCE AND NAVAL HOUSING BOARD (AFNHB)

This is a society similar to AWHO that is responsible for constructing houses for serving men, retired Air Force & Navy personnel and their widows at selected stations in the country. Jal vayu Vihars & Jal Vayu Towers are the flag ship projects of AFNHB.

“Whenever you take a housing loan or a vehicle loan, ensure to insure the loan so that your family will have no burden of repaying the outstanding loan, if something untoward happens to you. Loan insurance is different and distinct from the house or vehicle insurance. House or vehicle insurance will insure your house or vehicle against damage due to natural calamities, accident, theft etc. whereas loan insurance will insure liability against further repayment by the widow or NOK in the unfortunate event of death of the loanee/owner of the house”.



CHAPTER 7

EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME (ECHS)

7.1 ELIGIBILITY

✚	Should be an Ex-servicemen and drawing defence pension disability Pension / family pension;
✚	War widows (Veer Naris)/ NOK (next of kin) of battle casualties;
✚	Personnel disabled in operations;
✚	Recruits medically boarded out during training and in receipt of disability pension.
✚	Territorial Army and Coast Guard pensioners.

7.2 DEPENDENTS

REVISED ELIGIBILITY CRITERIA AT PAR WITH THE CGHS

Son	Till he starts earning or attains the age of 25 years, whichever is earlier.
Daughter	Till she starts earning or gets married irrespective of the age limit, whichever is earlier
Son or daughter suffering from any permanent disability of any kind (physical or mental)	Irrespective of age limit.
Dependents divorced / abandoned or separated from their husband / widowed daughters and dependents unmarried / divorced / abandoned or separated from their husband / widowed sisters	Irrespective of age limit.
Minor brothers who are dependents on the veteran	Up to the age of becoming a major.

Wholly dependent parents	For life or they become independent whichever is earlier
If both husband and wife are defence personnel, parent of both members are eligible	If both pay subscription, subject to fulfilling the dependency criteria.

7.3 APPLICATION PROCESS

To avail ECHS facilities one needs to fill a prescribed application form and submit to ECHS cell at station HQ along with copies of following documents.

✚	Roll / family details certificate or do part ii order for verification of dependents. Supporting documents attached with application forms to be attested by OIC ECHS cell at station HQ.
✚	Copy of PPO to be attested by the bankers / treasury.
✚	Blood group certificate to be attached.
✚	Affidavit of Rs 10/- on non-judicial stamp paper as per format attached with application form.
✚	Cost of upgraded echs cards will be paid through dd in favor of “Regional Centre ECHS”
✚	Application along with dd drawn in favor of the regional centre can be deposited at station HQ / regional centre.
✚	Banker's certificate from pension disbursing bank for stoppage of fixed Medical allowance (FMA), when being received by esm or a copy of the registered letter forwarded to bankers / DPDO by the veteran requesting them to stop payment of FMA to him from the date he applies for ECHS membership

7.4 RENEWAL AND UPGRADATION OF SMARTCARDS

Application along with DD can be deposited at station headquarters / regional centre. Renewed / up graded cards will be issued from station Headquarters / ECHS regional centre.

ESM/Dependents will visit the parent Polyclinic along with the old card and the new card once the new card is received. The old cards including add on card(s) will be required for activation of New Cards and transfer of data on successful activation of new card, the old card(s) will automatically be

deactivated. In case there are more than four members/dependents additional sheet for up gradation form will be used. In case of up gradation from 16 KB to 32 KB Card, the ESM should apply for new cards for all dependent.

7.5 CONTRIBUTION & ENTITLEMENT OF WARD

War disabled pensioners, war widows, NOK of battle casualties and all Pre-1996 pensioners are exempted from payment of contribution.

CORRESPONDING GRADE PAY ON RETIREMENT	BASIC PENSION BEFORE COMMUTATION	ONE-TIME CONTRIBUTION
1800, 1900, 2000 & 2800	3001 - 6000	15,000/-
4200	6001 - 10000	27,000/-
4600, 4800, 5400 & 6600	10001 - 15000	39,000/-
7600/-	15001 & Above	60,000/-

ENTITLEMENT OF WARD

RANK AT THE TIME OR RETIREMENT	ENTITLEMENT
NCOs & below of Army & equivalent in Navy & Air Force	General Ward
JCOs in Army & equivalent in Navy & Air Force	Semi Private Ward
Officers of Army, Navy and Air Force	Private Ward

DEFINITION OF WARDS

PRIVATE WARD.: Private ward is defined as a hospital room where single patient is accommodated and which has an attached toilet (lavatory and bath). The room should have furnishing like wardrobe, dressing table, bed-side table, sofa set, carpet etc as well as a bed for attendant. The room has to be air-conditioned.

SEMI PRIVATE WARD: Semi private ward is defined as a hospital room where two to three patients are accommodated and which has attached toilet facilities and necessary furnishings.








GENERAL WARD: General ward is defined as halls that accommodate four to ten patients.

NOTE 1: Normally treatment in higher category of accommodation than the entitled category is not permissible.

NOTE 2: However, in case of an emergency when the entitled category accommodation is not available, admission in the immediate higher category may be allowed till the entitled category accommodation becomes available. However, if a particular hospital does not have the ward as per entitlement of beneficiary, then the hospital can only bill as per entitlement of the beneficiary even though the treatment was given in higher type of ward.





7.6 DISEASES COVERED

All known diseases are covered for treatment under ECHS.

 TB & Leprosy.
 Mental diseases.
 HIV/AIDS.
 Artificial limbs/ appliances & Hearing Aids
 Medical equipment for residences.
 Medical examination / Health checkup.
 Intra-ocular lenses.
 Plastic surgery

7.7 LOSS OF SMART CARD

In case of loss of smart card, an application in plain paper to be submitted to dependent polyclinic or station HQ along with copies of following documents.

 Demand draft for Rs 135/- per card.
 Photocopy of lost card(s), if held.
 New application form dully filled in with photographs of all beneficiaries affixed .
 Certificate from parent polyclinic with details of chronic diseases / allergy, equipment issued like hearing aid / surgery carried out (if any).

7.8 CHANGE OF PARENT POLYCLINIC

**Submit following documents to nearest ECHS cell
At station HQ / Regional Centre.**

- ✚ Application on plain paper clearly mentioning ECHS registration number, old address, old parent polyclinic, new address & new parent polyclinic.
- ✚ A copy of proof of new address like electricity / telephone / water bills/RWA certificate etc.

7.9 ADVANTAGE OF 32 KB UPGRADED SMART CARD

16 KB ECHS cards are being replaced with 32 KB cards. ECHS members are advised to apply for the upgraded card.

THE ADVANTAGES OF THE UPGRADED CARD ARE AS FOLLOWS:

- ✚ Facility to have separate card for each dependent member
- ✚ Facility to have card with separate address and separate polyclinic for self and dependents.
- ✚ Children studying away from parents can have card with their local address printed on the card.
- ✚ Name of parent polyclinic is inside the chip of the card. This added facility for change of parent polyclinic at Polyclinic only without having to change the card. Change is permissible five times on one Card.
- ✚ All India validity. No need to carry temporary attachment certificate while going outstation.
- ✚ Family pensioner's card will have the rank of ex-servicemen on the upgraded cards.
- ✚ Two high-resolution finger prints along with name of ESM whose impressions are stored.
- ✚ Medical history including medicines prescribed and issued includes the list of medicines to be issued repeatedly.
- ✚ Only three types of medical equipment can be stored in 16 KB card whereas in 32 KB card 14 type of medical equipment can be stored.
- ✚ It is very easy to get upgraded.

7.10 TREATMENT AT POLYCLINIC

The starting point for medical attendance will be the nearest military/ non-military polyclinic.

- ✚ All available treatment within the capabilities of the polyclinic shall be provided at the first instance.
- ✚ Medical and Para medical staffs are being hired/employed on contract for working at polyclinics.
- ✚ These polyclinics will be opened for eight hours during weekdays and shall remain closed on Sundays and Gazetted holidays.
- ✚ Patients requiring attention outside working hours will be handled by duty MO'S of service hospitals (in military stations) and by on call civilian doctors in non-military stations.
- ✚ One nursing assistant will be available in all clinics in non-military stations after working hours. Depending on the type (a, b, c, d) which has been decided on the number of ESM residing in that area, each polyclinic will have emergency bed with monitor, physiotherapy equipment, laboratory with reagents, digital ECG machine, dental chair, ultra sound machine, x-ray machine, oxygen concentrator, nebulizer, minor OT and BP machine etc.
- ✚ ECHS 'A' & 'B' type of clinics will have medical BBfficers, Medical Specialist, Gynecologist and Dentist on their establishment
- ✚ Type 'C' & 'D' will not have the specialist staff. Patients will be referred to out-source hospitals/diagnostic centers and specialist.
- ✚ To avail medical treatment at any polyclinic/empanelled hospital, it is mandatory for pensioner/widows/ dependents to first report to nearest polyclinic along with their ECHS membership smart card.

If the children have become ineligible for health care under echs but still they are dependent on you cover them with appropriate health insurance. The medical treatment is so expensive these days you might find it difficult to manage their health care without insurance support.

7.11 TREATMENT AT MILITARY/EMPANELLED HOSPITALS

If the military hospital does not have the desired treatment facility/ specialist / bed space etc. The ECHS beneficiary will have the choice of availing treatment from any empanelled hospital of his choice, at the station.

✚ Hospital admission/ referral to specialist at service hospital/ empanelled hospital by MO Polyclinic.

✚ Beneficiary can go to empanelled hospital of his choice.

✚ In military stations, ECHS beneficiaries referred to local Service Hospital subject to availability of bed space and / or specialist facility.

✚ Patients referred directly to civil empanelled facilities of patient's choice by MO/Med specialist at ECHS Polyclinics in case of non existence of medical facility at the Service Hospital.

✚ In non-military Stations, direct referral to Empanelled Hospital is permitted.

✚ Patients desirous of treatment in Service Hospitals will be referred to Service Hospital even from non military stations.

✚ After referral, report to referred Hospital for required consultation / treatment / diagnostic procedure.

✚ No payment by ECHS member to the referred medical facility.

7.12 EMERGENCY TREATMENT

In case of emergency, the ECHS member can either report to the nearest service hospital or to the nearest empanelled hospital for which the bills shall be paid directly by the ECHS.

EMERGENCY MEDICAL TREATMENT (EMPANELLED HOSPITAL)





✚ Report to empanelled hospital. Prove identity through ECHS Smart Card/receipt.

✚ Empanelled hospital to inform the nearest ECH Polyclinic within 24 hours and get Emergency Referral (ER) from PIC Polyclinic.

✚ No payment to be made by ECHS patient. Hospital will raise bill to ECHS.

In emergency, even the patient can report to any nearest Non empanelled hospital, in which case, the ESM or his/her representative will have to pay the charges to the non-empanelled hospital initially.













EMERGENCY TREATMENT (NON- EMPANELLED HOSPITAL)

- | |
|--|
|  ESM or his representative to inform the nearest Polyclinic within 48 hours of emergency admission. |
|  Emergency Report to be collected from OIC Polyclinic. |
|  Patient to clear the hospital bill and claim reimbursement from parent Polyclinic. |
|  Reimbursement is limited to CGHS rates only. • Claim to be submitted within a month of discharge. |

7.13 CONDITIONS OF EMERGENCY

ECHS is designed to be a cashless scheme. Treatment is to be availed at authorized hospitals **ON REFERRAL ONLY**.

Reimbursement is permitted only incircumstances which are unavoidable due to absolute emergency. The conditions of emergency are as under:-

- | |
|--|
|  Acute Cardiac conditions/syndromes. |
|  Vascular catastrophes. |
|  Cerebro-Vascular accidents. |
|  Acute respiratory emergencies. |
|  Acute abdominal pain. |
|  Life threatening injuries. |
|  Acute poisonings and snake bite. |
|  Acute endocrine emergencies. |
|  Heat stroke and cold injuries of life threatening nature. |
|  Acute renal failure. |
|  Severe infections leading to life threatening situations. |
|  Any other condition in which delay could result in loss of life or limb. |

7.14 PRIORITY FOR SENIOR CITIZENS

Most of the ECHS beneficiaries are senior citizens. However, male ECHS members who are 75 years & above and female ECHS beneficiaries who are 70 years & above are given 'PRIORITY' in ECHS Polyclinics viz. out of turn attendance at reception, examination by doctors and issue of medicines etc.

7.15 PERMISSION FOR TREATMENT/ INVESTIGATION FOR DIABETES, HYPER TENSION, CARDIAC DISEASES, DIALYSIS & CANCER.

The permission letters issued by ECHS poly clinics will have a validity of six months from the date of issue of the original prescription for undergoing the prescribed investigation & treatment procedures.

The ECHS beneficiaries were required to get permission (referral letter) every time to get the prescribed treatment/ investigations for the above conditions, done at empanelled hospitals / diagnostic centers.

Now in terms of GOI MOD letter No. 22A(55)/2013/US (WE)/D (Res) dated 05 Jul 13, the permission letters issued by ECHS PCs will have a validity of six months from the date of issue of the original prescription for undergoing the prescribed investigation/ treatment procedures. The same permission letter shall be valid for undergoing the prescribed treatment procedures/ investigations multiple times during the six months.

7.16 ISSUE OF MEDICINES ON DISCHARGE FROM EMPANELLED HOSPITALS

Whenever medicines of an ECHS beneficiary need to be continued post discharge from an empanelled hospital, the same will be issued by the treating hospital at the time of discharge for seven days and cost of the same billed in the consolidated final hospital bill submitted to ECHS.

7.17 MEDICAL FACILITIES FOR IN-PATIENT TREATMENT TO BENEFICIARIES RESIDING IN NON-ECHS AREAS

ECHS beneficiaries who are holding a valid ECHS Card and are residing in districts not covered by ECHS are eligible to avail treatment from Government Hospitals and submit the medical re-imburement claim(s) to

the ECHS Polyclinic (i.e. they can avail the treatment without obtaining referral from Polyclinic located outside their district).

Re-imburement shall be limited to the CGHS rates applicable to the nearest ECHS polyclinic or actual expenditure, whichever is less.

They are also eligible to avail post-operative follow-up treatment from Government Hospitals in follow up cases of Renal Transplant Surgery, Knee and Hip Joint Replacement, Cancer Treatment, Neuro Surgery and Cardiac Surgery. However, Prior permission (referral) is to be obtained from the OIC of nearest ECHS Polyclinic. Permission shall be issued for 3 to 6 months at a time and may be extended based on medical 'requirement. Reimbursement for consultation, procedures and investigations shall be limited to CGHS rates applicable to the nearest ECHS Polyclinic and as per the ceiling rates and ward entitlements or as per actual, whichever is lower. OPD medicines shall be obtained from the concerned Polyclinic for maximum period of 3 months at a time.

7.18 PROVISION OF MEDICINES

ECHS members are not required to purchase any medicine prescribed s by any ECHS doctor / empanelled hospital as the medicines will be provided by the ECHS polyclinic.

ECHS members are not required to purchase any medicines prescribed by any ECHS doctor/empanelled hospital. Medicines will be provided by the ECHS Polyclinic. At times, brand name of the particular medicines issued may be different from that prescribed by an empanelled hospital. But those medicines will be of the same chemical composition (Generic name).

ISSUE OF MEDICINES FOR CHRONIC ILLNESS / LONG TERM TREATMENT AND OUTSTATION CASES ARE AS FOLLOWS

Medicines from the parent ECHS polyclinic will be issued up to a maximum of 90 days for chronic diseases where 'review not required' is endorsed by specialist, in all other cases a maximum of 30 days medicines will be issued. Such patient when visiting some other outstation, can be issued medicines from any specified 'out station polyclinic' (other than parent polyclinic) up to a maximum 90 days at a time against 'temporary attachment certificate' obtained from parent polyclinic. Without 'temporary attachment certificate' (TAC) medicines will be issued by outstation polyclinic for seven days only. in case of upgraded cards, TAC is not required.

Reimbursement of medicines cost is permissible only in specific cases and that too for 30 days. Permitted only if the patient was referred by polyclinic for certain specific treatment and the medicines were prescribed to be taken with immediate effect on discharge from hospital. The specific cases are after major cardiac surgery, neurosurgery, oncology treatment, post-operative joint replacement and post-operative organ replacement.


7.19 DOS & DON'TS

DOS

✚	Report to the nearest ECHS Polyclinic in case of any ailment.
✚	Do visit your ECHS Polyclinic whenever you need Medical Aid.
✚	Do exercise your option of being referred to empanelled facility of your choice in the same station but only when referral is advised by polyclinic and service hospital facilities are not available.
✚	Do carry your referral form and ECHS card to the empanelled facility. Obtain a referral before availing treatment in any empanelled hospital / facility.
✚	Do try to choose a Service / Empanelled Hospital in an emergency, so that you won't have to pay.
✚	Do allow some time for Polyclinic to procure super specialty drugs prescribed, if not readily available.
✚	Inform the nearest ECHS Polyclinic within 48 hours, if an ECHS beneficiary gets admitted to a non- empanelled facility in an emergency.

DON'TS

✚	Do not go to Empanelled Hospital without referral from ECHS Polyclinic except in Emergency.
✚	Do not pay bills in Empanelled Hospitals for listed facilities as there is no provision for re-imburement. ECHS will clear hospital bills.
✚	Do not insist for referral for facilities available in the Polyclinic, it is not authorized.
✚	Do not insist on particular brand name of drug from Polyclinic Doctor may issue you different brand but with same Pharmacological composition.
✚	Do not ask for drugs prescribed by private doctors without referral from Polyclinic.
✚	Do not purchase drugs yourself and ask for re-imburement as it is not authorized.

 Do not accept sub-standard treatment at Empanelled Hospital. Report to your ECHS Polyclinic for any ill-treatment/substandard medical treatment.

 Do not get treated in non-empanelled facility without obtaining prior sanction, as grant of 'Ex Post Facto' sanction is not permissible.

7.20 REIMBURSEMENT OF COST OF MEDICINES DURING INDOOR TREATMENT IN GOVT HOSPITALS

Reimbursement of medicines cost, purchased by ECHS beneficiaries on the advice of treating specialists in a government hospital will be allowed in full in the stations where there are no empanelled hospitals.

Reimbursement of cost of medicines purchased by ECHS beneficiaries on the advice of treating specialists in a Government hospital will be allowed in full in the stations where there are no empanelled hospitals. The bills will be countersigned by the medical superintendent of the Government Hospital. Regarding the medicines prescribed at the time of discharge and not issued by such Government Hospital, the ECHS beneficiary will present the prescription to the OIC ECHS Polyclinic for issue/ procurement if not available at that time, as per the policy.

7.21 DEPENDENT STATUS OF NEW BORN BABY

A new born baby of an entitled ECHS beneficiary is to be deemed as dependent and given free medical treatment up to three months, based on the birth certificate.

There was a reported incident in which, a new born baby born to an ECHS beneficiary, was not provided requisite medical treatment by empanelled medical facility/ECHS authorities on the ground that the baby is not enrolled yet as a beneficiary and therefore not entitled to free treatment.

Therefore it has been decided that a new born baby of an entitled ECHS beneficiary is to be deemed as dependent and given free medical treatment up to three months, based on the birth certificate.

The parents will in the meantime take action to enroll the child for ECHS benefit and obtain the card.

7.22 REQUIREMENT OF BLOOD FOR ECHS PATIENTS ADMITTED IN HOSPITALS

ECHS members do face problems in arranging blood for patients admitted in empanelled / non-empanelled hospitals. The problem gets compounded when the ECHS patients have no family support.

TO ASSIST THE NEEDY ECHS MEMBERS, DGMS (ARMY) HAS RECOMMENDED THE FOLLOWING:-

Self-help groups could maintain liaison with blood banks run by Red Cross / Rotary Club / other NGOs on internet: www.bharatbloodbank.com, indianblooddonors.com, bloodgivers.com etc. to ensure availability of blood.

In case of dire emergency, local Station Commander could be approached for arranging donors. In all above cases, first donors should either be family members or friends of the patient.

7.23 CHOICE OF COSTLIER IOL, CORONARY STENT & OTHER AUTHORISED IMPLANTS

ECHS beneficiaries will be permitted to get costlier IOL / coronary stents or any other authorized implant/ device/ equipment after paying the difference in cost.

A certificate to this effect duly signed by the ECHS beneficiary will be attached with the medical claim. Reimbursement will be as per ceiling rates or actual rates whichever is lesser.

7.24 TRAVELLING ALLOWANCES FOR MEDICAL TREATMENT

AIR TRAVEL

Reimbursement for air travel in emergency cases will be considered on the merits of each case by the ministry in consultation with MOD (Finance).

Reimbursement for air travel in emergency cases will be considered on the merits of each case by the Ministry in consultation with MOD (Finance) provided the Medical officer of Polyclinic or the Specialist at Service Hospital certifies in writing that the air travel was absolutely essential and

that travel by other means i.e. by rail or road etc., would have definitely endangered the life of the patient or involved the risk of serious aggravation of the condition of the patient.

KIDNEY DONORS:

Reimbursement of travelling allowances to the donor in connection with the journeys undertaken by him to donate kidney is admissible.

IF THE DONOR IS A NON-ECHS BENEFICIARY: Will be admissible at the rates applicable to the recipient ECHS beneficiary.

IF THE DONOR IS ANOTHER ECHS BENEFICIARY: Will be admissible at the rate applicable to the donor.

AN OPINION: The existing condition regarding re-imbursment of travel allowances to non-ECHS kidney donors on the basis of the status of recipient beneficiary is not fair at all to the donor. It indeed belittles the noble cause of organ donation itself. It simply means that irrespective of the status and position of the non - ECHS donor who donates kidney to a Sepoy or a Naik will have to invariably travel by II sleeper train, which is unfair, to say the least. The focus must be on donation and the donor. All donors must be allowed to travel by the same class and mode of travel, irrespective of the rank and status of the receiver.

7.25 AMBULANCE CHARGES

Ambulance services available in polyclinics / military hospitals may be utilized for patients when being referred to service / empanelled hospitals in the same city.

Ambulance services available in Polyclinics/ Military Hospitals may be utilized for patients when being referred to Service/Empanelled Hospitals in the same city. However, if Ambulance is not provided and Medical Authority (Medical Officer of Polyclinic or the Specialist at Service Hospital) certifies in writing that conveyance of the patient by any other mode would definitely endanger the life of the patient or involve the risk of serious aggravation of his/her condition, expenditure incurred on engagement of ambulance used to convey the patient will be reimbursed if the journey is undertaken within the same city.

7.26 SELF ATTESTATION PROFORMA

Tele : 25684645
Telefax : 011-25684946
Email : diritechs-mod@nic.in

Central Organisation ECHS
Adjutant General's Branch
Integrated HQ of MoD (Army)
Maude Lines
Delhi Cantt- 110 010

B/49711-SC/AG/ECHS

10 Feb 2017

IHQ of MoD (Navy)/DIR ECHS (N)
Air HQ (SP), Dte of AV, Subroto Park
HQ Coast Guard
HQ Southern Command (A/ECHS)
HQ Eastern Command (A/ECHS)
HQ Western Command (A/ECHS)
HQ Northern Command (A/ECHS)
HQ Central Command (A/ECHS)
HQ South Western Command (A/ECHS)
HQ Andaman & Nicobar Command (A/ECHS)
HQs Training Command AF, Bangalore
All Regional Centres ECHS

SELF ATTESTATION FOR DEPENDENT SONS AND DAUGHTERS ABOVE 18 YEARS OF AGE FOR AVAILING ECHS BENEFITS

1. Pl ref ECHS membership form available for download on www.echs.gov.in wherein dependent details are endorsed in part II of the application.
2. In order to institute a check mechanism for preventing unauthorised dependents above 18 years of age availing ECHS facility, the following is directed:-
 - (a) A self attested proforma as per format (Copy att) available for download in the download section of ECHS website shall be filled and rendered, wef 01 Mar 2017 by all beneficiaries who have dependent children above 18 yrs of age.
 - (b) The form will be self attested by primary beneficiary, dependent and the same shall be countersigned by the OIC of parent polyclinic.
 - (c) The validity of self attested proforma will be one year from the date of signature, on expiry of validity a fresh proforma shall be prepared.
 - (d) For availing treatment at empanelled hospitals, in addition to the ECHS Card, beneficiary would need to furnish a self attested copy of this document to the hospital.
3. **All Comd HQs(A)**. Instructions to this effect may pl be communicated to all Polyclinics in your AOR.
4. **Dir RCs**. Directions to this effect are being passed to BPA so as to make this proforma a mandatory document for processing the Hospital's bills. All Dir RCs are

ECHS SELF ATTESTED PROFORMA FOR DEPENDENT SON/DAUGHTER
ABOVE 18 YEARS OF AGE

1. It is certified that Master/Miss _____, whose Photograph is appended is a bonafide dependent Son/Daughter of No _____ Rank _____ Name _____ (Retired) with ECHS Card No _____.

LATEST SELF ATTESTED PHOTO PP SIZE
--

2. Particulars of Dependent Master/Miss _____
(a) Date of Birth _____
(b) AADHAR No _____
(c) Address _____

3. It is also certified that Master/Miss _____ is not employed and is having no income.

4. It is also certified that Master/Miss _____ is not married.

Note-The self attested proforma alongwith countersignature of OIC parent ECHS Polyclinic, will be produced whenever required in ECHS Polyclinic/empanelled hospital by the beneficiary. The validity of the same will be one year from the date of signature, after which dependents need to prepare a fresh proforma. In case of any change in dependency, the primary card holder is responsible to cancel the membership of dependent immediately on occurrence. **Any false declaration/misuse of benefits will entail suspension/cancellation of ECHS membership.**

(Signature of Dependent)

(Signature of EX Serviceman/
Primary Member)

Date:-

Place:-

COUNTERSIGNED WITH STAMP

Place:

Signature

Date:

(OIC Parent Polyclinic)

7.27 STATE-WISE LIST OF ECHS POLYCLINICS

SL No	POLYCLINICS	TYPE	MIL / NON MILITARY	REGIONAL CENTRE
	ANDHRA PRADESH			
1	Vishakapatnam	C	Mil	Vizag
2	Guntur	c	Non Mil	Hyderabad
3	Secunderabad	B	Mil	Hyderabad
4	Chittoor	C	Non Mil	Hyderabad
5	Giddalur	C	Non Mil	Hyderabad
6	Golconda	C	Mil	Hyderabad
7	Kakinada	D	Non Mil	Vizag
8	Vijayawada	D	Non Mil	Hyderabad
9	Srikakulam	D	Non Mil	Vizag
10	Eluru	D	Non Mil	Hyderabad
11	Kurnool	D	Non Mil	Hyderabad
12	Karimnagar	D	Non Mil	Hyderabad
13	Secunderabad (2nd)	D	Non Mil	Hyderabad
	ASSAM			
14	Jorhat	D	Mil	Guwahati
15	Guwahati	D	Mil	Guwahati
16	Masimpur	D	Mil	Guwahati
17	Misamari	E	Mil	Guwahati
18	Tezpur	D	Non Mil	Guwahati
19	Tinsukia	D	Non Mil	Guwahati
20	Dibrugarh	D	Non Mil	Guwahati
	BIHAR			
21	Ara	B	Non Mil	Patna
22	Muzaffarpur	C	Non Mil	Patna
23	Danapur (Patna)	C	Mil	Patna
24	Chhapra	C	Non Mil	Patna
25	Darbhangha	D	Non Mil	Patna

26	Gaya	D	Mil	Patna
27	Motihari	D	Non Mil	Patna
28	Vaishali	D	Non Mil	Patna
29	Katihar	D	Non Mil	Kolkata
CHHATTISGARH				
30	Bilashpur	D	Non Mil	Jabalpur
31	Raigarh	D	Non Mil	Jabalpur
GOA				
32	Panaji	D	Mil	Pune
33	Vasco-da-gama	D	Mil	Mumbai
GUJARAT				
34	Ahmedabad	C	Mil	Ahmedabad
35	Jamnagar	D	Mil	Ahmedabad
36	Vadodra	D	Mil	Ahmedabad
37	Bhuj	D	Non Mil	Ahmedabad
38	Rajkot	D	Non Mil	Ahmedabad
HARYANA				
39	Chandimandir	C	Mil	Chandimandir
40	Faridabad	C	Non Mil	New Delhi
41	Karnal	C	Non Mil	Ambala
42	Ambala	C	Mil	Ambala
43	Sonepat	B	Non Mil	Ambala
44	Panipat	C	Non Mil	Ambala
45	Yamunariagar	C	Non Mil	Ambala
46	Kaithal	D	Non Mil	Ambala
47	Kurukshetra	D	Non Mil	Ambala
48	Gurgaon	A	Non Mil	New Delhi
49	Sirsa	D	Mil	Hisar
50	Jhajjar	B	Non Mil	Hisar
51	Rewari	B	Non Mil	Jaipur
52	Rohtak	B	Non Mil	Hisar

53	Jind	C	Non Mil	Hisar
54	Narnau	B	Non Mil	Jaipur
55	Bhiwani	A	Non Mil	Hisar
56	Hissar	B	Mil	Hisar
57	Fatehabad	D	Non Mil	Hisar
58	Palwal	D	Non Mil	New Delhi
59	Loharu	D	Non Mil	Hisar
60	Kosli	D	Non Mil	Hisar
61	CharkiDadri	D	Non Mil	Hisar
62	Mahendragarh	D	Non Mil	Jaipur
63	Dharuhera	D	Non Mil	Jaipur
64	Naraingarh	D	Non Mil	Ambala
65	Gohana	D	Non Mil	Ambala
66	Gurgaon (Sohana Road)	B	Non Mil	New Delhi
67	Kharkhoda	D	Non Mil	Ambala
	HIMACHAL PRADESH			
68	Bakloh	D	Mil	Jammu
69	Yol	A	Mil	Shimla
70	Mandi	C	Non Mil	Shimla
71	Hamirpur	B	Non Mil	Jalandhar
72	Bilaspur	C	Non Mil	Jalandhar
73	Una	C	Non Mil	Jalandhar
74	Solan	D	Mil	Shimla
75	Shimla	C	Mil	Shimla
76	Chamba	E	Mil	Shimla
77	Palampur	D	Mil	Shimla
78	Kullu	D	Non Mil	Shimla
79	Jogindernagar	D	Non Mil	Shimla
80	Sarakaghat	D	Non Mil	Chandimandir
81	Shahpur	C	Non Mil	Jammu
82	Dehragopipur	D	Non Mil	Shimla

83	Nahan	D	Mil	Ambala
	JAMMU & KASHMIR			
84	Akhnoor	D	Mil	Jammu
85	Leh	D	Mil	Jammu
86	Udhampur	C	Mil	Jammu
87	Rajouri	D	Mil	Jammu
88	Srinagar	D	Mil	Jammu
89	Samba	C	Mil	Jammu
90	Jammu	A	Mil	Jammu
91	Junglot (Kathua)	C	Mil	Jammu
92	Baramulla	D	Mil	Jammu
93	Doda	D	Non Mil	Jammu
94	Khanabal	E	Mil	Jammu
95	Poonch	E	Mil	Jammu
96	Nagrota (Gujroo)	D	Non Mil	Jammu
97	Baribrahma	C	Non Mil	Jammu
	JHARKHAND			
98	Ranchi	C	Mil	Ranchi
99	Jamshedpur	D	Non Mil	Ranchi
	KARNATAKA			
100	Bangalore (Urban)	A	Mil	Bangalore
101	Yelahanka (Bangalore)	D	Mil	Bangalore
102	Madekeri	C	Non Mil	Bangalore
103	Mangalore	D	Non Mil	Bangalore
104	Mysore	D	Non Mil	Bangalore
105	Belgaum	B	Mil	Bangalore
106	Bijapur	D	Non Mil	Bangalore
107	Dharwad	D	Non Mil	Bangalore
108	Karwar	D	Mil	Mumbai
109	Bidar	E	Mil	Bangalore
110	Kolar	D	Non Mil	Bangalore

111	Tumkur	D	Non Mil	Bangalore
112	Hassan	D	Non Mil	Bangalore
113	Shimoga	D	Non Mil	Bangalore
114	Virarajendrapet	D	Non Mil	Bangalore
115	MEG Centre Bangalore	D	Non Mil	Bangalore
	KERALA			
116	Palakkad	B	Non Mil	Kochi
117	Kochi	B	Mil	Kochi
118	Kannur	B	Mil	Kochi
119	Kozhikode (Calicut)	C	Non Mil	Kochi
120	Perintalmanna	C	Non Mil	Kochi
121	Alleppey (Alapuzha)	B	Non Mil	Kochi
122	Thrissur	B	Non Mil	Kochi
123	Kottayam	C	Non Mil	Kochi
124	Trivandrum	A	Mil	Trivandrum
125	Pathanamthitta	B	Non Mil	Trivandrum
126	Quilon (Kollam)	B	Non Mil	Trivandrum
127	Moovattupuzha	D	Non Mil	Kochi
128	Kanhagad	D	Non Mil	Kochi
129	Iritti	D	Non Mil	Kochi
130	Kunnamkulam	D	Non Mil	Kochi
131	Changanacherry	D	Non Mil	Trivandrum
132	Kalpetta	D	Non Mil	Kochi
133	Mavelikara	D	Non Mil	Trivandrum
134	Trivandrum (Med College)	D	Non Mil	Trivandrum
	MAHARASHTRA			
135	Nagpur	C	Mil	Nagpur
136	Sholapur	C	Non Mil	Pune
137	Ahmednagar	C	Mil	Pune
138	Osmanabad	D	Non Mil	Pune
139	Latur	D	Non Mil	Pune

140	Aurangabad	D	Mil	Pune
141	Buldana	D	Non Mil	Pune
142	Jalgaon	D	Non Mil	Pune
143	Devlali	D	Mil	Pune
144	Mumbai (Navy)	B	Mil	Mumbai
145	Mumbai (Upnagar)	D	Mil	Mumbai
146	Satara	C	Non Mil	Pune
147	Kolhapur	B	Non Mil	Pune
148	Miraj (Sangli)	B	Non Mil	Pune
149	Chiplun	C	Non Mil	Mumbai
150	Sindhudurg	C	Non Mil	Pune
151	Thane (Nerul)	C	Non Mil	Mumbai
152	Mahad	D	Non Mil	Mumbai
153	Akola	D	Non Mil	Pune
154	Amravati	D	Non Mil	Pune
155	Pune	B	Mil	Pune
156	Wardha	D	Non Mil	Nagpur
157	Nanded	D	Non Mil	Pune
158	Dhule	D	Mil	Pune
159	Khadki (Pune)	D	Non Mil	Pune
160	South Pune (Lohegaon)	D	Non Mil	Pune
161	Beed	D	Non Mil	Pune
162	Karad	D	Non Mil	Pune
	MANIPUR			
163	Imphal (Leimakhong)	D	Non Mil	Guwahati
164	Churachandpur	D	Non Mil	Guwahati
	MEGHALYA			
165	Shillong	D	Mil	Guwahati
	MIZORAM			
166	Aizwal	D	Non Mil	Guwahati

MADHYA PRADESH				
167	Jabalpur	D	Mil	Jabalpur
168	Rewa	D	Non Mil	Jabalpur
169	Mhow	D	Mil	Jabalpur
170	Bhopal	D	Mil	Pune
171	Bhind	D	Non Mil	Pune
172	Gwalior	D	Mil	Pune
173	Morena	D	Non Mil	Pune
174	Saugor	D	Mil	Pune
175	Amla	E	Mil	Nagpur
176	Pachmarhi	E	Mil	Jabalpur
177	Satna	D	Non Mil	Jabalpur
NAGALAND				
178	Dimapur	D	Mil	Guwahati
179	Zakhama (Kohima)	D	Non Mil	Guwahati
180	Mokokchung	D	Non Mil	Guwahati
ODISHA				
181	Behrampur	D	Non Mil	Ranchi
182	Bhubneswar	C	Non Mil	Vizag
183	Balasore	D	Mil	Vizag
184	Sambalpur	D	Non Mil	Ranchi
185	Angul	D	Non Mil	Vizag
186	Dhenkanal	C	Non Mil	Vizag
187	Puri	D	Non Mil	Vizag
PUNJAB				
188	Pathankot	D	Mil	Jammu
189	Amritsar	A	Mil	Jalandhar
190	Ropar	B	Non Mil	Chandimandir
191	Faridkot	C	Mil	Jalandhar
192	Ferozpur	C	Mil	Jalandhar
193	Moga	C	Mil	Jalandhar

194	Gurdaspur	A	Mil	Jalandhar
195	Hoshiarpur	A	Non Mil	Jalandhar
196	Jalandhar	A	Mil	Jalandhar
197	Kapurthala	C	Mil	Jalandhar
198	Ludhiana	A	Non Mil	Chandimandir
199	Sangrur	B	Mil	Chandimandir
200	Patiala	B	Mil	Chandimandir
201	Muktsar	C	Non Mil	Jalandhar
202	Fatehgarh Sahib	C	Non Mil	Chandimandir
203	Bhatinda	C	Mil	Hisar
204	Mansa	D	Non Mil	Hisar
205	Barnala	D	Non Mil	Chandimandir
206	Ajnala	D	Non Mil	Jalandhar
207	Tarantaran/Patti	D	Non Mil	Jalandhar
208	Beas	D	Non Mil	Jalandhar
209	Batala	D	Non Mil	Jalandhar
210	Suranassi	D	Non Mil	Jalandhar
211	Garhshankar (Mahalpur)	D	Non Mil	Jalandhar
212	Nawarisahar	D	Non Mil	Jalandhar
213	Samana	D	Non Mil	Chandimandir
214	Nabha	D	Mil	Chandimandir
215	UchiBassi	C	Non Mil	Jammu
216	Talwara	D	Non Mil	Jammu
217	Mohali	C	Non Mil	Chandimandir
	RAJASTHAN			
218	Bikaner	D	Mil	Hisar
219	Sri Ganganagar	D	Mil	Hisar
220	Alwar	B	Mil	Jaipur
221	Bharatpur	C	Mil	Jaipur
222	Jhunjhunu	A	Non Mil	Jaipur
223	Jaipur	B	Mil	Jaipur

224	Sikar	B	Non Mil	Jaipur
225	Churu	C	Non Mil	Hisar
226	Nagaur	C	Non Mil	Hisar
227	Kota	D	Mil	Jaipur
228	HindaunCity(DistKarrauli)	D	Non Mil	Jaipur
229	Ajmer	D	Mil	Ahmedabad
230	Barmer (Jalipa)	D	Mil	Ahmedabad
231	Jaisalmer	D	Mil	Ahmedabad
232	Jodhpur	B	Mil	Ahmedabad
233	Pali	D	Non Mil	Ahmedabad
234	Udaipur	D	Mil	Ahmedabad
235	Bhilwara	D	Non Mil	Ahmedabad
236	Shergarh	D	Non Mil	Ahmedabad
237	Didwana	D	Non Mil	Hisar
238	Behror	D	Non Mil	Jaipur
239	Rajgarh	D	Non Mil	Hisar
240	Chirawa	D	Non Mil	Jaipur
241	Dausa	D	Non Mil	Jaipur
242	Vidhyadhar Nagar(Sanganer)	D	Non Mil	Jaipur
243	Bhuwana	D	Non Mil	Jaipur
	SIKKIM			
244	Gangtok	D	Mil	Kolkata
	TAMILNADU			
245	Vellore	A	Non Mil	Chennai
246	Chennai	B	Mil	Chennai
247	Avadi	C	Mil	Chennai
248	Kanchipuram	C	Non Mil	Chennai
249	Cuddaiore	D	Non Mil	Chennai
250	Villupuram	D	Non Mil	Chennai
251	Coimbatore	C	Mil	Coimbatore

252	Krishnagiri	C	Non Mil	Chennai
253	Salem	C	Non Mil	Coimbatore
254	Srivilliputtur	C	Non Mil	Coimbatore
255	Dindigul	D	Non Mil	Coimbatore
256	Madurai	C	Non Mil	Coimbatore
257	Tiruchirapalli	C	Non Mil	Coimbatore
258	Nagapattinam	D	Non Mil	Chennai
259	Thanjavur	D	Non Mil	Chennai
260	Theni	D	Non Mil	Coimbatore
261	Tirunelveli	C	Non Mil	Trivandrum
262	Nagarcoil	D	Non Mil	Trivandrum
263	Tuticorin	D	Non Mil	Trivandrum
264	Wellington	D	Mil	Coimbatore
265	Thiruvannamalai	C	Non Mil	Chennai
266	Tambram	D	Non Mil	Chennai
267	Chennai (Island Ground)	D	Non Mil	Chennai
268	Kumbakonum	D	Non Mil	Chennai
	TRIPURA			
269	Agartala	D	Mil	Guwahati
	UTTARAKHAND			
270	Dehradun	A	Mil	Dehradun
271	Karanprayag(Gopeshwar)	B	Non Mil	Dehradun
272	Kotdwara	B	Mil	Dehradun
273	PauriGarhwal	C	Non Mil	Dehradun
274	Haldwani	B	Mil	Dehradun
275	Pithoragarh	A	Mil	Dehradun
276	Roorkee	D	Mil	Dehradun
277	Almora	B	Non Mil	Dehradun
278	Vikasnagar	D	Non Mil	Dehradun
279	Rudrapur	D	Non Mil	Dehradun
280	Joshimath	E	Mil	Dehradun

281	Rudraprayag	D	Non Mil	Dehradun
282	Landsdowne	E	Mil	Dehradun
283	Banbasa	D	Non Mil	Dehradun
284	Dharchula	E	Mil	Dehradun
285	Raiwala	C	Non Mil	Dehradun
286	Hempur	D	Non Mil	Dehradun
	UTTAR PRADESH			
287	Ghaziabad (Hindon)	D	Mil	New Delhi
288	Noida	A	Non Mil	New Delhi
289	Kanpur	C	Mil	Lucknow
290	Agra	C	Mil	Meerut
291	Etawah	C	Non Mil	Lucknow
292	Mainpuri	C	Non Mil	Meerut
293	Firozabad	D	Non Mil	Meerut
294	Etah	D	Non Mil	Meerut
295	Bulandshahar	B	Non Mil	Meerut
296	Bareilly	C	Mil	Meerut
297	Badaun	D	Non Mil	Meerut
298	Fatehgarh	C	Mil	Lucknow
299	AkbarpurMatti (KanpurDehat)	D	Non Mil	Lucknow
300	Lucknow	C	Mil	Lucknow
301	Raebareli	D	Non Mil	Lucknow
302	Mathura	D	Mil	Meerut
303	Aligarh	D	Non Mil	Meerut
304	Meerut	B	Mil	Meerut
305	Muzaffarnagar	D	Non Mil	Meerut
306	Saharanpur (Sarsawa)	D	Mil	Meerut
307	Shahjahanpur	D	Mil	Meerut
308	Gorakhpur	D	Mil	Allahabad
309	Allahabad	D	Mil	Allahabad
310	Fatehpur	D	Non Mil	Allahabad

311	Pratapgarh	D	Non Mil	Allahabad
312	Azamgarh	D	Non Mil	Allahabad
313	Sultanpur	C	Non Mil	Allahabad
314	Faizabad	D	Mil	Allahabad
315	Deoria	C	Non Mil	Allahabad
316	Ghazipur	B	Non Mil	Allahabad
317	Varanasi	D	Mil	Allahabad
318	Ballia	C	Non Mil	Allahabad
319	Jhansi	D	Mil	Pune
320	Orai	D	Non Mil	Pune
321	Gonda	D	Non Mil	Allahabad
322	Basti	D	Non Mil	Allahabad
323	Banda	D	Non Mil	Allahabad
324	Moradabad	D	Non Mil	Meerut
325	Rampur	D	Non Mil	Meerut
326	LakhimpurKheri	D	Non Mil	Lucknow
327	Hardoi	D	Non Mil	Lucknow
328	Barabanki	D	Non Mil	Lucknow
329	Unnao	D	Non Mil	Lucknow
330	Bijnor	D	Non Mil	Meerut
331	Baghpat	D	Non Mil	Meerut
332	Hathras	D	Non Mil	Meerut
333	Mirzapur	D	Non Mil	Allahabad
334	Greater Noida	A	Non Mil	New Delhi
	WEST BENGAL			
335	Barrackpore	C	Mil	Kolkata
336	Bengdubi	D	Mil	Kolkata
337	Lebong (Darjeeling)	C	Mil	Kolkata
338	Krishnanagar	C	Non Mil	Kolkata
339	Kolkata	B	Mil	Kolkata
340	SaltLake	D	Mil	Kolkata

341	Midnapur	D	Non Mil	Kolkata
342	Burdwan	D	Non Mil	Kolkata
343	Cooch Behar	D	Non Mil	Kolkata
344	Raiganj	D	Non Mil	Kolkata
345	Binaguri	E	Mil	Kolkata
346	Kalimpong	E	Mil	Kolkata
347	Baruipur	D	Non Mil	Kolkata
348	Behrampur	D	Non Mil	Kolkata
ANDAMAN & NICOBAR				
349	Port Blair	D	Mil	Vizag
CHANDIGARH				
350	Chandigarh	B	Non Mil	Chandimandir
DELHI				
351	Delhi Cantt (BHDC)	A	Mil	New Delhi
352	Lodhi Road (New Delhi)	A	Non Mil	New Delhi
353	Khanpur	D	Non Mil	New Delhi
354	Shakurbasti	B	Non Mil	New Delhi
355	Timarpur	C	Non Mil	New Delhi
PUDUCHERRY				
356	Puducherry	D	Non Mil	Chennai

**“BE YOURSELF.
EVERYONE ELSE IS ALREADY TAKEN.”**



CHAPTER 8

ONE RANK ONE PENSION (OROP)

8.1 GENESIS & HISTORY OF OROP

OROP implies

"uniform pension be paid to the armed forces personnel retiring in the same rank with the same length of service irrespective of their date of retirement and any future enhancement in the rates of pension to be automatically passed on to the past pensioners."

In response to the growing demand of Armed Forces Veterans, the GOI. has set up of a ten-member all-party Parliamentary Panel, known as the Koshyari Committee after the name of its Chairman, Bhagat Singh Koshyari, a Member of Parliament (MP), to examine the OROP issue.

KOSHYARI COMMITTEE

The Koshyari Committee after considering the evidence, and hearing oral depositions for eight months, submitted its report in December 2011. The committee unanimously found merit in OROP and strongly recommended its implementation. The Koshyari Committee (Petitions Committee of the Rajya Sabha), after examining the evidence, and after taking into account the written and oral submissions by top officials from the Ministry of Defence (MOD) and Finance, veterans, and senior serving armed forces officers, over a six-month period (May–December 2011), defined the concept of OROP as follows:

DEFINITION OF OROP

OROP "implies that uniform pension be paid to the Armed Forces Personnel retiring in the same rank with the same length of service irrespective of their date of retirement and any future enhancement in the rates of pension to be automatically passed on to the past pensioners."

ACCEPTANCE BY THE GOVERNMENT

The Koshyari Committee definition of OROP was accepted by the Government, endorsed by Parliament, by ex-servicemen and ex-servicemen organizations. It has since become basis for the ex-servicemen's demand for implementation of OROP. It is in sync with the ex-servicemen definition of OROP, according to which OROP "implies the








grant of equal pension to soldiers of a particular rank, who have rendered the same length of service, irrespective of the date of their retirement.

ON 27 FEBRUARY 2014

The MOD, in a meeting to discuss implementation of OROP attended by the then Minister of Defence, MOD Officials and Service Representatives, endorsed the Koshiyari Committee's definition of OROP. Subsequently, after prolonged deliberations, hectic parleys and persuasion, the Union Government has finally notified the OROP Scheme vide MOD Letter No. 12(1)/2014/D(Pen/Policy)-Part II, Dated 07 November 2015.

8.2 IMPLEMENTATION OF OROP

SALIENT FEATURES OF THE ABOVE NOTIFICATION ARE AS FOLLOWS:

- | |
|--|
|  To begin with, pension of the past pensioners would be re-fixed on the basis of pension of retirees of calendar year 2013 and the benefit will be effective with effect from 1.7.2014. |
|  Pension will be re-fixed for all pensioners on the basis of the average of minimum and maximum pension of personnel retired in 2013 in the same rank and with the same length of service. |
|  Pension for those drawing above the average shall be protected. |
|  Arrears will be paid in four equal half yearly installments. However, all the family pensioners including those in receipt of Special/Liberalized family pension and Gallantry award winners shall be paid arrears in one installment. |
|  In future, the pension would be re-fixed every 5 years. |
|  Personnel who opt to get discharged henceforth on their own request under Rule 13(3)1(i)(b),13(3)1(iv) or Rule 168 of the Army Rule 1954 or equivalent Navy or Air Force Rules will not be entitled to the benefits of OROP. It will be effective prospectively. |
|  The Govt. has decided to appoint a Judicial Committee to look into anomalies, if any, arising out of implementation of OROP. The Judicial Committee will submit its report in six months. |

Thereafter the MOD vide its Letter No.12(1)/2014/D (Pen/Policy)-Part II, Dated 03 February 2016 and PCDA vide its Circular No.555 have notified the detailed instructions for implementation of the above OROP scheme and the OROP tables. The veteran community was unhappy that OROP was not sanctioned on the basis of Maximum Pension. There was also an impression that methodologies of calculations were not made public by the PCDA. There is still a perception that the calculations of average of Maximum and Minimum applicable to each rank were not done correctly as per the real time data accruing in Calendar Year 2013.

8.3 ONE MAN JUDICIAL COMMISSION

Subsequently, the GOI MOD notified the appointment of One Man Judicial Commission headed by Justice. L.Narasimha Reddy, the Retired Chief Justice of Patna High Court, vide its Notification No. 12(1)/2014/D(Pen/Policy)-Part II, Dated 14 December 2015, with the following terms of reference. To examine and make recommendations on references received from the Central Government on the following matters:

- | |
|--|
| 1. Measures for the removal of anomalies that may arise in implementation of the OROP Letter No.12 (1)/2014/D (Pen/Pol)/Part-II dated 7.11.2015; |
| 2. Measures for the removal of anomalies that may arise out of inter-service issues of the three forces due to implementation of OROP order. |
| 3. Implications on service matters; |
| 4. Any other matter referred by the Central Government on implementation of the OROP or related issues; |
| 5. In making its recommendations, the Committee shall take into account the financial impact of its recommendations; |
| 6. The Committee shall make its recommendations within six months of the date of its constitution. |

PUBLIC INTEREST LITIGATION FILED

Subsequently, a plea filed in the Delhi High Court. Filed by an ex-serviceman, the PIL sought directions to the Ministry of Defence (MOD) and the Commission “to give an effective public hearing to those affected or aggrieved by implementation of One Rank One Pension (OROP)”. The commission then visited various cities in the country in which the concentration of ESM is high and gathered their opinion directly.

THE COMMISSION SUBMITS ITS REPORT

The tenure of OMJC was to expire on 15 June 2016. But it was extended by six more months. However the commission has submitted its final report to GOI/MOD on 26th October 2016. The report is being examined by the Government.

8.4 OROP ARREARS TABLES FOR ALL PBOR PENSIONERS

OROP AND ARREARS TABLE FOR SEPOY GROUP X ,SEPOY GROUP

Sepoy – groupX					Sepoy – groupY				
QS	NOW	OROP	Diff	Arrears	QS	NOW	OROP	Diff	Arrears
15	5961	7145	1184	47988	15	5102	6665	1563	63348
15.5	6071	7145	1074	43529	15.5	5196	6665	1469	59539
16	6182	7145	963	39030	16	5291	6665	1374	55688
16.5	6292	7145	853	34572	16.5	5385	6665	1280	51878
17	6402	7145	743	30114	17	5480	6665	1185	48028
17.5	6513	7145	632	25615	17.5	5574	6698	1124	45556
18	6623	7145	522	21157	18	5669	6698	1029	41705
18.5	6734	7145	411	16658	18.5	5783	6783	1000	40530
19	6844	7145	301	12200	19	5858	6783	925	37490
19.5	6954	7145	191	7741	19.5	5952	6875	923	37409
20	7065	7145	80	3242	20	6047	6875	828	33559
20.5	7065	7145	80	3242	20.5	6047	6875	828	33559
21	7065	7145	80	3242	21	6047	6875	828	33559

**“SUCCESS IS NOT THE KEY TO HAPPINESS.
HAPPINESS IS THE KEY TO SUCCESS.”**

21.5	7065	7145	80	3242		21.5	6047	6875	828	33559
22	7065	7145	80	3242		22	6047	6875	828	33559
22.5	7065	7145	80	3242		22.5	6047	6875	828	33559
23	7065	7145	80	3242		23	6047	6875	828	33559
23.5	7065	7145	80	3242		23.5	6047	6875	828	33559
24	7065	7145	80	3242		24	6047	6875	828	33559
24.5	7065	7145	80	3242		24.5	6047	6875	828	33559
25	7065	7145	80	3242		25	6047	6875	828	33559
JAN	7065	7145	80	3242		25.5	6047	7070	1023	41462
26	7065	7145	80	3242		26	6047	7070	1023	41462
26.5	7065	7145	80	3242		26.5	6047	7070	1023	41462
27	7065	7145	80	3242		27	6047	7070	1023	41462
27.5	7175	7145	-30	-1216		27.5	6141	7070	929	37652
28	7285	7145	-140	-5674		28	6235	7070	835	33843



TABLE-OROP AND ARREARS UPTO 31 JAN 2016

Naik- group X					Naik- group Y				
QS	NOW	OROP	Diff	Arrears	QS	NOW	OROP	Diff	Arrears
15	5961	8375	2414	97839	15	5156	7170	2014	81627
15.5	6071	8375	2304	93381	15.5	5259	7170	1911	77453
16	6182	8375	2193	88882	16	5362	7170	1808	73278
16.5	6292	8375	2083	84424	16.5	5465	7170	1705	69104
17	6402	8375	1973	79966	17	5568	7170	1602	64929
17.5	6513	8375	1862	75467	17.5	5671	7170	1499	60754
18	6623	8375	1752	71009	18	5774	7170	1396	56580
18.5	6734	8375	1641	66510	18.5	5878	7170	1292	52365
19	6844	8375	1531	62051	19	5981	7170	1189	48190
19.5	6954	8375	1421	57593	19.5	6084	7170	1086	44016
20	7065	8375	1310	53094	20	6187	7170	983	39841
20.5	7154	8375	1221	49487	20.5	6290	7170	880	35666
21	7271	8375	1104	44745	21	6393	7170	777	31492

**“IT IS NOT THE LENGTH OF LIFE
BUT THE DEPTH OF LIFE.”**

21.5	7389	8375	986	39963		21.5	6496	7170	674	27317
22	7506	8375	869	35221		22	6599	7170	571	23143
22.5	7506	8375	869	35221		22.5	6599	7170	571	23143
23	7506	8375	869	35221		23	6599	7170	571	23143
23.5	7506	8375	869	35221		23.5	6599	7170	571	23143
24	7506	8525	1019	41300		24	6599	7170	571	23143
24.5	7506	8525	1019	41300		24.5	6599	7170	571	23143
25	7506	8525	1019	41300		25	6599	7170	571	23143
25.5	7506	8525	1019	41300		25.5	6599	7170	571	23143
26	7506	8525	1019	41300		26	6599	7170	571	23143
26.5	7506	8525	1019	41300		26.5	6599	7170	571	23143
27	7506	8525	1019	41300		27	6599	7170	571	23143
27.5	7623	8525	902	36558		27.5	6702	7170	468	18968
28	7740	8525	785	31816		28	6805	7170	365	14793

**“THERE IS NO ELEVATOR TO SUCCESS.
YOU HAVE TO TAKE THE STAIRS.”**

TABLE-OROP AND ARREARS UPTO 31 JAN 2016

Havildar- groupX						Havildar- groupY				
QS	NOW	OROP	Diff	Arrears		QS	NOW	OROP	Diff	Arrears
15	6374	8585	2211	89612		15	5301	7550	2249	91152
15.5	6513	8715	2202	89247		15.5	5416	7598	2182	88436
16	6651	8778	2127	86207		16	5531	7598	2067	83776
16.5	6790	8778	1988	80574		16.5	5647	7598	1951	79074
17	6929	8925	1996	80898		17	5762	7598	1836	74413
17.5	7067	8925	1858	75305		17.5	5877	7598	1721	69752
18	7206	8925	1719	69671		18	5992	7655	1663	67401
18.5	7344	8925	1581	64078		18.5	6108	7693	1585	64240
19	7483	9055	1572	63713		19	6223	7693	1470	59579
19.5	7621	9055	1434	58120		19.5	6338	7693	1355	54918
20	7760	9055	1295	52486		20	6453	7795	1342	54391
20.5	7898	9055	1157	46893		20.5	6568	7795	1227	49730
21	8037	9055	1018	41260		21	6684	7795	1111	45029

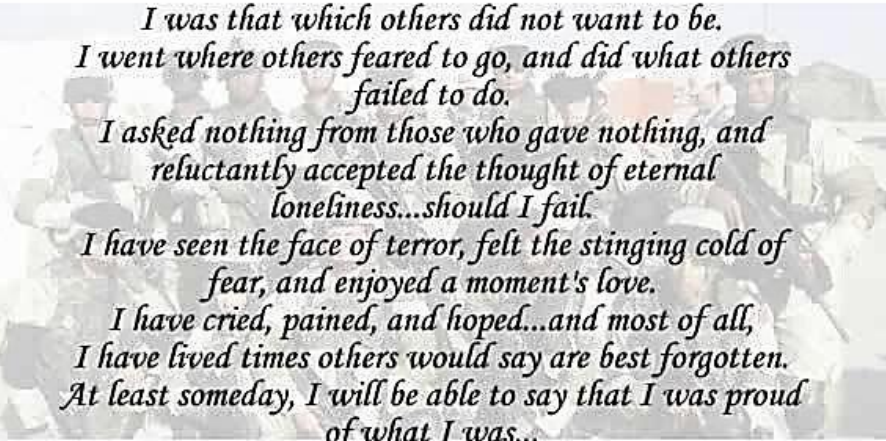
**“DON’T WAIT.
THE TIME WILL NEVER BE JUST RIGHT.”**

21.5	8176	9055	879	35626	21.5	6799	7795	996	40368
22	8314	9055	741	30033	22	6914	7795	881	35707
22.5	8453	9280	827	33518	22.5	7029	7795	766	31046
23	8591	9280	689	27925	23	7145	7795	650	26345
23.5	8730	9793	1063	43083	23.5	6290	7795	1505	60998
24	8868	9793	925	37490	24	7375	7808	433	17549
24.5	8868	9793	925	37490	24.5	7375	7808	433	17549
25	8868	9793	925	37490	25	7375	7808	433	17549
25.5	8868	9793	925	37490	25.5	7375	7808	433	17549
26	8868	9793	925	37490	26	7375	7995	620	25129
26.5	8868	9793	925	37490	26.5	7375	7995	620	25129
27	8868	9793	925	37490	27	7375	7995	620	25129
27.5	9007	9793	786	31857	27.5	7490	7995	505	20468
28	9145	9793	648	26263	28	7605	7995	390	15807



21.5	9243	10480	1237	50136	21.5	8573	8934	361	14631
22	9418	10527	1109	44948	22	8735	9005	270	10943
22.5	9592	10682	1090	44178	22.5	8896	9338	442	17914
23	9767	10804	1037	42030	23	9058	9338	280	11348
23.5	9941	10971	1030	41746	23.5	9220	9338	118	4783
24	10115	11138	1023	41462	24	9382	9429	47	1905
24.5	10290	11138	848	34369	24.5	9543	9652	109	4418
25	10464	11138	674	27317	25	9705	9733	28	1135
25.5	10639	11205	566	22940	25.5	9887	9946	59	2391
26	10813	11205	392	15888	26	10029	10405	376	15239
26.5	10987	11261	274	11105	26.5	10190	10415	225	9119
27	11162	11261	99	4012	27	10352	10415	63	2553
27.5	11336	11418	82	3323	27.5	10514	10577	63	2553
28	11510	11958	448	18157	28	10675	10742	67	2716

A Soldier's Poem



*I was that which others did not want to be,
 I went where others feared to go, and did what others
 failed to do.
 I asked nothing from those who gave nothing, and
 reluctantly accepted the thought of eternal
 loneliness...should I fail.
 I have seen the face of terror, felt the stinging cold of
 fear, and enjoyed a moment's love.
 I have cried, pained, and hoped...and most of all,
 I have lived times others would say are best forgotten.
 At least someday, I will be able to say that I was proud
 of what I was...
 A Soldier.*

TABLE-OROP AND ARREARS UPTO 31 JAN 2016

Subedar- groupX					Subedar- groupY				
QS	NOW	OROP	Diff	Arrears	QS	NOW	OROP	Diff	Arrears
15	7943	10923	2980	120779	15	7255	10923	3668	148664
15.5	8141	10923	2782	112754	15.5	7436	10923	3487	141328
16	8340	11045	2705	109634	16	7618	10923	3305	133952
16.5	8539	11045	2506	101568	16.5	7799	10923	3124	126616
17	8737	11150	2413	97799	17	7980	11150	3170	128480
17.5	8936	11615	2679	108580	17.5	8162	11150	2988	121104
18	9134	11615	2481	100555	18	8343	11150	2807	113768
18.5	9333	11615	2282	92489	18.5	8525	11150	2625	106391
19	9531	11615	2084	84465	19	8706	11150	2444	99055
19.5	9730	11615	1885	76399	19.5	8887	11150	2263	91719
20	9929	11615	1686	68334	20	9069	11150	2081	84343
20.5	10127	11615	1488	60309	20.5	9250	11150	1900	77007
21	10326	11615	1289	52243	21	9431	11150	1719	69671

“EVERY DAY IS A CHANCE TO BE BETTER.”

21.5	10524	11615	1091	44218		21.5	9613	11150	1537	62295
22	10723	11615	892	36153		22	9794	11150	1356	54959
22.5	10921	11615	694	28128		22.5	9975	11150	1175	47623
23	11120	11615	495	20062		23	10157	11150	993	40246
23.5	11318	11615	297	12037		23.5	10338	11150	812	32910
24	11517	11615	98	3972		24	10520	11150	630	25534
24.5	11716	11716	0	0		24.5	10701	11150	449	18198
25	11914	12820	906	36720		25	10882	11150	268	10862
25.5	12113	12820	707	28655		25.5	11064	11150	86	3486
26	12311	12820	509	20630		26	11245	11427	182	7376
26.5	12510	12820	310	12564		26.5	11426	11476	50	2027
27	12708	13085	377	15280		27	11608	11859	251	10173
27.5	12907	13085	178	7214		27.5	11789	11859	70	2837
28	13105	13215	110	4458		28	11970	12268	298	12078
28.5	13105	13215	110	4458		28.5	13105	12268	-837	-33924
29	13105	13415	310	12564		29	13105	12268	-837	-33924
29.5	13105	13415	310	12564		29.5	13105	12460	-645	-26142
30	13105	13643	538	21805		30	13105	12690	-415	-16820

"TAKE THE RISK OR LOSE THE CHANCE."

TABLE-OROP AND ARREARS UPTO 31 JAN 2016

Subedar Major-GroupX					Subedar Major-GroupY				
QS	NOW	OROP	Diff	Arrears	QS	NOW	OROP	Diff	Arrears
15	8237	11770	3533	143192	15	7446	11305	3859	156405
15.5	8443	11952	3509	142220	15.5	7632	11480	3848	155959
16	8649	12134	3485	141247	16	7818	11654	3836	155473
16.5	8855	12322	3467	140518	16.5	8004	11834	3830	155230
17	9060	12509	3449	139788	17	8190	12014	3824	154987
17.5	9266	12702	3436	139261	17.5	8377	12200	3823	154946
18	9472	12895	3423	138734	18	8563	12385	3822	154906
18.5	9678	12895	3217	130385	18.5	8749	12385	3636	147367
19	9884	12895	3011	122036	19	8935	12385	3450	139829
19.5	10090	12895	2805	113687	19.5	9121	12385	3264	132290
20	10296	12895	2599	105337	20	9307	12385	3078	124751
20.5	10502	12895	2393	96988	20.5	9493	12385	2892	117213
21	10708	12960	2252	91274	21	9680	12385	2705	109634

**“AN ESSENTIAL ASPECT OF CREATIVITY IS
NOT BEING AFRAID TO FAIL.”**

21.5	10914	12960	2046	82924	21.5	9866	12385	2519	102095
22	11120	12960	1840	74575	22	10052	12385	2333	94556
22.5	11325	12960	1635	66267	22.5	10238	12385	2147	87018
23	11531	12960	1429	57917	23	10424	12385	1961	79479
23.5	11737	12960	1223	49568	23.5	10610	12565	1955	79236
24	11943	12960	1017	41219	24	10798	12565	1767	71617
24.5	12149	12960	811	32870	24.5	10983	12565	1582	64118
25	12355	13068	713	28898	25	11168	12565	1397	56620
25.5	12561	13068	507	20549	25.5	11355	12565	1210	49041
26	12767	13068	301	12200	26	11541	12565	1024	41503
26.5	12973	13068	95	3850	26.5	11727	12565	838	33964
27	13179	13557	378	15320	27	11913	12565	652	26426
27.5	13385	13557	172	6971	27.5	12099	12575	476	19292
28	13590	13590	0	0	28	12285	12575	290	11754
28.5	13590	13795	205	8309	28.5	12285	12575	290	11754
29	13590	13990	400	16212	29	12285	13045	760	30803
29.5	13590	13990	400	16212	29.5	12285	13045	760	30803

**“GOOD TIMES BECOME GOOD MEMORIES.
BAD TIMES BECOME GOOD LESSONS.”**

30	13590	14140	550	22292	30	12285	13045	760	30803
30.5	13590	14348	758	30722	30.5	12285	13045	760	30803
31	13590	14348	758	30722	31	12285	13045	760	30803
31.5	13590	14348	758	30722	31.5	12285	13045	760	30803
32	13590	14348	758	30722	32	12285	13045	760	30803
32.5	13590	14348	758	30722	32.5	12285	13045	760	30803
>+33	13590	14348	758	30722	>+33	12285	13045	760	30803

Unless You've Been a Soldier

by Clive Sanders

**Unless you've been a soldier,
You just won't understand.
The things that we have seen and done,
In the service of our land.
We have trained to live in combat,
To cope with awful sights,
That shouldn't be seen by anyone
And keep you awake at nights.**

**We don't discuss the wounds we have,
To the body or the mind.
We just put our hurts behind us,
And turn our memories to blind.
We are proud we served our country,
And remember those we lost.
For the freedom that you have today,
They paid the awful cost.**

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HONY LT					HONY CAPT				
QS	NOW	OROP	Diff	Arrears	QS	NOW	OROP	Diff	Arrears
15	9373	11770	2397	97150	15	9785	12976	3191	129331
15.5	9608	11952	2344	95002	15.5	10030	13177	3147	127548
16	9842	12134	2292	92895	16	10275	13377	3102	125724
16.5	10076	12322	2246	91030	16.5	10519	13584	3065	124224
17	10310	12509	2199	89125	17	10764	13790	3026	122644
17.5	10545	12702	2157	87423	17.5	11088	14003	2915	118145
18	10779	12895	2116	85761	18	11253	14216	2963	120090
18.5	11013	12895	1882	76277	18.5	11498	14436	2938	119077
19	11248	12895	1647	66753	19	11742	14655	2913	118064
19.5	11482	12921	1439	58323	19.5	11987	14882	2895	117334
20	11716	13117	1401	56783	20	12232	15108	2876	116564
20.5	11951	13320	1369	55486	20.5	12476	15342	2866	116159
21	12185	13522	1337	54189	21	12721	15575	2854	115673
21.5	12419	13731	1312	53175	21.5	12965	15575	2610	105783
22	12654	13940	1286	52122	22	13210	15575	2365	95853
22.5	12888	14156	1268	51392	22.5	13455	15575	2120	85924
23	13122	14371	1249	50622	23	13699	15575	1876	76034
23.5	13357	14593	1236	50095	23.5	13944	15945	2001	81101

**“SOMETIMES THE HARDEST THING
AND THE RIGHT THING IS THE SAME”.**

24	13591	14815	1224	49609		24	14189	15945	1756	71171
24.5	13825	15044	1219	49406		24.5	14433	15945	1512	61281
25	14060	15273	1213	49163		25	14678	15945	1267	51352
25.5	14294	15273	979	39679		25.5	14922	15945	1023	41462
26	14528	15273	745	30195		26	15167	15945	778	31532
26.5	14763	15273	510	20670		26.5	15412	15945	533	21602
27	14997	15336	339	13740		27	15656	16201	545	22089
27.5	15231	15821	590	23913		27.5	15901	16201	300	12159
28	15465	16090	625	25331		28	16145	17010	865	35058
28.5	15465	16090	625	25331		28.5	16145	17010	865	35058
29	15465	16090	625	25331		29	16145	17010	865	35058
29.5	15465	16090	625	25331		29.5	16145	17010	865	35058
30	15465	16090	625	25331		30	16145	17010	865	35058
30.5	15465	16090	625	25331		30.5	16145	17010	865	35058
31	15465	16090	625	25331		31	16145	17010	865	35058
31.5	15465	16090	625	25331		31.5	16145	17010	865	35058
32	15465	16090	625	25331		32	16145	17010	865	35058
32.5	15465	16090	625	25331		32.5	16145	17010	865	35058
>+33	15465	16160	695	28168		>+33	16145	17010	865	35058

**"TO LIVE A CREATIVE LIFE,
WE MUST LOSE OUR FEAR OF BEING WRONG."**

12(1)/2014/D(Pen/Pol)-Part-II
Government of India
Ministry of Defence
Department of Ex-Servicemen Welfare

New Delhi Dated 7th Nov 2015

To

The Chief of the Army Staff
The Chief of the Naval Staff
The Chief of Air Staff

Subject: One Rank One Pension (OROP) to the Defence Forces Personnel

In view of the need of the Defence Forces to maintain physical fitness, efficiency and effectiveness, as per the extant Rules, Defence Service personnel retire at an early age compared to other wings in the Government. Sepoy in Army and equivalent rank in Navy & Air Force retire after 17/19 years of engagement/service and officers retire before attaining the age of 60 years i.e. the normal age of retirement in the Government. Considering these exceptional service conditions and in the interest of ever vigilant Defence Forces, the pensionary benefits of Ex-Servicemen have accordingly, over time, been fixed.

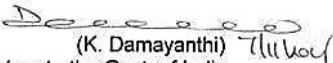
2. It has now been decided to implement "One Rank One Pension" (OROP) for the Ex-Servicemen with effect from 1.07.2014. OROP implies that uniform pension be paid to the Defence Forces Personnel retiring in the same rank with the same length of service, regardless of their date of retirement, which, implies bridging the gap between the rates of pension of current and past pensioners at periodic intervals.

3. Salient features of the OROP are as follows:

- i. To begin with, pension of the past pensioners would be re-fixed on the basis of pension of retirees of calendar year 2013 and the benefit will be effective with effect from 1.7.2014.
- ii. Pension will be re-fixed for all pensioners on the basis of the average of minimum and maximum pension of personnel retired in 2013 in the same rank and with the same length of service.



- iii. Pension for those drawing above the average shall be protected.
 - iv. Arrears will be paid in four equal half yearly instalments. However, all the family pensioners including those in receipt of Special/Liberalized family pension and Gallantry award winners shall be paid arrears in one instalment.
 - v. In future, the pension would be re-fixed every 5 years.
4. Personnel who opt to get discharged henceforth on their own request under Rule 13(3)1(i)(b), 13(3)1(iv) or Rule 16B of the Army Rule 1954 or equivalent Navy or Air Force Rules will not be entitled to the benefits of OROP. It will be effective prospectively.
5. The Govt. has decided to appoint a Judicial Committee to look into anomalies, if any, arising out of implementation of OROP. The Judicial Committee will submit its report in six months.
6. Detailed instructions relating to implementation of OROP along with tables indicating revised pension for each rank and each category, shall be issued separately for updation of pension and payment of arrears directly by Pension Disbursing Agencies.
7. This issues with concurrence of Finance Division of this Ministry vide their ID No. MoD (Fin/Pension) ID No.PC to10(11)/2012/Fin/Pen dated 07 November 2015.
8. Hindi version will follow.


(K. Damayanthi)
Joint Secretary to the Govt. of India

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CHAPTER 9

MODEL CALCULATION AND ADDRESS OF PENSION DISBURSING AUTHORITIES (PDAS)

9.1 MODEL CALCULATION OF PENSION AND OTHER RETIREMENT BENEFITS

✚ Hav. ABC, is due for discharge after 21 years of service on 31.05.2017.

✚ He was born on 15.03.1976;

✚ He joined the Army on 12.05.1996 in an X group trade.

✚ He is drawing a pay of 32900/- in pay matrix, Military Service Pay (MSP): 5200/- ; X group Pay: 3600/-

His Reckonable Emolument for service pension is:

$$\underline{32900+5200=38100/-}$$

NOTE: The X group pay which was introduced by the 6 CPC, was included as Reckonable Emoluments for the purpose of computing pension. However, the same is excluded Post 7 CPC as per the provisions of Revised Pay Rules 2017 with effect from 01.01.2016.

SERVICE PENSION: 50% OF 38100 = 19050/-
HE IS ELIGIBLE TO COMMUTE 50% of 19050/- = 9525/-

COMMUTED VALUE OF PENSION =
(9525 x 12 x 9.075- commutation factor for age on next birthday after discharge i.e. 41) =10, 37,273/-

COMMUTED AMOUNT: 10, 37,273/-
RESIDUAL PENSION = 9525/- + DEARNESS RELEIF ON 19050/-

RETIREMENT GRATUITY: One fourth of the RE for every completed six monthly period. RE for the purpose of gratuity is: 41700 + 1668/-(4% DR) = 43368/-.Qualifying Service (QS) for the purpose of Gratuity is 42 half yearly periods.

RETIREMENT GRATUITY = $(43368/4) = 10842 \times 42 = 455364/-$

NOTE: As the Revised Pay Rules 2017 does not explicitly exclude the Xgroup pay for computation of DCRG, the same is included.

IN CASE OF HIS DEATH AFTER RETIREMENT, SAY ON 10.07.2017,

The family will receive, Enhanced Family Pension for 7 years from 10.07.2017 to 09.07.2024 at the rate of 50% of Last Drawn RE (OR) the amount of pension (before commutation) drawn by him at the time of death, whichever is less. In the instant case both the figures happen to be the same i.e19050/-.

THEREFORE THE ENHANCED FAMILY PENSION = 19050/- + DR

Normal Rate of FP is 38100 X 30% from 10.07.2024 onwards

NORMAL RATE OF FP = 11430/- (+ DR)

IF, HE DIES WHILE IN SERVICE, SAY ON 25.04.2017, THEN HIS FAMILY WILL BE ENTITLED TO THE FOLLOWING BENEFITS INSTEAD OF THE ABOVE.

**DEATH GRATUITY@1 month RE for every completed year of QS
 $43368 \times 21 = 910728/-$.**

ENHANCED FAMILY PENSION at the rate 50% of the RE drawn as on the date of death_ for 10 years from 25.04.2017 to 24.04.2027@ **19050/- (+DR).**

**NORMAL FAMILY PENSION at the rate of 30% of Last Drawn RE at the time of death from 25.04.2027 onwards - 30% of 38100 =
11430/- (+DR).**

The family will also receive the following benefits:-

- | |
|---|
| 1. Leave encashment as per the credit available in his leave account. |
| 2. GPF accumulations with applicable interest up to the day of payment. |
| 3. Sum assured under armed forces group insurance scheme. |

9.2 INSTRUCTIONS OF RBI ON DELAYED CREDITING OF PENSION / ARREARS BY PDA BANKS

All the pensioners, including non-state resident pensioners, would be compensated for delay in credit of pension / revised pension / arrears, by PDA banks, for the delayed period beyond the due date.

**RESERVE BANK OF INDIA (www.rbi.org.in)
DGBA.GAD.No. H-6760 / 45.01.001 /2011-12
April 13, 2012**

- 1. The Chairman / Managing Director
Associate Banks of SBI**
- 2. The Chairman and Managing Director
All Nationalised Banks and ID81 Bank Ltd.**
- 3. The Managing Director
ICICI Bank Ltd., Axis Bank Ltd., HDFC Bank Ltd.**

Pension payments to Central / State Government pensioners by Agency banks - Compensation for delay

Please refer to our circular DGBA.GAD.No.H-6212 / 45.01.011 / 2010-11 dated March 11, 2011, on the captioned subject, wherein we had advised the agency banks that all the pensioners, including non-State resident pensioners, would be compensated for delay in credit of pension / revised pension / arrears, for the delayed period beyond the due date at the "Bank Rate plus two per cent" penal interest.

2. Recently, the Bank Rate, which was kept unchanged at 6 per cent since April 2003, has been aligned with Marginal Standing Facility (MSF) rate and currently stands at 9.5 %. Henceforth, whenever there is an adjustment to the MSF rate, the Reserve Bank will consider and align the Bank Rate with the revised MSF rate.

3. It has now been decided to delink the penal interest levied for delayed credit of pension / revised pension / arrears, from the Bank Rate plus two per cent, and charge a fixed interest rate of 8 per cent on such delays. This rate will be subject to review by RBI as considered appropriate.

4. You may please issue suitable instructions to your concerned Regional Offices / branches authorized to disburse pension, accordingly. Please acknowledge receipt.

(CG. Biswal) Deputy General Manager.

9.3 HIGH LIGHTS OF CENTRALIZED PENSION DISBURSEMENT POLICY [CPDP]

The ministry of defence has decided that in future all pension revisions are to be carried out centrally, so that complaints relating to non/ wrong revision of pensions could be completely avoided. Accordingly, a centralized pension disbursement system is being put in place for future pensioners.

Defence Accounts Department is the nodal agency in Pension matters in respect of officers, PBORs and other employees working in the Defence Forces as well as other establishments under the Ministry of Defence. Pension is sanctioned in a centralized manner by PCDA (Pension), Allahabad in respect of Army personnel and Defence civilians; by PCDA (Navy) in respect of Navy personnel and by J CDA(AF), Subroto Park, New Delhi in respect of AF personnel.

It has been decided by the Ministry of Defence that in future all pension revisions are to be carried out centrally, so that complaints relating to non-revision as well as wrong revision of pensions could be completely avoided. This is not possible in the present system where a multitude of Pension Disbursing Agencies (PDAs) are maintaining different databases and adopting different practices. This task is possible only when disbursement of Pension is effected by a central agency and comprehensive database and history of disbursement is maintained there. Accordingly, a centralized pension disbursement system is being put in place for all new pensioners. Detailed procedural guidelines for operationalization of the system are elaborated in succeeding Paragraphs.

In the Centralized Pension Disbursement System (CPDS) only a single PDA named as Central Pension Disbursing Authority (CPDA) will function. For convenience and coordination purposes, however, three centres will be made operational and these will be aligned with the respective PSAs.


CPDA: Centralized Pension Disbursement System will start functioning from a future date to be decided by the GOI/MOD and will cover all new pensioners effective from that date. Every individual proceeding on superannuation shall indicate his/her bank account number and bank/branch details (bank name, IFSC code) in the pension papers. Pension will be credited into the indicated bank account directly by the CPDA every month. The bank account shall be a joint account and should be linked with the Aadhar number of the individual. Existing pensioners will continue to draw pension from their respective PDAs.

POLICY AND PROCESS INVOLVED IN REGULAR PAYMENT OF PENSION

CPDA will process cases for regular payment of pension once their first payment has been released. Every month this exercise will be carried out and a payment file will be generated through the software system and the same will be uploaded on the SBI CMP for crediting the pension amount to the respective accounts of all pensioners by the designated date. CPDA will calculate the pension amount as given in the PPO of the pensioners. No revision of pension will be carried out by The CPDA at their end. CDA will carry out the change in the rate of DP as and when announced by the Govt and will accordingly pay The DP element to pensioners. Regular payment will be subject to annual identification of pensioners. In processing regular payment of pension, CPDA will also carry out the following changes in the pensioners' database/profile at their end, as and when the same is required or is intimated by the pensioners:-

- ❖ Death of pensioner
- ❖ Re-employment of pensioner
- ❖ Commencement of medical allowance
- ❖ Bank to Bank Transfer
- ❖ Change in a/c number of bank
- ❖ Commutation of pension after retirement
- ❖ Effects and adjustment of corrigendum PPO
- ❖ Payment of arrears
- ❖ Recovery of demands
- ❖ Annual Identification
- ❖ LTA/Arrear claim of pension Policy and Process involved in Annual Identification.

 Pensioners can approach Defence Pension Liaison Centers Service Centers for their annual identification.

 They will identify the pensioner from the data of Descriptive Roll, Photograph and PPO available at CPDA page on the WAN linked to their system and upload identification status along with the soft copy of annual identification certificates like Life certificate, non-remarriage/remarriage certificate, non-reemployment/employment certificate etc.

 Jeevan Praman Portal is also one another mode to submit Life Certificate along with other certificate and identification of pensioner.

SERVICE CENTERS OF CPDA

Under the CPDS, the entire defence pension disbursing offices will be remodeled as defence pension liaison centers / service centers for new pensioners.

They will carry out pensioners' annual identification, accept change requests/ applications on behalf of CPDA (for cases related To re-marriage, re-employment, death, Bank account changes etc) and will also act as grievance handling /settlement centers as They would be linked with The CPDA server and can have a higher protocol communication with The CPDA call centre. Service Centre / Desk will be opened in other DAD offices (wherever required) to cater for the above mentioned services for defence pensioners. In due course, Zila Sainik Boards can be provided with necessary systems and Trainings for The purpose of establishing a service center there. Periodically camps can be organized by The CPDA as well as designated service centers in areas with higher pensioner concentration To Take care of annual identification as well as other issues.

GRIEVANCES REDRESSAL SYSTEM

Grievance redressal will be a core focus area under the CPDS.

Various interface mechanisms will be made available to pensioners to provide them information and clarification, to resolve issues raised by them on the spot to the extent possible and finally to lodge their grievances. One Defence Pension Call Centre is already operational at Allahabad to provide information and clarification to pensioners relating to their pension sanction issues. The call centre will be improvised further to provide for disbursement related information to callers. Also, more centers will be made operational to cater for pensioners within specified zones/areas. A dedicated website/portal of CPDA will be created to provide information to pensioners. Various Forms and copies of certificates will be available on the CPDA Portal online. Pensioners can also use e-mail facility on the portal to forward their queries/grievances. Defence Pension Liaison Centers / Service Centers will also act as an interface between pensioners and CPDA. They will not only provide the pensioners with a number of facilities like identification, change requests etc. but will also provide solutions to their grievances at local level, by interacting with the centralized database. Zila Sainik Boards can be provided with required systems and necessary training and in the medium term these can also act as information / service centers. Portal of CPGRAM may also be used as one of the grievances redressal mechanisms by the defence pensioners.

9.4 LIST OF DEFENCE PENSION DISBURSING OFFICERS (DPDO)

ZONE I /DPDOS IN HARYANA - 10, DPDOS IN DELHI-3		
1.	DPDO-I, RED FORT	Red Fort Complex, Delhi - Pin - 110006, Telefax : 011-23860343
2.	DPDO-II, RED FORT	Red Fort Complex, Delhi - Pin - 110006, Telefax : 011-23869485
3.	DPDO BRAR SQUARE	Brar Square, Delhi Cantt -110010, DPDO in- charge - 011/5691831
4.	DPDO REWARI	Shop no. 264, Anaj Mandi, Rewari, Haryana DPDO in charge: 01274/225211
5.	DPDO NARNAUL	4, Shop cum Dhaba in mini Secretariat Narnaul(Haryana) - 123001 DPDO in- charge -Tel.:01282/52862
6.	DPDO ROHTAK	Zila Sainik Board Campus Chhotu Ram Chowk Rohtak (Haryana) - Pin - 124001 Telefax : 01262-258310
7	DPDO SONEPAT	271, Kakoroi Road Sonapat - 131001 Telefax : 0130-2220010
8	DPDO JHAJJAR	H.N 162 Ward No. 1 Near Bus Stand Jhajjar (Haryana)- Pin 124103 Telefax : 01251-253013
9	DPDO HISSAR	House NO. 408, Defence Colony- Hissar, (Haryana) - 125001 DPDO I/C.- <u>TEL:01662-230834</u>
10	DPDO BHIWANI	333 Jagat colony Bhiwani (Haryana) TeleFax - 01664/255053
11.	DPDO GURGAON	Plot No. 53 Sector 44 Gurgaon (Haryana) TeleFax : 124-2385579
12.	DPDO KARNAL	House no. III-159, Shakti colony, Near SBI, Mall road,

		Karnal (Haryana) DPDO in- charge - 0184/2262073
13.	DPDO JAIPUR	A-182, Urmila Marg Hanuman Nagar, Jaipur - 302021 Telefax 0141-2350071
14.	DPDO MEERUT	Ayudh Path, Meerut Cantt-250001 (U.P.) DPDO in- charge - 0121/2645644
15.	DPDO JHUNJHUNU	49, New Colony, Near Shaheed P. S. Circle, Station Road Jhunjunu (Raj) Telefax 01592-236591
16.	DPDO DEHRADUN	C/O PCDA(AF) Complex 107, Rajpur Road, Dehradun(UK) Telefax : 0135- 2745001

ZONE II / DPDOS IN PUNJAB – 15, IN CHANDIGARH - 1

	NAME OF DPDO	ADDRESS
1.	DPDO, ROPAR	Defence Pension Disbursing Office DSWO Complex, Railway Road Ropar(PB) -Pin Code -140001 01881-220079
2.	DPDO PATIALA	Defence Pension Disbursing Office 30-Upper Mall Road, Patiala Pin -147001 Telephone No. 0175-2222029
3.	DPDO JAGRAON	Randhawa Building, Hira Bagh, Gali No.5, Jagraon -142026 Ph. 01624- 223240
4.	DPDO MOGA	Defence Pension Disbursing Office St. No.2, Suraj Nagar North Kacha Zira Moga(PB) - Pin :142001 Phone No. 01636-237199
5.	DPDO FEROPUR	Defence Pension Disbursing Office, 101 Mudki Lines (Near Golden Arrow CSD) Ferozepur Cantt - Pin : 1520001 Phone No. 01632-242297
6.	DPDO LUDHIANA	Defence Pension Disbursing Office

		Near Jagraon Bridge Ludhiana - Pin Code 141001 Phone No : 0161-2442876
7.	DPDO KAPURTHALA	Defence Pension Disbursing Office Near Station Head Quarter Kartarpur Road Kapurthala - Pin Code 144401 Phone No : 01822-233351
8.	DPDO JALANDHAR	Defence Pension Disbursing Office DAD Offices Complex, Old Church Road, Near SBI, Jalandhar Cantt - Pin Code - 144005 Phone No : 0181-2260942
9.	DPDO BHANTINDA	Building No. T-182, Near PRS Building Bhatinda Military Station, Bhatinda TeleFax 0164-2290023
10.	DPDO GURDASPUR	Defence Pension Disbursing Office Near BSNL Office Gurdaspur - Pin Code 143521 TeleFax No : 01874-222018
11.	DPDO BATALA	H.No. 340, Ranjit Nagar, Quadian Road,Batala(PB) TeleFax : 1871- 241180
12.	DPDO SANGRUR	Opposite Govt. Ramber college road, Sangrur, Punjab - 01672/34096
13.	DPDO AMRITSAR	Defence Pension Disbursing Office Opposite Punjab Roadways Workshop Amritsar - Pin - 143001 Phone No : 0183-2557595
14.	DPDO HOSHIARPUR	DPDO, Near Head Post Office (GPO) Una Road, Hoshiarpur - 146001 Phone No. 01882-222012
15.	DPDO DASUYA	Ward No. 6, H. No 466, D Dasuya Dist Hoshiarpur, Punjab - Pin 144025 Telefax 01883-288062
16.	DPDO AMBALA	Defence Pension Disbursing Office LAOs Complex Ambala Cantt- Pin -133001

ZONE III

Zonal Officer(PD), Aramgah Area,Opp. Railway Station,
Pathankot(PB -Telephone No. 0186-2230506

DPDOS IN H.P-7, DPDOS IN J&K-6, DPDO IN PUNJAB – 1

	NAME OF DPDO	ADDRESS
1.	DPDO-I, JAMMU TAWI	AR Narwal Pain Satwari, Jammu Cantt., J&K DPDO in-charge - 0191/2450439
2.	DPDO II SHASTRI NAGAR JAMMU	Shastri Nagar, Jammu J&K, DPDO in-charge 0191/2432523
3.	DPDO UDHAMPUR	Near Military Hospital, Udhampur 182001 (J&K) DPDO in-charge - 01992/271767
4.	DPDO SRINAGAR	Building NO. 22, Shivopara Saloria Srinagar Newly Hill Home - J&K190049, DPDO in charge- 0194/24663410194/2466341
5.	DPDO LEH	DAD Complex Near Rinchen Auditorium Leh - 194101 Telefax : 01982- 2960995
6.	DPDO PATHANKOT	Opposite Railway Station LAO Complex Pathankot 145001 (Punjab) DPDO in-charge - 0186/30506
7.	DPDO RAJAURI	Ward No1. PO Jawahar Nagar Near Arto Office Rajouri(J&K) TeleFax : 01962-262385
8.	DPDO YOL	Yol Cantt Dist Kangara(HP) TeleFax 1892-236070
10.	DPDO PALAMPUR	H.No. 136 Ward No. 2, 1st Floor, Near LIC Office Palampur (HP) TeleFax 01894-235892

11.	DPDO HAMIRPUR	Ward No. 7, Nadaun Road Near Hotel Hamir, Hamirpur (HP) -Pin 177001 TeleFax : 01972-222518
12.	DPDO MANDI	1 ST Floor, Portion of Vijaya Palace, Mandi (HP), DPDO in-charge:- 01905/223498
13.	DPDO SHIMLA	Artrac Complex, Shimla (HP), Pin 171003 TeleFax : 01772807714
14.	DPDO UNA	Hanuman Road, Adjacent Bus Stand Una (HP)-Pin 174303 TeleFax 01975-226018

Officer- In-charge, A.C.D.A. I/C, Zonal Office(PD)
P.C.D.A.(P) Complex, Draupadi Ghat,
Allahabad. Telephone No. 0532/62319

	NAME OF DPDO	ADDRESS
1.	DPDO, ALLAHABAD	T/55, MTRC Lines, Kanpur Road, Allahabad-211014 (UP) Pin 2110001 DPDO in-charge -0532/2423822
2.	DPDO, GORAKHPUR	GRD Complex, Kunraghat, Gorakhpur-273008 (UP) DPDO in-charge - 0551/2273042
3.	DPDO KANPUR	9, Avlok, Road Kanpur Cantt(UP) TeleFax : 0512-2382573
4.	DPDO KOLKATA	6, ESPLANADE EAST Kolkata (WB)-Pin 700069 033/22486593

ZONE-IV

Zonal officer (Pension Disbursement), CDA, Annex Building,
506 Anna Salai, Teynampet, Chennai-600018 (TN).

	NAME OF DPDO	ADDRESS
1.	DPDO, CHENNAI	608, Annasalai, Teynampet

		Chennai-600018 TeleFax : 044-23348142
2.	DPDO, VELLORE	20, 4 th Street, Gopalapuram, Vellore - 632006 (TN) , 0416/2243803
3.	DPDO BANGALORE	99, Dickenson road, Bangalore-560042 080/25544383
4.	DPDO HYDERABAD	Masab tank, Hyderabad-500208 (040/23317409
5.	DPDO SECUNDERABAD	Mud fort, Secunderabad Pin 500009
6.	DPDO TRICHUR	Chambukavu, Trichur (Ke rala) - 680020 TeleFax : 0487-2333222
7.	DPDO ERNAKULAM	DAD office complex, Behind Thomas orthodox Chappel Verghese Thittal road cross (PO)Perumanoor, Kochi-682015
8.	DPDO KOTTAYAM	NSS Union Building, Cellar Floor Thirunakkara, Kottayam - 686001 TeleFax : 0481-2564082
9.	DPDO KOLLAM	185, Poliyathode. Kollam – 691010 Telefax 0474 - 2752572
10.	DPDO:THIRUVANA- NTHPURAM	Tc/17/880 Poojapura, Thiruvananthapuram-695012
11.	DPDO PATHANAMTHITTA	Ground Floor, Hotel Hill Rock, Collage Junction Pathanamthitta - Pin 689645 TeleFax 0468-235444
12.	DPDO VISHAKHAPATNAM	AO (NAVY) Complex, Vinod Nagar, NAD Post Visakhapatnam Telefax 0891-2702790

9.5 LIST OF CPPOS OF VARIOUS BANKS

SBI ANDHRA PRADESH	State Bank of India (CPPC) 1/7/387, GNR heights, 1st floor, Murshidabad main road, opp. Guru nanak care hospital, Hyderabad (Telengana) – 500020 sbi.04472@sbi.co.in ; Ph: 040-27670149
SBI, ASSAM	State Bank of India (CPPC) 6th floor, Sethi trust building, G.S. road, Bhangagarh, Guwahati (Assam) - 781005 cppc.zoguw@sbi.co.in Ph: 0361-2463104
SBI, BIHAR	State Bank of India (CPPC) 4th floor, Administrative building, Judges court road, Patna (Bihar) – 800001 sbi.04476@sbi.co.in Ph: 0612-2677570/6451436
SBI, CHENNAI	State Bank of India (CPPC), 112/4, Kaliyamman Koil Street, Virugambakkam, Chennai -600092, cppc.zoche@sbi.co.in Ph: 044-23772754/55
SBI, DELHI	State Bank of India (CPPC), SBI Chandnichowk Branch Premises, 2nd floor, Chandnichowk, Delhi – 110006 Ph: 011- 23888324, 23888301(AGM), 23888327, 23888309/302
SBI, GUJARAT	State Bank of India (CPPC), 6th floor, Gandhinagar Zonal Office Opp. New sachivalaya, sector 10-B Gandhinagar (Gujarat)-382010 cmcppc.zoahm@sbi.co.in Ph: 079-23245511-15
SBI, HARYANA	State Bank of India (CPPC) Administrative Office Building, 2nd floor, Plot no.-i/2, Sector- 5, Panchkula (Haryana) – 134109 Ph: 0172-4569231/257075
SBI, KARNATAKA	State Bank of India (CPPC), 12/13, Lakshmayya Layout, Ganganagar (North), Bangalore (Karnataka) –560024 ph: 080-25943661/62

SBI KERALA	State Bank of India (CPPC) Ganpathy Kovil Road, Vazhuthankadu, Thiruvananthapuram (Kerala) -695014, cppc.zotri@sbi.co.in Ph: 0471-2326986/87
SBI, MADHYA PRADESH	State Bank of India (CPPC) SBI Govindpura Branch Premises, Govindpura, BHEL, Bhopal (M.P.) – 462011 sbi.04467@sbi.co.in Ph: 0755-4206745/2600836
SBI, MUMBAI	State Bank Of India (CPPC), 5th Floor Premises, No. T-651 & T-751, I.T.C. Belapur, CBD Belapur Railway Station Complex, Navi Mumbai- 400614 cppc.mumbai@sbi.co.in Ph: 022-27574786/27565475
SBI, ODISSA	State Bank of India (CPPC) 161/162, CSD Building, Bomikhal, Puri- Cuttack Road, Bhubaneswar (Odissa) – 751006 cmcppc.zobhu@sbi.co.in ; Ph: 0674- 2572950/2572170
SBI, UTTAR PRADESH	State Bank of India (CPPC), Sector – 1, Jankipuram, Lucknow (U.P.)-226021 cppc.04474@sbi.co.in Ph: 0522-6542211
SBI, WEST BENGAL	State Bank Of India (CPPC), 7th Floor, Block-C, Samridhi Bhavan-1, Strand Road, Kolkata, (West Bengal) – 700006, sbi.04473@sbi.co.in ; Ph: 033-22570827
ALLAHABAD BANK, UTTAR PRADESH	Allahabad Bank CPPC, 3rd Floor, Zonal Office, New Building, Hazaratganj, Lucknow (U.P.)- 226001 cppc@allahabadbank.in Ph: 0522-2286489
ANDHRA BANK, ANDHRA PRADESH	Andhra Bank (CPPC) Head Office, Andhra Bank Building, 5th Floor, Koti, Sultan Bazar, Hyderabad (Andhra Pradesh) – 500195 abcppc@andhrabank.co.i

<p>BANK OF BARODA, NEW DELHI</p>	<p>CPPC, Bank of Baroda 13th Floor, Building 16, Parliament Street, New Delhi- 110001 c PPC.ho@bankofbaroda.co.in govtbusiness.ho@bankofbaroda.com <u>Gb.Delhi@Bankofbaroda.Com</u> Chief Mgr. (Baroda) -0265-2225899</p>
<p>BOI, MAHARASHTRA</p>	<p>Bank Of India Building, 87-A, 1st Floor, Gandhibaug, Nagpur, Maharashtra – 440002; c PPC.nagpur1@bankofindia.co.in ho.gbd@bankofindia.co. In headoffice.gov@bankofindia.co.in SK GANJU(GM) - 022-66684471 PH: 0712-2764341/2764091-95</p>
<p>BANK OF MAHARASHTRA</p>	<p>Bank Of Maharashtra (CPPC) 1177, 2nd Floor, Budhwarpath, Janmangal, Bajirao Road, Pune (Maharashtra) – 411002, bom1407@mahabank.co.in; Ms. Kuber (Mgr)-022-24467937/38</p>
<p>canara bank, karnataka</p>	<p>canara bank (c PPC) chitrapur mutt complex, 15th cross malleswaram bangalore, -560001. c PPC@canarabank.com ; ph: 080-25596693</p>
<p>CENRAL BANK OF INDIA, MAHARASHTRA</p>	<p>Central Bank Of India (CPPC) 2nd Floor, MMO Building M.G. Road, Fort, Mumbai (Maharashtra) – 400001 cmCPPC@centralbank.co.in C PPC@Centralbank.Co.In Ph: 022-22703216/17</p>
<p>CORPORATION BANK KARNATAKA</p>	<p>Corporation Bank (CPPC) Pandeshwar, Mangladevi Temple Road, Mangalore (Karnataka) – 575001 hogovt@corpbank.co.in; Ph: 0824-2426532 / 2441425</p>
<p>DENA BANK MAHARASHTRA</p>	<p>Dena Bank (CPPC) Mumbai Main Office, 17, Hornimom Circle, Mumbai (Maharashtra) – 400023 gbd@denabank.co.in; ro.newdelhi@denabank.co.in kapoorramakant@gmail.com; joshianandp@g mail.com Mob.- 09594942594</p>

<p align="center">IDBI BANK MAHARASHTRA</p>	<p>IDBI Bank (CPPC), Government Business Operations, Corporate Park, Unit No.-2, Behind Swastik Chambers, Sion-Trombay Road, Chembur, Mumbai (Maharashtra) - 400071 pradnya.mandhare@idbi.co.in bp.patil@idbi.co.in v_acharya@idbi.co.in Ms. Pradnya (Mgr) - 022-66908489 Ph: 022-66908405</p>
<p align="center">INDIAN BANK, TAMILNADU</p>	<p>Indian Bank Centralised Pension Processing Centre, 4th Floor, No. 66, Rajaji Salai, Chennai (Tamilnadu) - 600001 cppc@indianbank.co.in; Ph: 044 25210317/25231756/57</p>
<p align="center">INDIAN OVERSEAS BANK, TAMILNADU</p>	<p>Indian Overseas Bank Central Pension Processing Centre, Central Office, 763, Anna Salai, Chennai, (Tamilnadu) – 600002 cppc@iobnet.co.in Ph: 044-28889383/28519433</p>
<p align="center">ORIENTAL BANK OF COMMERCE, HARYANA</p>	<p>Oriental Bank Of Commerce (CPPC), Corporate Office, Plot No.5, Institutional Area, Sector-32, Gurgaon, Haryana-122001 cppc@obc.co.in; pnd@obc.co.in Ph: 0124-4126379 (AGM) / 4126527(DGM)</p>
<p align="center">PUNJAB & SIND BANK, HARYANA</p>	<p>Punjab & Sind Office, HO, P&D Department, A-25, I Floor, Community Centre, Jwalaheri, Paschimvihar, New Delhi – 110063, cppc@psb.org.in Ph: 011-25271585/25281210</p>
<p align="center">PNB, NEW DELHI</p>	<p>Punjab National Bank (CPPC), 1st Floor, Gurudwara Road, Karol Bagh, New Delhi – 110055 hogbd@pnb.co.in cppcdel@pnb.co.in bo4421@pnb.co.in Ph: 011-28756703, 25744378, 8800692335</p>
<p align="center">STATE BANK OF BIKANER & JAIPUR, RAJASTHAN</p>	<p>State Bank Of Bikaner & Jaipur Centralized Pension Processing Centre, 2nd Floor, S.M.S. Highway, Jaipur (Rajasthan) -302005 cppcjr@sbbj.co.in sbbj10016@sbbj.co.in Ph: 0141-2227758/5172259</p>

<p>STATE BANK OF HYDERABAD, A.P.</p>	<p>State Bank Of Hyderabad (CPPC), 1st Floor, Methodist Complex, Opposite Chermas, Abids, Hyderabad (A.P.) – 500001 cppc-hyd@sbhyd.co.in; Ph: 040-23387414/23382881-882</p>
<p>STATE BANK OF MYSORE, KARNATAKA</p>	<p>State Bank Of Mysore (CPPC) Manjusha Building, 2nd Floor, Biaji, Karnataka-575004 cppcmangalore@sbm.co.in; Ph: 0824-2496073/75</p>
<p>STATE BANK OF PATIALA, PUNJAB</p>	<p>State Bank Of Patiala, Centralised Pension Processing Cell, SCO 114, 1st Looor Urban Estate, Phase-H, Patiala (Punjab) 147002, infocppc@sbp.co.in Ph: 0175-2302817 / 2283322/2280272</p>
<p>STATE BANK OF TRAVANCORE KERALA</p>	<p>State Bank Of Travancore (CPPC), Chembikalam Building 3rd Floor, Vazhuthacaud, Thiruvananthapuram (Kerala) -695014 cppc@sbt.co.in; Ph: 0471-2326525 / 2324217/2351903</p>
<p>SYNDICATE BANK, KARNATAKA</p>	<p>Syndicate Bank (CPPC), Central Accounts Department, 2nd Floor, Syndicate Bank H.O.- Manipal, Tq- Udupi, Karnataka) – 574104 Syndcppc@Syndicatebank.Co.In Ph: 0820-2575402 / 2571196/2574075</p>
<p>UNION BANK OF INDIA, MAHARASHTRA</p>	<p>Union Bank Of India (CPPC) Government Banking Division, PBOD, 12th Floor, Union Bank Bhavan, 239, Vidhanbhavanmarg, Nariman Point, Mumbai, (Maharashtra) -400021, nkramachandran@unionbankofindia.com nsal@unionbankofindia.com;govtbusiness @unionbankofindia.com puneetrai@unionbankofindia.com Ph: 022- 22896677/22896678/22020242- 43022-22896600/22838824</p>
<p>UNITED BANK OF BANK INDIA WEST BENGAL</p>	<p>United Bank Of India CPPC, 4thfloor, Head Office, 11, Hemantabasusarani, Kolkata (West Bengal)-700001</p>

	<p>homail@unitedbank.co.in cmcppc@unitedbank.co.in Ph: 033-22622549/22621042</p>
<p>UNITED COMMERCIAL BANK, MAHARASHTRA</p>	<p>United Commercial Bank (CPPc) Somwar Bhavan, 1st Floor, Mount Road Extension, Sadar, Nagpur -442001 cppcna@ucobank.co. cppcna@gmail.com Ph: 0712-2559919/60</p>
<p>VIJAYA BANK, KARATAKA</p>	<p>Vijaya Bank (CPPC) Merchant Banking Division, Head Office, 41/2, M.G. Road, Trinity Circle, Bangalore (Karnataka) - 560001 mbd.pension@vijayabank.co.in cmmbd@vijayabank.co.in mbddgm@vijayabank.co.in Ph: 080-25584644</p>
<p>AXIS BANK LTD. MAHARASHTRA</p>	<p>Axis Bank Ltd. (CPPC), Centralised Reconciliation & Settlement Cell 4th floor, Gigaplex Building No. 1, Plot No. I .T. 5, Airoli Knowledge Parairoli, Navimumbai (Maharashtra)- 400708. cpu.pension@axisbank.com; gupta- vikas@axisbank.com Ph: 022-24253687</p>
<p>HDFC BANK LIMITED, HARYANA</p>	<p>HDFC Bank Limited (CPPC), 4th Floor, Vatika Atrium, Block-A, Golf Course Road, Sector-53, Gurgaon (Haryana)- 122002 suraj.tiwari@hdfcbank.co.in; Ph: 012-44664000/44664503</p>
<p>ICICI BANK LTD. MAHARASHTRA</p>	<p>ICICI Bank Ltd. (CPPC), ICICI Bank Tower, 6th Floor, Autumn Estate, Chandivali, Andheri East, Mumbai (Maharashtra) – 400072 pawan.mantri@icicibank.com; maya.shanbag@icicibank.com ms.vaibhav.s@icicibank.com Mr.Pawan Mantri-022-61375108; Maya Shanbag: 022-26537358</p>

9.6 ADDRESS AND AREA OF JURISTDICTION OF OMBUDSMAN APPOINTED BY RBI

CENTRE	NAME & ADDRESS OF THE OFFICE OF BANKING OMBUDSMAN	AREA OF OPERATION
AHMEDABAD	<p>Shri Sunil T. S. Nair C/o RBI, La Gajjar Chambers, Ashram Road Ahmedabad-380 009 Tel. No 079/26582357/26586718 Fax No. 26583325 Email : boahmedabad@rbi.org.in</p>	<p>Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu</p>
BENGALURU	<p>Ms. C R Samyuktha C/RBI, 10/3/8, Nrupathunga Road Bengaluru -560 001 Tel. No. 080/22210771/22275629 Fax No. 22244047 Email : bobangalore@rbi.org.in</p>	<p>Karnataka</p>
BHOPAL	<p>Shri V K Nayak C/o RBI Hoshangabad Road Post Box No. 32, Bhopal-462 011 Tel. No. 0755/ 2573772/2573776 Fax No. 2573779 Email : bobhopal@rbi.org.in</p>	<p>Madhya Pradesh and Chhattisgarh</p>
BHUBANESWAR	<p>Shri S Behera C/o RBI, Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 Tel. No. 0674/2396207/2396008 Fax No. 2393906 Email : bobhubaneswar@rbi.org.in</p>	<p>Odisha</p>

CHANDIGARH	<p>Shri J L Negi C/o RBI, 4th Floor, Sector 17 Chandigarh Tel. No. 0172 - 2721109 Fax No. 0172 - 2721880 Email : bochandigarh@rbi.org.in</p>	<p>Himachal Pradesh, Punjab, UT of Chandigarh Panchkula, Yamuna Nagar and Ambala Districts of Haryana.</p>
CHENNAI	<p>Shri S Raja C/o RBI, Fort Glacis, Chennai 600 001 Tel No. 044-25395964 Fax No. 044-25395488 Email : bochennai@rbi.org.in</p>	<p>Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands</p>
GUWAHATI	<p>Smt Anandita Bhattacharya C/o RBI, Station Road, Pan Bazar Guwahati-781 001 Tel.No.0361-2542556/2540445 Fax No. 0361-2540445 Email : boguwahati@rbi.org.in</p>	<p>Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura</p>
HYDERABAD	<p>Smt Reeny Ajit C/o RBI, 6-1-56, Secretariat Road Saifabad, Hyderabad-500 004 Tel. No. 040-23210013/23243970 Fax No. 23210014 Email : bohyderabad@rbi.org.in</p>	<p>Andhra Pradesh and Telangana</p>
JAIPUR	<p>Smt Madhavi Sharma C/o RBI, Ram Bagh Circle, Tonk Road, Post Box No. 12 Jaipur-302 004 Tel. No. 0141-5107973 Fax No. 0141-2562220 Email : bojaipur@rbi.org.in</p>	<p>Rajasthan</p>

KANPUR	<p>Smt Supriya Pattnaik C/o RBI, M. G. Road, Post Box No. 82 Kanpur-208 001 Tel. No. 0512-2306278/2303004 Fax No. 2305938 Email : bokanpur@rbi.org.in</p>	<p>Uttar Pradesh (excluding Districts of Ghaziabad, Gautam Buddha Nagar, Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)</p>
KOLKATA	<p>Smt. Reena Banerjee C/o RBI, #15, Netaji Subhash Road Kolkata-700 001 Tel. No. 033- 22304982 Fax No.033- 22305899 Email : bokolkata@rbi.org.in</p>	<p>West Bengal and Sikkim</p>
MUMBAI	<p>Smt. Ranjana Sahajwala Office of th Banking Ombudsman (Maharashtra & Goa) C/o RBI, 4th Floor, RBI Byculla Office Building Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 Tel No. 022-23022028 Fax : 022- 23022024 Email : bomumbai@rbi.org.in</p>	<p>Maharashtra and Goa</p>
NEW DELHI (I)	<p>Shri R L Sharma C/o RBI, Sansad Marg, New Delhi Tel. No. 011-23725445/23710882 Fax No. 011-23725218 Email : bonewdelhi@rbi.org.in</p>	<p>Delhi, Jammu and Kashmir</p>
PATNA	<p>Smt. Smita Chandramani C/o RBI,Patna-800 001 Tel. No. 0612-</p>	<p>Bihar</p>

		2322569/2323734 Fax No.0612- 2320407 Email : bopatna@rbi.org.in	
	THIRUVANANTHAPURAM	Smt. Uma Sankar C/o RBI, Bakery Junction Thiruvananthapuram-695 033 Tel. No. 0471- 2332723/2323959 Fax No. 0471- 2321625 Email : bothiruvananthapuram@rbi.org.in	Kerala, UT of Lakshadweep and UT of Puducherry (only Mahe Region).
	NEW DELHI (II)	Shri R S Amar C/o RBI, Sansad Marg, New Delhi Tel. No. 011-23724856 Fax No. 011- 23725218-19 Email : bonewdelhi2@rbi.org.in	Haryana (except Panchkula, Yamuna Nagar and Ambala Districts) and Ghaziabad and Gautam Budh Nagar districts of Uttar Pradesh
	DEHRADUN	Smt K S Jyotsna C/o RBI, 74/1 GMVN Building, 3rd floor, Rajpur Road, Dehradun - 248 001 Telephone : 0135- 2742003 Fax : 0135- 2742001 Email : bodehradun@rbi.org.in	Uttarakhand.Saha ranpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagarin UP.
	RANCHI	Shri Sanjiv Dayal C/o RBI,4th Floor, PragatiSadan, RRDA Building,Kutchery Road, Ranchi ,Jharkhand 834001 Telephone : 0651-2210512 Fax :0651- 2210511 Email : boranchi@rbi.org.in	Jharkhand

CHAPTER 10
**SAMPLE LETTERS OF INTIMATION OF
DEATH TO VARIOUS AUTHORITIES**

LAST SERVED / NEAREST UNIT

From.

Date: -----

To
The Commanding Officer
Unit Name
(Address)

Sub: Intimation of death

Sir,

I regret to intimate you the passing away of my husband, Service No: -----
---Rank-----Name: -----on -----

2. He got discharged, while serving in (Last served unit name) on.....
(*Date of Discharge*). A copy of his discharge certificate is enclosed for your
kind reference.

3. His funeral will be held on-----at-----in----- (Place of
Funeral). I can be reached on my landline no---- or Mobile No. -----.

4. I request you kindly help me in giving him dignified last rites.
(Widows/NOKs of Air Veterans may specifically request for this service as
per the provisions of Letter No :-----)

5. Kindly acknowledge receipt of this letter.

Thanking You

Yours Sincerely

“IN THE WAR THERE IS NO SUBSTITUTE TO VICTORY.”
-DOUGLAS MAC ARTHUR

10.2 LETTER TO DPDO/PDA BANK

From.

Date: -----

To
DPDO/ PDA Bank
(Address)

Sub: Intimation of death

Sir/ Madam,

I regret to intimate you the passing away of my husband, Service No: -----
---Rank-----Name: -----Date of Discharge-----PPO No: -----on
----- . A copy of the death certificate, the original PPO issued to him along
with his bank account details are enclosed.

I request you kindly to take further necessary action in this regard. Should
you require any further info/documents kindly contact me on (please
mention your landline/ mobile no. here).

Kindly acknowledge receipt of this request and do the needful.

Thanking You

Yours Sincerely

**“LIFE IS SIMILAR TO BOXING GAME. DEFEAT IS NOT
DECLARED WHEN YOU FALL DOWN. IT IS DECLARED WHEN
YOU REFUSE TO GET UP”**

10.3 LETTER TO ZILLA SAINIK BOARD

From.

Date: -----

To
ZILLA SAINIK BOARD
(Address)

Sub: Intimation of death

Sir/ Madam,

I regret to intimate you the passing away of my husband, Service No: -----
---Rank-----Name: -----ESM ID NO-----PPO No: -----on -----.
A copy of the death certificate and his ID card issued to him in original are enclosed.

I request you kindly to take further necessary action in this regard. Should you any further info/documents kindly contact me on (please mention your landline/ mobile no. here)

Kindly acknowledge receipt of this letter.

Thanking You

Yours Sincerely

“HE WHO NEVER LEARNED TO OBEY CANNOT BE A GOOD COMMANDER”.

10.4 LETTER TO ECHS

From.

Date: -----

To
The Officer-in-charge
ECHS
(Address)

Sub: Intimation of death

Sir/ Madam,

I regret to intimate you the passing away of my husband, Service No: -----
---Rank-----Name: -----ECHS Registration No. -----PPO No: -----
---on ----- . A copy of the death certificate and his original ECHS Card are enclosed.

I request you kindly do further needful in this regard. If any further information is necessary kindly contact me on (please give your landline/mobile no.)

Kindly acknowledge receipt of this letter.

Thanking You

Yours Sincerely

**ALWAYS WRONG PERSONS TEACH THE RIGHT LESSONS IN
LIFE. THAT IS CALLED LIFE EXPERIENCE"**

10.5 LETTER TO CSD CANTEEN

From.

Date: -----

To
The Manager,
CSD Cateen
(Address)

Sub: Intimation of death

Sir/ Madam,

I regret to intimate you the passing away of my husband, Service No: -----
---Rank-----Name: ----- (CSD Grocery Card No.& Liquor Card No. --
-----) on ----- . A copy of the death certificate and the CSD Cards issued
to him in original are enclosed.

I request you kindly to take further necessary action in this regard. Should
you any further info/documents kindly contact me on (please mention your
landline/ mobile no. here).

Kindly acknowledge receipt of this letter.

Thanking You

Yours Sincerely

**“AS LONG AS WE DO NOT FORGIVE PEOPLE WHO HAVE
HURT US, THEY OCCUPY A 'RENT-FREE-SPACE' IN OUR
MIND”.**

10.6 LETTER TO AFGIS

From.

Date: -----

To
The Secretary
AFGIS
(Address)

Sub: Intimation of death

Sir/ Madam,

I regret to intimate you the passing away of my husband, Service No: -----
---Rank-----Name: ----- on ----- . He holds a valid Extended
AF Group Insurance Policy bearing number----- A copy of the death
certificate and the original policy document issued to him are enclosed.

I request you kindly to take further necessary action in this regard. Should
you any further info/documents kindly contact me on (please mention your
landline/ mobile no. here)

Kindly acknowledge receipt of this letter.

Thanking You

Yours Sincerely

**“THE HARDER THE CONFLICT, THE MORE GLORIOUS THE
TRIUMPH.” – THOMAS PAINE**

10.7 LETTER TO BENEVOLENT FUND

From.

Date: -----

To
The Officer- in -Charge
Benevolent Fund
(Address)

Sub: Intimation of death

Sir/ Madam,

I regret to intimate you the passing away of my husband, Service No: -----
---Rank-----Name: -----on -----. He holds a valid Extended
AF Group Insurance Policy bearing number----- A copy of the death
certificate and the original policy document issued to him are enclosed.

I request you kindly to take further necessary action in this regard. Should
you any further info/documents kindly contact me on (please mention your
landline/ mobile no. here)

Kindly acknowledge receipt of this letter.

Thanking You

Yours Sincerely

**“ NEVER WIN PEOPLE WITH ARGUMENTS.RATHER DEFEAT
THEM WITH UR SMILE.**

10.8 LETTER TO AWWA/NWWA/AFWWA

From.

Date: -----

To
The President,
AWWA/NWWA/AFWWA
(Address)

Sub: Intimation of death

Sir/ Madam,

I regret to intimate you the passing away of my husband, Service No: -----
---Rank-----Name: -----on ----- . I am the Life Member of
AWWA/NWWA/AFWWA and my Membership Card No is----- (Copy
Enclosed). A copy of the death certificate is also enclosed.

I request you kindly to take further necessary action in this regard. Should
you any further info/documents kindly contact me on (please mention your
landline/ mobile no. here)

Kindly acknowledge receipt of this letter.

Thanking You

Yours Sincerely

**“IF YOU WANT A LONG TERM RELATIONSHIP.
FOLLOW THE SIMPLE RULE NEVER TO LIE.”**

**10.9 LETTER TO BANK WHERE HE HAS OTHER THAN PENSION
ACCOUNT**

From.

Date: -----

To
The Branch Manager
Bank Name, Branch
(Address)

Sub: Intimation of death

Sir/ Madam,

I regret to intimate you the passing away of my husband, Service Name: ----
-----on -----.He was holding a separate SB Account / RD Account/
FD Account in your branch. These account details along with a copy of
death certificate are attached.

I request you kindly to take further necessary action in this regard. Should
you any further info/documents kindly contact me on (please mention your
landline/ mobile no. here)

Kindly acknowledge receipt of this letter.

Thanking You
Yours Sincerely

**“TRUST IS LIKE A STICKER. ONCE IT IS REMOVED, IT MAY
STICK AGAIN, BUT NOT AS STRONG AS IT HOLDS WHEN U
FIRST APPLIED”.**

**10.10 LETTER TO BANK FOR LIQUIDATION OF HOUSING
LOAN**

From.

Date: -----

To
The Branch Manager
Bank Name, Branch
(Address)

Sub: Intimation of death

Sir/ Madam,

I regret to intimate you the passing away of my husband, Service Name-----
-----on -----.He has availed a housing loan of Rs. -----under
Housing Loan Account No----- . He has been remitting the EMI
regularly.

As the said loan is fully insured in the event of his death, I request you
kindly stop deducting the EMI with immediate effect Also arrange to
liquidate the entire loan through the INSURANCE and issue me a No Due
Certificate.

Should you any further info/documents kindly contact me on (please
mention your landline/ mobile no. here)

Kindly acknowledge receipt of this letter.

Thanking You

Yours Sincerely

**“IT IS FATAL TO ENTER A WAR WITHOUT THE WILL TO
WIN IT.” — DOUGLAS MAC ARTHUR**

10.11 APPLICATION FO RESTORATION OF COMMUTED PENSION

From,

To,

Sub: Restoration commuted portion of pension after 15 years.

Dear Sir,

Kindly restore my commuted portion of pension in terms of Ministry of Personnel PG &

Pension Department of P & PW OM No. 34/2/86 P & PW dtd 05.03.1987.

Required particulars are given below:

1. Name in BLOCK letters : -----

2. Date of retirement : -----

3. PO/PPO No. /ES No. : -----

4. Amount of original pension : -----5. Amount of pension commuted : -----6. Name of the Account

Officer, viz. the

Authority who issued PO/PPO No. : -----

7. Name of the Treasury /Post Office PPM

/Other Pension Disbursing Agency : -----

Date:

Signature of the Pensioner

Particulars Verified

Signature

Rubber stamp of PDA

**“THE OBJECT OF WAR IS NOT TO DIE FOR YOUR NATION
BUT MAKE THE ENEMY TO DIE FOR HIS.”**

10.12 WIDOW / NOK OF THE PENSIONER MAY ALSO ARRANGE TO SEND SUITABLE LETTERS TO THE FOLLOWING AUTHORITIES IMMEDIATELY AFTER DEATH OR AS SOON AS POSSIBLE.

1. LIFE INSURANCE COMPANY
2. LETTER TO CLOSE ATM & CREDIT CARD, IF ANY.
3. WATER SUPPLY AUTHORITY.
4. ELECTRICITY SUPPLY COMPANY
5. REVENUE TAX AUTHORITIES ON PROPERTY TAX
6. CIVIL SUPPLY AUTHORITIES FOR CHANGE OF NAME
7. TELEPHONE AUTHORITIES FOR CHANGE OF OWNER'S NAME
8. DEACTIVATION OF ALL SIM CARDS
9. ROAD TRANSPORT AUTHORITY FOR CHANGE OF OWNER'S NAME OF 2/4 WHEELERS REGISTERED IN HIS NAME
10. REGIONAL PASSPORT OFFICER
11. CLUBS/ ASSOCIATIONS WHERE HE IS A MEMBER



CHAPTER 11

FREQUENTLY ASKED QUESTIONS(FAQS)

11.1 PENSION RELATED

1) WHAT IS PENSION?

Pension is defined as, "deferred pay payable after retirement from service to take care of post- retirement life".

2) WHAT IS PPO?

A Pension Pay Order, which is shortly known as PPO is an authorization letter issued to a pensioner by the pension sanctioning authority, for drawal of his pension. The PPO will contain the details of pension sanctioned and DCRG paid at the time of retirement. This will also have the name and particulars of the person who is entitled to draw Family Pension in the event of death of a pensioner.

3) WILL THE PPO REISSUED WHEN PENSION IS REVISED?

Yes. The PPO will be reissued as and when the pension is revised. The pensioner can make a request to Pension Sanctioning Authority for the same.

4) WHO WILL DISBURSE THE PENSION?

Pension can be drawn from any of the following pension Disbursing offices:

Defence Pension Disbursing Offices (DPDO)
Treasury Offices (TO)
Post Offices (PM)
Public Sector Banks (PSBS)

NOTE: The individual in person must collect the first pension along with commuted value of pension and DCRG.

5) CAN A PENSIONER CHANGE HIS PENSION DISBURSING BANK AND BRANCH?

Yes.

6) WHAT IS THE PROCEDURE FOR THE SAME?

A simple application to the present pension Disbursing branch will suffice. It would be better if the prior consent of the bank to which the pension papers are to be transferred is obtained. Since there is a movement of vital pension papers to one authority to the other, it might take substantial time of 6-8 months by the time the process is completed.

For the defence pensioners residing abroad, a Non Resident Indian account can be opened in any branch of a nationalized bank. The bank thereafter collects pension, if given power of attorney on pensioner's behalf. With the power of attorney, the bank normally collects individual's pension once a year only. Should there be any query on this matter, OIC Audit / PSB Cell, O/o PCDA (P), Allahabad can be approached. Based on our experience we would like to caution here that any casual attitude in handling pension matters while residing abroad can lead to stoppage of pension. Once pension is stopped it is a very cumbersome and time-consuming process to re-start it.

8) WHAT IS A LIFE CERTIFICATE?

Every pensioner will have to present himself before the PDA, the branch manager of the bank or the DPDO as the case may be, for annual verification and issue of life certificate, during November month every year.

NOTE: The pension will be discontinued from December month onwards, if the pensioner does not present himself before PDA, during November every year.

9) CAN A PENSIONER AVAIL PERSONAL LOAN FROM THE BANK WHERE HE DRAWS PENSION?

Yes. A pensioner can avail personal loan from the bank where he draws pension. To know the details, you may contact your bank.

11.2 INVALID & DISABILITY PENSION RELATED

10) WHEN I WAS SELECTED IN THE DEFENCE SERVICE, I WAS FIT. THEREFORE WHATEVER DISEASE /DISABILITY I HAVE PICKED UP IN SERVICE IS BECAUSE OF THE HARD NATURE OF MILITARY SERVICE. THEREFORE, WHY IS MY DISEASE DISABILITY CATEGORIZED AS NOT ATTRIBUTABLE TO/AGGRAVATED BY THE MILITARY SERVICE?

A disability can creep in a fully fit person either through an injury or through a disease. If the disability is due to injury, then the COI/Injury Report will comment on the circumstances under which the injury took place. If the injury has taken place while discharging an official duty, only then, it will be attributable to the service, not otherwise. Similarly, a disease can emerge due to constitutional / genetic reasons or due to situation created by the Military Service. The Specialist Medical Officers in IMB/RMB have clear guidelines on how to distinguish between the two. The specialist Medical opinion will be considered as final for the purpose of deciding attribution to / aggravation by Military Service.

11) WHAT IS 'RAMB'? MY DISABILITY WAS INITIALLY ASSESSED AS 60% BUT NOW IN THE RAMB IT HAS BEEN REDUCED TO 20%. WHY?

The disability percentage initially granted to the individual by IMB/RMB can reduce with time bound improvement. However certain other disease/ disability can increase in percentage with time bound deterioration. The purpose of RAMB (Re-Assessment Medical Board) is to reassess this disability and reduce or increase the disability percentage as per specialist medical opinion. Accordingly the RAMB has the powers to reduce the disability percentage from 60% to 20% or even less. Similarly RAMB can increase disability percentage from 60% to higher figures. However, even if disability percentage is reduced to less than 20%, still the service element (where applicable) with DR continues.

12) WHAT IS "OTRAMB" IN RESPECT OF PRE-96 RETIREES?

The earlier system was that the disease /disability were reviewed periodically every two to three years or less after discharge /superannuation by RAMB. This system was causing a lot of inconvenience to pensioners who were old and disabled. The Government, therefore, decided to conduct one last and final, One Time RAMB for Pre-96 disability pensioners. The recommendations of the RAMB on the disability percentage were to be treated as final and for life.

13) WHEN I HAVE BEEN DISCHARGED (LMC) AT A HIGHER RANK WHY AM I GETTING DISABILITY PENSION FOR LOWER RANK?

Disability Pension is given for the rank, which was held at the time of the onset of the disease/injury. It has nothing to do with the rank holding at the time of discharge. However, in medically boarded out (IMB) cases an individual get disability pension for the rank held by him on the date of invaliding from service.

14) AM I ENTITLED FOR DR/FAMILY PENSION ON DISABILITY PENSION?

Yes. You are entitled to DR on disability pension. Family pension is entitled on service element of disability pension as well as on Invalid Pension. However those pensioners who are not in receipt of Invalid pension/service elements of disability pension are not eligible for FP.

15) I AM A CASE OF RMB. WHY MY DISABILITY PERCENTAGE IS NOT ROUNDED OFF TO HIGHER FIGURE LIKE IMB CASES?

The special provision of rounding off disability percentage to higher figure is only applicable for individuals who are invalided out of service solely on medical grounds through an IMB or discharged being medically unfit for present trade and unwilling to re-muster to other trade (post-96 only). It is not applicable for normal discharges through an RMB.

16) I AM A PRE – 96 IMB CASE. WHY MY DISABILITY PENSION IS NOT ROUNDED OFF LIKE POST – 96 IMB

The provision of rounding off disability percentage to specified higher figure for IMB cases has been introduced on the recommendations of VCPC. Therefore, it is applicable for Armed Forces personnel who were in service as on 01 Jan 96 or join/joined service thereafter. It is regretted to say that the provisions of rounding off are not applicable for Pre-96 IMB retirees also.

17) I HAVE GONE OUT OF SERVICE AT OWN REQUEST. WHY AM I NOT ELIGIBLE FOR DISABILITY PENSION?

As per Note at Para 8.3 of MOD letter No. 1(2)/97/D (Pen-C) dated 31 Jan 2001, a person going out of service at his own request is not eligible for disability pension.

18) I AM AN SNLR CASE. WHY, AM I NOT ENTITLED FOR SERVICE ELEMENT IN DISABILITY PENSION?

As per interpretation of Audit Authorities, service element in disability pension is only authorized when an individual is invalidated out of service on medical grounds i.e. IMB Discharges. Since individuals who go out on SNLR grounds do not fit within the category of invalidation out of service on medical grounds, those individuals (SNLR case), who are in lower medical category and are eligible for disability pension, are granted disability element of disability pension only and not the service element

19) I AM A PRE-1964 RETIREE WITH LOW MEDICAL CATEGORY. WHY AM I NOT ENTITLED FOR INVALID PENSION LIKE POST – 1964 RETIREE?

The provisions of invalid pension are applicable only for Post – 64 retirees as per the Government orders in this matter.

20) WHO IS SUPPOSED TO REVISE/WHAT BE THE PROCEDURE FOR REVISING MY DISABILITY PENSION RATES AS PER THE NEW PAY COMMISSION?

In case of Pre-06, if an individual is already drawing the pension, then the onus of revising his disability pension and DR as per new pay commission/New DR rates lies with the Pension Disbursing Office (Bank, DPDO, Treasury Office).

21) MY HUSBAND / SON IS INVALIDED OUT OF SERVICE. HE IS MENTALLY UN-SOUND, IN A VEGETABLE STATE AND CANNOT GET UP FROM THE BED. CAN I DRAW HIS PENSION AS HIS WIFE/ FATHER/MOTHER/ NOK?

There is a provision to collect pension by next of kin on behalf of an individual who is not mentally fit (i.e. insane cases etc.). However in this procedure there are checks and balances to protect the interest of the pensioner. You may contact the bank/DPDO for further details and procedure to be followed in such cases.

22) MY RMB/IMB HAS RECOMMENDED A VERY HIGH PERCENTAGE OF DISABILITY (50 %, 80%, 100% ETC.) THEN WHY AM I NOT ELIGIBLE FOR DISABILITY PENSION?

To become eligible for disability pension, besides the disability percentage, the injury/disease should also be attributable to/ aggravated by Military

service. Therefore, despite high disability percentage, an individual will not be eligible for disability pension, if his medical board (IMB/RMB) has given opinion that the injury/disease was not attributable to/aggravated by the Military Service.

23) CAN I GET A COPY OF THE COI AND RMB/ IMB/ RAMB PROCEEDINGS? HOW WILL I KNOW MY DISABILITY PERCENTAGE AND WHETHER MY DISEASE / INJURY ARE ATTRIBUTABLE TO/ AGGRAVATED BY SERVICE?

Yes. After adjudication of disability pension claim, P&WW (DP) sends an original copy of IMB/RMB to individual along with letter communicated regarding rejection/acceptance of disability pension claim. To know your disability percentage and whether your disability is attributable to / aggravated by service, you can find it while signing on the pages of IMB/RMB

24) HOW FREQUENTLY AND AT WHAT INTERVAL RAMB IS REQUIRED TO BE CARRIED OUT?

As per present policy, wherever possible (for disability of permanent nature), the medical board will recommend the disability pension for lifetime. For other cases based on medical opinion one RAMB will be carried within two to five years or less and a final decision on lifetime disability will be given. There will normally be no requirement for a second RAMB.

25) WHAT IS INVALID GRATUITY?

In case an individual is invalidated out of service, on account of causes, which are neither attributable to nor aggravated by military Service and his actual qualifying service is more than five years but less than ten years, then he is eligible for grant of invalid gratuity and DCRG. In case service of an individual is less than five years and more than six months, he is eligible for invalid gratuity only. The quantum of invalid gratuity is equal to one month's pay of the rank last held, for each year of service rendered. The pay means the pay last drawn. Invalid gratuity is exempted from Income Tax.

26) WHAT IS THE APPEAL MEDICAL BOARD AND WHERE IS IT CONDUCTED?

In all cases at the appeal stage, where the Appeal Medical Authority disagrees with the awards of the Invaliding Medical Board/Release Medical Board (IMB/RMB), a fresh Physical Examination is held, for which sanction is issued by DGAFMS. The physical examination is held at Base Hospital Delhi Cantt. Free Railway Warrant is not admissible to attend the Appeal Medical Board. The decision of the Appeal Medical Board is considered final and no further review is entertained. (Authority O/O DGAFMS letter No. 16036 /DGAFMSMA(pens)/12 dated 16 mar 05.)

27) WHAT IS REVIEW MEDICAL BOARD?

(a) At the time of conducting IMB/RMB, if IMB/RMB accepts the disability of any individual as attributable to / aggravated by service but assessed it at less than 20%, then the concerned individual has right to ask for Review Medical Board, if he so desired.

(b) Further, those personnel who are granted Disability Element (DE) of Disability Pension for specific period and later on their disability has been assessed at less than 20% for life through RAMB and a result of which their Disability Element has been discontinued

In case the disability is re-assessed at less than 20% by RAMB then the individual is not satisfied with the assessment of the RAMB then he is given an option to submit an application to this office for Review Medical Board. The application forwarded to higher authority (i.e. DGAFMS). On acceptance of the application by DGAFMS, the Review Medical Board is conducted for which the individual has to report to hospitals, zone wise as mentioned below, at their own expense after receiving call up letter from the Hospital. Free Railway Warrant is not admissible to attend the Review Medical Board. The decision of Review Medical Board is considered final and no further appeal/representation is entertained against the decision. The Review Medical Board is being conducted at the following two hospitals only:

(i) For North Zone	Army Hospital (R&R), New Delhi – 10
(ii) For South Zone	AFMC, Pune.

28) I AM NOT AWARE ABOUT MY DISABILITY'S ATTRIBUTABILITY ASPECTS AND DEGREE OF PERCENTAGE ASSESSED BY RMB/IMB. HOW CAN I KNOW THE SAME?

As per Para 12 of DGAFMS letter No. 16050/DGAFMS/ MA(Pens) dated 25 Jan 07, signature of the individual on all pages of AFMSF-16 are obtained by RMB/IMB at the time of conducting board. That time individuals can know their attributability aspects and degree of percentage of disability written by board in the AFMSF-16. Further, after adjudication of their disability pension claim by AOC AFRO, a copy of approved AFMSF-16 is dispatched to them for their reference. Individuals are advised not to sign on blank pages of AFMSF-16 at the time of conducting their medical board.

11.3 FAMILY PENSION RELATED

29) WHY SHOULD THE WIFE GET FAMILY PENSION WHEN THE DECEASED WAS NOT HAPPY WITH HER? WHY CAN'T MOTHER GET THE PENSION?

As per Pension Regulation, wife/widow, (whose marriage is not dissolved by a legal process) is the first eligible heir for receiving family pension irrespective of whether the deceased was happy with her or not. Mother is the first eligible heir for FP, only if the deceased defence personnel were unmarried at the time of death.

30) IF THE FIRST WIFE IS DEAD, WHETHER THE SECOND WIFE CAN GET THE PENSION?

The marriage solemnized with the second wife when the first wife was alive, or not divorced, is not legally valid. Such a marriage is null and void, ab-initio and therefore the second wife is not entitled to family pension at all under any circumstances.

31) WHETHER THE WIFE WHO MARRIED THE DECEASED, A FEW MONTHS BEFORE HE MUTUALLY DIVORCED HIS FIRST WIFE, ELIGIBLE FOR FAMILY PENSION, PARTICULARLY WHEN SUCH MARRIAGE HAD THE CONSENT OF FIRST WIFE?

NO. As the second marriage took place before completion of divorce process with the first wife, the same is not legally valid, despite the consent of first wife. Hence the second wife is not entitled to family pension.

32) WHETHER THE PARENTS OF THE DECEASED PENSIONER, WHOSE MINOR CHILDREN, FROM FIRST WIFE ARE STAYING WITH THEM, AFTER HE HAD MARRIED ANOTHER LADY WHO REFUSED TO LOOK AFTER THESE MINOR CHILDREN, GET PENSION ON BEHALF OF HER MINOR CHILDREN?

Pension Regulations provide for division of pension between the children of first legal wife and the second legal wife (i.e. marriage after legal divorce / death of first wife). If after verification it is proved that the grand parents of the children had been taking care of these minor children, then they can produce a guardianship certificate and get 50% of the entitled pension till the first child attains 18 years of age, thereafter the child him/herself can receive the pension. The other 50% will go to the legal second wife. After the first child from first wife attains the age of 25 years of age then the pension will go to the second child till he/she attains the age of 25 years of age. After both the children have reached 25 years of age (in case of daughters' when they get married) full pension will be restored to the second legal wife.

33) CAN THE WIDOW WHO IS SUSPECTED OF MURDERING THE PENSIONER GET FAMILY PENSION?

As per Pension Regulations, when the widow is suspected of murder, the pension payment will remain suspended during the period of trial, and until final verdict by the court, neither she nor anyone else, will be paid family pension & other related benefits. If the widow is convicted, then the first eligible child will start receiving the pension, which is payable from the day of death of the pensioner. If the child happens to be a minor, then the legal guardian of the child will receive pension, on behalf of the child, until the age of majority. Thereafter the child himself or herself can receive the pension.

34) WHETHER THE CHILD CONCEIVED BEFORE THE DEATH OF THE PENSIONER BUT DELIVERED AFTER THE DEATH ELIGIBLE FOR PENSION?

YES.

35) MY HUSBAND HAS DIED RECENTLY. I WENT TO COLLECT MY FAMILY PENSION TO THE BANK AS PER JOINT NOTIFICATION. HOWEVER, THERE IS A DIFFERENCE OF MY NAME IN THE JOINT NOTIFICATION AND THE ACCOUNT I HAVE WITH THE BANK. THE BANK HAS REFUSED TO PAY ME FAMILY PENSION. PLEASE ADVISE ME AND HELP ME.

Family Pension has a history of conflict between the legal and the illegal wife for grabbing family pension. Since only the legal wife is entitled for Family Pension therefore, the checks and balances at every Government agency in terms of correct name of the widow and her correct identity are very critical for commencing Family Pension. Your husband should have been very careful in ensuring that your name has been written correctly in his service records. We have instances of widows who have fought for ten to twenty years in a court of law to prove their status as a legal wife. Now the concerned defence authorities will carry out an in house investigation through military police and thereafter, based on the emerging facts they will give you a suitable advice on future course of action

36) MY HUSBAND LEFT MILITARY AS A BACHELOR AND MARRIED ME AFTER TWO YEARS OF RETIREMENT. SINCE YOU HAVE WRITTEN THAT AS PER THE RECORDS AT RO, HE WAS A BACHELOR. PLEASE ADVISE ME AND HELP ME.

Your husband was drawing pension and therefore he must be aware that his wife will be entitled for family pension. Not informing about his marriage and birth of children after his discharge to this office was a grave error on his part. Now you will have to satisfy certain legal and procedural formalities to prove that you are his legally wedded wife and that your children were born out of marriage with him.

37) MY HUSBAND HAS BEEN DECLARED AS A DESERTER AND DISMISSED FROM SERVICE. HOWEVER, I FEEL THAT HE IS MISSING AND HAS PROBABLY DIED IN UN-FORTUNATE CIRCUMSTANCES. I HAVE NO MONEY AND NO ONE IS THERE TO LOOK AFTER ME. PLEASE ADVISE AND HELP ME.

Desertion is a serious offence for any fighting force. Therefore, till your husband is a deserter no financial benefits can be given to you. Since you feel that he is not a deserter and he might have died under un-fortunate circumstances, the RO will write to the last parent unit of your husband to carry out a fresh Court of Inquiry into this matter. If based on this inquiry, it emerges that your husband is not a deserter but a missing/ presumed dead person then your case for Family Pension would be considered. In addition to this provision, you also have the option to go to a court of law (after

seven years of your husband presumably being missing) under section 108 of Indian Evidence Act. If the court declares your husband as a missing / presumed dead person, then again your case for Family Pension could be considered. However, please be informed that any deliberate attempt by you for wrongful financial gains by willfully hiding the fact of his desertion can subsequently result in criminal proceedings against you.

38) I AM AN EMPLOYED LADY WITH STATE/CENTRAL GOVERNMENT, MY HUSBAND HAS EXPIRED, SINCE I AM EARNING A HANDSOME SALARY, WILL I GET FAMILY PENSION OR NOT?

Yes, you are entitled for Family Pension of your deceased husband along with applicable rate of Dearness Relief irrespective of your pay scale.

39) WHAT IS THE PROCEDURE FOR DRAWING PENSION OF A MENTALLY/ PHYSICALLY HANDICAPPED PENSIONER?

In order to protect the interest of the pensioner certain checks and balances are there in this procedure. Please write to the record office for a detailed advice on this matter.

40) CAN A WIDOW OF A MILITARY PENSIONER WHO WAS RE-EMPLOYED IN PENSIONABLE CIVIL SERVICE, ELIGIBLE TO DRAW TWO FAMILY PENSIONS, FROM BOTH MILITARY & CIVIL?

Consequent upon issue of GOI,MOD No. 01(05)/2010-D(pen/Pol) dated 17.01.2013 family of Armed forces personnel who got re -employed in Civil Department/PSUs/ Autonomous bodies/Local funds of central/state Govt. after getting retired from military service and were In receipt of military pension till death , shall be allowed to draw family pension from military service in addition to the family pension, if any authorized from the re-employed civil dept. subject to fulfillment of other prescribed conditions as hither to fore. The provision of above letter are applicable to the Armed Forces Personnel who got discharged/retired/invalided out from service w.e.f. 24.09.2012 or thereafter. Benefit of this provision has also been allowed in past cases. However the financial benefits shall be granted from 24.09.2012 only.

11.4 INCOME TAX EXEMPTION RELATED

41) I AM A WIDOW AND GET PENSION. IS MY PENSION TAXABLE?

The Family pension income shall be taxable in your hands as “income from other sources”. You could claim a deduction of one-third per cent of such pension income or Rs.15, 000, whichever is lower.

Any family pension received by any member of the family of an individual who has been in service of the Central or state government and has been awarded specified gallantry awards is exempt from tax. Similarly, any family pension received by the widow or children or nominated heirs of a member of the armed forces (including Para-military forces) of the union, where the death of such member has occurred in the course of operational duties, subject to some prescribed conditions, is exempt from tax. If the family pension received by you does not fall in the above excluded category, then the net pension income shall be taxable in your hands as per your tax slab rate, depending on your other taxable income.

Pension is a retirement benefit; this is taxed as salary in the hands of the employee.

Tax is deductible under section 192 of income tax act on payment.

Family pension received by the dependence of the employee is taxable under the head income from other source.

TDS is not deductible on family pension as it is not covered under section 192 of the Income tax act.

Exemption under section 10 (18) if any income by way of pension / family pension shall be exempt if such individual has been in the service of central government/ state government and has been awarded Param Vir Chakra (PVC) or Maha Vir Chakra (MVC) or Vir Chakra (VC) or such other Gallantry awards as may be notified.

Exemption of family pension received by the family members of armed forces (including paramilitary forces) personnel killed in action in certain circumstances 10 (19).

42) I AM A WIDOW AND AM 56 YEARS OLD GETTING FAMILY PENSION. I GET MY PENSION AS A SOLE BENEFICIARY AFTER THE SUDDEN DEATH OF MY HUSBAND DURING HIS SERVICE. HE WAS SERVING AS CLASS I OFFICER IN CENTRAL GOVERNMENT EMPLOYMENT IN CIVILIAN CAPACITY. HE PASSED AWAY IN MAY 2006. MY PENSION PER MONTH COMES TO AROUND RS. 29000/- I HAVE NO OTHER SOURCE OF INCOME. MY QUERIES ARE

- 1. As a pensioner am I liable for paying income tax in the receipt of family pension?**
- 2. Am I entitled to any deductions like medical expenses etc.?**
- 3. Am I entitled to any standard deductions like other tax payers?**
- 4. As I am staying alone in a rented premises, is the rent paid is entitled to exemption from gross income?**

1. Income from Family Pension is taxable as 'income from other sources' and is subject to a fixed deduction of 1/3rd of pension or Rs. 15000.00 whichever is lower u/s 57(ii)(a) of the Act. You are also entitled to basic exemption as per your age, at the rates as notified for the current financial Year.

2. Deduction on account of medical expenses is allowed under section 80D of the Act if you have secured a health insurance policy and is paying premium towards such medi-claim policy. The maximum amount allowed is Rs. 15000/- a year. In case you are suffering from certain notified diseases, you can also claim expense incurred on the treatment of such disease. The maximum amount allowed as deduction is Rs. 40000.00 per year u/s 80DDB of the Act.

3.No, except as stated above and of course basic exemption limit.

4.Rent paid by you in excess of 10% of your total income is allowed as deduction u/s 80GG of the Act subject to maximum of Rs. 2000.00 per month or 25% of your total income whichever is lower.

11.5 IMPLEMENTATION / DISBURSEMENT RELATED

43) I AM DRAWING FEWER PENSIONS THAN MY JUNIOR WHO IS OF THE SAME RANK?

Pension will be same only if both of you are of the same rank, same group and qualifying service with same emoluments. Pension will not be similar

1. If you are a pre-2006 Retiree and your junior is Post 2006 retiree.

2. If he is regular army personnel and you are DSC or TA personnel.

3. If still everything is the same and you are drawing lesser pensions, please write to your Record Office duly quoting your Regimental number PPO no. and other details.

44) MY COMMUTED PENSION HAS NOT BEEN RESTORED THUS FAR?

The commuted portion of pension is required to be restored 15 years from the date of payment of capitalized value of pension. This restoration is required to be done by the PDA automatically without any application from pensioner or authorization from any agency. If your commuted portion of pension has NOT been restored even after 15 years, please write to your PDA (Bankers) who will do the needful.

45) THE BANK IS MAKING SOME RECOVERY FROM MY MONTHLY PENSION OR BANK SAYS THAT THEY HAVE ADJUSTED MY ARREARS TOWARDS OVER PAYMENT. WHAT IS THE CORRECT RULE POSITION?

In case your pension had been fixed wrongly or if any over payment has been found out during inspection/ spot audit etc., the bank is empowered to recover the overpayment in monthly installments at 1/3rd of your pension entitlements. At the same time, Government orders clearly state that any arrears due shall be adjusted in full against the overpayment and only the remaining arrears to be paid. Therefore the action of the bank is in order. You are however empowered to request the bank to give information on the period and quantum of overpayment, propos monthly recovery etc. for which the bank will give a suitable reply in writing. You can also request the banker to reduce the monthly recovery in case you are in financial difficulties which will be considered by the Bank'

46) I WAS DRAWING BOTH SERVICE ELEMENT AND DISABILITY ELEMENT. MY DISABILITY ELEMENT SUDDENLY STOPPED. WHY?

Disability element of pension is payable only up to the period that has been notified in the PPO/Corrigendum PPO. You are required to write to your Record Office for arranging Reassessment Medical Board for further assessment of your disability'.

47) WHETHER MY WIFE WILL AUTOMATICALLY RECEIVE FAMILY PENSION AFTER MY DEATH?

If your wife's name is also notified jointly in the PPO, then the PDA is duty bound to commence family pension to your wife on your demise on production of death certificate. In case joint notification is not available, your wife has to apply for grant of family pension after your demise which may take around six months to finalize, if the documentation is in order. Please therefore immediate action to apply for endorsement of family. Write to your Record Office who will be able to guide you further.

48) CAN A PENSION ACCOUNT BE OPENED IN ANY BRANCH OF ANY BANK?

No, a pension account cannot be opened in any branch of any bank. There is a list of public sector and private sector banks in each State in which a pension account may be opened. For latest information about the list please visit the website of Central Pension Accounting Office, <http://www.cpaio.nic.in/>.

49) I AM IN RECEIPT OF BOTH MILITARY PENSION AND CIVIL PENSION. WHETHER MY WIFE WILL ALSO GET TWO FAMILY PENSIONS?

Yes. The earlier position that only one family pension, can be drawn, even when the deceased pensioner was drawing two pensions (from both civil & defense sides) has been reversed wef 24.09.2014. Now TWO family pensions can now be drawn by the eligible family pensioner.

50) I AM IN RECEIPT OF MILITARY PENSION. I AM ALSO IN RECEIPT OF EPF PENSION. WHETHER MY WIFE WILL GET BOTH FAMILY PENSIONS?

YES. Your wife can draw both military family pension as well as EPF family pension. This is because EPF is basically your contribution based on which pension/family pension is given by the Regional Provident Fund Commissioner.

51) I AM IN RECEIPT OF MILITARY PENSION AND CIVIL PENSION. FAMILY PENSION IS NOTIFIED IN THE CIVIL SIDE. BUT I WANT MY WIFE TO DRAW FAMILY PENSION FROM DEFENCE SIDE AFTER MY DEATH. WHAT SHOULD I DO?

Effective from 24.09.2014, family pension can be drawn from both the civil and defence side. The question of option no longer exists.

52) PLEASE CLARIFY REGARDING RECOVERY OF INCOME TAX FROM PENSION.

If you fall in the Income Tax bracket, your PDA will intimate the total tax payable and recover the same in equal monthly installments. It is your duty to provide proof of savings to the PDA for calculation of income tax. Please also provide your PAN number to the PDA. The following categories of pensioners are exempt from Income Tax:

- ❖ Disability pensioners (whole of service element and disability element is exempt from tax)
- ❖ Pensioners in receipt of Liberalized Family pension.
- ❖ Gallantry award winners.

53) WHAT IS MEANT BY ANNUAL IDENTIFICATION?

Every pensioner/ family pensioner is required to present himself/herself once in a cycle of 12 months, before the Pension Disbursing Agency for continuance of pension. This is normally done during the month of November, every year.

54) I HAVE NOT SUBMITTED MY LIFE CERTIFICATE BUT HAVE NOT DRAWN MY PENSION FOR TWO YEARS. MY PDA SAYS THAT MY PENSION HAS BECOME TIME-BARRED. WHAT DOES THAT MEAN?

Pension not drawn for 12 months becomes time-barred. Time bar waiver sanction is required for payment of arrears of the period which was not drawn. The complete procedure for resumption of pension and drawal of arrears is explained separately.

55) I HAVE LOST MY PENSION BOOK SENT BY THE PENSION SANCTIONING AUTHORITY. HOW WILL I GET A DUPLICATE ALONG WITH THE ORIGINAL PPO?

In case of loss of pension book, please report to the nearest Police Station and lodge an FIR. In case the police authorities are not able to trace your pension book, please get a suitable certificate from the Police Authorities and submit the same to your Pension Disbursing Agency. Duplicate Pension Book will be issued by the PDA and Rs.10/-will be deducted from the pension for the subsequent month.

NOTE: Duplicate Pension Books are generally available only with the DPDOs (and not Public Sector Banks).

56) I HAVE LOST MY DISCHARGE BOOK. HOW WILL I GET A DUPLICATE DISCHARGE BOOK?

In case of loss of discharge book, please report to the nearest Police Station and lodge an FIR. In case the police authorities are not able to trace your discharge book, please get a suitable certificate from the Police

Authorities and submit the same to your Record Office, who will issue a duplicate discharge book.

57) I WAS HOLDING THE RANK OF HAVILDAR AT THE TIME OF DISCHARGE, BUT I HAVE BEEN GRANTED PENSION ONLY FOR THE RANK OF NAIK. WHY?

As per extant orders, one has to hold the Rank and group for ten months to be able to get pension for that rank and group. Therefore, if you have not held the rank of HAVILDAR for 10 months, you will be granted pension for the rank of NAIK only. Up to 3 months shortfall can be condoned. be condoned at the discretion of the competent authority.

AN OPINION: This is a selective restriction placed only on PBORs. Surprisingly, no such restriction was there for any other pensioners. Their pension was calculated on the Rank / Post held by them at the time of retirement on the basis of RE last drawn or Average of RE drawn for TEN months preceding retirement, whichever is beneficial. A couple of AFTs have ruled against this restriction and we have also taken up the issue with the PMO, pleading to extent this benefit to the Pre- 2006 pensioners as well.

58) My son died in service and my daughter in law has been granted special family pension. However, she is refusing to live with us and ill-treating us. What can I do?

Special family pension is intended for the benefit of the entire family. You can therefore write to your Record Office based on which an investigation will be carried out by the Army Recruiting Office. Based on the report, the competent authority will divide the special family pension in the ratio as he deems fit.

59) I AM DRAWING PENSION. MY WIFE HAS ALREADY PREDECEASED. I HAVE ONLY ONE SON AND HE IS UNMARRIED AND MENTALLY CHALLENGED. HOW WILL HE GET FAMILY PENSION HIM?

Joint notification of family pension in favour of sons / daughters is NOT permissible. In this case, family pension will be granted to your son as and when the contingency arises. You have to do the following now:

Write to your Head of Office informing of your wife's death and also enclose Medical Certificate of your son issued by a duly constituted Medical Board (comprising of Government doctors only). Your Office will make a note of it in your Service Book/ file and thereafter Pension Sanctioning Authority will in turn record name of child in PPO. As and when the contingency arises,

he may apply for family pension (through a guardian, if need be) which will be sanctioned at that time.

60) I HAVE CHANGED MY NATIONALITY AND BECOME A US CITIZEN. WILL MY PENSION BE STOPPED?

Change of nationality has no bearing on continuance of pension. However, you need to inform your pension disbursing agency of the change of nationality for their record. You will continue to get pension + dearness relief.

61) I AM A MILITARY PENSIONER RE-EMPLOYED IN A BANK FROM 01.01.1991 ONWARDS. AM I ENTITLED TO DR AND FMA?

No dearness relief (DR) is admissible to re-employed pensioners / employed family pensioners till 17.7.97. DR is admissible from 18.7.97 onwards subject to fulfillment of the conditions laid down. Fixed Medical allowance (FMA) is not payable during the period of re-employment.

62) I AM A DOUBLE PENSIONER (DEFENCE & CIVIL). AM I ENTITLED FOR TWO FIXED MEDICAL ALLOWANCES AND FACILITIES?

NO. Medical allowance is payable on only one pension.

63) PLEASE EXPLAIN IN DETAIL ABOUT FIXED MEDICAL ALLOWANCE (FMA).

For post 1.4.2003 retirees, ECHS is mandatory.

For pre 1.4.2003 PBOR retirees: They can either enroll in ECHS (in which case the FMA will be stopped from the month of joining ECHS) or opt for drawal of FMA in lieu of ECHS.

Change of option once in a lifetime is permissible (viz., persons drawing FMA can choose to enroll in ECHS and vice versa)

Re-employed pensioners are not entitled for FMA. However, they can choose to enroll in ECHS

64) MY BANK HAS SUDDENLY STOPPED MY PENSION FOR THE LAST TWO MONTHS. WHEN ASKED FOR REASONS, THEY TOLD ME THAT MY FILE HAS BEEN MISPLACED AND NOT TRACEABLE. WHAT SHOULD I DO?

Suspension / stoppage of pension for the reason that the Bank has misplaced the case file is NOT correct. The proper course of action for the Bank would be to send loss certificate to the Pension Sanctioning Authority

for obtaining duplicate PPO and writing to Record Office and obtaining a duplicate copy of the Descriptive Roll. The pensioner cannot be put to hardship just because the bank has misplaced the file.

65) MY LATEST CORRIGENDUM PPO HAS BEEN LOST IN TRANSIT. HOW CAN THE BANKS OBTAIN A DUPLICATE PPO?

Loss certificate to be sent to the concerned Sections as follows:

IN CASE OF ARMY PERSONNEL	Loss Certificate should be sent to PPO Section, PCDA, Allahabad
IN CASE OF IAF PERSONNEL	Loss certificate will be submitted to JCDA(AF) New Delhi
IN CASE OF NAVY PERSONNEL	Loss certificate will be submitted to PCDA (Navy) Mumbai.

66) WHILE REPRESENTING MY GRIEVANCES TO VARIOUS OFFICES, WHAT SHOULD I DO?

No representation can be answered by the concerned Office without looking into your file. The files are maintained in different ways in different Offices.

IN RECORD OFFICES	Files are maintained Regimental/ Service number wise
IN PCDA (P)	Files are maintained PPO number wise
IN DPDOS	Files are maintained TS/PS number wise
IN BANKS (CPPC)	Files are maintained Branch wise, SB account number wise

Therefore, the respective number (Regt Number/ Service Number/ PPO Number/ SB Account Number etc.) has to be invariably quoted.

67) I AM A PSU ABSORBED PERSONNEL, WHO HAS BEEN GRANTED 1/3RD RESTORED PENSION. MY PENSION HAS NOT YET BEEN REVISED AS PER 7CPC ORDERS. WHAT DO I DO?

In respect of PSU absorbers who have been granted 1/3rd restored pension, their revised restored pension w.e.f. 1.1.2016 will suo-moto, be revised by the Pension Sanctioning Authority and notified through a Corrigendum

PPO. In case your pension has not been revised thus far, please write to the PSA & PDA duly quoting the original PPO Number.

11.6 FAQs ON JOB RESERVATION FOR EX SERVICEMEN (BY DOPT)

The Department of Personnel and Training (DOPT) New Delhi has issued the comprehensive F.A.Q. (Frequently Asked Questions) on the Reservation Policy for Ex Service Men as follows:

68) WHAT IS THE POLICY OF RESERVATION FOR EX-SERVICE MEN?

The policy of reservation for Ex-servicemen is governed by the Ex-servicemen (Re-employment in Central Civil Services and posts) Rules, 1979. These rules apply to all the Central Civil Services and Posts, Group "C" and Group "D" and the posts of the level of Assistant Commandant in all Para military forces.

69) WHAT IS THE PERCENTAGE OF RESERVATION PROVIDED TO EX-SERVICEMEN?

Ten percent of the vacancies in the posts of the level of Assistant Commandant in all Para military forces, ten percentage of the vacancies in each of the categories of Group 'C' and of such posts in Group 'C' services, including permanent vacancies filled initially on a temporary basis and temporary vacancies which are likely to be made permanent or are likely to continue for three months and more, to be filled by direct recruitment in any year are reserved for ex-servicemen;

Provided the percentage of reservation so specified for ex-servicemen in a category of post shall be increased and decreased in any one recruitment year to the extent to which the total number of vacancies reserved for ex-servicemen, Scheduled Castes and Scheduled Tribes (including the carried forward reservation for Scheduled Castes and Scheduled Tribes) and for any other categories taken together, falls short or is in excess, as the case may be, of fifty percent of the vacancies in that category of posts filled in that year;

Provided further that in case of an increase in the reservation for the ex-servicemen under the preceding proviso, the additional vacancies so made available for them shall be utilized first for the appointment of disabled ex-servicemen and if any such vacancies still remain unfilled thereafter the same shall then be made available to the ex-servicemen.

70) WHAT IS VERTICAL RESERVATION AND WHAT IS HORIZONTAL RESERVATION?

Reservation for backward classes of citizens (SCs, STs and OBCs) is called vertical reservation and the reservation for ex-servicemen is called horizontal reservation. Horizontal reservation cuts across vertical reservation (in what is called inter-locking reservation) and persons selected against ESM quota have to be placed in the appropriate category viz. SC/ST/OBC/General Candidates depending upon the category to which they belong in the roster meant for reservation of SC/ST/OBCs. To illustrate, if in a given year there are two vacancies reserved for ex-servicemen and out of two ex-servicemen appointed, one belongs to a Scheduled Caste and the other to general category then the ESM belonging to SC category shall be adjusted against the SC point in the reservation roster and the general candidate against unreserved point in the relevant reservation roster. In case none of the vacancies falls on point reserved for the SCs, the ex-servicemen belonging to SC shall be adjusted in future against the next available vacancy reserved for SCs.

Since the ex-servicemen have to be placed in the appropriate category viz. SC/ST/OBC/General in the roster meant for reservation of SC/ST/OBCs, the application form for the post should require the candidates applying under the quota reserved for ex-servicemen to indicate whether they belong to SC/ST/OBC or General category.

71) WHAT IS THE DEFINITION OF EX-SERVICEMAN?

The Ex-servicemen (Re-employment in Central Civil Services and posts) Rules, 1979 as modified by the Gazette Notification dated 27th October, 1986, defines ex-serviceman as a person who has served in any rank whether as combatant or non-combatant in a Regular Army, Navy and Air Force of the Indian union and

Who retired from such service after earning his/her pension;

Who has been released from such service on medical grounds attributable to military service or circumstances beyond his control and awarded medical or other disability pension;

Who has been released, otherwise than on his own request, from such service as a result of reduction in establishment

Who has been released from such service after completing the specific period of engagements, otherwise than at his own request or by way of dismissal or discharge on account of misconduct or inefficiency, and has been given a gratuity; and includes personnel of the Territorial

Army of the following categories, namely :

- a) Pension holders for continuous embodied service;
- b) Pensions with disability attributable to military service;
- c) Gallantry award winners.

As per the clarification issued in the Notification No. 36034/5/85-Estt (SCT) dated 27.3.1987 any person who has been released up to 30th June, 1987

✚ At his own request after completing 5 years' service in the Armed Forces of the Union;

✚ After serving for a continuous period of six months after attestation, otherwise at his own request or by way of dismissal or discharge on account of misconduct or inefficiency or has been transferred to the reserve pending such release shall also deem to be an ex-serviceman.

72) WHAT ARE THE RELAXATIONS/CONCESSIONS AVAILABLE TO EX-SERVICEMAN?

For appointment to vacancies in any Group C or Group D Posts in Central Government, an ex-serviceman shall be allowed to deduct the period of actual military service from his actual age and if the resultant age does not exceed the maximum age limit prescribed for the post for which he is seeking appointment by more than three years, he shall be deemed to satisfy the condition regarding age limit.

The upper age limit shall be relaxed by the length of military service increased by three years in the case of ex-servicemen and commissioned officers including ECOs/SSCOs for appointment to any vacancy in group A and Group B services/posts filled by direct recruitment otherwise than on the results of an open all India Competitive Examination held by the UPSC.

For appointment to any vacancy in group A and Group B services/posts filled by direct recruitment on the results of an All India Competitive Examination held by the UPSC ex-servicemen and commissioned officers including ECOs/SSCOs who have rendered at least 5 years military service and have been released (1) on completion of assignment (including those whose assignment is due to be completed within 1year) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency, or (2) on account of physical disability attributable to military service or on invalidment, shall be allowed maximum relaxation of five years in the upper age limit.

RELAXATION IN EDUCATIONAL QUALIFICATIONS: For appointment to any reserved vacancy in group C Posts, the appointing authority may, at its discretion, relax the minimum educational qualification, where such qualification prescribed is a pass in the Middle School education or any lower examination, in favour of ex-servicemen who have put in at least 3 years' service in the Armed Forces of the Union and who are otherwise considered fit and suitable for appointment to such posts, in view of their experience and other qualification.

For appointment to any reserved vacancy in Group C Posts, to be filled partly by direct recruitment and partly by promotion or transfer where the minimum qualification or technical qualification prescribed for appointment by direct recruitment is higher than that prescribed for promotes or transferees, an Ex-servicemen shall be deemed to satisfy the prescribed education or technical qualification if he is

(i) Satisfied the education or technical qualification prescribed for direct recruitment to the post from which promotion or transfer to the post in question is allowed;

(ii) Has identical experience of work in a similar discipline and for the same number of years in the Armed Forces of the Union, as prescribed for promotes or transferees.

73) IS THE BENEFIT OF RESERVATION AVAILABLE TO THE EX-SERVICEMAN, WHO HAS ALREADY JOINED A CIVIL APPOINTMENT?

An ex-serviceman who has already secured employment under the Central Government in Groups C and D will be permitted the benefit of age relaxation as prescribed for ex-servicemen for securing another employment in a higher grade or cadre in Group C and D under the Central Government. However, such candidate will not be eligible for the benefit of reservation for ex-servicemen in the Central Government jobs.

However, if an ex-serviceman applies for multiple vacancies before joining any civil employment, he or she can avail the benefit of reservation as ex-serviceman for any subsequent employment. In order to avail this benefit, the ex-serviceman must, as soon as he joins any civil employment, give a self-declaration to the employer concerned about the date-wise details of application for various vacancies he had applied for before joining the initial civil employment. This benefit would be available only in respect of vacancies which are filled on direct recruitment and wherever reservation is applicable to ex-servicemen.

74) CAN A VACANCY RESERVED FOR EX-SERVICEMAN IS FILLED BY GENERAL CANDIDATE?

No Vacancy reserved for ex-servicemen in a post to be filled otherwise than on the results of an open competitive examination shall be filled by the appointing authority by any general candidate, until and unless that the said authority;

- | |
|--|
| <ul style="list-style-type: none">✚ Has obtained a “non - availability Certificate” from the employment exchange (where a requisition is placed on an employment exchange) |
| <ul style="list-style-type: none">✚ Has verified the non- availability of a suitable candidate by reference to the Director General Resettlement and recorded a certificate to that effect; |
| <ul style="list-style-type: none">✚ Has obtained approval of the Government. |
| <ul style="list-style-type: none">✚ In case of number of posts reserved for ex-servicemen is not filled by candidates who are ex-servicemen the number of posts not so filled can be added to the number of posts falling to the share of ex-servicemen in the next year. However, addition will be subject to adjustments with the reservation available for the other categories in accordance with the general policy of the Government and also subject to the upper ceiling and 50 % of the total vacancies being reserved. |

11.7 AIR, RAIL TRAVEL & SAINIK ARAMGRAH

75) WHAT IS THE AIR TRAVEL CONCESSION ENTITLEMENT FOR EX-SERVICEMEN?

Ex-servicemen are given 50% concession in base airfare.

76) WHAT ARE THE RAIL TRAVEL CONCESSIONS AVAILABLE FOR EXSERVICEMEN?

NIL




77) WHAT IS THE DD QUOTA AUTHORISATION FOR THE ESM AT VARIOUS MOVEMENTS CONTROL OFFICES?

The instruction for allotment of DDQ to Ex Servicemen is laid down in Para 16 of Appendix E to SAO 7/S/84 is reproduced below:-

“DD Quota is primarily meant for serving defence personnel and allotted on ‘first-come first-served’ basis. Ex-servicemen can only be extended the facility of DD Quota after the demands of serving personnel have been met. Unfilled quota can be made available to Ex-servicemen on first-come first-serve basis. MCOs, however, will extend all possible assistance and courtesy to make arrangements for their accommodation through railways”.

78) WHAT IS THE ACCOMMODATION AUTHORIZATION FOR EX-SERVICE MEN IN SAINIK ARAMGRAHS?

As per Army Order 57/2001/Q Mov., the facility of Sainik Aramgrah can be granted to ex-servicemen only in the following cases:-

- | |
|--|
|  When called to appear before pension appeal board. |
|  When called to appear before medical board. |
|  When called to appear for an interview with senior officers at the Army Command, Area and Sub Area HQ. |

79) WHAT IS THE ACCOMMODATION AUTHORIZATION FOR EX-SERVICEMEN IN TRANSIT CAMPS?

NIL

11.8 CENTRAL GOVT. CONCESSIONS & BENEFITS

80) WHAT ARE THE EDUCATIONAL CONCESSIONS AVAILABLE TO ESM?

Education concessions which were till now admissible to the children of Armed forces personnel killed/ missing or permanently disabled in 1962, 1965, 1971 wars, operations Pawan and Meghdoot have now been extended to the children of the Armed Forces personnel killed/ declared missing or permanently disabled during all post MEGHDOOT operations in India and abroad including counter Insurgency operation, vide GOI, MOD letter No. 9 (1)/ 703/Edu Concessions/ D(Res) dated 06.08.2003.

81) WHAT ARE THE CONCESSIONS FOR ADMISSION INTO MBBS/BDS COURSES COLLEGE TO DIFFERENT CATEGORIES OF ESM?

At present around 30 seats in MBBS and 1-3 seats in BDS (subject to allotment by Min. of Health) are available through KSB for wives/ widows and wards of categories of Defence personnel in the following order of priority :-

(a) Killed in action

(b) Disabled in action & boarded out from service.

(c) Died while in service with death attributable to military service.

(d) Disabled in service and boarded out with disability attributed to military services.

(e) Gallantry Awarded / Distinguished service Awarded.

82) WHAT ARE THE CONCESSIONS AVAILABLE TO THE WARDS OF ESM ON ADMISSION TO IITS?

A joint entrance examination is conducted every year by the IITs for admission to the IITs at Mumbai, Delhi, Kanpur, Kharagpur, Madras, Banaras Hindu University Institute of Technology and Roorkee. Two seats in the above institutes are earmarked for preferential allotment of choice of stream to children of the Defence/Para Military Force personnel killed or permanently disabled in action. Such candidates are however required to qualify in the joint entrance examination.




83) WHAT ARE THE RAIL TRAVEL CONCESSIONS AVAILABLE TO ESM & THEIR FAMILIES?

1. Government of India have announced free rail travel in I-Class / II-AC Class to the recipients of PVC, Ashok Chakra, MVC, Kirti Chakra, VrC and Shourya Chakra and the widows of posthumous winners of these Gallantry Awards along with a companion. (Ministry of Railway letter no. E (WO 96PS 5-6/22 Dated 23 Feb 96). The facilities are available through Railway authorities.

2. 75 percent concession in rail fare travel in II Class is available to War widows including those of IPKF and Kargil casualties. This concession can be availed on production of the I-Card issued by the KSB.

84) WHAT ARE THE AIR TRAVEL CONCESSIONS AVAILABLE TO ESM & THEIR FAMILIES?

AIR INDIA (ONLY FOR DOMESTIC TRAVEL)

 75% concession to recipients of the Gallantry awards
 25% concession to permanently disabled officers who have been invalidated out of service and the dependents members of their families.
 35% concession to War widows of post-Independence era.

PRIVATE AIRLINES (ONLY FOR DOMESTIC TRAVEL)

All ESM and their dependent family members are given 50% discount in basic air fares for domestic travel, by some of the Private Airlines like (1) indigo (2) spice jet etc. The discount can be availed as follows:

STEP:1	While booking the tickets online, a column would appear for indicating the category as defence personnel, which include ESM& dependent family members.
STEP:2	Click in the box and provide the ESM Card number.
STEP:3	Accept the terms & conditions applicable by clicking the box provided and book the ticket.
STEP:4	Carry the ESM ID Card while travelling.

85) WHAT ARE THE CONCESSIONS AVAILABLE TO ESM IN TELEPHONE FACILITIES?

The following categories of subscribers are exempted from payment of registration charges and installation charges for priority telephones connection under Non-OYT/ Special Category and are entitled to 50% concession in normal rental charges. However, Gallantry Award Winners are entitled to full concession in normal rental charges. (Authority: Ministry of Communication, department of Telecom Services Letter No. 2-47/92-PHA dated 19 March 93 circular No. 7/2000 dated 13 June 2000 and 2-47/92-PHA dated . 18 September 2000):-

1. Gallantry Award Winners in the three Services(PVC, Ashok Chakra, MVC, KC, VrC, & SC)
2. War Widows
3. Disabled Soldiers.

11.9 CSD CANTEEN RELATED

86) WHO ARE ELIGIBLE FOR CSD CANTEEN FACILITIES?

The Ministry of Defence, Government of India, has revised the monthly monetary limits authorized for all ranks of armed forces for purchase of grocery items from the Canteen Stores Department (CSD) outlets. The Canteen Stores Department is headquartered in Mumbai (Adelphi, 119 Maharshi Karve Road, Mumbai 400020, Maharashtra). The CSD operates 5 regional offices, 34 area depots and 3,825 canteen stores (including more than 3,400 Unit-Run-Canteens or URCs) all over India to sell consumer goods to the serving and retired defence personnel. Canteen Stores Department outlets caters not just to the serving and retired personnel (and their families) of Indian Army, Indian Navy, and Indian Air Force but also to Territorial Army units, Indian Coast Guard, General Reserve Engineering Force (GREF), NCC Units at Group HQ level, CDA staff, Indian Ordnance Factories, Embarkation HQs, civilian government employees paid from defence estimates and Para-military forces under operational or administrative control of the Indian Army. The Canteen Stores Department maintains an inventory of more than 2,800 items, which cover a wide range of household items from groceries to cars. Usually, the items are purchased by CSD in bulk and sold at concessional rates (without taxes), compared with retail prices. The prices of CSD are low as the items sold to defence personnel are exempt from taxes.

87) WHAT ARE THE MONTHLY MONETARY LIMITS AUTHORIZED FOR DEFENCE PERSONNEL FOR BUYING GROCERIES FROM THE CSD CANTEENS?

With effect from June 01, 2015, following will be the new monetary limits for buying Non-AFD Items (groceries and low value items) and AFD (Against Firm Demand) Items from the CSD stores:

No	Rank/Cat	Monthly Limit (Value items below Rs. 750/- per item) (A)	Liquor Card (B)	Total (A+B)	Annual Limit (AFD Items value of items above Rs.750/- per items)
(a)	Oftrs & eqvl	Rs.11000/-	Rs.2500/-	Rs.13500/-	Rs.100000/-
(b)	JCO granted Hony Commission & eqvl	Rs.11000/-	Rs.2500/-	Rs.13500/-	Rs.100000/-
(c)	JCOs & eqvl	Rs.8000/-	Rs.2500/-	Rs.105000/-	Rs.75000/-
(d)	OR & eqvl	Rs.5500/-	Rs.2500/-	Rs.8000/-	Rs.55000/-
(e)	Def Civ PB 3&S	Rs.11000/-	NA	Rs.11000/-	Rs.100000/-
(f)	Def Civ PB 2	Rs.8000/-	NA	Rs.8000/-	Rs.75000/-
(g)	Def Civ PB 1	Rs.5500/-	NA	Rs.5500/-	Rs.55000/-

11.10 ASSURED DIGNIFIED LAST RITES SCHEME

88) WHAT DOES 'ADLR' MEAN?

It is all about assured dignified last rites to an Officer / Soldier, who is attached to an URC/CSD canteen.

89) HOW IS THIS HONOR BESTOWED?

A group of uniformed soldiers are detailed to go to the place where last rites are to be performed. They honour the departed soul and give a token amount of Rs. 5000/- (7500/- in the case of air warriors) to the dependent. This ensures that no matter what legacy, a soldier has left behind, his mortal remains is not denied the honour. It is the gratitude shown for the service that the soldier has rendered to this great nation.

11.11 DEFENCE WIVES WELFARE ASSOCIATIONS RELATED

90) WHAT IS AFWWA?

The Air Force Wives' Welfare Association (AFWWA) was established in 1970 as a welfare arm of the Indian Air Force. The Association has done much for the benefit of the families of serving and retired personnel of the Indian Air Force.

91) WHAT ARE THE WELFARE ACTIVITIES UNDERTAKEN BY THE AFWWA?

As part of the rehabilitation programs for mentally and physically challenged children of above 18 years of age, AFWWA has setup a number of different scholarship schemes meant for physically and mentally challenged children covering school education as well as higher and professional education.

Silver Jubilee Merit Scholarship.

Air Chief Marshal PC Lal Memorial Scholarship for physically and mentally challenged children.
--

Flt Lt MS Sareen Memorial Scholarship for two physically and mentally challenged children studying in the special wing of Air Force Golden Jubilee Institute, New Delhi/ Vocational schools for them.

92) WHAT IS AWWA?

Army wives welfare association (AWWA) was established as a welfare wing of Indian Army to undertake various welfare activities for the families of serving and retired army personnel.



93) WHAT ARE THE IMPORTANT WELFARE ACTIVITIES UNDERTAKEN BY THE AWWA?

EX-GRATIA GRANT: A one-time grant of Rs 10,000/- 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 paid initially 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 submits consolidated details of all such cases to Central AWWA. Central AWWA prepares the required cheque for the concerned unit and sends it through the Command AWWA channel.

DISASTAR RELIEF FUND: AWWA also supports Nation Building efforts during disaster relief. Funds through corpus and by synergizing with various NGOs and Government 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, along with 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.

EDUCATION GRANT: Education grant 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 grant by AWWA.

EX-SERVICEMEN & WIDOWS:

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

- ✚ Scholarship for children of disabled soldiers invalidated 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.
- ✚ Any other deserving cases at the discretion of President AWWA.

94) WHAT IS NWWA & WHAT ARE THE IMPORTANT WELFARE ACTIVITIES UNDERTAKEN BY NWWA?

Navy Wives Welfare Association (NWWA) is the welfare wing of Indian Navy, established to undertake welfare activities meant for the widows and family members of the serving and retired naval personnel. In the year 1985, Mrs Meera Tahiliani, the then President, took the initiative and set in motion, events which led to the change over from Naval Officers Wives Welfare Association (NOWA) to Navy Wives Welfare Association (NWWA). The evolution from NOWA to NWWA marked a significant stage in the process of democratization of the Association. Sailors' wives were integrated with equal rights of membership.

11.12 WILL & SUCCESSION CERTIFICATE RELATED

95) WHAT IS A WILL?

Will is a legal expression of disposing one's possession as per his/her wish after death. If a person dies without making a 'Will', it is termed as 'INTESTATE'. The 'Will' is governed by Indian Succession Act 1925.

96) WHY TO MAKE A WILL?

It is never too early to execute a 'Will' and everyone is advised to do so at the earliest. When an individual gets married / re-married, he should consider executing a 'Will' in favour of his wife. No one should be compelled to make a 'Will', if for any reason he is not inclined to do so. 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.

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'. 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'.

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 bona-fide claim in the court of law. More often than not, the 'Will' is the only tool to ensure proper and dignified treatment in the old age.

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.

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'. 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 'streedhan' or the Lady's Wealth and the lady is free to dispose of the same as per her Will.

97) WHAT IS A 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.

99) WHY SHOULD ONE NEED THE SUCCESSION CERTIFICATE?

There might be occasions in which a person has died without leaving any will or valid nomination(s) in whose favour the payments could be made and/ or the benefits could be passed. Production of succession certificate by the claimants is necessary in such occasions to make sure that the right person receives the benefits/ properties/payments.

99) WHAT IS THE PROCEDURE FOR OBTAINING THE SUCCESSION CERTIFICATE?

Application for grant of a succession certificate is required to be made to the District Judge. The petition is 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 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.

100) WHAT ARE THE BENEFITS EXTENDED TO EX-SERVICEMEN BY THE STATE GOVERNMENTS?

All state governments have formulated their own welfare schemes to help the ESM belonging to and normally residing in their states. For complete details please contact the respective Zilla Sainik Boards, who are the coordinating agencies for these welfare schemes.

11.13 PENSION PAYMENT TO GOVERNMENT PENSIONERS (BY RBI)

PAYMENT OF PENSION TO GOVERNMENT PENSIONERS

Updated as on June 01, 2015

**SCHEME FOR PAYMENT OF PENSION TO GOVERNMENT PENSIONERS
BY AUTHORISED BANKS**

The Reserve Bank of India (the Reserve Bank) oversees disbursement of pension by its agency banks in respect of all Central Government Departments and some State Governments. In the process, it receives queries/complaints from pensioners in regard to fixation, calculation and payment of pension including revision of pension/Dearness Relief, transfer of pension account from one bank branch to another, etc. The Reserve Bank has analysed the queries/complaints, and put them in the form of answers to Frequently Asked Questions here. It is hoped that these will cover most of the queries/ doubts in the minds of pensioners.

101) CAN THE PENSIONER DRAW HIS/ HER PENSION THROUGH A BANK BRANCH?

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

102) WHO IS THE PENSION SANCTIONING AUTHORITY?

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

103) IS IT NECESSARY FOR THE PENSIONER TO OPEN A SEPARATE PENSION ACCOUNT FOR THE PURPOSE OF CREDITING HIS/ HER PENSION IN AUTHORIZED BANK?

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

104) CAN A PENSIONER OPEN A JOINT ACCOUNT WITH HIS/ HER SPOUSE?

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

105) WHETHER JOINT ACCOUNT OF THE PENSIONER WITH SPOUSE CAN BE OPERATED EITHER BY "FORMER OR SURVIVOR" OR "EITHER OR SURVIVOR".

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

106) WHETHER A JOINT ACCOUNT CAN BE CONTINUED FOR FAMILY PENSION AFTER DEATH OF A PENSIONER?

Yes, the banks should not insist on opening of a new account in case of Central Government pensioner if the spouse in whose favour an

authorization for family pension exists in the Pension Payment Order (PPO) is the survivor and the family pension should be credited to the existing account without opening a new account by the family pensioner for this purpose.

107) WHAT IS THE MINIMUM BALANCE REQUIRED TO BE MAINTAINED IN THE PENSION ACCOUNT MAINTAINED WITH THE BANKS?

RBI has not stipulated any minimum balance to be maintained in pension accounts by the pensioners. Individual banks have framed their own rules in this regard.




108) WHO SENDS THE PENSION PAYMENT ORDERS (PPOS) TO THE AUTHORIZED BANK BRANCH?

The concerned pension sanctioning authorities in the Ministries /Departments/ State Governments forward the PPOs to bank branches wherefrom the pensioner desires to draw his/her pension. However, on implementation of CPPCs, pension sanctioning authorities have gradually started sending PPOs to the CPPC of the bank instead of bank branch.

109) WHEN IS THE PENSION CREDITED TO THE PENSIONER'S ACCOUNT BY THE PAYING BRANCH?

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

110) CAN A PENSIONER TRANSFER HIS/ HER PENSION ACCOUNT FROM ONE BRANCH TO ANOTHER BRANCH OF THE SAME BANK OR TO THE BRANCH OF ANOTHER BANK?

-  Pensioner can transfer his/ her pension account from one branch to another branch of the same bank within the same centre or at a different centre;
-  He/ She can transfer his/ her account from one authorized bank to another within the same centre (such transfers to be allowed only once in a year);
-  He/ She can also transfer his/ her account from one authorized bank to another authorized bank at a different centre

111) WHAT IS THE PROCEDURE FOR PAYMENT OF PENSION IN THE CASE OF THE TRANSFER OF PPO TO ANOTHER BRANCH OR BANK, AS THE CASE MAY BE?

Pension will be paid for three months on the basis of the photocopy of the pensioner's PPO at the transferee (new) branch from the date of the last payment made at the transferor (old) branch. Both the branches (old and new) are required to ensure that all the required documents are received by the transferee branch within these three months.

112) IS IT NECESSARY FOR THE PENSIONER TO BE PRESENT AT THE BRANCH OF THE BANK ALONG WITH DOCUMENTS FOR THE PURPOSE OF IDENTIFICATION BEFORE COMMENCEMENT OF PENSION?

Yes. Before the commencement of pension, a pensioner has to be present at the paying branch for the purpose of identification. The paying branch shall obtain the specimen signatures or the thumb/toe impression from the pensioner.

113) WHAT IS THE PROCEDURE TO BE FOLLOWED BY THE BANK BRANCH IF THE PENSIONER IS HANDICAPPED/ INCAPACITATED AND IS NOT IN A POSITION TO BE PRESENT AT THE PAYING BRANCH?

If the pensioner is physically handicapped/incapacitated and unable to be present at the branch, the requirement of personal appearance is waived. In such cases, the bank official visits the pensioner's residence/hospital for the purpose of identification and obtaining specimen signature or thumb/toe impression.

114) HAS THE PENSIONER GOT RIGHT TO RETAIN HALF PORTION OF THE PPO FOR RECORD AND TO GET IT UPDATED FROM PAYING BRANCH WHENEVER THERE IS A CHANGE IN THE QUANTUM OF PENSION DUE TO REVISION IN BASIC PENSION, DEARNESS RELIEF, ETC.?

Yes. The pensioner has right to retain half portion of the PPO for record and whenever there is a revision in the basic pension/Dearness Relief (DR), etc. the paying branch has to call for the pensioner's half of the PPO and record thereon the changes according to government orders/notifications and return the same to the pensioner.

115) WHETHER THE PAYING BRANCH HAS TO MAINTAIN A DETAILED RECORD OF PENSION PAYMENTS MADE BY IT IN THE PRESCRIBED FORM?

Yes. The pension paying branch is required to maintain a detailed record of pension payments made by it from time to time in the prescribed form duly authenticated by the authorized officer

116) CAN THE PENSION PAYING BANK RECOVER THE EXCESS AMOUNT CREDITED TO THE PENSIONER'S ACCOUNT?

Yes. The paying branch before commencement of pension obtains an undertaking from the pensioner in the prescribed form for this purpose and, therefore, can recover the excess payment made to the pensioner's account due to delay in receipt of any material information or due to any bona-fide error. The bank also has the right to recover the excess amount of pension credited to the deceased pensioner's account from his/her legal heirs/nominees.

117) IS IT COMPULSORY FOR A PENSIONER TO FURNISH A LIFE CERTIFICATE/NON-EMPLOYMENT CERTIFICATE OR EMPLOYMENT CERTIFICATE TO THE BANK IN THE MONTH OF NOVEMBER? IF SO, HOW CAN THIS REQUIREMENT BE COMPLIED WITH?

Yes. The pensioner is required to furnish a Life Certificate / Non – Employment Certificate or Employment Certificate to the bank in the prescribed format in the month of November every year to ensure continued receipt of pension without interruption. The pensioner can also present himself / herself at any branch of the pension paying bank for being identified for issue of life certificate. In case a pensioner is unable to obtain a Life Certificate on account of serious illness / incapacitation, bank official will visit his / her residence / hospital for the purpose of obtaining the life certificate.

There have been complaints that life certificates submitted over the counter of pension paying branches are misplaced causing delay in payment of monthly pensions. In order to alleviate the hardships faced by pensioners, agency banks were instructed to mandatorily issue duly signed acknowledgements. They were also requested to consider entering the receipt of life certificates in their CBS and issue a system generated acknowledgement which would serve the twin purpose of acknowledgement as well as real time updation of records.

A pensioner having Aadhar number can alternatively submit Jeevan Pramaan, a digital life certificate introduced by the Government of India. For obtaining this, he / she will have to enroll and biometrically authenticate himself / herself by downloading the application generating digital life certificate from the website jeevanpramaan.gov.in or other means described on the website. Once digital life certificates in the form of Jeevan Pramaan are fully implemented, pension paying branches will be able to obtain information about the digital life certificate of their pensioner customers by logging on to the website of Jeevan Pramaan and searching for the certificate or by downloading through their Core Banking Systems. Pensioners will also be able to forward to their bank branches by email/SMS the relative link to their digital life certificate.

118) CAN A PENSIONER IS ALLOWED TO OPERATE HIS/ HER ACCOUNT BY THE HOLDER OF POWER OF ATTORNEY?

The account is not allowed to be operated by a holder of Power of Attorney. However, the cheque book facility and acceptance of standing instructions for transfer of funds from the account is permissible.

119) WHO IS RESPONSIBLE FOR DEDUCTION OF INCOME TAX AT SOURCE FROM PENSION PAYMENT?

The pension paying bank is responsible for deduction of Income Tax from pension amount in accordance with the rates prescribed by the Income Tax authorities from time to time. While deducting such tax from the pension amount, the paying bank will also allow deductions on account of relief to the pensioner available under the Income Tax Act. The paying branch, in April each year, will also issue to the pensioner a certificate of tax deduction as per the prescribed form. If the pensioner is not liable to pay Income Tax, he should furnish to the pension paying branch, a declaration to that effect in the prescribed form (15 H).

120) CAN OLD, SICK PHYSICALLY HANDICAPPED PENSIONER WHO IS UNABLE TO SIGN, OPEN PENSION ACCOUNT OR WITHDRAW HIS/ HER PENSION FROM THE PENSION ACCOUNT?

A pensioner, who is old, sick or lost both his/her hands and, therefore, cannot sign, can put any mark or thumb/ toe impression on the form for opening of pension account. While withdrawing the pension amount he/she can put thumb/toe impression on the cheque/withdrawal form and it should be identified by two independent witnesses known to the bank one of whom should be a bank official.

121) CAN A PENSIONER WITHDRAW PENSION FROM HIS/ HER ACCOUNT WHEN HE/SHE IS NOT ABLE TO SIGN OR PUT THUMB/TOE IMPRESSION OR UNABLE TO BE PRESENT IN THE BANK?

In such cases, a pensioner can put any mark or impression on the cheque/ withdrawal form and may indicate to the bank as to who would withdraw pension amount from the bank on the basis of cheque/withdrawal form. Such a person should be identified by two independent witnesses. The person who is actually drawing the money from the bank should be asked to furnish his/her specimen signature to the bank.

122) WHEN DOES THE FAMILY PENSION COMMENCE?

The family pension commences after the death of the pensioner. The family pension is payable to the person indicated in the PPO on receipt of a death certificate and application from the nominee.

123) HOW THE PAYMENT OF DEARNESS RELIEF AT REVISED RATE IS TO BE PAID TO THE PENSIONERS?

Whenever any additional relief on pension/family pension is sanctioned by the Government, the same is intimated to the agency banks for issuing suitable instructions to their pension paying branches for payment of relief at the revised rates to the pensioners without any delay. The orders issued by Government Departments are also hosted on their websites and banks have been advised to watch the latest instructions on the website and act accordingly without waiting for any further orders from RBI in this regard.

124) CAN PENSIONERS GET PENSION SLIPS?

Yes. As decided by the Central Government (Civil, Defence & Railways), pension paying banks have been advised to issue pension slips to the pensioners in prescribed form when the pension is paid for the first time and thereafter whenever there is a change in quantum of pension due to revision in basic pension or revision in Dearness Relief.

125) WHICH AUTHORITY THE PENSIONER SHOULD APPROACH FOR REDRESSAL OF HIS/ HER GRIEVANCES?

A pensioner can initially approach the concerned Branch Manager and, thereafter, the Head Office of the concerned bank for redress of his/her

complaint. They can also approach the Banking Ombudsman of the concerned State in terms of Banking Ombudsman Scheme 2006 of the Reserve Bank of India (details available at the Bank's website www.rbi.org.in) This is applicable only in respect of complaints relating to services rendered by banks. For other issues, the complainant will have to approach the respective pension sanctioning authority.

126) WHERE CAN A PENSIONER GET INFORMATION ABOUT THE CHANGES IN THE PENSION/DEARNESS RELIEF OR ANY PENSION RELATED ISSUE?

The pensioner can visit the Official Website of the concerned Government Department as also Reserve Bank of India Website (www.rbi.org.in) to get the information about pension related issues.

127) WHETHER A PENSIONER IS ENTITLED FOR ANY COMPENSATION FROM PDA BANKS FOR DELAYED CREDIT OF PENSION/ ARREARS OF PENSION?

Yes. A Pensioner is entitled for compensation for delayed credit of pension/arrears thereof at the fixed rate 8% and the same would be credited to the pensioner's account automatically by the bank on the same day when the bank affords delayed credit of such pension / arrears etc. without any claim from the pensioner.

These FAQs are issued by the Reserve Bank of India for information and general guidance purposes only. The Reserve Bank will not be held responsible for actions taken and/or decisions made on the basis of the same. For clarifications or interpretations, if any, readers are requested to be guided by the relevant circulars and notifications issued from time to time by the Reserve Bank and the Government.

11.14 FAQ ON OMBUDSMAN SCHEME OF RESERVE BANK OF INDIA

128) WHAT IS THE BANKING OMBUDSMAN SCHEME?

The Banking Ombudsman Scheme enables an expeditious and inexpensive forum to bank customers for resolution of complaints relating to certain services rendered by banks. The Banking Ombudsman Scheme is introduced under Section 35 A of the Banking Regulation Act, 1949 by RBI with effect from 1995.

129) WHO IS A BANKING OMBUDSMAN?

The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.

130) HOW MANY BANKING OMBUDSMEN HAVE BEEN APPOINTED AND WHERE ARE THEY LOCATED?

As on date, fifteen Banking Ombudsmen have been appointed with their offices located mostly in state capitals. The addresses and contact details of the Banking Ombudsman offices have been provided separately.

131) WHICH ARE THE BANKS COVERED UNDER THE BANKING OMBUDSMAN SCHEME, 2006?

All Scheduled Commercial Banks, Regional Rural Banks and Scheduled Primary Co-operative Banks are covered under the Scheme

132) WHAT ARE THE GROUNDS OF COMPLAINTS?

The Banking Ombudsman can receive and consider any complaint relating to the following deficiency in banking services (including internet banking):

- Non-payment or inordinate delay in the payment or collection of cheques, drafts, bills etc.;
- Non-acceptance, without sufficient cause, of small denomination notes tendered for any purpose, and for charging of commission in respect thereof;
- Non-acceptance, without sufficient cause, of coins tendered and for charging of commission in respect thereof;
- Non-payment or delay in payment of inward remittances ;
- Failure to issue or delay in issue of drafts, pay orders or bankers' cheques;
- Non-adherence to prescribed working hours ;
- Failure to provide or delay in providing a banking facility (other than loans and advances) promised in writing by a bank or its direct selling agents;
- Delays, non-credit of proceeds to parties accounts, non-payment

of deposit or non-observance of the Reserve Bank directives, if any, applicable to rate of interest on deposits in any savings, current or other account maintained with a bank

- Complaints from Non-Resident Indians having accounts in India in relation to their remittances from abroad, deposits and other bank-related matters;
- Refusal to open deposit accounts without any valid reason for refusal;
- Levying of charges without adequate prior notice to the customer;
- Non-adherence by the bank or its subsidiaries to the instructions of Reserve Bank on ATM/Debit card operations or credit card operations;
- Non-disbursement or delay in disbursement of pension (to the extent the grievance can be attributed to the action on the part of the bank concerned, but not with regard to its employees);
- Refusal to accept or delay in accepting payment towards taxes, as required by Reserve Bank/Government;
- Refusal to issue or delay in issuing, or failure to service or delay in servicing or redemption of Government securities;
- Forced closure of deposit accounts without due notice or without sufficient reason;
- Refusal to close or delay in closing the accounts;
- Non-adherence to the fair practices code as adopted by the bank or non-adherence to the provisions of the Code of Bank's Commitments to Customers issued by Banking Codes and Standards Board of India and as adopted by the bank ;
- Non-observance of Reserve Bank guidelines on engagement of recovery agents by banks; and
- Any other matter relating to the violation of the directives issued by the Reserve Bank in relation to banking or other services.

A customer can also lodge a complaint on the following grounds of deficiency in service with respect to loans and advances

- a) Non-observance of Reserve Bank Directives on interest rates;
- b) Delays in sanction, disbursement or non-observance of prescribed time schedule for disposal of loan applications;
- c) Non-acceptance of application for loans without furnishing valid reasons to the applicant; and
- d) Non-adherence to the provisions of the fair practices code for lenders as adopted by the bank or Code of Bank's Commitment to Customers, as the case may be;
- e) Non-observance of any other direction or instruction of the

Reserve Bank as may be specified by the Reserve Bank for this purpose from time to time.

- f) The Banking Ombudsman may also deal with such other matter as may be specified by the Reserve Bank from time to time.

133) WHEN CAN ONE FILE A COMPLAINT?

One can file a complaint before the Banking Ombudsman if the reply is not received from the bank within a period of one month after the bank concerned has received one's representation, or the bank rejects the complaint, or if the complainant is not satisfied with the reply given by the bank

134) WHEN WILL ONE'S COMPLAINT NOT BE CONSIDERED BY THE OMBUDSMAN?

One's complaint will not be considered if:

- One has not approached his bank for redressal of his grievance first.
- One has not made the complaint within one year from the date one has received the reply of the bank or if no reply is received if it is more than one year and one month from the date of representation to the bank.
- The subject matter of the complaint is pending for disposal / has already been dealt with at any other forum like court of law, consumer court etc.
- Frivolous or vexatious.
- The institution complained against is not covered under the scheme.
- The subject matter of the complaint is not within the ambit of the Banking Ombudsman.
- If the complaint is for the same subject matter that was settled through the office of the Banking Ombudsman in any previous proceeding.

135) WHAT IS THE PROCEDURE FOR FILING THE COMPLAINT BEFORE THE BANKING OMBUDSMAN?

One can file a complaint with the Banking Ombudsman simply by writing

on a plain paper. One can also file it online” or by sending an email to the Banking Ombudsman. There is a form along with details of the scheme in our website. However, it is not necessary to use this format.

136) WHERE CAN ONE LODGE HIS/HER COMPLAINT?

One may lodge his/ her complaint at the office of the Banking Ombudsman under whose jurisdiction, the bank branch complained against is situated. For complaints relating to credit cards and other types of services with centralized operations, complaints may be filed before the Banking Ombudsman within whose territorial jurisdiction the billing address of the customer is located. Address and area of operation of the banking ombudsmen are provided separately.

137) CAN A COMPLAINT BE FILED BY ONE S AUTHORIZED REPRESENTATIVE?

Yes. The complaint can be filed by one’s authorized representative (other than an advocate).

138) IS THERE ANY COST INVOLVED IN FILING COMPLAINTS WITH BANKING OMBUDSMAN?

No. The Banking Ombudsman does not charge any fee for filing and resolving customers’ complaints.

139) IS THERE ANY LIMIT ON THE AMOUNT OF COMPENSATION AS SPECIFIED IN AN AWARD?

The amount, if any, to be paid by the bank to the complainant by way of compensation for any loss suffered by the complainant is limited to the amount arising directly out of the act or omission of the bank or Rs 10 lakhs, whichever is lower.

140) CAN COMPENSATION BE CLAIMED FOR MENTAL AGONY AND HARASSMENT?

The Banking Ombudsman may award compensation not exceeding Rs 1

lakh to the complainant only in the case of complaints relating to credit card operations for mental agony and harassment. The Banking Ombudsman will take into account the loss of the complainant's time, expenses incurred by the complainant, harassment and mental anguish suffered by the complainant while passing such award.

141) WHAT DETAILS ARE REQUIRED IN THE APPLICATION?

The complaint should have the name and address of the complainant, the name and address of the branch or office of the bank against which the complaint is made, facts giving rise to the complaint supported by documents, if any, the nature and extent of the loss caused to the complainant, the relief sought from the Banking Ombudsman and a declaration about the compliance of conditions which are required to be complied with by the complainant.

142) WHAT HAPPENS AFTER A COMPLAINT IS RECEIVED BY THE BANKING OMBUDSMAN?

The Banking Ombudsman endeavours to promote, through conciliation or mediation, a settlement of the complaint by agreement between the complainant and the bank named in the complaint. If the terms of settlement (offered by the bank) are acceptable to one in full and final settlement of one's complaint, the Banking Ombudsman will pass an order as per the terms of settlement which becomes binding on the bank and the complainant.

143) CAN THE BANKING OMBUDSMAN REJECT A COMPLAINT AT ANY STAGE?

Yes. The Banking Ombudsman may reject a complaint at any stage if it appears to him that a complaint made to him is:

1. Not on the grounds of complaint referred to above
2. Compensation sought from the Banking Ombudsman is beyond Rs 10 lakh .
3. Requires consideration of elaborate documentary and oral evidence and the proceedings before the Banking Ombudsman are not appropriate for adjudication of such complaint
4. Without any sufficient cause
5. That it is not pursued by the complainant with reasonable diligence

6. In the opinion of the Banking Ombudsman there is no loss or damage or inconvenience caused to the complainant.

144) WHAT HAPPENS IF THE COMPLAINT IS NOT SETTLED BY AGREEMENT?

If a complaint is not settled by an agreement within a period of one month, the Banking Ombudsman proceeds further to pass an award. Before passing an award, the Banking Ombudsman provides reasonable opportunity to the complainant and the bank, to present their case. It is up to the complainant to accept the award in full and final settlement of your complaint or to reject it.

145) IS THERE ANY FURTHER RECOURSE AVAILABLE IF ONE REJECTS THE BANKING OMBUDSMAN'S DECISION?

If one is not satisfied with the decision passed by the Banking Ombudsman, one can approach the appellate authority against the Banking Ombudsmen's decision. Appellate Authority is vested with a Deputy Governor of the RBI. One can also explore any other recourse and/or remedies available to him/her as per the law. The bank also has the option to file an appeal before the appellate authority under the scheme.

146) IS THERE ANY TIME LIMIT FOR FILING AN APPEAL?

If one is aggrieved by the decision, one may, within 30 days of the date of receipt of the award, appeal against the award before the appellate authority. The appellate authority may, if he/ she is satisfied that the applicant had sufficient cause for not making an application for appeal within time, also allow a further period not exceeding 30 days.

147) HOW DOES THE APPELLATE AUTHORITY DEAL WITH THE APPEAL?

The appellate authority may

Dismiss the appeal; or

Allow the appeal and set aside the award; or

Refer the matter to the Banking Ombudsman for fresh disposal in accordance with such directions as the appellate authority may

consider necessary or proper; or

Modify the award and pass such directions as may be necessary to give effect to the modified award; or

Pass any other order as it may deem fit.

11.15 FAQs ON CENTRALISED PENSION PROCESSING CENTER (BY SBI)

148) CAN ANY PENSIONER DRAW HIS/HER PENSION FROM SBI?

Yes, a pensioner can draw his/her pension from a SBI branch if he/ she is a Central/State Govt. employee or Autonomous body which has arrangement for pension payment with our Bank.

149) WHAT SHOULD A RETIRING PERSON DO TO DRAW HIS/HER PENSION FROM A SBI BRANCH?

The retiring person should open an account with a SBI branch and advise this account number and branch to the concerned Pension Sanctioning Authority for release of his/her pension.

150) WHAT SHOULD A RETIRING PERSON, WHO ALREADY DRAWS HIS/HER PENSION FROM A BRANCH OF ANOTHER BANK, DO TO DRAW PENSION FROM A SBI BRANCH?

The pensioner should open an account with a convenient SBI Branch and request his/ her existing banker to send the pension papers to the SBI branch through the Govt. authorities.

151) WHAT TYPES OF PENSIONS ARE HANDLED BY CPPC?

All type of pensions - Central Govt., State Govt. etc., (except SBI/IBI pensions) which involve processing, payment and maintenance of PPOs at branch level are handled by CPPC. Payment of pension in respect of specific autonomous bodies is also handled, where specifically agreed.

152) WHERE WILL THE PENSIONER OPEN HIS/HER PENSION ACCOUNT?

The pensioner will open his/her SB/CA account at the branch of his/ her choice/ convenience (Home Branch) as hitherto.

153) WHICH OFFICE/ BRANCH WILL THE PENSIONER APPROACH TO COMPLETE FORMALITIES CONNECTED WITH COMMENCEMENT OF HIS/HER PENSION?

The pensioner will continue to complete all the pension related formalities such as submission of mandatory undertakings for recovery of overpayment etc. at his/her Home Branch.

154) WHEN WILL THE PAYMENT OF PENSION COMMENCE IN THE CASE OF NEW PPO?

The payment of pension, in respect of PPOs received at CPPC up to one week before last date of a month, will normally commence from the same month.

155) WHEN WILL THE ARREARS GET PAID?

Payment of arrears, on account of revision of pension etc., received at CPPC up to one week before last date of a month, will normally be made along with monthly pension.

156) WHEN SHOULD LIFE CERTIFICATE BE SUBMITTED?

As per Govt. instructions, life certificate, duly witnessed, should be submitted to the Pension Paying Branch in November each year.

157) WHAT WILL HAPPEN IF LIFE CERTIFICATE IS NOT SUBMITTED IN THE MONTH OF NOVEMBER?

If life certificate is not submitted in the month of November of a year, payment of pension for November and onwards is not be paid to the pensioner, in accordance with the instructions of the Govt.

158) IF LIFE CERTIFICATE IS SUBMITTED IN A SUBSEQUENT MONTH, WHEN WILL PENSION FOR NOVEMBER AND ONWARDS GET PAID?

Once life certificate is keyed in the Pension System, pension will get paid the following Monday normally (i.e., weekly basis).

159) IF THE PENSIONER HAS A QUERY OR REQUIRES CLARIFICATION ON THE AMOUNT OF PENSION PAID, WHAT SHOULD HE/SHE DO?

The pensioner should approach the Pension Paying Branch for resolution

and help. The Pension Paying Branch will attend to it, with on-line help from the CPPC.

160) IF THE PENSIONER WANTS DETAILS OF PENSION PAID DURING A FINANCIAL YEAR OR PENSION PAYMENT SLIP, WHOM SHOULD HE/SHE, APPROACH?

These details for a year would be provided to the pensioner by the pension paying branch by obtaining the details from the centralized database.

161) WHERE SHOULD THE PENSIONER SUBMIT HIS/HER LIFE CERTIFICATE?

The pensioner can submit life certificate at any branch of the Bank either in person or through his/her authorized representative.

162) WHERE SHOULD A PENSIONER SUBMIT DETAILS OF INVESTMENT FOR CLAIMING RELIEF FROM INCOME TAX?

The pensioner should submit these details at the Pension Paying Branch. The certificate giving details of Income Tax deducted from pension will also be issued by the Pension Paying Branch only.

163) IN CASE OF FAMILY PENSION, WHICH OFFICE SHOULD THE DEPENDANTS APPROACH?

The Home Branch through which pension had been paid to the pensioner will be the contact point in the case of Family Pension also.

164) WHICH OFFICE WILL THE CUSTOMER APPROACH FOR GRIEVANCE RESOLUTION?

The pensioner's grievance will be resolved at the Pension paying Branch. On-line help from CPPC will be available to the branch. The pensioner is not required to approach CPPC directly.

11.16 EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME (ECHS) RELATED

165) WHAT IS THE PROCEDURE FOR OBTAINING MEDICINES, WHICH ARE NOT AVAILABLE EITHER WITH THE POLYCLINIC OR WITH THE EMPANELLED HOSPITAL?

Local purchases will be done through concerned SEMO, in military stations, and by the OIC Polyclinic/Medical Officer in non-military stations. They have been authorized certain LP powers. ECHS members are NOT required to purchase any medicines and, hence, there will not be re-imbusement.

166) WHAT IS THE BASIS OF LOCATION OF POLYCLINIC AND THEIR RANGE OF TREATMENT FACILITIES BEING PROVIDED BY THEM?

ESM population of the area, as per ZSB reports, determines the type of Polyclinic, i.e. Type A, B, C or D. Each Polyclinic has different scales of manpower & equipment.

167) WHAT ARE THE METHODS OF EMPANELMENT OF HOSPITALS AND DOCTORS WITH RESPECT TO EACH POLYCLINIC?

Empanelment will be done by a Station Board of Officers, comprising of the Station Commander/ his rep, one Medical rep, a Medical Specialist and member of ECHS, as approved by the Command HQs. List of empanelled Hospitals/Diagnostic Centres & Specialist Consultants will be made available at each polyclinic and are also posted on ECHS website at a later date.

168) HOW DO THE MEMBERS INTIMATE THE CHANGE OF RESIDENCE, OR CHANGE OF STATUS OF DEPENDENTS?

Change may be intimated to Station HQs. However, each time the pensioner or his dependents visit a Polyclinic, the status of dependents will automatically be checked. ECHS members must provide accurate facts of status. In case it is discovered that change of status has been concealed (no matter what the reasons) the provisions of Para 9 of the Affidavit will be applied and membership of the ESM and all his dependents will be terminated without any relief. There is NO appeal in such cases.

169) CAN THE MEMBERS HAVE THE RIGHT TO CONTINUE WITH MORE THAN ONE GOVT/PSU SCHEME?

An individual cannot become a member of two Govt/PSU Schemes. He/she has to cancel membership of the other scheme in case opting for the ECHS For example, one cannot be a member of CGHS & ECHS at the same time nor can one be a member of the ECHS and a PSU scheme at the same time. In case any concealment of facts is discovered at any stage, recourse will be taken as per the provisions of para-9 of the affidavit.

170) WHAT IS THE MEDICAL COVERAGE FOR THOSE EX-SERVICEMEN WHO DO NOT JOIN THE ECHS SCHEME?

Existing facilities through MI Room and Service Hospitals will continue.

171) WHY IS RE-IMBURSEMENT NOT ALLOWED UNDER ECHS YET, EVEN THOUGH MEMBERS HAVE SUBMITTED FORMS AND MADE PAYMENT OF CONTRIBUTION?

The bills of empanelled hospitals / diagnostic centers/ consultants are paid directly by ECHS/ GOI. There is NO payment to be made by an ECHS member under the scheme, hence, NO provision for re-imburement.

172) WHETHER DENTURES WILL BE AUTHORIZED UNDER ECHS?

Yes. Details issued through an ECHS Brochure dated 31 Mar 2004.

11.17 FREQUENTLY ASKED QUESTIONS ABOUT EX-SERVICEMEN DEFINITIONS/ CLARIFICATIONS

173) ARE RETIRED DEFENCE SERVICES PERSONNEL NOT IN RECEIPT OF PENSION/RELEASED BEFORE COMPLETION OF 5 YEARS OF SERVICE ELIGIBLE TO THE STATUS OF ESM ?

The ESM status of retired defence services personnel is governed by the definition in vogue at the time of his release. As per the definition laid down by DOPT the individuals released before Jul 87 without pension and with less than 5 years of service are also eligible to the status of ex-servicemen. However, each case has to be decided on its merit as per

the definition in vogue at the time of his discharge.

174) GRANT OF EX-SERVICEMEN STATUS TO PRE 1966 RETIREES.

No specific definition of ESM existed prior to 1966. The grant of ESM status to pre 1966 retirees will be governed by 1966 definition. In terms of the said definition ESM means a person released honourably irrespective of the length of service in defence services. The individuals discharged on account of inefficiency or misconduct are, however, not to be treated honourably discharged.

175) ARE SHORT SERVICE/EMERGENCY COMMISSIONED OFFICERS ELIGIBLE TO THE STATUS OF EX-SERVICEMEN?

Yes, if released on completion of the specific period of engagement and were given gratuity at the time of release.

176) WHETHER THE PERSONNEL OF DEFENCE FORCES WHO JOINED SSC AND SUBSEQUENTLY RELEASED ON EXTENDED PERIOD AT THEIR OWN REQUEST ENTITLED TO EX-SERVICEMEN STATUS?

Yes, if such personnel were given a gratuity and discharged on reasons other than misconduct or inefficiency (honourably discharged).

177) GRANT OF EX-SERVICEMEN STATUS TO THE PERSONNEL OF ARMY POSTAL SERVICE (APS).

The personnel of APS who are a part of the regular army and retired from such service (i.e., directly from the APS itself without reversion to P&T Deptt) with a pension or who had been released from such service on medical grounds attributable to military service or circumstances beyond their control and awarded medical or other disability pension come within the definition of ex-servicemen. The personnel of APS discharged on or after 19 Jul 89 satisfying the above conditions only are eligible to the status of ESM.

178) WHETHER THE WIDOW OF ESM WHO HAVE GOT RE-MARRIED ARE ENTITLED TO THE STATUS OF ESM?

No.

179) WHETHER THE PERSON DISCHARGED ON PLURAL MARRIAGE ARE ENTITLED FOR ESM STATUS?

No.

180) WHETHER THE RETIRED DEFENCE SERVICES PERSONNEL DISCHARGED ON GROUNDS OF SERVICES NO LONGER REQUIRED, COMPASSIONATE GROUNDS, MARRIAGE AND MEDICAL GROUNDS ARE ELIGIBLE TO THE STATUS OF EX-SERVICEMEN?

As per the clarifications obtained from AG's Branch, discharges are not blameworthy; only dismissals are. Such cases will, therefore, qualify to the status of ESM if they fulfill other eligibility conditions as laid down in the definition in vogue at the time of discharge. The individuals discharged on account of misconduct or inefficient will, however, not be eligible to ESM status.

181) ARE RECRUITS ELIGIBLE TO THE STATUS OF ESM?

Since a recruit is not a rank, they are Not entitled to the status of ESM, However, recruits who were/are boarded out/released on medical grounds and granted medical/disability pension have been given the status of an ex-servicemen vide Government of India, Ministry of Defence, Department of Ex-Servicemen Welfare, Office Memorandum No 12/1/2005/D (Res) dated 01 Feb 2006.

182) ARE THE PERSONNEL RECRUITED IN THE INDIAN ARMY BEFORE INDEPENDENCE BUT SUBSEQUENTLY OPTING FOR PAK ARMY AFTER INDEPENDENCE AND DISCHARGED THEREFROM, ELIGIBLE TO THE STATUS OF EX-SERVICEMEN?

As per the definition laid down by the Govt of India, to be eligible to the status of ESM the individual may have inter-alia served in the Armed Forces of the Indian Union and released therefrom. Such cases are, therefore, not eligible to the status of ESM.

183) WHETHER THE SERVICES RENDERED BY THE RETIRED DEFENCE SERVICES PERSONNEL AS BOY BEFORE GRANT THE RANK MAY BE COUNTED FOR TOTAL QUALIFYING SERVICES FOR DETERMINING THE STATUS OF INDIVIDUAL AS EX-SERVICEMEN?

No. To be eligible to ESM Status, the individual may have inter-alia served in the Armed Forces of the Indian Union in any rank. Since boy is not a rank, such cases are not eligible to ESM status even if medically boarded out and in receipt of pension.

184) ARE THE PERSONS RE-EMPLOYED IN PARA MILITARY FORCES, DEFENCE SECURITY CORPS (DSC) ETC ELIGIBLE TO THE STATUS OF ESM?

Ans. Services in the Para Military Forces, DSC etc. does not entitle individual to ESM Status and as such is not to be counted for grant of status of ESM, even if such services may have earned a pension. However, if before joining Para Military Forces, DSC etc. the person was eligible for the status of ex-servicemen, he would be given the status of ESM. Para Military Forces cover Border Security Force, Central Reserve Police Force, Indo Tibetan Border Force, Assam Rifles and Railway Protection Force.

185) ARE THE PERSONNEL DISMISSED FROM THE ARMY FOR HAVING TAKEN PART IN FREEDOM STRUGGLE, MUTINY ETC ELIGIBLE TO THE STATUS OF ESM?

Yes, such cases are to be given the status of ESM as a special case if subsequently granted the status of Freedom fighter.

186) ARE MORE THAN ONE WIFE OF DECEASED ESM IN RECEIPT OF FAMILY PENSION ELIGIBLE TO THE STATUS OF EX-SERVICEMEN?

Yes.

187) WHAT DOES THE DISCHARGES UNDER ARMY RULE 13(3) (I) TO 13(3) (V) MEAN? ARE THE INDIVIDUALS DISCHARGED UNDER THESE CLAUSES ELIGIBLE TO THE ESM STATUS?

THE DISCHARGES UNDER ARMY RULE 13(3) (I) TO 13(3) (V) RELATE TO:-

13(3) (i): On fulfilling the conditions of his enrolment or having reached The stage at which discharge may be enforced.

13(3) (ii): On completion of a period of army service only, there being no vacancy in the Reserve.

13(3) (iii): Having been found medically unfit for further service.

13(3) (iv): At his own request before fulfilling the conditions of his enrolment.

13(3)(v): All other clauses of discharge. The individuals discharged under clauses 13(3) (i) to 13(3) (iv) are eligible to ESM status, if they fulfill other eligibility conditions as laid down in the definition in vogue at the time of their discharge. The status of discharges under Army Rule 13(3) (v), will, however, be governed by the actual cause of discharge.

188) ARE THE PERSONS RELEASED UNDER AA SECTION 18 (AHQ PART II ORDER NO 67 DT 27-7-80) ELIGIBLE TO THE STATUS OF ESM?

Every person subject to this Act shall hold office during the pleasure of the President. The individual is not entitled to the ESM status.

189) ARE THE PERSON IN RECEIPT OF DISABILITY PENSION AT THE TIME OF THEIR DISCHARGE BUT NOT PRESENTLY IN RECEIPT OF THE SAME ELIGIBLE TO THE STATUS OF ESM?

Yes. Such cases are eligible to ESM status.

190) ARE THE PERSONS RELEASED FROM THE FOLLOWING UNITS ELIGIBLE TO THE STATUS OF ESM: INDIAN ARMY NURSING SERVICE, INDIAN CANTEEN CORPS,AF(I) (THE NILIGIRI MALABAR BATTALION EAST WEST BN),BHARAT SCOUTS., NON ISF PERSONNEL, BN RAILWAY (D OF I CORPS), VH UNITS-DOFI CORPS, BORDER SCOUTS, LADAKH SCOUTS, AUXILLARY FORCE OF INDIA, 32 UP DEFENCE BN?

As per the clarification received from Ministry of Defence (Historical Division), Woman Auxiliary Corps (India) and Auxiliary Forces of India figures in the list of Indian Army Units pertaining to the period of World War II/1941-1943. The personnel of the Woman Auxiliary Corps (India) and Auxiliary Force of India will, therefore, qualify to the status of ESM if they fulfill the other eligibility conditions as laid in the definition in vogue at the time of their discharge. The personnel of Nursing Service are also eligible to the status of ESM. Regarding other units, the matter is under

reference to AG's Branch and further clarification will follow on receipt of details from them.

191) ARE THE PERSONS DISCHARGED AT THEIR OWN REQUEST /COMPULSORILY RETIRED AND IN RECEIPT OF PENSION ELIGIBLE TO THE STATUS OF ESM?

Yes, such cases are eligible to ESM status.

192) ARE THE PERSONS RELEASED ON REDUCTION OF INDIAN ARMY ON DEMOBILISATION ELIGIBLE TO ESM STATUS?

Yes, if they fulfill the other eligibility conditions as laid down in the definition in vogue at the time of their discharge.

193) ARE THE PERSONS DISCHARGED WITH CHARACTER ASSESSED 'BAD' ELIGIBLE TO ESM STATUS?

As per the definition laid down by the Government of India, the eligibility of retired Defence Services Personnel to the status of ESM is governed inter-alia by length of service, reasons for discharge, pensioner status etc. as per the definition in vogue at the time of their discharge. The character of the person has no bearing on his eligibility to ESM status. Such cases will, therefore, qualify to ESM status if they fulfill the eligibility conditions as per the definition in vogue at the time of their discharge.

11.18 MISCELLANEOUS QUERIES

194) AFTER DISCHARGE, I HAVE DIVORCED MY FIRST WIFE AND RE-MARRIED TO A DIVORCEE HAVING ONE CHILD FROM PREVIOUS MARRIAGE. IS THIS OCCURRENCE REQUIRED TO BE REFLECTED IN MY SERVICE RECORDS? IF YES, WHAT STEPS SHOULD I TAKE?

Any occurrence regarding divorce/death of wife and re-marriage includes birth of child/adoption after discharge from service is required to be published in SUP NE-POR and be reflected in your service records. You have to forward the following documents to RO for each occurrence as given below:

(a) Divorce of Wife. In case of divorce with first wife, you are required to forward the Court Decree called "Divorce Decree Absolute". Please

understand that divorce decree absolute is granted after the court has passed the judgment on the case of divorce.

(b) **Remarriage After Discharge.** In case of re-marriage after discharge from service you are required to submit marriage certificate issued by the Registrar of Marriage and an affidavit to that effect along with joint photograph duly attested by Zila Sainik Board.

(c) **Adoption of Children.** There is no provision for POR of adopted child or endorsement of it in documents after the retirement.

195) I HAVE LOST MY DISCHARGE BOOK. CAN I BE ISSUED WITH DUPLICATE DISCHARGE BOOK?

Yes, you can be issued with a Duplicate Discharge Book. For this purpose you have to lodge an FIR and forward a copy of the FIR along with an affidavit stating the circumstances of loss and two copies of joint / single photograph duly attested by ZSB . It should also be mentioned in the affidavit that the original discharge book will be returned to AFRO in case it is found at a later date.

196) I HAVE BEEN DISCHARGED FROM THE IAF WITH 20 YEARS OF SERVICE. HOW MUCH AGE RELAXATION CAN I GET FOR RE-EMPLOYMENT IN CIVIL POST?

As an ex-serviceman you are entitled to age relaxation as per the existing Government Rules. Kindly refer to the answer given at Question No. 72.

197) I INTEND TO GET MY FORMER AF SERVICE COUNTED TOWARDS RE-EMPLOYED POST. WILL I CEASE TO DRAW MY PENSION FROM AIR FORCE IF MY PREVIOUS SERVICE IS COUNTED TOWARD NEW SERVICE?

Yes, In case your former service is counted towards re-employed post, you will cease to draw your pension from the date of your re-employment. Also you have to surrender the commutation and DCRG granted to you at the time of -the discharge from the service. However, you can keep the pension amount drawn from the date of discharge from service till the date of re-employment in the civil post (Govt / PSUs/Semi Govt).

NOTE: With the delinking of 33 years for full pension and introduction of unique benefits like OROP etc, It is advisable not to count the past defence service with re employed civil service.

198) I HAVE BEEN RE-EMPLOYED IN CIVIL AFTER DISCHARGE FROM THE IAF. I AM NOT GETTING DEARNESS ARELIEF (DR) ON MY PENSION. PLEASE CLARIFY.

As per PCDA (P), Allahabad Circular No 07 dated 13 Aug 1999, the payment of DR has been authorised on pension for the re-employed pensioners also. However, to be eligible to draw DR on pension your pay should have been fixed at the minimum of the scale of pay in the re-employed post. In case you have got additional increments on re-fixation of your pay in the re-employed post, you are not eligible for payment of DR on pension. (Authy : Para 14 of GOI MOD letter Dept of ESM Welfare, New Delhi No. 17(4)/2008/D(Pension/Policy) dated 11 Nov 2008).

199) I HAVE BEEN DISCHARGED FROM THE IAF. THE NAME OF MY WIFE IS JOINTLY NOTIFIED IN MY PPO. NOW, I WANT THAT MY FAMILY SHOULD DRAW FAMILY PENSION FROM MY PRESENT EMPLOYER. WHAT ACTION SHOULD I TAKE?

Your family can draw family pension from both the defence and the civil sources independently.

200. HOW CAN I GET UPDATED INFORMATION ON MATTERS RELATING TO PENSION AND OTHER BENEFITS COVERED IN THIS HAND BOOK?

YOU CAN GET UPDATED INFORMATION FROM THE BLOG MAINTAINED BY THE AUTHOR, FOR THIS PURPOSE.

CHAPTER 12 **CONCESSION AND BENEFITS FOR SENIOR CITIZENS**

12.1 CONCESSION ON INCOME TAX

Under the income tax act, a senior citizen is a person who at any time during the previous year has attained the age of 60 years or more and a very senior citizen is a person who at any time during the previous year has attained 80 years of age.

There are certain benefits available to Senior Citizen and Very Senior Citizen under the Income Tax Act.

FINANCIAL YEAR- 2016-17: The maximum amount of income not chargeable to tax in respect of Senior Citizens is Rs. 3.00 lakhs and the maximum amount of income not chargeable to tax in respect of Very Senior Citizens is Rs. 5.00 lakhs. The 1 out of 6 criteria for filing of income tax return under proviso to Sec. 139(1) is not applicable in case of senior citizen. However, if a senior citizen meets any of the four criteria, other than ownership of immovable property or subscription to a telephone, then return will have to be filed by him. The deduction available u/s 80D for medical insurance premium paid is available up to Rs. 30,000/- for senior citizens. This relief is in addition to the maximum relief of Rs. 150,000/- available for investments under section 80C, 80CCC and 80CCD. The deduction available u/s 80DDB in respect of expenditure incurred on treatment of specified diseases is available up to Rs. 60,000/- for senior citizens.

12.2 CONCESSION ON PROFESSIONAL TAX

For resident senior citizens who have attained age of 60 years are exempt from paying professional tax in some states.

12.3 SAVING SCHEME FOR SENIOR CITIZENS

SENIOR CITIZEN SAVING SCHEME IS AVAILABLE FOR SENIOR CITIZENS WHICH OFFERS INTEREST WHICH IS 0.25% TO 0.75% MORE THAN OTHERS.



Any senior citizens who have attained age of 60 years may open the account.

- ✚ Any senior citizens who have attained age of 55 years or more but less than 60 years, who have retired on superannuation or under VRS can also open account subject to the condition that the account is opened within one month of receipt of retirement benefits and amount should not exceed the amount of retirement benefits.

12.4 CONCESSION/FACILITIES AT BANK

Banks have special accounts for senior citizens.

- ✚ Banks have special accounts for senior citizens with facilities like issue of senior citizen card, priority service at bank branches, discount at health care center's etc.

- ✚ Senior citizens get 0.5% higher interest rate on fixed deposit than other individuals

12.5 PRIORITY IN COURT HEARING

Senior citizens can write to the court for preferential hearing of their cases.

Senior citizens who have attained age of 60 years can write to the court for preferential hearing of their cases.

12.6 CONCESSION ON TELEPHONE SERVICES

BSNL: Senior citizens who have attained age of 65 are eligible for registration of telephone on priority under Non-OYT Special category and registration charges are also waived off.

MTNL: Senior citizens who have attained age of 65 are eligible for 25% concession on installation charges and monthly service charges for landlines connections under MTNL's Plan-250.

12.7 PASSPORT APPLICATION

Senior citizens are issued a passport on post police verification basis if they submit along with their application form a copy of their child's passport, staying abroad.

The child, whose passport is being submitted, should above 18 years of age and passport copy should bear his/her parents name.

12.8 CONCESSION ON AIR TRAVEL

AIR INDIA CONCESSIONARY FARE



SENIOR CITIZEN CONCESSION	
Eligibility:	A Senior citizen of Indian Nationality, permanently residing in India and should have attained the age of 60 years on the date of commencement of journey.
Required Documents:	Any valid Photo ID with date of birth e.g., Voter's ID card, Passport, Driving license, senior citizens ID card issued by Air India etc .
Discount:	50% of Economy "M" RBD basic fare.
Travel:	Any sector within India.
Ticket Validity:	1 Year from date of issue
Advance Purchase:	Not required. Ticket can be purchased any time
Children:	No additional discount applies.
Infant:	(Under 2 years) No discount applies.
Date/Flight change, Cancellation & Refund:	Permitted - Fee applies

JET AIRWAYS & JETLITE

Person should have attained the age of 65 years on the date of commencement of journey. Applicable only for travel within India.

Within India. Person should have attained age of 65 years on the date of commencement of journey to be classified as senior citizen. Discount is

valid only for tickets purchased in India. Indian airlines and Jet airways also issue senior citizen card to avail concession on air flights.

Both Indigo and Spice jet offer 8% discount on basic fare in all its domestic flights for senior citizens who are above 60 years of age.

**THERE ARE CERTAIN THINGS
THAT GET BETTER WITH AGE.
ENJOY SENIOR CITIZEN DISCOUNT-
UP TO 8%* OFF ON BASE FARE.**

Eligibility: 60 years and above

Booking & Travel period extended
till 30th September, 2017

*Applicable on domestic flights only. T&C apply.



12.9 HEALTH INSURANCE

As per IRDA rules, individuals are allowed to buy health insurance up to age of 65.

As per IRDA rules, individuals are allowed to buy health insurance up to age of 65. Any refusal of a proposal for health insurance of a senior citizen should be in writing with reasons. Policy can be refused only on grounds of fraud, moral hazard or misrepresentation. National insurance has "Varishta Medi-claim policy", which has entry age of 60-80 years and is renewable up to age of 80 years. Max sum insured offered is Rs 1, 00,000 for hospitalization and Rs 2, 00,000 for critical illness. Government of India has launched top up scheme of 'RASHTRIYA SWASTHYA BIMA YOJNA (RSBY)' for senior citizens belonging to BPL category and are aged above 60 years .This scheme will provide the health coverage of Rs. 30,000/- per annum per senior citizen over and above RSBY entitlement.

12.10 CONCESSION ON BUS TRAVEL





Some municipal corporations and state governments do give concession on bus fare to senior citizens.

Certain bus seats are also reserved for senior citizen.

12.11 CONCESSION IN RAIL FARE

These facilities are extended to men who are of 60 years age and women of 58 years of age

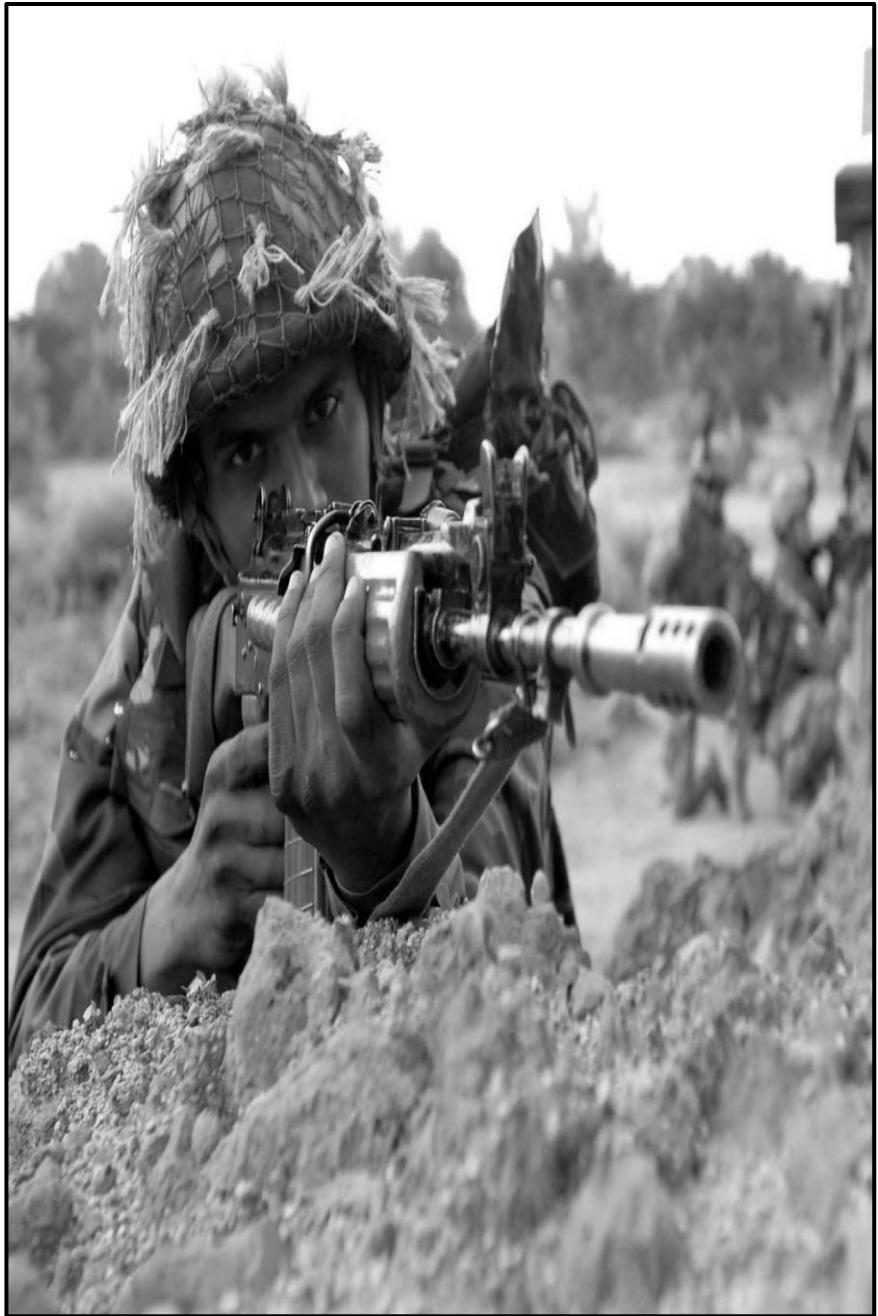
Like in other public services, the Indian railways also extend certain facilities to senior citizens. These facilities are extended to men who are of 60 years age and women of 58 years of age. They are granted concession in fares of all classes of trains. The concession is 40% of the fare for men and 50% of the fare for women. Apart from the concession in fares, certain other facilities are also extended to the senior citizens.

- | |
|--|
|  Provision in the Passenger Reservation System (PRS), to automatically allot lower berths to Senior Citizens and female passengers of over 45 years of age. |
|  A combined quota of two (2) lower berths per coach earmarked in Sleeper, AC 3 tier, AC 2 tier for Senior Citizens, Women over 45 years of age and Pregnant Women travelling alone. |
|  Provision for Wheelchairs at stations. |
|  Provision for separate counters at PRS centers for Senior Citizens. |

INSTANCES OF MISUSE OF THE QUOTA & CONCESSION

MISUSING BOTH QUOTA & CONCESSION: Whenever any passenger is found travelling in the train on the berths booked under Senior Citizen Quota by declaration of wrong age, he/she will be treated as travelling without ticket and charged. This will be treated as a case of misusing both Quota and Concession. The railways treat this misuse as cheating and hence will charge this offence as ticketless travel.

MISUSING CONCESSION: Whenever any passenger is found travelling in the train by declaration of wrong age to get senior citizen concession only (and not lower berth), they will be charged penalty in addition to difference of fare.



CHAPTER 13

DEFENCE SERVICE RELATED INFORMATION THAT MAY BE OF INTEREST AND USE

13.1 BENEFITS TO THE WIDOWS OF BATTLE CASUALTIES

THE FOLLOWING BENEFITS ARE GIVEN TO THE WIDOWS OF FATAL BATTLE CASUALTIES:-

S. N o	DESCRIPTION	AMOUNT ENTITLED	PROCESSED BY
1.	<u>Liberalized Family Pension</u>	Last pay drawn	CDA (P)Allahabad
2	<u>Air Travel Concession: 75% concession in domestic flights by Indian Airlines to War Widows</u>		Zilla/Rajya Sainik Board
3.	<u>Railway Travel Concession</u> 75% concession for travel in Second and Sleeper classes to War Widows; First Class/2nd AC/3rd AC/Chair Car; Complimentary Card Pass facility to travel by Rajdhani/ Shatabdi/Jan Shatabdi; Express trains to Widows of Posthumous Gallantry awardees		Zilla/Rajya Sainik Board

	<p>of Chakra Series (PVC, MVC, VrC, AC, KC and SC) along with a companion. Complimentary Card Pass has been extended to widows of the recipient of Gallantry award on death of the awardees.</p>		
4.	<p><u>Reservation of seats in professional institutes</u></p>		Zilla/Rajya Sainik Board
5.	<p><u>Priority in Telephone Connection</u>: No installation fees. 50% concession in Rental Charges</p>		Zilla/Rajya Sainik Board
6.	<p><u>Allotment of oil product agencies under the 8% defence quota</u></p>		Director General of Resettlement
7.	<p><u>Education Concession from MOD</u>: Full re-imbusement of tuition fees, transportation charges and hostel fees less mess charges. Re-imbusement of the cost of books/stationery @ Rs 1000/-p.a, cost of uniform where compulsory up to Rs 1700/- during the first year and Rs 700/- for the subsequent</p>		AG's Br (CW-3)

	years, and cost of clothing @ Rs 500/- for the first year and Rs 300/- for the subsequent years. The above educational concessions will be up to and inclusive of the first degree course (Revised rates wef 01 Sep 2008)		
8.	<u>Final Settlement of Accounts</u>	-	PAO/CDA(O)
9.	<u>AFPP/DSOP Fund</u>	As per contribution	PAO/CDA(O)
10	<u>Death cum Retirement Gratuity</u>	Based on length of service	CDA(P) Allahabad
11	<u>Retention of Government married accommodation</u> for 2 yrs extendable up to 3 years & 6 months at Government rates		QMG Branch
<u>BENEFITS FROM STATE GOVTS</u>			
12	<u>Benefits from State Govts</u>	As per State Rules	State Govt

BENEFITS PROVIDED FROM ARMY

S. No	Description	Amount Entitled	Processe d by
13	<u>Army Group Insurance</u> (Revised rate wef 01 Jan 2009)	Rs 15.00 to 30.00 lacs	AGIF
14	<u>AGI Maturity</u>	As per contribution	AGIF
15	<u>Leave Encashment</u>	As applicable	PAO/CDA (O)
16	<u>Army Wives Welfare Association</u> (Revised rate wef 01 Apr 2009)	Rs 6,000/-	Welfare Complex
17	<u>Army Officers Benevolent Fund</u>	Rs 50,000/- (Officers only)	AG's Br (Accts Sec)
18	<u>Army Central Welfare Fund / National Defence Fund</u> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <u>One Time Grant to all surviving</u> </div>		

<p>NOKs of all fatal battle casualties of all operations wef 15 Aug 1947 to 30 Apr 1999 from ACWF(K)/NDF(BC)</p> <p>One Time Grant to NOKs of all battle casualty wef 01 May 1999</p>		
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13.2 MOBILE APP – DEFENCE PENSION INFORMATION

The app is available at google play store for downloading with the name 'defence pension info'.

Keeping in view the increasing outreach of smart phones, defence accounts department, for the first time, has launched a mobile app for all defence pensioners to provide pension payment information on their android smart phones on December 14, 2016

DPDO PENSIONERS:

DAD disburses pension to about 4.6 lakh Defence Pensioners through 64 Defence Pension Disbursement Offices (DPDOs) all over India. Pensioner drawing pension from the DPDOs can login into the App by selecting his/her DPDO and entering HO No (unique number assigned by the DPDO).

THEY CAN VIEW FOLLOWING PENSION DETAILS:

PROFILE: shows basic information like name, Rank, Group, QS, and Date of Birth etc.

PENSION DETAILS: shows history of Pension Entitlements paid.

PENSION CHANGES: shows changes in Pension Entitlements during the past.

PENSION SLIP: shows Monthly Pension Slip of any month. The pension slip can also be downloaded in the Mobile.

ARREARS: shows calculation of OROP arrears paid.

GRIEVANCES: takes to the CPGRAM portal for lodging pension related grievances.

SUVIGYA – Know Your Pension: takes to the ‘Suvigya’ application to know correct entitlements.

BANK PENSIONERS

For about 20 lakh defence pensioners drawing pension directly from the Banks, pension payment information furnished by the Bank’s CPPCs to PCDA (Pension), Allahabad every month, will be available on the Mobile App. Pensioners can login by selecting Bank and entering Bank Account Number. Pensioners can view pension information through Profile, Pension Details and Pension Slip options. The entitlements displayed over the Android Phones are strictly based on information furnished by the Banks.

This information can also be accessed through the website dpdopensioners.org

13.3 DEFENCE PENSION ADALAT

Defence pension adalats provide a credible forum for Redressal of grievances of the defence pensioners nearer to their place of residence/work. Six such adalats are held every year.

A large community of Ex-servicemen specially Personnel Below Officers Rank (PBOR) and their families are settled in the interiors as also remote areas. The lack of awareness at the ground level both at the end of the pensioners as well as amongst the local authorities specially the disbursing agencies leads to generation of grievances either on delays in disbursement or on incorrect payments.

Defence Pension Adalats provide a credible forum for redressal of grievances of the defence pensioners nearer to their place of residence / work. Reforms in disbursement of pension is a continuous process. The whole idea is to make the life of the defence pensioners dignified and hassle free so that they can get their due entitlement promptly without running from pillar to post. Since representatives of concerned organizations are present in the Adalat, it is possible to take appropriate decisions on the spot to the extent possible. The Adalat disseminates latest information, order circulars, procedures, forms and formats not only to the pensioners but also to various local authorities like Banks and Treasury offices etc. besides providing clarification of doubts on pension provisions and procedures.

13.4 PROFILE MAPPING OF DEFENCE PENSIONERS



AS ON 01.04.2015 THE DEFENCE ACCOUNTS DEPARTMENT IS SERVICING 24.61 LAKHS PENSIONERS, SPREAD ACROSS THE COUNTRY.

On an average 45,000 Defence Forces personnel and Defence civilians retire every year and become part of pensioners' strength. While working out the data-base of pensioners as on a given date, average wastages out of the pensioners' data base are worked out to arrive at the number of Defence pensioners on a particular date.

The Defence pensioners are spread over the length and breadth of the country.

The major pockets having concentration of Defence pensioners are in the states of Himachal Pradesh, Haryana, Punjab, Uttar Pradesh, Bihar, Maharashtra, Tamil Nadu and Kerala among others.

13.5 ISSUE OF PPO UNDER SANGAM PROJECT

❖ Original PPO number:
❖ Name of the soldier:
❖ Name of family pensioner:
❖ Regimental / IC number:
❖ Date of retirement:
❖ Date of death of soldier (in case of family pensioner):
❖ Rank & category (AMC/ADC/RVC/TA/MNS/SS/EC/others)
❖ Pension disbursing authority (PDA):
❖ Basic pension being paid by PDA:
➤ W.e.f 01-01-2006:
➤ W.e.f 24-09-2012:
❖ Bank account number, if PDA is bank:
❖ BSR code and address of paying branch, if PDA is bank:
❖ BSR code and address of CPPC, if PDA is bank:
❖ PDA station:
❖ Present address of pensioner:
❖ Mobile / phone number:
❖ E-mail id:
❖ ADHAR number, where available.

13.6 GRIEVANCE REDRESSAL MECHANISM AT PCDA (P), ALLAHABAD

TYPES OF COMPLAINTS: THERE ARE BROADLY TWO TYPES OF COMPLAINTS .

A. RELATING TO GRANT / REVISION

For redressal of their grievances relating to pension sanction/revision, pensioners should first approach his head of office/ record office from where he retired/ discharged, as the claims are initiated by them to the office of the PCDA.

Except in the case of Commissioned Officers whose PPOs are sent by PCDA (P) direct to PDAs and they can write to Grant- I Military section.

IN THE CASE OF AIR FORCE OFFICERS AND PERSONNEL DISCHARGED ON OR AFTER 1.11.85, Complaints/grievances may be addressed to DCDA (AF), Subroto Park, Delhi Cantonment as they are the concerned Pension Sanctioning Authorities.

IN THE CASE OF NAVAL OFFICERS/PERSONNEL DISCHARGED ON OR AFTER 1.11.85; The complaints may be addressed to CDA (Navy), No. 1, Cooperage Road, Mumbai-400039 email-id cdabombay@hub.nic.in as they are the concerned Pension Sanctioning Authorities.

In case it is informed by your Head of Office/ Record Office that your pension case is pending with PCDA (P), Allahabad, then quote the letter No. and date under which claim has been sent to PCDA office and also quote your original PPO number in case the complaint relates to revision or issue of corrigendum PPO.

B. COMPLAINT RELATING TO PAYMENT OF PENSION.

For your complaints relating to payment, the following channels may be utilized.

IN CASE THE PENSION IS BEING DRAWN FROM	AGENCY FOR COMPLAINT
TREASURY/PAO	Director of Treasury of that State/ Treasury Officer
PUBLIC SECTOR BANK	Regional Office of PSB Concerned/ Manager of the bank branch
DPDO	CDA (PD) Meerut for Northern DPDOs or CDA -Chennai for southern DPDOs or to Audit section of PCDA(P) Draupadi Ghat Allahabad

THROUGH THE PUBLIC GRIEVANCES OFFICER

There is a designated Public Grievances Officer in the Office of the PCDA (P) Allahabad. The address of PGO is as under:

**Public grievances officer (PGO), office of the Pr. CDA (Pensions),
Draupadi Ghat, Allahabad – 211014
Phone No. (PBX)- 0532 2622618, 2622698 Direct Ph. No. - 2421865**

Every year, Pr. CDA (P), CDA (PD) Meerut and CDA Chennai hold 4 Defence Pension Adalats in different parts of the country and wide publicity is given for the same in Newspapers etc. The month and place of the next Adalat will also be displayed under 'What's new' on this Web Site. Any grievance in respect of pension sanction/payment, received by the Pension Adalat Officer is settled in a time bound manner and the pensioner is informed. The pensioner can send his grievances to the nominated , Defence Pension Adalat Officer, Office of the Pr. CDA(P), Allahabad - 211014., if the Adalat is to be conducted by PCDA(P) Allahabad. All the information relating to the date and venue of the Pension Adalat in the near future will be provided on this Website.

THROUGH PCDA WEBSITE

You can lodge a complaint through PCDA Website. Please click the heading 'Lodge a complaint' on the PCDA Website and you will find the form for lodging a complaint. Please fill in all the information mentioned in that format to enable them to reach you soon with a solution to your problems.

THROUGH TELEPHONE

You can also ring them up and tell the problem. The sections dealing with different types of pensions/work are given in a tabular form under the heading 'Organization Chart' on PCDA Website. You can identify the section and talk to the officer in-charge concerned. The PBX numbers are given below:-

S.NO	GROUP CHARGES	CONTACT NO.
1.	Defence Civilion Pension / Family Pension, Pension Adalat Cell, O&M Cell, Inspection Cell Revision of Pension Cell Sangam Cell – Issues of revised PPO of all Pre-2006, retirees	0532-2420664 [M]9721420922
2.	Administration of PCDA (P) Hindi Cell, Legal Cell, DPTI	0532-2420211 [M]9962748818
3.	EDP Centre, Commissioned officer Pension / Family Pension, Pension Call Centre, RTI, Complaints Cell, Suvigya Project E-Audit & Digitalization of Manual PPO Data	0532-2420662 [M] 9670549097
4.	Pension Payment Related matter / Audit of Pension, Payment, Account Section, Post Audit	0532-2420662
5.	Grants Coordination Family Pension-PBOR, Disability Pension (invalid out cases)- PBOR,	0532-2420687 [M]9956002570

E-MAIL ADDRESS: cda-albd@nic.in

VISIT TO PCDA (P) ALLAHABAD

If you are planning to visit the Office of the PCDA (P) Allahabad, please do check the information given under 'Visit Allahabad' on the PCDA Website. Once you reach PCDA (P) Allahabad, report at the Reception to get yourself guided to the concerned section.

WRITE TO PCDA (P)

You can also write to your grievances to the of the pcda and their postal address is:

**The office of the Principal Controller of Defence Accounts (Pensions),
Draupadi Ghat, Allahabad 211014.**

FOLLOWING INFORMATION IS NECESSARY FOR LINKING OF YOUR CASE. YOU CAN DOWNLOAD THIS FORM AND WRITE TO THEM.

1. Name of pensioner / family pensioner
2. Name of deceased in case of family pension
3. Rank
4. Personal number
5. Record office
6. PPO no. (if already sanctioned)
7. Latest corrigendum (if any)
8. Previous references (if any)
9. Name of PDA/bank branch from where pension is being drawn
10. PDA/bank address
10. Saving bank account no.
11. Home address
12. Email id
13. Your query

WRITE TO DIRECTOR (PENSIONS), MINISTRY OF DEFENCE

1. SERVICE NO WITH SUFFIX ALPHABET.
2. LAST RANK.
3. NAME AS MENTIONED IN PPO.
4. DATE OF RETIREMENT.

5. NAME OF YOUR RECORD OFFICE.

6. INITIAL PPO NO WITH DATE.

13.7 DISABILITY BENEFIT PAYABLE FROM ARMED FORCES GROUP INSURANCE SCHEME

The personnel who have served at least one year and who are invalided out of service solely on medical grounds under med cat “APGP”, with a minimum of 20% disability are also entitled to disability benefit payable by Armed Forces Group Insurance Scheme (AFGIS). The same is worked out as follows:

$$\text{Disability Benefit} = (\text{Insurance Cover} / 2 \times \text{Disability}\% / 100) \times \text{Survival Benefit}.$$

NOTE: 1. Cases of alcoholism, drug addiction, self-inflicted injury (disability arising out of attempted suicide or intentional acts resulting in criminal conviction) are not eligible for this disability benefit from AFGIS.

NOTE:2 This benefit is also not admissible to an individual discharged under clause other than invalided out.

13.8 REHABILITATION OF DISABLED SOLDIERS

QUEEN MARY’S TECHNICAL INSTITUTE, PUNE

The Queen Mary's Technical Institute (QMTI), Range Hills, Pune, a private Charitable Institution conducts ITI recognized vocational trades training courses for disabled Servicemen, ex-Servicemen and their dependents.

PARAPLEGIC REHABILITATION CENTRES (PRC) AT KIRKEE AND MOHALI

In addition to QMTI, Paraplegic Rehabilitation Centres at Kirkee and Mohali with a capacity of 80 and 30 beds respectively are being run for rehabilitation of Paraplegic and Tetraplegic ex-Servicemen.

ST. DUNSTAN'S AFTER CARE ORGANISATION

St Dunstan's Organization was formed to provide psychological support to over-come the devastating shock of blindness as well as to impart vocational training to the blinded ex-Servicemen, to enable them to find a place back in the society and to set them up in their homes and also after care services. The administration is looked after by the after care

organization headed by an After Care Officer under the overall control of the Sub Committee at Dehradun. Sub Area Commander, Dehradun is its Chairman.










DUTY FREE IMPORT OF THERAPEUTIC GADGETS FOR PARAPLEGIC EX-SERVICEMEN PATIENTS

Under Custom Notification no.208/81-cus dated 22 Sep 81, items required by the disabled and other categories of physically handicapped can be imported duty-free, by any person.

A PERUSAL OF THE NOTIFICATION SHOWS THAT IT SPECIFICALLY COVERS THE FOLLOWING ITEMS:-

"Instruments and implants including self-curing acrylic bone cement for replacement and bonding of hips, knee and other joints for severely crippled and handicapped".

The following items required by spinal patients and other categories of physically handicapped people are covered: -

 Wheel & other chairs
 Folding wheel chairs with detachable arms and foot rests.
 Special light wheel chairs for easy handling Motorized wheel chairs.
 Special purpose chairs for stairs climbing for tetraplegia and paraplegic workers.
 Aids for disabled namely, folding walking frames.
 Aids to extend reach to pick up small items (with small magnet pick up).
 Specialized fixtures for orthopedic and spastic tetraplegia for maneuvering and providing dexterity to fingers and wrist.
 Turning beds for prevention of pressure sores.
 Emulsion cushions for tetraplegia and working paraplegics to avoid pressure sores.

Further, under the same notification any other drug, medicine or equipment which is certified by the DGHS/DDGHS/ADGHS to be a life-saving drug, medicine, equipment, etc., can also be imported duty-free by any person.

Similarly, under notification No.63/88-Cus and 64/88-Cus dated 01 Jan 88, Government hospitals and certain categories of charitable hospitals are permitted to import their requirements duty-free.

13.9 CENTRAL GOVERNMENT CONCESSIONS AND BENEFITS AVAILABLE TO WAR WIDOWS / WAR DISABLED AND RETIRED / SERVING DEFENCE PERSONNEL

EDUCATION

1. EDUCATIONAL CONCESSIONS

Children of Defence personnel killed or disabled in action, including casualties of OP PAWAN and MEGHDOOT, who are studying in educational institutions under the Department of Education are entitled to the following educational concessions (Authority: AG's Branch, Army HQ letter No.56268/Policy/AG/ CW-3(b) dated 17 Aug 90 and Ministry of Human Resources Development (Department of Education) letter No.F.14-1/94-School-1 dated 10 Nov 95.

ADMISSION INTO PROFESSIONAL COLLEGES

2. MEDICAL AND ENGINEERING.

Around 28 seats in MBBS and one seat in BDS and 2 seats in Engineering College at Annamalai University are available through KSB for wives/widows and wards of categories of Defence personnel in the following order of priority:

1. Killed in action.
2. Disabled in action and boarded out from service.
3. Died while in service with death attributable to military service.
4. Disabled in service and boarded out with disability attributable to military service.
5. Gallantry Award/Other Award Winners.

3. RESERVATION OF SEATS IN IITS.

A joint entrance examination is conducted every year by the six IITs for admission to the IITs at Bombay, Delhi, Kanpur, Kharagpur, Madras and Banaras Hindu University Institute of Technology.

Two seats in each of the above six institutes are reserved for children of the Defence/Para Military Force Personnel killed or permanently disabled in action. Such candidates are however, required to qualify in the joint entrance examination.

4. RESERVATION IN SAINIK AND MILITARY SCHOOLS.

SAINIK SCHOOLS: 25 % seats for serving and ex-Service personnel.

MILITARY SCHOOLS: Reservation of seats for wards of JCOs/ORs: 67% percent & Officers: 20%.

For details of reservation of seats in professional colleges for ex-Servicemen and serving personnel granted by States/UTs may be obtained from the respective state Sainik Boards.

5. ACCOMMODATION IN WAR MEMORIAL HOSTELS

35 War Memorial Hostels have already been constructed in various Regimental Centres. These hostels provide accommodation to wards of war bereaved, disabled and attributable/non attributable peace time casualties to enable them to pursue their studies.

KSB provides Rs.600/- p.m., education grant for each child except in respect of non-attributable cases where the grant is Rs.300/- p.m.

13.10 PROCEDURE FOR ISSUE OF IDENTITY CARD TO RETIRING DEFENCE SERVICES PERSONNEL

The identity card to the retiring defence services personnel is issued by concerned ZSB where the retiring defence personnel proposes to settle down after retirement as recorded in his discharge document(s).

For this purpose, all retiring Defence personnel are required to get their particulars filled in the registration form in duplicate at the Record Office at the time of their discharge. One copy of the registration form is forwarded by the Record Office to the concerned ZSB by post and the second copy by hand through the retiree himself.

Thereafter, the individual is required to call on the concerned ZSB along with three copies of the stamp size photographs, discharge certificate/PPO and other relevant service documents for issue of I-Card. At the ZSB, the particulars are scrutinised and in case the individual qualifies to the status of ex-Servicemen, he will be asked to fill in an application form and I-Card will be issued to him.

Please remember, I-Card is a pre-requisite for availing the benefits of the welfare schemes instituted under the "Armed Forces Flag Day Fund" vide Government of India SRO 7E dated 13 Apr 1993.




13.11 ISSUE OF DEPENDENT IDENTITY CARDS

The dependents of defence pensioners and Ex- servicemen are also eligible for issue of ID Cards subject to certain terms and conditions.

A detailed notification in this regard has recently been issued by the Kendriya Sainik Board, Ministry of Defence vide their letter No. 06 / Policy/ Gen Pol/ Vol- I Dated 14th July 2017.

13.12 BENEFITS GIVEN FROM ARMED FORCES FLAG DAY FUND

The Flag day is mainly observed to serve three basic purposes

- | |
|---|
|  Rehabilitation of battle casualties |
|  Welfare of serving personnel and their families |
|  Resettlement and welfare of ex-servicemen and their families. |

PENURY GRANT (65 YEARS AND ABOVE)

Non-Pensioners up to Hav Rank - -Rs 1,000/- PM

EDUCATION GRANT

(PENSIONERS/NON PENSIONER UPTO HAV RANK)

- (i) Boys/ Girls up to Graduation(2 children) &
(ii) Widows PG -Rs 1,000/- PM
-

NDA OFFICERS CADET GRANT

Pensioner/Non-pensioner up to Hav Rank- Rs 1,000/- PM

DISABLED CHILDREN GRANT

Pensioner/Non- Pensioner up to Hav Rank - Rs. 1,000/- PM

HOUSE REPAIR GRANT

((PENSIONER/NON- PENSIONER UP TO HAV RANK)

- (i) 100% Disabled ESM
(ii) Orphan Daughter ESM (of all ranks) - Rs 20,000/- (max)

DAUGHTER'S MARRIAGE GRANT (UPTO 02 DAUGHTERS)

Pensioner/Non- Pensioner up to Hav Rank - **Rs 50,000/- Per Daughter**

FUNERAL GRANT

Pensioner/Non- Pensioner up to Hav Rank **Rs 5,000/-**

MEDICAL GRANT

Pensioner/Non- Pensioner up to Hav Rank Nepal - **Rs 30,000/-(max)**

ORPHAN GRANT (PENSIONER/NON- PENSIONER UPTO HAV RANK

(i) Daughters of ex-servicemen till she is married&

(ii) One Son of ex-servicemen up to 21 years of age- **Rs 1,000/-pm**

VOCATIONAL TRG GRANT FOR WIDOWS

Pensioner/Non- Pensioner up to Hav Rank - **Rs 20,000/-(One Time)**

MODIFIED SCOOTER GRANT

Rupees 57,500/- provided to those ESM, who are disabled after service with a disability of 50% or more and who are not covered under the scheme of AG's Branch of IHQ (Army, Navy & Air Force).

**SERIOUS DISEASES GRANT FROM AFFD FUND TO NON-PENSIONER
ESMS OF ALL RANKS.**

**FOR ANGIOPLASTY ANGIOGRAPHY, CABG, OPEN HEART SURGERY,
VALVE REPLACEMENT, PACEMAKER IMPLANT, RENAL IMPLANT:**

75% / 90% of total expenditure for Officers and PBOR respectively
Up to Rs1.25 Lac (max.)



CHAPTER 14

EX-SERVICEMEN DEFINITION AND THEIR PRIVILEGES

14.1 EXSERVICEMAEN AND THE RECORDS OFFICE

The relationship of an ESM with his record office continues even after his discharge / retirement. The welfare section at RO is like an orderly room for retired personnel.

The ex-servicemen / NOK need continuous help from RO on many matters like counting of former military service for new employment, fixation of pay with new employer, pension related problems, issue of various welfare related certificates and employment under indigent circumstances to widows/NOKs (of those personnel died while in service) etc. As a record office, all actions at RO can only be initiated on the basis of the records of Ex- Servicemen available at RO. Thus the preservation of service records is a major task at Pension and Welfare Wing of RO. The policy on maintenance of records (RCSR/ medical documents) at RO is that medical records of an ex-serviceman are destroyed after 15 years and his RCSR is destroyed after 25 years from the date of his discharge. Certain essential details of the individual are however copied in one page of a register before destruction of RCSR. This page is called LONG ROLL. A long roll is preserved indefinitely. As on date, there is no policy / timeframe for destruction of long rolls. Besides welfare related assistance from RO, a lot of other benefits / facilities can be availed by an ex-Airman/NOK through the Director General of Resettlement and Zilla Sainik Boards.

14.2 DEFINITION OF EX-SERVICEMEN

The eligibility of the retired defence personnel to the status of Ex-servicemen is governed by the definition as laid down by department of personnel and training. The definition has been undergoing changes from time to time.

AUTHY: GOVT OF INDIA, MIN OF PERSONNEL PUBLIC GRIEVANCES & PENSIONS
MEMO NO. 36034/5/85- ESTT (SCT) DATED 14 APR 87.

FOLLOWING IS THE BROAD CATEGORIZATION OF EX- SERVICEMEN

(A) THOSE RELEASED BEFORE 01 JUL 68.	Any person who had served in any rank, (whether as combatant or not) in the Armed Forces, and has been released there from otherwise than by way of dismissal or discharged on account of misconduct or inefficiency.
(B) THOSE RELEASED ON OR AFTER 01 JUL 68 BUT BEFORE 01 JUL 79.	Any person who had served in any rank (whether as combatant or not) in the Armed Forces, for a continuous period of not less than six months after attestation and released there from otherwise than by way of dismissal or discharged on account of misconduct or inefficiency.
(C) THOSE RELEASED ON OR AFTER 01 JUL 79 BUT BEFORE 01 JUL 87	Any person who had served in any rank (whether as combatant or not) in the Armed Forces of the union for a continuous period of not less than six months after attestation, if discharged for reasons other than at his own request or by way of dismissal or discharged on account of misconduct or inefficiency, and not less than five years of service if discharged at own request.
(D) THOSE RELEASED ON OR AFTER 01 JUL 87	Any person who had served in any rank (whether as combatant or not) in the Armed Forces of the union and was released/retired with any kind of pension from defence budget or released on completion of specific terms of engagement with gratuity otherwise than on own request or by way of dismissal or discharged on account of misconduct or inefficiency.
(E) RECRUITS	As per MOD (Deptt of Ex-servicemen Welfare) Memo No. 12/1/2005/D (Res) dated 01 Feb 06, it has been decided with the approval of Raksha Mantri that such recruits who were boarded out / released on medical grounds and granted Medical / Disability Pension will also be covered under the category of ex-servicemen for all practical purposes.

14.3 PRIVILEGES FOR EX-SERVICEMEN

ALL EX-SERVICE PERSONNEL ARE ENTITLED TO CERTAIN SERVICE PRIVILEGES. THEY ARE ENUMERATED BELOW: -

(A) USE OF MILITARY RANK:	Apart from serving personnel of the regular Armed Forces, only the Regular Commissioned Officers and those who were granted Honorary Commission while in service or on retirement, may use their ranks along with their names. The recognized method of doing so after retirement/release is indicated below: MAJOR [NAME] (RETD) ; HONORARY CAPTAIN [NAME] (RETD)
(B) RETENTION OF RETIRED OFFICERS' IDENTITY CARDS:	Retired officers' Identity Cards can be retained only by the Regular Commissioned Officers and those who were granted Honorary Commission. Officers whose service have been terminated under the provisions of Army/ Navy/ Air Force Act or those who have been released / retired on grounds of security / moral turpitude, even if they are allowed pensionary / terminal benefits, will not be issued Retired Officer's Identity Cards.
(C) WEARING OF UNIFORMS.:	Ex-Servicemen may wear service uniform on special occasions, when attending ceremonies and functions of military nature and on other occasions when the wearing of uniforms would appear appropriate.
(D) LIABILITY OF ARMY/NAVY/AIR FORCE ACT AND OFFICIAL SECRET ACT AFTER RETIREMENT.	Liability to the above Acts cease immediately when an individual is placed on the retired list. However, for finalization of pending disciplinary cases / cases detected within six months of his discharge, the Act is invoked. A retired person is liable to be punished for communicating classified information which he might have acquired during the period of his service under sec- 5 of the Indian Official Secrets Act 1923.
(E) RIGHT TO ENTER POLITICS AFTER RETIREMENT.	There is no bar for military pensioners taking part in lawful political activities including contesting elections. However, pension is liable to be forfeited if found guilty of grave misconduct of a political or other nature under the provisions of the Pension Regulations.

OCCURRENCE	RELEVANT DOCUMENTS REQUIRED BY RECORD OFFICE
BIRTH OF CHILDREN	(a) A personal application (b) Affidavit from Notary (Name of the mother of the child should be clearly mentioned in the affidavit) (c) Birth certificate issued from the Registrar or Head of the School/Institution.
DEATH OF WIFE	(a) A personal application. (b) Death certificate issued from the Registrar
MARRIAGE OR RE-MARRIAGE AND CHANGE OF NOK	(a) A personal application. (b) Marriage certificate issued from the Registrar. (c) Affidavit issued by 1st class Magistrate regarding marriage. (in original). (d) Joint Photograph in two copies duly attested by respective ZSB
POR FOR DIVORCE	(a) A personal application (b) The copy of divorce decree from Court duly attested.
CHANGE OF NAME/ SURNAME	(a) Personal application for change of name/surname. (b) Publish the change of name /surname in Central/ State Gazette Notification and submit the same in two copies (original/attested). (c) Publish the change of name/surname in a national and a local newspaper and submit the concerned pages of the same in original. (d) Major children/dependents will be deponent in the newspaper and Gazette Notification.
CHANGE OF PERMANENT HOME ADDRESS	(a) A personal application. (b) Declaration form (available with Zila Sainik Board)

14.4 OCCASSIONS FOR WEARING OF UNIFORM BY EX-SERVICEMEN

(a)All permanent Commissioned Officers/PBORs retired from service may wear service uniform on special occasions when attending ceremonials and functions of a military nature and on other occasions when the wearing of uniform would appear appropriate. Badges of rank will be of the substantive rank held before retirement. Badges of acting rank may be worn provided the acting rank was held for period of two years before retirement.

(b)Officers and PBORs dismissed or removed on disciplinary grounds from service are NOT eligible to wear uniform under any circumstances.

(c) On resignation, irrespective of circumstances, viz. compulsory or voluntary, officer is not entitled to wear uniform.

WEARING OF UNIFORM BY OFFICERS HOLDING HONORARY COMMISSION

- a) Official parties at Rashtrapati Bhavan/Raj Bhavan. When invited to any official function by any embassy, legation or high
- b) commission.
- c) At all armed forces functions including ex-servicemen's rallies or re-unions.
- d) When attending a function in honour of national day (Independence Day, Republic Day etc.)
- e) When appearing in courts.

14.5 OCCASSIONS FOR VETERANS TO WEAR MEDALS

The relevant regulations RELATING TO WEARING OF MEDALS BY VETERANS as stipulated in INBR – 11 are reproduced BELOW:

OCCASION FOR WEARING OF MEDALS ON CIVIL CLOTHES BY VETERANS.

Personnel dismissed from service or discharged on disciplinary grounds will not wear medals on any occasion. Full medals/ miniature medals may be worn by veterans on all functions in the manner as authorised for serving officers/ personnel. However, medals will not be worn at meetings of political nature. The various occasions on which wearing of full medals/ miniature medals by veterans is enumerated below:-

- (a) Republic Day Parade
- (b) Independence Day Function
- (c) Service Day
- (d) Vijay Diwas
- (e) Wreath Laying on Memorial Day
- (f) Reception at Rashtrapati Bhawan and Governor's House
- (g) Standard/ Colour Presentation Parade/ Functions / Passing out Parade
- (h) Anniversary/ Re-union Functions
- (j) When attending State or Military Funerals
- (k) When invited to any official function by any Embassy, Legation or High Commission
- (l) At all Armed Forces functions including ex-servicemen's rallies or re-unions.
- (m) When called upon in aid to civil power.
- (n) When visiting any Military Headquarters on duty.

WEARING OF MINIATURE MEDALS ON CIVIL CLOTHES BY VETERANS.

The miniature medals will be worn on the following occasions:-

- (a) While attending official and private functions such as Dinner, Cocktails, lunches, tea parties and receptions etc, during day and night.
- (b) Functions held in the messes, institutions in connection with Service day, Units Anniversary, Re- Union functions.
- (c) Functions in connection with Republic day Parade, Independence Day Parade, Standard/ Colour Presentation, reception at the Service Chief's residence on the Service Day, Reception on Passing out Parade etc.
- (d) When invited to any official function by any Embassy, Legation or High Commission.
- (e) At all Armed Forces functions including ex-servicemen's rallies or reunions.
- (f) Retired Officers and Honorary Commissioned Officers may wear medals and decorations on their civilian clothing under the same conditions as for officers in uniform on the Active List.

14.6 ISSUE OF DUPLICATE DISCHARGE BOOK.

Discharge book is a very important document and needs to be preserved forever. On loss / mutilation, a duplicate discharge book may however be issued by AFRO on specific recommendations by ZSB. The individuals are required to forward the requisite documents mentioned below: -

(I) IN CASE OF LOSS OF ORIGINAL DISCHARGE CERTIFICATE:

i. A personal application along with attested copy of First Information Report (FIR) stating the circumstance under which the loss had occurred and the individual is not in possession of the same and in case of recovery of it, the same will be surrendered to AFRO.

ii. An affidavit from notary

iii. Joint/single Photograph in two copies duly attested by respective ZSB

(II) IN CASE OF MUTILATED/DEFACED DISCHARGE CERTIFICATE:-

i. A personal application

ii. Mutilated/Defaced discharge certificate

iii. Joint Photograph in two copies duly attested by respective ZSB.

NOTE: All photocopies of certificates/documents submitted are to be attested. Any affidavit should be in original only.

14.7 ISSUE OF CERTIFICATES.

Various certificates like trade certificates and Graduation certificates, as applicable are issued to eligible retiring servicemen by their parent unit to enhance their re-employability in the civil. Individual is expected to maintain and preserve them meticulously. However, the respective Record Offices issues duplicate certificates in case the original is lost or mutilated. The pensioners can also approach their respective RO for issue of extracts of Orders, notifications, certificates for admission of their wards in Kendriya Vidyalaya (KV) or any other certificates on need basis. In case of death of pensioners a certificate called Service Particular Certificate (SPC) is issued to the wife / NOK of the deceased Ex – Servicemen.

14.8 THE WELFARE ROLE OF ZILA SAINIK BOARDS (ZSBS)

As ex-servicemen, you will be required to interact with your Zila Sainik board frequently.

It is considered appropriate for an ex-serviceman to know the responsibilities of ZSB. In all states, the Zila Sainik Boards (ZSBs) work under the guidelines of Rajya Sainik Board (RSB). With regards to the charter of duties of ZSB, it is stated that all ZSBs/RSB function under the guidelines of Kendriya Sainik Board which is an inter service organisation under MOD. The ZSBs/RSBs however function under the direct control of state governments. The Chairman of RSB is Governor/Chief Minister and the Chairman of ZSB is usually the DC of the District. The RSB/ZSB has meetings once in a year to discuss the affairs / problems of ex-servicemen and introduce and implement new schemes.

THE ZSBS ARE FIELD UNITS AND ARE RESPONSIBLE FOR FOLLOWING:

(a) Disseminating information to the general public regarding the Armed Forces in the country and constantly endeavoring to promote and maintain a feeling of goodwill between civilian and service personnel and ex-servicemen.

(b) Looking after the welfare of families of servicemen and of ex-servicemen and assisting them in representing their cases to the local administration and/or to the defence authorities.

(c) Giving information to the general public on the conditions of service

personnel in the armed forces, to assist intending candidates in approaching the appropriate recruiting authorities for the purpose of enlistment.

(d) Keeping a watch on the adequacy of the number of pension payee branches, post offices and analyzing if there is a need for more such offices.

(e) Investigating applications for relief from various military and civil charitable funds and making suitable recommendations.

(f) Granting financial relief to ex-servicemen and their dependents from funds at their disposal.

(g) Registration of ex-servicemen and issue of ex-servicemen/widow /War widow Identity Card. (h) Placement of ex-servicemen as per the reservation policy of State Government and placement in Corporate Sector including Government Banks.

In addition to the duties of ZSBs mentioned above, the ZSBs also extend certain other help to the ex-servicemen and their widows. The details of such helps are as follows: -

(a) Issue of Medical entitlement card where the ESM / widows are not members of ECHS.

(b) For those ex-servicemen/widows who have gone on discharge/died prior to 01 Apr 2003, the ZSBs assist /advise them to become member of ECHS if they so desire.

(c) Vetting and recommending the applications of wards of ex-servicemen/widows for admission to Engineering/ Polytechnic/ Medical/ Other Professional colleges for the seats reserved for Ex-servicemen .

(d) Grant of financial assistance in cases like Marriage of daughters, scholarship, and one time grant/ex-gratia to war widows.

(e) Processes and recommends the application for sanction of loan to ex-servicemen for various self employment scheme like SAMFEX-I, SAMFEX-II, SAMFEX-III (Sena Se Gramodyog) and the project under Khadi Village and Industries Commission.

(f) Provisioning of legal aid.

(g) Allotment of land to the landless ex-servicemen/widows





**“WHAT IS LIFE TIME ADVENTURE FOR YOU
IS A DAILY ROUTINE FOR US.” - INDIAN
ARMY**

CHAPTER 15

GENERAL INFORMATION THAT MAY BE OF INTEREST AND USE

15.1 INCOME TAX FOR THE FINANCIAL YEAR 2017-18 (AY 2018-19)

The existing rebate under section 87A is reduced to Rs 2500 from the existing Rs 5000 for individuals earning between Rs 2.5 and Rs 3.5 lakh.

-  As a result of the combined effect of the new Section 87A rebate and the reduction in the lowest slab tax rate to 5%, the tax burden for those with income up to Rs 3 lakh would be zero and tax burden of those in the Rs 3 lakh to Rs 3.5 lakh bracket would be Rs 2500.
-  Those earning Rs 4.5 lakh can therefore reduce their tax liability to zero by fully utilising the tax break under Section 80C combined with these new proposals.
-  Those falling in the higher income tax slabs will also be eligible for this lower tax rate of 5% on income between Rs 2.5 lakh and Rs 5 lakh. Therefore, those in the higher tax slabs will pay lower tax by Rs 12500 per person.
-  Individuals earning between Rs 50 lakh and Rs 1 Crore will have to pay a surcharge of 10% on the total income tax payable by them. Currently there was no such surcharge on this category. Only those with income above Rs 1 Crore were required to pay surcharge of 15% which continues.

NEW INCOME TAX RATES FROM APRIL 1, 2017

The Finance Minister has reduced the tax rate for income between Rs. 2.5 lakh and Rs. 5 lakh to 5 per cent in the Union Budget, while adding a surcharge of 10 per cent on tax for income between Rs. 50 lakh and Rs. 1 crore. Although the basic income tax exemption limit remains the same at Rs. 2.5 lakh, there are many exemptions available in the Income Tax Act, which can substantially reduce your tax liability.

One needs to plan from the beginning of the next financial year to take maximum benefit of the income tax deductions available. Here are the new income tax slabs for taxpayers

RESIDENT INDIVIDUAL BELOW THE AGE OF 60 YEARS

Net Income Range	Income Tax Rates	Education Cess	Secondary and Higher Education Cess
Upto 2,50,000	Nil	Nil	Nil
Rs 2,50,001-Rs 5,00,000	5% of (Total income – 2,50,000)	2% of income tax	1% of income tax
Rs 5,00,001-Rs 10,00,000	Rs 12,500 + 20% of (Total income – 5,00,000)	2% of income tax	1% of income tax
Above Rs 10,00,000	Rs 1,12,500 + 30% of (Total income – 10,00,000)	2% of income tax	1% of income tax

Surcharge@10% for taxable income between Rs 50 lakhs to Rs 1 Cr and @15% for taxable income > 1 Cr

RESIDENT INDIVIDUAL 60 YEARS TO <80 YEARS

Net Income Range	Income Tax Rates	Education Cess	Secondary and Higher Education Cess
Upto 3,00,000	Nil	Nil	Nil
Rs 3,00,001-Rs 5,00,000	5% of (Total income – 3,00,000)	2% of income tax	1% of income tax
Rs 5,00,001-Rs 10,00,000	Rs 10,000 + 20% of (Total income – 5,00,000)	2% of income tax	1% of income tax
Above Rs 10,00,000	Rs 1,10,000 + 30% of (Total income – 10,00,000)	2% of income tax	1% of income tax

Surcharge@10% for taxable income between Rs 50 lakhs to Rs 1 Cr and @15% for taxable income > 1 Cr

RESIDENT INDIVIDUAL 80 YEARS AND ABOVE

Net Income Range	Income Tax Rates	Education Cess	Secondary and Higher Education Cess
Upto 5,00,000	Nil	Nil	Nil
Rs 5,00,001-Rs 10,00,000	20% of (Total income – 5,00,000)	2% of income tax	1% of income tax
Above Rs 10,00,000	Rs 1,00,000 + 30% of (Total income – 10,00,000)	2% of income tax	1% of income tax

Surcharge@10% for taxable income between Rs 50 lakhs to Rs 1 Cr and @15% for taxable income > 1 Cr

15.2 INCOME TAX EXEMPTIONS TO DEFENCE PERSONNEL- A DETAILED ANALYSIS

On the question of its being tax free, the first thing to note is the fact that the tax exemption on the disability pension is not provided under section 10 or under any other clause of the Income Tax Act. The disability pension has been made tax-free by an executive instruction of the government.

DISABILITY PENSION IS TAX FREE & TDS FREE.

Armed Forces personnel get the disability pension, which has two components viz. disability and service elements. On the question of its being tax free, the first thing to note is that the tax exemption on the disability pension is not provided under section 10 or anywhere in the Income Tax Act. The disability pension has been made tax-free by executive instructions of the government.

PENSION RECEIVED BY GALLANTRY AWARD WINNERS OR THEIR FAMILIES

The pension received by gallantry award winner and also family pension received by the family member of gallantry award winners is tax free as per section 10(18) of the Income Tax Act. Read the provision below:

10 (18) Any Income by way Of—(i) pension received by an individual who has been in the service of the central government or state government and has been awarded “Param Vir Chakra” or “Maha Vir Chakra” or “Vir Chakra” or such other gallantry award as the central government may, by notification in the official gazette, specify in this behalf;

(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)Section10(18)I gallantry award notification No. 1048(e),dated 24-11-2000, as amended by notification no. So 81(e), dated 29-1-2001.

Income by way of pension received by an individual who has been in service of central government or state government and has been awarded any gallantry award is exempt from income tax.



In exercise of the powers 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.

SL. NO	NAME OF GALLANTRY AWARD	CIRCUMSTANCES FOR ELIGIBILITY
1	Ashok Chakra	When awarded for gallantry.
2	Kirti Chakra	– do –
3	Shaurya Chakra	– do –
4	Sarvottam Jeevan Raksha Padak	When awarded to civilians for bravery displayed by them in life saving acts.
5	Uttam Jeevan Raksha Medal	– do –
6	Jeevan Raksha Padak	– do –
7	President's Police Medal for Gallantry	When awarded for acts of exceptional courage displayed by members of police forces, Central police or security forces and certified to this effect by the head of the department concerned.
8	Police Medal for Gallantry	– do –
9	Sena Medal	When awarded for acts of courage or conspicuous gallantry and supported by certificate issued to this effect by relevant service headquarters.
10	Nao Sena Medal	– do –
11	Vayu Sena Medal	– do –
12.	Fire Services Medal for Gallantry	When awarded for acts of courage or conspicuous gallantry and supported by certificate issued to this

		effect by the last Head of Department.
13	President's Police and Fire Services Medal for Gallantry	- do -
14	President's Fire Services Medal for Gallantry	- do -
15	President's Home Guards and Civil Defence Medal for Gallantry	- do -
16	Home Guards and Civil Defence Medal for Gallantry	- do -

WHAT IS THE MEANING OF FAMILY FOR EXEMPTION PURPOSE?

The meaning of family members is Explained under Section 10(5) of the Income Tax Act.

 the spouse and children of the individual ; and
 the parents, brothers and sisters of the individual or any of them, wholly or mainly dependent on the individual.

PENSION FOR DEATH IN HARNESS OF ARMED FORCES PERSONNEL

Section 10(19) of the Income Tax Act provides that amount of pension received by the family members of armed forces personnel including Para-military personnel, who die in certain circumstances in the course of performing their duties, shall be tax free. The excerpt of the provision is given below:

“Family pension received by the widow or children or nominated heirs, as the case may be, of a member of the armed forces (including paramilitary forces) of the Union, where the death of such member has occurred in the course of operational duties, in such circumstances and subject to such conditions, as may be prescribed.....”

WHAT ARE CONDITIONS PRESCRIBED?

Section 10(19) speaks of exemption of family pension when the death of Armed Forces or Para-Military personnel – has occurred in the course of operational duties in certain Circumstance which is prescribed in Rule 2 BBA.

(i) acts of violence or kidnapping or attacks by terrorists or anti-social elements;
--

(ii) action against extremists or anti-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 minefields 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.

WHAT PRECAUTION MUST BE TAKEN FOR EXEMPTION DECEASED FAMILY?

As per Rule 2BBA (2), obtain a certificate from the Head of the Department where the deceased member of the armed forces(including paramilitary 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 above .

15.3 THE ENTIRE DISABILITY PENSION OF ARMED FORCES PENSIONERS IS TAX FREE

Yes, although there is nothing in section 10 of the Income Tax Act, which is a general exemption section under Income tax Act, the disability pension has been made tax free through Finance Ministry notification No 878-F (Income Tax) dated 21-3-1922. The following instruction from CBDT explains that the entire disability pension is exempt from income tax.

INSTRUCTION NO 136F.NO. 34/3/68-IT(AI)GOVT OF INDIA CENTRAL BOARD OF DIRECT TAXES NEW DELHI, DATED THE 14TH JAN 1970

From: Shri S N Nautil Secretary, CBDT
To: All commissioners of Income Tax

Subject: Exemption – service and disability element of disability pension granted to a disabled officer of the Indian army – whether exempted from income tax.

Reference is invited to the board's letter no 42/9/59-IT (AI), dated the 5th Sept 1960 on the above subject wherein it was mentioned that in the cases falling under item (29) of finance deptt notification no 878-F (income tax) dated 21-3-1922, the 'disability element' of the disability pension received by an officer of the army will only be exempted from tax and that the 'service element' will be subjected to tax.

2. On reconsideration of the matter, in consultation with the ministry of law, the board is advised that item 29 of the notification does not differentiate between types of pensions. **Accordingly in the cases falling under item 29 of the above notification, entire disability pension will be exempted from income-tax.**

3. The above instructions may be brought to the notice of all assessing officers in your charge.

Yours Faithfully,
sd/-

(S N NAUTIL,(SECRETARY ,CBDT)

CONFUSION ON EXEMPTION DISABILITY PENSION & SERVICE ELEMENT

As the disability pension has two elements- disability element and service element- confusion was created in field formation of tax authorities, that the disability element only is tax free and not the service element. CBDT, therefore , in order to clear any confusion , issued another instruction F. No. 200/51/00-ITA-1 dt. 02.7.2001 to stress that both element of disability pension is tax exempt as given below-

F. NO. 200/51/00-ITA-1 DT. 02.7.2001 FROM MINISTRY OF FINANCE DEPTT. OF REVENUE CENTRAL BOARD OF DIRECT TAXES, NEW DELHI.

Subject: Exemption from income tax to disability pension, i.e. "disability element" and "service element" of a disabled officer of the Indian armed forces- instructions regarding.

Reference has been received in the board regarding exemption from income tax to disability pension, i.e. "disability element" and "service element" of a disabled officer of the Indian armed forces.

2. It appears that field formations in certain cases are not uniformly allowing tax exemption on disability pension in spite of board's instruction no.136 dated 14th January, 970 (F.NO.34/3/68-IT(A.1).

3. The matter has been re-examined in the board and it has been decided to reiterate that the entire disability pension, i.e. "disability element" and "service element" of a disabled officer of the Indian armed forces continues to be exempt from income tax.

4. This may be brought to the notice of all the officers working under you.

Sd/-

B.L. SAHU

Officer on special duty (ITA .1)

PRESS RELEASE, DATED 20-12-2007

It has been reported in the press that some banks were deducting tax from pension of disabled ex-servicemen in violation of government instructions. RBI was requested to have the matter investigated and remedial action taken. After examination, RBI discovered that in one specific instance, due to oversight, the pensioner's disability pension was wrongly taken into account while calculating income-tax.

RBI has issued instructions to all agency banks to strictly adhere to the provisions of Para 88.3 of defence pension payment instructions, 2005, regarding exemption of income-tax of the disability pension of the pensioners of armed forces. Banks have been advised to issue suitable instructions to all their pension disbursing branches that income-tax should not be deducted from the disability pension paid to the pensioners of the armed forces.

NO TDS ON DISABILITY PENSION TO MILITARY PERSONNEL

The government received complaints that certain banks are deducting the tax on the disability pension. So, government issued a press release that no TDS is required on the entire disability pension paid to Armed Forces personnel. Read above the excerpt.

CONCLUSION

1. THE DISABILITY PENSION GIVEN TO ARMED FORCES PERSONNEL HAS TWO ELEMENTS-DISABILITY ELEMENT & SERVICE ELEMENT;

2. BOTH ARE TAX FREE IN TERMS MINISTRY OF FINANCE NOTIFICATION READ WITH CLARIFICATION FROM CBDT;

3. ALSO THERE CANNOT BE ANY TDS AS THE AMOUNT IS COMPLETELY TAX FREE.

15.4 HOW TO CLAIM TAX RELIEF ON ARREARS WHILE FILING INCOME TAX RETURNS?

As per the provisions of income tax act, if you have received any portion of your salary or pension in arrears or advance, you are allowed tax relief under Section 89 (1).

As per the provisions of the Income Tax Act, 1961 the salary earned in a particular financial year is to be taxed as per the tax rates applicable for that financial year. But in many a cases, individuals may receive income in a particular financial year, which may relate to the earlier financial years, i.e. arrears of salary or in advance for future financial years. How to claim tax relief on such arrears while filing income tax returns.

WHAT ABOUT ARREAR PAYMENT OF PREVIOUS FINANCIAL YEAR?

The arrears may be in the form of pensions or pay hikes in the case of government employees. This may pertain to the previous financial year, however received in the current financial year. This could shoot up their tax liability to a large extent. The individual might move up in the tax slab also but they should not be penalized with higher taxes because they received their income later. There are a few escape routes to this problem of which most of them are not aware of those provisions.

HOW TO CLAIM TAX RELIEF ON SUCH ARREARS?

Many a people do not know how to calculate tax on these arrears as the process is a bit complicated. As per the rules of Income Tax Act, if you have received any portion of your salary or pension in arrears or advance, you are allowed tax relief under Section 89 (1). The purpose of this section is to provide relief to the receiver and save him from any additional tax burden which was created due to the delay or advancement in receiving your earnings. While claiming relief under Section 89 (1), it is mandatory for an individual to fill the form 10E to make a claim. Taxpayers who have claimed relief under section 89 (1) in the previous years but had not filed form 10E have received notices from the income tax department stating that the relief could not be allowed as form 10E has not been furnished. The best part is that this form can be submitted online easily under e-filing. You may like to know the procedure to be followed.

HOW TO CLAIM DEDUCTIONS WHILE FILING TAX RETURNS?

The said relief is to be claimed in the financial year in which the arrears or advances have been received. The following are the steps to calculate the tax relief correctly.

STEP-BY-STEP PROCESS ON COMPUTING TAX RELIEF ON SUCH ARREARS ILLUSTRATION:

Let's assume one case. An individual receives Rs. 30,000 as arrear income (10,000 P.A.) for three years along with Rs. 40,000 as his current year income.

STEP 1: calculate total tax payable for the total income, including the arrears for the year in which the income is actually received. Here, calculate tax on Rs. 70,000 for the current year.

STEP 2: calculate tax payable on the total income, excluding the arrears in which it is received. Continuing above example, calculate the total tax payable on Rs. 40,000 for the current year.

STEP 3: calculate the difference between the step 1 and step 2.

STEP 4: calculate tax payable on the total income, including arrears for the year of which the arrears relate. Then, calculate tax on that particular year's income for which the arrears have been received, including the arrears. (10,000 to be added to the concerned year income) we have to repeat this step for all the years for which the arrears have been received.

STEP 5: calculate tax liability for the total income, excluding the arrears for the year of which the arrears relate. (this figure would have been determined previously while filing income tax return for that concerned year. If not, arrive at that figure excluding the income that has been received as arrears).

STEP 6: calculate the difference between the step 4 and step 5.

STEP 7: now subtract the tax difference you arrived at step 6 from step 3. This excess amount is the tax relief that you can claim on your income tax return.

**THE POINT TO BE NOTED HERE IS THAT IF THE TAX LIABILITY AT
STEP 6 IS MORE THAN STEP 3, NO RELIEF SHALL BE ALLOWED.**

15.5 TIME BOUND GRIEVANCE REDRESSAL MECHANISM OF STATE BANK OF INDIA (SBI)

<p>1. In case of any grievance with the services of the bank</p>	<p><u>You may please contact the branch manager or call at toll free telephone 1-800-425-3800 / 1-800-11-22-11 or send SMS “unhappy” to 8008202020 or submit your complaint/ feedback “online” as per the complaint / feedback form available at www.sbi.co.in</u></p>
<p>2. In case the grievance is not resolved within 10 days from the date of registration or You are not satisfied with the resolution offered by the branch.</p>	<p><u>You may please contact the Network Nodal Officer</u> (select as per your branch location)</p>
<p>3. In case the grievance is not resolved within 5 days from the date of escalation to the Network Nodal officer or You are not satisfied with the resolution offered by the Network Nodal Officer.</p>	<p><u>You may please contact the Principal Nodal Officer</u> General Manager (NBG-Coordination) State Bank of India, Corporate Centre, State Bank Bhavan, Madam Cama Road, Mumbai 400 021. FAXNO: 022-22742431. EMAIL: gm.customer@sbi.co.in</p>
<p>4. Write to Chairman, SBI.</p>	<p><u>You may also write to the Chairman at the following address:</u> CHAIRMAN, State Bank Of India, Corporate Centre, “State Bank Bhavan”, Madam CAMA Road, Mumbai- 400021.FAX:02222742431 EMAIL:chairmansbi.customer@sbi.co.in</p>
<p>5. Ombudsman scheme</p>	<p>In case the grievance is not resolved within 30 days from the date of registration or you are not satisfied with the resolution offered by the Bank You may please kindly take recourse to the Banking Ombudsman Scheme 2006. List of Banking Ombudsman is available at P/ (select as per your area of jurisdiction).</p>

15.6 NEW MINIMUM BALANCES FOR SAVINGS ACCOUNTS IN STATE BANK OF INDIA (SBI)

State Bank of India has increased manifold the minimum balance required for maintaining savings account from April 1, 2017.

SBI has decided to increase manifold the minimum balance required for maintaining savings account from April 1, 2017 involving 31 Crore depositors including pensioners and students.

The monthly average balance (MAB) requirement has been increased to as high as Rs 5,000 for branches in six metros. Savings bank account holders of SBI and its five associate banks (merging with it on April 1) will have to maintain the monthly balance or else they will invite a penalty ranging from Rs 20 (Rural Branches) to Rs 100 in (Metro cities). SBI has 31 Crore savings bank accounts.

As of now, monthly average balance (MAB) for a savings bank account is Rs 500 without facility of cheque book and Rs 1,000 with cheque book across the country. India's largest bank has now decided to fix separate MABs for 'metro', 'urban', 'semi-urban' and 'rural' areas from the beginning of financial year 2017-18.

HERE ARE ALL THE NEW CHARGES THAT HAVE COME INTO FORCE FROM APRIL 1, 2017.

✚ The bank will start charging Rs 50 after the first three cash deposits of the month. This limit is prescribed for saving bank accounts.

✚ For current account holders the cash transaction charges can be as high as Rs 20,000







✚ The bank account holders will have to maintain a minimum balance or Monthly Average Balance (MAB)

✚ Failing to maintain the minimum balance can attract a fee up to Rs 100 plus service tax

✚ The charges and MAB varies according to the location of bank. It is minimum in case of rural branches.

✚ In metropolitan areas like Delhi, Mumbai, Chennai and Bengaluru there will be a charge of Rs 100 plus service tax, if the balance goes below 75 per cent of the minimum average balance.

✚ If the account holder is falling short of 50 per cent or less of the

	MAB, then the bank will charge Rs 50 plus service tax.
	Cash withdrawal from ATMs will be charged after the first three transactions for other banks and first five transactions from SBI ATMs.
	The account holder will be charged Rs 20 after the three transactions from other bank ATMs and will be charged Rs 10 for withdrawals from SBI ATMs.
	There will be no charge on withdrawals from SBI ATMs if the account holder maintains a minimum balance of Rs 25,000
	In case of other bank ATMs, the account holder will have to keep a minimum sum of Rs 1 lakh to avoid withdrawal charges.
	Rs 15 will be charged for SMS alerts per quarter from debit card holders who manage to maintain average quarterly balance of up to Rs 25,000 during the three months period.
	There will be no charge for UPI/ USSD transactions of up to Rs 1000.

15.7 A BRIEF WRITE UP ON RIGHT TO INFORMATION (RTI)

Right to information (RTI) is an act, passed by the Indian Parliament for setting out the practical regime of right to information for citizens and replaces the erstwhile Freedom of Information Act, 2002.

Under the provisions of the Act, any citizen of India may request information from a "public authority" (a body of Government or "instrumentality of State") which is required to reply expeditiously or within thirty days. The Act also requires every public authority to computerize their records for wide dissemination and to proactively certain categories of information so that the citizens need minimum recourse to request for information formally. This law was passed by Parliament on 15 June 2005 and came fully into force on 12 October 2005. The first application was given to a Pune police station. Information disclosure in India was restricted by the Official Secrets Act 1923 and various other special laws, which the new RTI Act relaxes. It codifies a fundamental right of citizens.

SCOPE

The Act covers the whole of India except Jammu and Kashmir, where J&K right to information act is in force.

It covers all constitutional authorities, including the executive, legislature and judiciary; any institution or body established or constituted by an act of

Parliament or a state legislature. It is also defined in the Act that bodies or authorities established or constituted by order or notification of appropriate government including bodies "owned, controlled or substantially financed" by government, or non-Government organizations "substantially financed, directly or indirectly by funds" provided by the government are also covered in the Act.

PRIVATE BODIES

Private bodies are not within the Act's ambit directly.

In a decision of Sarbjit Roy vs Delhi Electricity Regulatory Commission, the Central Information Commission also reaffirmed that privatized public utility companies fall within the purview of RTI. As of 2014, private institutions and NGOs receiving over 95% of their infrastructure funds from the government come under the Act.

FEES

A citizen who desires to seek some information from a public authority is required to send, along with the application, a demand draft or a banker's cheque payable to the Accounts Officer of the public authority as fee prescribed for seeking information If the person is from a disadvantaged community, he/she need not pay. The applicant may also be required to pay further fee towards the cost of providing the information, details of which shall be intimated to the applicant by the PIO as prescribed by the RTI ACT.

15.8 IMPORTANT SECTIONS OF RTI ACT

"6. (1) A person, who desires to obtain any information under this act, shall make a request in writing or through electronic means in English or Hindi or in the official language of the area in which the application is being made, accompanying such fee as may be prescribed, to the following authorities.

(a) The Central Public Information Officer or State Public Information Officer, as the case may be, of the concerned public authority;

(b) The Central Assistant Public Information Officer or State Assistant Public Information Officer, as the case may be, specifying the particulars of the information sought by him or her:

However, where such request cannot be made in writing, the Central Public Information Officer or State Public Information Officer, as the case

may be, shall render all reasonable assistance to the person making the request orally to reduce the same in writing.

(2) An applicant making request for information shall not be required to give any reason for requesting the information or any other personal details except those that may be necessary for contacting him.

(3) Where an application is made to a public authority requesting for an information,—

(i) Which is held by another public authority; or

(ii) The subject matter of which is more closely connected with the functions of another public authority, the public authority, to which such application is made, shall transfer the application or such part of it as may be appropriate to that other public authority and inform the applicant immediately about such transfer: Provided that the transfer of an application pursuant to this sub-section shall be made as soon as practicable but in no case later than five days from the date of receipt of the application.

REQUEST FOR OBTAINING INFORMATION AND DISPOSAL OF REQUEST.

7. (1) Subject to the proviso to sub-section (2) of section 5 or the proviso to sub section(3) of section 6, the Central Public Information Officer or State Public Information Officer, as the case may be, on receipt of a request under section 6 shall, as expeditiously as possible, and in any case within thirty days of the receipt of the request, either provide the information on payment of such fee as may be prescribed or reject the request for any of the reasons specified in sections 8 and 9:

Provided that where the information sought for concerns the life or liberty of a person, the same shall be provided within forty-eight hours of the receipt of the request.

(2) If the Central Public Information Officer or State Public Information Officer, as the case may be, fails to give decision on the request for information within the period specified under sub-section (1), the Central Public Information Officer or State Public Information Officer, as the case may be, shall be deemed to have refused the request.

(3) Where a decision is taken to provide the information on payment of any further fee representing the cost of providing the information, the Central Public Information Officer or State Public Information Officer, as the case may be, shall send intimation to the person making the request, giving—

- a) the details of further fees representing the cost of providing the information as determined by him, together with the calculations made to arrive at the amount in accordance with fee prescribed under sub section (1), requesting him to deposit those fees, and the period intervening between the dispatch of the said intimation and payment of fees shall be excluded for the purpose of calculating the period of thirty days referred to in that sub-section;
- b) information concerning his or her right with respect to review the decision as to the amount of fees charged or the form of access provided, including the particulars of the appellate authority, time limit, process and any other forms.

(4) Where access to the record or a part thereof is required to be provided under this Act and the person to whom access is to be provided is sensorily disabled, the Central Public Information Officer or State Public Information Officer, as the case may be, shall provide assistance to enable access to the information, including providing such assistance as may be appropriate for the inspection.

(5) Where access to information is to be provided in the printed or in any electronic format, the applicant shall, subject to the provisions of sub-section (6), pay such fee as may be prescribed:

- ✚ Provided that the fee prescribed under sub-section (1) of section 6 and sub-sections (1) and (5) of section 7 shall be reasonable and no such fee shall be charged from the persons who are of below poverty line as may be determined by the appropriate Government.

(6) Notwithstanding anything contained in sub-section (5), the person making request for the information shall be provided the information free of charge where a public authority fails to comply with the time limits specified in sub-section (1).

(7) Before taking any decision under sub-section (1), the Central Public Information Officer or State Public Information Officer, as the case may be, shall take into consideration the representation made by a third party under section 11.

(8) Where a request has been rejected under sub-section (1), the Central Public Information Officer or State Public Information Officer, as the case may be, shall communicate to the person making the request,—

(i) The reasons for such rejection;
(ii) The period within which an appeal against such rejection may be preferred;
(iii) The particulars of the appellate authority.
(iv) An information shall ordinarily be provided in the form in which it is sought unless it would disproportionately divert the resources of the public authority or would be detrimental to the safety or preservation of the record in question.

8. (1) Notwithstanding anything contained in this Act, there shall be no obligation to give any citizen,—

(a) information, disclosure of which would prejudicially affect the sovereignty and integrity of India, the security, strategic, scientific or economic interests of the State, relation with foreign State or lead to incitement of an offence;

(b) information which has been expressly forbidden to be published by any court of law or tribunal or the disclosure of which may constitute contempt of court;

EXEMPTION FROM DISCLOSURE OF INFORMATION.

(c) information, the disclosure of which would cause a breach of privilege of Parliament or the State Legislature;

(d) information including commercial confidence, trade secrets or intellectual property, the disclosure of which would harm the competitive position of a third party, unless the competent authority is satisfied that larger public interest warrants the disclosure of such information;

(e) information available to a person in his fiduciary relationship, unless the competent authority is satisfied that the larger public interest warrants the disclosure of such information;

(f) information received in confidence from foreign Government;

(g) information, the disclosure of which would endanger the life or physical safety of any person or identify the source of information or assistance given in confidence for law enforcement or security purposes;

(h) information which would impede the process of investigation or apprehension or prosecution of offenders;

(i) cabinet papers including records of deliberations of the Council of Ministers, Secretaries and other officers:

Provided that the decisions of Council of Ministers, the reasons thereof, and the material on the basis of which the decisions were taken shall be made public after the decision has been taken, and the matter is complete, or over: Provided further that those matters which come under the exemptions specified in this section shall not be disclosed;

(j) Information which relates to personal information the disclosure of which has no relationship to any public activity or interest, or which would cause unwarranted invasion of the privacy of the individual unless the Central Public Information Officer or the State Public Information Officer or the appellate authority, as the case may be, is satisfied that the larger public interest justifies the disclosure of such information:

Provided that the information which cannot be denied to the Parliament or a State Legislature shall not be denied to any person.

(2) Notwithstanding anything in the Official Secrets Act, 1923 nor any of the exemptions permissible in accordance with sub-section (1), a public authority may allow access to information, if public interest in disclosure outweighs the harm to the protected interests.

(3) Subject to the provisions of clauses (a), (c) and (i) of sub-section (1), any information relating to any occurrence, event or matter which has taken place, occurred or happened twenty years before the date on which any request is made under section 6 shall be provided to any person making a request under that section:

Provided that where any question arises as to the date from which the said period of twenty years has to be computed, the decision of the Central Government shall be final, subject to the usual appeals provided for in this Act.

9. Without prejudice to the provisions of section 8, a Central Public Information Officer or a State Public Information Officer, as the case may be, may reject a request for information where such a request for providing access would involve an infringement of copyright subsisting in a person other than the State.

SEVERABILITY

10. (1) Where a request for access to information is rejected on the ground that it is in relation to information which is exempt from disclosure, then, notwithstanding anything contained in this Act, access may be provided to that part of the record which does not contain any information which is

exempt from disclosure under this Act and which can reasonably be severed from any part that contains exempt information.

(2) Where access is granted to a part of the record under sub-section (1), the Central Public Information Officer or State Information Officer, as the case may be, shall give a notice to the applicant, informing—

(a) That only part of the record requested, after severance of the record containing information which is exempt from disclosure, is being provided;

(b) The reasons for the decision, including any findings on any material question of fact, referring to the material on which those findings were based

(c) The name and designation of the person giving the decision;

(d) The details of the fees calculated by him or her and the amount of fee which the applicant is required to deposit; and

(e) His or her rights with respect to review of the decision regarding non-disclosure of part of the information, the amount of fee charged or the form of access provided, including the particulars of the senior officer specified under sub-section (1) of section 19 or the Central Information Commission or the State Information Commission, as the case may be, time limit, process and any other form of access.

THIRD PARTY INFORMATION

11. (1) Where a Central Public Information Officer or a State Public Information Officer, as the case may be, intends to disclose any information or record, or part thereof on a request made under this Act, which relates to or has been supplied by a third party and has been treated as confidential by that third party, the Central Public Information Officer or State Public Information Officer, as the case may be, shall, within five days from the receipt of the request, give a written notice to such third party of the request and of the fact that the Central Public Information Officer or State Public Information Officer, as the case may be, intends to disclose the information or record, or part thereof, and invite the third party to make a submission in writing or orally, regarding whether the information should be disclosed, and such submission of the third party shall be kept in view while taking a decision about disclosure of information:

Provided that except in the case of trade or commercial secrets protected by law, disclosure may be allowed if the public interest in disclosure outweighs in importance any possible harm or injury to the interests of such third party.

(2) Where a notice is served by the Central Public Information Officer or State Public Information Officer, as the case may be, under sub-section (1) to a third party in respect of any information or record or part thereof, the third party shall, within ten days from the date of receipt of such notice, be given the opportunity to make representation against the proposed disclosure.

(3) Notwithstanding anything contained in section 7, the Central Public Information Officer or State Public Information Officer, as the case may be, shall, within forty days after receipt of the request under section 6, if the third party has been given an opportunity to make representation under sub-section (2), make a decision as to whether or not to disclose the information or record or part thereof and give in writing the notice of his decision to the third party.

(4) A notice given under sub-section (3) shall include a statement that the third party to whom the notice is given is entitled to prefer an appeal under section 19 against the decision.

APPEAL

19. (1) Any person who, does not receive a decision within the time specified in subsection(1) or clause (a) of sub-section (3) of section 7, or is aggrieved by a decision of the Central Public Information Officer or State Public Information Officer, as the case may be, may within thirty days from the expiry of such period or from the receipt of such a decision prefer an appeal to such officer who is senior in rank to the Central Public Information Officer or State Public Information Officer as the case may be, in each public authority:

Provided that such officer may admit the appeal after the expiry of the period of thirty days if he or she is satisfied that the appellant was prevented by sufficient cause from filing the appeal in time.

(2) Where an appeal is preferred against an order made by a Central Public Information Officer or a State Public Information Officer, as the case may be, under section 11 to disclose third party information, the appeal by the concerned third party shall be made within thirty days from the date of the order.

(3) A second appeal against the decision under sub-section (1) shall lie within ninety days from the date on which the decision should have been made or was actually received, with the Central Information Commission or the State Information Commission:

Provided that the Central Information Commission or the State Information Commission, as the case may be, may admit the appeal after the expiry of the period of ninety days if it is satisfied that the appellant was prevented by sufficient cause from filing the appeal in time.

(4) If the decision of the Central Public Information Officer or State Public Information Officer, as the case may be, against which an appeal is preferred relates to information of a third party, the Central Information Commission or State Information Commission, as the case may be, shall give a reasonable opportunity of being heard to that third party.

(5) In any appeal proceedings, the onus to prove that a denial of a request was justified shall be on the Central Public Information Officer or State Public Information Officer, as the case may be, who denied the request.

(6) An appeal under sub-section (1) or sub-section (2) shall be disposed of within thirty days of the receipt of the appeal or within such extended period not exceeding a total of forty-five days from the date of filing thereof, as the case may be, for reasons to be recorded in writing.

(7) The decision of the Central Information Commission or State Information Commission, as the case may be, shall be binding.

15.9 INFORMATION ON PENSION DETAILS UNDER RTI, SHOULD BE REPLIED TO WITHIN 48 HOURS

Right to information (RTI) applications seeking pension details should be replied to within 48 hours as it pertains to the "life and liberty" of the elderly, the Central Information Commission (CIC) has held as it pitched for early redressal of such grievances.

The Commission also directed that if an RTI application is a genuine grievance of a pensioner, steps should be initiated within 48 hours to redress it. The directive of Information Commissioner Mr.Sridhar Acharyulu will come to the aid of lakhs of central government pensioners. Acharyulu in a recent order held that the information pertaining to pension of a person pertains to his/her life and liberty which is mandated to be replied to within 48 hours as per the RTI Act.

He said the moment an RTI application on pension issue is received, there should be a mechanism at the entry stage to discover and identify if it reflects a pension related grievance. He said it should be brought to the notice of the responsible officer by the CPIO on the same day and if it is a genuine case, the grievance should be addressed. The result should be communicated within 48 hours, followed by redressal within 30 days. Mr.

Acharyulu said considering the "living needs" of elderly pensioners, it is important that records of their dues should be considered as "life and liberty" related information under the RTI Act.

"The moment RTI application on pension issue is received, there should be a mechanism at the entry stage to discover and identify if it reflects a pension related grievance/issue and should be acted upon immediately,"Mr. Acharyulu said in his directives to Employees' Provident Fund Office, Raipur.

He said all the cases relating to delay in fixation and payment of pension and also arrears shall be dealt with urgently, considering them as request for information concerning the life or liberty under section 7(1) of RTI Act.

Any grievance regarding these issues should also be treated as 'right to life' under Article 21 of the Indian Constitution and the public authorities shall do all the needful to address the issue within 48 hours," the Information Commissioner said. Mr. Acharyulu said some authorities say that unless an imminent danger is there to life or liberty, this clause cannot be invoked. It is an extraneous extension of imagination without any basis. The expression used in the Act is simply 'where the information sought for concerns the life or liberty of a person', which should mean it is enough if it concerns the life or liberty. That need not be in imminent danger, he clarified in his order.

He was adjudicating the case of one Amrika Bai who had filed an RTI application seeking to know discrepancy in the payment of pension to her. When she could not get proper response, she approached the Commission questioning non-payment of arrears of pension in a time-bound manner. "The arrears involved is only an increase of 4 per cent on the basic pension of Rs 1,986, which comes to Rs 80. Though it is a very small amount it matters most for an old age appellent, who lost her husband and depends upon sons or daughters,"Mr. Acharyulu said.

**"IF DEATH STRIKES BEFORE I PROVE MY BLOOD, I SWEAR I
WILL KILL THE DEATH." – CAPT. MK PANDEY., PVC**

CHAPTER 16

HEALTH IS WEALTH

IMPORTANT NOTE :

There are a number of diseases and sickness that afflict elderly people. Three of them, namely heart attack, diabetes and arthritis (knee replacement) are common and widely prevalent among elders. Some fair knowledge of these diseases and their treatment details and precautions to be taken can help in preventing the disease and sudden deterioration resulting in untimely deaths and disability. This chapter has been included in this hand book with this view in mind. They are in the form of FAQs with the answers given by renowned experts of the relevant field like Dr. Devi Shetty and Dr. Sanjeev Jain. They are for general information and awareness, which may be of great help in time of crisis. For treatment please consult your Specialist Doctor.



16.1 EXCELLENT SUGGESTIONS FROM DR. DEVI SHETTY, (HEART SPECIALIST) NARAYANA HRIDAYALAYA, BANGALORE.

A CHAT WAS ARRANGED BY WIPRO FOR ITS EMPLOYEES. THE TRANSCRIPT OF THE CHAT IS GIVEN BELOW. USEFUL FOR EVERYONE.

Q.1) What are the thumb rules for a layman to take care of his heart?

- ✚ Diet - Less of carbohydrate, more of protein, less oil
- ✚ Exercise - Half an hour's walk, at least five days a week;
- ✚ Avoid lifts and avoid sitting for a long time.
- ✚ Quit smoking
- ✚ Control weight
- ✚ Control BP - Blood pressure and Sugar.

Q2. Can we convert fat into muscles?

It is a dangerous myth. Fat and muscles are made of two different tissues, fat is fat ... Ugly and harmful... Muscle is muscle. Fat can never be converted into a muscle.

Q3. It's still a grave shock to hear that some apparently healthy person gets a cardiac arrest. How do we understand it in perspective?

This is called silent attack; that is why we recommend everyone past the age of 30 to undergo routine health checkups.

Q4. Are heart diseases hereditary?'

Yes.

Q5. What are the ways in which the heart is stressed? What practices do you suggest to de-stress?

Change your attitude towards life. Do not look for perfection in everything in life.

Q6. Is walking better than jogging or is more intensive exercise required to keep a healthy heart?

Walking is better than jogging, since jogging leads to early fatigue and injury to joints.

Q7. Can people with low blood pressure suffer heart diseases?

Extremely rare.

Q8. Does cholesterol accumulates right from an early age (I am currently only 22) or do you have to worry about it only after you are above 30 years of age?

Cholesterol accumulates from childhood.

Q9. How do irregular eating habits affect the heart ?

You tend to eat junk food when the habits are irregular and your body's enzyme release for digestion gets confused.

Q10. How can i control cholesterol content without using medicines?

Control diet, walk and eat walnut.

Q11. Which is the best and worst food for the heart?

Fruits and vegetables are the best and oil is the worst.

Q12. Which oil is better - groundnut, sunflower, olive?

All oils are bad.

Q13. What is the routine checkup one should go through? Is there any specific test?

Routine blood test to ensure sugar, cholesterol is ok. Check BP, Treadmill test after an echo.

Q14. What are the first aid steps to be taken on a heart attack?

Help the person into a sleeping position, place an aspirin tablet under the tongue with a sorbitrate tablet if available, and rush him to a coronary care unit, since the maximum casualty takes place within the first hour.

Q15. How do you differentiate between pain caused by a heart attack and that caused due to gastric trouble?

Extremely difficult without ECG

Q16. What is the main cause of a steep increase in heart problems amongst youngsters? I see people of about 30-40 years of age having heart attacks and serious heart problems.

Increased awareness has increased incidents. Also, sedentary lifestyles, smoking, junk food, lack of exercise in a country where people are genetically three times more vulnerable for heart attacks than Europeans and Americans.

Q17. Is it possible for a person to have BP outside the normal range of 120/80 and yet be perfectly healthy?

Yes.

Q18. Marriages within close relatives can lead to heart problems for the child. Is it true?

Yes, co-sanguinity leads to congenital abnormalities and you may NOT have a software engineer as a child.

Q19. Many of us have an irregular daily routine and many a times we have to stay late nights in office. Does this affect our heart? What precautions would you recommend?

When you are young, nature protects you against all these irregularities. However, as you grow older, respect the biological clock.

Q20. Will taking anti-hypertensive drugs cause some other complications (short/long term)?

Yes, most drugs have some side effects. However, modern anti-hypertensive drugs are extremely safe.

Q21. Will consuming more coffee/tea lead to heart attacks?

No.

Q22. Are asthma patients more prone to heart disease?

No.

Q23. How would you define junk food?

Fried food like Kentucky , McDonalds , Samosas, and even Masala Dosas.

Q24. You mentioned that Indians are three times more vulnerable. What is the reason for this, as Europeans and Americans also eat a lot of junk food?

Every race is vulnerable to some disease and unfortunately, Indians are vulnerable for the most expensive disease.

Q25. Does consuming bananas help reduce hypertension?

No.

Q26. Can a person help himself during a heart attack (because we see a lot of forwarded e-mails on this)?

Yes. Lie down comfortably and put an aspirin tablet of any description under the tongue and ask someone to take you to the nearest coronary care unit without any delay and do not wait for the ambulance since most of the time, the ambulance does not turn up.

Q27. Do, in any way, low white blood cells and low hemoglobin count lead to heart problems?

No. But it is ideal to have normal hemoglobin level to increase your exercise capacity.

Q28 sometimes, due to the hectic schedule we are not able to exercise. So, does walking while doing daily chores at home or climbing the stairs in the house, work as a substitute for exercise?

Certainly. Avoid sitting continuously for more than half an hour and even the act of getting out of the chair and going to another chair and sitting helps a lot.

Q29. Is there a relation between heart problems and blood sugar?

Yes. A strong relationship since diabetics is more vulnerable to heart attacks than non-diabetics.

Q30. What are the things one needs to take care of after a heart operation?

Diet, exercise, drugs on time , Control cholesterol, BP, weight.

Q31. Are people working on night shifts more vulnerable to heart disease when compared to day shift workers?

No

Q32. What are the modern anti-hypertensive drugs?

There are hundreds of drugs and your doctor will chose the right combination for your problem, but my suggestion is to avoid the drugs and go for natural ways of controlling blood pressure by walk, diet to reduce weight and changing attitudes towards lifestyles.

Q33. Does dispirin or similar headache pills increase the risk of heart attacks?

No.

Q34. Why is the rate of heart attacks more in men than in women?

Nature protects women till the age of 45. (Present Global census show that the Percentage of heart disease in women has increased than in men).

Q35. How can one keep the heart in a good condition?

Eat a healthy diet, avoid junk food, exercise every day, do not smoke and, go for health checkups if you are past the age of 30 (once in six months recommended) .

**THANKS DR. DEVI SHETTY, NARAYANA HRUDAYALA,
BANGALORE**

16.2 FAQ_s ABOUT DIABETES IN INDIA

Kindly remember that the following questions were answered by an Anonymous Specialist. Therefore they are to be seen only as information. Please consult a specialist for treatment.

If you are a Diabetic, you may read this just for getting some more information. If you are NOT a Diabetic you MUST read the following FAQ. Please make good use of this FAQ. I hope at least a few of you would benefit from this

(1) What is diabetes?

You eat a banana which gets digested within say ten minutes; blood absorbs the nutrients; blood circulation takes these nutrients to all parts of the body; cells absorb all these nutrients including sugar and provides energy to all parts instantly; you become 'energetic'. This is why we see athletes and cricketers taking bananas during tea breaks. Insulin hormone is needed for the cells to absorb sugar; if insulin produced by the body is less than normal, the sugar is left unabsorbed in the blood and our blood sugar level goes up. If blood sugar is too high or too low, it leads to problems. And that is diabetes.

Hence Diabetes is NOT a disease and Insulin is not a medicine. The beta cells of the Pancreas in our body (near the Liver) are supposed to produce enough Insulin hormones. If it does not, we need to give insulin from outside in the form of Injections. Many hormones in the world are available in the form of pills but not insulin. Insulin in the oral format (capsules) is broken down during digestion and hence is ineffective.

Many companies like Biocon Bangalore are working on oral Insulin which will be a major breakthrough as and when available. Diabetes has NO cure as on date. Hence it must be controlled and managed throughout one's life.

(2) Who should check for diabetes?

THE 'TARGET GROUP' IS AS FOLLOWS

✚ If you have a family history (if one parent is diabetic, you stand 50% chance and if both are diabetic, chances increase to 95%).

✚ If you are obese (BMI>25) or if you have a fat tummy ie. Central adiposity in medical terms (for men, pants size should be 90 cm or 36 inches or less at the waist; for women it should be 80 cm or 32 inches). Indians are more prone to diabetes because of such tummies.

✚ If you have a sedentary life style (table job followed by a couch potato role before the TV)

✚ If your job or life involves stress (eg. stock brokers, Cardiologist, corporate executives at higher levels)

✚ If you are above 40 years of age.

✚ If you feel sleepy often or lose weight fast (such as losing 2-3 kg per month even when you do not take any effort to reduce body weight)

✚ If you feel thirsty frequently or urinate 3-5 times even in the night time.

✚ If you get gestational diabetes during pregnancy; many women have higher blood sugar during pregnancy which disappear after the child birth; but they should also keep an eye on the sugar levels especially if their baby was 'big' or above 3 kg weight when it was born.

(3) What are the types of diabetes?

TYPE 1 DIABETES: Starts at early age, even in a child less than 6 months old. It is Juvenile Diabetes. Pancreas does not function at all. Hence they need insulin injection daily right from their young days.

TYPE 2 DIABETES: Type- 2 Diabetes is what affects most of the adults. This can start at any time though it starts normally after 30-40 years of age. Unfortunately the onset age is decreasing gradually because of the poor life style and greater stress in the modern life.

(4) what are the complications that arise out of diabetes?

DIABETIC NEUROPATHY: Our nervous system is affected if diabetes is left uncontrolled for years together. Numbness, pain, tingling sensation, weakness in limbs, slippers going off our feet unknowingly while walking, lack of sexual desire are some of the symptoms.

DIABETIC RETINOPATHY: Our eyes can be affected; lens can become opaque (cataract), eye fluid pressure can increase thus damaging the optical nerve (glaucoma) or eye screen can bleed (retinopathy) if diabetes is left uncontrolled for long.

DIABETIC NEPHROPATHY: Our kidneys can stop purifying our blood resulting in the need for dialysis twice a week at a high cost and great discomfort. Heart problems can set in earlier than normal and they can be 'silent' most of the time. Feet can be affected badly; if left unattended, blood circulation gets restricted, medicines become useless and few toes or foot or even part of the leg needs to be amputated (removed by surgery) ultimately.

(5) How does it affect our normal life?

If you have diabetes you are not alone. 6 per cent of the world population are known diabetics and may be twice that number does not know that they are also diabetics. It is simple. If the sugar level is controlled throughout your life you live a better life than the normal person otherwise you end up facing severe complications. Uncontrolled diabetes affects 5 different organs as above severely. Once complications set in there is no way to fully reverse these damages but there are many ways to stop further damages. Complications will affect our normal life and our finances ultimately. Hence it is very important to keep the sugar levels under control all the time.

(6) How do we escape from diabetes?

The BEST method suggested by all doctors unanimously is to PREVENT diabetes! Is this not common to all disorders? No. It is more applicable to diabetes because there ARE proven methods to 'prevent' diabetic complications though we cannot prevent diabetes. Diabetes is NOT a disease; it does not spread; it is just a disorder of the body; diabetes by itself does not harm us; but its complications harm us. Hence we need not prevent diabetes but we need to prevent its complications.

How do we do it? Luckily the diabetic complications start only about 15-20 years after the diabetes sets in. So if we can push the start date by 15 years from 30 years to say 45 years, the complications would start only from say 65th year! Thus early diagnosis is the key. Looks easy, isn't it? But in practice many people who have diabetes fail to detect them early since the symptoms are 'silent' for almost 10-15 years! This is a 'silent killer' really if left untreated.

Hence if you are a 'target group' member as stated above, keep checking your Fasting and PP blood sugar every year from your 30th year at least annually. The moment you realize that they are abnormal, meet the doctor and follow his advice strictly. Many studies have proven that the best way to control diabetes is to act in the first TEN years (in its early stage when it does not bother you) and not in the last ten years (when the game is already lost). PRIMARY PREVENTION is the key here.

IN CASE YOU ARE A DIABETIC ALREADY, WHAT DO YOU DO?

(7) How do the diabetics keep diabetes under control?

1. Food Control.
2. Regular checkup and Medication.
3. Exercise.

(8) How do the diabetics control food?

- ✚ Avoid direct sugar (all sweets and chocolates and all desserts; fruits as desserts is not bad)
- ✚ Avoid all hyperglycemic foods like banana, maida preparations (all bakery items), sweets, juices etc. ie. food which are absorbed fast thereby increasing the blood sugar quickly. Whole wheat (atta) is much better than maida (which is the central portion of wheat and has absolutely no nutrition or fibre). Buy whole wheat or brown bread instead of sweet or sandwich bread.
- ✚ Fibre intake slows down sugar absorption; hence take more vegetables and low-sugar fruits. Prefer whole grains, hand-pound rice (avoid polished rice), oats, corn, millets etc. Minimize vegetables grown below the ground like potatoes and all other root vegetables.
- ✚ Take 5 pieces of raw unsalted nuts every day (Maximum one fistful) especially walnuts (very good for heart), almonds, pistachio (pista), cashew (not daily), dried prunes, dried apricots or a mix of all these.
- ✚ One to 2 glasses of low fat milk and one cup of curd per day is ideal minimize ghee, panner, cheese and other dairy products.
- ✚ Without increasing the quantum, follow a 5-meal pattern (every 3 hours) instead of 2 or 3 heavy meals a day, if possible. Instead of 5 idlis at 9 am take 3 at 9 am and 2 idlis (or soup or 3 marie biscuits) at 11 am. This prevents sudden spike in blood glucose levels and sugar gets neutralized evenly.
- ✚ Fruits to be avoided are all the over-sweet ones like mango, grapes, jack, chikkoo/sapota, bananas especially the green ones. What can be taken are the apple, orange, mosambi, hill bananas, pomegranates and guava. Take one full fruit if sugar is under control; otherwise take half or avoid till control is restored. Remember that very ripe fruits are high in sugar and that in cold climate also the sugar content increases in fruits.
- ✚ Consume whole fruits (50 kcals) and not the juices (150 kcals). Juices have no fibre basically which we need. Avoid all artificial juices and even the diet colas (very high in sugars and calories).
- ✚ Restrict non-vegetarian food; egg yolk, mutton, organs, pork, beef are to be taken in very small quantities if cannot be

avoided. Baked or boiled or grilled or microwave versions are better than fried ones. Fish has omega-3 fatty acids and is very good if not fried.

✚ Restrict fried items (vada, chips, poori, bajji, samosas, and all other fried snacks,). Pulses have proteins and are needed especially for vegetarians and so they should add pulses in boiled or steam-cooked forms like 'boiled chana'.

✚ Quit smoking.

✚ Avoid or reduce alcohol consumption (wine is not bad).

✚ Sleep peacefully for 7-8 hours (not less not more). Meditate for 10-15 minutes a day if possible (to reduce tension and stress)

(9) When do the diabetics carry out the medical checkup?

WEEKLY CHECK UP: Check Fasting and Post Prandial or PP blood sugar (90-100 minutes after food) every week using a Blood Glucose Meter at home which is available for Rs.1000-2000 and will last for 2-4 years; each (one-time use) Test strip costs Rs.25-35.

Fasting values must be 80-120 mg/dL and PP must be less than 180 mg/dl. One drop of blood from the finger tips and 2 minutes of time is what is needed. Urine test strips (Diasrips cost about Rs.15-25 each) are also available which change in colour when dipped in urine and is a reliable method though only approximate values are known.

ONCE IN 3 MONTHS: Go to the nearest reliable lab preferably on an empty stomach and give one small vial of blood (Cost: say Rs.200-300) to check the following:

✚ **FASTING SUGAR:** (If you need PP sugar you need to go again 90 minutes after food)

✚ **HBA1C** (this is the average blood sugar in our body in the last 3 months). It should 7% or less. Need not be on empty stomach; many pharmacies like the Apollo check it for a small fee in a meter and give you instant results now.

✚ **BP** must be 130/80 mmHg.

✚ **CHOLESTEROL** must be 200 mg/dl or less, Triglyceride 150 or less, LDL (bad) Cholesterol 100 or less and HDL (good) Cholesterol 40 or more. (All these are classified as Lipid Profile Test. Meet Doctor if any parameter is above limits.

ANNUAL CHECK UP: Diabetics need to keep not only blood sugar but also all other parameters like BP and Cholesterol under check since the diabetics

are more prone to 'silent' heart attacks (angina). Full tests are a must for all the five organs which could be affected by the high blood sugar. This will cost you Rs.3000-5000 for about 25 tests. It is preferable to test these in a Diabetic hospital lab.

(10) How often do the diabetics exercise?

The least expectation is 150 minutes of moderate exercise per week (say 30 minutes of walking for 5 days a week or using a treadmill or elliptical cycle in a gym along with minimal weights) Climb stairs up to 3 floors instead of taking the elevator (lift) if your heart is normal. Walk whenever you get an opportunity. A maximum of 10000 steps per day is what is recommended and we normally walk 3000 steps only!

Take good care of the feet; clean it daily; do not allow it to remain moist (develops bacteria), apply moisturizing creams if skin is dry, check for cuts and wounds by visual inspection since you may not even feel the pain, be careful while removing nails (do not cut them very close to the skin). While buying shoes and chappals exercise care; micro-cellular polymer (MCP) sandals are better for the feet. These are available in all diabetic hospitals and some specialized shops. If you have learnt pranayama, try it out 3-5 times a week for 10-15 minutes because that gives the best immunity against almost all diseases.

(11) Is insulin addictive?

Since it is given as a supplement Insulin is not addictive; if blood sugar can be controlled with medicines, we can even stop insulin without any side effects. But in most cases, insulin is continued because blood sugar levels increase if insulin is stopped. Over a period of time many people develop insulin resistance also and insulin gradually becomes ineffective. In such cases dosage is increased gradually. The higher the waist line the higher the insulin resistance.

Earlier insulin was extracted from the pancreas of cattle and pigs. Today, genetically modified bacteria or yeast is used to produce a perfect copy of human insulin. Biotech fermentation companies like Novo Nordisk Denmark, Eli Lilly, Biocon are the major producers. Insulin is available in a few types depending on how they are made, how they work in the body and their price. Hence go by what the Doctor prescribes for YOU.

Earlier insulin injections were a bit painful and had to be administered like any other injection by a nurse; then came the pens which are devices loaded with human insulin, fitted with a very fine needle and an easy-to-use syringe where we ourselves can inject a measured quantity. Many people have the wrong notion that you are considered 'sick' once you start taking

injections while the fact is that you would become sick if you do not take insulin injections!

(12) Is low blood sugar good for us?

No. Not at all!

Blood sugar less than 60 mg/dl needs treatment; so meet the doctor. While untreated high sugar causes complications, untreated low sugar can sometimes be even fatal; if you have low sugar you will know it immediately because you can feel one or more of the following symptoms:

- ✚ Body tremor/trembling.
- ✚ Sudden loss of concentration on everything.
- ✚ Black out for a minute or two.
- ✚ Finally you faint (pass out).

TREATMENT: If symptoms are mild, just take the normal food within 5-10 minutes; if the symptoms are severe, take direct sugar like glucose or chocolates or banana or just 2 teaspoons of sugar. Within 10 minutes the symptoms will disappear; if it persists for long even after taking lot of sugar, reach the nearest doctor immediately; untreated low sugar can even cause death within an hour or two.

VERY IMPORTANT:

- ✚ Once you feel the symptoms, inform the nearest person that you have low sugar and that you are trying to treat it yourself; in case you faint, he should be able to take you to the nearest doctor/hospital and inform them first that you have very low sugar; this will help them to just check the sugar first and give you IV glucose; otherwise they will spend 20-30 precious minutes to check all the parameters and decide the treatment; by that time it might be late.
- ✚ If you are likely to be alone for long, your ID card must carry the words “I am a diabetic. In case I am unconscious check the sugar level first”. Also carry chocolates whenever you go out.

MORAL OF THE STORY: “LOW SUGAR CAN EVEN BE FATAL; TAKE TREATMENT IN TIME”.

(13) Where do we go from here in future?

The world is awaiting the oral insulin eagerly (Capsules).

Weekly injections instead of daily injections are under development.

New drugs like Liraglutide control not only sugar levels but also body weight.

Glucometers which can use blood from other parts of the body to spare the finger tips.

Insulin pumps which can measure the sugar levels and automatically release the exact quantum needed.

Stem cell therapy and/or vaccination to cure Type 1 diabetes.

LOCAL REMEDIES:

May be yoga can help to some extent in the early stages of onset.

One tea spoon of Fenugreek dry powder in 1/4 cup of water taken daily can control the blood sugar. See for instance www.fenfuro.com.

Ladies finger (Okra in Hindi) cut and immersed in one glass of plain water overnight can be drained the next morning and the resultant water can be drunk early in the morning to control blood sugar.

Many people have been trying Bitter Gourd (karela in Hindi) juices also.

All these have to be taken early in the morning in an empty stomach. Fenugreek has greater scientific backing than the other two vegetables. Nothing is wrong in trying these since they have no side effects though fenugreek can induce cold in some persons.

UNFORTUNATELY THE ATTEMPTS TO 'MOTIVATE' THE PANCREAS TO PRODUCE ADEQUATE INSULIN, WHICH IS THE BASIC PROBLEM, HAVE NOT BEEN SUCCESSFUL.

16.3 FAQs ON TOTAL KNEE AND HIP REPLACEMENT

Q.1) What are the causes of serious - hip and knee problems?

Problems with major joints like the hip and knee are most frequently due to arthritis. Osteoarthritis is the most common form of arthritis. It is most often related to wear and tear that has been placed on the joints over the years. Its onset is usually after age 50. Factors that predispose this condition include family history, obesity, previous surgery to the joint where a large piece of cartilage (cushion between the bones) was removed, or previous fractures in the area of the joint.

Rheumatoid Arthritis is one of the more common kinds of inflammatory arthritis. It is a chronic inflammatory disorder affecting all the joints of the body, which are lined with a membrane called synovium. These joints include the hip, knee, shoulder, elbow, wrist, hands and feet. Rheumatoid arthritis is likely of autoimmune origin, which means the body produces cells that irritate the synovium in the joint leading to destruction of the cartilage. This form of arthritis occurs in all age groups. Stiffness, joint swelling, and laxity of the ligaments, pain, and decreased range of motion characterize it.

Q.2) Are there alternatives to joint replacement?

In the early stages of arthritis, successful alternative treatments may include medication, exercise and arthroscopic surgery. However, since anti-inflammatory medications and cortisone injections do not change the progression of the disease, these conservative options eventually become ineffective joint.

Q.3) Who is a potential candidate for knee or hip replacement?

When pain in the knee or hip severely limits the ability to walk, work or perform even simple activities, a joint replacement may be an excellent option. In some cases, when an individual has the problem in both knees (and both hips), fixing one can reduce the stress on the opposite joint, thus putting off having the second surgery for several years.

Q.4) What is total knee replacement surgery?

The knee joint is composed of three parts: the end of the femur (thigh bone), the top of the tibia (shin bone), and the patella (knee cap). In a normal knee, these three bones are covered with a smooth cartilage that cushions the bones and enables them to move easily. In the arthritic knee,

the cartilage layers are destroyed resulting in bone rubbing against bone, which causes pain, muscle weakness and limited motion. Total knee replacement surgery involves the resurfacing of the knee joint. Metal components are cemented to the ends of the bones and a plastic liner is inserted between them. The knee cap is also resurfaced with a plastic liner. When in place, these components move together to allow normal motion of the knee joint.

Q.5) What is total hip replacement surgery?

The hip joint is composed of two parts: the round head of the femur (the ball) and the acetabulum (the cup or socket in pelvis). In a normal hip joint these two bones are coated with smooth articular cartilage that allows them to move against each other without friction or pain. In an arthritic hip, the cartilage layers are destroyed, and bone rubs against bone causing pain and limiting motion.

Hip replacement surgery replaces arthritic hip joint with an artificial joint composed of a ball component and a socket component. The metal ball is attached to a stem that fits into thigh bone. This component can be cemented or non-cemented depending on age and the condition of bone. A plastic liner with an outer metal shell is secured into pelvis. A combination of a cemented ball and a non-cemented socket also may be used. I choose the type of prosthesis that best meets individual patient's needs. Once in place, the artificial ball and socket function in essentially the same manner as natural hip.

Q.6) Am I too young for joint replacement?

An artificial joint lasts about ten to fifteen years, depending on your activity level. If the new joint allows you to return to pre-surgery activities that place stress on the joint (running, tennis, etc.) and you are fairly young at the time of joint replacement, a second joint replacement may become necessary later in your life.

Q.7) How long can patients expect to be hospitalized after surgery?

Hospital stay is three days for total knee replacement and total hip replacement. The new minimally invasive procedures being done by me relieve patients out of the hospital sooner, with less pain and a faster overall recovery. Through the preoperative education, combined with physical therapy my most of the patients return to everyday activities within two months.

Q.8) How will my pain be controlled?

Thanks to advances in medication technology, we are able to keep you very comfortable after surgery. After surgery, any temporary discomfort does not compare to the pain of arthritis endured by most people in months and years before surgery. I pay considerable attention to pain management. Your pain will be treated with PCA pump (patient controlled analgesia) by keeping epidural catheter in the back and post-operative pain management protocol. Our goal is to manage your pain effectively and maximize your comfort.

Q.9) How long does it take to recuperate?

Recovery varies with each person. Generally, patients begin physical therapy the day after surgery. Once home, some patients use a walker for two weeks to protect the new joint while it heals. It usually takes two to four weeks to get back behind the wheel. Most people gradually increase their activities during the next six to eight weeks.

Q.10) Will I need blood?

Most patients require a blood transfusion of one (pints) after surgery mainly in bilateral cases.

Q.11) What results can you expect from a joint replacement?

Generally, total joint replacement is successful. Pain is relieved, deformity corrected, and patients resume former activities and enjoy an active lifestyle. Long-term success rates vary from 15 to 20 years, depending on age, weight, and activity level.

Q.12) How long will i be out of work?

Recovery time is generally about two months.

Q.13) How successful is joint replacement?

Both knee and hip joint replacements are recognized as miracles of modern surgery. Most orthopedic specialists consider it the best way to treat the pain and restore the loss of mobility from severe arthritis. It has allowed hundreds of thousands of people with arthritis to get back on their feet and resume an active lifestyle.

Q.14) Risks of joint replacement surgery?

Joint replacement is considered to be major surgery. It is important that you are aware of potential risks and complications. These include problems from anesthesia, infection, surgical bleeding, blood clots, and damage to nerves or blood vessels, dislocation with hip replacement. Although these complications are rare, they are possible. Every precaution is taken by my team and me to avoid these complications.

Q.15) What happens when joint replacements wear out?

Today most artificial joints last 15 to 20 years under normal wear, but they can wear out sooner if subjected to vigorous activity. When a joint wears out, loosens or develops a problem, it can be resurfaced or replaced as a redo or revision joint replacement.

THANKS TO DR. SANJEEV JAIN



CHAPTER 17

THE MOST IMPORTANT GOI ORDERS

17.1 ARMY OFFICERS PAY RULES, 2017 (7CPC)

The notification of Army Officers Pay Rules 2017 is reproduced below. Similar orders have been issued separately for Air Force and Navy officers known as Air Force Officers Pay Rules -2017 and Navy Officers Pay Rules - 2017 respectively.

**MINISTRY OF DEFENCE
(Department of Defence)**

NOTIFICATION

New Delhi, the 3rd May, 2017

SRO _____. In exercise of the powers conferred by the proviso to article 309 of the Constitution, the President hereby makes the following rules, namely:-

1. SHORT TITLE AND COMMENCEMENT.- (1)These rules may be called Army Officers Pay Rules, 2017.

(2) They shall be deemed to have come into force on the 1st day of January, 2016.

2. APPLICATION.- (1) Save as otherwise provided under these rules, these rules shall apply to Army Officers including those of Army Medical Corps (AMC), Army Dental Corps (ADC), Remount and Veterinary Corps (RVC), Special List (SL), Regimental Commissioned Officers (RCO), Special Commissioned Officers (SCO), Territorial Army (TA) when embodied, and Army Postal Service (APS), who were on the effective strength of the Army as on the 1st day of January, 2016, and to Gentlemen or Lady Cadets and Junior Commissioned Officers/Other Ranks who were undergoing pre-Commission training on the 1st day of January, 2016, and to those trainee Officers who join the service after that date.

Provided that these rules shall not apply to Officers of National Cadet Corps (NCC), the Regular Reserve, Military Nursing Service (MNS), and re-employed Officers.

3. DEFINITIONS.- In these rules, unless the context otherwise requires,-

(a) **“existing basic pay”** means the pay drawn in the prescribed existing Pay Band and Grade Pay or pay in the existing scale, but does not include any other pay like Special Pay, Military Service Pay, etc;

(b) **“existing Pay Band and Grade Pay”** in relation to an Officer, means the Pay Band and the Grade Pay applicable to the rank held by the Officer as on the date immediately before the notification of these rules, in a substantive capacity;

(c) **“existing scale”** in relation to an Officer, means the pay scale applicable to the rank held by the Officer on the date immediately before the notification of these rules including in the Higher Administrative Grade, Higher Administrative Grade+, Apex Scale and that applicable to the Chief of Army Staff in a substantive capacity;

Explanation.- For the purpose of this clause the expressions “existing Basic Pay”, “existing Pay Band and Grade Pay” and “existing scale”, in respect of an Officer who, on the 1st day of January, 2016, was on deputation out of Indian Army or on leave or on foreign service, or who would have on that date officiated in one or more lower posts but for his officiating in the higher post, shall mean such Basic Pay, Pay Band and Grade Pay or scale in relation to the rank which he would have held but for his being on deputation out of Indian Army or on leave or on foreign service or as the case may be, but for his officiating in that post;

(d) **“existing pay structure”** in relation to an Officer, means the Pay Band and Grade Pay or the Pay Scale as per the Sixth Central Pay Commission applicable to the rank held by the Officer as on the date immediately before the coming into force of these rules, in a substantive capacity;

(e) **“existing Military Service Pay”** in relation to an Officer, means the amount of Military Service Pay applicable to the rank held by him on the date immediately before coming into force of these rules;

(f) **“existing emoluments”** mean the sum of (i) existing basic pay; (ii) existing Military Service Pay; and (iii) existing dearness allowance at the index average as on 1st day of January, 2016;

(g) **“Pay Matrix”** means the Matrix specified in Part A of the Schedule, with Levels of pay arranged in vertical Cells as assigned to corresponding Pay Band and Grade Pay or scale;

(h) **“Level”** in the Pay Matrix, means the Level corresponding to the existing Pay Band and Grade Pay or scale specified in the Part A of the Schedule;

(i) **“pay in the Level”** means the pay drawn in the appropriate Cell of the Level as specified in Part A of the Schedule

(j) **“Military Service Pay”** in relation to an Officer means the Military Service Pay applicable to the rank held by him admissible on drawal of pay in the prescribed Level in the Pay Matrix;

(k) **“revised pay structure”** in relation to a rank means the Pay Matrix and the Levels specified therein corresponding to the existing Pay Band and Grade Pay or scale of the rank;

(l) **“basic pay”** in the revised pay structure means the pay drawn in the prescribed Level in the Pay Matrix;

(m) **“revised emoluments”** means the sum of (i) basic pay; and (ii) Military Service Pay; and,.

(n) **“Schedule”** means a schedule annexed to these rules.

4. LEVEL OF RANKS.-

The Level of ranks shall be determined in accordance with the various Levels as assigned to the corresponding existing Pay Band and Grade Pay or scale as specified in the Pay Matrix and the Level in Pay Matrix corresponding to the rank of an Officer is specified in Part B of the Schedule.

LEVEL OF RANKS OF THE OFFICERS IN THE ARMY

S. No.	Rank	Pay Level in Pay Matrix
(i)	Lieutenant	10
(ii)	Captain	10B
(iii)	Major	11
(iv)	Lieutenant Colonel	12A
(v)	Colonel	13
(vi)	Brigadier	13A
(vii)	Major General	14
(viii)	Lieutenant General (HAG)	15
(ix)	Lieutenant General (HAG ⁺)	16
(x)	Vice Chief of Army Staff and Army Commanders	17

(xi)	Chief of Army Staff	18
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5. DRAWAL OF PAY.- (1) (i) Save as otherwise provided in these rules, an Officer shall draw pay in the Level in the revised pay structure applicable to the rank to which he is appointed in substantive capacity:

Provided that an Officer may elect to continue to draw pay in the existing pay structure, until the date on which he earns his next or subsequent increment in the existing pay structure, or until he ceases to hold his rank or ceases to draw pay in the existing pay structure.

Provided further that in case an Officer has been placed in a higher grade pay or scale between the 1st day of January 2016 and the date of notification of these rules on account of promotion or upgradation, the Officer may elect to switch over to the revised pay structure from the date of such promotion or upgradation, as the case may be.

EXPLANATION.- (i) For the purpose of this clause the option to retain the existing pay structure under the provisos of this rule shall be admissible only in respect of one existing Pay Band and Grade Pay or scale.

(ii) the aforesaid option shall not be admissible to any Officer commissioned on or after the 1st day of January, 2016, and he shall be allowed pay only in the revised pay structure.

(ii) Lieutenant Generals who are fit for promotion as Army Commanders, but overlooked due to lack of requisite residual service shall be granted pay in Level 17 on non-functional basis and this non-functional upgradation shall count for all the financial benefits associated with Level 17, but shall not count for other privileges associated with office of Army Commander.

(2) (i) Military Service Pay is compensation for the various intangible aspects linked to the special conditions of service in Army extended to Officers in the Army up to and including the rank of Brigadier.

(ii) Military Service Pay shall be admissible to Officers on drawal of pay in the prescribed Level in the Pay Matrix, at the rate of Rs 15,500 per month.

(iii) Military Service Pay shall be counted as pay for the purpose of computation of dearness allowance and pension.

6. EXERCISE OF OPTION.- (1) The option under the provisos to rule 5 shall be exercised in writing in the form appended to these rules so as to reach the Principal Controller of Defence Accounts (Officers), Pune within one hundred and eighty days of the date of notification of these rules, or where revision in the existing pay structure is made by any order subsequent to

the date of notification of these rules, within one hundred and eighty days of the date of such order:

Provided that,-

(i) in the case of an Officer who is, on the date of such notification or, as the case may be, date of such order, out of India on leave or deputation or foreign service or active service, the said option shall be exercised in writing so as to reach the Principal Controller of Defence Accounts (Officers) within one hundred and eighty days of the date of his taking charge of his post in India; and,

(ii) where an Officer is under suspension on the 1st day of January, 2016, the option may be exercised within one hundred and eighty days of the date of his return to his duty, if that date is later than the date prescribed in this sub-rule.

(2) The option, along with an undertaking in the form appended to these rules, shall be intimated by the Officer to the Principal Controller of Defence Accounts (Officers).

(3) If the intimation regarding option is not received by the Principal Controller of Defence Accounts (Officers) within one hundred and eighty days of the date of notification of these rules, the Officer shall be deemed to have elected to be governed by the revised pay structure with effect from the 1st day of January, 2016.

(4) THE OPTION ONCE EXERCISED SHALL BE FINAL.

NOTE -1 Officer whose services were terminated on or after the 1st day of January, 2016 and who could not exercise the option within the prescribed time limit, on account of discharge on the expiry of the sanctioned strength, release, resignation, dismissal or discharge on disciplinary grounds, are entitled to exercise option under sub-rule (1).

NOTE -2 Officers who have died on or after the 1st day of January, 2016 and could not exercise the option within the prescribed time limit, are deemed to have opted for the revised pay structure on and from the 1st day of January, 2016 or such later date which is beneficial to their dependents, if the revised pay structure is more favourable and in such cases, necessary action for payment of arrears shall be taken by the Principal Controller of Defence Accounts (Officers).

NOTE -3. Officers who were on Annual Leave or any other leave on the 1st day of January, 2016, which entitled them to leave salary, shall be entitled to exercise option under sub-rule (1).

7. FIXATION OF PAY IN THE REVISED PAY STRUCTURE.-

(1) The pay of an Officer who elects, or is deemed to have elected under rule 6 to be governed by the revised pay structure on and from the 1st day of January, 2016, shall, unless in case the President by special order otherwise directs, be fixed in the following manner, namely:

- I. the pay in the applicable Level in the Pay Matrix shall be the pay obtained by multiplying the existing basic pay by a factor of 2.57, rounded off to the nearest rupee, and the figure so arrived at shall be located in that level in the Pay Matrix, and if such an identical figure corresponds to any Cell in the applicable Level of the Pay Matrix, the same shall be the pay, and if no such Cell is available in the applicable Level, the pay shall be fixed at the immediate next higher Cell in that applicable Level of the Pay Matrix.
- II. if the minimum pay or the first Cell in the applicable Level is more than the amount arrived at as per clause (i) the pay shall be fixed at the minimum pay or the first Cell of that applicable Level.

ILLUSTRATION

1.	Existing Pay Band : PB-3	Pay Band	15600 - 39100		
2.	Existing Grade Pay : 5400	Grade Pay	5400	6100	6600
3.	Existing Pay : 16880	Levels	10	10B	11
4.	Existing Basic Pay : [(2)+(3)]: 5400 + 16880 =22280	1	56100	61300	69400
		2	57800	63100	71500
5.	Pay after multiplication by a fitment factor of 2.57 [(4) x 2.57] : 22280 x 2.57 = 57259.6 (rounded off to 57260)	3	59500	65000	73600
6.	Level corresponding	4	61300	67000	75800
		5	63100	69000	78100

	to Grade Pay 5400 (PB-3) : Level 10				
7.	Revised Pay in Pay Matrix (either equal to or next higher to 57260 in Level 10) : 57800	6	65000	71100	80400
		7	67000	73200	82800
		8	69000	75400	85300
8.	Revised Pay: 57800				

(2) In the case of medical Officers in the Army Medical Corps, Army Dental Corps and Remount and Veterinary Corps in respect of whom Non-Practicing Allowance is admissible, the pay in the revised pay structure shall be fixed in the following manner, namely:-

(i) the existing basic pay shall be multiplied by a factor of 2.57 and the figure so arrived at shall be added to by an amount equivalent to Dearness Allowance on the pre-revised Non-Practicing Allowance admissible as on 1st day of January, 2016 and thereafter the figure so arrived at shall be located in that Level in the Pay Matrix and if such an identical figure corresponds to any Cell in the applicable Level of the Pay Matrix, the same shall be the pay, and if no such Cell is available in the applicable Level, the pay shall be fixed at the immediate next higher Cell in that applicable Level of the Pay Matrix.

(ii) the pay so fixed under clause (i) shall be added by the pre-revised Non Practicing Allowance admissible on the existing basic pay until further decision on the revised rates of Non Practicing Allowance.

ILLUSTRATION:

1.	Existing Pay Band : PB-4	Pay Band	37400 - 67000		
2.	Existing Grade Pay : 8000	Grade Pay	8000	8700	8900
3.	Existing Pay : 49500	Levels	12A	13	13A
4.	Existing Basic Pay : [(2) + (3)] : 8000 + 49500=57500	1	116700	125700	139600
		2	120200	129500	143800
5.	25% NPA on (Existing Basic	3	123800	133400	148100

	Pay + MSP @ Rs. 6000) : 15875	4	127500	137400	152500
6.	DA on NPA @ 125% : 19844				
7.	Pay after multiplication by a fitment factor of 2.57 [(4) x 2.57] : 57500 x 2.57 = 147775	5	131300	141500	157100
8.	Sum of serial number 6 and 7 : 167620	6	135200	145700	161800
9.	Level corresponding to Grade Pay 8000 (PB-4) : Level 12 A	7	139300	150100	166700
		8	143500	154600	171700
		9	147800	159200	176900
		10	152200	164000	182200
		11	156800	168900	187700
10.	Revised Pay in Pay Matrix (either equal to or next higher to 167619 in Level 12A) : 171300	12	161500	174000	193300
		13	166300	179200	199100
11.	Revised Pay + pre-revised Non Practicing Allowance (Sr. No. 5 + 10) : 187175	14	171300	184600	205100
		15	176400	190100	211300
		16	181700	195800	217600

(3) An Officer who is on leave on the 1st day of January, 2016 and is entitled to leave salary shall become entitled to pay in the revised pay structure from the 1st day of January, 2016, or the date of option for the revised pay structure.

(4) An Officer who is on Study Leave on the 1st day of January, 2016 shall be entitled to the pay in the revised pay structure from the 1st day of January, 2016, or the date of option.

(5) An Officer under suspension shall continue to draw subsistence allowance based on existing pay structure, and his pay in the revised pay structure shall be subject to the final order on the pending disciplinary proceedings.

(6) Where the existing emoluments exceed the revised emoluments in the case of any Officer, the difference shall be allowed as Personal Pay to be absorbed in future increases in pay.

(7) Where in the fixation of pay in the Pay Matrix under rule 7, the pay in the Pay Matrix of an Officer, who, in the existing pay structure was drawing immediately before the 1st day of January, 2016 more pay in the Pay Band than another Officer in the same arm or service, gets fixed in the revised pay structure at a stage lower than that of such junior, his pay in the Pay Matrix shall be stepped up to the same cell in the revised pay structure as that of the junior.

(8) Where an Officer is in receipt of personal pay immediately before the date of notification of these rules, which together with his existing emoluments exceed the revised emoluments, then the difference representing such excess shall be allowed to such an Officer as personal pay, to be absorbed in future increase in pay.

(9) (i) in cases where a senior Officer promoted to a higher rank before the 1st day of January, 2016 draws less pay in the Pay Matrix in the revised pay structure than his junior who is promoted to the higher rank on or after the 1st day of January, 2016, the pay in the Pay Matrix of the senior Officer in the revised pay structure shall be stepped up to an amount equal to the pay in the Pay Matrix as fixed for his junior in that higher rank, and such stepping up shall be done with effect from the date of promotion of the junior Officer, subject to fulfilment of the following conditions, namely:-

(a) both the junior and senior Officers belong to the same arm or service and the rank to which they have been promoted are identical in the same arm or service;

(b) the existing grade pay and the revised Level in the Pay Matrix of the lower and higher ranks in which they are entitled to draw pay are identical;

(c) the senior Officer at the time of promotion is drawing equal or more pay than the junior;

(d) the anomaly is directly as a result of the application of the provisions of these rules or any other rule or order regulating pay fixation on such promotion in the revised pay structure:

Provided that if the junior Officer was drawing more pay in the existing pay structure than the senior Officer by virtue of any advance increments granted to him, the provisions of this rules shall not be invoked to step up the pay in the Pay Matrix of the senior Officer.

(ii) the senior Officer shall be entitled to the next increment on completion of his required qualifying service with effect from the date of re-fixation of pay.

8. REGULATION OF STIPEND OF GENTLEMEN OR LADY CADETS AND PAY OF JUNIOR COMMISSIONED OFFICERS OR OTHER RANKS DURING PRE-COMMISSIONING TRAINING, AND FIXATION OF PAY ON SUCCESSFUL COMMISSIONING.-

(1) (i) Gentlemen or Lady Cadets at Indian Military Academy, Officers Training Academy at Chennai and Gaya, Cadets Training Wings at College of Military Engineering shall receive a fixed stipend of Rs 56,100/- per month (starting pay in Level 10) for the period of training.

(ii) On successful commissioning, the pay in the Pay Matrix of the Officer commissioned shall be fixed in first Cell of Level 10 and the period of training shall not be treated as commissioned service and arrears on account of admissible allowances, as applicable, for the training period shall be paid to cadets.

(2) The arrears of stipend shall be paid.

Explanation.- For the purpose of this sub-rule, “arrears of stipend” shall mean the difference between,-

- i. the stipend to which he is entitled on account of the revision of his stipend under these rules for the period effective from the 1st day of January, 2016; and
- ii. the stipend to which he would have been entitled (whether such stipend had been received or not) for that period had his stipend not been so revised.

(3) (i) A trainee from the ranks of Junior Commissioned Officers or Other Ranks undergoing pre-commission training shall, during the training period, continue to receive pay and allowance as applicable to the rank held at the time of commencement of training.

(ii) On successful commissioning, the difference between the amount of stipend plus dearness allowance thereon minus pay and allowances received during the period of training shall be payable in lump-sum.

(iii) In case an Officer is commissioned between the 1st day of January, 2016 and the date of notification of these rules, where the existing emoluments exceed the sum of the pay fixed in the revised pay structure and the applicable dearness allowance thereon, the difference shall be allowed as Personal Pay, to be absorbed in future increments in pay.

(4) Officers in Army commissioned in the Army Medical Corps, Army Dental Corps and Remount and Veterinary Corps as Lieutenants shall be fixed in

Cell 2, i.e., Rs 57800, of Level 10. Officers in Army commissioned in the Army Medical Corps, Army Dental Corps and Remount and Veterinary Corps as Captains in Army shall be fixed in Cell 1, i.e., Rs 61300 of Level 10B.

9. REGULATION OF INCREMENTS IN THE PAY MATRIX.- The increment shall be as specified in the vertical Cells of the applicable Level in the Pay Matrix.

ILLUSTRATION:

A Captain in the Basic Pay of Rs. 71,100/- in Level 10B shall move vertically down the Cells in the same Level and on grant of increment, his Basic Pay shall be Rs. 73,200/-.	Pay Band	15600 - 39100		
	Grade Pay	5400	6100	6600
	Levels	10	10B	11
	1	56100	61300	69400
	2	57800	63100	71500
	3	59500	65000	73600
	4	61300	67000	75800
	5	63100	69000	78100
	6	65000	71100 ↓	80400
	7	67000	73200	82800
8	69000	75400	85300	

10. DATE OF INCREMENT IN REVISED PAY STRUCTURE.-

(1) There shall be two dates for grant of annual increment namely, 1st January and 1st July of every year, instead of existing date of 1st July, provided that an Officer shall be entitled to only one annual increment, either on 1st January or 1st July depending on the date of his appointment or promotion or upgradation.

(2) The increment in respect of an Officer appointed or promoted or upgraded during the period between the 2nd day of January and 1st day of July (both inclusive) shall be granted on the 1st day of January and the increment in respect of an Officer appointed or promoted or upgraded during the period between the 2nd day of July and 1st day of January (both inclusive) shall be granted on 1st day of July.

ILLUSTRATION:

(a) In case of an officer appointed or promoted or upgraded in the normal hierarchy during the period between the 2nd day of July, 2016 and the 1st day of January, 2017, the first increment shall accrue on the 1st day of July, 2017 and thereafter it shall accrue after one year on annual basis.

(b) In case of an officer appointed or promoted or upgraded in the normal hierarchy during the period between the 2nd day of January 2016 and the 1st day of July, 2016, who did not draw any increment on 1st day of July, 2016, the next increment shall accrue on the 1st day of January, 2017 and thereafter it shall accrue after one year on annual basis:

Provided that in case of Officers whose pay in the revised pay structure has been fixed as on 1st day of January, the next increment in the Level in which the pay was so fixed as on 1st day of January, 2016 shall accrue on 1st day of July, 2016.

Provided further that the next increment after drawal of increment on 1st day of July 2016 shall accrue on the 1st day of July 2017.

11. REVISION OF PAY FROM A DATE SUBSEQUENT TO THE 1ST DAY OF JANUARY 2016.-

Where an Officer who continues to draw his pay in the existing pay structure is brought over to the revised pay structure from a date later than the 1st day of January, 2016, his pay from the later date in the revised pay structure shall be fixed in the manner prescribed in accordance with rule 7.

12. FIXATION OF PAY ON PROMOTION OR UPGRADATION ON OR AFTER 1ST DAY OF JANUARY, 2016.-

The fixation of pay in case of promotion or up-gradation from one Level to another in the revised pay structure shall be made in the following manner, namely:-

(i) One increment shall be given in the Level from which an Officer is promoted or upgraded and he shall be placed at a cell equal to the figure so arrived at in the Level of the rank to which promoted or upgraded, and if no such cell is available in the Level to which promoted or upgraded, he shall be placed at the next higher Cell in that Level.

ILLUSTRATION:

1.	Level in the revised pay structure: Level 10B	Pay Band	15600 - 39100		
2.	Basic Pay in the revised pay structure: 67000	Grade Pay	5400	6100	6600
3.	Granted promotion or upgraded to : Level 11	Levels	10	10B	11
		1	56100	61300	69400
		2	57800	63100	71500
4.	Pay after giving one increment in Level 10B : 69000	3	59500	65000	73600
		4	61300	67000	75800
		5	63100	69000	78100
5.	Pay in the upgraded Level i.e. Level 11 (either equal to or next higher to 69000 in Level 10B) : 69400	6	65000	71100	80400
		7	67000	73200	82800
		8	69000	75400	85300
		9	71100	77700	87900

(ii) In case of Officers receiving Non-Practicing Allowance, their basic pay plus Non Practicing Allowance shall not exceed the average of basic pay of the revised scale applicable to the Level 17 and 18 i.e., Rs. 237500/-

(iii) In case of promotion of an Officer from Level 13A to Level 14, increment for promotion shall be calculated on the pay in the Level 13A being drawn immediately prior to promotion and the sum of the pay in the level 13A plus the amount of increment for promotion plus Military Service Pay shall determine the pay in the Level 14 and the figure so arrived at will be located in the next higher Level 14, and if such an identical figure corresponds to any Cell in Level 14, the same shall be the pay in the revised pay structure and if the identical figure is not available in Level 14, the pay in the Pay Matrix shall be fixed at the immediate next higher Cell in Level 14 of the Pay Matrix.

ILLUSTRATION:

1.	Level in the revised pay structure: Level 13A	Levels	13	13A	14
2.	Basic Pay in the revised pay structure: 171700	1	125700	139600	144200
3.	Promoted to Major General in : Level 14	2	129500	143800	148500
4.	Pay in Level 13A after promotion increment : 176900	3	133400	148100	153000
5.	MSP : 15500	4	137400	152500	157600
6.	Adding Sr. No. 4 and 5 : 192400				
7.	Pay fixed in level 14 : 193800	5	141500	157100	162300
		6	145700	161800	167200
		7	150100	166700	172200
		8	154600	171700↓	177400
		9	159200	176900↓	182700
		10	164000	182200↘	188200
		11	168900	187700	193800 ←
		12	174000	193300	199600

13. PAY OF OFFICERS COMMISSIONED WITH ANTE DATE FOR PAY ON OR AFTER 1ST DAY OF JANUARY, 2016.-

Pay of officers commissioned with ante date for Pay on or after 1st day of January, 2016 shall be fixed notionally from the date of ante date in the relevant revised Level or pre revised scale as applicable and the pay shall then be arrived at as on date of commission after adding increments at the applicable rates for the period of ante date.

14. MODE OF PAYMENT OF ARREARS OF PAY.-

(1) The arrears, computed after deduction of subscription at enhanced rate of Defence Services Officers Provident Fund with reference to the revised pay, shall be paid after deduction of ad-hoc arrears paid as per Government of India MoD letter No. 1(11)/2016/D (Pay/Services) dated the 10th October, 2016.

Explanation.- For the purpose of this rule, “arrears of pay” in relation to an Officer, means the difference between,-

(i) the aggregate of the pay and dearness allowance, and Military Service Pay to which he is entitled on account of the revision of his pay under these rules for the period effective from the 1st day of January, 2016; and

(ii) the aggregate of the pay and dearness allowance, and Military Service Pay to which he would have been entitled (whether such pay and dearness allowance had been received or not) for that period had his pay and dearness allowance not been so revised.

15. OVERRIDING EFFECT OF RULES.-

The provisions of the Pay and Allowances Regulations (Officers), Army 1954 and existing instructions and regulations shall not save as otherwise provided under these rules, apply to cases where pay is regulated under these rules, to the extent they are inconsistent with these rules and these rules shall supersede SAI 2/S/2008 except as respects things done or omitted to be done before such supersession.

16. POWER TO RELAX.-

Where the President is satisfied that the operation of all or any of the provisions of these rules shall cause undue hardship in any particular case, he may, by order, dispense with or relax the requirements of that provision to such extent and subject to such conditions as he may consider necessary for dealing with the case in a just and equitable manner.

17. INTERPRETATION:- If any question arises relating to the interpretation of any of the provisions of these rules, it shall be referred to the Central Government for decision.

PART A

PAY MATRIX

Pay Band	15600-39100			37400-67000				67000 -	75500 -	80000	90000
	5400	6100	6600	8000	8700	8900	10000	79000	80000		
Grade Pay								HAG	HAG ⁺	Apex	CAS
Level	10	10B	11	12A	13	13A	14	15	16	17	18
1	56100	61300	69400	11670 0	12570 0	13960 0	14420 0	18220 0	20540 0	22500 0	25000 0
2	57800	63100	71500	12020 0	12950 0	14380 0	14850 0	18770 0	21160 0		
3	59500	65000	73600	12380 0	13340 0	14810 0	15300 0	19330 0	21790 0		
4	61300	67000	75800	12750 0	13740 0	15250 0	15760 0	19910 0	22440 0		
5	63100	69000	78100	13130 0	14150 0	15710 0	16230 0	20510 0			
6	65000	71100	80400	13520 0	14570 0	16180 0	16720 0	21130 0			
7	67000	73200	82800	13930 0	15010 0	16670 0	17220 0	21760 0			
8	69000	75400	85300	14350 0	15460 0	17170 0	17740 0	22410 0			
9	71100	77700	87900	14780 0	15920 0	17690 0	18270 0				
10	73200	80000	90500	15220 0	16400 0	18220 0	18820 0				
11	75400	82400	93200	15680 0	16890 0	18770 0	19380 0				
12	77700	84900	96000	16150 0	17400 0	19330 0	19960 0				
13	80000	87400	98900	16630 0	17920 0	19910 0	20560 0				
14	82400	90000	10190 0	17130 0	18460 0	20510 0	21180 0				
15	84900	92700	10500 0	17640 0	19010 0	21130 0	21820 0				
16	87400	95500	10820 0	18170 0	19580 0	21760 0					

17	90000	98400	11140 0	18720 0	20170 0
18	92700	10140 0	11470 0	19280 0	20780 0
19	95500	10440 0	11810 0	19860 0	21400 0
20	98400	10750 0	12160 0	20460 0	
21	10140 0	11070 0	12520 0	21070 0	
22	10440 0	11400 0	12900 0		
23	10750 0	11740 0	13290 0		
24	11070 0	12090 0	13690 0		

[F. No. 1(8)/2016/ D (P/S)

sd/-

V. ANANDARAJAN. Jt. Secy.

Explanatory Memorandum.- The Seventh Central Pay Commission has been implemented with effect from the 1st day of January, 2016. Likewise, the Defence Personnel of the Union of India are eligible for Seventh Central Pay revision with effect from the 1st day of January, 2016. Accordingly, these Rules have been given retrospective effect with effect from the 1st day of January, 2016. It is hereby. Certified that by giving retrospective to these rules no one will be adversely affected.

**17.2 ARMY PAY RULES 2017 DATED 03.05.2017
(FOR PBORS)**

The notification of Army Pay Rules – 2017, applicable to JCOS and NCOs of Army is reproduced below. Similar orders have been issued separately for Air Force and Navy personnel known as Air Force Pay Rules - 2017 and Navy Pay Rules - 2017 respectively.

MINISTRY OF DEFENCE (DEPARTMENT OF DEFENCE)

NOTIFICATION

New Delhi, the 3rd May, 2017

SRO In exercise of the powers conferred by the proviso to article 309 of the Constitution, the President hereby makes the following rules, namely:

1. SHORT TITLE AND COMMENCEMENT – (1) These rules may be called Army Pay Rules, 2017.

(2) They shall be deemed to have come into force on the 1st day of January, 2016

2. APPLICATION:-

(1) Save as otherwise provided by or under this rule, these rules shall apply to Honorary Commissioned Officers, Junior Commissioned Officers, Non-Commissioned Officers, and other Ranks of the Army, Defence Security Corps (DSC), Territorial Army (TA) [when embodied], and Army Postal Service (APS), who were on the effective strength of the Army, DSC, TA (embodied), and APS, as the case may be.

3. DEFINITIONS:- In these rules, unless the context otherwise requires

(a) " existing basic pay" means pay drawn in the prescribed existing pay band and grade pay but it does not include any other types of pay like special pay, military service pay, Group 'X' Pay etc.

(b) " existing Pay Band and Grade Pay" in relation to Junior commissioned Officers/Other Ranks means the Pay Band and the Grade Pay applicable to the rank held by him (including under Modified Assured Career progression) as on the date immediately before the notification of these rules, in a substantive capacity;

Explanation.– For the purposes of clauses (a) & (b) the expressions “existing basic pay”, “existing Pay Band and Grade Pay” in respect of a Junior Commissioned Officer/ Other Rank who, on the 1st day of January, 2016, was on deputation out of Indian Army or on leave or on foreign service, or who would have on that date officiated in one or more lower ranks but for his officiating in the higher rank, shall mean such basic pay, Pay Band and Grade Pay in relation to the rank which he would have held but for his being on deputation out of Indian Army or on leave or on foreign service or as the case may be, but for his officiating in that rank;

(c) “existing pay structure” in relation to a Junior Commissioned Officer/Other Rank means the present system of Pay Band and Grade Pay as per Sixth Central Pay Commission applicable to the rank held by him (including under Modified Assured Career Progression) as on the date immediately before the coming into force of these rules, in a substantive capacity;

(d) “existing Military Service Pay” in relation to a Junior Commissioned Officer/ Other Rank means the amount of Military Service Pay applicable to the rank held by him as on the date immediately before coming into force of these rules;

(e) “existing Group ‘X’ pay” in relation to Junior Commissioned Officer/ Other Rank means the amount of Group ‘X’ Pay applicable to him as on date immediately before coming into force of these rules;

(f) “existing emoluments” mean the sum of (i) existing basic pay; (ii) existing Military Service Pay; (iii) existing Group X Pay; and, (iv) existing dearness allowance at the index average as on the 1 st day of January, 2016;

(g) “Pay Matrix” means the Matrix specified in Part A of the Schedule, with Levels of pay arranged in vertical cells as assigned to corresponding Pay Band and Grade Pay;

(h) “Level” in the Pay Matrix, means the Level corresponding to the existing Pay Band and Grade Pay specified in the Part A of the Schedule;

(i) “P[ay in the Level” means the pay drawn in the appropriate cell of the Level as specified in Part A of the Schedule;

(j) “Military Service Pay” in relation to a Junior Commissioned Officer/ Other Rank means the Military Service Pay applicable to the rank held by him on drawal of pay in the prescribed Level in the Pay Matrix;

(k) “Group ‘X’ pay” in relation to a Junior Commissioned Officer/ Other Rank means the Group ‘X’ pay applicable to him on drawal of pay in the prescribed Level in the pay matrix;

(l) "revised pay structure" in relation to a rank means the Pay Matrix and the Levels specified therein corresponding to the existing pay band and grade pay of the rank (including under Modified Assured Career Progression);

(m) "basic pay" in the revised pay structure means the pay drawn in the prescribed Level in the Pay Matrix;

(n) "revised emoluments" means the sum of (i) basic pay; (ii) Military Service Pay; and, (iii) Group 'X' Pay; and

(o) "Schedule" means a schedule appended to these rules.

4. LEVEL OF RANKS.- The Level of ranks shall be determined in accordance with the various Levels as assigned to the corresponding existing Pay Band and Grade Pay (including under Modified Assured Career Progression) as specified in the Pay Matrix and the Level in pay matrix corresponding to the rank of a Junior Commissioned Officer/ Other Rank is specified in Part B of the Schedule.

5. DRAWAL OF PAY.- (1) Save as otherwise provided in these rules, a Junior Commissioned Officer/ Other Rank shall draw pay in the Level in the revised pay structure applicable to the rank to which he is appointed (including under Modified Assured Career Progression);

Provided that a Junior Commissioned Officer/ Other Rank may elect to continue to draw pay in the existing pay structure, until the date on which he earns his next or any subsequent increment in the existing pay structure, or until he ceases to hold his rank or ceases to draw pay in the existing pay structure.

Provided further that in case a Junior Commissioned Officer/ Other Rank has been placed in a higher grade pay between the 1st day of January 2016 and the date of notification of these rules on account of promotion, he may elect to switch over to the revised pay structure from the date of such promotion.

EXPLANATION.- (i) For the purpose of this rule the option to retain the existing pay structure shall be admissible only in respect of one existing Pay Band and Grade Pay.

(ii) The aforesaid option shall not be admissible to any Junior Commissioned Officer/ Other Rank appointed to a post on or after the 1st day of January, 2016, whether for the first time in government service or by transfer from another post and he shall be allowed pay only in the revised pay structure.

(2) (I) MILITARY SERVICE PAY is a compensation for the various intangible aspects linked to the special conditions of service in Army;

(ii) Military Service Pay shall be admissible on drawal of pay in the prescribed Level in the Pay Matrix, at the rate of Rs 15,500 for Honorary Commissioned Officers, and Rs 5,200 for all Junior Commissioned Officers/ Other Ranks; and

(iii) Military Service Pay shall be counted as pay for the purpose of computation of dearness allowance and pension;

(3) (i) Group 'X' Pay is a fixed amount admissible to a Junior Commissioned Officer/ Other Rank of Group 'X', because of his higher educational qualification vis-à-vis a Junior Commissioned Officer/ Other Rank of Group 'Y';

(ii) The Levels for same ranks in trade Group 'X' and trade Group 'Y' shall be same. Group 'X' Pay shall be admissible on drawal of pay in the prescribed Level in the Pay Matrix at;

(a) a higher rate of Rs 6,200, for Group X' trades which requires a qualification equivalent to a diploma recognised by All India Council for Technical Education; and

(b) a lower rate of Rs 3,600, for other Group 'X' trades, but not having a technical qualification recognised by All India Council for Technical Education;

(iii) when a Junior Commissioned Officer/ Other Rank in relevant Group 'X' trades drawing a lower rate of Group 'X' Pay acquires a higher technical qualification equivalent of a diploma recognised by All India Council for Technical Education, he shall be admissible to higher rate of Group 'X' Pay with the approval of concerned Competent Authority;

(iv) when a Junior Commissioned Officer/ Other Rank is re-mustered from Group 'Y' to Group 'X', he shall be admissible Group 'X' Pay as applicable under sub-clause (ii) above; and

(v) Group 'X' Pay shall be counted as pay for the purpose of computation of dearness allowance only.

6. EXERCISE OF OPTION.- (1) The option under the provisions to rule 5 shall be exercised in writing in the form appended to these rules so as to reach the concerned Pay Accounts Office within one hundred and eighty days of the date of notification of these rules, or where revision in the existing pay structure is made by any order subsequent to the date of notification of these rules, within one hundred and eighty days of the date of such order

Provided that;

(i) In the case of a Junior Commissioned Officer/ Other Rank who is, on the date of such notification or, as the case may be, date of such order, out of India on leave or deputation or foreign service or active service, the said option shall be exercised in writing so as to reach the Pay Accounts Office

within one hundred and eighty days of the date of his taking charge of his post in India; and

(ii) Where a Junior Commissioned Officer/ Other Rank is under suspension on the 1st day of January, 2016, the option may be exercised within one hundred and eighty days of the date of his return to his duty, if that date is later than the date prescribed in this sub-rule;

(2) The option, along with an undertaking appended to these rules, shall be intimated by a Junior Commissioned Officer/ Other Rank to the Pay Accounts Office.

(3) If the intimation regarding option is not received by the Pay Accounts Office within one hundred and eighty days of the date of notification of these rules, the Junior Commissioned Officer/ Other Rank shall be deemed to have elected to be governed by the revised pay structure with effect from the 1st day of January, 2016.

(4) The option once exercised shall be final.

NOTE 1.– Junior Commissioned Officers/ Other Ranks whose services were terminated on or after the 1st day of January, 2016 and who could not exercise the option within the prescribed time limit, on account of discharge on the expiry of the sanctioned strength, release, resignation, dismissal or discharge on disciplinary grounds, are entitled to exercise option under sub-rule (1).

NOTE 2.– Junior Commissioned Officers/ Other Ranks who have died on or after the 1st day of January, 2016 and could not exercise the option within the prescribed time limit, are deemed to have opted for the revised pay structure on and from the 1st day of January, 2016 or such later date as is beneficial to their dependents, if the revised pay structure is more favourable and in such cases, necessary action for payment of arrears shall be taken by the Pay Accounts Office or Depot Battalion or Record Office.

NOTE 3.– Junior Commissioned Officers/ Other Ranks who were on Annual Leave or any other leave on the 1st day of January, 2016, which entitled them to leave salary, shall be entitled to exercise option under sub-rule (1).

7. FIXATION OF PAY IN THE REVISED PAY STRUCTURE.– (1) The pay of a Junior Commissioned Officer/ Other Rank who elects, or is deemed to have elected under rule 6 to be governed by the revised pay structure on and from the 1st day of January, 2016, shall, unless in case the President by special order otherwise directs, be fixed in the following manner:

(i) The pay in the applicable Level in the pay matrix shall be the pay obtained by multiplying the existing basic pay by a factor of 2.57, rounded off to the nearest rupee, and the figure so arrived at shall be located in that level in the pay matrix, and if such an identical figure corresponds to any

cell in the applicable level of the pay matrix, the same shall be the pay, and if no such cell is available in the applicable level, the pay shall be fixed at the immediate next higher cell in that applicable level of the pay matrix.

(ii) If the minimum pay or the first cell in the applicable level is more than the amount arrived at as per clause (i) the pay shall be fixed at the minimum pay or the first cell of that applicable level.

ILLUSTRATION:

1	Existing Pay Band: PB-1				
2	Existing Grade Pay : 2400	Pay Band	5200-20200		
3	Existing Pay: 10160	Grade Pay	2000	2400	2800
4	Existing Basic Pay [(2)+(3)]: 2400 + 10160 = 12560	Levels	3	4	5
5	Pay after multiplication by a fitment factor of 2.57 [(4) X 2.57] : 32279.2 (rounded Off to 32279)	1	21700	25500	29200
6	Level corresponding to Grade Pay 2400 (PB-1): Level 4	2	22400	26300	30100
7	Revised pay in pay Matrix (either equal to or next higher to 32279 in Level 4): 32300	3	23100	27100	31000
8	Revised Pay in Pay Matrix: 32300	4	23800	27900	31900
		5	24500	28700	32900
		6	25200	29600	33900
		7	26000	30500	34900
		8	26800	31400	35900
		9	27600	32300	37000
		10	28400	33300	38100
		11	29300	34300	39200
		12	30200	35300	40400
		13	31100	36400	41600
		14	32000	37500	42800
		15	33000	38600	44100
		16	34000	39800	45400

(2) A Junior Commissioned Officer/ Other Rank who is on leave on the 1st day of January, 2016 and is entitled to leave salary shall become entitled to

pay in the revised pay structure from the 1st day of January, 2016, or the date of option for the revised pay structure.

(3) A Junior Commissioned Officer/ Other Rank under suspension shall continue to draw subsistence allowance based on existing pay structure, and his pay in the revised pay structure shall be subject to the final order on the pending disciplinary proceedings.

(4) Where the existing emoluments exceed the revised emoluments in the case of any Junior Commissioned Officer/ Other Rank, the difference shall be allowed as Personal Pay to be absorbed in future increases in pay.

(5) Where in the fixation of pay in the Pay Matrix under rule 7, the pay in the Pay Matrix of a Junior Commissioned Officer/ Other Rank, who, in the existing pay structure was drawing immediately before the 1st day of January, 2016 more pay in the Pay Band than another Junior Commissioned Officer/ Other Rank in the same arm or service, gets fixed in the revised pay structure at a stage lower than that of such junior, his pay in the Pay Matrix shall be stepped up to the same Cell in the revised pay structure as that of the junior.

(6) Where a Junior Commissioned Officer/ Other Rank is in receipt of Personal Pay immediately before the date of notification of these rules, which together with his existing emoluments exceed the revised emoluments, then the difference representing such excess shall be allowed to such a Junior Commissioned Officer/ Other Rank as Personal Pay, to be absorbed in future increase in pay.

(7) In case of Junior Commissioned Officers/ Other Ranks who are in receipt of Personal Pay for passing Hindi Pragya, Hindi Typewriting, Hindi shorthand and such other examinations under the "Hindi Teaching Scheme" or on successfully undergoing training in cash and accounts matters prior to 1st January, 2016, while the Personal Pay shall not be taken into account for purposes of fixation of initial pay in the revised pay structure, they shall continue to draw Personal Pay after fixation of their pay in the revised pay structure on and from the 1st day of January 2016 or subsequently for the period for which they would have drawn it but for the fixation of their pay in the revised pay structure and the quantum of such Personal Pay would be paid at the appropriate rate of increment in the revised pay structure from the date of fixation of pay for the period for which they would have continued to draw it.

EXPLANATION.– For the purpose of this rule, "appropriate rate of increment in the revised pay structure" means the difference with respect to the next immediate higher Cell in the applicable Level of the Pay Matrix, from the stage at which the pay of the Junior Commissioned Officer/ Other Rank is fixed in the revised pay structure.

There shall be stepping up of pay in pay matrix of a senior if a junior promoted after 1st January, 2016 draws more pay in pay matrix.-

(i) In cases where a senior Junior Commissioned Officer/ Other Rank promoted to a higher rank before the 1st day of January, 2016 draws less pay in the Pay Matrix in the revised pay structure than his junior who is promoted to the higher rank on or after the 1st day of January, 2016, the pay in the Pay Matrix of the senior Junior Commissioned Officer/ Other Rank in the revised pay structure shall be stepped up to an amount equal to the pay in the Pay Matrix as fixed for his junior in that higher rank, and such stepping up shall be done with effect from the date of promotion of the junior Junior Commissioned Officer/ Other Rank, subject to fulfilment of the following conditions, namely:-

(a) the junior and senior Junior Commissioned Officers/ Other Ranks belong to the same group and the rank to which they have been promoted are identical in the same group;

(b) the existing grade pay and the revised Level in the Pay Matrix of the lower and higher ranks in which they are entitled to draw pay are identical;

(c) the senior Junior Commissioned Officer/ Other Rank at the time of promotion is drawing equal or more pay than the junior; and

(d) The anomaly is directly as a result of the application of the provisions of these rules or any other rule or order regulating pay fixation on such promotion in the revised pay structure. Provided that if the junior, Junior Commissioned Officer/ Other Rank was drawing more pay in the existing pay structure than the senior Junior Commissioned Officer/ Other Rank by virtue of any advance increments granted to him, the provisions of these rules shall not be invoked to step up the pay in the Pay Matrix of the senior Junior Commissioned Officer/ Other Rank.

(ii) The senior Junior Commissioned Officer/ Other Rank shall be entitled to the next increment on completion of his required qualifying service with effect from the date of re-fixation of pay.

8. REGULATION OF STIPEND OF A RECRUIT UNDERGOING TRAINING AND FIXATION OF HIS PAY AFTER SUCCESSFUL ATTESTATION OR MUSTERING.-

(1) A recruit undergoing training on or after the 1st day of January 2016 shall draw a stipend of Rs. 14,600 per month.

(2) On successful attestation or mustering, the pay of a recruit shall be fixed after adding increments, as may be admissible, to the first Cell in the Level to which he is recruited. For such fixation, the first annual increment shall be reckoned from his date of enrolment.

(3) On successful attestation or mustering, a recruit shall be paid "lump-sum amount". Explanation.- For the purpose of this sub-rule, "lump-sum amount" shall mean the difference between,-

(a) the aggregate of pay in the level, Group 'X' Pay, allowance of the trade to which allotted, and dearness allowance, to which he would have been entitled had he been successfully mustered or attested from his date of enrolment; and

(b) the stipend to which he is entitled during training (whether such stipend had been received or not).

(4) The "arrears of stipend" shall be paid.

EXPLANATION.– For the purpose of this sub–rule, "arrears of stipend" shall mean the difference between;

(a) the stipend to which he is entitled on account of the revision of his stipend under these rules for the period effective from the 1st day of January, 2016; and

(b) the stipend to which he would have been entitled (whether such stipend had been received or not) for that period had his stipend not been so revised.

9. REGULATION OF INCREMENTS IN THE PAY MATRIX.– The increment shall be as specified in the vertical Cells of the applicable Level in the Pay Matrix.

A Naik in the Basic pay of Rs.29,600/- in Level 4 will move vertically down the Cells in the same Level and on grant of increment, his Basic Pay will be Rs.30500/-.	Pay Band	5200-20200		
	Grade Pay	2000	2400	2800
	Levels	3	4	5
	1	21700	25500	29200
	2	22400	26300	30100
	3	23100	27100	31000
	4	23800	27900	31900
	5	24500	28700	32900
	6	25200	29600	33900
	7	26000	30500	34900
8	26800	31400	35900	

10. DATE OF INCREMENT IN REVISED PAY STRUCTURE.– (1) There shall be two dates for grant of annual increment namely, 1st January and 1st July of every year, instead of existing date of 1st July, provided that a Junior Commissioned Officer/ Other Rank or a recruit shall be entitled to only one annual increment, either on 1st January or 1st July depending on the date

of his appointment or promotion or upgradation, or enrolment, as the case may be.

(2) The increment in respect of a Junior Commissioned Officer/ Other Rank appointed or promoted or upgraded or in respect of a recruit enrolled during the period between the 2nd day of January and 1st day of July (both inclusive) shall be granted on the 1st day of January and the increment in respect of a Junior Commissioned Officer/Other Rank appointed or promoted or upgraded or in respect of a recruit enrolled during the period between the 2nd day of July and 1st day of January (both inclusive) shall be granted on 1st day of July.

ILLUSTRATION:

(a) Naik X gets promoted to the rank of Havildar, on 1st of September, 2016. In this case, the first annual increment after promotion shall accrue to Naik X on the 1st day of July, 2017 and thereafter it shall accrue after one year on annual basis. (b) Naib Subedar Y gets promoted to the rank of Subedar, on 15th of June, 2016, and will, therefore, not draw annual increment on the 1st of July, 2016. In this case, the next annual increment shall accrue on 1st day of January, 2017 and thereafter it shall accrue after one year on annual basis.

Provided that in case of a Junior Commissioned Officer/ Other Rank whose pay in the revised pay structure has been fixed as on 1st day of January, the next increment in the Level in which the pay was so fixed as on 1st day of January, 2016 shall accrue on 1st day of July, 2016.

Provided further that the next increment after drawal of increment on 1st day of July 2016 shall accrue on the 1st day of July 2017.

11. REVISION OF PAY FROM A DATE SUBSEQUENT TO THE 1ST DAY OF JANUARY 2016.

Where a Junior Commissioned Officer/ Other Rank who continues to draw his pay in the existing pay structure is brought over to the revised pay structure from a date later than the 1st day of January, 2016, his pay from the later date in the revised pay structure shall be fixed in the manner prescribed in accordance with rule 7.

12. FIXATION OF PAY ON PROMOTION OR UPGRADATION ON OR AFTER 1ST DAY OF JANUARY, 2016.

For the fixation of pay in case of promotion or up-gradation from one Level to another in the revised pay structure one increment shall be given in the Level from which a Junior Commissioned Officer/ Other Rank is promoted or upgraded and he shall be placed at a Cell equal to the figure so arrived at in the Level of the rank to which promoted or upgraded, and if no such

Cell is available in the Level to which promoted or upgraded, he shall be placed at the next higher Cell in that Level.

ILLUSTRATION:

1	Level in the revised Pay Structure: Level 4	Pay Band	5200-20200		
		Grade Pay	2000	2400	2800
2	Basic Pay in the revised Pay structure: 28700	Levels	3	4	5
		1	21700	25500	29200
3	Granted Promotion/financial upgradation in Level 5 .	2	22400	26300	30100
		3	23100	27100	31000
		4	23800	27900	31900
		5	24500	28700	32900
		6	25200	29600	33900
		7	26000	30500	34900
		8	26800	31400	35900
4	Pay after giving one increment in Level 4: 29600	9	27600	32300	37000
5	Pay in the upgraded Level i.e. Level 5 (either equal to or next higher to 29600 in Level 5) : 30100				

13. MODE OF PAYMENT OF ARREARS OF PAY.– (1) The arrears, computed after deduction of subscription at enhanced rate of Armed Forces Personnel Provident (AFPP) Fund with reference to revised pay, shall be paid after deduction of adhoc arrears paid as per Gol MoD letter No 1(11) 2016/D(Pay/Services) dated 10/ 10/2016.

EXPLANATION.– For the purpose of this rule, “arrears of pay” in relation to Junior Commissioned Officers/ Other Ranks, means the difference between;

(i) the aggregate of the pay, dearness allowance, Group ‘X’ Pay and Military Service Pay to which he is entitled on account of the revision of his pay under this Rule for the period effective from the 01st day of January, 2016; and,

(ii) the aggregate of the pay, dearness allowance, Group ‘X’ Pay and Military Service Pay to which he would have been entitled (whether such

pay and dearness allowance had been received or not) for that period had his pay and dearness allowance not been so revised.

14. OVERRIDING EFFECT OF RULES.– The provisions of the Pay and Allowances Regulations (Junior Commissioned Officers/ Other Ranks), Army 1979, as amended from time to time, and existing instructions and regulations shall not save as otherwise provided under these rules, apply to cases where pay is regulated under these rules, to the extent they are inconsistent with these rules and these rules shall supersede Special Army Instructions 1/S/2008 except as respects things done or omitted to be done before such supersession.

15. POWER TO RELAX.– Where the President is satisfied that the operation of all or any of the provisions of these rules causes undue hardship in any particular case, he may, by order, dispense with or relax the requirements of that provision to such extent and subject to such conditions as he may consider necessary for dealing with the case in a just and equitable manner.

16. INTERPRETATION.– If any question arises relating to the interpretation of any of the provisions of the rules contained in this rule, it shall be referred to the Central Government for decision.

PART A PAY MATRIX

PB	5200 – 20200			9300-34800					15600-39100	
	2000	2400	2800	3400	4200	4600	4800	5400	5400	6100
Grade Pay										
Level	3	4	5	5A	6	7	8	9	10	10B
1	21700	25500	29200	33300	35400	44900	47600	53100	56100	61300
2	22400	26300	30100	34300	36500	46200	49000	54700	57800	63100
3	23100	27100	31000	35300	37600	47600	50500	56300	59500	65000
4	23800	27900	31900	36400	38700	49000	52000	58000	61300	67000
5	24500	28700	32900	37500	39900	50500	53600	59700	63100	69000
6	25200	29600	33900	38600	41100	52000	55200	61500	65000	71100
7	26000	30500	34900	39800	42300	53600	56900	63300	67000	73200
8	26800	31400	35900	41000	43600	55200	58600	65200	69000	75400

9	276 00	323 00	370 00	422 00	449 00	569 00	604 00	6720 0	7110 0	7770 0
10	284 00	333 00	381 00	435 00	462 00	586 00	622 00	6920 0	7320 0	8000 0
11	293 00	343 00	392 00	448 00	476 00	604 00	641 00	7130 0	7540 0	8240 0
12	302 00	353 00	404 00	461 00	490 00	622 00	660 00	7340 0	7770 0	8490 0
13	311 00	364 00	416 00	475 00	505 00	641 00	680 00	7560 0	8000 0	8740 0
14	320 00	375 00	428 00	489 00	520 00	660 00	700 00	7790 0	8240 0	9000 0
15	330 00	386 00	441 00	504 00	536 00	680 00	721 00	8020 0	8490 0	9270 0
16	340 00	398 00	454 00	519 00	552 00	700 00	743 00	8260 0	8740 0	9550 0
17	350 00	410 00	468 00	535 00	569 00	721 00	765 00	8510 0	9000 0	9840 0
18	361 00	422 00	482 00	551 00	586 00	743 00	788 00	8770 0	9270 0	1014 00
19	372 00	435 00	496 00	568 00	604 00	765 00	812 00	9030 0	9550 0	1044 00
20	383 00	448 00	511 00	585 00	622 00	788 00	836 00	9300 0	9840 0	1075 00
21	394 00	461 00	526 00	603 00	641 00	812 00	861 00	9580 0	1014 00	1107 00
22	406 00	475 00	542 00	621 00	660 00	836 00	887 00	9870 0	1044 00	1140 00
23	418 00	489 00	558 00	640 00	680 00	861 00	914 00	1017 00	1075 00	1174 00
24	431 00	504 00	575 00	659 00	700 00	887 00	941 00	1048 00	1107 00	1209 00

PART B - LEVEL OF RANKS

Sl.No	Rank	Level in Pay Matrix
(a)	Sepoy	3
(b)	Naik	4
(c)	Havildar	5
(d)	NaibSubedar	6
(e)	Subedar	7
(f)	Subedar Major	8
(g)	Honorary Lieutenant	10
(h)	Honorary Captain	10B

17.3 GOI ORDERS ON REVISION OF PENSION OF PRE-2016 DEFENCE FORCES PENSIONER / FAMILY PENSIONERS UNDER 7 CPC

For existing pensioners, who have retired / died prior to 01.01.2016, revised pension / family pension with effect from 01.01.2016 shall be determined by multiplying the basic pension (before commutation) / basic family pension (exclusive of dearness relief) as had been drawn as on 31.12.2015, by 2.57.

No.17(01)/2016-D(Pen/Pol)
Government of India
Ministry of Defence
Department of Ex-Servicemen Welfare
New Delhi
To
The Chief of the Army Staff
The Chief of the Naval Staff
The Chief of the Air Staff

Dated 29th October 2016

SUB:IMPLEMENTATION OF GOVERNMENT'S DECISION ON THE RECOMMENDATIONS OF THE SEVENTH CENTRAL PAY COMMISSION- REVISION OF PENSION OF PRE-2016 DEFENCE FORCES PENSIONER/ FAMILY PENSIONERS.

Sir,

The undersigned is directed to state that in pursuance of Government's decision on the recommendations of 7th Central Pay Commission, notified vide Government of India, Ministry of Defence Resolution No.17(1)/2014/D(Pen/Policy) dated 30th September 2016 based on Ministry of Personnel, Public Grievances and Pension, Department of Pension & Pensioners Welfare Office Resolution No. 38/37/2016-P&PW(A) dated 4th August, 2016 and Office Memorandum F.No.38/37/2016-P&PW(A)(ii) dated 4th August,2016, sanction of the President is hereby accorded to regulate the Pension/Family Pension of all Pre-1.1.2016 pensioners/family pensioners of the Defence Forces with effect from 1.1.2016 in the manner indicated in succeeding paragraphs. Separate Orders will be issued by this Ministry in respect of Defence Force Personnel who retired/died on or after 1.1.2016 and for revision of disability element in respect of Pre-2016 Defence Pensioners.

2. APPLICABILITY: These orders shall apply to all Defence Forces pensioners/family pensioners who were drawing pension/family pension as

on 1.1.2016 under the Pension Regulations of the three Services/ State Forces and various Government orders issued from time to time.

3. NON-APPLICABILITY: The provisions of this letter do not apply to the following categories:

(i) Gallantry awardees drawing only monetary allowance attached to the award, such as Param Vir Chakra, Ashok Chakra etc.

(ii) United Kingdom/Hong Kong & Singapore Royal Army(UK/HKSRA) Pensioners.

(iii) Persons in receipt of Compassionate Allowance, Guzara, Reservist Allowance or any other Allowance on which dearness relief is not admissible.

(iv) Reservists in receipt of Ex-gratia payment at Rs 750/- per month covered under Govt. of India, Ministry of Defence letter No. 1(06)/2010-D(Pen/Policy) dated 22nd Nov 2013.

(v) Families of the deceased Reservists in receipt of Ex-gratia family pension at Rs 645/- per month covered by Govt. of India Ministry of Defence letter No.1 (06)/2010-D (Pen/Policy) dated 22nd Nov 2013.

4. DEFINITIONS:

(a) 'Existing Pensioner' or 'Existing Family Pensioner' means a pensioner who was entitled to/drawing pension/family pension on 31.12.2015. This will also include a pensioner/family pensioner who became entitled to pension/family pension with effect from 1.1.2016 consequent upon retirement/discharge/ /death of Defence Forces Personnel on 31.12.2015. For the purpose of family pension, it also covers members of family to those who retired/discharged prior to 1.1.2016 and in whose case family pension had not commenced as the pensioner was alive on 31 .12.2015.

(b) 'Existing Pension' means the basic pension inclusive of commuted portion of pension, if any, due on 31.12.2015 and covers all kinds of pension viz. Retiring/Service/ Special/Reservist/Invalid Pension/ Service element of Disability/ Liberalized Disability Pension/ War Injury Pension. This will also include Pension/Family Pension which became due with effect from 1.1.2016 consequent on retirement/discharge/death of Defence Force Personnel on 31.12.2015.

(c) 'Existing Family Pension' means the basic family pension drawn on 31.12.2015 under the Pension Regulations of the three Services/ State Forces and other orders issued on the subject from time to time. It also covers Special Family Pension/ Dependent Pension/2nd Life award of Special Family pension and Liberalized Family pension sanctioned in battle and non-battle casualty cases.(d) 'Pension Disbursing Agency' (PDA)

means Treasury, Post Office, Pay and Accounts Office. Defence Pension Disbursement Office (DPDO), Indian Embassy, Nepal and authorized Public Sector/Private Sector Banks.(e) 'Pension Sanctioning Authority' (PSA) means PCDA (Pensions) Allahabad, PCDA (Navy) Mumbai, and CDA (AF) Delhi, as the case may be.

5. REVISION OF PENSION : 5.1 For existing pensioners, who have retired/died before 01.01.2016, the revised pension/family pension with effect from 01.01.2016 shall be determined by multiplying the Basic Pension (before commutation)/Basic Family Pension (exclusive of Dearness Relief) as had been drawn as on 31.12.2015 by 2.57 to arrive at revised pension under 7th CPC. The amount of revised pension/family pension so arrived at shall be rounded off to next higher rupee. The Disability Element will be regulated as per Para 9. Illustrations for revision of pension are annexed in Annexure-A attached to this letter.

5.2 For this purpose, the existing Pension/Family Pension will be the Basic Pension(before commutation)/ Basic Family Pension only without the element of Additional Pension (referred to at Para 12) available to the old pensioners/ family pensioners of the age of 80 years and above. The Additional Pension/Family Pension payable to the old pensioners/family pensioners will be worked out in accordance with Para 12 of this order.

5.3 Since the revised pension will be inclusive of commuted portion of pension, if any, the commuted portion will be deducted from the said amount while making monthly disbursements.

5.4 MINIMUM AND MAXIMUM PENSION: The minimum basic pension with effect from 01.01.2016 will be Rs. 9000/- per month (excluding the element of additional pension admissible to old pensioners). The upper ceiling of pension/ family pension will be 50% and 30% respectively of the highest pay in the Government (The highest pay in the Government is Rs. 2,50,000/- with effect from 01.01.2016).

5.5 The revised Pension/Family Pension arrived at as per paragraph 5.1 includes dearness relief sanctioned from time to time by the Government.

6. Where the revised Pension/Family Pension in terms of paragraph 5.1 above works out to an amount less than Rs. 9000!-, the same shall be stepped up to Rs. 9000!-. This will be regarded as Pension/Family Pension with effect from 11.2016.

7. The existing instructions regarding regulation of Dearness Relief to employed/ re-employed pensioners/family pensioners, as contained in Department of Pension 6 Pensioner's Welfare OM. No. 45/73/97-P&PW(G)

dated 02.07.1999 and as amended from time to time, shall continue to apply.

8. APPLICABILITY TO PERMANENT ABSORBEES IN PSUS/ AUTONOMOUS BODIES: Pension of a Defence Forces Personnel who has been permanently absorbed in Public Sector Undertaking / Autonomous Body will be regulated as under:

8.1 PENSION: Where the Defence Force Personnel on permanent absorption in Public Sector Undertaking/ Autonomous Body continues to draw pension separately from the Government, the pension of such absorbed will be revised in terms of these orders. In cases, where the Defence Forces Personnel has drawn one time lump-sum terminal benefits equal to 100% commutation of the pension and has become entitled to the restoration of 43% / 45% commuted portion of pension as per the orders issued by this Ministry from time to time, such cases will not be covered by these orders. Orders for regulating pension of such pensioners will be issued separately.

8.2 FAMILY PENSION: In cases, where on permanent absorption in Public Sector Undertakings/Autonomous Bodies, the family pension is being drawn by the family of the PSU absorbed under the orders applicable to the Defence Forces, the same will be revised in accordance with these orders.

9.DISABILITY ELEMENT: The implementation of 7th CPC recommendations relating to methodology for calculation of disability element has been referred to the Anomalies Committee.

The disability element which was being paid to pre-2016 Defence Pensioners as on 31.12.2015 will continue to be paid till decision on the recommendations of Anomalies Committee is taken by the Government.

10. Following elements will continue to be paid as separate elements in addition to the Pension/Family Pension revised under these orders. These payments will not be taken into account for the purpose of revision as well as for applicability with regard to the minimum limit of Pension/Family Pension is. Rs. 9000/- per month.

(i) Monetary Allowance attached to Gallantry Awards such as Param Vir Chakra, Ashok Chakra etc.

(II) CONSTANT ATTENDANT ALLOWANCE (CAA), matter to be examined by Committee comprising Finance Secretary and Secretary (Expenditure) as Chairman and Secretaries of Home Affairs, Defence, Posts, Health & Family welfare, Personnel & Training and Chairman Railway Board as members.

Till a final decision is taken on the recommendation of the Committee, Constant Attendant Allowance shall be paid at the existing rates.

11. Where a pensioner is in receipt of Disability/Liberalized Disability/War Injury Pension, the minimum limit of Rs. 9000/- will be applicable to Service Pension/Service Element. Disability/ War Injury Element will be payable in addition to Service Pension/Service Element.

12. ADDITIONAL PENSION FOR PENSIONERS OF AGE 80 YEARS AND ABOVE:

The quantum of Additional Pension/Family Pension available to the old pensioners/family pensioners shall be as follows:-The amount of additional pension will be shown distinctly. For example, in case where a pensioner more than 80 years of age and his/her revised pension in terms Para 5.1 above is Rs.1000/-pm, the pension will be shown as (i) Basic pension: Rs 10000 and (ii) Additional Pension Rs 2000 p m (20% of revised basic pension Rs 10000).

The pension on his/her attaining the age of 85 years will be shown as (i) Basic Pension = Rs 10000 and (ii) additional pension = Rs 3000 pm. Dearness relief will also be admissible on the additional pension available to old pensioners.

(Note: – The additional Pension will not be admissible on Disability Element Liberalized Disability Element / War Injury Element of Disability/Liberalized Disability/ War Injury Pension.

13. EX-GRATIA AWARDS TO CADETS IN CASES OF DISABLEMENT.

The following ex-gratia award shall be payable subject to the same conditions as hitherto in force in the event of invalidment of a Cadet (Direct) on medical grounds due to causes attributable to or aggravated by military training:-

(i) Payment of monthly ex-gratia award of Rs. 9000/- per month;

(ii) Payment of ex-gratia disability award @ Rs. 16200/- per month for 100% disability during the period of disablement. The amount will be reduced proportionately from the ex-gratia disability award in case the degree of disablement is less than 100%;

14. DEARNESS RELIEF: The revised Pension/Family Pension as worked out in accordance with provisions of Para 5.1 read with Para 6 and additional pension wherever payable under Para 12 above shall be treated as “Basic Pension” with effect from 1.1.2016 for the purpose of calculation of dearness Relief sanctioned thereafter by the Government.

15. REVISION OF PENSION FOR EMPLOYED/RE-EMPLOYED PENSIONERS: The revision of pension in respect of employed/re-employed Commissioned Officer and Personnel Below Officer Rank pensioners will also be carried

out as per methodology provided in Para 5.1 i.e. their Basic Pension as on 31.12.2015 will be multiplied by 2.57 to arrive at revised Pension as on 01.01.2016. The revised pension so arrived at will be the Basic Pension with effect from 1.12.2016. However, Dearness Relief beyond 1.1.2016 will not be admissible to employed/re-employed Commissioned Officer pensioners and Personnel below Officers Rank pensioners, whose pay on re-employment has been fixed above the minimum of scale of pay of the re-employed post during the period of employment/ re-employment.

16.1. All Pension Disbursing Agencies handling disbursement of pension to the Defence Pensioners are hereby authorized to pay pension/family pension to existing pensioners/family pensioners at the revised rates in terms of Para 5.1 above without any further authorization from the concerned Pension Sanctioning Authorities.

16.2 It is considered desirable that the benefit of these orders should reach the pensioners as expeditiously as possible. To achieve this objective, it is directed that all Pension Disbursing Agencies should ensure that the revised pension and the arrears due to the pensioners in terms of Para 5.1 above is paid to the pensioners or credited to their account in one installment within two months from the date of issue of the letter.

16.3 A suitable entry regarding revised pension with effect from 1.1.2016 fixed in terms of Para 5.1 above, as the case may be, will be recorded by the Pension Disbursing Agencies in the Pension records of the pensioners viz. Pension Payment Order, Check Register/Pension Payment Scroll Register. An intimation regarding disbursement of revised pension may be sent by the Pension Disbursing Agencies to the Office of PCDA (P), Allahabad in prescribed Annexure to these orders so that records can be updated. A hard copy of the said Annexure-B may invariably be provided by the PDAs to the pensioners concerned for their information.

An acknowledgement shall be obtained by the Pension Disbursing Agencies from Office of PCDA (Pensions), Allahabad in token of receipt of the requisite Annexure.

17. If a pensioner/family pensioner to whom benefit accrues under the provisions of this order, has already died before receiving the payment of arrears, the LTA will be disbursed in the following manner:

(i) If the claimant is already in receipt of Family Pension or happens to be the person in whose favour Family Pension already stands notified and the awardee has not become ineligible for any reason, the LTA under the provisions of this letter should be paid to such a claimant by the PDAs on their own.

(ii) If the claimant has already received LTA in the past in respect of the deceased to whom the benefit would have accrued, the LTA under the provisions of this letter should also be paid to such a claimant by the PDAs on their own.

(iii) If the claimant is a person other than the one mentioned at (i) & (ii) above, LTA will be paid to the legal heir/heirs as per extant Government orders.

18. No commutation will be admissible for the revised pension accruing as a result of this revision. The existing amount of pension commuted, if any, would continue to be deducted from the revised pension while making monthly disbursements

19. Revision of Pension/Family Pension under these orders will not affect the amount of Retirement Gratuity/ Death Gratuity already determined and paid to the pensioners/ family pensioners with reference to rules in force at the time of discharge/death

20. Any overpayment of pension coming to the notice or under process of recovery shall be adjusted in full by the Pension Disbursing Agencies against arrears becoming due on revision of pension on the basis of these orders.

21. The revision of pension/ family pension of Defence pensioners arrived in the above manner shall be subject to the findings and recommendation of the committee set up with the approval of the Cabinet to examine the feasibility of increment based formulation recommendation of 7th CPC for revision of pension and decision of the Government thereon if any.

22. These orders issue with the concurrence of the Finance Division of this Ministry vide their ID No. 10(6A)/2016/FIN/PEN dated 29.10.2016.

sd/

(Manoj Sinha)

Under Secretary to the Government of India.

17.4 PCDA CIRCULAR NO 568 ON DELINKING OF 33 YEARS IN RESPECT OF PRE-2006 DEFENCE PENSIONERS

Prior to 01.01.2006, the pensioners were paid pro rata pension according to the length of service rendered by them. The full pension which is 50% of last pay drawn was payable only for those who have completed 33 years of service. One Mr. Inasu, a pensioner challenged this pro rata application before the Ernakulum bench of CAT which gave a favourable verdict and the same was upheld by both the Kerala high court and the Supreme Court. Consequently, GOI, MOD vide PCDA Circular 568 issued orders extending this benefit to all pre- 2016 pensioners.

**OFFICE OF THE PRINCIPAL CDA(PENSIONS)
DRAUPADI GHAT, ALLAHABAD- 211014**

CIRCULAR NO.568

SUBJECT: REVISION OF PENSION OF PRE-2006 PENSIONERS (JCOS/ ORS AND COMMISSIONED OFFICERS)- DELINKING OF QUALIFYING SERVICE OF 33 YEARS FOR REVISED PENSION.

Reference: This office Circular Nos. 547 dated 11.09.2015, 548 dated 11.09.2015, 549 dated 30.09.2015, 551 dated 28.12.2015, 554 dated 14.01.2016, 562 dated 13.06.2016 and , 567 dated 16.09.2016.

A copy of GOI, M OD letter No. 1(2)/2016-D(Pen/Pol) dated 30th September 2016 on the above subject is forwarded herewith for information and necessary action which is self-explanatory.

Prior to issue of the above letter dated 30th September, 2016, the minimum guaranteed pension was revised w.e.f. 01.01.2006 as per GOI, MOD letter No.17(4)/2008(1)/D(Pen/ Policy) dated 11.11.2008 circulated vide this office Circular No. 397 dated 18.11.2008. Further, it was revised vide this office Circular Nos. 547 dated 11.09.2015 and 548 dated 11.09.2015. Similarly, the minimum guaranteed pension of Ordinary Family Pension was revised vide this office circular Nos. 397 dated 18.11.2008, 494 dated 19.03.2013 and 567 dated 16.09.2016. Now, consequent upon the issue of the above Govt. letter dated 30th September 2016 , the consolidated revised pension/ ordinary family pension of all Pre-2006 Armed Forces pensioners/ Family pensioners w.e.f. 1.1.2006 shall not be less than 50% and 30% respectively of the minimum of the pay in the Pay band plus Grade Pay corresponding to the pre-revised scale from which the pensioner had retired/ discharged/ invalidated out/ died including Military Service Pay and 'X' group pay, if any,

without pro-rata reduction of pension even if they had rendered qualifying service of less than 33 years at the time of retirement.

The revised consolidated enhanced rate of Ordinary Family Pension w.e.f.01.01.2006 (consolidated as per Para-4 of GOI, MOD letter No.17(4)/2008(1)/D(Pen/Policy) dated 11.11.2008) in respect of Pre-2006 Armed Forces Family Pensioners shall not be less than 50% of the minimum of the fitment tables for the rank in the revised pay band.

Revised tables indicating minimum guaranteed retiring/ service pension and ordinary family pension have been annexed to this letter (Not included here).

Annexure- A for Commissioned officers (Army, Navy, Air Force)

Annexure- B for JCOs/ ORs Pensioners (Army)

Annexure- C for JCOs/ ORs Pensioners (Air Force)

Annexure- D for JCOs/ORs Pensioners (Navy)

Pension Disbursing Agencies (PDAs) are hereby authorized to step up the pension/ family pension of the affected pre-2006 pensioners where the existing pension being paid to the pensioners, is less than the rate of pension indicated in above said annexure.

The provisions of above Govt. letter shall take effect from 01.01.2006 and arrears, if any, shall be payable from 01.01.2006. Further, the Pension/ Family pension of the Armed Force Personnel has been revised a number of times in past vide various letters issued by Ministry of Defence, therefore, if pension already revised w.e.f. 01.01.2006, 01.07.2009, 24.09.2012 & 01.07.2014 (OROP) under respective Govt. orders happens to be more than this amount, then Retiring/ Service and Family Pension as per above orders will continue to be paid as basic pension during that period.

Prior to issue of above Govt. letter dated 30th September, 2016, this office has issued corrigendum PPOs on the basis of annexures mentioned in previous circulars for revision of minimum guaranteed pension for less than 15 years and 20 years of qualification service for JCOs/ ORs and Officers respectively. Now, consequent upon issue of the above Govt. letter dated 30th September, 2016, the revision of service element for less than 15 years and 20 years of qualification service for PBORs and Officers respectively will also be revised as per this circular only. Therefore, the Annexure for revision of service element as required by previous circulars is not necessary.

It is also mentioned that all cases of service element/ service pension in respect of War Injury Pensioners will be revised by the Pension Disbursing Agencies (PDAs). Therefore, the revision claims in respect of War Injury pensioners called for vide this office Circular No. 562 dated 13.06.2016 has been dispensed with henceforth.

Further, no table for Hony. Naik, Hony. Havildar and Havildar granted Hony. rank of Nb Subedar has been indicated. It is hereby clarified that since Hony. Rank of Naik, Havildar and Havildar holding Hony rank of Nb Sub are drawing pay in the pay scale of Sepoy, Naik and Havildar respectively, therefore, they are entitled for modified parity with reference to substantive rank held at the time of retirement/ discharge/ invalidment except Naik (TS) who draws the pay of Naik. Naik (TS) should be entitled for modified parity with respect to Naik rank.

Provisions of this circular will also be applicable to pensioners of TA and DSC (irrespective of single or dual pension).

LTA and Additional Pension will be regulated as per extant orders.

All other terms and conditions shall remain unchanged.

17.4.1 CLARIFICATION ON DELINKING OF QUALIFYING SERVICE OF 33 YEARS IN RESPECT OF PRE-2006 DEFENCE PENSIONERS

OFFICE OF THE PR. CONTROLLER OF DEFENCE ACCOUNTS (PENSIONS)
DRAUPADI GHAT, ALLAHABAD- 211014

CIRCULAR NO. 578 DATED: 25.05.2017

Subject: Clarification on revision of pension of Pre-2006 pensioners (JCOs/ ORs and Commissioned Officers)- delinking of qualifying service of 33 years for revised pension.

Reference: This office Circular No. 568 dt 13.10.2016, 555 dated 04th Feb, 2016 and 570 dated 31st Oct, 2016.

While revising the pension in respect of Armed Forces Personnel pensioners in terms of above mentioned circulars, Pension Disbursing Agencies have expressed difficulties on certain points. To facilitate the PDAs for smooth and quick revision, necessary clarifications on the raised points are as under:-

1. It may please be specifically clarified whether Circular 568 is applicable for Reservist pensioners?

CLARIFICATION: Reservist pensioners have never been equated with Regular Army personnel. Therefore, Circular No. 568 dated 13.10.2016 is not applicable for revision of pension in respect of Reservist pensioners.

2. Whether the Recruits (in Army), Air craftsman under training (in Air Force) and Apprentice (in Navy) are eligible for revision under Cir 568 dt- 13.10.2016 ?

CLARIFICATION: While revising the pension of Recruits in terms of Circular No. 568 dated 13.10.2016, service element and disability element will be protected with Sepoy Group 'Z', since all tables are based on the minimum of the pay in the pay band plus grade pay as per Special Army Instruction 1/S/2008, 2/S/2008, 3/S/2008 & 4/S/2008 corresponding to the pre-revised scale. However, the pension of Recruits will be revised according to lowest group of Sepoy i.e. 'Y' w.e.f. 01.07.2014 in accordance with Circular No. 555 dt 04.02.2016. In other words, pension of such Recruits will be payable from 01.01.2006 to 30.06.2014 for the Sepoy group Z and thereafter for Sepoy of Group Y w.e.f. 01.07.2014.

3. Whether the Circular 568 is applicable to PSU Absorbees who have commuted 100% of their defence pension and are now drawing 1/3rd restored pension. If not, whether any separate order/ circular will be issued for such category?

Pension of PSU absorbees who have commuted their 100% pension to receive lump sum payment, will not be revised in accordance with Circular No. 568 dt 13.10.2016. Separate orders will be issued by the Govt and will be circulated on receipt of Govt order.

4. Last Rank Vs Rank for Pension Eg. How to revise pension where rank last held is JWO Gp I and rank for pension is Sgt Gp-I (Cir 568) This doubt has been raised uniformly by both DPDOs and CPPCs of PSBs. This circular is a replacement for Circular 547. Therefore, the revised pension payable for JWO Gp I (rank last held) with 15 years QS is Rs 9170/- w.e.f. 01.01.2006 as per Cir 568. However, the subsequent revisions viz.01.07.2009, 24.09.2012 and 01.07.2014 is applicable only for rank for which pensioned viz. Sgt Gp I. Even OROP revision for Sgt Gp I with 15 years QS is only 8585/- Whether in this case, the individual will be entitled for revised pension of Rs 9170/- from 01.01.2006 to 31.12.2015 and VII CPC revision w.e.f. 01.01.2016 will be 9170x2.57?

The pension under Modified Parity Scheme (minimum guaranteed pension) in accordance with Circular No.-547dt 11.09.2015 and Circular No. 568 dt 13.10.2016 may be revised in the last rank held by the Armed Force Personnel. It has been mentioned in Para-1 of Govt. letter No. 1(2)/2016-D(Pen/Pol) dated 30.09 .2016 circulated vide this office Circular No. 568 dated 13.10.2016 that- “in terms of fitment formula laid down in Para 4.1 of above said letter dated 11.11.2008 should in no case be lower than fifty percent and thirty percent respectively, of the minimum of the pay band plus Grade pay corresponding to the pre-revised scale from which the pensioner had retired/ discharged/ invalidated out/died including Military Service Pay and ‘x’ Group Pay, where applicable.” However, the revision of pension w.e.f. 01.07.2009, 24.09.2012 and 01.07.2014 (under OROP) will be revised in the rank for which pensioned as mentioned in relevant orders / Circulars. Therefore, in the case of Sergeant GP-I having 15 years qualifying service, pension will be revised to Rs 9170/-from 01.01.2006 to 31.12.2015 and as per 7th CPC revision, pension will be revised as Rs 9170x2.57 w.e.f. 01.01.2016.

5. Revision of pension for MNS officers is indicated in Circular 568. However, no revised pension for MNS Officers (Lt to Major) is indicated in Table 4 of Cir 555(OROP). Whether the PDAs can revise the pension of MNS Officers as per Cir 568 and directly proceed to VII CPC by multiplying the same with 2.57?

The basic pension drawn by the officers of MNS as on 31.12.2015 may be revised under 7th CPC as per Circular No. 570 dated 31.10.2016.

6. Why additional pension is not payable on DE/WIE (Cir 570) As per Note to para 10 of Cir 570, additional pension is not payable on DE/WIE. This is not clear. As per Circular 570, DE/WIE is not revised and paid at the old rates with Dearness relief. Till date, additional pension is being admitted on DE/WIE. Therefore, when revision of DE/WIE has not been done and is still being paid at old DE/WIE rate on which additional pension pension on DE/WIE has been suddenly withdrawn.

Note below Para 12 of Govt. letter No. 17(01)/2006-D(Pen/Pol) dated 30.09.2016 (Circular No. 570 dated 31.10.2016) may be referred to under which it has been mentioned that w.e.f. 01.01.2006, the additional pension will not be admissible on Disability Element/ Liberalised Disability Element/ War Injury Element/ War Injury Element of Disability /Liberalised /War Injury pension.

7. Difference in enhanced rate of family pension for MWO X as per Cir 567 & 568 In Cir 567, the enhanced rate for family pension is shown as Rs 10985/- (i.e. 10985/- (i.e. 21970/2). Whereas in Cir 568, the enhanced rate of family pension is shown as Rs 10895/- (i.e. 21790/2) Please confirm which is the correct enhanced rate of family pension for MWO Gp X?

Matter is being examined. However, enhanced rate of Ordinary Family pension Rs 10895/- provided in circular no. 568 may be paid till receipt of necessary amendment in Govt. letter.

8. Applicability of 6 th CPC & 7th CPC for Revision of pension for reservists who have granted ex-gratia pension as well as ex-gratia family pension.

In terms of Gol, MoD letter No. 1(06)/2010-D(Pen/Pol) dated 22.11.2013 the amount of ex-gratia of Rs 750/- is being paid to Reservists and amount of Rs 645/- is being paid to the widows and dependent children of the deceased Reservists. No further Govt. orders have been received for revision of pension of these pensioners. Therefore, existing amount will be payable till receipt of Govt. orders in the matter.

9.Revision of pension to the Havildars granted ACP-I

Pension of post-2006 Havildars granted ACP-I who were granted pension benefits of Nb-Subedar later on promoted to the rank of Hony. Nb Sub and whose Corr. PPO has been issued receiving the Pension may be revised to the rank of Nb-Sub. Necessary Circular No. 566 dt16.09.2016 has already been issued in this regard.

10.Modified Parity for MNS(Local) & NCC MNS (Local) & NCC belongs to civil pensioners.

Their revision orders are issued by DOP&PW The orders for modified parity for revision of pension of MNS(Local) & NCC have been issued vide this office Civil Section Circular No. C- 144 dt 08.04.2016.

11. Recovery of DR @ 125% instead of DR 119% (Circular 570)

Various PDAs have raised issues regarding recovery on account of payment of excess dearness relief and additional pension on disability pension and war injury element. (i) Recovery of excess amount paid on account of payment of DR @ 125% instead of DR 119% while working out disability element/war injury element may be withheld till further orders. (ii) Recovery of additional pension on disability element/war injury element

paid w.e.f. 01.01.2016 in respect of such pensioners who attained the age of 80 years and above may be withheld till further orders. Kindly refer Circular No. 574 dated 20.02.2017.

12. Revision of Pension in r/o DSC & TA (Circular No. 568) Is Circular No. 568 is applicable for revision of pension in r/o TA & DSC

Para 10 of Circular No. 568 dt 13.10.2016 may be referred to in this regard. No./GTs/Tech/0167/XXVI Dated 25.05.2017.

(Nasim Ullah)
Asst. Controller (Pension)

17.5 KEY RECOMMENDATIONS OF SEVENTH CPC.

RECOMMENDED DATE OF IMPLEMENTATION: 01.01.2016

MINIMUM PAY

Based on the Aykroyd formula, the minimum pay in government is recommended to be set at 18,000 per month.

MAXIMUM PAY

2,25,000 per month for Apex Scale and 2,50,000 per month for Cabinet Secretary and others presently at the same pay level.

FINANCIAL IMPLICATIONS

a) The total financial impact in the FY 2016-17 is likely to be 1,02,100 crore, over the expenditure as per the "Business as Usual" scenario. Of this, the increase in pay would be 39,100 crore, increase in allowances would be 29,300 crore and increase in pension would be 33,700 crore.

b) Out of the total financial impact of 1, 02,100 crore, 73,650 crore will be borne by the General Budget and 28,450 crore by the Railway Budget.

c) In percentage terms the overall increase in pay & allowances and pensions over the "Business As Usual" scenario will be 23.55 percent. Within this, the increase in pay will be 16 percent, increase in allowances will be 63 percent, and increase in pension would be 24 percent.

d) The total impact of the Commission's recommendations are expected to entail an increase of 0.65 percentage points in the ratio of expenditure on (Pay + Allowances + Pension) to GDP compared to 0.77 percent in case of VI CPC.

NEW PAY STRUCTURE

Considering the issues rose regarding the Grade Pay structure and with a view to bring in greater transparency, the present system of pay bands and grade pay has been dispensed with and a new pay matrix has been designed. Grade Pay has been subsumed in the pay matrix. The status of the employee, hitherto determined by grade pay, will now be determined by the level in the pay matrix.

FITMENT

A fitment factor of 2.57 is being proposed to be applied uniformly for all employees.

ANNUAL INCREMENT

The rate of annual increment is being retained at 3 percent.

MODIFIED ASSURED CAREER PROGRESSION (MACP)

Performance benchmarks for MACP have been made more stringent from “Good” to “Very Good”. The Commission has also proposed that annual increments not be granted in the case of those employees who are not able to meet the benchmark either for MACP or for a regular promotion in the first 20 years of their service. No other changes in MACP recommended.

MILITARY SERVICE PAY (MSP)

The Military Service Pay, which is a compensation for the various aspects of military service, will be admissible to the Defence forces personnel only. As before, Military Service Pay will be payable to all ranks up to and inclusive of Brigadiers and their equivalents. The revised rates of MSP recommended are as follows:

JCO/ORS	FROM 2,000 TO 5,200
NC (E) IN THE AIR FORCE	FROM 1,000 TO 3,600

LATERAL ENTRY/SETTLEMENT

The Commission is recommending a revised formulation for lateral entry/resettlement of defence forces personnel which keeps in view the specific requirements of organization to which such personnel will be absorbed. For lateral entry into CAPFs an attractive severance package has been recommended.

HEADQUARTERS/FIELD PARITY

Parity between field and headquarters staff recommended for similar functionaries' e.g. Assistants and Stenos.

CADRE REVIEW

Systemic change in the process of Cadre Review for Group A officers recommended.

ALLOWANCES

The Commission has recommended abolishing 52 allowances altogether. Another 36 allowances have been abolished as separate identities, but subsumed either in an existing allowance or in newly proposed allowances. Allowances relating to Risk and Hardship will be governed by the proposed Risk and Hardship Matrix.

RISK AND HARDSHIP ALLOWANCE

Allowances relating to Risk and Hardship will be governed by the newly proposed nine-cell Risk and Hardship Matrix, with one extra cell at the top, viz., RH-Max to include Siachen Allowance. The current Siachen Allowance per month and the revised rates recommended are as follows:

SERVICE OFFICERS	From 21000/-	To 31500/-
JCO/ORS	From 14000/-	To 21000/-

HOUSE RENT ALLOWANCE

Since the Basic Pay has been revised upwards, the Commission recommends that HRA be paid at the rate of 24 percent, 16 percent and 8 percent of the new Basic Pay for Class X, Y and Z cities respectively. The Commission also recommends that the rate of HRA will be revised to 27 percent, 18 percent and 9 percent respectively when DA crosses 50 percent, and further revised to 30 percent, 20 percent and 10 percent when DA crosses 100 percent.

IN THE CASE OF PBORS OF DEFENCE, CAPFS AND COAST GUARD

Compensation for housing is presently limited to the authorized married establishment hence many users are being deprived. The HRA coverage has now been expanded to cover all. Any allowance not mentioned in the report shall cease to exist. Emphasis has been placed on simplifying the process of claiming allowances.

ADVANCES

1. All non-interest bearing Advances have been abolished.
2. Regarding interest-bearing Advances, only Personal Computer Advance and House Building Advance (HBA) have been retained. HBA ceiling has been increased to 25 lakhs from the present 7.5 lakhs.

CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME (CGEGIS)

The Rates of contribution as also the insurance coverage under the CGEGIS have remained unchanged for long. They have now been enhanced suitably. The following rates of CGEGIS are recommended:

LEVEL OF EMPLOYEE	PRESENT		PROPOSED	
	MONTHLY DEDUCTION	INSURANCE AMOUNT	MONTHLY DEDUCTION	INSURANCE AMOUNT
10 & ABOVE	120	1,20,000	5000	50,00,000
6 TO 9	60	60,000	2500	25,00,000
1 TO 5	30	30,000	1500	15,00,000

MEDICAL FACILITIES

Introduction of a Health Insurance Scheme for Central Government employees and pensioners has been recommended. Meanwhile, for the benefit of pensioners residing outside the CGHS areas, CGHS should empanel those hospitals which are already empanelled under CS(MA)/ECHS for catering to the medical requirement of these pensioners on a cashless basis. All postal pensioners should be covered under CGHS. All postal dispensaries should be merged with CGHS.

PENSION

The Commission recommends a revised pension formulation for civil employees including CAPF personnel as well as for Defence personnel, who have retired before 01.01.2016. This formulation will bring about parity between past pensioners and current retirees for the same length of service in the pay scale at the time of retirement. The past pensioners shall first be fixed in the Pay Matrix being recommended by the Commission on the basis of Pay Band and Grade Pay at which they retired, at the minimum of the corresponding level in the pay matrix.

This amount shall be raised to arrive at the notional pay of retirees, by adding number of increments he/she had earned in that level while in service at the rate of 3 percent. In the case of defence forces personnel this amount will include Military Service Pay as admissible. Fifty percent of the total amount so arrived at shall be the new pension.

An alternative calculation will be carried out, which will be a multiple of 2.57 times of the current basic pension. The pensioner will get the higher of the two.

GRATUITY

Enhancement in the ceiling of gratuity from the existing 10 lakh to 20lakh. The ceiling on gratuity may be raised by 25 percent whenever DA rises by 50 percent.

DISABILITY PENSION FOR ARMED FORCES

The Commission is recommending reverting to a slab based system for disability element, instead of existing percentile based disability pension regime.

EX-GRATIA LUMP SUM COMPENSATION TO NEXT OF KIN

The Commission is recommending the revision of rates of lump sum compensation for next of kin (NOK) in case of death arising in various circumstances relating to performance of duties, to be applied uniformly for the defence forces personnel and civilians including CAPF personnel.

MARTYR STATUS FOR CAPF PERSONNEL

The Commission is of the view that in case of death in the line of duty, the force personnel of CAPFs should be accorded martyr status, at par with the defence forces personnel.

NEW PENSION SCHEME

The Commission received many grievances relating to NPS. It has recommended a number of steps to improve the functioning of NPS. It has also recommended establishment of a strong grievance redressal mechanism.

REGULATORY BODIES

The Commission has recommended a consolidated pay package of 4, 50,000 and 4, 00,000 per month for Chairpersons and Members respectively of select Regulatory bodies. In case of retired government servants, their pension will not be deducted from their consolidated pay. The consolidated pay package will be raised by 25 percent as and when

Dearness Allowance goes up by 50 percent. For Members of the remaining Regulatory bodies' normal replacement pay has been recommended.

PERFORMANCE RELATED PAY

The Commission has recommended introduction of the Performance Related Pay (PRP) for all categories of Central Government employees, based on quality Results Framework Documents, reformed Annual Performance Appraisal Reports and some other broad Guidelines. The Commission has also recommended that the PRP should subsume the existing Bonus schemes.

7 CPC RECOMMENDED PAY MATRIX DEFENCE PERSONNEL PBORS (PB-1)

Pay Band	Grade Pay	Entry Pay (EP)	Level	Index	1	2	3	4	5	6	7	8	9	10	11	12
5200 - 20200	2000	8460	3	2.57	21700	22400	23100	23800	24500	25200	26000	26800	27600	28400	29300	30200
	2400	9910	4	2.57	25500	26300	27100	27900	28700	29600	30500	31400	32300	33300	34300	35300
	2800	11360	5	2.57	29200	30100	31000	31900	32900	33900	34900	35900	37000	38100	39200	40400
Pay Band	Grade Pay	Entry Pay (EP)	Level	Index	13	14	15	16	17	18	19	20	21	22	23	24
5200 - 20200	2000	8460	3	2.57	31100	32000	33000	34000	35000	36100	37200	38300	39400	40600	41800	43100
	2400	9910	4	2.57	36400	37500	38600	39800	41000	42200	43500	44800	46100	47500	48900	50400
	2800	11360	5	2.57	41600	42800	44100	45400	46800	48200	49600	51100	52600	54200	55800	57500



7 CPC RECOMMENDED PAY MATRIX DEFENCE PERSONNEL PBORS (PB-2)

‘-,’

Pay Band	Grade Pay	Entry Pay (EP)	Level	Index	1	2	3	4	5	6	7	8	9	10	11	12
9300 - 34800	3400	12700	5A	2.62	33300	34300	35300	36400	37500	38600	39800	41000	42200	43500	44800	46100
	4200	13500	6	2.62	35400	36500	37600	38700	39900	41100	42300	43600	44900	46200	47600	49000
	4600	17140	7	2.62	44900	46200	47600	49000	50500	52000	53600	55200	56900	58600	60400	62200
	4800	18150	8	2.62	47600	49000	50500	52000	53600	55200	56900	58600	60400	62200	64100	66000
	5400	20280	9	2.62	53100	54700	56300	58000	59700	61500	63300	65200	67200	69200	71300	73400
Pay Band	Grade Pay	Entry Pay (EP)	Level	Index	13	14	15	16	17	18	19	20	21	22	23	24
9300 - 34800	3400	12700	5A	2.62	47500	48900	50400	51900	53500	55100	56800	58500	60300	62100	64000	65900
	4200	13500	6	2.62	50500	52000	53600	55200	56900	58600	60400	62200	64100	66000	68000	70000
	4600	17140	7	2.62	64100	66000	68000	70000	72100	74300	76500	78800	81200	83600	86100	88700
	4800	18150	8	2.62	68000	70000	72100	74300	76500	78800	81200	83600	86100	88700	91400	94100
	5400	20280	9	2.62	75600	77900	80200	82600	85100	87700	90300	93000	95800	98700	101700	104800

“I ONLY REGRET THAT I HAVE BUT ONE LIFE TO LOSE FOR MY COUNTRY.” – NATHAN HALE

7 CPC RECOMMENDED PAY MATRIX DEFENCE PERSONNEL (PB-3)

Pay Band	Grade Pay	Entry Pay (EP)	Level	Index	1	2	3	4	5	6	7	8	9	10	11	12
15600 - 39100	5400	21000	10	2.67	56100	57800	59500	61300	63100	65000	67000	69000	71100	73200	75400	77700
	6100	22960	10B	2.67	61300	63100	65000	67000	69000	71100	73200	75400	77700	80000	82400	84900
	6600	25980	11	2.67	69400	71500	73600	75800	78100	80400	82800	85300	87900	90500	93200	96000
Pay Band	Grade Pay	Entry Pay (EP)	Level	Index	13	14	15	16	17	18	19	20	21	22	23	24
15600 - 39100	5400	21000	10	2.67	80000	82400	84900	87400	90000	92700	95500	98400	101400	104400	107500	110700
	6100	22960	10B	2.67	87400	90000	92700	95500	98400	1E+05	1E+05	107500	110700	114000	117400	120900
	6600	25980	11	2.67	98900	1E+05	1E+05	1E+05	1E+05	1E+05	1E+05	121600	125200	129000	132900	136900

“COWARDS NEVER START; THE WEAK NEVER FINISH; WINNERS NEVER QUIT”.

7 CPC RECOMMENDED PAY MATRIX DEFENCE PERSONNEL (PB-4)

Pay Band	Grade Pay	Entry Pay (EP)	Level	Index	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
37400-67000	8000	45400	12A	2.57	1E+05	1E+05	1E+05	1E+05	1E+05	1E+05	1E+05	143500	147800	152200	156800	161500	166300	171300	176400	181700	187200	192800
	8700	48900	13	2.57	1E+05	1E+05	1E+05	1E+05	1E+05	2E+05	2E+05	154600	159200	164000	168900	174000	179200	184600	190100	195500		
	8900	52290	13A	2.57	1E+05	1E+05	1E+05	1E+05	2E+05	2E+05	2E+05	165300	170300	175400	180700	186100	191700	197500				
	10000	53000	14	2.72	1E+05	1E+05	2E+05	2E+05	2E+05	2E+05	2E+05	177400	182700	188200	193800	199600	205600	211800	218200			

Pay Band	Entry Pay (EP)	Level 1	Index	1	2	3	4	5	6	7	8
67000 - 79000	67000	15	2.72	182200	187700	193300	199100	205100	211300	217600	224100
75500 - 80000	75500	16	2.72	205400	211600	217900	224400				
80000	80000	17	2.81	225000							
90000	90000	18	2.78	250000							

"A SOLDIER LIVES BY CHANCE, LOVES BY CHOICE AND KILLS BY PROFESSION."

**17.6 CONSOLIDATED INSTRUCTIONS DATED 31.01.2001 ON
DISABILITY PENSION, WAR INJURY PENSION ETC.**

**This is the most important and detailed instructions issued by MOD
which is still valid.**

**NO. 1 (2) / 97 / I / D (PEN - C)
GOVERNMENT OF INDIA /BHARAT SARKAR
MINISTRY OF DEFENCE/RAKSHA MANTRALAYA
NEW DELHI 110011**

Dated : 31st January, 2001

To,
The Chief of the Army Staff,
The Chief of the Naval Staff,
The Chief of the Air Staff,

SUBJECT: Implementation of the Government Decisions on the recommendations of the Fifth Central Pay Commission regarding Disability Pension/ War Injury Pension/ Special Family Pension/ Liberalised Family Pension/ Dependent Pension/ Liberalised Dependent Family Pension for the Armed Forces Officers and Personnel Below Officer Rank retiring invaliding or Dying in harness on or after 1-1-96.

Sir,

The undersigned is directed to state that in pursuance of Government decisions on the recommendations of the Fifth Central Pay Commission, sanction of the President is hereby accorded to the modification, to the extent specified in this letter, in the rules/regulations concerning above mentioned pensionary benefits of the Commissioned Officers (including MNS) and Personnel Below Officer Rank (PBOR) including NCs (E) of the three Services, Defence Security Corps and the Territorial Army (here in after collectively referred to as Armed Forces Personnel.)

1.2 The provision of the Pension regulations of the three Services and various Service instructions/Government orders which are not affected by the provisions of this letter, will remain unchanged.

PART I -DATE OF EFFECT AND DEFINITIONS

2.1 The provisions of this letter shall apply to the Armed Forces personnel who were in service on 1.1.1996 or joined/join service thereafter unless otherwise specified in this letter.

2.2 Where pension has already been sanctioned provisionally or otherwise in cases occurring on or after 1.1.1996 the same would be revised in terms of these orders. In cases where pension has been finally sanctioned under the pre revised orders and if it happens to be more beneficial than the pension becoming due under, these orders, the pension already sanctioned shall not be revised to the disadvantage of the pensioners.

DEFINITIONS

3. RECKONABLE EMOLUMENTS :

3.1 Unless otherwise specified in this letter, the term 'Reckonable Emoluments' shall mean.

- (a) **For Officers:** - Pay including Rank Pay, Non-practising Allowance, Stagnation Increment, if any, last drawn by the officer (Ref SAI 2/S/98, SNI 2/S/98 and SAFI 1/S/98).
- (b) **For Personnel Besides Officer Rank (PBOR).** Pay including Classification allowance, Stagnation Increment, if any, last drawn by the individual. (Ref SAI 1/S/98, SNI 1/S/98 and SAFI 1/S/98).

3.2 In the case of individuals who opt/opted to continue to draw pay in the pre-revised scales beyond 31.12.95 and remain/remained in that scale till retirement/discharge/ invalidment/death in harness pension/family pension and retirement/death gratuity shall be regulated in terms of Para 3.3 and 3.4 of Ministry of Defence letter No. 1(6)/98/D (Pen/Ser) dated 03 Feb 98.

PART II- PENSIONARY BENEFITS ON DEATH /DISABILITY IN ATTRIBUTABLE /AGGRAVATED CASES

4.1 For determining the pensionary benefits for death or disability under different circumstances due to attributable/aggravated causes, the cases will be broadly categorised as follows: -

CATEGORY A

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

medical authorities. Examples would be ailments of nature of constitutional diseases as assessed by medical authorities, chronic ailments like heart and renal diseases, prolonged illness, accidents while not on duty.

CATEGORY B

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

CATEGORY C

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

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

CATEGORY D

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

CATEGORY E

Death or disability arising as a result of :

- | |
|---|
| (a) Enemy action in international war. |
| (b) Action during deployment with a peace keeping mission abroad. |
| (c) Border skirmishes. |
| (d) during laying or clearance of mines including enemy mines as also minesweeping operation. |

(e)	on account of accidental explosions of mines while laying operationally oriented mine-field or lifting or negotiating minefield laid by enemy or own forces in operational areas near international borders or the line of control.
(f)	War like situations, including cases which are attributable to/aggravated by :-
(i)	Extremist acts, exploding mines etc. while on way to on way to an operational area.
(ii)	Battle inoculation training exercises or demonstration with live ammunition.
(iii)	Kidnapping by extremists while on operational duty.
(g)	An act of violence/attack by extremists, anti-social elements, etc.
(h)	Action against extremists, antisocial elements, etc. Death/disability while employed in the aid of civil power in quelling agitation, riots or revolt by demonstrators will be covered under this category.
(j)	Operations specially notified by the Govt. from time to time.

4.2 Cases covered under category 'A' would be dealt with in accordance with the provisions contained in the Ministry of Defence letter No. 1(6)/98/D (Pen/Services) dated 3.2.98 and cases under category 'B' to 'E' will be dealt with under the provisions of this letter.

NOTES: -

- a) The illustrations given in each category are not exhaustive. Cases not covered under these categories will be dealt with as per Entitlement Rules to casually pensionary awards in vogue.
- b) The question whether a death/disability is attributable to or aggravated by military service will be determined as per provisions of the Pension Regulations for the Armed Forces and the Entitlement Rules in vogue as amended from time to time.
- c) In case of death while in service which is not accepted as attributable to or aggravated by Military Service or death after retirement / discharge /invalidment, Ordinary Family Pension shall be admissible as specified in Min of Def letter No 1 (6)/98/D(Pen/Ser) dated 03 Feb 98 as modified vide Ministry of Defence letter No. 1(1)99/D(Pen/Ser) dated 7.6.99.
- (d) Where an Armed Forces personnel is invalided out of service due to non-attributable/non-aggravated causes, Invalid pension/gratuity shall be paid in terms of Para 9 of Ministry of Defence letter No 1(6)/98/D(Pen/Ser) dated 03 Feb 98 as

amended/modified vide Ministry of Defence letter No. 1(1)/99/D(Pen/Ser) dated 07.06.99

PARA III -FAMILY PENSIONARY BENEFITS IN ATTRIBUTABLE/AGGRAVATED CASES

5. SPECIAL FAMILY PENSION(SFP)

5.1 In case of death of an Armed Forces Personnel under the circumstances mentioned in category "B" or "C" of Para 4 above, Special Family Pension shall continue to be admissible to the families of such personnel under the same conditions as in force hitherto fore. There shall be no condition of minimum service on the date of death for grant of Special Family Pension.

5.2 The Special Family Pension shall be calculated at the uniform rate of 60% of Reckonable Emoluments as defined in Para 3 above subject to a minimum of Rs 2550/- irrespective of whether widow has child(ren) or not. There shall be no maximum ceiling on Special Family Pension Ministry of Defence order No. F. PC 1(2)/97/D(Pen-C) dated 22.9.99 stands amended accordingly.

5.3 In case the children become the beneficiary, the Special Family Pension at same rate (i.e, 60% of Reckonable Emoluments) shall be admissible to the senior most eligible child till he/she attains the age of 25 years or up to the date of his/her marriage whichever is earlier. Thereafter Special Family Pension shall pass on to next eligible child.

NOTES

1. Widowed/divorced daughters up to the age of 25 years or marriage whichever is earlier shall also be included in the definition of family for the purpose of Special Family Pension.
2. In case the eligible child is physically or mentally handicapped and unable to earn a livelihood, the Special Family Pension would be admissible for life to such a child subject to same conditions as in force hitherto fore.

5.4 In case of personnel below officer rank, the existing provisions of nominating anyone from the eligible members of the family (except dependent brothers/sisters) for the first life award of Special Family Pension and of transferring the same in full to the widow regardless of her financial position in the event of death of parents, where they were nominated as the original awardees, shall continue.

5.5 Families of SSCOs and ECOs who die under circumstances mentioned in category 'B' & 'C' of Para 4.1 above shall also be entitled to Special Family Pension as per Para 5.1 above.

5.6 Dependent Pension in respect of Officers (including MNS Officers, IA Officers & ECOs/SSCOs): Dependent pension shall be admissible to the parent(s)/eligible brothers and sisters (in the absence of parents) of the deceased Officers, who die under circumstances as mentioned in Para 5.1 above as a bachelor or widower without children, at a rate equal to 50% of notional Special Family Pension that would have been admissible as per Para 5.2 above.

NOTE: (1) Condition as laid down in Para 5.3 above regarding age limit and marriage shall equally apply to dependant brothers/sisters for grant of dependent pension which shall be paid to the senior most eligible brother/sister at a time.

(2) The condition regarding means limit was dispensed with vide MOD letter No. letter No.1(5)/87/D(Pen/Ser) dt. 30.10.87. Status-quo ante will continue.

NOTE: The word 'ante' stands deleted vide GOI, MOD letter No. 1(2)/97/D (Pen-C) dated 12-06-2002

5.7 SECOND LIFE AWARD IN RESPECT OF PBOR INCLUDING NCS(E)

Second Life Awards (Special Family Pension) shall be admissible to the parent(s) of the deceased irrespective of single or both and in the absence of the parents, to the eligible brothers and sisters of the deceased, at the rates specified in Para 5.6 above and the condition specified in the note thereunder.

5.8 Special Family Pension on Remarriage of Widow:- Special Family Pension on remarriage of widow, shall be regulated as follows:

(A) COMMISSIONED OFFICERS

(i) If she has child(ren):-

- | | |
|--|---|
| (aa) If she continues to support children after remarriage | Full Special Family Pension to continue to widow. |
| (ab) If she does not support children after remarriage | Ordinary Family Pension (OFF) equal to 30% of emoluments last drawn to the re-married |

widow:

50% of the Special Family Pension to the eligible children

- (ii) If widow has no children Full Special Family Pension to continue to widow.

(B) PBOR

- (i) **If Special Family Pension is sanctioned to the Wid** : same provisions as applicable to officers’.

(ii) **Where first life award is sanctioned to parents:**

(aa)	If widow continues to support child(ren) after remarriage or has no issues.	50% of SFP to parents 50% pf SFP to widow
(ab)	If widow does not support children after remarriage but the children are supported by the parents.	Full SFP to parents Ordinary Family Pension to widow.
(ac)	If children are not supported either by the re-married widow or the parents.	50% of SFP to parents. 50% SFP to eligible children. Ordinary Family Pension to widow.
(ad)	On death or disqualification of parents and the widow supports the children or has no issues.	Full SFP to widow
(ae)	On death or disqualification of parents and the widow does not support the children.	Full SFP to eligible children. Ordinary Family Pension to widow.

6. LIBERALISED FAMILY PENSION (LFP)

6.1 In case of death of an Armed Forces Personnel under the circumstances mentioned in category “D” & “E” of Para 4.1 above, the eligible member of the family shall be entitled to Liberalised Family Pension equal to reckonable emoluments last drawn as defined in Para 3.1 above, both for officers and PBOR. Liberalised Family Pension at this rate shall be admissible to the widow in the case of officers and to the nominated heir in the case of PBOR until death or disqualification.

6.2 If the Armed Forces Personnel is not survived by widow but is survived by child/children only, all children together shall be eligible for Liberalised Family Pension at the rate equal to 60% reckonable emoluments as defined in Para 5.2. Liberalised Family Pension shall be payable to the

child/children for the period during which they would have been eligible as in the case of Special Family Pension. The Liberalised Family Pension shall be paid to the senior most eligible child at a time. On his/her death/disqualification it will pass on to next eligible child. The provision of Para 5.3 (except rates) will be applicable here also.

NOTE: In view of the rationalization of Liberalised Family Pension and provisions on re-marriage of widow, Children Allowance will not be payable in addition to Liberalised Family Pension.

6.3 Families of SSCOs and ECO's who die under circumstances mentioned in category "D" and "E" of Para 4.1 above shall also be entitled to Liberalised Family Pension as per Para 6.1 above.

6.4 DEPENDENT PENSION (LIBERALISED) IN RESPECT OF COMMISSIONED OFFICERS (INCLUDING MNS OFFICERS, TA OFFICERS AND ECOS / SSCOS) :

Where an officer dies as a bachelor or as a widower without children under the circumstances mentioned in Para 4.1 'D' & 'E' above. Dependent Pension (liberalized) shall be admissible to parents without reference to their pecuniary circumstances at the rate of 75% of Liberalised Family Pension for both parents and at the rate of 60% of Liberalised Family Pension for single parent. On the death of one parent, dependent pension at the latter rate shall be admissible to the surviving parent. In the absence of parents, dependent pension shall be admissible to dependent brother(s)/sister(s) if otherwise eligible at the rate of 60% of LFP.

NOTE: Condition as laid down in Para 5.3 above regarding age limit and marriage shall equally apply to dependent brother/sister for grant of dependant pension which shall be paid to the senior most eligible brother/sister at a time.

6.5 SECOND LIFE AWARD (LIBERALISED FAMILY PENSION) IN RESPECT OF PBOR INCLUDING NCS(E):

Second Life Award in respect of personnel below officer rank who die under the circumstances mentioned in Para 4.1 'D' & 'E' above shall be regulated as under:

1. If the first recipient (other than the parents) of the family pensionary award dies/is disqualified earlier than 7 years (counting from the date of casualty), the award will be continued at the same rate to the parents as second life award, if still alive, for the balance of 7 years without any reduction. After the initial period of 7 years, the second life award will be continued at the rate of 60% of the Liberalised Family Pension.

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

IF WIDOW CONTINUES TO SUPPORT THE CHILDREN OR HAS NO CHILDREN: Widow will get family pension equal to Special Family Pension (i.e. 60% of liberalized family pension or reckonable emoluments) from the date of remarriage and the parents will also get family pension at the rate of 60% of liberalized family pension for the balance of 7 years if the remarriage of widow takes place during 7 years of casualty. After the period of seven years or where remarriage of widow took place after seven years, widow will get family pension @ 60% liberalised family pension and parents will get family pension at the rate of 30% of liberalised family pension. On death or disqualification of parents, widow will get family pension equal to the liberalised family pension for life.

IF WIDOW DOES NOT SUPPORT THE CHILDREN: Widow will get Ordinary Family Pension (i.e. 30% of reckonable emoluments) for life from the date of remarriage and the parents will continue to get first life award at the same rate (i.e. full liberalised family pension) for balance of seven years where remarriage takes place within 7 years of casualty, provided they support the children. Otherwise, the entitlement of parents will be equally divided between the parents and children. After the period of 7 years or where remarriage of widow takes place after seven years of casualty, parents will get family pension at the rate of 60% of liberalised family pension provided they support the children, otherwise it will be divided equally between the parents and the children. On death / disqualification of parents of deceased service personnel, the senior most eligible child will get family pension at the rate of 60% of liberalised family pension.

NOTE: Wherever children become beneficiary the award will be continued for a period and subject to conditions as applicable for grant of Special Family Pension. Provisions of Para 5.3 above shall also apply.

6.6 LIBERALISED FAMILY PENSION ON RE-MARRIAGE OF WIDOW: Liberalised Family Pension on remarriage of widow, shall be regulated as follows:-

(A) COMMISSIONED OFFICERS

(i) If she has children:-

(aa)	If she continues to support children after re-marriage	Full Liberalised Family Pension to continue to widow
(ab)	If she does not support children	Ordinary Family Pension at

	after re-marriage	30% to widow. Special Family Pension at 60% to eligible children.
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(ii) If widow has no children full Liberalised Family Pension to continue to widow

(B) PBOR

(i) **If Liberalised Family Pension is sanctioned as first life award to the Widow:** same provisions as at (a) above shall be applicable.

(ii) **Where first life award is sanctioned to parents:** The admissibility of Liberalised Family pension in such cases would be regulated as mentioned in Para 6.5(b) above.

PART IV – DISABILITY/WAR INJURY PENSIONARY AWARDS

7. DISABILITY PENSION ON INVALIDMENT:

7.1 Where an Armed Forces Personnel is invalided out of service under circumstances mentioned in category 'B' & 'C' of Para 4.1 above which is accepted as attributable to or aggravated by Military Service, he/she shall be entitled to disability pension consisting of service element and disability element as follows:-

(I) SERVICE ELEMENT: -

A. **Commissioned Officers:** The amount of service element shall be equal to the retiring pension determined as per Para 6.1(c) of this Ministry's letter No. 1(6)/98/D(Pen/Ser) dated 03 Feb 98. For this purpose the reckonable qualifying service shall mean the actual service rendered by the officer plus the full weightage appropriate to the rank held at the time of invalidment (except in the case of TA officers) as given in Para 5(b) of the Ministry's above said letter dated 03 Feb 98. There shall be no condition of minimum qualifying service having been actually rendered for earning this element, if otherwise due.

B. **PBOR:** Service element will be determined as follows: -

LENGTH OF ACTUAL QUALIFYING SERVICE RENDERED (WITHOUT WEIGHTAGE)	ENTITLEMENT OF SERVICE ELEMENT
15 years or more (20 years or more in the case of NCs(E))	Equal to normal service pension relevant to the length of qualifying service actually rendered plus weightage of service as given in Para 5 and 6 of Ministry's letter dated 03 Feb 98 <i>ibid.</i>
Less than 15 years (20 years in case of NCs(E))	Equal to service pension as determined as per Para 6.2(b) of Ministry's letter dated 03 Feb 98 but it shall in no case be less than 2/3 rd of the minimum service pension admissible to the rank/pay group.

NOTE: The existing provisions in the case of PBOR regarding grant of service element equal to minimum service pension appropriate to the rank and pay group in case where service is less than 15 years (20 years in the case of NCs(E)) and the disability is sustained in flying/Parachute jumping duty or while being carried on duty in an aircraft under proper authority shall continue.

(II) (A) **DISABILITY ELEMENT:** - The rates of Disability element for 100% disability for various ranks shall be as follows:-

RANK	AMOUNT P.M.
i) Commissioned Officers and Honorary Commissioned Officers of the three services, MNS, TA and DSC	Rs. 2600/-
ii) Junior Commissioned Officers and equivalent ranks of the three services, TA and DSC	Rs. 1900/-
iii) Other ranks of the three services, TA and DSC	Rs. 1550/-

(b) Disability lower than 100% shall be reduced with reference to percentages as laid down in Para 7.2 below. Provided that where permanent disability is not less than 60%, the disability pension (i.e. total of service element plus disability element) shall not be less than 60% of the reckonable emoluments last drawn.

7.2 Where an Armed Forces personnel is invalided out under circumstances mentioned in Para 4.1 above, the extent of disability or

functional incapacity shall be determined in the following manner for the purposes of computing the disability element:-

PERCENTAGE OF DISABILITY AS ASSESSED BY INVALIDING MEDICAL BOARD	PERCENTAGE TO BE RECKONED FOR COMPUTING OF DISABILITY ELEMENT
Less than 50	50
Between 50 and 75	75
Between 76 and 100	100

8. **DISABILITY ELEMENT ON RETIREMENT/DISCHARGE:**

8.1 Where an Armed Forces Personnel is retained in service despite disability arising/sustained under the circumstances mentioned under category 'B' & 'C' in Para 4.1 above and is subsequently retired/discharged on attaining age of retirement or on completion of tenure, he/she shall be entitled to disability element at the rates prescribed at Para 7.1.II(a) above for 100% disablement.

8.2 For disabilities less than 100% but not less than 20% the above rates shall be proportionately reduced. No disability element shall be payable for disabilities less than 20%. Provisions contained in Para 7.2 above shall not be applicable for computing disability element. Disability actually assessed by the duly approved Release Medical Board/Invaliding Medical Board as accepted by the Pension Sanctioning Authority, shall reckon for computing disability element.

8.3 Retiring/Service pension or Retiring Service Gratuity as admissible as per Ministry of Defence letter No. 1(6)/98/D(Pen/Services) dated 03 Feb 93 shall be payable in addition to disability element from the date of retirement/discharge.

NOTE: An Armed Forces Personnel who retires voluntarily/or seek discharge on request shall not be eligible for any award on account of disability. Provided that Armed Forces Personnel who is due for retirement/discharge on completion of tenure, or on completion of service limits or on completion of the terms of engagement or on attaining the prescribed age of retirement, and who seeks pre-mature retirement/discharge on request for the purpose of getting higher commutation value of pension shall remain eligible for disability element.

9. **LUMP SUM COMPENSATION IN LIEU OF DISABILITY ELEMENT**

9.1 In case a person belonging to the Armed Forces is found to have a disability which is sustained under the circumstances mentioned under

category “B” & “C” in Para 4.1 above which is assessed at 20% or more for life but the individual is retained in service despite such disability, he/she shall be paid a compensation in lump sum (in lieu of disability element) equal to the capitalised value of disability element on the basis of disability actually assessed (i.e. provisions of Para 7.2 above shall not apply). The rates of disability element for calculating capitalized value shall be as laid down in Para 7.1 (II)(a). The above rates shall be proportionately reduced for lesser percentage of disability. The age next birthday will be reckoned with reference to the date of onset of disability with loading of age, if any, recommended by the Disability Compensation Medical Board. Once a compensation has been paid in lieu of the disability element, there shall be no further entitlement to the disability element for the same disability under the provisions of Para 8 above. Such disability shall also not qualify for grant of any pensionary benefits or relief subsequently.

9.2 The provision contained in Para 9.1 above shall be applicable to casualties on or after 01 Jan 96.

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10. WAR INJURY PENSION ON INVALIDMENT

10.1 Where an Armed Forces Personnel is invalided out of service on account of disabilities sustained under circumstances mentioned in category ‘E’ of Para 4.1 above, he/she shall be entitled to War Injury Pension consisting of Service element and War Injury element as follows:-

(A) SERVICE ELEMENT: Equal to Retiring/Service Pension to which he/she would have been entitled on the basis of his/her pay on the date of invalidment but counting service upto the date on which he/she would have retired in that rank in normal course including weightage as admissible. Provisions of Para 6 of Ministry of Defence letter No. 1(6)/98/D(Pen/Ser) dated 3.2.98 shall apply of calculating Retiring/Service Pension. There shall be no condition of minimum qualifying service for earning this element.

(B) WAR INJURY ELEMENT: Equal to reckonable emoluments last drawn for 100% disablement. However, in no case the aggregate of Service Element and War Injury element should exceed last pay drawn. For lower percentage of disablement, War Injury element shall be proportionately reduced.

10.2 Provisions contained in Para 7.2 shall equally apply to individuals invalided out under the circumstances mentioned in category ‘D’ and ‘E’ of Para 4.1 above for calculating War Injury element of War Injury Pension.

10.3 Retirement gratuity admissible on invalidment due to war injury shall be calculated on the basis of reckonable emoluments on the date of

invalidment but counting service upto the date on which he/she would have normally retired in that rank plus weightage as applicable (total not exceeding 33 years). Other provisions of Retirement Gratuity contained in Para 12.1 of Min. of Def. Letter No. 1(6)/98/D(Pen/Ser) dated 03 Feb 98 shall equally apply.

11. WAR INJURY PENSION ON RETENTION IN SERVICE

11.1 Armed Forces personnel who are retained in service despite the disability due to war injury sustained under circumstances mentioned in Category 'E' of Para 4.1 above, and retire subsequently will have an option as follows to be exercised within a period as prescribed by the Government from time to time:-

- a. to draw lump sum compensation in lieu of War Injury element foregoing war injury element at the time of subsequent retirement/discharge, or
- b. to draw war injury element at the time of retirement in addition to retiring/service pension admissible on retirement/discharge foregoing lump sum compensation.

11.2 LUMP SUM COMPENSATION IN LIEU OF WAR INJURY PENSION

In case an Armed Forces Personnel is found to have a disability which is sustained under the circumstances mentioned in category 'E' in Para 4.1 above which is assessed at 20% or more for life but the individual is retained in service despite such disability and opts for lump sum compensation, he shall be paid the lump sum compensation in lieu of war injury element. The rates for calculation of lump sum compensation in lieu of war injury element for 100% disability for life will be as under:-

(a)	Commissioned Officers and Hony. Commissioned Officers of the three services, MNS, TA & DSC.	Rs. 5200/-
(b)	JCOs and equivalent ranks of the Air Force, Navy, TA and DSC.	Rs. 3800/-
(c)	Other ranks/NCs(E) and equivalent rank of Air Force, Navy, TA and DSC.	Rs. 3100/-

For disability due to war injury of less than 100% the rates shall be proportionately reduced. The one time compensation in lump sum in lieu of War Injury element will be equal to the capitalized value of War Injury element which shall be calculated in accordance with Regulation 344 of the Pension Regulations for the Army (and similar corresponding provisions in the Pension Regulations for the Air Force and the Navy) and will be equal to

the capitalized value of war injury element for the actual percentage of the disability at the appropriate rate mentioned in Para 11.2 above. For this purpose, the rank shall be the rank held at the time of injury sustained by the individual due to war. Age next birthday will be reckoned with reference to the date of onset of disability with loading to age if any, recommended by the competent Medical Board. Compensation in lieu of war injury element will be payable provided the degree of disablement is equal to or more than 20%. Once the compensation in lieu of war injury element due to disability for life has been paid, there shall be no further entitlement on account of such a disability at the time of retirement/discharge from the Armed Forces. Since this is one time payment on account of compensation, no restoration will be permitted.

11.3 The provision contained in Para 11.2 above shall be applicable to casualties occurring on or after 01 Jan 96.

11.4 War Injury Element on subsequent retirement: Where an Armed Forces personnel is retained in service despite injury/disability sustained under the circumstances mentioned in category 'E' of Para 4.1 above and does not opt for lump sum compensation in lieu of war injury, he/she shall be entitled to the payment of war injury element on a monthly basis at the rates prescribed under Para 11.2 above on subsequent retirement/discharge or on completion of the term of engagement.

11.5 For disabilities less than 100% but not less than 20%, the above rates shall be proportionately reduced. No war injury element shall be payable for disabilities less than 20%. Provisions contained in Para 7.2 above shall not be applicable for computing war injury element. Disability actually assessed by the duly approved Release Medical Board/invaliding Medical Board shall reckon for computing war injury element.

11.6 Retiring/Service Pension or Retiring/Service Gratuity as admissible as per Ministry of Defence letter No. 1(6)/98/D(Pen/Services) dated 03 Feb 98 shall be payable in addition to war injury element from the date of retirement/discharge.

NOTE: An Armed Forces Personnel who retires voluntarily/or seek discharge on request shall not be eligible for any award on account of disability. Provided that Armed Forces Personnel who is due for retirement/discharge on completion of tenure, or on completion of service limits or on completion of the terms of engagement or on attaining the prescribed age of retirement, and who seeks pre-mature retirement/discharge on request for the purpose of getting higher commutation value of pension, shall remain eligible for disability element.

12. LIBERALISED DISABILITY PENSION IN RESPECT OF ARMED FORCES PERSONNEL SUSTAINING DISABILITY UNDER THE CIRCUMSTANCES MENTIONED IN CATEGORY 'D' OF PARA 4.1 ABOVE.

Armed Forces Personnel sustaining disability under the circumstances mentioned in category 'D' of Para 4.1 above shall be entitled to same pensionary benefits as admissible to war injury cases on invalidment/retirement/discharge including lump sum compensation in lieu of disability as mentioned in Paras 10 and 11 above. However, on invalidment they shall be entitled to disability element instead of war injury element in addition to service element. The service element will be equal to retiring/service pension to which he/she would have been entitled on the basis of his/her pay on the date of invalidment but counting service upto that date on which he would have retired in that rank in the normal course including weightage as admissible. Provisions of Para 6 of Ministry of Defence letter No. 1(6)/98/D(Pen/Services) dated 3.2.98 shall apply for calculating retiring/service pension. There shall be no condition of minimum qualifying service for earning this element. This disability element would be admissible as laid down in Para 7.1(II)(a) above. For lower percentage of disablement, this amount shall be proportionately reduced. However, in no case aggregate of service element and disability element shall be less than 80% of reckonable emoluments last drawn.

NOTE: Armed Forces personnel sustaining disability under the circumstances mentioned in Category 'D' of Para 4.1 above shall not be treated as War Disabled. Hence they will not be entitled to any special concession/dispensation otherwise available to war disabled.

CONSTANT ATTENDANCE ALLOWANCE

13. Constant Attendance Allowance shall continue to be admissible under the conditions as hitherto fore. However, it shall be admissible at a uniform rate of Rs. 600/- pm, irrespective of the rank.

GENERAL – PART V

ROUNDING OFF OF PENSIONARY AWARDS

14. The amount of various pensionary awards admissible as per this letter shall be rounded off to the next higher rupee by the Pension Sanctioning Authorities.

MINIMUM/MAXIMUM PENSION

15. If the amount of any monthly pension (excluding Constant Attendance Allowance) admissible under the provisions of this letter works out to less

than Rs. 1275/- p.m., it shall be stepped up to Rs. 1275/- pm and authorized for payment at this rate. Disability element shall not be taken into account for the purposes of stepping up of service element to the minimum level of Rs. 1275/- pm. In cases where disability element is paid in isolation, it shall not be stepped up to the minimum level of Rs. 1275/- pm. There will be no maximum ceiling on the amount of pension.

DEARNESS RELIEF

16. Dearness Relief shall be admissible only beyond average CPI 1510 on the revised pattern introduced vide Ministry of Personnel, Public Grievances and Pension, Department of Pension and Pensioners' Welfare Office Memorandum No. 42/2/97-P&PW(G) dated 27 Oct 97 on various types of pension/family pension admissible under the provisions of this letter.

PROCEDURE FOR SANCTION OF REVISED PENSION IN RESPECT OF THOSE WHO ALREADY RETIRED

17. The procedure for revision of pensionary awards as per provisions of this letter, in respect of those who have already retired on or after 1.1.96 and in whose cases pensionary benefits at pre-revised rate have already been notified will be prescribed by the Pension Sanctioning Authority and intimated to service Headquarters and Record Offices. This issue with the concurrence of the Finance Division of this Ministry vide their U.O. No. 299/Pen/2001 dated 31.1.2001.

Yours faithfully

Sd/- (SUDHAKER SHUKLA), Director (Pensions).

17.7 GRANT OF DISABILITY ELEMENT TO ARMED FORCES PERSONNEL WHO WERE RETAINED IN SERVICE DESPITE DISABILITY ATTRIBUTABLE TO OR AGGRAVATED BY MILITARY SERVICE AND SUBSEQUENTLY PROCEEDED ON PREMATURE VOLUNTARY RETIREMENT PRIOR TO 01.01.2006

No. 16(05)/200S/D(Pension/Policy)

Ministry of Defence, Department of Ex-Servicemen Welfare

New Delhi-110011

Dated 19th May 2017

Sir,

Subject: Grant of disability element to armed forces personnel who were retained in service despite disability attributable to or aggravated by

military service and subsequently proceeded on premature voluntary retirement prior to 01.01.2006

The undersigned is directed to refer to this Ministry's letter No. 16(5)/200S/D(pen/Policy) dated 29th September 2009 wherein disability element and war injury element have been allowed to such Armed Forces Personnel who were retained in service despite disability and retired/ discharged voluntary or otherwise in addition to retiring/ service pension or retiring/ service gratuity, subject to condition that their disability was accepted as attributable to or aggravated by military service and had foregone lump sum compensation in lieu of that disability.

2. In terms of Para- 3 of the above referred letter the provisions stated above are applicable to the Armed Forces Personnel who were, retired/ discharged from service on or after 01.01.2006. Armed Force' Tribunal (Principal Branch) New Delhi in OA No. 336 of 2011 vide their order dated 07.02.2012 have struck down Para-3 of this Ministry's above letter.

3. The issue of extension of above benefit to the Pre-2006 retired/ discharged Armed Forces Personnel, who were retained in service despite disability attributable to or aggravated by military service, was under active consideration of Government. Now, the President is pleased to decide that all Pre- 2006 Armed Forces Personnel who were retained in service despite disability and retired voluntarily or otherwise will be allowed disability element/war injury element in addition to retiring/Service pension or retiring/ service gratuity, subject to the condition that their disability was accepted as attributable to or aggravated by military service and had foregone lump sum compensation in lieu of that disability. Further, concerned Armed Forces Personnel should still be suffering from the same disability which should be assessed at 20% or more on the date of effect of this letter.

4. Implementation of these orders is expected to be arduous and challenging. Documents like Medical Board proceedings, retention of the personnel in service despite disability, option of individual foregoing lump sum compensation and non-payment of lump sum compensation would be required in all cases which may not be available at the end of Pay Accounting Authorities/ Record offices and Pension sanctioning authorities readily. In such cases, pensioners/ family pensioners may be asked to produce the copies of relevant documents to the Executive authorities in support of their claims.

5. The claim for grant of disability element! war injury element in affected cases will be submitted to the PSA concerned by PCDA(O) Pune/ NPO/ AFCAO/ Record office along-with copy of medical board/ fresh medical board proceedings showing extent of disability applicable as on date of

effect of this letter in respect of Commissioned officers/ JCOs/ ORs. It will be responsibility of PCDA(O) Pune/ NPO/ AFCAO and Record office to confirm payment! nonpayment of lump sum-compensation in lieu of disability element to Commissioned officers and JCOs/ ORs. A sanction showing extent of disability and its attributability/ aggravation due to Military service in terms of MOD letter No. 4684/DIR(PEN)/ 2001 dated 14.08.2001 would be issued by the Service HQrs in case of Commissioned Officers and sanction would be issued by 01/ C Record office in case of JCOs/ ORs.

6. The corrigendum PPOs granting disability element! war injury element in all affected cases will be issued by respective Pension Sanctioning Authorities.

7. The provisions of this letter shall take effect from 01.01.2006.

8. Pension Regulation of all the three services will be amended in due course.

9. This Issues with the concurrence of Finance Division of this Ministry their letter I. D. No 10(3)2012/FI N/PEN dated 19th May 2017 .

10. Hindi version will follow.

Manoj Sinha),
Under Secretary
Government Of India.

17.8 PRESCRIPTION OF TIME LIMIT FOR FILING APPEAL FOR GRANT OF ORDINARY FAMILY PENSION, SPECIAL FAMILY PENSION, LIBERALIZED FAMILY PENSION AND DISABILITY/ WAR INJURY PENSION/ ELEMENT ETC.

Ministry of defence

Department of ex-servicemen welfare

New delhi

Dated: 17th May 2016

To

The Chief of the Army Staff

The Chief of the Naval Staff

The Chief of the Air Staff

Subject: Prescription of time limit for filing appeal for grant of ordinary family pension, special family pension, liberalized family pension and disability/ war injury pension/ element etc.

It has been observed that service hqrs are processing the appeal case files-(first appeal/ 2nd appeal) for grant of ordinary family pension, special family pension, liberalized family pension and disability/war injury pension/ element etc after elapse of considerable time from the date of rejection of claim/ date of discharge or invalidment of the personnel from service.

2. The matter has been under consideration of this ministry for quite some time and president of india is pleased to decide that, a time limit of five years is prescribed for filing an appeal for consideration of the case for grant of ordinary family pension, special family pension, liberalized family pension, disability/war injury pension/ element etc from the date of discharge/ invalidment from service or from the date of rejection of claim. The time limit of five years prescribed in this order is applicable in the case of belated appeal only and the period of six months prescribed in the pension regulation and entitlement rules etc for filling appeals in respect of disability/ war injury element, special family pension etc would continue to be governed under the existing provisions.

3. The time limit of five years prescribed now will not be applicable in the case of delayed manifestation of disease and all such cases would continue

to be governed under the existing provisions provided under regulation 86 of pension regulation for army part. I [2008].

4. Para 1(a)(vi) of ministry of defence order no.4684/dir(pen)/2001 dated 14th august 2001 and para 2(c) of ministry of defence letter no. 4684/dir(pen)/2001 dated 7th november 2001 maybe modified as “time bar sanction for filing appeals for all type of family pension and disability/war injury pension/ element etc in respect of officers and pbors beyond twelve months to five years”.

5. A period of one year from the date of issue of this order is granted for submission of the appeal in respect of past cases. This one time relaxation may be allowed judiciously in deserving cases.

6. This issue with the concurrence of finance division of this ministry vide their id no pc-2 to 26(7)/2013/fin/pen dated 13/14 april 2016.

Hindi version will follow.

Yours faithfully,

(R K ARORA)

Under secretary to the Government of India.

17.9 SIXTH CPC PAY DETAILS FOR COMMISSIONED OFFICERS

RANK	PAY BAND	GR. PAY	MSP
Lieutenant / equivalent	15600-39100	5400	6000
Capt / equivalent	15600-39100	6100	6000
Major / equivalent	15600-39100	6600	6000
Lt. Col / equivalent	15600-39100	7600	6000
Colonel/equivalent	37400-67000	8700	6000
Brigadier/equivalent	37400-67000	8900	6000
Major Gen/equivalent	37400-67000	10000	Nil*
Lt Gen / equivalent	37400-67000	12000	Nil
Vice Chiefs and Army Cdr			
/ equivalent	80000 (Fixed)	Nil	Nil
Service Chiefs	90000 (fixed)	Nil	Nil

17.10 SIXTH CPC PAY DETAILS FOR PBORS

ARMY (X-GROUP)

Rank	Pay Band	Grade Pay	MSP	X Group Pay
Sepoy	5200-20200	2000	2000	1400
Naik	5200-20200	2400	2000	1400
Havaldar	5200-20200	2800	2000	1400
Nb Sub	9300-34800	4200	2000	1400
Subedar	9300-34800	4600	2000	1400
Sub Major	9300-34800	4800	2000	1400

AIR FORCE (X-GROUP)

Rank Pay	Pay Band	Grade Pay	MSP	X Group
AC/LAC	5200-20200	2000	2000	1400
Corporal	5200-20200	2400	2000	1400
Sergeant	5200-20200	2800	2000	1400
JWO	9300-34800	4200	2000	1400
WO	9300-34800	4600	2000	1400
MWO	9300-34800	4800	2000	1400

NAVY (X-GROUP)

Rank	Pay Band	Grade Pay	MSP	X Group Pay
Apprentice	5200-20200	2000	2000	1400
Artificer – V	5200-20200	2400	2000	1400
Artificer – IV	5200-20200	2800	2000	1400
Artificer III – I**	9300-34800	3400	2000	1400
Chief Artificer	9300-34800	4200	2000	1400
MCPO – II	9300-34800	4600	2000	1400
MCPO – I	9300-34800	4800	2000	1400

ARMY (Y-GROUP)

RANK MSP	PAY BAND	GRADE PAY
Sepoy	5200-20200	2000
Naik	5200-20200	2400

Havaldar	5200-20200	2800	2000
Nb Sub	9300-34800	4200	2000
Subedar	9300-34800	4600	2000
Sub Major	9300-34800	4800	2000

AIR FORCE (Y-GROUP)

RANK	PAY BAND	GRADE PAY	MSP
AC/LAC	5200-20200	2000	2000
Corporal	5200-20200	2400	2000
Sergeant	5200-20200	2800	2000
JWO	9300-34800	4200	2000
WO	9300-34800	4600	2000
MWO	9300-34800	4800	2000

NAVY (Y-GROUP)

Seaman II / I	5200-20200	2000	2000
Leading Seaman	5200-20200	2400	2000
Petty Officer	5200-20200	2800	2000
Chief Petty Officer	9300-34800	4200	2000
MCPO – II	9300-34800	4600	2000
MCPO – I	9300-34800	4800	2000

17.11 DEARNESS RELIEF (DR) RATES FOR PENSIONERS 6TH CPC

DATE FROM WHICH PAYABLE	RATE
1st Jan 2016	125%
1st Jul 2015	119%
1st Jan 2015	113%
1st Jul 2014	107%
1st Jan 2014	100%

1st Jul 2013	90%
1st Jan 2013	80%
1st Jul 2012	72%
1st Jan 2012	65%
1st Jul 2011	58%
1st Jan 2011	51%
1st Jul 2010	45%
1st Jan 2010	35%
1st Jul 2009	27%
1st Jan 2009	22%
1st Jul 2008	16%
1st Jan 2008	12%
1st Jul 2007	9%
1st Jan 2007	6%
1st Jul 2006	2%
1st Jan 2006	-

17.12 RESERVE BANK OF INDIA INSTRUCTIONS ON RECOVERY OF EXCESS PAYMENTS MADE TO PENSIONERS

RBI/2015-16/340

DGBA.GAD.NO.2960/45.01.011/2015-16

March 17,2016

The Chairman/Chief Executive Officer
All Agency Banks

Recovery of excess payments made to pensioners

We have been receiving complaints from pensioners stating that the recovery of excess/wrong pension payments are being made in a manner that is not in keeping with the extant guidelines. In this connection, the

instructions contained in circular Nos. CO.DGBA (NBS) No.44/GA.64 (11-CVL) 90/91 dated April 18, 1991 and CO.DGBA (NBS) No.50/GA.64 (11-CVL) 90/91 dated may 6, 1991 laying down a uniform procedure in consultation with the controller General of accounts and various non- civil ministries for recovery are reiterated below:

a) As soon as the excess/wrong payment made to a pensioner comes to the notice of the paying branch, the branch should adjust the same against the amount standing to the credit of the pensioner's account to the extent possible including lumpsum arrears payment.

b) If the entire amount of over payment cannot be adjusted form the account, the pensioner may be asked to pay forthwith the balance amount of over payment.

c) In case the pensioner expresses his inability to pay the amount,the same may be adjusted from the future pension payments to be made to the pensioners. For recovering the over-payment made to pensioner from his future pension payment in instalments 1/3rd of net (Pension + relief) payable each month may be recovered unless the pensioner concerned gives consent in writing to pay a higher installment amount.

d) If the over payment cannot be recovered from the pensioner due to his death or discontinuance of pension then action has to be taken as per the letter of undertaking given by the pensioner under the scheme.

e) The pensioner may also be advised about the details of overpayment/wrong payment and mode of its recovery.

The above uniform procedure may be strictly adhered to while effecting recovery of excess/wrong pension payments made to pensioners.2. As regards the issue of refund of excess/wrong payments to the government, banks may be guided by the guidelines laid down in our circulars Nos. DGBA.GAD.H-10450/45.03.001/2008-09 dated June 1, 2009 and DGBA.GAD.H.4054/45.03.001/2014-15 dated March 13,2015 which have been incorporated in our master circular on disbursement of government pension by agency banks dated july 1, 2015.

(Manish Parashar)
Deputy General Manager

17.13 RECORDING OF PPO NUMBER IN THE PASSBOOK OF PENSIONERS / FAMILY PENSIONERS: RBI'S INSTRUCTIONS TO BANK

RESERVE BANK OF INDIA RBI/2016-17/319
June 8, 2017

DGBA.GBD.No.3235/45.01.001/2016-17

All Agency Banks

Dear Sir / Madam

Recording of PPO Number in the passbook of Pensioners / Family Pensioners

As you are aware, it has been decided to record the PPO number in all the pension passbooks of the pensioners/family pensioners issued to them. This is to alleviate the difficulties reported by pensioners/family pensioners to get duplicate Pension Payment Orders (PPO) in case of missing of original PPO, transfer of pension account from one bank/branch to another bank/branch, commencement of family pension to spouse or dependent children after the death of pensioner, etc. in the absence of ready availability of PPO numbers.

2. Necessary instructions in this regard have already been issued to all authorised banks by the Central Pension Accounting Office vide their Office Memorandum CPAO/Tech/Clarifications/P&PW/2014-15/426-497 dated September 17, 2014 and Office of Principal Controller of Defence Accounts (Pension) vide their Circular No.185 dated November 28, 2016 (copies enclosed).

3. However, it has been noticed that a few agency banks have not yet implemented the instructions in all their branches. Accordingly all agency banks are advised to record the PPO numbers on the passbook of pensioners/family pensioners.

(Partha Choudhuri)
General Manager.

CHAPTER 18

ENSURE THAT

- ❖ **YOU HAVE ENTERED YOUR NOMINEE'S NAME AND ADDRESS FOR YOUR BANK ACCOUNT AND EVERY OTHER INVESTMENT AND FINANCIAL TRANSACTION.**
- ❖ **YOU HAVE ENTERED THE CORRECT SPELLING OF YOUR NOMINEE'S NAME, AGE AND DATE OF BIRTH PREFERABLY AS RECORDED IN ANY OF HER OR HIS PHOTO ID CARD ISSUED BY THE GOVERNMENT LIKE PASSPORT, VOTER ID ADDHAR CARD ETC.**
- ❖ **YOU HAVE UPDATED YOUR NOMINATION REGULARLY.**
- ❖ **YOU HAVE A VALID WILL EXECUTED.**
- ❖ **YOU HAVE INSURED ALL YOUR MAJOR LOANS LIKE HOUSING LOANS, VEHICLE LOANS ETC SO THAT IN CASE OF ANY EVENTUALITY, THE SURVIVING FAMILY IS NOT PUT INTO UNBEARABLE FINANCIAL BURDEN. THE SMALL PREMIUM THAT YOU PAY TOWARDS LOAN INSURANCE IS WORTH ITS VALUE.**
- ❖ **ONCE IN A WHILE TAKE YOUR SPOUSE TO PENSION OFFICE OR BANK SO THAT SHE IS FAMILIAR WITH THE ATMOSPHERE, STAFF AND THE SYSTEMS & PROCESSES THEREIN.**
- ❖ **TO KEEP ALL IMPORTANT DOCUMENTS RELATING TO YOUR DEFENCE SERVICE LIKE PENSION BOOK/PPO, DISCHARGE CERTIFICATE, ESM ID CARD, ECHS SMART CARD, CANTEEN LIQUOR & CROCCERY CARDS, PRIC POLICY, ASSOCIATION ID CARDS & ANY OTHER DOCUMENT CONNECTED WITH DEFENCE SERVICE IN AN EASILY ACCESSIBLE BUT SAFE PLACE.**
- ❖ **ALSO THE PASSPORT, VEHICLE REGISTRATION PAPERS.**
- ❖ **YOU HAVE KEPT ALL PROPERTY AND INVESTMENTS RELATED PAPERS & DOCUMENTS SAFELY AND MADE YOUR SPOUSE/NOK**

AWARE OF IT.

- ❖ **YOU HAVE KEPT AN UPDATED LIST OF ALL YOUR LIABILITIES LIKE PERSONAL LOANS, HAND LOANS TAKEN FROM FRIENDS & RELATIVES SO THAT THERE ARE NO DISPUTES AND DISAGREEMENTS BETWEEN THE PARTIES WHEN WE ARE NO MORE AND OUR FAMILY IS NOT PUT TO ANY DISREPUTE.**
- ❖ **YOU HAVE KEPT A LIST OF PASSWORDS AND PIN IN A SEALED ENVELOPE FOR THE BENEFIT OF YOUR FAMILY MEMBERS, AFTER WE ARE GONE.**
- ❖ **YOU HAVE EDUCATED YOUR SPOUSE AND OR CHILDREN ON THEIR ENTITLEMENTS AND WHAT THEY ARE REQUIRED TO DO TO GET THEIR DUES WITHOUT ANY HASSLES OR DIFFICULTIES. KEEP THIS HAND BOOK FOR REDAY REFERENCE.**

“HOW DO WE LEAVE FOR OUR ETERNAL JOURNEY IS EQUALLY IMPORTANT AS HOW DID WE LIVE”

