

CONCESSION AND BENEFITS EXTENDED BY INDIAN AIR FORCE

IAFBA Schemes

1. The primary source for funding is the grant Indian Air Force Benevolent Association (IAFBA). IAF Benevolent Association is a self-administered body, registered under the Societies Registration Act (XXI) 1860. The object of the Association is to provide relief directly to AF personnel both serving, retired and their families. The extant welfare schemes covering various grants, payable from IAFBA is in succeeding paras: -

Family Assistance Scheme (FAS)

2. The flagship scheme of IAFBA is unique compared to all the three services whereby the NoK is supported even after retirement, irrespective of the cause of death. Family Assistance Scheme (FAS) is released by IAFBA on the basis Home Death Notification issued by DAV. NOK of the deceased air warrior may be informed directly to DAV with under mentioned documents for release of HDN. The rates depend on the membership of the deceased AF personnel with the scheme i.e. FAS-97, FAS-09, FAS-20 as per details given below: -

- (a) Copy of Death certificate of the deceased air warrior
- (b) Copy of PPO / discharge Book
- (c) Copy of beneficiary bank pass book along with the cancelled cheque

<u>Schemes</u>	<u>Officers</u>		<u>Airmen/NCs (E)</u>	
	<u>Death in service</u>	<u>Death after retirement</u>	<u>Death in service</u>	<u>Death after retirement</u>
<u>Frequency</u>	<u>For 15 years</u>	<u>For 8 years</u>	<u>For 15 years</u>	<u>For 8 years</u>
FAS-97	₹ 2,500/-	₹1,900/-	₹1,900/-	₹1,300/-
FAS-09	₹5,000/-	₹3,800/-	₹3,800/-	₹2,500/-
FAS-20	₹0,000/-	₹8,000/-	₹8,000/-	₹6,000/-

Lump-sum grant: Under FAS -97

<u>Service</u>	<u>Officers</u>	<u>Airmen/NCs (E)</u>
Less than 20 years of service	₹30,000/-	₹20,000/-

Lump-sum grant: Under FAS -09 and FAS-20

<u>Service</u>	<u>Officers</u>	<u>Airmen/NCs (E)</u>
Less than 05 years of service	₹30,000/-	₹20,000/-
For service 05 to 10 years	₹ 60,000/-	₹ 40,000/-

Garima - Grant for dignified last rites of Air Veterans.

3. A provision wherein ₹15,000/- is paid to the NoK with an aim to carry out decent last rituals of the deceased Air Veteran. The grant can also be availed directly from IAFBA in case there is no AF Station in vicinity. To claim "Garima Grant" for the last rites of AF personnel, NOK may approach the nearest AF station / unit. If in case, AF station is not in nearby proximity, the same may be applied from IFBA Office directly along with the following documents annexe4d with general application: -

- (a) Copy of Death certificate of the deceased air warrior
- (b) Copy of PPO / discharge Book
- (c) Copy of beneficiary bank pass book along with the cancelled cheque

Vishesh.

4. A scheme wherein 'Divyang' children of serving, retired and deceased air warriors with disability of more than 70% get an amount of ₹3,500/- pm (total 42,000/- pa) up to the age of 30 years irrespective of the fact whether attending the school or not. For Vishesh grant scheme, the form may be downloaded from IAFBA website (iafpensioners.gov.in) along with the following documents: -

- (a) Application form duly attested by ZSB.
- (b) Disability certificate, Copy of PPO / discharge Book.
- (c) Copy of beneficiary bank pass book along with the cancelled cheque.

Grant for purchase of Trade Instrument.

5. An amount up to ₹50,000/- can be paid to the Spouse of the deceased air warrior who died while in service for purchase of a for purchase of Laptop or any other trade instrument so as to be self-reliant. The amount payable to the spouse of AF personnel demised after retirement is up to ₹25,000/- for purchase of Sewing machine or any other trading instrument. A request letter along with original bill from a GST activated firm can be submitted to IAFBA for sanction of grant.

Grant to widow for Daughter's Marriage.

6. Wef 01 Jan 25, an amount of ₹2,00,000/- is admissible to solemnize marriage of the daughter of the deceased air warrior admissible to NOK who died while in service and after retirement (minimum 20 years of service is required in death after retirement cases). Daughter marriage grant may be availed from IAFBA by forwarding the general application to IAFBA along with the following documents: -

- (a) Copy of Death certificate of the deceased air warrior.
- (b) Copy of PPO / discharge Book wherein name of the daughter is mentioned.
- (c) Copy of beneficiary bank pass book along with the cancelled cheque.
- (d) Copy of Registration of Marriage from Registrar of Marriages.

Scholarships.

7. Scholarships are awarded under the aegis of AFFWA and IAFBA to the meritorious wards of serving and retired AF personnel for school/college/professional education. The application for scholarship for Retired / Deceased AF personnel may be applied through offline form downloadable at IAFGB website (iafpensioners.gov.in). The guidelines and other procedure for the same are also available under download section of the website. The details of various provisions are as follows: -

(a) Wards of serving and retired IAF personnel

<u>SI No</u>	<u>Category</u>	<u>Rate(₹)</u>
(i)	School going wards Class XI to XII	7,500/-
(ii)	Under Graduate	15,000/-
(iii)	Under Graduate Professional	20,000/-
(iv)	Post Graduate	25,000/-
(v)	Post Graduate Professional	35,000/-
(vi)	Wards with disability 50% and above but less than 70%	15,000/-

(b) Wards of Deceased Air warrior

<u>SI No</u>	<u>Category</u>	<u>Rate(₹)</u>
(i)	Class KG to VIII	15,000/-
(ii)	Class IX-X *	20,000/-
(iii)	Class XI to XII *	25,000/-
(iv)	Under Graduate	30,000/-
(v)	Under Graduate (Professional) *	45,000/-
(vi)	Post Graduate	40,000/-
(vii)	Post Graduate (Professional) *	50,000/-
(viii)	Wards with disability 50% and above but less than 70%	25,000/-

* Paid by AFFWA HQ

Platinum Jubilee Orphan Children Education Scheme.

8. Under this scheme, a monthly grant is admissible to the orphaned children of death in service cases of AF personnel for completing school and college education. The amount ranges from ₹5,000/- pm to ₹13,000/- pm for class KG to XII and College education. Additionally, a grant upto ₹7 lakh can also be extended for pursuing higher education vocational courses. The scheme has ensured that orphaned children of deceased air warriors have been taken care of for their education. The grant can be availed at IAFBA by forwarding general application form along with the necessary school certificates and bank account details.

IAFBA Ex-gratia Scheme.

9. Ex Gratia grant is provided for any reason which are not covered in any of the existing schemes of IAFBA. The amount of grant is decided by the Executive Committee of IAFBA.

AFGIS Schemes

10. The present schemes of AFGIS for Air Veteran/ Widows/ War widows and dependents are as follows: -

(a) **IAF Social Security Deposit (IAFSSD) Scheme.** In order to assist

Air Veterans (including SSC officers), widows and NoK (minor children, major unmarried daughters) of Air Warriors to provide a safe investment avenue, AFGIS operates this scheme. Towards Digital initiative, the Society has migrated to **e-FDR for its IAF Social Security Deposit Scheme** wef



Aug 22, which has proved extremely beneficial for the Air Veterans. Digitally signed and secured soft copies of FDRs are forwarded to the depositors to their registered Email id. The provision for downloading the e-FDR is also available at DAV portal https://iafpensioners.gov.in/ords/r/dav_portal/afgis/login under member's login. The salient features of the scheme are tabulated below: -

SL No.	Feature	Cumulative Scheme	Non-Cumulative Scheme
(i)	Amount of deposit	Minimum: ₹ 50,000/- and thereafter in multiples of ₹ 10,000/-. Maximum: Sum total of NE Benefits	Same as for Cumulative Scheme.
(ii)	Rate of Interest	8% p.a. (wef 01 Oct 24)	7.75% p.a. (wef 01 Oct 24)
(iii)	Tenure of Deposit	Initial deposit / Subsequent renewal will be for one year at ROI on the date of renewal.	Initial deposit / Subsequent renewal will be for one year at ROI on the date of renewal.
(iv)	Interest payment periodicity	Interest is paid on maturity along with principal amount.	Monthly / Quarterly (as opted by depositor)
(v)	Rate of Interest	Interest rates offered by AFGIS are governed by the decision of BoT from time to time.	Interest rates offered by AFGIS are governed by the decision of BoT from time to time.
(vi)	Premature withdrawal less than 1 year	SBI card rate (For the respective period of investment)	
(vii)	Loan Facility Against Deposit	(a) Max Amt- 75% of the deposit amount. (b) Max Instt - 120 (c) Rate of interest – 1% higher than the rate of interest declared on the Non-Cum Scheme. Same as for Cumulative Scheme	

Note:

- An Air Veteran / NoK can invest his retirement / discharge / death benefits within **03 years** from the date of receipt of benefits / death / discharge, whichever is later.
- Interest rates offered by AFGIS are governed by the decision of BoT from time to time. Deposits will be accepted / renewed at the rate of interest, as applicable, on the date of deposit / renewal.
- Auto renewal of all deposits would be done under the respective schemes in which the investments are maturing.

(b) **Air Veterans Insurance Cover (AVIC) Scheme.** Wef **01 Oct 23**, the Board of Trustees has revised AVIC scheme and introduced AVIC – 23 scheme with revised insurance cover. The insurance cover under AVIC – 23 are as follows: -



AVIC Scheme	INSURANCE COVER (₹)			Remarks
	OFFICER	AIRMEN	NCs(E)	
AVIC – 23				
(Effective from 01 Oct 23 onward) (All Air Warriors, who superannuate / retire from IAF on or after 30 Sep 23)	24,00,000	12,00,000	6,00,000	100% insurance cover for first 15 years from the date of retirement and thereafter 50% insurance cover upto the age of 75 years , whichever is earlier.

(i) **Change of Nomination for AVIC.** The following actions should be undertaken by the AVIC member to change nomination due to divorce/demise of the nominee(s): -

(aa) Download the nomination form (AFGIS-224) from www.iafpensioners.gov.in and forward the same to AFGIS duly completed in all respect.

(ab) On receipt of the above documents and if they are found to have been satisfactorily completed, AFGIS will issue approved nomination to the Air Veteran.

(ii) **Action to be taken in case of demise of member of AVIC Scheme.** The insurance cover amount, as applicable, will be paid to the nominee(s) on occurrence of the insured contingency (death of the member). Nominee / beneficiary are to take the following actions: -

(aa) Obtain original death certificate from the appropriate authority.

(ab) Send a written intimation of the member's demise alongwith a copy of Death Certificate to Secretary, Air Force Group Insurance Society, Subroto Park, New Delhi - 110010 along with the following documents.

❖ Death Certificate (Original/ Ink attested photocopy)

❖ Self-attested copy of photo ID of each nominee (i.e. Voter Card/ Aadhar Card / PAN Card / Passport / Identity Card issued by Central/State Govt)

❖ Death claim (AFGIS-222). Claim forms can be downloaded from AFGIS website www.iafpensioners.gov.in/afgis. The claim form is to be completed and self-attested by the nominee/beneficiary.

❖ Open a bank account (if not having already). Forward the cancelled cheque/ photocopy of 1st page of bank passbook of the nominee(s).

(c) **AFGIS Sponsored Bus Service for ECHS Members.** AFGIS introduced bus service to convey Air veterans from pick-up points near their residential areas to ECHS polyclinics / service/ civil empanelled hospitals and back. Proposals under the Scheme are received at AFGIS from AF Stns which have a substantial population of Air Veterans / ECHS members from designated boarding points to ECHS polyclinics / service / civil empanelled hospitals. This scheme is functional at nine stations HQ MC (U) Nagpur, 7 AFH (Route-1) & (Route-2) Kanpur, CH'AF Bangalore, 5 AFH Jorhat, 3 Wing AF Stn Palam, 2 Wing Pune, AF Stn Yelahanka, AF Stn Najafgarh and AF Stn Tambaram.



(d) **Subsidy to Widows to Acquire Dwelling Unit.** Widows of Air Warriors, who die while in service, are eligible to receive subsidy for acquiring a dwelling unit. A max amount of ₹ 12 lakh and ₹ 08 lakh is authorised to the widow of an Officer and Airmen / NCs (E) respectively subject to the terms & conditions of the scheme. The widow is to apply for the subsidy within five years from the date of demise of her husband.

IAF Placement Cell

11. IAF Placement Cell (IAFPC) was formed in 1997 at Air HQ for officers and at AFRO for Airmen which were merged and re-established at AFRO in Jun 2007. Subsequently, it was brought under admin and functional control of DAV on its formation in Oct 2012. The primary objective of IAFPC is to provide scope for the second career to its Air Veterans. With a mission to facilitate meaningful re-employment opportunities, the IAF Placement Cell operates with a structured approach, connecting air veterans with leading Corporates and Govt organizations across PAN India. IAFPC is assisted by seven RPCs in key cities like Chandigarh (12 Wg), Gandhinagar (HQ SWAC), Lucknow (38 Wg), Pune (9 BRD), Bengaluru (HQTC IAF), Sulur (43 Wg) and Kolkata (Adv HQ EAC) for ease of air veterans. IAFPC has registered over 42,991 veterans and partnered with 2,118 Corporates. To date, it has generated 75,948 vacancies, including 4,354 in the current year.

12. The IAF Placement Cell has established robust partnerships with numerous leading industries like Amazon India, Flipkart, Muthoot Finance Ltd, Mahindra Defence Ltd, Mahindra Logistics Ltd, Wipro, Indio, HAL and BEL etc.

13. **Benefits of IAFPC.** Presently, the activities performed by IAFPC are being carried out as a welfare measure under Dte of AV **without charging any fee for the services**. The benefits of IAF Placement Cell are as follows:-

- (a) To facilitate verification of veterans.
- (b) Sponsoring air veterans to the Corporates/ PSUs & Govt sector on a routine basis.
- (c) Facilitating veterans with their extract of APAR/ vigilance clearance/ disciplinary report/ integrity certificate as required by Corporates/ PSUs & Govt organizations.
- (d) Facilitating retired officers by providing permission to join civil employment and NOC to apply for civil employment.
- (e) Facility of resume making on subsidized rates by Corporate under MoU with IAFPC.
- (f) Conducting of final clearance brief to future retirees.
- (g) Facilitates Corporates to conduct walk-in interview for hiring veterans at no cost.
- (h) Organizing Job Fairs on PAN India basis at regular periodicity under DGR.

14. As part of the Government of India directive to provide jobs/ resettlement opportunities to Ex-servicemen, Directorate General of Resettlement (MoD) is mandated to conduct Eight Employment Seminars (Job Fairs) each year. These Job Fairs are strategically distributed across three Services, based on demographic data of the veterans. Of these, five Job Fairs are assigned to the Indian Army, two to the Indian Air Force and one to the Indian Navy in general.

15. For the year 2024-25, the Indian Air Force, under the directive of DGR, successfully hosted two Employment Seminars in 2024 at Air Force Station Hindan and Jalahalli. These seminars were conducted under the aegis of HQ WAC IAF and HQ TC IAF, ensuring they were executed with excellence. The first Job Fair took place on 21 Jun 24, at AF Stn Hindon, where 39 Corporates offered approximately 800 vacancies. With the participation of 1320 veterans, the event attracted veterans from all over India and primarily from the Delhi NCR region. The second Job Fair, held at AF Stn Jalahalli on 19 Jul 24, was a resounding success, with 51 Corporates offering about 1000 vacancies. This event welcomed 1249 veterans, predominantly from Karnataka and other parts of Southern India.

16. The IAFPC played a pivotal role in maximizing the effectiveness of these fairs. From coordinating with DGR, concerned Command and AF Stn to facilitating registration, skill-matching desks and corporate interactions every detail was meticulously managed. The IAFPC team took a personalized approach by matching veterans' skills with corporate requirements, ensuring optimal placements.

17. To streamline the goal, IAFPC maintains an active civil website www.iafpc.co.in, which serves as a hub for generating and posting vacancies in collaboration with Corporates and Govt organizations. The platform ensures veterans find opportunities aligned with their qualifications while assisting organizations in fulfilling their hiring needs. Through such initiatives, the Indian Air force continues to exemplify its commitment to resettling veterans. Air veterans/ shortly retiring air warriors (whose Discharge/ Retirement Order has been released) can register at www.iafpc.co.in or call [011-25690233](tel:011-25690233) to explore career prospects.

18. **Correspondence address**

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