ADVISORY ON GRANT OF FAMILY PENSION & OTHER DEATH BENEFITS: IN SERVICE DEATH CASES

Introduction

1. Indian Air Force, as an organization puts its all out efforts for timely disbursement of family pension and other death benefits to widows/ Next-of-Kin (NOK) of deceased Air Force personnel. The aim of this hand out is to give you a brief on entitlements regarding family pension and other death benefits. The various aspects of family pension have been covered in the succeeding paragraphs.

Definition of Family

2. The term ‘Family’ for grant of pension includes the following:
   (a) Wife, lawfully married.
   (b) Unmarried Son and Unmarried/ divorced/ widowed daughter (including those legally adopted) up to the age of 25 years.
   (c) Unmarried/ divorced/ widowed daughter above the age of 25 years.
   (d) Parents who were wholly dependent on the deceased Air Force personnel.

3. Wife is the highest eligible heir for grant of family pension in case of Married Air Force personnel. Thereafter, the next eligible heirs are the children below 25 years of age (unmarried and unemployed). However, the age restriction of 25 years is not applicable for unmarried/ widowed/ divorced daughters and also for physically and mentally handicapped children who are unable to earn their livelihood.

4. In case of Bachelor, dependent Mother is the highest eligible heir for grant of family pension. On death/ disqualification of mother, it can be transferred to the dependent father. It may please be noted that grant of family pension to children and parents is subject to fulfilment of income, dependency and other criteria as prescribed by the Govt from time to time.

Types of Family Pension

5. The type of family pension required to be sanctioned to a widow/ NOK of the deceased is being decided by Air Force based on the Court of Inquiry proceedings/ Departmental report. The various types of family pension are as follows:
   (a) Ordinary Family Pension (OFP). Ordinary Family Pension is granted when the death of Armed Forces Personnel occurs while in service and the cause of death is considered as neither attributable nor aggravated by
Military Service. **Ordinary Family Pension granted to a widow will cease on her re-marriage except in case of childless widow.** The minimum rate of OFP specified as per the VIIth CPC is Rs. 9000/- pm + admissible dearness relief. The following two types of rates for OFP are applicable:

(i) **Enhance Rate (ER).** It is applicable @ 50% of reckonable emolument + admissible Dearness Relief as applicable from time to time. It is granted for **10 years** from the date of death of Armed Forces personnel. It is granted to the widows and children and not applicable in case of parents.

(ii) **Normal Rate (NR).** It is applicable @ 30% of reckonable emolument + admissible Dearness Relief. It commences soon after termination of the ER.

**NOTE:** Reckonable emolument is the pay in Level/ Index + MSP + ( X Group Pay where applicable) + classification allowances (where applicable) of the deceased Airmen / NCs(E).

(b) **Special Family Pension (SFP).** It is granted, where the cause of death of Armed Forces personnel is considered as attributable to or aggravated by Military Service. It is granted @ 60% of reckonable emolument + admissible Dearness Relief as applicable from time to time. The minimum rate of SFP as per VIIth CPC is Rs. **18000/-** pm + admissible dearness relief. **SFP will continue to a widow even after her re-marriage.**

(c) **Liberalised Family Pension (LFP).** Liberalised Family Pension (LFP) shall be granted to the NOK of an air warrior in case of death of an Armed Forces Personnel is due to acts of violence/ attack by terrorists, anti social elements, enemy action in international war, action during deployment with a peace keeping mission abroad, border skirmishes, battle inoculation training etc. It is granted @ 100% of reckonable emolument + admissible Dearness Relief as applicable from time to time. The minimum rate of LFP specified as per VIIth CPC is Rs. **18000/-** pm + admissible Dearness Relief. **It continues even after re-marriage of the widow.**

6. **Pending Enquiry Award (PEA).** The processing and settlement of Family Pension case is a prolonged one. There are many agencies that play their role for settlement of a Family Pension and normally, it takes approx 10-12 months for issue of Pension Payment Order in service death cases. Considering the above fact, the Govt has made provision for grant of PEA to cater for the day-to-day requirements of a widow. It is granted to the wife of deceased Airmen / NCs(E) who die while in service. It is granted @ 30% of reckonable emolument + admissible Dearness Relief. It is being sanctioned for a period of 7 years from the date of death or till finalisation of the case whichever is earlier. **Pending Enquiry Award (PEA) is being sanctioned to a widow of Airmen/ NCs(E) within two to three weeks from the date of receipt of completed Family Pension Claim Forms from the widow.**
Basis of Deciding the Type of Family Pension

7. On death of a serving Airmen/ NCs(E), widow/ NOK is eligible for grant of family pension. If the death is **Neither Attributable to Nor aggravated (NANA) by Military Service**, then the widow/ NOK will get **Ordinary Family Pension (OFP)**. However, if the death is considered as attributable to or aggravated by Military Service then the widow/ NOK will get **Special Family Pension (SFP)**. The decision as to what kind of family pension is admissible to the widow/ NOK is taken by **Competent Adjudicating Authority (CAA)** i.e. Air Commodore Air Veterans of Directorate of Air Veterans (Air Cmde AV Air HQ Subroto Park, New Delhi-10) base on the following reports.

   (a) Findings of Court of Inquiry (COI) which is based on factual picture, which emerges out of circumstances of death, statements of eyewitnesses and medical reports. The COI also has the recommendations of the Commanding Officer and other senior officers in the chain of command.

   (b) Opinion of Specialist Medical Officer and the medical aspects emerging in Fatal Medical Documents.

Family Pension for Handicapped Children

8. On the death of an Airmen / NCs(E), wife is eligible for family pension till her death/ disqualification. Thereafter, children are next eligible heir. Normally, Daughters/ Sons are eligible for family pension upto the age of 25 years / employment/ marriage whichever nis earlier except in case of unmarried /widowed/ divorced daughters. However, there is a special provision of **life long pension to Handicapped child** who is not capable or earning his livelihood. The said family pension will be paid after death of parents and other eligible children below the 25 years of age have ceased to draw their family pension. **Presently, there is a provision for endorsement of handicapped child in the Pension Payment Order (PPO) during the lifetime of widow.** Therefore, the widows having any handicapped child, may approach **Dte of AV-III (Family Pension)** for such notification in advance.

Other Financial Assistance

9. In addition to the family pension, the following financial benefits are also available to family pensioners.

   (a) **Death cum Retirement Gratuity.** It is being sanctioned by Pension Sanctioning Authority i.e. Jt CDA (AF) through Pension Payment Order alongwith family pension. It is payable to the widow / NOK of the deceased Airmen who die in service as per the following details:-

<table>
<thead>
<tr>
<th>Length of Qualifying Service</th>
<th>Rates of Death Gratuity</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i) Less than one year</td>
<td>02 times of reckonable emoluments</td>
</tr>
<tr>
<td>Length of Qualifying Service</td>
<td>Rates of Death Gratuity at the time of death.</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>-------------------------------------------</td>
</tr>
<tr>
<td>(ii) One year or more but less than 5 years</td>
<td>06 times of emoluments</td>
</tr>
<tr>
<td>(iii) 5 years or more but less than 06 years</td>
<td>12 times of emoluments</td>
</tr>
<tr>
<td>(iii) 6 years or more but less than 15 years</td>
<td>20 times of emoluments</td>
</tr>
<tr>
<td>(iv) 15 years or more</td>
<td>Half of emoluments for every completed six monthly period of qualifying service subject to maximum of 33 months of emoluments provided that amount does not exceed Rs 20 lakhs as per VII th CPC</td>
</tr>
</tbody>
</table>

Note: Reckonable emolument for DCRG is the pay in level/ Index+MSP+(X group pay where applicable)+ classification allowance(where applicable) + Dearness Relief thereon of the deceased Airmen/ NCs(E)

(b) **Provident Fund & Death link Insurance Scheme.** Provident Fund is the accumulated fund as available in the final PF accounts of the individual at the time of death. In addition, Death link Insurance amount as applicable is being paid to the widows/ NOKs alongwith Provident Fund. It is being paid by Air Force Central Accounts Office (AFCAO).

(c) **Payment of Leave Encashment & IRLA Balance.** Leave encashment is the amount being paid after death of an Airmen / NCs(E) as per the total leave accumulated by the deceased Airmen/ NCs(E) during his service. In addition, the balance amount as available in the Individual Running Ledger Account IRLA) is being paid by Directorate of Air Veterans–III (Audit & Accts).

(d) **Death claim by Air Force Group Insurance Scheme.** Present, the following amount on account of Death claim is being paid by AFGIS

- Airmen : 50 lacs+survival benefits
- NCs(E) : 25 lacs+survival benefits

The said amount is subject to change as per order/ instructions of AFGIS

(e) **Rehabilitation Grant by IAFBA.** The rehabilitation grant (Family Assistance Scheme) is being paid by IAFBA to the widows/ NOKs (to whom family pension has been sanctioned) of Airmen/NCs(E) died while in service, for a period of 15 years @ 8000/- pm. The said amount is subject to change as per orders/ instructions of IAFBA.
(f) **Grant from IAFBCF by IAFBA.** The quantum of financial assistance under the AFBCWF applicable with effect from 06 May 2020 will be as follows:

(i) Battle Casualties (Fatal) - Rs. 8 Lakh
(ii) Battle Casualties (Disability 60% and above) - Rs. 8 Lakh
(iii) Battle Casualties invalidated out due to disability - Rs. 8 Lakh
(iv) Battle Casualties (Disabilities less than 60%) - Rs. 4 Lakh

(g) **Children Education Allowance:** In case child/children are studying in classes from nursery to twelfth from a recognized school, then the eldest two among them are eligible for Children Education Allowance/Hostel Subsidy. If applicable, claim to be submitted for the same every year on completion of the academic year of the child/children to the last unit by the NOK.

**Welfare related Assistance by Directorate of Air Veterans**

10. A welfare section under DAV-III exclusively caters to issues/ matters related to Ex-airmen/ widow/ NOK. Some assistance related to widows/ NOKs of deceased Airmen / NCs(E) which can be use ful are appended below:-

(a) **Employment Assistance under Indigent circumstances.** There is a provision for employment assistance (in group C&D) under indigent circumstances for dependents of service personnel who:-

(i) Died while in service; or
(ii) Are killed in action; or
(iii) Are medically boarded out from service and are unfit for civil employment.

**NOTE-1:** The dependants of service personnel who die after discharge from service are not covered under the scheme.

**NOTE-2:** The object of the scheme is to provide assistance to the bereaved family to overcome the financial destitution caused by the sudden demise of the head of the family. It may be noted that only 5% of direct recruitment vacancies are reserved under this category. The cases are decided on its merits by the competent authority at Air Headquarters for Gp ‘C’ however for Gp ‘D’ this decision is taken at the Command HQ of the late Airmen/ NCs(E). It may be noted that vacancies are far less vis-a-vis demand and all applicant may not get employment assistance. The address for applying for employment assistance is as follows:- DAV–III (Welfare Sec), Subroto Park, New Delhi-10.
(b) **Issue of Dependent Card.** Dependant card can be issued/ renewed from any nearest Air Force units on production of discharge book/ old dependent card.

(c) **Issue of Canteen Card.** For issue of Canteen Card, widows/ NOKs may approach their nearest CSD Canteen along with Pension Payment Order and Service Particular Certificate.

(d) **Weightage for the Wards of Ex-Servicemen in Selection as an Airman.** There is no reservation for the wards of Ex-servicemen in their selection as an Airman. However, in case they are selected on their individual merit, then Central Airmen Selection Board (CASB) given 10% weightage to the wards of ex-serviceman in the final merit list.

(e) **Service Particular Certificate (SPC).** Service Particular Certificate containing the details regarding service of Airmen/ NCs(E) is being issued to widows/ NOKs of Airmen/ NCs(E) died while in service. It is being issued after issue of family pension PPO by Jt CDA(Air Force).

**Eligible Members for ECHS**

11. Widows/ NOKs of deceased Airmen/ NCs(E) are eligible for Ex-servicemen contributory health scheme (ECHS). Family members means and include the spouse, unemployed son(s) below 25 years, unemployed and unmarried daughter(s), dependent parents. In addition, mentally/ physically challenged children (unable to earn livelihood) can also be ECHS members for life. Application form for enrolment into ECHS will be forwarded to widows/ NOKs by Directorate of Air Veterans in case of death while in service. These forms are also available at all Army Station HQs, Air Force Stations, and Rajya Sainik Board Offices. The completed forms needs to be forwarded to Directorate of Air Veterans by widows of Airmen/ NCs(E) for preparation of ECHS card.

**Points to be kept in Mind while Filling up Family Pension Claim Forms**

12. Family Pension Claim Forms in 03 copies are annexed. In addition 02 copies of Death cum Retirement Gratuity (DCRG) forms are also annexed. You are requested to forward the completed claim forms to this directorate. The check list is annexed with the claim forms. However, it is requested that the following points may be kept in mind while filling up the Family Pension Claim Forms.

(a) Each and every column of claim forms is to be filled clearly in BLOCK CAPITALS without any corrections or over writing.

(b) Good quality and clear passport size photograph of claimant is required to be pasted and should be attested by any serving/ retired gazetted officer. The rubber stamp of the attesting officer should be either in Hindi or in English. Rubber stamp in regional language is not acceptable in audit.
(c) Attach any one proof of your date of birth duly self attested (i) Pan Card (ii) Matriculation certificate (iii) Passport (iv) ECHS Card (v) Driving License (vi) Election ID Card (vii) Aadhar Card. **Self attested copy of Aadhar card is a mandatory requirement and is to be attached with the claim forms.**

(d) In column No. 10, if the answer is NO, then as per the para 202 of the Pension Regulation for the Air Force 1961, Family Pension may be devided between eligible family member(s) of the deceased.

(e) In column No 13 (a) write all particulars of children (Name, Date of Birth and marital status). The details of children as available in service records have already been filled by this office in one copy. Please write the same in all the copies without any deviation/amendment. Any amendment/change may be intimated to this office separately.

(f) In col No. 14, the details of your Account No. name of the bank and full address with PIN CODE are required to be mentioned. You are advised to open your account in any one of the nationalised / Pvt Banks which disburses pension. The Bank account should be opened with the same name as written in the claim forms. You are to confirm from Branch manager whether said bank is authorized to disburse defence pension before opening the account. In the Column “Main Branch” please write the address of Centralised Pension Processing Centre (CPPC) of the Bank, where you have opened the account. The address of the CPPC may be obtained from the Bank Manager. If you want to draw family pension through DPDO, please write DPCO in the space provided for account number.

(g) **Please do not change the Bank or the Bank Branch till finalisation of your family pension case. After drawing initial or 1st family pension from the said Bank, you may transfer your account to any where in India.** Any transfer/change in the bank account/branch before finalisation may result in delay in commencement of your family pension.

(h) In Col No. 15, write your full residential address with PIN CODE where you are going to stay till finalisation of your family pension case. Please give your telephone, mobile numbers for speedy communication by this office.

(i) Get your claim forms attested by any of the authority mentioned at the bottom of the page No. 5 putting his official stamp clearly showing his name, designation and the department in which he/she is serving. The rubber stamp of attesting officer should be either in Hindi or in English. Rubber stamps in regional language are not acceptable in audit. In case you feel any difficulty in getting attestation of photographs or claim forms, you may contact the last unit of your late husband/son/father as applicable.

**ASSISTANCE**

13. For any assistance in filling up family pension claim forms/attestation, you may feel free to contact the last unit of the deceased soldier or Directorate of Air
Veterans – III (Family Pension), Subroto Park New Delhi-10. The contact details of this office as well as other connected offices are as follows:-

<table>
<thead>
<tr>
<th>SUBJECT</th>
<th>AGENCY TO BE CONTACTED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Pension and Death Gratuity</td>
<td>Dte of Air Veterans–III (Family Pension), Subroto Park New Delhi-10 &lt;br&gt;Tele:01125687194/5778,01125694815 &lt;br&gt;Toll Free No. 1800-11-5800 &lt;br&gt;e-mail <a href="mailto:dav.airmen@gov.in">dav.airmen@gov.in</a></td>
</tr>
<tr>
<td>Leave Encashment &amp; IRLA Balance</td>
<td>Dte of Air Veterans–III (Audit &amp; Accounts), Subroto Park New Delhi-10 &lt;br&gt;Tele:01125687194/5855 Fax -01125696359 &lt;br&gt;Toll Free No. 1800-11-5800 &lt;br&gt;e-mail <a href="mailto:dav.airmen@gov.in">dav.airmen@gov.in</a></td>
</tr>
<tr>
<td>Provident Fund &amp; DLIS</td>
<td>Air Force Central Accounts Office(AFCAO) Subroto Park, New Delhi-10</td>
</tr>
<tr>
<td>Air Force Group Insurance Scheme</td>
<td>Secretary, AFGIS, Subroto Park, ND-10 &lt;br&gt;Tele: 01125683995, Fax-01125691182 &lt;br&gt;e-mail <a href="mailto:afgis@iaf.nic.in">afgis@iaf.nic.in</a></td>
</tr>
<tr>
<td>Post Retirement Insurance Cover</td>
<td>Director IAFBA, Subroto Park, ND–10 &lt;br&gt;Tele – 01125687194-Extn-5189, Civil No-&lt;br&gt;01125691367, Fax-01125698069, 25690626 &lt;br&gt;e-mail <a href="mailto:iafba@yahoo.com">iafba@yahoo.com</a></td>
</tr>
<tr>
<td>Assistance from IAFBA</td>
<td>Joint Controller of Defence Account (Air Force) (Jt CDA)(Pension – II Section) &lt;br&gt;Subroto Park New Delhi-10</td>
</tr>
<tr>
<td>Employment Assistance (Group C &amp;D)</td>
<td>For Group ‘C’&lt;br&gt;Dte of Air Veterans–III (Welfare), Subroto Park New Delhi-10 &lt;br&gt;Tele:01125687194/5778,01125694815 &lt;br&gt;Toll Free No. 1800-11-5800 &lt;br&gt;e-mail <a href="mailto:dav.airmen@gov.in">dav.airmen@gov.in</a></td>
</tr>
<tr>
<td></td>
<td>For Group ‘D’&lt;br&gt;Concerned Command HQ of last unit of deceased &lt;br&gt;(For obtaining application and consequent submission, you may please approach last unit of the late Airmen/ NCs(E).</td>
</tr>
</tbody>
</table>