INDIAN AIR FORCE

PENSIONER’S HAND BOOK FOR AIRMEN AND NCs(E)
### IMPORTANT CONTACT DETAILS - DTE OF AIR VETERANS

**TOLL FREE NO. – 1800115800**

Email - dav@iaf.nic.in  
Website – iafpensioners.nic.in

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**Disclaimer:** The information contained in this magazine is informative in nature and should not be quoted as authority.

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Sgt SK Das & Sgt BL Sharma (ECHS)
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MESSAGE

1. It is indeed a matter of great satisfaction that Directorate of Air Veterans has revised the “Pensioners’ Handbook” for Airmen and NCs(E).

2. IAF is grateful to the air veterans who selflessly served the Nation with commitment and dedication. Their vision, strength of character and resilient spirit serves as a beacon for future generations. While the IAF transforms into a multi-spectrum strategic force, air-warriors have remained the most valuable asset and in consonance with IAF’s vision of ‘People First Mission Always’ due impetus has been provided to their resettlement. Directorate of Air Veterans set up two years back has played a stellar role in addressing the issues of air veterans.

3. DAV has facilitated retired personnel and their NOKs in resolving post-retirement issues and assisted them in early finalisation of claims. It has also assisted air veterans in finding placements in civil sector through placement cells. Revision of “Pensioners’ Handbook” is yet another commendable step taken by DAV for supporting air veterans in second innings of their career.

4. My compliments to Directorate of Air Veterans for their tireless effort in assisting the air veterans, their families and NOKs. I wish all personnel of DAV continued success in all their future endeavours.

Jai Hind!

Air Chief Marshal
Chief of the Air Staff

24 Dec 14
MESSAGE

1. Armed Forces life is distinct from life in civil; a person joins Service very young and retires before he is old. While in Service we give our sweat and blood and Service always comes before self. We give our today for the secured tomorrow of our next generation. We rarely think of life post retirement since we are convinced that nation takes care for relaxed retired life, through liberal retirement & pensionary benefits for self, spouse and dependants. We therefore rarely care to know about the actions that we must take to ensure timely pensionary benefits resulting in avoidable difficulties at the time of retirement due to our ignorance of the procedures.

2. The “Pensioners’ Handbook” aims at educating our air warriors on various aspects of pensionary benefits and the procedure to claim them. Directorate of Air Veterans has painstakingly revised this handbook encompassing all the changes in policies issued in the recent past.

3. I hope this handbook will help pensioners in timely settling their pension and welfare related issues. We the men in blue will endeavour to carry forward the mission of serving the pensioners with the greatest transparency, efficiency and commitment.

Jai Hind!
MESSAGE

1. While an Airwarrior is in service, his complete focus is on his profession and contribution to the service. However, it is surprising to know that how ignorant an average individual is towards the retirement benefits and about their own timely actions which are essential to ensure that they get these benefits when they are alive and smoothly pass on to their NOK on their demise.

2. The efforts made by Directorate of Air Veterans in revising “Pensioners’ Handbook” is praiseworthy. This updated handbook aims to provide a comprehensive resource to an Airman/NC (E) and his family members for understanding the rules of the game, so that they can claim due benefits of their hard earned pension.

3. I am confident that DAV will continue the good job of spreading cheers that it has been doing for last two years of its existence. Hope this revised handbook serves as a ready reckoner for the retiring air warriors.

Jai Hind!
1. DAV is committed to provide quality service to all retiring Officers, Airmen and NCs(E) in getting their Pensionary benefits within a reasonable time period. Timely release of Pensionary benefits is a team effort; wherein all the stake holders i.e. individual, Unit, AFRO, AFCAO, DAV, JCDA (AF) and the payee Bank have to collectively discharge their duties in an efficient and effective manner. From experience it has been observed that one of the causative factors for delay in release of pensionary benefits is that the concerned individuals have not ensured promulgation of POR for various occurrences like marriage, name of spouse, birth of child, NOK, divorce etc. Hence, there is a need to sensitisce the environment on such issues.

2. This handbook aims to collate all the requisite information on pensionary benefits so that it becomes a useful resource for various categories of pensioners in processing their cases. This revised handbook has been further improved with the latest changes in pension policies received till date. The handbook not only provides relevant information on Pension but also explains the procedures involved in sanction and disbursement of pensionary benefits. The book also encompasses exhaustive information on Ex-Servicemen Contributory Health Scheme and various welfare schemes of AFWWA,IAFBA,AFGIS and respective state Govts for serving and retired Air Warriors.

3. I, on behalf of DAV assure all the pensioners that it will be our endeavour to ensure prompt and timely payment of pensionary benefits to the pensioners and also to promptly address their grievances; if any.I would also like to place on record our sincere appreciation for the invaluable contribution of Shri Arivarasu,a vibrant member of the Avadi Chapter of Air Force Association towards first edition of this Handbook which forms the basis of this revised handbook.

4. The book is only a guide and not an authority for claiming pension or any other benefits. This book is also available on IAF Pensioners website at www.iafpensioners.nic.in and IAF website at www.indianairforce.nic.in

Jai Hind!
INTRODUCTION

AN OVERVIEW OF DAV

1. Directorate of Air Veterans (DAV) is directly responsible for all pension matters of Airmen and NCs(E). However, DAV works as a team with various wings of AFRO, AFCAO and Jt CDA(AF) to ensure timely release of NE benefits. It has to be understood that if everything else (during the service period) has gone off well, only then the pension settlement will also go through smoothly. However, if there are any problems with qualifying service, authorized entitlement of leave, promotion dates and correctness of critical data in the RCSR etc, it will adversely affect the timely payment of pension.

2. Since DAV will be the most important organization in the post retirement life of Airmen / NCs (E), therefore, it is desirable for Air Veterans and Airmen /NCs (E) proceeding on retirement to have a brief overview of DAV:

(a) Dte of Air Veterans was formed on 17 Sep 12 at Subroto Park, New Delhi with the aim of synergizing and synchronizing the functioning of various elements/formations working towards pension and welfare of Air Veterans at dispersed locations under different command and control structures by placing them under a unified command. The Dte was formally inaugurated by the CAS on 04 Oct 12 along with a website dedicated exclusively for IAF pensioners (www.iafpensioners.gov.in).

(b) It was a historic moment which will change the lives of thousands of veterans in times to come by providing them all the help and support they may need expeditiously through a single contact point.

(c) This Directorate was formed by incorporating the following elements which were dealing with Pension & Welfare of Air veterans:

(i) Dte of PP & R at Air HQs RK Puram : Dealing with Pension & Welfare of Officers

(ii) Pension & Welfare Wing of AFRO at Subroto Park : Dealing with Pension & Welfare of Airmen & NCs(E)

(iii) Non Effective Airmen Section (NEAS) & Non Effective Officers’ Section (NEOS) of AFCAO : Dealing with post retirement NE benefits of Airmen and Officers

(iv) Welfare & ECHS Section of DPS at Air HQ (VB) : Dealing with Welfare related policies and issues of Air Veterans including the ECHS element.

(v) Appeals, Representations, & Court Order Implementation Cell of DPA at Air HQ (VB) : Dealing with representations, appeals, court cases, implementation of court orders

ROLE OF DAV

3. Directorate of Air Veterans is the nodal agency for processing the pension cases for entitled Air Force personnel (Officers, Airmen, NCs(E) and their family members). Timely completion of pension processing involves active participation of the individual / NOK, the unit, AFCAO, JCDA (AF) /PCDA (P) Allahabad, Air HQ and PDAs etc. Although all care is taken to ensure time bound processing and disbursement of Pension Payment Orders (PPOs), however delay in timely action by any of the concerned agencies can lead to overall delay in payment of pensionary benefits to the pensioner.
4. Further the welfare section this Dte also acts as record office and orderly room for almost two lakh Air veterans and keeps a record of all the post retirement occurrences in the life of Air Veterans like marriage, divorce, birth of children, death etc. through NE PORs. It also issues various authorized certificates required for resettlement of Air Veterans including duplicate discharge books and service particular certificates (SPC). DAV also takes up welfare related issues of Air Veterans and their families with relevant Govt agencies. In addition IAF Placement cell at DAV also provides necessary employment opportunities to Air Veterans.

ROLE OF OTHER AGENCIES

5. Besides co-ordinating with AFRO and AFCAO, DAV also co-ordinates with other agencies like JCDA/DCDA (AF) Subroto Park, PCDA (P) Allahabad, AFGIS, IAFBA, Pension disbursing agencies (PDAs) etc. After retirement there may be a requirement for an ex Airman/NC (E) to raise queries on Pension and other NE benefits. The query must be addressed to the concerned agency, which has jurisdiction over the subject matter to ensure effective response. Subject matter and the name of the concerned agencies are as given below:

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<td>Pay, Allowances, Provident Fund, Leave Encashment (LE)</td>
<td>DAV (JD Audit NEAS), Subroto Park, ND – 10</td>
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<tr>
<td></td>
<td>Tele: 011-25687194/5855, Fax: 011-25696359</td>
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<td></td>
<td>Toll Free No. 1800-11-5800</td>
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<td>Air Force Group Insurance Scheme</td>
<td>Secretary, AFGIS, Subroto Park, ND-10</td>
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<td>Post Retirement Insurance Cover</td>
<td>Tele: – 011-25683995, Fax-011-25691182</td>
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<td><a href="mailto:Email-afgis@iaf.nic.in">Email-afgis@iaf.nic.in</a></td>
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<td>Re-employment and self employment</td>
<td>(a) Dte of Resettlement Armed Forces, West Block IV, RK Puram, ND-66</td>
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<td>(b) DAV (Placement Cell), Subroto Park New Delhi-10, Tele : 011-25696013, 25690233</td>
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<td>(c) Zila Sainik Boards</td>
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<td>All matters of Welfare (PORs for Death, Birth, Divorce/Marrige entries in Docs, Counting of former service, NOC &amp; Other authorised certificates for resettlement)</td>
<td>(a) DAV, Subroto Park, ND-10. Tele : IP-2329-7757, Fax: 011-25696359.</td>
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<td>E-mail: <a href="mailto:dav@iaf.nic.in">dav@iaf.nic.in</a></td>
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<td>Toll Free No. 1800-11-5800</td>
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<td>All matters pertaining to award of Pensionary benefits/ Gratuity /Revision of pension etc.</td>
<td>(a) DAV, Subroto Park, ND-10. Tele: WAC 011–25687194/195, Extn- 5779, 5777, 5763, 5778. Fax: 011-25696359.</td>
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<td>(b) O/o JCDA, Subroto Park, ND-10</td>
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<td>Tele: 011-25693334, 25695907</td>
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<td>(c) O/o PCDA (P) (Air Force Cell), Draupadi Ghat, Allahabad.</td>
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A BRIEF ON PENSION

6. An employee governed by the Pension Scheme gets a recurring monthly payment for life and a lump sum gratuity at the time of his retirement, both determined with reference to the length of his service and the last pay drawn by him. For the AIRMEN who have spent all their active life in the service of the nation, pension is not only compensation for loyal service rendered in the past, but it also has a broader significance. Pension is a measure of socio economic justice which provides economic security even in that stage of life when physical and mental prowess are ebbing out corresponding to the ageing process and therefore, one is required to fall back on savings. The term ‘pension’ has been judicially defined as a stated allowance or stipend made in consideration of past service. Thus, the pension payable to a Defence Personnel is earned by rendering long and efficient service and therefore can be said to be a deferred portion of the compensation for service rendered. In the event of his death, the spouse gets a monthly payment for life. Other beneficiaries get such payment for limited periods or for life as per the existing policies on the subject.

7. A 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 a 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 labour of several years, he can afford to relax and start enjoying the fruits 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, forfeiture of pension unless there are genuine grounds for doing so and 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 cannot however be attached on orders of a criminal court for maintenance under sec-125 of Cr PC). Amounts owed by the pensioner to Govt, 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.

TYPES OF PENSION

8. The various types of pension awards admissible to Airmen /NCs (E) are as follows: -

(a) **Service Pension**  (Min qualifying regular service 15 years for Airmen & 20 yrs for NCs(E)).

(b) **Reservist Pension**  (Min qualifying service 9 years regular and 6 years reserve, total **15 Years** combined qualifying service).
(c) **Invalid Pension**  (If not eligible for Service/disability pension & qualifying service is ten yrs or more and discharged on medical grounds).

(d) **Disability Pension**  (If disability is attributable to or aggravated by military service & disability percentage is 20% or more).

(e) **Family Pension**  (The widow / Next-of-Kin will get Ordinary, Special or Liberalized Family Pension depending upon the circumstances of death).

(f) **Gratuity**  (The amount of gratuity will differ as per length of service and the circumstances of discharge i.e. Retirement with pension / without pension, Medical Invalidment, Death etc.)

(g) **Ex-gratia payment**  (One time lump sum payment for families of Defence service personnel who die during the performance of their bonafide official duties).

(h) **Constant Attendance Allowance**  (Given on Medical Board’s Recommendation for 100% disabled ex-Airmen drawing disability pension)

(j) **Special Pension and Gratitude**  (As decided by Govt).

9. Sanction of Air Force pension and related benefits have evolved over the years towards liberalized pension system. It is the endeavour of the Government of India to broaden the pension structure, address the anomalies arising from implementation of different Pay Commissions, and reduce the gaps. The evolution of Armed Forces pension over a period of time up to the recent Cabinet Secretary’s recommendation are appended below:

(a)  Payment of Death cum Retirement Gratuity was introduced w.e.f. 10.09.1970.

(b)  Payment of Monetary Allowances attached to various gallantry awards, War Injury Pension and Liberalised Family Pension was introduced w.e.f. 01.01.1972

(c)  Payment of Dearness Relief on Pension and Family Pension were introduced w.e.f 01.08.1973 and 01.10.1975 respectively.

(d)  Implementation of Supreme Court Judgment extending the benefit of the liberalised Pension formula to the pre 31.03.1979 pensioners. This revision is applicable with effect from 01.04.1979.

(e)  Payment of Adhoc ex-gratia to the pre 01.01.1973 pensioners. This element is payable with effect from 01.09.1984.

(f)  The restoration of commuted portion of pension was introduced w.e.f.01.04.1985.

(g)  Revision of Pension as per IV Pay Commission recommendations to the pre 01.01.1986 pensioners. This revision is applicable with effect from 01.01.1986.

(h)  Payment of one time increase (OTI). This additional element is payable to pre 01.01.1986 pensioners. This element is payable with effect from 0 1.01.1992.

(j)  Revision of Pension as per V Pay Commission recommendations to the pre -01.01.1996 pensioners. This revision is applicable with effect from 0 1.0 1.1996.

(k)  Payment of Fixed Medical Allowance was introduced w.e.f. 01.12.1997.

(l)  Ex-Servicemen Contributory Health Scheme was introduced w.e.f. 01.04.2003

(m)  Revision of Pension (i.e. Improvement in Pension) to Personnel other than Officer Rank to pre 01.01.2006 pensioners. This revision is payable with effect from 01.01.2006.
(n) Revision of Pension as per VI Pay Commission recommendations to the pre - 01.01.2006 pensioners. This revision is applicable with effect from 01.01.2006.

(o) Revision of Pension as per Cabinet Secretary's Committee recommendations to Personnel other than Officer Rank to pre - 01.01.2006 pensioners. This revision is applicable with effect from 01.07.2009.

Pr.C.D.A (P), Allahabad, deals with sanction/revision of all types of pension awards of Air Force Personnel retired/discharged/died prior to 01.11.1985. In respect of personnel retired/discharged/died on or after 01.11.1985, pensionary awards are being done by Jt CDA (Air Force), Subroto Park, New Delhi -110010.

THINK IT OVER

“A fool and his money are soon parted.”
CHAPTER – II

SERVICE PENSION

INTRODUCTION

1. Oxford dictionary defines Pension as a regular payment by the government/pension fund. The terms and conditions for eligibility to Service Pension are different for Airmen and NCs (E). Though pension has a very old history however for every individual who is going out of service, getting his own pension is his first experience. For the purpose of Pension, DAV is basically a front end processing agency for Airmen /NCs (E) however the financial power to issue Pension Payment Order (PPO) for Defence, vests with the financial watchdogs of the Government i.e. Controller General of Defence Accounts/ his representatives. For IAF the pension is issued by Joint Controller of Defence Accounts (JCDA) Air Force, Subroto Park, New Delhi-110010. If DAV & JCDA are satisfied on the eligibility conditions of an Airman / NCs(E), then a PPO will be issued by JCDA (AF). This PPO will be in six copies. DAV will dispatch one copy to the individual (With Pension Book), One copy to the Pension Disbursing office (Bank/ Treasury Office/ Defence Pension Disbursing Office) and one copy is filed in the individual's Record copy of sheet roll (RCSR) at DAV. Fourth & fifth copy of PPO is retained by the Office of JCDA (AF) and the sixth copy is forwarded to Office of PCDA (P) Allahabad (Principal Controller of Defence Accounts (Pension)) for record purpose. The Pension Disbursing office (PDO) is a financial authority in itself and therefore it has the power to satisfy itself on the identity of the pensioner and the genuinety of the PPO. It is therefore very important that each and every Airman eligible for Service Pension (SP) understands the salient aspects of the SP and avoids injecting inadvertent mistakes into his Pension papers and service documents. It must be remembered that any mistake in pension papers/ service documents will invariably results in audit objection and consequent delay in the release of Service Pension.

ELIGIBILITY TO EARN SERVICE PENSION

2. The terms and conditions for eligibility to Service Pension are different for Airmen and NCs (E). Everyone who joins as an Airman & NC (E) in IAF can become eligible for Service Pension if he meets the following service conditions as laid down in Para 121 of Pension Regulation 1961(Part – I) for Airmen and in regulation 145 of pension regulations for Army (part-I) (for NCs (E)):

(a) **Eligibility for Airmen**: A minimum of 15 years of qualifying regular service.

(b) **Eligibility for NCs (E)**: A minimum of 20 years of qualifying regular service.

PENSION ON DISMISSAL

3. Service pension is not admissible if the individual is dismissed from the Air Force under Air Force Act. However, Service Pension in such cases is admissible at the discretion of the President of India not exceeding the amount, which would have been admissible had he been discharged in normal circumstances

SERVICE PENSION FOR PRE 01.01.2006 RETIREE

4. Service pension for Airmen is based on the rank and group last held by the individual continuously for a period of ten months. In other words, one has to hold the rank and group continuously for ten months to be eligible to get pension for that rank and group. However, the Competent Authority can condone a deficiency in last rank service up to three months “EXCEPT ON VOLUNTARY RETIREMENT”.

5. In respect of PRE 01.01.2006 retirees, service pension was calculated on the basis of maximum of the pay scale for the rank last held continuously for ten months, the qualifying service rendered by the individual and admissible weightage. For Warrant Ranks, the weightage is 05 years subject to a maximum of 33 years of qualifying service and for AC/LAC, Cpl & Sgt the weightage is 10, 08 and 06 years respectively subject to a maximum of 30 years of qualifying service. Weightage shall not be reckoned for determining the minimum qualifying service specified for admissibility of service pension i.e. 15 years for Airmen and 20 years for NCs (E). No weightage shall be given for DSC personnel, if they are already in receipt of one pension.
COUNTING BROKEN PERIOD OF SERVICE (LESS THAN A YEAR) FOR PENSION

6. If the period of service of an individual includes broken period of service of less than a year, the following method is adopted for arriving of qualifying service. This will, however, not be applicable for computing minimum qualifying service for pension.

<table>
<thead>
<tr>
<th>Period</th>
<th>Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retired prior to 22.04.1960</td>
<td>Only completed years are reckoned as qualifying service for calculation of pension and broken period was not taken into consideration.</td>
</tr>
<tr>
<td>Retired between 22.04.1960 and 27.06.1983</td>
<td>Broken period of 06 months or more but less than one year is treated as ½ year.</td>
</tr>
<tr>
<td>Retired on or after 28.06.1983</td>
<td>If the broken period is 03 months or more, that is treated as ½ year and if the broken period is 09 months or more, that is treated as a completed year.</td>
</tr>
</tbody>
</table>

SERVICE PENSION / FAMILY PENSION FOR POST 01.01.2006 RETIREE

7. Minimum qualifying regular service for grant of pension shall continue to be 15 years for Airmen and 20 years for NCs (E). The other important changes are as follows:

(a) Linkage of full pension for 33 years of qualifying service is dispensed with for Airmen & NCs(E) from 01.01.2006.

(b) Pension is calculated at 50% of emoluments last drawn or average of reckonable emoluments drawn during last ten months, whichever is more beneficial

(c) Family Pension is calculated at 30% of emoluments last drawn or average of reckonable emoluments drawn during last ten months, whichever is more beneficial

(d) Reckonable emoluments for pension purpose are as follows:

<table>
<thead>
<tr>
<th>Category</th>
<th>Retiring/Service/Invalid Pension</th>
<th>Family Pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Airmen &amp; NCs(E)</td>
<td>Pay drawn in the prescribed pay band + Grade Pay + Military Service Pay + X Group Pay + Whole of classification allowance</td>
<td>Pay drawn in the prescribed pay band + Grade Pay + Military Service Pay + X Group Pay + whole of classification allowance</td>
</tr>
</tbody>
</table>

ADDITIONAL PENSION ON ATTAINING THE AGE OF 80 YEARS

8. An additional pension/family pension to the pensioners has been introduced with effect from 01.01.2006 vide PCDA (P) Allahabad Circular No. 397 & the GOI MOD Letter dated 18 Nov 08 & 11 Nov 08 respectively. 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/her date of birth falls. The quantum of additional pension/ family pension available shall be as follows:

<table>
<thead>
<tr>
<th>Age of pensioner/ family pensioner</th>
<th>Additional quantum of pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>From 80 years to less than 85 years</td>
<td>20% of revised basic pension/ family pension</td>
</tr>
<tr>
<td>From 85 years to less than 90 years</td>
<td>30% of revised basic pension/ family pension</td>
</tr>
<tr>
<td>From 90 years to less than 95 years</td>
<td>40% of revised basic pension/ family pension</td>
</tr>
<tr>
<td>From 95 years to less than 100 years</td>
<td>50% of revised basic pension/ family pension</td>
</tr>
<tr>
<td>100 years or more</td>
<td>100% of revised basic pension/ family pension</td>
</tr>
</tbody>
</table>
The amount of additional pension as per entitlement will be paid by the PDA automatically, where the date of birth of the pensioner/family pensioner is available in the PPO/Descriptive Roll and shown separately in the pension payment scroll/ pension payment voucher/schedule/journal.

In cases where the date of birth of the pensioner/family pensioner is not available in the PPO/PDA/Bank records, the same shall be forwarded by the pensioner to the Records Office along with attested photocopy of discharge book and proof of the date of birth of surviving spouse. The authenticity of the age declared by the pensioner/family pensioner shall be verified by the Records Office and forwarded to the Pension Sanctioning Authority (PSA) for notification of date of birth through a Corr PPO. A format of application for additional pension on attaining 80 years of age and above is attached as Appendix ‘A’ to this book, which is to be submitted to this Office by the pensioner.

ROLE OF UNIT IN ENSURING THE CORRECTNESS OF PENSION PAPERS

9. As a first agency responsible for initiating and verifying the pension claim, the role of the parent unit becomes important. The activity chart for the unit is attached as Appendix ‘B’ to this book. The following ambiguities / irregularities in finalization of the cases can be checked at unit level:

(a) At times the Airmen / NCs (E) are not briefed clearly about the difference between qualifying service and total service for eligibility to pension. This understanding is crucial for exercising the option of unwillingness for further extension of service.

(b) Airmen / NCs (E) are not routed for final clearance in time. The importance of final clearance at DAV for clearing visible/invisible Pension related complications of the individual is sometimes not understood at unit level.

(c) Delay by unit in obtaining CFA sanction for regularization of abnormal leave, will delay the release of Pension.

(d) Non qualifying periods as given below are not mentioned correctly in column no-17(a):

(i) AWL (If punished)
(ii) Detention by Court Martial
(iii) Period under civil custody
(iv) Extra ordinary leave due to AWL

(e) Incorrect promulgation of entries in NE POR and late dispatch of the same by the unit.

(f) At times, wrong issue of service details in discharge certificate with special reference to Airmen proceeding on discharge on own request/SNLR/Medically invalidated out etc causes subsequent complications in their Pension.

(g) Typed / handwritten signature block of Adjutant (Commissioned Officer) / CO / Stn Cdr / AOC is not to be made but Rubber Stamp is to be affixed at all places in pension papers.

10. The units are required to forward the following documents to O i/c RW (Co-ord) AFRO within three weeks of receipt of discharge order:

(a) Updated CTC of unit copy of Sheet Roll (UCSR) duly countersigned by Adjt/CO.

(b) Annexure ‘A’ to DACL 21/2008 (Application cum sanction for encashment of leave in triplicate)

(c) Requisite information as called for vide Appendix ‘A’ to AFRO letter No RO/2901/1/Pen Wel (Adm) dated 05 Feb 99 is appended as Appendix- ‘C’ to this booklet.

(d) The Adjutant is to review the UCSR for accuracy and completeness in all respect and bring it upto date. (Refer Appx ‘A’ SI No. 01 to AFO 133/98 and Para 9 of AFO 40/89).
Note: - Leave availed and leave encashed vide a, b & c should tally.

11. The units are required to dispatch certain documents to Director-III, DAV eleven months before the date of discharge or carry it by hand at the time of final clearance (10-11 months prior to date of retirement). Specimen of these documents is attached in this booklet as Appendix-'D'. The list of these documents is as follows:

(a) IAFF (P) 28 (Descriptive Roll) - Two copies
(b) AFF (P) 61 (Roll of Airmen) - Two Copies
(c) Annexure ‘A’ to Govt of India, MOD Letter A/47226/GPS 4/(b)/2095/B/D/Pen/Ser dated 03 Aug 84 (Details of family) - Two copies.
(d) Form ‘A’ (Nomination Form) - Three copies
(e) Form of Application for commutation alongwith Declaration - Two copies
(f) Medical Certificate –In original, as per Air HQ letter No Air HQ/26481/Med-7 dated 24 Jun 2002. - Two copies
(g) Joint Photograph duly attested by Commissioned officer at front in civil clothes - Four copies
(h) Single Photograph in Uniform duly attested with Service Particulars on reverse - Two copies
(j) Copy of Aadhar Card - self & wife - One Copy each
(k) Copy of PAN Card – self - One Copy
(l) Copy of Bank Pass book - One Copy
(m) One Copy of the ECHS form can be obtained from DAV (ECHS) Section during final clearance at DAV. The form is available in AFRO webpage and IAF website www.indianairforce.nic.in from where it can be downloaded.

12. On receipt of pension claim/papers, DAV processes the case for award of pension and maintains close liaison with Pension Sanctioning Authority and other agencies concerned with the pensionary aspects. DAV monitors the movements of documents through its Liaison cell and clears the audit objections expeditiously so that Pension Payment Order (PPO) is issued by PSA within the specified time limit. The combined effort (Parent unit, individual, DAV, AFCAO and JCDA) finally culminates in the issue of Pension Payment Order (PPO).

13. Certain important documents/papers must be preserved by a Service Pensioner. Pensioners are advised to preserve the under mentioned service documents/papers, for revision of pension/family pension claim at a future date:-

(a) Pension Book.
(b) PPO/Corrigendum PPO.
(c) Discharge Book
(d) Ex-servicemen Identity Card issued by Zilla Sainik Board (ZSB)
(e) Retired Officers Identity Card (Applicable only for HFO/HFL)
(f) AFWWA membership Card
(g) PRIC (Post Retirement Insurance Certificate) issued by AFGIS.
(h) Last Pay Certificate (LPC)
(j) Photocopy of Unit Copy of Sheet Roll.
(k) ECHS Smart card
14. Every Airman is required to check his documents annually. During this annual perusal he must look at the correctness of following details:

(a) Correctness of Name/ Initials/date of birth for self, wife and children.
(b) Date of enrolment should be correct.
(c) Correct record of all movements on posting and attachment.
(d) Record of Additional Pay to which you are entitled such as GCB, PJL, FPA, officiating allowances, Gratuity and Annuity for awards.
(e) Correctness of entries pertaining to various reclassifications, promotions including restoration of former rank during service career and their effective dates.
(f) Record of Attestation in the IAF.
(g) Record of various examinations, courses and tests passed.
(h) Correctness/ updation of Educational qualifications.
(j) Record of Admissions/Discharges to and from SSQs/Hospitals.
(k) Correct record of AWL (Commencement/Cessation) in Section II and disposal thereof in Section IV or VI, if any.
(l) Correct particulars of Next-of-Kin, names of heir to estate and family Pension.
(m) Correctness of all the leave entries recorded in the documents and accumulation of leave for encashment.
(n) Correct Permanent home address.
(o) Noticing and rectifying any other anomaly.
(p) Any period spent in civil custody must be regularized to avoid the problems which may arise during finalization of pensionary benefits.

COMMON ERRORS IN FILLING UP PENSION CLAIM FORMS

15. The following common errors which can result in delay /subsequent problems in grant of Revision of Pension/ Family Pension should be avoided by all Airmen while filling up their Pension papers:

(a) Submission of incomplete pension papers/ non-submission of pension papers by due date.
(b) Non submission of the joint photographs (husband & wife) of the individual by the unit/ individual along with pension papers.
(c) Incorrect records of leave accumulation, non-adherence to approved copy of Appendix ‘B’ to AFO 40/89.
(d) Incorrect reflection of Non - Qualifying Period of service and delay in obtaining CFA sanction for regularization of leave related abnormalities. These results in audit objection and delay in release of pension.
(e) Incorrect promulgation of various entries in NE POR and also late dispatch of the same to DAV/AFCAO.
(f) Opening of Pension bank account (as per name in discharge order in an authorized Pension Disbursing Bank), is a must for service pension. However, withdrawal of pension from joint account is permitted.

(g) Pension account is not opened in the authorized bank/link branch as recommended by DAV through a handbook containing state wise address of banks authorized for pension disbursement. This handbook has been issued to all units of IAF. Opening of Pension account in a bank which is not authorized to disburse pension will result in dishonoring of PPO at the time of first pension collection.

(h) As far as possible, pension account number once submitted should not be amended later on. If it is amended later on, then Pension can get delayed.

(j) While filling up pension papers, individuals are writing different addresses in different forms i.e. (IAF (P) 61, Nomination, Commutation form and IAF (P) 28). At times, the permanent home address is mentioned in column No 7 of IAFF (P) 61. This address should be the same where the individual wants to receive his PPO. Correct information on address will rule out any possibility of non-receipt of PPO/Pension Book by the individual.

(k) Incomplete bank details are given in pension papers i.e. individual not mentioning Bank name and branch name clearly. At times individuals are mentioning different branch names in pension papers. Full details of PDO (Bank name, branch, BSR Code of branch & CPPC, Distt & State) are not mentioned. If a new district/state is formed, the individual should also mention old district/state in his PDO details. Pensioners desiring to get their pension credited to a joint account are required to submit an application to the branch bank, from where they wish to draw pension. The pensioner's spouse in token of having accepted the terms and conditions laid down in GOI, Min of Finance Office Memorandum CPAO/Tech/Amendments/Sch.Book/2005-06/69 dated 09 Jun 2005 and would also sign this.

(l) Joint photograph should be attested in front and not at the back. Service Number and Date of Discharge should be clearly written at the back of the photograph. Joint photographs (self and wife only) should be affixed in the place for details of family. However in most cases individual submit joint photograph with children included, which is not correct. Only passport size and latest photograph should be submitted. Photograph should be developed from the negative and should not be a photocopy/Scanned photograph.

(m) Normally, page-6 of Form IAFF (P)-28A (Revised) does not contain thumb impression, whereas the same is required and has been clearly mentioned in page-3 of Form IAFF (P)-28A (Revised).

(n) Overwriting/using of whitener and illegible writing in the pension papers increases their vulnerability to Audit objections and consequent delay in pension

(o) Pension papers should not be submitted in mutilated forms or in a bad condition. Such pension claims are liable to rejection by AUDIT.

(p) Airman who are Bachelors are submitting joint photographs along with their parents in place of own single photograph. Only single photograph is required.

(q) Unit must ensure that all the pension papers must be signed in ink and not with carbon. Only commissioned officer’s signature (as Adjutant) in pension papers is valid in Audit. While attesting photographs, it is to be ensured that impression of rubber stamp & signature are to be partially put on paper & photograph.

(r) Unit must ensure that individuals discharged on compassionate grounds at own request, must give an undertaking along with their pension claim that they will not claim their NE benefits for one year from their DOD, because that is the normal processing time required to release Pension.

(s) At times the spouse does not sign the pension papers for joint notification of pension. This can cause delay in release of pension. In case of any serious marital discord/divorce proceedings
etc where the wife does not cooperate and refuses to sign pension papers / pose for joint photograph, then the individual can submit a certificate to this effect countersigned by his AOC/ CO. Thereafter his Pension will be processed without his wife’s name. However, it must be understood that in such a case, if he expires before legal divorce from court of law, his wife will still get family pension after fresh audit of her case.

(t) In many cases, name of self as per discharge order and names of wife and children as per service records are not mentioned in pension papers. Also in some cases details of date of birth of wife is not mentioned. Mentioning of correct Date of Birth of wife is a mandatory requirement.

(u) Cause and clause of discharge are not mentioned correctly in column No 18 of IAFF (P) 61.

(v) Three specimen signature of individual are not attested by competent authority at column NO 22 of IAFF (P) 61. The signature of witnesses is not found completed in form ‘A’.

(w) Medical certificate (as per Air HQ letter No. Air HQ/26481/Med-7 dated 24 Jun 2002) not submitted in original. Extract/Xerox copy of medical certificate is not accepted in audit. Therefore, medical certificate in original is mandatory for sanction of commutation of pension. Cutting / overwriting / amendments in medical certificate (for commutation) are not accepted in audit. Date of discharge must be shown on the day on which the individual served last (A/N) and not SOS date (F/N).

(x) In some pension papers it is seen that Commutation / Declaration forms are addressed to PCDA (P), Allahabad. It should be addressed to the Addl CDA (Air Force), New Delhi – 10 only.

ROLE OF DAV, AFRO, AFCAO, JCDA (AF) AND THE TIME FRAME OF ACTIVITIES

16. DAV is basically responsible for all pensionary matters. The DAV (A&N) primarily acts as a processing agency, which receives the pension claims and forwards it to JCDA at D minus 8 (discharge date minus eight) months along with the individuals Record Copy of Sheet Roll (RCSR), through AFCAO (for financial details). The pension claim forms are forwarded from DAV along with LPC – DS (last pay certificate/data sheet). Before forwarding of updated RCSR to DAV, the Recording Wing (RW) gets every RCSR scrutinized by the concerned Airman, for any possible error, during his final clearance visit at DAV.

17. After audit at JCDA, the PPO is issued by JCDA (normally at D minus 6-8 weeks) and DAV dispatches the same to the individual and the payee bank. For Airman who is superannuating, the individual copy of PPO is dispatched to the CO/AOC of parent unit for handing over to the retiring Airman on the last day of his service. Similarly for superannuating Airmen, the bank copy of PPO is dispatched at least one month in advance. For Airmen who are proceeding on discharge after expiry of regular engagement, it is dispatched to the individual’s permanent home address/or address for correspondence mentioned in the IAFF(P) 61 on receipt of NE POR/Signal from his parent unit that the Airman has actually become non-effective This extra precaution is due to the fact that some Airmen eventually become eligible for extension and continue in service. The advance dispatch of PPO in such situations can lead to financial frauds at banks etc. For Airman who proceeds on discharge at own request, the normal advance processing time of 9 months after receipt of pension papers is not available. Therefore such Airmen are likely to get their pension at discharge date plus 10-12 months (9-months after receipt of pension paper at DAV). To reduce avoidable correspondence, it is mandatory for an Airman going out of service at own request, to submit a certificate that he is willing to accept 12 months delay in pension and that he will not represent on this count.

18. After payment of service pension the RCSR of an Airman is forwarded to Disability Pension Section for issue of PPO and endorsement (in case of accepted cases only) and later to Recording Wing for updating with Non Effective POR received from the parent unit. Thereafter, the RCSR moves to AFCAO for payment of Leave Encashment (LE) and IRLA balance. Leave Encashment being a large amount, is more attractive to the pensioner that is why it is given immediate priority after issue of PPO. Payment of LE and IRLA balance by AFCAO normally takes D+4-6 months. Rank revision (normal promotion /HFO, HFL) is undertaken after the receipt of RCSR from AFCAO (after payment of leave encashment at D+4-6 Months). The processing/audit time for rank revision is 4-6 months. Therefore the corrigendum PPO for rank revision can only be issued at D +6-10 months. However, in case of normal promotion (D+7Months and more), if the promotion POR (acting unpaid and paid both) reaches DAV up to D minus 5 months also, then it is possible to give higher rank Pension by D (discharge date).in such cases there will be no requirement for revision after discharge.
COMMUTATION OF PENSION

19. Following are the salient aspects of the Commutation of pension:

(a) Personnel can commute a portion of their service pension not exceeding 50% of their basic pension. Dearness Relief (DR) with pension is not commutable.

(b) 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%.

(c) 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.

(d) Age of pensioner for commutation purpose is taken as the age he will attain on the next birthday following the date on which the commutation becomes absolute. Commutation table is attached as Appendix-‘E’.

Note 1: The individual is paid residual pension after the commutation. However, he is entitled for DR on full Basic Pension (including the commuted amount).

Note 2: Commuted portion of pension will be restored by Pension Disbursing Authority (Bank/Post Office/DPDO/Treasury) on completion of 15 years from the date of actual commuted value of pension paid/deduction of commuted portion of pension. In cases where an individual has been paid commuted value of pension more than once due to upward revision of pension, the commuted value will also be restored after 15 years from the dates of its payment. The PDAs are to restore the commuted portion of pension automatically in terms of PCDA (P) circular No 28/GI/C/4/Vol-4X/Tech dated 13 Jun 2002. However, it is prudent on the part of the pensioner to remind his PDA in writing to restore the commuted value of pension. A format of application for restoration of commuted portion of pension after 15 years is attached as Appendix-‘F’.

DEATH CUM RETIREMENT GRATUITY (DCRG)

20. Airmen who are discharged from the service and who earn a pension are entitled to DCRG while those who do not earn pension get service gratuity and DCRG, both. The rate of DCRG is half months emoluments, for each completed year of service, subject to a maximum of 16 1/2 times of last RE. DCRG maximum limit is Rs. 10 lakhs as per Govt of India, MOD letter No. 17(4)/2008(2)/D (Pen/Policy) dated 12 Nov 2008. The formulae for calculating Service Pension, DCRG and Commutation are given as Appendix-‘G’.

NON-QUALIFYING PERIOD FOR COUNTING OF SERVICE FOR THE PURPOSE OF PENSION

21. The following periods do not qualify towards counting of pensionable service as laid down in Para 111 of Pension Regulation 1961 (Part – I): -

(a) Period of absence without leave.

(b) Period under civil custody.

(c) Detention period awarded by court-martial.

(d) Period of absence regularized as EOL.

PROVISIONS OF CONDONATION OF DEFICIENCY IN SERVICE FOR SERVICE PENSION

22. As per Para 114 of Pension Regulation 1961 (Part – I) and Govt of India, MOD letter No 4684/Dir (PEN)/2001 dated 14 Aug 2001 deficiency in qualifying service upto 12 months may be condoned by Air HQ, for eligibility to service pension or reservist pension or gratuity in lieu, except in the case of:

(a) An individual who is discharged at his own request, or

(b) An individual who is eligible for special pension or gratuity, or
(c) An individual who is invalided out of service with less than 15 years of service.

**PENSION DISBURSING AUTHORITIES**

23. Pension can be paid through any of the following pension disbursing offices:

(a) Defence Pension Disbursing Office (DPDO)
(b) Treasury Office (TO)
(c) Post Master (PM)
(d) Public Sector Banks (PSBs)

**Note:** The individual must personally collect the first pension along with commuted value of pension and DCRG.

**PAYMENT OF PENSION THROUGH JOINT ACCOUNTS**

24. GOI, MOD, Deptt 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 account operated by Pensioner with his/her spouse in whose favour an authorization for family pension exists 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 -

(a) Once pension has been credited to a Pensioner’s joint bank account, the liability of the Govt/Bank ceases. No further liability arises even if the spouse wrongly draws the amount.

(b) 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 after the death of the Pensioner. 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.

**PROCEDURE OF SUBMISSION OF LIFE CERTIFICATE**

25. Every year in the month of November, pensioners are required to submit “Life Certificate’ (a certificate to the effect that the pensioner is alive) duly signed by a Gazetted Officer to his PDO. For those proceeded abroad, their Life certificate will be signed by Indian Embassies abroad. The pension, if not drawn for three years, becomes time barred and requires sanction of the competent authority.

In cases, where pension is not drawn within one year, the pensioner has to approach his PDA with explanation for delay, non re-employment and non-conviction certificates. PDAs have the powers to make payment of arrears upto 3 years. O/o PCDA (P), Allahabad can sanction arrears claims beyond 3 years. In this case the matter will be reported to the O/o PCDA (P), Allahabad by the PDA alongwith the following documents:

(a) Form ‘A’ (IAF (CDA) 651) duly completed in all respect.
(b) Copy of PPO.
(c) Copy of Pension certificate showing the last date of payment.
(d) Calculation sheet in duplicate duly signed by PDA.
(e) Copy of IAFF (P) 28’A’ (Descriptive Roll)
(f) Non-conviction certificate issued by civil (Local Police) authority.
(g) Reasons for not claiming pension for such a long time.
(h) Reasons for non-payment of pension by the PDA.
(j) A certificate to the effect that arrears are still due and not paid earlier.
(k) Re-employment / Non employment certificate.
(l) Life certificate.
CHANGE OF PENSION DISBURSING OFFICE

26. Change of PDO involves transfer of vital pension papers from one PDO to another or from one PDO to another PDO. DAV has no direct role in this change. This is the matter between the two PDOs who are involved in the transfer. For the purpose of transfer a simple application to the PDO should be adequate. However based on our experience at DAV we would like to advise that change of PDO should be a well considered decision because at times the pension papers are dispatched by the old PDO but are not received by the new PDO. This results in discontinuation of pension for 6-8 months before the situation can be resolved and the pension can be re-started through a fresh PPO.

PROCEDURE FOR DRAWING PENSION FOR THOSE RESIDING ABROAD

27. For Airmen 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 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.

OCCASIONS WHEN PENSION CAN BE STOPPED

28. Though pension is the right of a Govt. employee; it can be stopped on following occasions as laid down in Para 108 of Pension Regulation 1961(Part – I):

(a) **Grant of pension is subject to future good conduct:** Future good conduct shall be an implied condition of every grant of a pension or allowances as per Para 4 of Pension Regulation for the Air Force 1961 (Pt-I).

(b) **Pensioners convicted of serious crime or guilty of grave mis-conduct** 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 as per Para 108 of Pension Regulation for the Air Force 1961 (Part-I). It is 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.

(c) In case the pension is not drawn for more than five years; pensioners name is likely to be struck-off from pension establishment.

(d) Pension is liable to be forfeited if a pensioner is found guilty of grave, misconduct of a Political or other nature under the provisions of Pension Regulations for the Air Force 1961.

(e) 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 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.

(f) Non submission of Life certificate in November every year.
FREQUENTLY ASKED QUESTIONS

Q.1. I have proceeded on discharge two months back however I have got my copy of PPO, the bank has not received its copy of PPO therefore my pension is held up. Please do something.

ANS All PPOs are dispatched through Registered post therefore the chances of transit loss are very less. As per the existing procedure, the PPOs are dispatched through Central Pension Processing Centres in case of most of the scheduled banks and link bank in respect of all other banks, from where the PPO is redirected to payee branch after making necessary records. The dispatch of the PPO from the CPPC/ link bank to the payee branch is a weak link and a lot of delay can take place, if the CPPC / link bank is not giving it due priority. The pensioners must resolve the issue with this CPPC/link bank, to payee branch transfer through representation/liaison with the bank. If after all efforts the bank states that they haven’t received the PPO, then the bank will be required to send a ‘Loss Certificate’ (in duplicate) to DAV. Based on this loss certificate DAV will initiate necessary action for issue of duplicate PPO by JCDA. It must be remembered that a loss certificate is a precaution against double payment of pension/ fraud. Therefore without loss certificate, duplicate PPO will not be issued by the financial watchdogs i.e. Office of JCDA (AF).

Q.2. How many period of deficiency in service can be condoned by the Air HQ?

ANS Deficiency in service, for eligibility to service pension or gratuity in lieu may be condoned by up to 12 months. This condonation, however, cannot be given in following cases:

(a) An individual who is discharged at his own request
(b) An individual who is eligible for special pension or gratuity
(c) An individual who is invalided out of service with less than 15 years of service.

Q.3. Can a pensioner open his pension account in any bank near to his hometown?

ANS No, a pensioner has to open his Pension account in an authorized bank as listed in PDA address book (or any other branch under the authorized link bank) already supplied to all the Air force units by DAV. This aspect is also briefed at the time of Final Clearance at this office.

Q.4. My name is correct as per my pay slip, then how can it be wrong as per service documents?

ANS The master/ legal/Audit document for correctness of name is the enrolment form (P-5) kept with RCSR. Every other source of entry for name has to match P-5.

Q.5. I lost my PPO and Pension Book. What is the procedure to a obtain duplicate copy of both ?

ANS Duplicate Copy of PPO is not issued to individuals. However, an attested copy can be obtained on submission of a personal application to DAV. Initial duplication Pension Book (Certificate) is issued by PCDA (P)/JCDA (AF). The individual has to approach his PDA (Bank/Post Office/Treasury etc) for issue of Duplicate Pension Book/Certificate in case of subsequent issue or in case it is lost/defaced/filled up, under the provisions of Para 13.1 of Defence Pension Payment Instruction 2005 and PCDA (P) Circular 117 dated 02 Sep 05.

Q.6. I could not draw pension continuously for a period for three years. What is the procedure for restoration of my stopped pension.

ANS As per Defence Pension Payment Instructions, 2005, Instruction 111.1, the pensioner’s name will be struck off from the pension establishment, if he fails to draw pension continuously for a period of three years or more and his pension documents will be returned to CDA(P). However, as per Para 111.3, if a pensioner afterwards re-appears and claims to draw his / her pension, the PDA may resume the payment of monthly pension accruing thereafter but the arrears will be paid after obtaining prior sanction from PCDA (P). The pensioner has to submit the following documents to his PDA for taking up the case with PCDA (P) for release of arrears.
(a) Formal application duly mentioning convincing reasons for non drawal of pension.
(b) IAFA(CDA)651 in duplicate duly filled in and signed with stamp of PDA (available with PDAs)
(c) Nationality Certificate
(d) Non employment / Re employment certificate
(e) Life Certificate
(f) Non – remarriage certificate of the pensioner
(g) Copy of PPO

Q.7  In which cases the Endorsement of Family Pension is required, please brief?

ANS  Endorsement of Family Pension is required in the under mentioned cases:

(a) If an Airman is discharged prior to 01 Jan 1986 and his family name is not endorsed in his PPO.
(b) If an Airman has married after post 1986 discharge
(c) If an Airman has legally divorced his first wife and re-married after discharge from the service.
(d) If first wife of an Airman has died and the Airman has re-married after discharge from service.

Q.8  In case of Naval & Army Personnel whole of the Boy service is taken as qualifying service for pension. Do similar order exist on Air Force side?

CHAPTER – III

DISABILITY PENSION

INTRODUCTION

1. When an airman or NCs (E) is recruited in the Indian Air Force (IAF), he is medically examined and allowed to join IAF only after he is found to be 100% medically fit (Cat ‘A4G1’). During the course of his service with the IAF an individual may sustain an injury or pick up a disease thereby reducing him to a low medical category. Depending upon the individual facts of the case, an injury or a disease may or may not be attributable to or aggravated by military service. In injury cases, the Injury Report/Court of Inquiry (COI) & the Medical Board (MB) will consider all aspects and report its findings on the attributability / aggravation aspect. Generally the findings of the COI / medical board are binding on the pension sanctioning authority. Similarly, a disease can be either attributable to or aggravated by the military service or can be purely constitutional/ genetic in nature or can be due to ageing factor and may have nothing to do with military service. The decision as to whether the disease is attributable to or aggravated by the military service or is constitutional / genetic in nature will be taken only by the competent medical authority i.e. Release Medical Board (RMB) or Invalid Medical Board (IMB).

ELIGIBILITY

2. As per Rule 153 of Pension Regulations for IAF, 1961 (Part-I), the primary conditions for the grant of disability pension are as follow:-

“Unless otherwise specifically provided, a disability pension may be granted to an individual who is invalided / discharged from service on account of a disability which is attributable to or aggravated by Air Force service and is assessed at 20% or over.”

3. In other words, disability pension is granted to those who fulfill the following 02 criteria simultaneously:-

(a) Disability must be either attributable to or aggravated by service.

(b) Degree of disablement should be assessed at 20% or more.

Note 1: The above (b) criteria is not to applicable to Medically Boarded Out (MBO) retirees. In such cases, an individual who is invalided out from service solely on medical grounds and percentage of disablement is even 1% is also eligible for disability pension if the disability is accepted as either attributable to or aggravated by military service. Authy : Para 7.2 of MOD letter No. 1(2)/97/D(Pen-C) dated 31 Jan 2001 and 10(01)/D (Pen/Pol)/2009/Vol-II dated 19 Jan 2010 and Para 3 of MOD letter No. 12(16)/2009/D(Pen/Policy) dated 15 Sep 14.

Note 2: An airman / NC(E) who was discharged on or after 01 Jan 2006 under the clause ‘AT HIS OWN REQUEST’ is also eligible for disability pension in accordance with GOI, MOD letter no. 16(5)/2008/D(Pen/Policy) dated 29 Sep 09.

DISABILITY PENSION

4. Disability pension normally has two elements i.e. Disability Element and Service Element. An individual who is invalided out from service (before completion of pensionable service i.e. Airman – 15 years and NC(E) – 20 years under clause 3 (a) & (b) above and his disability pension claim is accepted, becomes eligible for both elements. However, if an individual who is discharged from service under clauses mentioned below and his disability pension claim is accepted, is eligible for disability element of disability pension only as service element in such cases is termed as service pension.

(a) On fulfilling the conditions of his enrolment.

(b) On superannuation.

(c) Transfer to pension establishment.

(d) S N L R (having less than 04 red ink entries)

(e) At his own request.
RANK FOR ASSESSMENT OF DISABILITY PENSION

5. The rank for the purpose of assessment of disability element shall be the rank held by an individual as follows:-

As per PCDA (P) Circular No. 456 dated 18 Mar 11 in accordance with GOI, MOD letter No.17(4)/2008/(1)/D(Pen/Policy)/Vol-V dated 15 Feb 11, wef 01 Jan 2006 disability pension is to be calculated on the last rank held at the time of discharge from service and applicable for both Pre-06 and Post-06 cases. For Pre-06 cases PDA is responsible for revising the sanctioned disability element in accordance with the circular and rate table provided therein.

BROADBANDING OF DISABILITY ELEMENT / Rounding Off Provision to MBO Personnel

6. Where an individual is invalided out under clause 3 (a)&(b) above and his disability is attributable to or aggravated by service, the extent of disability or functional incapacity shall be determined in the following manner for the purposes of computing the disability element :-

<table>
<thead>
<tr>
<th>% of Disability as assessed by IMB</th>
<th>% to be reckoned for computing of Disability Element</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 50</td>
<td>50</td>
</tr>
<tr>
<td>Between 50 and 75</td>
<td>75</td>
</tr>
<tr>
<td>Between 76 and 100</td>
<td>100</td>
</tr>
</tbody>
</table>


The provision of broad banding of disability element will be notified through PPO to be issued by Pension Sanctioning Authority.

For Pre-96 MBO cases pensioners who are in receipt of disability pension as on 01 Jan 96, are to submit Annexure to MOD letter No. 12(16)/2009/D(Pen/Policy) dated 15 Sep 14 in triplicate to Director-III, Dte AV (Disability Pension) for onward submission to the concerned Pension Sanctioning Authority. Following are to be adhered to while processing Pre-96 MBO broad banding cases.

(a) In such cases where the pensioner was not in receipt of disability element as on 01-01-96 but became entitled at a later stage due to re-assessment of disability more than 20%, this benefit shall be allowed from the date of re-assessment of disability.

(b) Similarly, in those cases where the pensioners were in receipt of disability element / war injury element as on 01-01-96 but the same was discontinued at a later stage due to re-assessment of disability as less than 20%, the disability element / war injury element shall be discontinued from the later date as hitherto fore.

(c) In those Pre-01-01-96 cases where the disability element / war injury element was not allowed for disability being accepted as less than 20% at initial stage or subsequent stage on re-assessment of disability, the same will continue to be disallowed and such cases will not be re-opened.

(d) If a pensioner, to whom benefit accrues under the provisions of this letter, had already died on or after 01-01-1996 but before date of issue of this letter, the application for revision shall be submitted by the family pensioners or by his heir, as the case may be. Payment of LTA shall, however, be regulated as per the extant government orders on the subject matter.

Note: This provision is applicable to MBO cases only and not admissible for an individual who is discharged under any clause mentioned in para 4 (a – e) above even his disability pension claim is accepted by authorities.
7. **RATES OF DISABILITY ELEMENT**

The maximum rates of disability element for 100% disablement for various ranks are given below. Less than 100%, the amount shall be proportionately reduced.

(a) **Pre-06 Retirees** : The maximum rates of disability element for 100% disablement for various ranks as per PCDA(P) Allahabad Circular No. 456 dated 18 Mar 11 are given below:

<table>
<thead>
<tr>
<th>RANKS</th>
<th>DISABILITY ELEMENT AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>As Per PCDA (P) Circular No. 456</td>
</tr>
<tr>
<td></td>
<td>Group I &amp; X</td>
</tr>
<tr>
<td>Air Crafts Man</td>
<td>3510</td>
</tr>
<tr>
<td>Leading Air crafts Man</td>
<td>3510</td>
</tr>
<tr>
<td>Corporal</td>
<td>3510</td>
</tr>
<tr>
<td>Sergeant</td>
<td>3510</td>
</tr>
<tr>
<td>Flight Sergeant/JWO</td>
<td>5070</td>
</tr>
<tr>
<td>Warrant Officer</td>
<td>5190</td>
</tr>
<tr>
<td>Master Warrant Officer</td>
<td>5250</td>
</tr>
<tr>
<td>Honorary Flying Officer</td>
<td>8100</td>
</tr>
<tr>
<td>Honorary Flight Lieutenant</td>
<td>8310</td>
</tr>
</tbody>
</table>

*Rates for 100% disability. Less than 100%, the amount shall be proportionately reduced.*

(b) **Post-06 Retirees** : The rates of disability element for 100% disability for various ranks shall be **30% of reckonable emoluments last drawn** subject to minimum of Rs. 3,510/- p.m. for 100% disability. For disability less than 100%, it shall be reduced proportionately. In case of disability pension 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 subject to minimum of Rs. 7,000/- p.m.

Table 7.1. The rates of Disability Element for various periods and various ranks are indicated below:

<table>
<thead>
<tr>
<th>Ranks</th>
<th>PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>UPTO 24.04.67 TO 31.12.72</td>
</tr>
<tr>
<td>Air Crafts Man</td>
<td>25</td>
</tr>
<tr>
<td>Leading Air crafts Man</td>
<td>25</td>
</tr>
<tr>
<td>Corporal</td>
<td>30</td>
</tr>
<tr>
<td>Sergeant</td>
<td>35</td>
</tr>
<tr>
<td>Flight Sergeant/JWO</td>
<td>50</td>
</tr>
<tr>
<td>Warrant Officer</td>
<td>75</td>
</tr>
<tr>
<td>Master Warrant Officer</td>
<td>90</td>
</tr>
<tr>
<td>Hony Commissioned Offr</td>
<td>125</td>
</tr>
<tr>
<td>Non Combatant (Enrolled)</td>
<td>20</td>
</tr>
</tbody>
</table>

Table 7.2 Service Element of disability pension to be notified for life., GOI MoD vide their letter No. 12(28)/2010-D(Pen/Pol) dated 10 Feb 14, has dispensed the condition of minimum stipulated qualifying service required for continuation of service element to pre 01.01.1973 medically boarded out personnel who were initially granted disability pension, but the same was discontinued as their accepted degree of disability fell below 20% at the time of re-assessment.

**RECKONABLE EMOLUMENTS** : Pay means pay in the pay band, grade pay, MSP, ‘X’ Group Pay where applicable and classification allowance, if any, last drawn by the individual. (Ref SAI 1/S/08, SNI 1/S/08 and SAFI 1/S/08)
CONSTANT ATTENDANT ALLOWANCES (CAA)

8. For 100% disabled individual, the CAA is admissible if the competent medical board has recommended it. It is admissible at a uniform rate of Rs. 3,000/- pm, w.e.f. 01.01.2006 irrespective of the rank. Further this rate is increased by 25% every time the dearness allowance payable on revised Pay Band goes up by 50%. Present rate of CAA is Rs.4500/- pm.

9. Dearness Reliefs is not payable on Constant Attendant Allowance. Constant Attendant Allowance will be admissible provided:
   (a) Constant Attendant Allowance should be notified in the Pension Payment Order
   (b) He should have been granted 100% Disability Element
   (c) He should employ an attendant
   (d) Pensioner should submit requisite certificate to the Pension Disbursing Authority

10. Constant Attendant Allowance is not payable:
   (a) During the period of re-employment
   (b) During the period, the pensioner was an inpatient in a Hospital
   (c) During the period when the pensioner has not actually employed an attendant.

SPECIAL PENSION FOR BLIND

11. Special Pension is enhanced to a disability pensioner, who is fully or partially blind (assessed at 40% or above) from Rs. 50/- to Rs. 500/- per month w.e.f. 01.10.2001. Amount is payable only if notified in the Pension Payment Order. Dearness Relief is not payable on Special Pension for blind.

WAR INJURY ELEMENT OF WAR INJURY PENSION


13. Service Element is equal to service pension to which he would have been entitled on the basis of his pay on the date of invalidment but counting the service on the date on which he would have retired in that rank in the normal course including weightage as admissible.

   (a) Pre-06 Retirees: The maximum rates of War Injury Element for 100% disablement for various ranks are given below :-

<table>
<thead>
<tr>
<th>RANKS</th>
<th>War Injury Element</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In case of invalidment as per PCDA (P) Circular No. 456</td>
</tr>
<tr>
<td></td>
<td>Group I &amp; X</td>
</tr>
<tr>
<td>Air Crafts Man</td>
<td>10600</td>
</tr>
<tr>
<td>Leading Air Crafts Man</td>
<td>10600</td>
</tr>
<tr>
<td>Corporal</td>
<td>11000</td>
</tr>
<tr>
<td>Sergeant</td>
<td>11400</td>
</tr>
<tr>
<td>Flight Sergeant/JWO</td>
<td>16900</td>
</tr>
<tr>
<td>Warrant Officer</td>
<td>17300</td>
</tr>
<tr>
<td>Master Warrant Officer</td>
<td>17500</td>
</tr>
<tr>
<td>Honorary Flying Officer</td>
<td>27000</td>
</tr>
<tr>
<td>Honorary Fit Lieutenant</td>
<td>27700</td>
</tr>
</tbody>
</table>

*Rates for 100% disability. Less than 100%, the amount shall be proportionately reduced.*
(b) Post-06 Retirees

The rates of War Injury Element shall not be less than 100% in case of invalidment and 60% in case of retirement / discharge of the reckonable emoluments last drawn which would be proportionately reduced where disability is less than 100%. However, in no case aggregate of service element and war injury element should exceed the emoluments last drawn.

IMPORTANT OF RELEASE MEDICAL BOARD (RMB), INVALID MEDICAL BOARD (IMB) AND REASSESSMENT MEDICAL BOARD (RAMB) IN DECIDING DISABILITY PENSION

14. Release Medical Board (RMB) is carried out for the Airmen / NCs (E) who are proceeding on normal discharge or superannuation with low medical category or on being medically unfit for present trade and unwilling to remuster to other trade. Invalid medical board (IMB) is carried out for those Airmen / NCs (E) whose retention in the IAF is not possible due to the unacceptable adverse effect of their disease/injury on discharge of their duties. RAMB is carried out to re-assess the percentage of disability in respect of those individuals who are out of service through RMB or IMB and are in receipt of a disability element for a specific period. Normally there will be only one RAMB for an individual and thereafter as per the medical opinion, DP will be decided for the lifetime.

15. It has to be understood by the Ex-Airmen /NCs (E) that the opinion of the medical board is most important and by and large other agencies are not in a position to interfere with the opinion of the medical board. The Ex-Airmen /NCs (E) have to appreciate that the eligibility to Disability Pension is directly linked with the opinion of the medical board. Therefore, the medical opinion (as per existing guidelines to Medical Officers) should be respected and accepted gracefully by all. All LMC/MBO personnel are advised to clarify about their eligibility for disability pension from Medical Boards/Officers at station/unit itself. Individuals are also advised to check all the copies of their IMB/RMB, whether all the required columns are filled and nowhere whitener is applied before signing on all the pages of IMB/RMB.

PROCEDURE FOR CONDUCTING OF BELATED RME/RMB

16. All ranks of the armed forces are to be medically examined by a duly authorized medical board / medical officer prior to their release / retirement / discharge / dismissal. In case the Release Medical Examination is held before retirement / discharge and approved by competent authority after actual date of retirement / discharge or RMB is not held before retirement / discharge, due to various personal or administrative reasons, the authority to regularize such delay is GOI MoD letter No. 10/(1)/87/D/Pen-C dated 13 Nov 1987 (as amended) which is as under:

(a) Regularization of cases where release medical examination is held before retirement / discharge and approved by competent authority after actual date of retirement / discharge.

<table>
<thead>
<tr>
<th>Type of Cases</th>
<th>Period of Delay</th>
<th>Authority to regularize Proceedings</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIRMEN (All medical categories)</td>
<td>Up to 1 year from date of discharge / Retirement</td>
<td>CDA (Air Force)</td>
</tr>
<tr>
<td></td>
<td>More than 1 year from date of discharge / Retirement</td>
<td>ACAS (Accts)</td>
</tr>
</tbody>
</table>

(b) Regularization of cases where release medical examination is not held before actual date of retirement / discharge.

<table>
<thead>
<tr>
<th>Type of Cases</th>
<th>Period of Delay</th>
<th>Authority to regularize Proceedings</th>
</tr>
</thead>
<tbody>
<tr>
<td>AIRMEN in medical category ‘A4G1’</td>
<td>Up to 2 years</td>
<td>PD, DAV</td>
</tr>
<tr>
<td></td>
<td>More than 2 years</td>
<td>ACAS (Accts)</td>
</tr>
<tr>
<td>AIRMEN in low medical category</td>
<td>Up to 2 years</td>
<td>PD, DAV</td>
</tr>
<tr>
<td></td>
<td>More than 2 years</td>
<td>ACAS (Accts)</td>
</tr>
</tbody>
</table>
However before submitting such cases to Officer-in-charge Record Office or Air HQ, the SOC must be prepared and five copies (ink signed) should be annexed with RME/RMB proceedings.

ROLE OF DAV, JCDA (AF), AIR HQ AND MOD IN DISABILITY PENSION

17. In pursuance of the new policy on adjudication of disability pension claims as mentioned in MoD letter No. 1(2)/2002/D(Pen-C) dated 01 Sep 05, major changes have been incorporated in processing of disability pension claims. Now disability pension claims and appeals are processed as under:

(a) **Role of JD Medical at DAV.** The Release Medical Board/Invaliding Medical Board proceedings, duly completed and approved from Command HQs are received by JD Medical at the DAV. JD Medical scrutinizes the RMB/IMB proceedings and submits to PD, DAV for approval/adjudication. After approval/adjudication of claim, he dispatches two copies of IMB/RMB along with approval/adjudication letter to Dir – III DAV.

(b) **Role of DIR - III DAV in RMB cases.**

(i) **Rejected cases:** In a rejected case, Dir-III DAV makes necessary endorsement in the Record Copy of Sheet Roll and communicates to the concerned airman about rejection of his disability pension claim along with an original copy of RMB. Communication is sent to the individual's last unit, if not retired/discharged. In case the individual is already discharged, the same is forwarded to his home address. In the rejection letter, the Individual is advised to prefer an appeal, if he so desires, within 06 months from the date of issue of the rejection letter.

(ii) **Accepted cases:** In an accepted case, after endorsement in RCSR, one copy of RMB is sent to individual. Further, for issuance of PPO of disability pension, Dir-III DAV forwards RCSR along with the adjudication letter, RMB/IMB copy, Injury Report*, Attributability Certificate* & copy of COI*, if held, to JCDA (AF). It is noted that PPO for disability pension is issued after the PPO for service pension is made. This obviates the requirement of filling separate pension papers for disability as well as preparation of LPC-Data sheet. On receipt of PPO, Dir – III DAV dispatches it to the individual's PDO under intimation to him.

(c) **Role of Dir – III DAV in IMB cases.** On receipt of IMB proceedings from JD Medical, firstly, the case is taken up for the service pension/invalid pension, if he is eligible. Further steps are taken to process the case as per RMB cases given in Para (b) above.

(d) **Role of DCDA/JCDA(AF), Subroto Park, New Delhi.** CDA is the Pension Sanctioning Authority. After thorough check of IMB/RMB, JCDA (AF) issues PPO for Disability Pension and endorses the same in the RCSR. RCSR is then sent back to the Disability Pension Section along with the PPO. PPOs are despatched to the individual's Pension Disbursing Office (PDO) under intimation to him by Registered Post. A photocopy of PPO is also dispatched to individual.

(e) **Provision for Appeal against Rejection of DP.** In order to abide by the principles of natural justice, there is a provision for **two appeals** against the rejection of disability pension claim. An individual is required to apply on a plain paper (in duplicate) against the rejection of Disability Pension. He is to mention the reasons as to how he feels that his disability is attributable to or aggravated by service. First and Second appeal are to be sent to Dir-III, Dte AV, Subroto Park, New Delhi – 110010 directly. Both appeals are considered by duly constituted Appellate Committee. The members of appellate committees are as given below: -

(i) **Appellate Committee on First Appeal**

Chairman – Principal Director, Air Veterans
Members –
(i) Dy DGAFMS (Pens),
(ii) Dy IFA,
(iii) Director DAV
(ii) Appellate Committee on Second Appeal

Chairman – VCAS
Members –
(i) ACAS (Accts & AV)
(ii) JS & Addl FA
(iii) DGHS (Armed Forces)
(iv) JAG (Army) / JAG (Navy)

(f) Appeal Medical Board: During consideration of appeals, if the opinion of appellate committees differ with the opinion of IMB/RMB, an individual is required to be brought before a fresh appeal medical board under the provisions of DGAFMS letter No. 16036/DGAFMS/MA(Pens)/12 dated 16 Mar 05. DDG (Pen) issues necessary sanction for conducting the appeal medical board. The physical examination is held at Base Hospital Delhi Cantt. Free Railway Warrant is not admissible to attend the Appeal Medical Board to personnel if already discharged. The decision of the Appeal Medical Board is considered final and no further review is entertained.

PROCESSING TIME FOR DISABILITY PENSION

18. Processing of Service Pension claim starts at D-11 and by the DOD individuals get their PPOs (in normal cases). In case of RMB, it takes few days to get the PPO issued for disability pension after issuance of Service Pension PPO. In case of invalidment since the process itself starts after the DOD, it takes about 6 months from the date pension papers and RCSR are received at Dir – III DAV to finalize the Service Pension (in observations free cases). Thereafter accepted disability pension claims are sent to Addl CDA (AF) with RCSR and other documents for issue of disability PPO.

Note – “D” indicates date of discharge.

PROCESSING TIME FOR APPEAL FINALISATION

19. First and Second Appeal against rejection of Disability Pension (DP) are processed at DAV (Dir-III) for consideration by First and Second Appellate Committees. The outcome of Appeals as and when decided (depending on case to case) is communicated to individual.

IMPORTANT ASPECTS OF DISABILITY PENSION

20. There are certain important aspects of Disability Pension, which must be known by all personnel who are in low medical category. These aspects are:

(a) The entire disability pension is exempted from income Tax.
(b) Disability pension normally consists of two elements: -
   (i) Service element of disability pension and
   (ii) Disability element of disability pension
(c) Both disability and service elements (together) are entitled only when the individual is discharged under clause mentioned in Para 3 (a) & (b) above.
(d) For those individuals who are invalided out of service on medical grounds by an IMB and who fulfills the primary conditions for grant of disability pension as per Para 153 of Pension Regulations, their disability pension will consist of disability element as well as service element. However those individuals who discharge before 15 years (Airmen) / 20 years (NC(E)) of service but were not invalidated out of service on medical grounds, are not eligible for service element of disability pension and will only get disability element of disability pension.
(e) For those individuals who were initially given Service Pension / Invalid Pension and who subsequently become eligible for disability pension, they will get only Disability Element of disability pension in addition to their SP/IP.
(f) Personnel are entitled to get commuted portion of Service Pension / Invalid Pension / Service Element / Disability Element. However, this provision on disability element is available only if the disability is accepted first time for life and not through RAMB at a later date.

(g) The deficiency in service for eligibility to Service Pension/Invalid Pension cannot be condoned if an individual is invalidated (IMB case).

(h) The personnel who are invalided out of service solely on medical grounds under Med Cat “ApGp”, with a minimum of 20% disability with at least one year of service are entitled to get disability benefit PAYABLE FROM AFGIS that is worked out as follows:

\[ \text{Disability Benefit} = \frac{\text{Insurance Cover} \times \text{Disability } \%}{100} + \text{Survival Benefit} \]

**NOTE** - I. 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.

II. This benefit is also not admissible to an individual discharged under clause other than invalided out.

**ADVISE ON DISABILITY PENSION TO INDIVIDUAL CLAIMANTS**

21. This office is receiving a series of representations and claims from ex-Airmen /NCs (E) on account of disability pension. A large number of representations are sent to VIPs like President, Prime Minister, Defence Minister, CAS etc. with strong emotional appeal to grant disability pension. A large number of court cases are being fought in the courts of law on the issue of eligibility of disability pension. Since the rejection rate of disability pension is in the region of 90%, therefore, almost all the representations are forwarded by those individuals who feel that they should have got the disability pension but their case for disability pension has been rejected. We would like to clarify here that eligibility to disability pension is not an emotional issue. The eligibility of disability pension is based on the existing rules and regulations on the matter. Therefore, we would like to advise the individuals who are expecting to get the disability pension on following lines: -

(a) If you have been invalided out or have been discharged / superannuated with medical category lower than “Cat A4G1” then eligibility to disability pension concerns you.

(b) You must take pains to understand as to what disability pension is and why and how it is given. If the rule position is not clear in the mind of the individual then harping on an emotional issue does not help in getting disability pension.

(c) It must be clearly understood that disability pension is not meant as a compensation for all disabilities acquired by an individual during his service career. It is primarily meant as a compensation for those disabilities only, which are attributable to or aggravated by military service.

(d) Eligibility to Disability Pension purely depends upon specialist medical opinion of initial Medical Board. Therefore, the findings of COI/Injury Report, in case of injury and the recommendations of IMB/RMB/RAMB in case of disease are very critical.

(e) While traveling on leave (to and from) with FRW / CV, without FRW/CV, on Annual Leave or Casual Leave, if any injury is met during journey period (starting from duty station and reaching up to leave station and vice versa through main route) then the injury is attributable to service. Any injury sustained at the leave station is not (R) not attributable to service. Any leave cannot be treated as ‘duty’. The term ‘duty’ has been defined in detail in the “Entitlement Rules for Pensionary Awards to Defence personnel, 2008”.
INVALID PENSION

22. Whenever an individual is invalided out from service under the following clauses on completion of minimum 10 years of qualifying service but less than 15 years and his disability pension claim is rejected then he is eligible for Invalid Pension. The minimum rate of Invalid Pension is Rs. 3500/- pm + DA. w.e.f 01 Jan 2006 as per recommendation of 6th CPC.

(a) On having been found medically unfit for further service in IAF.

(b) Being medically unfit for present trade and unwilling to remuster to other trade (discharged from service in Low Medical Category).

INVALID GRATUITY AND DCRG

23. Those Airmen and NCs(E) who are invalided out of service with six months or more service but less than ten years of service and whose disability pension claim is rejected, are entitled for Invalid Gratuity. In addition those who are invalided out with five years of service or more are entitled for Death Cum Retirement Gratuity (DCRG) irrespective of fact as to whether the disability is accepted or rejected.

GRANT OF EX-GRATIA LUMP SUM COMPENSATION TO MEDICALLY BOARDED OUT PERSONNEL

24. The Defence Personnel who are disabled incapacitated in the performance of their bonafide official duties under various circumstances and are medically boarded out from service on or after 01 Apr 2011, on account of Disability/War injury attributable to or aggravated by Military Service, shall be paid Ex-Gratia Lump Sum compensation amounting to Rs. 9 lakhs for 100% disability. For disability / War injury less than 100% but not less than 20%. The proportionate compensation would be based on actual percentage of disability as certified by Invaliding Medical Board, without applying broad banding provisions. (GOI, MOD letter No. 2(2)/2011/D (Pen/Pol) dated 26 Dec 2011 and PCDA (P) Allahabad Circular No. 477 dated 07 Feb 2012). The provisions for grant of ex-gratia lump sum compensation to medically boarded out personnel as laid down above, shall be applicable to those who sustain injury or become disable due to the following circumstances.

(a) Disability occurring due to accidents in course of duties

(b) Disability in the course of duties attributable to acts of violence by terrorists, etc

(c) Disability occurring during enemy action in war or border skirmishes or in action against militants, terrorists, etc.

(d) Disability occurring while on duty in the specified high altitude, inaccessible border posts, etc. on account of natural disasters, extreme weather conditions.

(e) Disability occurring during enemy action in International war or war like engagements specifically notified

(f) Ex-gratia lump sum compensation is in addition to other pensionary benefits.

(g) Ex-gratia compensation is payable to such personnel who are boarded out of service on account of permanent disability assessed at 20% or more by the Medical Board.

CONCLUSION

25. 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 other kinds of disability, which have no direct relation to Military Service. As per the rules given in Pension Regulations a very fair decision is given on this matter by the concerned agencies. Disability Pension primarily depends upon the specialist medical opinion of the released/invalid medical board. Therefore, there is a need to understand the eligibility conditions of disability pension. There is also a need to understand the importance of specialist medical
opinion on this matter. Our experience indicates that over 90% of cases, which are considered for disability pension, are rejected on the basis of specialist medical opinion as given by RMB/IMB. It is, therefore, important that the concept of disability pension is clearly understood by retiring Airmen and NCs(E).

THINK IT OVER

ONLY A FOOL KNOWS EVERYTHING AND ONLY A FOOL DOES NOT REALISE HOW LITTLE HE KNOWS.
FREQUENTLY ASKED QUESTIONS

Individuals who are either getting disability pension or are expecting to get disability pension ask various kinds of queries and questions. Some of the common questions on this matter are given below:

Q.1. When I was selected in the IAF 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?

ANS 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 Air Force 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 (IAP 4303) on how to distinguish between the two. The specialist Medical opinion will be considered as final for the purpose of deciding attributability to / aggravation by Military Service.

Q.2. What is RAMB? My disability was initially assessed as 60% but now in the RAMB it has been reduced to 20%. Why?

ANS 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/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 DA continues.

Q.3. What is OTRAMB in respect of Pre – 96 retirees?

ANS 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 Govt, 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.

Q.4. When I have discharged (LMC) at a higher rank why am I getting disability pension for lower rank?

ANS Earlier Disability Pension was given for the rank which was held at the time of the onset of the diseases / injury. Now on the recommendation of 6th CPC, disability pension is being calculated as per the rank last held at the time of discharge.

Q.5. Am I entitled for DA / Family pension on Disability Pension?

ANS Admissible DA on total disability pension is applicable. 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.

Q.6. I am a case of RMB. Why my disability is not rounded off to higher figure like IMB cases?

ANS 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 before completion of engagement / extended engagement period of service, on account of disability accepted as either attributable to or aggravated by military service. This provision is not applicable for individuals after completion of their terms of engagement / on attaining the age of superannuation.

Q.7. I am a pre – 96 IMB case. Why my disability pension is not rounded off like Post – 96 IMB cases?
ANS  The provision of rounding off disability percentage to specified higher figure for IMB cases has been introduced on the recommendations of 5th Pay Commission and was applicable wef 01 Jan 96. However, due to improvement in the policy, this provision has been extended to pre-96 IMB retirees also who are in receipt of disability pension as on 01 Jan 1996. To get the benefit of rounding off of disability element percentage, duly filled appendix 'A' in triplicate are to be forwarded to concerned PSA through PDA. The arrears are to be paid wef 01 Jan 1996.

Q.8.  I have gone out of service at own request. Why am I not eligible for Disability Pension?

ANS  As per Note under Para 8.3 of MOD letter No. 1(2)/97/(Pen-C) dated 31 Jan 2001 and Note 2 (b) of Air HQ letter No. Air HQ/24229/SOP/PP&R 3(i)/CL/40/06 dated 31 Oct 06, a person going out of service at his own request is not eligible for disability pension. Now the policy has been amended. Personnel discharged from service in this clause are also eligible for disability pension. The provision is applicable wef 01 Jan 2006 only.

Q.9.  I am an SNLR case. Why, I am not entitled for service element in disability pension?

ANS  As per interpretation of Audit Authorities, service element in disability pension is only authorised when an individual is invalided out of service on medical grounds i.e IMB Discharges. Since individuals who go out on SNLR grounds do not fit the category of invalidation out of service on medical grounds therefore, those individuals (SNLR case), who are low in medical category and are eligible for disability pension, are only given disability element of disability pension and not the service element.

Q.10.  I am a pre-1964 retiree with low medical category. Why I am not entitled for invalid pension like post – 1964 retiree?

ANS  The provision of invalid pension is applicable only for Post – 64 retirees as per the Govt orders in this matter. Please refer Para 171 of Pension Regulations for IAF, 1961 (Part-I) for more clarification.

Q.11. Who is supposed to revise/What is the procedure for revising my disability pension rates as per the new pay commission?

ANS  In case of Pre-06, if an individual is already drawing the pension, then the onus of revising his disability pension and DA as per new pay commission/New DA rates lies with the Pension Disbursing Office (Bank, DPDO, Treasury Office). To implement this, PCDA(P), Allahabad has already issued instructions to all PDAs vide Circular No. 410 dated 13 May 09. DAV has no direct role in this revision. However, in case of problems, pensioners can contact DAV who will issue an advisory to the PDA on this matter. In case of Post – 06 pensioners, the disability pension will be revised by JCDA (AF) New Delhi.

Q.12. My husband/ son is invalided out of service. He is mentally un-sound/in a vegetable states and can not get up from the bed. Can I draw his pension as his wife/father/mother/ NOK?

ANS  As per Para 9 and 38 of Pension Payment Instructions 1973 Edition, 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. Such cases can be referred to Pension disbursing office (bank etc) or DAV for advice on the procedure given in the PPI.

Q.13. My RMB/IMB has recommended a very high percentage of disability (50%, 80%, 100% etc.) then why I am not eligible for disability pension?

ANS  To become eligible for disability pension, besides the disability percentage, the injury/disease should also be either attributable to or 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.

Q.14. 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 is attributable to/ aggravated by service?
ANS Yes. After adjudication of disability pension claim, Dir – III DAV sends an original copy of IMB/RMB to individual alongwith 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. Airmen/NCs(E) are advised not to sign on blank forms. Regarding a copy of RAMB, it may be send to individual if he demands.

Q.15. How frequently and at what interval RAMB is required to be carried out?

ANS 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 specialist 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.

Q.16. What is Invalid Gratuity?

ANS In case an individual is invalidated out of service, on account of causes, which are neither attributable to nor aggravated by Air Force 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.

Q.17. What is the Appeal Medical Board and where is it conducted?

ANS 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. (Authy: O/o DGAFMS letter No. 16036/DGAFMS/MA(Pens)/12 dated 16 Mar 05.)

Q.18. What is Review Medical Board?

ANS (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 a RAMB as a result of which their Disability Element has been discontinued.

In case the disability is re-assessed at less than 20% by RAMB and 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

Q. 19. I am not aware about my disability’s attributability aspects and degree of percentage assessed by RMB/IMB. How can I know the same?

ANS. As per Para 12 of DGAFMS letter No. 16050/DGAFMS/MA(Pens) dtd 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 PD, DAV, a copy of approved AFMSF-16 is despatched 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.

Q.20. How much time it will take to get my disability pension PPO after my discharge from service?

ANS. TIME FRAME FOR PROCESSING DISABILITY PENSION CASES

RMB CASES: After receipt of adjudication memo alongwith Medical Proceedings from Medical Wing and RCSR & SP-PPO from SP section : 01 month

IMB CASES: After receipt of adjudication memo alongwith Medical Board Proceedings from AFRO Medical Wing, case is taken up for SP-PPO in case of pensionable service

For SP – As and when pension papers received from Unit + 06 – 08 Months.
For DP- As and when SP-PPO received + 01 month.

Q.21. Who are the Members of Appellate Committee for Disability Pension cases?

ANS. (i) Appellate Committee on First Appeal

Chairman – Principal Director, Air Veterans
Members – (i) Dy DGAFMS (Pens),
(ii) Dy IFA
(iii) Director DAV

(ii) Appellate Committee on Second Appeal

Chairman – VCAS
Members – (i) ACAS (Accts & AV)
(ii) JS & Addl FA
(iii) DGHS (Armed Forces)
(iv) JAG (Army) / JAG (Navy)

Q.22. How many appeals can be preferred on rejection of disability pension?

Ans. As per rules a person is entitled for preferring two appeals for consideration of his case for grant of disability pension to appellate committee on pension at Air HQ.

Q.23. Can wife of individual after his death apply for disability pension?

Ans. No. Individual can only apply for disability pension and anyone else can not apply on his behalf during his life time or after his death.

Q.24. How much time it takes to decide an Appeal?

Ans. It depends on case to case. In some cases due to lack of sufficient documents or requirements of additional documents or deliberations and clarifications between members and Chairman, decision process is delayed.
CHAPTER IV
FAMILY PENSION

INTRODUCTION

1. Family Pension is authorised to the legally wedded wife/next of kin (NOK) of those Airmen/NCs(E) who die while in service. It is also authorized to the legally wedded wife/NOK of those Air Veterans who die after retirement and were drawing pension. Highest eligible heir for family pension is the legally wedded wife (For a bachelor Airman, it is nominated eligible heir). Thereafter, the next eligible heirs are the children of the servicemen/pensioner below 25 years of age (unmarried and unemployed). However, the age restriction of 25 Yrs is not applicable for physically and mentally handicapped children who are unable to earn their livelihood in terms of GOI, MOD Ltr No. A/49601/AG/PS-4(C)/1243/B/D(Pen/Sers) dated 25 May 92, for widowed/divorced daughter in terms of GOI, MOD Ltr No. 1/19/03/P&PW (E) dated 22 Aug 2004 and for unmarried daughter above 25 Yrs of age in terms of GOI, MOD, No. 1(3)/2007-D(Pen/Policy) dated 25 Oct 2007 subject to the other conditions being fulfilled. Dependent parents are the third highest eligible heirs to receive Family Pension for married Airmen. For grant of Ordinary Family Pension between the parents, the mother is entitled for pension before the father. While there is no restriction on the income of the wife, if the combined income of parents is more than Rs. 3,500/- plus admissible Dearness Allowance per month then they are not eligible for ordinary family pension. However, they could become eligible for Special / Liberalised Family Pension subject to the condition that they are not in receipt of any pay/pension from any Govt Sources. For ex-Airmen who were not eligible for pension after release / retirement, the wife /NOK are also not eligible for family pension. Unmarried/widowed/ divorced daughters are also entitled for family pension for life subject to the fulfillment of conditions as prescribed by the Govt. Ordinary family pension granted to a widow ceases on her remarriage except in case of childless widow. However, it passes on to the child if below 25 years. Second marriage while the first wife is alive is illegal and therefore the second wife will have no claim for grant / division of family pension. However, children of second wife or divorced wife are entitled for share of family pension of their mother.

TYPES OF FAMILY PENSION

2. The types of Family Pension are categorized as follows:-

(a) Ordinary Family Pension (OFP). - Air Force pensioner who is 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 pensioner. OFP is also granted when the death of Armed Forces Personnel occurs while in service however the death is not considered as attributable to or aggravated by the military service. In other words the death which is not covered at Para 2 (c) and (d). The minimum rate of OFP specified as per the VIth CPC is Rs. 3500/- pm + admissible dearness relief. The following two types of rates for OFP are applicable:-

(i) Enhanced Rate (ER). It is applicable @ 50% of reckonable emolument + admissible Dearness Relief applicable from time to time or 100 % of Service Pension. It is granted for 10 years from the date of death in case of death while in service and there is no upper age limit. However in case of death of a pensioner, it is granted for a period of seven years or till the pensioner would have attained the age of 65/67* years of age (*applicable to those retired on or after 13 May 1998), whichever is earlier. The minimum qualifying service for grant of enhance rate of Family Pension is seven years. It is granted to the widows and children. However, ER is not applicable in respect of parents of deceased personnel.

(ii) Normal Rate (NR). It is applicable @ 30% of reckonable emolument + admissible Dearness Relief applicable from time to time of reckonable emoluments or 60% of Service Pension, whichever is beneficial. It commences soon after termination of the ER.

Note: Reckonable emolument is the pay in Pay band + Grade pay + MSP + (X group pay where applicable) + Classification Allowance of the deceased Airman / NC (E).
The ordinary rate of family pension w.e.f. 01.01.1996 and 01.01.2006 as per Fifth, Sixth Central Pay Commission recommendation for various ranks and groups are given below:

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Note: However, in certain circumstances, the widow of Air Force Personnel invalidated out of service with 100% disability, attributable to service, could become eligible to Special Family Pension on fulfilling the following criteria:

- In cases where an individual is in receipt of a disability pension dies within a period of 7 years from the date of release/retirement, may be considered to have died of the disease for which he was granted disability pension if it can be so established by the competent medical authority.

(b) **Grant of Family Pension to childless widow of Air Veteran**— As per GOI MOD letter No.17 (4)/2008 (2)/D (Pen/Pol) dated 12 Nov 08, the childless widow of a deceased personnel shall continue to be paid Ordinary Family Pension even after her re-marriage subject to the condition that the family pension shall cease once her independent income from all sources becomes equal to or higher than the minimum prescribed family pension in the Central Government. However, the said letter was applicable for only those Armed Force Personnel who retired or dying in harness on or after 01 Jan 06.

Now, GoI MoD vide its letter No.1(6)/2011/D (Pen/Policy) dated 06 Jan 2012, clarified that the childless widow of a deceased employee who expired before 01 Jan 06, shall also be eligible for family pension irrespective of the fact that the remarriage of the widow had taken place prior to/on or after 01 Jan 06 subject to the fulfillment of condition that the family pension shall cease once her independent income from all other sources become equal to or higher than the minimum prescribed family pension in the Central Government i.e Rs.3500/-pm. The family pensioner in such cases would be required to give a declaration regarding her income from other sources to the pension disbursing authority every six months. The financial benefits in such cases has, however been allowed from 01 Jan 06.

All such eligible childless widows of a deceased Air Veteran may approach JD AV – III (FP) for consideration of their cases and restoration of ordinary family pension if otherwise eligible.

(c) **Liberalised Family Pension (LFP).** - Liberalised Family pension (LFP) shall be granted to the next of kin of an air warrior in case of death of an Armed Forces Personnel 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, etc. It is granted @ 100% of reckonable emolument + admissible Dearness Relief applicable from time to time. The minimum rate of LFP specified as per VI CPC is Rs. 7000/- pm + admissible dearness relief. It continues even after re-marriage of the widow. Liberalised family pension was introduced w.e.f. 01.02.1972 and the benefit was extended to the next of kin killed in all operations from 1947 onwards. Liberalised family pension is granted for the benefit of the entire family. Therefore, if the recipient does not support other dependant family members, the competent authority (based on the report from an investigation agency) may at his own discretion, divide the liberalised family pension in such ratio prescribed vide GoI, MoD letter No. 1(2)/97/D(Pen-C) dated 31 Jan 01. Liberalised family pension sanctioned to a widow and whose LFP was stopped on her remarriage before 01.01.1996 with a person other than the real brother, she is eligible for grant of LFP w.e.f. 24.01.2005. Authority: Ministry of Defence, Department of Ex servicemen welfare letter No I (
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(d) **Special Family Pension (SFP).** - It is granted in case of death of Armed Forces personnel due to causes which are accepted as attributable to or aggravated by military service as determined by the competent medical authorities. Disease contracted because of continued exposure to hostile work environment, subject to extreme weather conditions or occupational hazards resulting in death. It is also granted in case the death is due to accidents in the performance of duties such as accidents while traveling on duty in Government Vehicle or public/private transport, accident during air journeys, mishaps at sea while on duty, electrocution while on duty, etc. It is granted @ 60% of the last reckonable emolument + admissible Dearness Relief as applicable time to time. The minimum rate of SFP as per VI CPC is Rs. 7000/- pm + admissible dearness relief. With effect from 20.01.2009 SFP continues even after re-marriage of the widow. There shall be no maximum ceiling on special family pension and also no condition for minimum qualifying service. Special Family Pension is sanctioned for the benefit of the entire family. Therefore, if the recipient does not support other dependant family members, the competent authority (based on a report from investigation...
Agency) may at his own discretion, divide the special family pension in such ratio as prescribed vide GoI, MoD letter No. 1(2)/97/D(Pen-C) dated 31 Jan 01.

**Example:** If the widow who is in receipt of SFP does not support the parents of the deceased, the competent authority may divide the SFP between the widow and parents in the ratio of 50:50. On the death of the parents, the 50% share of parents will be restored back to the widow.

**Provision for Appeal against Rejection of SFP.** Family of deceased not satisfied with the rejection of Initial SFP claim can make appeal to First & Second Appellate Committees for Pension. For details of committees please refer Para 17(e).

**SPECIAL FAMILY PENSION ON REMARRIAGE OF WIDOW**

Special Family Pension on re-marriage of widow shall be regulated as under:

<table>
<thead>
<tr>
<th>Condition</th>
<th>Pension Scheme</th>
</tr>
</thead>
<tbody>
<tr>
<td>If widow has children and she continues to support children after re-marriage</td>
<td>Full Special Family Pension continues to widow</td>
</tr>
<tr>
<td>If widow has children and she does not support children after re-marriage</td>
<td>Ordinary Family Pension equal to 30% of emoluments last drawn to the re-married widow. 50% of Special Family Pension to the eligible children.</td>
</tr>
<tr>
<td>If widow has no child</td>
<td>Full special Family Pension to continue to widow</td>
</tr>
</tbody>
</table>

Special Family Pension sanctioned to a widow and who’s SFP was stopped on her re-marriage before 01.01.1996, she is eligible for grant SFP w.e.f. 20.01.2009. Authority: Ministry of Defence, Department of Ex servicemen welfare letter No l( 1)/2001/D(Pen Pol) dated 20 Jan 2009.

(e) **Special family pension second life award.** Second life award of special family pension shall be admissible to the parents irrespective of single or both (i.e. after the death of the original recipient) and in the absence of both the parents, to the eligible brothers/ sisters. Second life award shall be at the rate of 50% of the special family pension. For further details, please refer www.pcdapension.nic.in.

3. In addition to the above the following financial benefits are available to family pensioners beside family pension: -

(a) **Ex-Gratia Lump Sum compensation** - An ex-gratia lump sum compensation of Rs. 10 Lakhs, 15 lakhs and 20 lakhs are granted to the NOK of deceased personnel who died while performing bonafide official duty, killed in action by militants/terrorist and killed in international war respectively as per VIth CPC.

(b) **Death cum Retirement Gratuity (DCRG).** It is payable to the widow/NOK of the deceased Airmen who die in harness 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>Two times of reckonable emoluments at the time of death.</td>
</tr>
<tr>
<td>(ii) One year or more but less than 5 Yrs</td>
<td>six times of emoluments</td>
</tr>
<tr>
<td>(iii) 5 Years of more but less than 20 Yrs</td>
<td>12 times of emoluments</td>
</tr>
<tr>
<td>(iv) 20 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. 10 Lakhs as per VIth CPC.</td>
</tr>
</tbody>
</table>
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 case. In the process, the cases are often delayed. Considering the above fact, the Govt has made provision to grant PEA to cater the day-to-day requirement of a widow. It is granted to the wife of deceased Airwarriors who die in harness. It is granted @ 30% of reckonable emolument + admissible Dearness Relief till the finalization of the case.

ADDITIONAL FAMILY PENSION TO OLD FAMILY PENSIONERS

4. Additional pension is admissible w.e.f. 01.01.2006 as per VI CPC for those pensioners/family pensioners who have completed 80 years of age. Dearness relief is also admissible on the additional pension. The quantum of family pension available to the old family pensioners shall be increased as follows:

<table>
<thead>
<tr>
<th>Age Of Family Pensioner</th>
<th>Additional Quantum Of Family Pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>From 80 years to less than 85 years</td>
<td>20% of basic family pension</td>
</tr>
<tr>
<td>From 85 years to less than 90 years</td>
<td>30% of basic family pension</td>
</tr>
<tr>
<td>From 90 years to less than 95 years</td>
<td>40% of basic family pension</td>
</tr>
<tr>
<td>From 95 years to less than 100 years</td>
<td>50% of basic family pension</td>
</tr>
<tr>
<td>100 years or more</td>
<td>100% of basic family pension</td>
</tr>
</tbody>
</table>

5. The amount of additional pension shall be paid by the pension disbursing authority without any individual authorisation from the pension sanctioning authority where date of birth of pensioner/family pensioner is available in the pension payment order. For example if the date of birth is 9.3.1927 additional pension @ 20% shall be admitted from 01.03.2007 onwards. In case date of birth is not available, but age is available, additional pension shall be admitted from the January next year. For an example, if the age is shown as 35 years in the year 1965, then the pensioner would have completed the age of 80 years in 2010. Hence, additional pension @ 20% shall be admitted from 01.01.2011.

6. The date of birth recorded in the Discharge Book (Original) can be taken as proof and additional pension shall be payable by the Pension Disbursing Authority as per PCDA (P) circular No 441. In case neither the date of birth nor the age is not available in the pension payment order or in the office records, the pension disbursing authority will send an intimation to the family pensioner about the non availability of the information regarding date of birth/age and request him/her to submit four copies of any of the following documents, duly attested by a gazetted officer/MLA:

- (a) Pan Card
- (b) Matriculation Certificate (containing the information regarding date of birth)
- (c) Passport
- (d) Driving Licence (if contains date of birth)
- (e) Election ID card
- (f) ECHS Card
- (g) Aadhaar Card

7. The pension disbursing authority shall pay additional family pension, on provisional basis up to a period of six months, if the pensioner/family pensioner submits the document, which contains the information regarding exact date of birth from the 1st day of the month in which his/her date of birth falls.

Note: In case, a pensioner is in receipt of two pensions, additional pension is admissible on both the pensions.

BASIS OF DECIDING THE TYPE OF FAMILY PENSION

8. On death of a retired Ex-Airman drawing his service pension, only Ordinary Family Pension is admissible. However in certain circumstances, the widow of an Airman, invalidated out of service with disability, attributable to service, when died within 07 yrs from date of retirement, could become eligible to
SFP on fulfilling the prescribed criteria. For death of serving Airman if the death is not attributable to or aggravated 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). Further, if an Airman dies due to direct enemy action on the border or is killed by militants or is killed by anti social elements while in pursuit of his duty, then the widow/NOK will be entitled to Liberalised Family Pension (LFP). The decision as to what kind of family pension is to be given is taken by the pension sanctioning authority based 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.

COMMENCEMENT OF FAMILY PENSION TO MISSING PENSIONER

9. If a pensioner is reported missing, family pension can be commenced from the date of filing of First Information Report, based on authorization of the Pension Sanctioning Authority (if joint notification of family pension is available). The spouse of the pensioner has to submit the following to the Pension Disbursing Authority:

(a) Copy of FIR lodged with the Police Authorities. Non-Traceable Report (Final Police Investigation report) stating that all out efforts have made but still not traceable duly issued by the Police Station, where the FIR was lodged.

(b) Indemnity bond duly countersigned by a Magistrate and signed by two sureties.

10. The Pension Disbursing Authority will forward the same to the Pension Sanctioning Authority along with a certificate indicating the period up to which the missing pensioner has been last paid and that the pensioner continues to be in the strength of the Pension disbursing Authority. The family pension will be authorised by the Pension Sanctioning Authority on expiry of 06 months from the date of lodging of FIR. In case joint notification is NOT available, family pension will have to be notified in the normal manner. The spouse of the pensioner is required to submit all the above-mentioned documents to the DAV for notification of family pension after which family pension can be commenced by the Pension Disbursing Authority. In the case of a missing Armed Forces Personnel, the family pension, at the ordinary or enhanced rate, as applicable, will accrue from the expiry of leave or the date upto which pay and allowances have been paid or the date of the police report, whichever is later. In the case of a missing pensioner/family pensioner, it will accrue from the date of the police report or from the date immediately succeeding the date till which pension/family pension had been paid, whichever is later.

ACTIONS IN CASE OF DEATH OF AIRMAN/PENSIONER

11. After the death of Airman/NC(E)/pensioner the wife/entitled NOK are eligible for family pension from the date following the date of death. The following procedure will be adopted:

(a) In service Death cases When a death takes place while in service, DAV establishes the legality of the wife and forwards family pension claim forms to her, within 30 days of receipt of completed family pension claim forms; DAV releases Pending Enquiry Award (PEA), which is equivalent to Ordinary Family Pension. Thereafter, once the court of inquiry and fatal medical documents etc. are received at DAV, they are forwarded to Pension Sanctioning Authority (PSA) for deciding the type of family pension. For Armed Forces, the Pension Sanctioning Authority is the Controller General of Defence Accounts/ his representative offices. These agencies are audit agencies, which act as financial watchdogs of the Govt. The pension sanctioning authority decides on the type of pension and issues the relevant pension orders to the widow/NOK. In addition to family pension, the IAFBA provides family assistance of Rs. 3000/- per month for 15 years (Rs. 2000/- per month for 08 yrs in case of death after retirement) to the widow. Besides these financial benefits there are certain other kinds of assistance (scholarship for children, help in daughters' marriage etc) which is provided by AFWWA (C) and IAFBA to the widow of Airman/NC(E) who dies while in service.
(b) **Post 1986 Retiree Death cases** Since 1986 joint notification is being carried out for all the retiring Airmen. This joint notification basically means that besides the name of the Airman who is proceeding on retirement, the name of the legal wife is also notified in the Pension Payment Order (PPO) of the Airman. Thus, after the death of an Airman after retirement, the widow can approach the pension disbursing bank with death certificate and certain other documents which are demanded by bank and her family pension would automatically commence from the concerned bank on the same PPO on which her husband was drawing pension. It is pertinent to mention that joint notification can only be done in respect of wife. There is no provision for joint notification in respect of parents / children. In addition to Family Pension. If the lady has her AFWWA membership card / the card number, then AFWWA (C) will pay her a lump sum of Rs. 6,000/- (One time payment only).

(c) **Pre 1986 Retiree Death cases** After the death of an Airman/NC(E) after retirement, the widow can approach the DAV with attested copy of death certificate and family pension claim forms duly filled in three copies. DAV will process the case for family pension with PCDA(P) Allahabad and further guide the widow for submitting other documents required by Pension Sanctioning Authority(PSA). Widow should also intimate the Pension Disbursing Agency(PDA) about the death of her husband along with copy of death certificate so that husband’s pension can be stopped.

**OTHER SALIENT ASPECTS OF FAMILY PENSION**

12. The salient aspects of family pension are as follows: -

   (a) Sons are normally not eligible for family pension after 25 years of age/employment/marriage whichever is earlier. However, there is a special provision of life long pension to Handicapped children who are not capable of earning their livelihood. Based on the required medical certificates and verification report, Ordinary Family Pension can be released to handicapped child after the death of widow when his/her turn comes. Presently, during the lifetime of the pensioner and his spouse, family pension endorsement is not being notified in the Pension Payment Order in favour of disabled son/daughter except the name can be endorsed in PPO. Therefore, every possible effort must be made by the pensioner to get POR promulgated either while in service or after discharge.

   (b) Any second marriage, when the first wife is alive and not divorced through a court of law, is null and void. Such marriage is illegal and the second wife is not entitled to family pension. Even after the first wife has died subsequently, the second marriage will continue to remain null and void and the mere death of first wife does not make the second marriage legal. All ‘WILLS’ on family pension are null and void because, a will can be written only on own property, whereas Pension is Govt money (Supreme Court Judgment).

   (c) Grant of dual (two) family pension from Military as well as civil employment. Consequent upon issue of Got of India, Ministry of Defence letter No. 01 (05)/2010-D (Pen-Policy_ dated 17.01.13, the families of an Armed Forces Pensioners who get second re-employment in Central Civil departments or State Govt./PSUs/Autonomous bodis/Local Funds of central/State Governments after getting retired/discharged from military service and were in receipt of ordinary family pension would be entitled to draw two family pension i.e the family pension (ordinary) from Military side in addition to the family pension, if any, authorized by the re-employer for re-employed civil service subject to fulfillment of other prescribed conditions . The provision of these rules shall be effective from 24 Sep 2012.

   **Authy:** Government of India Ministry of Defence, Department of Ex-servicemen Welfare New Delhi OM No. 1(05)/2010-D (Pen/Policy) dated 17 Jan 2013

**ADVISE ON MATTERS ON FAMILY PENSION**

13. The Airmen who are proceeding on retirement should ensure the following: -

   (a) That the name of his wife, date of marriage and date of birth is correctly endorsed in his service documents and that his wife is aware of her name as recorded in his service documents. Particular attention is to be paid to the correctness of surname of the wife.
(b) The correctness of the name of children vis-à-vis the name as appearing in school certificate should be checked.

(c) The correctness of the date of birth of the children should be checked and any inadvertent exchange of date of birth between two children should be guarded against. Correctness of date of birth Vis – a – Vis school certificate should be checked.

(d) The photocopy of UCSR with updated family details (Matching PORs etc) should be kept after retirement.

(e) Retired Airmen must make it a point to take his wife/ eldest child to his Pension disbursing office at least two to three times a year for familiarization.

(f) Retired Airman must ensure that suitable POR action is completed before their retirement in respect of physically handicapped and mentally retarded children.

(g) Keep updating your post retirement occurrences like divorce, death of wife, re-marriage, birth of children etc.

PROCEDURE FOR PROCESSING OF FAMILY PENSION CASES FOR CHILDREN BELOW 25 YRS OF AGE

14. The following documents/certificates are required for processing the family pension cases of children below 25 Yrs of age: -

(a) Certificate of present marital status of claimant obtained from First Class Gazetted Officer/Village Sarpanch.

(b) Income certificate of claimant issued by Revenue Officer/Tehsildar stating monthly and annual income from all the sources

   (i) Studentship Certificate obtained from school/college in which claimant is studying OR Unemployment Certificate obtained from competent authority.

   (ii) Guardianship certificate from competent court of law in respect of minor children only.

PROCEDURE FOR PROCESSING OF FAMILY PENSION CASES FOR HANDICAPPED CHILDREN

15. Earlier, during the lifetime of the pensioner and his spouse, family pension endorsement was not being notified in the PPO in favour of disable son/daughter. The pensioner or his spouse can now apply for the same. The procedure for processsing of family pension cases for Handicapped children are as follows:-

(a) Action for taking POR occurrence for handicapped child (in case the same has not taken previously)

   (i) 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 certifying that the individual is unable to earn his/her livelihood throughout his/her life.

   (ii) 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. Affidavit is to be submitted in original.
(b) **Action for endorsement of handicapped child’s name in Pension Payment Order**

In addition to above documents mentioned in Para 15 (a), following documents are also required for endorsement of name of handicapped child in Pension Payment Order (PPO) with Pension Sanctioning Authority (PSA),

(i) **Nomination Form** in lieu of Legal Guardianship Certificate **in respect of mentally retarded handicapped child** in triplicate as per attached format is to be submitted.

(ii) A letter of consent (as per attached format) in triplicate along with two passport size attested photographs of the person nominated to act as guardian of the child. The person nominated should be other than the parents of the mentally retarded child and must be an adult. *(in case, father or mother is alive).*

(iii) **Employment Status Certificate** of the child obtained from Village Head / Municipal Councillor / First Class Gazetted Officer

(iv) Complete correspondence address of the Pension Disbursing Office {{Payee Branch & Main Branch} (including Account No.)} i.e., DPDO/Treasury Office/Bank from where you are drawing Service/Family Pension. In case, you are drawing Service/Family Pension through DPDO or Treasury Office then you should forward the address of the DPDO/Treasury Office only.

(c) **For processing Family Pension case after the demise/disqualification of eligible heirs**

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 POR has been promulgated and endorsement has been made in the service records of the pensioner. Specimen of Nomination Form and Consent letter, required for processing Family Pension for Handicapped children is attached as Appx ‘AA’.

(i) Income certificate stating monthly and annual income of the claimant from all the sources issued by Revenue Officer/Tehsildar.

(ii) Certificate of Employment status of the claimant obtained from First Class Gazetted Officer/Village Sarpanch.

(iii) 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.

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

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

(a) Original affidavit sworn before a 1st class magistrate showing the details of claimant’s marriage including the name of bride, bridgroom 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 Gezetted 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) Certified copy of Divorce Decree obtained from Court of Law. (In case of divorced daughter).

(g) Dependency Certificate obtained from First Class Gezetted 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.

(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. There is no provision of endorsement of family pension to widowed/divorced daughter during lifetime of individual or spouse)

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

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

(a) Certificate of present marital status of claimant obtained from First Class Gezetted Officer/Village Sarpanch.

(b) Certificate of employment status of claimant obtained from First Class Gezetted Officer/Village Sarpanch.

(c) Income certificate of claimant issued by Revenue Officer/Tehsildar stating monthly and annual income from all the sources.

(d) Dependency Certificate obtained from First Class Gezetted Officer/Village Sarpanch.

(e) An affidavit sworn before a first class magistrate stating marital / employment status and dependency.

(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.)

ACTION TO BE TAKEN BY THE WIFE / NOK ON DEMISE OF EX-SERVICEMEN

19. On demise of ex-servicemen (who were in receipt of any kind of pension), wife or NOK should approach DAV intimating about the death of ex-servicemen along with Original/Attested copy of the death certificate. Simultaneously, the widow should approach the pension disbursing agency (Bank/DPDO) (from where the ex-servicemen were drawing his service pension) for commencement of family pension, if family pension is jointly notified in pension payment order.
20. In case family pension is not already notified in the PPO, necessary family pension claim form duly completed is to be forwarded to DAV in triplicate along with original / ink signed attested copy of death certificate of the individual. The specimen copy of requisite family pension claim form is placed at Appendix ‘H’

REVISION OF FAMILY PENSION

21. PCDA (P) has delegated the powers of revision of family pension to Pension Disbursing Agencies (Banks / DPDOs) vide Circular No. 397 dated 18 Nov 08 , Circular 403 dated 02 Feb 09 & Circular No. 502 datd 17 Jan 13. The PDAs will revise the family pension as per the Tables attached with these circulars. The above said GOI, MOD letter and circulars are available online at www.pcdapension.nic.in, which may be downloaded for reference.

22. The widows whose family pension has not been revised as per 6\textsuperscript{th} CPC can approach their respective Banks for revision of family pension and apprise the bank regarding the circular mentioned in Para 21 through a simple application giving the details of their pension.

IMPORTANT NOTICE FOR PENSIONERS

ENDORSEMENT OF WIFE’S NAME IN PPO FOR FAMILY PENSION

23. Prior to 31 Dec 1985, there was no provision for endorsement of name of wife 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 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 Dir III, DAV for endorsement of name of wife in the PPO. This will facilitate their wife in commencement of family pension when contingency arises and their wife will not be required to go through the time consuming audit procedure to receive the fresh PPO on the demise of their husband.

ACTION TO BE TAKEN BY THE UNIT IN SERVICE DEATH CASES

24. Immediately on death of an Airman/NC(E), the parent unit is to raise casualty message for information of all concerned. After casualty message, the unit is to forward the following documents to DAV so as to reach DAV within 14 days from date of death.

(a) Updated unit copy of Sheet Roll (in original)
(b) NE POR in two copies.
(c) Death certificate duly attested in three copies.

25. Presently, units are not adhering to the time frame stipulated by Air HQs i.e. 14 days from date of death. The under mentioned clarifications may be kept in mind by the units while promulgating NE POR in respect of death cases.

(a) NE POR can be promulgated without mentioning the cause of death. For cause of death if the same is not known at the time of POR, the word “Not known” may be typed at the designated place in the POR software.

(b) Original Unit Copy of Sheet Roll (UCSR) should be forwarded to DAV so as to reach within 14 days of date of death. The dealing staffs at Parent units are to note that completion of COI should not be linked with promulgation of NE POR. Forwarding of USCR along with NE POR and death certificate to DAV is to be completed within 14 days of DOD; irrespective of COI.

(c) More often units are not promulgating annual leave encashment along with full annual leave details of the entire service under heading ‘A’ in NE POR. It is clarified that units to promulgate the annual leave encashment with full annual leave details under heading ‘A’ for the entire service and for last two years under heading ‘K’ in NE POR. Leave encashment for the years where time bar sanction is required may be left and rest of encashment may be promulgated. For left over encashment, SOC may be prepared and forwarded to Command HQ. NE POR should not be withheld for this reason. It is also clarified that in death cases, Appx ‘B’ to DACL 21/08 is not to be
raised and leave encashment POR is to be promulgated on the basis of leave records available in section 6 of UCSR.

(d) It may also be kept in mind by dealing staff at units that SOS date will be the next day of date of death irrespective of time of death.

FREQUENTLY ASKED QUESTIONS

Some common questions, which are received by this office: -

Q.1. I am the mother of the late Airman, why should the wife get the pension when my son was not happy with her. Why can’t I get the pension?

ANS: As per Pension Regulation, wife is the highest eligible heir for receiving family pension. How happy / un-happy your son was with your daughter in-law could have been an issue for divorce, had your son been alive. However, after his death the only issue is the legality of marriage, your son’s happiness/ unhappiness has no direct bearing on her legal eligibility to Family Pension. Mother is the highest eligible heir only for a bachelor Airman (incase of married Airman when wife and children become disqualified for FP).

Q.2. Since the first wife is dead, why can’t I get the pension as second wife?

ANS: When you married, the first wife was alive, therefore in legal terms, your marriage had become null and void ab-initio and will remain null and void through out. The mere death of first wife does not change the null and void status of your illegitimate marriage.

Q.3. My husband and his first wife were under the process of mutual divorce; I met the first wife and took her clearance for my marriage. After six months of my marriage legal divorce was granted between the first wife and my husband. Therefore, I fail to understand as to what the problem is and why I am being denied my family pension?

ANS: Your actions may appear to be socially correct but they are wrong from the legal point of view. You should have married only after divorce of first wife. Till the divorce order by a court of law was issued to the first wife she continued to be the legal wife of your late husband. Since you married six months before the date of divorce, therefore, your marriage has become null and void and will remain so. The consent of first wife does not provide legality to your marriage. Since your marriage is null and void ab-initio, you are not eligible for family pension.

Q.4. I am the mother of the late Airman. His minor children from first wife are with me. After the death of his first wife my son had married another lady who does not look after the children born from my first daughter in law. Can I get pension on behalf of minor children of my first daughter in law?

ANS: 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 you had been keeping the minor children with you from the first wife of the late Airman then you can produce a guardianship certificate and as a legal guardian of the minor child you will get 50% of the entitled pension till the child is 18 years of age thereafter the child himself can receive his 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.

Q.5. My daughter in law is suspected of murdering my newly married son in connivance with her lover. She is pregnant and in police custody. She is a blot on the name of woman-hood. Please make sure that no pension is paid to her and I am paid pension as mother.

ANS: As per Pension Regulations when an eligible heir is suspected of murder she will not be paid with any pensionary benefits till the final decision of the court. However, as per law every accused is innocent till proved otherwise in the court of law. Therefore, as per Pension Regulation family pension will remain frozen and will not be paid to any other eligible heir including you till the final court judgment. Even if your daughter in law is convicted, since she is pregnant her child will be the next highest eligible heir for family
pension. Since you are alleging that the child belongs to the lover and not to your son, you are at a liberty to request for a DNA test and get a suitable order from a court of law in this matter. No family pension will be disbursed in this case till the court gives an order on either convicting or releasing your daughter in law. Further, in case the daughter in law is convicted the onus of proving your allegation that the child belongs to her lover and not to your late son squarely rests on you. If you fail to get a suitable court order the pension will go to the legal guardian of the child.

Q.6. My husband has died recently and 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 advice me and help me.

ANS: 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 Govt 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 we will carry out an investigation through our Air Force Police and thereafter, based on the emerging facts we will give you a suitable advice on future course of action.

Q.7. My husband left Air Force as a bachelor and married me after two years of retirement. Since you have written that as per the records at DAV he was a bachelor. Please advice me and help me.

ANS: 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. In addition, we will do our own enquiry on this matter. Please wait for our detailed letter.

Q.8. My husband has been declared as a deserter and dismissed from service. However, I feel that he is missing and has probably died in unfortunate circumstances. I have no money and no one is there to look after me. Please advice and help me.

ANS: 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 unfortunate circumstances. You have to lodge an FIR with the nearest Police Station about your husband being missing stating the date of missing and complete details if the FIR has already not been registered. Thereafter, collect a copy of the FIR and the status report from Police that he is not traceable/missing and forward the same with an application to DAV with a copy to the last unit of your husband. We will write to the last parent unit of your husband to carry out a fresh Court of Inquiry into this matter in accordance with Air HQ letter No. Air HQ/40295/PA-III dated 08 Sep 99. 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.

Q.9 I am an employed lady with State / Central Govt, my husband has expired, since I am earning a handsome salary, will I get family pension or not?

ANS: Yes, you are entitled for Family Pension of your deceased husband along with applicable rate of Dearness Relief irrespective of your pay scale. This is a privilege given to all legally wedded wives.

Q.10. What is the procedure for withdrawing pension of an insane /physically handicapped pensioner?

ANS: The procedure for such an eventuality is given in PPI Para 38. In order to protect the interest of the pensioner certain checks and balances are there in this procedure. Please write to DAV for a detailed advice on this matter.
Q.11. If 50% DA is merged with basic pay or a new pay commission is implemented then will my pension get revised?
ANS: The decision as to whether the pension is to be revised or not has to be taken by the Govt. If the Govt decides to revise the pension, then going by the past experience it is expected that revision orders with revision table (old rate versus new rate) will be forwarded to Pension Disbursing Offices (Banks, Treasury and DPDO) who will be responsible for automatic revision of pension. This office will have no direct role on this matter, however, if a representation is received at this office, suitable advice will be given to pensioners.

Q.12. Explain the admissibility of family pension to sons/daughters?
ANS: The ordinary family pension passes on the wife on the death of the pensioner. After her demise if there are eligible sons/daughters (i.e. below 25 years of age and not married/not employed), they are entitled for family pension. However, unmarried and divorced daughters are entitled for family pension for life (as and when their turn comes). Physically and/or mentally challenged unmarried sons/unmarried daughters are entitled for family pension for life.

PROFORMA

PARTICULARS FOR GRANT OF FAMILY PENSION TO HANDICAPPED CHILDREN

1. Details of Pensioner:
   (a) Service No, Rank & Name: -
   (b) Date of Discharge: -
   (c) Original PPO No.: -
   (d) Issued by: -

2. Details of Family Pensioner:
   (a) Name & Relation with AIRMEN:-
   (b) Date of Marriage
   (c) Present Address
   (d) PPO No in which family pension was notified

3. Details of Handicapped children:

<table>
<thead>
<tr>
<th>Name &amp; Address</th>
<th>Date of Birth</th>
<th>Martial Status</th>
<th>Whether Employed Or not</th>
<th>Details of Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

4. Details of other children who are eligible for family pension.

Place:                                              Signature of pensioner
Date:

THINK IT OVER

LET NOTHING DISTURB YOU. LET NOTHING FRIGHTEN YOU.
EVERY THING PASSES AWAY EXCEPT GOD. GOD ALONE IS SUFFICIENT.
CHAPTER V
RESERVIST PENSION

INTRODUCTION

1. Airmen are to serve for 15 years to become eligible for pension, however in the past Airmen were enrolled for 9 years regular and 6 years reserve service. Hence those who have completed minimum of 15 years (9 years+6 years) qualifying service are entitled for reservist pension.

2. Eligibility Airmen of the Air Force, depending upon their terms of engagement serves for specified number of years in RESERVE. The service rendered while in active service in the Air Force is called COLOUR SERVICE and that in reserve is called RESERVE SERVICE. The minimum service that is necessary to earn reservist pension is 15 years of combined colour and reserve service. In addition 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 opted for service gratuity are not entitled for reservist pension.

3. Rates The rates of Reservist Pension for various periods are as follows:

<table>
<thead>
<tr>
<th>PERIOD</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.01.1986</td>
<td>375</td>
</tr>
<tr>
<td>01.01.1996</td>
<td>1275</td>
</tr>
<tr>
<td>01.01.2006</td>
<td>3500</td>
</tr>
</tbody>
</table>

4. Dearness Relief, Medical Allowance/ECHS membership and Additional Pension are payable to Reservist Pension also.

5. **EX-GRATIA PAYMENT / EX-GRATIA FAMILY PAYMENT TO PRE 01.03.1968 RESERVISTS WHO HAVE OPTED FOR LUMPSUM GRATUITY IN LIEU OF PENSION**

Prior to 01.04.1968, Reservists had the option either for pension of Rs 10/-per month or for lump sum gratuity of Rs 750/- in lieu of pension. Most of reservists had opted for lump sum gratuity in lieu of pension presumably because they felt that the monthly pension of Rs 10/-per month was too less compared to the lump sum gratuity of Rs 750/-. Therefore, the reservists who had opted for lump sum gratuity in lieu of pension made a representation for grant of pension benefits based on which the Government was kind enough to sanction ex-gratia payment for the reservists and ex-gratia family payment to the families of the reservists.

6. Ex-gratia payment is payable from 01.11.1997 and Ex-gratia family payment is also payable. Dearness relief is also admissible. The conditions for grant of ex-gratia payment /ex-gratia family payment are as follows:

   (a) Applicable only for reservists retired prior to 01.04.1968.
   (b) He has opted for lump sum gratuity in lieu of pension.
   (c) He has not availed the benefits of rehabilitation assistance granted by the Government
   (d) He is not in receipt of any other pension.

The present rate of payment wef 04 Jun 13 admissible to such personnel is given below:

<table>
<thead>
<tr>
<th>Ex-gratia payment for self</th>
<th>Ex-gratia family payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Ex-gratia payment - 750</td>
<td>Basic Ex-gratia payment - 645</td>
</tr>
<tr>
<td>Dearness ex-gratia - 375</td>
<td>Dearness ex-gratia - 323</td>
</tr>
</tbody>
</table>

**Notes:**
1. Dearness Relief is applicable for basic payment plus above dearness relief.
2. Ex-gratia pensioners /Ex-gratia family pensioners are NOT entitled for Medical Allowance/ECHS membership.
CHAPTER VI
GRATUITY

1. All personnel are entitled to various types of gratuity on their discharge depending on their qualifying service and cause of discharge. Next of kin of the personnel who die while in service are also eligible for death gratuity. The details of various types of gratuity are enumerated below:

(a) **Death cum Retirement Gratuity (DCRG)**  
DCRG is applicable in case of personnel retiring with Service Pension (15/20 years of qualifying service for Airmen / NCs (E)). The rate of DCRG is half months emoluments for each completed year of service subject to a maximum of 16.5 months emoluments.

(b) **Service Gratuity / Death cum Retirement Gratuity (SG / DCRG):**  
SG / DCRG is admissible to Airmen discharged with a qualifying service of:

(i) Five years or more but less than 15 years in the case of Airman.

(ii) Five years or more but less than 20 years in the case of NCs(E).

The SG/DCRG shall be admissible only when one has not rendered the minimum qualifying service to earn service pension.

**The SG is admissible at a rate of:**

One month’s pay in pay band + Grade pay + MSP + (X Group pay where applicable) + DA (last drawn) for each completed year of qualifying service actually rendered.

The pay means, the pay last drawn by the individual.

The SG/DCRG is calculated on the basis of actual qualifying service rendered by an individual and no weightage is permissible. There shall be no deduction in the quantum of SG/DCRG so arrived at in the case of those who are allowed premature discharge on compassionate grounds or for other personal reasons.

Individuals enrolled before attaining the age of 17 years, their entire service (from the date of enrolment to the date of discharge) shall count towards payment of NE Benefits.

Individual dismissed from the service under the Air Force Act / discharged due to misconduct, corruption, lack of integrity or moral turpitude, is neither eligible for pension nor gratuity. However, in exceptional circumstances, he may, at the discretion of the President, be granted either pension or gratuity or both, either in full or in part at a rate not exceeding for which he would have normally qualified.

(c) **Invalid Gratuity/DCRG**  
In case an individual is invalided 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 and that of DCRG is half month emoluments (Basic Pay + DA) for each completed years of service. The pay means the pay last drawn.

(d) **Death Gratuity**  
Death gratuity at the following scale is admissible to the families of personnel, who die while in service:

(i) Service less than 1 year : 2 times of (Last Basic Pay +DA)

(ii) Service 1 Year or More but Less than 5 Years : 6 times of (Last Basic Pay + DA)
(iii) Service 5 Years or More but Less than 20 years: 12 times of (Last Basic Pay + DA)

(iv) Service 20 years or more: (Last Basic Pay +DA)X ½ of total six Monthly periods.
(Max. six monthly periods will be 66).

Note: Maximum DCRG admissible is Rs. 10 lakhs.

FREQUENTLY ASKED QUESTIONS

Q.1. I was discharged from training Institute under the clause “UNLIKELY TO BECOME EFFICIENT AIRMAN” (ULMEA). I have not got my Service Gratuity so far. Please advice me if I am eligible for the same?

ANS The minimum Qualifying Service (QS) to earn Service Gratuity (SG) is five years. Since you have served for less than five years, therefore you are not entitled for SG.

Q.2. I was discharged from the IAF after completion of ten years of QS under clause “SERVICE NO LONGER REQUIRED” (SNLR). Am I entitled for Pro-rata pension?

ANS As per Pension Regulations for the Air Force, minimum QS to earn Service Pension is fifteen years. Further, it is also clarified that there is no provision in the IAF for grant of Pro-rata pension for those who have served for less than fifteen years. Therefore, you are not entitled to any pension. However, you are entitled for SG and DCRG.

Q.3. I was dismissed from IAF by sentence of Court-Martial after completion of 15 years of total QS. Now, more than one year has passed I have not got my pension. Please guide me whether I am eligible for my pension or not?

ANS As per the Pension Regulations for the Air Force those who are dismissed from the IAF under the provision of Air Force Act 1950 are not entitled for gratuity/pension for the service rendered by them. Since you were dismissed from the IAF, you are not entitled for Service Gratuity/Service Pension. However, those discharged from service due to mis-conduct, corruption, lack of integrity or moral turpitude are not normally eligible for gratuity but they may be sanctioned gratuity in exceptional cases at the discretion of the President, at a rate not exceeding that for which they are normally qualified.

THINK IT OVER

WHAT PAINS US MOST IS OUR INCAPACITY TO ENJOY SIMPLE THINGS.
CHAPTER VII
WELFARE

INTRODUCTION

1. The relationship of an Ex-Airman with DAV continues throughout his life. The welfare section of DAV is like an orderly room for retired personnel. The ex-Airmen / NOK need continuous help from DAV on many matters like counting of former service with IAF 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 DAV can only be initiated on the basis of the records of ex Airmen available at DAV. Thus the preservation of service records is a major task at DAV. The policy on maintenance of records (RCSR/medical documents) at DAV is that medical records and RCSR of an Airman are destroyed after 25 yrs 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 DAV, a lot of other benefits / facilities can be availed by an ex-Airman/NOK through the Director General of Resettlement and Zilla Sainik Boards.

DEFINITION OF EX-SERVICEMEN

2. 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.


Following is the broad categorization:-

(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 other wise than own request or by way of dismissal or discharged on account of misconduct or inefficiency.

**Note:** In all cases recruits were not being covered under the category of Ex-Servicemen including those recruits who were in receipt of disability pension. The policy however has been revised. 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.
PRIVILEGES FOR EX-SERVICEMEN

3. All ex-service personnel are entitled to certain service privileges. They are enumerated below:

(a) **Use of Air Force Rank.** Apart from serving personnel of the regular Armed Forces, only MWOs / WOs granted Honorary Commission while in service or on retirement, may use their Air Force ranks with their names. The recognized method of doing so after retirement/release is indicated below:

- Honorary Flying Officer A (Retd)
- Honorary Flight Lieutenant B (Retd)

(b) **Retention of Retired Officers’ Identity Cards (IAFZ-2015A).** Retired officers’ Identity Cards (IAFZ-2015A) can be retained by MWOs / WOs granted Honorary Commission. Officers whose service have been terminated under the provisions of Air Force Act Section 18 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 (IAFZ-2015A).

(c) **Wearing of Uniforms.** Ex-Airmen may wear service uniform on special occasions, when attending ceremonials and functions of military nature and on other occasions when the wearing of uniforms would appear appropriate.  

**Authy: Regulations for the Air Force 1964 {Para 422(a)}.**

(d) **Liability of Air Force Act and Official Secret Act after Retirement.** Liability to Air Force Act ceases 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, Air Force Act Section 123 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 section 5 of the Indian Official 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 Pensions Regulations for the Air Force Act (1961).

RESETTLEMENT ASPECTS

4. The resettlement of these Ex-servicemen is the next priority after the timely grant of service pension. The following resettlement avenues are available to ex-servicemen:

(a) A placement cell has been opened at DAV. Retiring Airmen can register their names for better re-employment opportunities.

(b) All retired Airmen must register their names with their respective Zila Sainik Board for availing the benefits of employment under reserved vacancy category.

(c) Defence Security Corps (DSC) provides avenues for re-employment as JCOs and ORs to retiring / retired Airmen. The responsibility of recruiting them in DSC is entrusted to Air Force. Desirous and eligible individuals may contact Central Airmen Selection Board, Brar square, and Delhi Cantt.110010 and refer IAF placement cell website at [www.iafpc.co.in](http://www.iafpc.co.in) for application form and further details on declaration of vacancies.

(d) Director General Re-settlement (DGR) is the frontline organization for re-habilitation of released / discharged personnel. It is located at RK Puram, New Delhi. A host of re-employment / self-employment opportunities are available through DGR. The desirous individuals can have the details on the various self employment opportunities in farm and non farm sector from the respective ZSB or they can log on to DGR web site: [www.dgrindia.com](http://www.dgrindia.com)
5. A welfare section functions under Director – III at DAV. This section exclusively caters to matters of Ex-AIRMEN/NCs(E) / widows / NOK. The Welfare Section primarily caters to the following requirement of Ex-AIRMEN/NCs(E) : -

(a) **Publication of NE PORs** The documents of retired AIRMEN are maintained at DAV for 25 years from their date of discharge and after that required information is maintained in the form of a Long Roll (LR) for lifetime. It is incumbent upon the AIRMEN to get the NE POR published for occurrences after their retirement. They are required to take up their cases through respective Zila Sainik Boards along with the requisite documents as mentioned against each occurrence: -

**Authy: AFO 134/98 and Para 81 of AFO 113/77.**

<table>
<thead>
<tr>
<th>OCCURRENCE</th>
<th>RELEVANT DOCUMENTS REQUIRED BY THIS OFFICE</th>
</tr>
</thead>
</table>
| Birth of Children | • A personal application.  
• Self Declaration Form.  
• Birth certificate issued by the Registrar. |
| Death of Wife | • A personal application.  
• Death certificate issued by the Registrar. |
| Marriage or Re-Marriage and Change of Next-of-Kin | • A personal application.  
• Marriage certificate issued by the Registrar.  
• Self Declaration Form.  
• Joint Photograph in two copies duly attested by respective ZSB.  
• Date of Birth Proof in respect of your wife (i.e. Birth certificate or Pan card or School Leaving Certificate). |
| POR for Divorce | • A personal application.  
• The copy of divorce decree from Court duly attested. |
| Change of Name/Surname | • A personal application.  
• Publish the change of name/ surname in Central/ State Gazette Notification and submit the same in two copies (original/attested).  
• Publish the change of name/ surname in a national and a local newspaper and submit the concerned pages of the same in original.  
• Major children/ dependents will be deponent in the newspaper and Gazette Notification. |
| Change of Permanent Home Address | • A personal application.  
• Declaration form (available with Zila Sainik Board) along with original discharge certificate through Zila Sainik Board. |
| Adoption of Child | • Personal Application.  
• Copy of adoption deed duly attested by a Gazetted Officer. Each and every page of the same is to be attested.  
• Copy of birth certificate issued by registrar of births and deaths duly attested by a Gazetted Officer is to be submitted. |
| Dependent Parents | • Personal application.  
• Income certificate of your parents stating that their combined income is less than Rs 3500/- + DA per month issued by Distt Revenue authority.  
• Self Declaration Form. |
| Change of Date of Birth of Child/Wife | • Personal application for change of date of birth of children.  
• Publish change of date of birth in a local newspaper and submit the concerned full page of same in original.  
• Self Declaration form.  
• Copy of birth certificate issued by registrar of births and deaths duly attested by a Gazetted Officer.  
• Your wife should be deponent in newspaper advertisement/If your children are above 18 years of age, he/she should be deponent in newspaper advertisement. |
(b) **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 DAV 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:**

(aa) 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 DAV.

(ab) Self Declaration.

(ac) Joint/single Photograph in two copies duly attested by respective ZSB.

**Authy: Air HQ/40722/5/PA (RC) dated 22 Nov 90.**

(ii) **In case of Mutilated/Defaced Discharge Certificate:**

(aa) A personal application

(ab) Mutilated/Defaced discharge certificate

(ac) Joint Photograph in two copies duly attested by respective ZSB.

**Authy: RO/2902/P&WW (Wel) dated 15 May 95.**

**Note:** All photocopies of certificates/documents submitted are to be attested. Any affidavit should be in original only.

(c) **Counting of former service.** Ex-Airmen who are re-employed in any Govt or Semi Govt organisation / PSUs may opt for counting of their former service rendered in Indian Air Force under the provision of Rule - 19 of CCS rules 1972. To avail this benefit, the individual has to surrender his Service Gratuity / DCRG, Commutation and cease to draw pension w.e.f. the date of re-employment. However, he can retain the pension amount drawn from the date of discharge to the date of his re-employment. The individual will have to approach his re-employer within one year of his confirmation in the re-employed post. The case for counting of former service is required to be referred to pension and welfare wing through the re-employer.

(d) **Re-Fixation Of Pay In The Re-Employed Organization.** Re-employed pensioners are eligible for re-fixation of their pay in re-employed organization. The subject matter is governed by Govt of India, Min of PP&G (Dept of personnel and Trg) OM No. 2/1/86/Est Pt – II dated 31 Jul 1986. For this purpose, the re-employed pensioners may approach DAV through their re-employer.

(e) **Issue of Certificates.** Various certificates like trade certificates and Graduation certificates etc are issued to retiring Airmen by their parent unit to enhance their re-employability in the civil. Individual is expected to maintain and preserve them meticulously. However, DAV issues duplicate certificates in case the original is lost or mutilated. The, pensioners can also approach DAV for issue of extract of PORs / posting detail certificate 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 Airmen/NC (E).

**Authy: AFO 133/98, RO/2907/P&WW (W) dated 20 Nov 98 and RO/2916/P&WW (W) dated 14 Jun 95.**
Employment Assistance under Indigent Circumstances. There is a provision for employment assistance (in Group C&D) under indigent circumstances for dependants 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.

Authy: GoI, Mod, DOP&T letter No.14014/6/94 {Estt (D)} dated 09 Oct 99.

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 grant immediate financial 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).

(g) Issue of Dependent Card. Dependant card can be issued/renewed from any nearest Air Force units on production of discharge book/old dependent card in terms of AFO 20/2013.

(h) Issue of provisional Diploma certificate. Provisional certificate will be issued by the last unit of the individual on receipt of discharge order from AFRO.

CERTAIN OTHER BENEFITS TO EX-SERVICEMEN

GALLANTRY AWARDS

6. Broadly, the gallantry awards for Air Force Personnel are divided into two categories. i.e. Pre Independence gallantry awards and Post Independence gallantry awards. The Pre Independence gallantry awards include Indian Order of Merit, Military Cross etc. After independence, different series of awards were introduced. The Vir Chakra series of awards are awarded for acts on conspicuous bravery/gallantry in the face of the enemy and the Ashok Chakra series for bravery other than in the face of the enemy. Government of India introduced payment of monetary allowances attached to various gallantry awards w.e.f. 01.01.1972.

7. Admissibility: First to the recipient and on his death, to his lawfully married widow until her remarriage / death. When the award is made posthumously to a bachelor, the allowance shall be paid to father/mother. When the award is made posthumously to a widower, the allowance shall be paid to son or unmarried daughter below 18 Years. The monetary allowance shall be paid in respect of as many gallantry awards received by the individual.

No dearness relief is admissible on monetary allowance and the allowance is payable from the date of decoration. Monetary allowance is payable only if the award is notified in the Pension Payment Order.
The amount of monetary allowance for various periods and various awards are as follows:

<table>
<thead>
<tr>
<th>Post Independence Gallantry award</th>
<th>PERIOD</th>
<th>Rupees per month</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1.1.72 to 31.12.81</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1.1.82 to 30.4.85</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1.5.85 to 31.12.86</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1.1.87 to 31.1.95</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1.2.95 to 31.12.95</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1.1.96 to 31.1.99</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1.2.99 to 13.5.08</td>
<td></td>
</tr>
<tr>
<td></td>
<td>14.5.08 to 29.3.11</td>
<td></td>
</tr>
<tr>
<td></td>
<td>30.3.11 to</td>
<td></td>
</tr>
<tr>
<td>Param Vir Chakra</td>
<td>100</td>
<td>150</td>
</tr>
<tr>
<td>Each Bar</td>
<td>40</td>
<td>60</td>
</tr>
<tr>
<td>Maha Vir Chakra</td>
<td>75</td>
<td>115</td>
</tr>
<tr>
<td>Each Bar</td>
<td>25</td>
<td>40</td>
</tr>
<tr>
<td>Vir Chakra</td>
<td>50</td>
<td>75</td>
</tr>
<tr>
<td>Each Bar</td>
<td>20</td>
<td>30</td>
</tr>
<tr>
<td>Ashok Chakra</td>
<td>90</td>
<td>135</td>
</tr>
<tr>
<td>Each Bar</td>
<td>35</td>
<td>55</td>
</tr>
<tr>
<td>Kirti Chakra</td>
<td>65</td>
<td>100</td>
</tr>
<tr>
<td>Each Bar</td>
<td>20</td>
<td>30</td>
</tr>
<tr>
<td>Saurya Chakra</td>
<td>40</td>
<td>60</td>
</tr>
<tr>
<td>Each Bar</td>
<td>16</td>
<td>25</td>
</tr>
</tbody>
</table>

Pre Independence Gallantry Awards:

<table>
<thead>
<tr>
<th>Pre Independence Gallantry Awards</th>
<th>PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>01.02.1986 to 28.02.1994</td>
</tr>
<tr>
<td></td>
<td>01.31994 to 18.04.1999</td>
</tr>
<tr>
<td></td>
<td>19.04.1999 to 13.05.2008</td>
</tr>
<tr>
<td></td>
<td>14.05.2008 to 29.03.2011</td>
</tr>
<tr>
<td></td>
<td>30.03.2011 to</td>
</tr>
<tr>
<td>Indian Order of Merit</td>
<td>100</td>
</tr>
<tr>
<td>Each Bar</td>
<td>100</td>
</tr>
<tr>
<td>Indian Order Of Merit Class I</td>
<td>85</td>
</tr>
<tr>
<td>Each Bar</td>
<td>85</td>
</tr>
<tr>
<td>Indian Order of Merit Class II</td>
<td>85</td>
</tr>
<tr>
<td>Each Bar</td>
<td>85</td>
</tr>
<tr>
<td>Distinguished Service Cross</td>
<td>60</td>
</tr>
<tr>
<td>Each Bar</td>
<td>60</td>
</tr>
<tr>
<td>Military Cross</td>
<td>60</td>
</tr>
<tr>
<td>Each Bar</td>
<td>60</td>
</tr>
<tr>
<td>Distinguished Flying Cross</td>
<td>60</td>
</tr>
<tr>
<td>Each Bar</td>
<td>60</td>
</tr>
<tr>
<td>Conspicuous Gallantry Medal</td>
<td>60</td>
</tr>
<tr>
<td>Each Bar</td>
<td>60</td>
</tr>
<tr>
<td>Military Medal</td>
<td>25</td>
</tr>
<tr>
<td>Each Bar</td>
<td>25</td>
</tr>
<tr>
<td>Indian Distinguished Service Medal</td>
<td>20</td>
</tr>
<tr>
<td>Each Bar</td>
<td>20</td>
</tr>
<tr>
<td>Distinguished Flying Medal</td>
<td>15</td>
</tr>
<tr>
<td>Each Bar</td>
<td>15</td>
</tr>
</tbody>
</table>

Jangi Inam is payable at the rate of Rs 100/-per month w.e.f. 25.01.1995 & at the rate of Rs. 250/-per month w.e.f. 01.10.2006 and Rs 500/-w.e.f. 30.03.2011. Monetary Allowance at the rate of Rs.250/-per month is payable to the awardees of Sena/ Nav Sena/ Vayu Sena Medal w.e.f. 26.01.1999 and Rs 500/-w.e.f. 14.05.2008 and Rs 1000/-w.e.f.30.03.2011

DEARNESS RELIEF

Government of India introduced payment of dearness relief on pension w.e.f. 01.0 1.1973 for pensioners and for family pensioners w.e.f.01.10.1975 for compensating pensioners towards erosion in the real value of pension. Presently, Government of India sanctions dearness relief and intimation to this effect is issued by Ministry of Personnel, Public Grievances and pension. This revision of dearness relief order is available in the Ministry's web site ofhttp://persmin.nic.in
11. **Payment of dearness relief during Re-Employment:** The pensioners who are re-employed prior to 29.12.1976 are not entitled for dearness relief on pension. The pensioners who are re-employed after 29.12.1976 but before 25.03.1984 are eligible to draw dearness relief on pension through Pension Disbursing Authority. However, the Pension Disbursing Authority should intimate the quantum of dearness relief to the present employer for effecting recovery from Pay and allowances of the re-employed pensioners. The amount thus recovered may be taken as miscellaneous income of the employer.

12. Dearness relief shall be suspended during period of re-employment w.e.f. 26.03.1984. Re-employed pensioners and employed family pensioners in Central Government! State Government, Public Sector Undertakings, Corporations, Autonomous body. Local body, Union Territories are not eligible for dearness relief on their pension prior to 18.07.1997. The dearness relief is payable to re-employed pensioners / employed family pensioner w.e.f. 18.07.1997 subject to the following conditions:

   (a) Air Force Pensioners, below the rank of commissioned officers re-employed in civil posts are entitled to dearness relief on their pension w.e.f. 18.07.1997 provided their pay has been fixed at a minimum of the scale of the reemployed post and their entire pension was ignored in fixation of their pay. Such pensioners are required to furnish a certificate from their re employer in the prescribed format.

   (b) In respect of re-employed pensioners who have been granted advance increments at the time of pay fixation on account of being graduates etc., and therefore pay not fixed in the minimum of the scale of pay, Dearness relief on pension is payable.

   (c) Family pensioners in respect of central government are entitled to dearness relief on their pension during employment w.e.f. 18.07.1997.

   (d) In the case of pensioners / Family pensioners who are in receipt of more than one pension, the dearness relief, where admissible, is eligible on both the pensions.

   (e) Dearness relief on pension should be rounded off to the next higher rupee w.e.f. 01.02.1981.

13. **Dearness Relief sanctioned w.e.f. 01.01.2006 is as follows:**

<table>
<thead>
<tr>
<th>PERIOD</th>
<th>PERCENTAGE</th>
<th>PERIOD</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1.2006 TO 30.06.2006</td>
<td>Nil</td>
<td>1.7.2011 to 31.12.2011</td>
<td>58 %</td>
</tr>
<tr>
<td>1.7.2006 to 31.12.2006</td>
<td>2 %</td>
<td>1.1.2012 to 30.06.2012</td>
<td>65 %</td>
</tr>
<tr>
<td>1.1.2007 to 30.06.2007</td>
<td>6 %</td>
<td>1.7.2012 to 31.12.2012</td>
<td>72 %</td>
</tr>
<tr>
<td>1.7.2007 to 31.12.2007</td>
<td>9 %</td>
<td>1.1.2013 to 30.06.2013</td>
<td>80 %</td>
</tr>
<tr>
<td>1.1.2008 to 30.06.2008</td>
<td>12 %</td>
<td>1.7.2013 to 31.12.2013</td>
<td>90 %</td>
</tr>
<tr>
<td>1.7.2008 to 31.12.2008</td>
<td>16 %</td>
<td>1.1.2014 to 30.06.2014</td>
<td>100 %</td>
</tr>
<tr>
<td>1.1.2009 to 30.06.2009</td>
<td>22 %</td>
<td>1.7.2014 to 31.12.2014</td>
<td>107 %</td>
</tr>
<tr>
<td>1.7.2009 to 31.12.2009</td>
<td>27 %</td>
<td>1.1.2015 to 30.06.2015</td>
<td></td>
</tr>
<tr>
<td>1.1.2010 to 30.06.2010</td>
<td>35 %</td>
<td>1.7.2015 to 31.12.2015</td>
<td></td>
</tr>
</tbody>
</table>

14. Beside the above-mentioned assistance/benefits, certain other benefits which are given to ex-servicemen are as follows:

   (a) **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) gives 10% weightage to the wards of ex-serviceman in the final merit list.

   (b) **Age Relaxation.** All ex-servicemen are allowed to deduct their Military Service + Three years from their actual age. The resultant age should not cross the upper age limit prescribed for a post or vacancy (Group ‘C’ and ‘D’).
Note: 1. The concession in age for appointment to vacancies in Group ‘A’ and Group ‘B’ service filled by direct recruitment on the basis on an All India Competitive Examination held by UPSC is however, limited to five years only.

Note: 2. In some jobs like in Nationalised Banks, the upper age limit is 45 years.

(c) **Free Telephone for Gallantry Award Winners** Ministry of Communications, Dept of Telecom Services has granted full exemption from payment of registration charges for telephones to War Widows, disabled soldiers and gallantry award winners.

(d) **Exemption from Income Tax** DCRG, Commuted value of pension and amount of encashment of Annual Leave are not taxable except when invested, whereupon the income thereof is taxable.

**Authy: Income Tax Act Section 10 (10)(i), 10(10) (ii) and 10(10A) (l).**

**WELFARE ROLE OF ZILA SAINIK BOARDS (ZSBS)**

15. As an 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.

16. 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 quota.

(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.

(e) Provisioning of legal aid.

(g) Allotment of land to the landless ex-servicemen/widows.

FREQUENTLY ASKED QUESTIONS

Q.1. 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?

ANS Any occurrence regarding divorce/death of wife and re-marriage including 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 DAV 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.** Air HQ (VB) vide their letter No. Air HQ/41003/ADOP/A-III dated 10 Mar 2010 has intimated that CGDA have clarified that as per GOI, MOD letter No. B/40015/AG/PS-4 (d)/300/B/D(Pen/Ser) dated 26 Mar 98; children adopted after retirement will be eligible got the benefit of the ordinary family pension.

Hence, NE POR for children adopted after discharge of Airmen/NCs (E) may be taken by DAV after verification of ‘Adoption Deed’. However, in the absence of the ‘Adoption Deed’ for adoption, the documents produced to prove factum of the adoption must at least fulfill the following conditions:-

(i) The document should reveal that actual giving and taking of the child has taken place i.e. the adoption has already been made.

(ii) The document should be signed by the person giving the child in adoption as well as by the person taking the child in adoption.

(iii) The document must be registered under the law in force in that particular state.

**Note:** For more details on marriage after discharge / birth of child / Death of wife after discharge etc. Please refer Para 5 (a) of this chapter.

Q.2. I have lost my Discharge Book. Can I be issued with Duplicate Discharge Book?

ANS 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 DAV in case it is found at a later date. For more details, please refer Para 5 (b) of this chapter.

**Q.3.** 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?

**ANS** As an ex-serviceman you are entitled to age relaxation as per the existing Govt rules. For more details please refer Para 14 (b) of this chapter.

**Q.4.** 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?

**ANS** 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 IAF. However, you can keep the pension amount drawn from the date of discharge from the IAF till the date of re-employment in the civil post (Govt / PSUs/Semi Govt).

**Q.5.** This amount of commutation and DCRG is to be refunded to whom?

**ANS** The amount together with the interest thereupon as arrived at by your re-employer will have to be deposited with the Dy CDA (AF), Subroto Park, and New Delhi by way of a Demand Draft payable in favour of Dy CDA (AF). This draft can be forwarded by your re-employer either directly to Dy CDA (AF) or through DAV.

**Q.6.** I have been re-employed in civil after discharge from the IAF. I am not getting Dearness Relief (DR) on my pension. Please clarify.

**ANS** 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).

**Q.7.** 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?

**ANS** Your family can draw family pension either from Defence or from Civil Re-employer, whichever is beneficial to her. For details please refer Para 5 (e) of this chapter.

**THINK IT OVER**

EVERY GREAT PERSONALITY SEEMS IN HARMONY WITH NATURE AND IN CONTACT WITH DIVINE ENERGY.
THEY HAVE NOT NECESSARILY BEEN PIOUS PEOPLE,
BUT INVARIBLY THEY HAVE BEEN EXTRAORDINARILY WELL ORGANISED FROM AN EMOTIONAL POINT OF VIEW
CHAPTER VIII
OTHER FINANCIAL BENEFITS – EX AIRMEN / NC(E) AND FAMILIES

1. On retirement, Airmen /NCs (E) and their families are entitled to certain financial and other benefits, some of them are life long, some of immediate nature and some available on ‘Need’ basis. These benefits accrue from the Govt (Public Fund) as well as non-public organisations such as IAFBA, AFGIS and AFWWA etc.

INDIAN AIRFORCE BENEVOLENT ASSOCIATION

FAMILY ASSISTANCE SCHEME (FAS) 09

2. This scheme is applicable to Air warriors who are in service on 01 April 2009 or later and have contributed revised rates of family assistance scheme.

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>DEATH IN SERVICE</th>
<th>DEATH AFTER RETIREMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>CURRENT</td>
<td>REVISED (wef OCT 14)</td>
</tr>
<tr>
<td>Airmen/ NCs(E)</td>
<td>Rs. 3,000/- pm</td>
<td>Rs. 3,800/- pm</td>
</tr>
</tbody>
</table>

MONTHLY GRANT TO MEDICALLY BOARDED OUT

3. Applicable to MBO cases with 100% disability and not entitled for Disability Pension.

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>RATES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>CURRENT</td>
</tr>
<tr>
<td>Airmen/ NCs(E)</td>
<td>Rs. 2,500/-</td>
</tr>
</tbody>
</table>

LUMP SUM DEATH GRANT

- One-time Lump sum grant applicable to death on or after 01 Oct 08.
- Discharged prior to 01 Apr 1997.
- Having less than 20 years of service.

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>RATES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>CURRENT</td>
</tr>
<tr>
<td>Airmen/ NCs(E)</td>
<td>Rs. 5,000/-</td>
</tr>
</tbody>
</table>

FAMILY ASSISTANCE SCHEME (FAS) 97

4. The Air Veterans who have retired prior to 01 April 2009 and death taking place on or after 01 April 2009 shall be governed under the FAS-97 since they are members under the old FAS-97. The Air Veterans who have retired prior to I April 1997 with above 20 years of service and died after 01 Oct 2008 are eligible for financial assistance from IFBA for 8 years.

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>DEATH IN SERVICE</th>
<th>DEATH AFTER RETIREMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>CURRENT</td>
<td>REVISED (wef OCT 14)</td>
</tr>
<tr>
<td>Airmen/ NCs(E)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
5. The Air Veterans who have retired prior to 01 Apr 1997 with less than 20 years of service and died after 01 Oct 2008 are eligible for lump sum grant as follows

<table>
<thead>
<tr>
<th>AIRMEN</th>
<th>NCs(E)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 5000/-</td>
<td>Rs. 5000/-</td>
</tr>
</tbody>
</table>

6. The IAFBA provides various types of assistance to Ex-Airmen /NCs (E) and to the next-of-kin of deceased personnel. The important benefits available are listed below:

<table>
<thead>
<tr>
<th>SI No</th>
<th>Description</th>
<th>Airmen</th>
<th>NCs(E)</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Monthly Maintenance Grant</td>
<td>Rs.1500/- pm.</td>
<td>Rs.1,500/- pm.</td>
<td>For 3 + 3 months</td>
</tr>
<tr>
<td></td>
<td>(i) For Boarded out personnel Pending Award of Disability Pension.</td>
<td>Rs.3,000/- pm</td>
<td>Rs.3,000/- pm</td>
<td>For 12 months</td>
</tr>
<tr>
<td></td>
<td>(ii) Missing Personnel (wife/ parents)</td>
<td>Rs.2,500/ pm</td>
<td>Rs.2,500/- pm</td>
<td>For life</td>
</tr>
<tr>
<td></td>
<td>(iii) For Boarded out personnel with 100% disability and not eligible for disability pension.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b)</td>
<td>Grant for Commercial venture (Medically boarded out personnel)</td>
<td>Rs.20,000/-</td>
<td>Rs.20,000/-</td>
<td>Lump sum</td>
</tr>
<tr>
<td>(c)</td>
<td>Children Education Assistance</td>
<td>Rs.250/- p.m.</td>
<td>Rs. 250/- p.m</td>
<td>For 3 yrs only</td>
</tr>
<tr>
<td>(d)</td>
<td>Scholarship for school/ college Education</td>
<td>Rs.3000/- pa</td>
<td>Rs.3000/- pa</td>
<td>No of vacancies are 2723 and are shared by children of serving and retired air warriors including widows.</td>
</tr>
<tr>
<td></td>
<td>a. School for XI to XII</td>
<td>Rs.3600/- pa</td>
<td>Rs.3600/- pa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b. Under Graduate</td>
<td>Rs.6000/- pa</td>
<td>Rs.6000/- pa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>c. Under Graduate Professional/PG</td>
<td>Rs.6000/- pa</td>
<td>Rs.6000/- pa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>d. Physically Handicapped/ Mentally Challenged :</td>
<td>Rs.6000/- pa</td>
<td>Rs.6000/- pa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(i) For disability less than 70%</td>
<td>Rs.7500/- pa</td>
<td>Rs.7500/- pa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(ii) For disability 70%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(e)</td>
<td>Grant purchase of Mechanical Aids like Hearing aids/ artificial limbs etc for self-only.</td>
<td>Rs.8,000/-</td>
<td>Rs.8,000/-</td>
<td>Lump Sum</td>
</tr>
<tr>
<td>(f)</td>
<td>Grant on Medical Grounds</td>
<td>Upto</td>
<td>Upto</td>
<td>Total amount applicable once in lifetime of Airwarriors on Cumulative basis</td>
</tr>
<tr>
<td></td>
<td>Reimbursement of Medical bills (when such medical treatment is not available in Service Hospital/ECHS)</td>
<td>Rs.50,000/-</td>
<td>Rs.50,000/-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(ii) Monthly grant for nourishment</td>
<td>Rs. 1000/-pm</td>
<td>Rs.1000/-pm</td>
<td></td>
</tr>
<tr>
<td>(g)</td>
<td>Grant for purchase of Trade Instrument (Bereaved wives)</td>
<td>Rs.25,000/-</td>
<td>Rs.25,000/-</td>
<td>Lump sum</td>
</tr>
<tr>
<td>(h)</td>
<td>Reimbursement of tuition fees for vocational/ professional courses to bereaved wives or to orphaned child (Death in service).</td>
<td>Rs.25,000/-</td>
<td>Rs.25,000/-</td>
<td>Lump sum</td>
</tr>
<tr>
<td>(j)</td>
<td>Special scholarship for orphaned children of AF Personnel who die in service. Max two children in a family to cover expenses on tuition fees, boarding lodging charges based on economic status of orphaned child.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(i) For Boarders</td>
<td>Rs.3,000/- p.m.</td>
<td>Rs.3,000/ p.m.</td>
<td>Till completion of class XII</td>
</tr>
</tbody>
</table>
(ii) For day scholars | Rs.800/- p.m. | Rs.800/- p.m. | - do -  
(k) Grant for daughter’s marriage (After death of Air Warrior) | Rs.28,000/- | Rs.28,000/- | Lump sum  
(l) Pending award of family pension (Bereaved wives of medically boarded out Airmen /NCs (E).) | Rs.1,500/-pm | Rs.1,500/-pm | For 6 months  
(m) Reimbursement of cost of travel expenses to the patient required treatment for major diseases (provided such facilities are not available from ECHS) | Cost of travel by rail (entitled class) for patient and one attendant would be reimbursed.  
(n) Grant to World War II Veterans who have served in the AF and were released without pension on being declared surplus before independence (For life). The amount will be paid after deduction of amount drawn from State/Central Govt on account of Grant/pension etc. | Max upto Rs. 2,500/- pm | -- | --  
(o) Monthly grant to Leprosy patients undergoing institutional treatment at various hospitals | Rs. 800/-pm | Rs. 800/-pm | For 2 years  

**DIGNIFIED LAST RITES TO AIR VETERANS**

7. IAF has introduced a scheme called GARIMA to facilitate the widow/NOK to carry out the last rites of Air Veteran in a dignified manner vide Air HQ/99706/Org (Cer) dated 26 Mar 13. The scheme would be applicable to all Air Veterans i.e. Officers, Airmen & NCs(E) who are authorized a Canteen Card/PPO.

**STEPS**

- Next of kin to inform the demise to C Adm O/Adjt/SWO of the nearest Air Force Station regarding the demise. Air Force Station to provide a grant of Rs. 7500/- from SI for funeral arrangement to the Next of Kin and to detail a representative of appropriate seniority to conduct the funeral in a dignified manner. The amount will be re-imbursed by IAF Benevolent Association to the SI.

- In case the funeral takes place outside the municipal limit of Air Force Station, Next-of-kin can seek the grant of 7500/- directly from IAF Benevolent Association. The documents required are:
  - Information written in plain paper by Next of Kin.
  - Attested copy of death certificate.
  - Attested copy of Pay Pension Order / Canteen Smart Card.

**AIR FORCE GROUP INSURANCE SOCIETY**

8. The benefits paid by AFGIS – The details of survival / death benefits admissible to Airmen / NCs (E) and their families are given below:

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>Description</th>
<th>Airmen</th>
<th>NCs(E)</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Monthly contribution Airmen – Rs. 100/- pm NCs(E) – Rs. 50/- pm</td>
<td>Rs. 5 Lakh</td>
<td>Rs.2.5 Lakh</td>
<td>Full cover upto 15 years or 72 years of age whichever is earlier. 50% after 15 years. (after retirement)</td>
</tr>
</tbody>
</table>

**Payments** In the event of death of the member during the period of insurance cover, the amount of insurance cover will be paid to the nominee(s) on production of death certificate of the member, PRIC Memorandum/Card, approved nomination form AFGIS-224 (all in original).
(b) Subsidy for acquiring dwelling unit of service/civil housing agencies including from the private builders and for self construction. (Bereaved wives of AF Personnel killed in accidents while in service) Further restriction of retaining the house for 15 years after receipt of the subsidy amount is now reduced to 10 years.

Rs.2 Lakh  Rs.2 Lakh  Paid in one lump sum (Shared by AFGIS/ IAFBA/ AFWWA / CWF).

Queries: Visit indianairforce.nic.in (Internet) or afgis.iaf.in (IAF Intranet) or post your queries at afgis@iaf.nic.in or fax on 011-25691182

IAF SOCIAL SECURITY DEPOSIT SCHEME (IAFSSD SCHEME)

9. The Retired Personnel Investment Scheme (RPIS) of AFGIS has been revised to IAF Social Security Deposit Scheme (IAFSSD SCHEME) with effect from 01 Oct 14. The salient terms and conditions of the IAFSSD Scheme is as mentioned:

<table>
<thead>
<tr>
<th>TERMS</th>
<th>DETAILS</th>
</tr>
</thead>
</table>
| Eligibility | a) Retired members (including SSC Officers)/ NoK entitled to draw family pension.  
  b) Widows and NoK (minor children/ major unmarried daughters) of Air Warriors, who are eligible to draw family pension. |
| Amount of Deposit | a) Minimum of Rs 50,000/- and thereafter in multiples of Rs 10,000/-  
  b) Maximum: Sum total of NE Benefits. |
| Interest Payment Periodicity (Non- Cumulative Deposits) | a) All depositors- Monthly/ Quarterly (as opted by the depositor). |
| Rate of Interest (As approved by BoT) | a) Non-Cumulative Scheme: 9.20% per annum  
  b) Cumulative Scheme: 9.65% per annum |
| Rate of Interest (For deposits pledged against outstanding HBL/MCL) | a) Non-Cumulative deposits where interest on the deposit is utilized towards EMI of the HBL/ MCL: 9.20% per annum (paid out towards EMI monthly).  
  b) Cumulative Deposits (EMI paid monthly by the loanee under his/ her own arrangements): 9.65% per annum |
| Automatic Renewal | a) If the FD receipts/ instructions are not received till maturity date, the deposits will be renewed automatically for three years under cumulative scheme. |
| Premature Withdrawal | a) In case of premature withdrawal saving bank interest shall be paid if deposit(s) is/ are prematurely withdrawn before completion of one year. If the deposit is withdrawn after one year then the deposit will earn 1% less interest as declared for that financial year. |

There remains no change in other extant terms and conditions of RPIS like change of scheme (switching between schemes), income tax (TDS), loan against deposit, nomination etc.

AIR FORCE WIVES WELFARE ASSOCIATION (AFWWA)

10. The details of various grants from AFWWA are as given below:

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Schemes</th>
<th>Officers</th>
<th>Airmen</th>
<th>NCs(E)</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Ex-gratia Grant for Widows Rehabilitation</td>
<td>10000/- Lumpsum</td>
<td>10000/- Lumpsum</td>
<td>10000/- Lumpsum</td>
<td>Paid by AFWWA (L) of last serving unit/station to a widow whose husband dies while in service.</td>
</tr>
<tr>
<td>2</td>
<td>AFWWA Pension</td>
<td>10000/- Lumpsum</td>
<td>10000/- Lumpsum</td>
<td>10000/- Lumpsum</td>
<td>Paid by AFWWA (L) of last serving unit/station to a widow whose husband dies while in service.</td>
</tr>
</tbody>
</table>
### 3. Wedding Grant to children of Widow

<table>
<thead>
<tr>
<th></th>
<th>8000/- Lumpsum</th>
<th>8000/- Lumpsum</th>
<th>8000/- Lumpsum</th>
<th>To one child of a widow whose husband dies while in service after May 1987. (Application can be submitted to AFWWA(C) before marriage)</th>
</tr>
</thead>
</table>

### 4. Rehabilitation grant to widows of NCs(E)

<table>
<thead>
<tr>
<th></th>
<th>8000/- Lumpsum</th>
<th>Widows of those NCs (E) who die while in service and intend to resettle themselves by tailoring/ stitching.</th>
</tr>
</thead>
</table>

### 5. Medical Assistance (Grant to wives of Medically Boarded out AF personnel)

<table>
<thead>
<tr>
<th></th>
<th>10000/- Lumpsum</th>
<th>10000/- Lumpsum</th>
<th>10000/- Lumpsum</th>
<th>To AFWWA member whose husband is boarded out on medical grounds not attributable to service is given a one-time grant. Paid by AFWWA (L) of last serving unit/station.</th>
</tr>
</thead>
</table>

### 6. Grant for Dwelling Unit to widow

<table>
<thead>
<tr>
<th></th>
<th>60000/- Lumpsum</th>
<th>40000/- Lumpsum</th>
<th>40000/- Lumpsum</th>
<th>Widow whose husband is died in accident while in service.</th>
</tr>
</thead>
</table>

### 7. Educational Scholarship for Children of deceased Personnel

<table>
<thead>
<tr>
<th></th>
<th>1st Std onwards for a period of six years only or completion of studies, whichever is earlier.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>(a)</strong> School going Day Scholar</td>
<td>1800/-</td>
</tr>
<tr>
<td><strong>(b)</strong> School going Boarders</td>
<td>3000/-</td>
</tr>
<tr>
<td><strong>(c)</strong> College going Day &amp; Boarders</td>
<td>3000/-</td>
</tr>
<tr>
<td><strong>(d)</strong> For Medical /Engg. Courses</td>
<td>5400/-</td>
</tr>
</tbody>
</table>

### 8. Scholarship for Vocational Training

<table>
<thead>
<tr>
<th></th>
<th>4800/- Lumpsum</th>
<th>4800/- Lumpsum</th>
<th>4800/- Lumpsum</th>
<th>To widow or their children for pursuing Vocational Training for certificate/ diploma course of 6 months and above</th>
</tr>
</thead>
</table>

**AIR FORCE ASSOCIATION**

11. Death grant of Rs 4000/-w.e.f. 01.04.2010 in one lump sum is eligible only for members of Air Force Association. NOK must submit an application to the Honorary Secretary, Air Force Association, C/O Air Force Station Race Course Camp, New Delhi 110003 along with attested copy of death certificate. A copy may be sent to the Secretary of respective state Air Force Association branch. Air Force Association Life Membership card to be enclosed. The format of the application is given as Appendix ‘P’ and ‘Q’ respectively.

**Zila Sainik Board**

12. The format of the application to ZSB is given as Appendix ‘R’ for issue of Widow identity card from Zila Sainik Board. For death grant from Tamilnadu Government, the applicant is advised to go to ZSB along with the following:

(a) Death Certificate attested  
(b) Ex-Servicemen Card  
(c) 2 Stamp size photos  
(d) 2 Passport size photos  
(e) Ration Card for residence proof in order to get death claim form.

**THINK IT OVER**

**BE AWARE OF WHAT YOU WANT FOR YOU WILL GET IT**
CHAPTER IX

ACTIONS RECOMMENDED AS A “MUST DO” FOR PENSIONERS

1. At the time of retirement and during the preparatory phase of retirement, an average Airmen /NCs(E) is very myopic and normally does not think beyond his timely payment of pension and other NE benefits. However, we at Pension and Welfare Wing of DAV are dealing with over 1, 50,000 surviving pensioners and are therefore privileged to a lot of foresight on post retirement complications. We, therefore, recommend the following actions as a “MUST DO” for every pensioner:

(a) He must make sure that his own name, his wife’s name, his children’s name and their date of birth is correctly recorded in the Record Copy of Sheet Roll (RCSR) at DAV. It must be borne in mind that name filled up in IAFF (P) 5 at column ‘What is your name?’ is taken for issuance of Discharge Order and Pension Payment Order.

(b) He must make sure that POR for all occurrences in general and financially affecting occurrences (Local Allowances, Leave encashment, GCB, Sterilization Pay etc) in particular are taken and reflected in the UCSR and the UCSR is updated in all respects.

(c) He must collect all eligible certificates from his last unit and properly maintain them because they are extremely useful for re-employment and other purposes in future.

(d) He must collect first pension and amount of Death Cum Retirement Gratuity / Commuted value of pension, in person.

(e) He must get his name registered with his respective Zila Sainik Board (ZSB) and collect his Ex-serviceman Identity Card. It must be remembered that ZSB extends help only to those ex-servicemen who are registered with them.

(f) He must mention his full particulars (Ser No, Rank, Name, and Date of Discharge etc) while making correspondence with DAV or any other agency. DAV can not locate the RCSR of an ex-Airman/ NC (E) without his service No and other details.

(g) He must preserve following documents after retirement:

   (i) Last Pay Certificate (LPC).
   (ii) Copy of PPOs/Corrigendum PPOs.
   (iii) Photocopy of updated Unit Copy of Sheet Roll (UCSR).
   (iv) Discharge Book.
   (v) Retired Officer Identity Card (Applicable only for HFO/HFL).
   (vi) Ex-servicemen Identity Card Issued BY Zila Sainik Board (ZSB).
   (vii) Dependent Card for family members issued by his last unit.
   (viii) Post Retirement Insurance Certificate (PRIC) issued by AFGIS.
   (ix) AFWWA membership Card.
   (x) SMART Card for ECHS membership.
   (xi) Copies of all-important correspondence with DAV.

**NOTE:** He must brief his wife to preserve these documents even after his death, for as long as the wife is alive and drawing pension.

(h) He must be clear about the procedure for treatment under ECHS. He must know his nearest ECHS hospital (Polyclinic/MH/empanelled hospitals).

(i) He must anticipate old age related problems, which happen after retirement i.e. Dental Care/Artificial Dentures/ vulnerability to Cataract, prostrate, high BP, Diabetes, Arthritis etc. Besides taking preventive measures he must make full use of ECHS facilities for regular check up and treatment.
INTRODUCTION

1. Ex servicemen Contributory Health Scheme (ECHS) is a tri-services project which came into effect on 01 Apr 2003 vide Govt of India letter No 22 (1)/01/US (WE)/D (Res) dated 30 Dec 2002. The scheme is functioning under an integral staff with its Central Office located at Army Headquarters and 28 Regional Centers located at various major cities. ECHS will cater for Medicare of all Ex-servicemen (ESM) in receipt of pension including disability and family pension. This would also include wife/husband, legitimate children, wholly dependent divorced/abandoned or separated from their husband/widowed daughters and dependent unmarried/divorced/ abandoned or separated from their husband/widowed sisters and parents. There are a total of 385 Polyclinics functioning in the country. Few additional polyclinics are likely to be operationalised soon. The scheme is being implemented in a phased manner. Every service person retired/retiring after 01 Apr 2003 will compulsorily have to become member of ECHS by contributing one time his/her share of amount towards the membership. Similarly all those retired prior to 01 Apr 2003 can opt to become an ECHS member by paying the contribution in lump sum. There would be no restriction on age or medical condition for this scheme. This is Govt funded scheme through public money (Authy 22(1)/01/US/ (WE)/D (Res) dated 30 Dec 02).

2. ESM/Pensioners are presently not authorised for treatment in MH as a right, they are only entitled for treatment i.e. subject to availability of bed space, doctors and medicines. By joining the ECHS scheme, they come in the authorised category of treatment. The only difference is that his/her initial out patient handling/treatment will be by the ECHS polyclinic rather than the staff surgeon at MH. In case the ESM requires further reference/ treatment, it can be provided to him in the nearest MH or can be referred to an empanelled civil hospital of the patient’s choice. ECHS treatment philosophy is out patient treatment by polyclinics and in-patient treatment by MH (Subject to availability) and from empanelled hospitals in the station.

ORGANISATION

3. ECHS scheme is a tri service organisation with its central organisation located at New Delhi and headed by Adjutant General of the Indian Army. He is assisted by the Director General Discipline, Ceremonials and Welfare and a Managing Director (Major General). In Air Force, DAV under AOA coordinates. There are 28 Regional Centers located all over the country headed by Regional Directors. The scheme would cater for Medicare through polyclinics. Postal address of the Central Organisation and the list of Regional Centers and list of ECHS Polyclinic are placed at Appendix- ‘J’. The addresses of ECHS polyclinics are also available ECHS web site ww.indianarmy.nic.in.

ELIGIBILITY

4. The following are eligible to become members of ECHS:

   (a) Ex-Servicemen (ESM) drawing pension /disability pension and their family members.
   (b) Widows drawing family pension.
   (c) Ex-servicemen drawing disability pension.

5. Family members means and include the spouse, unemployed son(s) below 25 years, unemployed and unmarried daughter(s), dependent divorced/abandoned or separated from their husband/widowed daughters and dependent unmarried/divorced/ abandoned or separated from their husband/widowed sisters mentally/physically challenged children (unfit to earn livelihood) can be ECHS members for life (Authy B49701-PR/AG/ECHS dated 07 Dec 2012) dependent parents whose combined income is less than Rs. 3500/- p.m. plus amount of of dearness relief on the basic pension of Rs 3500/-
MEMBERSHIP

6. All Officers, Warrant Ranks, SNCOs, Airmen and NCs (E) who retired on or after 01 Apr 2003 are compulsorily required to become members of ECHS scheme. Presently the ECHS contribution is being deducted through the PPO. All those pensioners retired prior to 01 Apr 2003 can exercise their option to become member of the scheme. All pensioners (ESM) joining the scheme will forfeit the medical allowance presently admissible to them. Non-ECHS members will continue to get medical allowance and also treatment from existing MH/SMC as entitled members only, subject to availability of bed space, medicine, doctors etc. They cannot be treated at par with ESM pensioners (and their dependent) who have become ECHS members. ECHS members shall be given full range of treatment for all categories of diseases in MH and/or empanelled Hospitals.

7. One individual cannot become member of two Govt/PSU schemes (CGHS etc). He has to cancel membership of the other scheme in case opting for the ECHS. Strict action shall be initiated in case of concealment of facts.

COLLECTION OF APPLICATION FORMS

8. Application form for enrolment into ECHS is an unnumbered, self-explanatory form consisting of fourteen pages and is available at AFRO website. These forms are also available at all ECHS Station HQs./Regional Centres. The form consists of the following, which needs to be collected while collecting the same (Authy: B/49711- R/AG/ECHS dated 27 Nov 13). ECHS application can also be downloaded on ECHS website and www.afro.nic.in.

   (a) Application Form : 05 Pages (Page No 1 – 5)
   (b) General Instructions : 05 Pages (Page No 8-12)
   (c) Receipt for Documents : 01 Page (Page No. 7)
   (d) Sample of Affidavit : 01 Page (Page No 13)

CONTRIBUTION

9. W.e.f. 01 Jun 09 vide ECHS Central Organisation letter No. B/49784/AG/ECHS dated 18 Oct 10 the contribution amount is decided as per the last grade pay of the pensioner which is as follows:

<table>
<thead>
<tr>
<th>Grade Pay drawn at the time of retirement As per rank</th>
<th>One time contribution amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 1800/-, Rs.1900/-, Rs.2000/-, Rs.2400/- and Rs.2800</td>
<td>Rs. 15,000/-</td>
</tr>
<tr>
<td>Rs. 4200/-</td>
<td>Rs. 27,000/-</td>
</tr>
<tr>
<td>Rs.4600/-, Rs.4800/- Rs.5400/- and Rs.6600/-</td>
<td>Rs. 39,000/-</td>
</tr>
<tr>
<td>Rs. 7600/- and above</td>
<td>Rs.60,000/-</td>
</tr>
</tbody>
</table>

Note : War Widows and War Disabled personnel are exempted from payee one time contribution towards ECHS, which is given in MOD D (Res) letter No. 24(2)/03/US (WE) D (Res) dated 02 Jan 04 & GOI MOD 22(1)/US (WE)/D (Res) dated 08 Mar 04.

AFFIDAVIT

10. All ESM are required to make declaration on an affidavit as per details given at page 13 of ECHS application form. The details are required on following aspects:

   (a) PPO number and date
   (b) Details of legal dependents i.e. name, age, income, married status etc.
(c) Information on membership of other medical scheme funded by central GOVT.
(d) Undertaking on correctness of above information.

11. Since PPO No is not available with the individual therefore it has been clarified by ECHS Regional Centre Delhi Cantt that DO number of DAV can be given in the affidavit. Subsequently, DAV will forward a copy of the PPO to Regional Centre (ECHS) Delhi Cantt. The format of the affidavit is placed at page 13 of the application form and it is to be made on a Non-judicial stamp paper of Rs. 10/- and attested by a Magistrate or Notary. It is a legal document. In case of misuse, submission of fraudulent information or any other misdemeanor, the ECHS has the right to take legal action. Photographs of all beneficiaries are required to be pasted on the original affidavit and the same is required to be submitted along with the completed application form.

**FILLING UP APPLICATION FORM**

12. Detailed instructions are attached along with the application form. It must be understood that ECHS scheme is maintained through computers and all the ECHS applications will be fed into the computers through a scanner by using the scanning technique. Therefore, there are certain special instructions, which must be followed while filling up the ECHS application form. Important guidelines for filling up ECHS forms are as given below:

(a) The form is required to be filled in Blue Ink and CAPITALS only.
(b) Name(s) of dependent(s) should tally with service documents/records.
(c) All columns and necessary details must be filled otherwise the application form will be rejected.
(d) Coloured Passport size photograph in civil dress with sharp image of pensioners, Spouse, Children and Dependent(s), as the case may be, to be affixed at appropriate boxes.
(e) All the information should be within the boxes provided in the form.
(f) Blank Boxes are to be left, as they are. Scoring of these boxes not permitted.
(g) One space to be left blank between the name and initials.
(h) Abbreviated form can be used to accommodate the information in the space given.
(j) PPO/Account No. should be entered along with the address of the bankers.
(k) Regarding children employed/marital status in respect of children in Page No – 3 must be quoted.
(l) Cutting/Over Writing is strictly prohibited.
(m) **Rank.** Rank of the applicant is to be written in abbreviated form as per the instructions (Page – 08)
(n) **Title.** While entering data of Spouse/Daughter/Son/Parents in the blocks, the title Mrs., Smt, Ms, Miss, Mr. or Master, or any other regionally used title (such as Ch / The etc) is NOT to be written. Only the name is to be written in the specified blocks. “MRS MEENA KUMARI” or NOK/family pensioner shall, in each case, be restricted to 20 characters only, inclusive of space – long names must be suitably abbreviated.
(o) **Abbreviation of Long Names.** In case of very long names, the Christian, Middle, and other names will be abbreviated as a single alphabet in capital letters. Surname will be written in full. For e.g., “PULLAKUTTY CHERIAN VENKATA MUTHUSWAMY” shall be written as “P C V MUTHUSWAMY” or “MUTHUSAMY P C V” as per records of the individual. “P.C. SORKAR” should be entered as “P C SORKAR”, i.e. without full stops.
(p) One photocopy of pages 01 to 05 after filling are also required to be attached with application.

(q) Separate SMART CARDS for each dependent member is compulsory for every Ex-Serviceman. A consolidated DD @ Rs. 135/- per SMART CARD is required to be submitted along with ECHS application form. The DD is to be made in favour of Regional Centre (ECHS) Delhi Cantt and payable at Delhi With Service No., Rank, Name & DOD on the reverse of the DD.

Note: It is advisable to do one practice of filling up of ECHS form on a photocopied form, do all the corrections and then fair it on the actual form.

IMPORTANT INFORMATION ON SMART CARD

13. Objectives of ‘SMART Card Based System’: The ECHS SMART card is expected to be similar to the normal credit card in looks. The SMART Card will have all the essential information on a chip inside the SMART Card. In addition basic information on the pensioner and his dependents will be printed in front of the card. SMART CARD will basically operate at an ECHS centre (Polly Clinic/MH) with a SMART Card Compatible Computer. The objectives of SMART Card based system are:

(a) To ensure smooth running and security of the ECHS System so that no unauthorised person avails of medical benefits.

(b) Positive and irrefutable identification of members using biometrics, to prevent fraud.

(c) Inter-operability of the card at any of the Polyclinics located throughout the country, thereby facilitating members to avail medical benefits at all times irrespective of their physical location.

(d) Assist ECHS in budget control and statistical analysis.

14. Number of SMART Cards Which Can Be Issued: Since a draft is valid for only for three months, therefore, all individuals are required to send their consolidated draft at Discharge date minus three months (D – 3) to DAV (ECHS). Any change in the information, regarding rank/family members can also be intimated at this time. It must be remembered that any error in the SMART Card can only be corrected by making a new SMART Card. If a mistake is caused by the individual (wrong facts / spellings, not adhering to laid down instructions for filling up ECHS form etc), then the individual will have to bear the cost of this replacement SMART Card @ Rs. 135/- (Rupees One hundred Thirty Five only) per SMART Card. If the mistake is by the manufacturer of SMART Card, then the manufacturer will bear the cost of the replacement.

15. Other Details Available inside the Chip of SMART Card: The following details will be available inside the SMART Card and can be retrieved with a matching computer at ECHS Centre:

(a) Personal Details of the Pensioner:

(i) Member ID, Card Serial Number
(ii) Service Number, Rank, Name, Date of Birth
(iii) Regiment/Corps/Unit, Date of Retirement, Medical Category
(iv) Permanent Address, Telephone Number, E-mail Address
(v) Type of Pension, PPO No, Name & Address of Bankers, Record Office
(vi) Fingerprint of the pensioner, Photograph of the pensioner

(b) Personal Details of the Dependents: (Spouse, Children and Parents)

(i) Member ID, Name, Date of Birth
(ii) Date of Marriage (In case of Wife)
(iii) Relationship (Daughter/Son)
(iv) Marital Status (In case of Children)
(v) Employed (Y/N) (In case of Children)
(vi) Monthly Income (In case of Parents)
(vii) Add on Card Issued? (Y/N)
Mentioned in Discharge Book? (Y/N)
Fingerprint.

Day to Day Medical Transaction Details  At any point of time, last 50 transactions of the ECHS member will be available in the SMART Card. When the number of transactions increases beyond 50, the oldest transaction will be erased to make room for the new transaction.

Medical Data of Each Beneficiary  The following medical data will be maintained for each beneficiary in the SMART Card, so that in the event of emergency or otherwise, the data is available to the Polyclinic doctors:

- Chronic disease history.
- History of major surgery.
- Blood Group.
- Known drug allergy details.

Medical Referral Details  The beneficiaries data, whenever referred to a diagnostic centre/referral hospital/consultant specialist, will be captured in the database as well as on the SMART Card. These records will have the following information:

- Name of the doctor who referred the patient.
- Name of the Referral hospital/diagnostic centre/specialist.
- Description of tests to be done/opinion sought.
- Date on which referral is made.
- Date on which the patient is attended.
- Date on which the reports/bills are received back from referral hospital.
- Amount claimed by the referral facility for services provided.
- Date on which bill is forwarded to Station Headquarters for payment.

First Time Registration & Activation of SMART Card  It is mandatory for members and dependants to report jointly, or singly, to nearest Polyclinic indicated in their Smart Card, along with SMART Card, for recording of fingerprint biometric data of the pensioner and each member of his/her family. This activity will be automatically undertaken at the concerned ECHS Polyclinic when the ECHS member or his/her dependent(s) go for treatment during their first visit after receipt of SMART Card.

Use of Polyclinic Facilities  When visiting a Polyclinic subsequently, it is mandatory for the pensioner or his / her dependant to carry the ECHS SMART Card as proof of eligibility. The Polyclinic may not accept the individual for treatment in its absence. Following sequence of action will take place at the Polyclinic:

- The operator will start the PC and log in to the system.
- Member comes to the Polyclinic Reception and hands over his SMART Card.
- If the beneficiary has come to the Polyclinic for the first time, his/her fingerprint is captured and written into the SMART Card.
- On all subsequent visits, fingerprint reader authenticates him/her.
- Once authenticated, all personal information is read from the SMART Card along with his/her photograph, compared with the Polyclinic database, and is displayed on the monitor of the Receptionist.
- The Receptionist allots the doctor, puts the waiting list number and prints the medical examination slip.
- The patient meets and Polyclinic doctor with the medical examination slip and the doctor records the diagnostics and medicines.
(viii) The patient comes back to the receptionist and the relevant details are respectively captured into the MIS and SMART Card.

(ix) In case the patient is referred to a diagnostic centre for tests, or referred to an empanelled hospital, or to a specialist, a referral slip is generated by the receptionist and the relevant information is entered in the SMART Card, and the record is flagged for future update of financial input.

(x) The patient goes to the Polyclinic Pharmacy store for collection of medicines and in the event of any referrals, visits the referral facility for treatment.

(h) Action on Loss of SMART Card: As per existing procedure, an affidavit is to be submitted in case of loss, and intimated to Regional Centre (ECHS) Delhi Cantt. or to the Regional Centre (ECHS) from where the card was issued. Consequent to reporting, a fresh SMART Card will be issued within 60 days. The issue of duplicate SMART Card would be on payment of Rs. 135/- for each card through Demand Draft in favour of the respective Regional Centre (ECHS). Safety of SMART Card(s) is paramount, as the ECHS member/dependant will be unable to use ECHS benefits till receipt of new card. On loss of second Smart Card, account of which will be kept by the system; the pensioner will cease to be a member of the Scheme (Authy: B/49711/AG/ECHS dated 10 Jan 05).

(j) Interim Arrangements in lieu of SMART Card. Till such time issue of SMART Cards commences, any pensioner who has paid his contribution shall be permitted to use the Receipt provided to him by the Station Headquarters/Record office/Regional Centre where the application was deposited, as the authority for availing treatment under the ECHS, for himself/herself/authorised dependants. Orders to this effect have been passed to all Service Hospitals, and similar instructions will be passed to empanelled hospitals. However, along with the Receipt, the member shall be required to carry/produce some authentic document/identification of his/her own or dependant’s identity. This is only temporary measure, and will be cancelled as soon as SMART Card is issued.

DESPATCH OF SMART CARD

16. DAV will collect the SMART Card from ECHS regional centre at DELHI Cant. The same will be dispatched to the individual through Registered SDS along with a receipt slip to parent unit before DOD and to Station HQs after DOD. The individual must MAIL BACK the receipt to DAV promptly.

TREATMENT

17. 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 civilan 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.

18. ECHS ‘A’ & ‘B’ type of clinics will have medical officers, medical specialist, gynecologist and dentist on their establishment. Type ‘C’ & ‘D’ will not have the specialist staff. Patients will be referred to outsource Hospitals/Diagnostic Centers and specialist. List of Polyclinics is placed at Appendix-‘J’. The list is as per the alphabetical order of ECHS Regional Centers. This list also indicates the State and the type of Polyclinic i.e. A, B, C etc. 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.
TREATMENT AT MILITARY HOSPITAL / EMPIELED HOSPITAL

19. In case the required treatment is beyond the scope of the polyclinic, then the Medical Officer at the first stage will refer the patient to local MH (Where required facility is available). Should MH not have the desired treatment/specialty/bed space, the ECHS patient will have the choice of going to any empanelled hospital at the station. The choice of empanelled hospital will be of his and not of the doctor. In case the treatment is not available at that station the ECHS member can go to any empanelled hospital in India, however cost of transportation of going there is to be borne by the individual.

EMERGENCY TREATMENT

20. In case of emergency, the ECHS member can either report to the nearest service hospital or to the nearest empanelled hospital in which case the bills shall be paid by ECHS or 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. In all the case where emergency treatment is availed and where the patient does not go through the polyclinic, it will be patient’s responsibility to inform his Polyclinic/ECHS Central Organisation or Regional Centre within 48 hours of where he/she is admitted. The bills will be forwarded in original to the ECHS Central Organisation New Delhi, for reimbursement. The onus of informing the Polyclinic or ECHS regional centre and proving the medical emergency shall be that of the ESM patient.

REIMBURSEMENT OF MEDICINE/TREATMENT

21. The term “reimbursement” ceases to exist with the ECHS being put in place. No entitled ECHS membership card holder is required to pay any money for treatment/medicine at any ECHS/Polyclinic/MH or at an empanelled hospital/diagnostic centre to which he/she has been referred to by the polyclinic. All bills for treatment/medicine will be cleared directly by the ECHS organisation. The only exception is that, reimbursement will be made to an ESM for emergency treatment undertaken in a non-empanelled hospital.

FLOW CHART FOR PROCESSING OF ECHS APPLICATION FORM AT DAV

- D minus 3 months Receipt of ECHS Application form at DAV
- D minus 3 months Scrutiny of ECHS Application form at DAV
- D minus 3 months Dispatch of ECHS Application to Regional Centre (ECHS) Delhi Cantt and obtaining Registration number and issue of documents receipt. So that he can avail medical facilities in absence of Smart Card/Collect the Smart Card from Stn HQ.
- D minus 3 months Processing of ECHS Application form at ECHS Regional Centre and liaison with manufacturer for procurement of SMART Card and dispatch to DAV as an when manufactured/procured.
- D minus 1 Month Receipt & dispatch of Smart Card by DAV to individual through parent unit/Stn HQ (ECHS) as per the address given “where pensioner intends to settle down” by Regd SDS.
- Receipt from the individual (for receipt of SMART Card) received at DAV and submitted to Regional Centre ECHS Delhi Cantt as and when received.
Note: Airmen proceeding on discharge at their own request/Medical Invalidation and family pensioner (service death) are required to submit their ECHS Application Forms at Stn HQ/ECHS Regional Centre of the area of their re-settlement directly along with all requisite documents.

FIXED MEDICAL ALLOWANCE

22. The Air Force pensioners retired before 01 Apr 03 are eligible for payment of fixed medical allowance at Rs. 100/-per month w.e.f. 01.12.1997 & Rs 300/-per month w.e.f. 01.09.2008.

23. The following categories of pensioners are not eligible for fixed medical allowance:
   
   (a) Re employed pensioner/employed family pensioner
   (b) The beneficiaries of ex-gratia and compassionate allowance
   (c) Pensioners who have joined ex servicemen Contributory Health Scheme.

NOTES: 1. When two widows share the family pension, medical allowance is payable @ 50% per widow irrespective of the ratio in which the family pension has been divided.

2. Any pensioner or family pensioner receives two pensions, only single medical allowance at Rs 300/-per month is admissible, if he / she does not avail of the medical facilities provided by the respective organizations.

3. As regards pensioner who gets both Air Force pension and central civil pension, if the pensioner avails of the medical facilities provided by one of the civil or defence organisations, he is not entitled to medical allowance and if he does not avail medical facilities from any of the organisations, he is entitled to medical allowance for only one of the two pensions.
FREQUENTLY ASKED QUESTIONS

Q.1. I have retired after 01 Apr 2003, but my contribution for ECHS has not been deducted through the PPO. How can I become an ECHS member?

ANS. AFRO has sent a letter to all its retirees after 01 Apr 2003, advising them on this matter. DAV will take direct responsibility of ECHS membership only for those Ex-Airmen /NCs (E)/ NOKs whose ECHS contribution have been deducted through their PPO (approximately w.e.f. Oct 2003). All other retirees who have retired on or after 01 Jan 96 will have to become ECHS member through their nearest ECHS Stn HQ / ECHS Regional centers by paying their contribution amount through MRO. All Pensioner retired before 01 Jan 96 can avail this facility free of cost..

Q.2. What will happen to Medical Insurance Scheme (MIS) sponsored by AFGIS?

ANS. MIS by AFGIS has been stopped w.e.f. 01 Apr 2003. One-year overlap (upto 31 Mar 2004) has been given to old MIS members so that they can become ECHS members. As we understand, AFGIS has refunded the MIS money to all such members who have not yet claimed any benefits from it. MIS has ceased to exist with effect from 01 Apr 2004.

Q.3. What is the procedure for obtaining medicines, which are not available either with the Polyclinic or with the empanelled hospital?

ANS. 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 authorised certain LP powers. ECHS members are NOT required to purchase any medicines and, hence, will not be re-imbursed.

Q.4. What is the basis of location of Polyclinic and their range of treatment facilities being provided by them?

ANS. 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.

Q.5. How do the members intimate the change of residence or change of status of dependents?

ANS. Change may be intimated to Station HQs. However, each time the pensioner or his dependants visit a Polyclinic, the status of dependants 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 dependants will be terminated without any relief. There is NO appeal in such cases.

Q.6. Can the members have the option to continue with more than one Govt/PSU Scheme?

ANS. 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 provisions of Para 9 of the Affidavit.

Q.8. Why is re-imbursement not allowed under ECHS yet, even though members have submitted forms and made payment of contribution.

ANS. The procedures for Empanelment of hospitals/diagnostic centers/ consultants and payment to them are under consideration of the Government. There is NO payment to be made by an ECHS member under the scheme, hence, NO provision for re-imbursement.

Q.9. Whether dentures will be authorized under ECHS?

ANS. Yes. Details are issued through an ECHS Brochure.
CHAPTER XI
IAF PLACEMENT CELL

INTRODUCTION

1. Placement Cell was established at AFRO on the occasion of 50th year of independence in the year 1997. The aim of the cell was to assist retired as well as shortly retiring AIRMEN to find a suitable job in corporate world. Similar cell was functioning at Air HQ for the benefit of Officers. As the Hon’ble Raksha Mantri declared the year 2007 as the year of placement for the ex-servicemen, on 18 Jun 07, both the placement cells were merged and IAF Placement Cell came into existence. Presently, IAF Placement Cell is a part of Dte of Air Veterans.

2. In order to reach the companies located in nook and corner of the country and to facilitate ex-Air Warriors, Regional Placement Cells have been set up under all Command HQ. Personnel residing in respective area of Commands can approach Regional Placement Cells for placement related assistance. The contact details of Regional Placement Cells are given below:-

<table>
<thead>
<tr>
<th>Command</th>
<th>Email ID</th>
</tr>
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<tbody>
<tr>
<td>WAC</td>
<td><a href="mailto:rpcchdhnorth@gmail.com">rpcchdhnorth@gmail.com</a></td>
</tr>
<tr>
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</tr>
<tr>
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<tr>
<td>MC</td>
<td><a href="mailto:punerpc@gmail.com">punerpc@gmail.com</a></td>
</tr>
<tr>
<td>TC</td>
<td><a href="mailto:rpctc@outlook.com">rpctc@outlook.com</a></td>
</tr>
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</table>

MEASURES TAKEN TO IMPROVE EMPLOYMENT OPPORTUNITIES

3. The Placement cell has undertaken various innovative measures to improve placement opportunities, keeping pace with the changing technology and concepts. In this regard, seven Placement fairs have been conducted at key locations with in the country, having concentration of a large number of industries. Wide publicity has been given through leading newspapers all over the India before the commencement of all fairs. A large number of Air-warriors have been absorbed by the leading companies from all the sectors during such fairs. In order to generate more employment opportunities, on a day to day basis constant liaison is made with various Govt/PSU/civil organizations all around the country and personal contacts are established with the HR Managers and Heads of major companies. Our concerted effort has made it possible to sponsor more than 45,378 Ex-Air Force personnel to various civil organizations through old module. However, to increase the accessibility of IAFPC and provide online registration and sponsoring facility, in Jul 2008 a dedicated Website www.iafpc.co.in was launched in association with ICICI group. Since then more than 23829 Airwarriors have been registered on line, and for a total of 31016 vacancies more than 68437 Airwarriors have been sponsored online to various leading companies from all the sectors. Presently a large number of our personnel are already on the pay roll of major companies like Reliance, HDFC Life Insurance, Muthoot Finance, DDA, Amrapali, Max Aerospace, Davinta Technologies, Cabinet Sectt, Kendriya Sainik Board, DLF and various other MNCs.

REGISTRATION

4. Registration can be done by individual online at www.iafpc.co.in after receiving their discharge order and in case of already discharged; registration may be done any time. Data received through website are validated by IAF Placement Cell in respect of service No, rank, name, trade, DOB, DOE and DOD. After validation, approval is given and employee can log in on website. Simultaneously, confirmation e-mail goes to individual. Before approving, it is being ensured that the employee fulfils the following eligibility criteria.

(a) Already retired.
(b) DO have been issued or not, if not, then an individual can not register.
(c) Dismissed /Court-martialed/Cashiered personnel are not to be registered.
SPONSORING

5. The sponsoring activities are carried out through the website. The list of willing candidates who has applied for the posted vacancy online is sorted as per last date mentioned by the employer. Then profiles of the candidates are verified as per the QR or eligibility criteria mentioned by the employer for the post, and finally the list of eligible candidates is sponsored to the concerned employers.

6. The following criteria are used to finalise the list of the candidates out of the total online willingness received for a particular vacancy before sending to the employer:

(i) Company QRs
(ii) Qualification for the Job
(iii) Job Profile
(iv) Experience
(v) Personnel already retired
(vi) Location of the job

(vii) Recently retired personnel
(viii) No of chances given
(ix) Salary range
(x) Age
(xi) Language preference by the Company

Note: Though IAF Placement Cell make all efforts to facilitate a second career to Airwarriors, however, further negotiations pertaining to remuneration, contractual obligation, selection, continuation of job and any conflict between employee and employer will have nothing to do with IAF Placement Cell/RPCs.

THINK IT OVER

“YOU DON’T HAVE TO BE TIRED. GET INTERESTED IN SOMETHING, GET ABSOLUTELY ENTHRALLED IN SOMETHING.
THROW YOURSELF INTO IT WITH ABANDON.
GET OUT OF YOURSELF. BE SOMEBODY.
DO SOMETHING.
THE MORE YOU LOSE YOURSELF IN SOMETHING BIGGER THAN YOURSELF,
THE MORE ENERGY YOU WILL HAVE.
YOU DON’T HAVE TIME TO THINK ABOUT YOURSELF AND GET BOGGED DOWN IN YOUR EMOTIONAL DIFFICULTIES”.
CHAPTER XII
OTHER USEFUL INFORMATION FOR PENSIONERS

PENSION CALCULATION

1. The most common form of representations/complaints received at DAV is that the pension disbursing authority i.e. the Bank is not crediting the correct amount of pension or not paying the correct arrears. The pension calculation is a very complex exercise and often, even PDAs find it difficult to calculate correct pension. A number of initiatives have been initiated in this regard both by PCDA (P) Allahabad /JCDA (AF) Subroto park and PDAs which include one time issue of revised PPOs for all pre 2006 retirees and development of a software named 'Suvigya'. In addition most PDAs i.e. Banks have taken number of initiatives to ensure correct pension payment including creation of Centralized Payment Processing Centers and pension calculation software.

SUVIGYA-NEW SOFTWARE FOR PENSION CALCULATION

2. CGDA has developed software named ‘Suvigya’ which facilitates calculation/computation of pension by the user. 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 is being installed in all the ZSBs in a phased manner. The same is installed on IAF Pensioners’ and PCDA (P) websites, wherein any pensioner can 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. If any anomaly is detected the matter first should be taken up with concerned Pension Disbursing Agency for appropriate disposal. If the same remains unresolved, than the issue may be taken up with PCDA(P) Allahabad/Jt CDA(AF) and DAV.

CATEGORISATION OF CASUALTY

3. The categorization of the circumstances to decide the attributability/aggravation for determining the pensionary benefits for death or disability, the cases shall be broadly categorized as follows:

(a) **Category -A**

Death or disability due to natural causes neither attributable to nor aggravated by Air Force service as determined by the Competent Medical Authority.

(b) **Category -B**

Death or disability due to causes which are accepted as attributable to or aggravated by Air Force service as determined by the competent medical authority. Disease contacted because of continued exposure to a hostile work environment, subject to extreme weather conditions or occupational hazards resulting death or disability would be an example of this category.

(c) **Category -C**

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

(i) Accidents while travelling on duty in Government vehicles / public /private transport.

(ii) Accidents during air journeys. (c) Mishaps at sea while on duty (d) Electrocution while on duty, etc.

(iii) Accidents during participation in organized sports events/adventure activities/ expeditions/training.

(d) **Category -D**
Death or disability due to acts of violence/attack by terrorists, antisocial elements, etc, whether on duty or 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, etc.

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

(i) Unintentional killing by own troops during the course of duty in an operational area.

(ii) Electrocution/attacks by wild animals and snake bite/ drowning during course of action in counter insurgency / war

(iii) 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.

(e) **Category -E**

Death or disability arising as a result of:

(i) Enemy action during international war.

(ii) Action during deployment with a peacekeeping mission abroad.

(iii) Border skirmishes

(iv) During laying or clearance of mines including enemy mines as also mines sweeping operations.

(v) 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.

(vi) War like situations including cases which are attributable to/aggravated by:

   (aa) Extremists' acts, exploding mines, etc, while on way to an operational area.

   (ab) Battle inoculation training exercises or demonstration with live ammunition.

   o Flying operation involved in rehearsing of war plans and implementation of OP instructions inclusive of International exercises

   o All combat and Tactical Sorties in preparation of war.

   o Valley flying and missions involving operating at Ultra Low Levels.

   o All operational missions undertaken during peace like Special operations, Live ORP, Recce, Elint, Survey and induction trials of new weapons.

   o Missions undertaken in support of troops and security forces deployed in forward areas.

   o Flying missions involving landings on the ALGs.

   (ac) Kidnapping by extremists while on operational duty.
(vii) An act of violence/attack by extremists, antisocial elements, etc, while on operational duty.

(viii) Action against extremists, antisocial elements, etc, death/disability while employed in the aid of civil power in quelling agitation, riots or revolt by demonstrators.

(ix) Operation specially notified by the government from time to time

(x) Death or disability arising as a result of poisoning of water by enemy agents while deployed in operational areas in active hostilities.

OLD, SICK AND HANDICAPPED PENSIONER

4. Pensioners, who cannot sign a cheque and visit the bank to withdraw pension, can put his thumb/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.

DEDUCTION OF INCOME TAX AT SOURCE

5. As per the provision of section 192 of Income Tax Act 1961, the pension-disbursing branch shall be responsible for deduction of income tax at source from the pension payment in accordance with the rate prescribed from time to time. The relief admissible for deduction of tax at source to salaried personnel shall also apply to pensioners. Pension disbursing branch will issue Tax deduction Certificate in the prescribed format to the pensioner. Annual income certificate will also be issued to the pensioner whose income tax is not deducted at source, on written request from the pensioner.

NOTE: (a) The entire Disability Pension (i.e. Disability element and Service element) shall be exempted from income tax.

(b) Liberalised Family Pension is also exempted from income tax. Family pension is chargeable to tax under the head of "income from other source" for which there is no provision for deduction of tax at source. Pension disbursing branch need not deduct income tax at source on family pension.

(c) Pension and Family Pension of winners of gallantry award such as Param Vir Chakra, Maha Vir Chakra and Vir Chakra is exempted from income tax w.e.f. Assessment year 2000-2001, any income by way of:

(i) Pension received by an individual who has been in the service of the Central or State government and has been awarded Param Vir Chakra, Maha Vir Chakra and 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 in sub-clause (i) Authority: Income Tax Act 1961 section 10(18), as amended.

NON-RESIDENT INDIAN (NRI) PENSIONERS

6. The pensioners who have gone abroad after the transfer of their pension account to the Public Sector Banks will continue to be eligible to draw the pensions. So long as the pensioner is abroad, his pension account will be converted into a Non Resident (Ordinary) account and withdrawal from the account
is subject to Foreign Exchange Control Act. The pension amount may be remitted to the pensioners outside India, on their request by debiting in his NRO Account.

7. The NRI pensioners shall submit Life Certificate issued by authorised official from Embassy/High Commission/Consulate of India, Notary Public or Officer of the Bank Branch in the country where the pensioner is residing, in November every year. The pensioner has to furnish other certificates viz. Non-employment/re-employment certificate, non re-marriage/non marriage certificate as prescribed in the Pension Scheme.

Note: Change of nationality has no bearing on continuance of pension. However, the pensioner needs to inform his pension disbursing authority of the change of nationality for their record. The Pensioner will continue to get pension and dearness relief.

OPENING OF JOINT ACCOUNT

8. The Air Force pensioner is permitted to open a Joint Account with his/her spouse in whose favour an authorisation for Family Pension exists in the Pension Payment Order. The Joint Account of pensioner with the spouse could be operated either by Former or Survivor or either or Survivor basis. Existing pensioners desirous to get their pension credited to a Joint account are required to submit an application form in a prescribed format.

ENDORSEMENT OF FAMILY PENSION IN THE PENSION PAYMENT ORDER

9. The name of spouse and amount of Family Pension admissible is endorsed in the Pension Payment Order has been introduced from 01.03.1985. This enables the Pension Disbursing Authorities to commence Family Pension automatically consequent on death of the pensioner without awaiting any further authorization from Pension Sanctioning Authority. Pensioner who are either not married at the time of discharge or who have retired prior to 01.03.1985 and joint notification is not notified in the Pension Payment Order, the pensioner may submit an application form in a prescribed format in triplicate (format is enclosed as Appendix 'Y') to the pension disbursing authority who in turn forward two copies of the application form to the Air Force Record Office or PP&R for issuance of corr pension payment order

10. The estimated number of pensioners in whose case, joint notification of family pension was required to be done by Principal Controller of Defence Accounts (P) is approximately 6 lakhs. You may be one amongst 6 lakhs pensioners who have not done their duty to their spouses. Please take action as early as possible by sending the application form to the DAV for issuance of separate Pension Payment Order through Pension Disbursing Authority.

11. The pensioner who has retired on or before 01.03.1985 and not applied for Joint Notification of Family Pension and subsequently dies, the spouse is required to submit an application form in a prescribed format to DAV through DSSA board. Pension Sanctioning Authority will sanction Family Pension and Pension Payment Order will be sent to Pension Disbursing Authority.

LIFE TIME ARREARS (LTA)

12. Life Time Arrears (LTA) is nothing but the amount of pension, which is due to the pensioner/ family pensioner but could not be paid because of his/ her death. Life Time Arrears generally include:

   (a) Broken period of the month for which pension is due (eg. if the pensioner has expired on 15.8.2010, the pension for the period 1.8.2010 to 15.8.2010 is required to be paid as LTA).

   (b) Arrears of pension due to the deceased because of either revision like VI Central Pay Commission, or any revision, which was not done during his lifetime.

13. The procedure for payment of Life Time Arrears by the Pension Disbursing Authority is as follows:

   (a) In case the deceased has already given a nomination (Form A) in favour of someone, then the LTA is payable to the nominee without production of any further document by the claimant. In case the claimant is his wife, then no objection certificate from the other legal heirs (viz., mother, children etc) is required.
(b) In case the deceased has not left behind any nomination and the claimant is not his wife, then the claimant should produce a legal heirship certificate from the Tehsildar along with a No objection certificate from the other legal heirs for claiming LTA. In case the deceased has left behind no legal heirs, payment to the brothers/sisters etc, can be made only on production of a Succession Certificate issued by a Court of Law.

(c) Pensioner may submit Form ‘A’ in Triplicate, if not already done and obtain acknowledgement in one of the copy from the Pension Disbursing Authority. This copy may be handed over to the nominee for future LTA settlement. The format of Form A is enclosed as Appendix ‘S’.

Note: If LTA has already been paid to a nominee / a legal heir once, then any arrears because of subsequent revisions may be paid to the same nominee / legal heir without any further formalities.

ARMED FORCES TRIBUNAL

14. An Act of Parliament set up Armed Forces Tribunal (AFT) in December 2007, the AFT has its Principal Bench in New Delhi and eight regional benches spread across the country. The Tribunal has 15 courts in all, three each in New Delhi, Chandigarh and Lucknow and one each in Jaipur, Mumbai, Kolkata, Guwahati, Chennai and Kochi.

15. The AFT provides a judicial forum for redressal of grievances of about 1.3 million strong armed forces personnel and another 1.2 million ex-servicemen/Armed Forces pensioners.

16. The Tribunal has 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 Maj or 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.

17. 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 serving, Ex Servicemen or their dependants.

INFORMATION UNDER RTI ACT 2005

18. Information under right to information Act 2005 can be sought from this office under provisions of this act, on the available information in this office by addressing the application in the name of: CPIO, Air Head Quarters Vayu Bhawan Rafi Marg New Delhi 110106. For obtaining correct and useful information the questions/queries must be correctly framed to the point in brief and concise manner.

19. The individual seeking information up to one page can enclose DD/IPO/Treasury challan of Rs.10/- in the name of ‘Air Force Public Fund A/C Air HQ, payable at New Delhi’. For information more than one page the amount can be increased @ Two Rupees per additional page.

20. For obtaining information under RTI ACT 2005 from PCDA(P) Allahabad/Jt CDA(AF)/DPDO/Banks/any other Govt Deptt ,the application must be addressed to the concerned APIO of their respective Deptt. These details can be obtained from their respective websites.

HELP DESK/QUERY CELL  DAV

21. DAV can be approached on the following e-mail address regarding any query help on pension matters by mentioning service no and name of Ex- Serviceman. The query will be promptly answered/replied/suitably actioned:

www.dav@iaf.nic.in
22. In addition Help desk/Query cell can also be contacted on following telephone Nos. from 0900h to 1730h on all working days:

011 – 25687415, Toll Free No. 1800115800

23. DAV can also be visited on all working days from 0900h to 1730h (lunch break 1300h to 1330h). Queries can also be mailed to the following address:

DAV, Subroto Park, New Delhi.110010.

GRIEVANCE REDRESSAL

24. The following avenues are available to the Air Force Pensioners for getting their pension related grievances redressed:

<table>
<thead>
<tr>
<th>Type of Grievances</th>
<th>To whom to be addressed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grievance relating to pension</td>
<td>To your concerned Pension Disbursing Authority i.e. Bank or Defence Pension Disbursing Office or Treasury</td>
</tr>
<tr>
<td></td>
<td>To banking Ombudsman</td>
</tr>
<tr>
<td></td>
<td>Telephone number : 044-25399170 e-mail id- <a href="mailto:bochennai@rbi.org.in">bochennai@rbi.org.in</a></td>
</tr>
<tr>
<td></td>
<td>If there is no response/unsatisfactory response, then take up the matter with your Pension Sanctioning Authority duly quoting the Original Pension Payment Order number.</td>
</tr>
<tr>
<td></td>
<td><strong>Note</strong>: For pre Nov 1985 retirees, the Pension Sanctioning Authority is PCDA (P), Darupadi Ghat, Allahabad, 211 014</td>
</tr>
<tr>
<td></td>
<td>For post Nov 1985 retirees, the Pension Sanctioning Authority is Jt CDA (Air Force), Subroto Park, New Delhi – 110 010</td>
</tr>
<tr>
<td></td>
<td>Public Grievances Officer</td>
</tr>
<tr>
<td></td>
<td>Office of the Principal Controller of Defence Accounts (P)</td>
</tr>
<tr>
<td></td>
<td>Draupadi Ghat, Allahabad – 211 014</td>
</tr>
<tr>
<td></td>
<td>Telephone Number – 0532-2622618, 2633698, 2622699</td>
</tr>
<tr>
<td></td>
<td>e-mail id – <a href="mailto:cda_albd@hub.nic.in">cda_albd@hub.nic.in</a> website http ://pcdapension.nic.in</td>
</tr>
<tr>
<td>For all service related matters in respect of AIRMEN (i.e. qualifying service, Rank, Group, Trade, Counting of Boys Service etc)</td>
<td>Director – III, DAV</td>
</tr>
<tr>
<td></td>
<td>Subroto Park</td>
</tr>
<tr>
<td></td>
<td>New Delhi – 110 010</td>
</tr>
<tr>
<td></td>
<td>Telephone : 011-25694815 (Direct Line)</td>
</tr>
<tr>
<td></td>
<td>WAC Exchange : 011-25687194</td>
</tr>
<tr>
<td></td>
<td>DAV Extn : 5763, 5777, 5777</td>
</tr>
<tr>
<td></td>
<td>Fax : 011 – 25696359</td>
</tr>
<tr>
<td></td>
<td>Toll No.1800115800</td>
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<tr>
<td></td>
<td>e-mail - <a href="mailto:dav@iaf.nic.in">dav@iaf.nic.in</a></td>
</tr>
</tbody>
</table>

25. Pensioner may take up the matter with Ministry of Defence at the following address if they feel that their representation/query has not redressed properly.

Ministry of Defence,
Department of Ex Servicemen Welfare,
Pensioner's Grievances Cell,
South Block, DHO Post, New Delhi 110011

COMMON PROBLEMS FACED BY PENSIONERS

26. Some of the common problems faced by pensioners are of a repetitive nature “and can be reduced / avoided if shared and understood by other pensioners. Some of these common problems are as given below:

(a) **Not Having Joint Account with Wife.** If an individual die 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.

(b) **Not Giving any Nomination in Bank Account.** In many cases the pensioner has a single account and the nominee is not filled up by the individual at the time of opening the pension account, it is left blank. In such cases the wife can’t claim Life Time Arrears of the late ESM. As per the existing rules, Banks can pay the left over money in late individual’s account, to the nominee or to the next 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. A large number of widows are surprised to find themselves in this frustrating situation after their husband’s death and seek our advice on this matter. There are cases where a widow had to wait for over one year to complete legal formalities in a court and claim the money. Similarly it is desirable for Family pensioners also to have a nominee in their bank account. The nominee should preferably be one of her children who are looking after her.

(c) **Wife’s Name is Different from what is notified in PPO.** After death of an individual the family pension by Bank will be released to the legal wife as notified in the Pension Payment Order (PPO). It is very common for many bereaved wives to discover in the Bank that what they claim to be their name is different from what is notified in PPO. If the two names differ the banks don’t 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 process takes time and is a frustrating experience for the widow. Experience indicates that the mistakes could be related to spelling i.e. Reeta and Rita, Malati Tyagi and Malti Tyagi or difference in surname i.e. Reena Rai and Reena Roy. Sometimes there are variations due to extra words in one name i.e. Savitri Singh Mankar and Savitri Mankar. There are also bizarre instances where the Airwarrior absent mindedly writes the nick names of their wife used at home where as the lady uses her formal name outside i.e. Munnia Sharma and Manyata Sharma. Surname can be changed after marriage however it should be a mutually agreed change between the couple. 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 etc. Wherever there is a discrepancy, the same should be rectified at the earliest by taking advice from DAV.

(d) **Non Submission of Life Certificate in Time.** A large number of pensioners in general and NRI pensioners in particular suffer due to non-submission/delayed submission of life certificate to bank in November every year. If the life certificate is not submitted in time the banks can stop the pension payment. This is a precaution which banks take to detect fraudulent withdrawal from pension accounts of pensioners who are dead. It is easier to submit the yearly life certificate every year in November than to work hard subsequently towards restarting a stopped pension.

(e) **Not Having Copies of Important Documents like PPO, Post Retirement Insurance etc.** We keep getting requests from pensioners to send a copy of the PPO in which wife’s name has been jointly notified. Many times the banks misplace it/ loose it in floods/fire etc and demand the same for releasing family pension. In one’s life time, a special folder should be made which should have copies of all important documents related with pension and other issues. It should contain all PPOs including Corr 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.

(f) **Not Writing a Will.** Death is the only frontier which human beings have not been able to conquer. It is inevitable. If one is lucky he/she will die of ripe old age but the possibility of an unexpected/premature death due to accident/disease can’t be ruled out. Therefore prudence demands that everyone should write a will immediately after retirement and revise it at regular intervals. While in service our will is taken at the time of joining itself because it is compulsory. But after retirement we don’t want to think of these painful realities of life despite the fact that will is more relevant after retirement. We all have seen and heard from our personal contacts and relatives as to what kind of bad blood and distrust exists 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 primarily on the property which the individual has earned himself. 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 spelled out in the will to avoid future litigation. If one is very old and handwriting is not stable/clearly legible then a typed will is desirable. For writing a will one can initially do self education on internet and then write the will. For property of a complicated/disputed nature it is better to take advise from a civil lawyer before writing the will.

(g) 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. Experience indicates that the problems of these pensioners are primarily caused due to non-submission/transit loss of yearly life certificate and non adherence to procedural requirements of FEMA (Foreign Exchange Management Act). No money can go out of India without meeting FEMA requirements. Attempts to use credit card will eventually get blocked by the bank. Such pensioners can open NRO account and give power of attorney to the bank. They will be required to have a PAN card and fill certain forms prescribed by CBDT (Central Board of Direct Taxes). Such pensioners are advised to take appropriate advice from their Bank 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 DAV can be approached for advising the bank to hasten up.

(h) Not Knowing the Procedure of Lodging Complaints Against Banks. Pensioners have to deal with Banks on all financial issues related to pension i.e. payment of correct pension, calculation of DR and arrears correctly, timely release of family pension etc. Thus, there can be occasions for deficiency in banking service and the consequent complaints. In many cases, when local liaison with bank fails, the pensioners bring their complaints to the knowledge of DAV which 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:

(i) Against State Bank of India. SBI is the largest public sector bank in India. It is holding about 40% of pension accounts of IAF personnel. It has established 14 Centralized Pension Processing Centers (CPPCs) which acts as nodal agency for all the pension Accounts with SBI in their area of responsibility. All the pension documents of a pensioner are held with respective CPPC. Any change in pension/anomaly is to be primarily resolved by respective CPPC. SBI has also appointed Defence Banking Advisors (DBA) across the country on a Zonal basis. The DBAs are retired Defence officers who besides other things are looking into complaints of a Defence pensioner. To resolve a pension related complaint against SBI following four methods can be adopted:

(aa) **Online Redressal of Grievances.** Online complaints for the issues pertaining to State Bank of India can be lodged on its official website i.e. [www.sbi.co.in](http://www.sbi.co.in) by further selecting the option Complaints> Defence>Air Force / Army / Navy. Alternatively, Air Force pensioners /account holders of SBI may lodge their complaints directly at dspairforce.customers@sbi.co.in

(ab) **Redressal through DBA.** In case the issues still remains unresolved after online complaints as mentioned above then the Defence Banking Advisors (DBA) of SBI, who are specialists on Defence Pensions may be approached at dba.airforce@sbi.co.in by Air Force pensioners.
(ac) **Complaints through SMS.**  
SBI has launched an SMS service for redressal of grievances/complaints of its customers. To lodge a complaint through SMS one has to type ‘UNHAPPY’ in its message box and send it to 8008202020 which is a toll free number. Within 48 hours, an official from your nearest SBI branch will contact you to know about your problem and he will refer your case to appropriate Agency for necessary action.

(ad) **Complaints through Call Centre.**  
SBI has started its 24 x 7 call Centre to help its customers. Apart from getting information, option to lodge complaint on pensionary matters is also possible through these call centers. The following toll free numbers can be dialed from Landline or mobile phone: 1801122111 (from landline) 08026599990 (from mobile) 18004253800 (from landline and mobile).

(ii) **Against Other Public Sector Banks.**  
All Public Sector Banks have created CPPCs for handling Pension Accounts with their banks. They have also created their in-built systems for redressal of banking complaints. All Public Sector Banks in their official websites have specific provisions for complaints. Thus following provisions can be used for all other public sector banks to lodge complaints:

(aa) **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.

(ab) **RBI, Ombudsman Scheme-2006.**  
In order to find the resolution of banking related complaints, RBI has started a Banking Ombudsman scheme, wherein a person is appointed by RBI to redress the customers’ complaints. The Banking Ombudsman appointed by RBI is a quasi-judicial authority. The aggrieved person is required to file his/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 is available at official website of RBI. Online complaints can be filed at www.bankingobmudsman.rbi.org.in. Pensioners can file Complaints related to non-receipt/delay of their pension related dues.

**USEFUL INFORMATION AND IMPORTANT SAMPLE FORMS/FORMATS**

27. Some useful information and important forms/formats have been placed at appendices ‘K’ to Appendix ‘Z’ for the benefits of pensioners.

**THINK IT OVER**

“AN ACRE OF PERFORMANCE IS WORTH THE WHOLE WORLD OF PROMISE”.
WELFARE SCHEMES/CONCESSIONS FROM VARIOUS ORGANISATIONS TO SERVICE PERSONNEL/ESM, WIDOWS AND DEPENDENTS

1. **TATA Defence Welfare Corpus Scheme.** TATA Defence Welfare Corpus Scheme was created under the aegis of Army Central Welfare Fund to provide grant for higher education to widows and children of service personnel killed in operations and wives and children of service personnel disabled in operations and all armed conflicts. The maximum tenure of grants is five years in each case and is as follows:-

(a) **HIGHER EDUCATION GRANT**

(i) Higher education grant
(ii) Medicine Tuition Fee + Rs. 5,000/- for

(iii) Computer Science books subject to a maximum
(iv) Management Studies of Rs.40,000/-
(v) Legal Studies
(vi) Vocational studies

(b) **UPTO POST GRADUATION**

(i) Class I to XII Rs. 5,000/-
(ii) Graduation Rs. 8,000/- + Rs.2,000/- for books
(iii) Post Graduation Rs.10,000/- + Rs.5,000/- for books

(c) **AFA MERIT SCHOLARSHIP**

(i) BE (IT) & BE (Computer) 1st - Rs. 25,000/-
  2nd - Rs. 15,000/-
(ii) MBA/MCA 1st - Rs. 20,000/-
  2nd - Rs. 10,000/-
(iii) BHM 1st - Rs. 12,000/-
  2nd - Rs. 8,000/-

2. **Mobility equipment.** Financial assistance for purchase of mobility equipment to disabled soldiers such as motorized scooter, wheel chair or Artificial Limb is up to Rs.50,000/-. The applications for grant are required to be made on prescribed Form to Dte of PS, through Zila Sainik Boards. The details of the scheme, if required can be had from Dte of PS at Air Headquarters.

3. **Retired personnel Investment Scheme**

(a) Retired personnel and NOK of deceased AF personnel are eligible to become member of this scheme.
(b) Schemes : cumulative & non cumulative
(c) Deposits : Initially for 3 years

Renewal for 1/2/3 years (optional)
Min Rs.30, 000 – Maximum upto retirement
Benefits in multiples of Rs.10, 000

(d) Rate of interest is declared every year based on earning of the society For current year the rate of interest on Cumulative Scheme is 9.5% and for non-cumulative 9.5%
(e) Tax is deducted at source as prescribed by Central Board of Direct Taxes (CBDT) unless form 15H is submitted.
(f) Premature withdrawal permissible for any unforeseen commitments.
(g) Loans against FD are permissible upto the extent of 75% of deposit amount, the rate of interest will be charged 1% higher the rate declared on Non-Cumulative Scheme. Present rate of interest is 10.2% pa.
4. **House Building Loan** Personnel retiring with less then 10 years of left over service can opt to repay during their service period plus 10 years after retirement. They are required to deposit the outstanding loan amount plus 10% extra as on date of retirement in Retirement Personnel Investment Scheme (RPIS) of Air Force Group Insurance Society and remit the loan EMI directly to AFGIS.

5. **Financial Assistance to World War II Veterans/Widows** IAFBA extends financial assistance to World War II veterans, widows who are aged and living in penury. Under this scheme, monthly grant subject to a maximum of Rs. 2,000/- pm is paid till life.

6. **Dwelling Units and Housing Subsidy for Widows** The aim of the scheme is to alleviate the sufferings of the widows of serving personnel who die in accident. w.e.f 01 Oct 2008 the housing subsidy has been enhanced to Rs. 2 lakhs, and Rs. 2 lakhs is admissible to the bereaved wife of the Airmen /NCs (E) for acquiring dwelling unit from AFNHB/AWHO/Civil Housing Scheme/Private builders and self construction. The subsidy is funded by AFGIS/IAFBA/AFWWA(C) and CWF in ratio of 60:20:10:10 respectively. The application should be addressed to Secretary, AFGIS, Subroto Park, New Delhi – 110010.

CONCESSIONS BY AIR FORCE WIVES WELFARE ASSOCIATION (AFWWA)

7. The details of the schemes run by AFWWA are enumerated as under:

(a) **Ex-Gratia Payment for Widow’s Rehabilitation** Ex-gratia payments as death grant of Rs. 6,000/- are paid to the member on demise of her husband. In the case of death while in service the grant is paid to the member in grief by the last unit or nearest unit (where widow is residing). The amount is reimbursed by AFWWA(C) for the member whose husbands die after retirement; this grant is paid by AFWWA(C) on receipt of an application from the widow.

(b) **AFWWA Pension** An amount of Rs.1,000/- p.m. for six months is paid as AFWWA Pension to the widow who is a member of AFWWA and whose husband dies while in service. The last unit pays the amount of Rs. 6,000/- in one lump sum, which is reimbursed by AFWWA(C) subsequently.

(c) **Wedding Grant** An amount of Rs. 7,000/- is given as a grant for marriage of one child of a widow who is a member of the AFWWA on receipt of application by AFWWA(C) along with the Wedding Card and a certificate from the Registrar of Marriage/Village Panchayat. In case if it is not feasible to get the certificate from the Registrar/Panchayat, an Air Force Officer may authenticate the application.

(d) **Rehabilitation of Widows of NCs (E)** Widows of those NCs (E) who die while in service and intend to resettle themselves by tailoring/stitching etc. are eligible for an award of sewing machine. An application for the grant of sewing machine is to be made to the President AFWWA (L) of the last unit. An amount not exceeding Rs. 5,000/- is reimbursed by AFWWA(C) to the unit. The eligibility conditions for sanction of sewing machine will be as follows:

(i) An AFWWA member who is the wife of an NC (E) who dies while in service after 01 Jan 91.

(ii) The lady should give an undertaking that she is not in receipt of sewing machine of grant for sewing machine from any other welfare organization.

(e) **Medical Assistance** AFWWA members whose husband is boarded out on medical grounds not attributable to service is given a one time grant of Rs. 10,000/- to be paid by the last unit of her husband. The amount is reimbursed to AFWWA (L) by AFWWA(C) as well as concerned AFFWA (R) by sharing the expenditure equally.

(f) **Dwelling unit of Widows** Housing subsidy of Rs. 2 lakhs for widow of Airmen is provided from Non-public Funds for acquiring the Dwelling Unit constructed by AFNHB/AWHO/Civil Housing Schemes/Private builders and self construction. Subsidised dwelling unit cannot be sold for 10 years. AFWWA pays 10% of subsidy. The application should be addressed to Secretary, AFGIS, Subroto Park New Delhi – 110010.
Eligibility

(i) **General.** Rules of eligibility framed by State Govts, Housing Board, Development Authorities Improvement Trusts or similar bodies entrusted with the work of development of land for housing or for construction of houses in a station by whatever description these may be known, would be over-riding.

(ii) **Eligibility.** The following shall be eligible to register for an AFNHB scheme in the order of priority and sub-priority as given below:-

**Priority-I**

(aa) Widows of Air Force and Naval personnel who die in action.

(ab) Widows of Air Force and Naval personnel who die in harness.

**Priority-II**

(aa) Serving and re-employed officers, Airmen and sailors of Air Force and Navy who have no prior allotment in any AFNHB schemes.

(ab) Serving Short Service Commissioned Officers of Air Force and Navy, who have no prior allotment in any AFNHB.

**Priority-III**

(aa) Widows of retired Air Force and Naval personnel who are in receipt of family pension.

(ab) Retired Air Force and Naval Officers, Airmen & Sailors who are in receipt of pension.

**Priority-IV**

(aa) Serving Air Force & Naval personnel and their widows who are allottees of an AFNHB scheme.

(ab) Retired Air Force & Naval personnel and their widow in receipt of pension/family pension who are allottees in AFNHB scheme.

(ac) AFNHB staff who have completed 10 years of continuous service in AFNHB and who have not been allotted by DU in any AFNHB scheme; restricted to one DU in their entire service career.

(g) **Placement Services** A placement website (afwwaservices.co.in) has been launched to assist the members for availing jobs.

(h) **Educational Scholarship** Financial assistance by way of scholarship is granted to one child of a widow for a period of six years or till the completion of studies, whichever is earlier. The mother of the child should be a life member of AFWWA. The application on prescribed form duly recommended by the School/College authorities is to be submitted to AFWWA(C) for the award of scholarship. The rates of the scholarships are as follows:

(i) School going day scholars Rs.150/- p.m.

(ii) School going boarders Rs. 250/- p.m.

(iii) College going day scholars & Boarders Rs. 250/- p.m.

(iv) College going borders for Medical & Engg Course Rs. 450/- p.m.
Scholarship for Professional/Technical Courses. Sixty children of serving Officers, Airmen and NCs (E) who are not in receipt of any other scholarship, are given financial assistance of Rs.5,000/- (one time only) by AFWWA for engineering & Medical courses. The eligibility conditions and the main criteria for grant of the scholarship are:

(i) Mother of the child should be an AFWWA member.
(ii) The child should have secured 80% and above marks in the qualifying exam i.e. 12th and has taken admission in Medical/Engg courses.
(iii) Preference will be given to girl child.
(iv) Financial status of the family will be taken into consideration. Application on prescribed form is to be submitted to AFWWA(C) through AFFWWA (R) latest by 30 November every year. Twelve scholarships are reserved for children to Air Force Officer.

Educational Scholarship for children of NCs(E) Every year 60 children of serving NCs(E) are given scholarships @ Rs. 150 p.m. per child. The eligibility conditions for award of the scholarship are as follows:-

(i) Mother of the child should be an AFWWA member.
(ii) The child should be studying in a class above 5th std & upto 12th std only.
(iii) The child should be studying in recognized school or an Air Force School.
(iv) Only one child per family is eligible.
(v) The student should not be in receipt of any other scholarship/freeship from any other Welfare Organization/Institution.

The application on prescribed form is to be submitted to AFFWWA (C) through AFWW (R) latest by 30 September every year.

AFWWA Silver Jubilee Scholarship The scholarship @ Rs.150/- p.m. for two yeas i.e. for class 11th & 12th are given to the children of AFWWA members who score 85% marks & above based on the CBSE result of Class 10th Std. However, continuation of scholarship will depend upon the progress made by child, if the child scores more than 75% marks in 11th std.

Scholarship for Vocational Training This scholarship in lump sum of Rs.4,800/-, as one time grant, is awarded to the widow/children of deceased Air Force personnel undergoing Vocational Training in a Recognized Institute (Diploma/Certificate course of not less than six months). The widow should be an AFWWA member. The application should be forwarded to AFWWA (Central) through AFWWA (R) along with proof of admission in the institute. The expenditure will be borne equally by respective AFWWA (R) and AFWWA(C).

Canberra Scholarship The scholarships are awarded to two students studying in Class-XI & XII and are restricted to the children of Airmen serving in 106 SRS. The scholarship amount is Rs.3000/- per student p.a. which is given once a year. OC 106 SRS assists in the selection of children and forwards the names to AFWWA(C) in the month of August every year.

Late Air Chief Marshal PC Lal Memorial Scholarship. The scholarship @ Rs.1000/- (lump sum) as one time grant is awarded to one Disabled student, ward of serving AF personnel. The application is to be submitted to AFWWA (R) latest by 30th September every year. The eligibility conditions are as follows:

(i) Mother of the child should be an AFWWA member.
(ii) The student should have passed 12th Std and obtained admission for graduation in a recognised college.
(iii) Medical certificate of handicapped child from competent authorities.
(iv) The application is to be submitted to AFWWA(C) through AFWWA (R) latest by 30th September every year.
(p) **Late Flt Lt MS Sarin Memorial Scholarship.** Two scholarships @ Rs.1200/- p.a. are awarded to two handicapped children (one boy and one girl) of Airmen who are studying in Special Wing of AFGJI, Delhi. The period of scholarship is one year. The scholarship is awarded during Annual General Body Meeting of the Association on the recommendation received from AFGJI. The names selected by AFGJI should reach AFWWA(C) by 30th September every year.

(q) **Late Wg Cdr AS Puranik Memorial Scholarship.** This scholarship is awarded @ Rs.2500/- to a student of standard IXth onwards till completion of studies. The ward should be a child of serving Airman/NC(E). The application is to be submitted to AFWWA(C) through AFWWA(R) latest by 31st August.

(r) **Late Mrs Amarjeet Kaur Memorial Scholarship** A scholarship has been instituted in memory of Late Mrs Amarjeet Kaur. An amount of Rs. 8,500/- as one time grant will be given to two special children of the Umeed Vocational Centre (Special Wing, AFGJI). Administrator of Umeed will recommend names of deserving students latest by 31 August to AFWWA(C).

(s) **Scholarship for Sportsmen/Artists** A scholarship has been instituted for outstanding sportsman and artist at Central Level for the children of serving Air Force personnel who excelled at National Level and get 1st, 2nd and 3rd position. The rates and eligibility criteria for the scholarship are as follows:

(i) **Rates.**

- 1st – Rs. 10,000/-
- 2nd – Rs. 5,000/-
- 3rd – Rs. 3,000/-

(ii) **Criteria.**

- (aa) The mother of the child should be a Life Member of AFWWA.
- (ab) The child should be excelled at National Level.
- (ac) The duration of scholarship is one year only.

The application is to be submitted to AFWWA(C) through AFWW (R) latest by 31 August every year.

8. **Contact for Assistance** For further details and assistance Hony Jt Secy at any AFWWA Regional/Local may be contacted. Hony Jt Secy AFWWA (Central) may be approached at the following address if considered necessary.

Hony Jt Secretary, AFWWA(C)
Santushti Shopping Complex
New Wellington Camp, Opp Ashok/Samrat Hotel
Race Course, AF Station New Delhi – 110 003
Tele: 011-26878099
Fax: 011-24104681
E-mail: afwwa@bol.net.in

**AFA SENIOR CITIZENS HOME**

9. **Permanent Incumbents.** The following are eligible to apply for admission in Senior Citizens Home: Serving personnel or Retired pensioners can register for admission.

- (a) All pensioners of Air Force and as a special case 10% of the accommodation have been earmarked for eligible Army and Navy personnel. All other conditions remain same as in case of Air Force personnel.

- (b) Members of AFA (Air Force Association) on completion of 60 years.
(c) For Air Force widows no age limit, but must be in receipt of family pension.

(d) Should be mentally sound, coherent, physically mobile and free from any infections / communicable disease.

(e) Should not have been convicted by any court of law.

10. **Registration Fees.** (Not refundable): **Rs. 6,000/-**

   In case, however, if accommodation is denied for reasons of non-availability of accommodation, the registration fee will be refunded.

11. **One time License Fees.** (For life, Single/Couple): **Rs. 1.99 Lakhs.**

12. **Security Deposit.** (Refundable): **Rs. 30,000/-**

13. **Refund of license fees.** The table below gives the refunds admissible as against the occupancy in years.

<table>
<thead>
<tr>
<th>YEARS</th>
<th>REDUCTION</th>
<th>BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>COUPLE/SURVIVING</td>
<td>YEARLY %</td>
<td></td>
</tr>
<tr>
<td>1 OR Less</td>
<td>10</td>
<td>1.79</td>
</tr>
<tr>
<td>2 OR Less</td>
<td>20</td>
<td>1.59</td>
</tr>
<tr>
<td>3 OR Less</td>
<td>30</td>
<td>1.39</td>
</tr>
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<td>4 OR Less</td>
<td>40</td>
<td>1.19</td>
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<tr>
<td>8 OR Less</td>
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<tr>
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<td>90</td>
<td>0.19</td>
</tr>
<tr>
<td>After 10 years</td>
<td>100</td>
<td>Nil</td>
</tr>
</tbody>
</table>

For further details contact:-

Tele: 011-29958867   Tele/FAX: 01126058866

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**THINK IT OVER**

“LIFE ON EARTH IS SO SHORT; WE SHOULD MAKE THE MOST OF IT BY KEEPING OURSELVES WELL”
CHAPTER - XIV
CONCESSIONS AND BENEFITS EXTENDED BY STATE GOVTS/UTs TO RETIRED AND SERVING DEFENCE PERSONNEL

ANDHRA PRADESH

General

1. 2 percent reservations in Group ‘II’ and ‘IV’ posts.

2. 5 percent reservation in fresh water pond culture, Fresh water fish seek production and brackish water pond culture.

3. For Self-employment assistance to the Ex-Servicemen and Widows of Ex-Servicemen under Prime Minister’s Generation Scheme (PMEGP).

4. Cash grant for winners of gallantry Awards.

5. Free legal assistance to Ex-Servicemen and their dependents where the Govt is not a party. Request for legal assistance can be made to the concerned Distt. Or Taluk Legal Aid Committee as the case may be {Auth G.O.Ms No 1900 dt 17 Dec 1971 of Home (Courts. A) Deptt}.

6. District Collectors are competent to sanction old age/widow's pension in deserving cases, including Ex-Servicemen @ Rs.150/- p.m.

7. War Jagir allowance by State @ Rs.150/- p.a. for one child and Rs.50/- p.a. for every additional child w.e.f. 19 Mar 94.

8. Ex-gratia grants to all ranks who are seriously disabled and are invalided out of service - Rs.5, 000/- (Auth G.O.Ms. No 25 dtd 17 Jan 1986 of GA (Poll.B) Deptt).

9. Spot assistance to Ex-Servicemen and Widows who are in distress Rs. 200/-

10. Funeral expenses Rs. 5,000/- in case of death of an Ex-Serviceman. In case of death of widow Rs. 3,500/- and dependent child Rs. 2,500/-.

11. Marriage grant of Rs. 4,000/- to daughters of Ex-Servicemen and Widows of Ex-Servicemen upto two daughters. Marriage grant for inter-caste marriage is Rs.10, 000/- and widows re-marriage Rs.20, 000/-.  

12. Monthly maintenance grants Rs.400/-p.m. up to five years being sanctioned as relief towards maintenance to incapacitated Ex-Servicemen/Widows.

13. Maintenance grant of Rs.900/- p.m. to disabled Ex-Servicemen undergoing training at QMTI.

14. Enhanced Financial Assistance @ Rs 500/-pm to Non pensioner II World War veterans, Rs 400/-for widows of World War Veterans II w.e.f. 1-12-2006.

15. Ex-Servicemen suffering from T.B. are treated at par with NGOs of the State for admission to Govt T.B. Medical Institutes. (Authy : G.O.Ms. No 2289, dtd 11-10-1976 of Health Housing and Mun Admn Department).

16. The State Govt have reserved 3 percent houses under HIG/MIG/LIG and EWS constructed by A.P. Housing board for serving personnel and Ex-Servicemen.

17. 5 percent of Industrial Plots/Sheds on Industrials Estate/Industrial development areas of the A.P. Infrastructure co-operation has been reserved for Ex-Servicemen for establishment of Small Scale Industries.


20. Ex-Servicemen are given preference in allotment of route/national permits by State Transport Authorities.

21. Govt of Andhra Pradesh has equated Defence Service Trades with Civil trades vide G.O. Ms. No.16, Dtd 12 Apr 99 of Labour Employment & Training and Factories (Emp) Department.

22. One compassionate appointment to the dependent of Armed Forces personnel “Killed in action” / disabled in action.

23. Cash grant Rs. 5,000/- to dependents of those killed in action or war disabled Ex-Servicemen discharged from service (Other than OP VIJAY).

24. NCOs and below are entitled for 5 acres of dry land or 2.5 acres wet land.

25. Upto two children of Ex-Servicemen for sanction of educational concession who are prosecuting studies in intermediate courses @ Rs. 225/-p.m. for intermediate, Rs.300/-p.m. for Graduation courses and Rs.400/-p.m. for Professional & PG courses.


27. Allotment of house site of 300 Sq yards at the Headquarters to the war widow/dependents of defence personnel killed in action and war disabled Ex-Servicemen of other than OP VIJAY vide GO MS No 92 of Home(General. C) Department dated 30 May 2005.

28. An amount of Rs 5.00 lakhs (Rupees Five lakhs) would be given to NOKs of Armed Forces Personnel killed in action in “OP VIJAY”.

29. Cash grant of Rs 1.00 lakh (Rupees One Lakh) to Armed Forces Personnel disabled in action in ‘OP VIJAY’.

30. In case of Armed Forces Personnel Killed in Action/Disabled in Action in “OP VIJAY” whose native place is a rural area, the allotment of house site would be upto 300 Sq yards at the native place. In case of the native place being in urban areas, in addition to house site allotment facility already available under the existing rules, out of turn allotment of one residential flat/ house in an APHB project would be made available on cost basis at the rate applicable.

31. Government of Andhra Pradesh in their G.O. Ms No 97 of Home (Legal-II) Department dtd 01-05-2006 issued certain amendments to A.P Police (Stipendiary cadet trainee) Rules 1999, wherein Ex-Servicemen were provided certain relaxations in the physical Efficiency Test to be inducted in A.P. Police.

32. Hostel fees @ 500/- p.m. being sanctioned to two children of Ex-Servicemen and widows of Ex-Servicemen who are staying in Hostel and pursuing higher studies.

33. Adhoc grant (one) time grant) @ Rs. 6000/- being sanctioned to Ex-Servicemen and widows of Ex-Servicemen and windows of Ex-servicemen for any medical assistance.

34. Children of ESM with 100% disability for life time are sanctioned Rs. 1000/- p.m. as financial assistance.
35. Orphaned Children of ESM up to the age of 21 years or till their marriage/employment as sanctioned Rs. 1000/- p.m. as financial assistance.

36. Legal assistance of Rs. 5000/- is provided to ESM and widows of ESM where Government is not a party.

37. Merit Scholarship of Rs. 5000/- (One time grant) to the children of Ex-servicemen who secure higher rank in Entrance Exam to pursue professional courses.

38. Financial assistance of Rs. 4000/- p.m. to the Ex-servicemen who are 100% bedridden.

39. Pavala Vaddi Scheme: The Government of Andhra Pradesh vide G.O. Ms. No. 339 dated 25 July 2009, of Home (General-C) Department Issued orders extending Pavala Vaddi Scheme to Ex-servicemen and Widows of Ex-servicemen for Self-Employment for which Government will subsidies interest rate on loans taken from banks over and above 3%. The maximum amount of loan is limited to Rs. 5.00 Lakhs for each applicant. This scheme will be implemented in the Finance year 2010-2011.

40. The web site www.apsainikwelfare.gov.in was launched by Sri K. Jana Reddy, Hon’ble Minister for Home & Sainik Welfare on 18 Nov 2008 in his chambers in the A.P. Secretariat.

41. Government of Andhra Pradesh have sanctioned financial assistance for Rs. 4.00/- lakhs @ Rs. 80,000 per battle disabled soldier from Andhra Pradesh are admitted in Paraplegic Rehabilitation Centre (PRC), Pune with 100% disability per annum for life vide GO Rt No. 342 of Home (General. C) Department dated 09 Feb 2009.

42. Rajiv Udyogasree Scheme: The Government of Andhra Pradesh desirous to utilize the services of Ex-servicemen as Trainer / Instructors in all Government Industrial Training Institutes (ITIs) to train the unemployed youth as Security Guards for providing employment opportunities in various organizations vide GO Ms. No. 31 of Home (Legal II) Dept dated 19 Nov 2009.


ARUNACHAL PRADESH

General

1. 5 percent, 10 percent and 20 percent reservation in Group 'B', 'C' and 'D' posts respectively.

2. Financial assistance to Ex-Servicemen in penury.

3. Grant for daughter's marriage in deserving cases.

4. Financial assistance of Rs.100/- p.m. to widow of an Ex-Servicemen not entitled to family pension.

5. Financial assistance to World War 0Veterans - Rs.100/- p.m.

6. Exemption from tuition fee for dependents of Ex-Servicemen upto Class XII.

7. Free medical treatment is available to Ex-Servicemen in civil hospitals.

8. Special schemes for employment.

9. Reservation/preferential allotment of plot/flat from State Housing Board/Development Authority to the war widows.
ASSAM

General

1. 2 percent reservation of vacancies for Ex-Servicemen in Group 'C' and 'D' posts in the State Govt Depts.

2. Interest subsidy on loan given to Ex-Servicemen co-operatives, widows, disabled for their self-employment ventures from State Flag Day Fund.

3. Maintenance grant of Rs. 900/- p.m. to disabled Ex-Servicemen undergoing training at QMTI Kirkee.

4. Cash grants to Gallantry Award Winners.

5. Financial assistance is provided to the needy Ex-Servicemen and their dependents.

6. Reservation of seats in professional colleges/technical institutions for the sons/daughter of Ex-Servicemen and serving Defence personnel.

7. Sainik Rest House in Assam (Guwahati, Silchar, Diphu and Dhubri)

8. 5 percent reservation of industrial plots/sheds for Ex-Servicemen.

9. Rent Control Act has been amended for self-occupation of own house after retirement.

10. 5% Reservation of Industrial plots/sheds.

BIHAR

General

1. Priority in Govt jobs in Group III & IV posts.


3. Presentation of sewing machines to widows and wives of disabled Ex-Servicemen.

4. Reservation in B.Ed, Primary Teachers Training Colleges and Professional Colleges.

5. Maintenance grant to disabled Ex-Servicemen undergoing training at QMTI, Kirkee - Rs.900/- p.m.

6. Reservation in vocational institutions like ITI.

7. Grant for one daughter's marriage to ESM without any pensionary support and Widows of ESM, amounting to Rs. 15,000/-. 

8. Financial assistance to deserving Ex-Servicemen and their families.

9. Financial assistance of Rs. 1,000/- per month to demobilized Non- Pensioner of World War II and their widows after death.

10. Special education/hostel grants for dependents of Ex-Servicemen/Widows whose annual income is upto Rs 60000/-. 

11. Financial assistance for provision of artificial limbs.


13. Reservation of 10 percent in allotment of houses/Plots in Bihar State Housing Board.
14. Favourable provisions in Rent Control Act for ESM to get their houses vacated from tenants.
15. Sainik Rest Houses in Bihar.
16. Equation of 162 Army Trades with Civil Trades.
17. Reservation of Industrial plots/sheds - 5 percent
18. Grant of interest subsidy on bank loans.
19. Free legal aid to Ex-Servicemen in general way.
20. Compassionate employment in Gp C and D posts.
21. Ex-gratia grant to NOKs of martyred Defence Personnel during Op Vijay Rs. 10 lakhs.
22. Rs 20,000/- financial assistance for house/flat repair.
24. 5 percent Reservation for wards of Defence personnel killed/disabled in 1962, 1965 and 1971 Wars, for admission in School Hostels and 1 percent reservation in College Hostels.
25. Merit Scholarship, Book grant and Hostel grant @ Rs 15,000/-p.a (per candidate).
26. Allotment of agricultural land 5 acres and 12.5 Dismal lands for housing for deceased and disabled soldiers @ 2 acres agricultural land 12.5 dismal land for serving and Ex-servicemen.
27. Ex-gratia grant of Rs 1, 00,000/- for war widows and Rs 50,000/- to those war disabled soldiers who are medically boarded out from service belonging to state of Bihar.
28. 12,000 ESM (Twelve thousand Ex-Servicemen) appointed in State auxiliary police force and nearly 5000 (Five thousand ESM) more to be appointed.
29. Nearly 200 Ex-Servicemen employed on contract basis as warders in Bihar jail and 600 more to be appointed.
30. Nearly 400 Ex-Servicemen employed on contract basis as meter readers in Bihar state electricity Board.
31. Nearly 300 Ex-Servicemen employed on contract basis in Bihar State Govt Hospital.
32. Grant of cash, cash in lieu of land and Annuity grant @ fixed by state Govt to gallantry award winner for 14 (Fourteen category).
33. Grant of Rs. 25,000/- for paraplegic center, Kirkee (Pune) and Mohali per year, per beneficiary, belonging to the State of Bihar for treatment and rehabilitation.

**CHHATTISGARH**

**General**

1. 10 percent reservation in Group 'C' and 20 percent in Group 'D' posts for Ex-Servicemen.
2. Priority A1 for employment to disabled Ex-Servicemen.
3. A initial grant of Rs. 500/- is given to next of kin of Prisoners of War and missing soldiers during war and Rs 60/- per month to each minor children till return of missing soldiers.

4. Parent Grant of Rs. 2,500/- p.a. is paid to those whose only child/all the children are employed in Defence.

5. Reservation of 3 and 5 percent seats in Medical colleges and Engg colleges respectively. 5 percent seats in Polytechnic, M.Ed & B.Ed and 2 percent seats in Agricultural colleges. 5 seats in ITI and 20 seats in Nursing Training for wards of retired Defence personnel.

6. Free medical aid in Govt Hospitals.

7. Priority in allotment of cement quota for construction and repair of houses by serving and retired Defence personnel.

8. Sainik Rest Houses in the State.

9. Financial assistance to ESM/widows from Amalgamated Special Fund for Reconstruction and Rehabilitation of ESM, Chhattisgarh are as under:-

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Type of Grant</th>
<th>Amount for each type of grant</th>
<th>Eligibility Condition</th>
<th>Gross Monthly Income from All sources.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Daughter Marriage</td>
<td>Rs 16,000/-</td>
<td>Rs 6,000/- or less</td>
<td></td>
</tr>
<tr>
<td>(b)</td>
<td>Ex-Gratia (Funeral) grant on death of Ex-Servicemen</td>
<td>Rs 5,000/-</td>
<td>-do-</td>
<td></td>
</tr>
<tr>
<td>(c)</td>
<td>Financial Assistance for purchase/ repair of artificial limbs to disabled ESM</td>
<td>Rs 8000/-</td>
<td>-do-</td>
<td></td>
</tr>
<tr>
<td>(d)</td>
<td>Medical Treatment (Where Govt/MH facility does not exist and ESM should be the member of ECHS)</td>
<td>Rs 8000/-</td>
<td>-do-</td>
<td></td>
</tr>
<tr>
<td>(e)</td>
<td>Purchase of Sewing/Knitting Machine for widows</td>
<td>Actual cost</td>
<td>The widow should have a Diploma/certificate from any recognized institution</td>
<td></td>
</tr>
<tr>
<td>(f)</td>
<td>Alleviation of distress/held in maintenance of family in need, particularly old are Ex-Servicemen over 70 years of age living in penury.</td>
<td>Rs 30,000/- as one time</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>(g)</td>
<td>Platinum Grant</td>
<td>Rs 10,000/- as one time</td>
<td>ESM enrolled after Independence and attained the age of 75 years &amp; above.</td>
<td></td>
</tr>
<tr>
<td>(h)</td>
<td>Maintenance grant to disabled ESM undergoing Resettlement Training Course at Queen Mary’s Technical Institutions recognized by the Govt of India/Govt of Chhattisgarh.</td>
<td>Rs 900/-pm</td>
<td>To be re-imbrued based upon successful completion of the course.</td>
<td></td>
</tr>
<tr>
<td>(j)</td>
<td>Stipend to the Ex-Servicemen undergoing Post Release Training Course at various ITIs.</td>
<td>Rs 250/-pm</td>
<td>-do-</td>
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<tr>
<td>(k)</td>
<td>Financial Assistance to the Orphan Children of ESM.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a)</td>
<td>For one Orphan Children</td>
<td>Rs 500/-pm</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b)</td>
<td>For two or more than two Orphan children.</td>
<td>Rs 1,000/-pm</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(l)</td>
<td>Petty business not covered by SEMEF</td>
<td>Rs 5000/-</td>
<td>ESM/Widow living in penury.</td>
<td></td>
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</table>

10. Education stipend to the wards of ESM from Amalgamated Special Fund for Reconstruction and Rehabilitation of ESM, Chhattisgarh are as under:-
| Sl. No | Type of Grant | Amount for each type of grant | Eligibility Condition | Condition
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>(a) Up to 12th Std for 2 children</td>
<td>Rs 200/-pm for son &amp; Rs 400/-pm for daughters</td>
<td>Rs 6000/- or less</td>
<td>Gross Monthly Income from All sources.</td>
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<tr>
<td></td>
<td>(b) Up to Graduation</td>
<td>Rs 600/-pm for daughter &amp; 200/- pm for sons</td>
<td>-do-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(c) Up to one child joining Defence Officers Training Institutes like NDA/IMA/OTA</td>
<td>Rs 1000/-pm</td>
<td>-do-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(d) Children studying in Sainik/Military School</td>
<td>Rs 10,000/-per year</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(e) Children of ESM attending Coaching for SSB Interview (One time grant)</td>
<td>Rs 5000/-</td>
<td>-</td>
<td></td>
</tr>
</tbody>
</table>

11. 2 percent reservation each in allotment of Industrial Plots/sheds and Fair Price Shops to Ex-Servicemen.

12. 2 percent reservation each in allotment of house sites, houses and National Permits for Ex-Servicemen.

13. Rent Control Act and Land Tenancy Act favourable to Ex-Servicemen/ dependents.

14. Cash grant to Gallantry Award Winners.

15. Exemption from payment of PSC fees to Ex-Servicemen including SSCOs/ECOs.

16. Allotment of 5 acres of agricultural land to Ex-Servicemen whose total income does not exceed pension of a Sub Maj.

17. 50 percent exemption in House Tax to non-income tax payee ESM.

Benefits for war widows/dependents of those killed/disabled in war including casualties of Op Pawan and Op Meghdoot

18. Marriage grant for daughter/dependent Sister Rs. 10,000/-.

19. Cash grant to the widow/dependents of ESM:-

(a) Ex-gratia grant of Rs. 10, 00,000/- to widow/dependents of Officers/JCOs/ORs Killed in Action.

(b) Cash grant to Armed Forces Personnel disabled in action.

(i) 100% Disability - Rs 10, 00, 000/-

(ii) 50% Disability - Rs 5, 00, 000/-

(iii) 25% Disability - Rs 2, 50,000/-

(c) One compassionate appointment to the dependent of Armed Forces personnel ‘Killed in action’.

(d) Free Medical treatment to the Armed Forces Personnel disabled in action.

(e) Tri cycle and scholarship to the children to those ESM who are disabled in action.
General


3. Reservation of 10% and 20% in Group ‘C’ and ‘D’ posts respective in Delhi Police vide letter No 3431/E.II (PHQ) dtd 13/3/97.

4. 5% seats in Delhi Institute of Hotel Management & Catering Technology.

5. Reservation of 10% and 20% in Group ‘C’ and ‘D’ posts in Govt jobs and 14.5% and 24.5% in PSUs vide Govt of Delhi Ltr No F.16(146)/98-S.III/9148 dtd 18/12/98.


7. Reservation of 3% seats in two years diploma courses in elementary Teachers Education in 9 institutions through State Council of Education Research & Training, Varun Marg, Defence Colony, New Delhi – 110 024.

8. Reservation of 5% seats in each polytechnic, College of Pharmacy, Pushp Vihar and Food Craft Institute for wards of Ex-Servicemen.

9. Rent control Act has been amended to facilitate resumption of houses/flats by Service personnel on their retirement.

10. Grant of Stipend of Rs 250/- pm to Ex-Servicemen trainees in Managerial, Vocational and Agricultural training.

11. 1% interest concession to Ex-Servicemen on loan taken from Delhi Finance Corporation.

12. Priority allotment of flats to gallantry (Chakra series) award winners.

13. Reservation for Ex-Servicemen/widow/dependents:-

DDA Shops – 2%
Fair Price Shops – 10%
Priority for allotment of DTC Bus routes
Allotment of milk booths & fruit/vegetable shops through Dir Gen Resettlement.

14. DDA shops allottees under the category of Ex-Servicemen will be able to arrange finance to the tune of two thirds of the property price from Delhi Finance Cooperation.


16. 100% property tax exemption to war widows/Ex-Servicemen who are Gallantry Award Winners for self occupied, not rented out property and 30% rebate in property tax for Ex-Servicemen provided the house is in their name, is self-occupied and not rented out, which is applicable to only one unit of property.

SCHEMES OUT OF AMALGAMATED SPECIAL FUND

17. Marriage Grant to widow/widow’s daughter’s marriage grant @ Rs 16,000/-.  

18. Funeral Grant to widows/dependents on the death of the ESM @ Rs 4,000/-.
19. Maintenance Grant of Rs 900/-pm to disabled Ex-Servicemen (ESM) undergoing training at Queen Marry’s Technical Institute, Kirkee.

20. Rs 1,000/-pm to blind ESM.

21. Rs 1,000/-pm to paraplegic/tetraplegic ESM.

22. Rs 1,000/-pm to totally bed-ridden ESM.

23. 25% of the course fee reimbursement to the wards of Ex-Servicemen & widows (Personnel other than Officer Rank category only) on successful completion of career oriented courses from Army Wives Welfare Association, Air Force vocational College, New Delhi.

24. One time Emergent Grant to ESM/Widow upto an amount of Rs 1500/-

25. Merit Scholarship to wards of ESM:-
   (a) Rs 9,600/-pm on scoring 80% & above in X or XII Class.
   (b) Rs 7,200/-pm on scoring 90% & above in X or XII Class.

26. Financial Assistance of Rs 1000/-pm to handicapped children of ESM.

27. Financial Assistance of Rs 1,000/-pm to non-pensioner ESM.

28. Educational Grant of Rs 300/-pm to the orphan children of ESM.

29. Rs 3,000/- for the purchase of Hearing aid to (Non-pensioner) Ex-Servicemen or to his widow.

30. Rs 20,000/- as Marriage Grant for ESM’s Orphan Daughter’s marriage.

31. Grant Citizen Award of Rs 5,000/- to ESM who is 80 years or above.

32. Rs 20,000/- per year to widows of ESM for the higher education of daughter(s) in Engineering or Medicine and Rs. 10,000/- per year for Graduation and Post Graduation level.

SCHEMES OUT OF BUDGET

33. Destitute Grant to World War-II Veterans/Widows @ Rs 1,800/-pm.

34. Ex-gratia to serving soldiers/disabled soldiers & widows of soldiers killed in counter insurgency operations as per the Scheme. The Scheme has been modified as per the recommendations of the Ministry of Defence, which came into force w.e.f. 26/6/2006.

<table>
<thead>
<tr>
<th>Died in War/Operations</th>
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<tbody>
<tr>
<td>(a) To parents if martyr is married and they are alive</td>
<td>2,00,000</td>
</tr>
<tr>
<td>(b) To widow if parents of martyr is alive</td>
<td>3,00,000</td>
</tr>
<tr>
<td>(c) To widow if martyr’s parents are not alive</td>
<td>5,00,000</td>
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<tr>
<td>(d) To parents if martyr is unmarried</td>
<td>5,00,000</td>
</tr>
<tr>
<td>(e) To Nominee if unmarried &amp; Parents not alive</td>
<td>5,00,000</td>
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<tr>
<th>Housing</th>
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<tbody>
<tr>
<td>(a) Officers – 35% subsidy OR assistance if no house</td>
<td>5,00,000</td>
</tr>
<tr>
<td>(b) JCOs/Ors – 50% subsidy OR assistance if no house</td>
<td>5,00,000</td>
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<thead>
<tr>
<th>Children’s Education (War widows &amp; Disabled)</th>
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<tbody>
<tr>
<td>Free Tuition Fee, Books &amp; Transportation OR financial assistance per year :-</td>
<td></td>
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<tr>
<td>(a) Upto 10+2</td>
<td>8,000</td>
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<tr>
<td>(b) Graduation</td>
<td>10,000</td>
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<tr>
<td>(c) PG including B.Tech/BDS/Medicine/MCS/MCA</td>
<td>20,000</td>
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<tr>
<td>(2% reservation to wards)</td>
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### Job Priority

As per DOPT, GOI Rules

<table>
<thead>
<tr>
<th>Disabled in War/Ops</th>
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<tbody>
<tr>
<td>(a) 60% and above disability</td>
<td>5,00,000</td>
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<tr>
<td>(b) Upto 59% disability</td>
<td>3,00,000</td>
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<tr>
<th>Prisoner of War</th>
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<tbody>
<tr>
<td>25,000+1,000 per dependent</td>
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<table>
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<tr>
<th>Missing in War/Ops</th>
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<tbody>
<tr>
<td>25,000+2,000 per dependent</td>
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### GOA

#### General

1. Cash Grant, cash in lieu of Land and Annuity are provided to the Gallantry and Distinguished Service Award winners as per the scheme.

2. **Special package of concessions/facilities is provided to dependents of defence personnel who are killed/disabled in action as under:**

   (a) Ex-Gratia Grant of Rs.7.00 lakhs to the next of Kin of Deceased soldiers and Rs.2.00 lakhs to the Disabled soldier occurring during i) enemy action in international war or border skirmishes and ii) action against militants, terrorists, extremists, insurgents etc.

   (b) Rs 5.00 lakhs to the next of kin of the deceased and Rs 1.00 lakh to the disabled on death/disability occurring due to accidents in the course of performance of duties which are attributable to military service.

   (c) Rs. 5.00 lakhs to the next of kin of the deceased and Rs 1.00 lakh to the permanently disabled on death/disability occurring in the course of performance of duties attributable to acts of violence by terrorists, anti-social elements etc.

   (d) A job to one eligible family member of the deceased or permanently disabled.

   (e) Free Education upto graduation level to the children of the personnel disabled.

3. Rs.4, 000/- is provided to World War-II Veterans and their widows who are not in receipt of any type of pension.

4. Financial assistance of Rs.1, 500/- is provided to Ex-Servicemen/widows who are not in receipt of pension and in indigent circumstances.

5. Rs. 15,000/- is provided as daughter’s marriage grant to Ex-Servicemen/widows.

6. Rs. 10,000/- is provided to the Spouse/dependent of the Ex-Servicemen as Demise Grant.

7. Rs. 5,000/- (as One Time Grant) is provided to Ex-Servicemen on attaining the age of 60 years, Rs 10000/- on attaining 75 years and Rs 25000/- on attaining 90 years.

8. Rs. 1,500/- p.m. is provided to wards of Ex-Servicemen who are destitute/disabled/handicapped.

9. Rs. 5,000/- or actual expenses can be reimbursed by the Ex-Servicemen/Widows/Spouses for Travel/incidental Expenses moving from local hospital to out station hospital.

10. Rs. 3,000/- p.m. is provided as pocket money for Cancer, TB, Leprosy patients.

11. Reimbursement of expenses in full or partial amount is admissible on purchase of medical aids like Spectacles, Hearing Aids, Hernia belt, Collar for spondilytis patients, Contact lenses etc. to Non-Pensioner ESM/Widows subject to medical aids prescribed by Govt/Service Hospitals.

12. Rs. 10000/- or actual expense, whichever is less, provided as medical reimbursement for general diseases/purchase of medicines to non-pensioner Ex-Servicemen/widows as per income.
13. Rs. 10000/- or actual expense incurred by the non pensioner ESM/widows, whichever is less, in case of serious diseases like, Cancer, TB, Leprosy, Heart Ailments, Kidney failure, etc, is reimbursed, based on merits of the case.

14. Rs. 10000/- (as one time grant) is provided to Ex-Servicemen/widows to carry out Self employment venture through ownership of small scale Enterprise as per the schemes.

15. The Scholarship awards/incentives are provided to the wards of ESM/widows, as per the scheme.

16. Special scholarship of Rs. 500/- and Rs. 1000/- per month is provided to the wards of ESM/widows obtaining 80% and 90% and above marks in classes X and XII respectively for a period of one year.

17. Rs. 250/- pm is provided to ESM for undergoing training at any ITI in the state.

18. The Ex-Servicemen/widows undergoing courses recognized by the Directorate General Resettlement may reimburse 50% expenditure on courses fees subject to maximum of Rs. 3000/- per head per course.

19. Rs. 5000/- is provided to the wards of Ex-Servicemen/widows representing Goa State in School/National/International Sports Tournaments.

20. An award of Rs. 2500/- is granted for students who stands in the merit list in SC/HSSC/CBSC examination conducted in Goa.

21. Rs. 2000/- is provided as Spot payment for immediate relief by the Secretary DSW.

22. One time grant known as a “War Jagir Allowance” of Rs. 15000/- is provided to parents of the wards, who join any of the three Defence Services in any rank.

23. Rs. 20,000/- is provided to Ex-Servicemen/Widows as House Repair Grant in deserving cases as per income criteria.

24. Rs. 2,000/- is provided to ward of Ex-serviceman/widows representing State in Nationals sports/games.

25. To encourage Govt/Public Sector servants and Goans, an amount of Rs. 9,000/- is eligible for any candidate who joins in Territorial Army as officer Rank and Rs. 5,000/- who joins as Personnel other than Officer Rank (AIRMEN ).

26. Rs. 500/- may be reimbursement towards of Ex-Servicemen/widows on courses fees like IAS, IFS, NDA, IPS, IRS, GPSC etc. held at recognized institutes.

27. Rs. 200/- p. m. is provided to the Ex-Servicemen/Widows/ Orphans/ Disabled Ex-Servicemen who are above 65 years of age.

28. Rs. 10,000/- may be reimbursed by the Ex-Servicemen/Widows on production of legal bills from the lawyer.

29. Rs. 3,000/- is provided to the widows and unmarried daughters of Ex-Servicemen above 30 years of age for purchase of sewing machine.

30. Rs. 2,000/- p.m. is provided to the Ex-Servicemen who are disabled after retirement/released from the service.

31. All the fees payable in respect of Registration of documents executed by or on behalf of Ex-Servicemen and their Widows are exempted, provided that such documents are executed for their personnel benefits and not for any commercial/ business/real estate activities established by the Ex-Servicemen/widows.
32. Ex-Servicemen/Widows of Ex-Servicemen are exempted from the payment of House Tax.

33. The Govt. has exempted the payment of stamp duty to the Ex-servicemen and their widows for their personal benefits and not for instrumental, commercial, business for real estate activities.

34. State Govt has provided 2% reservation for Ex-Servicemen in Group ‘C’ and Group ‘D’ category posts.

35. 1% seats are reserved for children of Ex-Servicemen in Medical, Dental, Engineering, B.Pharm, B. Arch, Nursing Colleges, B.Ed. and ITI/Polytechnic Institutes.

36. Exemption from payment of application/examination fees, for Ex-Servicemen and family members of those killed/disabled in action, for recruitment in State Civil Service.

37. A special card known as ‘Green Card’ is provided to the Next of Kin of all Martyrs. This entitles them to ‘priority’ treatment in all Govt. Departments/Offices in their administrative work.

38. 3% reserved quota is available for Fair Price Shop to Ex-Servicemen.

39. 2% reserved quota is available for allotment of Plot/flat to Ex-servicemen and their families by the Goa Housing Board.

40. Free travel in State corporation buses to Windows and WW-II veterans within the State.

41. Rs 2,000/- per month is provided to orphaned ward of Ex-servicemen/widows till the age of 25 years.

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**GUJARAT**

**General**

1. 10 and 20 percent reservation in Group ‘C’ and ‘D’ posts respectively in SPSUs, Panchayat and Gujarat Civil services. In addition 1% jobs are also reserved for the Ex-servicemen in Class-I and Class-II posts.

2. Cash grant to the winners of Gallantry Awards.

3. Monthly financial assistance of Rs 3500/-p.m. to WW-II Veteran Ex-Servicemen/ Widows.

4. Monthly assistance of disability minimum Rs 1200/- and maximum of Rs 3600/- per month to disable due to War/CI Ex-Servicemen.

5. Scholarship including Hostel Charges to children and cash award to brilliant children of Ex-Servicemen, limited to two children whose family income is upto Rs 2 lacs per year. The scholarship amount ranges from Rs. 1800/- to Rs. 6000/- per year depending upon the educational courses.


7. Lump sum grants for two daughters marriage – Rs 30,000/- to Ex-Servicemen and Rs. 40,000/- widows of ex-Servicemen irrespective of their income.

8. Monthly financial assistance of Rs. 2000/- p.m. To ESM/Widows whose income is less than Rs. 84000/- p.a. and do not have son above 25 yrs of age.

9. Government of Gujarat has been provided Rs 1,50,000/- per annum to Paraplegic Rehabilitation Centre, Kirkee, Pune for maintaining the inmates of the centre.

10. Emergency and short service commission officer’s fixation of pay in the civil posts on appointment to unreserved vacancies.
11. Funeral expenses upto Rs. 5000/- is given to indigent widows of Ex-Servicemen.

12. Monthly financial assistance of Rs. 2000/- pm to blind Ex-Servicemen/ Widows.

13. Reservation of seats in different educational institutions for the children/dependents of Defence personnel exist.

14. Free out door/medical treatment to Ex-Servicemen and members of their families in Govt hospitals, dispensaries and medical institutions in the State.

15. 10% reservation of houses for Defence personnel by Gujarat Housing Board. 2 gunthas of land for house-sites for Ex-Servicemen whose monthly income is upto Rs 3000/- excluding pension.

16. Grant of house building advance to re-employed Ex-Servicemen and counting of past service for this purpose.

17. Provision of vacation of rented house.

18. Sainik Rest House at Ahmedabad, Rajkot and Vadodara.

19. Exemption from payment of cost of application fee, examination fees for class III and IV posts.

20. Concessions by the GIDC to Ex-Servicemen for establishment of SSI Units in GIDC Industrial Estate on priority basis.

21. Grant of special casual leave for medical treatment to disabled Ex-Servicemen.

22. Protection of pay and allowances to the reservists Ex-Servicemen.

23. Free legal aid and legal advice is given to all serving/ex-Defence personnel at Taluk, Distt and State level upto income limit of Rs. 50,000/- and widow of jawans irrespective of income limit who is domiciled in Gujarat State.

24. Exemption of tuition fee for dependents of ex-Servicemen up to college level whose income is Rs. 10,000/- per year.

25. Military Boys Hostel at Ahmedabad and Vadodara with capacity of 32 & 22 students respectively the hostels to provide free boarding and subsidised messing.

26. Pay fixation on re-employment and other ancillary benefits in State Govt.

27. Matriculate Ex-Servicemen with 15 years service treated as graduate.

28. Issue of Route Permit/National Permit.

29. Special provision regarding age limit for employment to Ex-Servicemen. Age relation is provided by deduction of three years and the years of service from actual age.

30. Employment opportunities to be given to war widows/widows of Ex-Servicemen wherever possible in the mills, by National Textile Corporation (Gujarat) Ltd subsidiary of NTC (A Govt of India Undertaking) subject only to the local trade union not objecting to the same.

BENEFITS FOR WAR WIDOWS/DEPENDENTS

32. Direct recruitment to class III and IV for upto two members of the family of Defence Personnel killed or severely disabled in action without registration at employment exchange.

33. Concession for appointment to class II and IV posts to son/daughter/near relative of war widow.

34. Ex-gratia grants – Rs 5,000/- to Ex-servicemen who are permanently disabled/dependents of those killed in action and Rs. 2,500/- to Ex-servicemen with partial disability.

35. Grants of surplus land upto 16 acres to war widows (16 acres land for self cultivation and 2 gunthas land for construction of house by respective DC to Defence Personnel who are domiciled in Gujarat State).

36. House assistance grant of Rs 50,000/- to widows whose husband died while in Military service.

37. Lump sum grant to war widows for marriage of two daughters at the rate of Rs. 20,000/- for each daughter, without any income criteria.

38. Free Education to the dependents of war widows.

39. Ex-gratia grant of Rs 5 lakhs to NOKs of martyred Defence Personnel in Op VIJAY.

40. Land for agricultural activities upto 16 acres to the NOKs of martyrs of OP VIJAY irrespective of his rank and tenure of service.

41. Two gunthas land for construction of house for NOKs of OP VIJAY martyrs in urban areas.

42. Financial assistance from Chief Minister, Jawan Relief Fund of Rs. 50,000/- lump sum to Widow/disabled soldier and monthly assistance to wife Rs 1000/- pm, mother and father each of Rs. 500/- and monthly assistance of Rs. 500/- per child maximum up to two children.

HARYANA

General

1. Reservation of 5 percent posts in Group I & II and 14 percent in Group III and IV posts for Ex-Servicemen. Age relaxation for Ex-Servicemen to the extent of his Military Service + 3 years. Ex-Servicemen/their dependents candidates sponsored against reserved vacancies by RSBs/ZSBs are allowed free travel in Haryana Roadways buses for attending the interview.

2. Free training in Sainik Pariwar Bhawan's Centers in PANCHKULA, CHACHRAULI, HISAR, DADRI, REWARI, ROHTAK, JHAJJAR and JIND for Computer Operation, Steno Hindi & English, Cutting and Sewing and Fashion Technology. Boarding and lodging is completely free.

3. Stipend of Rs. 250/- p.m. for vocational training of Ex-Servicemen in ITIs.

4. Cash awards to the winners of Gallantry Awards.

5. War Jagir allowance @ Rs. 5,000/- per annum to the parents of Defence Forces Personnel whose only son or two or three sons served in Defence Forces during 1962, 1965 and 1971 wars emergency periods.

6. Free coaching for admission to NDA, IMA, OTA and preparation for the respective exams for entrance in the medical, engineering and recruitment in Armed Forces is being provided to Wards of War widows, widows and ESM by Sainik Pariwar Bhawans.

7. Financial assistance to Orphan children of Ex-Servicemen @ Rs.600 p.m.
8. Financial assistance to widows of Ex-Servicemen at the time of death of their husbands Rs. 2,000/-

9. Financial Assistance (Old age pension) of Rs. 1000/- p.m. to Ex-Servicemen above 60 years and widows of Ex-Servicemen not in receipt of service/family pension. World War-II Veterans/their widows are given financial assistance @ Rs. 1500/- p.m.

10. Financial assistance to blind Ex-Servicemen @ Rs. 1000/- p.m.

11. Financial assistance to paraplegic/teraplegic/hemiplegic Ex-Servicemen @ Rs. 1000 p.m.

12. Financial Assistance up to Rs 10,000/- to 100% disabled ESM for construction of toilet-cum-bathroom.

13. Rs 85,000/- per year to the Para pelagic Centre for per Haryanvi inmate.

14. Sanad and sticks together with Rs. 2000/- Ex-Servicemen in appreciation of their good work done in the Distt.

15. Stipend to children of Ex-Servicemen from Rs. 100/- to Rs. 600/- p.m.

16. Cash award of Rs. 2,500/- to officers and Rs. 1,500/- to JCOs/Ors of TA for meritorious service.

17. Pocket money @ Rs. 100/- p.m. to the patients of TB and Leprosy, getting treatment in recognised sanitarium.

18. Grant of financial assistance @ Rs. 1000/- p.m. to disabled Ex-Servicemen whose disability is not even attributable to Armed Forces Services and who are not in receipt any type of Pension/financial assistance from and source.

19. Financial assistance of Rs. 11,000/- is provided to the widows of Ex-Servicemen and 21,000/- to the war widows and disabled Ex-Servicemen (above 50% disability) for the marriage of their daughter/s and Rs. 51,000/- to orphan daughters.

20. Additional pension to widows and children of Defence personnel who died while in service ranging from Rs. 100/- to Rs. 600/-. 

21. Interest subsidy on loan amounts ranging from Rs. 50,000/- to Rs. 2,00,000/-. 

22. Pension to recipients of Victoria Cross awardees @ Rs. 1,000/- p.m.

23. Pension to the recipients of Param Vir Chakra @ Rs. 1,000/- p.m.

24. 3 percent reservation in all Educational/Professional Institutions for ESM and their dependents.

25. 5 Beds in Civil Hospitals namely Charkhi Dadri, Narnaul, Rewari and Karnal are reserved for Ex-Servicemen and their families.


27. 10 percent reservation of Houses, national permits and Residential Plots.
28. Building and lands used as Sainik Rest Houses are exempted from property tax.

29. Sainik Rest Houses in Haryana.

30. Scholarship to children at the Rashtriya Indian Military College, Dehradun. Sainik Schools Kunj pura.


32. Exemption from payment of HPSC fees.

33. Exemption from medical examination fee on first entry to Govt. Service.

34. Preference to Ex-Servicemen for allotment of Ration Depots.

35. Serving Soldiers are exempted from the levy of Entertainment Duty.

36. Provision for recovery of commercial buildings for bonafide use.

37. The recipients of Gallantry Awards are permitted to stay in Haryana Bhawan.

38. Exemption from levy of Sales Tax.


40. Free coaching boarding and lodging for wards of serving personnel and Ex-Servicemen for Career guidance courses for recruitment in Armed Forces and admission in professional courses.

41. Free accommodation is provided for stay in Sainik Rest Houses for PVC, MVC, VrC and Arjuna Awardees.

War Widows/War Disabled

42. Employment on priority basis up to two dependents.

43. Priority allotment of soft coke/slack coke depot in Haryana.

44. Priority allotment of stalls (PCO) booth in transport Deptt.

45. Ex-gratia grant of Rs 10 lac is given to the war widow and parents of martyrs on 50:50 basis (Kargil War). Reward money Rs 10 lacs will be paid by the State Govt. to all ranks of Defence Forces who get killed in enemy action in an International War or War like engagements which are specifically notified by the Ministry of Defence, Govt of India. W.e.f. 15th June 2001 ex-gratia to war widow, Rs 2 lac (IED Blast) and Rs 2.50 lac (encounter with terrorist) (50:50 basis parents and widow).

46. Disabled Soldiers (Boarded out/invalided out due to disabilities and classified as battle casualties in operational areas where disability is attributable to military service

   (a) Disabled ESM 70% and above 1.00 Lac
   (b) Disabled ESM 50% to less than 70% 0.75 Lac
   (c) Disabled ESM 20% to less than 50% 0.50 Lac

47. Families of P.O.W. will be granted lump sum ex-gratia Rs 10,000/- lump sum Rs 1,000/- per minor/dependent child.

48. Personnel missing in operations: Families given ex-gratia Rs 10,000/- lump sum Rs 1,000/- per minor/dependent child.
49. Financial assistance for Construction/repair of house to war widows/100 percent disabled Ex-Servicemen Rs. 40,000/-.

50. Priority allotment of Jai Jawan Stalls to war disabled Ex-Servicemen.

51. Free training in one year diploma courses in Computer, Stenography & English & Hindi, Cutting & Tailoring and Fashion Designing for wards of War Widows, Widows, and ESM, serving Defence Personnel and dependent of ESM at nine Sainik Pariwar Bhawans established in the State. Boarding and lodging is free.

52. Free accommodation is provided for stay in Sainik Rest Houses for war widows.

53. Free travel facilities to war widows and disable Ex-servicemen (25% and above) in Haryana Roadways Buses in Haryana, Chandigarh and Delhi.

54. FA Rs. 1000/- to War Widows in addition to their pension

55. Plots for defence colonies at Rohtak, Jhajjar, Hissar and Jind have been allotted and applications for defence colony at Rewari have been invited.

**HIMACHAL PRADESH**

**General**

1. The dependent children of Ex-Servicemen are considered, on merit, for the posts reserved for Ex-Servicemen, provided, suitable ESM are not available. Provision exists for carrying forward of unfilled vacancies by four years. 5% of seats in each ITI are reserved for Ex-Servicemen and age limit is relaxed up to 45 years.

2. Reservation of seats for wards of Defence personnel in professional colleges/Institutions Medical College – 2 seats, Agriculture-2% and Polytechnic –10% Engineering college –4%/1 seat, In each ITIs-5 seats.

3. Ex-Servicemen are exempted from payment of examination fee, court fee, Stamp Duty and registration fee.

4. 12.5% National Route Permits are reserved for Ex-Servicemen.

5. Reservation for Jai Jawan Stalls – 5 percent.

6. Grant of pension to the awardees/ parents or widows of winners of Victoria Cross and PVC @ Rs. 1,000/- p.m.

7. Grant of exemption to Ex-Servicemen from payment of municipal Taxes provided the building/land not occupied by him and rental value/annual income does not exceed Rs. 1,200-2,400/-. 

8. Grant of leave to civilian employees (wives of Defence Services personnel) up to six month without providing any medical certificate during the period their husbands remain posted to family station.


10. Rent Control Act amended for resumption of houses by service personnel on their retirement. Land Tenancy Act has also been amended.

11. 10 percent reservation for allotment of house-sites and houses/flats.

12. There are 22 Sainik Rest House in HP.
13. Stipend of Rs. 250/- p.m. to Ex-Servicemen trainee in ITIs.

14. Old age pension of Rs. 150/- p.m. to Ex-Servicemen of 60 years age who are not in receipt of pension. Income limit Rs. 5,400/.

15. War Jagir allowance of Rs. 900/- per annum.


17. Maintenance grant of Rs. 600/- p.m. to disabled Ex-Servicemen undergoing training in QMTI Kirkee.

18. Preference to Ex-Servicemen for the post of Jail warden/Guard post

19. Cash grant annuity and money in lieu of land to Gallantry Award Winners.

20. Free travel facilities to war widows in HRTC buses.

21. Grant of Rs.5, 000/- on the marriage of the daughter of a non-pensioner widow by State Govt.

22. Financial assistance to widows of Ex-Servicemen not in receipt of any pension Rs. 150/-pm

23. Financial assistance to blind Ex-Servicemen Rs.100/-p.m. Free training of any type to blind Ex-Servicemen for self-employment.

24. Financial assistance to widows of Ex-Servicemen at the time of death of their husband Rs. 500/-. 

25. Free travel facility are given to awardees of Victoria Cross, George Cross, Military Cross, Indian Distinguished Service Medal, PVC, AC, SYSM, MVC, KrC, UYSM, VC, SC Sena/Nau Sena/Vayu Sena Medal, Mention in dispatch in HP State Transport Buses.

26. Scholarship ranging from Rs. 20/- to Rs. 200/- are granted to Ex-Servicemen/their dependents for various course.

FACILITIES TO WAR WIDOWS/WAR DISABLED AND THEIR DEPENDENTS

27. Preference is given for employment of wives and children in civil jobs.

28. Relaxation in age for employment of war widows.

29. Training of war widows and dependents of those killed/missing/disabled.

30. Ex-gratia grants to the NOK/50 percent disability.

31. Free bus passes in State Transport to war widows.

32. A War Memorial Hostel at Subathu for admission of children of war widows, war disabled and other APTCs to enable them to pursue their studies. (Only for Gorkha personnel)

33. Lump sum grant of Rs. 15,000/- to war widows for marriage of their daughter.

34. An Ex-gratia of Rs 25,000/- will be paid to the families of all soldiers who died due to any other cause but while on active service.

OP VIJAY

35. Ex-gratia grant of Rs. 5 lakhs.
36. One dependent to be given job.
37. Two Children will be given free education upto graduation.
38. Widows are given priority in Indira Awas Yojna. 10 percent reservation of Houses/plots.

AFTER OP VIJAY
39. Soldier killed in all operation – Rs.3 Lac
40. Soldier having disability of 50% and above Rs.1 Lac.
41. Soldier having disability of below 50% - Rs.50, 000/-.

JAMMU & KASHMIR

General
1. World War II relief at Rs 1000/-pm.
2. J&K Militia Relief at Rs 750/-pm for 15 yrs and more service. For lesser service, Rs 50/- per year of service with minimum at Rs 250/-pm.
3. Agricultural land and house protection.
4. 5% reservation in housing and industrial plots with 2% each for serving and ESM and 1% for widows.
5. 6% horizontal reservation in Govt jobs up to maximum of Rs 10,500/- pm.
6. 3% seats for children in professional Colleges of the State.
7. Marriage grants of Rs 5000/- for daughters up to the rank of Hav.
8. One time educational incentives:-
   (a) Board Exams with minimum 60% marks.
       (i) Class 8th - Rs 800/-.  
       (ii) Class 10th - Rs 1000/-. 
       (iii) Class 12th - Rs 1200/-. 
   (b) Graduation with 70% and above marks - Rs 2500/- 
   (c) Post Graduation with 65% and above marks - Rs 3000/- 
   (d) Professional Courses - Rs 2500/- 
   (e) NDA/IMA/OTA - Rs 3000/- 

9. Penury assistance of Rs 1000/- pa.
10. Demise grant of Rs 1000/- to NOK.
11. Knitting machines to non-pensioner widows.
12. Financial relief for disabled:-
(a) 50 to 100% disability - Rs 75,000/-. 
(b) Up to 49% disability - Rs 10,000/-.
13. Age relaxation up to 48 years.
14. Educational relaxation:-
   (a) Matric with 15 yrs service - Graduate.
   (b) Under Matric with 15 yrs service - Matric.
   (c) Class IV vacancies - 8th Pass.
15. Compassionate jobs/Rs 5 lakhs for NOKs of J&K soldiers martyred in J&K in counter insurgency/war with enemy.
16. Ex-gratia of Rs 5 lakhs and Rs 2 lakhs for martyred soldiers of J&K and those from outside the State respectively.
17. 50% bus travel concession to war widows.
18. Grant for award winners of the State.
19. Stipend of Rs 250/-pm to ESM trainees in ITIs.
20. Rs 600/-pm for ESM admitted in QMTI.
21. Five boys hostels for wards of ESM at Jammu, Samba, Kathua, Udhampur and Akhnoor.
22. 15 days special leave for amputee ESM requiring fitment/replacement.
23. Wives of serving soldiers can avail special leave of six months at their husband’s duty station.
24. 12 Rest Houses/Sainik Sarais in the State. In addition, facilities at Srinagar and Rajouri are under construction.
25. Financial relief to non-attributable cases.

**JHARKHAND**

**General**

1. For the purpose of pay fixation of re-employed ESM, Rs 4000/- of pension in case of Gp ‘A’ posts and full pension in case of AIRMEN s appointed on Gp ‘B’, ‘C’, ‘D’ posts is ignorable. Benefits of Sixth Pay commission have been accorded to all reemployed ESM except officers. Case is under consideration.

2. Equation of 162 Army Trades with Civil Trades.

3. Grant of interest subsidy on bank loan.

4. Cash grants for winners of Gallantry Awards. The present scales are under consideration for revision.

5. Sainik Rest Houses in Jharkhand.

6. Grant for all daughters’ marriage to widows of ESM without any support amounting to Rs 16000/-.

7. Free legal aid Ex-Servicemen with annual income of Rs 5000/-

8. Reservation of 2 beds in TB Sanitorium, Ranchi.

9. Presentation of sewing machine to widows of Ex-Servicemen.

10. Old age financial aid of Rs 5000/-pm to non pensioners of world war-II and their widows.

11. Allotment of 2 acres land for cultivation to serving soldier/ESM and 12.5 decimal for housing.

12. Availability of AFD items i.e. cars, motor cycles, and refrigerators through CSD.
13. Ex gratia of Rs 30000/- to widows of defence personnel dying harness.

14. Ex gratia of Rs 15000/- to defence personnel being boarded out of service.

15. Rs 5000/- to NOK of ESM for decent last rites.

16. Rs 5000/- as stipend to two wards of widows studying from 6th class to graduation and scoring a minimum of 60 percent marks in each class.

17. Penury grant of Rs 500/- and Rs 1000/- to old and needy ESM in penury once a year by Zila Sainik Kalyan Karyalaya and Sainik Kalyan Nideshalaya respectively.

18. Bye laws for Amalgamated fund have been finalized and the following welfare measures have been included and are being implemented:-

(a) Setting up of vocational Training and Production Centers for Ex-Servicemen and their dependents.

(b) Provide assistance for development of large and continuous tracts of land belonging to Ex-Servicemen and their widows.

(c) Development of any other economic activity for benefit of Ex-Servicemen and their widows.

(d) Provide assistance for higher specialized education for children of Ex-Servicemen and their widows, not covered under any other scheme of Central or State Govts.

(e) Payment of recurring or non recurring grants to war bereaved, war disabled or disabled Ex-Servicemen whose injury is classified as attributable to Military Service and their dependents in connection with their education/training/rehabilitation/relief.

(f) Meeting expense partially or wholly on prolonged hospitalization of deserving Ex-Servicemen.

(g) Provide financial assistance to Ex-Servicemen and their widows for purchase of residential plot/house or for construction of house or repairs, not financed from any other sources or under any other scheme of the Central or State Govts.

(h) Provide financial assistance to Ex-Servicemen and their widows for payment of interest on loan taken from Nationalised Bank or recognized financial institution of the Govt for construction of house by way of subsidy not exceeding 50 percent of the amount of interest.

(j) Financial assistance to Ex-Servicemen and their widows by way of subsidy for payment of interest on loan taken from a Nationalised Bank/Recognised Financial Institution for self employment, not exceeding 50 percent of the total interest payable.

(k) Financial assistance to Ex-Servicemen and their widows for payment of rent of a hired house, hired for the purpose of self employment or such other relief as may appear necessary.

(l) Incur expenditure as special measures to provide assistance to old and destitute Ex-Servicemen or their widows in similar condition.

(m) Provide financial assistance to Training-cum-production Centers attached to widow homes.

**KARNATAKA**

2. Relaxation of age limit for Ex-Servicemen for civil employment to the extent of number of years of military service plus three years.

3. Scholarship grant to the children of JCOs/NCOs/ORs of Ex-Servicemen.

4. War veterans/widows paid honorarium of Rs. 1,500/- p.m.

5. War Jagir allowance is given to the parents whose one child/children are in the Army @ 450/- for one child, @ Rs. 600/- for two children and @ 750/- for three children.

6. Stipend ranging from Rs. 200/- to Rs 300/- pm. To Ex-servicemen, War Widows and their children trainees in ITIs.

7. Cash grant to Gallantry Award Winners.

8. Wives of military pensioners or children are given Rs. 4000/- as one time ‘Death Relief Grant’ at the time of death of pensioner.

9. Ex-Servicemen/dependents patients transferred for one military hospital to another military/civil hospitals are given travel expenses maximum upto Rs. 1,000/-

10. Reimbursement of cost of spectacles, hearing aids etc, ranging from Rs. 600/- to Rs. 3,000/-

11. Subsidy upto a maximum of Rs. 1,000/- for purchase of sewing machine to widows/unmarried daughter of Ex-Servicemen.

12. Spot financial assistance to Ex-Servicemen/dependents who are in indigent circumstances upto Rs. 5,000/-

13. Annual relief grant to Ex-Servicemen/dependent in penury Rs. 4,000/-. 

14. 06 + 06=12 Seats in MBBS, 88 + 64 =152 Seats in Engg, 2.5 percent of available seats in Agricultural Collages/Polytechnics/ITI & 20 seats in TCH, 3+1 Seats in Dental, 2 seats in Nursing Training and 15 seats in B.Ed are reserved for the children of serving and Ex-service personnel.

15. 10 percent of the house-sites and houses are reserved for allotment by all Urban Development authority for serving personnel/Ex-Servicemen and families of serving personnel died in service.


17. Special provision exists in the Rent Control act and land Reforms act for Ex-Servicemen.

18. Benefits of pay fixation/protection, counting of military service, where Ex-Servicemen are re-employed in State civil Service.

19. State Government scholarship to the Karnataka Cadets of RIMC and NDA.

20. Girl’s hostel at Dharwad and Boys hostel at Athani, Belgaum, Karwar, Bijapur, and Mysore.

21. House Tax Concession for War Widows and Gallantry Award Winders ranging from Rs. 500/- to Rs. 2,000/- per annum.

22. Marriage grant for one daughters of Ex-Servicemen Rs. 5,000/-. 

23. Scholarship to children of Ex-Servicemen pensioner or other States and Non- Pensioner of Karnataka studying in Post matric and Degree Classes amounting ranging from Rs.600/- to Rs.2500/-. 

24. Financial Assistance to Ex-Servicemen and their Dependents for treatment of serious diseases/accident cases (Maximum Rs 10,000/-)
25. Field Marshal K.M Cariappa Scholarship to the children of Ex-Servicemen studying in Primary & Secondary Schools ranging from Rs 125/- to Rs 200/-pa).

Gen KS Thimmaiah Merit Scholarship.

**BENEFITS FOR WAR WIDOWS/WAR DISABLED AND THEIR DEPENDENTS**

27. Spouse and children of the family of the battle casualty are provided employment with in the 10% quota reserved for Ex-Servicemen.

28. Ex-gratia grant of Rs. 2, 00,000/- to war widows and Rs. 50,000/- Wounded/ missing soldiers.

29. Marriage Grant for daughter of Battle Casualties Rs. 20,000/-.  

30. Honorarium to war widows of prior to 01 Nov 78 – Rs. 500/-p.m.

31. Two acres of wet or four acres of rained or eight acres of dry land are given to the families of service personnel killed in action free of cost. If land is not available for allotment, cash grant of Rs. 1, 00,000/- to the war widows.

32. Cash in lieu of Free Built House for Battle Casualty Officers/JCOs Rs. 6.00 lakhs and OR Rs. 4.5 lakhs.

33. House Repair grant of Rs. 20,000/- (Once in 15 years).

**KERALA**

**General**

1. Financial Assistance ranging from Rs.2000/- to Rs.2500/- is given from the SMBF to Ex-servicemen/ Widows in penury provided the annual income of the family is less than Rs. 30,000/-.  

2. Immediate Financial Assistance up to Rs. 4000/- to deserving eligible candidates.

3. Ex-Gratia Allowance of Rs. 1,000/- is given to the family (Widow/Dependants) of an Ex-serviceman in the event of his death.

4. A sum of Rs. 5000/- is given to poor Ex-servicemen for the marriage of one of his daughters provided his annual income is less than Rs. 75000 /-.  

5. A sum of Rs. 500/- per month is given to blind ex-servicemen/blind widows/blind wives of ex-servicemen who are totally blind in both the eyes, without stipulating income limit and subjected to SMBF rules. The amount of grant is being sent by Money Order.

6. A sum of Rs. 500/- per month is given to mentally retarded children of Ex-servicemen. Annual income limit is Rs. 75,000/- . IQ should be below 40.

7. A sum of Rs. 500/- per month is given to each Ex-serviceman inmate of TB/Leprosy sanatoriums in the State irrespective of their income. Free mosquito nets are also supplied to them.

8. A sum of Rs. 500/- is given as special grant to celebrate Onam festival to all Ex-servicemen inmates of TB/Leprosy sanatoriums of the State.

9. Assistance of Rs. 500/- per month is given to every Ex-Serviceman (for a maximum period of three years only after the cessation of payment from Red Cross Society.) who is undergoing treatment as out patient on account of TB/Leprosy.
10. A sum of Rs. 300/- per month is given to physically disabled son/daughters of Ex-servicemen. Disability should be above 40% and annual income limit up to Rs. 75,000/-. 

11. One sewing machine each is provided for self employment at free of cost to Ex-servicemen who are tailors by trade, and widows who knows tailoring. Annual income limit is Rs.30, 000/-. 

13. A sum of Rs. 1000/- per month is given to every Ex-servicemen/Widows/Wives of Ex-servicemen cancer patients for a period of one year without stipulating income limit. 

14. Cash award of Rs. 3000/- is given to the top mark scorer of SSLC, CBSE and ICSE at district level among the wards of Ex-servicemen. 

15. A one time grant of Rs. 5000/- is paid to Ex-Servicemen and windows of Ex-Servicemen for the repair of dwelling huts. Annual income limit is Rs. 30,000/-

16. Training is imparted to 25 Ex-Servicemen from each District who wishes to start self employment ventures as a measure towards rehabilitation. A maximum of Rs 3000/- each will be paid as course fee to the institution where the unemployed Ex-Servicemen are undergoing training. 

17. Ex-Servicemen and their dependents who are appearing for competitive exams and attending interviews are given coaching/ Rs.3, 000/-. 

18. To create computer awareness among the Ex-Servicemen of the State computer training is being given.

19. A monthly financial assistance of Rs 500/- per month to the inmates of Paraplegic Rehabilitation Centre, Pune who belongs to the State of Kerala.

20. In order to help the Children of Ex-Servicemen who are undergoing coaching classes for SET, NET, JRF,ICWA,CA, Civil Services Examination etc. one time grant of Rs 3000/- (Rupees three thousand only) will be paid .

21. The SMBF will provide one embroidery machine to unemployed Ex-servicemen, Widows and Wives of unemployed Ex-servicemen, Annual income should not exceed Rs 75,000/-. 

22. Children of Ex-Servicemen studying in various Professional/Vocational/ Technical Courses are eligible for Scholarship of an amount ranging from Rs. 1000/- to Rs. 6000/- per year from Amalgamated Fund subject to certain conditions. Annual income is less than Rs. 1, 00,000/-. 

23. Financial Assistance is granted to orphan children of Ex-Servicemen at the rate of Rs.1000/- per month subject to certain conditions. 

24. Scholarship to the children of Ex-Servicemen studying at Sainik School, Kazhakoottam at the rate of Rs. 10,000/- each to 20 students selected on merit and income basis. Annual income limit is Rs.2, 00,000/-. 

25. The Ex-Servicemen who are undergoing training at Government Polytechnic/ ITI on pre-cum-post release for acquiring a trade for employment purpose are eligible for getting a grant of Rs.250/- per month. 

26. Students who are preparing for Entrance Examination in Medical/Engineering Course are eligible for financial assistance at the rate of Rs. 3000/- subject to conditions. Annual income limit is Rs.1, 00,000/-. 

27. A sum of Rs. 1000/- will be reimbursed to the aged Ex-Servicemen for purchase of medicines for his medical treatment subject to certain conditions (One time grant). 

28. The grant of Rs. 600/- per month will be paid to the recognized old age homes where poor and aged Ex-Servicemen/widows are admitted in.
29. Rehabilitation courses are introduced for imparting training to the Ex-Servicemen for finding self-employment.

30. Financial assistance Rs 2 lakhs (Total) to Military Hospital, Thiruvananthapuram, INHS Sanjivani, Kochi and Military Hospital, Kannur for local purchase of essential medicine for medical treatment of Ex-Servicemen. Grant is paid directly to Military Hospitals in the prescribed ratio half yearly.

31. Interest subsidy on loan from Nationalised Banks for self employment up to RS. 2 lakhs.

32. A grant of Rs. 10,000/- to Self Help Group Units of Ex-Servicemen and their dependents.

33. Awareness Campaigns at district level in order to create awareness regarding various Welfare Schemes implemented by the Central/State Governments /Department of Sainik Welfare and about Self employment opportunities and ventures district level awareness camps are conducted.

34. House Building Grant to disabled Ex-servicemen boarded out and widows and dependants of jawans died in harness. The amount of grant is Rs. 70,000/-. Annual income limit is Rs. 50,000/-

35. The recipients of Gallantry Decorations/or NOK in the case of posthumously awarded, are eligible to get cash award, cash in lieu of land and annuity.

36. The Dependents of Military/Para Military personnel killed in action/militant action are given a grant of Rs.15,000/- and Military/Para Military personnel disabled/wounded in action/militant action are given a grant which varies from Rs.5,000/- to Rs. 15,000/- in accordance with the percentage of disability. Personnel belonging to other states died or disabled by serving in Kerala are also eligible for this grant.

37. Financial assistance up to a maximum of Rs.5 lakh is provided to Military/Para-military/GREF personnel who have killed/disabled in action. The amount of assistance will be apportioned between the wife and parents of the deceased in the ratio 3:1.

38. Territorial Army personnel who are recipients of TA decorations/TA Medals will be given cash award Rs. 2,000/- to Jawans and Rs. 3,000/- to Officers.

39. Bright students among the children of Ex-Servicemen studying from post-metric class to post-graduate and other courses are eligible for scholarships varying from Rs. 2000/- to Rs. 3500/-.

40. Lump Sum Grant and scholarship are being paid to cadets who are domiciled from Kerala and undergoing training at the National Defence Academy and the Rashtriya Indian Military College.

41. The IInd World War Veterans are provided with financial assistance of Rs. 600 per month.

42. Vacancies in Sainik Welfare Deptt. and civilian posts in NCC are exclusively for Ex-Servicemen.

43. Reservation in LPG/K. Oil agencies-7.5 percent, Industrial plots and sheds – 4.5 percent, National permits – 10 percent Fertiliser agencies – 10 percent KAL Autorikshaws – 10 percent preference in allotment of Keltron Agencies and priority –1 is given in Jai Jawan Stalls.

44. Weightage mark is given to the Ex-Servicemen and their children, widows, children of serving soldiers for admission in pre-university. B.Sc (Agri/Horticulture) BVSc and Animal husbandry courses vide Kerala University letter No. SD (1)/161121/76 dated 02 may 1977. One seats each for BVSc.

45. Free medical aid to Ex-Servicemen in civil hospitals (LIG category one bed each in general ward of all District and Taluk hospitals reserved for Ex-Servicemen.

46. Sainik Rest Houses in Kerala.
47. Reservation of 10 percent of surplus land for Ex-Servicemen in each village (under rule II (A) of the Kerala Land Assignment Rule). Under rule 6 of the arable forestland assignment rule 1970, 1/12 of the available assignment land in each district shall be reserved for assignment to Ex-Servicemen.

48. Reservation in all professional courses.

49. Priority for admission in ITI for wards and widows.

50. Ex-servicemen and Widows are exempted from payment of House Tax, in Panchayat/ Municipal and Corporation areas

51. War Widows transfer to native place, if employed.

52. Near relatives of soldiers who are killed or permanently disabled in action or reported missing are given preference in recruitment.

53. Redressal of Grievances of Ex-Servicemen prompt and immediate action. District Collectors and Head of Departments have been given instruction.

54. Special (Out of turn) priority in giving electric connection to Ex-Servicemen and dependent of serving personnel died/killed in action.

55. Equation of service trades with civil trades- Acceptance of central Govt equation of service trades with civil trades by State Govt qualification of Degree and Diplomas recognised by the Govt of India-automatic recognition in State Govt.

56. ECHS Poly clinics in all District Head Quarters.

MADHYA PRADESH

General

1. Ex-gratia grants of Rs.10, 00,000/- to Officers, JCOs and ORs killed in action.

2. Employment to the family/one dependent of war deceased Personnel in class-II, III & IV post as per qualification.

3. Ex-gratia grant to disabled Officers/soldiers according to their disability percentage up to Rs 10, 00,000/-

4. Parent Grant of Rs. 2,500/- pa is paid to those whose only child/all the children are employed in Defence.

5. Marriage grant for daughter/dependent sister - Rs.10, 000/-. 

6. WW-II veterans (non pensioners) are given Financial Assistance of Rs 1500/-pm w.e.f. 18 Jul 2007.

7. Reservation of 3 and 5 percent seats each in Medical colleges and Engg colleges respectively. 5 percent seats in Polytechnic, M.Ed & B.Ed and 2 percent seats in Agricultural colleges. ITI reserved 5 seats and 20 seats in Nursing Training exist for wards of retired Defence personnel. There are no domiciliary restrictions.

8. Allotment of 5 acres of agricultural land to Ex-Servicemen whose total income does not exceed pension of a Sub Maj.

9. Cash grant to Gallantry Award Winners.

10. Preferential allotment of Industrial Plots/sheds and Fair Price Shops to Ex-Servicemen.
11. Rent Control Act and Land Tenancy Act favourable to Ex-Servicemen/dependents.

12. 50 percent House Tax exemption provided if ESM is not paying Income Tax.

13. Free medical aid in Govt Hospitals.

14. Plots of sizes 1200 to 1800 sq. ft @ 50 percent of minimum cost provided houses are constructed within 5 years.


16. 10 percent reservation in Group 'C' posts and 20 percent in Group 'D' posts for Ex-Servicemen.

17. **Employment priority:**

   (a) War Disabled - A -1.
   (b) Two dependents - A -2.
   (c) Ex-Servicemen - A -3.

18. Age relaxation upto 50 years to war widows and employment in State Civil jobs in Class II, III% IV posts as per qualification.


20. 2% reservation in allotment of house sites/plots.

21. 10% reservation in National permits for ESM.

22. Exemption from payment of PSC fees to Ex-Servicemen including SSCOs/ECOs.

23. **Financial Assistance to ESM/Widows from Amalgamated Special Fund for Reconstruction and Rehabilitation of ESM, Madhya Pradesh:**

   (a) Daughter’s Marriage grant to the ESM - Rs 5000/-
   (b) Daughter’s Marriage grant to the widow of - Rs 7500/-
   (c) Daughter’s Marriage grant where ESM and Widow both have expired - Rs 10000/-
   (d) Financial Assistance to the dependents Son/daughter of the ESM on death of widow mother - Rs 6000/-
   (e) Financial assistance to the Orphan Children:-
      (i) For one Orphan child - Rs 300/-pm
      (ii) For two or more than two orphan - Rs 500/-pm
   (f) Financial Assistance to the ESM/widows of ESM and their Dependent who are inmate of TB/Leprosy Sanatorium - Rs 300/-pm
   (g) Financial Assistance to the wards of ESM who Resides in the Hostel of Military/Sainik School - Rs 15000/-
   (h) Financial Assistance to wards of Non pensioner ESM studying above Higher Secondary School classes - Rs 150/-pm
   (j) Financial Assistance to mentally retarded and physically handicap child of ESM admitted in the reputed homes maint for this purp5ose.
      (For non pensioner) - Rs 1000/-pm
      (For pensioner) - Rs 500/-pm
   (k) Financial Assistance to ESM/Widows of ESM Suffering and from Leprosy, Cancer, 100% Blind, Paralysis or Bed Ridden.
      (For non pensioner) - Rs 500/-pm
      (For pensioner) - Rs 250/-pm
   (l) Financial Assistance for purchase/repair of - Rs 2500/-
Artificial limbs to disabled ESM/Actual Cost. (if not issued by Army)

(m) Financial Assistance for purchase of Motorised Tricycle including the transportation charged to disabled ESM whose disability is not attributable to Military Service.

(n) Medical treatment not available in Military/Govt Hospital.

(o) Ex-gratia grant on death of ESM.

(p) Purchase of Sewing/Knitting Machine for widows - Actual cost

(q) Alleviation of distress/help in maintenance of family in need particularly Old Age ESM over 55 years of age living in penury

(r) Petty Business not covered by SEMFEX Scheme.

(s) Loan for self employment including payment of margin money against loan from financial institution (at the interest rate of 10%)

(t) Stipend to ESM under going post release training courses at various ITIs

(u) Maintenance grant to disabled ESM under going resettlement trg course at QMTS and other such institution recognized by the Govt of India/Govt MP.

EDUCATION STIPEND GRANT FOR WARDS OF ESM/WIDOWS FROM ASF

(a) Middle School Classes - Rs 1000/-

(b) High School Classes - Rs 1000/-

(c) Bachelor Degree Classes all stream - Rs 2500/-

(d) Post Graduate Degree/Diploma, Classes - Rs 2500/-

(e) General Nursing/Midwifery - Rs 2500/-

(f) Basic Teachers Trg Courses - Rs 2500/-

(g) B.Ed - Rs 3000/-

(h) ITI Certificate - Rs 2500/-

(J) Polytechnic (Diploma) - Rs 3000/-

(k) BAMS & Homeopathy Degree - Rs 6500/-

(l) BE/MBBS/BDS/BVSC/LLB - Rs 6500/-

(m) MBA/MCA/PGDMM/M.Ed/LLM/M.Phil/M.Tech/M.Ed

(n) Pocket Money for NDA Cadets - Rs 500/-

(o) NDA/IMA/INA/IAFA coaching - Rs 4000/-

(p) PHD - Rs 8000/-

ONE TIME GRANT TO THE WARDS OF ESM/WIDOWS ON WINING THE MEDALS IN STATE & NATIONAL LEVEL COMPETITION

<table>
<thead>
<tr>
<th>Medal Type</th>
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<th>National Level</th>
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<tr>
<td>Gold Medal</td>
<td>Rs 10000/-</td>
<td>Rs 15000/-</td>
</tr>
<tr>
<td>Silver Medal</td>
<td>Rs 7000/-</td>
<td>Rs 10500/-</td>
</tr>
<tr>
<td>Bronze Medal</td>
<td>Rs 5000/-</td>
<td>Rs 7500/-</td>
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25. Age & Educational relaxation for appointment in State Govt Deptt for ESM.

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<thead>
<tr>
<th>Location</th>
<th>Telephone/Mil No.</th>
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</thead>
<tbody>
<tr>
<td>1. 3 EME Centre, Bhopal, Madhya Pradesh.</td>
<td>0755 -2703420</td>
</tr>
<tr>
<td>2. MAHAR Regimental Centre, Sagar</td>
<td>07582 -222650</td>
</tr>
<tr>
<td>3. J&amp;K Rifle Regimental Centre, Jabalpur</td>
<td>0761 -27264080</td>
</tr>
<tr>
<td>4. GRENADIERS Regimental Centre, Jabalpur</td>
<td>0761 -2660098</td>
</tr>
<tr>
<td>5. Signal Training Centre, Jabalpur</td>
<td>0761 -2623568 (Mil-5590)</td>
</tr>
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**MAHARASHTRA**

1. **15% Horizontal Reservation in group ‘C’ and ‘D’ posts.** (Auth: Govt of Maharashtra resolution No RTS/1079/0/482/XVI dated 03 Jul 80).

2. **Relaxation of age for Group ‘C’ and ‘D’ posts by years of service plus 3 years (Auth: Govt of Maharashtra resolution No RTS/1079/0/482/XVI dated 16 Apr 81).**

Cash grants & cash in lieu of land to the Gallantry/Non Gallantry Award winners (PVC, AC, SYSM, MVC, KC, UYSM, VrC, SC, YSM, SM, NM, VM, Mention-in-Dispatches, PVSM, AVSM, VSM) since independence from Rs. 12,000/- to Rs. 1,72,500/-. (Auth: Govt of Maharashtra Resolution No Shop pur-2000/303/P.K 31 (2000)/28 dated 03 Jul 2000).

Ex-gratia grant of Rs. 2 Lakh to the NOK/dependents of Martyrs killed in action/any operation w.e.f. 01 May 1995 to 30 Apr 1999. (Auth: Govt of Maharashtra Resolution No Shankirkirn-1096/3330/P.K 220/96/28 dated 30 Mar 1999)

Ex-gratia grant of Rs. 5 Lakh to the NOK/dependents of Martyrs killed in action/any operation w.e.f. 01 May 1999. (Auth: Govt of Maharashtra Resolution No Masem-1099/1661/PK 126/99/28 dated 04 Oct 2000).

Financial assistance of Rs. 1 Lakh (20% to 49% disability) and Rs. 3 lakh (50% and above disability) to the disabled soldiers in any operation w.e.f. 01 May 1999. (Auth: Govt of Maharashtra Resolution No Masem-1099/1661/PK 126/99/28 dated 04 Oct 2000).

World War II veterans not in receipt of any pension are given Rs. 1,275/- p.m. as financial assistance. (Auth: Govt of Maharashtra Resolution No Masem-2004/PK 120/2004/28 dated 30 Mar 2005).


Free education facilities are available for the dependents of killed in action, wounded in action, gallantry awardees and also for the dependents of ESM upto the rank of Major, excl professional colleges or tech institutes.

Reservation of 5 percent seats limited to maximum 5 in Govt Medical College, Engg College, Agriculture College, and Polytechnic & ITI. (3% reserved for service personnel) (Auth: Govt of Maharashtra Resolution No Masem-2001/2531/PK/231/ 2001/28 dated 21 Mar 2002).

4. Exemption from payment of examination/application fee for the MPSC. (Auth: Govt of Maharashtra resolution No RTS/1079/0/482/XVI dated 03 Jul 80).

Rent control Act and Land Tenancy Act have been amended to facilitate resumption of House/land by ESM.
13. Gallantry Award Winners and dependents of service personnel who died while in service are eligible for allotment of Flats out of 2 and 5 percent quota under certain schemes. (Auth: Govt of Maharashtra resolution No AGN/1184(2388)/KA-9 dated 14 Jul 1986 as amended).

Special leave upto 7 days for medical review boards. (Auth: Govt of Maharashtra resolution No LVE-1482/CR-1422/SER-09 dated 24 May 83.)


Maternity benefits for families of ESM – six cots have been reserved in KEM hospital, Pune.

Benevolent Fund

5. The activities under this fund are monitored by the Executive Committee of Rajya Sainik Board, on behalf of RSB, in quarterly meeting held in a financial year under the ChAirmanship of the Hon’ble Minister of Sainik Kalyan. This fund is utilised in giving financial assistance for the welfare of Ex-Servicemen, widows/dependents as well as for resettlement of the retiring Ex-Servicemen in the form of grants to aid their re-employment and self-employment ventures.

6. Subsidy/Interest subsidy of 20% or max Rs 34,000/- on loan upto Rs. 3 lakhs taken by the ESM for self-employment ventures.

7. Old age financial grant upto Rs. 1000 p.m. or Rs 10000/- one time for the ESM of 65 years/widows having no source of income.

8. One time assistance of Rs. 10,000/- to NOK of personnel killed in action/other operations including physical casualty.

9. Rs. 3,000/- for undergoing training for self-employment.

10. Rs. 3,000/- is given to ESM/widows for denture and hearing aids.

11. Financial assistance of Rs. 25,000/- and Rs. 50,000/- to the disabled soldiers having disability from 20% to 50% and above 50% respectively due to reasons other than war/operation (physical casualty) after retirement.

12. Rs. 3,000/- funeral grant for Ex-Servicemen/widows.

13. Rs. 60,000/- and Rs. 50,000/- is given to the War Widows and Widows of physical casualty respectively for construction of house.

14. Education scholarship from Rs. 600/- to Rs. 7,000/- to the wards of ESM studying from XI std to post graduate and research level.

15. Reimbursement of tuition fee upto Rs. 8000/- to the children of ESM studying in professional recognized Govt institutions.

16. Upto Rs. 10000/- is given to the children of ESM studying out of State.

17. Rs. 1000/- is given to the children of ESM studying in non grantable private school for Uniform allowance, Book allowance and tuition fees.

18. Rs. 35,000/- is given to children of ESM who are studying in foreign countries.

19. The children of ESM attending preparatory/pre-training course of UPSC, Bank and other competitive exams are paid 50 percent charges of the training fee upto Rs. 2000/- maximum.
20. The children of ESM who are studying in State Sainik Schools are given Financial Assistance of Rs 15,000/- for Sainik School Satara and Rs 5,000/- for other Govt recognized Sainik School.

21. The wards of ESM who have taken Driving Training are given reimbursement of 50 percent training fees maximum upto Rs. 1000/-. 

22. Award of Rs. 5,000/- and Rs 10,000/- is given to the ESM/wife/widow of ESM/children of ESM who have performed outstanding activities in the field of sports, music, literature and dancing etc on National level and International level and Vishes Puraskar to first 20 children of 10th and 12th Education board exams per merit.

34. Financial Assistance of Rs. 20,000/- for addition/alteration of own house to the disabled soldiers having more than 65 percent disability w.e.f. 01 May 2002.

35. Financial assistance of Rs. 1000/- p.m. to the ESM having blindness more than 65%.

36. Incentive to children of ESM who are undergoing computer education in recognized Government institutes are given upto Rs. 8000/-.

37. Free medical aid in Govt hospitals/re-imbursement upto Rs. 40,000/- and Rs. 700/- p.m. for one year or Rs. 8,000/- one time for post operative treatment of major diseases i.e. Heart, Cancer, Renal, Paralysis.(Only for non pensioners ESMs/Widows after the operationalization of ECHS).

38. House loan subsidy to the extent of 10 percent or maximum Rs. 10,000/- whichever is less.

39. Financial assistance for daughter’s marriage as follows:-
   (a) One daughter of ESM - Rs 4,000/-
   (a) Two daughter of disabled soldiers having Disability more than 50% - Rs 5,000/-each
   (c) Two daughters of widows of ESM - Rs 6,000/- each
   (d) All daughters of war widows - Rs 11,000/- each
   (e) All orphan daughters of ESM/widows - Rs 6,000/- each

40. Financial assistance to mentally retarded children of ESM as follows:-
   (a) Medical treatment - Rs 250/-pm
   (b) School going children - Rs 100/-pm
   © Under going skilled education/trg for Self Emp.
   (d) For self employment - 50% of loan or Rs10, 000/- whichever is less.

41. The boarding charges are reimbursed to the children of ESM studying in SPI Aurangabad (Officers ward- 50%, Ward of JCOs - 75% and Ward of OR 100%).

42. Pocket money to the Wards of Offrs, JCOs and OR studying in NDA to the extent of 50%, 75% and 100% respectively.

43. Free bus travel upto 2500 KMs (fin asst of Rs 2400/-per year) per year to war widows and gallantry award winners of chakra series (PVC, MVC, VrC, AC, KC, SC).

44. Financial Assistance 50% of project amount or max of Rs 5.00 lacs for self EMP to self help group of ESMs wife and widows.

45. Financial Assistance of Rs 3,000/- (for one eye) for eye operation (cataract) to ESM and their dependents.

46. Financial Assistance (Actual expenditure) for purchase of kubdi of disabled ESM.

47. Financial assistance of Rs 2000/- to ESM who passed MSCIT course.
48. Financial assistance of Rs 50,000/- to children of ESM who get admission in NDA.

49. Financial assistance of Rs 8000/- to Rs 15000/- one time for purchase of Tricycle for disable person.

50. Financial assistance of Rs 5000/- for natural climates

51. Financial assistance of Rs 1000/-pm to disable ESM staying in paraplegic centre Kirkee Pune.

Benefits from Special fund

52. **Queen Mary's Technical School** - Dependents of Ex-Servicemen and disabled Ex-Servicemen taking training in Queen Mary’s Technical School are re-imbursed full fee upto Rs. 1800/- per year

53. **Hostel Fees** - Dependents of Ex-Servicemen who do not get admission in military hostels or due to non-availability of hostels in particular station, staying in college/school hostels, is re-imbursed upto Rs. 500/- per months towards hostel fees.

54. **Military Boys/Girls hostels:** - There are 48 Military Boys/Girls hostel in Maharashtra where free acrn is provided to the wards of ESM. Food charges are subsidized based on rank.

55. Sainik Rest houses in the State.

MANIPUR

General

1. Reservation in Group 'B' posts - 2 percent, Group 'C' - 3 percent and Group 'D' - 5 percent.

2. Priority accorded to Ex-Servicemen for self-employment schemes.

3. Stipend of Rs.250/- p.m. to Ex-Servicemen trainees in ITIs.

4. Cash grants to Gallantry Award Winners.

5. Free legal aid and medical facilities are provided to Ex-Servicemen.

6. Ex-gratia grant of Rs. 5,000/- is given to war widows/war disabled Ex-Servicemen.

7. Reservation of seats for wards of serving/retired Defence personnel. Agriculture College - 1 seat, ITIs - 2 seats, Polytechnics - 1 seat, Medical and Engineering Colleges - 1 seat each.

8. Reservation of House-sites 5 percent.

9. Ex-gratia announced for Rs 2 lakhs for martyrs of Op Vijay but six personnel's NOKs have been paid Rs 1.25 lakhs only.

10. Exemption of Excise Duty on Canteen items.

*Note: A sum of Rs 5,000/- will be paid to all the war bereaved families and permanently disabled personnel as Ex-gratia grant.*
MEGHALAYA

General

1. Old age pension of Rs. 100/- p.m. is provided to male and female citizen aged 65 and 60 years respectively.

2. Funeral expenses for the Ex-Servicemen/their families/widows Rs.1, 500/-.

3. Old Age pension of Rs 600/- p.m. to World War-II Veterans and their widows.

4. Reservation of house sites/house plots to low income group of Ex-Servicemen subject to Meghalaya Land Transfer Act 1971 - 10 percent.

5. Free legal aid to Ex-Servicemen/their widows.

6. War Jagir Allowance of Rs 1,000/- p.a. to parents who sent their only or all son(s) to the Armed Forces.

7. Permit to run taxi service and other transports.

8. Permit for Fair Price Shops on priority.

9. Ex-gratia grants of Rs 5 lakhs to NOKs of OP VIJAY martyrs and Rs.1.5 lakhs to disabled soldiers.

10. Rs 50,000/- lakh paid as ex-gratia to disabled soldier.

11. Rs. 1 lakh - to NOK of persons who are killed in terrorist/Militant related operations.

12. Rs. 20,000/- to soldiers who sustained injuries in terrorist/militant related operations).


14. Cash grants to Gallantry Award Winners.

15. Sainik Rest Houses.

MIZORAM

General


2. Reservation in Group ‘C’ posts –10% and Group ‘D’ posts –20%.

3. Induction of Ex-Servicemen at suitable levels in State Police Force.


5. Stipend of Rs. 250/- pm to Ex-Servicemen trainees in ITIs.

6. Old age pension of Rs. 250/- p.m. to Ex-Servicemen above 60 years.

7. World war Veterans are given Rs. 1000/- p.m. and Widows @ Rs. 800/-p.m. as financial assistance vide Govt of Mizoram Notification No.A.38017/1/99-HM(SM)L-II (a) of 6th Jan 2010.

8. A grant of Rs. 1,000/- is given to Ex-Servicemen/their widows for marriage of their daughter.

9. Maintenance grant of Rs. 600/- p.m. to disabled Ex-Servicemen undergoing training at QMTI, Kirkee.
10. Stipend to children of Ex-Servicemen for their education. Stipend @ Rs. 300/- p.m. for Technical, Engg and Medical education upto graduate and post-graduate level – Rs. 200/- p.m.

11. Reservation of seats for Ex-Servicemen in ITI, Aizawl and for widows and dependants of Ex-Servicemen in District Industry Centre, Aizawl each trade – 1.5%.

12. Free Medical aid in govt. hospitals.

13. Preference accorded to the disabled Ex-Servicemen including families of those killed in action in allotment of urban land for their rehabilitation.

14. Sainik Rest House in Mizoram.

15. Exemption from payment of House Tax when occupied by self, agricultural land of one holding registered in the name of ex-Serviceman and exemption from entertainment tax.

16. 10 percent reservation in issue of National Permits.

17. Exemption from payment of examination/application fee and Entertainment tax.

18. Ex-gratia grant of Rs 3 lakh is given to those killed in action, disable soldier 75% above – Rs. 2 lakhs, 50% to 75% - Rs. 1 lakh and 25% to 50% - Rs. 0.50 lakh to those wounded and disabled vide Govt of Mizoram Notification No. 38017/1/99-HM(SB)L-II(a) dated 06th Jan 2010.

19. Employment in class III & IV posts priority -I

20. Two members of family can be directly appointed without registration in Employment exchange Priority –I.

21. War Widows are given special preference for allotment of Jai Jawan Stall if asked for.

22. Ex-gratia grant of Rs. 1.00 lacs to those killed in action and 50,000/- to those wounded and disabled.

23. Financial assistance for construction of dwelling houses. Officers- Rs. 15,400/-, JCOs –Rs. 12,400/- and Ors – Rs. 10,000/-.

24. Full exemption of fee for school going children including uniform, hostel charges, full cost of books and stationery.

25. Remission of house and land revenue for Ex-Servicemen and during the life time of widow only. Memo No. LRR/A-96/88 dated 16th Sep 92.

26. Exemption from House Tax, land revenue, age concession, self employment schemes etc.

**NAGALAND**

**General**

1. 5 percent reservations in Group ‘C’ and ‘D’ posts.

2. Induction of Ex-Servicemen at suitable levels in State Police Force.

3. 2 percentage reservation of Ex-Servicemen in industrial sheds and National permits, 5 percent in Jai Jawan Stalls and 3.5 percent in fair Price Shops.

4. Old age pension Rs. 100/- p.m.

5. II World War Veteran pension Rs. 500/- p.m.

6. Financial assistance to widows of Ex-Servicemen at the time of death of their husband Rs. 2,000/-.
7. ECHS Registration Fee for widow pensioner amounting to Rs 1800/-, which will be paid by RSB.

8. Financial assistance of Rs 5000/- to ESM/Widows for treatment of serious disease and restricted to on-pensioner (s) not eligible for ECHS.

9. Marriage grant of Rs 8000/- to daughter of ESM/Widows.

10. Lump-sum grant of Rs 1000/- to ESM for undergoing various vocational training in Govt. recognized institute (s) sponsored by DGR, MOD.

11. Grant of scholarship of Rs 500/-pm to son of ESM, who are residing and studying at War Memorial Hostels and is/are not in receipt of grant from KSB, MOD.

12. Lump-sum grant of Rs 5000/- to children of ESM with 55% marks in matric and above for admission to professional college (s)/higher studies, restricted to two children only.


14. Cash grant to gallantry award winners.

15. ESM belonging to State of Nagaland are exempted from paying of House Tax when under self-occupation.

16. Armed Forces Pension and pension equivalent of gratuity are ignored while fixing pay of re-employed ESM other than officer rank under State Govt.

17. Payment ration, canteen facilities and free medical facilities have been introduced to interior areas.

18. Sainik Rest houses in the State.

ORISSA

**General**

1. Reservation of 3% of vacancies in Group ‘B’ Group ‘C’ and Group ‘D’ posts in State Govt Deptt/State Public Sector Undertakings.

2. Relaxation in educational qualifications of Ex-Servicemen for appointment in any reserved posts for Class-III appointment in State Govt.

3. 3% reservation in selection of contract teachers in High Schools.


5. One seat each in 15 Secondary Teachers Training Schools for wards of Ex-Servicemen and 1% in B.Ed Training College.

6. Rs 500/-pm to World War-II Veterans and their widows who are not in receipt any kind of pension with effect from 1st Apr 2001. The pension amount has now been increased to Rs. 1,000/- pm with effect from 20 Aug 2009.

7. 3% seats in MBBS, 2% in Engineering / Polytechnic/Engg School.

8. 3% in Aurvedic and Homeopathic colleges.

9. 3% in Health worker (Female) Training Courses in ANM Training Centers.

10. 1% seats in Govt colleges.
11. 2% seats in Hotel Management/catering tech/modern office management/pharmacy (Non Engineering Diploma Course) of Govt women’s polytechnic of Orissa.

12. 2% seats in all colleges for wards of serving personnel killed in action.

13. 2% seats in Diploma in Engg/Technology/Architecture/Beauty Culture in Government and Private Engg School/Polytechnics.

14. 3% seats in Basic Science College under Orissa University of Agriculture and Technology (1% each for children/wife of ESM, defence personnel killed in action and serving defence personnel).

15. 3% seats in all ITIs for ESM/Children of Ex-Servicemen.

16. Reservation in P.G. Courses in Utkal University i.e. one seats for children/war widows/ESM and 1% seats for children of serving personnel for each of the 27 PG. Courses.

17. 5% seats in Govt colleges for Defence personnel coming on posting.

18. Free medical aid in Govt hospitals.

19. Treatment, bacteriological examination and supply of medicines subject to availability in Govt Hospital. (Income limit Rs.6, 400/- p.a.).

20. 5% reservation in allotment of houses/flats for ESM/Widows in Orissa State Housing Board Schemes.

21. Sainik Rest Houses in the State.

22. Five acres of Agriculture land is given to those Ex-Servicemen who served in certain specified areas during 24 Oct 1962 to 31 Jan 1964.

23. Allotment of One Standard acre of land to landless ESM upto the rank of NCOs within 5 Km perimeter of native village.

24. Payment of reclamation charges for five acres of land @ Rs 250/- per acre to those who have been allotted 5 acres of land.

25. Establishment of monitoring cell - Monitoring Cell at the District level has been established for the welfare of ESM. A joint monitoring cell has also been functioning under the home department for redressal of grievance of Ex-servicemen.

26. Exemption in Holding Tax by the NAC/Municipality for Ex-Servicemen.

27. 2% reservation in allotment of House/Flats for Ex-Servicemen/Widows by Bhubaneswar Development Authority.

28. Preference to Ex-Servicemen for distributorship of OMFED products and opening of Milk Parlour at Bhubaneswar, Rourkela, Sambalpur, Balasore and Berhampur.

**BENEFITS FOR WAR WIDOWS/DEPENDENTS OF THOUSE KILLED/DISABLED IN WAR INCLUDING CASUALTIES OP – PAWAN OP - MAGHDOOT**

29. One Government job is provided as per eligibility to the dependents brothers/sister or wife of deceased soldier of Orissa for martyrs of martyrs of OP-Vijay.

30. Rs 2.00 lakh and monthly pension of Rs 1275/- to NOKs of personnel killed in OP-Vijay and other insurgency Operations.

31. One homestead plot measuring 40’ x 60’ to be allotted at Bhubaneswar to the NOKs of OP Vijay.
32. Ex-gratia grant amounting to Rs 50,000/- to the NOKs of soldiers killed in UN peace keeping Force.

33. Ex-gratia grant to NOK of casualties of IPKF killed, wounded and missing is Rs. 10,000/-, Rs. 5,000 and 4,000/- respectively.

34. Monthly grant in lieu of land, if land if not available, ranging from Rs. 10,000/- to Rs 1, 50,000/- only to Gallantry Awardees upto NCO rank both serving soldiers and ESM who are landless.

CASH REWARD GIVEN BY THE GOVT OF ORISSA FOR GALLANTRY AWARD WINNERS (With effect from 30-5-2003)

<table>
<thead>
<tr>
<th>Name of Gallantry Award</th>
<th>Amount of cash reward</th>
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<tbody>
<tr>
<td>Param Vir Chakra</td>
<td>Rs. 22,500/-</td>
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<tr>
<td>Ashok Chakra</td>
<td>Rs. 20,000/-</td>
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<tr>
<td>Maha Vir Chakra</td>
<td>Rs. 15,000/-</td>
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<tr>
<td>Vir Chakra</td>
<td>Rs. 7,000/-</td>
</tr>
<tr>
<td>Kirti Chakra</td>
<td>Rs. 12,000/-</td>
</tr>
<tr>
<td>Shaurya Chakra</td>
<td>Rs. 5,000/-</td>
</tr>
<tr>
<td>Sarvotam Yudh Sena Medal</td>
<td>Rs. 17,000/-</td>
</tr>
<tr>
<td>Uttam Yudh Seva Medal</td>
<td>Rs. 10,000/-</td>
</tr>
<tr>
<td>Yudh Seva Medal</td>
<td>Rs. 4,000/-</td>
</tr>
<tr>
<td>Sena/Nousena/Vayu Sena Medal</td>
<td>Rs. 3,000/-</td>
</tr>
<tr>
<td>Param Vissistha Seva Medal</td>
<td>Rs. 15,000/-</td>
</tr>
<tr>
<td>Ati Visistha Seva Medal</td>
<td>Rs. 7,000/-</td>
</tr>
<tr>
<td>Visistha Seva Medal</td>
<td>Rs. 3,000/-</td>
</tr>
<tr>
<td>Mention in Dispatches</td>
<td>Rs. 2,000/-</td>
</tr>
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(With effect from 11-08-2009)

<table>
<thead>
<tr>
<th>Name of Gallantry Award</th>
<th>Amount of cash reward</th>
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</thead>
<tbody>
<tr>
<td>Param Vir Chakra</td>
<td>Rs. 3,00,000/-</td>
</tr>
<tr>
<td>Ashok Chakra</td>
<td>Rs. 2,50,000/-</td>
</tr>
<tr>
<td>Sarvotam Yudh Sena Medal</td>
<td>Rs. 1,50,000/-</td>
</tr>
<tr>
<td>Maha Veer Chakra</td>
<td>Rs. 2,50,000/-</td>
</tr>
<tr>
<td>Kirti Chakra</td>
<td>Rs. 1,50,000/-</td>
</tr>
<tr>
<td>Uttam Yudh Seva Medal</td>
<td>Rs. 1,00,000/-</td>
</tr>
<tr>
<td>Vir Chakra</td>
<td>Rs. 1,00,000/-</td>
</tr>
<tr>
<td>Shaurya Chakra</td>
<td>Rs. 75,000/-</td>
</tr>
<tr>
<td>Yudh Seva Medal</td>
<td>Rs. 50,000/-</td>
</tr>
<tr>
<td>Sena/Nousena/Vayu Sena Medal</td>
<td>Rs. 40,000/-</td>
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<tr>
<td>Mention in Dispatches</td>
<td>Rs. 25,000/-</td>
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</table>

Name of Non-Gallantry Award

<table>
<thead>
<tr>
<th>Name of Non-Gallantry Award</th>
<th>Amount of cash reward</th>
</tr>
</thead>
<tbody>
<tr>
<td>Param Vissistha Seva Medal</td>
<td>Rs. 25,000/-</td>
</tr>
<tr>
<td>Ati Visistha Seva Medal</td>
<td>Rs. 12,000/-</td>
</tr>
<tr>
<td>Visistha Seva Medal</td>
<td>Rs. 6,000/-</td>
</tr>
</tbody>
</table>

FROM THE STATE AMALGAMATED FUND

35. **Self employment.** Grant upto Rs 5000/- per individual.

36. Merit Scholarship to children of Ex-servicemen +2 level @ Rs 2,000/- per head, Medical, Engineering and MCA @ Rs. 20,000/- per head.

37. Stipend to Ex-servicemen for professional training and Managerial courses @ Rs. 250/- pm for maximum one year.
38. **Conveyance charges for bedridden patient for specialized treatment upto Rs. 1,000/-**.

39. **Grant up to Rs. 10,000/- for purchase of artificial dentures, spectacles, hearing aid apparatus, artificial limbs, surgical boots/jackets/wheel chair/crutches and other applications.**

40. **Life time grant of Rs. 1000/- pm to totally blind Ex-servicemen.**

41. **Grant of Rs. 1000/-pm for paraplegic Ex-servicemen for maximum 2 years.**

42. **Grant up to Rs. 5,000/- for treatment of serious diseases i.e., heart cancer, renal, stroke, prostate surgery, arterial surgery, total joint replacement, heart diseases and renal/dialysis etc.**

43. **Immediate relief grant of Rs. 1,000/- in case of fire, accident and other natural calamities.**

44. **Funeral grants of Rs. 2,000/- on death of Ex-servicemen.**

45. **Destitute grant of Rs. 500/- pm for maintenance of old and destitute Ex-servicemen/Widows.**

46. **Grant Rs. 5,000/- for daughter’s marriage of widows.**

**PUNJAB**

General

1. **Reservation of 13% seats in each of the group ‘A’, ‘B’, ‘C’ and ‘D’ posts. Vacancies are carried forward for two years. State has also amended recruitment rules in respect of age and educational qualification of Ex-Servicemen.**

2. **Ex-Servicemen are inducted at suitable levels in State Police Force.**

3. **Reservation in allotment of Industrial Plots – 5%, Gas Agency – 7.5%.**

4. **Loan to Ex-servicemen for self-employment venture by Punjab Ex-servicemen Corporation.**

5. **Ex-Servicemen with 1st class certificate in education and 15 years service will be equated to Matric. Ex-Servicemen with Matric qualification and 15 years of service will be equated to Graduate. Age relaxation implemented in recruitment rules.**

6. **Stipend of Rs. 300/- p.m. to Ex-servicemen trainees in ITIs.**

7. **Maintenance grant of Rs. 900/- p.m. to disabled Ex-Servicemen undergoing training at QMTI, Kirkee.**

8. **War Jagir Allowance – Rs. 5,000/- pre annum.**

9. **Financial assistance of Rs. 2000/-, 1500/- and 1000/- to widows on death in harness of officers, JCOs and ORs respectively.**

10. **World War Veteran / old age financial assistance of Rs. 1000/- p.m. to non-pensioners. Age above 65 years, income limit Rs. 12,000/- p.m. their widows are also eligible.**

11. **Financial assistance to totally blind Ex-servicemen / total blind Widows Rs. 300/- p.m.**

12. **Financial assistance to paraplegic Ex-servicemen for construction of latrine and bathroom Rs. 20,000/-.**

13. **Maintenance grant to disabled Ex-servicemen undergoing at QMTI, Kirkee Rs. 900/- p.m.**

14. **Cash award to the awardees of Territorial Army Decoration / Territorial Army Medal*.**
15. Financial assistance of Rs. 15,000/- to Ex-servicemen / Widows of Ex-servicemen and war widows for marriage of their daughter out of Punjab Defence Security & Relief Fund.

16. Cash grants, annuity and money in lieu of land to Gallantry Award Winners.

17. Reservation of seats in professional colleges for children of serving / retired / disabled Defence Personnel. Engg – 2%, Medical Colleges – 1% and Polytechnic – 4%. No domiciliary restriction exists.

18. Reservation of seats in Sri Dashmesh Academy, Anandpur Sahib for boys in all classes with scholarship of Rs. 1,450/- p.a. for children of Defence personal up to JCO rank and half fees to children of Defence officers (serving, retired and deceased).

19. Reservation of seats for wards of Ex-servicemen / Serving personnel in various educational institutions.

20. Free medical treatment in Govt hospital, ten beds in T.B. Center, Patiala have been reserved for Ex-servicemen and 5 bed in each District hospital where the availability of beds is 100 and more.

21. Reservation for house site – 8% & Houses flats – 3%. Reservation in allotment of plots for Gallantry Awardee – 2%.

22. 14 Sainik Rest House in the State.

23. Free occupation of one room in Sainik Rest House to winners of PVC, MVC, VrC, YSM, gallantry awards only.

24. Rent Control Act and Land Tenancy Act (for serving personnel only) are being amended to facilitate resumption of house / land by Ex-servicemen / Serving person.

25. Free legal aid for settlement of disputes for income up to Rs. 18,000/- p.a.

26. Free legal aid to Ex-servicemen.

*NOTE: - Detail may be obtained from Kendriya Sainik Board.

RAJASTHAN

General

1. Reservation of seats in Group ‘C’ posts-12.5 percent & Group ‘D’ posts-15 percent reserved vacancies are carried forward for one year. Recruitment rules have been amended in respect of age and educational qualification of Ex-Servicemen.

2. Reservation in allotment of industrial plots/sheds 2 percent, Salt plots-10 percent, Mines & Minerals – 10 percent, National permit-10 percent and House sites-10 percent & Houses-2 percent, Milk vending Booths-on priority.

3. Stipend of Rs. 250/- p.m. to Ex-Servicemen trainees in ITIs.

4. Cash grant and allotment of land to Gallantry award Winners.

5. Maintenance grants of Rs. 900/- p.m. to the disabled Servicemen undergoing training at QMTI, Kirkee.

6. Marriage grants to daughters of Widows of ESM Rs 15000/- per daughter whose income below 30,000/- per year.

7. Scholarship is provided to 1,000/- Meritorious Girls of Ex-Servicemen @ 100/-pm up to School level and Rs 150/-pm upto college level.
8. Financial Assistance to WW II Veterans and widows Rs 800/-pm who are not in receipt of any pension.

9. 3 Seats in Medical colleges, 210 seats in Engineering colleges, 5 percent seats in polytechnic and B.Ed course and each ITI are reserved for wards of Ex-Servicemen.

10. Free medical aid in Government Hospitals. Medical wards have been constructed in civil Govt hospitals at Jhunjhunu with 20 beds and 18 beds medical wards each in hospitals in Sikar, Churu and Nagaur.

11. House loan facilities to serving personnel/Ex-Servicemen.

12. Provision of residential plots to Ex-Servicemen at village Panchayats.

13. Priority in allotment of house-sites and constructed houses. 10 percent reservation of plots and 2 percent of flats for widows and Ex-Servicemen.

14. Sainik Rest Houses in the State.

15. Rent Control act and land tenancy act have been amended to facilitate resumption of land/houses by Ex-Servicemen.

16. Scholarship to children of Ex-Servicemen for pursuance of studies from Class IX to Higher & Technical Education.

17. Exemption from payment of Municipal Tax on houses of Ex-Servicemen, widows and their minor children who are not income tax payee.

18. Allotment of Barani or Sivaichak land upto 10 acres to Ex-Servicemen/Serving soldiers.

19. Cash grant of Rs. 10,000/- (w.e.f. 01-04-96 and upto 31-03-99)


21. Free education upto all levels. Stipends upto Rs. 400/- p.a. at school level and Rs. 800/- p.m. at college level. This facility is only for dependents of those killed/disabled in 1962, 1965 and 1971 wars.

22. Irrigated land 25 Bighas in canal area.

Benefits - OP VIJAY

23. Employment to be provided to widow or her son or unmarried daughter with a right to be exercised by the widow to keep her option for employment open till the child grows and becomes eligible for service.

24. For permanently incapacitated battle casualties employment would also be provided to himself or a dependent.

25. Rs. 25,000/- + 25 Bighas of land or 4 Lacs in lieu of land to disabled soldiers.

26. Following compensation was announced:-

(a) Rs. 1 lac+25 bighas land in IGNP would be given to the widows. Or
(b) Rs. 1 Lac + MIG Housing Board House. Or
(c) Rs. 5 Lacs

27. Parents of the deceased to be given Rs. 1.5 Lac fixed deposit in Post Office in monthly income schemes.
28. School going children to get Rs. 1,800/- as scholarship per year. This will be Rs. 3,600/- for students of college, Technical, Medical, Engineering. This scholarship will be given by Education Department.


30. A school/ Dispensary / Hospital/ Panchayat Bhawan / Roads / Park / Public Places will be re-named on the name of the martyr soldier.

32. One agricultural electric connection would be given out of turn by the RSEB for any land which is in the name of widow.

33. Free Roadways pass will be issued for widow and dependent children.

SIKKIM

General

1. 3 percent reservation in both Group 'C' & 'D' posts. Recruitment rules amended in respect of age and educational qualification of Ex-Servicemen. (State Govt. Notification No. 87/Gen/DOP dated 23 Mar 98)

2. Ex-Servicemen are inducted at suitable levels in State Police Force.


4. Stipend of Rs.250/-p.m. to Ex-Servicemen trainees in ITIs.

5. Old age pension of Rs.400/- p.m. for ESM / Widows attaining the age of 65 yrs.

6. Cash grants, annuity and money in lieu of land to Gallantry Award Winners.

7. Financial assistance of Rs.2, 000/- to widow on death of her husband or NOK of widow.


9. Free medical referral grant for treatment outside Sikkim @ Rs.5, 000/- on production of referral certificate.

10. Daughter’s marriage grant @ Rs.1, 500/- each upto two daughters to widows.

11. Financial assistance to orphan children of deceased servicemen Rs 100/- p.m.

12. World War II veterans are given financial assistance of Rs.800/- per month.

13. Monetary grant and allotment of Jai Jawan Stalls to war widows.

14. ESM ward as paying guest during the course of School sessions is being paid Rs 1500/- p.a. as Boarding school / Paining Guest ward Rs 1500/- p.a. is being paid.

15. Penury grant to widows of Ex-Servicemen not in receipt of any pension for any reason Rs.900/-p.a.

16. Free education/free books issued to children upto Class XII and free uniform/free day food issued to children upto Class V.

17. Free education to children and stipend Rs 700/- p.a. upto Class XII.

18. Sainik Rest Houses in the State.

19. Exemption from payment of House Tax and Entertainment Tax.
20. Exemption of electricity charges upto 100 units per month, to Ex-Servicemen and widows w.e.f. Apr 1995.

21. ESM/Widow being attained the age of 50 yrs and above free of cost travel by Sikkim Nationalised Transport Bus Service is provided, within the State w.e.f. 01 Jan 1999.

22. Ex-gratia grants of Rs.2, 00,000/- all ranks as battle casualty.

TAMIL NADU

General

1. Reservation in Group ‘C’ posts-5%, Group ‘D’ posts – 10%, Forest Guards 10%, Forest Watchers - 5% and 25% In NCC Department (for the Post of Lascars, Drivers, Watchmen) Basic Service 10%, Live Stock Inspector course 5%

2. Age relaxation for appointment to State Government Service upto 53 years for OBC/SC & 48 years for others.

3. Automatic acceptance of equivalent of Military Trade to civil trades.

4. Stipend of Rs. 1,000/- p.m. to Ex-Servicemen Trainees in ITIs.

5. Financial assistance of Rs. 3,000/- to widows on death of their husband.

6. Lifetime monthly grant of Rs. 500/- to Ex-Servicemen and their widows towards maintenance of those who have not been able to find suitable employment or not in position to earn by working.

7. Scholarship/Stipend to children of Ex-Servicemen studying in vocational, professional, computer and technical course.

8. Life Time Grant of Rs. 1000/- p.m. to World War Veterans and Rs. 800/- pm to their widows who have served during WW and who are not in receipt of pension/gratuity.

9. Life Time Grant of Rs. 800/- to totally blinded Ex-Servicemen/widows provided they are not in receipt of any assistance from other sources.

10. Lifetime grant of Rs. 800/-pm to those affected by Leprosy/Paraplegic and tuberculosis and life time grant of Rs 1000/-pm to cancer patients.

11. Grant of Rs. 50,000/- for major surgeries, such as kidney transplantation or open heart surgery to non pensioners Ex-Servicemen.

12. Re-imbursement of 50 percent interest subsidy on loans available by ESM/widows upto a maximum Rs 2.50 lakhs and 100% of interest on loans available by the Self-Help Groups upto a maximum of Rs 7.50 lacs for self employment ventures.

13. Cash grant, Cash in lieu of land and Annuity to Gallantry Award Winners.

14. Maintenance Grant of Rs. 900/- p.m. to disabled Ex-Servicemen undergoing training at Queen Mary Technical Institute, Kirkee.

15. Grant of Rs.8, 000/- for marriage of one daughter of Ex-Servicemen/Widow.

16. Payment of Rx. 1000/- p.m. to inmates of Nimmadhi Illam for destitute Ex-Servicemen/widows at Chennai.

17. War Service Incentive of Rs. 750/- p.a. to parents who had sent their only son/Daughter to the Armed Forces and Rs.1, 000/- to those who have sent their more than one son/daughter
18. Subsidy of Rs. 50,000/- for construction of Industrial Sheds/purchase of plots to Ex-Servicemen.

19. Financial Assistance upto Rs. 1,500/- p.m. to Ex-Servicemen towards purchase of hearing aids, Spectacles, artificial dentures and artificial limbs.

20. Grant upto Rs. 15,000/- or actual for alleviation of distress due to fire, flood civil riots, accidental deaths and other natural calamities.

21. Pocket money of Rs. 50/- per day to the Ex-Servicemen, who are suffering form TB/Leprosy/Cancer and undergoing inpatient treatment in the TB Sanatorium/Leprosarium/cancer institutes approved by the Govt of Tamilnadu as well as in the Govt general hospital/ rehabilitation homes.

22. Matching grant of Rs. 100/- p.m. to the TB/Leprosy patients who are in receipt of MACF Grant from Indian Red Cross Society.

23. Gift articles worth of Rs. 1000/- to Leprosy patients on the eve of Deepavali festival.

24. Subsidy of Rs. 1,200/- to the daughter of Ex-Servicemen trained in the tailoring units run by Zila Sainik Board for owning a sewing machine.

25. Maintenance of grant of Rs. 800/- p.m. for mentally retarded children.

26. Grant of Rs. 1,000/- for child for coaching to appear in Entrance Examination for professional courses and got admitted.

27. Transport charges to Ex-Servicemen/TB/Leprosy patients of the Sanatorium to visit their homes periodically i.e. once in a year.

28. Scholarship to children of Defence Personnel killed or disabled in action, studying in academic, Technical/Professional/Vocational Courses beyond Higher Secondary stage.

29. Reservation of seats in Education Institutions for children of ESM.

30. Entire educational expenses of orphan children of Ex-Servicemen.


32. Exemption from payment of tuition fee by children of Ex-Servicemen in all grades of Educational Institutions including professional colleges and institutions.

33. Free Medical Aid in Government Hospitals for Ex-Servicemen Pensioners including Officers. 14 twelve bedded wards at Taluk Headquarters Hospitals and 10 beds in three TB Sanatorium have been reserved for Ex-Servicemen.

34. Reservation of 10% in allotment of Plots/Industrial Sheds.

35. Land Tenancy Act has been amended for resumption of land.

36. 7% reservation in allotment of house sites and houses for Ex-Servicemen/Widows developed by State Housing Board.

37. Reimbursement of house tax to widows of Ex-Servicemen pensioners, war widows, war disabled and Gallantry Awards (Chakra Series) and to the widows who are in receipt of defence family pension for self occupied house.

38. Sainik Rest Houses in the State.

39. Priority in providing electricity for pump sets.

40. Exemption from examination fees, hospital fee and court fee stamp.
41. Free sewing machine to widows of Ex-Servicemen trained in the Tailoring embroidery

42. Income Tax exemption for pension to winners of Gallantry Awards of Param Vir Chakra, Maha Vir Chakra, Vir Chakra, Ashoka Chakra, Kirti Chakra, Shaurya Chakra and Sena Medal/Nau Sena Medal/Vayu Sena Medal.

43. Allotment of Unit Trust of India Agencies.

44. Free passage to transport the bodies of officers and men of Armed Forces killed in war/insurgency operations/aid to civil power when died in harness by Indian Airlines.

45. Train travel concessions to war widows/recipients of Param Vir Chakra, Ashoka Chakra, Maha Vir Chakra, Vir Chakra, Kirti Chakra and Shaurya Chakra.

46. Free Legal aid for settlement of disputes.

47. Full concession in installation charges and 50% concession in normal rental charges to Gallantry Award Winners, war widows and disabled soldiers for telephone facilities.

Benefits for Battle casualties

48. Employment to one dependent in relaxation of rules.

49. Priority for employment for one member of family

50. Ex-gratia grant of Rs. 5.00 lacs to NOK of those killed, Rs 2.00 lakhs to those totally disabled/double amputee and totally blind, Rs. 1.00 lakh to those single amputee/one eye blind/loss of toes/fingers precluding employment and Rs 50,000/- for burns/gun shot wounds/battle accidents/multiple compound fracture from Government of Tamil Nadu.

Amalgamated Fund

51. Outright grant of Rs. 30,000/- to the NOK of casualties from Amalgamated Fund.

52. Annual Maintenance Grant of Rs. 2,000/- to the NOK of Defence Personnel killed and to the personnel disabled in war/ war like operations for life time.

53. Daughter's marriage grant of Rs. 10,000/-.

54. Housing Grant of Rs. 30,000/-.

55. School uniform and Book allowances (SUBA) to children of defence personnel killed or disabled in action studying in school (Ist to V Std Rs 1,000/-, VI to VIII Rs 1250/-, IX to XII Rs 1500/- from Amalgamated Fund.

56. Priority – I for assignment of house sites.

57. Priority on assignment of land 3 acres of dry or 1.5 acres of wetland.

58. Educational concessions.

OP VIJAY

59. Ex-gratia Grant of Rs. 5 lakhs to NOK from Kargil Defence Personnel Relief Fund.

60. Ex-gratia grant of Rs. 30,000/- to NOK from Amalgamated Fund.

61. Disability – Totally/disabled/Double amputee/totally Blind - Rs. 3 lakhs
   Single Amputee/one eye blind - Rs. 1 lakh
Special allotment of seats in Professional Colleges to the children

Free education upto Post-Graduate level to the children of the deceased.

Allotment of HIG House/Flat free of coast

Monetary assistance from Kargil Defence Personnel relief fund to the families of battle casualties killed in war/insurgency operation Rs 5.00 lacs to NOK of killed, Rs 3.00 lacs to those totally disabled/double amputee/totally blind and Rs 1.00 lacs to single amputee/one eye blind and free education upto PG level to the children of battle casualties.

TRIPURA

General

1. 2 percent reservation exists in Group ‘C’ and ‘D’ posts, for direct recruitment.
2. Relaxation of age for re-employment of Ex-Servicemen in Govt Services.
3. Relaxation of educational qualification for re-employment in Police and Jail Deptt. Of the State Govt.
4. Financial assistance to Ex-Servicemen/Widows for petty business.
5. Computer training at concessional rates to Ex-Servicemen, widows and Dependents.
6. Equation of Army trades with civil service trades for re-employment of Ex-Servicemen.
7. Death relief grant Rs 3000/-
8. Monthly Maintenance Allowances of Rs. 1,500/- p.m. to World War II veterans who are not in receipt of any type of pension.
9. Monthly maintenance allowance of widows Rs 900/-pm who are not in receipt of any pension.
10. Cash grant to Gallantry Award Winners
11. Ex-gratia to Army/CPMF personnel killed in actual conduct of operation in the State Rs 2.0 Lakhs and Rs 1 Lakh for those who are killed in extremist violence other than operations in the state.
12. Grant of yearly stipend/book grants and uniform allowance to school going children of Ex-Servicemen studying in class I to XII.
14. 10 percent reservation of House /Flats for Ex-Servicemen, War widows & widows of Defence personnel.
15. Partial exemption of House Tax within Agartala Municipality.
16. Rent Control Act and Land Tenancy Act have been amended to facilitate resumption of land/houses to Ex-Servicemen.
17. Priority for allotment of land to Ex-Servicemen after SC and ST categories.
18. Grant of Special Casual Leave up to 15 days to re-employed handicapped Ex-Servicemen for replacement/repair of their artificial limbs.
19. Secretary, Rajya Sainik Board, Tripura is empowered to sponsor the names of Ex-Servicemen for re-employment.
20. Secretary, RSB co-opted member of the selection committee for interview in case of Ex-Servicemen to be interviewed for State Govt undertaking.

21. Exemption from production of citizenship certificate by Ex-Servicemen.

22. SEMFEX II & III schemes introduced in the States.

23. Priority for Government job to one member of the family of Battle casualty.

24. One time Self Employment measures to the wives of deceased Ex-Servicemen by presenting Sewing machines.

25. A lump sum Ex-gratia Grant to Next of kin/war widows of deceased defence personnel amounting to Rs 2,500/- from Amalgamated Special Fund.

26. Earmarking of Seats for the wards of Ex-Servicemen in different colleges/institutes of higher education:-

(a) Tripura Institute of Technology (Degree Course) - 02 Seats
(b) Tripura Institute of Technology (Diploma Course) - 03 Seats
(c) Women's Polytechnic - 02 Seats
(d) Government College of Art & Craft, Agartala - 01 Seats
(e) Government Music College, Agartala - 01 Seats
(f) Government Law College - 01 Seats
(g) Institute of Advance Studies in Education (IASE) - 02 Seats
(h) Agartala Government Medical College - 01 Seats
(i) Regional Institute of Medical Science (RIMS) Imphal - 01 Seats
(j) State Agriculture College - 01 Seats

UTTAR PRADESH

1. 15 percent reservation in allotment of State Route Permits.

2. Interest subsidy on loan from Banks, by UP Sainik.

3. Priority in allotment of Fair Price Shops to War Widows personnel disabled in action and other Ex-Servicemen.

4. Stipend of Rs. 250/- p.m. to Ex-Servicemen trainees in it is (Pre-cum-post Release Training).

5. Re-imbursement of the amount incurred on medical treatment in civil hospitals, by the UP Sainik Punarvas Nidhi.

6. Payment of Rs. 2500/- pm to Ex-Servicemen of World War II and widows.

7. Cash Grant, annuity and money in lieu of land to Gallantry Award Winners.

8. Maintenance grant of Rs. 600/- p.m. to disabled Ex-Servicemen undergoing training in QMTI, Kirkee.

9. A lump sum amount of Rs. 20,000/- to the Ex-Servicemen and their widows and disabled Ex-Servicemen, under Indira Awas Yojna (7th priority)

10. War Jagir Allowance of Rs. 100/- p.a. for 5 years to the parents of those individuals, enrolled in the Armed Forces during National Emergency.

11. Children of Defence Personnel who are awarded PVC, MVC, VrC are given exemption from tuition fee, cost of uniform and hostel fees at the stipulated rates.
12. 1% seats reservation in Medical colleges, 2% in Engineering College, 5% in Polytechnic and 8% in ITIs. There is no domiciliary restriction for admission in professional colleges.

13. Educational aid (stipend) from UP Sainik Punarvas Nidhi at rates varying from Rs. 400/- to Rs. 2,800/- p.a. for different level of education.

14. 3 percent reservation in allotment of house plots and shops to the serving personnel, Ex-Servicemen and dependents of those killed in action, built by UP Awas-Vikas Parishad and the Vikash Pradhikaran, of the state.

15. Sainik Rest Houses in the state.

16. Rent Control Act and Land Tenancy Act have been amended to facilitate Ex-Servicemen in resumption of houses/land.


18. A number of War Memorial hostels have been set up at various Regimental Centers.

19. Priority in allotment of Gram Sabha land by the Land management Committee to service Personnel killed (1st Priority), disabled in war (2nd Priority) and landless Ex-Servicemen (6th Priority).

20. Priority in allotment of Defence land up to 5 acres on lease for 5 years by Cantt Board to those Ex-Servicemen who do not hold more than 2.5 acres of land.

21. Financial assistance to Ex-Servicemen in distress.


23. Priority in employment of two dependents.

24. Special Financial assistance of Rs. 15,000/- to families of Service personnel killed and Rs. 10,000/- to those disabled in OP Pawan and Op Meghdoot.

25. Housing grant of Rs. 10,000/- (lump sum amount)

26. Daughters' marriage grant of Rs. 10,000/- by UP Sainik Punarvas Nidhi.

27. Ex-gratia grant of Rs. 10 Lac to martyrs of Op Vijay.

28. Rs. 5,000/- p.m. as pension to widows of Kargil martyrs/job for one dependent.

29. Full exemption from tuition fee, hostel charges, cost of books/stationery and uniform (in Govt and Regimental Schools)

30. First priority in allotment of land to war widows.

**UTTARAKHAND**

**General**

1. **Gallantry Awards.** Grant of Cash Award in lieu of land and Annuity to Gallantry Award winners has been increased manifold and the Annuity is payable for life The State has now become the highest award paying State in the Country.

2. **Block Representatives.** To bridge the existing gap between ZSBs and ESM/Widows living in distant and remote villages, one ESM has been selected as Block Representative in all the 95 blocks of the State and is being paid an honorarium of Rs 4000/- per month. To perform their work they have been provided a place in Block Offices. They have been provided with mobile phones, thus making them more accessible and effective. Since most of the problems of ESM/Widows are to be resolved at Tehsil/Block levels, Block
Representatives have an important role to play in the resolution of problems of ESM/Widows. **UTTARAKHAND IS THE ONLY STATE IN THE COUNTRY TO HAVE THIS SYSTEM.**

3. **Toll Free Telephones.** Toll free telephones have been sanctioned for the Directorate and 14 ZSBs. Now, the ESM/Widows can contact ZSBs whenever they so require - free of cost. The entire cost of installation of telephones and thereafter the recurring expenditure on payment of bills is being borne by the State Government. **UTTARAKHAND IS THE ONLY STATE IN THE COUNTRY TO HAVE THIS SYSTEM.**

4. **Housing Grants.** Housing grants of Rs. 1, 00,000/- is being paid to NOK of battle casualty/disabled ESM.

5. **WW –II Non Pensioners.** Pension to Non Pensioners of World War –II and their widows has been increased to Rs 3000/-pm.

6. **Uttarakhand Purva Sainik Nigam Ltd (UPNL).** UPNL is the nodal agency for providing re-employment to ESM, their widows and dependents.

7. **Pre-Recruitment Training.** Free pre-recruitment training being provided at Dehradun and Almora to wards of ESM for recruitment in Military/Para Military/Police etc. 500 Wards are being trained every year. Rs 20 lacs have been provisioned in the budget for this training.

8. **Computer Training.** Computer Training being imparted to ESM, widows and their wards by APTECH LTD. The budget allocation for this training is Rs 40 lacs per annum.

9. **Re-Orientation Training For ESM.** To provide awareness about civil Administration, a Re-Orientation Training workshop is being organised by all ZSBs. Officials from various Govt Offices and Banks educate ESM about functioning of their departments.

10. **Sainik Schools.** Wards of ESM studying in Sainik Schools outside the State are also entitled to scholarships as applicable to those who are studying in the Sainik School located in the State.

11. **Reservation of Vacancies.** 5% vacancies in Group C & D reserved in Govt jobs for ESM.

12. **Employment for Two Dependents of Martyrs.** Priority in employment to two dependents of martyrs in Group ‘C’ and ’D’ posts.

13. **Reservation in Educational Institutes.** The following reservation is being provided to ESM, Widows and their dependents.

<table>
<thead>
<tr>
<th>Institution</th>
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<tbody>
<tr>
<td>G B Pant Agriculture University</td>
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<td>Govt I.T.Is</td>
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<td>Govt Engineering Colleges</td>
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<td>Govt Polytechnic</td>
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<td>LLB</td>
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   *(In entrance examination)*

14. **Route Permits.** 15% reservation in allotment of State bus route permits.

15. **Sainik Vishram Girih (SVGs).** As per the Govt Policy, SVGs will be constructed in each District HQ, Tehsil HQ and selected Blocks. Presently 24 SVGs are functional and six are under construction.
16. Uttarakhand Police & Armed Forces Sahayata Sansthan provides assistance to dependents of martyrs and war disable soldiers.

(a) Financial Assistance.

(I) Ex-gratia to dependent of battle casualty (fatal) Rs 1.00 lakh for JCOs/OR.

(II) Ex-gratia to battle casualty (non fatal) and those medically boarded out, Rs 75,000/- for Officers and Rs 55,000/- for JCOs/OR.

(III) Grant of Rs 30,000/- for daughter’s marriage of martyrs/war disabled Soldiers upto Hav rank.

(IV) For special treatment of cancer, heart transplant, plastic surgery and Neuro surgery at Govt hospitals/Army Hospital/ SGPGI/ AIMS/ Army Command Hospital upto 75% of expenditure for Non ECHS members.

(V) One Time survival grants of Rs 11,000/- to needy ESM upto Hav rank.

(b) Annual Education Grant.

(I) Rs 1000-1800 from Class IX to post graduation.

(II) Rs 12000/- for Research.

(III) Rs 2500/- for coaching for higher education for two students in merit.

(IV) Rs 1800/- for courses being run by Industrial Training Institutes (ITI).

(V) Rs 2200/- for certificate/diploma courses.

(VI) Rs 3200/- for Graduation courses, BSc/BDs/BBA etc.

(VII) Rs 5200/- for MBBS, B. Tech, M. Tech etc.

(VIII) Rs 12000/- for computer courses recognized by Central Govt and recognised Universities.

FACILITES/ CONCESSIONS EXTENDED BY THE STATE GOVT TO KIRGIL MARTYRS/ WAR DISABLED SOLDIERS.

17. Dependents of Martyrs.

(a) Ex-gratia of Rs 10 lacs.

(b) Pension of Rs 5000/- pm to widows and Rs 2500/- pm to parents.

(c) Free education to children upto graduation level.

(d) Scholarship of Rs 100/- pm upto class 8th, Rs 200/- pm upto class 12th and Rs 300/- pm upto graduation.

(e) Green Cards to widows and disabled soldiers.

18. War Disabled Soldiers.

(a) Ex-gratia of Rs 1 lac, if disability is less than 50%.

(b) Ex-gratia of Rs 2 lacs, if disability is above 50%.

(c) 2 % reservation for employment in State Govt.

(d) Green Card to widows and disabled soldiers.
Scholarship. The following Scholarship are given to ESM, Widows and their wards up to the rank of JCOs:

(a) Scholarship for General Education.
   (i) Rs 2,000/- per annum for Class XI and XII.
   (ii) Rs 3,000/- per annum for Graduation level courses.
   (iii) Rs 4,000/- per annum for Post Graduation level courses.
   (iv) Rs 10,000/- per annum for PhD, LLD and M Phil (Research Courses).

(b) Special Scholarship Scheme for Brilliant Students.
   (i) For Intermediate - Rs 12,000/- per annum. (To be eligible should have obtained 80% and above marks in High School.)
   (ii) For Graduation - Rs 15,000/- per annum (To be eligible should have obtained 80% and above marks in Intermediate)
   (iii) Post Graduation - Rs 18,000/- per annum (To be eligible, should have obtained 70% and above marks in graduation final year).

(c) Technical/Professional Courses.
   (i) Rs 3,000/- per annum for Certificate Courses.
   (ii) Rs 4,500/- per annum for Diploma Courses.
   (iii) Rs 6,000/- per annum for BE/ BPEd, MEd/ MPEd, BSc/ MSc (Agriculture/Horticulture, Home Science), Hospitality industry, Forestry, Pharmacy (Allopathic / Ayurvedic/Homeopathy), Nursing courses, Veterinary, B Pharma/D Pharma/M Pharm, Journalism, Biotechnology, Architecture, physiotherapy, Fishery science, LLB/LLM,BHM/Tourism/Travel, CA, BBA/ BCA/MCA & PGDM Courses.
   (iv) Rs 12,000/- per annum for BE, BTech, MBBS, BAMS, BHMS, BDS & BVS.

(d) Scholarship Scheme for Orphan Children and Children of Widows.
   (i) Class 1st to 8th - Rs 3,000/- per annum.
   (ii) Class 9th to 12th - Rs 6,000/- per annum.


- Marriage grant to daughters of widows including Orphan Daughters (up to two daughters) Rs 25,000/-.
- An incentive for remarriage Rs 50,000/- is being given to widows under fixed Deposit Scheme.
- Interest subsidy on loan taken for self employment at the rate of 10% upto 100,000/- and 5% for remaining amount upto 5 lacs.
- Rs 2,000/- to widows for purchasing sewing machines and Rs 2,500/- for knitting machines.
- Disabled ESM are provided Wheel Chair.
- Rs 30,000/- to ESM/Widows for repair/reconstruction of their houses damaged more than 50% due to natural calamities.
- Rs 10,000/- per annum per ESM of Uttarakhand admitted in Paraplegic Rehabilitation Centre, Kirkee and Mohali.
- Wards of ESM who get admission in Sainik Schools/RIMC/Military Schools are being given Rs 5,000/- as re-imbursement of coaching expenses.
- Wards of ESM who get admission in NDA/IMA/OTA are given Rs 4,000/- as re-imbursement of Pre-SSB coaching expenses.
- Wards of ESM who get selected for NDA are given Rs 250/- pm as pocket expenses during their training period.
- Medical Assistance of Rs. 5,000/- for general treatment and Rs 60,000/- or 75% of actual expenditure which ever is less for special treatment for ESM not authorised ECHS facilities.
- Rs. 2,500/- per annum for organising ZSB Meetings.
• For conducting ESM Rallies:
  o Rs 15,000/- per year at District level.
  o Rs. 1 lac, once in two years, at State level.

WEST BENGAL

1. 5 and 10 percent reservation in Gp 'C' and 'D' posts.

2. Immediate Financial Assistance to the victim of natural calamites @ Rs 5000/-per case for 25 such case in a year.

3. For Ex-Servicemen Technical Training on TV, Radio Engineering, Motor Machine diesel mechanic etc at ITI/Govt recognised Technical Institute are eligible for stipend @ Rs.250/- p.m. plus Rs. 50/- p.m. as family maintenance allowance.

4. Maintenance grant of Rs.900/- p.m. to disabled Ex-Servicemen undergoing training in QMTI, Kirkee plus Rs.50/- p.m. for family maintenance.

5. One time financial assistance of Rs. 25,000/- for purchasing vending trolley to the disable soldiers/ESM and their NOKs.

6. Cash grants, annuity and cash in lieu of land to Gallantry Award Winners

7. Ex-Servicemen/widows/dependents in extreme financial hardship given financial grant for one year or more. Lump sum grant from Rs.2, 000/- to Rs.8, 000/- in exceptional circumstances.

8. 6,000/-p.a. is provided as financial assistance to World War II veterans and Rest 3600/- p.a. to the widows of WW-II veterans.

9. 12 seats reserved for the wards/children of the Defence personnel, Ex-Servicemen in the Engineering Colleges, subject to fulfillment of certain conditions.

10. Free medical aid in Govt hospitals.

11. Disabled Ex-Servicemen are given financial assistance for repairing prosthetic appliances.

12. 5% reservation each in allotment of house-site and houses constructed by WBHB.

13. Sainik Rest Houses in the State.

14. Rent Control Act has been amended to facilitate resumption of houses by Ex-Servicemen.

15. An Orphanage for the boys of Ex-Servicemen situated at Mia Bazar Midnapur (Sainik Kalyan Sadan) is being maintained. Free boarding, lodging and all after facilities are being provided to 25 boys.

16. Financial assistance is given for purchase of medicine and nutritious diet to the Ex-Servicemen suffering from leprosy/cancer/TB etc. Also provision for hospital treatment for Ex-Servicemen suffering from leprosy/TB/ cancer.

17. Educational Grants/Books Grants are given to the wards of ESM (Hav and below).

18. Ex-gratia grants of Officers, JCOs and OR are as under:-

   (a) For personnel killed or disabled with 60% or above disability in action are granted Ex-gratia of Rs.300000/- for officers, Rs. 200000/- for JCOs and Rs 150000/- for ORs.

   (b) Officers – Rs 150000/-  JCOs – Rs 100000/-  ORs – Rs 75000/-
(In each case of personnel disabled with 40 percent to 59 percent disability or reported missing in action or taken prisoner of war).

(c) Officers – Rs 60000/-  JCOs – Rs 40000/-  ORs – Rs 30000/-

(In each case of death on account of accident, snakes bites, illness etc. during military operation)

19. An amount of Rs 2 lakhs to be given to the NOKs of Armed Forces Personnel killed in OP VIJAY.

20. Education grants are as under:-

(a) Stipend @ Rs 600/- pm for one year for 20 needy students of ex- servicemen who are undergoing professional education (Rs 600x20x12).

(b) One time book grant @ Rs 1500/- for 20 students of ESM undergoing post Graduate courses.

(c) One time book grant @ Rs 1200 per student for 106 students of ESMs (Rs 1200x100).

(d) One time book grant @ Rs 1000/- per case for 120 students of ESM for those who obtained higher marks in Madhyamik/Uccha Madhyamik level

Note: - These onetime grants mentioned at a, b, c and d are given to the wards of Retired Hav and below. Lower income groups are given priority for sanctioning of grants.

21. Free medical treatment in Govt Hospitals.

22. Marriage grant @ Rs 4000/- to the daughter of needy Ex-Servicemen for 90 cases per year.

**ANDAMAN & NICOBAR ISLANDS (UT)**

<table>
<thead>
<tr>
<th>General</th>
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<tbody>
<tr>
<td>1. Reservation in Group ‘C’ posts and ‘D’ posts - 10 percent.</td>
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<tr>
<td>2. Grant of Rs.1000/- in cases requiring spot assistance.</td>
</tr>
<tr>
<td>3. Grant of Rs.5001/- to needy chills of Ex-Servicemen and Widows for the marriage of one daughter.</td>
</tr>
<tr>
<td>4. Grant of Rs.500/- to needy child of Ex-Servicemen for the purchase of books etc per annum.</td>
</tr>
<tr>
<td>5. Grant of journey expenses for treatment in Mainland hospital for non ECHS Members.</td>
</tr>
<tr>
<td>6. Grant of journey expenditure for treatment at ECHS Polyclinic Port Blair from Home Island and back.</td>
</tr>
<tr>
<td>7. Any other grant as per the discretion of the Lt Governor.</td>
</tr>
</tbody>
</table>

**CHANDIGARH (UT)**

<table>
<thead>
<tr>
<th>General</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. 10 percent reservation in Group ‘C’ posts and 20 percent in Group ‘D’ posts.</td>
</tr>
<tr>
<td>2. 5 percent reservation of Industrial sheds and flats constructed by Chandigarh Housing Board.</td>
</tr>
<tr>
<td>3. Equation of service trades with civil trades has been accepted.</td>
</tr>
<tr>
<td>5. Stipend of Rs. 250/- p.m. to servicemen trainees undergoing post release training in ITIs.</td>
</tr>
</tbody>
</table>
6. Financial assistance of Rs. 1000/- p.m. are provided to world war veterans and their widows.

7. 40 scholarships of Rs. 6000/- are provided to the ward of Ex-Servicemen/Widows of UT Chandigarh who have passed Matric or 10+2 examination with 60% or above marks and studying in higher class. 20 scholarships of Rs. 5,000 are provided to the wards of ESM who pass class VIII examination with 60% or above marks and studying in the next higher class.

8. Grant of additional financial assistance of Rs. 300/- pm to widows upto the rank of Sub Maj who died in harness i.e. died while on duty (without being battle casualty).

9. 5 percent seats in Medical, Engineering, Polytechnic, ITIs, Bed, Nursing Training and 2 Seats in LLB are reserved for wards of Ex-Servicemen/Widows.

10. Out of the total number of dwelling units/flats build by the Chandigarh Housing Board, 5 percent are reserved for allotment to Defence/Ex-Servicemen.

11. Reservation of 1 percent extra houses for blind and physically handicapped Ex-Servicemen.

12. Sainik Rest House at Chandigarh.

13. Rent Control Act and Land Tenancy Act have been amended to facilitate Ex-Servicemen in resumption of their houses/lands.

14. Cash grants to Gallantry Award winners.

15. Free legal aid given by advocate voluntarily.

16. The Chandigarh Administration has waived off the domiciliary restriction of minimum stay in UT Chandigarh and condition of passing of 10th and 12th standard examination from UT Chandigarh in respect of wards of serving defence personnel/Ex-Servicemen seeking admission in the institutions/colleges of UT Chandigarh.

17. The Chandigarh Administration has been decided to reserve seats and grant following concessions to the wards of Direct Descendents of the Kargil Martyrs from the academic session 2007-2008 to 2020-21 in all the education institutions in UT Chandigarh which offer bachelor degree courses, who have a valid certificate from the Ministry of Defence :-

(a) 1% seats with minimum of 01 seat in the departments and affiliated colleges accept in partially financed/self financing courses.

(b) Exemption in fee.

(c) Exemption in hostel fee.

PUDUCHERRY (UT)

General

1. Reservation in Group ‘C’ & ‘D’ posts at the rate of 10% and 20% respectively.

2. Priority II in filling up of vacancies through Employment Exchange.

3. Age concession of 3 years more in addition to the period of service rendered in Defence Service for appointment in State/Central Govt and Public Sector Undertakings.

4. One Time Cash Grant Rs. 5000/- in lieu of Free Sewing Machine to all widows for rehabilitation after demise of Ex-Servicemen.

5. Reimbursement of actual fees including exam fees paid by ESM/Widows for undergoing studies in short term technical courses like ITI courses Typewriting, Short-Hand, Accountancy, Book-keeping,
6. Subsistence allowance of Rs. 4000/- p.m. to II world War irrespective of their income and status.

7. 60 years above Ex-serviceman/Widow who is not drawing any kind of pension and destitute condition, entitled for Subsistence Allowance Rs.3000/-p.m.

8. Spectacle grant of Rs. 1000/- to ESM/Widows once in life time.

9. Reimbursement of cost of Hearing aid Rs. 5000/- ESM/Widows once in life time.

10. Reimbursement of cost of Denture Rs. 10,000/- ESM/Widows once in life time.

11. Cash incentives, cash in-lieu of land and annuity to Armed Forces Personnel honoured with Gallantry and Distinguished service Awards as per Gazette of Puducherry No. 87 dated 26 Oct 1999.

12. Spot assistance of Rs. 10,000/- for immediate relief i.e. severe injury or fire accident those who are not come under ECHS.

13. One Time Cash incentive maximum of Rs. 10,000/- or the actual fees given to those acquiring B.Ed., B.P.E.d., DTe.d., PFDCA etc. for resettlement of Ex-Servicemen only.

14. Cash incentive of first three students in merit of 10th & 12th classes at the rate of Rs. 10000/-, Rs. 8000/-, Rs. 6000/- for Board/Matric/CBSE and Rs. 12000/-, Rs.10000/-, Rs. 8000/- for Board/CBSE respectively.

15. Cash incentive of Rs. 15000/- for outstanding academic merit son/ward of ESM/widows for Gold Medal in the college/University in Graduation/Post Graduation/Ph.D in any discipline.

16. Cash incentive for outstanding achievement in sports to ward of ESM/Widows of Rs. 20000/- for representing National Level and Rs. 25,000/- for International Level.

17. Marriage grant of Rs. 15,000/- to one daughter of ESM/Widows without income ceiling for AIRMEN only to those have not received the marriage grant from the Kendriya Sainik Board.

18. One the death of ESM, Widows of ESM shall be granted Funeral Grant of Rs.8000/-. On the Death of Widows of ESM, the dependent of ESM/Widow shall be given Funeral Grant of Rs.5000/-

**Note** – These financial assistance/grants are admissible to those ESM/widows who are not reemployed as regular deemed to be regular in Government/Public Sector Organisation and Self-employed Income Tax Asseessee except in the case of serial No. 13 to 18 above.

19. Horizontal reservation of 3% seats to wards of Ex-Servicemen/widows in all Educational Institutions except medical seats where the reservation is 1% only.

20. Reimbursement of School Tuition Fees/Cost of Uniform and books at the prescribed rates.

21. Reimbursement of actual tuition fees for the professional courses like Engineering, Agriculture, Dental and Medical in colleges located in the Union Territory of Puducherry.

22. Free Medical treatment and allotment of bed to Ex-Servicemen and their dependants by Govt Hospitals.

23. 3% reservation in allotment of house sites/flats to ESM

24. Free cloths to II World War Veterans and all widows once a year.

25. Financial assistance to deserving ESM for treatment of serious diseases not covered under any State/Central Benefit schemes.
26. Spot assistance to destitute old aged ESM/Widows.

27. Sainik Rest House at Puducherry.

28. Cash grants to Gallantry Award winners.

EXEMPTION OF HOUSE TAX FOR SELF-OCCUPATION & OTHER CONCESSIONS

29. The status on exemption of House Tax and some of the under-mentioned concessions extended by various States is also given in Appendix ‘T’ -

(a) House Tax
(b) Stamp fee
(c) Examination fee
(d) Registration fee
(e) Hospitalization fee
(f) Entertainment tax
(g) Provision of free legal assistance

AMENDMENT TO RENT CONTROL ACTS

30. To enable the Ex-Servicemen to take possession of their house/land for self utilization after retirement from service, it was proposed that States/UTs should amend their Rent Control Act and Land Reforms Acts in favour of Ex-Servicemen. The Hon'ble Raksha Mantri, vide his letter dated 11 Oct 96, addressed to all the State Govts had requested the States/UTs which had not amended the Rent Control Acts and Land Tenancy Acts to do so on a time bound basis. Status of concessions extended by different States is given in Appendix ‘U’ and ‘V’.

SELF – EMPLOYMENT

31. The High Level Committee set up under the Chairmanship of then Raksha Rajya Mantri in 1984 had recommended allotment of industrial plots/sheds for Ex-Servicemen to enable them to set up self-employment ventures. The allotment of industrial plots/sheds will be an incentive to Ex-Servicemen for setting up their own industry and seek assistance from financial institutions. The details of various reservations provided by various States/UTs are given in Appendix ‘W’.

RE-EMPLOYMENT: AMENDMENTS TO RECRUITMENT RULES TO HELP EX-SERVICEMEN TO FIND A SECOND CAREER

32. The States were to amend their recruitment rules in respect of age and educational qualifications for ex-servicemen especially for such posts where military experience in a given discipline or trade is suitable for a second career. Such provisions for providing relaxation in age/educational qualification for ex-servicemen in Central Govt jobs already exist. Similar provisions have been incorporated by a few States in their recruitment rules. The States had been requested, during various meetings of Kendriya Sainik Board, to amend the Recruitment Rules for providing relaxation in age/educational qualifications for ex-servicemen on the lines adopted by the Central Govt. The details of amendments incorporated by different States are outlined in Appendix ‘X’.

THINK IT OVER

“MAN USUALLY LEARNS THE TRUTH ABOUT HIS BODY WHEN IT IS TOO LATE TO SAVE IT.”
APPLICATION FOR ADDITIONAL PENSION FOR 80 YEARS OF AGE AND ABOVE: PRE 1986 RETIREE

1. Service No. :
2. Rank :
3. Name :
4. Group :
5. PPO No. :
6. Latest PPO No. (if any):
7. **DOB :
8. Name of Spouse/FP :
9. Date of birth of Spouse:
10. *BSR Code of Link Bank:
11. *BSR Code of Payee Branch & A/C No :

Note: All fields are mandatory.

* Not required for pensioners drawing pension from DPDO/Treasury/PPM
** Claim of DOB by pensioner should be supported with attested photocopies of Discharge Certificate.

(Signature of pensioner)
With complete Address

Date:

Address of PDA with Rubber Seal:
Appendix ‘B’
(Refers to Para 10 of (Chapter-II)

ACTIVITY CHART FOR UNIT ORDERLY ROOM

Months

D – 12
Discharge order (DO) issued by Recording Wing AFRO is received by the unit.

Within three weeks of Receiving
Dispatch the following documents to OIC Recording Wing, AFRO:

(a) The Adjt is to review the UCSR for accuracy and completeness in all respect the DO bring it up to date (refer Appx ‘A’ to AFO 133/98, Para 9 of AFO 40/89 and check the List attached as Annexure I)

(b) Updated CTC of Unit Copy of Sheet Roll (UCSR) along with duly signed check list

(c) Annexure ‘A’ to DACL 21/2008 (Application cum sanction for Encashment of leave – in triplicate)

(d) Requisite information vide Appx ‘A’ to AFRO letter No RO/2901/1/1/P&W (Adm) dated 05 Feb 99.

Note: Leave availed and leave encashment vide (b), (c) & (d) should tally.

D – 11
Dispatch the following documents to Dir-III DAV:

(a) IAFF (P) 28(Descriptive Roll) : Two copies

(b) IAFF (P) 61 (Roll of Airmen ) : Two copies

(c) Appendix ‘A’ (Details of Family) : Two copies

(d) Form ‘A’ (Nomination Form) : Three copies

(e) Form of application for commutation along with Declaration : Two copies

(f) Joint Photograph duly attested by Commissioned Officer in front in civil clothes : Four copies

(g) Single photograph in uniform with service particulars on reverse : Two copies

(h) Medical Certificate as per Air HQ letter No. AHQ/26481/Med-7 dated 24 Jun 2002 : Two Copies

Note 1. Check list is attached as Annexure I to this Appendix.

Note 2. Airmen reporting to DAV for final clearance should bring original UCSR for tallying and thereafter the same is to be carried back to the Parent Unit. Original UCSR would continue to be maintained at Unit till DOD and thereafter dispatched to DAV. NE POR is also to be dispatched to the Recording Wg (Post NE) for updating of leave details and preferment of Leave Encashment claims with AFCAO.

D Day

(a) Immediately after discharge, the Unit should complete the UCSR in all respect. The following entries ought to be recorded in the UCSR by the unit: -
(i) Any outstanding entries from previous POR.
(ii) Leave granted/encashed
(iii) Discharge entry.
(iv) Trade proficiency
(v) Conduct sheet
(vi) Assessment
(vii) Admission/Discharge to/from hospital
(viii) AWL/Cease to be AWL and its regularisation in appropriate section of UCSR.

(b) Unit to issue only the authorised, discharge certificate to Airmen as per AFRO letter No RO/2902/P&WW (Wel) dated 15 Jun 2004.
(c) Dispatch of Registration form in duplicate to Zila Sainik Board.
(d) AOC/Stn Cdr/CO will hand over the copy of PPO and Pension certificate to superannuating Airmen on their last day in the IAF.

D + 1 day
Originates Ops Immediate Signal for intimation of discharge & SOS of the Airman to DAV (Service Pension), (JD Audit & Accts) and OIC RW (DIS) at AFRO.

D+2 days
(a) Immediately after discharge the following entries are to be promulgated in the Unit NE POR.
   
   (i) All outstanding entries under appropriate headings.
   
   (ii) Leave granted prior to discharge/leave encashed.
   
   (iii) Discharge authority.
   
   (iv) Annual leave availed with dates (From_____ to______), No. of days leave not availed and No of days leave encashed, all with POR No’s, for last two years of service, prior to date of discharge of Airmen /NCs(E) must be promulgated under heading ‘K’ of NE POR.
   
(b) Dispatch Original UCSR to DAV (Dir-III). NE POR to be dispatched to OIC RW (Post NE).
(c) Dispatch NE-POR as per appendix ‘C’ to AFO 40/89 as per distribution list and to Dir – III DAV, RW (Leave encashment Cell) also.
(d) Dispatch duly certified Annexure ‘A’ to DACL 21/2008 by Unit Adjt to DAV (JD (Audit & Accts)) along with NE POR.

Note: 1. Leave details from 1983 onwards are to be promulgated under heading “A” in the format given below. If number of days leave availed in a particular year is less than 30 days, then instead of writing it as 30 days, exact number of days availed only should be written.

<table>
<thead>
<tr>
<th>Year</th>
<th>Unit</th>
<th>Total leave availed with period (From... To....)</th>
<th>POR No</th>
<th>Leave Not availed</th>
<th>No of days encashed</th>
<th>POR No promulgating accumulation of leave</th>
</tr>
</thead>
</table>

Note: 2. Encashment of Leave (No of days) promulgated in NE POR should tally with those approved in Application cum sanction of encashment of leave.
**Note: 3.** NE POR should contain number of leave availed and leave encashed as latest as on the date of discharge.

**Note: 4.** Checklist for Adjutants is attached as Annexure I & II to this Appendix.

**Note: 5.** Checklist for filling up discharge book IAFF (P)–53 by adjutant is attached as annexure III

**LEAVE ENCASHMENT:** Within three weeks from the date of receipt of Discharge Order at the Unit, the record of annual/sick leave encashment from 1983 onwards duly signed by the Adjt, in respect of Airmen /NCs(E) who are being discharged is to be forwarded to OIC RW (Dis Coord Cell), AFRO as per the format given below on separate sheet/paper for each individual. While preparing this information, it is to be checked whether the individual has availed excess/irregular leave or not, number of days leave exceeding his entitlement in a particular year or not and if so, regularisation action is to be initiated by raising statement of case to obtain CFA sanction as per rule 188 FR Part-I.

<table>
<thead>
<tr>
<th>Ser No</th>
<th>Rank</th>
<th>Name &amp; Initials</th>
<th>Trade</th>
<th>DO No &amp; Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Year</th>
<th>Unit</th>
<th>Total leave availed with period (From…)</th>
<th>POR No</th>
<th>Leave Not availed</th>
<th>No of days encashed</th>
<th>POR No promulgating accumulation of leave</th>
</tr>
</thead>
</table>

**D + 7 days** Unit shall maintain non effective file in respect of all Airmen proceeding on superannuation/discharge from the unit for a period of three years. The file shall contain the following documents:

- Photocopy/CTC of Unit Copy of Sheet Roll (UCSR).
- (a) NE POR – One Extra copy
- (b) Photocopy of Appx ‘B’ application-cum-sanction of leave encashment.
- (c) Requisite information vide Appx ‘A’ to AFRO letter No RO/2901/1/1/Pen-Wel (Admin) dated 05 Feb 1999.
- (d) Copy of service pension claim form.
- (e) List of certificate issued to the Airman
- (f) Photocopy of PPO and receipt of PPO from superannuating Airmen.
- (g) All loose papers maintained in Dossier cover of UCSR are to be retained in NE file of AIRMEN and not (R) not to be forwarded to DAV until specified for:

**Legends**

<table>
<thead>
<tr>
<th>DOD</th>
<th>SOC</th>
<th>NE POR</th>
<th>PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- DOD: Date of Discharge
- SOC: Statement of Case
- NE POR: Non-Effective Personnel Occurrence Report
- PPO: Pension Payment Order
CHECKLIST FOR ADJUTANT – 1

1. **IAFF (P) 61 Pension Claim Form**
   (a) Name of individual as per Discharge Order.
   (b) Date of Birth and date of enrolment as per Unit Copy of Sheet Roll.
   (c) Permanent and pension correspondence address is to be specified clearly and/or separately along with Contact No. if any.
   (d) Dates of promotion as per Section II of Sheet Roll.
   (e) Non-qualifying service as per Sheet Rolls (Section II & IV) & Section VI for AWL regularized as EOL.
      (i) AWL Period.
      (ii) Period under civil custody
      (iii) Detention period awarded by court-martial.
      (iv) Period of AWL regularized as Extra Ordinary Leave.

2. **IAFF (F) 28 (Revised) Descriptive Roll**
   (a) Pension Disbursing Office details on page-1.
   (b) Bio-data and service history of individual as per Sheet Rolls.
   (c) Self and Wife’s specimen signature with thumb and finger impressions of left and right hand respectively on Page 3 and 6 to be attested by Commissioned Officer (Adjt).
   (d) Affixing of attested joint photographs on Page 6 in civil dress only.

3. **Annexure ‘A’ Family Particulars**
   Details of family members of self as per Sheet Rolls and countersigned by Adjt/ Commanding Officer. It is also to be ensured that the Date of Birth of wife and children as per the Sheet Roll is mentioned against their age.

4. **Form ‘A’ – Nomination form for Family Pension**
   (a) Pension Disbursing Office details.
   (b) Name of Next-of-kin (wife) and Name of first nominee for Family Pension as per Unit Copy of Sheet Rolls (Section V).
   (c) Name of Second Nominee (Children) as per Unit copy of Sheet Rolls and below 25 years of age and unmarried.
   (d) Individual signature with two-witness signature.
   (e) Parents are to be made nominee only in absence of wife & children (AFO 133/98 refers).

5. **F-340 Commutation Form**
   (a) Particulars of individual filled correctly.
   (b) Pension Disbursing Office Details.
   (c) Commutation Form be addressed to Addl CDA (Air Force) New Delhi – 10.
6. **Medical Certificate.**

(a) To be in original and duplicate signed by SMO affixing rubber stamp with unit seal for Cat ‘A4G1’ personnel. Med Certificate is to be attached as per Air HQ letter No. Air HQ/26481/Med-7 dated 24 Jun 2002.

(b) Medical Certificate if subjected to approval by DGMS (Air) in respect of Low Medical Categories. To obtain final medical certificate with or without loading of age as early as possible for processing of Commutation claims. However, an extract of the same signed by SMO must be enclosed immediately with the pension claim forms.

7. **Attested Joint Photographs.**

The photographs are to be attested on front side by a Commissioned Officer and to be in four copies in civil dress only.

8. **IAFF (F) 17 Unit Copy of Sheet Roll**

(a) Section II, III, IV & VI are to be updated.

(b) AWL entries whether regularised or not in Section IV.

(c) Promotion entries.

(d) Leave record till the date of Final Clearance in Section VI.

9. All signatures by Pensioner/Adjt/Medical Officer/CO should be full signature. Initials are not acceptable.

10. Originating of Signal intimating NE POR number and date of SOS immediately.

11. Individual must acquaint himself with the Hand Book on Pensionary benefits issued along with Discharge Order.
Annexure - II

CHECKLIST FOR ADJUTANTS – 2

Adjudtants will ensure that following points are correctly recorded in the UCSRs before submitting it to OIC RW (Coord) AFRO.

1. **SECTION – I**
   (a) Spelling of name, date of birth, date of enrolment is correctly recorded.

2. **SECTION – II**
   (a) Enrolment and attestation entries are made with POR No.
   (b) AWL entry is supported with cessation (AWL period is to be either regularised as leave or punishment entry is made in Section VI/Section IV) with supporting POR No.
   (c) Civil custody period are regularized.
   (d) All classification/reclassification and promotion entries from AC to his present rank are available with POR No.
   (e) All Extn of service entries are made with supporting POR Nos.
   (f) Admission to hospital entry is supported with discharge from hospital entry.

3. **SECTION – III**
   (a) Ensure that I/II/III rate of GCB Pay is awarded after 04/08/12 years of reckonable service taking into account the following.
      (i) Detention/forfeiture of pay and allowances for AWL period is to be deducted while calculating reckonable service.
      (ii) In case Airman has more than one Red Ink entry or he has been convicted by Court Martial/Imprisoned/awarded detention on preceding two years from the date he was due for GCB Pay, then he will be now authorised for award of GCB pay, two years after date of award of such punishment.
      (iii) Ensure any service rendered for which pay is not allowed under Rule 256 Pay & Allowances Regulations for the Air Force is not counted as reckonable service for award of GCB Pay.
      (iv) Airmen who have completed two years of reckonable service as NCs(E) will be awarded 1st rate of GCB pay after completion of two years of reckonable service as an Airman.
   (b) Special Increment Pay, if any, to be recorded with POR No. In case there are POR entries in section III for birth of child after authorisation of SIP then, SIP to be cancelled and entries made by quoting POR No.

4. **SECTION – IV**. All punishment entries made correctly with corresponding entries in section II (AWL entries) wherever applicable.

5. **SECTION – V**. Marriage/Divorce/Birth of child/Next-of-kin entries/Date of Birth of wife are recorded correctly with supporting POR NO.
6. **SECTION – VI.** Proper record of complete 60 days of Annual Leave (availed and encashed)/Sick leave from 1983 onwards with POR No. is available for each year till date of discharge along with time bar sanction authority in case POR in case POR has not been promulgated within two years of occurrence. Special attention is to be paid to the following:

(a) The period after discharge from hospital/overstay of leave on account of Sickness will first be debited to the Annual Leave or accumulated annual leave account and the excess, if any, will be regarded as Sick Leave.

(b) The period of hospitalisation from date of expiry of Sick Leave (in the case of Airmen including WOs and MWOs and NCs (E) who are again admitted to MH during the currency of sick leave granted subsequent sick leave if any, will be debited to the annual leave or accumulated annual leave account and the excess if any, will be regarded as sick leave with full pay & allowances.

(c) The period of hospitalisation from the date of expiry of sick leave for check up and passing fit for duty will be treated as sick leave with full pay and allowances.

(d) Sick leave recommended on discharge from hospital will commence from the date following the date of discharge from hospital.

(e) In case of an individual who falls sick while on leave and is admitted to hospital and consequently overstays the leave sanctioned, the period of overstayal up to 60 days may be regularised by CO by treating first 30 days as sick leave and balance 30 days against the following year annual entitlement of the individual. All cases of overstayal beyond 60 days will be referred to Govt for orders.

(f) In case sick leave granted to an individual extends from one calendar year to next, the portion of such leave falling in the next year will be first debited to that year’s annual leave entitlement of the individual.

7. Certified that UCSR has been correctly updated as per the checklist. I shall be solely accountable & responsible for any error, if detected subsequently at DAV.

**Assistant Adjutant**

**COUNTER SIGNED BY ADJUTANT**
## CHECK LIST FOR FILLING UP DISCHARGE BOOK IAFF (P) – 53

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Subject</th>
<th>Action From</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Particulars of Ex-Airman</td>
<td>As per discharge order issued by AFRO</td>
</tr>
<tr>
<td>2.</td>
<td>Name of Wife</td>
<td>As per Section V of UCSR</td>
</tr>
<tr>
<td>3.</td>
<td>Personal Particulars</td>
<td>As per Discharge Order &amp; Section I of UCSR</td>
</tr>
<tr>
<td>4.</td>
<td>Permanent Home Address</td>
<td>As promulgated in NE POR taken at the time of discharge.</td>
</tr>
<tr>
<td>5.</td>
<td>Date of Enrolment/Attestation</td>
<td>As per Section II of UCSR</td>
</tr>
<tr>
<td>6.</td>
<td>Total Service</td>
<td>As per Section II of UCSR</td>
</tr>
<tr>
<td>7.</td>
<td>Date of discharge and Authority</td>
<td>As per Discharge Order issued by AFRO</td>
</tr>
<tr>
<td>8.</td>
<td>Reason for Discharge</td>
<td>As per Discharge Order issued by AFRO</td>
</tr>
<tr>
<td>9.</td>
<td>Reserve Liability</td>
<td>As per Discharge Order issued by AFRO</td>
</tr>
<tr>
<td>10.</td>
<td>Terms of Engagement</td>
<td>As per Section I of UCSR</td>
</tr>
<tr>
<td>11.</td>
<td>Trade</td>
<td>As per Section II of UCSR</td>
</tr>
<tr>
<td>12.</td>
<td>Details of Sea/Air Service/War Service/Service Abroad</td>
<td>As per Record in UCSR along with POR</td>
</tr>
<tr>
<td>13.</td>
<td>Monthly pay and Allowances</td>
<td>As per Last Pay Drawn Certificate</td>
</tr>
<tr>
<td>14.</td>
<td>Medal/Decorations/Commendations</td>
<td>As per Section III of UCSR</td>
</tr>
<tr>
<td>15.</td>
<td>Character Assessed</td>
<td>As per Policies issued by Air HQ/AFRO.</td>
</tr>
<tr>
<td>16.</td>
<td>Educational Qualification At the Time of joining the service</td>
<td>As per Section I of UCSR</td>
</tr>
<tr>
<td>17.</td>
<td>Educational qualification gained while in the service</td>
<td>As per Section III of UCSR</td>
</tr>
<tr>
<td>18.</td>
<td>Service test &amp; Examinations Passed</td>
<td>As per Section III of UCSR</td>
</tr>
<tr>
<td>19.</td>
<td>Specialist/Service Courses &amp; Foreign language Courses</td>
<td>As per Section III of UCSR</td>
</tr>
<tr>
<td>20.</td>
<td>Trade Proficiency</td>
<td>As per the policies issued by Air HQ/AFRO/DAV from time to time.</td>
</tr>
<tr>
<td>21.</td>
<td>Resettlement Courses</td>
<td>As per Section III of UCSR</td>
</tr>
<tr>
<td>22.</td>
<td>Details of Battle Wounds and Disability with percentage</td>
<td>As per Section III of UCSR &amp; Medical Records</td>
</tr>
<tr>
<td>23.</td>
<td>Details Family Members</td>
<td>As per Section V of UCSR</td>
</tr>
<tr>
<td>24.</td>
<td>Sports &amp; Extra Curricular Activities</td>
<td>As per records available in UCSR</td>
</tr>
<tr>
<td>25.</td>
<td>Occupational Records Prior to Joining Service</td>
<td>As per records available in UCSR</td>
</tr>
<tr>
<td>26.</td>
<td>Details of TA Services</td>
<td>As per records available in UCSR</td>
</tr>
<tr>
<td>27.</td>
<td>Priority for Re-employment</td>
<td>As per policies issued by DGR from time to time.</td>
</tr>
<tr>
<td>28.</td>
<td>Equation of service education qualification with civil education qualification</td>
<td>As per policies issued from time to time</td>
</tr>
<tr>
<td>29.</td>
<td>Proficiency in MT Driving</td>
<td>Only for concerned tradesman</td>
</tr>
<tr>
<td>30.</td>
<td>Emoluments Last Drawn</td>
<td>As per Last Pay Drawn Certificate</td>
</tr>
<tr>
<td>31.</td>
<td>Unit Last Served</td>
<td>As per records available in UCSR</td>
</tr>
<tr>
<td>32.</td>
<td>Details of Dependent</td>
<td>As per Para 1 (a) of Part I of Discharge Book</td>
</tr>
<tr>
<td>33.</td>
<td>Signature of Ex-Airman</td>
<td>To be obtained before issuing the certificate</td>
</tr>
<tr>
<td>34.</td>
<td>Joint Photographs</td>
<td>To be attested by Unit Adjutant and Pasted in Discharge Book.</td>
</tr>
</tbody>
</table>

**Note:** UCSR = Unit Copy of Sheet Roll
# REQUISITE INFORMATION

Ser No:.......... Rank ............ Name: .......... Trade: ........ Parent Unit: ........ Date of discharge: ............ Do list No: ............

1. Enrollement /Attestation/Mustering etc

<table>
<thead>
<tr>
<th>Trade</th>
<th>Rank</th>
<th>W.E.F</th>
<th>Unit POR No.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. Promotion

<table>
<thead>
<tr>
<th>Rank</th>
<th>Actg Paid</th>
<th>Unit POR No.</th>
<th>Sub</th>
<th>Unit POR No.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. Extension of service with period and POR: **NIL**

4. AWL/Desertion: **NIL**

5. Details of Civil custody: **NIL**

6. Hospitalisation details:

<table>
<thead>
<tr>
<th>Unit</th>
<th>Admission</th>
<th>Discharge</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Name of Hosp</td>
<td>Date</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7. Details of sick leave

<table>
<thead>
<tr>
<th>Unit</th>
<th>No. of days</th>
<th>From</th>
<th>To</th>
<th>POR No.</th>
<th>No. of days sick leave counted as annual /sick leave POR No.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

162
8. GCB Pay with date and POR, if any

<table>
<thead>
<tr>
<th>Rate</th>
<th>Wef</th>
<th>POR NO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

9. ACP for NCs(E) only : N/A

10. Special increment of undergoing sterilization operation : NIL

11. Details of Punishment : NIL

12. (a) Marriage & NOK details :

<table>
<thead>
<tr>
<th>Unit</th>
<th>Date of Marriage</th>
<th>Name of wife</th>
<th>Place of marriage</th>
<th>Form of Marriage</th>
<th>POR No.</th>
<th>DOB of wife</th>
<th>POR No.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(b) Marriage & NOK details in case married before enrolment : N/A

13. Children details :

<table>
<thead>
<tr>
<th>Unit</th>
<th>Name of child</th>
<th>Sex</th>
<th>Date of birth</th>
<th>Place of birth</th>
<th>POR No.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

14. Dependents :

<table>
<thead>
<tr>
<th>Unit</th>
<th>Name</th>
<th>Age</th>
<th>Relation</th>
<th>POR No.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

15. Records of A/Leave / Sick leave details : As attached

16. Records of Excess leave (if any) : NIL

17. (a) Authorisation of Classification pay details :

<table>
<thead>
<tr>
<th>Classification pay</th>
<th>Wef</th>
<th>Rate</th>
<th>POR NO.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(b) Authorisation of MACP (if applicable)

<table>
<thead>
<tr>
<th>MACP Type</th>
<th>Wef</th>
<th>POR NO.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Signature of Adjt
LIST OF DOCUMENTS TO BE DESPATCHED TO AFRO/DAV

IAFF (P) – 28A (Revised)

APPENDIX ‘B’

[Govt. of India. Min. of Defence Letter No. A/47266/AG/PS4(B)/2095/B/D (Pension/services) dated 03 Aug 1984]

PENSION DISBURSING OFFICE

<table>
<thead>
<tr>
<th>Account No</th>
<th>0123456789</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Name (in full)</td>
<td>STATE BANK OF INDIA</td>
</tr>
<tr>
<td>IFSC CODE</td>
<td>SBIN0000000</td>
</tr>
<tr>
<td>Branch (as per Passbook)</td>
<td>XYZXYZ, ABABABAB</td>
</tr>
<tr>
<td>District</td>
<td>CD CDC CD</td>
</tr>
<tr>
<td>State</td>
<td>KERALA , PIN- 000000</td>
</tr>
</tbody>
</table>

DESCRIPTION ROLL

Service No: 771461-T Rank: SGT Name: VINOD VN Unit: AIR HQ DTE OF AV Date of Discharge: 31 AUG 2015

INSTRUCTIONS

THUMB AND FINGER IMPRESSION AND SPECIMEN SIGNATURE

1. A small quantity of printers ink should be will rubbed on a tip slip until a very thin even layer is formed. The ball of thumb and all the fingers of the left hand of the individual/after being wiped, should be laid on the inked slab and rolled from side to side (not rubbed) until sufficiently inked (this can be learned from experience) and them lightly and carefully rolled on the paper on which the print is to be taken in such a way the pattern of the whole of the ball of the thumb and fingers from side to side is clearly impressed on it. It must be specially borne in mind that any side movement, either at the time of applying or removing the thumb will be cause a smudge and spoil the impression.

2. The impression page 3 is required for permanent record in the audit office that on page 6 is detached and retained by the pension disbursing officer. In the case of family pensioners not with the unit the impression of the duplicate copy of IAFA-366 or A-368 will be removed therefrom and pasted on the space provided on page 3 and 6 of this form.

3. However, the case of pensioners in respect of whom joint photographs in civil dress with the wife have been furnished and who are literate enough to sign their name in English, Hindi or any official regional language, instead of taking their thumb impression as means of identification they will be required to affix three specimen signatures on page 3 and 6 of the Descriptive Roll.
# DESCRIPTIVE ROLL

**Class No:** SERVICE PENSION  
**Serial No:**

**Paying Station:**

**Channel of Payment:** PSB

<table>
<thead>
<tr>
<th>Date from which pensioned</th>
<th>Name, Rank and Last Unit</th>
<th>Father’s Name</th>
<th>Service No.</th>
<th>Length of Service previous to be pensioned</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 AUG 15</td>
<td>VINOD VN, SGT, DTE OF AV</td>
<td>NARAYANAN NAIR</td>
<td>771461-T</td>
<td>NIL</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Height/Age when pensioned</th>
<th>Colour of Hair and eyes</th>
<th>Complexion</th>
<th>Face</th>
<th>Figure</th>
<th>Country or residence</th>
</tr>
</thead>
<tbody>
<tr>
<td>165 CMS / 37 YRS 05 MNTH</td>
<td>BLACK</td>
<td>FAIR</td>
<td>ROUND</td>
<td>HEALTHY</td>
<td>INDIA</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Disability &amp; other pension granted temporarily for a fixed period</th>
<th>City or Village</th>
<th>Parganah or Tehsil</th>
<th>Zila</th>
<th>State</th>
<th>Religion</th>
</tr>
</thead>
<tbody>
<tr>
<td>N/A</td>
<td>MANAKKAD</td>
<td>THODUPUZHA</td>
<td>IDUKKI</td>
<td>KERALA</td>
<td>HINDU</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Class/Tribe</th>
<th>For what period granted</th>
<th>Date on which pension is to be cease</th>
</tr>
</thead>
<tbody>
<tr>
<td>GENERAL</td>
<td>LIFE LONG</td>
<td>ON DEATH</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Prominent service &amp; Character whilst serving</th>
<th>Indelible Marks</th>
<th>Remarks on examination by Pension Paying Officer</th>
</tr>
</thead>
<tbody>
<tr>
<td>EXEMPLARY</td>
<td>A BLACK MOLE ON THE RIGHT HAND WRIST</td>
<td></td>
</tr>
</tbody>
</table>
Impression of balls or thumb and all fingers of the left hand in the case of individual / Right hand in the case of the wife of the individual to be repeated also on page 6.

(Individual)  
(Left hand Thumb and Fingers impression)

(Individual)  
(Right hand Thumb and Fingers impression)

SIG OF FLT CDR HRM FLT

Three specimen signatures of the individual and his wife duly attested:-

Individual  His wife

(1).................................  (1).................................
(2).................................  (2).................................
(3).................................  (3).................................

SIG OF FLT CDR HRM FLT

The period of service in each unit and rank in which such service was performed must be separately entered.
N.B.- In the event of an extension the period of extension with number and date of the pension circular/Pension Payment Order should be noted in red ink. The same procedure should be noted in red ink. The same procedure should be followed in the case of pension being made permanent.

** In the column “Prominent Service” the number of battles sieges which the pensioner may have served and the occasions on which medals or other rewards where received are to entered.

@% In the column “Indelible Marks”, the sign and situation of any wounds, scars, moles or other peculiarities tending to the identification of the pensioner are to be entered by medical officer of regiment in their own handwriting in plain intelligible terms after careful examination of the individual.

<table>
<thead>
<tr>
<th>Next-of-kin or other person to whom arrears of Pension are to be paid at the demise of pensioner</th>
<th>Relationship</th>
<th>Sig. Of Pensioner</th>
</tr>
</thead>
<tbody>
<tr>
<td>SREEKALA VENUGOPAL</td>
<td>WIFE</td>
<td></td>
</tr>
</tbody>
</table>

Signature of two Guarrantors to whom / he is known as the individual of the pension list.

______________________________
Signature of Guarantors

1. ______________________________  2. ______________________________
Address…………………………………  …  Address…………………………………
…………………………………………  …………………………………………
…………………………………………  …………………………………………

Name of pension disbursing office (in case the Guarantors are military pensioners and their Treasury Head Office)

Name…………………………………………  Serial …………………………………

______________________________
Full Signature and Designation of Pension Paying Officer
Description of Pension | Rate to be entered in figure and word Authority
---|---
Pension per Mensem: Rs. | Rs.
Relief per mensem | 
Personal allowances per mensem | 
Personal allowances A.D.C. per mensem | As applicable
Galantry Awards | PPO SNo._________________________

Certified that ______________________ above named have been paid in my presence an advance of Rupees ______________________ on this _______day of ______________.

( )
MWO / WO / JWO
MWO / WO / JWO I/C P&W (SP)
AIR FORCE RECORD OFFICE

Date ..................................

Recorded in___________________________ Register Page No. _____________

*In the column “Next-of-kin” the name, ages and occupation of the pensioner’s son or nearest male relations are invariably to be noted also the names of the person to whom he wishes all arrears due to him at the time of his death to be paid. Indian Military pensioners are permitted to nominate alternative heirs in order to priority of purposes of payment of any arrears of pension due to the state of the deceased pensioners. Heirs so nominated will be serially numbered in order of priority of right to the payment of each arrears and will have successive right to the payment of the pensioners of the time of the first payment after the 1st January in each year.

%State the controller’s pension circular/pension payment orders in which the continuance of personal allowance on transfer to the pension list notified.

X State the controller’s pension circular/pension payment orders in which the continuance of annuity on transfer to the pension list notified.

X Expunge where no advance is given.

**DETAILS OF AADHAR CARD**

<table>
<thead>
<tr>
<th>RELATION</th>
<th>NAME</th>
<th>AADHAR CARD NO.</th>
<th>E-mail Id &amp; Contact No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>SELF</td>
<td>VINOD VN</td>
<td>00000000000000</td>
<td><a href="mailto:abc@gmail.com">abc@gmail.com</a>, 09292929292</td>
</tr>
<tr>
<td>WIFE</td>
<td>SREEKALA VENUGOPAL</td>
<td>00000000000000</td>
<td><a href="mailto:xyz@gmail.com">xyz@gmail.com</a>, 09191919191</td>
</tr>
<tr>
<td>SON/DAUGHTER</td>
<td>HARI GOVIND</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>SON/DAUGHTER</td>
<td>MADHAVKRISHNA</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>
### PARTICULARS OF TRANSFER

<table>
<thead>
<tr>
<th>Pensioner transferred</th>
<th>Authority for transfer</th>
<th>Monthly Rate of Pension</th>
<th>Rate of Payment</th>
<th>To what Date</th>
<th>Amount Paid</th>
<th>Signature of Paying Officer</th>
</tr>
</thead>
<tbody>
<tr>
<td>From</td>
<td>To</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Impression should be taken in as small a compass as possible before consistent – see instructions on page 1.

Thumb and finger impression/specimen signature of late taken before (Name of the Officer, Designation of Officer and date).

(Individual)
(Left hand Thumb and Fingers impression)

(Wife)
(Right hand Thumb and Fingers impression)

---

Three specimen signatures of the individual and his wife duly attested:

#### Individual

(1)……………………………………..
(2)……………………………………..
(3)……………………………………..

#### His wife

(1)……………………………………..
(2)……………………………………..
(3)……………………………………..

---

Latest passport size joint photograph of the individual with his wife in civilian dress duly attested.

Joint Photo
(Attested)
(Should be pasted here)
THE COMMANDING OFFICER’S STAMP

(a) Unit to be entered : AIR HQ, DTE OF AV
(b) Address to be entered : SUBROTO PARK
                           NEW DELHI - 110010
(c) Pensioner’s Service/
    Number to be entered : 771461-T
(d) Pensioner’s Rank last held wef : SGT WEF 01 MAR 09
(e) Pensioner’s Name : VINOD VN
(f) Pension Sl No. ____________________________

CO/AOC/DIR

_________________________________________________________________________________________

NOTE:- All the above to be filled in before the Descriptive Roll is sent to the Pension Disbursing Officer.

I acknowledge the receipt of IAFF (P) 28 in respect of the pensioner.

Station…………………………… Signature……………………………

Date………………………………

Designation of Pension Paying Officer……………..
# ROLL OF AN AIRMAN / NC(E) TO BE DISCHARGED / TRANSFERRED TO PENSION AFTER 20 YEARS SERVICE

<table>
<thead>
<tr>
<th>SI No</th>
<th>Information required</th>
<th>Answers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Service No</td>
<td>771461-T</td>
</tr>
<tr>
<td>2.</td>
<td>Rank and Name (as per DO) (Name should be hand written)</td>
<td>SGT, VINOD VN</td>
</tr>
<tr>
<td>3.</td>
<td>Trade &amp; Group</td>
<td>CLK GD, GROUP ‘Y’</td>
</tr>
<tr>
<td>4.</td>
<td>Date of Birth / Age on Enrolment</td>
<td>13 MAR 1978 / 17 YRS 05 MONTHS</td>
</tr>
<tr>
<td>5.</td>
<td>Date of Enrolment</td>
<td>03 AUG 1995</td>
</tr>
<tr>
<td>6.</td>
<td>Height</td>
<td>165 CMs</td>
</tr>
<tr>
<td>7.</td>
<td>Permanent Home Address</td>
<td>VAIKUNNATH HOUSE MANAKKAD (PO) THODUPUZHA, IDUKKI (DT) KERALA . PIN- 685608 PHONE NO-04862-000000 <a href="mailto:E-mail-abc@gmail.com">E-mail-abc@gmail.com</a></td>
</tr>
<tr>
<td></td>
<td>Pension to be notified</td>
<td>ADDRESS SAME AS ABOVE</td>
</tr>
<tr>
<td>8.</td>
<td>Identification mark (Personal appearance)</td>
<td>A BLACK MOLE ON RIGHT HAND WRIST</td>
</tr>
</tbody>
</table>

## DETAILS OF AADHAR CARD

<table>
<thead>
<tr>
<th>RELATION</th>
<th>NAME</th>
<th>AADHAR CARD NO.</th>
<th>E-mail Id &amp; Contact No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>SELF</td>
<td>VINOD VN</td>
<td>00000000000000</td>
<td><a href="mailto:abc@gmail.com">abc@gmail.com</a> 09292929292</td>
</tr>
<tr>
<td>WIFE</td>
<td>SREEKALA VENUGOPAL</td>
<td>00000000000000</td>
<td><a href="mailto:xyz@gmail.com">xyz@gmail.com</a> 09191919191</td>
</tr>
<tr>
<td>SON/DAUGHTER</td>
<td>HARI GOVIND</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>SON/DAUGHTER</td>
<td>MADHAV KRISHNA</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>10 (a) Date of discharge (the date will invariably be one preceding the individual’s transfer to the pension establishment, i.e., the date up to and for which he has been paid) 31 AUG 2015</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(b) Total service to date of discharge (in years and days only) 20 YEARS AND 29 DAYS</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(c) Total service to date on which medical board proceedings are countersigned by DGMS (Air) in the case of invalidment. N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td><strong>11 (a)</strong></td>
<td>Period(s) not counting for pension. [see Para, 207-A, 3, 4 &amp; 8 of P &amp; A Reg. (1942 Edn)]</td>
<td>NIL</td>
</tr>
<tr>
<td><strong>(b)</strong></td>
<td>Any previous service towards pension or gratuity, as verified by Dy CDA (AF), New Delhi (quoting authority)</td>
<td>NIL</td>
</tr>
<tr>
<td><strong>12.</strong></td>
<td>Total length of qualifying service for pension / gratuity</td>
<td>20 YEARS AND 29 DAYS</td>
</tr>
<tr>
<td><strong>13.</strong></td>
<td>Character</td>
<td>EXEMPLARY</td>
</tr>
<tr>
<td><strong>14.</strong></td>
<td>Prominent occurrences during service. (All records of field service from the date of commencement to the date of termination should be entered here.)</td>
<td>N/A</td>
</tr>
</tbody>
</table>
| **15.** | Name of pension disbursing office from which desirous of drawing pension. | A/C NO. 0123456789  
BANK: STATE BANK OF INDIA  
IFSC CODE – SBIN0000000  
BRANCH: XYZXYZ  
THALUK : ABABABAB  
DISTRICT: CDCDCD  
STATE: KERALA  
PIN-000000 |
| **16.** | Amount of pension earned / recommended | FULL |
| **17.** | Other allowances to which entitled when pensioned such as: - |   |
| (a) Param Vir Chakra / Maha Vir Chakra / Vir Chakra | N/A |
| (b) Ashoka Chakra | N/A |
| (c) Jangi Inam | N/A |
| (d) Meritorious Service Medal | N/A |
| (e) Long Service Medal | 09 YEARS LONG SERVICE MEDAL  
20 YEARS LONG SERVICE MEDAL |
<p>| <strong>18.</strong> | Cause and clause of discharge | ON FULFILLING THE CONDITIONS OF ENROLMENT ON RE EXPIRY AS PER THE PROVISIONS OF AF RULES 1969 CHAPTER III RULE 15 CLAUSE 2(b). |</p>
<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>19.</td>
<td>Reason, if recommended for reductions of pension (Disability Pension)</td>
<td>N/A</td>
</tr>
<tr>
<td>20.</td>
<td>Whether he was granted any pension previously, if so the No. and date of the pension payment order with Descriptive Roll Serial No. notifying pension, should be quoted</td>
<td>N/A</td>
</tr>
<tr>
<td>21.</td>
<td>Name, relationship to the pensioner and full address of the person to whom arrears of pension are to be paid on the demise of the pensioner.</td>
<td>SREEKALA VENUGOPAL (WIFE) VAIKUNNATH HOUSE MANAKKAD (PO) THODUPUZHA, IDUKKI (DT) KERALA. PIN- 685608</td>
</tr>
<tr>
<td>22.</td>
<td>Three specimen signatures of the pensioner:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(1) ……………………………………….</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(2) ……………………………………….</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(3) ……………………………………….</td>
<td></td>
</tr>
</tbody>
</table>

*Attested

Date: Sig and Designation of the attesting Officer

*By a commissioned officer

I certify that the particulars given above are correct as far as can be ascertained from the records of the individuals held at this station/unit. I recommended that *full/half/th th pension (applicable to Disability Pension only) admissible under rule may be sanctioned. (See AFI 5/S/56)

Unit: Commanding Officer/Officer Commanding
Certified that the above-named individual has held the following Substantive Rank, Trade and group during his last two years of service qualifying for pension.

Recommended full / half / \( \frac{3}{4} \)th Pension
(Applicable to Disability Pension)

Emoluments for the purpose of DCRG:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Basic Pay (Last drawn)</td>
</tr>
<tr>
<td></td>
<td>Rs………………………………… p.m.</td>
</tr>
<tr>
<td>2</td>
<td>Dearness Allowances</td>
</tr>
<tr>
<td></td>
<td>Rs………………………………… p.m.</td>
</tr>
<tr>
<td>3</td>
<td>Deduction, if any applicable</td>
</tr>
<tr>
<td></td>
<td>Rs………………………………… p.m.</td>
</tr>
<tr>
<td>4</td>
<td>D.C.R.G Admissible</td>
</tr>
<tr>
<td></td>
<td>Rs………………………………… p.m.</td>
</tr>
</tbody>
</table>

O i/c Pension
JD AUDIT & ACCTS

DAV
DAV

FOR USE IN DEFENCE ACCOUNTS DEPARTMENT

Admitted
Ordinary/Special

Rs…………………………(Rupees………………………………………… only) p.m.
wef………………………… for life.(Vide PPO No ……………………………)

Assistant Superintendent AAO (P)
**DETAILS OF FAMILY**

Name: **VINOD VN**  Service No: **771461-T**  Rank: **SGT**  

Date of Retirement / Discharge / Invalidment: **31 AUG 2015**  

Details of the members of my family as on **31 SEP 14**  

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Name of the member of family</th>
<th>Date of Birth</th>
<th>Relationship with the individual</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>SREEKALA VENUGOPAL</td>
<td>00 APR 0000</td>
<td>WIFE</td>
</tr>
<tr>
<td>02</td>
<td>HARIGOVIND V</td>
<td>00 MAY 0000</td>
<td>SON</td>
</tr>
<tr>
<td>03</td>
<td>MADHAV KRISHNA V</td>
<td>00 MAR 0000</td>
<td>SON</td>
</tr>
</tbody>
</table>

I hereby undertake to keep the above particulars up to date by notifying to record office for any addition or alteration.  

Unit: **DTE OF AV**  

Date: **31 SEP 2015**  

Signature of Individual  

**COUNTERSIGNED**  

Unit: **DTE OF AV**  

Date:  

Signature of Commanding Officer  

Certified and found correct with reference to entries recorded in kindred roll portion of sheet roll.  

Date:  

Signature of Record Officer/Dir DAV
FORM ‘A’

PENSION DISBURSING AUTHORITY

(Name of Bank/Treasury/Post Office/Accounts Office etc.)

A/C NO. 0123456789

BANK: STATE BANK OF INDIA
IFSC CODE – SBIN000000
BRANCH: XYZXYZ
THALUK : ABABABAB
DISTRICT: CDCDCD
STATE: KERALA, PIN-000000

I, 771461-T SGT VINOD VN CLKGD hereby nominates the person named below under Min of Def letter No. 4 (2) 84/868/B/D (Pension/Services) dated 09 May 84

<table>
<thead>
<tr>
<th>Name and Address of Nominee</th>
<th>Relationship with Pensioner</th>
<th>Date of Birth</th>
<th>If the nominee is minor, name &amp; Address of person who may receive pension during nominee’s minority</th>
</tr>
</thead>
<tbody>
<tr>
<td>SREEKALA VENUGOPAL</td>
<td>WIFE</td>
<td>00 APR 0000</td>
<td>N/A</td>
</tr>
<tr>
<td>VAIKUNNATH HOUSE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MANAKKAD (PO)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>THODUPUZHA, IDUKKI (DT)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KERALA . PIN- 685608</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Place and Address same as Col.1

<table>
<thead>
<tr>
<th>Name and Address of other Nominee (in case the nominee under Col-1 above predeceases the pensioner)</th>
<th>Relationship with Pensioner</th>
<th>Date of Birth</th>
<th>Name &amp; Address of person who may receive pension during nominee’s minority</th>
<th>Contingency on happening of which nomination becomes invalid</th>
</tr>
</thead>
<tbody>
<tr>
<td>HARIGOVIND V</td>
<td>SON</td>
<td>00 MAY 0000</td>
<td>NARAYANAN NAIR (FATHER)</td>
<td>DEATH</td>
</tr>
<tr>
<td>MADHAV KRISHNA V</td>
<td>SON</td>
<td>00 MAR 0000</td>
<td>ADDRESS SAME AS COL NO.1</td>
<td>DIVORCE</td>
</tr>
<tr>
<td>ADDRESS SAME AS COL NO.1</td>
<td></td>
<td></td>
<td></td>
<td>INSANITY</td>
</tr>
</tbody>
</table>

Place: NEW DELHI

Signature & Name of the Pensioner

Date:

Witness:

Certified that application / nomination has been received from 771461-T SGT VINOD VN CLKGD whose address is VAIKUNNATH HOUSE, MANAKKAD (PO), THODUPUZHA, IDUKKI (DT) KERALA . PIN-685608

Place:

Date:

Signature of PDA/Head of Office.
FORM OF APPLICATION FOR COMMUTATION OF
A PORTION OF SERVICE PENSION

(To form part of IAFF 1984 or AFMS(F) – 16)

To: Dy CDA (Pension), New Delhi

Subject: Commutation of a portion of pension vide particulars furnished below :-

1. Number, Rank and Name of applicant : 771461-T SGT VINOD VN

2. Date of Birth : 00 MAR 0000

3. Residential Address (With Pin Code No.) : VAIKUNNATH HOUSE MANAKKAD (PO) THODUPUZHA IDUKKI (DIST) KERALA – 685608

4. Amount/Percentage of pension desired to be commuted : 50%


Place: NEW DELHI

Date: Signature / Left Thumb Impression

COUNTERSIGNED BY UNIT/STN ADJT (COMMISSIONED OFFICER)

Place:

Date:
Annexure ‘D’ to Ministry of Defence letter No. 5621/ATP(PC)/653/A/D(Pension/ Service) dated 06 May 1983

DECLARATION

Whereas the Dy Controller of Defence Accounts (Air Force) New Delhi has consented, provisionally to advance to me pension @ Rs. As applicable per month, relief Rs As applicable and sum of Rs. As applicable being the commuted value of 50% of the anticipatory pension mentioned above, anticipation of the completion of the enquiries/documents necessary to determine my pension entitlement viz pension relief, death cum retirement gratuity and a part of pension that may be commuted, I hereby acknowledge that, in accepting the advance, I fully understand that the same is subject to revision on the completion of necessary enquiries/documents, and I promise to raise no objection to such revision on the ground that the provisional payment now made to me exceed the award to which I may be eventually found entitled. I further promise to repay either in cash or by reduction from subsequent payments of pension any amount advanced to me in excess of that which I may be eventually found entitled.

A/C NO. 0123456789
BANK: STATE BANK OF INDIA
IFSC CODE – SBIN0000000
BRANCH: XYZXYZ
THALUK: ABABAB
DISTRICT: CDCDCD
STATE: KERALA
PIN-000000

(Signature of Individual)

Service No : 771461-T
Rank : SGT
Name : VINOD VN

Unit: DTE OF AV
Date: 

COUNTERSIGNED BY UNIT/STN ADJT
(COMMISSIONED OFFICER)

Unit: 
Date: 
CERTIFICATE FOR COMMUTATION OF PENSION
(Appendix “H” to IAP – 4303/87 refers Para 4.4.66)

I have carefully examined Ser No 771461- T Rank SGT Name VINOD VN Trade Clk GD Unit DTE OF AV and I am of the opinion that the individual is in good bodily health and has the prospect and average duration of life. Commutation of pension in his case is therefore recommended for acceptance without any loading of age. His date of discharge/release is 30 Apr 2010.

Fit for release in Medical category ‘A4G1’.

SMC/ Medical Stamp
Place : WAC (U), AF New Delhi
Date:

Signature of Medical Officer
(with rubber stamp)

For Low Medical Category only

CERTIFICATE FOR COMMUTATION OF PENSION

The Medical Board having carefully examined Service No ………….Rank….Name…..Trade……..Unit…….are of the opinion that

The individual is suffering from ………….but is otherwise in good bodily health and has the prospect of an average duration of life. Commutation of pension in his case is therefore, recommended for acceptance.

Or

The individual is suffering from …….and as the consequence thereof he is not in good; bodily health and does not have the prospect of an average duration of life. The medical Board therefore does not recommended acceptance of commutation of pension in his case.

Or

The individual is suffering from …….the Medical Board is of the opinion that he is not in good bodily health and does not have the prospect of an average duration of life. The Medical Board however, recommended compliance with his application to be allowed to capitalize a portion of his pension by rank, on his age for the purpose of commutation i.e., his age next birth day should be …….year (s) more than his actual age.

SMC/ Medical Stamp
Signature of Individual
(With rubber stamp)
Date:

Signature of President
Date:

Note: Part VI (page 8) of AFMSF-16 is also to be filled and attached with this certificate.
### Commutation Table

**Commutation Values for a pension of Rs 1 per annum**

<table>
<thead>
<tr>
<th>Age next Birthday (In Years)</th>
<th>Commutation Value expressed as number of years purchase</th>
<th>Age next birthday</th>
<th>Commutation Value expressed as No of years Purchase</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>9.188</td>
<td>51</td>
<td>8.808</td>
</tr>
<tr>
<td>21</td>
<td>9.187</td>
<td>52</td>
<td>8.768</td>
</tr>
<tr>
<td>22</td>
<td>9.186</td>
<td>53</td>
<td>8.784</td>
</tr>
<tr>
<td>23</td>
<td>9.185</td>
<td>54</td>
<td>8.678</td>
</tr>
<tr>
<td>24</td>
<td>9.184</td>
<td>55</td>
<td>8.627</td>
</tr>
<tr>
<td>25</td>
<td>9.183</td>
<td>56</td>
<td>8.572</td>
</tr>
<tr>
<td>26</td>
<td>9.182</td>
<td>57</td>
<td>8.512</td>
</tr>
<tr>
<td>27</td>
<td>9.180</td>
<td>58</td>
<td>8.446</td>
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<tr>
<td>28</td>
<td>9.178</td>
<td>59</td>
<td>8.371</td>
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<tr>
<td>29</td>
<td>9.176</td>
<td>60</td>
<td>8.287</td>
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<td>30</td>
<td>9.173</td>
<td>61</td>
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<tr>
<td>31</td>
<td>9.169</td>
<td>62</td>
<td>8.093</td>
</tr>
<tr>
<td>32</td>
<td>9.164</td>
<td>63</td>
<td>7.982</td>
</tr>
<tr>
<td>33</td>
<td>9.159</td>
<td>64</td>
<td>7.862</td>
</tr>
<tr>
<td>34</td>
<td>9.152</td>
<td>65</td>
<td>7.731</td>
</tr>
<tr>
<td>35</td>
<td>9.145</td>
<td>66</td>
<td>7.591</td>
</tr>
<tr>
<td>36</td>
<td>9.136</td>
<td>67</td>
<td>7.431</td>
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<tr>
<td>37</td>
<td>9.126</td>
<td>68</td>
<td>7.262</td>
</tr>
<tr>
<td>38</td>
<td>9.116</td>
<td>69</td>
<td>7.083</td>
</tr>
<tr>
<td>39</td>
<td>9.103</td>
<td>70</td>
<td>6.897</td>
</tr>
<tr>
<td>40</td>
<td>9.090</td>
<td>71</td>
<td>6.703</td>
</tr>
<tr>
<td>41</td>
<td>9.075</td>
<td>72</td>
<td>6.502</td>
</tr>
<tr>
<td>42</td>
<td>9.059</td>
<td>73</td>
<td>6.297</td>
</tr>
<tr>
<td>43</td>
<td>9.040</td>
<td>74</td>
<td>6.085</td>
</tr>
<tr>
<td>44</td>
<td>9.019</td>
<td>75</td>
<td>5.862</td>
</tr>
<tr>
<td>45</td>
<td>8.996</td>
<td>76</td>
<td>5.657</td>
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<tr>
<td>46</td>
<td>8.971</td>
<td>77</td>
<td>5.443</td>
</tr>
<tr>
<td>47</td>
<td>8.943</td>
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<td>5.229</td>
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<tr>
<td>48</td>
<td>8.913</td>
<td>79</td>
<td>5.018</td>
</tr>
<tr>
<td>49</td>
<td>8.881</td>
<td>80</td>
<td>5.812</td>
</tr>
<tr>
<td>50</td>
<td>8.846</td>
<td>81</td>
<td>4.611</td>
</tr>
</tbody>
</table>
RESTORATION OF 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 : _______________________

Name of the Account Officer, viz. the Authority who issued PO/PPO No. : ______________________________

Name of the Treasury /Post Office PPM /Other Pension Disbursing Agency : ______________________________

Date: __________________________ Signature of the Pensioner

Particulars Verified

Signature
Rubber stamp of PDA
**Appendix-G**
(Refers to Para 21 of Chapter II)

FORMULAE FOR CALCULATING SERVICE PENSION,
DCRG AND COMMUTATION

**Pension:** 50% of emoluments last drawn or average of reckonable emoluments drawn during last 10 months, which ever is more beneficial.

**DCRG:** \[ \text{Total Service} + 5 \text{ years weightage} \times \frac{\text{Total emoluments} + \text{DA}}{2} \]

*Subject to maximum 33 years or maximum 10 Lakhs, whichever is lesser.

**Commutation:** 50% of Basic Pension \( \times 12 \times \text{Age Value} \)
(Age is counted as on next date of birth after DOD)

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>RETIRING/SERVICE INVALID PENSION</th>
<th>FAMILY PENSION</th>
<th>ALL TYPES OF GRATUITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personnel other than Officer Rank</td>
<td>Pay in the Pay Band, Grade Pay, Military Service Pay, ‘X’ Group Pay and whole of classification allowance, if any last drawn</td>
<td>Pay in the Pay Band, Grade Pay, Military Service Pay, ‘X’ Group Pay including classification allowance, if any last drawn by the individual</td>
<td>Pay in the Pay Band, Grade Pay, Military Service Pay, ‘X’ Group Pay and whole of classification allowance, if any, plus Dearness Allowance admissible on the date of discharge / Invalidment / Death.</td>
</tr>
</tbody>
</table>
INSTRUCTIONS FOR FILLING UP FAMILY PENSION CLAIM FORMS

1. Your case needs to be taken up with Pension Sanctioning Authority (i.e., O/o the PCDA (P) Allahabad or O/o the JCDA (AF) Subroto Park, New Delhi-10). It may be noted that this office is only the processing agency and forward the claim forms to Pension Sanctioning Authority who in turn takes 4 to 6 months in finalization of the case. In case of any discrepancy in the claim forms, the same will be intimated by the PSA only after 4 to 6 months. Hence, it may be clear to you that every error will cause 4 to 6 months delay in finalization of the case. To avoid such delay and to ensure that the forms are filled correctly before submission to this office you are advised to keep the following points in mind while filling up the claim forms:

(a) Each and every column in the forms are to be filled clearly in BLOCK CAPITALS without any corrections or overwriting and no column to be left blank.

(b) Passport size photograph showing the head and shoulders of the claimant is required to be pasted (not to be pinned) on the first page of claim forms in the space provided and the same should be attested by any serving gazetted officer and not any retired gazetted officer.

(c) Name is to be written which is recorded in service records and the same is written in the letter addressed to you. Bank account is to be opened with the same name. Attach copy of first page of bank pass book.

(d) Attach any one proof of your date of birth (i) Pan Card (ii) Matriculation Certificate (iii) Passport (iv) ECHS Card (v) Driving License (vi) Election ID Card. (vii) Aadhaar Card

(d) In Col No.12 (a) (i) write only if you are aware of the correct date of marriage otherwise leave it blank.

(e) 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 on any one of the Nationalised Banks or its branch in your district. 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 Main Branch of the bank. If you want to draw family pension through DPDO, please specify clearly.

(f) In Col No.15, write your full residential address with PIN CODE where you are going to stay permanently. After submission of claim forms if there is any change in your residential address, the same may be informed immediately to this office to avoid any loss or delay.

(g) In Col No.16, write the particulars of person other than you (Name, relationship and full correspondence address) to whom the arrears of family pension are to be paid in case of your demise. Please do not write more than one name.

(h) In Col No.13 (a) write all particulars of children (Name, Date of birth and marital status).

(i) In Col No.17, put the finger impressions of your children below 25 years of age.

(k) In Col No.18 (a), (b) & (c) write your name and put your signature or thumb impression in the appropriate place. In addition, you have to put finger impression at the appropriate place mentioning the date.

(l) In Col No.20, obtain signature of two witnesses with their names and ensure that their full addresses are clearly mentioned.
(m) Get your claim forms attested from 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 is serving.

(n) All the photocopies of certificates/documents forwarded along with the duly filled claim forms are to be ink signed attested by the first class gazetted officer.

(o) Attestation by the Principal/Head Masters of Private colleges and Schools are not acceptable.

(p) Marital Status Certificate, Unemployment Certificate, Income Certificate and Affidavit, if any, are to be submitted in original only alongwith one ink signed attested photocopy.

(q) All certificates are to be submitted either in Hindi or English language only and should be either in original or duly ink signed and attested. Any vernacular version should be accompanied by an attested translation.

NOTE:

1. IN CASE IF YOU FACE ANY DIFFICULTY IN FILLING UP THE CLAIM FORMS, YOU ARE ADVISED TO APPROACH THE NEAREST ZILA SAINIK BOARD FOR ASSISTANCE AND GUIDANCE. YOU ARE FURTHER ADVISED TO EXERCISE EXTRA CAUTION WHILE FILLING UP EACH AND EVERY COLUMN OF FAMILY PENSION CLAIM FORMS. DOUBTS REGARDING ANY COLUMN MAY BE CLARIFIED FROM EXPERIENCED EX-SERVICEMEN OR THIS OFFICE. AS A SINGLE MISTAKE IN YOUR FAMILY PENSION CLAIM FORMS MAY ADVERSELY DELAY THE PROCESS OF SANCTION OF FAMILY PENSION FURTHER BY THREE TO FOUR MONTHS.

2. PLEASE DO NOT USE CARBON IN FILLING UP THE CLAIM FORMS.

3. PLEASE DO NOT STAPLE THE CLAIM FORMS.
CLAIM FOR FAMILY PENSION

(To be filled in BLOCK CAPITAL LETTERS in triplicate by the claimant for family pension & return to Pension & Welfare Wing, Air Force Record Office, Subroto Park, New Delhi – 110 010 duly attested by the authorised person, any one as mentioned in page no 5)

Service Number, Rank, and Name & Initials of the deceased : ______________________________

Unit which last served : ______________________________

Name of the Claimant in full (In Block Capital Letters) : ______________________________

Relationship of the claimant with the deceased : ______________________________

Marks of identification (one or two permanent marks of blemishes in case of female claimants, which should be on the apparent parts of the body, such as hands, feet and face etc.)

(a) __________________________________________________________________________

(b) __________________________________________________________________________

6. Date of Birth / Age of the claimant : ________________/_______________
   (Mentioning date of birth is mandatory)

Occupation of the claimant : ______________________________

(a) If the claimant is already in receipt of remuneration from Public Revenues such as pay, Pension, Provident Fund, Compensation etc, give the nature and details of employment or number and date of Pension/ Payment Order (PPO) notifying the award or amount of Provident Fund compensation received as the case may be (Answer YES / NO, if “Yes” give details) :-

_______________________________________________________________________________

(b) Has the claimant applied for the grant of another pension or allowances. If so give particulars of that claim (in respect of the same deceased). (Answer YES / NO, if “Yes” give details):-

_______________________________________________________________________________

Name of the Parents of deceased,

_______________________________________________________________________________

If the claimant is leading communal life with the Parents of the deceased's family and is willing to contribute towards their supporting (Answer YES / NO):-

_______________________________________________________________________________
Name of the Pension Disbursing Office (PDO) from where the deceased was drawing his Pension. Mention TS/HO number allotted by PDO:-

Further particulars regarding eligibility:

(a) If the claimant is widow:

Whether she was married to the deceased by lawful and valid ceremony according the recognised customs? (Answer YES or NO).
State date of marriage ____________.

Whether she has/ has not re-married since the death of her husband? (Answer YES or NO)

If she has re-married:

Whether re-marriage is with the real brother born to the same parents of her deceased husband or some other person. (Answer YES or NO)

(b) Date of Marriage: ________________

(ac) Name of second husband: ____________

(ad) If the deceased has left behind more than one widow state their names and date of their marriages with deceased ____________________________ (if the deceased has left behind only the claimant, mention left behind only widow).

(b) If claimant is father:

(i) Whether he is real (as distinct from step or foster) father of the deceased. (Answer YES or NO)

(ii) Whether he is a cripple or otherwise physically or mentally unable to support himself (the information is not necessary if the father is above 50 years of age)

(iii) Whether the widow and/ or mother of the deceased is are alive? (This information should be furnished if the father below 50 years of age)

(c) If the claimant is Mother:

(i) Whether she is the real (as distinct from step or foster) mother of the deceased? (Answer YES or NO).

(ii) Whether she is the re-married since the date of her son, so give details i.e., date of re-marriage ____________________________

(d) If the claimant is Son or Daughter:

(i) Whether he / she is the legitimate and real child of the deceased? (Answer YES or NO)

In case of a daughter, whether she is married, if so state her date of marriage also

If Answer to (i) is negative, is he / she has the validity of an adopted child of the deceased? Mention the date of Adoption: ____________
13. (a) Particulars of the children :-

<table>
<thead>
<tr>
<th>SL No.</th>
<th>Name of children</th>
<th>Date of Birth</th>
<th>Son/ Daughter</th>
<th>Married or unmarried</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
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<td>5</td>
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</tr>
</tbody>
</table>

(b) Are any of the children in receipt of remuneration from Public Revenue such as Pay, Pension etc. If so give details of employment for the Pension Payment Order PPO NO.

14. Name of Pension Disbursing Office (PDO) from where you would like to draw the Family Pension. It should be a pension paying Treasury Office (TO) or Defence Pension Disbursing Office (DPDO) or any Nationalised Bank of your locality of permanent address, which is authorised to disburse Defence Family Pension. In case of Nationalised Bank, you may open an account, indicate the name, branch, address and Code No. of the bank with your account No. (Account should be exclusively for family pension only) Aadhaar Card No. ______________________

<table>
<thead>
<tr>
<th>Account No</th>
</tr>
</thead>
</table>

Paying Branch

________________________________________________________

________________________________________________________

________________________________________________________

BSR Code: __________________________

Main Branch

________________________________________________________

________________________________________________________

________________________________________________________

BSR Code: __________________________

Place of residence of claimant: House No / Name _____________________________ Village /

Town _____________________________ Post Office _____________________________ District

_________________________ State _____________________________ Pin ________________ Tele No

Fax No.

Particulars, i.e., Name, relationship and address of the person to whom the claimant desires to pay the arrears of pension (on his / her demise)

________________________________________________________

________________________________________________________
17. THUMB AND FINGER IMPRESSION OF THE CHILDREN BELOW 25 YEARS

<table>
<thead>
<tr>
<th>SI No.</th>
<th>Name</th>
<th>Thumb</th>
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<th>Middle Finger</th>
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<th>Little Finger</th>
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<tbody>
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18. Name of the claimant  ____________________________

Signature or Thumb impression of the claimant: __________________________

THUMB AND FINGER IMPRESSION OF THE CLAIMANT

<table>
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<tr>
<th>Thumb</th>
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</table>

Name of the Legal Guardian: ____________________________

(Applicable in case of minor/mentally retarded claimant only)

Signature of the Legal Guardian: ____________________________

THUMB AND FINGER IMPRESSION OF THE LEGAL GUARDIAN

<table>
<thead>
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<tr>
<td></td>
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</tbody>
</table>

Note: In case of female claimant/guardian right hand thumbs and finger impression to be affixed.
20. **SIGNATURE OF WITNESS**

Certified that the details furnished above are correct to best of my knowledge:

1. Signature or Thumb impression : __________________________________________
   Name and address of first witness : _______________________________________

2. Signature or Thumb impression : _________________________________________
   Name & address of second witness : _______________________________________
LIFE TIME ARREARS (LTA) CERTIFICATE
BY PENSION DISBURSING OFFICE (DPDO/ BANK)

1. Certified that Service Number ____________ Rank __________ Name & initials ___________________________________________________________________________ was in receipt of Service/ Disability Pension with effect from ______________ vide CDA (P), Allahabad. Pension Payment Order No. ___________________________________________________________________________. The above named pensioner died on _______________ as per death certificate. He was drawing basic pension @ Rs. ______________ per month and admissible DA prior to his death. The lifetime arrears (LTA)* of the above named deceased for the period from ____________ to ____________ has / has not been paid to Smt / Shri ___________________________________________________________________________ (name and relationship with the deceased). Who is lawfully nominated as heir of the deceased as per the descriptive roll/ records of the deceased held at this office.

IF LTA HAS NOT BEEN PAID, PLEASE STATE THE REASONS IN CLEAR TERMS

2. Further, it is certified that the above named Airman was a pensioner at the time of his death.

3. The Head Office/ *Treasury Office/ Bank Account Number allotted to the pensioner at this office is ____________________________________________________________________________.

Place:

Date: Signature with Office Seal

Note:

➢ Strike out whichever is not applicable.

➢ * Life Time Arrears (LTA) means total amount of unpaid Service Pension which was due to the deceased pensioner till his date of death (inclusive) which could not be drawn by him. Therefore, in the period column from should be filled up with the first date of the month for which the pension could not drawn by the pensioner and to must invariably be filled up with the date of death of pensioner.
RE-EMPLOYMENT CERTIFICATE (PART – I)

(TO BE COMPLETED BY THE RE-EMPLOYER)

1. Certified that (Name & Initials) ______________________________ an Ex- Air Force Employee was re-employed in our organisation for the period from _________________ to _________________ (incl) in the designation of ______________________________________ and he died on ________________.

2. Certified that our organisation ________________________ is a Central Government or State Government or Autonomous Body or Public sector Undertaking or Private Sector concern.

3. The following death benefit/ compensation have been/ will be granted to his widow Smt. ______________________________________ from our organisation:

   Rs. ____________________ On account of [Gratuity/Fund] paid / will be paid

4. Apart from above his wife is also eligible / not eligible and has been or will be granted Family Pension from our organisation, under ________________________(family pension scheme to be mentioned clearly i.e. Family Pension Scheme – 1971 or Employees Pension Scheme 1995 etc) at the following rates :

   Family Pension @ Rs. ______________ Pm for the period from _________________ to _______________ and thereafter @ Rs. __________ pm from __________ to ______________ or till disqualification.

   OR

   Certified that no family pension has been and will be granted to Smt ______________________________________ wife of late _______________

   for the re-employed service of her husband with us because ____________________________

   ____________________________ (State reasons in details).

5. It is further certified that the above named deceased was / was not a member of Employee's Pension Scheme 1995 or Family Pension Scheme 1971. (Strike out which is not applicable).

Date:

Signature with name and
Designation of Re-employer
With OFFICE SEAL

Note: Family Pension Scheme 1971 and Employees Pension Scheme 1995 covers only those employees who are covered by the Employees Provident Fund and Miscellaneous Provisions Act 1952. Further, pension/family pension under this scheme is paid through Regional Employees Provident Fund Organisation only.
PART - II

IN CASE THE DECEASED WAS NOT RE-EMPLOYED ANY WHERE AFTER HIS DISCHARGE FROM IAF WITH CERTIFICATE MUST BE SIGNED BY THE CLAIMANT AND COUNTER SIGNED BY EITHER ANY FIRST CLASS GAZETTED OFFICER OR BY VILLAGE OFFICER / PANCHAYAT PRESIDENT / SARPANCH / PRADHAN / MUNICIPAL COUNCILLOR

This is to certify that (name of deceased) _____________________________ was not re-employed any where after his discharge from service.

Date: _____________________________
Signature of claimant

COUNTERSIGNED

Date: _____________________________
Signature with name & Designation with Office Seal

Note: To be Counter signed by any of the following:-

(i) First Class Gazetted Officer
(ii) By Village Officer
(iii) Panchayat President
(iv) Sarpanch
(v) Village Pradhan / Mukhiya
(vi) Municipal Councillor
(vii) Serving Defence Officer (Commissioned Officer only)
(viii) Zila Sainik Welfare Officer
STATEMENT

Statement of Shri/Smt/Miss/Master _______________________________ Wife/ father/ Mother/ Son/ 

Daughter of service No ____________ Name & Initials ________________________________.

1. Date and time of Death

2. Name of disease which caused death

3. Details of medical treatment received by 
   the deceased since his discharge from IAF.

4. The disease causing death started on (give the ________________ date if known otherwise indicate approximate month & 
   year)

5. Sign and system of the disease causing Death ____________________________
   give brief details like locating & Nature of paid, breathing 
   difficulties Inflammation, stomach disorders, loss of 
   consciousness etc.

6. If he was not treated by any medical practitioner ___________________
   at the time of his death, give reason why medical 
   treatment was not given.

Place: ___________________________ Signature or thumb 
   Impression of the claimant

Date: ___________________________

SIGNATURE OF WITNESS

We certify that the above facts are known to up personally and they are correct.

1. Signature or Thumb impression : _______________________________________
   Name and address of first witness ________________________________

2. Signature or Thumb impression : ________________________________
   Name & address of second witness ________________________________
Appendix ‘J’

(Refers to Para 3 of Chapter X)

POSTAL ADDRESS OF ECHS MAIN OFFICE AND REGIONAL OFFICES

Address of Main Office

ECHS Central Organisation
Adjutant General’s Branch
Army Headquarters, Maude Lines
Delhi Cantt – 110 010
Telephone: 011 – 25684846
ASCON: 6830

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>Regional Centre</th>
<th>Polyclinic under Jurisdiction of Regional Centre</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Jammu</td>
<td>Mandi, Yol, Janglot (Kathua), Jammu, Udhampur, Srinagar, Samba, Akhnoor, Leh, Rajouri, Pathankot, Bakhloh, Baramulla, Doda, Poonch, Nagrota (Gujroo), Shahpur, Deragopipur, Talwara, Khanbal, Palampur, Kullu, Unchi Bassi, Chamba, Bari Brahmana</td>
</tr>
<tr>
<td>02</td>
<td>Delhi</td>
<td>Delhi Cantt (BHDC), New Delhi (Lodhi Road), Gurgaon, Faridabad, NOIDA, Ghaziabad (Hindon), Khanpur (Delhi), Gurgaon (Sohna Rd), Timarpur, Greater Noida, Shakurbasti, Palwal</td>
</tr>
<tr>
<td>03</td>
<td>Chandimandir</td>
<td>Chandimandir, Chandigarh, Ludhiana, Ropar Sangrur, Fatehgarh Sahib, Una Shimla, Solan, Barnala, Nabha, Mohali, Patiala, Sarakaghat, Samana, Doraha</td>
</tr>
<tr>
<td>04</td>
<td>Jaipur</td>
<td>Jhunjhunu, Jaipur, Kota, Alwar, Bharatpur, Sikar, Hindaun City, Rewari, Narnaul, Dharuhera, Chirawa, Dausa, Vidyadhar Nagar, Bhuwana, Neemkathana, Mahendragarh, Beohar</td>
</tr>
<tr>
<td>05</td>
<td>Pune</td>
<td>Ahmedanagar, Panaji, Satara, Kolhapur, Pune, Sholapur, Devlali, Aurangabad, Miraj (Sangli), Sindgdurg, Buldana, Jalgaon, Osamanabad, Latur, Kirkee (Pune), Dhule, South Pune (Lohegaon), Nanded, Karad, Beed</td>
</tr>
<tr>
<td>06</td>
<td>Lucknow</td>
<td>Lucknow, Etawah, Kanpur, Akbarpur Matti, Raibereilly, Hardoi, Barabanki, Unnao, Fatehgarh, Jhansi, Orai, Lakhimpuri Kheri</td>
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<tr>
<td>07</td>
<td>Kolkata</td>
<td>Krishnanagar, Lebong (Darjeeling), Kolkata, Bardwan, Bangdubi Barrackpore, Salt Lake, Midnapur, Gangtok, Binaguri, Raiganj, Katihar, Coochbehar, Behrampur, Baruipur, Howrah</td>
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<tr>
<td>08</td>
<td>Patna</td>
<td>Ara, Muzaffarpur, Danapur (Patna), Gaya, Chhapra, Dharbanga, Vaishali, Motihari, Buxar</td>
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<tr>
<td>09</td>
<td>Jabalpur</td>
<td>Mhow, Jabalpur, Raipur, Rewa, Pachmarhi, Satna, Bilaspur</td>
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<tr>
<td>Number</td>
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<td>10</td>
<td>Hyderabad</td>
<td>Guntur, Secunderbad, Chittor, Giddalur, Golconda, Vijayawada, Secunderbad (2nd), Nellore, Mahbubnagar, Kurnool, Khammam, Karimnagar, Eluru, Cuddapah, Ananthpur</td>
</tr>
<tr>
<td>11</td>
<td>Chennai</td>
<td>Vellore, Chennai, Thiruvannamalai, Avadi, Krishnagiri, Kanchipuram Salem, Cuddalore, Nagapattinam, Tanjavur, Villupuram, Port Blair, Chennai Island, Puducherry, Kumbhkonam, Tambram</td>
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<td>Kochi</td>
<td>Kannur, Thrissur, Palakkad, Kochi, Kulpeta, Kozhikode, Alleppey, Kottayam, Perintalamanna, Moovattupuzha, Kannagad, Kunnamkulam, Iritti</td>
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<td>Guwahati</td>
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</tr>
<tr>
<td>14</td>
<td>Allahabad</td>
<td>Allahabad, Basti, Banda, Mirzapur, Gorkahpur, Faizabad, Varanasi, Sultanpur, Pratapgarh, Gonda, Ghazipur, Fatehpur, Deoria, Ballia, Azamgarh, Jaunpur</td>
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<td>15</td>
<td>Nagpur</td>
<td>Amla, Wardha, Nagpur, Akola, Amravati</td>
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<td>Viskhapatnam</td>
<td>Sriakakulam, Puri, Balasore, Visakhapatnam, Bhubanewar, Kakinada, Dhenkanal, Angul, Ramanathapuram</td>
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<td>Dehradun</td>
<td>Rudraprayag, Landsdowne, Banbasa, Dharchula, Dehradun, Kotdwara, Haldwani, Pithoragarh, Roorkee, Joshimath, Raniketh, Vikas Nagar, Uttarkashi, Almora, Rudrapur, Raiwala, Pauri Garhwal, Karonprayag, Hempur</td>
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<td>Mumbai</td>
<td>Vasco-da-Gama, Thane (Nerul), Mumbai Navy, Mumbai Upnagar, Karwar, Mahad, Chiplun</td>
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<td>Ahmedabad</td>
<td>Ahmedabad, Bhuj, Shergarh, Ajmer, Barmer, Jodhpur, Udaipur, Jamnagar, Vadodra, Jaisalmer, Rajsamand, Rajkot, Pali, Durgapur, Bhilwara</td>
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<td>MEG Bangalore, Madikeri, Dharwad, Belgaum, Yelahanka, Shimoga, Mysore, Bijapur, Virajpet, Mangalore, Hassan, Kolar, Bangalore (urban), Bidar, Tumkur, Gulbarga</td>
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<td>Mavelikara, Trivandrum (med), Trivandrum (Pangode), Pathanamthitta, Tuticorin, Nagercoil, Tirunelveli, Ranni, Quilon (Kollam), Kottarakara, Kilimanur, Changanacherry</td>
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<td>Ranchi</td>
<td>Deoghar, Dhanbad, Brahmapur, Ranchi, Jamshedpur, Sambalpur, Daltonganj</td>
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<td>Loharu, Sirsa, Bhatinda, Jind, Jhajjar, Rohtak, Hissar, Fatehabad, Bhiwani, Bikaner, Churu, Nagaur, Sri Ganganagar, Abohar, Mansa, Rajgarh, Didwana, Charkidadi, Kosli</td>
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<td>28</td>
<td>Coimbatore</td>
<td>Wellington, Coimbatore, Sivagangai, Srivilliputtur, Tiruchirapalli, Theni, Salem, Madurai, Dindigul</td>
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</table>
## IMPORTANT CONTACT DETAILS

**TOLL FREE NO. OF DTE OF AV – 1800115800**

Email - dav@iaf.nic.in  
Website – iafpensioners.nic.in

### WAC Exchange No. 011-25687194/195

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<th>Section</th>
<th>AF Net No.</th>
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<td>011-25695907</td>
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</table>
To
The Secretary,
Air Headquarters Non Public Fund
IAF Benevolent Association
AFGIS Building
Subroto Park
New Delhi – 110 010

Notification of Death of Husband/pensioner for
Family Assistance Scheme Benefits and Lump sum Grant on Death

Sir,

I________________________ wife/son/daughter of Rank ______ Name _________ Service Number ___________ Group__________ herby notify that my husband/father who was drawing pension expired on ________________. Details of my husband/father are given below:

(a) Rank ___________________ Name _______________________
(b) Service No _______________ Group ______________________
(c) Date of Retirement/Discharge ______________________________________
(d) Pension Payment Order No. Of the deceased _________________________
(e) Date of death _______________ Place of death ________________
(f) Cause of death _________________________________________________

Particulars of family and dependents

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Name</th>
<th>Age</th>
<th>Relationship</th>
<th>Occupation &amp; Income</th>
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</tr>
</tbody>
</table>

I shall be grateful if I am granted Family Assistance Scheme Benefits and lump sum grant at your earliest convenience. I am enclosing two copies of Death certificate duly attested.

Yours faithfully,

Place: ________________________
Date: ________________________
Signature of the applicant
Notification of Death of Husband/pensioner for
Claim amount from PRIC

Sir,

I, ___________________________ wife/son/daughter of Rank ______ Name ____________ Service Number ____________ Group ____________ hereby notify that my husband/father who was drawing pension expired on ____________. Details of my husband/father are given below:

(a) Rank ________________ Name __________________

(b) Service No ___________ Group __________________

(e) Date of Retirement/Discharge __________________

(f) Pension Payment Order No. Of the deceased __________________

(g) Date of death ___________ Place of death ___________

(h) Cause of death __________________

I am enclosing the following documents for your reference and immediate action.

Two death certificates, - One original
Medical Certificate with cause of death – Original
Post retirement Insurance Cover Memorandum
Receipt for contribution issued by AFGIS
Duplicate copy of addressed Nomination Form
Claim Form for AFGIS PRIC duly filled & signed Appendix ‘N’.

I request for your necessary favourable action to remit the PRIC amount.

Yours faithfully,

Place: __________________________
Date: __________________________
Signature of the applicant
Appendix ‘N’

Air Force Group Insurance Society Post Retirement Death Claim Form

Part – I

Number of children from pre-deceased wife, if any, with their age ______________________________

I, __________________ Wife/Son/Daughter of Rank ______ Name ____________________________

Service Number _______ Trade/Group __________________ Who died on __________________
because of (cause of death) __________________________ request the Secretary, Air Force Group
Insurance Society to remit Rs. _________ Rs. (in words) __________________________

being the amount admissible under the Air Force Group Insurance Scheme by account payee cheque to

my bankers (Name and address of the Bank) ____________________________________________ for

credit to my Savings Bank Account No ____________________________

Number of Children __________________

I certify that the above particulars are correct ____________________________

Signature of Claimant

Pre receipt

Received Rs. (in figure) _________

Received Rs. (in words) ____________________________

________________________________________

Phone No. With STD Code:_______

Mobile No. ____________________________

Part – II

Verification Certificate

To be verified by Magistrate/Secretary DSSA Board/Station Commander
Of any Air Force Station/Secretary, Air Force Association

Certified that the information furnished above has been verified and found correct and that the
signature of the claimant in Part I were appended in my signature.

Claimant’s photograph affixed here duly attested by the authority
signing in Part II

Signature

Name
Magistrate/Secretary DSSA Board/
Station Commander of any
Air Force Station/Secretary
Air Force Association

Place:
Part III

Checked and passed for payment

Rs. ____________________
Rs. ____________________

Approved

Secretary, AFGIS

Chairman, Managing Committee

________________________

Payment particulars:

Paid vide cheque No. ____________________ Dated ____________________

Treasurer, AFGIS

________________________

CERTIFICATE BY THE BANK

It is confirmed that the account No. ____________________ being maintained by
Shri/Smt ____________________ relationship ____________________ of late ____________________ is
an individual account and not a joint account and is operated by herself/himself. Specimen signatures of the
account holder affixed at Part II has been verified.

Specimen Signature

1. ____________________  2. ____________________

Signature of Bank Manager ____________________

Name ____________________

Bank Seal

Name of the Bank ____________________

Bank Address ____________________

Date: ____________________
To
The Secretary,
Air Force Wives Welfare Association,
Santhusti Shopping Complex
New Wellington Camp
Race Course
Air Force Station
New Delhi – 110 003

Notification of Death of Husband/pensioner for Death Grant

Sir,

I regret to inform that my husband service No. __________ Name __________________________
Rank ___________ died on _______________ at (place) __________________________
I am enclosing a copy of the death certificate.

I am a life member of Air Force Wives Welfare Association. My membership number is _______ / I do not have the membership particulars.

I request you to remit to me the Death Relief Grant admissible to me.

Yours faithfully,

Place: __________________________
Date: __________________________
Signature of applicant ______________

Annexure:
1. Death Certificate
2. AFWWA Card original
To,
The Secretary
Air Force Association
Central Office
C/O Air Force Station
Race Course Camp
New Delhi – 110 003

Notification of death of Husband / Pensioner for Death Grant

Sir,

I regret to inform that my husband service No. _________ Name ____________________________ Rank ______________________ died on ___________ at (place) ______________________

I am enclosing a copy of the death certificate.

He was a life member of Air Force Association. His membership number is ___________ /I do not have the membership particulars.

I request you to remit me the Death Relief Grant admissible to me.

Yours faithfully,

Place: ______________________
Date: ______________________

Signature of applicant

Annexure:
1. Original Death Certificate
2. AFA Card original
Name ________________________
Address ________________________

To
The Secretary,
Air Force Association
______________________
______________________

Notification of Death of Husband/Pensioner

Sir,

I regret to inform that my husband Service No. ______________ Name ________________________
Rank ______________ died on __________ at (place) _________________________________
I am enclosing a copy of the death certificate.

He was a life member of Air Force Association. His membership number is __________ /I do not have the membership particulars.

I request you to remit me the Death Relief Grant admissible to me.

Yours faithfully,

Place: ________________________
Date: _______________________

Signature of applicant

Annexure:
1. Attested copy of Death Certificate
2. Photocopy of AFA Card
To
The Assistant Director
District Soldiers, Sailors, Airmen, Board

Notary Public

Notification of Death of Husband/Request for Widow's Identity Card

Sir,

I ________________________ wife of Name ______________________________

Rank __________________ Service No. __________________________ died on _________ at ___
____________. The Ex-servicemen Card Sl No____________ issued to my husband is
returned herewith to enable you to issue me a family/widow identity card to utilize the facilities admissible to
me.

Further, I request that I may please be issued with a claim form to apply for death grant applicable to me. I
am enclosing a death certificate along with the Ex-servicemen Card of my husband for your action.

Yours faithfully,

Note: Advised to go to DSSA Board along with this application with 2 stamp size colour photo and 2
passport size photos, in person to obtain the claim from (Death) & Family identity card.
To  
Name of the Bank and Branch ____________________________________________________________

I Rank __________ Name _______________ Service No ____________________________
Hereby nominate the person named below under rule 5 of payment of arrears of pension (Nomination) Rules, 1983.

<table>
<thead>
<tr>
<th>Name &amp; Address of the Nominee</th>
<th>Relationship with the pensioner</th>
<th>Date of birth</th>
<th>If the nominee is minor, name &amp; address of person who may receive the said pension during the nominees’ minority</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name &amp; Address of other Nominee in case the nominee under column 1 above predeceases the pensioner</th>
<th>Relationship with the pensioner</th>
<th>Date of birth if the other nominee is minor</th>
<th>Name and address of person who may receive the pension during the other nominee’s minority</th>
<th>Contingency on happening of which nomination shall become valid</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>6</td>
<td>7</td>
<td>8</td>
<td>9</td>
</tr>
</tbody>
</table>

Place: ___________________________________  Date: ________________
Witness Signature __________________________ Signature of the pensioner __________________________
Name & Address ____________________________  Name and address ____________________________

Certified that application/nomination has been received from __________________________ name of the pensioner whose address is __________________________

Place: ___________________________________  Date: ________________
Signature of pension disbursing authority
# EXEMPTION OF HOUSE TAX FOR SELF OCCUPATION

<table>
<thead>
<tr>
<th>RSB CODE</th>
<th>STATE/UT</th>
<th>EXEMPTED</th>
<th>INCOME CEILING Rs.</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>ANDHRA PRADESH</td>
<td>YES</td>
<td>NIL</td>
</tr>
<tr>
<td>2</td>
<td>ARUNACHAL PRADESH</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>3</td>
<td>ASSAM</td>
<td>NO</td>
<td>NIL</td>
</tr>
<tr>
<td>4</td>
<td>BIHAR</td>
<td>NO</td>
<td>-</td>
</tr>
<tr>
<td>5</td>
<td>CHHATTISGARH</td>
<td>YES</td>
<td>50% EXEMPTION IN HOUSE TAX OUT OF PROPERTY TAX IS PROVIDED TO ALL NON INCOME TAX PAYEE ESM.</td>
</tr>
<tr>
<td>6</td>
<td>DELHI</td>
<td>YES 30% UPTO 200 Sq. mtr. covered area</td>
<td>NO</td>
</tr>
<tr>
<td>7</td>
<td>GOA</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>8</td>
<td>GUJARAT</td>
<td>NO</td>
<td>NIL</td>
</tr>
<tr>
<td>9</td>
<td>HARYANA</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>10</td>
<td>HIMACHAL PRADESH</td>
<td>YES</td>
<td>NOT APPLICABLE</td>
</tr>
<tr>
<td>11</td>
<td>JAMMU AND KASHMIR</td>
<td>YES</td>
<td>NOT APPLICABLE</td>
</tr>
<tr>
<td>12</td>
<td>JHARKHAND</td>
<td>NOT EXEMPTED</td>
<td>-</td>
</tr>
<tr>
<td>13</td>
<td>KARNATAKA</td>
<td>NO</td>
<td>-</td>
</tr>
<tr>
<td>14</td>
<td>KERALA</td>
<td>YES</td>
<td>NO</td>
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<td>15</td>
<td>MADHYA PRADESH</td>
<td>YES 50%</td>
<td>YES</td>
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<td>16</td>
<td>MAHARASHTRA</td>
<td>Exempted by Aurangabad, Akola, Thane, Beed &amp; Pimpadi Chinchwad Municipal Corporations only</td>
<td>NO</td>
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<tr>
<td>17</td>
<td>MANIPUR</td>
<td>NO</td>
<td>NO</td>
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<tr>
<td>18</td>
<td>MEGHALAYA</td>
<td>NO</td>
<td>NOT APPLICABLE</td>
</tr>
<tr>
<td>19</td>
<td>MIZORAM</td>
<td>YES</td>
<td>NIL</td>
</tr>
<tr>
<td>20</td>
<td>NAGALAND</td>
<td>YES</td>
<td>NIL</td>
</tr>
<tr>
<td>21</td>
<td>ORISSA</td>
<td>YES</td>
<td>NIL</td>
</tr>
<tr>
<td>22</td>
<td>PUNJAB</td>
<td>YES</td>
<td>NIL</td>
</tr>
<tr>
<td>23</td>
<td>RAJASTHAN</td>
<td>PLOT SIZE LESS THEN 300M</td>
<td>FOR NON INCOME TAX PAYEE</td>
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<tr>
<td>24</td>
<td>SIKKIM</td>
<td>NO</td>
<td>NO</td>
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<td>25</td>
<td>TAMIL NADU</td>
<td>NO#</td>
<td>NON INCOME TAX PAYERS##</td>
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<td>26</td>
<td>TRIPURA</td>
<td>YES (PARTIALLY)</td>
<td>NO</td>
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<tr>
<td>27</td>
<td>UTTARAKHAND</td>
<td>FOR WAR WIDOWS STAYING IN THEIR SELF OCCUPIED HOUSES</td>
<td>NIL</td>
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<td>28</td>
<td>UTTAR PRADESH</td>
<td>YES</td>
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<td>29</td>
<td>WEST BENGAL</td>
<td>YES-25%</td>
<td>Nil</td>
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<td>30</td>
<td>*ANDAMAN AND NICOBAR (UT)</td>
<td>Nil</td>
<td>Nil</td>
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<tr>
<td>31</td>
<td>CHANDIGARH (UT)</td>
<td>House Tax is not levied in U.T., Chandigarh</td>
<td>NIL</td>
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<tr>
<td>32</td>
<td>PUDUCHERRY (UT)</td>
<td>GRANT OF EXEMPTION FROM PAYMENT OF PROPERTY TAX/ HOUSE TAX BY ESM/WIDOW</td>
<td>NO INCOME CEILING</td>
</tr>
</tbody>
</table>
For all widow pensioners, disabled ESM in war/Ops, Gallantry award (Chakra Series) winners reimbursed from welfare funds

House Tax for self occupied house is reimbursed from Benevolent Fund to the war widows/ disabled and to the recipients of Param Vir Chakra and to the widows who are in receipt of Defence Family pension and are not Income Tax payers.

## Legal Assistance and Other Fee/Tax Concessions

<table>
<thead>
<tr>
<th>RSB Code</th>
<th>State/UT</th>
<th>Court Fee</th>
<th>Stamp Fee</th>
<th>Exam Fee</th>
<th>Regn Fee</th>
<th>Hosp Prch Fee</th>
<th>Entmt Tax</th>
<th>Free Legal Aid</th>
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<td>No</td>
<td>Yes*</td>
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<td>32</td>
<td>PUDUCHERRY UT</td>
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<td>YES(+)</td>
<td>YES</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
<td>YES</td>
</tr>
</tbody>
</table>

(*) The Exemption of Fee for purchase of flat /plot for personal use.

(+) Exemption of VAT on CSD ESM entitled to purchase of AFD items from CSD w.e.f. Sep 06.

(+) ESM are exempted from stamp duty from executing attorney by ex-members of Defence services in favour of their agents from the purpose of representing them at the hearing of their appeals under the pension appeal tribunal rule, 1946.
## INFORMATION ABOUT RENT CONTROL ACT

<table>
<thead>
<tr>
<th>RSB CODE</th>
<th>STATE/UT</th>
<th>BRIEF DESCRIPTION OF AMENDMENT</th>
<th>FAVOUR S ESM</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>ANDHRA PRADESH</td>
<td>Right to recover immediate possession of premises accrue to members of the Armed Forces</td>
<td>YES</td>
</tr>
<tr>
<td>2</td>
<td>ARUNACHAL PRADESH</td>
<td>NIL</td>
<td>-</td>
</tr>
<tr>
<td>3</td>
<td>ASSAM</td>
<td>NIL</td>
<td>YES</td>
</tr>
<tr>
<td>4</td>
<td>BIHAR</td>
<td>BIHAR BUILDING (LEASE, RENT AND EVICTION) CONTROL AMENDMENT ACT 1993 14-A SPECIAL PROVISION FOR ACTIVE/EX-SERVICEMEN</td>
<td>YES</td>
</tr>
<tr>
<td>5</td>
<td>CHHATTISGARH</td>
<td>-</td>
<td>YES</td>
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<tr>
<td>6</td>
<td>DELHI</td>
<td>DELHI RENT CONTROL ACT 1958</td>
<td>YES</td>
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<td>7</td>
<td>GOA</td>
<td>GOA BUILDING (LEASE RENT AND EVICTION) CONTROL (AMENDMENT) ACT 2008</td>
<td>YES</td>
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## Appendix ‘W’

**RESERVATIONS FOR WIDOWS/EX-SERVICEMEN/DEPENDENTS IN HOUSE SITES/FLATS AND INDUSTRIAL PLOTS/SHEDS ETC**

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(@) 2 gunthas of land for house-sites for Ex-Servicemen whose monthly income is upto Rs 3000/- excluding pension for construction of house by respective DC to Defence Personnel who are domiciled in Gujarat State.
# Appendix 'X'

EMPLOYMENT BENEFITS – AMENDMENT TO RECRUITMENT RULES

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<td>Employment upto the age of 53 years.</td>
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<td>Service rendered in Defence Forces is reduced from the actual age plus a further allowance of 3 years in age is given to the applicant.</td>
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<td>YES</td>
<td>Relaxation are provided as per the Rules of Central Govt.</td>
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| 7        | GOA                    | YES             | [a] For posts, where graduation is required ESM having 15 years service considered as graduate.  
[b] Number of years of actual Military Service reduced from age, for recruitment in state service. |
| 8        | GUJARAT                | NO              | Not applicable                                                                                    |
| 9        | HARYANA                | YES             | Circular No. 4170-5GS-70/189 dt 15-07-90                                                           |
| 10       | HIMACHAL PRADESH       | YES             | ESM are given relaxation in age only.                                                              |
| 11       | JAMMU AND KASHMIR      | YES             | Vide SRO-286 dt 02 SEP 2003, only ESM are recruited up to the age of 52 years.                      |
| 12       | JHARKHAND              | YES             | Age relaxation upto 3 years in addition to the period of service and only upto the age of 53.        |
| 13       | KARNATAKA              | NO              | Total service rendered in Armed Forces+3 years.                                                    |
| 14       | KERALA                 | YES             | Age relaxation, total service+5 years. Educational qualification as approved by Govt of India.       |
| 15       | MADHYA PRADESH         | YES             | In Rule 6 after sub Rule (2) & 2(A), 2(B) and 6A vide MP Govt, GAD Order No. F. C-3-386-3-I dt 23 FEB 87. |
| 16       | MAHARASHTRA            | YES             | Relaxation in education and age for recruitment to class III and class IV posts vide Govt of Maharashtra, Gen Adm Deptt Circular No. Rta-1079/0/482/xvi- a dt 16 apr 1981 |
| 17       | MANIPUR                | NO              | Nil                                                                                                |
| 18       | MEGHALAYA              | NO              | Nil                                                                                                |
| 19       | MIZORAM                | YES             | Service rendered in Armed Forces is reduced from the actual age plus a further allowance of 3 years in age is given to ESM |
| 20       | NAGALAND               | YES             | Nil                                                                                                |
| 21       | ORISSA                 | NO              | Age Relaxation for ESM for five years for Class-B posts actual age-total service in Armed Forces for Class-C and D Posts |
| 22       | PUNJAB                 | YES             | Group‘A’ Age of D.S.W, Punjab. Director Sainik Welfare shall be initially appointed for two years and extendable by a period not exceeding two years at a time subject to satisfactory performance. But no extension shall be granted after four years service or 60 years of age, which ever is earlier (copy of Notification dt 09.06.06)  
(b) Qualification of DSWO is an ex-Indian Commissioned Officer of the Rank of the Colonel/Lt Colonel or equivalent rank of the Indian Navy or Indian Air Force (Notification dt 09.06.06) |
<table>
<thead>
<tr>
<th></th>
<th>State</th>
<th>Eligibility</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>23</td>
<td>RAJASTHAN</td>
<td>YES</td>
<td>Age relaxation upto 50 yrs.</td>
</tr>
<tr>
<td>24</td>
<td>SIKKIM</td>
<td>NO</td>
<td>Service period of ESM/serving personnel be deducted from the actual age. Notification no. 157/gen/estt dt.20.08.1998</td>
</tr>
<tr>
<td>25</td>
<td>TAMIL NADU</td>
<td>YES</td>
<td>Age limit 53 years for SC/ST and 48 for others.</td>
</tr>
<tr>
<td>26</td>
<td>TRIPURA</td>
<td>YES</td>
<td>Age and educational qualification relaxation have been provided in the recruitment rules.</td>
</tr>
<tr>
<td>27</td>
<td>UTTRAKHAND</td>
<td>YES</td>
<td>Service rendered in Armed Forces is reduced from the actual age plus a further allowance of 3 years in age is given to ESM</td>
</tr>
<tr>
<td>29</td>
<td>WEST BENGAL</td>
<td>NO</td>
<td>-</td>
</tr>
<tr>
<td>30</td>
<td>A AND NICOBAR UT</td>
<td>Nil</td>
<td>Nil</td>
</tr>
<tr>
<td>32</td>
<td>PUDUCHERRY UT</td>
<td>NO</td>
<td>Nil</td>
</tr>
</tbody>
</table>
TO

Dte of Air Veterans
New Delhi – 110 010

SUB: ENDORSEMENT OF FAMILY PENSION ENTITLEMENT IN THE
PENSION PAYMENT ORDER OF LIVING ARMED FORCES PENSIONERS

Sir

With reference to Deptt of Pension and Pensioners Welfare OM No. 1 / 11 / 85 / P&PW dated 28.10.87 and Ministry of Defence OM No. 6(4)/87/1389/B/D (Pen/Ser) dated 30.06.86. I hereby apply for endorsement of family pension in the PPO. The requisite particulars are given below:

1. Name of Pensioner
2. Service No/Regimental No.
3. Rank Last Held
4. Date of Discharge
5. Name of Record Office in case of Personnel other than Officer Rank
6. Original PPO No & Year
7. Particulars of Pension Disbursing Authority
   (a) Station/Place
   (b) Treasury/DPDO/PAO/Bank/Post Office
   (c) Bank Branch with Full Address and SB AC No.
   (d) TS/PS/HO No.
8. Particulars of Pay last drawn at the time of retirement
   (a) If the pensioner after discharge/retirement from Armed Forces is / was Re-employed in Office/Deptt of the Central/State Govt or Re-employed or permanently absorbed in the Central or a State Govt Company, Corporation, Undertaking or Autonomous body or Reserve Bank of India or Public Sector Bank or in GIC/LIC etc Give the details of Re-employment e.g. Name & Address of the Employer
   (ii) Post Held

(b) If after discharge/retirement from Re-employed Service had been/will be sanctioned pension, Name of the Pension Sanctioning Authority with complete address.
10. Family Pension from Other Source: -

(a) Whether Family Pension is already sanctioned by any Other Pension Sanctioning Authority and if so, Name of the Pension Sanctioning Authority, PPO No. and the Particulars of Pension Disbursing Authority.

(b) Whether family is eligible for family pension from any other source and if so, the authority who will sanction the pension.

(c) In case the family is sanctioned pension or is eligible for family pension from any other source, an option to receive family pension for the spell of service for which the pension has been sanctioned vide PPO/PC No. Quoted above, forgoing family pension admissible from any other source should be enclosed: -

11. Details of Family in terms of Pension rules eligible for Family Pension:

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Name &amp; Address of Family Members</th>
<th>Relationship with the Pensioner</th>
<th>Date of Marriage</th>
<th>Marital Status (in case of Daughter)</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

12. Attested Joint Photographs of Smt & Shri ......................................................... (Self & wife) is pasted above (Attestation can be done by an Gazetted Officer, Pension Disbursing Officer such as Manager of the Bank, Record Officer, Head of Office, Village Sarpanch, Block Development Officer, MLA/MLC etc).

13. Signatures or Thumb impression of Spouse .....................................................

14. Identification Marks of Spouse ........................................................................

15. (a) Present Address

______________________________________________________________________________

______________________________________________________________________________ Signature or Left Thumb

______________________________________________________________________________ Impression of the Pensioner

(b) Witness: Name Full Address Signature

(i) __________________________________________

(ii) __________________________________________
PART - II

The particulars furnished above have been verified from the record available.

Signature of the PDA/Bank
(With office Stamp)

PART - III

The particulars furnished above have been verified with reference to service records.

Station: Dte of AV

Date: __________________________ Signature of Dte of AV

PART – IV

Ordinary Family Pension @ Rs.………………….pm sanctioned vide JCDA(AF) Corri PPO No.…………………………...

Date __________________________ Signature of AO/RO

ADDITIONAL INFORMATION

Endorsement of family pension entitlement in the pension payment order of living pensioners of armed forces below Officer Rank.

Additional information as Per CDA (P) Allahabad important circulars No. GTS/TECH/113/XXXV

Service No.___________ Rank _________ Name & Initials __________________

(a) TS/CO No.

(b) If the Pensioner after discharge/retirement from armed forces was re-employed in department/office of the Central/State Government, Company, Corporation undertaking or autonomous body or Reserve Bank of India, or Public Sector Bank or in CTO/LIC etc., give the details of re-employment.

    (i) Name and address of Employment -

    (ii) Post Held -

(c) If after discharge/retirement from re-employed service has been/will be sanctioned pension, name of the pension sanctioning authority with full address.

(d) Present address of Pensioner.

Signature or Thumb impression (Left hand) of the pensioner

Signature of the PDA/Bank
DECLARATION FOR CHANGE OF ADDRESS

I, No. .....................Ex Rank.............................Name.........................................................of..............................................................that I have shifted permanently from District..............................to .........................................my new and old home address are as under :-

<table>
<thead>
<tr>
<th>New Home Address</th>
<th>Old Home Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>..................</td>
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<td>..................</td>
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<td>..................</td>
<td>..................</td>
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</tbody>
</table>

2. I am enclosing my Discharge certificate bearing serial No.........................for necessary amendment of home address, Zila Sainik Board, is requested to submit my declaration along with my Discharge certificate to my record office Dte of AV, Subroto Park, New Delhi-10 after verification by your office and Old Zila Sainik Board..........................................

The Secretary,  
Zila Sainik Board.............................

(Signature of the individual)

REMARKS BY ZILA SAINIK BOARD

The new home address of the individual has been verified and found correct and it is recommended that the same may please be amended in his discharge certificate.

Above declaration along with Discharge certificate of the individual is submitted to Zila Sainik Board (Old)...............................in triplicate for his verification and onward submission to the Officer in Charge Record Office Dte of AV, Subroto Park, New Delhi-10 for necessary amendment in Discharge certificate under intimation to this office.

Letter/Memo No........................................... Zila Sainik Board.............................
Dated:................................................. (Secretary)

Letter/Memo No........................................... Zila Sainik Board (Old).............................
Date.................................................

Dir III  
Dte of Air Veterans  
Subroto Park  
New Delhi-10

CHANGE OF HOME ADDRESS

On verification it has been noticed that the above named individual has permanently been shifted from his old address and it is recommended that his home address may be changed in his Discharge Certificate. Declaration along with Discharge certificate of the individual is forwarded herewith for necessary amendment in the Discharge certificate and early return of the same to Zila Sainik Board (New)...............................Encl : ............................. Zila Sainik Board .............................
Appendix ‘AA’

NOMINATION FORM
Annexure to Govt of India Letter No PC MF Air HQ/24299/283/
FPHC/PP&R-3(i)/2678/D(Pen/Policy) dated 26.10.2007
(To be raised in triplicate)

Nomination for receiving family pension on behalf of mentally retarded child to whom Family Pension is admissible under MOD letter No A/49601/AG/PS-4(e)/3363/B/D(Pen/Sers) dated 27 Aug 87 as amended from time to time ____________________________________________

I__________________________________________, hereby nominate the person/persons, mentioned below who is/are member(s)/Non-member(s) of my family to act as guardian after the death of undersigned and my wife/husband, Smt _________________________/ Shri___________________________________ for my mentally retarded son / daughter to receive the amount of life long family pension as admissible under MOD letter cited above and which may be authorized by Central Govt.

<table>
<thead>
<tr>
<th>Name and Address of Nominee</th>
<th>Relationship with the Govt servant/spouse</th>
<th>Age</th>
<th>Contingencies on the happening of which the nomination becomes invalid</th>
<th>Name, Address, relationship and age of the person/persons if any to whom the right conferred on the nominee shall pass in the event of the nominee predeceasing the Govt servant and surviving spouse or the nominee dying after the death of Govt Servant and surviving spouse.</th>
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</table>

This nomination supersedes the nomination made by me on ____________________________ which stands cancelled.

(a) The Govt servant/Pensioner/spouse/shall draw lines across the blank space below the last entry to prevent the insertion of any name after he has signed.

(b) The Govt servant/Pensioner/spouse/shall submit the following additional documents with this nomination.
   (i) Consent letter from nominee to the effect that he/she is willing to act as guardian for the mentally retarded child.
   (ii) Two photographs of nominee (s) duly attested by Gazetted Officer.

Dated this _____________________________ day of 20 _____ at ______________________

Signature and addresses of two witnesses
1. 
2. 

Signature of Govt Servant
(Including retired/spouse)
with full address

To be filled by the Head Office
Nomination by Sh/Smt.__________________________________________
Designation.________________________________________________
Date of receipt of Nomination____________________________________

220
CONSENT LETTER
(To be raised in triplicate)

I, .................................................................................., aged ........ years son/daughter of ................................................................................................................... hereby willing to act as guardian of physically handicapped/mentally retarded child/person (brother/sister/relative), named .................................................................................................................. aged ................. years, for drawing the Family Pension admissible to him/her under Gol, MoD letter No. A.49601.AG/PS-4(e)/3363/B/D/(Pens/Sers) dated 27th August 1987 as amended from time to time.

Date :
Signature : ..............................................
Name : ......................................................
Address :-

Affix passport size attested photograph of Nominee

Note : Two attested passport size photographs are also required to be attached with this form.

Witness (Signature, Name & Address) :-
1.

2.
The following benefits are given to the widows of fatal battle casualties:

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Description</th>
<th>Amount Entitled</th>
<th>Processed by</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Liberalised Family Pension</td>
<td>100% of Last pay drawn</td>
<td>Dte of AV</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Jt CDA (AF)</td>
</tr>
<tr>
<td>2.</td>
<td><strong>Ex-Gratia (Central)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(a) Death due to accident in course of duties</td>
<td>Rs 10.00 lacs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(b) Death attributable to acts of violence by terrorists etc</td>
<td>Rs 10.00 lacs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(c) Death during enemy action in war or border skirmishes or in action against militants, terrorists etc</td>
<td>Rs 15.00 lacs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(d) Death during enemy action in war or war like engagements specifically notified (Revised rates wef 01 Jan 2006)</td>
<td>Rs 20.00 lacs</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td><strong>Air Travel Concession</strong> 75% concession in domestic flights by Indian Airlines to War Widows</td>
<td></td>
<td>Zilla/Rajya Sainik Board</td>
</tr>
<tr>
<td>4.</td>
<td><strong>Railway Travel Concession</strong></td>
<td></td>
<td>Zilla/Rajya Sainik Board</td>
</tr>
<tr>
<td></td>
<td>(a) 75% concession for travel in Second and Sleeper classes to War Widows</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(b) 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 of Chakra Series (PVC, MVC, VrC, AC, KC and SC) alongwith a companion, Complimentary Card Pass has been extended to widows of the recipient of Gallantry award on death of the awardees.</td>
<td></td>
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<tr>
<td>---</td>
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</tr>
<tr>
<td>5.</td>
<td>Reservation of seats in professional institutes</td>
<td>Zilla/Rajya Sainik Board</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td><strong>Priority in Telephone Connection</strong>, No installation fees. 50% concession in Rental Charges</td>
<td>Zilla/Rajya Sainik Board</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Allotment of oil product agencies under the 8% defence quota</td>
<td>Director General of Resettlement</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td><strong>Education Concession from MOD</strong>, Full re-imbursement of tuition fees, transportation charges and hostel charges less mess charges. Re-imbursement of the cost of books/stationery @ Rs 1000/-p.a, cost of uniform where compulsory upto Rs 1700/- during the first year and Rs 700/- for the subsequent years, and cost of clothing @ Rs 500/- for the first year and Rs 300/- for the subsequent years. The above educational concessions will be upto and inclusive of the first degree course (Revised rates wef 01 Sep 2008)</td>
<td>Last Unit of the deceased</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Final Settlement of Accounts</td>
<td>AFCAO</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>AFPP/DSOP Fund</td>
<td>AFCAO</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Death cum Retirement Gratuity</td>
<td>Based on length of service Dte of AV Jt CDA (AF)</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>Retention of Govt married accommodation for 2 yrs extendable upto 3 years &amp; 6 months at Govt rates</td>
<td>Last Unit of the deceased</td>
<td></td>
</tr>
<tr>
<td>QUERY FOR</td>
<td>OFFICE</td>
<td>DIAL</td>
<td>OFFICE</td>
</tr>
<tr>
<td>---------------------------</td>
<td>-------------------------</td>
<td>------</td>
<td>-------------------------</td>
</tr>
<tr>
<td>AIRMEN/NCs(E)</td>
<td></td>
<td></td>
<td>APPOINTMENT/SERVICES</td>
</tr>
<tr>
<td></td>
<td>Office</td>
<td>DIAL</td>
<td>Office</td>
</tr>
<tr>
<td>SERVICE PENSION (RETIREMENT AFTER 2006)</td>
<td>211</td>
<td>PRINCIPAL DIRECTOR AIR VETERANS</td>
<td>19</td>
</tr>
<tr>
<td>SERVICE PENSION (RETIREMENT BEFORE 2006)</td>
<td>212</td>
<td>JCDA</td>
<td>53</td>
</tr>
<tr>
<td>DISABILITY PENSION STAFF</td>
<td>221</td>
<td>MEDICAL SERVICES</td>
<td>03</td>
</tr>
<tr>
<td>OIC DISABILITY PENSION</td>
<td>222</td>
<td>LEGAL SERVICES</td>
<td>04</td>
</tr>
<tr>
<td>APPEALS</td>
<td>223</td>
<td>AFGIS LOANS</td>
<td>61</td>
</tr>
<tr>
<td>FAMILY PENSION STAFF</td>
<td>231</td>
<td>AFGIS GENERAL QUERY</td>
<td>62</td>
</tr>
<tr>
<td>OIC FAMILY PENSION</td>
<td>232</td>
<td>IAFBA (FAS &amp; GENERAL QUERY)</td>
<td>71</td>
</tr>
<tr>
<td>SWIFT</td>
<td>24</td>
<td>IAFBA (LOAN REFUND &amp; NOC)</td>
<td>72</td>
</tr>
<tr>
<td>LEAVE ENCASHMENT, DEATH CASE, COMMISIONING &amp; IRLA BALANCE (SER NO 00-49 LAST TWO)</td>
<td>2511</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LEAVE ENCASHMENT, DEATH CASE, COMMISIONING &amp; IRLA BALANCE (SER NO 50-99 LAST TWO)</td>
<td>2512</td>
<td></td>
<td></td>
</tr>
<tr>
<td>REMITTANCE</td>
<td>252</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RECEIPT &amp; DISPATCH</td>
<td>253</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DOCUMENT</td>
<td>254</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OIC NEAS</td>
<td>255</td>
<td></td>
<td></td>
</tr>
<tr>
<td>WELFARE SECTION (CERTIFICATE, PORs etc)</td>
<td>26</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ECHS</td>
<td>27</td>
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</tr>
<tr>
<td>GENERAL QUERY</td>
<td>29</td>
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</tr>
<tr>
<td>JCDA STAFF</td>
<td>52</td>
<td></td>
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