DIRECTORATE OF AIR VETERANS

PENSIONERS’ HAND BOOK FOR AIRMEN & NCs(E)
Serving Those Who Served
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Disclaimer: The information contained in this magazine is informative in nature and should not be quoted as authority.

Chief Editor : Gp Capt Ashok Saini VSM
Editorial Team : Sgt Kapil Sharma | Sgt Shammi Xavier | Sgt John R Varghese | Cpl Krishna Kumar | Sgt Chandan Prakash Dubey | Cpl Sumit Kumar
MESSAGE

At the outset, I congratulate the Directorate of Air Veterans (DAV) for providing yeomen service to those who served the IAF during the prime of their life. The many initiatives started by DAV to provide assistance to our air veterans have been tremendously successful.

The ‘Pensioners’ Handbook for Airmen & NCs(E)’ is yet another step towards enhancing general awareness on entitlements and service benefits to the retired personnel.

I also take this opportunity to wish the retired fraternity a happy and prosperous future.

Jai Hind!

22 Mar 19

Air Chief Marshal
Chief of the Air Staff
MESSAGE

In continuation of Air Force commitment to provide support to our Air Veterans, Dte of Air Veterans (DAV) has published this updated edition of “Pensioner’s Handbook for Airmen & NCs(E)”. It compiles all relevant information to provide a comprehensive ready reckoner to Air Veterans and their dependent family members on NE benefits and welfare schemes available to them.

I am sure that the handbook will go long way in assisting the veterans & their family.

I compliment ‘Team DAV’ for the excellent effort in producing this Hand Book. I also assure that all personnel of DAV are just a call away to help the veterans and their dependents.

Jai Hind!

25 Mar 19

Air Marshal
Air Officer-in-charge Administration
MESSAGE FROM ACAS (ACCTS & AV)

1. The Indian Air Force is ever committed towards the welfare of our Air Veterans and their Family Pensioners. The responsibility of the organisation increases manifold when the Air Veteran has left the family behind. In order to ensure that the Air Veterans and their families are not devoid of their entitlements, it is crucial that they are well versed and updated with pension provisions and procedures to claim NE benefits.

2. The revised edition of the Pensioners Handbook would definitely benefit the pensioners immensely as the policies and provisions have been explained with the help of examples and case studies. In order to prefer the claim forms, the blank sample forms have been provided in the handbook so that the pensioner can prefer the relevant claim without any difficulty. It would also result in reducing delays as the knowledge imparted through the handbook would bring all the stakeholders to the same platform.

3. I am sure that the efforts made by the DAV in revision of the handbook exclusively for Veterans Airmen / NCs(E) and their NoKs would definitely achieve the desirable results. I appeal to all the readers to make use of the handbook in knowing and claiming their rightful dues.

With best compliments
MESSAGE FROM AIR CMDE AV

1. The latest edition of Handbook for pensioners with an aim to revise the contents to bring in sync the Govt policies and orders concerning Veterans and pensioners in a comprehensive manner. This has been an endeavor of the Directorate to ensure that the Veterans are not missed with the obsolete and incomplete knowledge.

2. With the announcement of 7th CPC and various decisions by the Gol intermittently for the benefit of Veterans and pensioners required to be disseminated to the end users. This revised handbook will for sure attain the objective and provide the pensioners a forum from where all requisite information can be obtained and referred in an easily assimilative manner.

3. The Directorate would ever hold its Veterans and the pensioners in high esteem and take every step in a proactive manner to ensure that they are not deprived of the benefits of latest policies. The Directorate would ever remain committed to resolve the issues of Veterans.

Wishing a good health
FROM THE EDITOR’S PEN

1. I take pride to contribute towards the updation of latest edition of the “Pensioner’s Handbook”, which has been a great source of information to our retiring Air Warriors and the Air Veterans & their NoK. Every beneficiary has been eagerly looking forward to this handbook, being updated and revised post the implementation of recommendations of 7th CPC.

2. The Directorate of Air Veterans is dedicated as a single point contact for our Veteran fraternity, and it strives to serve the causes of not only the veterans but also of their families and dependents, as they are also the beneficiaries of various welfare schemes and policies of the Govt.

3. This edition of the book encompasses various changes / updations post implementation of the 7th CPC including Govt policies that have come up during the recent past like OROP etc. Hence, the newly added features include various policies announced & implemented by the Govt for the welfare of defence personnel as well as the pensioners.

4. While editing the book, every effort has been made to ensure that information as on date has been compiled and put up in such a way so as to make it informative as well as helpful to the user / prospective beneficiary. I take this opportunity to thank all those who have been associated with the earlier editions.

5. I would also like to mention the devotion shown by team DAV, who have made various suggestions during the whole exercise. It was the result of their experience and dedicated efforts that made this new edition a reality which will be highly beneficial to one and all.
CHAPTER 1

Introduction

AN OVERVIEW OF DAV

1. Directorate of Air Veterans (DAV) is directly responsible for all pension matters of Officers, 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, authorised 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 Airmen/ NCs (E) proceeding on retirement and Air Veterans (including Family/ dependent pensioners) to have a brief overview of DAV. With this in mind the following points are worth mentioning:-

   (a) DAV was formed on 17 Sep 12 at Subroto Park, New Delhi with the aim of synergising and synchronising 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 marks the beginning of a change in the lives of thousands of Air 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 matters of Air Veterans:

      (i) Dte of PP & R at Air HQs RK Puram : Dealing with Pension, Pension Policy & 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/NCs(E) and Officers respectively

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

      (v) Appeals, Representations, & Court Orders 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 (Pension Disbursing Agencies viz Banks/DPDOs/Treasuries 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. Organisation Structure of DAV: The DAV has the following organisation structure wherein DAV (A&N) is dedicated purely towards the needs of all retiring & retired Airmen & NCs (E).

5. Locations of DAV: DAV is presently functioning from four different locations. Locations of various offices of DAV is as follows:-

<table>
<thead>
<tr>
<th>LOCATION</th>
<th>FLOOR</th>
<th>OFFICES</th>
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<tbody>
<tr>
<td>SMC BUILDING, WAC</td>
<td>1ST FLOOR</td>
<td>AIR CMDE AV OFFICE, DAV (OFFICERS), DAV (COORD), LEGAL, MED &amp; IT WITH STAFF</td>
</tr>
</tbody>
</table>
6. **Welfare Section** The welfare section under Gp Capt AV (A&N) functions as an orderly room for almost two lakh Air Veterans (Airmen/NCs(E)) and promulgates PORs for keeping updated records of all the post retirement occurrences in the life of Air Veterans’ marriage, divorce, birth of children, death etc. through NE PORs taken from time to time. It also issues various authorised 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.

7. **IAF Placement Cell** IAF Placement cell at DAV provides necessary employment opportunities to Air Veterans. The retiring airwarriors are regularly briefed to register on the Placement Cell website [www.iafpc.co.in](http://www.iafpc.co.in) for re-employment opportunities.

### ROLE OF OTHER AGENCIES

8. 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:

<table>
<thead>
<tr>
<th>Subject</th>
<th>Agency to be contacted</th>
</tr>
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</table>
| Pay, Allowances, Provident Fund, Leave Encashment (LE) | DAV (A&N-Audit), AFCAO Building, Subroto Park, New Delhi – 10  
Tel: 011-25687194/5855, Fax: 011-25696359 |
| Air Force Group Insurance Scheme/Post Retirement Insurance Cover | AFGIS, Subroto Park, New Delhi -10  
Tel: 011-25683995, Fax: 011-25691182  
Toll Free No. 1800-11-5800  
e-mail ID: afgis@iaf.nic.in |
| Re-employment and self employment | (a) Dte of Resettlement Armed Forces,  
West Block IV, RK Puram, ND-66  
Web Site: [www.dgrindia.com](http://www.dgrindia.com)  
(b) IAF Placement Cell, O/O DAV,  
SMC Building, Subroto Park, New Delhi-10,  
Tel: 011-25696013, Fax-011-25690233  
E-mail: placement.iaf@nic.in  
Toll Free No. 1800-11-5800  
(c) Zila Sainik Boards & Employment Exchange |
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<tr>
<th>Subject</th>
<th>Agency to be contacted</th>
</tr>
</thead>
<tbody>
<tr>
<td>All matters of Welfare (PORs for Death, Birth, Divorce/Marriage entries in Docs, Counting of former service, NOC &amp; Other authorised certificates for resettlement)</td>
<td>DAV (A&amp;N-Welfare), AFRO Building, Subroto Park, New Delhi -10. Tel: 011-25694815, Fax: 011-25696359. e-mail ID: <a href="mailto:dav.airmen@gov.in">dav.airmen@gov.in</a></td>
</tr>
</tbody>
</table>
| All matters pertaining to award of Pensionary benefits/ Gratuity /Revision of pension etc. | (a) DAV (A&N), AFRO Building, Subroto Park, New Delhi -10. Tel: 011-25694815 Fax: 011-25696359. e-mail:dav.airmen@gov.in  
(b) Post 01 Jan 86 Retirees  
O/o JCDA, Subroto Park, New Delhi -10  
Tel: 011-25693334, 25695907  
e-mail ID: dcdaaf-delh.cgda@nic.in  
(c) Pre 01 Jan 86 Retirees  
O/o PCDA (P), Draupadi Ghat, Allahabad- 211014  
Web site: www.pcdapension.nic.in  
Tel : - 0532 - 2421879, 2421880, Fax: 0532-2521869, 2423549  
Toll Free – 1800-180-5325  
(d) Air Force Pension Liaison Cell, 2nd Floor, Opp G-2 Section, Draupadi Ghat, Allahabad- 211014 |
| Ex-servicemen Contributory Health Scheme (ECHS) | (a) DAV (A&N-ECHS), AFRO Building, Subroto Park, New Delhi – 10  
Tel: 011-25687194-Extn –2329 7742  
Toll Free No. 1800-11-5800  
(b) Nearest ECHS Centre & Polyclinic |
| Assistance from IAFBA | IAFBA, AFGIS Building, Subroto Park, ND-10  
Tel: 011-25692791, 25699704  
Fax: 011-25698069, 25690626  
E-mail – iafba@yahoo.com |
| Assistance from AFWWA (C) | Hony Jt Secretary, AFWWA (C), Santusthi Complex, New Wellington Camp, New Delhi - 110 003  
Tel : 011-25691367, WAC – 011-25687194 |
| For all types of query with DAV | DAV (A&N-Query Cell), AFRO Building, Subroto Park, New Delhi –10  
Tel: 011-25687415  
Fax: 011-25696359  
e-mail: dav.airmen@gov.in, dirav.nce@gov.in |
| Matters concerning issue of Dependent Identity Card for family members | Last Unit/ Nearest Air Force Unit where ever veteran or his family is residing |
| Canteen Facilities | Nearest Unit Run Canteen (URC) |

**A BRIEF ON PENSION**

9. 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 and NCs (E) 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.

10. 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 labor of several years, he can afford to relax and start enjoying the fruits as long as he is gifted with life. 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 can 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**

11. 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.

(i) **Special Pension and Gratuity** As decided by Govt.

12. 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 (DCRG) 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 (DR) on Pension and Family Pension (FP) 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 01.01.1992.

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

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

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

(l) 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.

(m) 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.

(n) Revision of Pension as per Cabinet Secretary’s Committee recommendations to Personnel other than Officer Rank to pre - 01.01.2006 pensioners which was earlier effective from 24 Sep 12 has been made w.e.f 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 which was earlier effective from 24 Sep 12 has been made w.e.f 01.01.2006.

(p) Revision of Pension as per Cabinet Secretary’s Committee recommendations to Personnel other than Officer Rank to pre - 01.01.2006 pensioners which was earlier effective from 24 Sep 12 has been made w.e.f 01.01.2006.

(q) One Rank One Pension (OROP) has been implemented w.e.f 01.07.2014 vide PCDA (P) Circular No. 555

(r) Removal of 33 yrs conditionality vide PCDA (P) Circular No. 568.

(s) Grant of DP to Pre-2006 retirees, who have gone on Pre-mature retirement (PMR) vide GoI MoD letter No. 16(05)/2008/D(Pension/Policy) dated 19 May 17.

(t) Grant of benefit of broad-banding of DP w.e.f 01.01.2016 to all past retirees vide PCDA (P) Circular No. 596.

(u) Revision of Pension as per Cabinet Secretary’s Committee recommendations to Personnel other than Officer Rank to pre - 01.01.2006 pensioners which was earlier effective from 24 Sep 12 has been made w.e.f 01.01.2006.

7th CPC Details

(v) Revision of Pension as per VII Pay Commission recommendations to the pre - 01.01.2016 pensioners. This revision is applicable with effect from 01.01.2016.

(w) As per PCDA (P) Circular No. 570, PDAs have revised pension in respect of all Pre-2016 retirees with a multiplication factor of 2.57 over the pension drawn by them as on 31 Dec 15 (Option-II of 7th CPC).

(x) However, as per Govt orders, the revision of pension vide Option-I (Notional Pay Fixation method) is pending. Govt has issued the Concordance Tables on 17 Oct 18, but its implementation is
pending for want of simplified LPC-DS and comprehensive software module by PCDA (P) Allahabad
Circular No. 608 refers. Corr PPO would be issued by PSA to all Pre-2016 retirees giving details of
their pensions as per both Option-I & II and most beneficial option would be the revised pension in 7th
CPC for all Pre-2016 retirees. However, O/o CGDA has confirmed that Notional Pay Fixation method
will not be beneficial to 95% Veterans. It may benefit only those who have retired wef 01 Jul 14 to 31
Dec 15 and those who were drawing pension higher than OROP.

NOTE: PCDA (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 made by Jt CDA (Air Force), Subroto Park,
New Delhi -110 010.

WORD OF CAUTION

All pensionary benefits to the Veteran are his hard earned life time savings and have to be judiciously
invested by him, lest ‘scrupulous eagles’ are waiting to grab it by misleading and using fraudulent
means. “BEWARE AND BE FOREWARNED”
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 ‘audit authorities’ 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 / NC(E), then a PPO will be issued by JCDA (AF). The PPO is issued in six copies. DAV dispatches one copy to the individual, One copy to the Pension Disbursing Agency - PDA (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 genuineness 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 result 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.

SERVICE PENSION FOR PRE 01.01.2006 RETIREE

3. 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”.

4. 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 based on 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. The weightage has been revised to 12, 10 and 08 years vide modified Parity table issued by GOI w.e.f 24 Sep 2012. 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).

COUNTING OF BROKEN PERIOD OF SERVICE (LESS THAN A YEAR) FOR PENSION

5. 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 at 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

6. 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) w.e.f. 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 beneficial.

(c) Family Pension is calculated at 30% of emoluments last drawn or average of reckonable emoluments drawn during last ten months, whichever is 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) (Pre Jan 2016 retirees)</td>
<td>Pay drawn in the prescribed pay band + Grade Pay + Military Service Pay + (X Group Pay + Whole of classification allowance) as applicable</td>
<td>Pay drawn in the prescribed pay band + Grade Pay + Military Service Pay + (X Group Pay + whole of classification allowance) as applicable</td>
</tr>
<tr>
<td>Airmen &amp; NCs(E) (Post Jan 2016 retirees)</td>
<td>Pay drawn in the prescribed pay Matrix + Military Service Pay + (X Group Pay + Whole of classification allowance) as applicable</td>
<td>Pay drawn in the prescribed pay Matrix + Military Service Pay + (X Group Pay + Whole of classification allowance) as applicable</td>
</tr>
</tbody>
</table>

ONE RANK ONE PENSION (OROP) : CIRCULAR 555

7. Govt of India vide letter No. 12(1)/2014/D(Pen/Pol)-Part-II dated 07 Nov 2015 has implemented “One Rank One Pension” for defence personnel. OROP implies grant of uniform rate of pension to the defence forces personnel retiring in the same rank and group with the same length of service regardless of their date of retirement. Accordingly, comprehensive order regarding rates of various pension/family pension as per the rank/group/length of qualifying service were issued by the Govt vide letter No. 12(1)/2014/D(Pen/Policy)-Part-II dated 03 Feb 2016 circulated vide PCDA (P) Allahabad Circular No. 555 dated 04 Feb 2016. In cases where the qualifying service was not endorsed in the PPOs, pensioners were not granted benefits by
the PDAs. Such cases have been taken up for issuance of Corrigendum PPOs to enable PDAs to re-fix the pension as per OROP and pay the arrears accordingly.

Salient Features of OROP

8. (a) Pension of the past pensioners would be re-fixed on the basis of pension of retirees of calendar year 2013 and the benefit will be effective from 1st July 2014.

(b) Pension will be re-fixed for all pensioners on the basis of the average of minimum and maximum pension of personnel retired in 2013 in the same rank, group and with the same length of service.

(c) Pension for those drawing above the average shall be protected.

(d) Arrears will be paid in four equal half yearly installments. However, all the family pensioners including those in receipt of Special/Liberalised family pension and Gallantry award winners shall be paid arrears in one installment.

(e) In future, the pension would be re-fixed every 5 years. Next rationalisation of OROP will be carried out based on the actual pensions during 2018 and is likely to be implemented by 01 Jul 2019.

SERVICE PENSION/FAMILY PENSION FOR PRE - 01.01.2016 RETIREE

9. Govt of India has issued the guidelines for implementation of 7th CPC recommendations vide MoD letter No 17(01)/2017(02)/D(Pension/Policy) dated 05 Sep 2017. Accordingly, PCDA (P) Allahabad has issued a Circular No 585 dated 21 Sep 2017 to revise service pension/family pension of all Armed Forces Personnel who retired/died prior to 01.01.2016, by notionally fixing their pay in the pay matrix recommended by the 7th CPC in the level corresponding to the pay in the pay scale/pay band and grade pay at which they retired/died. This will be done by notional pay fixation under each intervening Pay Commission based on the formula for revision of pay. The concordance tables for fixation of pension as per notional fixation of pay in 7th CPC have been issued by MoD on 17 Oct 18, but implementation process is pending for simplification of procedures by CGDA. All Pre-2016 retirees would be issued with a Corr PPO by PSA.

SERVICE PENSION FOR POST - 01.01.2016 RETIREE

10. Minimum qualifying regular service for grant of pension shall continue to be 15 years for Airmen and 20 years for NCs (E). Pension is calculated at 50% of emoluments last drawn (i.e. last pay drawn in the prescribed pay matrix + Military Service Pay + (X Group Pay + classification allowance) as applicable).

ADDITIONAL PENSION ON ATTAINING THE AGE OF 80 YEARS

11. An additional pension/family pension to the pensioners has been introduced w.e.f 01.01.2006 vide PCDA (P) Allahabad Circular No. 397 & GOI MOD Letter No. 17(02)/2016-D(Pen/Pol) dated 04 Sep 17 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 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>For 100 years or more</td>
<td>100% of revised basic pension/ family pension</td>
</tr>
</tbody>
</table>

12. 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.
13. 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 for self and 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 Corrigendum PPO.

14. **Action to be taken by PDA in case only year of birth or age mentioned**: In case only age is mentioned in the PPO/Office records, the additional pension will start from 1st January of the year following the years in which the pensioner/family pensioner has completed the age of 80 years etc. As the Government letter does not indicate the need to issue Corr PPO, hence no Corr PPOs are required to be notified in these cases.

15. **Action to be taken by PDA where Exact Date of Birth/Age not indicated**: If the exact date of birth/age is not indicated in the PPO/Office record, but the pensioner submits – PAN card/Matriculation certificate/Passport/ECHS Card/Driving License/Election ID Card, then the PDAs will start the additional pension based on the date of birth/age as mentioned in the above 6 (six) documents provisionally for six months and simultaneously send the above documents to the ROs for notifying Corr PPOs through the PSA concerned. In case the pensioner/family pensioner is unable to submit any of the 06 documents, but claims additional pension based on some other documentary evidence, such cases will be submitted by the PDAs to MOD through concerned Record Offices (For PBOR) and through Service HQs (For commissioned Officers). Additional pension will not be released by the PDAs in these cases until the Corr PPOs are issued by the PSAs as per the decision taken by the MoD in this regard. The decision of the MoD in this regard will be final (PCDA (P) Circular No. 165 refers).

**ROLE OF UNIT IN ENSURING THE CORRECTNESS OF PENSION PAPERS**

16. As the first agency is responsible for initiating and verifying the pension claim forms, the role of the parent unit becomes important. The activity chart for the unit is attached as Appendix ‘A’ 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 are 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 Pension Papers at column no-17(a):

(i) AWL (when punishment is awarded)

(ii) Detention by Court Martial

(iii) Period under civil custody

(iv) Any period of absence without leave which is regularized as Extra Ordinary Leave without Pay & Allowances

(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 at own request/Service No Longer Required (SNLR)/Medical invalidment 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.

17. The units are required to forward the following documents to AFRO {O i/c RW (Coord)} three weeks of receipt of discharge order: -
18. The units are required to dispatch certain documents to DAV (A&N-SP) eleven months before the date of discharge or the individual will carry these by hand at the time of final clearance (10-11 months prior to date of retirement). The list of these documents is as follows:

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>IAFF (P) 28 (Descriptive Roll)</td>
<td>Two copies</td>
</tr>
<tr>
<td>(b)</td>
<td>IAFF (P) 61 (Roll of Airmen)</td>
<td>Two copies</td>
</tr>
<tr>
<td>(c)</td>
<td>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)</td>
<td>Two copies</td>
</tr>
<tr>
<td>(d)</td>
<td>Form ‘A’ (Nomination Form)</td>
<td>Three copies</td>
</tr>
<tr>
<td>(e)</td>
<td>Form of Application for commutation alongwith Declaration</td>
<td>Two copies</td>
</tr>
<tr>
<td>(f)</td>
<td>Medical Certificate (AFMSF 16 for LMC and AFMSF 18 for Med Cat A4G1) in original as per Air HQ letter No Air HQ/26481/Med-7 dated 24 Jun 2002.</td>
<td>Two copies</td>
</tr>
<tr>
<td>(g)</td>
<td>Joint Photograph in civil clothes duly attested by Commissioned officer on the front</td>
<td>Four copies</td>
</tr>
<tr>
<td>(h)</td>
<td>Single Photograph (unattested) in Uniform</td>
<td>Two copies</td>
</tr>
<tr>
<td>(j)</td>
<td>Photo copy of Aadhar Card – self, wife &amp; children</td>
<td>Two copies each</td>
</tr>
<tr>
<td>(k)</td>
<td>Photo copy of PAN Card – self &amp; wife</td>
<td>Two copies each</td>
</tr>
<tr>
<td>(l)</td>
<td>Photo copy of Bank Pass book (Joint account only with spouse) along with cancelled cheque leaf (self as prime account holder. Self name as per DO and spouse name as per service records)</td>
<td>One Copy</td>
</tr>
<tr>
<td>(m)</td>
<td>Certificate from PDA (Appendix ‘B’ to Air HQ/99798/09/SP/DAV dated 12 Jul 16)</td>
<td>Two copies</td>
</tr>
<tr>
<td>(n)</td>
<td>Letter of undertaking by pensioner and form of certificate of non-employment / re-employment (Appendix ‘A’ &amp; ‘B’ to Air HQ/99798/09/SP/DAV dated 28 Feb 19)</td>
<td>Two copies each</td>
</tr>
</tbody>
</table>

19. On receipt of pension 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 (SWIFT) 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).

20. **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) PPO/Corrigendum PPO
   (b) Discharge Book
   (c) Ex-servicemen Identity Card issued by Zilla Sainik Board (ZSB)
(d) Retired Officers Identity Card (Applicable only for HFO/HFL)
(e) AFWWA membership Card
(f) AVIC (Air Veterans Insurance Certificate) issued by AFGIS
(g) Last Pay Certificate (LPC)
(h) Photocopy of Unit Copy of Sheet Roll (UCSR)
(i) ECHS Smart card
(k) Dependent Identity Card for Retired Air Force Personnel (DICRAP)
(l) A set of pension papers (ink signed by Commissioned Officer) including original copy of Medical Certificate.

**POINTS TO BE CHECKED IN SERVICE DOCUMENTS, DURING ANNUAL PERUSAL/FINAL CLEARANCE AT DAV**

21. 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 of self, wife and children.
(b) Date of enrolment should be correct.
(c) Correct record of all movements of posting and attachment.
(d) Record of Additional Pay to which he is entitled such as GCB, PJI, 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 SMCs/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) Check correctness of name of spouse promulgated in DoB POR.
(n) Correctness of all the leave entries recorded in the documents and accumulation of leave for encashment.
(o) Correct Permanent home address.
(p) Noticing and rectifying any other anomaly.
(q) Any period spent in civil custody must be regularized to avoid the problems, which may arise during finalization of pensionary benefits.

**NOTE:** CHECK CORRECTNESS OF PERSONAL DETAILS ON P-5 (ENROLMENT FORM) UPLOADED BY AFRO AS IT FORMS BASIS OF ALL OTHER DOCUMENTS AND IS AUDITED BY PSA.

**COMMON ERRORS IN FILLING UP PENSION CLAIM FORMS**

22. 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 joint photographs (husband & wife) and self in uniform 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. This results in audit objection and delay in release of pension.

(e) Incorrect promulgation of various entries in NE POR and late despatch 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 (with spouse only) 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. (IAFF (P) 61, Nomination, Commutation form and IAFF (P) 28. At times, the permanent home address is mentioned in column No 7 of IAFF (P) 61. Correspondence address should be specified separately in column No 7 of IAFF (P) 61, where the individual wants to receive his PPO. Correct information on address will rule out any possibility of non-receipt of PPO 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 is presumed to have 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 on the 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 submits 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 authorities.

(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 are ink signed 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 date of discharge (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 signatures 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/Photocopy 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) is not accepted in audit. Date of discharge must be shown on the day on which the individual served last (A/N) and not the next day which is date he is struck of the strength of IAF i.e. 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 Jt CDA (Air Force), New Delhi – 10 only.

ROLE OF DAV, AFRO, AFCAO, Jt CDA (AF) VIS-À-VIS TIME FRAME OF ACTIVITIES

23. DAV is basically responsible for all pensionary matters. The DAV primarily acts as a processing agency, which receives the pension claims and forwards it to Jt CDA 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/omission, during his final clearance visit at DAV.

24. After audit at Jt CDA (AF), the PPO is issued by Jt CDA (normally at D minus 3-4 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. Also, the bank copy of PPO is dispatched well 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.

25. After payment of service pension, the RCSR of an Airman is forwarded to Disability Pension Section for issue of Disability Pension 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 DAV (A&N-Audit) 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 DAV (A&N-Audit) normally takes D+4 to 6 months. Rank revision (promotion / MACP cases) is undertaken after the receipt of RCSR from DAV (A&N-Audit) after payment of
leave encashment at D+4-6 Months). The processing/audit time for rank revision is 4 to 6 months. Therefore the corrigendum PPO for rank revision can only be issued at D + 8 to 10 months. However, in case of normal promotion (D-7 Months and more), if the promotion POR reaches DAV up to D minus 5 months also, then it is possible to give higher rank Pension by discharge date. In such cases there will be no requirement for revision after discharge.

COMMUTATION OF PENSION

26. 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 last RMB / RME or date of discharge which ever is earlier 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. Cases beyond one year have to apply for Review Medical Board for seeking commutation.
   (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 ‘B’.

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

   **Note 2:** Commuted portion of pension will be restored by Pension Disbursing Agency (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-IX/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.

DEATH-CUM-RETIREMENT GRATUITY (DCRG)

27. 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 ½ times of last reckonable emoluments (RE). The maximum limit of DCRG payable is Rs. 20 lakhs in terms of Govt of India, MOD letter No. 17(02)/2016-D (Pen/Policy) dated 04 Sep 17. This ceiling on gratuity shall be increased by 25% whenever the Dearness Allowance rises by 50% of the basic pay. The formulae for calculating Service Pension, DCRG and Commutation are given as Appendix ‘C’.

28. The rates for payment of Death Gratuity shall be as under:

<table>
<thead>
<tr>
<th>Length of Qualifying Service</th>
<th>Rate of Death Gratuity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than one year</td>
<td>2 times of monthly emoluments</td>
</tr>
<tr>
<td>One year or more but less than 5 years</td>
<td>6 times of monthly emoluments</td>
</tr>
<tr>
<td>5 years or more but less than 11 years</td>
<td>12 times of monthly emoluments</td>
</tr>
<tr>
<td>11 years or more but less than 20 years</td>
<td>20 times of monthly emoluments</td>
</tr>
<tr>
<td>20 years or more</td>
<td>Half month’s emoluments for every six monthly period of qualifying service subject to a maximum of 33 times of emoluments</td>
</tr>
</tbody>
</table>
NON-QUALIFYING PERIOD FOR COUNTING OF SERVICE FOR THE PURPOSE OF PENSION.

29. 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 extra ordinary leave (EOL) without pay and allowances.

PROVISIONS FOR CONDONATION OF DEFICIENCY IN SERVICE FOR SERVICE PENSION

30. 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 AGENCIES (PDAs)

31. Pension can be paid through any of the following pension disbursing offices:
   (a) Defence Pension Disbursing Office (DPDO)
   (b) Treasury Office (TO)
   (c) Public Sector Banks (PSBs)

Note: 1. The individual must personally collect the first pension along with commuted value of pension and DCRG.
       2. CGDA has proposed implementation of Centralised Pension Disbursement System (CPDS wherein the centralized Pension disbursement by PCDA(P) is being envisaged to rule out the ambiguities with respect to incorrect fixation of pensions by PDAs and also reduce representation against Bank for wrong fixation. CGDA has awarded contract to M/s TCS for development of Comprehensive Pension Package (CPP).

PAYMENT OF PENSION THROUGH JOINT ACCOUNTS

32. GOI, MOD, Dept 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 favor an authorization for family pension exists in the Pension Payment Order (PPO). The joint account of the pensioner with the spouse will be operated on ‘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 FOR SUBMISSION OF LIFE CERTIFICATE

33. 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 for restoration/drawal. 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 a period of three 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 Pension Payment Order (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.
(i) A certificate to the effect that arrears are still due and not paid earlier.
(k) Re-employment / Non employment certificate.
(l) Life certificate.

JEEVAN PRAMAN PORTAL AND SUBMISSION OF LIFE CERTIFICATE ONLINE

34. E-Jeevan Pramaan is a system which seeks to address the problem of furnishing “Life Certificate” by the pensioners during the month of November every year either by presenting themselves personally or by delivering a life certificate in the prescribed format to the Pension Disbursing Agency (PDA). E-Jeevan Pramaan is a biometric enabled digital service to provide for a computer generated digital life certificate for pensioner through his Aadhaar linkage using his Biometric Credentials. Individual pensioner need not to present himself/herself in front of authorized agencies and can even submit from home if one has an internet connection and Biometric devices at his disposal. The Digital Life Certificate (DLC) so generated is stored online and can be accessed by the pensioner & PDA as and when required. For more information one can log on to https://jeevanpramaan.gov.in or e-mail at jeevanpramaan@gov.in.

CHANGE OF PENSION DISBURSING AGENCY (PDA)

35. Change of PDA involves transfer of vital pension papers from one PDA to another. DAV has no direct role in this change. This is the matter between the two PDAs who are involved in the transfer. For the purpose of transfer a simple application to the current PDA is adequate with complete details of new PDA. However, based on our experience at DAV we would like to advise that change of PDA should be a well considered decision because at times the pension papers are dispatched by the old PDA but are not received by the new PDA. 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. Ref: PCDA(P) Allahabad Circular No. 190 dated 16 Mar 17.

PROCEDURE FOR DRAWING PENSION FOR THOSE RESIDING ABROAD

36. The banks are authorized to credit the pension amount of a non-resident pensioner to a Non-Resident (Ordinary) Account opened/maintained as per provision of the Exchange Control. The amount of pension of a pensioner who has become Non-Resident may be credited to the said account after ensuring the personal identification and other requirement as stipulated in the scheme. A clarification was sought regarding whether
pension can directly be credited to NonResident (External) accounts as allowed by the RBI, wherein all NRIs/PIO have the option to credit the current income (including pension) to their Non-Resident (External) Rupee account, provided the Authorized Dealer Bank is satisfied that the credit represents current income of the non-resident account holder and income tax thereon has been deducted/provided. Further the credit of pension to pensioner’s Non-Resident (External) Rupee account is subject to option exercised by the pensioner. Ministry of Defence, in consultation with Central Pension Accounting Office, New Delhi has intimated that pension credited to the pensioner’s Non-Resident (Ordinary) Account may be permitted by the bank to the pensioners out side India, in case the Non-Resident Pensioner so desired, by debit to his NR(O) Accounts either by direct remittance or by credit to his NR(E) Accounts.

37. The NRE account is an Indian Rupee denominated account, which is freely repairable. This form of NRI account can be in the form of savings, current, recurring or fixed deposits. The income is deemed to be earned outside India. Indian Rupees cannot be deposited into this account, only foreign currency can be deposited which will be converted into Indian Rupee at the time of deposit. The interest earned on the balances at the end of quarter is free from any income tax. However, the NRI can send his remittances from abroad into this type of account. The bank pays interest on the balance at their determined rates. An NRO account is a savings or current account held in India that helps NRIs manage income earned in India such as rent, dividends, or pension. The account holder can deposit and manage accumulated rupee funds conveniently through an NRO account. Any NRI can open a NRO account. NRIs may also convert their existing resident savings account into an NRO account when their status changes from resident to non-resident.

OCCASIONS WHEN PENSION CAN BE STOPPED

38. 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 for 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 bail as soon as possible / anticipatory bail if he is arrested / likely to be arrested and thereafter defend his case in the Court of Law. (DPPI, 2013 Para 73)

(c) 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 of his pension. PCDA (P), Allahabad will take appropriate decision on this matter based on the merits of each case.

(d) Non-submission of Life certificate in the month of November every year and PCDA (P), Allahabad Circular No. 606 dt. 24.09.18

VISIT TO BANK FOR FIRST PAYMENT OF PENSIONARY BENEFITS

39. In order to eliminate delay in payment of lump sum payments and first pension, Govt had simplified the procedure vide CGDA letter No. 5169/AT-P/Payment-Bank/Vol-XII dated 05 Apr 17 and PCDA (P), Allahabad Circular No. 606 dated 24 Sep 18, wherein retiring Defence/Civilian pensioners shall submit undertaking/status of non-re-employment/employment after retirement, cancelled cheque alongwith pension papers to his/her Record Office. The certificates shall be forwarded to the PDA alongwith PPO by the PSA/Record Office (DAV in case of IAF) following usual procedure. PDAs shall credit the pensionary awards notified in favour of the pensioner in to his/her bank accounts as and when due without first identification and pensioner shall no longer be required to visit his/her PDAs to activate the first payment of pension. Hence, now, there is no need for pensioner to visit bank immediately after retirement for release of Pension, lumpsum.
DCRG & Commutation amount, if the requisite certificates required by Bank (specimen letter of undertaking by the pensioner and form of certificate of non-employment / re-employment) are submitted alongwith pension papers. DAV will forward these documents to PDA alongwith PPO for action accordingly.

SEPARATE BANK ACCOUNT FOR FP
40. No need to open separate Bank Account for widow (family pensioner), if joint pension account with spouse exists for drawal of service pension. PCDA (P) Circular No. 168 refers.

REVISION OF PENSION OF PRE-2006 PENSIONERS – DELINIKING OF QUALIFYING SERVICE OF 33 YRS OF REVISED PENSION
41. The consolidated revised pension/ordinary family pension of all Pre-2006 Armed Forces Pensioners/ Family Pensioners with effect from 01 Jan 2006 shall not be less than 50% & 30% respectively of the minimum of the pay in the Pay band plus Grade Pay corresponding to the pre-revised scale from which the pensioner had retired/discharged/invalided out/died including Military Service Pay and ‘X’ group pay, if any, without pro-rata reduction of pension even if they had rendered qualifying service of less than 33 years at the time of retirement. It implies that pension will not be reduced on pro-rata basis, even if the qualifying service is rendered less than 33 years before retirement. This provision shall take effect from 01 Jan 2006 and arrears, if any, shall be payable from 01 Jan 2006. Further, the Pension/Family Pension of the Armed Forces Personnel has been revised a number of times in the past vide various letters issued by MoD. If the pension/family pension already revised w.e.f 01 Jan 06 or 01 Jul 09 or 24 Sep 12 or 01 Jul 14 under the respective orders, as applicable, will continue to be paid as basic pension during that period.

PENSION ON DISMISSAL
42. 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 on the same date in normal manner. In this regard, the individual has to apply for ‘mercy appeal’ to competent authority alongwith following details, within a period of two years.
   (a) Mercy Petition from effected individual. Reasons for requirement of pension to be clearly mentioned in mercy petition.
   (b) Financial Status Report.
   (c) Copy of Dismissal Order contains details of offence committed.
   (d) Reasons for delay in submission of petition if preferred beyond 2 years.

FREQUENTLY ASKED QUESTIONS
Q.1. I have proceeded on discharge two months back. I have got my copy of PPO, however, the bank has not received its copy of PPO therefore my pension is held up. What is to be done?
Ans. All PPOs are despatched through Registered post therefore the chances of loss in transit are very less. As per the existing procedure, the PPOs are despatched to Central Pension Processing Centres of the concerned bank. The CPPC, in turn forwards all the relevant documents to the paying bank/branch to make payment to the pensioner. The pensioners must resolve the issue with the CPPC/paying branch of the bank, through representation/liaison with the bank concerned. If after all efforts the bank states that they haven’t received the PPO, then the bank through its CPPC will be required to send a ‘Loss Certificate’ (in duplicate as per format specified in DPPI-2013) to DAV. Based on the loss certificate, DAV will initiate necessary action for issue of duplicate PPO by Jt CDA (AF). 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 ‘audit authorities’ i.e. Jt CDA (AF).
Q.2. What period of deficiency in service can be condoned by Air HQ?

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

(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.

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 (IAFF (P) 5) filled by the individual at the time of his enrolment. Every other source of entry for name has to match IAFF (P) 5. All retiring air warriors are advised to check their personal details on P-5 (available on AFRO web link) well in advance to avoid delays at a later stage.

Q.5. I lost my PPO. What is the procedure to obtain duplicate copy of PPO?

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.

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, 2013, 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 PCDA (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 (after the verification of the pensioner’s identity) 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) IAF (CDA) 651 available with PDAs (in duplicate) duly filled in and signed with stamp of PDA.
(c) Nationality Certificate.
(d) Non-employment / Re-employment certificate.
(e) Life Certificate.
(f) Non – remarriage certificate of the pensioner.
(g) Copy of Pension Payment Order (PPO).

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

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

(a) If an Airman is discharged prior to 01 Dec 1985 and the name of his wife/family is not endorsed in his PPO.
(b) If an Air Veteran has married after Dec 1985 post his discharge from service.
(c) If an Airman has legally divorced his first wife whose name is originally stated in the PPO for family pension and re-married after discharge from service.
(d) If first wife of an Airman has died and the Air Veteran has re-married after discharge from service.
Q. 8 In case of Naval & Army Personnel whole of the Boys service is taken as qualifying service for pension. Does similar order exist on Air Force side?

Ans. Yes, Counting of service rendered before attaining the age of 17 years as qualifying service for the purpose of pension and gratuity is permitted. Authority is Ministry of Defence letter No. B/39022/AG/PS/a&c)/589/C/D(Pens/Sers) dated 27 Mar 2002.

Q. 9 Does there exist any procedure for obtaining duplicate copy of PPO in case of loss of the original PPO by PDA?

Ans. For issue of duplicate copy of Pension Payment Order (PPO) the following documents/information is required to be furnished to Pension Sanctioning Authority (PSA) in terms of PCDA (P) Allahabad Cir No 137 dated 11 May 2009:

(a) Loss Certificate duly stamped with legible official seal.
(b) Full details of address of PDA viz Postal address with PIN code and State where PDA is situated.
(c) Full details of pensioners viz PPO No. and year of issue, name of the pensioner, nature of pension etc.
(d) Purpose for issue of duplicate PPO i.e. for payment purpose or otherwise.
(e) When PPO is lost before first payment, a declaration from the pensioner that no payment has been received and a non-payment certificate from the PDA concerned, should invariably be enclosed alongwith the loss certificate.

Q. 10 Is e-Jeevan Pramaan a must for the pensioner?

Ans. No, this facility has been given to get hassle free Life Certificates. The conventional life certificates are also valid and can be submitted by the pensioner.

Q. 11 My date of birth as per the matriculation certificate (any other proof of DOB) is different from that reflected in my Pension Payment Order (PPO). What is the procedure for change of date of birth?

Ans. In terms of Govt of India Min of Personnel, Public Grievances & Pensions, Deptt of Pension & Pensioner’s Welfare letter No. 1/23/2012-P&PW(E) dated 13 Sep 2012 since the date of birth of the Govt servant is recorded in the PPO on the basis of the service records and the date of superannuation etc. also is determined on the basis of this date of birth, there is no question of allowing change in the date of birth of the retired/deceased pensioner in the PPO.
INTRODUCTION
1. When an airman or NC(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 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 the 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, and

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

Note 1: The criterion at above (b) is not 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, 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.

Note 3: DP is also granted to Pre-2006 retirees, who were retained in service despite disability attributable to or aggravated by military service and subsequently proceeded on premature/voluntary
retirement prior to 01 Jan 2006 vide GOI MoD letter No 16(05)/2008/D(Pension/Policy) dated 19 May 17 w.e.f 01 Jan 2006.

Note 4 : As per 7th CPC recommendation, the broadbarding benefits of Disability Pension has been extended to all Pre-16 and Post-16 retirees w.e.f 01 Jan 16.

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) Service No Longer Required (SNLR) having less than 04 red ink entries.
   (e) At his own request.

RANK FOR ASSESSMENT OF DISABILITY PENSION

5. 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, w.e.f 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 Medically Boarded Out Personnel

6. Where an individual is invalided out in terms of para 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>Percentage of Disability as assessed by IMB</th>
<th>Percentage to be reckoned for computing 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 broadbanding of disability element will be notified through PPO to be issued by Pension Sanctioning Authority.

7. For Pre-96 Medically Boarded Out 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 broadbanding 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.

(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.

8. **7th CPC REVISION OF DISABILITY/ WAR INJURY PENSION FOR PRE-01.01.2016 DEFENCE PENSIONERS.** As per the recommendations of the 7th CPC, disability element/ liberalized disability element/ war injury element of Defence Forces pensioners have been revised by the pension disbursing agencies by multiplying the existing pension applicable on rate of disability element as on 31.12.15, by factor of 2.57 to arrive at revised rate of disability pension as on 01.01.2016. Further, orders dated 05 Sep 17 were issued where disability pensionary award has to be revised on notional pay fixation method and benefits of broad banding will be given to discharge cases also.

9. Now, consequent upon issue of GoI, MoD letter No. 17(01)/2017(01)/D(Pen/Policy) dated 23 Jan 18, the cases where Armed Forces Pensioners who were retired/discharged voluntary or otherwise with disability and they were in receipt of disability/ war injury element as on 31.12.2015, their extent of disability/ war injury element shall be re-computed in the following manner as given below, before applying the multiplication factor of 2.57 on existing disability/ war injury element as on 31.12.2015 for getting the revise disability/ war injury element as on 01.01.2016 in accordance to Para-2 of GoI, MoD letter No. 17(01/2017(01)/D(Pen/Policy) dated 04 Sep 17.

<table>
<thead>
<tr>
<th>Accepted percentage of disability</th>
<th>Percentage to be reckoned for computing of Disability Element</th>
</tr>
</thead>
<tbody>
<tr>
<td>20% or more but less than 50%</td>
<td>50%</td>
</tr>
<tr>
<td>Between 50% to 75%</td>
<td>75%</td>
</tr>
<tr>
<td>Between 76% to 100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

10. The quantum of additional pension available to old age pensioners after attaining the age of 80 years and above shall also be admissible on revised disability/ war injury element.

<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 disability/ war injury element</td>
</tr>
<tr>
<td>From 85 years to less than 90 years</td>
<td>30% of revised disability/ war injury element</td>
</tr>
<tr>
<td>From 90 years to less than 95 years</td>
<td>40% of revised disability/ war injury element</td>
</tr>
<tr>
<td>From 95 years to less than 100 years</td>
<td>50% of revised disability/ war injury element</td>
</tr>
<tr>
<td>100 years or more</td>
<td>100% of revised disability/ war injury element</td>
</tr>
</tbody>
</table>

**GoI MoD letter No. 17(01)/2017/D(Pen/Policy) dated 23 Jan 18 & PCDA (P) Allahabad, Circular No. 596 dated 09 Feb 18** refers.

11. **RATES OF DISABILITY ELEMENT** The rates of disability element for 100% disability for various ranks shall be **30% of reckonable emoluments last drawn.** For disability less than 100%, it shall be reduced proportionately.

**RECKONABLE EMOLUMENTS:** As per AF Pay Rules (post implementation of 7th CPC), the pay means Basic Pay+MSP+X Pay (as applicable)+Classification Pay for Airmen & NCs(E).
CONSTANT ATTENDANT ALLOWANCES (CAA)

12. For 100% disabled individual, the CAA is admissible if the competent medical board has recommended it. It is admissible @ ₹ 4,500/- pm, w.e.f. 01 Jan 16 to 30 Jun 17. However, it shall now be admissible at the enhanced uniform rate of ₹ 6750/- per month, irrespective of the rank with effect from 01.07.2017. GoI MoD DESW letter No. 17(01)/2017(01)/D(Pension/Policy) dated 04 Sep 17 and PCDA (P) Circular No. 582 refers.

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

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

SPECIAL PENSION FOR BLIND

15. An ex-serviceman who is precluded from earning his livelihood on account of total or partial blindness caused as a result of his army service is awarded a special pension @ Rs. 4,000/- pm. This is in addition to normal Disability Pension. Amount is payable only if notified in the Pension Payment Order. The rate of special pension of Rs. 500/- p.m. has since been revised to Rs. 4,000/- p.m. w.e.f. Jun 17 vide MoD, GoI letter No. 161/KSB/Policy/SPL PEN/C dated 08 Jun 17. A special pension to blind soldier is admissible who is precluded from earning his livelihood on account of total or partial blindness caused as a result of his military service subject to fulfillment of the following conditions:-
   (a) The individual has been invalided out of service on account of total or partial blindness.
   (b) He is not already in receipt of special pension due to blindness.
   (c) He is in receipt of disability pension
   (d) The blindness is accepted as attributable to military service and is assessed at 40% and above.
   (e) He is not gainfully employed

WAR INJURY ELEMENT OF WAR INJURY PENSION


17. 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 taking into account the service on date on which he would have retired in that rank in the normal course including weightage as admissible.

18. 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.
IMPORTANCE OF RELEASE MEDICAL BOARD (RMB), INVALID MEDICAL BOARD (IMB) AND RE ASSESSMENT MEDICAL BOARD (RAMB) IN DECIDING DISABILITY PENSION

19. Release Medical Board (RMB) is carried out for Airmen / NCs (E) who are proceeding on normal discharge or superannuation with low medical category or on being found 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 discharged from 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.

20. 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

21. 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 authorities to regularize such delay are as per GOI MoD letter No. 10/(1)/87/D/Pen-C dated 13 Nov 1987 (as amended), which are 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 &amp; AV)</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>Air Cmde AV</td>
</tr>
<tr>
<td></td>
<td>More than 2 years</td>
<td>ACAS (Accts &amp; AV)</td>
</tr>
<tr>
<td>AIRMEN in low medical category</td>
<td>Up to 2 years</td>
<td>Air Cmde AV</td>
</tr>
<tr>
<td></td>
<td>More than 2 years</td>
<td>ACAS (Accts &amp; AV)</td>
</tr>
</tbody>
</table>

However, before submitting such cases to Officer-in-charge Record Office or Air HQs, the SOC must be prepared and five copies (ink signed) should be annexed with RME/RMB proceedings.
ROLE OF DAV, Jt CDA (AF), AIR HQs AND MOD IN DISABILITY PENSION

22. 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 post retirement cases are processed as under:-

(a) **Role of JD Medical at DAV.** The Release Medical Board/Invalid Medical Board proceedings, duly completed and approved by Command HQs are received by JD Medical at DAV. JD Medical scrutinizes the RMB/IMB proceedings and submits to PD AV for approval/adjudication. After approval/adjudication of claim, two copies of IMB/RMB alongwith approval/ adjudication letter are dispatched to Gp Capt AV (A&N).

(b) **Role of DAV (A&N) in RMB cases.**

(i) **Accepted cases:** In an accepted case, after endorsement of RCSR, one copy of approved RMB will be forwarded to the individual by Pension Sanctioning Authority after finalization of claim for Disability Pension. However, a summary of medical opinion be handed over to individual for follow up of disease, if desired. 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 to be noted that PPO for disability pension is issued only after issue of service pension PPO and finalization of post NE benefits. This obviates the requirement of filing separate pension papers for disability as well as preparation of LPC-cum-Data Sheet. On receipt of PPO, Dir – III DAV dispatches it to the individual’s PDA under intimation to him.

(ii) **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 alongwith 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.

(*In injury cases only)

(c) **Role of DAV (A&N) in IMB cases.** On receipt of IMB proceedings from AFRO (Medical Wing), firstly, the case is taken up for issuance of PPO for 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 JCDA(AF), Subroto Park, New Delhi.** JCDA (AF) 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 dispatched to the Pension Disbursing Office (PDO) with a copy to individual by Registered Post.

(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 may prefer an appeal 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 the conditions of service. First and Second appeal are to be sent to DAV (A&N – Appeal Section), Subroto Park, New Delhi – 110010 directly. Both appeals are considered by duly constituted Appellate Committee. Service Headquarters (Air HQs, DAV for IAF) are authorized to process the appeals (both first and second) even after elapse of considerable time from the date of rejection of claim/date of discharge/death or invalidment of the personnel from service. **Govt has now decided a time limit of five years for filing an appeal for consideration of the case for grant of Ordinary Family Pension, Special Family Pension, Liberalized Family Pension, disability/ war injury pension/element etc from the date of discharge/invalidment from service or from the date of rejection of claim. The time limit of five years prescribed is applicable in the case of belated appeal only and the period of six months prescribed in the Pension Regualtion and Entitlement Rules etc for filing appeals in respect of disability/war injury element, Special**
Family Pension etc would continue to be governed under the existing provisions. This is in terms of MoD letter No 1(3)/2008/D (Pen/Pol) dated 17 May 2016. The composition of appellate committees are as given below: -

(i) Appellate Committee for First Appeal

Chairman – Air Cmde AV
Members – (aa) Dy DGAfMS (Pens),
(ab) Dy IFA
(ac) Gp Capt AV (A&N)

(ii) Second Appellate Committee on Pension

Chairman – VCAS
Members – (aa) ACAS (Accts & AV)
(ab) JS & Addl FA
(ac) DGHS (Armed Forces)
(ad) JAG (Army) / JAG (Navy)

Note: In case, there is no consensus amongst the members of the committee, the case will be referred to Raksha Rajya Mantri (RRM) for final decision / disposal as per GOI MoD letter No. 16(2)/2008/D(Pen/Pol) dated 09 Aug 16.

(f) Appeal Medical Board: During consideration of appeals, if the opinion of appellate committee differs 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

23. Processing of Service Pension claim starts at eleven months prior to date of discharge (D minus 11) and by the DOD, individuals get their PPOs (in normal cases). In case of RMB, it takes few months to get the PPO issued for disability pension after issuance of Service Pension PPO and finalization of post NE benefits. In case of invalidment since the process itself starts after the DOD, it takes about 10-12 months from the date pension papers and RCSR are received at Gp Capt AV (A&N), DAV to finalize the Service Pension & Disability Pension, if accepted (in observations free cases).

PROCESSING TIME FOR APPEALS

24. First and Second Appeal against rejection of Disability Pension (DP) are processed at DAV {Gp Capt AV (A&N)} for consideration by First and Second Appellate Committees. The outcome of Appeals as and when decided is communicated to individual and time varies from case to case.

IMPORTANT ASPECTS OF DISABILITY PENSION

25. 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 pension (Service Pension + Disability Pension) is exempted from assessment to income tax, in case of veterans, in receipt of DP.
(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 fulfill the 02 criteria 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 fulfill 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 Re-assessment Medical Board (RAMB) at a later date.

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

(h) An airwarrior who is invalidated out of service by IMB (as distinct from a RMB held a the time of retirement/release/completion of term of engagement/superannuation) which, consequently, result in truncation of the airwarrior’s service on account of a disability, whether attributable or not-attributable to service, will be eligible for disability benefit from AFGIS. The maximum amount of benefit will be 50% of the amount of death cover for 100% disability and the amount of this benefit will reduce proportionately depending upon the percentage of disability upto a minimum disability of 20%. The Disability Benefit which is in addition to the accumulated balance of survival benefit on invalidment from service is worked out as follows:

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

**NOTE** -
1. Cases of Alcoholism, Drug Addiction, Self-inflicted Injury, Disability as a result of attempted suicide, any disability arising out of intentional acts resulting in criminal conviction or Invalidation within one year of enrolment or of joining IAF due to disability, which is not attributable to service are not eligible for Disability Benefit from AFGIS irrespective of percentage of their disability.
2. This benefit is not admissible to an individual discharged under clause other than invalided out. It is also not admissible in cases where the air warrior with disability is retained in service till his/her discharge on completion of term of engagement/release/retirement/superannuation/dismissal or in case of release from service consequent to the air warrior’s refusal to accept a change in Trade.
3. The increased amount of disability cover under GIS-16 scheme will be payable in cases of disability claims arising on or after 01 Jul 2016.

**ADVISE ON DISABILITY PENSION TO INDIVIDUAL CLAIMANTS**

26. This office is receiving a lot of representations and claims from ex-Airmen /NCs (E) on account of disability pension. A large number of representations are sent to VVIPs 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 for disability pension. Since the rejection rate of disability pension is in the range of 70%, 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 for disability pension is not an emotional issue. The eligibility for 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 for 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, which are duly recommended by specialist Medical Board based on the guidelines specified in the GMO (Guide to Medical Officers).

(d) Eligibility for 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 upto leave station and vice versa through main route) then the injury is attributable to service. Any injury sustained at the leave station is 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

27. 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.

(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

28. 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

29. 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. 20 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 Invalid Medical Board, without applying broadbanding 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 disabled in 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.

IMPORTANT LEGAL CASES WITH STATUS

30. The important cases related to disability pension are listed below for reference:

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>Case Title</th>
<th>Subject/Decision covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Sep Dharamveer Vs UOI</td>
<td>Any disability during military service</td>
</tr>
<tr>
<td>2</td>
<td>Hav Ram Avtar Vs UOI</td>
<td>Broadbanding of Disability Pension</td>
</tr>
</tbody>
</table>

CONCLUSION

31. 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

IT IS IMPORTANT TO UNDERSTAND DAV IS ONLY A PENSION PROCESSING AGENCY AND NOT PENSION SANCTIONING AUTHORITY (PSA). AT DAV, WE STRIVE TO COLLATE INPUTS AND ADVICE VETERANS ON THE GOVT PROCEDURES/POLICIES TO ENSURE SMOOTH RESOLUTION OF THEIR ISSUES / QUERIES WITH THE PSA VIZ. JCDA (AF) / PCDA (P).

FREQUENTLY ASKED QUESTIONS

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 bonafide Air Force duty, only then, it will be attributable to the service, otherwise not. 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 Re-Assessment Medical Board (RAMB) is to re-assess 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 to be paid to the pensioner. As per 7th CPC provisions, the disability percentage is not approved by Govt for broadboning for grant of DP.

Q.3. What is One Time Re-Assessment Medical Board (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 was discharged in Low Medical Category (LMC) in a higher rank why am I getting disability pension for the lower rank?
Ans. Earlier Disability Pension was given for the rank which was held at the time of the onset of the disease/injury. After the acceptance of the recommendations of 6th CPC, disability pension is being calculated as per the rank last held at the time of discharge. Both Pre & Post 06 retirees are beneficiaries and the benefits have been conferred only from the date of implementation of 6th CPC.

Q.5. Am I entitled for DA / Family pension on Disability Pension?
Ans. Admissible DA on total disability pension is applicable. However, family pension is entitled only on service element of disability pension as well as on Invalid Pension. Those pensioners who are not in receipt of Invalid pension / service elements of disability pension are not eligible for Family Pension.

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 was not applicable for individuals after completion of their terms of engagement / on attaining the age of superannuation during 6th CPC. However as per 7th CPC, the provision of rounding of (broadboning) of disability is permitted in all past cases w.e.f 01 Jan 2016.

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 is 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(j)/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 under this clause are also eligible for disability pension. The provision is applicable wef 01 Jan 2006 vide GoI MoD letter No. 16(05)/2008/D(Pension/Policy) dated 19 May 17.

Q.9. I am a 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 invalidated out of service on medical grounds i.e IMB discharges. Since, individuals who
go out on SNLR grounds do not fit in 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 Dearness Relief (DR) as per new pay commission/New DR 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 vegetative state and
can not get up from the bed. Can I draw his pension as his wife/father/mother/ NOK?
Ans. As per Para 81 of Defence Pension Payment Instructions (DPPI), 2013, 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 interests of the pensioner. Such cases
can be referred to Pension disbursing office (bank etc) or DAV for advice on the procedure given in the
DPPI.

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 or 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 communicating 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 sent 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.

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 assessment to Income Tax.

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

Ans. In all cases at the appellate stage, where the Appeal Medical Authority disagrees with the awards of the Invalid 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 desires.

(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 can seek conduct of Review Medical Board.

(c) 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 conduct of 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**.
Q.21. 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. These appeals have to be filed within a period of 5 years from the date of discharge/invalid out.

Q.22. 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.23. 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 4

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 but if the combined income of parents is more than Rs. 9,000/- plus admissible Dearness Relief per month then they are not eligible for ordinary family pension. 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 re-marriage except in case of childless widow. It passes on to the child below 25 years on the re-marriage of the widow. 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 born out 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)** - When an Air Force pensioner who was in receipt of any kind 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 when 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) below. The minimum rate of OFP specified as per the 7th CPC is Rs. 9,000/- 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
enhanced 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 or 60% of Service Pension, whichever is beneficial. It commences soon after termination of the ER.

**Note:** As per AF Pay Rules (7th CPC), the Reckonable emolument is the Pay in Pay band + MSP + (X group pay where applicable) + Classification Allowance of the deceased Airman / NC (E).

**Note:** However, in certain circumstances, the NoK of Air Veteran 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) **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 are considered to be of such nature. 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 from time to time. 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. 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.

(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. 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 re-marriage before 01.01.1996 with a person other than the real brother, is now eligible for grant of LFP w.e.f. 24.01.2005. Authority: Ministry of Defence, Department of Ex-servicemen Welfare letter No l (1)/2001/D (Pen-C) dated 24 Jan 2005. Second Life award of LFP is also admissible in certain cases. For details, refer to www.pcdapension.nic.in.

3. **Grant of Ordinary 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 died in harness on or after 01 Jan 06.
4. 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 re-marriage of the widow had taken place prior to or 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.9,000/-pm. The financial benefits in such cases has, however been allowed from 01 Jan 06.

5. 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.

6. **Provision for Appeal against Rejection of SFP.** Family of deceased not satisfied with the rejection of Initial SFP claim can prefer an appeal to First & Second Appellate Committees on Pension. For details of committees, please refer Para 22(e) of Chapter III.

7. **Special Family Pension on Re-Marriage of Widow**

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

<table>
<thead>
<tr>
<th>Condition</th>
<th>Pension Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>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>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>Widow has no child and re-marries</td>
<td>Full Special Family Pension to continue to widow</td>
</tr>
</tbody>
</table>

8. Special Family Pension sanctioned to a widow and who’s SFP was stopped on her re-marriage before 01.01.1996, is eligible for grant of 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.

9. **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.

10. 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 are granted to the NOK of deceased personnel as per the following details:

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>Circumstances</th>
<th>Rates (in ₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i)</td>
<td>Death occurring due to accidents in course of performance of duties</td>
<td>25 Lakhs</td>
</tr>
<tr>
<td>(ii)</td>
<td>Death in the course of performance of duties attributed to acts of violence by terrorists, anti-social elements etc.</td>
<td>25 Lakhs</td>
</tr>
<tr>
<td>(iii)</td>
<td>Death occurring in border skirmishes and action against militants, terrorists, extremists, sea pirates.</td>
<td>35 Lakhs</td>
</tr>
<tr>
<td>(iv)</td>
<td>Death occurring while on duty in the specified high altitude, inaccessible border posts, on account of natural disasters, extreme weather conditions.</td>
<td>35 Lakhs</td>
</tr>
<tr>
<td>(v)</td>
<td>Death occurring during enemy action in war or such war like engagements, which are specifically notified by MoD and death occurring during evacuation of Indian Nationals from a war-torn zone in foreign country.</td>
<td>45 Lakhs</td>
</tr>
</tbody>
</table>

Gol MoD letter No. D (Pay/Services) letter No. 20(2)/2016/D(Pay/Services) dated 02 Nov 16

(b) **Death Gratuity** - It is payable to the widow/NOK of the deceased Airmen who die in harness as per the following details.
Length of Qualifying Service | Rate of Death Gratuity
--- | ---
Less than one year | 2 times of monthly emoluments
One year or more but less than 5 years | 6 times of monthly emoluments
5 years or more but less than 11 years | 12 times of monthly emoluments
11 years or more but less than 20 years | 20 times of monthly emoluments
20 years or more | Half month’s emoluments for every six monthly period of qualifying service subject to a maximum of 33 times of emoluments provided that amount does not exceed Rs. 20 Lakhs (maximum ceiling as per 7th CPC)

(c) **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 for the day-to-day requirement of a widow & other dependents. It is granted to the wife of deceased Airwarrior (Airmen + NC (E)) who die in harness. It is granted @ 30% of reckonable emolument + admissible Dearness Relief till the finalization of the case. The amount so disbursed to the wife is adjusted from the claimant at the time of making first payment of pension.

**ADDITIONAL FAMILY PENSION TO OLD FAMILY PENSIONERS**

11. 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>

12. 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 granted from 01.03.2007 onwards. In case date of birth is not available, but age is available, additional pension shall be granted from the January of next year. For 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 granted from 01.01.2011. Accordingly, all veterans are advised to ensure inclusion of DOB of spouse in their PPO in time.

13. 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 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) Voter ID card
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

15. 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 eye-witnesses 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

16. 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 documents to the Pension Disbursing Authority in terms of **GoI, MoD letter No. 1(1)/2010-D(Pension/Policy) dated 23 Dec 2014:**

(a) Copy of FIR lodged with the Police Authorities; Non-Traceable Report duly issued by the Police Station where the FIR was lodged (Final Police Investigation report) stating that despite all efforts made by them individual is not traceable.

(b) An indemnity bond should be taken from the nominee/dependents of the Air warrior/Air Veteran pensioner/family pensioner that all the payments will be adjusted against the payments due to the Armed Forces Personnel/pensioner/family pensioner in case he/she appears on the scene and makes any claim. Format of indemnity bonds to be submitted is available on the official website of PCDA(P) Allahabad.

17. 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 on 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 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.
**Note:** This would also cover those kidnapped by insurgents/terrorists but does not include those who disappear after committing frauds/crime/desertion etc.

### ACTIONS IN CASE OF DEATH OF AIRMAN/PENSIONER

18. 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) **Service Death cases** When death takes place while in service, DAV verifies the name of claimant as per the RCSR 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, these 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. 3,800/- per month for 15 years (Rs. 2,500/- 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) **Home 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 his wife as per RCSR is also notified in the Pension Payment Order (PPO) of the Airman as Family Pensioner. Thus, on the death of an Airman after retirement, the widow can approach the pension disbursing agency with death certificate & certain other documents which are demanded by the bank and her family pension would automatically commence on the same PPO on which her husband was drawing pension. In addition to Family Pension, if the widow is a member of AFWWA, then AFWWA (C) will pay her a lump sum of Rs. 25,000/- (One time payment only), in case of death while in service.

### OTHER SALIENT ASPECTS OF FAMILY PENSION

19. 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 for grant of **pension for life 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. Earlier, during the lifetime of the pensioner and his spouse, family pension endorsement was not being notified in the PPO in favor of disabled son/daughter. The pensioner or his spouse can now apply for the same during his/her lifetime. Therefore, every possible effort must be made by the pensioner to get POR promulgated either while in service or after discharge from service for handicapped child.

(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 with respect to 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 Govt of India, Ministry of Defence letter No. 01 (05)/2010-D (Pen-Policy) dated 17.01.13, the families of Armed Forces Pensioners who get re-employment in Central Civil departments or State Govt./PSUs/Autonomous bodies/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

20. 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-à-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. As per recent Govt Order, the name of handicapped child is required to be endorsed in the PPO.

(g) Keep updating your post retirement occurrences like divorce, death of wife, re-marriage, birth of children etc by forwarding relevant documents for promulgation of POR by DAV.

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

21. 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.

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

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

PROCEDURE FOR PROCESSING OF FAMILY PENSION CASES FOR HANDICAPPED CHILDREN

22. Earlier, during the lifetime of the pensioner or his spouse, endorsement of family pension was not being notified in the PPO in favour of disabled son/ daughter who is unable to earn his/her livelihood. The pensioner or his spouse can now apply for the same. The procedure for processing of family pension cases for Handicapped children are as follows:-

(a) Action for promulgation of POR occurrence for handicapped child (in case the same has not been done 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 the disability and clearly certifying that the individual is unable to earn his/her livelihood throughout his/her life. In addition, the certificate is also to be signed by other doctors (total 03 in numbers) one of whom should be a specialist in the field of disability of the child.

(ii) An affidavit (in original) sworn before a first class magistrate stating 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.

(b) Action for endorsement of handicapped child’s name in Pension Payment Order: In addition to above documents mentioned at 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 triplicate) in respect of mentally retarded handicapped child as per specified format is to be submitted.

(ii) A letter of consent as per specified 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) A personal application (in triplicate) as per specified format.

(v) Complete correspondence address of the Pension Disbursing Office (Payee Branch, Main Branch & including Account No.) i.e., DPDO/Treasury Office/Bank from where pensioner is drawing Service/Family Pension. In case, drawing Service/Family Pension through DPDO or Treasury Office then 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 are placed at Appendix ‘P’.

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

(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, submission of a Legal Guardianship Certificate obtained from a competent Court of Law under “The Guardianship and Wards Act, 1890” would be mandatory.

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

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

(a) Original affidavit sworn before 1st class magistrate showing the details of claimant’s marriage including the name of bride, bridegroom and date of death in case of widowed daughter / date of divorce decree absolute, in case of divorced daughter.
(b) Certificate of present marital status of claimant obtained from First Class Gazetted 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 Births & Deaths. (In case of widowed daughter).

OR

Certified copy of Divorce Decree obtained from Court of Law. (In case of divorced daughter).

(f) Dependency Certificate obtained from First Class Gazetted Officer/Village Sarpanch.

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

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

**Note 1:** 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 for endorsement of family pension to widowed/divorced daughter during lifetime of individual or spouse.

**Note 2:** Family Pension to Widowed/Divorced daughter is entitled only if the status changes occurs during the life time of any of the pensioner (i.e. Pensioner & his spouse). Recent Govt Orders permit divorcee daughters entitlement, even if the divorce proceedings are filed during lifetime of pensioners. However, decision/final orders may be received later.

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

24. 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 Gazetted Officer/Village Sarpanch.

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

(e) An affidavit sworn before First Class Magistrate stating marital / employment status and dependency.

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

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

25. 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.
26. 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. Instructions for filling up family pension claim forms is placed at Appendix ‘D’.

REVISION OF FAMILY PENSION

27. PCDA (P) has delegated the powers of revision of Pre-2016 Defence Forces Pensioners / Family Pensioners to Pension Disbursing Agencies (Banks / DPDOs) vide Circular 555 (OROP), Circular 570 (7th CPC) and Circular 585 (7th CPC). The PDAs will revise the family pension as per the procedure mentioned in the said circulars. These circulars are available online at www.pcdapension.nic.in and can be downloaded for reference.

28. The widow’s whose family pension has not been revised as per OROP or 7th CPC can approach their respective Banks for revision of family pension and apprise the bank regarding the circular mentioned in Para 27 through a simple application giving the details of their pension.

IMPORTANT NOTICE FOR PENSIONERS

ENDORSEMENT OF WIFE’S NAME IN PPO FOR FAMILY PENSION

29. 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 wives in commencement of family pension when contingency arises and it will not be required to go through the time consuming audit procedure to receive the fresh PPO on the demise of their husband.

ACTIONS TO BE TAKEN BY THE UNIT IN SERVICE DEATH CASES

30. 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.

31. 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 staff at Parent units is 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 stage of completion 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 HQs. 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**

**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 Regulations, 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/un-happiness has no direct bearing on her eligibility for Family Pension. Mother is the highest eligible heir only for a bachelor Airman and also in the case of a married Airman when wife & 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 was void ab-initio and will remain null and void through out. The mere death of first wife does not change the void status of your otherwise illegal 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 was void ab-initio and will remain so forever. The consent of first wife does not confer legality on your marriage. Since, your marriage is void ab-initio, you are not eligible for grant of family pension.

**Q.4.** I am the mother of 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 second wife. After the first child from first wife attains the age of 25 years, then the pension will go to the second child till he/she attains the age of 25 years. After all the children have become ineligible/disqualified for grant of family pension full pension will be restored to the second 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 Regulations 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 from 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. An investigation through our Air Force Police will be carried out and thereafter, based on the established 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 lapse 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. We will do our own enquiry in this matter and advise you on this aspect.

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 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 Para 38 of Pension Payment Instructions. In order to
protect the interests 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 to the wife on the death of the pensioner. After her demise if there are eligible sons/ daughters (i.e. below 25 years of age, unmarried & unemployed), they are entitled for family pension. However, unmarried, widowed and divorced daughters are entitled for family pension for life (as and when their turn comes). Physically and / or mentally challenged sons/ daughters who are unable to earn his/her livelihood, even if married are entitled for grant of family pension for life.

**Q.13. Who all are entitled to receive family pension and in what order?**

**Ans:** The following family members are entitled to receive pension after the death of the service pensioner i.e. airman/NC(E) :-

(a) Wife; irrespective of age/employment/dependency criteria however, on re-marriage a widow in receipt of ordinary pension will be disqualified and pension goes to the child. This does not apply to a childless widow.

(b) Children; subject to employment & dependency criteria,

(i) First to those below 25 years of age (in order of seniority);

(ii) To those above 25 years of age, however, a handicapped child will get priority over others. This class includes unmarried daughter, widow daughter and a divorcee daughter.

(c) Parents; when the claimants in (a) & (b) die or become ineligible family pension will be allowed to parents, mother getting preference over father. However, in case of death while in service of a bachelor the family pension will be sanctioned in favor of the parent whose name has been declared as next-of-kin, heir-to-estate and family pension by the individual at the time of his enrolment.

(d) Permanently disabled siblings.
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>
</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.
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>1,275/-</td>
</tr>
<tr>
<td>01.01.2006</td>
<td>3,500/-</td>
</tr>
<tr>
<td>01.01.2016</td>
<td>9,000/-</td>
</tr>
</tbody>
</table>

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

EX-GRATIA PAYMENT / EX-GRATIA FAMILY PAYMENT TO PRE 01.04.1968 RESERVISTS WHO HAVE OPTED FOR LUMPSUM GRATUITY IN LIEU OF PENSION

5. 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 the 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 pensionary 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 from that date 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.

**Authy:** GOI, MoD Department of ESM Welfare letter No. 1(6)/2010-D(Pen/Policy) dated 22 Nov 13.

**Notes:**
1. Dearness Relief is applicable for basic payment plus above dearness ex-gratia.
2. Personnel/families in receipt of Ex-gratia payment/family payment are **NOT** entitled for Medical Allowance/ECHS membership.
1. All personnel are entitled to various types of gratuity on their discharge depending on their qualifying service and clause 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 admissible 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 ½ months emoluments. DCRG is in addition to existing pensionary awards (including gratuity).

(b) **Service Gratuity and Death cum Retirement Gratuity (SG & DCRG):** SG & DCRG both are admissible to Airmen/ NCs (E) 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 NC(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 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 year 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 (Authy: GoI MoD DESW letter No. 17(02)/2016-D(Pen/Pol) dated 04 Sep 17):

<table>
<thead>
<tr>
<th>Length of Qualifying Service</th>
<th>Rate of Death Gratuity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than one year</td>
<td>2 times of monthly emoluments</td>
</tr>
<tr>
<td>One year or more but less than 5 years</td>
<td>6 times of monthly emoluments</td>
</tr>
<tr>
<td>5 years or more but less than 11 years</td>
<td>12 times of monthly emoluments</td>
</tr>
<tr>
<td>11 years or more but less than 20 years</td>
<td>20 times of monthly emoluments</td>
</tr>
<tr>
<td>20 years or more</td>
<td>Half month’s emoluments for every six monthly period of qualifying service subject to a maximum of 33 times of emoluments provided that amount does not exceed Rs. 20 Lakhs (maximum ceiling as per 7th CPC)</td>
</tr>
</tbody>
</table>

**FREQUENTLY ASKED QUESTIONS**

**Q.1.** I was discharged from training Institute under the clause “UNLIKELY TO BECOME AN EFFICIENT AIRMAN” (ULMEA). I have not got my Service Gratuity so far. Please advise 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 Qualifying Service. 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 provisions of Air Force Act, 1950 or discharged from service due to misconduct, corruption, lack of integrity or moral turpitude 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, in exceptional circumstances, an individual, 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 had he been discharged on the same date in normal manner.

**THINK IT OVER**

*WHAT PAINS US MOST IS OUR INABILITY TO ENJOY SIMPLE THINGS.*
INTRODUCTION

1. The relationship of an air veteran and families with DAV continues even after his retirement and may continue throughout the lifetime of entitled beneficiaries. The welfare section of D-III at DAV functions like an orderly room for retired personnel/families of deceased/missing/disabled air veterans. The Air Veteran/NOK need continuous help from DAV on various matters like counting of former service with IAF in the re-employed post, fixation of pay with re-employer, pension related problems, issue of various welfare related certificates and employment under indigent circumstances to widows/NOKs (of those personnel deceased/missing/disabled while in service) etc. As a record office, all actions at DAV can only be initiated on the basis of the records of air veteran 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 recorded/endorsed in one page of a register before destruction of RCSR. This page is called Long Roll (LR). 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 also be availed by an air veteran/NOK through the Director General of Resettlement/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 undergone changes from time to time. The following is the broad categorisation :-

(a) **Those released between 01 Jul 66 and 30 Jun 1968 (both days inclusive).** Any person who had served in any rank, (whether as combatant or not) in the Armed Forces of the Union and has been released from there other than by way of dismissal or discharge on account of misconduct or inefficiency.


(b) **Those released between 01 Jul 68 and 30 Jun 71 (both days inclusive).** 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 and released from there other than by way of dismissal or discharge on account of misconduct or inefficiency.


(c) **Those released between 01 Jul 71 and 30 Jun 74 (both days inclusive).** Any person who had served in any rank (whether as combatant or as non-combatant) in the Armed Forces of the Union, and has been released there from otherwise than by way of dismissal or discharge on account of misconduct or inefficiency.

(d) **Those released between 01 Jul 74 and 30 Jun 79 (both days inclusive).** An ‘Ex-Serviceman’ means a person, who has served in any rank (whether as combatant or as non combatant), in the Armed Forces of the Union for a continuous period of not less than six months after attestation and has been released there from otherwise than by way of dismissal or discharge on account of misconduct or inefficiency.

**Authy:** Cabinet Secretariat, Deptt of Personnel & Administrative Reforms Notification No. 13/24/73-Estt(C) dated 26 Oct 1974.

(e) **Those released between 01 Jul 79 and 30 Jun 87 (both days inclusive)** Any person who had served in any rank (whether as combatant or non-combatant) 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 discharge on account of misconduct or inefficiency and with not less than five years service if discharged at own request.

**Authy:** Dept of Personnel & Administrative Reforms Notification No. 39016/10/79-Estt(C) dated 15 Dec 1979.

(f) **Those released on or after 01 Jul 87** Any person who has served in any rank (whether as combatant or as non-combatant) in the Armed Forces of the Union and was released/retired with any kind of pension from Defence Budget or released on completion of specific terms of engagement with gratuity otherwise than at his own request or by way of dismissal or discharge on account of misconduct or inefficiency.

**Authy:** Dept of Personnel & Training (DOP&T) OM No. 36034/5/85-Estt(SCT) dated 14 Apr 87.

(g) **Recruits** Who are boarded out/released on medical grounds and granted medical/disability pension.


(h) **Cadets** Disabled Cadets have not been accorded the status of ex-servicemen. However, officer cadets boarded out of training academies attributable to mil training will be treated as ex-servicemen under Priority-I for the purpose of employment in civil.

**Authy:** Min of Def ID No. 12/1/2005/D (Res) dated 02/05 Sep 2011.

(j) **Those who were released on or after 10 Oct 2012** An ex-serviceman means a person –

(i) Who has served in any rank whether as a combatant or non-combatant in the Regular Army, Navy and Air Force of the Indian Union, and

(aa) who either has been retired or relived or discharged from such service whether at his own request or being relieved by the employer after earning his or her pension; or

(bb) who has been relieved from such service on medical grounds attributable to military service or circumstances beyond his control and awarded medical or other disability pension; or

(cc) who has been released from such service as a result of reduction in establishment;

or

(ii) Who has been released from such service after completing the specific period of engagement, otherwise than at his own request, or by way of dismissal, or discharge on account of misconduct or inefficiency and has been given a gratuity; and includes personnel of the Territorial Army, namely, pension holders for continuous embodied service or broken spells of qualifying service;

or

(iii) Personnel of the Army Postal Service who are part of Regular Army and retired from the Army Postal Service without reversion to their parent service with pension, or are released from the Army Postal Service on medical grounds attributable to or aggravated by military service or circumstance beyond their control and awarded medical or other disability pension;

or

(iv) Personnel, who were on deputation in Army Postal Service for more than six months prior
to the 14th April, 1987;

or

(v) Gallantry award winners of the Armed forces including personnel of Territorial Army;

Or

(vi) Ex-recruits boarded out or relieved on medical ground and granted medical disability pension irrespective of the date of boarding out/release.


Note 1: 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.

Note 2: The eligibility of the person to the status of Ex-servicemen will be governed by the definition in vogue at the time of his discharge and will be affected by the changes in the definition subsequent to the discharge.

PRIVILEGES FOR EX-SERVICEMEN

3. All ex-service personnel are entitled to certain service privileges. These 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 format of doing so after retirement/release is indicated below:

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

(b) Issue of Retired Officers' Identity Cards (IAFZ-2015A). Retired Officers' Identity Cards (IAFZ-2015A) are also issued to MWOs / WOs granted Honorary Commission. Officers whose services have been terminated under the provisions of Section 18 of Air Force Act, 1950 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 with 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.

(d) Wearing of Side Cap. Ex-Airmen may wear service uniform on special occasions.

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

(e) Liability to 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 section 123 of Air Force Act is invoked. A retired person is liable to be punished for communicating classified information which he might have acquired during the period of his service under section 5 of the Indian Official Secrets Act, 1923.

(f) 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.
RE-SETTLEMENT 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 categories.

   (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 Central Airmen Selection Board. Desirous and eligible individuals may contact Central Airmen Selection Board, Brar square, Delhi Cantt - 110010 and refer IAF placement cell website at 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 lots of re-employment / self-employment opportunities are available through DGR. The desirous individuals can have the details on the various self-employment opportunities in firm and non-firm sector from the respective ZSB or they can log on to DGR web site www.dgrindia.com for information.

WELFARE RELATED ASSISTANCE BY DAV

5. A welfare section functions under Director – III at DAV. This section exclusively caters to matters of Ex-AIRMEN/ NCs (E) / Widows / NoKs. The welfare section primarily caters to the following requirements of Ex-AIRMEN/ NCs (E):

   (a) **Publication of NE PORs** The documents of retired Airmen/NCs(E) 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/NCs(E) to get the NE PORs published for occurrences after their retirement. They are required to take up their cases through respective Zila Sainik Board along with the requisite documents as mentioned below against each occurrence:

      Authy: AFO 43/14.

<table>
<thead>
<tr>
<th>OCCURRENCE</th>
<th>RELEVANT DOCUMENTS REQUIRED BY THIS OFFICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Birth of Children</td>
<td>• Personal application.</td>
</tr>
<tr>
<td></td>
<td>• Self Declaration form in lieu of affidavit as per specified format placed at Appendix ‘Q’.</td>
</tr>
<tr>
<td></td>
<td>• Attested photocopy of Birth certificate issued by the Registrar of Births &amp; Deaths or attested photocopy of the Matriculation Certificate.</td>
</tr>
<tr>
<td>Death of Wife</td>
<td>• Personal application.</td>
</tr>
<tr>
<td></td>
<td>• Death certificate issued by the Registrar of Births &amp; Deaths.</td>
</tr>
<tr>
<td>Marriage or Re-Marriage and Change of Next-of-Kin</td>
<td>• A personal application.</td>
</tr>
<tr>
<td></td>
<td>• <strong>Attested photocopy of Marriage certificate</strong> issued by the Registrar of Marriages. In old cases (prior to 1989) Affidavit sworn before 1st class Magistrate or certificate from Sarpanch/Tehsildar will be acceptable.</td>
</tr>
<tr>
<td></td>
<td>• Self Declaration form in lieu of affidavit.</td>
</tr>
<tr>
<td></td>
<td>• Joint Photograph in two copies duly attested by respective ZSB.</td>
</tr>
<tr>
<td></td>
<td>• Attested photocopy of document as proof of Date of Birth (DOB) in respect of wife (i.e. Birth certificate or Pancard or School Leaving Certificate wherein the DOB is in the dd/mm/yyyy format).</td>
</tr>
<tr>
<td>POR for Divorce</td>
<td>• Personal application.</td>
</tr>
<tr>
<td></td>
<td>• Certified true copy of <strong>divorce decree</strong> from Competent Court of law.</td>
</tr>
</tbody>
</table>
### OCCURRENCE | RELEVANT DOCUMENTS REQUIRED BY THIS OFFICE
--- | ---
**Correction/Amendment of Name/Surname** | • Personal application.  
• Central/State Gazette Notification in two copies *(original & attested photocopy)* wherein the change of self name/surname in respect of warranted ranks has been published.  
• National or a local newspaper (concerned full page in *original*) wherein the public notice for change of name/surname in respect of personnel other than warranted ranks has been published.  
• Any Identity Proof of the new name like Aadhaar Card, PAN Card, DL, Voter ID etc.  
**Note:**(1) Photocopies, cuttings, clippings or extracts of newspaper is not acceptable.  
(2) Deponent in the newspaper and Gazette Notification should be the person himself if major, if minor applicant (pensioner/family pensioner) may be the deponent.

**Change of Permanent Home Address** | • A personal application (not required).  
• *Declaration form* as per format at Appx ‘Z’ (also available with Zila Sainik Boards) along with original discharge certificate (not required) through both the Zila Sainik Boards under whose jurisdiction the addresses fall.

**Adoption of Child** | • Personal Application.  
• Photocopy of adoption deed duly attested by a Gazetted Officer. Each and every page of the same is to be attested.  
• Photocopy of birth certificate issued by Registrar of Births and Deaths duly attested by a Gazetted Officer is to be submitted.

**Dependent Parent** | • Personal application.  
• Income certificate of parent stating that their combined income is less than Rs 9,000/- + DA per month issued by Distt Revenue Authority.  
• Self Declaration form in lieu of affidavit.

**Correction/Amendment of Date of Birth of Child/Wife** | • Personal application for change of date of birth of wife/children (as applicable).  
• Self Declaration form in lieu of affidavit.  
• Photocopy of birth certificate issued by Registrar of Births and Deaths duly attested by a Gazetted Officer or attested photocopy of Aadhaar, PAN, DL, Voter ID, ECHS Card, Passport etc wherein date is recorded in DDMMYYYY format.  
**Note:**(1) Photocopies, cuttings, clippings or extracts of newspaper is not acceptable.  
(2) Deponent in the newspaper and Gazette Notification should be the person himself if major, if minor applicant (pensioner/family pensioner) may be the deponent.

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(b) **Issue of Duplicate Discharge Book.** Discharge book is a very important document and needs to be preserved forever. On loss/ mutilation/ defacement, a duplicate discharge book may however be issued by DAV on specific recommendations of ZSB concerned. The individuals are required to forward the requisite documents as mentioned below: -

(i) **In case of Loss of Original Discharge Certificate:**

- (aa) Personal application stating the circumstance under which the loss had occurred, individual is not in possession of the same and undertaking to surrender the same to DAV in case of recovery at a later stage.
- (ab) Attested photocopy of First Information Report *(FIR)* lodged with civil police.
- (ac) Self Declaration form in lieu of affidavit.
- (ad) 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) Personal application.

(ab) Mutilated/Defaced discharge certificate.

(ac) Joint/Single 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.

(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 provisions of Rule - 19 of CCS (Pension) 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 forwarded to welfare section at DAV-III through the re-employer.

**Note:** No limitation on civil pension for re-employed military pensioners drawing separate military pension in terms of DP&PW letter No. 28/7/99-P&PW(B)(Vol-II) dated 11 Apr 2001. Earlier, Rule 18(3) of CCS (Pension) Rules, 1972 was made applicable in case of military pensioners re-employed in civil service vide DP&AR’s OM No. 38/5/81-PO dated 05 Mar 1982, but upon re-consideration, it has been decided that Rule 18 & 19 apply respectively to civil & military re-employed pensioners. The pensionery benefits for second spell of service shall not be subject to any limitation as per Rule 18(3) of CCS (Pension) Rules, 1972.

(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 by submitting Appx ‘B’ to letter No 3/1/85-Estt (P-II) dated 31 Jul 86 for necessary audit by audit authorities i.e. Jt CDA (AF).

(e) **Issue of Certificates.** Various certificates like Trade Proficiency Certificate and Graduation Equivalent Certificate etc are issued to retiring Airmen by their parent unit to enhance their avenues of re-employment 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 requirements basis. In case of death of pensioners a certificate called Service Particular Certificate (SPC) is issued to the wife / NOK of the deceased Airmen/NCs (E).

**Authy:** AFO 06/15 and Air HQ/99799/10/DAV/Wel (A&N) dated 27 May 2014.

(f) **Issue of Diploma Certificate to Air Warriors of Technical Trades proceeding on Superannuation/Discharge from IAF.** The decision pertaining to issue of Diploma Certificate to technical tradesmen has been reviewed. Approval has been accorded for issue of Diploma Certificate/ National Apprentice Certificate (NAC)/ National Trade Certificate (NTC) equivalent certificate by Directorate of Air Veterans to Air warriors of technical trades enrolled prior to 10 Mar 2003.

Technical tradesmen enrolled on or after 10 Mar 2003 shall be issued with the Diploma Certificate having authority of AICTE letter No. AICTE/UG/G-41 dated 10 Mar 2003. Ws Fit (B) and Ws Fit (C) tradesmen will be issued with National Apprentice Certificate (NAC)/ National Trade Certificate (NTC) equivalent certificate.

Airmen of Rdo Tech and SEW trades enrolled prior to 10 Mar 2003 shall be issued with ‘Certificate of Competence’ as being issued to other Non-Technical trades. Rdo Tech and SEW tradesmen enrolled on or after 10 Mar 2003 would be eligible for award of Diploma Certificate with AICTE authority.
Provisional Diploma Certificate shall be issued to eligible and desirous Airmen by the AOC/ Stn Cdr/ CO of the Station/ Unit concerned as was the practice earlier.

**Authy: Dte of PA letter No. Air HQ/40802/7/PA-1 dated 12 Nov 18**

**Employment Assistance under Indigent Circumstances.** There is a provision for employment assistance in Group ‘C’ Grade Pay Rs 1,900/- & Group ‘C’ Grade Pay Rs 1,800/- (erstwhile Group ‘D’ post) 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.

**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.

**Issue of Dependent Identity Card.** Dependant Identity cards to the dependent family members of the retiring airwarriors are issued by the last unit. However, revalidation/renewal/re-issue of the same is the responsibility of last unit or the nearest Air Force unit where ever the air veteran or his family resides on production of discharge book/old dependent identity card/requisite documents in terms of AFO 20/2013.

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**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 of conspicuous bravery/gallantry in the face of enemy and the Ashok Chakra series for bravery other than in the face of 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 re-marriage / 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 below 18 years of age or to unmarried daughter. The monetary allowance shall be paid in respect of as many gallantry awards as 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.

**Note:** As notification in the PPO is a must, the pensioner/family pensioner must ensure that relevant column contains requisite details. In case of omission/discrepancy the same needs to be brought to the notice of concerned PSA through DAV for necessary action/rectification.

8. The amount of monetary allowance for various awards are as follows:-

<table>
<thead>
<tr>
<th>Post Independence Gallantry Award</th>
<th>Rates wef 30.03.11 ₹ per month</th>
<th>Rates wef 01.08.17 ₹ per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Param Vir Chakra (PVC)</td>
<td>10,000/-</td>
<td>20,000/-</td>
</tr>
<tr>
<td>Ashok Chakra (AC)</td>
<td>6,000/-</td>
<td>12,000/-</td>
</tr>
<tr>
<td>Maha Vir Chakra (MVC)</td>
<td>5,000/-</td>
<td>10,000/-</td>
</tr>
<tr>
<td>Kirti Chakra (KC)</td>
<td>4,500/-</td>
<td>9,000/-</td>
</tr>
</tbody>
</table>
Post Independence Gallantry Award | Rates w.e.f 30.03.11 ₹ per month | Rates w.e.f 01.08.17 ₹ per month
--- | --- | ---
Vir Chakra (VC) | 3,500/- | 7,000/-
Saurya Chakra (SC) | 3,000/- | 6,000/-
Sena / Nao Sena / Vayu Sena Medal Gallantry | 1,000/- | 2,000/-

Pre Independence Gallantry Award | Rates w.e.f 30.03.11 ₹ per month | Rates w.e.f 01.08.17 ₹ per month
--- | --- | ---
Distinguished Service Order (DSO) | 4,000/- | 8,000/-
Indian Order of Merit (IOM) | 4,000/- | 8,000/-
Indian Distinguished Service Medal (IDSM) | 4,000/- | 8,000/-
Distinguished Service Cross (DSC) | 2,800/- | 6,000/-
Military Cross (MC) | 2,800/- | 6,000/-
Distinguished Flying Cross (DFC) for Officers | 2,800/- | 6,000/-
Distinguished Service Medal (DSM) | 2,800/- | 6,000/-
Military Medal (MM) | 2,800/- | 6,000/-
Distinguished Flying Medal (DFM) for Other Ranks | 2,800/- | 6,000/-

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

**Note:** Pension received by an individual who has been in the service of the Central Govt or State Govt and has been awarded PVC or MVC or VrC or such other gallantry award as the Central Government may, by notification in the Official Gazette, specify in this behalf does not form part of total income for the purpose of Income tax vide section 10(18) & PCDA (P) Circular No. 188 dated 06 Feb 17. The same applies to family pension received by any member of the family of an individual who was in receipt of pension for gallantry award.

**DEARNESS RELIEF**

10. Government of India introduced payment of dearness relief on pension w.e.f. 01.01.1973 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 [http://persmin.nic.in](http://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 re-employed 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 receipt of pension from 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 payable 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>1.1.2011 to 30.06.2011</td>
<td>51 %</td>
<td>1.1.2015 to 30.06.2015</td>
<td>113 %</td>
</tr>
<tr>
<td>1.7.2011 to 31.12.2011</td>
<td>58 %</td>
<td>1.7.2015 to 31.12.2015</td>
<td>119 %</td>
</tr>
<tr>
<td>1.1.2012 to 30.06.2012</td>
<td>65 %</td>
<td>1.1.2016 to 30.06.2016</td>
<td>125 %</td>
</tr>
<tr>
<td>1.1.2013 to 30.06.2013</td>
<td>80 %</td>
<td>01.01.2017 to 30.06.2017</td>
<td>4 %</td>
</tr>
<tr>
<td>1.7.2013 to 31.12.2013</td>
<td>90 %</td>
<td>01.07.2017 to 31.12.2017</td>
<td>5 %</td>
</tr>
<tr>
<td>1.1.2014 to 30.06.2014</td>
<td>100 %</td>
<td>01.01.2018 to 30.06.2018</td>
<td>7 %</td>
</tr>
<tr>
<td></td>
<td></td>
<td>01.01.2019 to 30.06.2019</td>
<td>12 %</td>
</tr>
</tbody>
</table>

14. Besides 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.** The rules for age relaxation specify different concessions depending upon the criterion of posts/vacancies as laid down in Govt of India, Ministry of Personnel, Public Grievances & Pensions, Department of Personnel & Training letter No. 36034/1/2006-Estt (Res) dated 04 Oct 2012.

(c) **Reservation** The benefit of reserved vacancies is provided for ESM in Central Govt. Ministries/Departments Jots to the extent as mentioned below in terms of Govt of India, Ministry of Personnel, Public Grievances & Pensions, Department of Personnel & Training letter No. 36034/1/2006-Estt (Res) dated 04 Oct 2012.

(d) **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 awardees of gallantry awards.

(e) **Exemption from Income Tax** DCRG, Commuted value of pension, amount of encashment of Annual Leave and Provident Fund 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) (I).
WELFARE ROLE OF ZILA SAINIK BOARDS (ZSBs)

15. As an ex-serviceman, one is required to interact with Zila Sainik Board frequently. It is considered appropriate for an ex-serviceman to know the role of ZSB. In all states, the Zila Sainik Boards (ZSBs) work under the guidelines of Rajya Sainik Boards (RSBs). 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 District Commissioner of the District. The RSB/ZSB has meetings once in a year to discuss the affairs / problems of ex-servicemen and introduce & implement new schemes. The ZSBs are like units in the service 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, service personnel and ex-servicemen.
(b) Looking after the welfare of ex-servicemen & their families 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 of such offices.
(e) Investigating applications for relief from various military & 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 as applicable.
(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 under 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.
(f) Providing legal aid.
(g) Allotment of land to the landless ex-servicemen/widows.

FREQUENTLY ASKED QUESTIONS

Q.1. 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 more details, please refer Para 5 (b) of this chapter.
Q.2. 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.3. 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 towards 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 amount of SG, DCRG and commutation 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.4. For the purpose of counting of former service I have to refund certain amount received by me at the time of discharge. What all is to be refunded and to whom?

Ans. The amount of SG, DCRG, Commutation and Pension received by you at the time of discharge together with interest as applicable to Provident Fund (PF) thereupon as arrived at by your re-employer will have to be deposited with the re-employer. The same needs to be deposited in the Govt Treasury by way of challan or Military Receivable Order (MRO).

Q.5. I have been re-employed in civil after discharge from the IAF. I am not getting Dearness Relief (DR) on my pension. What is the rule position in this regard?

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 excluding those on account of graduation benefits etc 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.6. 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. Prior to issuance of Circular No. 504 dated 17 January 2013 by PCDA (P), Allahabad family pension was authorised for one spell of service (whichever opted or beneficial), but now family members can draw dual family pension i.e. from Defence as well as from Civil Re-employer.

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 INVARITABLY THEY HAVE BEEN EXTRAORDINARILY WELL ORGANISED FROM AN EMOTIONAL POINT OF VIEW
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 AIR FORCE BENEVOLENT ASSOCIATION**

2. 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: -

**Financial Assistance admissible to Retired AF Personnel**

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Description</th>
<th>Airmen</th>
<th>NCs(E)</th>
<th>Duration/ Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Monthly Maintenance Grant for Medically boarded out personnel pending award of disability pension. (For 3 months extendable upto max. of six months on furnishing the reasons for delay in finalization of pension)</td>
<td>Rs.4,000/- p.m.</td>
<td>Rs.4,000/- p.m.</td>
<td></td>
</tr>
<tr>
<td>(b)</td>
<td>Monthly Maintenance Grant for Medically Boarded out personnel with 100% permanent disability and not eligible for disability pension/pension for full life.</td>
<td>Rs.10,000/- pm</td>
<td>Rs. 10,000/-pm</td>
<td></td>
</tr>
<tr>
<td>(c)</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>(d)</td>
<td>Grant for purchase of Mechanical Aids like Hearing Aids/ Artificial Limbs etc (for self &amp; spouse only. Provided such facility is not available from service hospital/ECHS. Grant more than 25,000/- at discretion of Executive Committee</td>
<td>Upto Rs.25,000/-</td>
<td>Upto Rs.25,000/-</td>
<td>Lump sum</td>
</tr>
<tr>
<td>(e)</td>
<td>Re-imbursement of Medical bills when such medical treatment is not available in Service Hospital/ECHS.</td>
<td>Max upto Rs. 50,000/-</td>
<td>Max upto Rs. 50,000/-</td>
<td>Total amount applicable during life time of air warriors on cumulative basis.</td>
</tr>
</tbody>
</table>
### Pensioners’ Hand Book for Airmen & NCs(E)

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Description</th>
<th>Airmen</th>
<th>NCs(E)</th>
<th>Duration/Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>(f)</td>
<td>A scheme for special children named 'VISHESH' had been launched on 01 Apr 13. Grant is paid to special child having 70% or more disability is payable upto the age of 30 years, whether child is attending an institute or not.</td>
<td>Rs. 3,000/- p.m.</td>
<td>Rs. 3,000/- p.m.</td>
<td></td>
</tr>
<tr>
<td>(g)</td>
<td>Monthly grant for nourishment while undergoing medical treatment. (Details of diet and amount duly recommended by Med Offr to be furnished) Initial payment for 6 months extendable upto further 6 months</td>
<td>Rs. 1,000/- p.m.</td>
<td>Rs. 1,000/-</td>
<td></td>
</tr>
<tr>
<td>(h)</td>
<td>Grant to World War II Veterans who have served in the AF and were released without pension on being declared surplus before independence. The beneficiaries though non-members have been extended grant as a welfare gesture.</td>
<td>Upto Rs. 10,000/- pm (For life)</td>
<td>--</td>
<td></td>
</tr>
</tbody>
</table>
| (j)   | Scholarship for school/college Education  
   a. School for XI to XII  
   b. Under Graduate  
   c. Under Graduate Professional  
   d. Post Graduate  
   e. Post Graduate Professional  
   f. Special Child with disability less than 70% | Rs.5,000/- pa  
   Rs.10,000/-pa  
   Rs.15,000/-pa  
   Rs. 20,000/-pa  
   Rs. 30,000/-pa  
   Rs.10,000/-pa | Rs.5,000/- pa  
   Rs.10,000/-pa  
   Rs.15,000/-pa  
   Rs. 20,000/-pa  
   Rs. 30,000/-pa  
   Rs.10,000/-pa |                     |

Financial Assistance admissible to NoKs of Deceased AF Personnel

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Description</th>
<th>Airmen</th>
<th>NCs(E)</th>
<th>Duration</th>
</tr>
</thead>
</table>
| (a)   | Platinum Jubilee Orphan Children Education Scheme  
   (i) Education Grant  
   (ii) Reimbursement of College Fee | Rs. 2,500/- p.m. to Rs. 6,500/-p.m. Upto 3 lakh | Rs. 2,500/- p.m. to Rs. 6,500/-p.m. Upto 3 lakh | Only for children of Air warriors ho died while in service. |
| (b)   | Subsidy shared by AFGIS, JAFBA, AFWWA(C) & Command Welfare Fund in the ratio of 60:20:10:10 for acquiring dwelling unit of AFNHB/AWHO to bereaved wives of AF personnel killed in accidents while in service on or after 01.01.96 | 4 Lakh | 4 Lakh | Lump sum Approach AFGIS for the subsidy. |
| (c)   | Grant for purchase of Trade instrument to bereaved wives; or  
   Re-imbursement of Tuition Fees for Vocational/Professional Courses to bereaved wives | Rs 25,000/- (Max)  
   Rs 40,000/- (Max) | Rs 25,000/- (Max)  
   Rs 40,000/- (Max) |          |
<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>(d)</td>
<td>Grant for daughter’s marriage (After death of Air Warrior)</td>
<td>Rs. 50,000/-</td>
<td>Rs. 50,000/-</td>
<td>Lump sum</td>
</tr>
<tr>
<td>(e)</td>
<td>Family Assistance Scheme <strong>FAS 97</strong> Rehabilitation Grant for deaths on or after 01.04.1997</td>
<td>Rs. 1,900/- p.m.</td>
<td>Rs. 1,900/- p.m.</td>
<td>On re-marriage of widow, grant to children and to parents (first to mother), if there are no eligible children. MBO case (prior to 1997) with pensionable service will be eligible.</td>
</tr>
<tr>
<td></td>
<td>Death in service (grant for 15 years)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Death after Retirement (grant for 8 years) In case of retirement prior to 31 Mar 1997 &amp; death after 01.04.1997, minimum 20 yrs service required. (only for members of FAS)</td>
<td>Rs. 1,300/- p.m.</td>
<td>Rs. 1,300/- p.m.</td>
<td></td>
</tr>
<tr>
<td>(f)</td>
<td>Family Assistance Scheme <strong>FAS 09</strong> Applicable for AF Personnel who were in service on 01 Apr 09 or later and have contributed revised rates of FAS subscription.</td>
<td>Rs. 3,800/-p.m.</td>
<td>Rs. 3,800/-p.m.</td>
<td>On re-marriage of widow, grant to children and to parents (first to mother), if there are no eligible children. MBO cases with less than 10 years will be eligible.</td>
</tr>
<tr>
<td></td>
<td>Death in service, no service criterion (grant for 15 years)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Death after Retirement, Min 10 years service required (Grant for 8 years)</td>
<td>Rs. 2,500/-p.m.</td>
<td>Rs. 2,500/-p.m.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lumpsum Grant with less than 10 years of service (i) Service less than 5 years</td>
<td>Rs. 10,000/-</td>
<td>Rs. 10,000/-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(ii) Service 5 to 10 years</td>
<td>Rs. 20,000/-</td>
<td>Rs. 20,000/-</td>
<td></td>
</tr>
<tr>
<td>(g)</td>
<td>Lump sum Death Grant to widows of pensioners having less than 20 years of service discharged prior to Apr 97 and not covered under FAS (death on or after 01 Oct 08)</td>
<td>Rs. 8,000/-</td>
<td>Rs. 8,000/-</td>
<td>Lumpsum</td>
</tr>
<tr>
<td>(h)</td>
<td>A scheme for special children named 'VISHESH' had been launched on 01 Apr 13. Grant is paid to special child having 70% or more disability is payable upto the age of 30 years, whether child is attending an institute or not.</td>
<td>Rs. 3,000/-p.m.</td>
<td>Rs. 3,000/-p.m.</td>
<td></td>
</tr>
<tr>
<td>(j)</td>
<td>Scholarship for school/ college Education a. School for XI to XII</td>
<td>Rs.5,000/- pa</td>
<td>Rs.5,000/- pa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b. Under Graduate</td>
<td>Rs.10,000/-pa</td>
<td>Rs.10,000/-pa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>c. Under Graduate Professional</td>
<td>Rs.15,000/-pa</td>
<td>Rs.15,000/-pa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>d. Post Graduate</td>
<td>Rs. 20,000/-pa</td>
<td>Rs. 20,000/-pa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>e. Post Graduate Professional</td>
<td>Rs. 30,000/-pa</td>
<td>Rs. 30,000/-pa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>f. Special child with disability less than 70%</td>
<td>Rs.10,000/-pa</td>
<td>Rs.10,000/-pa</td>
<td></td>
</tr>
<tr>
<td>(k)</td>
<td>Grant for re-imbursement of Medical bills when such medical treatment is not available in Service Hospital/ECHS.</td>
<td>Max upto Rs. 50,000/-</td>
<td>Max upto Rs. 50,000/-</td>
<td>Total amount applicable during life time of widow on cumulative basis.</td>
</tr>
<tr>
<td>Sl No</td>
<td>Description</td>
<td>Airmen</td>
<td>NCs(E)</td>
<td>Duration</td>
</tr>
<tr>
<td>-------</td>
<td>-------------</td>
<td>--------</td>
<td>--------</td>
<td>----------</td>
</tr>
<tr>
<td>(l)</td>
<td>Grant to widows of World War II Veterans who have served in the AF.</td>
<td>Upto Rs. 10,000/- p.m. (For life)</td>
<td>--</td>
<td>Conditions as applicable to WWII Veterans are applicable to widows also.</td>
</tr>
<tr>
<td>(m)</td>
<td>Monthly Grant, Pending award of family pension (bereaved wives of medically boarded out Personnel)</td>
<td>Rs. 4,000/- p.m.</td>
<td>Rs. 4,000/- p.m.</td>
<td>In case Air Warrior expires before finalization of disability pension/pension, the grant will be extended to widow pending finalization of pension in her name subject to a maximum of six months.</td>
</tr>
<tr>
<td>(n)</td>
<td>Children Education Assistance for maximum of two children studying from class VI to XII provided the child is not in receipt of any grant/scholarship from any agency. Scheme applicable to widows whose husband died on or after 01 Oct 10.</td>
<td>Rs. 500/- p.m.</td>
<td>Rs. 500/- pm</td>
<td>Latest Mark Sheet duly verified by the principal of the school.</td>
</tr>
<tr>
<td>(o)</td>
<td>A scheme named ‘GARIMA’ for all air veterans had been launched on 26 Mar 13. Under the scheme, a grant of Rs. 7,500/- is paid to widow/NOK with an aim of ensuring decent last rites of the deceased air veteran. To ensure timely last rites, grant is initially paid by the SI of the nearest AF unit to widow/NOK and subsequently re-imubursed by IAFBA to SI of the unit.</td>
<td>Rs. 7,500/-</td>
<td>Rs. 7,500/-</td>
<td>On the demise of the AF personnel, wife/NOK will approach the nearest AF Unit/Station for the said grant.</td>
</tr>
</tbody>
</table>

**AIR FORCE GROUP INSURANCE SOCIETY**

3. The details of various schemes / grants / assistance provided to retired Airmen / NCs (E) and their families are given below:-

**AIR VETERANS INSURANCE COVER (AVIC) SCHEME**

<table>
<thead>
<tr>
<th>Sl No</th>
<th>AVIC SCHEME</th>
<th>Amount of insurance cover</th>
<th>Period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Airmen</td>
<td>NCs(E)</td>
</tr>
<tr>
<td>(a)</td>
<td>AVIC -81 (01 Aug 81-29 Sep 90)</td>
<td>Rs. 40,000/-</td>
<td>Rs. 15,000/-</td>
</tr>
<tr>
<td>(b)</td>
<td>AVIC -90 (30 Sep 90 - 29 Apr 99)</td>
<td>Rs. 1,00,000/-</td>
<td>Rs. 30,000/-</td>
</tr>
<tr>
<td>(c)</td>
<td>AVIC -99 (30 Apr 99 - 30 Mar 05) (compulsory)</td>
<td>Rs. 1,50,000/-</td>
<td>Rs. 60,000/-</td>
</tr>
</tbody>
</table>
4. **One time non-refundable contribution.** The one time non-refundable contribution (Rs. 32,900/- & Rs. 16,450/- for Airmen & NCs(E) respectively) would be recovered in lump-sum by deduction from Survival Benefit payable at the time of retirement and / or directly from the member by cash / cheque (in case of insufficient balance in survival benefit).

5. **Payment of insurance claims.** The insurance cover amount, as applicable, will be paid to the nominee(s) on occurrence of the insured contingency (death of the member). The nominee is required to submit death certificate, PRIC card and the accepted copy of nomination (AFGIS/224) (all in original) and claim proforma (AFGIS/222 & 229) to the Society.

**IAF SOCIAL SECURITY DEPOSIT SCHEME (IAFSSD SCHEME)**

6. All retired members and widows and NOK (minor children/major unmarried daughters) of air warriors can invest under the IAFSSD Scheme. The salient features of the scheme are tabulated below:-

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>FEATURE</th>
<th>NON-CUMULATIVE SCHEME</th>
<th>CUMULATIVE SCHEME</th>
</tr>
</thead>
</table>
| (a)    | Amount of deposit | (a) Minimum of Rs 50,000/- and thereafter in multiples of Rs 10,000/-  
(b) Maximum: Sum total of NE Benefits. | Same as for Non-cumulative scheme |
| (b)    | Interest Payment Periodicity | Monthly/ Quarterly (as opted by the depositor). | Interest is paid on maturity alongwith principal amount |
| (c)    | Rate of Interest | 7.95% pa w.e.f 01 Oct 16 | 8.55% pa w.e.f 01 Oct 16 |
| (d)    | Tenure of Deposits | The deposits will be initially for a period of three years & extendable by 1/2/3 year(s) as opted. | Same as for Non-cumulative scheme |
| (e)    | Pre-mature Withdrawal | (a) After more than one year – less 1% interest from the date of deposit.  
(b) After less than one year – prevalent SBI bank rate. | Same as for Non-cumulative scheme |
| (f)    | Loan Facility Against Deposit | (a) Maximum amount – 75% of the deposit amount.  
(b) Maximum installments – 120 installments.  
(c) Rate of interest – 1% higher than the rate of interest declared on the non-cumulative scheme. | Same as for Non-cumulative scheme |
| (g)    | Change of Scheme | Members can change over from one scheme to another after completion of one year from the date of deposit. | Same as for Non-cumulative scheme |
SUBSIDY TO WIDOWS TO ACQUIRE DWELLING UNIT

7. As per Air HQ policy governing this scheme, AFGIS contributes its share of subsidy to widows of AF personnel, who have died while in service, for acquiring dwelling unit from AFNHB/ AWHO, Private Agency, State Govt and self-construction. The amount of grant is Rs. 4,00,000/- for widow of an airman & NCs(E) which is shared by AFGIS / IAFBA / AFWWA (C) / CWF. The subsidy would be shared as per following ratio:

(a) Accidental Death – 6:2:1:1 {AFGIS : IAFBA : AFWWA(C) : Command Welfare Fund}
(b) Non-accidental Death – 7:2:1 {AFGIS : IAFBA : Command Welfare Fund}

AFGIS SPONSORED FREE BUS FOR ECHS MEMBERS

8. AFGIS introduced free bus service to convey ECHS members from pick-up points near their residential areas to ECHS polyclinic and back. Proposals under the scheme are received at AFGIS from AF Stations which have substantial population of Air Veterans / ECHS members to hire civil buses on annual contract basis to convey Air Veterans / ECHS members from specially identified pick-up points to ECHS polyclinics / service and civil empaneled hospitals. The scheme is functional at 10 Stations as indicated below:

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>Unit</th>
<th>Place</th>
<th>WEF</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>HQ MC (U)</td>
<td>Nagpur</td>
<td>01 Oct 12</td>
</tr>
<tr>
<td>(b)</td>
<td>7 AFH (Route-01)</td>
<td>Kanpur</td>
<td>12 Nov 12</td>
</tr>
<tr>
<td>(c)</td>
<td>7 AFH (Route-02)</td>
<td>Kanpur</td>
<td>12 Nov 12</td>
</tr>
<tr>
<td>(d)</td>
<td>CH AF</td>
<td>Bangalore</td>
<td>01 Apr 13</td>
</tr>
<tr>
<td>(e)</td>
<td>5 AFH</td>
<td>Jorhat</td>
<td>10 May 14</td>
</tr>
<tr>
<td>(f)</td>
<td>3 Wg</td>
<td>Palam, New Delhi</td>
<td>12 Aug 14</td>
</tr>
<tr>
<td>(g)</td>
<td>2 Wg</td>
<td>Pune</td>
<td>27 Aug 14</td>
</tr>
<tr>
<td>(h)</td>
<td>AF Stn Yelhanka</td>
<td>Yelhanka, Bengaluru</td>
<td>16 Sep 14</td>
</tr>
<tr>
<td>(j)</td>
<td>12 BRD</td>
<td>Najafgarh</td>
<td>01 Oct 14</td>
</tr>
<tr>
<td>(k)</td>
<td>AF Stn Tambaram</td>
<td>Tambaram, Chennai</td>
<td>08 Oct 14</td>
</tr>
</tbody>
</table>

AIR FORCE WIVES WELFARE ASSOCIATION (AFWWA)

9. The details of various financial assistance admissible to families of deceased Air Veteran are as given below:

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>Schemes</th>
<th>Airmen</th>
<th>NCs(E)</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Ex-gratia Grants for Widows rehabilitation in case of husband’s death while in service (AFWWA Pension &amp; Ex-gratia merged)</td>
<td>25,000/- Lumpsum</td>
<td>25,000/- 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>(b)</td>
<td>Wedding Grant to children of Widow (death while in service)</td>
<td>10,000/- Lumpsum</td>
<td>10,000/- Lumpsum</td>
<td>To one child of a widow whose husband dies while in service. (Application can be submitted to AFWWA(C) before marriage)</td>
</tr>
<tr>
<td>(c)</td>
<td>Rehabilitation grant to widows of NCs(E)</td>
<td>--</td>
<td>8,000/- Lumpsum</td>
<td>Widows of those NCs (E) who die while in service and intend to resettle themselves by tailoring/ stitching.</td>
</tr>
<tr>
<td>(d)</td>
<td>Medical Assistance (Grant to wives of Medically Boarded out AF personnel)</td>
<td>15,000/- Lumpsum</td>
<td>15,000/- Lumpsum</td>
<td>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.</td>
</tr>
<tr>
<td>Sl No.</td>
<td>Schemes</td>
<td>Airmen</td>
<td>NCs(E)</td>
<td>Details</td>
</tr>
<tr>
<td>--------</td>
<td>------------------------------------------</td>
<td>----------------</td>
<td>-----------------</td>
<td>--------------------------------------------------------------------------</td>
</tr>
<tr>
<td>(e)</td>
<td>Grant for Dwelling Unit to widow</td>
<td>40,000/- Lumpsum</td>
<td>40,000/- Lumpsum</td>
<td>Sangini whose husband dies in an accident while in service.</td>
</tr>
<tr>
<td>(f)</td>
<td>Educational Scholarship for Children of deceased Personnel (Death in service or after discharge/retirement)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(i)</td>
<td>School going Day Scholar</td>
<td>2,400/- pa</td>
<td>2,400/- pa</td>
<td>1st Std onwards for a period of six years only or completion of studies, whichever is earlier.</td>
</tr>
<tr>
<td>(ii)</td>
<td>School going Boarders</td>
<td>4,200/-pa</td>
<td>4,200/-pa</td>
<td></td>
</tr>
<tr>
<td>(iii)</td>
<td>College going Day Scholar &amp; Boarders</td>
<td>4,200/-pa</td>
<td>4,200/-pa</td>
<td></td>
</tr>
<tr>
<td>(iv)</td>
<td>For Medical /Engg. Courses</td>
<td>7,500/-pa</td>
<td>7,500/-pa</td>
<td></td>
</tr>
<tr>
<td>(g)</td>
<td>Scholarship for Vocational Training</td>
<td>4,800/- Lumpsum</td>
<td>4,800/- Lumpsum</td>
<td>To widow or their children for pursuing Vocational Training for certificate/diploma course of 6 months and above</td>
</tr>
</tbody>
</table>

10. **AFWWA Job Placement Cell.** A job Placement Cell is formed by the AFWWA to help widows of Airmen. Interested widows can approach directly or through the portal – www.afwwaservices.co.in. This cell will act as interface between a prospective employer and willing job seeker among the wives and widows of Airmen.

**Contact Details**

AFWWA (C)
Santushti Shopping Complex
New Willington Camp
Opposite Ashoka / Samrat Hotel
Race Course
New Delhi – 110003
Tele: 011-26878099
Fax: 011-24104681
e-mail: afwwahq@gmail.com
Website: www.indianairforce.nic.in/afwwa

**MARSHAL OF THE AIR FORCE & MRS ARJAN SINGH TRUST**

11. The objective of the trust is to provide grant/assistance to serving/air veteran/widows/dependents, who are members of the Air Force Association, to meet their emergent requirement for which no financial assistance may be available may be highly insufficient to meet their requirements.

12. Various grants / financial assistance given by MIAFT are as follows:-

(a) To meet medical treatment expenses for self and dependents.
(b) To meet the cost of higher education of children.
(c) To meet expenses of daughter’s marriage.
(d) To meet expenses of repairing/construction of damaged house.
(e) For maintenance of self and family in acute financial distress
(f) Natural Disaster relief.
(g) Any other financial emergency.
(h) 5 scholarships for under graduate professional courses of ₹ 25,000/- pa for the wards of serving air warriors up to the rank of Sgt which also includes wards of DSCs and NCs(E). In case of equal position, priority will be given to girl child.

(i) 10 scholarships for under graduate courses of ₹ 12,000/- pa for the daughters of serving NCs(E) and DSCs.

13. Limit of grant / financial assistance is as follows:-

<table>
<thead>
<tr>
<th>Reason</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) On perpetual Medical ground</td>
<td>Maximum upto 3 Lakh</td>
</tr>
<tr>
<td>(b) Compassionate ground</td>
<td>Maximum upto 2 Lakh</td>
</tr>
</tbody>
</table>

(neighborhood) other than medical

Forms for financial grant / scholarship can be downloaded from the website of Air Force Association www.afa-india.org/welfare.

CONTACT DETAILS OF MIAF & MRS ARJAN SINGH TRUST

e-mail ID: marshal.trust@gmail.com  
Web site: www.afa-india.org  
Address: Marshal of the Air Force & Mrs Arjan Singh Trust,  
Race Course Camp, Air Force Station New Delhi,  
New Delhi – 110003

<table>
<thead>
<tr>
<th>AF Net No.</th>
<th>Exchange No.</th>
<th>Direct No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2113 7358</td>
<td>011-23010231</td>
<td>(011) 23013649</td>
</tr>
</tbody>
</table>

14. AIR FORCE ASSOCIATION  The following are some of the activities that are being undertaken to support the welfare commitments of AFA members and their families/widow:-

(a) Award 56 annual scholarships at schools and also professional course levels of up to ₹ 25,000/- per annum for the duration of the professional course.

(b) Provide free legal advice to AFA members on service/ personal issues as per merit of the case through a legal cell established at AFA Head Office.

(c) Ex-gratia grant of Rs. 5,000/- is paid to widow on demise of Air Veterans, who are member of Air Force Association.

(c) Prompt assistance to members & widow/families by follow up of benefits to members through IAFBA, AFGIS, DGR, CGDA & Govt to ensure them entitled pension/family pension benefits. AFA also provides a one time financial grant to the spouse on receipt of information of demise of AFA member.

(d) Fully operational Senior Citizen Home at Tughalakabad, New Delhi to provide dignified accommodation for life, on “lease & license fee” basis. Senior Citizen Home also provides transit accommodation on concessional rates to AFA members visiting Delhi.

(e) Publishing of bi-annual AFA magazine “Eagle Eye” for awareness & updation on latest important information on pension & disability pension related policies besides salient inputs from ECHS, AFGIS, DGR, IAFBA & DAV provide latest guidelines from these institutions.

(f) Placement Cell caters to rehabilitation needs of AFA members.

CONTACT DETAILS OF AIR FORCE ASSOCIATION

C/o AIR FORCE STATION, RACE COURSE CAMP, NEW DELHI – 110003

Tel: 011- 23792415. Fax: 011-23792415. E-mail: afaheadoffice@gmail.com
Website: www.afa-india.org
KENDRIYA SAINIK BOARD (KSB)

15. Various welfare schemes from Kendriya Sainik Board are as follows:-

**RAKSHA MANTRI’S EX-SERVICEMEN WELFARE FUND**

<table>
<thead>
<tr>
<th>SL No.</th>
<th>DETAILS</th>
<th>RATES (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Penury Grant (65 years and above) (Applicable to non-pensioners ESM/widows up to Sergeant Rank)</td>
<td>4,000/- pm (wef 01 Apr 17)</td>
</tr>
<tr>
<td>(b)</td>
<td>Education Grant (up to two children) (i) Boys/Girls up to Graduation (ii) Windows for Post-Graduation (Applicable to wards of pensioner/non-pensioner up to Sergeant Rank)</td>
<td>1,000/- pm</td>
</tr>
<tr>
<td>(c)</td>
<td>Officer Cadet Grant (for Cadets of NDA only) (Applicable to wards of pensioner/non-pensioner up to Sergeant Rank)</td>
<td>1,000/- pm</td>
</tr>
<tr>
<td>(d)</td>
<td>Disabled Children Grant (Applicable to 100% disabled wards of pensioner/non-pensioner up to Sergeant Rank)</td>
<td>1,000/- pm</td>
</tr>
<tr>
<td>(e)</td>
<td>House Repair Grant (Applicable to pensioner/non-pensioner up to Sergeant Rank for repairs of own house damaged in Natural Calamity. Gazette Notification from State Govt required). However, following categories may avail of the benefit even in case house damaged otherwise. (i) 100% Disabled Ex-servicemen (ii) Orphan daughter (of all ranks)</td>
<td>20,000/- (maximum)</td>
</tr>
<tr>
<td>(f)</td>
<td>Daughter’s Marriage Grant (up to 02 daughters) (Applicable to daughters of pensioner/non-pensioner up to Sergeant Rank)</td>
<td>50,000/- (wef 01 Apr 16)</td>
</tr>
<tr>
<td>(g)</td>
<td>Widow Re-Marriage Grant (Applicable to widows of pensioner/non-pensioner up to Sergeant Rank)</td>
<td>50,000/- (wef 01 Apr 16)</td>
</tr>
<tr>
<td>(h)</td>
<td>Funeral Grant (Applicable to widows of pensioner/non-pensioner up to Sergeant Rank)</td>
<td>5,000/-</td>
</tr>
<tr>
<td>(i)</td>
<td>Medical Treatment Grant (Applicable to widows of pensioner/non-pensioner up to Sergeant Rank)</td>
<td>30,000/- (maximum)</td>
</tr>
<tr>
<td>(k)</td>
<td>Orphan Grant (Applicable to orphans of Pensioner/Non-Pensioner All Ranks. For daughters of Ex-servicemen till she is married and one son of Ex-servicemen up to 21 years of age)</td>
<td>1,000/- pm</td>
</tr>
<tr>
<td>(l)</td>
<td>Vocational training grant for Widows (Applicable to widows of Pensioner/Non-pensioner up to Sergeant Rank)</td>
<td>20,000/- (one time)</td>
</tr>
</tbody>
</table>

**NON RAKSHA MANTRI’S EX-SERVICEMEN WELFARE FUND SCHEMES**

<table>
<thead>
<tr>
<th>SL No.</th>
<th>DETAILS</th>
<th>RATES (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Mobility Equipment for disabled ESM (post retirement). ESM, who are disabled after service with a disability of 50% or more and who are not covered under the scheme of AG's Branch, R&amp;W Section, Ceremonial and Welfare Dte, Army HQs (i.e. Navy and Air Force).</td>
<td>57,500/-</td>
</tr>
<tr>
<td>(b)</td>
<td>Subsidy on Home Loan. KSB Reimbursement 50% of interest by way of subsidy on home loan from Bank/public sector institutions for construction of house to war bereaved, war disabled and attributable peace time casualties.</td>
<td>1,00,000/- (maximum)</td>
</tr>
<tr>
<td>SL No.</td>
<td>DETAILS</td>
<td>RATES (₹)</td>
</tr>
<tr>
<td>-------</td>
<td>---------</td>
<td>-----------</td>
</tr>
</tbody>
</table>
| (c)   | Serious Diseases (listed only) Grant  
1. Angioplasty  
2. Angiography  
3. CABG  
4. OH Surgery  
5. Valve Replacement  
6. Pacemaker Implant  
7. Renal Implant  
8. Prostate Surgery  
9. Joint Replacement  
10. Cerebral Stoke  
11. Other Disease: Where more than ₹ 1.00 lac has been spent on treatment) | 75% / 90% of total expenditure (Officer and PBOR respectively) Up to a maximum of ₹ 1.25 Lac |
| (d)   | Serious Diseases (listed only) Grant  
1. Dialysis  
2. Cancer  
(For Non-pensioner ESM of all ranks) | 75% / 90% of total expenditure (Officer and PBOR respectively) Up to a maximum of ₹ 75,000/- per F.Y. only |

For more information, contact: Kendriya Sainik Board, Ministry of Defence, Government of India, West Block-IV, Wing-7, New Delhi- 110 066. Email: secretaryksb@gmail.com Website: www.ksb.gov.in

**THINK IT OVER**

“LIFE ON EARTH IS SO SHORT; WE SHOULD MAKE THE MOST OF IT BY KEEPING OURSELVES WELL”
1. At the time of retirement and during the preparatory phase of retirement, an average Airman / NC(E) is very myopic and normally does not think beyond his timely payment of pension and other NE benefits. However, we at Dir-III 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 air warrior before his discharge.

(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 promulgated 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, amount of Death-Cum-Retirement Gratuity and 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 Officers Identity Card (Applicable only for HFO/HFL).
   (vi) Ex-servicemen Identity Card Issued by Zila Sainik Board (ZSB).
   (vii) Dependent Identity 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.
(xii) Pension Bank account details
(xiii) Will

**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 hospital).

(j) 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.

(k) He must endeavor to keep himself abreast of latest policies on pension & welfare through DAV/PCDA (P) website and ensure that he gets correct pension at all times.
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 dependent parents. There are a total of 426 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 personnel 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 scheme 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 ‘E’. The addresses of ECHS polyclinics are also available on ECHS web site www.echs.gov.in.

ELIGIBILITY

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

   (a) Should be an Ex-Serviceman and drawing pension/disability pension/family pension from Controller of Defence Accounts.
(b) War Widows (Veer Naris)/NOK of Battle causalities.
(c) Personnel disabled in Operations.
(d) Recruits medically boarded out during training and in receipt of disability pension.

**Notes:**

(i) Ex-Servicemen not drawing pension are **NOT** eligible.
(ii) To take benefits of ECHS you **CAN NOT** be drawing benefits of any other Government Medical Scheme.
(iii) Monetary allowance for gallantry awards without pension is not an authority for membership.
(iv) Pre-1986 retirees need not deposit copy of PPO. Copy of Discharge Book pension Book giving name of spouse and bankers certificate to be submitted with application.

5. **Eligibility-Dependents**

(a) Spouse
(b) Unemployed son(s) up to 25 years of age (with self declaration certificate and affidavit).
(c) Minor brother(s) upto the age of becoming a major (18 years).
(d) Unemployed/Unmarried Daughter(s)/ Sister including widow/legally divorced irrespective of age (with self declaration certificate and affidavit).
(e) Physically/Mentally handicapped child/brother/sister for life (with valid disability certificate) as per PWD Act 1995.
(f) Wholly dependent Parents whose combined monthly income from all sources does not exceed Rs.9000/- excluding DA per month from all sources and are generally residing with the member.
(g) Parents of deceased soldier can eligible, subject to meeting dependency criteria.
(h) If both husband and wife are Defence Personnel, parents of both members are eligible if both pay subscription, subject to meeting dependency criteria.
(j) Financial limit criteria will be applicable to all dependents except spouse.

**Notes:**

(i) Widow after remarriage in respect of family pension is eligible for ECHS membership along with her children from first marriage. However, her present Husband and children born later are not entitled.
(ii) Grand parents are not entitled.
(iii) Children of widowed/separated daughters who are dependent upon the primary beneficiary upto the age of becoming a major (upto 18 years of age) are entitled.
(iv) Part-II Orders endorsement by service Headquarters/respective Records for marriage/children born after retirement along with birth certificate is essential.
(v) **Abandoned/Divorced/Widowed Daughter/Sister:**

(aa) They are also eligible along with court order of divorce decree along with an affidavit of current address with employment and income status.
(ab) Death Certificate of late husband alongwith birth certificate of dependent children. (i.e grandchildren of primary beneficiary).
(ac) Affidavit for abandonment by spouse alongwith present address and employment status.
(ad) Financial documents for past three years to incl IT returns, PAN Card and bank statement of past one year duly certified by the concerned bank.
(ae) Self declaration certificate by the beneficiary with Aadhaar and PAN details.
(vi) Disabled Children are also eligible along with medical certificate from a service hospital duly signed by the concerned specialist regarding the eligibility of the disability. Disability will be decided as per ‘Persons with Disability (PWD) Act 1995.'
(k) PAN card details are mandatory for all dependents above 18 years.
(l) Self declaration certificate for all dependent children above 18 years to be submitted every year to parent polyclinics (except White Card holders).

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 pars 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.

SUBMISSION OF ECHS APPLICATION

8. The application will be filled through online and mode of payment for smart card charges will also be through online payment. Activation of smart card will also be possible online/ through registered mobile number.

CONTRIBUTION

9. W.e.f. 29 Dec 17 vide GOI, MoD letter No.22D (04)/2010/WE/D/(Res-I) dated 29 Dec 17 revised rates of ECHS Contribution is to be paid by ESM and ward entitlements as under:-

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Category</th>
<th>One time Contribution</th>
<th>Ward Entitlement</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Recruit to Havilders &amp; equivalent in Navy &amp; Air Force</td>
<td>Rs. 30,000/-</td>
<td>General</td>
</tr>
<tr>
<td>(b)</td>
<td>Nb Sub/Sub/Sub Maj or equivalent in Navy &amp; Air Force(Including Hony Nb Sub/ MACP Nb Sub and Hony Lt/Capt)</td>
<td>Rs. 67,000/-</td>
<td>Semi Private</td>
</tr>
<tr>
<td>(c)</td>
<td>All Officers</td>
<td>Rs.1,20,000/-</td>
<td>Private</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 for dependents (format of affidavit) also given in web site. The details are required on the 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. In case of future retirees 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.

12. **SALIENT FEATURES OF NEW SMART CARD:** The salient features of new ECHS Smart Card are appended below:
   
   (a) The physical submission of application for ECHS Smart Card has been done away with.
   
   (b) ECHS beneficiaries can now apply online for Smart Card without visiting Regional Centres.
   
   (c) The payment for Smart Card will also be done through online mode with options using Net Banking, Debit/Credit Card, and Wallet Payments.
   
   (d) The information regarding movement of online application till receipt of Smart Card from Station Headquarters will be intimated to beneficiaries through SMS updates.
   
   (e) The new Smart Card is of the capacity of 64kb which can store vital information of the beneficiaries including their Medical History, Referral History, Medicine Issue Logs etc.
   
   (f) In the new system, Kiosks are being deployed at ECHS Polyclinics which offers Biometric/ Aadhaar/Mobile based Authentication of beneficiaries, Selection of option for desired services through touch screen, Printing of Medical Slip/authentication slip and also helps in Queue Management.
   
   (g) In the new system, identification cum Authentication terminals (ICAT) are being deployed at HCOs which also offers Biometric/Aadhaar/Mobile based Authentication of beneficiaries.

13. **IMPORTANT INFORMATION ON SMART CARD**

   (a) **Objectives of ‘SMART Card Based System:**
   
   (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 budgetary control and statistical analysis.

14. **Other Details Available inside the Chip of SMART Card:**

   (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)
(viii) Mentioned in Discharge Book? (Y/N)
(ix) Fingerprint.

(c) **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.

(d) **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:

(i) Chronic disease history.
(ii) History of major surgery.
(iii) Blood Group.
(iv) Known drug allergy details.

(e) **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:

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

(f) **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.

(g) **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:

(i) The operator will start the PC and log in to the system.
(ii) Member comes to the Polyclinic Reception and hands over his SMART Card.
(iii) If the beneficiary has come to the Polyclinic for the first time, his/her fingerprint is captured and written into the SMART Card.
(iv) On all subsequent visits, fingerprint reader authenticates him/her.
(v) 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.
(vi) The Receptionist allots the doctor, puts the waiting list number and prints the medical examination slip.

(vii) 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 favor 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).

(i) 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.

TREATMENT

15. The starting point for medical attendance will be the nearest Military/Non Military Polyclinic. All available treatment within the capabilities of the polyclinic shall be provided at the first instance. Medical and Para medical staffs are being hired/employed on contract for working at polyclinics. These polyclinics will be opened for eight hours during weekdays and shall remain closed on Sundays and Gazetted holidays. Patients requiring attention outside working hours will be handled by duty MO’s of Service hospitals (in military stations) and by on call civilian doctors in non-military stations. One nursing assistant will be available in all clinics in non-military stations after working hours. Depending on the type (A, B, C, D) which has been decided on the number of ESM residing in that area, each polyclinic will have emergency bed with monitor, physiotherapy equipment, Laboratory with reagents, Digital ECG Machine, Dental chair, Ultra sound Machine, X-ray machine, Oxygen Concentrator, Nebulizer, Minor OT and BP machine etc.

16. 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 out-source Hospitals/Diagnostic Centers and specialist. List of Polyclinics is placed at Appendix-“E”. 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 / EMPANELLED HOSPITALS

17. 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

18. 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, through proper channel i.e. Parent Clinic & Regional Centre, 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

19. 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.

FIXED MEDICAL ALLOWANCE

20. 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, Rs. 500/- per month w.e.f 11 Nov 14 and Rs. 1000/-pm w.e.f. 01.07.2017.

21. 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.

NOTE:
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 500/-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.
FLOW CHART FOR PROCESSING OF ECHS APPLICATIONS

1. Visit ECHS website https://echs.gov.in
2. Fill details as per online format along with valid mobile number and e-mail (for receiving of OTP and new password for registration)
3. Verify e-mail ID with the OTP received on your e-mail and verify your mobile number with the OTP as and when received
4. Fill online application carefully
5. Make online payment through debit / credit cards, then submit
6. Receiving of online ECHS applications at DAV
7. Scrutiny / verification of ECHS applications at DAV
8. Verified applications forwarded to Central Organisation ECHS for preparation of ECHS Smart Cards through concerned agency
9. On receipt of ECHS Smart Cards at Stn HQ, intimation SMS (OTP) will be forwarded to the registered mobile number of primary beneficiary for collection of Smart Cards
10. Approach to Stn HQ along with OTP and all relevant documents
11. Deposit all old Smart Cards / Temporary Slips for receiving new 64 KB ECHS Smart Cards
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.7. 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.8. Whether dentures will be authorized under ECHS?

Ans. Yes. Details are issued through an ECHS Brochure.
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 corporate located in nook and corner of the country and to facilitate ex-Air Warriors, Regional Placement Cell have been set up under all Command HQ. Personnel residing in respective area of Command can approach Regional Placement Cells for placement related assistance. The contact details of Region Placement Cells are given below:-

<table>
<thead>
<tr>
<th>Command</th>
<th>Location of RPC</th>
<th>Email ID</th>
<th>AFNET NO.</th>
</tr>
</thead>
<tbody>
<tr>
<td>WAC</td>
<td>Chandigarh</td>
<td><a href="mailto:rpcchdnorth@gmail.com">rpcchdnorth@gmail.com</a></td>
<td>2515 7236/7812</td>
</tr>
<tr>
<td>SWAC</td>
<td>Gandhinagar</td>
<td><a href="mailto:rpcswac@outlook.com">rpcswac@outlook.com</a></td>
<td>3711 7468/7564</td>
</tr>
<tr>
<td>EAC</td>
<td>Kolkata</td>
<td><a href="mailto:rpc@outlook.com">rpc@outlook.com</a></td>
<td>3120 7219</td>
</tr>
<tr>
<td>CAC</td>
<td>Lucknow</td>
<td><a href="mailto:nuttynaughty@nic.in">nuttynaughty@nic.in</a></td>
<td>2915 7220</td>
</tr>
<tr>
<td>SAC</td>
<td>Sulur</td>
<td><a href="mailto:rpcsacc@gov.in">rpcsacc@gov.in</a></td>
<td>4323 7782</td>
</tr>
<tr>
<td>MC</td>
<td>Pune</td>
<td><a href="mailto:rpcmc@nic.in">rpcmc@nic.in</a></td>
<td>3912 7340/7215</td>
</tr>
<tr>
<td>TC</td>
<td>Bangalore</td>
<td><a href="mailto:rpctc@outlook.com">rpctc@outlook.com</a></td>
<td>4111 7519</td>
</tr>
</tbody>
</table>

MEASURES TAKEN TO IMPROVE EMPLOYMENT OPPORTUNITIES

3. The Placement cell has undertaken various measures to improve placement opportunities, keeping pace with the changing technology and concepts. In this regard, Seventeen 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 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 efforts has made it possible to sponsor more
than 45,378 Ex-Air Force personnel to various civil organizations. 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 3,000 Airwarriors have been registered on line. For a total of 42,434 vacancies more than 86,663 Air warriors 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, Amarpali, Max Aerospace, Davinta Technologies, GE India, DLF Group, ICICI Group, Interglobe Technologies, Tata Nova, GMR, Wipro BPO, Cabinet Sectt, Kendriya Sainik Board, NTRO and various other MNCs. IAFPC is also conducting Walk in Interviews on a request basis.

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 employees fulfils the following eligibility criteria.

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

SPONSORING
5. The sponsoring activities are carried out through the website. The list of willing candidates who have applied for the 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 is used to finalise the list of the candidates out of the total online willingness received for a particular vacancy before sending to the employer:-

(a) Company QRs
(b) Qualification for the Job
(c) Job Profile
(d) Experience
(e) Personnel already retired
(f) Location of job
(g) Recently retired personnel
(h) No of chances given
(j) Salary range
(k) Age
(l) Language preference by the Company.
CONTACT DETAILS OF IAF PLACEMENT CELL

<table>
<thead>
<tr>
<th>Appointment</th>
<th>AF Net No.</th>
<th>Direct No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gp Capt AV (Placement Cell)</td>
<td>2329 7737</td>
<td>--</td>
</tr>
<tr>
<td>Placement Cell</td>
<td>2329 7751</td>
<td>011-25696013</td>
</tr>
<tr>
<td></td>
<td></td>
<td>011-25690233</td>
</tr>
</tbody>
</table>

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 ABONDON.

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”.
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, then the issue may be taken up with PCDA(P) Allahabad/Jt CDA(AF) and DAV.

MOBILE APP – DEFENCE PENSION INFO

3. Keeping in view the increasing outreach of Smartphones, Defence Accounts Department has launched a Mobile App for all Defence Pensioners to provide pension payment information on their Android Smartphones on December 14, 2016. The App is available at Google Play Store for downloading with the name ‘Defence Pension Info’. Work on making the same available on IOS is under progress.

(a) **DPDO Pensioners.** Defence Accounts Department disburses pension to about 4.6 lakh Defence Pensioners through 64 Defence Pension Disbursement Offices (DPDOs) all over India. Pensioner drawing pension from the DPDOs can login into the App by selecting his/her DPDO and entering HO No (unique number assigned by the DPDO) and can view following pension details:

   (i) **Profile**: shows basic information like name, Rank, Group, QS, Date of Birth.
   (ii) **PensionDetails**: shows history of Pension Entitlements paid.
   (iii) **Pension Changes**: shows changes in Pension Entitlements during the past.
   (iv) **Pension Slip**: shows Monthly Pension Slip of any month. The pension slip can also be downloaded in the Mobile.
(v) **Arrears**: shows calculation of OROP arrears paid.
(vi) **Grievances**: takes to the CPGRAM portal for lodging pension related grievances.
(vii) **Suvigya – Know Your Pension**: takes to the ‘Suvigya’ application to know correct entitlements.

(b) **Bank Pensioners**: For about 20 lakh defence pensioners drawing pension directly from the Banks, pension payment information furnished by the Bank’s CPPCs to PCDA (Pension), Allahabad every month, will be available on the Mobile App. Pensioners can login by selecting Bank and entering Bank Account Number. Pensioners can view pension information through Profile, Pension Details and Pension Slip options. The entitlements displayed over the Android Phones are strictly based on information furnished by the Banks.

**CATEGORISATION OF CASUALTY**

4. 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 in 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) Electrocution while on duty;
   (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 to 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 floods, 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.
(ac) Flying operation involved in rehearsing of war plans and implementation of OP instructions inclusive of International exercises.
  • All combat and Tactical Sorties in preparation of war.
  • Valley flying and missions involving operating at Ultra Low Levels.
  • All operational missions undertaken during peace like Special operations, Live ORP, Recce, Elint, Survey and induction trials of new weapons.
  • Missions undertaken in support of troops and security forces deployed in forward areas.
  • Flying missions involving landings on the ALGs.
(ad) 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

5. 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

6. As per the provisions 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. CBDT Instruction F. No. 200/51/00-ITA-1 dated 02 Jul 2001.
(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

7. The banks are authorized to credit the pension amount of a non-resident pensioner to a Non-Resident (Ordinary) Account opened/maintained as per provision of the Exchange Control. The amount of pension of a pensioner who has become Non-Resident may be credited to the said account after ensuring the personal identification and other requirement as stipulated in the scheme.

8. A clarification was sought regarding whether pension can directly be credited in to Non-Resident (External) accounts as allowed by the RBI, wherein all NRIs/PIO have the option to credit the current income (including pension) to their Non-Resident (External) Rupee account, provided the Authorized Dealer Bank is satisfied that the credit represents current income of the non-resident account holder and income tax thereon has been deducted/provided. Further the credit of pension to pensioner’s Non-Resident (External) Rupee account is subject to option exercised by the pensioner.

9. Ministry of Defence, in consultation with Central Pension Accounting Office, New Delhi has intimated that pension credited to the pensioner’s Non-Resident (Ordinary) Account may be permitted by the bank to the pensioners outside India, in case the Non-Resident Pensioner so desired, by debit to his NR(O) Accounts either by direct remittance or by credit to his NR(E) Accounts. *Authy:* PCDA(P) Allahabad Circular No. 187 dated 03 Feb 17.

OPENING OF JOINT ACCOUNT

10. 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

11. 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 upon 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 placed at Appendix ‘N’) to the pension disbursing authority who in turn forward two copies of the application form to DAV for issuance of corrigendum pension payment order.

12. 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.

13. 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)

14. 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:
15. 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 placed at Appendix ‘G’.

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

16. 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.

17. 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.

18. 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 has 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.

19. 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

20. 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.

21. 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.

22. 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 the respective websites.
HELP DESK/QUERY CELL AT DAV

23. DAV can be approached on the e-mail address dav.airmen@gov.in regarding any query/help on pension matters by mentioning Service No. and name of Ex-serviceman. The query will be promptly answered/replied to or suitably actioned as per the requirements of the case.

24. 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

25. 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 (A&N), AFRO Building, Subroto Park, New Delhi -110010.

SBI AND PNB FACILITATION CENTRE

26. Facilitation Centres by the two leading Bankers – SBI and PNB, which are holding more than 80% of pension accounts in respect of Air Veterans and their NoKs have opened their Facilitation Centres at DAV (AFRO Building) in Jan 2018 and Oct 2017, respectively. These Facilitation Centres are centrally connected to their main servers, thereby providing real time query solution on pensionary matters to our Veterans / family pensioners.

GRIEVANCE REDRESSAL

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

<table>
<thead>
<tr>
<th>Type of Grievance</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>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. <strong>Note</strong>: For pre Nov 1985 retirees, the Pension Sanctioning Authority is PCDA (P), Darupadi Ghat, Allahabad, 211 014 For post Nov 1985 retirees, the Pension Sanctioning Authority is Jt CDA (Air Force), Subroto Park, New Delhi – 110 010 Public Grievances Officer Office of the Principal Controller of Defence Accounts (P) Draupadi Ghat, Allahabad – 211 014 Telephone Number – 0532-2622618, 2633698, 2622699 e-mail id – <a href="mailto:cda_albd@hub.nic.in">cda_albd@hub.nic.in</a> website <a href="http://pcdapension.nic.in">http://pcdapension.nic.in</a></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) and For all issues related to NCs (E)</td>
<td>Director – III, DAV Subroto Park, New Delhi – 110 010 Telephone : 011-25694815 (Direct Line) WAC Exchange : 011-25687194 DAV Extn : 5763, 5777, 5779 Fax : 011 – 25696359 Toll Free No.1800115800 e-mail – <a href="mailto:dav.airmen@gov.in">dav.airmen@gov.in</a></td>
</tr>
</tbody>
</table>

28. Pensioner may take up the matter with Ministry of Defence at the following address if they feel that their representation/query has not been redressed properly.
CONSUMER EDUCATION AND PROTECTION CELL

29. On account of a noticeable surge in representation at this Directorate, by pensioners with regard to pension complaints and grievances against disbursing banks, the case was taken up with Reserve Bank of India (RBI) for a prompt resolution. In response, RBI has intimated this Directorate to advise the pensioners to lodge a complaint directly with Consumer Education and Protection Cell (CEP Cell) located in their regional offices. Details of Consumer Education and Protection Cells are placed at Appendix ‘S’.

30. The complaint should contain the name and address of the complainant, the department against which the complaint is being made, and facts of the case supported by documents, if any, relied upon by the complainant. In the event of the complainant not getting a reply within a period of 35 days or his/her not being satisfied with the reply received, he/she may write to the Chief General Manager, Reserve Bank of India, Consumer Education and Protection Department, Central Office, 1st Floor, Amar Building, Perin Nariman Street, Mumbai 400 001.

COMMON PROBLEMS FACED BY PENSIONERS

31. 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.** A joint account makes the transition from service pension 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 legally wedded 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-name of his wife used at home whereas the lady uses her formal name outside i.e. Munni 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 Cover (PRIC) 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 way 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 to the extent of 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 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 Banks 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.
(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. The official sites of banks 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 bank in 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

32. Some useful information and important forms/formats have been placed at Appendix ‘F’ to Appendix ‘O’ for the benefits of pensioners.

THINK IT OVER

“AN ACRE OF PERFORMANCE IS WORTH THE WHOLE WORLD OF PROMISE”.
Concessions and Benefits
Extended by State GOVTS/UTs
to Retired and Serving Defence Personnel

(Note: check with state authorities for updated information)

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 dtd 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 @ Rs. 200/-to Ex-Servicemen and Widows who are in distress.
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 World War II Veterans, Rs 400/-for widows of World War II Veterans 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 pursuing 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 5,00,000/- (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 @ Rs. 6000/- (one time grant) being sanctioned to Ex-Servicemen and widows of Ex-Servicemen for any medical assistance.
34. Children of ESM with 100% disability are sanctioned Rs. 1000/- p.m. for life as financial assistance.
35. Orphaned Children of ESM up to the age of 21 years or till their marriage/employment are 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 completely 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 was 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 @ Rs.100/- p.m to World War II Veterans.
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.
10. Cash grant for winners of Gallantry and Distinguished Service Awards.
### Pensioners' Hand Book for Airmen & NCs (E)

#### ASSAM

<table>
<thead>
<tr>
<th>SL No.</th>
<th>TYPE OF GRANT</th>
<th>RATES (₹)</th>
<th>ELIGIBILITY CONDITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>General Education Scholarship</td>
<td></td>
<td>Wards of ESM/Widows up to the rank of Sub Major, subject to availability of funds. Applicable for max. 2 children</td>
</tr>
<tr>
<td></td>
<td>Class I to X</td>
<td>200/- pm</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(b) Class XI to XII</td>
<td>300/- pm</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(c) Degree</td>
<td>400/- pm</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(d) Post Graduate Course MA/M.Sc/M.Com/M.Tech etc</td>
<td>1000/- pm</td>
<td>The Grant would be applicable for the daughter/widows of ESM and will be extended to the boys. (Subject to availability of funds)</td>
</tr>
<tr>
<td></td>
<td>(e) Book grant for Class XI &amp; XII</td>
<td>1000/- pm</td>
<td>For girl students of ESM/Widows of ESM up to the rank of Hav or equivalent (Subject to availability of funds)</td>
</tr>
<tr>
<td>2.</td>
<td>Higher Study</td>
<td></td>
<td>(a) For wards of ESM/Widows (PBOR) provided they obtain 60% &amp; above marks in 10+2 board exam.</td>
</tr>
<tr>
<td></td>
<td>Professional Degree Courses i.e. Medical, Engg, Vet etc</td>
<td>1000/- pm</td>
<td>(b) Eligibility for all courses promulgated under the PMs/RMs Scholarship Scheme (c) Nursing/Hospitality courses/ course duration of 12 months or more (d) The scholarship will commence from 1st year and not half way (e) The order of preference will be as promulgated for PMs/RMs scholarship schemes.</td>
</tr>
<tr>
<td></td>
<td>Diploma Courses (As courses promulgated by Director of Technical Education, Assam and inclusion of Diploma courses of One year &amp; above duration)</td>
<td>1000/- pm</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Vocational Training Grant for Disabled ESM/widows/Wards of ESM</td>
<td></td>
<td>(a) For inmates from Assam (b) Wards of widows up to Hav/Equiv</td>
</tr>
<tr>
<td></td>
<td>(a) QMT Kirkee/Mohali</td>
<td>1000/- pm</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(b) ITI/Assam Regt Centre/other institute</td>
<td>500/- pm</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Funeral Expense (one time grant)</td>
<td>8000/-</td>
<td>(a) For ESM of all Ranks (b) Amount will be paid to the NoK of deceased ESM by respective ZSWOs as under:- (i) 4000/- to be released immediately on receipt of information (ii) The balance amount will be released after receipt of valid documents</td>
</tr>
<tr>
<td>5.</td>
<td>Financial Assistance to the World War-II Veterans &amp; Widows</td>
<td>6000/- pm</td>
<td>Payment will be made on yearly basis</td>
</tr>
<tr>
<td>6.</td>
<td>Assistance to 100% disabled WWII Veteran</td>
<td>500/- pm</td>
<td>Payment will be made on yearly basis</td>
</tr>
<tr>
<td>7.</td>
<td>Marriage Grant</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>For daughter of widows of Non-Pensioner ESM</td>
<td>20,000/-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>For Orphan daughter of all category</td>
<td>20,000/-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>For daughter of widows up to the rank of Nk/ Equiv</td>
<td>5,000/-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>For all others, as was previously approved</td>
<td>4,000/-</td>
<td></td>
</tr>
<tr>
<td>SL No.</td>
<td>TYPE OF GRANT</td>
<td>RATES (₹)</td>
<td>ELIGIBILITY CONDITION</td>
</tr>
<tr>
<td>-------</td>
<td>-------------------------------------------------------------------------------</td>
<td>--------------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>8.</td>
<td>Assistance to 80-100% disabled WWII Veteran</td>
<td>500/- pm</td>
<td>Payment will be made on yearly basis</td>
</tr>
<tr>
<td>9.</td>
<td>Financial Assistance to Widowed mother above 70 yrs of age of an unmarried casualty</td>
<td>400/- pm</td>
<td>Up to Hav/Equiv (only for Non Special/ Liberalised Family Pension)</td>
</tr>
<tr>
<td>10.</td>
<td>Attendant allowance to 100% blind &amp; handicapped of disabled ESM or (their dependent)</td>
<td>1000/-</td>
<td>ESM/Widows and their dependents up to the rank of Nk and below or equiv. Subject to the availability of funds, this grant be extended to the Havildar or equiv. For all other there would be no change (Med certificate required)</td>
</tr>
<tr>
<td>11.</td>
<td>Subsidy for student joining Sainik School Goalpara</td>
<td></td>
<td>i) Ward of widows up to Hav/Equiv &amp; Non pensioner</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>ii) Wards of ESM up to Hav/Equiv</td>
</tr>
<tr>
<td></td>
<td>a) At the time of taking admission</td>
<td>i) 30,000/-</td>
<td>Wards of Widows upto Hav/equiv &amp; Non pensioner towards book, stationary, clothing and incidental. (This would be in lieu of normal scholarship).</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ii) 15,000/-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b) Annual Scholarship</td>
<td>20,000/-</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>Students joining Defence Officers Training Institutes</td>
<td>15,000/- 5,000/-</td>
<td>One time Grant only for new entrance:- (a) For wards up to Naik &amp; Equiv (b) For wards up to Hav/Equiv &amp; all PBOR Widows.</td>
</tr>
<tr>
<td>13.</td>
<td>One time grant to Wards of ESM with min 85% marks in 12th Board Exam of CBSE &amp; Assam Higher Secondary Education Council (AHSEC) (Top 10 each)</td>
<td>2500/-</td>
<td>For all categories</td>
</tr>
<tr>
<td>14.</td>
<td>One time grant to students to help prepare for SSB interview, who qualifies in the written exam for studying in Defence Officer’s Training Institute.</td>
<td>4,000/-</td>
<td>For wards of all PBOR.</td>
</tr>
<tr>
<td>15.</td>
<td>Medical after care grant to cancer &amp; TB patient to a period of one year after discharge from hospital.</td>
<td>500/- pm</td>
<td>ESM / Widows of ESM up to the rank of Hav &amp; equivalent or their wards (maximum one per family).</td>
</tr>
<tr>
<td>16.</td>
<td>Resettlement training of ESM on job oriented / state specific courses of capsule course in recognized institute, Govt Est / Dept as an all-inclusive package.</td>
<td>Max 5,000/- per student</td>
<td>One time grant. Secretary SMC to select courses and co-ordinate (up to Hav &amp; equivalent).</td>
</tr>
<tr>
<td>17.</td>
<td>Penury grant.</td>
<td>15,000/-</td>
<td>One time grant. (i) For widows &amp; disabled ESM up to the rank of Hav &amp; equivalent and orphans on case to case basis. (ii) Wife / widowed mother of ESM (up to Naik) who is declared missing and not receipt of pension or other grant.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>For wife / mother of declared missing ESM by the competent authority as monthly grant, to be sanctioned on yearly basis, provided they are not in receipt of pension or other grants.</td>
</tr>
<tr>
<td>SL No.</td>
<td>TYPE OF GRANT</td>
<td>RATES (₹)</td>
<td>ELIGIBILITY CONDITION</td>
</tr>
<tr>
<td>-------</td>
<td>------------------------------------------------------------------------------</td>
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<td>--------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>18.</td>
<td>Laptop to one girl's child of widow of ESM, who passes the 12th CBSE final exam with min 60% marks.</td>
<td>--</td>
<td>Daughter of widows of ESM (subject to availability of funds).</td>
</tr>
<tr>
<td>19.</td>
<td>Following for the disabled:-</td>
<td>--</td>
<td>The disabled individuals entitle for one time grant of Rs. 2,000/- of installation of water pump. They would also be eligible one time house repair grant of Rs. 5,000/- subject to certain condition. The disabled with more than 50% disabled or ones who are not in a position to undertake any physically work, although their disability less than 50% would also be eligible.</td>
</tr>
<tr>
<td></td>
<td>(i) Wheel chair</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(ii) Water lifting pump with accessories</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(iii) Adjustable bed for 100% disabled / paralyzed cases</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(iv) Water / air mattress for comatose patients</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20.</td>
<td>Allocation of western commode.</td>
<td>--</td>
<td>For all ESM and widows of ESM who are more than 70 years of age. One time grant of Rs. 3,000/- for installation charges will also be given.</td>
</tr>
<tr>
<td>21.</td>
<td>Scheme for widows / orphan</td>
<td>--</td>
<td>Up to Hav &amp; equivalent</td>
</tr>
<tr>
<td></td>
<td>(i) Travel expenses:- Visiting the office of the Director, Dept. of Sainik Welfare for redressal of their grievances would be reimbursed and they would also be entitled for grant to cover their incidental expenses.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(ii) House repair grant:- Towards repair of owned houses.</td>
<td>5,000/-</td>
<td>For widows of ESM (Sep / non pensioner), orphan daughter up to the rank of Hav or equivalent and disabled ESM. The grant would be approved only after physical verification by the ZSWO and submission of detailed proposal to the RSB (subject to availability of funds).</td>
</tr>
<tr>
<td>22.</td>
<td>Welfare items in kinds:- Looms and accessories, yarn, spray machine, agriculture tools, bicycle, solar light, steel almirah for widows more than 65 years of age, kitchen utensils, sewing machine, mixer grinder, carpentry tools etc.</td>
<td>--</td>
<td>For the welfare of ESM, widows, orphan and dependent children of ESM up to the rank of Hav &amp; equivalent and non-pensioner ESM (subject to availability of fund).</td>
</tr>
<tr>
<td>23.</td>
<td>Interest subsidy on Bank loan</td>
<td>Max 50,000/-</td>
<td>7% to be paid by individual and balance to be subsidized</td>
</tr>
<tr>
<td></td>
<td>For widows up to Hav/equiv and unmarried orphan daughter up to the age of 18 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>100% disabled ESM/widow of an ESM</td>
<td>Max 50,000/-</td>
<td>4% to be paid by individual and balance to be subsidized</td>
</tr>
<tr>
<td></td>
<td>Educational loan for daughter of Hav/ equiv</td>
<td>Max 10,000/-</td>
<td>For two years for higher professional studies in recognized institute</td>
</tr>
<tr>
<td>नामांकन</td>
<td>मानदंड</td>
<td>माण</td>
<td>वर्ण</td>
</tr>
<tr>
<td>----------</td>
<td>--------</td>
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<td>------</td>
</tr>
<tr>
<td>प्रथम वर्ग</td>
<td>5000/-</td>
<td>रू.</td>
<td>वार्षिक</td>
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<tr>
<td>द्वितीय वर्ग</td>
<td>3500/-</td>
<td>रू.</td>
<td>वार्षिक</td>
</tr>
<tr>
<td>तृतीय वर्ग</td>
<td>2000/-</td>
<td>रू.</td>
<td>वार्षिक</td>
</tr>
<tr>
<td>चौथा वर्ग</td>
<td>1500/-</td>
<td>रू.</td>
<td>वार्षिक</td>
</tr>
</tbody>
</table>
10. The pensioners' handbook for Airmen & NCs (E)

11. The handbook for Airmen & NCs (E)

12. The handbook for Airmen & NCs (E)

13. The handbook for Airmen & NCs (E)

<table>
<thead>
<tr>
<th>क्रम संख्या</th>
<th>श्रेणी पुस्तक का नाम</th>
<th>नकद पुस्तक की साक्षरता मूल्य में</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>i</td>
<td>प्रमाणीक वाक्य</td>
<td>10,00,000/-</td>
</tr>
<tr>
<td>ii</td>
<td>अस्वीकार वाक्य</td>
<td>8,00,000/-</td>
</tr>
<tr>
<td>iii</td>
<td>स्वास्थ्य सुरक्षा वेग 7,00,000/-</td>
<td></td>
</tr>
<tr>
<td>iv</td>
<td>महत्वपूर्ण वाक्य</td>
<td>5,00,000/-</td>
</tr>
<tr>
<td>v</td>
<td>कृतित वाक्य</td>
<td>4,00,000/-</td>
</tr>
<tr>
<td>vi</td>
<td>उत्तर सुरक्षा वेग 3,00,000/-</td>
<td></td>
</tr>
<tr>
<td>vii</td>
<td>दौर वाक्य</td>
<td>2,00,000/-</td>
</tr>
<tr>
<td>viii</td>
<td>श्रीमत वाक्य</td>
<td>1,50,000/-</td>
</tr>
<tr>
<td>ix</td>
<td>सुलभ सुरक्षा वेग 1,00,000/-</td>
<td></td>
</tr>
<tr>
<td>x</td>
<td>सैन्य, जैसा और यात्रा सुरक्षा वेग 75,000/-</td>
<td></td>
</tr>
<tr>
<td>xi</td>
<td>मेडिकल-डाक्टरेट 502000/-</td>
<td></td>
</tr>
<tr>
<td>vii</td>
<td>परसल विशेषज्ञ वेग 1,50,000/-</td>
<td></td>
</tr>
<tr>
<td>viii</td>
<td>अति विशेषज्ञ वेग 1,00,000/-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>विशेषज्ञ वेग 50,000/-</td>
<td></td>
</tr>
</tbody>
</table>

14. अनुबंध अनुच्छ

(क) सुदृढ़ एवं सुदृढ़ जैसी स्थिति में विद्यार्थी विद्यार्थी श्रृंखला वैज्ञानिक (संग्रह, वैज्ञानिक एवं वायु संग्रह) पदाधिकारी / वैज्ञानिक के लिएक्षत्र श्रमिकों को अनुबंध अनुच्छ : सुदृढ़ एवं सुदृढ़ जैसी स्थिति में विद्यार्थी विद्यार्थी श्रृंखला वैज्ञानिक (संग्रह, वैज्ञानिक एवं वायु संग्रह) पदाधिकारी / वैज्ञानिक के लिएक्षत्र श्रमिकों को अनुबंध अनुच्छ 11,00,000/- रूप देने के साथ-साथ पुनर्विद्या समाप्ति के साथ अंतर्वैद्य / अंतर्म संस्करण करने का प्रवेश है। विद्यार्थी लिखित निकलकी में पहले 40 प्रतिशत या उससे अधिक हो तथा विद्यार्थी के कारण है सैन्य संघ से विविध होगा को 50,000/- रूप का अनुबंध अनुच्छ दिया जाता है।

(ख) सुदृढ़ एवं सुदृढ़ जैसी स्थिति में सीमा पर अंतर्वैद्य होने वाले सीमा सुरक्षा वेग के विद्यार्थी विद्यार्थी कर्मियों के निकटतम विद्यार्थी को अनुबंध अनुच्छ : सुदृढ़ एवं सुदृढ़ जैसी स्थिति में सीमा पर अंतर्वैद्य होने वाले सीमा सुरक्षा वेग के विद्यार्थी विद्यार्थी कर्मियों के निकटतम विद्यार्थी को अनुबंध अनुच्छ 11,00,000/- रूप देने के साथ-साथ पुनर्विद्या समाप्ति के साथ अंतर्वैद्य / अंतर्म संस्करण करने का प्रवेश है।

(ग) केंद्रीय अंतर्वैद्यिक वेग (सीमा सुरक्षा वेग का चेकिंग) :- केंद्रीय अंतर्वैद्यिक वेग (सीमा सुरक्षा वेग का चेकिंग) में कार्यरत रणनीति के कारण जो विद्यार्थी अंतर्वैद्य देख के अपने रणनीति में पदार्पण नहीं करते हैं तथा उनके नाम में अपने कर्मों के पदार्पण नहीं करते हैं और विद्यार्थी रणनीति में पदार्पण करते हैं और मुक्तांक आवश्यक है एवं विद्यार्थी रणनीति में उपस्थिति दायर करते हैं, उनके लिएक्षत्र अधिकारी के साथ 5,00,000/- रूप दिया जाता है।
1. **Financial assistance given to the ESM / dependents from Amalgamated Special Fund are as follows:**

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Type of Grant</th>
<th>Eligibility</th>
<th>Amount (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Marriage grant for daughters of ESM / widows / orphan daughters (up to two daughters only)</td>
<td>All ex PBOR / widows / orphan daughters with proviso*</td>
<td>31,000/-</td>
</tr>
<tr>
<td>(b)</td>
<td>Re-marriage grant to widows of ESM</td>
<td>Widows of all ex PBOR</td>
<td>31,000/-</td>
</tr>
<tr>
<td>(c)</td>
<td>Funeral grant on demise of ESM</td>
<td>All ESM</td>
<td>15,000/-</td>
</tr>
<tr>
<td>(d)</td>
<td>Financial assistance for purchase / repair of artificial limbs to disabled ESM</td>
<td>All ESM</td>
<td>30,000/-</td>
</tr>
</tbody>
</table>
| (e)   | Medical treatment assistance where Govt hospital / MH facility does not exist and ESM not member of ECHS | All ex PBOR (with income below 10,000/- pm) | (a) 30,000/-  
(b) 12,000/- pa |
<p>| (f)   | Financial assistance for purchase of sewing / knitting machine | All widows of PBOR with income below Rs. 10,000/- pm and having diploma / certificate from a recognized institution. | Actual cost of machine or Rs. 10,000/- whichever is less |
| (g)   | Alleviation of distress/held in maintenance of family in need, particularly old age Ex-Servicemen over 70 years of age living in penury. | DSW should physically verify condition and requirement. | Actual amount needed for distress subject to limit of Rs. 30,000/- one time |
| (g)   | Samman Nidhi to ESM on completion of 75, 80, 85, 90, 95 &amp; 100 years of age. | ESM enrolled after independence. | 15,000/- on each occasion. |</p>
<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Type of Grant</th>
<th>Eligibility</th>
<th>Amount (₹)</th>
</tr>
</thead>
<tbody>
<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>All ex PBOR to be re-imbursed after completion of the course.</td>
<td>1,200/- pm</td>
</tr>
<tr>
<td>(j)</td>
<td>Stipend to the ESM undergoing post release training course at various ITIs.</td>
<td>All ex PBOR to be re-imbursed after completion of the course.</td>
<td>500/- pm</td>
</tr>
<tr>
<td>(k)</td>
<td>Financial assistance to the orphan children of ESM</td>
<td>Children of all ESM up to age of 21 years / marriage whichever is earlier.</td>
<td>10,000/- pa per child (up to two children only)</td>
</tr>
<tr>
<td>(l)</td>
<td>Financial assistance for petty business not covered under SEMFEX</td>
<td>All ex PBOR / widows with income below Rs. 6,000/- pm</td>
<td>Up to Rs. 15,000/- (one time)</td>
</tr>
<tr>
<td>(m)</td>
<td>Children of ESM joining Defence Officers Training Institute like NDA, IMA, OTA (up to one child)</td>
<td>All ex PBOR with proviso*</td>
<td>Rs. 1,000/- pm</td>
</tr>
<tr>
<td>(n)</td>
<td>Children studying in Sainik / Military School</td>
<td>All ex PBOR with proviso*</td>
<td>Rs. 20,000/- pa</td>
</tr>
<tr>
<td>(o)</td>
<td>Children of ESM attending coaching for SSB interview (one time grant)</td>
<td>All ex PBOR with proviso*</td>
<td>Rs. 5,000/- (one time)</td>
</tr>
<tr>
<td>(p)</td>
<td>After death of ESM / widows, financial assistance to mentally retarded / handicapped children</td>
<td>Son of ESM up to 25 years of age and daughter of ESM till marriage.</td>
<td>Rs. 1,500/- pm</td>
</tr>
<tr>
<td>(q)</td>
<td>Financial assistance to old age ESM / widows who are living in old age homes recognized by State / Central Govt within the state and are above 65 years of age.</td>
<td>All Ex PBOR with proviso*</td>
<td>1,500/- pm</td>
</tr>
<tr>
<td>(r)</td>
<td>One time grant to the wards of ESM widows on participation in national level sports competition</td>
<td>Wards of all Ex PBOR with proviso* Participation / medal award to be certified by sports deptt state / central govt.</td>
<td>5,000/- 10,000/- 8,000/- 6,000/-</td>
</tr>
<tr>
<td>(s)</td>
<td>Supplementation cost be given to all ranks of ESM who get Dialysis and Cancer treatment by RMDF/CG/ECHS</td>
<td>All ESM</td>
<td>25,000/- pa</td>
</tr>
<tr>
<td>(t)</td>
<td>Supplementation cost be given to all ranks of ESM who get ailments (Angioplasty, Angiography, Replacement &amp; Cerebral Stroke) by RMDF, CG, ECHS</td>
<td>All ESM</td>
<td>25,000/- pa</td>
</tr>
<tr>
<td>(u)</td>
<td>The maintenance / repair cost be given to disabled / amputee ESM for maintenance of scooter provided by Adjutant General Ceremonial &amp; Welfare of Army equivalent institution of Air Force / Navy or KSB / RSB or any other institution.</td>
<td>All ESM</td>
<td>5,000/-</td>
</tr>
<tr>
<td>(v)</td>
<td>The maintenance cost be given to amputee ESM for maintenance of artificial limbs.</td>
<td>All ESM</td>
<td>5,000/-</td>
</tr>
</tbody>
</table>
2. Children Education stipend to the wards of ESM are as under:-

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Type of Grant</th>
<th>Eligibility</th>
<th>Amount (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>From class 6\textsuperscript{th} to 12\textsuperscript{th} (up to two children)</td>
<td>Only children of all JCO rank of Army and equivalent rank in Air Force and Navy with minimum Grade 1/B marks (71% or above. Scholarship to all ranks up to Havildar or Army and equivalent rank in Air Force and Navy will be given by KSB</td>
<td>Boys – 400/- pm Girls – 600/- pm</td>
</tr>
<tr>
<td>(b)</td>
<td>Up to Graduation M Ed / B Ed / BSC (Nursing) / MSC (Nursing) / Diploma Courses &amp; Poly Tech from Govt recognized institutions (up to two children)</td>
<td>Children of all Ex PBOR with minimum Grade 2/B marks (60% or above)</td>
<td>Boys – 500/- pm Girls – 900/- pm</td>
</tr>
<tr>
<td>(c)</td>
<td>BE / MS / MBBS / BDS / BVS / MBA / MCA (up to two children)</td>
<td>Ex Officers children with minimum Grade 1/A marks (71% or above) Children of all Ex PBOR with minimum Grade 2/B marks (60% or above)</td>
<td>500/- pm 900/- pm</td>
</tr>
</tbody>
</table>

* Provided that PBOR would not be entitled to such financial assistance from the amalgamated special fund if his gross total income from all sources is beyond Rs. 5,00,000/- per annum. An affidavit to this effect would be obtained from the ESM before sanction of this assistance.

## DELHI

### General

3. Reservation of 10\% and 20\% in Group ‘C’ and ‘D’ posts respectively 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 2/3 (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 @ Rs 16,000/- to widow/widow’s daughter’s marriage.

18. Funeral Grant @ Rs 4,000/- to widows/dependents on the death of the ESM.

19. Maintenance Grant of Rs 900/-pm to disabled Ex-Servicemen (ESM) undergoing training at Queen Mary’s Technical Institute, Kirkee.

20. Grant of Rs 1,000/-pm to blind ESM.

21. Grant of Rs 1,000/-pm to paraplegic/tetraplegic ESM.

22. Grant of 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 60% & above in X or XII Class.
   (b) Rs 7,200/-pm on scoring 80% & 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 30,000/- as Marriage Grant for ESM’s Orphan Daughter’s marriage.

31. Grand 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.

33. Rs. 20,000/- assistance for setting up small scale income generating venture to ESM disabled while in service.

**SCHEMES OUT OF BUDGET**

34. Destitute Grant to World War-II Veterans/Widows @ Rs 3,000/-pm wef 01 Sep 10.

35. Ex-Gratia Scheme to the Next of Kin of Defence, Para Military Forces Personnel:-
   (a) The total ex-gratia amount will be Rs. 1 Crore. Rs. 50 lakhs will be paid immediately to the next of kin and Rs. 50 lakhs will be kept in a deposit scheme which will be released to the next of kind
of defence personnel if his permanent address recorded at the time of joining the service is Delhi. Interest earning will be given to the next of kin under a scheme whose modalities shall be notified by the Govt.  

(b) **Circumstances for eligibility for the grant.** These personnel will be eligible for Ex-Gratia in case of action following circumstances:---

(i) In action in international wars.

(ii) While fighting in war like situations or border skirmishes with any country.

(iii) In action against armed hostile, militants, terrorists and extremists including sea piracy.

(iv) During laying or clearance of mines, including those laid by enemies, militants, terrorists etc as well as in the course of mine sweeping operations.

(v) As a result of exploding mines enroute to an operational area.

(vi) During battle inoculation which include Army, Air and Naval training exercise as part of prescribed training exercises involving the use of live ammunition.

(vii) Deployment with peace keeping mission abroad.

(viii) During launching, transit and recovery of an air, surface, sub-surface craft on rescue mission caused by enemy.

(ix) Air casualties, to and fro in an operational area, including an aircraft getting air borne from rear base / ship on an operational mission (against the enemy) becoming a casualty during take-off / landing and in transit phase.

(x) Families of service personnel killed after being kidnapped by militants, terrorists, extremists etc. because of their official position or with a view to spreading terror.

36. **Cash grant, cash in lieu of land and annuity to Gallantry Award Winners:**

<table>
<thead>
<tr>
<th>Award</th>
<th>One time grant (wef 01.01.08)</th>
<th>Revised annuity to existing awardees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Param Vir Chakra</td>
<td>Rs. 25,00,000/-</td>
<td>Nil</td>
</tr>
<tr>
<td>Ashoka Chakra</td>
<td>Rs. 25,00,000/-</td>
<td>Nil</td>
</tr>
<tr>
<td>Maha Vir Chakra</td>
<td>Rs. 15,00,000/-</td>
<td>Rs. 1,20,000/-</td>
</tr>
<tr>
<td>Kirti Chakra</td>
<td>Rs. 15,00,000/-</td>
<td>Rs. 96,000/-</td>
</tr>
<tr>
<td>Vir Chakra</td>
<td>Rs. 10,00,000/-</td>
<td>Rs. 60,000/-</td>
</tr>
<tr>
<td>Shaurya Chakra</td>
<td>Rs. 10,00,000/-</td>
<td>Rs. 48,000/-</td>
</tr>
<tr>
<td>Sena / Nao Sena / Vayu Sena Medal (Gallantry)</td>
<td>Rs. 5,00,000/-</td>
<td>Rs. 24,000/-</td>
</tr>
<tr>
<td>Sarvottam Yudh Sena Medal</td>
<td>Rs. 1,27,000/-</td>
<td>Nil</td>
</tr>
<tr>
<td>Uttam Yudh Sena Medal</td>
<td>Rs. 75,000/-</td>
<td>Rs. 2,500/-</td>
</tr>
<tr>
<td>Yudh Sena Medal</td>
<td>Rs. 34,000/-</td>
<td>Rs. 2,500/-</td>
</tr>
<tr>
<td>Mention-in-Despatch</td>
<td>Rs. 12,000/-</td>
<td>Rs. 500/-</td>
</tr>
</tbody>
</table>

All earlier awardees who have not claimed any monetary grant from the Govt of Delhi, rates prevalent at the time of the award will be paid as and when claim is preferred.

37. **Cash grant to Distinguished Services Medal rates wef 01.01.08:**

<table>
<thead>
<tr>
<th>Award</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Param Vishisht Seva Medal</td>
<td>Rs. 1,15,000/-</td>
</tr>
<tr>
<td>Ali Vishisht Seva Medal</td>
<td>Rs. 57,000/-</td>
</tr>
<tr>
<td>Vishisht Seva Medal</td>
<td>Rs. 23,000/-</td>
</tr>
<tr>
<td>Sena / Nao Sena / Vayu Sena Medal (Distinguished Service)</td>
<td>Rs. 45,000/-</td>
</tr>
</tbody>
</table>
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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.

2. Special Package of concessions / facilities is provided to dependents of defence personnel who are killed / disabled in action as under:-
   
   (a) Rs. 10.00 lakhs to the Next of Kin of deceased, death occurring in enemy action in international war or border skirmishes and action against militants, terrorists, extremists, insurgents etc.
   
   (b) Rs. 3.00 lakhs to the disabled, disability occurring during enemy action in international war or border skirmishes and action against militants, terrorists, extremists, insurgents etc.
   
   (c) Rs. 8.00 lakhs to the Next of Kin of the deceased, death occurring during due to accidents in the course of performance of duties which is attributable to military service.
   
   (d) Rs. 2.00 lakhs to disabled, disability occurring due to accidents in the course of performance of duties which is attributable to military service.
   
   (e) Rs. 8.00 lakhs to the Next of Kin of the deceased, death occurring in the course of performance of duties which is attributable to acts of violence by terrorists, anti-social elements etc.
   
   (f) Rs. 2.00 lakh to the disabled, disability occurring in the course of performance of attributable to acts of violence by terrorists, anti-social elements etc.
   
   (g) Rs. 8000/- per month is provided to World War-II Veterans and their widows who are not in receipt of any type of pension for life. There are six (06) non pensioner World War-II Veterans/widows registered with this Department.
   
   (h) Rs. 5000/- per month is provided to War Widows whose husband were killed in action prior to Jan 2000. At present only one pre Jan 2000 War Widow is registered with this Department.
   
   (i) The Govt. has exempted all fees payable in respect of Registration of documents executed by or on behalf of Ex-Servicemen and their widows, provided that such documents are executed for their personnel benefits and not for any commercial/ business/real estate activities.
   
   (j) Ex-Servicemen / Widows of Ex-Servicemen are exempted from the payment of House Tax.
   
   (k) The Govt. has exempted the payment of Stamp Duty to the Ex-Servicemen and widows of the Ex-Servicemen for their personal benefits and not for instrumental, commercial, business for real estate activities.
   
   (m) State Govt. has provided 2% reservation for Ex-Servicemen in Group ‘C’ and Group ‘D’ category posts.
   
   (n) 1% seats are reserved for children of Ex-Servicemen in Medical, Dental, Engineering, B. Pham, B. Arch, Nursing Colleges, B Ed. and ITI/Polytechnic Institutes
   
   (o) 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.
   
   (p) 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.
   
   (q) 3% reserved quota is available for Fair Price Shop to Ex-Servicemen.
   
   (r) 2% reserved quota is available for allotment of Plot/flat to Ex-Servicemen and their families by the Goa Housing Board.
   
   (s) The Government has provided free travel concession to WW-II Veterans and widows for travel in KTCL buses within the State.
Pensioners’ Hand Book for Airmen & NCs(E)

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 3,500/-p.m. to World War II Veteran Ex-Servicemen/ Widows.
4. Monthly assistance of disability minimum Rs 1,200/- and maximum of Rs 3,600/- per month to ex-servicemen disabled due to War/CI.
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. 1,800/- to Rs. 6,000/- per year depending upon the educational courses.
7. Lump sum grants for daughters marriage (upto two) – Rs 30,000/- to Ex-Servicemen and Rs. 40,000/- widows of ex-Servicemen irrespective of their income.
8. Monthly financial assistance of Rs. 2,000/- p.m. to ESM/Widows whose income is less than Rs. 84,000/- p.a. and do not have son above 25 yrs of age.
9. Government of Gujarat has provided Rs 1,50,000/- p.a. to Paraplegic Rehabilitation Centre, Kirkee, Pune for maintaining the inmates of the centre.
10. Emergency and short service commissioned officer’s fixation of pay in the civil posts on appointment to unreserved vacancies.
11. Funeral expenses upto Rs. 5,000/- is given to indigent widows of Ex-Servicemen.
12. Monthly financial assistance of Rs. 2,000/- p.m. to blind Ex-Servicemen/ Widows.
13. Reservation of seats in different educational institutions for the children/dependents of Defence personnel exists.
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. Sainik Rest House at Ahmedabad, Rajkot and Vadodara.
18. Exemption from payment of cost of application fee, examination fees for class III and IV posts.
19. Concessions by the GIDC to Ex-Servicemen for establishment of SSI Units in GIDC Industrial Estate on priority basis.
20. Grant of special casual leave for medical treatment to disabled Ex-Servicemen.
21. Protection of pay and allowances to the reservists Ex-Servicemen.
22. 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.
23. Exemption of tuition fee for dependents of ex-Servicemen up to college level whose income is Rs. 10,000/- per year.
24. Military Boys Hostel at Ahmedabad and Vadodara with capacity of 32 & 22 students respectively. The hostels to provide free boarding and subsidised messing.
25. Pay fixation on re-employment and other ancillary benefits in State Govt.
26. Matriculate Ex-Servicemen with 15 years service treated as graduate.
27. Issue of Route Permit/National Permit.
28. Special provision regarding age limit for employment to Ex-Servicemen.
29. 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**

31. 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.
32. Concession for appointment to class II and IV posts to son/daughter/near relative of war widow.
33. 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.
34. 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).
35. House assistance grant of Rs 50,000/- to widows whose husband died while in Military service.
36. 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.
37. Free Education to the dependents of war widows.
38. Ex-gratia grant of Rs 5 lakhs to NOKs of martyred Defence Personnel in Op VIJAY.
39. Land for agricultural activities upto 16 acres to the NOKs of martyrs of OP VIJAY irrespective of his rank and tenure of service.
40. Two gunthas land for construction of house for NOKs of OP VIJAY martyrs in urban areas.
41. Financial assistance from Chief Minister Jawan Relief Fund of Rs. 50,000/- lump sum to Widow/disabled soldier and monthly assistance to wife Rs 1,000/- 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, Stenography in Hindi & English, Cutting & Sewing and Fashion Technology. Boarding and lodging is 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 @ Rs.600 p.m. to Orphan children of Ex-Servicemen.

8. Financial assistance of Rs. 2,000/- to widows of ESM at the time of death of their husbands.

9. Financial Assistance (Old age pension) of Rs. 1,000/- 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. 1,500/- p.m.

10. Financial assistance @ Rs. 1000/- p.m. to blind Ex-Servicemen.

11. Financial assistance @ Rs. 1000 p.m. to paraplegic/teraplegic/hemiplegic Ex-Servicemen.

12. Financial Assistance up to Rs 10,000/- to 100% disabled ESM for construction of toilet-cum-bathroom.

13. Rs 85,000/- per year per inmate to the Paraplegic Centre for Haryanvi inmates.

14. Sanad and sticks together with Rs. 2,000/- to 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. 1,000/- p.m. to disabled Ex-Servicemen whose disability is not even attributable to Armed Forces Services and who are not in receipt of any type of Pension/financial assistance from any 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 (disability above 50%) for the marriage of their daughter(s) and Rs. 51,000/- to orphan daughters for their marriage.

20. Additional pension to widows and children of Defence personnel who died while-in-service ranging from Rs. 100/- to Rs. 600/- p.m.

21. Interest subsidy on loan amounts ranging from Rs. 50,000/- to Rs. 2,00,000/-.

22. Pension @ Rs. 1,000/- p.m. to recipients of Victoria Cross award.

23. Pension @ Rs. 1,000/- p.m. to the recipients of Param Vir Chakra.

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 Rashtriya Indian Military College, Dehradun and Sainik School, Kunjpura.


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 / slack coke depot in Haryana.

44. Priority allotment of stalls (PCO) booth in transport Deprt.

45. Ex-gratia grant of Rs 10 lakhs is given to the war widow and parents of martyrs on 50:50 basis (Kargil War). Reward money Rs 10 lakhs 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 lakhs (IED Blast) and Rs 2.5 lakhs (encounter with terrorist) (50:50 basis parents and widow).

46. Grant to 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% or above - Rs 1.00 Lakh
   (b) Disabled ESM 50% or more but less than 70% - Rs 0.75 Lakh
   (c) Disabled ESM 20% or more but less than 50% - Rs 0.50 Lakh

47. Families of P.O.W. will be granted lump sum ex-gratia Rs 10,000/- and Rs 1,000/- per minor/dependent child.

48. Personnel missing in operations: Families given ex-gratia Rs 10,000/- lump sum and Rs 1,000/- per minor/dependent child.

49. Financial assistance of Rs. 40,000/- for Construction/repair of house to war widows/100 percent disabled Ex-Servicemen.

50. Priority allotment of Jai Jawan Stalls to war disabled Ex-Servicemen.

51. Free training in one year diploma courses in Computer, Stenography in 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 disabled Ex-servicemen (25% and above) in Haryana Roadways Buses in Haryana, Chandigarh and Delhi.

54. Financial Assistance of Rs. 1,000/- to War Widows in addition to their pension.

55. Plots for defence colonies at Rohtak, Jhajjar, Hisar and Jind have been allotted and applications for defence colony at Rewari have been invited.

**HIMACHAL PRADESH**

1. **EMPLOYMENT.** 15% posts of Class III & IV of direct recruitment are reserved for Ex-servicemen by the State Government. Employment may be provided to one dependent of those soldiers who were killed in action or were disabled in action and rendered unfit for civil employment.

2. **FREE BUS PASS FACILITY.** Free Bus Pass facility in Himachal Road Transport Buses within the state is also being given to Gallantry Award Winners/Widows of GAW & War Widows.
### 3. **STATE GOVT. BUDGETED SCHEMES.**

<table>
<thead>
<tr>
<th>SL No.</th>
<th>DETAILS</th>
<th>RATES (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Financial Assistance for the marriage of daughter of War Widows.</td>
<td>50,000/-</td>
</tr>
<tr>
<td>(b)</td>
<td>Old age pension to ex-servicemen and their widows whose age is 60 years and above and annual income is not more than ₹ 35,000/-.</td>
<td>500/- pm</td>
</tr>
<tr>
<td>(c)</td>
<td>Old age pension to World War-II Veterans and their widows whose income is not more than ₹ 35,000/-.</td>
<td>3,000/- pm</td>
</tr>
<tr>
<td>(d)</td>
<td>War Jagir to the parents of only one/two/three sons who had served in Emergency.</td>
<td>5,000/- per annum</td>
</tr>
<tr>
<td>(e)</td>
<td>Financial assistance to Paraplegic Rehabilitation Centre, SAS Nagar, Mohali &amp; Kirkee Pune for the welfare of Disabled Soldiers of Himachal Pradesh residing in above centres.</td>
<td>85,000/- per inmate per annum</td>
</tr>
</tbody>
</table>

### 4. **FINANCIAL ASSISTANCE FROM FLAG DAY FUND**

<table>
<thead>
<tr>
<th>SL No.</th>
<th>DETAILS</th>
<th>RATES (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Financial assistance from Flag Day Fund to non-pensioner ex-servicemen/widows with annual income limit upto ₹ 35,000/-.</td>
<td>Up to 10,000/-</td>
</tr>
<tr>
<td>(b)</td>
<td>Immediate financial assistance to the NoK of Armed Forces Personnel who die while on service from Flag Day Fund.</td>
<td>15,000/-</td>
</tr>
</tbody>
</table>

### 5. **SCHEMES BEING RUN FROM R&R FUND**

<table>
<thead>
<tr>
<th>SL No.</th>
<th>DETAILS</th>
<th>RATES (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Financial assistance to non-pensioner ex-servicemen/widows with annual income limit up to ₹ 35,000/-.</td>
<td>Up to 10,000/-</td>
</tr>
<tr>
<td>(b)</td>
<td>Financial assistance to non-ECHS members &amp; non-pensioner ESM/widows with annual income limit upto ₹ 35,000/-.</td>
<td>Up to 25,000/-</td>
</tr>
<tr>
<td>(c)</td>
<td>One time grant of financial assistance to orphan dependent children of ESM/widows, whose pension cases are under process.</td>
<td>10,000/-</td>
</tr>
<tr>
<td>(d)</td>
<td>One time grant of financial incentive to ESM/widows with annual income up to ₹ 35,000/- whose wards have undergone coaching for preparation of SSB interview.</td>
<td>6,000/-</td>
</tr>
<tr>
<td>(e)</td>
<td>Financial assistance to Paraplegic/disabled soldier undergoing training at Paraplegic Rehabilitation Centre, SAS Nagar, Mohali &amp; Kirkee Pune.</td>
<td>2,000/- per month</td>
</tr>
<tr>
<td>(f)</td>
<td>Scholarships for Post Graduate Courses.</td>
<td>500/-</td>
</tr>
<tr>
<td>(g)</td>
<td>Scholarship for Polytechnic &amp; Agriculture University.</td>
<td>500/-</td>
</tr>
<tr>
<td>(h)</td>
<td>Scholarship for MBBS, Engineering, Ayurvedic Courses etc.</td>
<td>1,000/-</td>
</tr>
<tr>
<td>(i)</td>
<td>Scholarship for B Ed, JBT, Dress Dispenser, LT OT Assts, General Health Schemes, Patwari Course, Veterinary Staff Courses and such other equivalent courses etc.</td>
<td>500/-</td>
</tr>
<tr>
<td>(k)</td>
<td>Scholarship for ITI / IRDI Courses.</td>
<td>500/-</td>
</tr>
<tr>
<td>(l)</td>
<td>Scholarship for ESM only (courses mentioned above &amp; others).</td>
<td>500/-</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SL No.</th>
<th>DETAILS</th>
<th>RATES (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Battle Casualties (Defence &amp; Para Military Forces).</td>
<td>20.00 lakhs</td>
</tr>
<tr>
<td>(b)</td>
<td>Physical Casualties (Defence &amp; Para Military Forces).</td>
<td>5.00 lakhs</td>
</tr>
<tr>
<td>(c)</td>
<td>Disabled soldiers of Armed Forces with 50% disability or above &amp; discharged out of military service on account of their disability (Defence &amp; Para Military Forces).</td>
<td>2.50 lakhs</td>
</tr>
<tr>
<td>(d)</td>
<td>Disabled soldiers of Armed Forces with disability below 50% &amp; discharged out of military service on account of their disability (Defence &amp; Para Military Forces).</td>
<td>1.00 lakh</td>
</tr>
</tbody>
</table>

7. **MONETARY BENEFITS TO GALLANTRY AWARDS WINNERS.**

<table>
<thead>
<tr>
<th>Name of Award</th>
<th>Cash award (One Time grant)</th>
<th>Cash in lieu of Land (One time grant)</th>
<th>Annuity</th>
<th>Lump Sum Grant (One time grant)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Param Vir Chakra (PVC)</td>
<td>22,500/-</td>
<td>1,50,000/-</td>
<td>3,00,000/-</td>
<td>30,00,000/-</td>
</tr>
<tr>
<td>Ashok Chakra (AC)</td>
<td>20,000/-</td>
<td>1,25,000/-</td>
<td>3,00,000/-</td>
<td>30,00,000/-</td>
</tr>
<tr>
<td>Maha Vir Chakra (MVC)</td>
<td>15,000/-</td>
<td>1,00,000/-</td>
<td>2,00,000/-</td>
<td>20,00,000/-</td>
</tr>
<tr>
<td>Kirti Chakra (KC)</td>
<td>12,000/-</td>
<td>75,000/-</td>
<td>1,50,000/-</td>
<td>15,00,000/-</td>
</tr>
<tr>
<td>Vir Chakra (VC)</td>
<td>7,000/-</td>
<td>50,000/-</td>
<td>1,00,000/-</td>
<td>10,00,000/-</td>
</tr>
<tr>
<td>Shaurya Chakra (SC)</td>
<td>5,000/-</td>
<td>40,000/-</td>
<td>1,00,000/-</td>
<td>10,00,000/-</td>
</tr>
<tr>
<td>Sena/Nao Sena/Vayu Sena Medal (awarded for gallantry)</td>
<td>3,000/-</td>
<td>20,000/-</td>
<td>10,000/-</td>
<td>---</td>
</tr>
<tr>
<td>Mention-in-Despatches</td>
<td>3,000/-</td>
<td>10,000/-</td>
<td>10,000/-</td>
<td>---</td>
</tr>
</tbody>
</table>

8. **MONETARY BENEFITS TO DISTINGUISHED AWARD WINNERS.**

<table>
<thead>
<tr>
<th>Name of Award</th>
<th>Cash award (One Time grant)</th>
<th>Cash in lieu of Land (One time grant)</th>
<th>Annuity</th>
</tr>
</thead>
<tbody>
<tr>
<td>SYSM</td>
<td>17,000/-</td>
<td>1,10,000/-</td>
<td>8,000/-</td>
</tr>
<tr>
<td>UYSM</td>
<td>10,000/-</td>
<td>65,000/-</td>
<td>8,000/-</td>
</tr>
<tr>
<td>YSM</td>
<td>4,000/-</td>
<td>30,000/-</td>
<td>8,000/-</td>
</tr>
<tr>
<td>PVSM</td>
<td>15,000/-</td>
<td>1,00,000/-</td>
<td>10,800/-</td>
</tr>
<tr>
<td>AVSM</td>
<td>7,000/-</td>
<td>50,000/-</td>
<td>9,600/-</td>
</tr>
<tr>
<td>Sena Medal (Distinguished Service)</td>
<td>---</td>
<td>---</td>
<td>8,000/-</td>
</tr>
<tr>
<td>VSM</td>
<td>3,000/-</td>
<td>20,000/-</td>
<td>8,000/-</td>
</tr>
</tbody>
</table>

9. **EDUCATION / VOCATIONAL TRAINING QUOTA IN VARIOUS INSTITUTIONS.**

<table>
<thead>
<tr>
<th>SL No.</th>
<th>DETAILS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Imparting training in cutting &amp; tailoring to widows/dependents daughters of ESM/serving soldiers.</td>
</tr>
<tr>
<td>2.</td>
<td>15% seats reserved in JBT and B.Ed training.</td>
</tr>
<tr>
<td>3.</td>
<td>One seat each reserved in Medical and Dental College.</td>
</tr>
<tr>
<td>4.</td>
<td>4% seats but at least one seat have been reserved for the wards of ESM in Engineering College.</td>
</tr>
<tr>
<td>5.</td>
<td>10% seats have been reserved for the children of serving personnel and ESM to Technical Institutions viz Govt Polytechnics, Govt Junior Technical School, Kangra, HP.</td>
</tr>
<tr>
<td>SL No.</td>
<td>DETAILS</td>
</tr>
<tr>
<td>--------</td>
<td>---------</td>
</tr>
<tr>
<td>6.</td>
<td>2% seats in the undergraduate programme have been reserved in HP Agriculture University for sons/daughters of the serving and ex-defence personnel. Under this category, preference is given to the wards of the defence personnel who are Gallantry Award Winners.</td>
</tr>
</tbody>
</table>

**JAMMU & KASHMIR**

**General**

1. World War II relief @ Rs 1,000/- pm.
2. J&K Militia Relief @ Rs 750/-p.m. for 15 yrs and more service. For lesser service, Rs 50/- per year of service with minimum @ Rs 250/-p.m.
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.
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 1,000/-
      (iii) Class 12th - Rs 1,200/-
   (b) Graduation with 70% and above marks - Rs 2,500/-
   (c) Post Graduation with 65% and above marks Professional Courses - Rs 3,000/-
   (b) NDA/IMA/OTA - Rs 3,000/-
9. Penury assistance of Rs 1,000/- p.a.
10. Demise grant of Rs 1,000/- 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.
25. Financial relief to non-attributable cases.

JHARKHAND
स्वाधीन सरकार / निदेशालय द्वारा शहीद सैनिकों / दीर्घ जीवनियों / सैनिकों / पूर्व सैनिकों / विद्याओं को दी जाने वाली सुविधाओं की विख्याति

1. स्वाधीन सरकार द्वारा :-
   (क) श्रद्धांजलि पुरस्कार के अनुसार शहीद सैनिकों को एक मुक्त गाथा।
   (ख) शहीद सैनिकों की श्रेणी प्राप्त करने वाले सैनिक को दिया जाएगा पुरस्कार / आवेदनों को 2,00,000/- एवं उनकी विवाद / एक आवेदन को अनुमोदन के आधार पर जीवनी, वक्तव्य केंद्र सरकार ने उन्हें जीवनी न दी है।
   (ग) सरकारी जमीन उपभोक्ता होने पर शहीदों के आवेदनों को पांच एकड़ कृषि योजना शुमिं एवं 12.5 डिसमिल आवासिय शुमिं तथा सेवावाद सैनिकों / पूर्व सैनिकों को दो अकड़ एवं 12.5 डिसमिल आवासिय राजमिणी, वक्तव्य सैनिक के पास 50 डिसमिल से अधिक जमीन न हो।
   (घ) पूर्व सैनिकों को स्विंगिया पर राज्य के विभिन्न स्वामित्व पर कंप्यूटर के क्षेत्र में कार्यान्वयन का अधिकार प्रदान किया जाएगा।

2. एकीकृत विविध गाथा :-
   (क) द्वितीय विविध गाथा के विरोधाभास शैक्षिक सैनिकों / उनके विवादों को 10,000/- प्रतिमात्रा।
   (ख) शैक्षिक कॉलेजों की सेवा के दौरान गर्भवती रहने पर 2,00,000/-
   (ग) शैक्षिक कॉलेजों के अवसरों के कारण खर्च युक्तों को पर 1,00,000/-
   (घ) गृहपालिका अंतिम संस्थान हेतु 5,000/- एवं आवंतित / समाजसेवी अंतिम संस्थान हेतु स्टेशन हेतु कवर्टर द्वारा 102000/- एवं अंतिम निर्यात द्वारा 5,000/-
   (ङ) Non pensioner कर्पोरेशन शैक्षिक सैनिकों / विवादों को दी जाने वाली विविध गाथा :-
   (प) विशेष शैक्षिक कल्याण कार्यालय - 1,000/-
   (र) शैक्षिक कल्याण निदेशालय - 12500/-
   (स) विशेष शैक्षिक कल्याण कार्यालय द्वारा प्रारंभिक कम्प्यूटर प्रशिक्षण (DCA).
   (त) कम्प्यूटर प्रशिक्षण के प्रश्नावली व्यवस्थापित हेतु जरूरतमंद इलाकों को कम्प्यूटर के क्षेत्र का वृद्धि की कीमत का 50 प्रतिशत अनुमोदन।
   (थ) इलाकी नैतिक उद्धोरण तक शैक्षिक कॉलेजों / विवादों को :-
   (क) पुराने घरों की समस्या / लाभदायी हेतु - 10,000/-
   (ल) आवंतित विद्यार्थियों / पूर्व शैक्षिक सैनिकों के लिए प्रवेश पत्र के साथ - 30,000/-
   (म) स्टॉल (KIOSK) बनाने हेतु - 30,000/- एकमुख
   (न) पूर्व विद्यार्थी हेतु - 50,000/- एकमुख
   (ओ) अंतत्त्व ब्याज - 1,000/- प्रतिमात्रा।
   (च) विशेष योजनाओं में 55 प्रतिशत एवं अधिक अंक प्राप्त कर उपरें जोड़े पर :-
   (ि) विशेष योजना से मैदीन तक - 6,000/-
   (िय) मैदीन से उपर - 10,000/-
KARNATAKA

Benefits Extended to War Widows

1. Benefits extended to the dependents of soldiers of Karnataka who die or who are battle wounded with more than 50% disability during war / war like operations are as follows:-
   (a) Ex-gratia grant of Rs. 5,00,000/- to widows / dependents / NoKs of soldiers killed in action and Rs. 1,00,000/- to the battle casualty with more than 50% disability.
   (b) 2 acres of wet or 4 acres of rain fed or 8 acres of dry land is given to the families of serving personnel killed in action. If land is not available for allotment, a cash grant of Rs. 10,00,000/- is admissible.
   (c) Rs. 6 lakhs cash grant for construction of house for Officers / JCOs and Rs. 4.5 lakhs for other ranks.
   (d) Cash grant in lieu of site to the war widows / dependants is as under:-

<table>
<thead>
<tr>
<th>Rank</th>
<th>Bengaluru</th>
<th>Other districts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Officers / JCOs dependents</td>
<td>Rs. 25,00,000/-</td>
<td>Rs. 20,00,000/-</td>
</tr>
<tr>
<td>NCOs / Other ranks</td>
<td>Rs. 20,00,000/-</td>
<td>Rs. 10,00,000/-</td>
</tr>
</tbody>
</table>

(e) 10% Reservation in employment for dependents of battle casualty under ex-servicemen quota.
(f) Marriage grant of Rs. 1,00,000/- for each daughter of war widows / battle wounded soldiers.
(g) House repair grant of Rs. 3,00,000/- once in 15 years.
(h) House tax reimbursement.
(j) Free bus passes from KSRTC to the dependents to travel within Karnataka.

2. Ex gratia of Rs. 25 lakhs is given to the war widows from Chief Minister Relief Fund since Feb 2016.

Benefits Extended to Ex-Servicemen and Their Widows

1. Monthly Honorarium of Rs. 3,000/- to the widows of soldiers who died in war before 1978.

2. Scholarships and Book Grants.
   (a) Scholarship for school going children from class 1 to Degree for the children of Karnataka domicile Ex-servicemen.
   (b) Book grants to children of non-pensioner Ex-servicemen of Karnataka and other states residing in Karnataka.
   (c) Scholarship of Rs. 10,000/- per year for Karnataka students studying at Rashtriya Indian Military College (RIMC), Dehradun.
   (d) Scholarship of Rs. 10,000/- per year for cadets of Karnataka who are undergoing courses at NDA.

3. Financial assistance.
   (a) Honorarium of Rs. 6,000/- per month for second world war participant ex-servicemen / widows who are not in receipt of any other pension / honorarium.
   (b) Annual relief grant of Rs. 4,000/- to non-pensioner ex-servicemen and widows in penury.
   (c) Death relief grant of Rs. 4,000/- to the NoKs of deceased ex-servicemen.
   (d) Marriage grant of Rs. 5,000/- to one daughter.
(e) Following financial assistance to ex-servicemen & NoKs subject to annual income not exceeding Rs. 1,50,000/-:

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spectacles</td>
<td>Rs. 600/-</td>
</tr>
<tr>
<td>Artificial Denture</td>
<td>Rs. 1,500/-</td>
</tr>
<tr>
<td>Hernia Belt</td>
<td>Rs. 1,500/-</td>
</tr>
<tr>
<td>Hearing aid</td>
<td>Rs. 3,000/-</td>
</tr>
<tr>
<td>Contact Lens</td>
<td>Rs. 3,000/-</td>
</tr>
<tr>
<td>Spinalitis collar</td>
<td>Rs. 1,500/-</td>
</tr>
</tbody>
</table>

(f) Spot financial assistance to ex-servicemen and their dependents who are in financial distress.

(g) Financial assistance for medical treatment to non-pensioners for serious diseases (limited to Rs. 10,000/-).

(h) Financial assistance of Rs. 1,00,000/- pa to inmates of Paraplegic Rehabilitation Centre at Kirkee.

(i) 10% reservation for ex-servicemen in state government employment in each of the groups A, B, C & D and relaxation of age limit to the extent of military service + 3 years.

(k) 50% concession in property tax for ex-servicemen.

(l) Educational benefits to children of ex-servicemen who are domicile of Karnataka. Vacancies earmarked for BE, B Arct, MBBS, BDS, B Sc (Agri) etc.

(m) 10% reservation for Ex-servicemen in allotment of residential sites by Urban Development Authorities.

(n) 1% reservation for Ex-servicemen in allotment of Ashraya Houses irrespective of income.

(o) Benefits of pay fixation / protection, counting of military service, where Ex-servicemen are employed in the State Civil Service subject to the provisions of Karnataka Civil Services Rules and Central Govt Rules.

**Monetary Benefits to Gallantry Awards Winners.**

<table>
<thead>
<tr>
<th>Name of Award</th>
<th>One time grant (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Param Vir Chakra</td>
<td>25,00,000/-</td>
</tr>
<tr>
<td>Maha Vir Chakra</td>
<td>12,00,000/-</td>
</tr>
<tr>
<td>Vir Chakra</td>
<td>8,00,000/-</td>
</tr>
<tr>
<td>Ashok Chakra</td>
<td>25,00,000/-</td>
</tr>
<tr>
<td>Keerthi Chakra</td>
<td>12,00,000/-</td>
</tr>
<tr>
<td>Shaurya Chakra</td>
<td>8,00,000/-</td>
</tr>
<tr>
<td>Sena / Nau sena / Vayu Sena Medal</td>
<td>2,00,000/-</td>
</tr>
</tbody>
</table>

**Monetary Benefits to Distinguished Award Winners.**

<table>
<thead>
<tr>
<th>Name of Award</th>
<th>One time grant (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SYSM</td>
<td>2,00,000/-</td>
</tr>
<tr>
<td>UYSM</td>
<td>1,50,000/-</td>
</tr>
<tr>
<td>YSM</td>
<td>75,000/-</td>
</tr>
<tr>
<td>PVSM</td>
<td>1,70,000/-</td>
</tr>
<tr>
<td>AVSM</td>
<td>1,00,000/-</td>
</tr>
<tr>
<td>VSM</td>
<td>34,000/-</td>
</tr>
</tbody>
</table>

**KERALA**

**General**

1. Financial Assistance ranging from ₹ 5,000/- to ₹ 6,000/- is given from the State Military Benevolent Fund to ex-servicemen/ Widows provided the annual income of the family is less than ₹ 1,00,000/-. 
2. Immediate Financial Assistance up to ₹ 25,000/- to deserving eligible candidates.

3. Ex-Gratia Allowance of ₹ 10,000/- is given to the family (Widow/Dependants) of an Ex-serviceman in the event of his death.

4. A sum of ₹ 15,000/- is given to poor Ex-servicemen for the marriage of two of his daughters provided his annual income is less than ₹ 4,00,000 /-.

5. A sum of ₹ 1,000/- per month is given to blind ex-servicemen/blind widows/blind wives of ex-servicemen who are totally blind (both eyes), without stipulating income limit and subject to SMBF rules. The amount of grant is being sent by Money Order.

6. A sum of ₹ 1,500/- per month is given to mentally retarded children of Ex-servicemen. Annual income limit is ₹ 3,00,000/-.

7. A sum of ₹ 2,000/- is given as special grant to celebrate Onam festival to all Ex-servicemen inmates of TB/Leprosy sanatoriums of the State.

8. A sum of ₹ 1,500/- per month is given to physically disabled unmarried / unemployed son/daughters of Ex-servicemen. Annual income limit up to ₹ 3,00,000/-.

9. Financial Assistance is granted to orphan children of Ex-Servicemen at the rate of ₹ 2,000/- per month subject to certain conditions.

10. Grant of ₹ 2,000/- per month will be paid to the recognized old age homes where poor and aged Ex-Servicemen/widows are admitted.

11. The recipients of Gallantry Decorations or NOK (in case of posthumous award), are eligible to get cash award, cash in lieu of land and annuity.

12. The Dependents of Military/Para Military personnel killed in action/militant action are given a grant of ₹ 15,000/- and Military/Para Military personnel disabled/wounded in action/militant action are given a grant which varies from ₹ 5,000/- to ₹ 15,000/- in accordance with the percentage of disability.

13. Financial assistance up to a maximum of ₹ 10 lakh is provided from Chief Minister’s Sainik Welfare Fund 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.

14. The IInd World War Veterans and widows (in service between 9/1939 to 4/1946) are provided with financial assistance of ₹ 1500/- & ₹ 750/- per month, respectively.

15. Financial Assistance of ₹ 2,000/-pm (Monthly grant for two years) to old infirm ex-servicemen.

16. Financial assistance of ₹ 500/-pm to Ex-servicemen/Widows staying at old aged home.

17. Grant of ₹ 2,000/- to Orphan daughters of ex-servicemen in all category (only one daughter).

18. Pocket money of ₹ 1,000/-pm for one child joining NDA/IMA during the training.

19. Orphan grant for ₹ 1,000/-pm is being paid to orphan daughters of ex-servicemen of all category upto the age of 21 years or upto marriage.

20. Grant of ₹ 3,000/- (Maximum) for medical treatment for non ECHS member

21. A one-time grant of ₹ 20,000/- is paid to Ex-Servicemen and widows of Ex-Servicemen for repairs of dwelling huts. Annual income limit is ₹ 2,00,000/-.

22. House Building Grant to disabled Ex-servicemen boarded out and widows and dependents of jawans died in harness. The amount of grant is ₹ 1,00,000/-. Annual income limit is ₹ 1,50,000/-.

23. A sum of ₹ 2,000/- 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.

24. Assistance of Rs. 1,500/- 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 outpatient on account of TB/Leprosy.
25. A sum of ₹ 1,500/- per month is given to Ex-servicemen/Widows/Wives of Ex-servicemen cancer patients for a period of one year without stipulating income limit.

26. A monthly financial assistance of ₹ 1,000/- per month to the inmates of Paraplegic Rehabilitation Centre, Pune who belong to the State of Kerala.

27. A sum of ₹ 1,000/- will be re-imbursed to the aged Ex-Servicemen for purchase of medicines for his medical treatment subject to certain conditions (One time grant).

28. A sum of ₹ 1,000/- per dialysis up to a maximum of ₹ 20,000/- is given to Ex-servicemen/widows of Ex-servicemen/dependents (for non ECHS member).

29. Sewing machine is provided for self-employment at free of cost to Ex-servicemen who are tailors by trade, and widows who know tailoring. Annual income limit is ₹ 1,50,000/-.

30. Embroidery machine is provided to Ex-servicemen, Widows and Wives who know embroidery works. Annual income limit is ₹ 1,50,000/-.

31. Cash award of ₹ 3,000/- is given to the wards of Ex-servicemen who scored A+ / A1 in all subjects in SSLC (state, CBSE and ICSE).

32. Cash award of ₹ 5,000/- is given to the wards of Ex-servicemen who scored A+ / A1 in all subjects in 12th / Plus Two (state, CBSE and ICSE).

33. One time grant of ₹ 10,000/- is given to the Children of Ex-Servicemen who are undergoing coaching classes for SET, NET, JRF,ICWA,CA, Civil Services Examination etc.

34. To create computer awareness among the Ex-Servicemen of the State, computer training is being imparted.

35. A grant of ₹ 10,000/- to 25,000/- is provided to Ex-servicemen, wives and widows for self-employment.

36. A sum of ₹ 1,000/- per month is given to Ex-servicemen / widows on undergoing organ transplantation (heart, kidney, liver, hip, knee).

37. Ex-Servicemen and their dependents who are appearing for competitive exams and attending interviews are given one time of grant of ₹ 10,000/- for coaching.

38. Children of Ex-Servicemen studying in various Professional/Vocational/ Technical Courses are eligible for Scholarship of an amount ranging from ₹ 2,000/- to ₹ 7,000/- per year from Amalgamated Fund. Annual income limit is ₹ 2,50,000/-.

39. Rehabilitation courses are introduced for imparting training to the Ex-Servicemen for finding self-employment.

40. Bright students among the children of Ex-Servicemen studying from post-matric class to post-graduate and other courses are eligible for scholarships varying from ₹ 2,000/- to ₹ 3,500/-.

41. Amalgamated Fund extends scholarship at the rate of ₹ 10,000/- each to the children of Ex-servicemen studying at Sainik School, Kazhakoottam in Xth Std.

42. Students who are preparing for Entrance Examination in Medical/Engineering Course are eligible for financial assistance at the rate of ₹ 6,000/- subject to conditions. Annual income limit is ₹ 2,00,000/-.

43. Special (Out of turn) priority in giving electric connection to Ex-Servicemen and dependent of serving personnel died/killed in action.

44. Ex-servicemen and Widows are exempted from payment of House Tax in Panchayat/Municipal and Corporation areas.

45. Towards redressal of grievances of Ex-Servicemen, special redressal cell is functioned under chairmanship of District Collectors.

46. One bed each in general ward of all District and Taluk hospitals is reserved for Ex-Servicemen / dependents.

47. Interest subsidy on loan from Nationalized Banks for self-employment up to ₹ 3 lakhs.

48. Vacancies in Sainik Welfare Deptt. and civilian posts in NCC are exclusively reserved for Ex-Servicemen.
MADHYA PRADESH

Welfare Schemes

1. Reservation of 3% seats to wards of Ex-Servicemen and serving defence personnel in MBBS / BDS / BAMS / BUMS / BNYS / BSc Nursing courses / Home Science Colleges.
2. Reservation of 5% seats to wards of Ex-Servicemen and serving defence personnel in BE / B Tech, Polytechnic and ITI Institutes.
3. Reservation of 2% seats in Agriculture Colleges.
4. Gun license within 3 months and fee concession.
5. Ex-gratia grant of ₹ 10,00,000/- to NoK of Defence / CAPF personnel killed in War / Action / Terrorist attack / Naxalite attack / IS Duty.
6. Financial assistance of ₹ 6000/- pm to non-pensioner veterans and their widows of World War II.
7. Financial assistance of ₹ 5000/- pm to parents of Armed Forces battle casualty.
8. Financial assistance of ₹ 10,000/- pa to parents whose daughter employed in Indian Armed Forces.
9. No restriction of domicile certificate to wards of Ex-Servicemen for admission in educational institutes.
10. Priority in allotment of 5 acre (2 Hectare) non irrigated agriculture land or 2.5 acre (1 Hectare) irrigated land.
11. 2% reservation in allotment of house sites/plots developed by housing boards.
13. Rent Control Act and Land Tenancy Act favorable to Ex-Servicemen / dependents.
14. 50% Property tax exemption, if Ex-Servicemen is not paying Income tax.
15. Marriage gift grant of ₹ 10,000/- on marriage of sister/daughter of defence personnel killed or disabled in War/Action/Terrorist attack/Naxalite attack/IS Duty.
16. Financial assistance of ₹ 10,00,000/- according to disability percentage and free medical treatment to war disabled defence/CAPF personnel.
17. Grievances redressal mechanism in Districts, Home Deptt and CM Helpline.
18. 10% reservation in Group ‘C’ and 20% in Group ‘D’ posts.
20. Exemption from payment of MP PSC fees including SSCOs/ECOs.
22. Special employment in Class II, III & IV post as per qualification to one family member of defence/CAPF personnel killed in War/Action/Terrorist attack/Naxalite attack/IS Duty.
23. Cash grant to medal awardees to residents of Madhya Pradesh for the act of gallantry and distinguished service as per the following details:-

<table>
<thead>
<tr>
<th>Name of Award</th>
<th>Cash Grant</th>
<th>Monthly Pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Param Vir Chakra (PVC)</td>
<td>20,00,000/-</td>
<td>5,000/-</td>
</tr>
<tr>
<td>Ashok Chakra (AC)</td>
<td>20,00,000/-</td>
<td>4,000/-</td>
</tr>
<tr>
<td>Maha Vir Chakra (MVC)</td>
<td>12,00,000/-</td>
<td>4,000/-</td>
</tr>
<tr>
<td>Kirti Chakra (KC)</td>
<td>12,00,000/-</td>
<td>2,500/-</td>
</tr>
<tr>
<td>Vir Chakra (VC)</td>
<td>8,00,000/-</td>
<td>2,500/-</td>
</tr>
<tr>
<td>Shaurya Chakra (SC)</td>
<td>8,00,000/-</td>
<td>1,500/-</td>
</tr>
<tr>
<td>Sarvottam Yudh Seva Medal (SYSM)</td>
<td>1,45,000/-</td>
<td>--</td>
</tr>
</tbody>
</table>
## Name of Award

<table>
<thead>
<tr>
<th>Name of Award</th>
<th>Cash Grant</th>
<th>Monthly Pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uttam Yudh Sewa Medal (UYSM)</td>
<td>1,40,000/-</td>
<td>--</td>
</tr>
<tr>
<td>Yudh Sewa Medal (YSM)</td>
<td>80,000/-</td>
<td>--</td>
</tr>
<tr>
<td>Sena/Nao Sena/Vayu Sena Medal</td>
<td>50,000/-</td>
<td>--</td>
</tr>
<tr>
<td>Mention-in-Despatches</td>
<td>12,000/-</td>
<td>--</td>
</tr>
<tr>
<td>PVSM</td>
<td>1,00,000/-</td>
<td>--</td>
</tr>
<tr>
<td>AVSM</td>
<td>50,000/-</td>
<td>--</td>
</tr>
<tr>
<td>Sena Medal (Distinguished Service)</td>
<td>25,000/-</td>
<td>--</td>
</tr>
<tr>
<td>VSM</td>
<td>20,000/-</td>
<td>--</td>
</tr>
</tbody>
</table>

## Financial Assistance Grant

<table>
<thead>
<tr>
<th>SL No.</th>
<th>DETAILS</th>
<th>RATES (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Daughter’s marriage grant to ESM.</td>
<td>13,480/-</td>
</tr>
<tr>
<td>2.</td>
<td>Daughter marriage grant to widow/orphan daughter.</td>
<td>17,710/-</td>
</tr>
<tr>
<td>3.</td>
<td>Ex-Gratia grant on death of ESM to widow.</td>
<td>10,690/-</td>
</tr>
<tr>
<td>4.</td>
<td>Ex-Gratia grant to person who has performed the last rite of issueless widow of non-pensioner.</td>
<td>10,690/-</td>
</tr>
<tr>
<td>5.</td>
<td>Ex-gratia grant to dependent son/daughter of ESM on death of widow mother.</td>
<td>10,690/-</td>
</tr>
<tr>
<td>6.</td>
<td>Medical grant to non-pensioner ESM/Widows.</td>
<td>8,930/-</td>
</tr>
<tr>
<td>7.</td>
<td>Alleviation of distress to non-pensioner ESM who is living penury.</td>
<td>8,930/-</td>
</tr>
<tr>
<td>8.</td>
<td>Financial assistance to one orphan child of ESM/widows.</td>
<td>880/-</td>
</tr>
<tr>
<td>9.</td>
<td>Financial assistance to two or more children of ESM/widows.</td>
<td>1,760/-</td>
</tr>
<tr>
<td>10.</td>
<td>Financial assistance to ESM/widow suffering from Cancer/leprosy/100% blindness/Paralysis and bed ridden.</td>
<td>50,000/- pa (non-pensioner) &amp; 30,000/- pa (pensioner)</td>
</tr>
<tr>
<td>11.</td>
<td>Financial assistance to physically handicapped / mentally retarded child of Ex-Servicemen / Widow.</td>
<td>2,783/- (non-pensioner) &amp; 1,760/- (pensioner)</td>
</tr>
<tr>
<td>12.</td>
<td>Repair and purchase of artificial limbs.</td>
<td>4,540/-</td>
</tr>
<tr>
<td>13.</td>
<td>Per year grant to Ex-Servicemen disabled after the retirement.</td>
<td>21,230/- pa (100% disabled) &amp; 17,710/- pa (50% - 99% disabled)</td>
</tr>
<tr>
<td>14.</td>
<td>One time grant to ESM on birth of daughter born after retirement (through FD).</td>
<td>17,710/-</td>
</tr>
<tr>
<td>15.</td>
<td>Financial assistance to ESM and their dependent who are inmate of TB/Leprosy sanatorium.</td>
<td>580/- pm</td>
</tr>
<tr>
<td>16.</td>
<td>Purchase of Motorized tricycle to disabled ESM.</td>
<td>Actual cost (now being given by KSB)</td>
</tr>
<tr>
<td>17.</td>
<td>Purchase of sewing machine for non-pensioner widows of ESM (below 50 years).</td>
<td>Actual cost</td>
</tr>
</tbody>
</table>
### SL No. DETAILS RATES (₹)

<table>
<thead>
<tr>
<th>SL No.</th>
<th>DETAILS</th>
<th>RATES (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>18.</td>
<td>One time grant to the wards of ESM/widows on winning the medals in State/National level competition.</td>
<td><strong>National level</strong>&lt;br&gt;Gold – 26,640/-&lt;br&gt;Silver – 17,700/-&lt;br&gt;Bronze – 13,480/-&lt;br&gt;<strong>State level</strong>&lt;br&gt;Gold – 17,700/-&lt;br&gt;Silver – 12,660/-&lt;br&gt;Bronze – 8,930/-</td>
</tr>
<tr>
<td>19.</td>
<td>Financial to non-pensioner ESM/widow who was not dismissed from service and not a member of ECHS.</td>
<td>Cataract Operation 3,590/-&lt;br&gt;Denture Set 3,510/-&lt;br&gt;Hearing Aid 3,510/-&lt;br&gt;Making of Spectacles 580/-</td>
</tr>
<tr>
<td>20.</td>
<td>Petty business not covered by SEMFEX.</td>
<td>8,930/-</td>
</tr>
</tbody>
</table>

#### Education Stipend Grant

<table>
<thead>
<tr>
<th>SI No.</th>
<th>Class/Type of education/ courses</th>
<th>Eligibility</th>
<th>Rate for son of ESM (₹)</th>
<th>Rate for daughter of ESM &amp; children of widows (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>6th to 12th class</td>
<td>6 to 8 – 75% 9 to 10 – 70% 11 to 12 – 65 %</td>
<td>2,200/-</td>
<td>2,930/-</td>
</tr>
<tr>
<td>2.</td>
<td>Graduate courses</td>
<td>60%</td>
<td>3,660/-</td>
<td>5,490/-</td>
</tr>
<tr>
<td>3.</td>
<td>Post Graduate courses (all streams)</td>
<td>60%</td>
<td>9,520/-</td>
<td>14,280/-</td>
</tr>
<tr>
<td>4.</td>
<td>Basic Teacher</td>
<td>Passed</td>
<td>3,660/-</td>
<td>5,490/-</td>
</tr>
<tr>
<td>5.</td>
<td>B Ed</td>
<td>Passed</td>
<td>4,390/-</td>
<td>6,590/-</td>
</tr>
<tr>
<td>6.</td>
<td>ITI</td>
<td>Passed</td>
<td>3,660/-</td>
<td>5,490/-</td>
</tr>
<tr>
<td>7.</td>
<td>Professional Diploma courses</td>
<td>Passed</td>
<td>4,390/-</td>
<td>6,590/-</td>
</tr>
<tr>
<td>8.</td>
<td>Professional Degree courses</td>
<td>Passed</td>
<td>9,520/-</td>
<td>14,280/-</td>
</tr>
<tr>
<td>9.</td>
<td>Professional Post Graduate Degree courses</td>
<td>Passed</td>
<td>10,250/-</td>
<td>15,300/-</td>
</tr>
<tr>
<td>10.</td>
<td>Post Graduate Diploma courses (Govt recognized institutions)</td>
<td>Passed</td>
<td>7,260/-</td>
<td>10,890/-</td>
</tr>
<tr>
<td>11.</td>
<td>SSB coaching</td>
<td>--</td>
<td>5,860/-</td>
<td>8,780/-</td>
</tr>
<tr>
<td>12.</td>
<td>Pocket money to NDA cadet</td>
<td>--</td>
<td>730/-</td>
<td>--</td>
</tr>
<tr>
<td>13.</td>
<td>Ph D</td>
<td>Passed</td>
<td>11,710/-</td>
<td>17,570/-</td>
</tr>
<tr>
<td>14.</td>
<td>FA to wards of ESM who resides in hostel of Military / Sainik School</td>
<td>Passed</td>
<td>21,960/-</td>
<td>--</td>
</tr>
</tbody>
</table>

#### MAHARASHTRA

#### General

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).


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).

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. 1,000 p.m. or Rs 10,000/- 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. Grant of Rs. 3,000/- for undergoing training for self-employment.

10. Grant of 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. Funeral grant of Rs. 3,000/- for Ex-Servicemen/widows.

13. Grant of 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 including research level.

15. Re-imbursement of tuition fee upto Rs. 8,000/- to the children of ESM studying in professional recognized Govt institutions.

16. Upto Rs. 10,000/- is given to the children of ESM studying outside the State.

17. Rs. 1,000/- is given to the children of ESM studying in private school (unaided) 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. 2,000/- maximum.

20. The children of ESM who are studying in Sainik Schools in the state 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. 1,000/-.

22. Award of Rs. 5,000/- and Rs 10,000/- is given to the ESM/dependents 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.


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26. 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).

27. 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).

28. Free education facilities are available for the dependents of personnel 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.


30. Rent control Act and Land Tenancy Act have been amended to facilitate resumption of House/land by ESM.

31. 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).


34. Maternity benefits for families of ESM – six cots have been reserved in KEM hospital, Pune.

Benevolent Fund

35. W.e.f. 01 May 2002 Financial Assistance of Rs. 20,000/- for addition/alteration of own house to the disabled soldiers having more than 65 percent disability.

36. Financial assistance of Rs. 1,000/- p.m. to the ESM having blindness more than 65%.

37. Incentive upto Rs. 8,000/- is given to children of ESM who are undergoing computer education in Govt recognized institutes.

38. 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-pensioner ESMs/Widows after the implementation of ECHS).

39. House loan subsidy to the extent of 10 percent or maximum of Rs. 10,000/- whichever is less.

40. Financial assistance for daughter's marriage as follows:-
   (a) One daughter of ESM - Rs 4,000/-
   (b) Two daughters of disabled soldiers - Rs 5,000/- each
      having Disability more than 50%
   (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 - Rs 6,000/- each

41. Financial assistance to mentally retarded children of ESM as follows:-
   (a) Medical treatment - Rs 250/-pm
   (b) School going children - Rs 100/-pm
   (c) Under going skilled education/trg for Self Emp - Rs 500/-pm
(d) For self employment - 50% of loan or Rs10,000/- whichever is less.

42. The boarding charges are re-imbursed to the children of ESM studying in SPI Aurangabad (Wards of Officers - 50%, Wards of JCOs - 75% and Wards of ORs 100%).

43. Free bus travel upto 2,500 Kms (financial assistance of Rs 2,400/-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-employment to self help group of ESMs, wives 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 2,000/- 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 8,000/- to Rs 15,000/- one time for purchase of Tricycle for disabled person.

50. Financial assistance of Rs 5,000/- for ESM affected by natural calamities.

51. Financial assistance of Rs 1000/-pm to disabled 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. 1,800/- 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/- p.m. towards hostel fees.

54. Military Boys/Girls hostels: - There are 48 Military Boys/Girls hostel in Maharashtra where free accommodation is provided to the wards of ESM. Food charges are subsidized based on rank of parent.

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. Free legal aid and medical facilities are provided to ex-Servicemen.
5. Ex-gratia grant of Rs. 5,000/- is given to war widows/war disabled ex-Servicemen.
6. 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.
7. Reservation of House-sites 5 percent.
10. Cash grant for winners of Gallantry and Distinguished Service Awards.

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. 1 lakh - to NOK of persons who are killed in terrorist/Militant related operations.
11. Rs. 20,000/- to soldiers who sustained injuries in terrorist/militant related operations).
13. Cash grants to Gallantry Award Winners.

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.
4. Allotment of Jai Jawan Stalls to widows/Ex-Servicemen.
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 of age.
7. World War Veterans are given Rs. 1,000/- 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 and @ Rs. 200/- p.m. for graduate and post-graduate level.
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.
18. Ex-gratia grant of Rs 3 lakh is given to those killed in action, disabled 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. War Widows are given special preference for allotment of Jai Jawan Stall.
21. Ex-gratia grant of Rs. 1.00 lacs to those killed in action and 50,000/- to those wounded and disabled.
22. Financial assistance for construction of dwelling houses. Officers- Rs. 15,400/-, JCOs –Rs. 12,400/- and Ors – Rs. 10,000/-.
23. Full exemption of fee for school going children including uniform, hostel charges, full cost of books and stationery.
24. 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.
25. 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 percent reservation for 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. World War II 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 1,800/- which will be paid by RSB.
8. Financial assistance of Rs 5,000/- to ESM/Widows for treatment of serious disease and restricted to non-pensioner (s) not eligible for ECHS.
9. Marriage grant of Rs 8,000/- to daughter of ESM/Widows.
10. Lump-sum grant of Rs 1,000/- 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 5,000/- to children of ESM with 55% marks in matric and above for admission to professional college (s)/higher studies, restricted to two children only.
13. War Jagir Allowances to entitled personnel.
14. Cash grant to gallantry award winners.
15. ESM belonging to State of Nagaland are exempted from paying 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 in interior areas.
18. Sainik Rest houses in the State.
ODISHA

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 for Ex-Servicemen for appointment to 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 of any kind of pension with effect from 1st Apr 2001. The pension amount has 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% seats in Aurvedic and Homeopathic colleges.
9. 3% seats in Health worker (Female) Training Courses in ANM Training Centers.
10. 1% seat 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 defence 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 seat 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 serving in the state.
18. Free medical aid in Govt hospitals.
19. Treatment, bacteriological examination and supply of medicines subject to availability in Govt Hospital.
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 grievances 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.
29. Cash grant for winners of Gallantry and Distinguished Service Awards.

Benefits for War Widows/Dependents of Those Killed/Disabled in War Including Casualties OP – Pawan & OP - Maghdoot

30. One Government job is provided as per eligibility to the dependent brothers/sisters & wives of deceased soldier of Orissa for martyrs of OP-Vijay.
31. Rs 2.00 lakh and monthly pension of Rs 1,275/- to NOKs of personnel killed in OP-Vijay and other insurgency Operations.
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 NOKs of casualties of IPKF i.e. killed, wounded and missing @ Rs. 10,000/-, Rs. 5,000 and 4,000/- respectively.
34. Monthly grant in lieu of land 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.

From the State Amalgamated Fund

35. **Self employment.** Grant upto Rs 5,000/- per individual.
36. Merit Scholarship to children of Ex-servicemen 10+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 ventures by Punjab Ex-Servicemen Corporation.
5. Ex-Servicemen with 1st class certificate in education and 15 years service will be equated to Matric. An 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/- per annum.

9. Financial assistance of Rs. 2000/-, 1500/- and 1000/- to widow on death in harness of officers, JCOs and ORs respectively.

10. World War Veteran/old age financial assistance of Rs. 1,000/- p.m. to non-pensioners. Age above 65 years, income limit Rs. 12,000/- p.a. Their widows are also eligible.

11. Financial assistance to totally blind ESM/totally blind widows. Rs. 500/- p.m.

12. Financial assistance to paraplegic Ex-Servicemen for construction of latrine and bathroom Rs. 20,000 (max)

13. Maintenance grant to disabled Ex-Servicemen undergoing training 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.

16. Reservation of seats in professional colleges for children of serving/retired/ disabled Defence Personnel. Engg-2%, Medical Colleges @1%, ITI-2% and Polytechnic-2%. No domiciliary restriction exists.

17. Reservation of 50% seats in Sri Dashmesh Academy, Anandpur Sahib for boys in all classes with scholarship of Rs. 1,450/- p.a. for children of Defence personnel upto JCO rank and half fees to children of Defence officers (serving, retired and deceased).

18. Reservation of seats for wards of ex-Servicemen/serving personnel in various educational institutions.

19. Free medical treatment in Govt hospitals, ten beds in T.B.Centre, Patiala have been reserved for ex-Servicemen and 5 beds in each District hospital where the availability of beds is 100 and more.

20. Reservation for house site @ 3% & Houses/flats @ 8%. Reservation in allotment of plots for Gallantry Awardee @ 2%.

21. 14 Sainik Rest Houses in the State.

22. Free occupation of one room in Sainik Rest Houses (not more than two nights in a month) to winners of PVC, MVC, VrC, YSM and Gallantry Awards only.

23. Rent Control Act and Land Tenancy Act (for serving personnel only) are being amended to facilitate resumption of houses/land by ex-servicemen/Serving personnel.

24. Free legal aid for settlement of disputes for income up to Rs. 18,000/- p.a.

25. Free legal aid to ex-Servicemen.

26. Cash grant for winners of Gallantry and Distinguished Service Awards.

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. 100-point roster followed.

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
3. Stipend of Rs. 250/- p.m. to ex-Servicemen trainees in ITIs.
4. Maintenance grant of Rs. 900/- p.m. to the disabled Servicemen undergoing training at QMTI, Kirkee.
5. Financial assistance of Rs. 500/- p.m. to orphan children of ex-Servicemen.
6. Monthly financial assistance of Rs. 500/-p.m. to post II World War Widows of ex-Servicemen not in receipt of family and any other pension.
7. Marriage grant to daughters of Ex-Servicemen/Widows Rs. 15,000/- per daughter whose income below 30,000/- per year.
8. Old age pension Rs. 500/- p.m. to Ex-Servicemen who are above 65 years and not in receipt of any pension.
9. Scholarship is provided to 1,000/- Meritorious Girls of ex-Servicemen @ 100/- p.m. upto School level and Rs. 150/- p.m. upto college level.
10. Financial assistance to WW II Veterans and widows @ Rs. 800/- p.m. who are not in receipt of any pension.
11. 3 seats in Medical colleges, 210 seats in Engineering colleges, 5 percent seats in Polytechnic and BEd course and each ITI are reserved for wards of ex-Servicemen. No domiciliary restriction exists in the state.
12. 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.
13. House loan facilities to serving personnel/ex-servicemen.
14. Provision of residential plots to ex-Servicemen at village Panchayats.
15. Priority in allotment of house-sites and constructed houses. 10 percent reservation of plots and 2 percent of flats for widows and ex-Servicemen.
16. Sainik Rest Houses in the State.
17. Rent Control act and land tenancy act have been amended to facilitate resumption of land/houses by ex-Servicemen.
18. Scholarship to children of ex-Servicemen for pursuance of studies from Class IX to Higher & Technical Education.
19. Exemption from payment of Municipal Tax on houses of ex-Servicemen, widows and their minor children who are not income tax payee.
20. Allotment of Barani or Sivaichak land upto 10 acres to ex-Servicemen/Serving soldiers.
22. Cash grant of Rs. 10,000/- (w.e.f. 01-04-96 and upto 31-03-99)
23. Bus fare – 75 percent concessions.
24. Free education upto all levels. Stipends upto Rs. 400/- p.a. school level and Rs. 800/- p.m. college level. This facility is only for dependents of those killed/disabled in 1962, 1965 and 1971 wars.

Benefits – OP VIJAY

26. 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.
27. For permanently incapacitated battle casualties employment would also be provided to himself or a dependent.
28. Rs. 25,000/- + 25 Bighas of land or 4 Lacs in lieu of land to disabled soldiers.
29. 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  
30. Parents of the deceased to be given Rs. 1.5 Lac fixed deposit in small savings in monthly income schemes.  
31. 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.  
33. A school will be re-named on the name of the martyr soldier.  
34. One agricultural electric connection would be given out of turn by the RSEB for any land which is in the name of widow.  
35. Free Roadways pass will be issued for widow and dependent children.  
36. Cash grant for winners of Gallantry and Distinguished Service Awards.  

SIKKIM  

General  
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 60 yrs.  
6. Financial assistance of Rs.2,000/- to widow on death of her husband.  
7. Financial assistance of Rs 900/- p.a. to disabled Ex-Servicemen for purchase/repair of artificial limbs.  
8. Free medical aid in Govt hospitals and financial grant of Rs.10,000/- for treatment in Delhi and Calcutta with accommodation facility.  
9. Daughter’s marriage grant Rs.1,500/- each upto two daughters.  
10. Financial assistance to orphan children of deceased servicemen Rs 100/- pm.  
11. World War II veterans are given financial assistance of Rs.800/- per month.  
12. Monetary grant and allotment of Jai Jawan Stalls to war widows.  
13. ESM ward as paying guest during the course of School sessions is being paid Rs 1,500/- p.a. as Boarding school ward Rs 1500/- p.a. is being paid.  
14. Penury grant to widows of ex-Servicemen not in receipt of any pension for any reason Rs.900/-p.a.  
15. Free education/free books issued to children upto Class XII and free uniform/free day food issued to children upto Class V.  
16. Free education to children and stipend Rs 700/- p.a. upto Class XII.  
17. Separate wards for Ex-Servicemen with 6 to 8 beds in district Hospitals.  
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 95.  
21. 10 percent reservation in Fair Price Shops in each District and Priority -1 in allotment of Industrial Plots/Sheds.
22. ESM/Widow being attained the age of 60 yrs and above free of cost Sikkim Nationalised Transport Bus Service is provided, within the State w.e.f 01 Jan 1999.

23. A Govt job to any one member of the family to martyrs of OP Vijay.

24. Ex-gratia grants of Rs.2,00,000/- all ranks.

25. House building/repair grant Rs.15,000/-.


27. Cash grant for winners of Gallantry and Distinguished Service Awards.

**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%, Livestock 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 emp 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. 1,000/- p.m. to World War Veterans and Rs. 800/- p.m 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/-p.m to those affected by Leprosy/Paraplegic and tuberculosis and life time grant of Rs 700/-p.m 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. Reimbursement 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. Maintenance Grant of Rs. 900/- p.m. to disabled ex-Servicemen undergoing training at Queen Mary Technical Institute, Kirkee.

14. Grant of Rs.8,000/- for marriage of one daughter of ex-Servicemen/Widow.

15. Payment of Rs. 1,000/- p.m. to inmates of Nimmadhi Illam for destitute ex-Servicemen/widows at Chennai.

16. 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.

17. Subsidy of Rs. 50,000/- for construction of Industrial Sheds/purchase of plots to ex-Servicemen.

18. Financial Assistance upto Rs. 1,500/- p.m. to ex-Servicemen towards purchase of hearing aids. Spectacles, artificial dentures and artificial limbs.

19. Grant upto Rs. 15,000/- or actuals for alleviation of distress due to fire, flood civil riots, accidental deaths and other natural calamities.
20. Pocket money of Rs. 50/- per day to the ex-Servicemen, who are suffering from TB/Leprosy/Cancer and undergoing inpatient treatment in the TB Sanatorium/Leprosarium/cancer institute approved by the Govt of Tamilnadu as well as in the govt general hospital/ rehabilitation homes.

21. Matching grant of Rs. 100/- p.m. to the TB/Leprosy patients who are in receipt of MACF Grant from Indian Red Cross Society.

22. Gift articles worth of Rs. 1,000/- to Leprosy patients on the eve of Deepavali festival.

23. 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.

24. Maintenance of grant of Rs. 800/- p.m. for mentally retarded children.

25. Grant of Rs. 1,000/- for child for coaching to appear in Entrance Examination for professional courses and got admitted.

26. Transport charges to ex-Servicemen/TB/Leprosy patients of the Sanatorium to visit their homes periodically i.e. once in a year.

27. Scholarship to children of Defence Personnel killed or disabled in action, studying in academic, Technical/Professional/Vocational Courses beyond Higher Secondary stage.

28. Reservation of seats in Education Institutions for children of ESM.

29. Entire educational expenses of orphan children of ex-Servicemen.


31. Exemption from payment of tuition fee by children of ex-Servicemen in all grades of Educational Institutions including professional colleges and institutions.

32. 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.

33. Reservation of 10% in allotment of Plots/Industrial Sheds.

34. Land Tenancy Act has been amended for resumption of land.

35. 7% reservation in allotment of house sites and houses for ex-Servicemen/Widows developed by State Housing Board.

36. 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.

37. Sainik Rest Houses in the State.

38. Priority in providing electricity for pump sets.

39. Exemption from examination fees, hospital fee and court fee stamp.

40. Free sewing machine to widows of ex-Servicemen trained in the Tailoring embroidery.

41. 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/Nao Sena Medal/Vayu Sena Medal.

42. Allotment of Unit Trust of India Agencies.

43. 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.

44. Train travel concessions to war widows/recipient of Param Vir Chakra, Ashoka Chakra, Maha Vir Chakra, Vir Chakra, Kirti Chakra and Shaurya Chakra.

45. Free Legal aid for settlement of disputes.
46. 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

47. Employment to one dependent in relaxation of rules.
48. Priority for employment for one member of family
49. Ex-gratia grant of Rs. 5 lakhs to NOK of those killed, Rs 2 lakhs to those totally disabled/double amputee and totally blind, Rs. 1 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

50. Outright grant of Rs. 30,000/- to the NOK of casualties from Amalgamated Fund.
51. 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.
52. Daughter’s marriage grant of Rs. 10,000/-. 
53. Housing Grant of Rs. 30,000/-. 
54. 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 1,250/-, IX to XII Rs 1,500/- from Amalgamated Fund.
55. Priority – I for assignment of house sites.
56. Priority on assignment of land 3 acres of dry or 1.5 acres of wetland.
57. Educational concessions.

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58. Ex-gratia Grant of Rs. 5 lakhs to NOK from Kargil Defence Personnel Relief Fund.
59. Ex-gratia grant of Rs. 30,000/- to NOK from Amalgamated Fund.
60. Disability – Totally/disabled/Double amputee/totally Blind – Rs. 3 lakhs and Single Amputee/one eye blind – Rs. 1 lakh
61. Special allotment of seats in Professional Colleges to the children.
62. Free education upto Post-Graduate level to the children of the deceased.
63. Allotment of HIG House/Flat free of coast.
64. 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.
65. Cash grant for winners of Gallantry and Distinguished Service Awards.

TRIPURA

General

2. Relaxation of age limit for re-employment of ex-Servicemen in Govt Services.
3. Relaxation to ex-servicemen on the matter of educational qualification when they seek re-employment in Police and Jail Deptt of the State Govt.

4. Financial assistance to ex-Servicemen/Widows for petty business.

5. Reservation of 2% seats in all educational institutes (Higher) for Ex-Servicemen/Widows/Wards of Ex-Servicemen under consideration of state Government.

6. At concessional rates, computer training given to ex-Servicemen, widows and dependent.

7. Equation civil service trades for re-employment of ex-Servicemen.

8. Death relief grant Rs 3000/-

9. Stipend of Rs. 150/- p.m. to ex-Servicemen trainees in ITIs.

10. Monthly maintenance allowances of Rs. 1,500/- p.m. to world War II veterans who are not in receipt of any type of pension.

11. Ex-gratia of Rs. 2.00 lacs to Army/CPMF personnel killed in actual conduct of operation and Rs 1.00 lacs for those who killed in extremist violence other than operations in the state.

12. Maintenance allowance of widows Rs. 900/- p.m. who are not in receipt of any pension.

13. Grant of yearly stipend/book grants to school going children of ex-Servicemen studying in class I to XII. Besides, uniform grant is given to wards to ex-Servicemen upto class XII.


15. 10 percent reservation of House-sites/Houses.

16. Ex-Servicemen/widows have been partially exempted from payment of House Tax within Agartala Municipality.

17. Rent Control Act and Land Tenancy Act have been amended to facilitate resumption of land/houses be ex-Servicemen.

18. Priority for allotment of land to ex-Servicemen after SC and ST categories.

19. Grant of special leave upto 15 days to ex-Servicemen in posts for replacement/repair of their artificial limbs.

20. Sponsoring power to Secretary, RSB, Tripura for re-employment of ex-Servicemen.

21. Secretary, RSB co-opted member of the selection committee for interview in case of ex-Servicemen to be interviewed for State Govt undertaking.

22. Exemption from production of citizenship certificate by ex-Servicemen.

23. SEMFEX II & III Schemes introduced in the States.

24. Priority will be given for service to one member of the family of Battle Casualty.

25. Sewing machine are presented to widows of deceased Ex-Servicemen from Rajya Sainik Board as one time measure for self-employment.

26. A lump sum Ex-gratia Grant to NOK/War widows of deceased defence personnel amounting to Rs 2,500/- from Amalgamated Special Fund.

27. Cash grant for winners of Gallantry and Distinguished Service Awards.

28. 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
(j) Regional Institute of Medical Science (RIMS) Imphal - 01 Seats
(k) State Agriculture College - 01 Seats

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29. The NOK of those who made the supreme sacrifice shall be given a token financial assistance of Rs. 2.00 lacs and also a permanent job under the state Government.

30. Those wounded or disabled and rendered unfit for military service will be given a token financial assistance of Rs 1.00 lacs and also a permanent job under the state Government.

31. Where the family of those who had achieved martyrdom and those wounded or disabled in action, is homeless, a house will be provided under any of the existing schemes of the state Government.

32. Where the family of those who has achieved martyrdom and wounded or disabled in action, is landless a homestead land will be allotted.

**UTTAR PRADESH**

**General**

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.
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.
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.

   (a) G B Pant Agriculture University - 04 Seats
   (b) Govt I.T.Is - 08%
   (c) Govt Engineering Colleges - 02%
   (d) Govt Polytechnic - 03%
   (e) MBA/MCA - 02%
   (f) B.Ed - 15 bonus marks
       (In entrance examination)
   (g) BTC - 03%
   (h) LLB - 05 bonus marks
       (In entrance examination)

14. Route Permits. 15% reservation in allotment of State bus route permits.

15. Sainik Vishram Girihs (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

UTTARAKHAND POLICE & ARMED FORCES SAHAYATA SANSTHAN.

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.
Facilities/ Concessions Extended by the State Govt to Kirgill 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 up to graduation level.
   (d) Scholarship of Rs 100/- pm up to class 8th, Rs 200/- pm up to class 12th and Rs 300/- pm up to 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.

UTTARAKHAND SAINIK PUNARVAS SANSTHA

19. 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 BEd/ BPEd, MEd/ MEPed, 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/ MBA, 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:-
  – Rs 15,000/- per year at District level.
  – Rs. 1 lac, once in two years, at State level.

WEST BENGAL

General
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)

General
1. Reservation in Group ‘C’ posts - 10 percent and Group ‘D’ posts - 10 percent.
2. Grant of Rs.1000/- in cases requiring spot assistance.
3. Grant of Rs.5001/- to needy ex-Defence personnel for the marriage of one daughter.
4. Grant of Rs.500/- to needy child of ex-Servicemen for the purchase of books etc per annum.
5. Free medical treatment in Govt hospitals. Grant for purchase of artificial limbs.
6. Sainik Rest House in the UT.
7. Financial assistance to ex-Servicemen in distress.
8. Stipend to ex-Servicemen trainees in agriculture and other trades, scholarship to meritorious children of ex-Servicemen.
10. Grant of journey expenses for treatment in mainland hospital for non-ECHS members.
11. Grant of journey expenses for treatment at ECHS Polyclinic Port Blair from home island and back for non-ECHS members.
12. Any other grant as per the discretion of the Lt Governor.
13. Cash grant for winners of Gallantry and Distinguished Service Awards.

**CHANDIGARH (UT)**

**General**
1. 10 percent reservation in Group ‘C’ posts and 20 percent in Group ‘D’ posts.
2. 5 percent reservation of Industrial sheds and flats constructed by Chandigarh Housing Board.
3. Equation of service trades with civil trades has been accepted.
5. Stipend of Rs. 250/- p.m. to servicemen trainees undergoing post release training in ITIs.
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 to the extent 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, Tailoring, Computer Training, etc. in any Govt. recognized institutions shall not exceed Rs.5000/- for each course.
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., DTeD., 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 ‘H’ -
   (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 ‘J’ and ‘K’.

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 ‘L’.

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 ‘M’.

THINK IT OVER

“MAN USUALLY LEARNS THE TRUTH ABOUT HIS BODY WHEN IT IS TOO LATE TO SAVE IT.”
Schemes & Programmes by Ministries/Dept of Govt of India for Welfare of Senior Citizens

1. **Income Tax Benefits**: For the purpose of filing income tax returns, the IT department classifies elderly people into two categories:
   
   (a) Above 60 - Senior Citizens
   
   (b) Above 80 - Very Senior Citizens

2. In case of senior citizens, an income up to ₹ 3,00,000 is exempt from tax. Income above this amount would be taxed as per applicable rates. However, in case of very senior citizens, the exemption limit has been relaxed further. They don't have to pay any tax for an income up to ₹ 5,00,000. For latest tax slab, refer Finance Act 2019-20.

3. **Social Benefits**: For the benefit of senior citizens, the government has initiated a number of social programs and welfare schemes under various central and state ministries. These include:
   
   (a) **Integrated Program for Senior Citizens (IPSrC)**: This scheme is being run under the administrative control of Ministry of Social Justice and Empowerment. Under this scheme, grants-in-aid for running and maintenance of Senior Citizens Homes popularly called Old Age Homes/Continuous Care Homes, Mobile Medicare Units etc, is being provided to State Governments/ Union Territory Administrations/ Panchayat Raj Institutions/ Local bodies; Non-Governmental/Voluntary Organizations.

   (b) **Rashtriya Vayoshri Yojana (RVY)**: The objective of the scheme is to provide senior citizens belonging to BPL category and suffering from age related disabilities/ infirmities, with such physical aids and assisted living devices which can restore near normalcy in their body functions.

   (c) **Senior Citizens Welfare Fund**: In pursuance of the Budget Announcement, 2015-16, this welfare fund has been created to be utilized for schemes promoting financial security of senior citizens, healthcare and nutrition of senior citizens, welfare of elderly widows, schemes relating to Old Age Homes, Short Stay Homes and Day Care of senior citizens etc, for the promotion of their welfare.

   (d) **National Council of Senior Citizens (NCSrC)**: The mandate of NCSrC is to advise Central and State Governments on the entire gamut of issues related to welfare of senior citizens and enhancement of their quality of life.

   (e) **National Social Assistance Programme (NSAP)**: NSAP is a social security/ social welfare programme applicable to old aged, widows, disabled persons and bereaved families on death of primary bread winner, belonging to below poverty line household. Old age pension is provided under Indira Gandhi National Old Age Pension Scheme (IGNOPAPS).

   (f) **Sugamya Bharat Abhiyan (Accessible India Campaign)**: It aims to enable persons with disabilities to gain universal access, equal opportunity for development, independent living and participation in an inclusive society in all aspects of life. This includes creation of elder friendly barrier free environment in buildings, public toilets, buses, bus-stands, airports and other places to create age-friendly cities.

   (g) **Pradhan Mantri Vaya Vandana Yojana**: Designed to provide social assistance to senior citizens by paying a minimum pension of ₹ 1000/- per month. The scheme is being implemented through Life
Insurance Corporation (LIC) of India. It provides an assured return of 8% per annum payable monthly for 10 years.

(h) **Annapurna Scheme**: Senior citizens who are not getting pension under IGNOAPS, are provided 10 kg of food grains per person per month free of cost.

(i) **Antyodaya Anna Yojana**: Rice and wheat at a highly subsidized cost, is extended to households, headed by widows/ terminally ill/ disabled person/ senior citizens, with no assured means of maintenance or societal support.

4. **Safety and Security**: The Ministry of Home Affairs has issued advisories to all State Govts/UTs for taking immediate measures to ensure safety and security and for elimination of all forms of neglect, abuse and violence against old persons.

5. **Travel Benefits**: For senior citizens, the option to travel and explore everything that they might have missed out on so far has become entirely effortless. The Indian Railways provides a 40% rebate to senior citizens (men) and a 50% rebate to senior citizens (women) on buying a ticket of any class. This rebate is applicable on all trains without exception. Facility for provision of wheel chair at railway stations also exists. When it comes to international travel, the passport issuance process has been made seamless. Senior citizens do not need to apply online. They can just walk into any Seva Kendra and apply for passports.

6. **Health Benefits**: A multitude of health-based benefits has been introduced by the government to help senior citizens lead a fulfilling life. These are:

   (a) Under Section 80D of the Income Tax Act, 1961, the premium an aged citizen pays for health insurance is eligible for tax deduction. An exemption amounting up to ₹ 50,000 can be availed.

   (b) The 'National Program for Health Care of Elderly' has been launched. It aims to provide dedicated health care facilities at primary, secondary and tertiary levels.

   (c) Senior citizens are also given preferential treatment in government hospitals wherein their requirements are handled on a priority basis.

7. **Commercial Benefits**: Most banking institutions offer a specific set of advantages to help senior citizens manage their expenses better. These involve:

   (a) If you maintain a pension account in a bank, you become eligible to avail loans amounting upto 50 times your total monthly pension subject to a maximum limit of ₹ 75 lakh. The processing fee is low, the loan tenure is high and the repayment periods are extended for as long as 15 years.

   (b) Fixed deposits for senior citizens usually come with an additional rate of interest. Approximately 0.5%-1% of extra interest is paid out to people above the age of 60. You are also given the freedom to either avail the interest income monthly or receive it as a lump sum amount at the end of your deposit tenure.

   (c) With respect to senior citizens having Savings Account in Banks and Post Offices, higher interest rate is given to them.

   (d) Senior citizen can mortgage their property with Banks and can get a maximum loan amount up to 60% of the value of the residential property.

8. **Other Benefits**: Apart from the aforementioned, senior citizens are entitled to a plethora of other government benefits which include:

   (a) **Senior Citizen Savings Scheme**: You can register for this scheme at a bank or a post office. The scheme runs for 5 years with a possible extension period of 3 years. The interest remains fixed throughout the scheme's tenure. Currently, it has been set at an attractive rate of 8.6%. Moreover, tax benefits under Section 80C are also available for this scheme.

   (b) **Life Pension Certificate**: Instead of producing a physical life certificate every year, senior citizens can now simply register themselves on the Jeevan Pramaan website and claim unhindered pension benefits.

9. **Miscellaneous**: Senior citizens can opt for subsidized telephone bills, 25% concession on phone installation, preferential hearing of court cases and separate queues at government outlets.
Appendix A
(Refers to Para 16 of Chapter-II)

Activity Chart for Unit Orderly Room

<table>
<thead>
<tr>
<th>Months</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>D – 12</td>
<td>Discharge order (DO) issued by Recording Wing AFRO is received by the unit. Dispatch the following documents to OIC Recording Wing, AFRO:</td>
</tr>
<tr>
<td></td>
<td>(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))</td>
</tr>
<tr>
<td></td>
<td>(b) Updated CTC of Unit Copy of Sheet Roll (UCSR) along with duly signed check list</td>
</tr>
<tr>
<td></td>
<td>(c) Annexure ‘A’ to DACL 21/2008 (Application cum sanction for Encashment of leave – in triplicate)</td>
</tr>
<tr>
<td></td>
<td>(d) Requisite information vide Appx ‘A’ to AFRO letter No RO/2901/1/1/P&amp;W (Adm) dated 05 Feb 99.</td>
</tr>
<tr>
<td><strong>Note:</strong></td>
<td>Leave availed and leave encashment vide (b), (c) &amp; (d) should tally.</td>
</tr>
<tr>
<td>D – 11</td>
<td>Dispatch the following documents to Gp Capt AV (A&amp;N), DAV:</td>
</tr>
</tbody>
</table>

| (a) | IAFF (P) 28 (Descriptive Roll) | - | Two copies |
| (b) | IAFF (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 (AFMSF 16 for LMC and AFMSF 18 for Med Cat A4G1) in original as per Air HQ letter No Air HQ/26481/Med-7 dated 24 Jun 2002. | - | Two copies |
| (g) | Joint Photograph in civil clothes duly attested by Commissioned officer on the front | - | Four copies |
| (h) | Single Photograph (unattested) in Uniform | - | Two copies |
| (j) | Photo copy of Aadhar Card – self, wife & children | - | Two copies each |
| (k) | Photo copy of PAN Card – self & wife | - | Two copies each |
| (l) | Photo copy of Bank Pass book (Joint account only with spouse) along with cancelled cheque leaf (self as prime account holder. Self name as per DO and spouse name as per service records) | - | One Copy |
(m) Certificate from PDA (Appendix ‘B’ to Air HQ/99798/09/SP/DAV dated 12 Jul 16) | - | Two copies
(n) Letter of undertaking by pensioner and form of certificate of non-employment / re-employment (Appendix ‘A’ & ‘B’ to Air HQ/99798/09/SP/DAV dated 28 Feb 19) | - | Two copies each

**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** Origin ate 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 despatched 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>Year</td>
<td>Unit</td>
<td>Total leave availed with period (From… To….)</td>
<td>POR No</td>
<td>Leave Not availed</td>
</tr>
</tbody>
</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:

(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**

- 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.
CHECKLIST FOR ADJUTANTS – 2

Adjutants will ensure that following points are correctly recorded in the UCSRs before submitting it to OIC RW (Coord) AFRO.

1. **SECTION – I.** 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 overstay 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 overstay 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>Education 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
## 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>
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<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>
</tr>
<tr>
<td>28</td>
<td>9.178</td>
<td>59</td>
<td>8.371</td>
</tr>
<tr>
<td>29</td>
<td>9.176</td>
<td>60</td>
<td>8.287</td>
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<tr>
<td>30</td>
<td>9.173</td>
<td>61</td>
<td>8.194</td>
</tr>
<tr>
<td>31</td>
<td>9.169</td>
<td>62</td>
<td>8.093</td>
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<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>
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<tr>
<td>45</td>
<td>8.996</td>
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<td>5.229</td>
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<td>48</td>
<td>8.913</td>
<td>79</td>
<td>5.018</td>
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<tr>
<td>49</td>
<td>8.881</td>
<td>80</td>
<td>5.812</td>
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<tr>
<td>50</td>
<td>8.846</td>
<td>81</td>
<td>4.611</td>
</tr>
</tbody>
</table>
Appendix C
(Refers to Para 27 of Chapter II)

Formulae for Calculating Service Pension, Dcrg and Commutation

**Service Pension:** 50% of reckonable emoluments (RE) last drawn or average of reckonable emoluments drawn during last 10 months, which ever is more beneficial.

\[
RE = \text{Basic Pay} + \text{MSP} + \text{X Pay} + \text{Classification Pay}
\]

**Dcrg:** \[
\text{Total Service} + 5 \text{ years weightage} \times (\text{Total emoluments} + \text{DA})
\]

\[
\frac{2}{2}
\]

*Subject to maximum 33 years or maximum 20 Lakhs, whichever is lesser.

**Commutation:** 50% of Basic Pension \times 12 \times \text{Age Value}

(Age value is counted as on next date of birth after DOD)

### RECKONABLE EMOLUMENTS (RE)

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>RETIRRING/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 Level, Military Service Pay, ‘X’ Group Pay and whole of classification allowance, if any last drawn</td>
<td>Pay in the Pay Level, Military Service Pay, ‘X’ Group Pay including classification allowance, if any last drawn by the individual</td>
<td>Pay in the Pay Level, 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>
<tr>
<td>50% of RE</td>
<td>Enhanced rate of OFP – 50% of RE</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Normal rate of OFP – 30% of RE</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>SFP - 60% of RE</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>LFP - 100% of RE</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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 forms are to be filled clearly in BLOCK CAPITALS without any corrections or over writing 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).

(j) 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.
# LIST OF POLYCLINICS UNDER VARIOUS REGIONAL CENTRES

<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>Akhnoor, Bakhlo, Mandi, Yol, Janglot (Kathua), Jammu, Udhampur, Srinagar, Samba, Leh, Rajouri, Pathankot, Baramulla, Doda, Poonch, Nagrota (Gujiroo), 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, Fategharh 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, Behror</td>
</tr>
<tr>
<td>05</td>
<td>Pune</td>
<td>Ahmednagar, Panaji, Satara, Kolhapur, Pune, Sholapur, Devlali, Aurangabad, Miraj (Sangli), Sindudurg, 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, Raibareilly, Hardoi, Barabanki, Unnao, Fategharh, Jhansi, Orai, Lakhimpuri Kheri</td>
</tr>
<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, Kalimpong</td>
</tr>
<tr>
<td>08</td>
<td>Patna</td>
<td>Ara, Muzaffarpur, Danapur (Patna), Gaya, Chhapra, Dharbangla, Vaishali, Motihari, Buxar</td>
</tr>
<tr>
<td>09</td>
<td>Jabalpur</td>
<td>Mhow, Jabalpur, Raipur, Rewa, Pachmarhi, Satna, Bilaspur, Bhopal, Gwalior, Saugor, Bhind, Morena</td>
</tr>
<tr>
<td>SI No.</td>
<td>Regional Centre</td>
<td>Polyclinic under Jurisdiction of Regional Centre</td>
</tr>
<tr>
<td>-------</td>
<td>----------------</td>
<td>------------------------------------------------</td>
</tr>
<tr>
<td>10</td>
<td>Hyderabad</td>
<td>Guntur, Secunderabad, Chittor, Giddalur, Golconda, Vijayawada, Secunderabad (2nd), Nellore, Mahububnagar, 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, Tambaram</td>
</tr>
<tr>
<td>12</td>
<td>Kochi</td>
<td>Kannur, Thrissur, Palakkad, Kochi, Kalpeta, Kozhikode, Alleppey, Kottayam, Perintalamanna, Moovattupuzha, Kannagad, Kunnamkulam, Iritti</td>
</tr>
<tr>
<td>13</td>
<td>Guwahati</td>
<td>Guwahati, Jorhat, Masimpur, Shilong, Zakhama (Kohima), Dimapur, Aizwal, Imphal (Leima Khong), Agartala, Missamari, Dhubri, Tinsukia, Tezpur, Mokokchung, Dibrugarh, Churachandpur, Bongaigaon, Aizwal</td>
</tr>
<tr>
<td>14</td>
<td>Allahabad</td>
<td>Allahabad, Basti, Banda, Mirzapur, Gorakhpur, Faizabad, Varanasi, Sultanpur, Pratapgarh, Gonda, Ghazipur, Fatehpur, Deoria, Ballia, Azamgarh, Jaunpur</td>
</tr>
<tr>
<td>15</td>
<td>Nagpur</td>
<td>Amla, Wardha, Nagpur, Akola, Amravati</td>
</tr>
<tr>
<td>16</td>
<td>Visakhapatnam</td>
<td>Srikakulam, Puri, Balasore, Visakhapatnam, Bhubneshwar, Kakinada, Dhenkanal, Angul, Ramanathapuram</td>
</tr>
<tr>
<td>17</td>
<td>Dehradun</td>
<td>Rudraprayag, Landsdowne, Banbasa, Dharchula, Dehradun, Kotdwar, Haldwani, Pithoragarh, Roorkee, Joshimath, Raniketh, Vikas Nagar, Uttarkashi, Almora, Rudrapur, Raiwala, Pauri Garhwal, Karanprayag, Hempur</td>
</tr>
<tr>
<td>18</td>
<td>Mumbai</td>
<td>Vasco-da-Gama, Thane (Nerul), Mumbai Navy, Mumbai Upnagar, Karwar, Mahad, Chiplun</td>
</tr>
<tr>
<td>19</td>
<td>Ahmedabad</td>
<td>Ahmedabad, Bhuj, Shergarh, Ajmer, Barmer, Jodhpur, Udaipur, Jamnagar, Vadodra, Jaisalmer, Rajasmand, Rajkot, Pali, Durgapur, Bilhara,</td>
</tr>
<tr>
<td>20</td>
<td>Bangalore</td>
<td>MEG Bangalore, Madikeri, Dharwad, Belgaum, Yelahanka, Shimoga, Mysore, Bijapur, Virajpet, Mangalore, Hassan, Kolar, Bangalore (Urban), Bidar, Tumkur, Gulbarga</td>
</tr>
<tr>
<td>21</td>
<td>Trivandrum</td>
<td>Mavelikara, Trivandrum (med), Trivandrum (Pangode), Pathanamthitta, Tuticorin, Nagercoil, Tirunelveli, Ranni, Quilon (Kollam), Kottarakara, Killimanur, Changanacherry</td>
</tr>
<tr>
<td>22</td>
<td>Ranchi</td>
<td>Deoghar, Dhanbad, Brahmapur, Ranchi, Jamshedpur, Sambalpur, Daltonganj</td>
</tr>
<tr>
<td>23</td>
<td>Hissar</td>
<td>Loharu, Sirsa, Bhatinda, Jind, Jhajjar, Rohtak, Hissar, Fatehabad, Bhiwani, Bikaner, Churu, Nagaur, Sri Ganganagar, Abohar, Mansa, Rajgarh, Didwana, Charkhidri, Kosli</td>
</tr>
<tr>
<td>24</td>
<td>Shimla</td>
<td>Palampur, Kullu, Jogindernagar</td>
</tr>
<tr>
<td>25</td>
<td>Jalandhar</td>
<td>Ajnala, Taran Taran, Batala, Suranassi, Amritsar, Faridkot, Firozpur, Moga, Gurdaspur, Jalandhar, Kapurthala, Hamirpur, Bilaspur, Una, Hoshiarpur, Sultanpur Lodhi, Sri Hargobindpur, Phagwara, Nawansahar, Muktsar, Jogindernagar, Garhshankar, Beas, Barsar</td>
</tr>
<tr>
<td>26</td>
<td>Ambala</td>
<td>Ambala, Nahar, Karnal, Yamunanagar, Kaithal, Kurukshetra, Sonipat, Panipat, Narainghar, Kharkhoda, Gohana</td>
</tr>
<tr>
<td>27</td>
<td>Bareilly</td>
<td>Agra, Bareilly, Meerut, Shahjahanpur, Mathura, Mainpuri, Etah, Saharanpur, Aligarh, Muzaffarnagar, Moradabad, Firozabad, Bulandshahr, Bijnore, Baghpat, Badaun</td>
</tr>
<tr>
<td>28</td>
<td>Coimbatore</td>
<td>Wellington, Coimbatore, Sivangangai, Srivilliputtur, Tiruchirapalli, Theni, Salem, Madurai, Dindigul</td>
</tr>
</tbody>
</table>
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) __________________________

________________________________________

Address __________________________

________________________________________

________________________________________

Phone No. With STD Code: __________

Mobile No. __________________________

1 Rupee
Revenue
Stamp
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 presence.

Claimant's photograph 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

Office Seal

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 have been verified.

Specimen Signature

1. ________________________  2. ________________________

Signature of Bank Manager ______________________

Name ______________________

Bank Seal

Name of the Bank ______________________

Bank Address ______________________

Date: ______________________
Form A

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></td>
<td></td>
<td></td>
<td></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 invalid</th>
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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-occupied House

(Refers to Para 3 of Chapter X)

<table>
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<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>
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<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>
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<td>DELHI</td>
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<td>NO</td>
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<tr>
<td>8</td>
<td>GUJARAT</td>
<td>NO</td>
<td>NIL</td>
</tr>
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<td>9</td>
<td>HARYANA</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>10</td>
<td>HIMACHAL PRADESH</td>
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<td>NOT APPLICABLE</td>
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<tr>
<td>11</td>
<td>JAMMU AND KASHMIR</td>
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<td>NOT APPLICABLE</td>
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<td>KARNATAKA</td>
<td>NO</td>
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<td>14</td>
<td>KERALA</td>
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<td>YES</td>
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<td>16</td>
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<td>18</td>
<td>MEGHALAYA</td>
<td>NO</td>
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<td>19</td>
<td>MIZORAM</td>
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<td>NIL</td>
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<td>NIL</td>
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<td>PUNJAB</td>
<td>YES</td>
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<td>23</td>
<td>RAJASTHAN</td>
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<td>FOR NON-INCOME TAX PAYEE</td>
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<td>SIKKIM</td>
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<td>NO</td>
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<td>NO#</td>
<td>NON- INCOME TAX PAYERS##</td>
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<td>UTTAR PRADESH</td>
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<td>NO INCOME CEILING</td>
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(#) For all widow pensioners, disabled ESM in war/Ops, Gallantry award (Chakra Series) winners re-imbursted from welfare funds

(##) House Tax for self occupied house is reimbursed from Benevolent Fund to the war widows/ war 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**

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<th>REGN FEE</th>
<th>HOSP PRCH FEE</th>
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</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>
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<th>FAVOURS ESM</th>
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<tbody>
<tr>
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<td>Right to recover immediate possession of premises accrue to members of the Armed Forces</td>
<td>YES</td>
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<td>ARUNACHAL PRADESH</td>
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<td>ASSAM</td>
<td>NIL</td>
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<td>BIHAR BUILDING (LEASE, RENT AND EVICTION) CONTROL AMENDMENT ACT 1993 14-A SPECIAL PROVISION FOR ACTIVE/EX-SERVICEMEN</td>
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<td>CHHATTISGARH</td>
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<td>DELHI</td>
<td>DELHI RENT CONTROL ACT 1958</td>
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## Information About Land Tenancy Act

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<tr>
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</tr>
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<td>4</td>
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<td>YES</td>
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<td>6</td>
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<tr>
<td>10</td>
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<td>11</td>
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<td>12</td>
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<td>13</td>
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<td>KARNATAKA LAND REFORMS ACT 1961</td>
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<tr>
<td>14</td>
<td>KERALA</td>
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<td>MADHYA PRADESH</td>
<td>MADHYA PRADESH REVENUE CODE –1959 (AMEND) RULES</td>
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<tr>
<td>16</td>
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<td>17</td>
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<tr>
<td>19</td>
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<td>23</td>
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<td>PUDUCHERRY (UT)</td>
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## Reservations For Widows/Ex-Servicemen/Dependents in House Sites/Flats and Industrial Plots/Sheds Etc

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<tr>
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<th>House sites</th>
<th>House flats</th>
<th>Industrial plots</th>
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<th>Jai jawan stalls</th>
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<td>5% *</td>
<td>5% *</td>
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<td>House flats</td>
<td>Industrial plots</td>
<td>Industrial sheds</td>
<td>Jai jawan stalls</td>
<td>National permits</td>
<td>Fair price shops</td>
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<td>Nil</td>
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<td>0%</td>
<td>0 %</td>
<td>0 %</td>
<td>10%</td>
<td>0 %</td>
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</tbody>
</table>

(2) 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.

* Out of the reserved 5%, 2% for serving Defence personnel, 2% for ESM & 1% for war widows.
## Employment Benefits – Amendment To Recruitment Rules

<table>
<thead>
<tr>
<th>RSB CODE</th>
<th>STATE/UT</th>
<th>WHETHER AMENDED</th>
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</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>ANDHRA PRADESH</td>
<td>YES</td>
<td>Age relaxation upto 3 years in addition to the period of service with 2% reservation to ex-servicemen.</td>
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<tr>
<td>2</td>
<td>ARUNACHAL PRADESH</td>
<td>NO</td>
<td>The Govt of Arunachal Pradesh has not made separate recruitment rules for ESM. The Rules made by Central Govt is applicable in the State of Arunachal Pradesh.</td>
</tr>
<tr>
<td>3</td>
<td>ASSAM</td>
<td>NIL</td>
<td>Not applicable</td>
</tr>
<tr>
<td>4</td>
<td>BIHAR</td>
<td>YES</td>
<td>Employment upto the age of 53 years.</td>
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<td>5</td>
<td>CHHATTISGARH</td>
<td>YES</td>
<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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<tr>
<td>6</td>
<td>DELHI</td>
<td>YES</td>
<td>Relaxation are provided as per the Rules of Central Govt.</td>
</tr>
</tbody>
</table>
| 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. |
<p>| 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) &amp; 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                             |</p>
<table>
<thead>
<tr>
<th>RSB CODE</th>
<th>STATE/UT</th>
<th>WHETHER AMENDED</th>
<th>BRIEF DESCRIPTION OF AMENDMENT</th>
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<td>19</td>
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<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>
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<td>20</td>
<td>NAGALAND</td>
<td>YES</td>
<td>Nil</td>
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<tr>
<td>21</td>
<td>ORISSA</td>
<td>NO</td>
<td>Age Relaxation for ESM for five years for Class-B posts actual age-total service in Armed Forces for Class-C and D Posts</td>
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<td>22</td>
<td>PUNJAB</td>
<td>YES</td>
<td>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)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(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)</td>
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<tr>
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<td>Age relaxation upto 50 yrs.</td>
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<td>Service period of ESM/serving personnel be deducted from the actual age. Notification no. 157/gen/estt dt.20.08.1998</td>
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<td>Age limit 53 years for SC/ST and 48 for others.</td>
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<td>Age and educational qualification relaxation have been provided in the recruitment rules.</td>
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<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>
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<tr>
<td>29</td>
<td>WEST BENGAL</td>
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<td>30</td>
<td>ANDMAN AND NICOBAR UT</td>
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<td>Nil</td>
</tr>
<tr>
<td>32</td>
<td>PUDUCHERRY UT</td>
<td>NO</td>
<td>Nil</td>
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</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

Appendix – I

(To be Submitted in Triplicate in Original)
9. (a) (i) 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.

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>
<tr>
<td></td>
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</tr>
</tbody>
</table>

12. Attested Joint Photographs of Smt & Shri………………………………………………………(Self & wife) is pasted above (Attestation can be done by a 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**
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(i)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(ii)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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 Director, DAV

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>
<td>………………………</td>
</tr>
<tr>
<td>………………………</td>
<td>………………………</td>
</tr>
<tr>
<td>………………………</td>
<td>………………………</td>
</tr>
</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, (Signature of the individual)
Zila Sainik Board………………………………..

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 (Old)………………………

Dated:……………………………….. (Secretary)

Letter/Memo No……………………………….. 

Dated:………………………………..

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 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 …………………..
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>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
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<tr>
<td>1 2 3 4 5</td>
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<td></td>
</tr>
</tbody>
</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____________________________
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 GoI, 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 :-

Note: Two attested passport size photographs are also required to be attached with this form.

Witness (Signature, Name & Address) :-

1.

2.
(1) Self declaration for getting services from Government Departments / Local Bodies / Autonomous Institutions under the State Government.

(2) The written declaration as given hereunder will be included at the end of the application form for seeking the services.

I, .................................................. son/daughter/wife of Shri ..................................................
age ................ years resident of .................................................. District ........................................ State
........................................ hereby declare that the information given above and in the enclose documents is true to the best of my knowledge and belief and nothing has been concealed therein. I am well aware of the fact that if the information given by me is proved false / not true, I will have to face the punishment as per law. Also, all the benefits availed by me shall be summarily withdrawn.

Signature of applicant

Service No.

Rank

Name

Date

Mobile No.
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><strong>Liberalised Family Pension</strong></td>
<td>100% of Last pay drawn</td>
<td>Dte of AV &amp; Jt CDA (AF)</td>
</tr>
<tr>
<td>2.</td>
<td><strong>Ex-Gratia (Central)</strong></td>
<td>-</td>
<td>Dte of AV &amp; Jt CDA (AF)</td>
</tr>
<tr>
<td></td>
<td>(a) Death occurring due to accidents in course of performance of duties</td>
<td>₹ 25 Lakhs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(b) Death in the course of performance of duties attributed to acts of</td>
<td>₹ 25 Lakhs</td>
<td></td>
</tr>
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<td></td>
<td>violence by terrorists, anti-social elements etc.</td>
<td>₹ 35 Lakhs</td>
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<tr>
<td></td>
<td>(c) Death occurring in border skirmishes and action against militants,</td>
<td>₹ 35 Lakhs</td>
<td></td>
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<tr>
<td></td>
<td>terrorists, extremists, sea pirates.</td>
<td>₹ 45 Lakhs</td>
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<td></td>
<td>(d) Death occurring while on duty in the specified high altitude,</td>
<td></td>
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<td></td>
<td>inaccessible border posts, on account of natural disasters, extreme</td>
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<td></td>
<td>weather conditions.</td>
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<td></td>
<td>(e) Death occurring during enemy action in war or such war like engagements,</td>
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<td></td>
<td>which are specifically notified by MoD and death occurring during</td>
<td></td>
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<td></td>
<td>evacuation of Indian Nationals from a war-torn zone in foreign country.</td>
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<tr>
<td>3.</td>
<td><strong>Air Travel Concession</strong></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>
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<tr>
<td></td>
<td>(b) First Class/2nd AC/3rd AC/Chair Car Complimentary Card Pass facility</td>
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<td>to travel by Rajdhani/ Shatabdi/Jan Shatabdi Express trains to Widows of</td>
<td></td>
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<td></td>
<td>Posthumous Gallantry awardees of Chakra Series (PVC, MVC, VrC, AC, KC and</td>
<td></td>
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<td></td>
<td>SC) alongwith a companion, Complimentary Card Pass has been extended to</td>
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<tr>
<td></td>
<td>widows of the recipient of Gallantry award on death of the awardees.</td>
<td></td>
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</tr>
<tr>
<td>5.</td>
<td>Reservation of seats in professional institutes</td>
<td>--</td>
<td>Zilla/Rajya Sainik Board</td>
</tr>
<tr>
<td>6.</td>
<td><strong>Priority in Telephone Connection,</strong></td>
<td>No installation fees. 50%</td>
<td>--</td>
</tr>
<tr>
<td></td>
<td>concession in Rental Charges</td>
<td></td>
<td>Zilla/Rajya Sainik Board</td>
</tr>
<tr>
<td>S.No.</td>
<td>Description</td>
<td>Amount Entitled</td>
<td>Processed by</td>
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</tr>
<tr>
<td>7.</td>
<td>Allotment of oil product agencies under the 8% defence quota</td>
<td>--</td>
<td>Director General of Resettlement</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 1,000/-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>--</td>
<td>Last Unit of the deceased</td>
</tr>
<tr>
<td>9.</td>
<td>Final Settlement of Accounts</td>
<td>--</td>
<td>Dte of AV</td>
</tr>
<tr>
<td>10.</td>
<td>AFPP/DSOP Fund</td>
<td>As per contribution</td>
<td>AFCAO</td>
</tr>
<tr>
<td>11.</td>
<td>Death cum Retirement Gratuity</td>
<td>Based on length of service</td>
<td>Dte of AV &amp; Jt CDA (AF)</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>--</td>
<td>Last Unit of the deceased</td>
</tr>
</tbody>
</table>
## Details of Consumer Education and Protection Cell Reserve Bank of India

<table>
<thead>
<tr>
<th>SL NO.</th>
<th>REGIONAL OFFICE</th>
<th>JURISDICTION</th>
<th>ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Agartala</td>
<td>State of Tripura</td>
<td>Reserve Bank of India, Old Municipal Road, 2nd Floor Jackson Gate Building, Lenin Sarani, Agartala-799001</td>
</tr>
<tr>
<td>2</td>
<td>Ahmedabad</td>
<td>State of Gujarat and Union Territories of Daman &amp; Diu and Dadra &amp; Nagar Haveli</td>
<td>Reserve Bank of India, Near Gandhi Bridge, Income Tax Circle, Ashram Road, Ahmedabad-380014</td>
</tr>
<tr>
<td>3</td>
<td>Aizwal</td>
<td>State of Mizoram</td>
<td>Reserve Bank of India, F, Kapasange Building (3rd Floor), Opposite Assam Rifles Gate, Dawrpul, Aizwal-796001</td>
</tr>
<tr>
<td>4</td>
<td>Bengaluru</td>
<td>State of Karnataka</td>
<td>Reserve Bank of India, 10/3//, Nrupthunga Road, Bengaluru-560001</td>
</tr>
<tr>
<td>5</td>
<td>Belapur</td>
<td>Following districts of Maharashtra - Raigarh, Ratnagiri, Sangli, Satara, Sindhudurg, Solapur, Pune, Kolhapur, Thane, Palghar, Navi Mumbai</td>
<td>Reserve Bank of India, 2nd Floor, Plot No. 3 H.H. Nirmaladevi Marg, Sector 10, CBD Belapur, Navi Mumbai-400614</td>
</tr>
<tr>
<td>6</td>
<td>Bhopal</td>
<td>State of Madhya Pradesh</td>
<td>Reserve Bank of India, Hoshangabad Road, B.B.No. 32, Bhopal-462001</td>
</tr>
<tr>
<td>7</td>
<td>Bhubaneswar</td>
<td>State of Orissa</td>
<td>Reserve Bank of India, Pt Jawaharlal Nehru Marg, P.B.No. 16, Bhubaneswar – 751001, Orissa</td>
</tr>
<tr>
<td>8</td>
<td>Chandigarh</td>
<td>States of Haryana, Punjab and the Union Territory of Chandigarh</td>
<td>Reserve Bank of India, Central Vista, Sector-17, Chandigarh-160017</td>
</tr>
<tr>
<td>9</td>
<td>Chennai</td>
<td>State of Tamil Nadu and Union Territory of Puducherry</td>
<td>Reserve Bank of India, Fort Glacis, No. 16, Rajaji Salai, Chennai-600001</td>
</tr>
<tr>
<td>10</td>
<td>Dehradun</td>
<td>State of Uttarakhand</td>
<td>Reserve Bank of India, 74/1 Rajpur Road, GMVN Building, Dehradun-248001, Uttarakhand</td>
</tr>
<tr>
<td>11</td>
<td>Gangtok</td>
<td>State of Sikkim</td>
<td>Reserve Bank of India, Tseyang Dzong, Amdo Golai, NH-10 A, P.O. Tadong, Gangtok-737102</td>
</tr>
<tr>
<td>12</td>
<td>Guwahati</td>
<td>States of Assam, Arunachal Pradesh, Meghalaya, Mizoram, Nagaland</td>
<td>Reserve Bank of India, Pan Bazaar, Station Road, Guwahati – 781001</td>
</tr>
<tr>
<td>SL NO.</td>
<td>REGIONAL OFFICE</td>
<td>JURISDICTION</td>
<td>ADDRESS</td>
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<td>--------------------------------------------------------------------------</td>
</tr>
<tr>
<td>13</td>
<td>Hyderabad</td>
<td>States of Andhra Pradesh and Telangana</td>
<td>Reserve Bank of India, 6-1-56, Secretariat Road, Saifabad, Hyderabad – 500004</td>
</tr>
<tr>
<td>14</td>
<td>Imphal</td>
<td>State of Manipur</td>
<td>Reserve Bank of India, Opp Manipur Legislative Assembly, Lilashing Khongnangkhong Imphal, Manipur- 795001</td>
</tr>
<tr>
<td>15</td>
<td>Jaipur</td>
<td>State of Rajasthan</td>
<td>Reserve Bank of India, Rambagh Circle, Tonk Road, Jaipur- 302004</td>
</tr>
<tr>
<td>16</td>
<td>Jammu</td>
<td>State of Jammu &amp; Kashmir</td>
<td>Reserve Bank of India, Rail Head Complex, Jammu- 180012</td>
</tr>
<tr>
<td>17</td>
<td>Kanpur</td>
<td>Following districts of Uttar Pradesh- Saharanpur, Muzaffarnagar, Bagpat, Meerut, Bijnor, Ghaziabad, Hapur (Panchsheel Nagar), Amroha (Jyotiba Phule Nagar), Moradabad, Gautam Buddha Nagar, Bulandshahar, Rampur, Badaun, Bareily, Pilbhit, Aligarh, Mathura, Hathras (Mahamya Nagar), Farrukhabad, Shahjahanpur, Agra, Firizabad, Etah, Mainpuri, Etawah, Kannauj, Auraiya, Jalaun, Kanpur Nagar, Sitapur, Kanpur Dehat (Ramabai Nagar), Jhansi, Lalitpur, Hamirpur, Mahoba, Sambhal (Bheem Nagar), Kasganj (Kanshi Ram Nagar)</td>
<td>Reserve Bank of India, Post Box No. 82/142, M.G. Road, Kanpur- 208001</td>
</tr>
<tr>
<td>18</td>
<td>Kochi</td>
<td>Following districts of Kerala- Ernakulam, Thrissur, Iddukki, Palakkad</td>
<td>Reserve Bank of India, Ernakulam North, Kochi- 682018</td>
</tr>
<tr>
<td>19</td>
<td>Kolkata</td>
<td>State of West Bengal and Andaman &amp; Nicobar Islands</td>
<td>Reserve Bank of India, 15, Netaji Subhas Road, Kolkata- 700001</td>
</tr>
<tr>
<td>20</td>
<td>Mumbai</td>
<td>Following districts of Maharashtra- Mumbai Suburban, Nashik, Mumbai City, Dhule, Jalgaon, Nandurbar, Aurangabad, Ahmednagar, Jalna, Bid, Osmanabad, Parbhani</td>
<td>Reserve Bank of India, Post Bag No. 901, Main Building Shahid Bhagat Singh Marg, Mumbai- 400001</td>
</tr>
<tr>
<td>21</td>
<td>Lucknow</td>
<td>Following districts of Uttar Pradesh- Unnao, Lucknow, Barabanki, Lakhimpur Keri, Hardoi, Bahraich, Shrawasti, Gonda, Balrampur, Siddharth Nagar, Banda, Fatehpur, Rae Bareli, Faizabad, Basti, Chitrakoot, Sant Kabir Nagar, Maharajganj, Allahabad,</td>
<td>Reserve Bank of India, 8-9, Vipin Khand, Gomti Nagar, Lucknow- 226010</td>
</tr>
<tr>
<td>SL NO.</td>
<td>REGIONAL OFFICE</td>
<td>JURISDICTION</td>
<td>ADDRESS</td>
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<tr>
<td></td>
<td></td>
<td>Jaunpur, Azamgarh, Gorakhpur, Mirzapur, Sant Ravidas Nagar, Varanasi, Ghazipur, Mau, Deoria, Kushinagar, Sonbhadra, Chandauli, Ballia, Kaushambi, Pratap Garh, Ambedkar Nagar, Amethi (Chhatrapati Shahu Maharaj Nagar), Sultanpur, Shamli</td>
<td>Reserve Bank of India, Dr Raghavendra Rao Road, Civil Lines, P.B.No. 15, Nagpur- 440001</td>
</tr>
<tr>
<td>22.</td>
<td>Nagpur</td>
<td>Following districts of Maharashtra- Akola, Amravati, Bhandara, Chandrapur, Gadchiroli, Gondiya, Hingoli, Latur, Nagpur, Nanded, Wardha, Washim, Yavatmal</td>
<td>Reserve Bank of India, 6, Sansad Marg, New Delhi-110001</td>
</tr>
<tr>
<td>23.</td>
<td>New Delhi</td>
<td>National Capital Region of New Delhi</td>
<td>Reserve Bank of India, 7th Floor, Gera Imperium-II Patto, Panaji- 403001</td>
</tr>
<tr>
<td>24.</td>
<td>Panaji</td>
<td>State of Goa</td>
<td>Reserve Bank of India, South Gandhi Maidan, Patna- 800001</td>
</tr>
<tr>
<td>25.</td>
<td>Patna</td>
<td>State of Bihar</td>
<td>Reserve Bank of India, South Gandhi Maidan, Patna- 800001</td>
</tr>
<tr>
<td>26.</td>
<td>Raipur</td>
<td>State of Chhattisgarh</td>
<td>Reserve Bank of India, Subhashish Pariser, Satya Prem Vihar, Mahadev Ghat Road, Sunder Nagar, Raipur- 492013</td>
</tr>
<tr>
<td>27.</td>
<td>Ranchi</td>
<td>State of Jharkhand</td>
<td>Reserve Bank of India, R.R.D.A. Building, Pragati Sadan (4th Floor), Kutchery Road, Ranchi- 834001</td>
</tr>
<tr>
<td>28.</td>
<td>Shillong</td>
<td>State of Meghalaya</td>
<td>Reserve Bank of India, Apphira Building, Fruit Garden, Shillong- Jowai Road, PO- Laitumkhrah, Shillong- 793003, Meghalaya</td>
</tr>
<tr>
<td>29.</td>
<td>Shimla</td>
<td>State of Himachal Pradesh</td>
<td>Reserve Bank of India, 40, SDA Complex Basement-1 Kasumpti, Shimla- 171009, Himachal Pradesh</td>
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<td>30.</td>
<td>Trivandrum</td>
<td>Following districts of Kerala-Kottayam, Alappuzha, Pathanamthitta, Kollam, Thiruvananthapuram, Kasargod, Kannur, Wayanad, Kozhikode, Malappuram and Union Territory of Lakshadweep</td>
<td>Reserve Bank of India, Bakery Junction, P.B. No. 6507, Thiruvananthapuram- 695033</td>
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Pensioners drawing pension through DPDO may approach following Zonal Offices for redressal of grievances:-

**South Zone:** Zonal Officer (Pension Disbursement), CDA Annex Building, 506, Anna Salai, Teynampet, Chennai, Tamil Nadu– 600018

**North Zone:** O/o CDA (PD), Belvedore Complex, Ayudhpath, Meerut Cantt, UP - 250001
SERVING THOSE WHO SERVED
## TELEPHONE DIRECTORY: DAV

<table>
<thead>
<tr>
<th>DAV FAX Numbers</th>
<th>PD Secretariat</th>
<th>011-25683190</th>
<th>Gp Capt AV (Airmen/NCE)</th>
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<td>Placement Cell</td>
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<td>WAC Exchange</td>
<td>011-25687194</td>
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<td>DAV website</td>
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<td><a href="mailto:dav.airmen@gov.in">dav.airmen@gov.in</a></td>
<td><a href="mailto:dirav.nce@gov.in">dirav.nce@gov.in</a></td>
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<tr>
<td>Jt CDA (AF) New Delhi</td>
<td>e-mail ID: <a href="mailto:dcdaaaf-delh.cgda@nic.in">dcdaaaf-delh.cgda@nic.in</a></td>
<td>Officers: 011-25693334, 25695012</td>
<td>Airmen &amp; NC(s):E: 011-25695907, 25693334</td>
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<tr>
<td>IP No.: 2330 7250</td>
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<tr>
<td>PCDA (P) Prayagraj</td>
<td>e-mail ID: <a href="mailto:cda-albd@nic.in">cda-albd@nic.in</a></td>
<td>Tele: 0532-2421877, 2421879, 2421880</td>
<td>Fax: 0532-2521869, 2423549, 2420281</td>
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<tr>
<td>website: <a href="http://www.pcdapension.nic.in">www.pcdapension.nic.in</a></td>
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<td>ECHS Central Org</td>
<td>website: <a href="http://www.echs.gov.in">www.echs.gov.in</a></td>
<td>Tele: 011-25695246, 25682870</td>
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