

Tele: 26113163

Integrated Headquarters
Ministry of Defence (Navy)
Dte of Ex-Servicemen Affairs
6th Floor, Chanakya Bhawan
Chanakyapuri
New Delhi 110021

DX/900/AGM-2012

22 Mar 13

**MINUTES OF THE 22nd ANNUAL GENERAL MEETING (AGM) OF NAVY
FOUNDATION HELD AT DELHI ON 17 FEB 13**

1. The 22nd Annual General Body Meeting of the Navy Foundation was held at NOM Varuna on 17 Feb 13 under the Chairmanship of Admiral DK Joshi, PVSM, AVSM, YSM, NM, VSM, ADC, the Chief of Naval Staff and President Navy Foundation. The following were present: -

(a) **Invitees**

- | | | |
|-------|-------------------------------|--------------|
| (i) | VAdm Anurag G Thapliyal, AVSM | COP |
| (ii) | VAdm HCS Bisht, AVSM | CPS |
| (iii) | Cmde Vijesh Kumar Garg | CO INS India |

(b) **Members**

- | | | |
|-------|-----------------------------------|-----------|
| (i) | RAdm Harendra Gupta | JAG(N) |
| (ii) | Cmde BS Bajwa, AVSM (Retd), PDNPF | Treasurer |
| (iii) | Cmde Gangesh Kumar, PDESA | Secretary |

(c) **In Attendance**

- | | | |
|-------|--------------------|-------------------------|
| (i) | Cmde AK Sinha, VSM | PDPA |
| (ii) | Capt SS Mann | Director, ECHS(Navy) |
| (iii) | Capt DR Sharma | Member Secretary, INCCB |

(d) **Charter Representatives.**

- | | | |
|-------|--------------------------|--------------------------|
| (i) | RAdm Arun Auditto (Retd) | President Mumbai Charter |
| (ii) | RAdm PS Byce (Retd) | President Jaipur Charter |
| (iii) | Cmde PK Malhotra(Retd) | President Pune Charter |
| (iv) | Cmde BR Sen(Retd) | President Kolkata |

		Charter
(v)	Cmde Ray D' Souza (Retd)	President Bengaluru Charter
(vi)	Captain NP Patnaik (Retd)	Secretary Odisha Charter
(vii)	Cdr ML Mehandroo (Retd)	President Chandigarh Charter
(viii)	Cdr GE Reddy (Retd)	Secretary Hyderabad Charter
(ix)	Cdr AK Wilson (Retd)	Secretary Lucknow Charter
(x)	Cdr Vijay Vadhera (Retd)	Secretary Mumbai Charter
(xi)	Cdr B Ravikumar (Retd)	Treasurer Vizag Charter

Item I

2. The Controller of Personnel Services extended a warm welcome to all the present specially the outstation representatives who had taken time off from their busy schedule for the Annual General Body Meeting of Navy Foundation. He apprised them regarding the format of the meeting and informed them that the CNS who was at Rastrapati Bhawan for the swearing-in ceremony of the Chief Justice of India would preside over the second part.

Item II Presentation by PDNPF

3. PDNPF apprised all present on the following aspects:-

- (a) Post Retirement Death Insurance Extension Scheme (PRDIES).
- (b) Social Security Deposit.
- (c) INBA Grants.
- (d) Special Scholarship Scheme

Item III Presentation by Director ECHS

4. The Dir ECHS(N) covered the following aspects:-

- (a) Details of the ECHS Scheme.
- (b) Current status of the Scheme.
- (c) Membership Data.
- (d) Recent development.
- (e) Procedure of Treatment and Referral.

- (f) Processing of Bills
- (g) Enhancement of Financial Power.
- (h) Cases under consideration.
- (i) Challenges.
- (j) Shortage of medicines.
- (k) Status of bills
- (l) FAQs

Item IV Presentation by ACOP (AC)

5. The Assistant Chief of Personnel (Administration Civilian) covered the following aspects:-

- (a) Pay Structure
- (b) Proposal of Pensionary Benefits Included in the JSM.
- (c) One Rank One Pension (OROP)
- (d) Rank Pay Case.
- (e) Existing Gov orders on Pensionary Benefits to Ex-Servicemen.
- (f) Present Status of Joint Services Memorandum (JSM) for the 7th CPC.

Item V Discussion on New Agenda Points.

6. Eight new Agenda Points were discussed during the Part I. The same is placed at **Appendix 'A'**.

Item VI Status of Old Agenda Points.

7. Status of eight old actionable Agenda Points were provided. The same is placed at **Appendix 'B'**.

Item VII President's Address

8. The President extended a very warm welcome to all the members to the Annual General Meeting - 2012.

9. The President requested all the members to join him in paying marks of respect to members who had departed for their heavenly abode since the last meeting.

4. The President mentioned that, the year gone past was dedicated to the Ex-servicemen, wherein Navy reached out to veterans and widows in almost every state. The problems shared by them were expeditiously addressed. Efforts would continue at all levels to ensure the welfare of naval veterans through the newly established Naval Regimental System. In that context, the President sought utmost cooperation of Naval Foundation charters. The President considered those charters as extended arms of the Navy, which could reach out to the needy veterans and widows in particular and play very proactive and critical role in this chain of ESM welfare. He requested all charters to focus on philanthropic activities aimed at Naval community. With limitation of funds at disposal, the President requested charters to raise funds in accordance with NF MoA through legitimate means.

5. The President also welcomed new charters of Lucknow and Jaipur to the Naval Foundation family and sought valuable contribution from the new charters towards overall coordination and up-surge of welfare activities in their regions.

6. As regards welfare of ESM, the President informed the forum that, in order to provide unflinching support to enhance the welfare of retired community, Indian Naval Benevolent Association had been providing financial assistance and support from the Non Public Funds for various welfare schemes which included Special Scholarship Schemes for children of personnel who die in harness, by granting yearly scholarship admissible from lower KG to Post Graduation, merit scholarship was awarded for children post 10+2, for higher studies. The President also mentioned that INBA provides financial assistance to the families who are financially in a pecuniary situation as well as for daughters' marriage of the widows. He informed the forum that on an average approx Rs 2.5 Cr per annum was provided as grant to families of retired naval personnel.

Operations

7. On the operational front, the President stated that, the Navy had been active in International Maritime theatre, wherein, Indian Navy has been playing a major role in anti piracy operations in the Gulf of Aden from Oct 08. He informed that, as on that day, 34 ships had been deployed for the anti-piracy patrol and about 2100 ships of over 50 different nations and nearly 300 Indian flagged ships had been escorted by the Indian Navy. No ship under Indian escort had been hijacked. Additionally, *IN* had undertaken 40 interventions. *IN* had also neutralized four pirate "mother ships" operating in the vicinity of L & M Islands, which resulted in apprehension of 120 Somali pirates and rescued 74 innocent fishermen.

8. The President further mentioned that the Navy continued to have exercises with navies of USA, UK, France, Russia, Singapore, Oman, Sri Lanka and Japan. In addition, to maintain good order at sea, *IN* had participated in Institutionalised bi-annual Coordinated Patrols with Indonesia and Thailand. Other navies have been forwarding requests for engaging with us and *IN* had undertaken 'Passage Exercises' with many navies as and when opportunity arose. These interactions had enabled *IN* to update its operating philosophy, imbibe better ways to conduct certain evolutions and in turn, it had showcased the nation's maritime prowess including the ship building capability.

Acquisition

9. The President updated the forum that the *IN* had acquisition plans over the next two decades to cater for equal thrust towards both blue and brown water capabilities. The President mentioned that, there were two Aircraft Carriers in the pipeline. The first, was *Vikramaditya*, which was likely to be commissioned by end of 2013. The Induction of MIG 29K Integral fighters for the Carrier had already been completed. He added that the next priority project was the first Indigenous Aircraft Carrier, which was under construction at the Cochin Shipyard. The Indigenous Aircraft Carrier programme was planned to be a continuing process over the next two decades, as the Indian Navy's medium term aim was to have atleast two fully operational and combat-worthy Aircraft carriers available at any given time. He further mentioned that *IN* was hopeful that its Indigenous LCA(N) fighter would operate from that platform onwards and informed that Navy's conventional capability had improved with the recent induction of stealth frigates, including the three indigenously built *Shivalik* class and two Russian built *Teg* class ships.

10. The President also appraised the gathering about other major projects under construction in Indian shipyards, i.e. the Destroyers of *Kolkata* class, the P-15B Destroyers, which were advanced versions of the Kolkata Class and the P 75 submarines, all at Mazagaon Dock Limited, Mumbai, and four Anti Submarine Warfare Corvettes that were being built at Garden Reach Ship-builders, Kolkata. He further informed that eight Naval Offshore Patrol Vessels were under construction. *INS Saryu* the first Naval Offshore Patrol Vessel (NOPV) had been commissioned in Jan 13 and the commissioning of *INS Chakra* on 23 Jan 12 had heralded an important chapter in the history of the Indian Navy.

Coastal Security

11. The President emphasised that the Navy's maritime surveillance capability was a critical component of maritime security, both in times of peace and conflict and would play a crucial role in the security of our Maritime Zones, as also of our vast coastline. He stated that, the planned induction of eight P-8I Poseidon Maritime Patrol Aircraft would add more teeth to this capability alongwith the Medium Range Maritime Reconnaissance aircraft whose acquisition was being progressed concurrently.

12. The President concluded his speech with an assurance of uninterrupted and dedicated support from the Navy to the NF charters and members in all their benign/ philanthropic endeavours and wished the members and their families, prosperous and happy year ahead.

Item II Secretary's Report

13. The Secretary presented the report on the activities of the Navy Foundation since the last Annual General Meeting held at Chennai on 04 Oct 11.

14. He brought out that there had been few changes in the office bearers of some of the Charters since the last AGM and the updated list was provided to all present in the forum.

15. The Secretary made a special mention of Hyderabad Charter which had made a valuable contribution by arranging advertisement for the Quarterdeck magazine for a sum of Rs 1,35,000/- and Mumbai Charter had made a contribution of Rs. 90,000/-. He further requested other charters to make similar contributions.

16. The Secretary informed that the reports received from Charters indicated that the Navy Foundation had been by and large meeting the aims and objectives for which it was created. He subsequently read out important activities carried out by various Charters.

Delhi Charter

17. AGM of Delhi charter was held on 24 Mar 12, where RAdm SK Das (Retd) was elected as President.

18. A get together to bid farewell to the outgoing CNS Admiral Nirmal Verma and Mrs Madhulika Verma and another get together to welcome the new CNS and President NF, Adm DK Joshi and Mrs Chitra Joshi were hosted by NFDC. The NFDC also organised Shipyard Golf Tournament on 22 Dec 12. Adm RD Katari Memorial Lecture was held on 18 Jan 13 at the DRDO Bhawan wherein Shri BG Verghese, an eminent veteran journalist delivered a talk on "India, Pakistan, China: Continental and Oceanic Challenges and opportunities".

Mumbai Charter

19. Mumbai started its new year with Veteran Vs serving Naval Officers Golf tournament on 21 Jan 12. 9th Adm Soman Memorial Lecture on "Humour in Advertising" was delivered by famous Ad Guru Bharat Dhabolkar in the Asvini Auditorium. 3rd Foundation Picnic was held at the Officers Institute at INS Karanja on 20 May 12 attended by approx 200 veterans with their spouses. Unique AGM onboard a Naval ferry in Mumbai Harbour. This was done during transit from Mumbai Harbour to Karanja of the said picnic. NFMC's website "www.navyfoundationmumbaicharter.in" was inaugurated by FOCinC West on 22 Jan 12 in HQWNC Boardroom.

Chennai Charter

20. The Charter had a special get together of all veterans on 07 Jan 12 to commemorate 40yrs of the 1971 war. The veterans also shared their experiences on 1971 war with the audiences. The AGM of the NF Chennai Charter was held on 15 Mar 12 and all the office bearers were re-elected. The Chennai charter adopted Google group since May 2010 to enable members on various common issues and

had been very active to share views, ideas and info of common interest of member veterans.

21. The office bearers and members had been regularly participating in various naval activities such as the Day at Sea and the Navy receptions based on invitation and representative participation. The Veterans and their families had visited INS Rajali last year, where the President briefed the gathering about how the challenges in the initial stage were surmounted.

22. The Church of South India in Fort St. George conducted a special ceremony to mark the Remembrance Day of 11th November 2012 (which is also a day to honour the Veterans). At a solemn function at the church, dignitaries from Chennai laid wreaths in the memory of those who had lost their lives in the World Wars. Commodore (Retd) RS Vasan, President, NFCC placed a wreath on behalf of the Veterans and their families.

Hyderabad Charter

23. Regular meetings of the Charter were conducted on 22nd January, 15th April and 23rd September 2012. Large number of members along with their spouses attended the meetings. Information received from IHQ, MoD(N) and other Naval Organisations on various issues was disseminated. Copies of Quarterdeck 2012 were distributed to the Members, Audited Balance Sheets were presented in the meeting and got approved by the General Body. Commodore MVS Kumar, then PDESA had attended Annual General Body Meeting which was conducted at RSI, Secunderabad on 15 April 2012. PDESA gave a presentation on various matters pertaining to the retired Naval Personnel and their family members.

24. Navy Golf Cup tournament was organised by DMDE, Secunderabad on 23rd December 2012. 12 teams from Army, Navy and Air Force units at Hyderabad including two teams from Navy Foundation participated.

Kolkata Charter

25. The new office bearers comprising Cmde BR Sen (Retd) - President, Cdr ND Rao (Retd) – Vice President, Cdr B Sengupta (Retd) – Treasurer, Cdr G Pradeep (Retd) – Secretary, took over on July 2012. Meetings were held quarterly on 16 Sep and 30 Dec 2012 at INS Netaji Subhas Officers Mess which included presentation by the President followed by discussions on the issues raised by members and social interaction followed by luncheon. On 30 Dec 2012, a lecture cum presentation on Ladakh was arranged and delivered by Surg. Cdr T Bera (Retd), author of several books on A&N Islands (pre and post Tsunami), Goa and Ladakh.

26. Rear Admiral (Retd) Subir Paul, accompanied by Mrs Indrani Paul visited Bangladesh from 13-18 Dec 2012 as guests of the Govt. of Bangladesh, to participate in their Victory celebrations. Pension Adalat/ ESM Mela was held at INS Netaji Subhas on 11 Nov 2012 and conducted by representatives of DESA, CABS, ECHS, DPA and local banks. Many veteran sailors and officers attended and benefited from the Mela.

Pune Charter

27. Regular meetings of the Charter were organised to apprise its members about various developments through email. The Charter has launched its own website, www.nfcpune.com where various activities and announcements are updated. The Charter has started a yahoo group and My Family.com for interaction amongst its members. The Charter remains in touch with IESM and other similar organisation to keep updated about any important issues pertaining to various Veterans. The Charter arranged interaction with Zila Sainik Welfare Officer, Major Tungar, Cdr Makandar from DESA and Cdr Patil from Pune office of DGR on 29 Apr 2012. These Officers appraise the members about various welfare schemes and facilities for the retired fraternity. On 14 Oct 2012, senior octogenarian veterans were felicitated by the Charter when crystal mementos were presented by Mrs Nandini Mookerjee. NDA invited selected veterans for the Navy Day Dinner on 11 Dec 2012.

Chandigarh Charter

28. The Chandigarh Charter celebrated the Navy Day 2011-12, as per the tradition on Sunday the 4th December 2011, at the Community Hall of PGIMER Chandigarh. The creator of Rock Garden Chandigarh Mr Nek Chand was the chief guest on this occasion. Cultural programme was presented by senior division Cadets of Naval Wing, Girls and Boys of 1st Chandigarh Naval Unit NCC. The function was attended by 80 personnel. Tea, coffee, soft drinks with heavy small eats were served to the gathering. Mr Nek Chand was presented a memento by Cdr Mahendroo, President of Chandigarh Charter. Few members also shared their views, good old fond memories of naval career and their past experience on this occasion.

Jaipur Charter

29. The youngest newly formed charter hosted first meeting on 18 Nov 12 in Jaipur. The meeting was attended by distinguished veterans like Adm Madhvendra Singh. The NFJC under the Presidentship of RAdm PS Byce will surely contribute to a great extent in the welfare activities of ESM in the region.

Lucknow Charter

30. A new NF charter has been opened in Lucknow. The charter had its first meeting on 27 Jan 2013. The President of NFLC will surely and steadily shape the newly formed charter to new heights in the ESM welfare activities.

Item III Presentation by PDNPF

31. PDNPF appraised all present on the following aspects:-

- (a) Post Retirement Death Insurance Extension Scheme (PRDIES).
- (b) Senior Citizen Unit Plan (SCUP).
- (c) INBA Grants.

- (d) Special Scholarship Scheme
- (e) Social Security Deposit

Item IV Presentation by Director ECHS

32. The Dir ECHS(N) covered the following aspects:-

- (m) Details of the ECHS Scheme.
- (n) Current status of the Scheme.
- (o) Membership Data.
- (p) Recent development.
- (q) Revision of subscription rates
- (r) Geographical location of Polyclinics
- (s) Pending issues with MoD.
- (t) Shortage of medicines.
- (u) Revision of Pay Scale of Polyclinic Staff.
- (v) Status of bills

Item V Confirmation of Minutes of Meeting of last AGM

33. The Secretary confirmed that the minutes of 21st AGM had been forwarded to all charters on 20 Dec 11.

Item VI Discussion on New Agenda Points.

34. The discussion on the new agenda points is placed at **Appendix 'A'**.

Item VII Vote of Thanks.

35. The AGM ended with a vote of thanks by Secretary Navy Foundation on behalf of the President Navy Foundation.

Sd/-
(Gangesh Kumar)
Commodore
Secretary

Encl: As Above

Distribution: Normal

Appendix 'A'

(Para 34 refers)

AGM AGENDA POINTS

Item I Election of Members to Governing Council for ensuing year

1. Election of members to attend Governing Council Meeting for ensuing year.

2. **Deliberations.** Voting by representatives of each charter for election of members for Governing Council Meeting for ensuing year was carried out. Delhi, Mumbai and Kerala emerged as winner from voting to represent NF Charters in GCM.

Action: PDESA

Item II Canteen Smart Cards (Chennai Charter)

3. A few veterans faced problems in use of smart canteen cards at all places even within a station. Some canteens have been refusing to encourage personnel to use the cards at other than the parent unit. With the advanced systems, it is quite easy to trace all purchases anywhere in India and ensure that the quotas are not exceeded. There is a need to take up the case with CSD and ensure that uniform directives are issued for honouring the smart cards of retired personnel without geographical/service restrictions

4. **Deliberations.** The updated information of acceptance of Smart Card by any URC was given to the audience. MS INCCB requested for specific cases for further action by INCCB. Members also stated that Army personnel were getting additional cards for their families and hence more financial limits. The Secretary INCCB stated that no such facility was authorised by existing rules and that he would verify the same from Army authorities.

Action : INCCB

Item III Free Railway Pass to Gallantry Award Winners (Chennai Charter)

5. More often than not awardees were being allotted side upper berths in II A/C compartments. It thus was extremely difficult to avail the facility for awardees who are very senior citizens. It is however well known that even for other senior citizens, consideration is given in not allotting upper berths. Since the Union Rail Ministry have offered this privilege to gallantry award winners, perhaps they should give a thought to the matter and make it possible for senior veterans to avail this concession.

6. **Deliberations.** Secretary stated that the issue will be taken up with KSB & MoD(Dept of ESW) by DESA.

Action: PDESA

Item IV Govt. Accommodation for Single Veterans/ Spouse (Mumbai Charter)

7. There is an urgent need to provide accommodation for needy Veterans/ Spouses living alone and having no one to take care of them. Our suggestion is to set aside a few one bedroom [apartments in](#) existing / future AFNHB colonies, to be controlled by respective Charters. If ever in future, Adarsh building in Colaba is given to the Defence for Welfare purposes, consideration may be given to allocate, its one floor, for the very old and needy Veterans/Spouses since it is close to Asvini and other basic facilities..

8. **Deliberations.** Secretary stated that the Navy was already working towards it, plot for widows hostel had been acquired in Delhi and accommodations for widows were earmarked by CD HQs at Mumbai (4xPorta cabins at New Navy Nagar), Vizag (Nair Cottage for Officer's widows) and Kochi (2xDU at SMA). Secretary also brought out that booking of such flats in AFNHB was not possible due to issues of payment and ownership. The retention of accommodation for one/ two years is given based upon the merit of the case.

Action: PDESA/ All Charters

Item V Status of NF Membership of Veterans who have migrated abroad (Pune Charter)

9. Pune Charter had raised the point for issuance of guidelines/ instructions about status of Navy Foundation membership of veterans who had taken citizenship of other countries.

10. **Deliberations.** Secretary stated that opinion of all charters on this issue may be forwarded to HQ NF, based on the response, it will be addressed during the proposed revision of MoA. In addition to the comments, it was recommended that legal points of view be considered.

Action: PDESA

Item VI e - Retired Officers Directory (Jaipur Charter)

11. The retired Officers Directory that is published on a regular basis be made more user friendly to search for any officer with various search criterion. The current setup makes it difficult to search beyond surname, especially common surnames.

12. **Deliberations.** Secretary stated that ROD is available of IRFC website. Security of readily available database was a major concern and was not advisable, to even host the facility. Hence, extant format is considered sufficient. The forum debated over this issue and a general consensus was that the present status be maintained. The president directed the issue to be closed.

Action: PDESA/ All Charters

Item VII Visit of Senior Officers (Chennai Charter)

13. Visit of Senior Officers to Tamil Nadu. When senior officers visit, invariably their schedules are very busy and they do not get to interact with the retired fraternity(both officers and sailors) though a very small percentage of veterans do get invited to social functions by the LNA. During such visit it would be a good idea to meet both retired officers and sailors to share some thoughts and informal exchanges at least once a year.

14. **Deliberations.** Secretary stated that ample opportunities are already being provided during navy week functions and that additional time slot during operational visit may not be possible in all cases. However, all senior Officers would be advised to factor time in their visits, if feasible.

Action : PDESA/ All Charters

Item VIII Interaction between Veteran Officers and Sailors (Kolkata Charter).

15. Much importance is given to the officer-men relationship in the Navy, however no interaction remains after retirement. A formalised meeting could be arranged annually.

16. **Deliberations.** Issue should be taken up by charters with their local authorities / Station Cdr to organise such meets. Frequent ESM Mela/ VSF meets were planned to be held at District/ State levels. Schedule of such activities could be obtained from their respective CRSOs/ VSF by each charter. The President directed the point to be closed.

Action : PDESA

Item IX Talk by Navy Maritime Foundation Scholars (Kolkata Charter).

17. It was proposed that a scholar of Navy Maritime Foundation should hold atleast once a year to keep Veterans abreast of the politico-strategic scenario/developments in the navy so that we can remain updated specially when some senior veterans had to discuss/address Rotary members/TV/etc.

18. **Deliberations.** After deliberation it was decided that the issue would be taken up with NMF and if feasible a plan would be promulgated by mutual agreement between charters and NMF.

Action: PDESA/ NMF/ NF Charters

Item X Quarterly Newsletter (Jaipur Charter)

19. A quarterly Newsletter may be published electronically. Individual charters may send material for publication in the E-news letter by a certain date as fixed.

20. **Deliberations.** Secretary stated that material (feedback/ reports) in keeping with aims and objectives of foundation could be forward on a monthly / quarterly basis by each charter. Matters of general interest to veterans are updated on DESA Blog “desanavy.wordpress.com” and website “irfc-nausena.nic.in” frequently. The reports from charters would be uploaded on these websites.

Action: PDESA

Item XI Death Grant from INBA (Mumbai Charter).

21. Since NRS has been established in Mumbai, it may be authorized to Grant the Death grant (within a week of the death) to the widow of a deceased Sailor/ Officer. At present, it takes more than a month for PDPA / NHQ to send the cheque to the Widow.

22. **Deliberations.** It was informed by Secy INBA that the death grant from INBA was released to the widow/ NOK twice a month based on the intimation of death received from NOK. In addition, PRDIES was also released to widows and credited to their bank accounts on receipt of information. Therefore the requirement of releasing death grant by NRS was not practicable. Since, the scheme was applicable to all veterans (Sailors & Officers). Hence, verification at central database reduces risk of misuse. In addition to the comments CRSO's of the commands be involved in the activity.

Action: PDNPF

Item XII Lump-Sum Grant on attaining 80yrs (Pune Charter).

23. A Lump-Sum grant be given to veterans on attaining the age of 80.

24. **Deliberations.** The issue has come up earlier and thus was deliberated in detail. After deliberations, it emerged that the financial grant may not be feasible. However suitable crest/ memento could be instituted to honour the veteran having attained 80 yrs age and continued ties with NF. It was also decided that PDNPF would further examine the feasibility of restarting octogenarian grant.

Action: PDNPF

Item XIII Extension of NGIS cover (Kolkata Charter)

25. The NGIS insurance covers a period of upto 15yrs after retirement. With the enhanced longevity, it was proposed that the validity of insurance cover be extended upto the age of 75yrs.

26. **Deliberations.** Insurance cover (since 01 Nov 10) had been extended to 75 yrs or 30 yrs after retirement (whichever was earlier). Accordingly, no further changes were envisaged. The President directed the point to be closed.

Action: PDNPF

Item XIV Remission of Canteen Profit (Kolkata Charter)

27. Presently the only income of the Charter is the grant of Rs 1.0 Lakh received from CNS/IHQ(MoD) Navy. It was for consideration that the veterans contributed substantially to canteen/CSD profits. Therefore, some of the profits could be shared with the Charters, (if not by a centralised grant from NHQ, then grant from the local naval authority). This additional fund allocation would give immense help to plan activities in the Charter.

28. **Deliberations.** The Member Secy INCCB informed that the, MOD had issued detailed instructions of utilization of canteen profits received by the service HQs. The expenditure from canteen profit is being strictly adhered to as per the laid down guidelines of MOD. Secy INBA/ PDNPF brought out that as per the guidelines, a number of schemes which could benefit the ex-servicemen were as following:-

- (i) Death Grant.
- (ii) Special Scholarship Scheme for children of service personnel who die in harness.
- (iii) Merit Scholarship Scheme to children of retired personnel.
- (iv) Widows rehabilitation grant.
- (v) Paraplegic Homes.
- (vi) Scholarships for disabled children

It finally emerged that in addition to such central efforts to ameliorate hardships to veterans in distress, the charters could raise funds through appeals to union & state govts general public & other institutions for contributions, gifts or donations, by organising sports competitions, fetes & other entertainment as permitted by law, by publication and sale of books, magazine, journals and periodicals or by any other legally legitimate manner.

Action: MS INCCB/NF Charters

Item XV Grants to Charters not having support of Naval Infrastructure (Pune, Lucknow, Chandigarh, Jaipur & Bhubaneswar Charter)

29. Pune Charter mentioned that they have no support of any Officer's Mess/ Naval Unit to hold its meeting etc. They are totally dependent on the RSI for holding meetings etc and the booking charges are high due to which approximately Rs. 20,000/- are spent towards booking only for quarterly meetings. It is recommended that to set aside this expenditure and other organizational expenses, a grant of Rs. 25,000/- per annum may be given exclusively as booking expenses.

30. **Deliberations.** Secretary stated that limited funds were available with INAF, charters are requested to liaise with nearest Navy/ Def Unit for infra support, raise fund as per MoA article 52. Station with Naval stations can have formal orders/ policy made. All grants to be promulgated as policy.

Action : PDNPF/ PDESA/ All Charters

Item XVI Benefits for Mention in Despatches Awardees (Kolkata Charter)

31. Presently there is no monetary benefit given to "Mention in Despatches" awardees. All gallantry awardees are exempted payment of income tax on their pension. It is for consideration that since MID is awarded to recognise distinguished & meritorious service in Operational areas, case for at least some pecuniary benefit be taken up with the Govt.

32. **Deliberations.** Since, the issue had already been taken up with Tripas, further progress was to be informed to all charters.

Action: PDPA/ PDPS/NF HQ

Item XVII Addl Pension/ Family Pension to spouse beyond 80 yrs (Kolkata Charter)

33. The VIth Pay Commission has allowed additional pension/family pension to the pensioner/spouse on attaining the age of 80yrs.However, in respect of those who retired earlier, the PPO does not mention the DOB of spouse. In view of the fact that a corrigendum is being issued indicating interalia the revised pension, it is proposed that DOB of the spouse be included in the Corrigendum PPOs. It is pertinent to mention that DOB of spouse is available with DOP/IHQ(MOD)Navy.

34. **Deliberations.** During the deliberation it emerged that there were Govt orders already existing. The same was explained to the forum.

(a). **Date of Birth of Spouse in PPO** - As per the existing Govt orders, if the Date of Birth of the spouse was not included in the PPO, but was available in the record of the Record Office, the same was to be intimated to the PDA concerned for the purposes of making payment of additional Old Age Pension. As such no Corr. PPOs were required to be issued in such cases. However, if the DOB of the Spouse was not available in the records held by the Record Office, the pensioner was required to submit an application through his PDA enclosing therewith four copies of any of the following documents duly attested as proof of date of birth.

- (i) PAN Card
- (ii) Matriculation Certificate (containing information regarding DOB.)
- (iii) Passport
- (iv) ECHS Card
- (v) Driving License (if it contains date of birth)
- (vi) Election ID Card
- (vii) AADHAR Card

(b) While forwarding the application to the Record Office, the PDA should indicate its BSR Code No. and full address along with BSR Code No. and address of the Link Branch. On receipt of the application as stated above, the Record Office would prepare the laid down Data sheet and submit the case to PCDA(Navy), Mumbai for issue of Corr PPO notifying the Date of Birth.

Action:- All Charters (for info to pensioners)

Item XVIII Breakdown of Pension entitlement (Pune Charter)

35. The pensioners were clueless about the breakdown of the pension received in bank. It was recommended that a statement of entitlement may be issued by CDA /

Paying branch that can give all the details. Few deductions were made in the Officer's pension account for which he had already deposited an MRO. Just because he was following it up with his Branch Manager he would detect the anomaly.

36. **Deliberations** Secretary stated that during a meeting with SBI (largest PDA) in Aug 12, SBI had agreed to issue monthly statements to pensioners. MoD(ESW) had also been requested to direct all PDAs to issue monthly statements to pensioners.

Action:- PDPA

Item XIX Review of ECHS (Kolkata Charter)

37. Annual meeting with ECHS beneficiaries be conducted to elicit feed-back and suggestions so as to improve the system/facilities.

38. **Deliberations** Central organisation of ECHS had already issued orders in Mar 07 to appoint advisory committees by stn HQ for quarterly feedback. Charters were requested to follow up with their respective stn HQ.

Action:- Dir ECHS

Item XX Alternate Medicine Treatment for ECHS(Kerala Charter)

39. There were some ailments which did have effective/satisfactory treatment in the allopathic medicine. Some of such ailments found satisfactory treatment in alternative medicines such as Ayurveda and Homeopathy. When such patients took alternative treatment on their own, the ECHS facility /privilege was totally denied to them.

40. It was proposed that such patients, who after treatment through allopathic medicine did not show satisfactory improvement, should be recommended for treatment through alternative medicine. Those cases could be referred by ECHS Polyclinic to the Regional Centre. The ECHS Regional Centre could consider such cases and refer the patient to empanelled Govt. Ayurvedic/ Homeopathy Hospital. The treatment and medicines be provided by such empanelled Govt Hospital. The advice and treatment recommended by the Govt doctors/Directors of such hospitals should be treated at par with the advice given by Service doctor/hospital.

41. **Deliberations** Current Govt policy restricted treatment through ECHS to allopathic method only. Hence the President directed the point be be closed.

Action:- Dir ECHS

Item XXI Acute shortage of Medicines at Secunderabad (Hyderabad Charter)

42. During the past 6 Months Members needing the Medical Treatment from Poly Clinic Secunderabad were facing problems with regard to Medicines. Most of the times, all the Medicines prescribed by the Doctors were generally not available. Members had make two or more visits to collect medicines. Even after those visits, all the Medicines were not provided. On each occasion, the Staff gave a routine reply stating that there was a shortage of medicines. Even the available medicines were given only for 30 days, even though provision existed for issue of Medicines for 90 days. Senior Citizens over 75 years of age and the patients residing far away from ECHS Clinic were adversely affected by this. This point was also highlighted in the local ECHS Meeting chaired by the Commandant of MH Secunderbad. The Commandant stated that alternative arrangements were being made for ensuring the availability of the Medicines. This might take considerable time.

43. **Deliberations** It was brought out that such delays could be due to delay in budget allocation and procedural delays for procurement of medicines from DGAFMS. Since the medicines issued by DGAFMS were of generic nature and not specified by the names given by the civilian doctors was also a reason for dissatisfaction of ESM's. However, efforts were in hand to modify the procedure for early supply. The case for increase in budget had also been taken up with the H'ble RM. All efforts were in hand to resolve the problem and a high priority was accorded to this issue and was being monitored by the honourable RM.

Action:- Dir ECHS

Item XXII ECHS Polyclinic in the Western Suburbs (Mumbai Charter)

44. Presently there is no ECHS Clinic in the Western suburbs where at least 600 to 700 Veterans stay . Till the time the sanctioned ECHS Clinic at COD, Kandivili came up (ETC –Apr 2012) , it was suggested that MI Room at INS Hamla be tasked to provide medical cover of atleast minor nature to the Veterans staying in the Western Suburbs . Necessary action could also be taken to ensure time bound completion of setting up of the Polyclinic at Kandivili and its effective functioning earliest.

45. **Deliberations** The following actions had been initiated by the HQWNC / INS Hamla towards early operationalising of ECHS polyclinic at Malad/ Kandivali, Mumbai:-

(a) HQWNC had constituted a board of Officers for transfer of A1 Defence land from Army to Navy at Sangeeta Talkies at Kandivali, HQWNC was in the process of obtaining willingness/ NOC for the transfer of land from Army.

(b) Stn HQs Hamla had also been directed to explore the feasibility of hiring a temporary location in the vicinity.

Action:- Dir ECHS

Item XXIII Hiranandani & Fortis Hospitals (Mumbai Charter)

46. Ever since the present contract of Hiranandani & Fortis hospitals had expired on 31 Mar 2012, it had not been renewed for non-payment of bills by MOD . This caused lot of resentment and inconvenience amongst the Veterans residing in Suburbs in Mumbai. The issue needed to be resolved immediately and CMO / HQWNC should be tasked to make all out efforts to empanel as many hospitals / Labs / Dental clinics as possible in the Suburbs of Mumbai as after retirement, Veterans could only afford to reside in suburbs and could not travel to Asvini for taking their medicine due to long distances and Heavy traffic in Mumbai.

47. **Deliberations** Dir ECHS stated that a few bills beyond the financial powers of WNC were being processed by MoD for payment. Efforts were in hand to expedite the payment as soon as possible. With the Regional Directorate of ECHS having commenced its operations in WNC, the progress in opening of new polyclinic was expected to be outstanding.

Action:- Dir ECHS

Item XXIV To Employ qualified doctors at ECHS Polyclinics (Mumbai Charter)

49. The Present Salary structure was considered grossly inadequate, to attract well qualified doctors in Mumbai. It as a fact that Mumbai could not be compared with the ECHS Polyclinic of any small city where for the same Salary , one could employ a Super specialist whereas in Mumbai (due to High cost of Living) , one might get an ordinary MBBS / BDS qualified Doctor which ultimately results in poor medical service to the aged Veterans. It was therefore recommended that as a special case Salary of ECHS Doctors in Mumbai / Navi-Mumbai be enhanced suitably to attract the best talent.

Action:- Dir ECHS

50. **Deliberations** The Dir ECHS (N) informed the forum that the salary of Doctors had been enhanced substantially w.e.f 01 Apr 13.