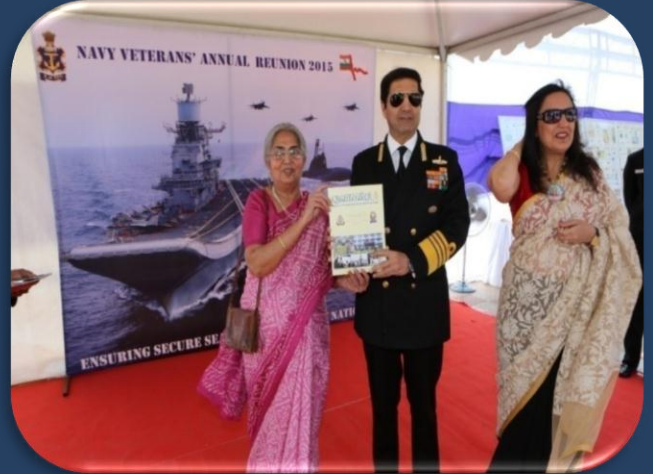


DIRECTORATE OF ESM AFFAIRS

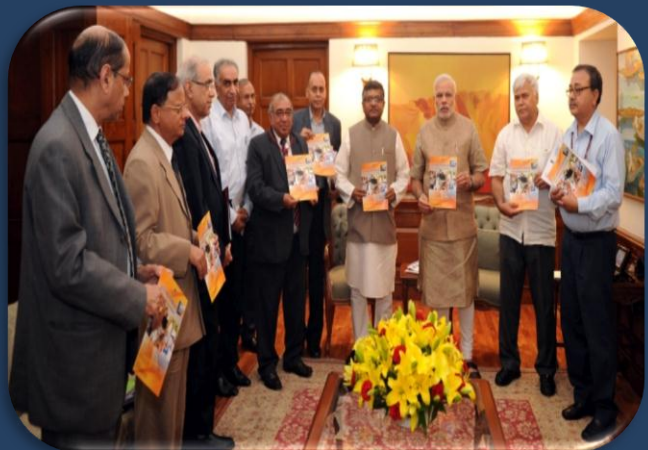
E-NEWS LETTER – MARCH 2015



Compose SMS
7738299899
JPL 110001
Send

JEEVAN PRAMAAN

Aadhaar Authentication > Life Certificate > Enroll Yourself



NAVY CARES FOR ITS VETERANS

NAVY FOR LIFE AND BEYOND

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NAVY FOR LIFE AND BEYOND



Commodore Ajay Saxena VSM
Principal Director
Directorate of Ex-Servicemen Affairs



FROM PDESA DESK

1. It gives me great pleasure to inform the veterans that 2015 started with a significant progress in Widows' Hostel project, as the observations of DDA have been liquidated and the resized plot for the Widows' Hostel has been taken over by the Navy on 12 Feb 15. This development has blown fresh air into the project and we would be able to complete the project as per revised time line of early 2017.
2. I take this opportunity to reiterate the importance of "Digital Life Certificate" for pensioners under the Jeevan Pramaan Service launched by the Government. In this context, I would earnestly request each veteran to ensure that they possess Aadhar registration and in turn their pension accounts are linked to Aadhar. Also, in collaboration with Ministry of Skill Development and Entrepreneurship and National Skill Development Corporation, a comprehensive roadmap is being prepared by DGR and Services to ensure that ESMs are well equipped to contribute towards nation-building in their second career. Both the issues are being steered at the highest levels both in the Government and in Services.
3. It is important that the primary administrators of ESM welfare schemes, namely Kendriya Sainik Board and its subordinate organisations, are led by capable and effective leaders to derive best results for the retired community. With the intention of creating greater awareness on this aspect, the extract of policies regarding selection of Director RSB and Secretary ZSB are included in this edition. Presently, vacancies for the post of Secretary at RSBs Delhi and Jammu were announced by KSB. The same was disseminated through the various forum.
4. We also have included a section regarding the defence quota seats for MBBS and BDS that are available through KSB, with the hope that this would benefit the wards of our veterans in the new academic year.
5. To facilitate the retired sailors to update/incorporate date of birth / age of their dependant as also the new address of the veteran himself, the procedure has been amended wherein the old Discharge Book continues to remain with the pensioner till receipt of the new Discharge Book. Detailed orders have been published through DESA Blog.
6. In line with the official policy, DESA would be shifting to the new email id desa-navy@nic.in. We would request all veterans to forward their queries / correspondence / other communications to this email id. Though other email ids would continue be available, we would be progressively shifting to the new email id.

New Delhi
31 Mar 15

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UPDATE ON DESA ACTIVITIES

Naval Regimental System (NRS)

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1. A detailed plan for reaching out to the Veterans / Widows / NOKs during the current year has been finalized. Respective CRSOs would be coordinating this activities. All are requested to provide inputs to the CRSOs for making this initiative a great success. A copy of the plan is enclosed.
2. On demise of an Ex-serviceman, the widow / next of kin is entitled to death grant of Rs 25000/- for sailors and 30000/- for officers. Towards this, the widow / NoK is required to forward a copy of Death Certificate along with a copy of Discharge Book / Ex-Serviceman Identity Card / any other document which certifies / authenticates the relationship with the Ex-serviceman, to the concerned CRSOs or to **The Directorate of Ex–Servicemen Affairs, 6th Floor, Chanakya Bhawan, Chanakyapuri, New Delhi-110021** for processing the case and authorising of payment.
3. Few changes have occurred in the contact details of personnel involved in the NRS organisation. Therefore, please refer to the amended details of CRSO / RSU provided [here](#). It is essential that Naval ESMs spread the message of NRS to others and advise them to get in touch with the concerned CRSO/RSU as per the contact details.

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Navy Foundation

4. The 2nd Adm RL Pereira Memorial Lecture was held at BEL Auditorium Kalashretrais on 10 Jan 15 under the aegis of NF Bengaluru. CNS presided over the event and delivered the key note address. The guest speaker was Cmde A Paul Raj (Retd), Professor Emeritus (Research) of Stanford University. The topic of his lecture was '**Accelerating Technology Change and National Security**'.
5. The 24th Adm RD Katari Memorial Lecture was held at Dr DS Kothari Auditorium of DRDO Bhawan on 16 Jan 15 under the aegis of NF Delhi. The speaker for the lecture was Shri Shyam Saran, ex-Foreign Secretary and Ambassador. He spoke on '**A National Security Strategy for India and the Maritime Domain**'. The CNS and Mrs. Lalita Ramdas also spoke during the event.
6. The Annual Veterans' Reunion Lunch -2015 was hosted by CNS on 22 Feb 15 at NOM Varuna Lawns. Quarterdeck-2015 was also released (both hard and soft copy) during the event. Veterans can download soft copy of Quarterdeck 2015 from IRFC website [here](#).

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7. **Book on Naval Heroes**. Navy is in the process of publishing a book on Naval Heroes. It is proposed that a photograph and a message / anecdote from the awardee (if surviving) or a family members may be included along with story of the heroic deed, so as to connect with the reader. It is requested that all Chakra series award winners forward a photograph and a message / anecdote to PDPS at IHQ MOD(N), Room No 202, C Wing, Sena Bhawan, New Delhi-110011 or on email pdpscell@gmail.com.

8. The updated Navy Foundation Directory is available [here](#) as also on the Navy Foundation page of IRFC website.

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Widows' Hostel

9. Proactive liaison and persistent approach has resulted in the Navy taking possession of the resized plot for Widows' Hostel from Delhi Administration on 12 Feb 15. Redesign of the concept design and other related activities have been initiated. It is expected that the project would now progress as per time frame of early 2017.

Veteran Sailors' Forum

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10. In accordance with the decision of the 6th Governing Council of VSF, a common membership format for VSF members has been put in place. The new format would include the initials of the State that the member belongs to, old personnel number and an indication of the type of membership. In addition, all VSF charters are in the process of migrating from the existing membership numbers to the new format.

11. Contact details of the VSF charters are available on VSF website hosted in IRFC website [here](#) as well as on DESA blog.

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Indian Naval Placement Agency

12. Efforts are on to disseminate information on job opportunities available through DGR, corporates, PSUs, etc. through the INPA website. In addition, INPA is coordinating with DGR, Ministry of Skill Development and Entrepreneurship (MSDE), and National Skill Development Corporation (NSDC) to upgrade the skill set of veterans to meet the requirement of corporate world. This also includes the aspects on certification for courses/training undertaken in the Navy through NSDC based on National Skills Qualification Framework (NSQF).

13. Feedback from veterans on the placement orders received by them is important for INPA to charter future course of action. However, large number of veterans who have used services of INPA have not given this feedback. All veterans are therefore requested to forward

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their feedback on the services of INPA and the placement orders they received to inpa-navy@nic.in.

14. **How to Register with INPA.** The procedure to register with INPA is given below:-

- (a) Go to Home page (www.inpa.net.in).
- (b) Select 'Register now' for new members.
- (c) Member login page appears.
- (d) Fill up details to create login, User ID and Password.
- (e) Fill up the registration form. For multiple selection, press "CTRL" button and select from list. Candidates are advised to choose maximum (five) option for Job Preference and Place of Preference.
- (f) Upload your resume and photographs.
- (g) Submit.
- (h) Temporary ID and undertaking Form will be forwarded on your email id.

15. **Registration Charges.** Annual Registration charges are as follows: -

Officers & their dependent	-	Rs. 150/-
PBORs & their dependent	-	Rs. 100/-
Widows of naval personnel	-	Nil

"Demand Draft" / "At Par Cheque" for the payment of registration charges is to be prepared in favour of – "INDIAN NAVAL PLACEMENT AGENCY" payable at **NEW DELHI**.

16. **INPA Contact details.**

Telefax: 011-24121687,
Mobile No. - +91-9560352121 / +91-9560362121
Email – inpa-navy@nic.in

17. **Document Required for Registration at INPA.** The following documents are required for registration at INPA:-

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- (a) Resume with colour photograph.
- (b) Copy of PPO (for retired personnel) / NOC, Release Letter (for retiring personnel).
- (c) Demand Draft / at Par Cheque
- (d) Undertaking certificate to be signed by individual

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EX- SERVICEMEN CONTRIBUTORY HEALTH SCHEME (ECHS)

18. **Revision of Membership Application Form.** The ECHS membership application form has again been revised by Central Organisation, ECHS. This form will be applicable with effect from 01 May 15. Application forms are available on ECHS website www.echs.gov.in and IRFC website [here](#).
19. **Online Processing of Hospital Bills.** Govt has accorded sanction to start online processing of hospital bills at Regional Centre, ECHS Visakhapatnam from 01 Feb 15 and Regional Centre, Mumbai from 01 Mar 15. Online bill processing in balance Regional Centres will start with effect from 01 Apr 15.
20. **Extension of Validity of Referral Letters by ECHS Polyclinics.** Considering the long period of treatment in case of certain deceases, a case was taken up with the Govt for extension of validity of the referral / approval letters for treatment issued by polyclinics. The case has now been approved and such referral / approval letter will now have validity of six months from the date of issue of original prescription in case of chronic diseases such as Diabetes, Hypertension & other Cardiac Diseases, Dialysis and Cancer.
21. **Provision of Medical Equipment.** Government has recently revised the scale of medical equipment authorised to ECHS Polyclinics. This includes major medical equipment such as X-Ray Machines, Auto Analysers, etc. minor medical equipment and Dental equipment.
22. **Widows Drawing Dual Family Pension.** Widows of ESM drawing civil pension and who are eligible for dual pension can apply for ECHS membership.
23. **Air Travel Charges.** ECHS beneficiaries can now seek reimbursement of Air Travel Charges in case of an emergency, if no other mode of transport exists.

24. **ECHS Membership for Children Born after Retirement.** New born baby is exempted from ECHS Membership for the purpose of treatment till three months of age. However, after three months, ECHS Membership card is necessary for the baby to obtain treatment. In order to make ECHS Card for the baby, a fresh ECHS application is to be submitted along with dependent certificate (obtained from Service Headquarters in case of officers and from Record Office through ZSB in case of sailors). Photographs of the child is to be in red background. Application form alongwith DD / postal order for Rs 135/- and supporting documents is to be submitted in the nearest polyclinic / Station Headquarters / Regional Centre for making the new ECHS card.

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Constant Attendant Allowance (CAA)

25. CAA is admissible for 100% disabled individuals, if the competent medical board has recommended the same. It is admissible at a uniform rate of Rs. 3,000/-pm, w.e.f. 01.01.2006 irrespective of the rank. Further this rate is increased by 25% every time the dearness allowances goes up by 50%. The present CAA rate is Rs 4500/-pm wef 01.01.14.

26. Dearness relief is not payable on CAA. This allowance will be admissible provided:-

- (a) Constant Attendant Allowance is notified in the Pension Payment Order.
- (b) Pensioner has been granted 100% Disability Element.
- (c) Pensioner has actually employed an attendant.
- (d) The pensioner should submit requisite certificate to the Pension Disbursing Authority

27. Constant Attendant Allowance is not admissible:-

- (a) During the period of reemployment.
- (b) During the period, the pensioner was an in-patient in a Hospital.
- (c) During the period when the pensioner has not actually employed an attendant.

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PENSION NEWS

Digital Life Certificate – Jeevan Pramaan

28. In pursuance of Jeevan Pramaan initiative, the Services are in the process of facilitating Digital Life Certificate registration for retired members. Actions are being initiated to ensure that necessary information of all pensioners are reflected in the PPOs and other pension related documents. CDA has started the process of modifying the new PPOs accordingly. Banks are also issued with suitable instructions to forward a confirmatory SMS of life certificate registration to the pensioner.

29. Pensioners can contact Citizen Service Centres (CSC) or equivalent for their one time life certification on the Jeevan Pramaan portal. The list of CSC are given in Jeevan Pramaan website. Alternately, details of CSC can be obtained by sending an SMS to 7738299899 in the format "JPL Pincode" e.g., "JPL 110011".

30. A pensioner needs to have his/her Aadhar no, PPO No, bank details and branch details in addition to personal details like name, address, etc., for registering in Jeevan Pramaan portal. Therefore, veterans are requested to ensure that they are firstly registered with UIDAI for Aadhar card. It is also important to link the existing pension account with the Aadhar number to avoid issues related to the mismatch of PPO no formats.

31. For those intending to procure biometric devices (finger print scanner and iris scanner) compatible with Jeevan Pramaan client software, the list of such equipment is available on Jeevan Pramaan portal.

32. Veterans may kindly refer to Dec-14 edition of the DESA e-newsletter for detailed procedure for registration and other related aspects.

Problems Faced by NRI Pensioners

(Adapted from AFA News Jun-Jan 15 Edition)

33. 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 are primarily related 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 cards will eventually get blocked by the bank.

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34. Such pensioners can open NRI account and give power of attorney to the bank. They will be required to have a PAN card and fill certain forms prescribed by Central Board Direct Taxes (CBDT). Such pensioners are advised to take appropriate advice from their Bank and also take the help of a Chartered Accountant to meet the procedural requirements of the Bank. The NRI pensioners who do not want regular transfer of money from India can tie up the same with their banks and withdraw the money during their visits to India.

35. 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 the bank and if there is a delay in action by bank then NAVPEN or DESA can be approached for advising the bank to hasten up the case. The requisite forms may be obtained on <http://pcdapension.nic.in/cpp/nripension.htm>

Change in Date of Birth / Age of Family Pensioner for Payment of Additional Pension

36. Based on representations regarding the hardship being caused to old family pensioner in getting the additional pension on account of incorrect recording of the date of birth/age in the PPO, Government has taken the following decisions:-

(a) Since the date of birth/age of the armed forces personnel is recorded in the PPO on the basis of service record and the date of discharge/retirement/superannuation etc. is determined on the basis of this date of birth/age, there would be no question of allowing change in the date of birth/age of the retired/deceased pensioner in the PPO.

(b) Aadhar Card issued by UIDAI may also be accepted as proof of date of birth/age for payment of additional pension/ family pension on completion of 80 years of age or above.

(c) The request for change of date of birth/age of the family pensioner (Parents and Spouse) in the PPO may be submitted by the Armed Forces pensioner/ Family pensioner, to the concerned Record Office in case of JCO/ORs and, Service Headquarters in case of Commissioned Officers along with PAN Card / Matriculation certificate (containing information regarding date of birth) / Passport / ECHS Card / Driving License (if it contains date of birth) / Election I D Card / Aadhaar Card and declaration on a non-judicial stamp paper regarding the correct date of birth of family pensioner. If the Head of the Department/Record Office is satisfied then the change in the date of birth of the family pensioner may be allowed provided a bona-fide mistake has been made in recording the date of birth in the PPO. As the entry in the PPO needs to be rectified, it would be carried out by PSA by issuing the Corrigendum PPO on the advice of OIC Records/Head of Office.

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(d) No other document other than PAN Card / Matriculation certificate (containing information regarding date of birth) / Passport / ECHS Card / Driving License (if it contains date of birth) / Election I D Card / Aadhaar Card issued by UIDAI will be accepted for change in date of birth/age of the family pensioner in the PPO.

37. Complete notification is available [here](#).

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Grant of Family Pension and Gratuity to the Eligible Member of Family of an Employee / Pensioner / Family Pensioner Reported Missing

38. Government has issued consolidated instructions regarding grant of family pension to the eligible members of family of the Armed Forces Personnel / pensioner / family pensioner reported missing and whose whereabouts are not known. It includes those kidnapped by insurgents / terrorists but does not include those who disappear after committing frauds/ crime/ desertion etc.

39. In the case of a missing Armed Forces Personnel/pensioner / family pensioner, the family can apply for the grant of family pension, amount of salary due, leave encashment due and the amount of DSOP/AFPP fund and gratuity (whatever has not already been received) to the IHQ/Record office concerned, where the officers and JCOs/ORs in Army and equivalent in the Navy and Air Force, had last served, six months after lodging of police report. The family pension and/or retirement gratuity may be sanctioned by the respective Pension Sanctioning Authority's (PSAs) after observing the following formalities:-

(a) The family must lodge a report with the concerned Police Station and obtain report from the police, that the Armed Forces Personnel/pensioner / family pensioner has not been traced despite all efforts made by them. The report may be a First Information Report or any other report such as a Daily Diary/General Diary Entry, filed by the Police authorities concerned, as per the practice prevalent in the State/UT.

(b) An indemnity bond should be taken from the nominee/dependents of the Armed Forces Personnel/pensioner / family pensioner that all the payments will be adjusted against the payments due to the Armed Forces Personnel/pensioner / family pensioner in case she/he appears on the scene and makes any claim.

40. 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 up to 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.

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41. The retirement gratuity will be paid to the family within three months of the date of application. In case of any delay, the interest shall be paid at the applicable rates and responsibility for delay shall be fixed. The difference between the Death Gratuity and Retirement Gratuity shall be payable after the death of the employee is conclusively established or on the expiry of the period of seven years from the date of the police report.
42. The amount of salary due, leave encashment due and the amount of DSOP/AFPP fund will be paid to the family in the first instance as per the nominations made by the Armed Forces personnel / pensioner on filing of a police report and submission of an Indemnity Bond as indicated above.
43. The benefits to be sanctioned to the family / nominee of the missing Armed Forces Personnel / pensioner will be based on and regulated as per the emoluments drawn by him/her as on the last date he/she was on duty including authorized periods of leave.
44. Formats of separate Indemnity Bonds to be used in the case of missing Armed Forces Personnel, missing pensioners and missing family pensioners are available at the official website of PCDA (Pension) Allahabad along with Circular No 538 (*Complete order can be downloaded [here](#)*).

Important PCDA(P) Circulars

45. **Payment on the Basis of Life Certificate (Important Circular No 176 & 177)**. This circular clarifies that the Digital Life Certificate issued online by a government agency as a result of Aadhar Biometric Authentication will also be accepted as a valid certificate for payment and can be accessed through Jeevan Pramaan Portal.
46. **Revised LPC-cum-Data Sheets for Service Pension Module (PBORs) of Pension Sanction Software by Incorporating Aadhar No, Mobile No, and Email Id (Circular No 530)**. The LPC-cum-Data sheets for have been modified by PDCA(P) to capture Aadhar No, Mobile No, and email id of pensioners and were forwarded to PAO(ORs) and ROs for implementation. These new formats would be used for future sanction of service pension (original and corrigendum). Future PPOs (original and corrigendum) will also incorporate the additional information of Aadhar No, Mobile No and email id.

Clarifications on Delay in Payment of Pension to Defence Pensioner / Family Pensioner by Agency Banks (Circular No 165 / 2013)

47. Taking strong view on the multiple representations received from defence pensioners and Family Pensions regarding delay in disbursement of pension and family pension, PCDA(P) has issued clarifications on various related matters vide its Circular 165 / 2013. The extract of this circular is appended below. [Back to Top](#)

48. **Release of Withheld Amount of Gratuity/DCRG.** Of late it is reported by pensioner/family pensioner that bank is not releasing the withheld amount of Gratuity/DCRG after expiry of six months from date of retirement (three month after date of death of Personnel in the case of family pension).

49. Necessary instructions to release automatically the withheld amount of Gratuity/DCRG i.e. without any instruction from pension Sanctioning Authority, after expiry of six months/three months (in case of family pension) is either mentioned on back side of the PPO itself or enclosed/attached separately with the Pension Payment Order concerned. Therefore, there is only a need to establish a mechanism for release of the withheld amount of Gratuity/DCRG automatically after expiry of six months / three months as the case may be, if nothing is heard from concerned Pension Sanctioning Authority in this regard during the above period.

50. **Restoration of Commuted Portion of Pension after 15 Years of Retirement.** Representation against non-restoration of commuted portion of pension even after completion of 15 years are also received in a large numbers. To avoid such representation following guidelines, though already circulated under this office circular No. 83 dated 24 Nov 2000, are reproduced below:-

(a) Where the commutation of pension is/ was simultaneous with the retirement, the commuted portion of pension shall be restored after expiry of 15 years with effect from the date of retirement, if payment of commuted value of pension is made during the first month of retirement leading to appropriate reduction on account of commutation in first pension itself.

(b) Where commutation of pension is applied and notified after the date of commencement of pension and commuted portion leads to a reduction in pension in second or subsequent month, the 15 year period for restoration of commuted portion will be reckoned from the date of payment of commuted value i.e. from the date on which reduction in pension on account of commutation become effective.

(c) Further, where the commuted value is paid in more than one stages, the reduction in amount of pension in such cases shall be made from the respective date of payment and commuted portion of pension of such pensioners will also be restored in stages by pension disbursing authorities on completion of 15 years from the date of reduction in pension.

(d) A mechanism to restore the commuted portion of pension automatically after of 15 years as clarified above also needs to be established.

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51. **Payment of Fixed Medical Allowance for Defence Pensioners/Family Pensioner.**

(a) Consequent on introduction of new Medicare Scheme w.e.f. 01 Apr 03, all Ex-Servicemen who retired on or after 01 Apr 03, have to become member of ECHS compulsorily and are not eligible to draw Fixed Medical Allowance. All pre-01 Apr 03 retirees have the option either joining the scheme after depositing the requisite lump sum amount for the purpose or drawing Fixed Medical Allowance as per extant rates. Such pensioners/family pensioner who join this scheme will thereby not be entitled to Fixed Medical Allowance.

(b) Payment of Fixed Medical Allowance in r/o all pre-01 Apr 03 pensioners/family pensioners who do not join the scheme will be regulated as under:-

(i) All defence pensioners/ family pensioners in whose cases pension payment orders were issued by PCDA(P) till 31 Oct 98, have been become entitled to the payment of Fixed Medical allowances w.e.f. 01 Dec 97 or the date of commencement of their pension whichever is later provided that they opt for medical allowance and submit an undertaking to bank to the effect that they are entitled to medical facilities under Armed Forces Hospital/ MI Room but are residing in the area where no such outdoor facilities are available. On the basis of this undertaking banks were requested to make an entry in regard to grant of medical allowance in the PPO, Payment Register and pension certificate and to authorize payment of Fixed Medical Allowance.

(ii) The grant of Fixed Medical Allowance in respect of pensioners / family pensioners whose pension payment order is issued after 31 Oct 98 had to be notified in the PPO itself.

(iii) Such an undertaking shall be obtained by the bank every year. Along with the certificate, the pensioner is required to furnish it to continue the payment of Fixed Medical Allowance.

(iv) Only one change in option, in the life time of pensioners/family pensioners shall be allowed.

(v) The Fixed Medical Allowance has been enhanced from Rs. 100/- per month to Rs. 300/- per month w.e.f. 01 Sep 08.

(c) If any pensioner or family pensioner receives two pensions, only single Medical Allowance as per the extant rules is admissible if he/she does not avail of the medical facilities provided by the respective organizations.

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(d) Re-employed pensioners/Employed family pensioners are not entitled to medical allowance as medical facilities are provided by his/ her organization.

52. **Payment of Enhanced Rate of Ordinary Family Pension.** Enhanced rate of Ordinary Family Pension is payable for 7 years from the date of death of the Service Personnel / pensioner or till attaining age of 67 years whichever is earlier. In all cases, where family pension is notified in either jointly (i.e., Joint Notification) or separately, the period of grant of enhanced rate as well as normal rate is also notified in the PPO itself.

53. Consequent upon the implementation of 6th CPC recommendations, the enhanced rate of ordinary family pension is payable for a period of ten years, without any upper limit from the date of birth of the personnel to the family of a personnel who died in service. This period of grant is also notified in the PPO itself. However, often it has come to notice of PCDA and MOD that bank is making payment of family pension at normal rates though period condition mentioned in the PPO for payment of enhanced rate has not expired.

54. **Payment of Additional Quantum of Pension / Family Pension to Pensioners / Family Pensioners of 80 Years of Age and Above.**

(a) The procedure for payment of additional quantum of pension / family pension to old pensioner / family pensioner has been provided in various PCDA (P) circulars. According to these circulars, additional quantum of pension / family pension on attaining 80 years of age would be admissible at the below mentioned rates:-

Age of Pensioner / Family Pensioner	Additional Quantum of Pension / Family Pension
From 80 years to less than 85 years	20% of Basic Pension / Family Pension
From 85 years to less than 90 years	30% of Basic Pension / Family Pension
From 90 years to less than 95 years	40% of Basic Pension / Family Pension
From 95 years to less than 100 years	50% of Basic Pension / Family Pension
100 years or more	100% of Basic Pension / Family Pension

(b) In cases where exact date of birth of pensioner / family pensioner is available in the PPO, the additional quantum of pension / family pension on attaining the age of 80 years and above, would be payable at the above rate from the first day of the month in which the his / her date of birth falls.

(c) However, in cases where the exact date of birth is not available either in the PPO or in the office records, but an indication of regarding the age of pensioner / family pensioner is available, the additional quantum of the pension / family pension shall be paid from 1st of January of the year following the year in which the pensioner / family pensioner has completed the age of 80 years of age and above, based on the PPO / office records. No corrigendum PPO is required to be issued in such cases.

(d) In case neither the exact date of birth nor age is available either in the PPO or in the office records, the bank will request the pensioner / family pensioner to submit four duly attested copies of any one of the documents namely PAN Card, Matriculation Certificate containing information of date of birth, Passport, CGHS/ECHS Card, Driving License if containing date of birth, Election ID Card, or Aadhar Card issued by UIDAI.

(i) If the document submitted by the pensioner / family pensioner contains date of birth, the bank will pay the additional pension from 1st of the month in which the date of birth falls. Else, additional pension / family pension would be paid from 1st January of the year.

(ii) Bank will make payment of additional pension / family pension provisionally for a period of six months from the month of submission of supporting documents. Further payment will be subject to receipt of corrigendum PPO to this effect.

(e) In case the pensioner / family pensioner is unable to submit any of the documents mentioned above, but claims additional pension / family pension based on some other documentary evidence, additional pension / family pension shall be released only if approved by Administrative Ministry as recommended by the Service Headquarters in case of Commissioned Officers and Record Office in case of PBORs. Additional pension / family pension shall not be released till a corrigendum PPO to this effect is received at the Bank.

55. **Payment of Dearness Relief on Pension / Family Pension.**

(a) PCDA(P) has noted that of late, it is represented by defence pensioners / family pensioners that additional installment of dearness relief is not paid by the banks. Banks take the plea that they have not received any order / circular in this regard from PCDA(P). In this context, attention is drawn to PCDA(P) circular 3/1992 wherein banks were requested to release the dearness relief to defence pensioner (including defence civilians) / family pensioner on the basis of government order on the subject received from Dept of Pension and Pensioners' Grievances (DP&PG) without waiting for any instructions from PCDA(P) as the banks are authorised to do so by the ministry itself.

(b) This view has also been strengthened by RBI, vide Item 2 of Master Circular on disbursement of Pension by Agency Banks conveyed to all agency banks under RBI Master Circular RBI/2011-13/98 (Ref DGBA GAD No H-1/31.05.001/2011-12 dated 01 Jul 11).

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56. **Payment of Dearness Relief during Re-Employment of Pensioners / Family Pensioners.** The payment of dearness relief during re-employment / employment / permanently absorption of pensioners / family pensioners under the Central or State Govt or in a Statutory corporation / Company / Body / Bank under them in India or abroad, is not being regulated correctly by various banks though the position is clearly stipulated in DP&PW letter 45/73/97-P&PW(G) dated 02 Jul 99 and MOD letter 79(1)/95/D(Pen/Services) dated 28 Aug 2000 and DP&PW UO No 41/42/2007-P&PW(G) dated 03 Apr 08. The positions are clarified as under:-

(a) In case of re-employment pensioners who hold Group 'A' post or posts of the ranks of Commissioned Officers at the time of their re-employment will not be entitled any dearness relief on pension on the fact that:- (i) a certain portion of pension is taken into account and is not entirely ignored, (ii) the pay in the post of re-employment is not required to be fixed at the minimum of the scale in all cases, and (iii) dearness allowance at the rates applicable from time to time is also admissible on the pay fixed on re-employment.

(b) The entire pension admissible is to be ignored in case of civilian pensioner who held posts below Group 'A' and those ex-servicemen who held posts below the ranks of commissioned officers, at the time of their retirement. Their pay on re-employment is to be fixed at the minimum of the pay scale of the post in which they are re-employed.

(c) The ex-servicemen (PBOR) who retired before attaining the age of 55 years and re-employed thereafter and their pay fixed at a higher stage because of advance increments and no protection of last pay drawn is being given, the pay should be treated as fixed at a minimum only for the purpose of ignoring the entire pension and allowing dearness relief on pension.

(d) The disability element is part of the disability pension, therefore position explained at (a), (b), and (c) above will also apply for regulating dearness relief on disability element during re-employment of pensioner drawing disability pension.

(e) The family pension received by the eligible central Govt employees / Armed Forces pensioners is, in any case, not taken into account in determining their pay on employment. Therefore, dearness relief at the rates applicable from time to time shall be admissible on their family pension. [Back to Top](#)

EMPLOYMENT NEWS

57. **Placement Assured PRC Course.** In order to ensure that personnel undergoing Pre-Release Course get a job after such course, DGR has now taken an initiative to conduct

job-assured PRC Courses. In the first set of this initiatives, there are [three courses](#) conducted under the terms and conditions of Placement Assured Training (PAT) Scheme Expression of Interest. The important aspects of this initiative are as below:-

- (a) Institute/ agencies conducting PRC are to ensure placement of ESM with an offered salary at least Rs. 1,000/- higher than the course fee.
- (b) 20% course fee subject to a maximum of Rs. 2,000/- will be paid by ESM directly to the Institute.
- (c) If more than 50% ESM are provided jobs, the institute/ agency will be paid up to additional 20% on course fee on pro-rata basis. Similarly, there would be a pro rata cut in case of shortfall.
- (d) Minimum 30% placement is required to raise the bill with pro rata cut in case of shortfall below 50%. Institute is not entitled to raise any bill if the placement is less than 30%.
- (e) Institute will ensure continuity in job of candidates for 2 months after placement to raise the first fee for 50% course fee.
- (f) Institute to ensure that the job intended to be awarded are of permanent nature.

Guidelines on Appointment of 'Director, Sainik Welfare-cum-Secretary, Rajya Sainik Boards and Additional Director, Sainik Welfare-cum-Zila Sainik Welfare Officers in the States/UTs

58. The Govt had issued the guidelines on the subject wide DESW F No 22(5)/2013-D(Res-II) dated 26 Dec 13 in order to have a standardised policy on the appointment of officials in the RSB/ZSB across the country.

59. **Status of RSB/ZSB**. The Sainik Boards are to be declared as department of the State/UT Administration and treat their employees as State Government/UT Administration employees in matters of recruitment, pay and allowances, leave, discipline, medical attendance, retirement, pension, gratuity etc. Central Govt shares the expenditure towards Pay & Allowances and the Establishment cost in the ratio of 75% in respect of 11 Special Category States viz. Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, J&K, Himachal Pradesh, Uttarakhand & Sikkim and in the ratio of 60% in respect of remaining States/UTs.

60. **Eligibility Criteria**.

- (a) The candidates shall be Ex-servicemen retired/discharged from the Indian Armed Forces or widows/dependents of Ex-servicemen. All officers who are allowed to register themselves with the placement agencies of the three Services and DGR for

the purpose of re-employment, in terms of DoPT definition of ESM, shall be considered for inclusion in the panel.

- (b) The candidates shall have had a clean record of service and good character.
- (c) The age of the Ex-servicemen shall not be more than 57 years for Zila Sainik Welfare officer (ZSWOs) on the crucial date and not more than 60 years for the post of Director Sainik Welfare-cum-Secretary, RSB.
- (d) Services of appointed ZSWOs may continue up to 60 years of age, subject to the satisfactory performance of the concerned officer. The tenure of Director, Sainik Welfare-cum-Secretary, RSB will be a period of 5 years.
- (e) 1st January of any vacancy year will be the crucial date for reckoning the eligibility of the applicants for these posts.

61. **Panel of Officers.**

- (a) The request for panel for the vacancies shall be forwarded by the State Government/Union Territory to the Secretary, Kendriya Sainik Board two months prior to the post falling vacant.
- (b) The Secretary, KSB will obtain the names of Officers/Service personnel from the Directorate General Resettlement / Placement Cell of the three Services HQs and draw up a panel of officers for the vacancies.
- (c) The State Government may also forward names of locally available officers to Secretary, Kendriya Sainik Board for inclusion in the panel, who will have it verified from the Directorate General Resettlements/Services HQs on their eligibility for the post and confirm to the State Govt.
- (d) The Secretary, KSB will forward the panel of officers after duly verifying to the concerned State Govt/UT for further action, within four weeks from receipt of request from the State/UT.

62. **Selection Board.** A Selection Board headed by Chief / Principal Secretary of the State / UT and comprising representatives of State/UT, DESW, and KSB will select suitable person for the post. The existing Director, Dept of Sainik Welfare shall be Member Secretary of the Selection Board.

63. **Criteria for Selection.**

- (a) An ESM (O) of the rank of Brigadier or of equivalent ranks from Navy or Air Force be selected as Director of Dept of Sainik Welfare. In case suitable officers of the rank of Brigadier or equivalent are not available, officer of the rank of Col or equivalent in Navy and Air Force may be selected.

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(b) An ESM (O) of the rank of Colonel/Lt Colonel or of equivalent ranks from Navy or Air Force be selected as Additional Director of Zila Sainik Board (Additional Director or District Sainik Welfare Office). In case, suitable officers of the rank of Colonel/Lt Colonel or equivalent are not available, officers of the rank of Major or equivalent in Navy and Air Force may be selected.

(c) In the event of non-availability of suitable officer for (a) & (b) above, dispensation shall be sought from Dept of ESM Welfare, MoD through KSB.

64. **Status of Director/Secretary.** The status of Director of Department of Sainik Welfare and Additional Director of Zila Sainik Board (Additional Director of District Sainik Welfare Office) shall be as follows:-

(a) **Director of Dept of Sainik Welfare.** He shall be the Head of an independent department functioning directly under the Secretary-in-Charge holding the charge of the Department in State/UT.

(b) **Additional Director of Zila Sainik Welfare Office/Secretary Zila Sainik Board.** He shall be treated as Class-I Officer with a status of Head of Office functioning directly under the Directorate of Dept of Sainik Welfare. He would function under the District Collector and have administrative and financial powers similar to the Head of Office.

Employment of Ex-Servicemen in Government of Telangana

65. The Director, Dept of Sainik Welfare, Telangana has intimated that the State provides 2% reservation for Ex-Servicemen in Non-executive jobs (Group II) in the State Government vide G.O. No. 310 dated 30 May 2005 of Home (Gen C) Department, Govt of Andhra Pradesh (United).

66. Serving personnel can also apply for the State Govt jobs one year prior to their date of retirement as per the A.P State Subordinate Services Rules 1996, Rule 2(16), Page 11, but they shall not be permitted to leave the uniform until they complete the specified term of engagement in the Armed Forces of the Union.

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EDUCATION NEWS

Reserved Defence Seats in Medical / Dental Colleges as Govt of India Nominee under MOD Quota

67. Every year, Kendriya Sainik Board invites applications in the prescribed format for admission to the Medical Colleges (approximately 28-32 seats) and Dental College (one seat) (subject to allotment of seats by Ministry of Health) from sons/daughters/widows of Armed Forces Personnel. The applications are divided into the following categories and priorities:-

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Ser	Category	Priority
(a)	Killed in Action	1
(b)	Disabled in Action and boarded out from Service with disability attributable to Military Service	2
(c)	Died while in service with death attributable to Military Service	3
(d)	Disabled in service and boarded out with disability attributable to Military Service	4
(e)	Gallantry Award / Distinguished Service Award winners (does not include Service Medals)	5

Note:- Within Priority 2 to 4, only “attributable to Service” cases are eligible. “Aggravated due to Service” cases should not apply.

68. **Procedure.** Candidates should have passed and secured at least 50% aggregate marks in English, Physics, Chemistry, Biology and 50% marks in Physics, Chemistry, and Biology together in the qualifying exam / 10+2. However, in preparation of the merit list, 80% weightage is given to the result of the qualifying examination in the subjects mentioned above and 20% to the matriculation or School Leaving examination.

69. **Notification.** Advertisement in all leading newspapers including Employment News generally in Apr / May every year. Application forms can be obtained from KSB after the notification is issued. The applications, along with the certificate for relevant Category, are to be verified by Records Office and submitted to KSB and concerned University.

Assured Admissions for Wards of Naval Dependents in Professional Courses

70. Collaborations have been made with the following Universities / Colleges / Institutes for Academic Year 2015-16 for facilitating assured admissions for wards of naval personnel at concessional rates:-

- (a) Sharda University, Greater NOIDA
- (b) CT Group of Institutions, Jalandhar
- (c) PDM Group of Institutions, Bahadurgarh
- (d) Gautam Budh University, Greater NOIDA
- (e) St Soldier Group of Institutions, Jalandhar City
- (f) Lovely Professional University, Jalandhar
- (g) O P Jindal Global University, Sonipat

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- (h) Apeejay Satya University, Gurgaon
- (i) Shivalik College of Engineering, Dehradun
- (j) DC School of Management and Technology, Vagamon and Trivandrum
- (k) HR Institute of Technology, Ghaziabad
- (l) School of Inspired Leadership, Gurgaon

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WELFARE NEWS

Amended Procedure for Change in Date of Birth / Age / Address in Discharge Book for Retired Sailors

71. It was observed that in order to amend / incorporate the date of birth / age of dependants and change in addresses, retired sailors were required to forward the original Discharge Book along with the supporting documents to NAVPEN through the Zila Sainik Board, causing various difficulties such as loss / damage to the original Discharge Book, absence of Discharge Book during the period of the process, etc. It is also learnt that due to fear of loss / damage to original Discharge Book, many veterans did not amend their addresses and in the bargain missed important correspondence from NAVPEN / ZSB. Taking cognizance of this issue, the following new and simpler procedure for amending / incorporating Date of Birth / Age of dependents and amended addresses of the veteran has been promulgated:-

- (a) Veterans forward the copy of the Discharge Book along with copies of supporting documents to NAVPEN through his Zila Sainik Board. **Original Discharge Book is not to be forwarded and to be retained with veteran.**
- (b) NAVPEN verifies the amendments and issues a NAVPEN Order (equivalent to Part II Order in Army) to the Zila Sainik Board with a copy to the veteran. In case of change in address, copy of the NAVPEN Order is forwarded to new and old addresses of the veteran.
- (c) The veteran reports to Zila Sainik Board with the copy of the NAVPEN Order, **Originals of Discharge Book and supporting documents.** The ZSB verifies the documents, make necessary endorsement in the Original Discharge Book, and returns the Discharge Book to the veteran.

(d) If case of any discrepancy in the supporting documents, ZSB would request NAVPEN to cancel the NAVPEN Order. [Back to Top](#)

72. The amended procedure is forwarded to KSB for dissemination to RSBs and ZSBs. Copy of the policy letter is also available on DESA Blog.

73. In case of officers, the existing procedures remain to be in force.

Check off List for Widows

74. This section contains an important check off list for widows on the unfortunate incident of the death of their husbands.

75. **For Death Grant.** A condolence letter and obituary would be released and death grant will be paid on receipt of the following on DESA (E-mail: desa-navy@nic.in) about death of your husband:-

(a) Death Certificate issued by the Municipality / Corporation (please ensure that you have 4-5 ink signed copy of death certificate).

(b) Copy of PPO indicating wife's name.

(c) Copy of ESM Card issued by Sainik Board.

76. **Family Pension.** Please approach Pension Disbursing Bank with an application and original death certificate for grant of Family Pension. Following documents are to be submitted along with application:-

(a) Copy of first PPO indicating your name as spouse.

(b) Original Death Certificate.

(c) Dependent Card issued by the nearest Naval authority.

(d) Address proof (preferable as some banks ask for it)

(e) Please seek assistance of DESA in ascertaining the amount of entitled pension.

(f) Once Family Pension is revised, please seek Annexure-IV from your Pension Disbursing Bank to this effect.

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77. **Health Issues**. Please inform your ECHS Polyclinic and Director ECHS of death. Keep office copy of the letter in your custody.
78. **Canteen Card**. Please inform the canteen office, which has provided you the Canteen Smart Card and ask them for your entitled smart card.
79. **Card from Sainik Board**. Please visit your Zila Sainik Board office with ESM Card of the ex-Navy person. Deposit ESM Card and seek your ID Card. Following documents to be carried :-
- (a) Copy of the Death Certificate issued by the Municipal Corporation.
 - (b) Three passport size self-photographs.
 - (c) Address proof.
 - (d) Copy of the PPO reflecting your name as spouse of the deceased person.
80. **Documentation**. Maintain a personal file with following documents:-
- (a) Original PPO of the ex-Naval person.
 - (b) Corrigendum PPOs reflecting pension and family pension revision.
 - (c) Death Certificate.
 - (d) Office copy of intimation given to NHQ, pension disbursing bank, ECHS Polyclinic, CSD canteen and Sainik Board.
 - (e) Annexure 4 provided by the Pension Disbursing Bank, as this will be required at the time of pension revision in future.
 - (f) Proof of Date of Birth (copy of passport, PAN Card, Matriculation Certificate, ECHS Card, Driving License and Election ID Card) as this will be required at the time of grant of additional pension on attaining 80 years of age.
 - (g) Address Proof (Copy of ration card, electricity / telephone bill etc).
 - (h) **For Gallantry Award Winners**. Original copy of citation, relevant IT exemption rules (can be obtained from IHQ MOD (N)/DESA).

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(j) Telephone numbers, address and e-mail ID of IHQ MOD (N)/DESA for assistance in future (desa-navy@nic.in / 01124121068 / 1800-113-999 (Toll Free)).

(k) Details of pension disbursement by bank from time to time. [Back to Top](#)

CANTEEN NEWS

81. Additional infrastructure has been developed for INCS outlets at Kochi, Visakhapatnam, Mumbai and Goa.

82. An additional outlet of INCS Mumbai is under construction at Naval Civilian Housing Colony, Powai (Kanjurmarg) to cater for ESM.

83. Customer satisfaction has been enhanced by following measures:-

(a) Provision of better shopping environment with development of infrastructure.

(b) Increase in number of billing counters.

(c) Revision of canteen timings to suit customers.

(d) Ensuring availability of full range of CSD inventory.

84. **Special Sanction for Cars**. With effect from 02 Mar 15, information regarding special sanction for cars through CSD for both Serving and retired personnel is hosted on [Army Website](#).

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IMPORTANT CONTACT DETAILS

1. Updated contact details of Navy Foundation is available at IRFC website (www.irfc-nausena.cin.in) and DESA Blog (www.desanavy.wordpress.com).

2. Updated NRS Directory is available at Veteran Sailors' Forum website in IRFC website [here](#).

3. Updated VSF Directory is available at Veteran Sailors' Forum website in IRFC Website [here](#).

4. Some other important contact details are tabulated below:-

<u>DIRECTORATE OF ESM AFFAIRS (DESA)</u>	
TELE NO.	011-24121068, 24102305

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FAX	011- 26880943
E-MAIL ID	desa-navy@nic.in navy.desa@gmail.com , vsfdelhi@yahoo.com
<u>RELEASE CENTRE (CABS)</u>	
TELE NO.	022-25075449/50
FAX	022-25564823
E-MAIL ID	releasecentre@gmail.com
<u>NAVAL PENSION OFFICE</u>	
TELE NO	022-25075455, 022-25075620, 1800-220-560 (Toll Free)
FAX	022-25075653
E-MAIL ID	navypension@yahoo.com
<u>INBA (INDIAN NAVAL BENEVOLENT ASSOCIATION)</u>	
TELE NO	011- 23011527, 23010346
FAX	011- 23013656
E-MAIL ID	dnpf-navy@nic.in
<u>ECHS</u>	
TELE NO	011-25684946
HELP LINE NO	080-43004300
TOLL FREE	18001038666
E-MAIL ID	mdechs@yahoo.com , echs_navy@yahoo.co.in

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IMPORTANT WEBSITES

1. **IRFC Website (www.irfc-nausena.nic.in)**. This Website is maintained by the information resource and facilities centre at IHQ, MOD(Navy). Information regarding VSF is hosted in retired section. You may also visit web pages of DESA, DPA, VI CPC, INPA, CABS and other links important to serving and retired personals.
2. **Indian Navy Website (www.indiannavy.nic.in)**. This is the official website of Indian Navy. It provides vision document of Indian Navy. It provides links to home pages of Naval Dockyard, INBA, NGIS, DNA, Dte of Fleet Maintenance, DME etc.
3. **DGR Website (www.dgrindia.com)**. This website is maintained by the Director General Resettlement and contains valuable information regarding resettlement opportunity, employment assistance provided to ESM, various Forms and News updates from the Kendriya Sainik Board(KSB).

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4. **Ministry Of Defence (www.mod.nic.in)**. This is official website of Ministry of Defence, which provides all MoD/GoI orders/circulars and publications which are useful to ESM for eg 'Sainik Samachar'.
5. **Ministry of Personnel (www.persmin.nic.in)**. The Website of Ministry of Personnel, Public Grievances and Pensions.
6. **PCDA Allahabad (www.pcdapension.nic.in)**. The Website of the Principal Controller of Defence Accounts (Pensions), Draupadi Ghat, Allahabad. E-mail id of PDCA is also mentioned below, personnel can directly send e-mail to CDA regarding their grievances.
7. **PCDA Navy (www.pdcanavy.nic.in)**. This site provides information regarding latest orders/circulars of pensioners. They can be contacted for pending claims regarding revision of pension and TA/DA claims etc. E-mail id of CDA (Navy) is mentioned below.
8. **Indian Naval Placement Agency (www.inpa.co.in)**. Indian Naval Placement Agency site provides job assistance to all ex-naval personnel including widows. This site provides job information to all ESM including those who are not the members of INPA.
9. **Naval Children School (www.npsnavy.com)**. This is official site of Navy Children School. You can visit this site for career option, counselling, admission, board of governors etc. The e-mail id is mentioned below.
10. **Canteen Stores Department (www.csdindia.com)**. All important information in respect to Canteen Stores Department like revised monetary limits, authority letter regarding purchase of car by PBOR, CSD bulletin, AFD item list depot wise are available on this site. E-mail is of CSD is mentioned below.
11. **Naval Recruitment (www.nausena-bharti.nic.in)**. This site provides detailed information about various entries in Navy, recruitment criteria, eligibility and contact information of DMPP for Officers and Sailors entries.
12. **ECHS Website (www.echs.gov.in)**. The webpage of Ex-servicemen Contributory Scheme. This site provides information about ECHS policy letter, list of polyclinics, FAQ, guide lines for ECHS members.
13. **Air Force – Navy Housing Board (www.afnhb.org)**. This official website provides details of AFNHS schemes, demand survey, updated reports on housing projects.
14. **Pension Information (www.pensionersportal.gov.in)**. This site provides important information about pensions.

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15. **Naval Pay Office (<https://nayspay.gov.in>)**. This is Website of the Naval Pay Office. After logging in you can communicate with Naval Pay Office and find all forms/information related to pay, perks and other entitlements.
16. **Pension Grievances (www.pensionportal.gov.in)**. Information related to Grievances of Pensioners is hosted on this website. CPENGRAMS (Centralised Pensionary Grievances Redressal And Monitoring System) is also hosted on this site.

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IMPORTANT E-MAIL IDS

Organisation	Email Id
DNPF	dnpf-navy@nic.in
DPA (Samadhan)	samdhan-navy@nic.in samadhan.indiannavy@gmail.com
DESA	desa-navy@nic.in
Naval Pension Office	navypension@yahoo.co.in
VSF Delhi	vsfdelhi@yahoo.com
ECHS	echs_navy@yahoo.co.in
CSD	dqmedp@csdindia.com
NCS	ncsdelhi@yahoo.co.in chairmanncsdelhi@gmail.com
CDA(Navy)	cda-bombay@hub.nic.in
Release Centre, NAVPEN	releasecentre@gmail.com
INPA	inpacareers@yahoo.com
BPC	bppcareers@gmail.com
CGDA	cgda@nic.in
WNC Pay office	wnc-nayspay-navy@nic.in
KSB	secretaryksb@gmail.com
AFNHB	directorgeneral@afnhb.org
NWWA	nwwa@bol.net.in
KSB for Policy matter	jdpolicyksb@gmail.com
KSB for Welfare issues	jdwelfareksb@gmail.com
KSB for JD Coord	jdadmcordksb@gmail.com
KSB for Grievances	jdpetitionksb@gmail.com

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Organisation	Email Id
VSF Mumbai	vsf.mumbai@ymail.com
VSF Vizag	vsfvisakhapatnam@yahoo.in
VSF Kochi	vsfkerala@gmail.com
PM Scholarship	pm_scholarship@yahoo.co.in
	jdpm scholarshipksb@gmail.com
CABS, SO (GB)	solegal.pio.cabs@gmail.com

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