

DIRECTORATE OF ESM AFFAIRS

E-NEWS LETTER – DECEMBER, 2014



NAVY CARES FOR ITS VETERANS

NAVY FOR LIFE AND BEYOND

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



FROM PDESA DESK

1. The year 2014 has been significant for the Services. The Navy witnessed the induction of major platforms in the service as also obtaining Government clearance for acquisition / construction projects. On the personnel front, the year witnessed many initiatives, such as formal acceptance of the much awaited One Rank One Pension (OROP), digitalisation of Life Certificate, and the formation of the 7th Central Pay Commission. DESA has been privileged to play a meaningful role as an active interface for the retired community with the Service Headquarters and the various other agencies such as different arms of Department of Ex-Servicemen Welfare (DESW). Let me place on record our sincere thanks and appreciation to the veterans for their constructive feedbacks and support.

2. In line with the previous editions, we have attempted to provide a glimpse of the activities undertaken by various sections of DESA. In keeping with our commitment to the issues of relevance to the veterans, focus has been maintained on important issues like health and pension. This edition highlights revised CGHS rates for medicines and the hospital bills in empanelled hospitals, as well as the details on the government decision to implement online billing in 17 more ECHS centres. On the pension front, this newsletter has an update on the progress of OROP, gist of the latest orders on disability pension, and the implementation of Digital Life Certificate for pensioners. We hope that the brief on employment training for ex-servicemen, widows and their dependants offered by Director General Resettlement (DGR) would benefit the needy veterans and veer naris.

3. The requirement to execute a Will by all of us needs no greater emphasis. An article extracted from the September 2014 edition of Air Force Association News is reproduced in this edition and is must read (and follow up) by all.

4. We hope this edition is useful and helps you in remaining better connected with the Navy.

New Delhi
Dec 14

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UPDATE ON DESA ACTIVITIES

Naval Regimental System (NRS)

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1. The basic aim of NRS is to provide support to widows/NoK/dependents of family after the demise of naval personnel, either in harness or in retirement. Wherever possible, NRS may also attend to the grievances of pensioners particularly aged pensioners.
2. The process of reaching out to every ESM/widow/NOK is long drawn, which cannot be achieved without the help of those who are aware of the NRS. Therefore, 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 provided [here](#).

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Navy Foundation

3. The Centenary Celebration of Adm AK Chatterji, our first four-star Admiral, was conducted on 22 Nov 14 at New Delhi. The event was marked by the presence of a number of contemporaries of Adm Chatterji and the release of two books titled “The Admiral who Shed His Vice” authored by Mrs Purobi Mukharji and Probhati Mukharji (daughters of Late Adm Chatterji), and “The Game Changer : Game Theory and its Application to Anti-Piracy, Maritime Terrorism & LIMO” authored by Capt AP Golaya.
4. Following activities are planned in the quarter:-
 - (a) The 2nd Admiral RL Pereira Memorial Lecture is scheduled at Bangalore on 10 Jan 15 under the aegis of Navy Foundation, Bangalore charter. The guest speaker is Cmde A Paulraj AVSM VSM (Retd) who would speak on ‘Accelerating Technology Change and National Security’.
 - (b) The 24th Admiral RD Katari Memorial Lecture is scheduled at New Delhi on 16 Jan 15 under the aegis of Navy Foundation, Delhi Charter. The guest speaker is Shri Shyam Saran who would speak on ‘A National Security Strategy for India and the Maritime Domain’.
 - (c) The annual interaction of CNS with the members of Navy Foundation as part of Navy Week is scheduled on 22 Feb 15 at NOM Varuna, New Delhi.
5. The updated Navy Foundation Directory is available [here](#) as also on the Navy Foundation page of IRFC website.

Widows’ Hostel

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6. With proactive liaison maintained by the Directorate with Delhi Developmental Authority (DDA) and Municipal Corporation of Delhi (MCD), including the recent interaction of Chief of Personnel with the honourable Lieutenant Governor of Delhi on Dec 14, much headway has been made. The proposal to resize the plot to ensure that width of the remains

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60m has been cleared by Screening Committee chaired by the Vice Chairman, DDA and the firm proposal is being drawn up.

Veteran Sailors' Forum

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7. The VSF members and other Naval veterans can communicate with DESA through DESA blog (www.desanavy.wordpress.com), email, and a Toll Free telephone line.

8. The Toll Free number (1800 11 3999) was provided with a 24x7 battery backup and call recording facility in Sep 14. This enables veterans to register their queries/ grievances at any time of the day. However, it has been observed that this facility is not being utilised by the Veterans effectively.

9. The 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

10. **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.

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

Officers & their dependent - Rs. 150/-

PBORs & their dependent - Rs. 100/-

Widows of naval personnel - Nil

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“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**.

12. **INPA Contact details.**

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

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

- (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)

14. **On-Line Bill Processing.** The Government had initially sanctioned ‘on-line’ bill processing by a Bill Processing Agency (BPA) i.e. UTI-ITSL at five major Stations i.e. Delhi, Chandimandir, Pune, Secunderabad, and Thiruvananthapuram with effect from 01 Apr 2012. This was thereafter extended to five more Regional Centres i.e. Lucknow, Kolkata, Jaipur, Kochi and Jalandhar from 01 Apr 13. In December 2014, the government has approved on-line billing at 17 new stations, i.e., Dehradun, Bangalore, Chennai, Coimbatore, Jabalpur, Jammu, Mumbai, Nagpur, Patna, Allahabad, Ahmadabad, Ambala, Bareilly, Hissar, Guwahati, Ranchi, and Vishakhapatnam. The government has directed that the on-line billing process is to be implemented by 31 Mar 15 in the newly approved stations.

15. **Inauguration of ECHS Polyclinic at Kandivali.** ECHS Polyclinic Kandivali / Malad has been inaugurated at Mumbai on 12 Dec 14. The new polyclinic is near Malad (W) railway station.

16. **Revision of Package Rates Applicable Under ECHS Delhi and NCR.** The new corrected CGHS rates for approved list of procedures/investigations and rates for Delhi/NCR have been promulgated by Ministry of Health and Family Welfare. These rates are available on the CGHS website [here](#). The revised rates will be applicable to all the ECHS empanelled hospitals in Delhi/NCR.

17. **ENHANCED CGHS RATES.** CGHS rates have also been revised for most of the CGHS cities and are available here on [CGHS website page](#). The CGHS 2010 rates will be

applicable for all those cities where the rates have not been revised & new rates would be applicable once implemented in that city by CGHS.

18. **Naval Polyclinic in New Delhi.** As a part of ECHS expansion programme, one ECHS Polyclinic (B-Type) under the administrative control of the Station Commander Delhi Naval Area is to be established in East Delhi. Presently, MOD has taken up a case with East Delhi Municipal Corporation (EDMC) for allotment of land measuring 4000 sq ft in East Delhi. Meanwhile, case has also been taken up with North Delhi Municipal Corporation (NDMC) for allotment of a building in Sabhapur, North Delhi. The two cases are being progressed simultaneously. Concurrently, Navy has also given an advertisement for land on lease in the leading newspapers and responses are expected by end-Jan 15.

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19. **Some Important DOs & DON'Ts.**

(a) **DOs.**

- (i) Report to the nearest ECHS Polyclinic in case of any ailment.
- (ii) Obtain a referral before availing treatment in any empanelled hospital/facility.
- (iii) Inform the nearest ECHS Polyclinic within 48 hours, if an ECHS beneficiary gets admitted to a non-empanelled facility in an emergency. Conditions for emergency admissions are as under:-

- (aa) Acute Cardiac conditions/syndromes.
- (ab) Vascular catastrophes.
- (ac) Cerebro-Vascular accidents.
- (ad) Acute respiratory emergencies.
- (ae) Acute abdominal pain.
- (af) Life threatening injuries.
- (ag) Acute poisoning and snake bite.
- (ah) Acute endocrine emergencies.
- (ai) Heat stroke and cold injuries of life threatening nature.
- (aj) Acute renal failure.
- (ak) Severe infections leading to life threatening situations.
- (al) Any other condition in which delay could result in loss of life or limb.

(b) **DON'Ts.** Do not get treated in a non-empanelled facility without obtaining prior sanction, as grant of 'Ex Post Facto' sanction is not permissible.

20. **ECHS Grievance Redressal Mechanism.** All grievances received from veterans are being replied to, including information sought under RTI. Grievances are being addressed through e-mail via internet and through website www.pgportal.gov.in of DoESW. In addition to the above, an Arbitration Committee has also been formed at Central

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Organisation ECHS to address concerns of empanelled hospitals. Grievances, if any, may be addressed to the under mentioned functionaries:-

Managing Director Central Organisation ECHS Maude Lines Delhi Cantt – 110010 Tele: 011 – 25684846, Mob: 8527794678	Director (Complaints & Legal) Central Organisation ECHS Maude Lines Delhi Cantt – 110010 Tele: 011 – 25684946 E Mail ID: jdclechs-mod@nic.in
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21. **ECHS Website.** All information regarding ECHS, including list of empanelled facilities, forms for membership and latest policies etc are available on www.echs.gov.in.

22. **Status of ECHS Membership Card.** Status of ECHS Membership Card can now be checked on website <http://esmmis.in.cardtrack>. The web link is also available on ECHS website echs.gov.in. [Back to Top](#)

PENSION NEWS

ONE RANK ONE PENSION (OROP)

23. **Background.** On 17 Feb 2014, the Honourable Finance Minister announced the implementation of OROP in his interim budget speech. The Honourable Raksha Mantri directed CGDA to intimate necessary steps in consultation with the three Services, MoD (Fin) and Department of ESW to give effect to this decision. On 22 Apr 14, the Hon'ble Raksha Mantri chaired another meeting in which the Services presented the DGL and the proposed OROP tables.

24. Consequent to the presentation by the Services, the CGDA sought three weeks' time to scrutinise and finalise the DGL and OROP tables. The Honourable RM directed that a Working Group be constituted for the same and the implementation order for **OROP be issued within three weeks, i.e., by 13 May 2014.**

25. The Working Group met on five occasions to finalise the modalities for implementation of OROP.

26. On 12 Jun 14, the Hon'ble RM chaired another meeting in which the Services made a presentation on the Services Model and the Points of Differences. It was recommended that the DGL and the OROP table be issued by the MoD at the earliest, based on the Model presented by the Services.

27. **Present Status.** Presentation was made to Mr Manohar Parrikar, Honourable Raksha Mantri on 10 Dec 14. The honourable RM has indicated that OROP would be

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implemented in the current financial year. Government order on the implementation of OROP is awaited.

Grant of Service Elements of Disability to Pre-01 Jan 73 Invalided out Sailors When the Accepted Degree of Disablement Re-Assessed as Less Than 20%.

28. As per regulation 186 of PRA 1961 (Part –I), in the case of JCOs & ORs the minimum qualifying service required to earn service elements of life on invalidment due to disabilities attributable to or aggravated by military service was 15 years. This stipulated qualifying service for continuance of service elements was relaxed to 10 years wef 01 Apr 1964 and 05 years wef 01 Mar 1968. On the recommendation of 3rd Central Pay Commission, the condition of minimum service (05 Years) for continuance of service element was abolished for those service personnel where invalidment occurred on or after 01 Jan 1973. Hence, in cases of invalidment on or after 01 Jan 73, where the disability reduced to less than 20% in subsequent re-assessment and due to which disability elements discontinued, the service elements was continued for life. This provision was so far not available to pre-01 Jan 73 invalided out cases.

29. The government vide [letter No. 12\(28\)/2010-D\(Pen/Pol\) dated 10 Feb 2014](#) has now allowed the service elements to all pre-01 Jan 73 invalidment cases wef 01 Jan 1973 or the date from which the accepted degree fell below 20% whichever is later. The NOK of such invalided out personnel shall also be entitled for family pension from the date following the date of such personnel.

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Extension of Benefit of Broad Banding of Percentage of Disability/ War Injury.

30. As per para 7.2 of MoD letter No, (2)/97/D(pen-C)dated 31 Jan 01, the concept of broad banding of percentage of disability/war injury was introduced in respect of Armed Force Officer and PBORs who were invalided out of service on or after 01 Jan 96 on account of disability/war injury accepted as attributable or aggravated by military service.

31. This provision was extended to pre-01 Jan 96 invalided out cases with financial effect from 01 Jul 09 vide MoD letter No. 10(01)/D(Pen/Pol)/2009/Vol II dated 19 Jan 10 provided that they were in receipt of disability elements /war injury elements for disability more than 20% as on 01 Jul 09.

32. Now, [MoD vide letter No. 12\(16\)/2009/D\(Pen/Policy\) dated 15 Sep 14](#) in partial modification to MoD letter of Jan 2010 have decided that wef 01 Jan 96, the benefit of broad banding of percentage of disability/war injury shall be allowed to all those who were invalided out of service prior to 01 Jan 96 and were in receipt of disability elements /war injury elements as on 01 Jan 96.

33. If a pensioner to whom benefit accrues under the provision of the above letter had already died on or after 01 Jan 96 but before date of issue, the application for revision shall be submitted by a family pensioner or by his heirs as the case may be. Payment of LTA shall be regulated as per the extant Govt. orders on the subject matter.

Revision of 43% and 45% of Commuted Portion of Pension of Pre-2006 Armed Forces Absorbees who had Drawn Lump-Sum-Compensation on Absorption in Public Sector Undertaking/Autonomous Body.

34. Govt servants who had drawn lump sum payment on absorption in a PSU/Autonomous body have become entitled to restoration of 1/3rd commuted portion of pension as per provision of this Dept of Pension and Pensioners Welfare OM [No.34/2/86-P& PW dated 05 Mar 87](#) after 15 Years from date of commutation or 01 Apr 85, whichever is later, based on the Supreme Court Judgment dated 15 Dec 95 in Writ petition (C) No. 11855/85.

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35. In pursuance of Government's decision on the recommendations of sixth Central Pay Commission, instruction have been issued for revision of pre-2006 pensioner/family pensioners vide Dept of Pension & Pensioners Welfare [OM No. 38/37/08-P&pW dated 01 Sep 08](#). Accordingly sanction of the President is hereby accorded for revision for 1/3rd restorable pension of absorbees with effect from 01 Jan 2006, as explained hereunder:-

(a) As on 01 Jan 06, the full pension of the absorbees shall be notionally revised wef 01 Jan 06 based on full pension as on 31 Dec 05 in accordance with the instruction for revision of pension, issued for implementing the 6th Central Pay Commission recommendations vide OM No. 38/3708-P&PW (A) dated 01 Sep 08. Benefit of additional pension available to old pensioners will also be granted.

(b) The restorable 1/3rd pension shall be the sum of the following:-

(i) 1/3rd of full pension as on 31 Dec 2005.

(ii) Dearness Pension on the full pension as on 31 Dec 2005.

(iii) Dearness Relief upto AICPI (IW) average index 536 (Basic Pay 1982=100) i.e., @24% of Basic full pension plus dearness pension.

(iv) Fitment weightage @40%of the full pension as on 31 Dec 2005.

36. Payment of DR shall be on full pension as per instruction issued from time to time and is subjected to the condition that the absorbed employee was not re-employed/employed under the central Government or a Corporation/ Company/Body/Bank under them in India or

abroad, including permanent absorption in such Corporation/Company/Body/Bank at the time of restoration.

37. The benefit of revision of restored amount 1/3rd commuted portion of pension shall be admissible wef 01 Jan 06 or from the date the commuted portion of pension is restored, whichever is later.

38. However, now MoD vide [letter No. 1\(4\)/20014/D \(Pension/Policy\) dated 16 Oct 14](#) have decided that with effect from 24 Sept 12, the notional full pension of the commissioned officers absorbee pensioners will be determined in terms of MoD / DESW letter 1(4)/07/D(Pen/Policy) dated 21 Aug 09. It shall be stepped up to 50% of the minimum of the fitment table for the rank in the revised pay band as indicated under fitment table annexed with SAI 2/S/2008 as amended (for regular commissioned officers), SAI 4/S/2008 as amended (for commissioned officers belonging to AMC/ADC/RVC and were in receipt of NPA) and equivalent instruction for Navy & Air Force, plus Grade pay corresponding to the pre-revised scale from which the pensioners had retired/discharged including Military service Pay where applicable .

39. The President is also pleased to decide that with effect from 24 Sept 12, notional full pension of the JCO/OR absorbee pensioners determined in terms of MOD / DESW letter 1(4)/07/D(Pen/Policy) dated 21 Aug 2009, shall also be stepped up to 50% of the notional maximum of the fitment table for the rank and group in the revised pay band as indicated under fitment tables annexed with SAI 1/S/2008 as amended and equivalent instructions for Navy & Air Force, Plus the Grade pay corresponding to the pre-revised scale from which the petitioner had discharged including Military Service Pay and 'X' Group pay where applicable. The amount so determined shall be reduced pro rata where the Armed Forces absorbee had less than the minimum required service to earn full pension. While determining revised full pension in terms of these orders, weightage in qualifying service shall not be allowed, as hitherto fore.

40. No arrears of dearness relief and additional pension on notional full pension would be payable for the period prior to 24 September 2012.

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Digital Life Certificate

41. The government has introduced an Aadhar-based Digital Life Certificate verification system. This is implemented through the [Jeevan Pramaan Portal](#). This system has obviated the requirement to obtain the Life Certificate after physical visit to the bank branch where the pension account is maintained. The procedure for availing this facility is enumerated in the following paragraphs.

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- Step 1: Pensioner needs to have an Aadhar number for getting digital life certificate issued.
- Step 2: Pensioner need to enroll and biometrically authenticate himself /herself using one of the following methods:-
- (a) Download application prepared for generating digital life certificate form [Jeevan Pramaan Portal](#) on any Android Tablet/Smartphone or Window PC. Procure a low cost finger print scanner/iris scanner from the market and plug it on USB port of the tablet/Smart Phone/PC. Using the above application, pensioner will be able to enroll and bio-metrically authenticate in real time from the comfort of their homes by giving his /her Aadhar number and other details related to their pension bank account.
 - (b) Pensioner can visit a nearby Citizen Service Centre (CSC), bank branch or any Government office whose details are provided [here](#) and bio-metrically authenticate in real time by giving his/her Aadhaar number and other pension details related to their pension bank account.
 - (c) If the pensioner is already enrolled on the system, next time he gives his Aadhaar number, he would only be required to authenticate his bio-mertic for updating date of his digital life certificate.
- Step 3: After successful submission of Digital Life Certificate, pensioner will be sent a SMS on his /her mobile giving the transaction id. Pensioner will be able to download computer generated life certificate from [Jeevan Pramaan Portal](#) using this transaction id to their records.
- Step 4: Bank Branch can be informed about submission of your Digital Life Certificate in one of the following ways.
- (a) Bank can login on [Jeevan Pramaan Portal](#) and can search manually for Pensioner's Life Certificate either by giving Aadhaar number, bank Account number of Transaction Id.
 - (b) Core Banking System of Banks will be able to automatically download life certificate details from the Digital Life Registration Repository and update life status in pensioner's bank account.
 - (c) Pensioners Digital Life Certificate can be sent to respective branch of the Bank by sending an email or forwarding the link through SMS to download life certificate from the website.

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42. Reminders though SMS will be sent to the pensioners enrolled on [Jeevan Pramaan Portal](#) for timely submission of their Digital Life Certificates.

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Conduct of Camps for Online Submission of Digital Life Certificate

43. In order to implement the initiative of the Government, the Services and various Government agencies conducted camps to facilitate online submission of the Digital Life Certificate through the Jeevan Pramaan portal. Navy conducted camps at five locations as below:-

Station	Location	Date
Mumbai	INS Tanaji and INS Hamla	18-20 Dec 14
Kochi	Sailors' Institute, Naval Base	18-20 Dec 14
Vishakhapatnam	CDA(Navy) Building	17-20 Dec 14
Goa	INS Gomantak	18-20 Dec 14
Jamnagar	INS Valsura	18 -20 Dec 14

44. Army conducted camps at 30 different locations namely Srinagar, Jammu, Shimla, Pathankot, Bhatinda, Ambala, Hissar, Jaipur, Jodhpur, Dehradun, Lansdowne, Pithorgarh, Jabalpur, Bhopal, Bareilly, Lucknow, Gorakhpur, Danapur, Ranchi, Kolkata, Siliguri, Tezpur, Dimapur, Shillong, Mumbai, Pune, Hyderabad, Chennai, Bangalore, and Thiruvananthapuram.

Exemption for Personal Appearance for Life Certificate

45. As per the Central Pension Accounting Office circular CPAO/Tech/Grievances/2010-11-531 dated 30 Jun 11, the a pensioner who produces a Life Certificate in the prescribed form in Annexure XVII to the circular signed by any person specified hereunder is exempted from personal appearance for the purpose of signing Life Certificate:-

- (a) A person exercising the powers of a Magistrate under the Criminal Procedure Code.
- (b) A Registrar or Sub-Registrar appointed under Indian Registration Act.
- (c) A Gazetted Government servant.
- (d) A Police Officer not below the rank of Sub-Inspector in-charge of a Police Station.

- (e) A Class-I officer of the Reserve Bank of India, an officer (including Grade II Officer) of the State Bank of India or its subsidiary.
- (f) A pensioned Officer who, before retirement, exercised the powers of a Magistrate.
- (g) A Justice of Peace.
- (h) A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar.
- (i) A Head of Village Panchayat, Gram Panchayat, Goan Panchayat, or an Executive Committee of a Village.
- (j) A Member of Parliament, of State Legislatures or of Union.
- (k) Treasury Officer.

46. In case of a pensioner drawing his pension through a Public Sector Bank, the Life Certificate may be signed by an officer of the a Public Sector Bank.

47. In case of a pensioner residing abroad and drawing pension through any other bank included in the Second Schedule to the Reserve Bank of India Act, 1934, the Life Certificate may be signed by an officer of the Bank. A pensioner get exemption from personal appearance subject to production of the Life Certificate signed by the abovementioned officer of the bank.

48. A pensioner not resident in India in respect of whom his duly authorised agent produces a Life Certificate signed by a Magistrate, a Notary, a Banker, or a Diplomatic Representative of India is exempted from special appearance.

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EMPLOYMENT NEWS

Ex-Servicemen Training Scheme by DGR

49. The Training Directorate of the DGR offers various training schemes for ex-servicemen. The scheme is primarily meant for ex-servicemen who could not avail the resettlement training facility while in service. The scheme is also extended to the widow or one dependent of an ex-servicemen irrespective of whether his death was attributable to military service or not. Ex-servicemen would be eligible to undergo the training up to five years from the date of retirement / release or 60 years of age whichever is earlier.

50. MOD has accorded sanction for conduct of 67 Resettlement Training Courses ([click here to download the list](#)), covering diverse fields for ex-servicemen vide Govt of India letter No 001/ExSM/DGR/RES-8/II/D(Res) dated 18 May 06. The training is organised at various institutes empanelled by the ZSBs / RSBs/ and approved by DGR. The course is free of cost for ex-servicemen and a stipend of Rs 1000/- (rupees one thousand only) per month is paid to each trainee when the ex-servicemen attends training at a place other than his place (city or town) of residence. The government has also directed that the ESM can apply for regular course planned at institutes by DGR, subject to availability of vacancies in undersubscribed courses. For details of courses under ESM training scheme, the eligible personnel are to get in touch with the RSB / ZSB or visit DGR website [here](#). Application form for the courses can be downloaded from [here](#) and forwarded through the respective Zila Sainik Welfare Officers.

Submission of Online Application Form for Admission in to Fire Officer Courses at NFSC, Nagpur.

51. The professional Fire Officer Courses conducted by the National Fire Service College (NFSC) for the trainees are sponsored by DGR. NFSC has opened up an online portal for receiving application forms from sponsored candidates. The nominating department is requested to upload the nomination of their candidates by logging in website www.nfscnagpur.nic.in and upload the requisite supporting documents and fill the form online. The hard copy of the forms so filled in shall be printed out from the website and shall be sent to the Director, NFSC along with the enclosures duly signed by the competent authority. The hard copy of the applications form shall be forwarded by the competent authority with the covering letter on the letter pad of the organisation. The website also contain the instructions manual for filing the form online.

52. The highlights of the on-line registration scheme are as follows:-

(a) The application for the professional courses viz., Sub-Officers, Station Officers and Divisional officers courses by the sponsored candidates will be accepted henceforth only on on-line mode.

(b) The aspirants are required to visit the [official website of National Fire Service College](#) and click the appropriate button "Sponsored Candidate to click here for online application form" in its home page ([click here to open](#)).

(c) On logging in, the candidates will be directed to the page where the buttons for viewing rules for the eligibility and fee details can be viewed by clicking the appropriate button.

(d) The candidates can apply by clicking [To Apply online button](#).

(e) The candidate are required to register when they log in for the first time, with their e-mail id on their filling the details asked therein.

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(f) The candidates will be intimated their registration number through their e-mail id provided by them.

(g) The candidates can log in with the registration number and either through password or their date of birth which they provided at the time of registration.

(h) The application format will appear which the candidate is required to fill-in. The candidates, on completing the filling of the application form, should take the print out of the application form and get the signature of their sponsoring authority at the appropriate places. The candidates are also required to download the undertaking with regard to physical fitness and seniority and get the signature of their sponsoring authority and upload the same in the portal.

(j) With the registration number and password, the candidate can log in as many times as he wishes for completing the application form.

(k) On completion of the filling of the application form and uploading the photographs, signature, required supporting documents regarding medical fitness, seniority, etc., and copy of the licenses and other related documents wherever required, can take print out of the application form and cause it to be forwarded by his/her employer with employer's covering letter, to the Director, National Fire Service College, Ministry of Home Affairs, Government of India, Civil Lines, Nagpur.

(l) **Just applying on-line only or sending the hard copy alone, will not complete the application process.**

(m) The candidate is required to apply online along with the uploaded enclosure/ attachments as required by the online application form as well as he should send the hard copy of the application form to the Director, NFSC to the aforesaid address duly forwarded by the employer.

53. Hard copy of the application form duly filled in sent, after uploading its online version shall reach NFSC on or before the stipulated date for the respective course.

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EDUCATION NEWS

54. **Details of Existing Schemes for Issue of Educational Certificates to Personal Based on In-Service Examinations and/or Length of Service.** Candidates who qualify in HET, ET1 and ET1(M) exams are awarded with a certificate issued by IHQ MoD(N)/DNE based on the aggregate marks scored by them. These certificates are forwarded to the Commodore, Bureau of Sailors, Mumbai for distribution to sailors at the respective ships/establishments. A sailor who has passed in one or more subjects of HET but not qualified for a HET certificate may, at the time of leaving service, apply through his Commanding Officer to the Principal Director of Naval Education, IHQ MoD (N), for a statement showing the subjects in which has passed.

55. **Loss of Certificate.** In case any sailor reports loss of his HET/ET1/ET1(M) certificate and requests for a duplicate certificate, such requests should be forwarded by the

Commanding Officer to IHQ MoD (N)/ DNE through the Commodore Bureau of Sailors, with full details about causes of the loss of the certificate and his recommendations there to. A duplicate certificate, endorsed with 'DUPLICATE' would be issued by IHQ MoD (N)/ DNE based on the merit of each case. [Back to Top](#)

56. **Educational Institutes Offering Concession / Reserved Seats.** The following educational institutions offer concessions / reservations to Ex-Servicemen/ their wards/dependents:-

- (a) Sharda University, Greater Noida
- (b) Lovely Professional University, Phagwara
- (c) OP Jindal Global University, Sonipat
- (d) Apeejay Satya University, Gurgaon
- (e) PDM Group of Institutions, Bahadurgarh (Haryana)
- (f) CT Group of Institutions, Jalandhar
- (g) Shivalik College of Engineering, Dehradun
- (h) SRM University, Chennai
- (j) Dr MGR University, Chennai
- (k) Centurion University of Technology and Management (CUTM) Bhubaneswar
- (l) DC School of Management and Technology (DCSMAT), Vagamon & Trivandrum
- (m) School of Inspired Leadership (SOIL), Gurgaon.

57. These Institutions have offered Special Scholarship of Tuition Fee waiver ranging 5-100% for naval wards depending on marks obtained in class XII/graduation (as applicable) for various professional courses like b Tech, M Tech, MBA, BBA, MCA, BCA, LLM, LLB, M Pharma, B Pharma, Diploma, MSc (IT), B Sc (IT), BEd, etc.

58. **Offer of Distance Education Programs of Sikkim Manipal University to Retiring/Serving Armed Forces Personnel.** The University wishes to partner in the initiatives of the Directorate of Resettlement to enhance further employability among all ranks of the Armed Forces including officers. As part of a goodwill gesture towards personnel of the Armed forces, the Sikkim Manipal University has offered a fee concession of Thirty percent (30%) to all services personnel (including retiring, outgoing and in-service personnel) and their family members.

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59. The university has indicated that all fees are subject to change from time to time, as per university guidelines. However under the proposed arrangement, the fee concession of Thirty percent (30%) will continue to be available on the applicable tuition fees (other than examination and Alumni fees).

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WELFARE NEWS

60. **Shifting of Samadhan Cell.** In order to resolve the queries / grievances of retired personnel / dependents, a helpdesk has been operational at Naval Pension Office (NAVPEN), Mumbai. Simultaneously, a Samadhan cell has also been operating at IHQ MOD(Navy) / Directorate of Pay and Allowance (DPA) for the same purpose. It has now been decided to shift Samadhan Cell NAVPEN. The existing Helpdesk at NAVPEN will henceforth be called the Samadhan Cell. The Samadhan Cell can be reached at Toll Free No 1800-220-560 and Samadhan.indiannavy@gmail.com.

61. **Various Welfare & Re-Settlement Schemes for Ex-Servicemen/ Widows of Uttar Pradesh.** The monetary benefits of various awards are processed by Zilla Sainik evum Kalyan Officers (ZSKOs) and funds released by the Directorate of Sainik Kalyan evum Punarvas, Uttar Pradesh. It may be noted that monetary benefits for 'Ashok Chakra' series are processed by District Magistrate and then forwarded to UP Govt (General Administration Department). On approval the amount is released to ZSKOs for forwarding to beneficiaries.

62. The Directorate of Sainik Kalyan evum Punarvas, Uttar Pradesh indicated that they have received a number of complaints/requests regarding non-payment of monetary benefits of various gallantry and distinguished services awards. Therefore, the Directorate has requested for compilation of data of all awardees of gallantry award winners residing in UP with complete details of individual, so that the number of personnel can be catered for in the budget and distribute the award money in the same financial year. The Directorate has also requested for details of any previous cases left out.

63. The Directorate has also requested that all retiring officers, JCOs and NCOs/OR (equivalents of Air Force and Navy) may kindly register themselves with respective ZSKO, so that Identity Card and records for their resettlement as well as other benefits due to them by UP State Govt are updated.

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INCOME TAX CONCESSION/EXEMPTIONS FOR INDIVIDUALS BELOW 60 YEARS AND SENIOR CITIZENS

64. There has been no change in the income Tax slabs, yet a few concessions have been enhanced:-

(a) **Tax Exemption Limit.** Basic exemption limit has raised from Rs. 2 lakhs to 2.5 lakhs for individuals (whether male or female) below 60 years of age. For Senior citizen of 60 years or above, the basic exemption limit is raised from Rs. 2.5 lakhs to Rs. 3 lakh.

- (b) **Enhancement of Deposit Limit into PPF.** Deposit limit of Rs. 1 lakh into PPF has now been raised to Rs. 1.5 lakh annually.
- (c) **Saving u/s 80 C.** The savings limit in the form of insurance, Provident and PPF, etc., has been increased from 1 lakh to 1.5 lakh for all categories.
- (d) **Interest on House Loan u/s 24(b).** Deduction limit on interest paid on loan in respect of self-occupied house has been raised from Rs. 1.5 lakh to Rs. 2 lakh for all categories.
- (e) No changes in slab rate for senior citizens of or above the age of 80 years.
- (f) **Mutual Funds vis-a-vis Long Term Capital Gain**
 - (i) Period of holding for claiming indexation increased from 1 year to 3 years. Sec 2(42A) now provide that an unlisted security and a unit of Mutual Fund (other than an equity oriented Mutual Fund) shall be deemed a short term capital asset, if it is held for not more than 36 months.
 - (ii) Rate of Tax on long term capital gains increased from 10% to 20% on transfer of units of Mutual Funds, other than equity oriented Funds.

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ESSENTIALS FOR A WILL

- 65. **Testator.** A male person making a Will is known as a testator. A lady who creates a Will is referred to as a testatrix.
- 66. **Testamentary Guardian.** This term is applied to the person who is appointed as a guardian for a beneficiary who is a minor.
- 67. **Witnesses.** These are persons who observed the signing of the Will by the testator. They are neither required to read the Will, nor know the contents of the document. Their sole responsibility is to testify that the Will was signed by the testator and that he made the Will when he was in sound mental disposition.
- 68. **Executer or Executrix.** An individual appointed by the person making the Will to give effect to the Will. The maker of the Will must obtain his/her tacit approval (consent) before appointing him/her executor or executrix. Since the implementation of the Will is to be effective upon the death of the individual, it would be necessary to appoint one or more executors under the Will. The testator should try to appoint trusted persons as executors and clearly mention their names under the Will authorizing them to act as executors. It is not necessary to have the executors sign the Will. It is advisable that the executors should not be very old but would survive the Testator. They make an application for probate for the

administration of the Estate of the deceased. There is no specified number of Executors for a Will. However, it is advisable to have two executors. Where there is no possibility of any dispute in a family it is highly desirable that one of the beneficiaries is appointed as Executor. It may also be advisable to give a copy of the Will or 'codicil' to the executors for their reference.

69. **Do You Need a Lawyer to Draft the Will?** The answer is a most emphatic "NO". No lawyer, no matter how brilliant can tell you how to make your Will. It is a duty which you owe to your successors and it is a job which you cannot delegate to anyone. It is, however, wise to show the Will to a professional advocate before giving final shape to the document. It is preferable that such a lawyer should not be related to you, so that the advice is objective, and restricted to legal aspects only.

70. **What Are the Essential Ingredients of a Will?** Before beginning the exercise, one should prepare an exhaustive list of all assets, both movable and immovable. The next step is to identify all persons who can be possible beneficiaries of the estate. These details should contain all the relevant particulars of the beneficiaries. Having done this much of spade work, the actual process is relatively simple.

71. The essential elements of the Will are as follows:-

- (a) Identity yourself as "This is the last Will of son / daughter of and resident of"
- (b) Revoke all previous Wills or Codicils made by you by declaring that "I revoke all previous Wills and Codicils made by me till date".
- (c) Assert that you are in sound mental state and that you are not making the Will under any pressure from any one.
- (d) Thereafter describe each item of your movable and immovable property and bequeath it to a specific legatee or beneficiary.
- (e) Finally, confirm your Will and end the document by the following words, "IN WITNESS WHEREOF I have hereto set and subscribed my hand and signature on this day of 20....."
- (f) Please note that the Will is not required to be made on a stamped paper and that there is no specific format for this document. The above legal words are, however, customary.

72. **Who Should Be the Witnesses to the Will?** Any person who is a major can be a witness to the Will. A Will should be attested by two or more witnesses, but they must have seen the testator sign/affix his mark to the Will (it is necessary to mention the date of the Will and also number of pages) and some other person signing the Will in the presence of and by the direction of the testator (in this case the thumb impression of the testator, besides the signature, is certainly recommended) and that he made the Will when he was in sound mental disposition. The objective of the attestation is that some person should verify that the Will

was signed voluntarily. The witnesses have to attest in the presence of the testator and he must have seen them attesting the Will. If the testator is in one room and the attesters are in another room from where they cannot see the testator and they attest the Will from their room, the attestation would be bad in law. In the absence of suspicious circumstances surrounding the execution of the Will and attestation, proof of testamentary capacity and signature of the testator and attestation as required by law may be sufficient to discharge the burden of proof. It is a wrong notion that only lawyers or doctors should be witness. Getting the Will attested by a doctor is a good idea to prove that the testator was in a sound state of mind at the time of making the Will. However, in exceptional circumstances where a person is dying and on death bed, and desires to make the Will, then the witness being a Doctor or a lawyer may assume particular significance. However, no bequest could be made to an attesting witness. The witnesses may or may not be a family member of the person who is preparing the Will.

73. The law requires that there should be two witnesses to the Will. It needs to be noted that the witnesses are merely to authenticate the signatures of the Testator. They do not need to be privy to the contents of the Will. The law also requires that the Testator should sign the document in the presence of the witnesses. It is also desirable that the testator and the Witnesses should sign each page of the document (through this is not mandatory). In order to ensure that the Will is not challenged, the following precautions are suggested:-

- (a) The witnesses should be much younger than the Testator.
- (b) They should not be beneficiaries of the Will.
- (c) It is preferable if one of the witnesses is a doctor or a physician to certify the mental state of the person (this is essential if a person is sick or in a hospital).

74. **What is a Joint Will?** A joint Will is a testamentary instrument whereby two persons make a single Will which is intended to become effective after the death of both the persons making the Will. Whereas it might seem a good solution for elderly couples, there is a snag in it. It prevents the surviving partner from making his or her Will under the altered circumstances after the demise of the spouse. Mutual Wills are another variant of this type of Will, in which the couple bequeath their assets in favour of each other. In practice, both these options are rarely exercised.

75. **Is It Necessary to Appoint an Executor or Executrix?** The Testator must take the tacit approval of the Executor and if the estate is large, it may even become necessary to appoint an alternate Executor, in the event of the first person being unavailable. But in many domestic cases, the executor could be one or more of the beneficiaries. The following aspects are also relevant:-

- (a) It is not enough to hold the assets in joint names or designate a nominee. Such persons do not automatically get title to your assets. The Will supersedes everything else. If one dies intestate (without a Will), any distant relation can stake a claim to your assets and matters may lead to litigation.
- (b) It is advisable to appoint more than one executor, and preferably an odd number. In case of any dispute, majority prevails.

- (c) None of the executors or beneficiaries should attest the Will as witness.
- (d) An executor can also be a beneficiary but it is preferable to avoid such a situation.
- (e) Sign every page in full to ensure that no one can fraudulently change or insert pages.
- (f) Make more than one copy of the original Will and keep them safely at different places.
- (g) Though not a necessity, it is always safe to register your Will. The sub-registrars are empowered to collect registration fees for all documents submitted for registration which is subject to the Registration Act and rules pertaining to that state (The fee is Rs 5000/- now).
- (h) Any Person wanting to execute and register his Will has to do it in person and nobody else can represent him for registration of the same. The fee to be charged by the sub-registrar has got no bearing to the value of the wealth of executor.

76. **On What Grounds are Wills Challenged?** As per available statistics, 99 percent of the Wills sail past the probate phase. The few which are challenged fall under the following categories. It may be noticed that in nearly all cases, if the witness is strong and alert, the Will would not have been disputed.

- (a) The mental state of the Testator is suspected to have been unstable at the time of signing the document.
- (b) Undue pressure or influence exerted on the Testator to make a biased Will.
- (c) The Will itself is forged, altered or tampered with.

(Reproduction of an Article by Wg Cdr TJ Reddy VSM (Retd) in the Air Force Association News Sep 14 Edition)

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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](#).

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

<u>DIRECTORATE OF ESM AFFAIRS (DESA)</u>	
TELE NO.	011-24121068, 24102305
FAX	011- 26880943
E-MAIL ID	navy.desa@gmail.com, vsfdelhi@gmail.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.

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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).
4. **Ministry Of Defence (www.mod.nic.in)**. This is official website of Ministry of Defence, which provides all MoD/Gol 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 DMPR 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://naypay.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 Pensionery 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	navy.desa@gmail.com
Naval Pension Office	navypension@yahoo.co.in
VSF Delhi	vsfdelhi@yahoo.com
ECHS	echs_navy@yahoo.co.in
CSD	dgmedp@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	bpccareers@gmail.com
CGDA	cgda@nic.in
WNC Pay office	wnc-naypay-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
VSF Mumbai	vsf.mumbai@ymail.com
VSF Vizag	vsfvisakhapatnam@yahoo.in

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Organisation	Email Id
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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