



वायु सान्निध्य VAYU SANNIDHYA

*A handbook on
consolidation of assets and guide to next of kin*

PUBLISHED BY

DIRECTORATE OF AIR VETERANS, AIR HQ

भूतपूर्व वायुयोद्धा निदेशालय, वायुसेना मुख्यालय द्वारा प्रकाशित

TEAM DAV



Air Cmde AV
Air Cmde S Sreekanth VSM



Gp Capt AV (Officers)
Gp Capt Kamlesh Singh VSM



Gp Capt AV {Airmen & NCs(E)}
Gp Capt Kalpa Ghosh



Gp Capt AV(IAFPC)
Gp Capt VK Reddy



Gp Capt AV(IT)
Gp Capt NS Dhanjal



Wg Cdr AV(Legal)
Wg Cdr B Mishra



Gp Capt AV (A&N-SP)
Gp Capt MK Sharma



Sqn Ldr AV (Audit-Offrs)
Sqn Ldr Rahul T



Wg Cdr AV(Med)
Wg Cdr Biplab Bhattarai



Wg Cdr AV(Legal)
Wg Cdr Bhopali Biswas



Wg Cdr AV (A&N-FP & Wel)
Wg Cdr Monika Mishra



FP (Offrs)
DD Shri Rahul Bhardwaj



DDAV IV
DD Shri Sudhir Kumar



Wg Cdr AV (Legal)
Wg Cdr BN Ashok



Wg Cdr AV (A&A)
Wg Cdr Sandeep Unni



DP (Offrs)
DD Shri Meghram Meena



Sqn Ldr AV (A&N-DP)
Sqn Ldr Ankur Saxena



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अस्वीकरण

यह दस्तावेज एक भूतपूर्व वायुयोद्धा जिनका ब्यौरा नीचे दिया गया है उनकी निजी संपत्ति है। इसमें निहित जानकारी केवल उनके एवं उनके परिवार के लिए ही है और इसमें स्वामित्व, गोपनीय या विशेषाधिकार प्राप्त जानकारी हो सकती है। यदि आप वांछित प्राप्तकर्ता नहीं हैं तो आपको इसके किसी भाग को प्रसारित, वितरित या नकल नहीं करना चाहिए। कृप्या इसे तुरंत भूतपूर्व वायुयोद्धा को या भूतपूर्व वायुयोद्धा निदेशालय, सुब्रतो पार्क, नई दिल्ली – 110010 को लौटा दें। हम आपके द्वारा भूतपूर्व वायुयोद्धा एवं उनके परिवार के प्रति दिये गये आदर भाव की सराहना करते हैं। धन्यवाद।

THIS BOOKLET BELONGS TO **PARTICULARS OF AIR VETERAN**

Name:.....

e-mail:-.....

Tele / Mob:.....

Address:-

PASTE YOUR RECENT
PHOTO HERE

(SINGLE/JT WITH
SPOUSE

Permanent Address

Correspondence Address

Dist:

State:

PIN:

Dist:

State:

PIN:

PREFACE

1. This booklet is an attempt by Directorate of Air Veterans to assist all our Air Veterans towards consolidation of their personal and financial records in a single place for ease of reference as well as to facilitate the NoK/Family members after demise of the Veteran. This booklet is divided into two parts as under:-

Part-I - Contains details of all personal / service/ financial information and tangible / intangible assets of veterans. It also provides a quick guide on Jeevan Pramman App, Digi Locker and preparation of Will.

Part-II - Contains variety of information such as brief on family pension, action to be taken by NoK on demise of Air Veteran, sample letters with addressed envelope to various agencies, information on eligibility for various scheme operated by AFGIS/IAFBA/AFWWA/AFA etc., for the benefits of NoK. At last a series of FAQs with its suitable answer is also prepared to solve the query of NoK/family pensioners instantly.

2. An earnest attempt has been made by DAV to compile this booklet in view of various problems /difficulties being faced by the NoK due to non-availability of said details. Air Veterans are advised to ensure safe custody of their documents and regularly update this booklet for the benefits of their families.

3. DAV does not take any responsibility of the accuracy/authentication of any of the information filled in by the Veterans, as it is their personal details and required to be updated periodically by the individual.

DESIGNED & PREPARED BY	GUIDED BY
 Sgt Anand Kumar Tiwari	 Gp Capt Kalpa Ghosh

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MESSAGE BY AOA



Air Marshal VPS Rana VSM
Air Officer-in-Charge Administration



MESSAGE

1. The Indian Air Force has kept pace with the changing times and in tandem with socio-economic policies of the Govt by providing optimum services to IAF Veterans' fraternity and their families. Directorate of Air Veterans has become the nodal agency and a vital link in fulfilling the organisational commitment towards all Air Force Pensioners.
2. It gives me enormous pleasure in introducing the “वायु सान्निध्य (*A handbook on Consolidation of Assets and Guide to Next-of-Kin*)” which would enormously benefit family members of IAF Veterans. Team DAV has put in substantial effort and done an in-depth study in compiling various aspects which are required to be known by the Next-of-Kin.
3. I am sure that the publication will be of a great use as a guide in achieving the aforementioned objective.

01 Jun 21



MESSAGE BY ACAS (ACCTS & AV)



**Air Vice Marshal VN Srinivas VSM
ACAS (Accts & AV)**



MESSAGE

1. It is a matter of great satisfaction and pleasure to know that Directorate of Air Veterans is publishing “वायु सान्निध्य (*A handbook on Consolidation of Assets and Guide to Next-of-Kin*)”. The Directorate of Air Veterans is committed to remain as a single window solution towards all pension related issues of the Veterans fraternity.
2. Since inception, DAV has taken numerous initiatives to keep the Veterans and their family members abreast with latest policies pertaining to their welfare and financial benefits, through DAV bi-annual magazines and handbook. All these publications are a much sought after medium among the pensioners as it keeps them updated regularly on various issues of their interest.
3. The primary aim of this booklet is to ensure that the Next-of-Kin do not remain ignorant of various issues which would help them in claiming their legitimate pensionary entitlements and grants from various agencies such as AFGIS, IAFBA etc.,.
4. I am sure that the efforts made by the DAV in compiling this guide would definitely achieve the intended objective.

Jai Hind

01 Jun 21

MESSAGE BY AIR CMDE AV



Air Cmde S Sreekanth VSM
Air Cmde AV



MESSAGE

1. Indian Air Force is always proactive in catering to the needs of Air Warriors and their family members, during their service period and also after retirement. However, post retirement the Veteran faces a new phase of life involving service pension, second employment, re-settlement and so on. During this period, his life is prone to various changes and challenges as per the circumstances.
2. As the nodal agency of resolving pensionary issues of IAF pensioners, this Directorate has come across several cases wherein the Veterans, after retirement have not been accustomed in keeping their Next-of-Kins aware of information, which holds primary importance in gaining non-effective benefits from different agencies.
3. It is with this intention in mind, this Directorate has prepared “वायु सान्निध्य (*A Handbook on Consolidation of Assets and Guide to Next-of-Kin*)” by collating relevant details pertaining to pension, personal assets and will, to ensure that Next-of-Kin is sufficiently informed of their rights and entitlements. This book also contains FAQs along with draft letters from Next-of-Kin to prominent agencies for intimating demise and preferring various grants. In a nutshell, by ensuring timely updation of this Guide book by the Veteran, would facilitate easy finalization of benefits to their Next-of-Kin.
4. I am pleased with the meticulous efforts put up by DAV in building this guide book and I am confident that it will be very useful to all the Veterans and especially to their Next-of-Kin. Also, suggestions are solicited to further improve this guide book.

Jai Hind

01 Jun 21

PART-I

CONSOLIDATION OF ASSETS & WILL BY AIR VETERAN



Dear Air Veteran,

1. This Part Contains details of all your personal / service / financial information and tangible / intangible assets. It also facilitates to create Will to distribute your assets amongst the persons of your choice.
2. You are advised to consolidate your personal and financial details in this part and also create your Will as per your desire.
3. At the end of this part pen down your thoughts and leave messages for well-being of your loved ones.
4. We hope, this will be of immensely help.

LIST OF IMPORTANT PENSION/SERVICE DOCUMENTS TO BE PRESERVED

The list of documents provided hereunder is of utmost importance and hence you are advised to adopt due care to preserve it for future use:-

SI No.	Documents	Issuing Authority
1.	Pension Payment Order (PPO)	Jt CDA (AF), Subroto Park, New Delhi – 110010
2.	Service Book for Officers	Last Unit
3.	Discharge Certificate in Book Form for Airmen & NCs(E)	Last Unit
4.	Retired Officers Identity Card (issued to Commissioned Officers and Honorary Commissioned Officers)	Dte of AV, Air HQ, Subroto Park, New Delhi – 110010
5.	Ex-Serviceman ID Card	District Soldier Board (Zilla Sainik Board)
6.	Last Pay Certificate	Dte of AV, Air HQ, Subroto Park, New Delhi – 110010
7.	Policy Bond for Air Veteran Insurance Cover (AVIC)	AFGIS, Subroto Park, New Delhi – 110010
8.	Air Force Association Membership Card	AFA Head Office, AF Stn Race Course, New Delhi – 110011
9.	Canteen Smart Card	Nearest Unit Run Canteen
10.	Dependent Identity Card	Last Unit
11.	ECHS Smart Card	ECHS Central Org

Note:- In case any of the above documents reported lost, stolen, destroyed, defaced, as the case may be, it is advised to report the event to the issuing authority at the earliest.

RECORDS OF PENSION PAYMENT ORDERS

The Air Veterans are advised to keep the details of his Original PPO and subsequent PPO at this page.

ORIGINAL PPO

Original PPO No. : Date of Issue:.....

Name as per PPO:..... Rank as per PPO:.....,,

Basic Pension :, Residual Pension :

Retirement Gratuity:....., Commuted Value of Pension:.....

Name of spouse and dependent as per PPO:-

SI No.	Name	DOB	Relationship with Air Veteran	AADHAAR No.

CORRIGENDUM PPOs

SI No.	Corr PPO No.	Date of Issue	Details of amendment/ revision issued (like name, rank, basic pension etc,)

**RECORDS OF TRANSFER OF PENSION DISBURSING AUTHORITY
/ PENSIONER'S BANK ACCOUNT**

Pension Disbursing Authority : DPDO / Bank

Address of DPDO / Bank :

In case of Bank

Pension Account No.....

Name of Bank & Branch.....

IFSC Code:.....

Jointly operated with spouse: Yes /No

RECORDS OF TRANSFER OF PENSION ACCOUNT

SI No.	Date of Transfer	From	To
		Type of PDA : Bank/DPDO Account No..... Name of Bank & Branch:..... IFSC Code:..... Address:.....	Type of PDA : Bank/DPDO Account No..... Name of Bank & Branch:..... IFSC Code:..... Address:.....
		Type of PDA : Bank/DPDO Account No..... Name of Bank & Branch:..... IFSC Code:..... Address:.....	Type of PDA : Bank/DPDO Account No..... Name of Bank & Branch:..... IFSC Code:..... Address:.....
		Type of PDA : Bank/DPDO Account No..... Name of Bank & Branch:..... IFSC Code:..... Address:.....	Type of PDA : Bank/DPDO Account No..... Name of Bank & Branch:..... IFSC Code:..... Address:.....

LIST OF OTHER IMPORTANT DOCUMENTS**PASSPORT NUMBER**

SELF	
SPOUSE	

DRIVING LICENSE

SELF	DL No.....VALID UP TO.....
SPOUSE	DL No.....VALID UP TO.....

PAN CARD NO.

SELF	
SPOUSE	

AADHAAR NO.

SELF	
SPOUSE	
DEP FATHER	
DEP MOTHER	
DEP CHILD 1 (Name.....)	
DEP CHILD 2 (Name.....)	
DEP CHILD 3 (Name.....)	

CANTEEN SMART CARD NO.

Card No (Grocery/Liquor).....	PIN.....
Card No (Grocery/Liquor).....	PIN.....
Card No (Grocery/Liquor).....	PIN.....
Card No (Grocery/Liquor).....	PIN.....

ROIC/EX SERVICEMEN ID CARD NO.

EX SERVICEMEN ID CARD NO.....	Date of Issue.....
Issued by (Place of Zila Sainik Board).....	
ROIC NO.....	Date of Issue.....

DEPENDENT CARD NO.

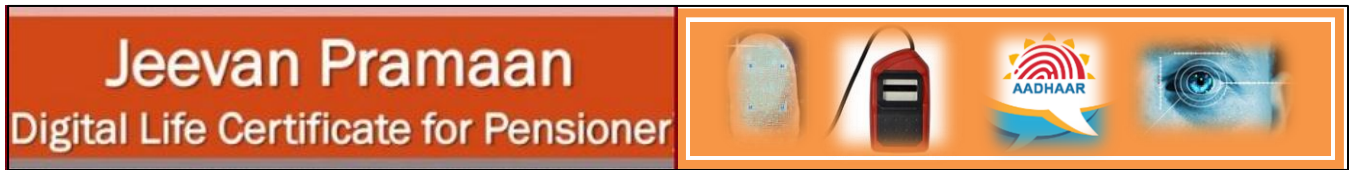
Spouse	Card no.....	Place of Issue.....	Date of Issue.....
Dep Father	Card no.....	Place of Issue.....	Date of Issue.....
Dep Mother	Card no.....	Place of Issue.....	Date of Issue.....
Dep Child 1	Card no.....	Place of Issue.....	Date of Issue.....
Dep Child 2	Card no.....	Place of Issue.....	Date of Issue.....

AIR FORCE ASSOCIATION MEMBERSHIP DETAILS

Membership No.....
Nearest AFA Office..... Tele.....

ECHS CARD DETAILS

Self.....	Spouse.....
Dep Father.....	Dep Mother.....
Dep Child 1.....	Dep Child 2.....
ECHS Polyclinic Address..... Tele.....	



❖ Every year in the month of November, the Air Veteran (Pensioners)/Family Pensioners has to provide life certificate to the authorized Pension Disbursing Agencies like the bank, for continuous crediting of pension to their account.

❖ To get this life certificate the Air Veteran/NoK drawing the pension is required to personally present himself/ herself before the Pension Disbursing Agency. It causes a lot of hardship and unnecessary inconvenience particularly for the aged and infirm Veterans who cannot always be in a position to present them in front of the particular authority to secure their life certificate. In addition to this number of Air Veterans decide to choose to move to other countries either to be with their family or other reasons, and getting a life certificate becomes a huge issue.

❖ To address the problem the whole process of securing the life certificate has been digitized and the scheme known as “JEEVAN PRAMAN” has been launched by the Government of India under its Digital India initiatives. “JEEVAN PRAMAAN” aims to streamline the process of getting this certificate and making it hassle free and much easier for the pensioners.

❖ With this initiative the Air Veterans/family pensioners need not physically present himself/herself in front of disbursing agency or the certification authority. He may submit his/her life certificate from home on his computer which will also be acceptable to bank.

Procedure to Submit Online Life Certificate through ‘JEEVAN PRAMAAN’?

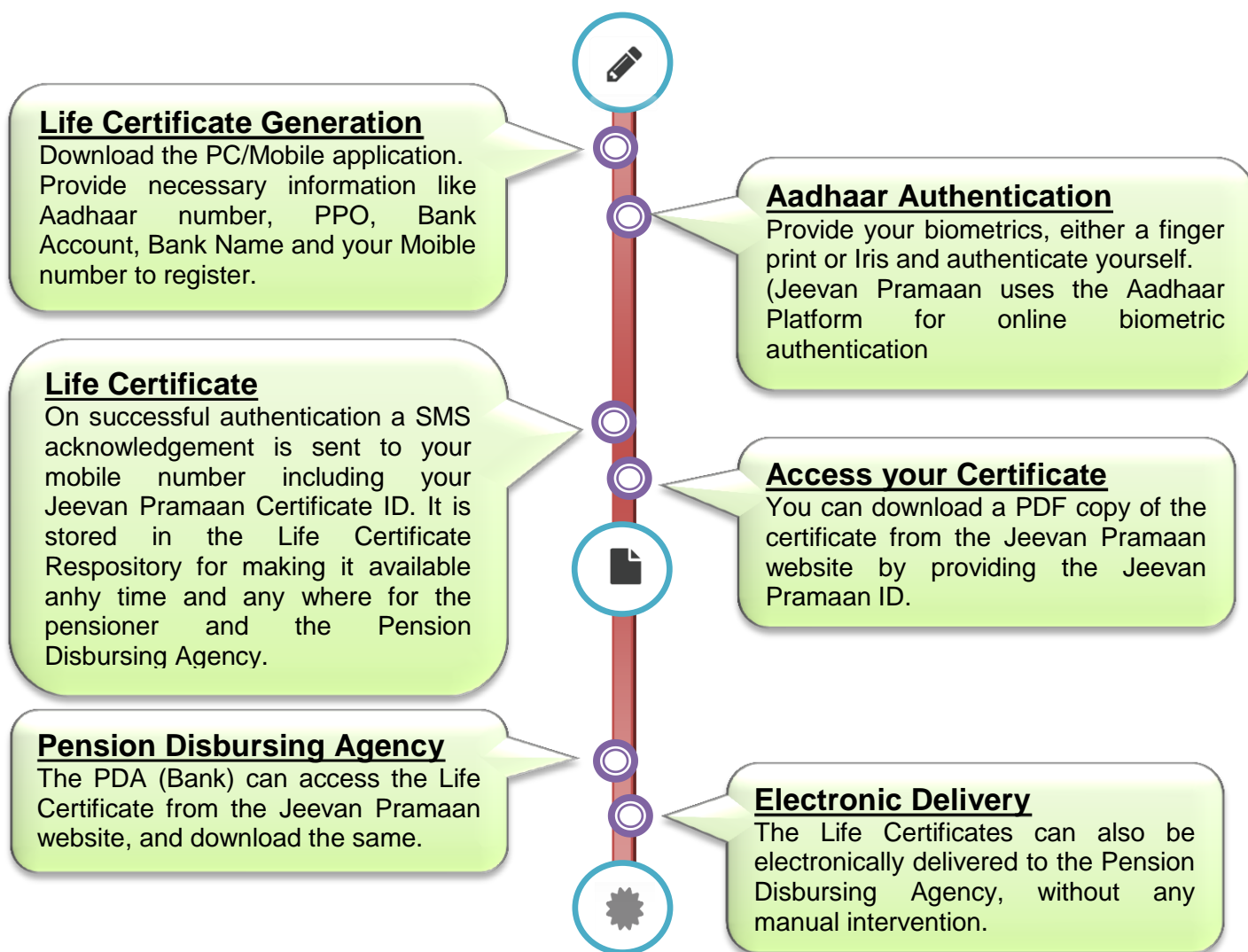
**जीवन प्रमाण , लाइफ सर्टिफिकेट
ऑनलाइन रजिस्ट्रेशन कैसे करे**

❖ Air Veterans/ Family Pensioners desirous of using the Jeevan Pramaan facility has to first enroll their Aadhaar number in their pension account. Once seeding has been completed, pensioner can download the software from <https://jeevanpramaan.gov.in>.

❖ Pensioner’s information like Pension Aadhaar number, Pensioner Name, PPO Number, Bank Account detail, Address, Mobile number etc are fed into the system through web based / client interface and finally pensioners information are authenticated using the Aadhaar number and pensioner has to put his finger on to the finger print scanner or eye on the Iris scanner. After successful authentication, Pramaan ID / the transaction number is displayed on the screen and same is sent to Pensioner’s mobile as SMS from the portal. The portal generates Electronic Jeevan Pramaan for the successfully authenticated pensioner and it is stored in the central Life Certificate Repository database.

- ❖ The disbursing Bank can access and get the Jeevan Pramaan certificate from the portal for his pensioners through the electronic data transfer mechanism created between the portal and Bank server.
- ❖ Pensioner has to inform the Bank that his Jeevan Pramaan has been generated through online registration from Jeevan Pramaan portal.

HOW IT WORKS?



JEEVAN PRAMAAN BY GRAMIN DAK SEVAKS

Postmen/ Gramin Dak Sevaks of India Post Payment Bank (IPPB) can also generate Jeevan Pramaan/ Digital Life Certificate at the doorstep of all the pensioners whose pension sanctioning authorities are equipped to accept Digital Life Certificate. Pensioners may avail this facility as per their convenience.



A cartoon illustration of a man with a mustache and glasses, wearing a lab coat, holding a sign that says "LIFE CERTIFICATE". The man is smiling and pointing at the sign. The background is a grid of squares.

DETAILS OF BANK ACCOUNTS

Name and Address of Banks	Type of Account	Account No.	Name of Joint Account Holder	Mode of Operation*	Nominee(s)	Internet Banking (User Id & Password)	Linked Mobile No	DEBIT CARD NO.
	Pension Account							

Note:- * Either/Survivor (that is, the account can be operated by either of the account holders or by survivor in case one of the account holder dies)

Tips:- Always open a joint account, mode of operations should be “either or survivor”.

Opt for a nomination facility for all your accounts.

Keep your all Passbooks, Cheque Books and Debit Card in safe place.

FIXED DEPOSIT WITH BANKS

[illegible]

* Y: Yearly, HY: Half Yearly, Q: Quarterly, M: Monthly

RECORDS OF DEBIT/CREDIT CARDS

SI No.	Name and Address of Issuing Bank	Cardholder's Name	Credit Limit	Address of Insurance Company	Amount of Insurance		Bank Contact Details
		Card No.	Valid Up to	Nominee(s)	In case of accident	In case of death	Tele & Fax
1.							
2.							
3.							
4.							
5.							
6.							

Tips:-

- Repay the credit card bill timely to reduce the interest payable.
- In case you lose your card, inform the issuing bank immediately to prevent its misuse.
- Check whether your issuing bank offers free accident insurance cover. If it does, fill out a nomination form and send it to the insurance company concerned.

INVESTMENT WITH AIR FORCE GROUP INSURANCE SOCIETY (AFGIS)

IAF SOCIAL SECURITY DEPOSIT (IAFSSD) SCHEME

SI No.	FD No.	Amount	Date of Investment	Date of Maturity	Maturity Value	Joint Details of Spouse / NOK

FOR MORE DETAILS CONTACT TO:-

Fax No. : 011-25691182 / 25693604 Reception : 011-25683995 E-mail ID : afgis@iaf.nic.in			Mailing Address AFGIS Subroto Park New Delhi - 110010	
Appointment	AF Net No.	WAC Exchange 011-25687194, 95	Direct Civil No.	Mobile No.
PD AFGIS	2330 7500	5170	011-25694415	7835063701
Survival Benefit Death Claim	2330 7512	--	011-25683995	7835063035
IAF Social Security Deposit	--	--	011-25683995	7835063040

REAL ESTATE SUMMARY

SI No.	Address and Description of Land/Shop/Flat/Bungalow	Area (in Sq.ft.) (Land / Built Up/Carpet Area)	Names of property holders	Mode of Acquisition (inherited/Gifted/ Purchased) with date	Purchase Value / Market Value (in Rs.)	Status (Let out/ self-occupied)	Location of Documents	Remarks

Note:-

1. If the property is mortgaged against any loan, please, indicate the same in the remarks column.
2. Please ensure that property is jointly registered along with Spouse and/or your 'Will' is in place for any contingency.

LIFE INSURANCE POLICY SUMMARY

SI No.	Name of Plan	Policy No.	Date of Issue	Premium Amount (in Rs.)	Sum Assured	Installment Expected	Location of Documents
	Insurance Company	Period	Issuing Branch No.	Mode of Payment/M/Q/HY/Y	Date of Maturity	Date	Nominee (s)

Note:- *M= Monthly, Q= Quarterly, HY= Half Yearly, Y=Yearly,

TIPS:- Always appoint a nominee of your policy

Pay premium before the due date to eliminate the risk of your policy lapses.

INVESTMENT DETAILS IN SHARE MARKET/MUTUAL FUNDS

[illegible]

वसीयत और इसकी उपयोगिता

WILL & ITS NECESSITY

“A Will is a sensitive topic to discuss. There is a misconception that if someone tells you to make a Will, the person thinks that indirectly you are telling him that his end is near.”

The Laws of inheritance and succession in India are complicated and diverse in nature, and are different in case of different religion. It might happen that according to your family structure and your preferences, you want to divide your wealth unequally or make a provision for a close friend or a faithful servant. This isn't possible if you die without a Will.



Will is a legal document which can be made by anyone above 21 years of age in India. It's not legally necessary to make the Will on stamp paper. It is advisable to write your Will in your own hand writing, as the same can be verified later in case of any doubts raised by any person.

Just follow the step wise process as given below to make your own complete Will.

A Will has several parts, which duly completed, make up a complete Will. Let's look at some important points while creating a Will.

Step 1 : Declaration in the beginning :

In the first paragraph, you have to declare that you are making this Will in your full senses and free from any kind of pressure. You have to mention your name, address, age, etc at the time of writing the Will so that it confirms that you really are, in your senses.

Step 2 : Details of Property and Documents :

The next step is to provide list of items and their current values, like house, land, bank fixed deposits, postal investments, mutual funds, share certificates owned by you etc,. You must also indicate where all these documents are stored by you.

Step 3: Details of Ownership:

At the end of the Will, you should mention who should own your assets and in what proportion, after your demise. If you are giving your assets to a minor, make sure you appoint

a custodian of your assets till the individual you have selected, becomes major. This custodian obviously, has to be a trustworthy person.

Step 4 : Signing the Will :

At the end, once you complete writing your Will, you must sign the Will very carefully in presence of at least two independent witnesses, who have to sign after your signature, certifying that you have signed the Will in their presence. The date and place also must be indicated clearly at the bottom of the Will.

Make sure you and the witnesses sign all the pages of the Will. One important point while choosing witness is that they should be your friends, neighbors, or your colleagues and not the direct beneficiaries in the Will. They only certify that you yourself have signed the Will in their presence and are not a party in making the Will in India.

Execution of Will in Court

After your demise, there is someone called an “Executor” who will be responsible for dividing your wealth amongst the beneficiaries. The Executor will make sure the whole process is smooth. It is not legally required to get the Will executed in a court of law in presence of a judicial Magistrate in India.

However, if you wish, the Will can be executed in the presence of Magistrate or the public notary, nominated by the government authorities and sealed in their presence.

Changing the WILL

You can change your Will any time you want to. However, make sure that when you make a new Will, you mention that this Will is the latest and supersedes all earlier Wills. If you don't, it can complicate the situation, cause major confusion, make such matters go to the court of law and take several years before arriving at any final verdict.

Important points while making a Will

If possible, have the two witnesses, be a Doctor and a Lawyer. The witness and his or her spouse should not be a beneficiary under the terms of your Will. This might create vested interests and it may make your Will invalid.

Also, make sure the witnesses are younger than you and not very old as your Will might be in effect for several years! And you want them to be alive, while your Will is being executed.

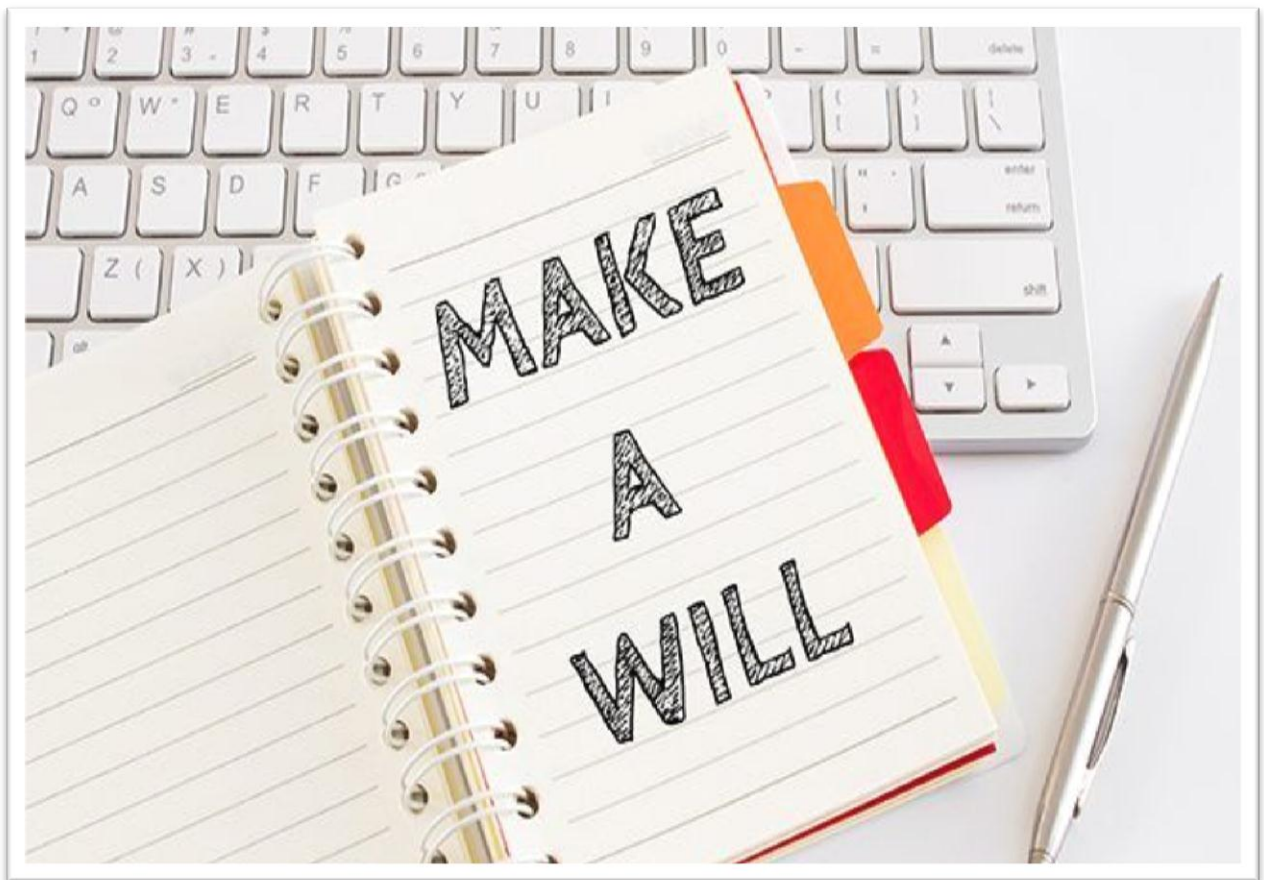
Write your Will on good quality white paper/stamp paper.

Note that you should keep just one more copy of Will and keep it in safe custody separately from the original Will. You must also inform your next of kin, as to where you have stored your Will.

In case of Hindus, it should be clearly stated if the property is inherited or not, because it makes a huge difference, as no ancestral property can be assigned to any person through a Will. All rights on inherited property are acquired by birth. So if you have inherited a property, you cannot assign it to person X only! It will go to all your legal heirs as it is “Inherited”

A Will must always be dated and if more than one Will is made, the one with the latest date will nullify all the previous ones.

The value of assets often fluctuates, so it is better to mention how much each beneficiary will receive, in percentage terms rather than absolute numbers, unless it is pure cash.



A Will is so important, that it should be your first step in your financial life. If your family structure is diverse, and you wish to leave your wealth to different members of family as per your desire, you should prepare your WILL today, not tomorrow, not later.

We have designed a template of WILL which you may easily fill in your own handwriting and complete your Will.

WILL OF (*A).....

I, *A.....aged..... (yrs and months) Son of / Daughter of / Wife of resident of here by write my final will. Any Wills written previously are hereby revoked under the law of India. I am writing this will freely and under no duress. I am of sound mental and physical health and in a position to comprehend what I write in this Will.

I HERBY APPOINT *B..... Son of / Daughter of / Wife of resident of as the executor(s) of my Will.

I HEREBY GIVE and bequeath to the following persons which includes their heirs, executors or administrators, for their use and benefits, absolutely and forever following property owned by me in the event of my death as per the proportion described against each :-

SI No.	Description of Property/Assets with current value	Details of Beneficiaries with proportion of distribution			
		Name	Relationship with *A	Address	Percentage
(1)		(a)			
		(b)			
		(c)			
		(d)			
(2)		(a)			
		(b)			
		(c)			
		(d)			
(3)		(a)			
		(b)			
		(c)			
		(d)			
Signature of Testator *A.....		Signature of Witness No. 1		Signature of Witness No. 2	

(4)		(a)			
		(b)			
		(c)			
		(d)			
(5)		(a)			
		(b)			
		(c)			
		(d)			
(6)		(a)			
		(b)			
		(c)			
		(d)			
(7)		(a)			
		(b)			
		(c)			
		(d)			

AND HEREBY IN WITNESS whereof, I the said *A.....aged.....(yrs and months) Son of / Daughter of/Wife of have here of signed at on this thedayof(Month & Year).....

Signature of the Testator *A.....

SIGNED by the said *A..... in the presence of us present at the same time, who in his presence and in the presence of each other, sign on both pages as witness hereto.

Witness No. 1	Witness No. 2
Signature..... Date.....	Signature..... Date.....
Name.....	Name.....
Address	Address
.....
Mob No.....	Mob No.....

DIGILOCKER

(A digital tool to safeguard important documents)

- Your home is full of valuable things, but one area that tends to get overlooked is securing your important documents. It is generally found that many pensioners have either lost or forgotten their Pension and other records and it is difficult for them to locate important documents if needed.
- Take a look on the previous pages of this booklet where you have recorded the particulars of your documents. You may be probably using many things to keep it safely at your home or bank locker. Now we learn to safeguard it digitally using DigiLocker.
- DigiLocker, as the name suggest, is flagship initiative of Ministry of Electronics & IT (MeitY) under Digital India Programme. It is a platform for issuance and verification of documents and certificates in a digital format, thereby eliminating the use of physical documents. It is a digital locker facility provided by the government. It allows all Indian citizens to store scanned or digital formats of their documents. The technology used by DigiLocker is Cloud computing, where all citizens are given 1 GB of storage space on a secure and private cloud account.



Benefits of Digital Locker

- You can access your digital documents anytime, anywhere and share it online for ease and convenience. This helps in saving time, paperwork, and helps user get their work done on the move.
- There are two type of documents can be uploaded in the DigiLocker:-
 - (a) Documents directly issued by issuing authority registered with DigiLocker. As on today various government departments have already linked themselves to DigiLocker and many are in the process of it.
 - (b) Self-uploaded scanned documents by the user (such as your PPO, ECHS Card, Ex-Servicemen ID Cards, etc.)

- DigiLocker makes it easier to validate the authenticity of documents as they are issued directly by the registered issuer (such as your DL, Vehicle Registration, Educational Certificate, Property Papers and many more). The issued documents in DigiLocker system are deemed to be at par with original physical documents as per Rule 9A of the Information Technology (Preservation and Retention of Information by Intermediaries providing Digital Locker facilities) Rules, 2016.
- Self-uploaded documents can be digitally signed using the eSign facility (which is similar to the process of self-attestation of documents). Documents can thereby be shared as and when required to the agencies accepting through DigiLocker, without it having to be manually delivered or collected.
- All physical documents can then be kept in the safety of your home, minimizing the chance of ever losing them, or damaging them.

How to open account in DigiLocker ?

- You can access your DigiLocker account both, from a web or mobile browser, as well as the DigiLocker Mobile App.



- While signing up for DigiLocker account, it is mandatory for user to have an AADHAAR number. A one-time password or OTP is sent to the users' AADHAAR-linked mobile number, which they need to sign-up.
- For subsequent log-ins, a user can set a password of his choice.
- You can upload your documents in pdf, jpeg & png formats.
- For getting the digital RC, DL and other issued documents, you can go to the "Pull Partner Documents" section, select the issuer and document type and enter the document details asked for. This will allow them to fetch their document from the issuing department's database. Once the document is fetched, you can save a permanent link to this digital document in "issued documents" section for later use.

My DigiLocker Account Details

User ID....., Password.....

Linked Email ID.....Mob No.

INFORMATION REGARDING E-PPO

1. In accordance with GoI MoD letter No. 2782/D-(Pen)/Pes)/2017 dated 01 Feb 19, Pension Sanctioning Authorities i.e O/o the PCDA (P) and O/O Jt CDA (AF) were directed for suo-moto issue of e-PPO for all Pre-2016 pensioners and family pensioners. The same was notified by O/o PCDA (P) vide its Circular No. 610 dated 05 Nov 18 and 617 dated 06 Feb 19.
2. Based on above Circular PSA have issued e-PPO for Pre-2016 retirees. As the name suggest e-PPO is PPO in electronic format, and digitally signed. Hence, same is hosted in our website www.iafpensioners.gov.in . Veterans can easily access their e-PPO through above mentioned website.
3. Further, DAV has established Secure File Transfer Protocol (SGTP) link with various banks. Through this link e-PPO are forwarded to update the bank data base.
4. The e-PPO can also be downloaded and kept in personal mail/digilocker etc.

HOW IT WORKS?

Visit DAV website

www.iafpensioners.gov.in



E-PPO



Feed your details and download

EPPO for Air Veterans	
Category	Select ▼
Service No.	<input style="width: 90%;" type="text"/>
Date of Birth	<input style="width: 90%;" type="text"/>
Date of Discharge	<input style="width: 90%;" type="text"/>

MESSAGE FOR MY NEXT OF KIN

(Pen down your thoughts here)

Date.....

Signature.....

Name:

PART-II

GUIDE FOR NEXT-OF-KIN/FAMILY PENSIONER

Dear Next-of-Kin,

1. We take this opportunity to present a small compendium of actions to be taken on Demise of Veterans /Family Pensioners. This part is exclusively designed to address the issues faced by you on happening of above event.



2. This part includes a short brief on Family Pension, action to be taken on demise of Air Veteran/Family Pensioner, sample letters with addressed envelope to various agencies and scheme operated under the aegis of IAFBA, AFGIS, AFWWA, Air Force Association and other agencies. Further comprehensive FAQs along with its answers have been placed at the end of this Part to resolve your query in the first instant.

3. This is a small effort at our end to assist you in the moment of grief and in taking care of the formalities at the earliest.

4. For any further assistance, you may feel free to contact us. Our contact details are placed at back cover of this booklet.

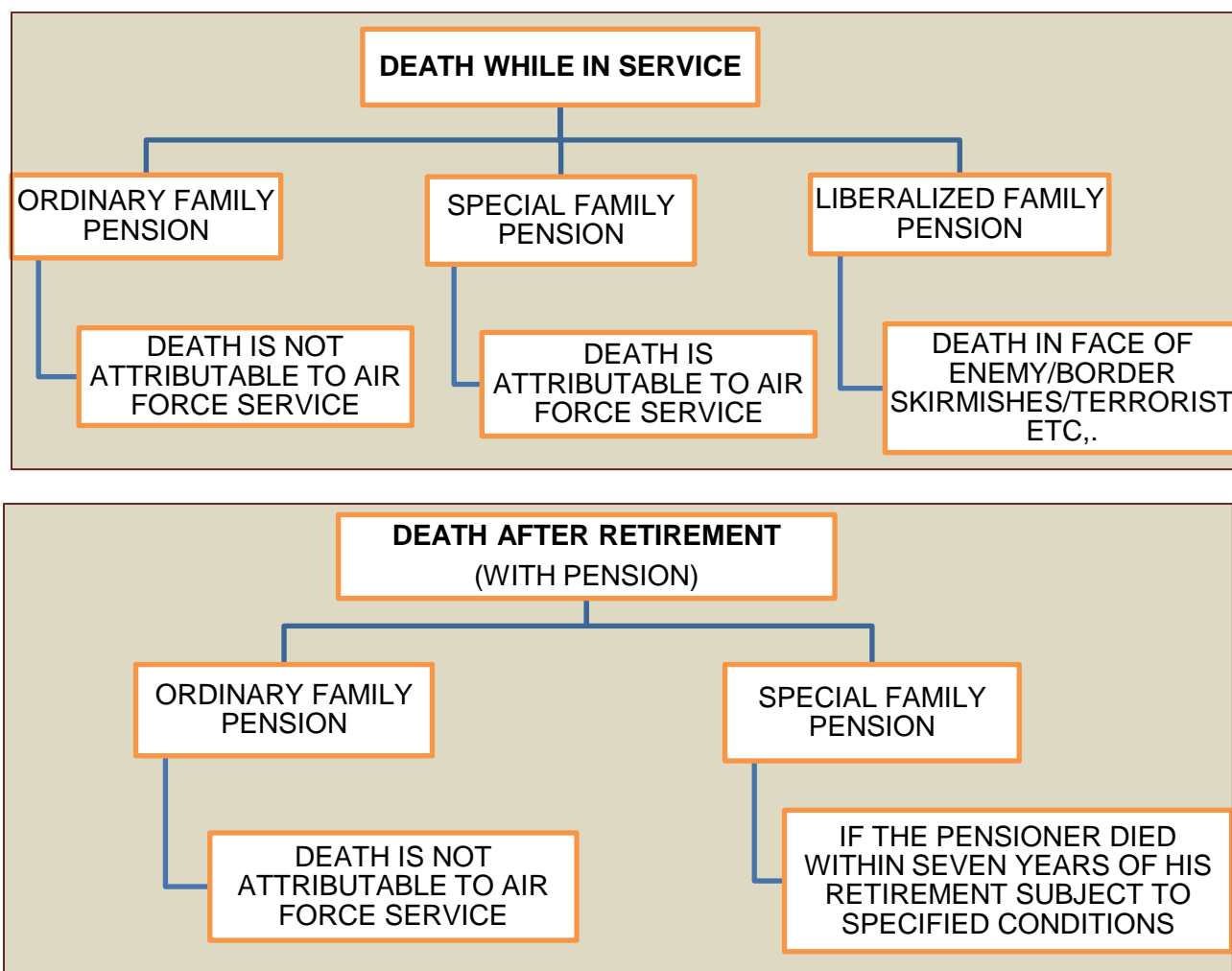
कुटुम्ब पेंशन : एक नजर में

A BRIEF ON FAMILY PENSION

1. Family Pension is admissible to the family of an Air Veterans who die while in service or after retirement with a retiring / service, disability or invalid pension/special pension. It is commenced from the next day of demise of Pensioner/Family Pensioner. If the name of eligible members of family is already endorsed in the PPO, the Pension Disbursing Authority would commence disbursement of family pension without much delay. However, if the name of eligible family member is not endorsed in the PPO the eligible member should approach Dte of Air Veteran immediately for grant of Family Pension. It will be sanctioned through a Corrigendum PPO after submission of requisite documents by the applicant and necessary audit by the O/o Jt CDA (AF), Subroto Park/PCDA (P) Prayagraj (as the case may be).

Types of Family Pension

2. The family pension is categorized in following categories based on the event of death of an Air Force Personnel/Pensioner.



3. **Ordinary Family Pension (OFP).** Ordinary Family pension is admissible to the family on death of an Air Force Personnel while in service or a pensioner on account of causes which are neither attributable to nor aggravated by Air Force Service. The OFP is authorized to the eligible members of family at following rates:-

(a) **Enhanced Rates of OFP.** In the event of death of an Air Force Personnel while in service, the enhanced rate of OFP @ 50% of the reckonable emolument last drawn by the Air Force Personnel is payable for a period of 10 years. However, in the event of death of a Pensioner, this rate is payable for a period of seven years or for a period up to the date of deceased would have attained the age of 67 years, whichever is earlier. This rate is not applicable when the recipient of family pensioner is other than spouse and children.

(b) **Normal Rate of OFP.** The OFP @ 30% of the reckonable emoluments last drawn by the Air Force Personnel is payable to the eligible family members when enhanced rate of OFP is not admissible.

4. **Special Family Pension (SFP).** Special Family Pension is admissible to the eligible members of family on death of an Air Force Personnel due to causes which are accepted as attributable to or aggravated by military service, as determined by the Competent Authority. The SFP is authorized @ 60% of reckonable emoluments last drawn by the Air Force Personnel.

SFP is also admissible in case the pensioner died within seven years of his retirement due to the deceased caused by delayed manifestation of a pathological process set in motion by service conditions obtaining prior to discharge or dies within seven years of his retirement due to the disability for which he was granted disability pension if it can be so established by the Competent medical authority.

5. **Liberalised Family Pension (LFP).** Liberalised family pension is admissible to the eligible members of family in the event of death of an Air Force Personnel due to acts of violence/attack by terrorists, anti-social elements, enemy action in international war, action during deployment with a peace keeping mission abroad, border skirmishes, battle inoculation and training, etc. The LFP is authorized @ 100% of reckonable emoluments last drawn by the Air Force Personnel.

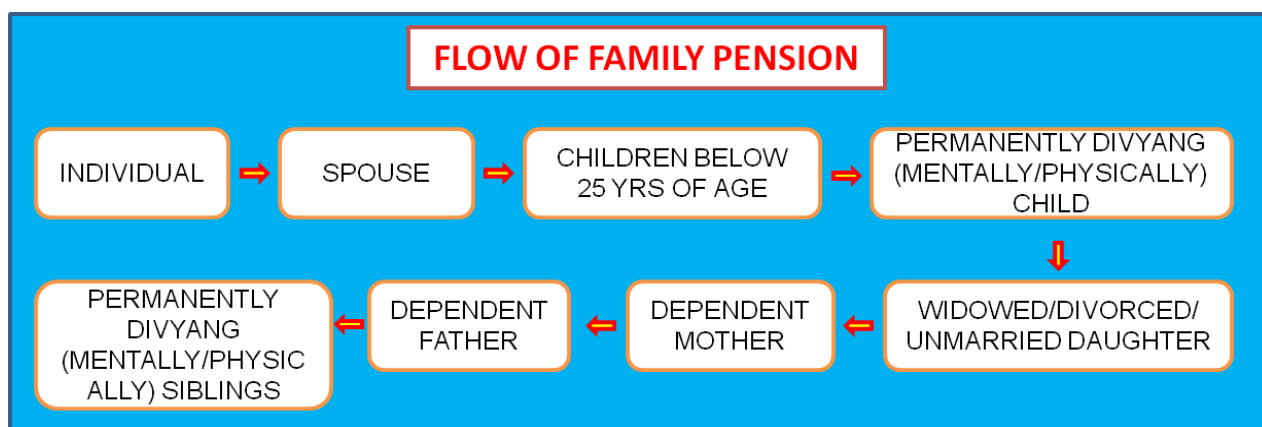
6. The term reckonable emoluments for determining all types of family pension are as given below:-

Officers	Airmen/NCs(E)
Pay in matrix, military service pay and non-practicing allowance, if any drawn	Pay in Matrix, Military Service Pay, Group X Pay and Classification Pay, as applicable to Ranks/Trades/ Groups

HIERARCHY OF ELIGIBILITY FOR FAMILY PENSION

7. The family members are eligible for grant of family pension in the following hierarchy:-

Sl No.	Details of Family Members	Eligibility Condition
(a)	Spouse	On death of the Pensioner – This family pension will continue till death or remarriage of spouse. In the case of a childless widow, the family pension may continue even after her re-marriage as per rules
(b)	Son or Daughter	On death or disqualification of spouse, children below 25 years of age in the order of their age, up to 25 years of age or till they get married or till they start earning more than the amount of minimum family pension along with dearness allowance thereon.
(c)	Permanently Divyang (mentally/physically) child	After (a) & (b) above; for the lifetime to any son/daughter who is suffering from any disorder or disability of mind (including mentally retarded) or physically crippled or disabled and who is unable to earn a living.
(d)	Widowed/Divorced/Unmarried Daughter	If no spouse/children below 25 years of age/disabled children above 25 years of age are eligible for family pension, it may be granted to unmarried/widowed/divorced daughters above the age of 25 years in the order of seniority of their age.
(e)	Parents (first mother then father)	Thereafter, family pension may be paid to the parents who were wholly dependent on the Govt. servant when he/she was alive.
(f)	Permanently Divyang (mentally/physically) siblings	Disabled siblings (i.e. brother and sister) who were dependent on the Air Force Personnel / Pensioner immediately before the death of the Air Force Personnel / Pensioner, for life.



LIST OF FAMILY MEMEBERS ELIGIBLE FOR FAMILY PENSION

(Including parents, divorced/widowed daughter, step child, permanently divyang (mentally/physically) brother and sister, if they are eligible for family pension in circumstances as specified above)

(These details are to be kept up to date by Pensioner / Family Pensioner)

IN RESPECT OF (A*) SERVICE NO..... RANK..... NAME.....

Sl No.	Name	DOB	Relationship with *A	Marital Status	Whether Employed (Yes/No)	AADHAAR No.	POR No.
Name(s) of Divorced/Widowed Daughter, if any							
Sl No.	Name	DOB	Relationship with *A	Marital Status	Date of Divorce/Death of Husband	AADHAAR No.	POR No.
Name(s) of Permanently Divyang (mentally/physically) son/daughter or brother/sister, if any							
Sl No.	Name	DOB	Relationship with *A	Marital Status	% of disability	AADHAAR No.	POR No.

Note:- Make sure all the particulars mentioned above must be correctly endorsed in your service documents and Pension Payment Order. If not, please approach to Directorate of Air Veterans immediately through E-mail or Post for further assistance.

पेंशनभोगी/कुटुंब पेंशनभागी की मृत्यु होने पर निकट
संबंधी द्वारा की जाने वाली आवश्यक कार्रवाई

**ACTION TO BE TAKEN BY NOK ON
DEMISE OF PENSIONER/FAMILY
PENSIONER**



1. Kindly ensure that the location of documents mentioned in **Part-I** of this booklet are known to you.

Immediate Action

2. **Report to Police.** If **death due to any accident or unnatural causes** Report the death to the nearest Police Station. It resolves a lot of legal and documentation issues at a later stage. In such cases, it is also advisable to get the autopsy done to establish proper cause of death.
3. **Inform Air Force Authority.** Intimate to nearest Air Force Unit telephonically (only in case of death of an Air Veteran). There is a provision of wreath laying and grant for decent last rites by the nearest Air Force Unit Authorities.
4. **Medical Certificate.** Obtain two ink signed copies of the medical certificate specifying the cause of death from the hospital or an authorized medical practitioner. It will be required by the authorities at the cremation/burial ground in the metropolitan cities and also by the Registrar of Death and Births to issue death certificate.
5. **Death Certificate.** The family must obtain death certificate from Registrar of births and deaths and make it approx five copies attested by a Gazetted Officer (original required in many places).

Subsequent Action

6. **Report to PDA (Bank/DPDO).** Report the death event to the PDA (Bank/DPDO) along with ink signed copy of death certificate, PPO and passbook asking them:-
 - (a) To discontinue the pension of the pensioner.
 - (b) To commence family pension to the eligible member if jointly notified in the PPO. **If, the name of eligible member is not jointly notified, approach to the Directorate of Air Veterans for further assistance.**

Note:-

1. In case no eligible member to draw family pension is subsist, no further action is required.
2. In case you have joint account with pensioner you need not to open a new pension account.
3. Format of intimation letter to bank is placed at **Page No 40** of this booklet.
7. **Report to Directorate of Air Veterans.** Forward the death intimation to Directorate of Air Veterans along with an attested copy of Death Certificate. Format of intimation letter is placed at **Page No 38**. On receipt DAV will issue a home death notification intimating AFGIS & IAFBA to release the insurance amount under PRIC/AVIC (insurance cover), Family Assistance Scheme and other admissible grants.
8. **Apply for New CSD Smart Card.** Visit the Dependent Unit Run Canteen (URC) for change of Canteen Smart Card. Obtain the application form from the Canteen and get countersigned from Zila Sainik Board Office. Deposit the countersigned form to the canteen office. You will be intimated through SMS on your registered mobile No. on receipt of your new card. The new card is to be collected and the old card to be deposited at the respective canteen office.
9. **Intimate the Parent ECHS Polyclinic.** Please approach the parent ECHS Polyclinic along with an attested copy of death certificate and ECHS Card. The spouse's card will be deposited with the ECHS Polyclinic and status of the deceased Air Veteran will be updated. Format of intimation letter is placed at **Page No 42**.
10. **Intimate the respective Zila Sainik Board (ZSB).** Return the deceased Ex-Servicemen ID card to nearest Zila Sainik Board and obtain a receipt in this regard to prevent it misuse in future. Format of intimation letter is placed at **Page No 44**.
11. **Intimate the Air Force Association.** Intimate the Air Force Association and return the membership card of the deceased Air Veteran. Format of intimation letter is placed at **Page No 46**.

Further Action

12. **Contact Insurance Companies.** Please check the insurance details of the deceased Air Veteran and do approach to insurance company for claiming the amount. See **Part-I** of this booklet for details of insurance.

13. **Contact Banks where the Air Veteran had Account.** Write to all banks where the Air Veteran had account for closing and transfer of the balance money to the nominee. See **Part-I** of this booklet for details.

14. **Contact Arms Licensing Authority.** Approach the Arms licensing authority to transfer the weapon, if any held in the name of deceased Air Veteran to the NOK. In the meantime deposit the weapon in the Police Station for its safe custody. Later, the NOK should apply for Arms License at the earliest.

15. **Contact the DTO/RTO Office.** Approach to DTO/RTO for transfer of any vehicle registered in the name of deceased Air Veteran.

16. **Contact Income Tax Department.** Inform Income Tax Department about the death of Air Veteran and to close his income tax file quoting his PAN details.

17. **Disposal of AADHAAR Card.** Post completion of all the formalities as above, block the AADHAAR Card by visiting UIDAI site to prevent misuse of the card.

Note:- For more information see **FAQs** at **Page No. 56** of this booklet.

ADVISORY ON ISSUE OF DEATH CERTIFICATE

❖ The Death Certificate required to be prepared and forwarded to Directorate of Air Veterans only in English or Hindi Language.

❖ In case it is prepared in any other regional language, the translated copy to be prepared and verified by the issuing/translating authority to be annexed along with the attested copy of Original Death Certificate.

❖ It is to be ensured that the spelling of the name of deceased Pensioner/Family Pensioner as mentioned in the Pension Payment Order is to be exactly match with the spelling of Death Certificate.



AIR VETERAN INSURANCE COVER (AVIC) **(FOR AIR VETERANS)**

1. The Air Veteran Insurance Cover (AVIC) (erstwhile Post Retirement Insurance Cover) scheme provides insurance cover to the beneficiary of retired air warriors. The scheme was introduced first time for air warriors retiring on or after 01 Aug 1981. Initially the scheme was optional, the same was made compulsory with effect from 01 Nov 1991.

2. Further, in Jan 2013, maximum age of insurance cover has been enhanced from 72 yrs to 75 yrs for all air veteran who retire on or after 01 Jan 11.

3. Salient features of various PRIC schemes are given below:

SL NO	PRIC SCHEME	INSURANCE COVER (IN RS.)			REMARKS
		OFFICERS	AIRMEN	NC(E)	
	PRIC -81				
1.	(EFFECTIVE FROM 01 AUG 81 UPTO 29 SEP 90)	80,000	40,000	15,000	100% Cover for 15 years from the date of retirement and thereafter 50% cover upto max of 70 yrs of age)
	PRIC -90				
2.	(EFFECTIVE FROM 30 SEP 90 UPTO 29 APR 99)	2,00,000	1,00,000	30,000	
	PRIC-99				
3.	(EFFECTIVE FROM 30 APR 99 UPTO 30 MAR 05)				
4.	MINIMUM COMPULSORY COVER	3,00,000	1,50,000	60,000	
5.	HIGHER OPTION I	4,00,000	2,00,000	80,000	100% Cover for 15 years from the date of retirement and thereafter 50% cover upto max of 72 yrs of age
6.	HIGHER OPTION II	5,00,000	2,50,000	1,00,000	
	PRIC-5				
7.	(EFFECTIVE FROM 31 MAR 05 UPTO 31 DEC 10)	5,00,000	2,50,000	1,00,000	100% Cover for 15 years from the date of retirement and thereafter 50% cover upto max of 72 yrs of age
	PRIC-11				
8.	(EFFECTIVE FROM 01 JAN 11 UPTO 30 JUN 15)	10,00,000	5,00,000	2,50,000	100% Cover for 15 years from the date of retirement and thereafter 50% cover upto max of 75 yrs of age
	PRIC-15				
9.	(EFFECTIVE FROM 01 JUL 15 ONWARD) (ALL AIR WARRIORS, WHO SUPERANNUATE/ RETIRE FROM IAF ON OR AFTER 30 JUN 15)	14,00,000	7,00,000	3,50,000	100% cover for 15 years from the date of retirement and thereafter 50% cover upto max of 75 yrs of age

NOTE:

Documents required to be submitted by nominee for death claim

1. The documents listed below are to be submitted by nominee to AFGIS to claim the PRIC insurance amount.

- (a) Death certificate in original or attested by any gazette office.
- (b) AFGIS 222 (claim form) to be obtained from AFGIS...(available under downloads section)*
- (c) AFGIS 229 (certificate by Bank).....(available under downloads section)*
- (d) Approved nomination in original..... (Issued at the time of retirement/superannuation)
- (e) PRIC memorandum(issued at the time of retirement/superannuation)

*Available for download on <https://iafpensioners.gov.in/afgis/>.

ENVELOPE

37

By Regd Post

Dte of AV (Family Pension)
SMC Building (For Officers)
AFRO Building {For Airmen/NCs(E)}
Subroto Park, New Delhi – 10

From, (Address of Next of Kin)

.....

Dist....., State....., PIN.....

Mob No.....,

FORMAT FOR DEATH INTIMATION OF A PENSIONER TO DAV

From, (Address of Next of Kin)

.....

Date.....

Dist....., State....., PIN.....

Mob No....., e-Mail ID.....

To:-

Dte of AV (Family Pension)

SMC Building (For Officers)

AFRO Building {For Airmen/NCs(E)}

Subroto Park, New Delhi – 10

Sub:- Forwarding of Death Intimation of EX.....
for grant of Family Pension and other Financial Benefits- Reg.

Sir,

1. I regret to inform you that my spouse/father/mother/son/daughter whose service particulars are appended below expired on (date) due to..... (cause of death).

- (a) Service No :
- (b) Rank :
- (c) Name :
- (d) Date of Retirement/Discharge:.....
- (e) PPO No(s) :

(f) Address of Pension: Type of PDA : Bank/DPDO

Account No..... Name of Bank & Branch:.....

IFSC Code:.....Address:.....

(g) AFWWA Card No. :

2. The late Veteran was a member of AVIC/PRIC Scheme and had also invested following amount under IAF Social Security Deposit Scheme:-

(a).....(b)..... (c).....

3. I wish to continue the investment made by my spouse/father/mother/son/daughter with AFGIS or,

I wish to prematurely withdraw all Fixed Deposits.

4. Accordingly, it is requested to release all financial benefits in my favor. Further, I state that I am the legally eligible heir of the above named deceased.

Yours faithfully,

Annexure:- Original/Attested copy
of Death Certificate

(Name & Signature of NoK)

TEAR HERE

TEAR HERE

TEAR HERE

TEAR HERE

TEAR HERE

ENVELOPE

39

By Hand / Regd Post

The Branch Manager
Bank Address.....
.....
.....

From, (Address of Next of Kin)

.....
Dist....., State....., PIN.....

From, (Address of Next of Kin)

.....

Dist....., State....., PIN.....

Mob No....., e-Mail ID.....

The Branch Manager

Bank Address.....

.....

.....

Sub:- Forwarding of Death Intimation of EX.....
for grant of Family Pension - Reg.

1. I regret to inform you that my spouse/father/mother/son/daughter whose service particulars are appended below expired on (date) due to..... (cause of death). His death certificate issued by..... dated..... is attached. He was drawing his pension through your bank. You are therefore requested to stop the payment of his pension and commence payment of family pension as applicable to me.

- (a) Service No :
- (b) Rank :
- (c) Name :
- (d) PPO No(s) :
- (e) Account No.....

2. Submitted for an early action.

Yours sincerely,

Annexure:- Original/Attested copy of Death Certificate

(Name & Signature of NoK)

ENVELOPE

41

By Hand / Regd Post

OIC ECHS Polyclinic

.....

.....

.....

From, (Address of Next of Kin)

.....

Dist....., State....., PIN.....

FORMAT FOR DEATH INTIMATION TO ECHS

From, (Address of Next of Kin)

.....

Date.....

Dist....., State....., PIN.....

Mob No....., e-Mail ID.....

To:-

OIC ECHS Polyclinic

.....

.....

.....

Sub:- Forwarding of Death Intimation of EX.....
and deposit of ECHS Card - Reg.

Sir,

1. I regret to inform you that my spouse/father/mother/son/daughter whose service particulars are appended below expired on (date) due to..... (cause of death). A copy of his death certificate issued by..... dated..... is attached. The ECHS Card issued to him/her is forwarded herewith for your further necessary action.

2. You are requested to kindly deposit the card and issue a deposit slip.

Yours sincerely,

(Name & Signature of NoK)

Annexure:- ECHS Card

Attested Copy of death certificate

TEAR HERE

TEAR HERE

TEAR HERE

TEAR HERE

TEAR HERE

ENVELOPE

43

By Hand / Regd Post

OIC Zila Sainik Board

.....

.....

.....

From, (Address of Next of Kin)

.....

Dist....., State....., PIN.....

FORMAT FOR DEPOSITION OF ESM ID CARD ISSUED BY ZILA SAINIK BOARD

From, (Address of Next of Kin)

Date.....

Dist....., State....., PIN.....

Mob No....., e-Mail ID.....

To:-

OIC Zila Sainik Board

Sub:- Forwarding of Death Intimation of EX.....
And deposition of ESM ID Card - Reg.

Sir,

1. I regret to inform you that my spouse/father/mother/son/daughter whose service particulars are appended below expired on (date) due to..... (cause of death). A copy of his death certificate issued by..... dated..... is attached. The ESM ID Card issued to him/her is forwarded herewith for your further necessary action. The details of which is as mentioned below:-

- (a) ESM ID Card No.....
(b) Date of Issue.....

2. You are requested to kindly destroy the card and issue me a destruction certificate for my record. May I request you to kindly issue me with a widow's identity card as entitled to me, I am enclosing dependent card/I do not have a dependent card issued by your office.

Yours sincerely,

(Name & Signature of NoK)

Annexure:- ESM ID Card

Attested Copy of death certificate

ENVELOPE

45

By Regd Post

Secretary Air Force Association
C/O Air Force Station New Delhi
Lok Kalyan Marg
New Delhi - 110003

From, (Address of Next of Kin)

.....
Dist....., State....., PIN.....

FORMAT FOR DEATH INTIMATION TO AIR FORCE ASSOCIATION

.....

Date.....

Dist....., State....., PIN.....

Mob No....., e-Mail ID.....

To:-

Secretary Air Force Association
C/O Air Force Station New Delhi
Lok Kalyan Marg
New Delhi - 110003

Sub:- Forwarding of Death Intimation of EX.....
And deposition of AFA membership Card - Reg.

Sir,

1. I regret to inform you that my spouse/father/mother/son/daughter whose service particulars are appended below expired on (date) due to..... (cause of death). A copy of his death certificate issued by..... dated..... is attached. The AFA membership Card issued to him/her is forwarded herewith for your further necessary action. The details of which is as mentioned below:-

- (a) AFA membership Card No.....
(b) Date of Issue.....

2. You are requested to kindly issue me a deposit slip for my record.

3. I wish to enroll as a member of AFA as spouse. Accordingly, please advise the formalities for the same.

Or

I do not wish to become member of AFA as spouse.

4. It is requested to release financial benefits (if any) due in my favor. Further I state that I am the legally eligible heir (widow/ daughter/ son/ parent) of the above named deceased.

Yours sincerely,

(Name & Signature of NoK)

Annexure:- AFA Membership Card

Attested Copy of death certificate

YOUR ENTITLEMENT AS A FAMILY PENSIONER

IN CASE OF DEATH OF A PENSIONER	IN CASE OF DEATH OF A FAMILY PENSIONER
<ul style="list-style-type: none"> ➤ Grant under Garima Scheme for dignified last rites ➤ Monthly Grant under Family Assistance Scheme by IAFBA ➤ Death Claims under Air Veteran Insurance Cover (AVIC/PRIC) by AFGIS. ➤ Family Pension at applicable rates to the eligible member of family ➤ ECHS membership ➤ Services of Canteen Store Department (CSD) ➤ Other financial assistance through IAFBA/AFA/ ZSB etc. 	<ul style="list-style-type: none"> ➤ Family Pension at applicable rates to other eligible member as per hierarchy. ➤ ECHS membership ➤ Services of Canteen Store Department (CSD) ➤ Other financial assistance through IAFBA/AFA/ZSB etc

GARIMA SCHEME (DIGNIFIED LAST RITES TO AIR VETERANS)

A onetime grant of Rs. 10,000/- is paid to the widow/NoK of the deceased Air Veterans with an aim to ensure decent last rites of the deceased Air Veteran. The grant is paid by the nearest Air Force Unit.

In case the funeral planned outside of the municipal limits of Air Force Unit, the grant is paid by the IAFBA on receipt of Death intimation along with attested copy of Death Certificate and Canteen Smart Card.

Nearest Air Force Unit:.....

Tele No......

FINANCIAL ASSISTANCE FROM IAFBA**ADMISSIBLE TO NOKs OF DECEASED AF PERSONNEL/PENSIONER**

SI No.	Scheme	Officers	Airmen	NCs(E)	Conditions
1.	<u>Platinum Jubilee Orphan Children Education Scheme</u> <u>Education Grant</u> Monthly Grant given towards reimbursement of expenses for class KG to XII and college education <u>Reimbursement of College Fee</u> For pursuing Professional Courses	5000/-pm to 13000/- pm (Rates wef 01 Oct 19)			Only children of Air Warriors who died while in service
2.	<u>Scholarship for wards of Deceased IAF Personnel</u> Scholarship is extended to all the applicants from KG to Post Graduation level, without merit being a consideration and the applicant would have secured minimum passing marks as per the institution/Board/University etc.	KG to VIII IX to X XI to XII Under Graduate Under Graduate (Professional) Post Graduate Post Graduate (Professional) Special Child (disability <70%)	Rs. 15,000/-pa Rs. 20,000/-pa Rs. 25,000/-pa Rs. 30,000/- pa Rs. 45,000/- pa Rs. 40,000/-pa Rs. 50,000/- pa Rs. 25,000/-pa		
3.	A subsidy shared by AFGIS/IAFBA/AFWWA© & Comd Welfare Fund in the ratio of 60:20:10:10 for acquiring dwelling unit of AFNHB/AWHO to Bereaved wives of AF personnel killed in accidents while in service on or after 01.01.96 (Lump sum)	6 Lakh	4 Lakh	4 Lakh	Approach AFGIS for the subsidy
4.	Grant of purchase of Trade instrument to bereaved wives OR Grant for purchase of Laptop/Computer (Death in Harness cases only). Scheme initiated wef Oct 18. OR Reimbursement of Tuition Fees for Schooling/Graduation/PG/Vocational/Professional/doctorate courses to bereaved wives (Lump Sum)	Rs. 25,000/- (Max) Rs. 50,000/- (Max) Rs. 75000/- (Max)			Consolidated scheme for widows of Air Warriors (Death in Service/Death After Retirement). For widow's self-employment like Beauty parlor, STD booth, Vyber cafe, embroidery, tailoring etc (Bills to be produced) Or To widow for professional vocational training from institute identified by AFWWA (C). On successful completion of the course, fee paid will be reimbursed to the lady on receipt of course completion certificate and fee receipt. In case of self-training, the amount eligible will be 50% If the age of widow is more than 50 yrs.

5.	Grant for daughter's marriage (Lump Sum). (After death of Air Warrior)	Death in Service -Rs. 1,00,000/- Death after – Rs. 50,000/- Retirement			Death in service: No minimum service required. Or Death after retirement: 20 years of service. Or MBO cases with pension.
6A	<u>FAS-97</u> FAS-Rehabilitation Grant for deaths on or after 01.04.97 Death in Service – for 15 yrs	2500/-pm	1900/-pm	1900/-pm	On remarriage of widow, the grant will be transferred to children and to the parents (first to mother), if there are no eligible children. MBO cases (prior to 1997) with pensionable service will be eligible No change in other conditions.
	Death after Retirement – for 8 yrs In case of retirement prior to 31 Mar 97 and died after 01 Apr 97, minimum 20 yrs service required. (only for members of FAS).	1900/-pm	1300/-pm	1300/-pm	
6B	<u>FAS-09</u> Applicable for AF Personnel who are in service on 01 Apr 09 or later and have contributed revised rates of FAS.				On remarriage of widow, the grant will be transferred to children and to the parents (first to mother), if there are no eligible children.
	Death in Service (No service criteria)- For 15 Yrs	5000/- pm	3800/pm	3800/-pm	
	Death after Retirement (Min 10 yrs service required)- for 8 Yrs	3800/-pm	2500/-pm	2500/-pm	MBO cases with pensionable service will be eligible No change in other conditions.
	Lump sum Grant with less than 10 yrs of service				
	(i) Service less than 5 yrs (ii) Service 5 to 10 yrs	30000/- 60000/-	20000/- 40000/-	20000/- 40000/-	
(Rates wef 01 Oct 19)					
6C	<u>FAS-20</u> (New Scheme wef 01 Jan 20) Applicable to AF personnel who are in service on or after 01 Jan 20 and have contributed revised rates.				On remarriage of widow, the grant will be transferred to children and to parents (first to mother), if there are no eligible children.
	Death in Service (No service criteria)- for 15 yrs	10000/-pm	8000/-pm	8000/-pm	
	Death after Retirement (Min 10 yrs service required)- for 8 yrs	8000/-pm	6000/-pm	6000/-pm	MBO cases with less than 10 Yrs will be eligible No change in other conditions.
7.	Lump Sum Death Grant to widows of pensioners having less than 20 yrs of service discharged prior to Apr 09 and are not covered under Family Assistance Scheme (FAS)	30000/-	20000/-	20000/-	
	(death on or after 01 Oct 08)	(Rates wef 01 Oct 19)			

8.	A scheme for special children named 'VISHESH' had been launched on 01 Apr 13. Grant of Rs. 36000/-pa to special child having 70% or more disability is payable upto the age of 30 years, whether child is attending an institute or not.	3000/-pm	3000/-pm	3000/-pm	Application duly recommended by CO along with disability certificate issued from Service/Civil Hospital notified by State Govt and photograph of the child. The date of birth certified is also to be attached.
9.	Grant of reimbursement of Medical Bills when such medical treatment is not available in Service Hospital/ECHS.	Upto 1,00,000/-			Total amount applicable once in life time of widow on a cumulative basis
10.	Grant to widows of World War-II Veterans whose husband served in the AF. (For life)	Upto 10000/-pm	Upto 10000/-pm	--	WW-II veterans/widows are not members of IAFBA. Grant is given purely as a welfare gesture to be decided by the Executive Committee on merit of each case and is applicable from the date of submission of application
11.	Monthly Grant, Pending award of family pension (bereaved wives of medically boarded out personnel)	5000/-pm	4000/-pm	4000/-pm	In case the Air Warrior expires before finalization of the disability pension/pension, the grant will be extended to the widow pending finalization of pension in her name subject to a maximum period of six months.
12.	A scheme named 'GARIMA' for all air veterans had been launched on 26 Mar 13 under the scheme, a grant of Rs. 10,000/- is paid to the widow/NOK with an aim of ensuring decent last rites of the deceased air veteran.	10,000/- (Rate wef 01 Apr 19) To ensure timely last rites, grant is initially paid by the SI of the nearest AF Unit to the widow/NOK and subsequently reimbursed by IAFBA to the SI of the unit.			On demise of the AF personnel, wife/NOK will approach the nearest AF Unit/Station for the said grant.

SCHEME OPERATED BY AFNHB

Air Force Naval Housing board runs scheme for allotment of dwelling unit to Next of Kin as per the priority given below:-

S No	Priority	Details
1	I	Widows of Air Force personnel, who died in action, are considered for allotment.
2	II	Widows of Air Force personnel, who died in harness, are considered for allotment.
3	III	Widows of retired Air Force personnel who are in receipt of family pension and have no prior allotment in AFNHB schemes.

Communication address of AFNHB:

Air Force Naval Housing Board C/o Air Force Station, Race Course, New Delhi-110003	Contact No. - 011-23012047 / 23793462 / 23793463 Fax No. - 011-23014942 Email id - directorgeneral@afnhb.org Official website - www.afnhb.org
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WELFARE SCHEME FOR AIR VETERANS/WIDOWS AND THEIR DEPENDENTS UNDER THE AEGIS OF DESW

Deptt of Ex-Servicemen Welfare (DESW) of MoD, has various welfare schemes for the Air Veterans as well as the widows. The entire processing for such schemes is directly dealt by the DESW. The details are taken from the relevant websites and published here for reference only. For the latest information and detailed procedure, users are advised to refer to the website www.desw.gov.in and <https://www.ksb.gov.in>.

Welfare schemes are of two types, such as Welfare Schemes of KendriyaSainik Board (KSB) and Schemes for State/UTs. These schemes are common to all the three services. Hence, they are directly managed by the DESW through KendriyaSainik Board (KSB)/RajyaSainik Board (RSB)/ZilaSainik Board (ZSB).

KSB Welfare scheme at a glance

Sl No	Title of Scheme	Pension Status (Pensioner /Non-Pensioner)	Rank	Other Eligibility Conditions	Amount of Financial Assistance
1.	Assistance to Ex-servicemen in Penury	Only non-pensioners	Up to the Rank of Hav in Army and Equivalent in Navy and IAF	ESM and their Widows who are above 65 years of age and are not in receipt of any pension.	Rs.4,000/- per month per beneficiary for life time.
2.	Assistance for Education of Children/ Widows of ESM	Any	Same as above	Limited to two dependent children of ESM	Rs.1000/- per month per head for the previous academic year. Payable in one instalment in a financial year.
3.	Assistance to 100% Disabled children of ESM	Any	Same as above	100% disabled children of ESM	Rs 1,000/- per month, payable on monthly basis.
4.	Assistance for marriage of daughters of ESM/ Re-marriage of Widows	Any	Same as above	Applicable up to two daughters as also for remarriage of widows .	i. Rs 50,000/- per daughter. ii. Rs 50,000/- for widow remarriage .
5.	Assistance to non-pensioner ESM for medical treatment	Only non-Pensioner.	Same as above	To meet routine medical expenses during the year.	One time grant of maximum of Rs.30,000/- per year.
6.	Incentive to wards of ESM/ Widows undergoing cadet's training at NDA	Any	Same as above	Ward of ESM/ Widow for three years of the NDA's cadets training course.	Rs.1,000/- per month per child of an eligible ESM/ widow . Payable in one instalment, on successful completion of two terms in a year.
7.	Assistance for repair of house of ESM/ Widows , damaged in natural calamity.	Any	Same as above	The claim can be submitted both before and after repair, provided the extent of damage is verified by a revenue official.	Assistance up to Rs. 20,000/-. Payable in one instalment.
8.	Assistance for Funeral of ESM	Any	Same as above	Grant of money to a Widow for funeral of	Rs.5000/-

				her ESM husband.	
9.	Assistance to Orphan children of ESM	Any	All Ranks	Orphaned son/supto the age of 21 years and orphaned unmarried daughters.	Rs.1000/- per month
10.	Assistance for vocational training of Widows of ESM	Any	Up to the Rank of Hav in Army and Equivalent in Navy and IAF	i. Course may be pursued at any recognized vocational training institution run by RSB/ZSB, States like ITI or private training institutions of repute like NIIT etc. ii. Payable on successful completion of the vocational training.	One time aid of upto Rs.20,000/-.
11.	Assistance for treatment of serious disease to ESM/ Widows	Only non-pensioner	All Ranks	The financial assistance for treatment of the following approved serious diseases: <ul style="list-style-type: none"> • Cancer/dialysis • Angiography & Angioplasty. • CABG • Open heart surgery • Valve replacement • Pacemaker Implant • Cerebral stroke • Prostrate surgery • Joint replacement • Renal failure 	Limited to a maximum of Rs.1, 25,000/- in a year. (Rs.75,000/- per annum for Cancer and Dialysis) Restricted to 75% and 90% For Non-Pensioner Officers/ Widows and Non-Pensioners Other Ranks/ widows respectively of total expenditure incurred on medical treatment, hospitalization, medicines, etc.
12.	Assistance for procurement of mobility equipment for disabled ESM	Any	All Ranks	With disability of 50% or more after their retirement.	Limited to a maximum of Rs. 57,500/- per ESM.
13	Assistance as interest subsidy on Home Loan to ESM	Any	All Ranks	War Bereaved, War Disabled and Peace Attributable time casualties.	Limited to the interest paid on the loan limit of Rs 1, 00,000/- even though the loan taken may be of a higher amount.

Prime Minister's Scholarship Scheme (PMSS)

1. Implemented since 2006 to encourage technical and post-graduate education for the widows and wards of the deceased/ex-service personnel of Armed Forces, Para Military and Railway Protection Force. It is funded by National Defence Fund and administered by PMO. It is available for education at technical institutions (medical, dental, veterinary, engineering, MBA, MCA and other equivalent technical institutions having AICTE/UGC approval). Presently, Rs.2,500/- per month for boys and Rs.3,000/- per month for girls is being given w.e.f FY 2019-20. The payment is made through ECS into the bank account of the selected students. The scheme migrated from offline to online mode with effect from Academic Year 2016-17.

DGR Schemes at a glance

- Ex-Servicemen/widows Coal Loading and Transportation Scheme.
- Allotment of Mother Dairy Milk booths and Fruit & Vegetable (Safal) shops.
- Allotment of Oil Product agencies distributorship by Oil Marketing Companies against 8% quota.
- Management of Company Owned Company Operated (COCO) outlets.
- Management of CNG stations.

For any latest schemes rolled out by Dte General of Resettlement, it is advisable to refer to www.dgrindia.gov.com.

PROCEDURE FOR AVAILING THE BENEFIT

1. The Air Veterans or widow concerned need to travel to Delhi. Accommodation and expenses should be planned properly since the official procedure/formalities at DESW/KSB/DGR may require more than a day or till the verification is done as per sub Para (b) below.

(a) For the DGR schemes, his/her identity will be verified and he/she will have to deposit the requisite amount in office of DGR.

(b) Thereafter, the case will be referred to the concerned RO for verification of data:-

	Army	Navy	Air Force
Officers	AG/MP-5&6 Army HQ	DMPR Naval HQ	AOP Br Computer center
PBOR	AG/MP-8 Army HQ	DMPR Naval HQ	Dte of AV

(c) After verification the case is sent to concerned organization depending upon the scheme.

Disclaimer: This information relating to DESW/KSB/DGR is a broad outline and indicative in nature. For detailed schemes and procedures, users are advised to contact to concerned department of DESW/DGR/KSB.

MARSHAL OF THE AIR FORCE & MRS ARJAN SINGH TRUST
FINANCIAL ASSISTANCE /GRANTS/SCHOLARSHIP

The objective of the trust is to provide grant/assistance to Serving/Air Veteran/Widows/Dependents, who are members of the Air Force Association, to meet their emergent requirement for which no financial assistance may be available may be highly insufficient to meet their requirements.

LIST OF SCHOLARSHIPS DISBURSED BY THE TRUST:-

- (a) To meet medical treatment expenses for self and dependents.
- (b) To meet the cost of higher education of children.
- (c) To meet expenses of daughter's marriage.
- (d) To meet expenses of repairing/construction of damaged house.
- (e) For maintenance of self and family in acute financial distress
- (f) Natural Disaster relief.
- (g) Any other financial emergency.

CONTACT DETAILS OF MIAF & MRS ARJAN SINGH TRUST

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

Tele:- 011 – 23013649
 011-23010231 (Extn: 7358)
 AFNET:-2113 7358



WELFARE SCHEMES OFFERED BY AFWWA (CENTRAL) TO SANGINIS

Details of various grants and scholarship offered by AFWWA to Sanginis, whose husband has died/missing, are as follows:-

(a) Grants applicable for Widows/Sanginis (Death/Missing while in service).

TYPE OF GRANT	FREQUENCY OF REMITTANCE	AMOUNT
Ex-Gratia Grant to Widow	One Time	30,000/-
Financial assistance to Sanginis whose spouse is missing from work place	One Time	25,000/-
Wedding Grant to one child of Widow	One Time	25,000/-
Rehabilitation grant to Widows of NCs(E)	One Time	15,000/-

(b) Grants applicable to widows for purchase of dwelling unit (Death While in service).

NAME OF SCHEMES	SALIENT FEATURES		ELIGIBILITY CRITERIA
Grant for dwelling unit to widow	CATEGORY	GRANT	(i) A housing subsidy for widows of officers, Airmen and NCs (E) is provided from NPF (10% will be borne byAFWWA) to those who acquire Dwelling Unit from all sources viz. AFNHB /AWHO /CIVIL housing agencies including private builders and for self-construction. (ii) Air Force personnel deceased in accident while in service from 01 Jan 96 onwards are eligible for this grant. (iii) The subsidized dwelling unit so acquired cannot be sold for 10years
	OFFRS	10% out of Rs 6,00,000/- given by NPF	
	AIRMEN & NC s(E)	10 % out of Rs 4,00,000/- given by NPF	

(c) Educational scholarship applicable to children of deceased air warrior (both during & post service)

Name of scholarship		Rate In		Eligibility Criteria
Educational scholarships for one child of deceased personnel		Monthly	Annually	<p>(i) Mother of child should be life member of AFWWA.</p> <p>(ii) Period of scholarship is for six years (72 instalments) or till completion of studies whichever is earlier.</p> <p>(iii) Professional courses for the award of educational scholarship for under graduates are B.E. / B. Tech,</p>
(i)	School going (Day Scholar)	1250/-	15,000/-	
(ii)	School going (Boarder)	1500/-	18,000/-	
(iii)	College going (Day Scholars)	1500/-	18,000/-	
(iv)	College going (Boarder)	2000/-	24,000/-	

(v)	Professional course (Day Scholar)	2000/-	24,000/-	BDS, MBBS, Integrated B.Ed. Integrated MBA, Integrated MCA & PG Courses such as M.Tech, MBA, MD, DS, LL.M, Med, MCA.
(vi)	Professional course	2500/-	30,000/-	<p>(iv) Only for one child. Will not be transferred to other child.</p> <p>(v) For six continuous years from date of first application per scholarship. In case of break in studies after XII or graduation, reasons have to be annotated and will be left to the decision of AFWWA HQ for continuation.</p> <p>(vi) Scholarship will be given for preceding 02 years from date of submission of application in old cases of death.</p>

* This scholarship is awarded to children of Life member who are alive however, exception is made for cases wherein both parents die in the same casualty.

(d) Educational scholarship applicable to children of deceased air warrior (during service).

Name of Scholarship	Salient Features	Eligibility Criteria
SmtAruna Vinod Mehta Memorial Scholarship	<ul style="list-style-type: none"> ➤ Total number of Scholarships-02 ➤ Amount per scholarship – AS per the interest received on corpus. ➤ Financed /Sponsored by MrsShimul Vyas 	<p>(i) Mother of the child should be life member of AFWWA.</p> <p>(ii) To be awarded to girl children of air warriors who dies while in action /harness.</p> <p>(iii) The girl child should be pursuing Post Graduation in any stream.</p> <p>(iv) In case of more applicants, scholarship will be granted on merit basis.</p> <p>(v) Duration of scholarship will be for one year.</p>

कुटुंब/पारिवारिक पेंशन धारकों द्वारा

प्रायः पूछे जाने वाले प्रश्न

FREQUENTLY ASKED QUESTIONS

(FAQs)

BY FAMILY PENSIONERS



Q 1. To whom the incident of death of a Pensioner/Family Pensioner is to be reported first?

Answer:- The Death of the pensioner/family pensioner is to be reported to the following agencies by the NOK/family member of the deceased pensioner at the earliest:-

SI No.	To Whom	Method
(a)	Nearest Air Force Station	Immediately through telephone call (only in case of death of an Air Veteran)
(b)	Dte of AV, Air HQ	Through an intimation letter along with an attested copy of death certificate issued by the Registrar of Death & Births.
(c)	Pension Disbursing Authority/Agency (Bank/DPDO etc.)	The NoK/family member eligible for family pension is required to visit in person along with all pension and identification documents and death certificate issued by the Registrar of Death & Births for continuation of family pension.

प्र 1. भूतपूर्व वायु सैनिक/कुटुंब पेंशन धारक के मृत्यु हो जाने के उपरांत सबसे पहले किसे सूचित किया जाना चाहिए?

उत्तर:-

मृत्यु की सूचना, घटना के तुरंत बाद निकट संबंधियों द्वारा निम्न कार्यालयों को दी जानी चाहिए:-

क्रम संख्या	किसको	कब और कैसे
(क)	नजदीकी वायु सेना स्टेशन को	मृत्यु के तुरंत बाद दूरभाष द्वारा (केवल भूतपूर्व वायुयोद्धा के मृत्यु के उपरांत)
(ख)	भूतपूर्व वायुयोद्धा निदेशालय को	मृत्यु प्रमाण पत्र की सत्यापित प्रति के साथ
(ग)	पेंशन संवितरण अधिकारी को	मृत्यु प्रमाण पत्र की सत्यापित प्रति के साथ कुटुम्ब पेंशन को चालू करवाने के आवश्यक कार्यवाही हेतु

Q 2. Is death intimation of a pensioner is required to be forwarded to Dte of AV, AFGIS & IAFBA separately?

Answer:-

On demise of a pensioner the death intimation along with an attested copy of Death Certificate issued by Registrar Births & Deaths is required to be forwarded to Dte of AV, Air HQ at the earliest. On receipt, the Dte of AV, Air HQ will issue a Home Death Notification addressed to all concerned agencies (like AFGIS, IAFBA etc.,) for suitable action. No separate death intimation is required to be forwarded by NOK to these agencies.

प्र 2. क्या मृत्यु की सूचना भूतपूर्व वायुयोद्धा निदेशालय, AFGIS एवं IAFBA को अलग-अलग देने की आवश्यकता है?

उत्तर:—

मृत्यु की सूचना की घटना भूतपूर्व वायुयोद्धा निदेशालय को निकट संबंधी के द्वारा निबंधन अधिकारी जन्म एवं मृत्यु के द्वारा जारी मृत्यु प्रमाण पत्र के साथ देने की आवश्यकता है। सूचना मिलने पर भूतपूर्व वायुयोद्धा निदेशालय एक Home Death Notification AFGIS एवं IAFBA के सूचनार्थ तथा आवश्यक कार्रवाई के लिए जारी करता है। अतः इन कार्यालयों को अलग से सूचना देने की आवश्यकता नहीं है।

Q 3. Family pension is payable up to which period and in which order of members of family?

Answer:-

Family pension is payable to one member of the family at a time in the order and for the period as under:-

(a) **To the Spouse.** On death of the pensioner, the family pension will continue till death or remarriage of spouse, whichever is earlier. Family Pension shall continue to be payable to a childless widow after her re-marriage if her income from all other sources is less than amount of minimum family pension and the dearness relief thereon.

(b) **To Son/Daughter.** When widow or widower becomes ineligible, children below 25 years of age in the order of their age, up to 25 years of age or till they get married or till they start earning more than the amount of minimum family pension along with dearness relief thereon.

(c) **To Permanently disabled (mentally/physically) child.** After (a) & (b) above; for the lifetime to any son/daughter who is suffering from disorder or disability of mind (including mentally retarded) or physically crippled or disabled and who is unable to earn a living.

(d) **To widowed/divorced/unmarried daughters.** In case the eligibility of all categories of claimant mentioned in clause (a) to (c) above ceases to be payable, the

widowed/divorced/unmarried daughters is eligible for grant of family pension even beyond 25 years of age in the order of seniority of their age.

(e) **To the dependent parents – first mother, then father.** When claimants in clauses (a) to (d) above die or become ineligible, the family pension would be allowed to dependent parents. In such case the mother will receive the pension first and after her death the father will receive the family pension. A mother who becomes widow has not re-married remains eligible.

(f) **To the permanently disabled dependent siblings.** When family pension to all above ceases to be payable, the family pension will be allowed to the permanent disabled siblings.

Note:- In all above cases, eligible family members will simultaneously send an intimation of death of pensioner/family pensioner to the Dte of AV, Air HQ along with attested copy of death certificate duly issued by Registrar of Births and Deaths.

प्र 3. परिवार के सदस्यों को किस अवधि तक और किस क्रम में कुटुंब पेंशन देय है?

उत्तर:—

एक समय में परिवार के एक सदस्य को कुटुंब पेंशन देय होती है, उसका क्रम और अवधि निम्नवत है:

(क) विधवा या विधुर को:— मृत्यु अथवा पुनर्विवाह की तिथि तक जो भी पहले हो। निःसंतान विधवा को पुनर्विवाह के बाद भी कुटुंब पेंशन दी जाती रहेगी यदि सभी स्रोतों से उसकी आय, न्यूनतम कुटुंब पेंशन और उस पर देय महंगाई राहत से कम है।

(ख) बच्चे को:— जब विधवा या विधुर अपात्र हो जाता है, तो 25 साल से कम आयु के बच्चे को, अपनी आयु के क्रम में, 25 साल की आयु होने तक अथवा विवाह करने तक अथवा न्यूनतम कुटुंब पेंशन और उस पर देय महंगाई राहत के योग से अधिक राशि अर्जित करना शुरू करने तक।

(ग) स्थायी रूप से दिव्यांग बच्चे को :— उपर्युक्त क और ख के बाद: किसी ऐसे पुत्र/पुत्री को, जिसे कोई मानसिक विकार या विकलांगता मानसिक मंदता/मंदबुद्धि सहित हो या शारीरिक रूप से अक्षम या विकलांग पुत्र/पुत्री, जो आजीविका के अर्जन में असमर्थ हो।

(घ) अविवाहित/विधवा/तलाकशुदा पुत्री को:— उपर्युक्त क से ग तक यदि कोई भी कुटुंब पेंशन के पात्र न हों, तो आयु के वरिष्ठता के क्रम में कुटुंब पेंशन 25 साल से अधिक की अविवाहित/विधवा/तलाकशुदा पुत्री को देय होगी।

(ड•) आश्रित माता—पिता को:— उपर्युक्त में से यदि कोई भी कुटुंब पेंशन के पात्र न हों, तो उसके बाद कुटुंब पेंशन ऐसे माता—पिता को दी जा सकती है, जो भूतपूर्व वायुयोद्धा के जीवित रहने के दौरान उनपर पूरी तरह आश्रित थे। इस परिस्थिति में माता पहले पेंशन की हकदार होगी।

(च) आश्रित स्थायी रूप से दिव्यांग सहोदर भाई/बहन को:— उपर्युक्त में से यदि कोई भी कुटुंब पेंशन के पात्र न हों, तो उसके बाद कुटुंब पेंशन ऐसे भाई/बहन को, जिसे कोई मानसिक विकार या विकलांगता मानसिक मंदता/मंदबुद्धि सहित हो या शारीरिक रूप से अक्षम या विकलांग हो, जो आजीविका के अर्जन में असमर्थ हो तथा जो भूतपूर्व वायुयोद्धा की मृत्यु के ठीक पहले, उसपर आश्रित थे, उन्हें पेंशन आजीवन दी जाती है।

Q 4. When does a family member become eligible for the grant of family pension?

Answer:-

The family pension is to be drawn after the death of the pensioner. Normally, the name of all eligible family members are endorsed along with ordinary rate of family pension at the time of issue of Pension Payment Order and the eligible member is to approach the Pension Disbursing Authority for disbursement of family pension as per **Q 3** above.

In case the name of eligible member of family is not endorsed in the Pension Payment Order, he/she shall approach to Dte of AV, Air HQ, Subroto Park, New Delhi-10 for necessary assistant. Further, his/her name will be endorsed in the PPO for grant of Family Pension.

प्र 4. परिवार का कोई सदस्य कुटुंब पेंशन प्राप्त करने के लिए कुटुंब पेंशन की मंजूरी का पात्र कब होता है?

उत्तर:—

कुटुंब पेंशन पेंशनभोगी की मृत्यु होने की स्थिति में देय होती है। सामान्यतः सभी पति/पत्नी तथा सभी कुटुंब पेंशन प्राप्त करने के योग्य आश्रित परिवार के सदस्यों का नाम पीपीओ में दर्ज होते हैं, तथा पेंशनभोगी की मृत्यु होने की स्थिति में पात्र सदस्य को संबंधित पेंशन संवितरण अधिकारी के समक्ष अपना दावा प्रस्तुत करना होता है।

अगर पात्र सदस्यों का नाम पीपीओ में दर्ज नहीं हो तो योग्य सदस्य को भूतपूर्व वायुयोद्धा निदेशालय को आवश्यक कार्य के लिए सूचित करना होता है। जिसके उपरान्त उनका नाम पीपीओ में दर्ज कराया जाती है।

Q 5. Is Ordinary family pension payable to more than one person at a time?

Answer:-

Normally, the ordinary family pension is payable to one eligible member at a time. However, in certain specific cases, the ordinary family pension is divided among eligible members of the family. The family pension will be paid in equal shares where the deceased pensioner is survived by –

(a) More than one widow (only where polygamy / polyandry is allowed).

(b) A widow and an eligible child through another widow which she would have received had she been alive.

(c) A widow and an eligible child from a divorced / illegally wedded wife; the child will be entitled to the share of family pension which the mother would have received had she not been divorced/had she been legally wedded.

Note:- In all the above cases, on the death of one recipient, his/her share of the family pension shall become payable to other member(s) of family who was/were sharing family pension with him/her.

प्र 5. क्या एक समय में एक से अधिक व्यक्तियों को कुटुंब पेंशन देय है?

उत्तर:—

सामान्यतः एक समय में परिवार के एक ही पात्र सदस्य को कुटुंब पेंशन देय होती है। हालांकि, कुछ मामलों में कुटुंब पेंशन परिवार के पात्र सदस्यों में बांटी जाती है। कुटुंब पेंशन का बराबर हिस्सों में भुगतान किया जाएगा, यदि मृत पेंशनभोगी की—

(क) एक से अधिक विधवा है; केवल ऐसे मामले जहाँ बहु विवाह/बहुपतित्व की अनुमति है।

(ख) एक विधवा और दूसरी विधवा के पात्र बच्चे को; उस बच्चे को कुटुंब पेंशन का वही हिस्सा मिलेगा जो उसकी माँ को मिलता, यदि वह जिन्दा होती।

(ग) एक विधवा और तलाकशुदा/अवैध रूप से विवाहित पत्नी के पात्र बच्चे को; उस बच्चे को कुटुंब पेंशन का वही हिस्सा मिलेगा जो उसकी माँ को मिलता, यदि उसका तलाक नहीं हुआ होता/विवाह अवैध नहीं हुआ होता।

नोट:— उपर्युक्त सभी मामलों में, एक प्राप्तकर्ता की मृत्यु होने पर, उसकी कुटुंब पेंशन का वही हिस्सा, परिवार के उन दूसरे सदस्यों को देय होगा, जो उसके कुटुंब पेंशन के भागीदार थे।

Q 6. Is family pension is payable when both husband and wife are Govt Employees?

Answer:-

Yes, in case where both husband and wife are Government servants and if one of the two dies while in service or after retirement with a pension, the ordinary family pension in respect of the deceased shall be payable to the widow/widower in addition to his pay or pension, as the case may be.

Further, in the event of death of both father and mother who were service personnel or one of them a Government employee, the surviving children shall be eligible to draw both the ordinary family pensions in respect of the deceased parents subject to the limits as prescribed by the Central Government from time to time

प्र 6. जब दोनों पति एवं पत्नी सरकारी कर्मचारी हों तो, क्या कुटुंब पेंशन देय होगा?

उत्तर:—

हाँ, अगर पति एवं पत्नी दोनों ही सरकारी कर्मचारी हों और उनमें से किसी एक की मृत्यु सेवा काल के दौरान या सेवानिवृत्ति के पश्चात् होती है तो दूसरे को सामान्य रूप से दी जाने वाली कुटुंब पेंशन जारी की जाएगी। यह पेंशन उनको मिलने वाली वेतन/पेंशन के अलावा होगी।

आगे, अगर किसी के माता एवं पिता दोनों ही सरकारी कर्मचारी अथवा पेंशनभोगी हों तथा दोनों की ही मृत्यु हो जाए तो ऐसी स्थिति में पात्र बच्चों को दोनों ओर से कुटुंब पेंशन जारी होगा।

Q 7. Is family pension payable to a spouse judicially separated?

Answer:-

Family pension is not payable to a spouse judicially separated on the ground of adultery and who had been held guilty of committing adultery. Cases other than the ground of adultery may fall under the following two categories:-

(a) **Spouse with no eligible child to receive family pension.** Family pension is payable to a spouse judicially separated provided there is no child who is eligible for family pension.



(b) **Spouse with an eligible child to receive family pension.** Where a pensioner dies leaving behind a judicially separated spouse with an eligible child/children, the ordinary family pension payable in respect of the deceased, shall be payable to the surviving spouse provided he/she is the guardian of such child.

Where the surviving spouse has ceased to be the guardian of such child/children, such ordinary family pension shall be payable to the person who is the actual guardian of such child/children.

When child/children cease to be eligible for family pension, payment of ordinary family pension shall be allowed to judicially separated spouse.

प्र 7. क्या कानूनी रूप से अलग हुए पति/पत्नी को कुटुंब पेंशन दिया जा सकता है?

उत्तर:—

व्यभिचार के आधार पर कानूनी रूप से अलग हुए और जिन्हें व्यभिचार करने का दोषी ठहराया गया है, ऐसे पति/पत्नी को कुटुंब पेंशन देय नहीं है। बाकी के कारणों को निम्न दो कोटि में बाँटा जा सकता है:—

(क) अगर अलग हुए पति/पत्नी के साथ अगर कोई पात्र बच्चा न हो तो, सामान्य कुटुंब पेंशन उस कानूनी रूप से अलग हुए पति/पत्नी को जारी होगी।

(ख) अलग हुए पति/पत्नी के साथ अगर कोई पात्र बच्चा हो तो, सामान्य कुटुंब पेंशन उस पात्र बच्चे को या उसके कानूनी रूप से अभिभावक को जारी होगी।

आगे, बच्चे की पात्रता समाप्त होने की स्थिति में सामान्य कुटुंब पेंशन पुनः कानूनी रूप से अलग हुए पति/पत्नी को जारी होगी।

Q 8. What is enhanced family pension and for what period it is payable?

Answer:-

Ordinary family pension is paid @ 30 % of reckonable emoluments last drawn by the deceased person. However, in the event of death of a Pensioner, the enhanced rate of family pension @ 50% of the reckonable emoluments last drawn is payable for a period of seven years or for a period up to the date of deceased would have attained the age of 67 years, whichever is earlier. Generally, it is the same amount of pension authorized to the pensioner. After the lapse of the period, the family pension is payable at the ordinary rate. %



प्र 8. बड़ी हुई दर पर कुटुंब पेंशन क्या है और यह किस अवधि तक देय होती है?

उत्तर:—

सामान्यतः सेवानिवृत्ति/मृत्यु के समय वायुसैनिक द्वारा आहरित अंतिम वेतन के 30% की दर से कुटुंब पेंशन का भुगतान किया जाता है। हालांकि, किसी पेंशनभोगी की मृत्यु होने की स्थिति में, कुटुंब पेंशन की बड़ी हुई दर वायुसैनिक द्वारा आहरित अंतिम वेतन के 50% की दर पर सात साल तक अथवा मृतक की 67 साल की आयु, जो भी पहले हो, तक देय होगी। सामान्यतः यह राशि मृतक को मिलने वाले सेवा पेंशन के बराबर होती है। उक्त अवधि बीतने के बाद, कुटुंब पेंशन सामान्य दर से देय होगी।

Q 9. Is Ordinary family pension payable to a widow/widower after re-marriage?

Answer:-

Family Pension granted to widow/widower will discontinue on re-marriage. However, Family Pension shall continue to be payable to a childless widow after her re-marriage if her income from all other sources is less than amount of minimum family pension and the dearness relief thereon.

Family pension is not available to a childless widower after his re-marriage.



प्र 9. क्या पति/पत्नी के पुनर्विवाह के बाद भी कुटुंब पेंशन देय होती है?

उत्तर:—

विधवा/विधुर के पुनर्विवाह के बाद कुटुंब पेंशन समाप्त हो जाती है। तथापि, निःसंतान विधवा के पुनर्विवाह के बाद भी कुटुंब पेंशन देय है बशर्ते उसकी आय, महंगाई राहत सहित निर्धारित न्यूनतम पेंशन से अधिक नहीं होनी चाहिए।

निःसंतान विधुर को पुनर्विवाह के बाद कुटुंब पेंशन देय नहीं है।

Q 10. Is Family Pension payable to the eligible member(s) of family when a pensioner/family pensioner reported missing?

Answer:-

Yes, when a pensioner/family pensioner is reported missing, his family is eligible for family pension at the ordinary or enhanced rates (as applicable) after six months from the date of lodging the First Information Report on submission of copy of FIR, non-traceable report and indemnity bond sworn before judicial magistrate to Dte of AV, Air HQ. It will accrue from date of the police report or from the date immediately succeeding the date till which pension/family pension had been paid, whichever is later. In case of individual is missing while in service, pension will start after "Presumed missing" certificate issued by Dte of PA, Air HQ, Rafi Marg, New Delhi – 110011.



प्र 10 क्या कुटुंब पेंशन पेंशनभोगी के लापता होने की स्थिति में देय होती है?

उत्तर:—

हाँ, जब पेंशनभोगी लापता हो जाता है तो प्रथम सूचना रिपोर्ट के दर्ज होने से छः मास के पश्चात् प्रथम सूचना रिपोर्ट की सत्यापित प्रति, क्षतिपूर्ति बांड एवं अन्य आवश्यक कागजात जमा करने पर पात्र सदस्य को सामान्य दर पर कुटुंब पेंशन देय होती है। इस पेंशन का भुगतान पुलिस रिपोर्ट के दर्ज होने के दिनांक से या जब तक पेंशन/कुटुंब पेंशन का भुगतान किया गया हो, दोनों में से जो बाद में हो, से होता है। अगर वायुयोद्धा सेवा काल के दौरान लापता होता है तो इस स्थिति में कुटुंब पेंशन का भुगतान Dte of PA, वायु मुख्यालय, रफी मार्ग, नई दिल्ली – 110010 के द्वारा “Presumed missing” certificate “Presumed missing” certificate जारी होने के पश्चात् देय होता है।

Q 11. Is dual family pension authorised?

Answer:-

Yes, with effect from 29 Sep 12 family of Air Force Pensioner who got re-employment in Civil or military Deptt/PSUs/Autonomous bodies/Local funds of Central/State Govt after getting retired from Air Force service and were in receipt of Air Force Pension till death, is/are eligible to draw family pension from Air Force service in addition to the family pension, if any authorised from the re-employed department.

प्र 11 . क्या दोहरी कुटुंब पेंशन देय होती है?

उत्तर:—

हाँ, दिनांक 29 सितंबर 2012 से दोहरी कुटुंब पेंशन देने का प्रावधान है। जब कोई पेंशनभोगी सेवानिवृत्ति के पश्चात् फिर से कोई भी सैनिक या गैर सैनिक / PSUs/Autonomous bodies/केन्द्र या राज्य के किसी भी विभाग में सेवा देता है और वहाँ के प्रावधानों के अनुरूप पेंशन का पात्र होता है तो उसके मृत्यु के पश्चात् पात्र सदस्य को वायुसेना के सेवाकाल से मिलने वाली कुटुंब पेंशन के अलावा दूसरे विभाग के द्वारा मिलने वाली कुटुंब पेंशन भी जारी होती है।

Q 12. Is it mandatory to submit Life Certificate every year?

Answer:-

Yes, every year in the month of November the Pensioner/family pensioners have to submit life certificate to their respective Pension Disbursing Authority for continuous crediting of pension.



प्र 12. क्या हर साल जीवन प्रमाण पत्र देना जरूरी होता है?

उत्तर:—

हाँ, हर साल नवम्बर महीने में पेंशनभोगी/कुटुंब पेंशनभोगी को पेंशन जारी रखने के लिए पेंशन संवितरण अधिकारी के समक्ष अपना जीवन प्रमाण प्रस्तुत करना होता है।

Q 13. Is there any online procedure to submit the Life Certificate?

Answer:-

Yes, life certificate can be submitted by the pensioner online using 'Jeevan Pramman'. This facility is only available for pensioners who are drawing pension from Bank.

Those who desirous of using the Jeevan Pramman facility has to first enroll their Aadhaar number in their pension account. Once seeding has been completed, pensioner can download the software form <https://jeevanpramaan.gov.in>. This facility can also be accessed through nearest CSC centers/Pragya Kendras.

Pensioner has to inform the Bank that he/she will be using 'Jeevan Pramman' for submitting life certificate. For more details see Page No. 9 of this booklet.

प्र 13 .क्या जीवन प्रमाण पत्र देने के लिए कोई ऑनलाइन माध्यम है?

उत्तर:—

हाँ, जीवन प्रमाण पत्र ऑनलाइन माध्यम के द्वारा 'जीवन प्रमाण' से प्रस्तुत कर सकते हैं। यह सुविधा सिर्फ बैंक से पेंशन प्राप्त करने वाले पेंशनभोगियों के लिए ही उपलब्ध है।

जीवन प्रमाण ऑनलाइन सुविधा का उपयोग करने के इच्छुक पेंशनभोगी/कुटुंब पेंशनभोगी को पहले अपने पेंशन खाते में आधार संख्या दर्ज करवाना होता है। एक बार अंकन हो जाने के बाद, पेंशनभोगी <https://jeevanpramaan.gov.in> से सॉफ्टवेयर डाउनलोड कर सकते हैं। इस सुविधा का लाभ किसी भी नजदीक के प्रज्ञा केन्द्र/CSC से भी उठा सकते हैं।

पेंशनभोगी को अपने बैंक को सूचित करना होता है कि उन्होंने जीवन प्रमाण पोर्टल का उपयोग करके अपना जीवन प्रमाण पत्र सृजित कर लिया है। ज्यादा जानकारी के लिए इस दस्तावेज के पृष्ठ संख्या 9 पर देखें।

Q 14. What is the minimum amount of pension after 7th CPC?

Answer:-

The minimum amount of monthly pension/family pension shall not be less than Rs. 9000/- (excluding the element of additional pension payable to old pensioners).

प्र 14 . सातवें वेतनमान के अनुसार न्यूनतम पेंशन की दर क्या है?

उत्तर:—

सातवें वेतनमान के अनुसार न्यूनतम पेंशन की दर रु ९००० प्रति माह है। इसमें वृद्ध पेंशनभोगीयों को मिलने वाली अतिरिक्त पेंशन शामिल नहीं है।

Q 15. Whether older family pensioner will get higher rate of pension?

Answer:-

Yes, with effect from 01.01.2006, quantum of additional pension/family pension is authorized to old pensioners/family pensioners on attaining 80 years and above. This would be admissible from 1st day of month in which his date of birth falls as per the following rate:-

Age of Family Pensioner	Additional Quantum of Pension
From 80 years to less than 85 years	20% of basic family pension
From 85 years to less than 90 years	30% of basic family pension
From 90 years to less than less than 95 years	40% of basic family pension
From 95 years to less than less than 100 years	50% of basic family pension
From 100 years and above	100% of basic family pension



Note:- Dearness Relief is also authorised on additional quantum of pension

प्र 15. क्या अधिक आयु वाले पेंशनभोगीयों को उच्चतर दर पर पेंशन मिलेगी?

उत्तर:—

हाँ, दिनांक ०१ जनवरी २००६ से अधिक आयु वाले पेंशनभोगीयों/कुटुंब पेंशनभोगीयों की पेंशन/कुटुंब पेंशन में निम्नवत् वृद्धि की गई है:—

पेंशनभोगी/कुटुंब पेंशनभागी की आयु	पेंशन की अतिरिक्त मात्रा
80 वर्ष से 85 वर्ष से कम तक	संशोधित मूल पेंशन/कुटुंब पेंशन का 20 प्रतिशत
85 वर्ष से 90 वर्ष से कम तक	संशोधित मूल पेंशन/कुटुंब पेंशन का 30 प्रतिशत
90 वर्ष से 95 वर्ष से कम तक	संशोधित मूल पेंशन/कुटुंब पेंशन का 40 प्रतिशत
95 वर्ष से 100 वर्ष से कम तक	संशोधित मूल पेंशन/कुटुंब पेंशन का 50 प्रतिशत
100 वर्ष से या अधिक	संशोधित मूल पेंशन/कुटुंब पेंशन का 100 प्रतिशत

नोट:— पेंशन की अतिरिक्त मात्रा पर महंगाई राहत भी देय है।

Q 16. What I do if my date of birth is not mentioned in PPO?

Answer:- You need to forward an application to Dte of Air Veteran duly verified by your PDA for endorsement of your Date of Birth along with Copy of PPO and proof of date of birth such as, Matriculation Certificate, PAN Card, Aadhaar Card, Passport etc.

In case your DoB is recorded in the service record the same will be verified and forwarded to your PSA for issue of Corr PPO.

In case your DoB is not recorded in the Service Record necessary POR action will be taken and then the case will be forwarded to your PSA for issue of Corr PPO.

प्र 16. अगर मेरी जन्म तिथि पीपीओ में अंकित नहीं है, तो मुझे क्या करना चाहिए?

उत्तर:— आपको भूतपूर्व वायुयोद्धा निदेशालय को पीपीओ में अपना जन्म तिथि अंकित करवाने के लिए अपना आवेदन अपने पेंशन संवितरण अधिकारी से सत्यापित करवाने के बाद अपने जन्म तिथि के प्रमाण पत्र के साथ जमा करवाने की जरूरत होती है।

अगर आपकी जन्मतिथि सेवा पुस्तिका में अंकित है तो वही आपके पीपीओ में दर्ज करवाने के लिए आपके पेंशन अनुमोदन अधिकारी के पास भेज दी जाती है।

अगर आपकी जन्मतिथि सेवा पुस्तिका में अंकित नहीं है तो जरूरी पीओआर के साथ आपके पीपीओ में दर्ज करवाने के लिए आपके पेंशन अनुमोदन अधिकारी के पास भेज दी जाती है।

Q 17. What is Fixed Medical Allowance (FMA)? Is ECHS members are authorized to draw FMA?



Answer:- Fixed Medical Allowance is payable to pensioner/family pensioner (pre 01.04.2003), who are not covered under Ex-servicemen Contributory Health Scheme, subject to the fulfilment of other such conditions as the Government may specify from time to time.

FMA is also admissible to ECHS members who are residing in Districts not covered by ECHS Polyclinic / Armed Forces Hospitals / MI Rooms upgraded to accommodate ESMs. The pensioner/family pensioners are to approach their ECHS centres for further details.

The amount of Fixed Medical Allowance is enhanced to Rs. 1000/- per month w.e.f 01.07.2017.

प्र 17. नियत चिकित्सा भत्ता क्या है? ऐसे पेंशनभोगी/कुटुंब पेंशनभोगी जो इसीएचएस स्वास्थ्य योजना के सदस्य हैं, क्या वे भी नियत चिकित्सा भत्ता पाने के हकदार हैं?

उत्तर:—

01 अप्रैल 2003 से पहले सेवानिवृत्त ऐसे प्रत्येक पेंशनभोगी , जो इसीएचएस स्वास्थ्य योजना के सदस्य नहीं हैं, समय-समय पर सरकार के द्वारा जारी कुछ नियमों के तहत वे नियत चिकित्सा भत्ता पाने के पात्र हैं।

आगे, वैसे पेंशनभोगी/कुटुंब पेंशनभोगी जो इसीएचएस स्वास्थ्य योजना के सदस्य हैं और उनके निवास के जिले में इसीएचएस औषधालय /सेना अस्पताल जहाँ पूर्व सैनिकों को समाहित किया गया हो, नहीं है, ऐसे जगहों पर रहने वाले पेंशनभोगी/कुटुंब पेंशनभोगी भी नियत चिकित्सा भत्ता पाने के हकदार हैं। उन्हें इस आशय के लिए अपने नजदीक के इसीएचएस औषधालय में संपर्क कर आवेदन देने की आवश्यकता है।

Q 18. I am in receipt of dual family pension/pension viz., service pension and family pension OR military pension and another civil pension to which category of pension, I can avail Fixed Medical allowance.

Answer:-

If any pensioner or family pensioner receives dual pensions, Fixed Medical Allowance is admissible from any one of the two organizations. As regards, pensioner who gets both military pension and civil pension, if the pensioner avails the medical facilities provided by any one of the civil or military Organisations, he is not entitled to Fixed Medical Allowance and if he does not avail medical facilities from any of the organisation, he is entitled to Fixed Medical Allowance for any one of the two organisation.

प्र 18. मुझे दोहरी पेंशन मिल रही है, जैसे कि सेना की पेंशन और कुटुंब पेंशन या सेना की पेंशन और अन्य सिविल पेंशन, मुझे किस पेंशन पर नियत चिकित्सा भत्ता प्रदान किया जाएगा?

उत्तर:—

यदि कोई पेंशनभोगी या कुटुंब पेंशनभोगी दोहरी पेंशन ले रहा है, और वो संबंधित संगठनों द्वारा प्रदान की जा रही चिकित्सा सुविधा का उपयोग नहीं करता है तो केवल एक चिकित्सा भत्ता देय है। ऐसे पेंशनभोगी के मामले में जिसे सेना पेंशन और सिविल पेंशन दोनों मिल रही है, यदि पेंशनभोगी किसी एक संगठन, सिविल या सेना द्वारा प्रदान की जा रही चिकित्सा सुविधा का उपयोग कर रहा है, तो वह चिकित्सा भत्ता पाने का हकदार नहीं है, और यदि वह किसी भी संगठन द्वारा प्रदान की जा रही चिकित्सा सुविधा का उपयोग नहीं कर रहा है, तो वह दोनों में से किसी एक पेंशन पर चिकित्सा भत्ता पाने का हकदार है।

Q 19. Whether any Discharge Certificate is issued to NoK/family pensioners of deceased pensioner?

Answer:-

The Discharge Certificate in the form of book is issued to the Air Force Personnel (other than officers) at the time of their discharge from service. On his death the discharge certificate shall be returned to Dte of AV, Air HQ. Subsequently, a Service Particular Certificate is being issued to the NoK/family pensioner for retention.

प्र 19. क्या मृतक भूतपूर्व वायुयोद्धा के निकट संबंधी/कुटुंब पेंशनभोगी को कोई सेवा प्रमाण पत्र दिया जाता है?

उत्तर:—

सेवानिवृत्ति का प्रमाण पत्र एक छोटी किताब के रूप में वायुयोद्धा (अफसर रैंक के अलावा) को सेवानिवृत्ति के दिन प्रदान किया जाता है। भूतपूर्व वायुयोद्धा के मृत्यु हो जाने पर इसे भूतपूर्व वायुयोद्धा निदेशालय में जमा कराना होता है। जिसके उपरान्त, भूतपूर्व वायुयोद्धा के निकट संबंधी/कुटुंब पेंशनभोगी को एक सेवा विवरण प्रमाण पत्र उनके अवधारण के लिए प्रदान किया जाता है।

Q 20. What is the meaning of the following terms?

(a) Pension Disbursing Authority (PDA)

(b) Pension Sanctioning Authority (PSA)

Answer:-

(a) Pension Disbursing Authority	Bank Branch/Treasury/DPDO Paying your pension
(b) Pension Sanctioning Authority	The authority who sanction your pension i.e., O/o Jt CDA (AF)/ O/o PCDA (P)

प्र 20. निम्नलिखित शब्दावली से क्या तात्पर्य है?


उत्तर:—

(क) पेंशन संवितरण अधिकारी	बैंक/जिला कोषागार/डीपीडीओ जहाँ से आपको पेंशन संवितरण किया जाता है
(ख) पेंशन अनुमोदन अधिकारी	आपकी पेंशन अनुमोदित करने वाला अधिकारी, जैसे, रक्षा लेखा संयुक्त नियंत्रक (वा से), रक्षा लेखा प्रधान नियंत्रक (पेंशन)

Q 21. Can a pension account be opened in any branch of any bank?

Answer:-

No, a pension account cannot be opened in any branch of any bank. The following public sector and private sector banks are authorized to disburse defence pension:-

Public Sector Bank	Private Sector Bank
(a) BANK OF BARODA (b) BANK OF INDIA (c) BANK OF MAHARASHTRA (d) CANARA BANK (e) CENTRAL BANK OF INDIA (f) INDIAN BANK (g) INDIAN OVERSEAS BANK (h) PUNJAB AND SIND BANK (j) PUNJAB NATIONAL BANK (k) STATE BANK OF INDIA (l) UNION BANK OF INDIA (m) UCO BANK	(a) AXIS BANK (b) ICICI BANK (c) HDFC BANK (d) IDBI Bank 

प्र 21. क्या किसी भी बैंक के किसी भी शाखा में पेंशन खाता खोला जा सकता है?

उत्तर:—

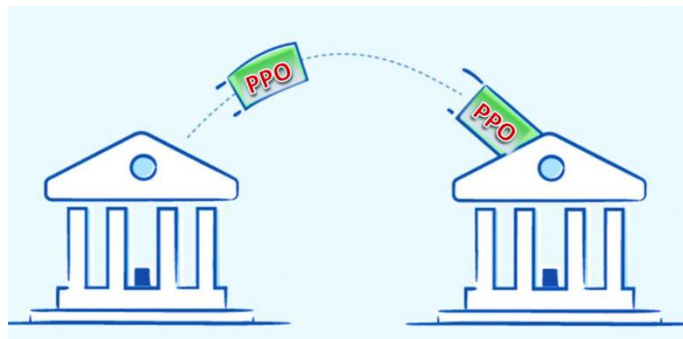
नहीं, किसी भी बैंक की किसी भी शाखा में पेंशन खाता खोला नहीं जा सकता है। सार्वजनिक क्षेत्र और निजी क्षेत्र के बैंकों की दी हुयी सूची में ही पेंशन खाता खोला जा सकता है:—

सार्वजनिक क्षेत्र	निजी क्षेत्र
(a) BANK OF BARODA (b) BANK OF INDIA (c) BANK OF MAHARASHTRA (d) CANARA BANK (e) CENTRAL BANK OF INDIA (f) INDIAN BANK (g) INDIAN OVERSEAS BANK (h) PUNJAB AND SIND BANK (i) PUNJAB NATIONAL BANK (j) STATE BANK OF INDIA (k) UNION BANK OF INDIA (l) UCO BANK	(a) AXIS BANK (b) ICICI BANK (c) HDFC BANK (d) IDBI Bank

Q 22. What is to be done if a pensioner/family pensioner desires to get his pension payment account transferred?

Answer:- When the pensioner/family pensioner desires to transfer his pension account, it may fall under the following two categories;

(i) Transfer from one paying branch to another of the same Authorized Bank within the same station or at a different station;



(ii) Transfer from one Authorized Bank to another Authorized Bank.

The pensioner/family pensioner may make request falling under both the categories above to either of the Branches. The paying branch will forward the request to concerned CPPC for necessary action. The pension payment will be commenced immediately on receipt of PPO/pension documents at new CPPC/paying branch.

प्र 22. यदि पेंशनभोगी/कुटुंब पेंशनभोगी अपना खाता स्थानांतरित करना चाहता/चाहती है, तो क्या करना होगा?

उत्तर:—

यदि पेंशनभोगी/कुटुंब पेंशनभोगी अपना खाता स्थानांतरित करना चाहता/चाहती है, तो यह निम्नलिखित दो श्रेणियों के अधीन आ सकता है;

(क) एक ही स्थान या अलग स्थान से उसी अधिकृत बैंक की एक शाखा से किसी दूसरी शाखा में स्थानांतरण;

(ख) एक अधिकृत बैंक से दूसरी अधिकृत बैंक में स्थानांतरण;

उपर्युक्त दोनों श्रेणियों के तहत आने वाले पेंशनभोगी/कुटुंब पेंशनभोगी किसी भी शाखा में अनुरोध कर सकते हैं। अदाकर्ता शाखा, यथालागू, पीपीओ के वितरक भाग को उस अनुरोध के साथ आवश्यक कार्रवाई हेतु सीपीपीसी को भेजेगी। पीपीओ, अंतिम भुगतान प्रमाणपत्र तथा अन्य आवश्यक दस्तावेज प्राप्त होने पर नई पेंशन अदाकर्ता शाखा तत्काल पेंशन का भुगतान आरंभ कर देगी।

Q 23. The Pensioner had not opted for commutation before his death. Can I opt now for commutation as a family pensioner?

Answer:-

No, the benefit of exercising commutation is not applicable for family pensioners.

प्र 23. यदि पेंशनभोगी ने अपना पेंशन के सारांशीकरण का विकल्प का उपयोग नहीं किया, तो, क्या कुटुंब पेंशनभोगी पेंशन सारांशीकरण के विकल्प का उपयोग कर सकता/सकती है?

उत्तर:— नहीं, कुटुंब पेंशनभोगियों के लिए कुटुंब पेंशन के सारांशीकरण का विकल्प नहीं है।

Q 24. Are the employed family pensioners entitled to Dearness Relief (DR) on their family pension?

Answer:- Yes, subject to conditions as specified by Central Govt from time to time.

प्र 24. क्या नियोजित कुटुंब पेंशनभोगी अपनी कुटुंब पेंशन पर महंगाई राहत पाने के हकदार हैं?

उत्तर:— हाँ, समय—समय पर भारत सरकार द्वारा जारी निहित शर्तों के अधीन।

Q 25. Is family pension payable when a member of the family charged with offence of murdering the pensioner?

Answer:-

If an eligible member who in the event of death of pensioner, is eligible to receive family pension under extant Rules, is charged with the offence of murdering the pensioner/family pensioner or for abetting in the commission of such an offence, the claim of such a person including other eligible member or members of the family to receive family pension, shall remain suspended till the conclusion of the criminal proceedings instituted against him/her. If on the conclusion of the criminal proceedings, the eligible member concerned:-

(a) is convicted of the murder or abetting in the murder of the pensioner, such an eligible member shall be debarred from receiving the family pension which shall be payable to other eligible member of the family from the date following the date of death of the pensioner, or,

(b) Is acquitted of the charge of murder or abetting in the murder of the pensioner, the family pension shall be payable to such an eligible member from the date following the date of death of the pensioner.

प्र 25. क्या, जब कोई पात्र सदस्य पेंशनभोगी/कुटुंब पेंशनभोगी की हत्या का आरोपी हो, तो उसे कुटुंब पेंशन देय होगा?

उत्तर:—

जब कोई पात्र सदस्य पेंशनभोगी/कुटुंब पेंशनभोगी की हत्या का अथवा हत्या के लिए उकसाने का आरोपी हो तो अपराधिक कार्यवाही के समाप्त होने तक किसी भी अन्य पात्र सदस्य को कुटुंब पेंशन देय नहीं होगी। आगे, अपराधिक कार्यवाही के समाप्त होने पर अगर वांछित पात्र सदस्य:—

(क) पेंशनभोगी/कुटुंब पेंशनभोगी की हत्या का अथवा हत्या के लिए उकसाने का दोषी पाया जाता है तो ऐसे पात्र सदस्य की कुटुंब पेंशन प्राप्त करने की सदस्यता समाप्त हो जाती है तथा किसी दूसरे पात्र सदस्य को उसके योग्यता के क्रम में कुटुंब पेंशन पेंशनभोगी/कुटुंब पेंशनभोगी की मृत्यु की तिथि से जारी कर दी जाती है।

(ख) पेंशनभोगी/कुटुंब पेंशनभोगी की हत्या का अथवा हत्या के लिए उकसाने के आरोप से मुक्त कर दिया जाता है तो उसे कुटुंब पेंशन पेंशनभोगी/कुटुंब पेंशनभोगी की मृत्यु की तिथि से जारी कर दी जाती है।

IMPORTANT CONTACT DETAILS

DAV FAX Numbers	Air Cmde AV Sectt	011-25683190	Director { Airmen & NCs(E) }	011-25696359
	Placement Cell	011-25690233		
DAV website	www.iafpensioners.gov.in		WAC Exchange	011-25687194
DAV e-mail id	dav.officers@gov.in		dav.airmen@gov.in	dirav.nce@gov.in
AFGIS	IAFSSD: 7835063040		Claims: 7835063035	Air Veterans Insurance: 7835063034
	Loans: 7835063031	Reception: 011-25683995/ 25691182		e-mail: afgis@iaf.nic.in
IAFBA	Family Assistance Scheme: 011-25687194/95			Loans: 011-25692791
	Query: 011-25692791		e-mail: iafba@yahoo.com	
Jt CDA (AF) New Delhi	e-mail ID: dcdaaf-delh.cgda@nic.in IP No.: 2330 7250		Officers: 011-25693334, 25695012	Airmen & NC(s)E: 011-25695907, 25693334
PCDA (P) Prayagraj	e-mail ID: cda-albd@nic.in website: www.pcdapension.nic.in		Tele: 0532-2421877, 2421879, 2421880	Fax: 0532-2521869, 2423549, 2420281
ECHS Central Org	website: www.echs.gov.in		Tele: 011- 25695246, 25682870	

TOLL FREE No	DAV: 1800-11-5800	PCDA(P) Prayagraj : 1800-180-5325	ECHS: 1800-114-115
DAV QUERY CELL	Officers:- 011-25683191		Airmen & NCs(E) :- 011-25687415

	OFFICE DETAILS	VIA WAC EXCHANGE : 011-25687194		DIRECT No. 011-
	ACAS (Accts & AV)	2112-5112	7830 (VB)	26197491
	Air Cmde AV	2329-7700	5838	--
OFFICERS	Director	2329-7704	7614	25683170
	Service Pension Staff	2329-7716	--	25683627
	Retired Officers Identity Card	2329-7725	--	--
	Family Pension Staff (<i>family pension, DCRG, Ex-gratia</i>)	2329-7759	--	--
	Disability Pension	2329-7722	--	--
	Placement Cell (<i>Re-employment under DGR</i>)	2329-7751	--	25696013
	OIC Audit & Accounts	2329-7765	--	--
	Audit & Accounts Staff (<i>leave encashment, pay, SSC: gratuity</i>) <i>GrGratuity</i>)	2329-7738	5836	--
AIRMEN & NC(E)	Director	2329-7755	5763	25694815
	OIC Service Pension & Pre-16	2329-7760	5763	--
	Service Pension Staff	2329-7758	--	--
	Pre 16 Staff (<i>pension of pre-01.01.2016 retirees</i>)	2329-7337	--	--
	e-PPO Section	2329-7742	--	--
	Endorsement of Family Pension (<i>pre-01.01.2006 retirees</i>)	2329-7774	--	--
	OIC Family Pension & Welfare	2329-7766	--	25692151
	Family Pension Staff (<i>family pension, DCRG, Ex-gratia</i>)	2329-7762	5778	--
	Welfare Staff (<i>POR, Service Particular & Diploma certificate</i>)	2329-7757	5870	--
	Disability Pension Staff (<i>RMB, RAMB, MBO, Appeal</i>)	2329-7775	5777	--
	ECHS, Re-settlement & Issue (<i>NOC,former service, certificate</i>)	2329-7742	--	--
	OIC Audit & Accounts	2330-7766	--	--
	Audit & Accounts Staff (<i>pay & allowance, leave encashment</i>)	2330-7352	5855	--
	AFCAO: Provident Fund Cell	2330-7353	--	--
	DAV Query Cell	2329-7355	5708	25687415