

## Helpline for Retired Naval Personnel

### NAVPEN

For all issues regarding pension (Officers and Sailors)

Contact No. 022-25075602/ 25075608/  
25075455/ 25075600

Fax No. 022-25075653/25564823

Toll Free 1800-220-560

E-mail [navpen-navy@nic.in](mailto:navpen-navy@nic.in)

### INBA

For issues related to welfare schemes

### ADDRESS

IHQ MoD (Navy), Room No 16-F  
Ground Floor, C-Wing, Sena Bhawan  
New Delhi - 110011

Contact No: 011-23010346

E-mail [dnpf-navy@nic.in](mailto:dnpf-navy@nic.in)

### NGIF

For issues related to claims under PRDIES  
(Post Retirement Death Insurance Extension Scheme)

Contact No: 011-23010683

Indian Navy Information website

[www.indiannavy.nic.in](http://www.indiannavy.nic.in)

### ECHS (Navy)

For health issues

Contact No: 011-24101319

Website: [www.echs.gov.in](http://www.echs.gov.in)

Toll Free: 1800-114-115

E-mail [echsdelhi@navy.gov.in](mailto:echsdelhi@navy.gov.in)

### PCDA (Navy) Mumbai Address

The PCDA (Navy) No. 1,  
Cooperage Road Mumbai-400039  
Contact No. 022-22882166/22696139

Fax No. 022-22020772

E-mail: [pcdanavy@nic.in](mailto:pcdanavy@nic.in)

### CDA (Pension) Mumbai

Contact No. 022-22751181

E-mail: [pcdapension@nic.in](mailto:pcdapension@nic.in)

Website: [www.pcdanavy.nic.in](http://www.pcdanavy.nic.in)

### PCDA (Pension) Allahabad ADDRESS

The Senior Accounts Officer Office of PCDA  
(Pension) Draupadighat, Allahabad-211014

Contact No. 0532-2421880/2421877

E-mail: [cd-albd@nic.in](mailto:cd-albd@nic.in)

Website: [www.pcdapension.nic.in](http://www.pcdapension.nic.in)

### Bureau Placement Cell

Contact No. 022-25075448

Fax No. 022-25564823

E-mail: [navpenplacement@gmail.com](mailto:navpenplacement@gmail.com)

### NPO Demob

Contact No. 022-22751062

Fax No. 022-22751168

E-mail: [sdemob@navpay.com](mailto:sdemob@navpay.com)

### NPO IRLA

Contact No. 022-22751242

### CGDA, New Delhi website

Website: <http://cgda.nic.in>

### DGR

Contact No. 011-26192352/26192355

E-mail: [dgremployment@yahoo.com](mailto:dgremployment@yahoo.com)

Website: [www.dgrindia.com](http://www.dgrindia.com)

### Kendriya Sainik Board (KSB)

Contact No. 011-26188098

Fax No 011-26192362

E-mail: [secretaryksb@gmail.com](mailto:secretaryksb@gmail.com)

Website : [www.ksb.gov.in](http://www.ksb.gov.in)

### Dept. of Ex-Servicemen Welfare (DESW, MoD)

Contact No. 011-23792913

Fax No 011-23792914

E-mail: [secyesw@nic.in](mailto:secyesw@nic.in)

Website: [www.desw.gov.in](http://www.desw.gov.in)

## Contact DESA

6<sup>th</sup> Floor, Chanakya Bhawan, Chanakyapuri, New Delhi - 110 021

Tel/Fax : 011-24121068/26880943

Email : [desa@navy.gov.in](mailto:desa@navy.gov.in) Website: <http://indiannavy.nic.in/DESA>

**FOR WIDOWS WELFARE ISSUES CONTACT JOINT DIRECTOR (NRS) EXTN. 106**

**FOR NAVY FOUNDATION CONTACT JOINT DIRECTOR (NAVY FOUNDATION) EXTN. 103**

**FOR SECOND CAREER AFTER RETIREMENT REGISTER WITH**

**INDIAN NAVAL PLACEMENT AGENCY (INPA)**

Tele/Fax: 011-24121687 Email: [inpa@navy.gov.in](mailto:inpa@navy.gov.in) Website: [www.inpa.net.in](http://www.inpa.net.in)

**WELFARE RELATED ISSUES, POST RETIREMENT BENEFITS, CHILDREN'S EDUCATION**

**ETC RETIRED SAILORS & THEIR DEPENDENTS CONTACT**

**JOINT DIRECTOR (VSF) EXTN.113 Tele 011-24102305 Email: [desa@navy.gov.in](mailto:desa@navy.gov.in)**

**Website: <http://indiannavy.nic.in/DESA/VSF>**

## NRS Directory

S.N.	Geographical Area	CRSO Address	Contact Nos / E-mail id
1.	Delhi, NCR, Haryana, Himachal Pradesh, Punjab & Jammu & Kashmir	The Commanding Officer [for CRSO (North)] INS India, Dalhousie Road New Delhi - 110011	011 - 24121429 011 - 24121430 (Fax) <a href="mailto:crsonorth.navy@gmail.com">crsonorth.navy@gmail.com</a>
2.	Madhya Pradesh, Rajasthan, Uttar Pradesh & Uttrakhand	The Commanding Officer [for CRSO (Central)] INS India, Dalhousie Road New Delhi - 110011	011 - 24121429 011 - 24121430 (Fax) <a href="mailto:crsonorth.navy@gmail.com">crsonorth.navy@gmail.com</a>
3.	Andhra Pradesh, Chhattisgarh, Orissa, Tamil Nadu & Pondicherry, Telengana	The Flag Officer Commanding-in-Chief [for CRSO (East)] Headquarters Eastern Naval Command Visakhapatnam - 530 014	0891 - 2813067 0891 - 2752771 0891 - 2510275 (Fax) <a href="mailto:crsoeast.navy@gmail.com">crsoeast.navy@gmail.com</a>
4.	Bihar, Jharkhand, West Bengal & NE States	The Naval Officer-in-Charge [for CRSO (NE)] West Bengal c/o Navy Office Hastings, Kolkata - 700022	033 - 22221400 Extn. 436 / 459 033 - 22420205 (Fax) <a href="mailto:crsonortheast.navy@gmail.com">crsonortheast.navy@gmail.com</a>
5.	Dadar & Nagar Haveli, Daman & Diu, Goa, Gujarat, Karnataka & Maharashtra	The Flag Officer Commanding-in-Chief [for CRSO (West)] Headquarters Western Naval Command Mumbai - 400 023	022 - 22751998 022 - 22698393 (Fax) <a href="mailto:crsowest.navy@gmail.com">crsowest.navy@gmail.com</a>
6.	Kerala & Lakshadweep	The Flag Officer Commanding-in-Chief [for CRSO (South)] Headquarters Southern Naval Command Kochi - 682 004	0484 - 2873333 0484 - 2873334 0484 - 2667398 (Fax) <a href="mailto:snccrso-navy@nic.in">snccrso-navy@nic.in</a>
7.	Andaman & Nicobar Island & Kardip	The Commander-in-Chief [for CRSO (A&N)] Headquarters Andaman & Nicobar Command Port Blair - 782014	03192 - 248294 03192 - 232829 (Fax) <a href="mailto:crso.an@gmail.com">crso.an@gmail.com</a> <a href="mailto:navccpb-navy@nic.in">navccpb-navy@nic.in</a>

## Assistance from KSB

Various financial assistance, scholarship schemes, Central Govt. concessions/benefits and miscellaneous concessions are provided by KSB to ESMs and Widows/NoKs of the armed forces personnel. The details can be obtained from respective ZSBOs/RSBOs/KSB website ([www.ksb.gov.in](http://www.ksb.gov.in))



## **DOCUMENTS TO BE MAINTAINED – POST RETIREMENT**

1. Maintain a Personal file with following documents:-
  - (a) Original PPO of the ex-Naval person as well as Last Pay Drawn Certificate to ascertain that the pensioner has been granted correct pension and consequently family pension.
  - (b) Corrigendum PPOs reflecting pension and family pension revision.
  - (c) PRDIES Certificate with receipt and copy of affidavit provided at the time of retirement / release.
  - (d) Annexure 4 provided by the Pension Disbursing Bank as this will be required at the time of pension revision in future.
  - (e) Proof of Date of Birth (copy of passport, PAN card, Matriculation Certificate, ECHS card, Driving License and Election ID Card) as this will be required at the time of grant of additional pension on attaining 80 years of age
  - (f) Address Proof (Copy of ration card, electricity bill, telephone bill, house papers etc)
  - (g) **For Gallantry Award Winners.** Original copy of citation, relevant IT exemption rules.
  - (h) Telephone numbers, address and e-mail ID for assistance in future.
  - (j) Details of pension disbursement by bank from time to time
  - (k) Award of Merit Scholarship to ward of pensioner for Graduation/ Post Graduation studies in accordance with DNPF/ IHQ MoD(N) letter BA/ 19744/ 2015 – 2016 dt 26 may 15
2. **Rendition of 'Live Certificate'.** Please ensure that you render "Live Certificate" to your Pension Disbursing Bank in the month of November every year, in addition, also provide them your PP size photograph of self and with spouse to update your identity.
3. Contract CRSO (west), whenever you need any assistance on 022-22751998, 22698393, Mob: ~~9869000485~~ & e-mail: [crsowest.navy@gmail.com](mailto:crsowest.navy@gmail.com)

## BENEFITS TO VEER NARIS – CRSO (WEST)

The Flag Officer Commanding-in-Chief  
(for CRSO)  
5<sup>TH</sup> Floor HQMGNA Building  
SBS Road  
Mumbai – 400 023

Tele: 022-22751998  
Fax: 022-22698393  
E-mail :crsowest.navy@gmail.com

1. Case of unfortunate death of a Naval pensioner, NOK is required to take following actions:-

(a) Obtain Death Certificate from Registrar office (At least 10 inked signed copies).

(b) Intimation of Death is to be given to Pension Disbursing bank, ECHS Polyclinic, CSD canteen & CRSO. NOK/ CRSO to also inform DESA for issue of a 'Condolence Letter' to the Veer Nari.

(c) **Card from Sainik Board.** To visit Zila Zainik Board office with ESM Card of ESM. Deposit ESM Card and seek your ID Card. Following documents to be carried:-

- (i) Copy of the Death Certificate
- (ii) Three passport size self-photographs
- (iii) Address proof
- (iv) Service Extract (officer; DOP OA&R)/ Discharge Book (Sailor; CABS) and copy of the PPO reflecting your name as spouse of the deceased person.

(d) All Veernaris to submit their digital life certificate to pension disbursing bank every year by 30 Nov. In addition, also provide them your PP size photograph of self and with spouse to update your identity.

(e) **Service Death/ Death in Harness**

- (i) Gratuity/ NGIF Insurance money may be invested with NGIF as FD
- (ii) TIPPER TRUCK – Duly filled 'Form' recommended from the last unit along with below mentioned documents is to be forwarded to DGR
  - (aa) PPO Copy
  - (ab) Death Certificate

2. The respective Regimental State Unit (RSU)/ Regimental Coordinating Unit (RCU) will provide the following support to the spouse / NoK:-

- (i) Opening of Saving Bank Account
- (ii) Commencement of Family Pension
- (iii) Medical facilities through ECHS
- (iv) INCS Canteen Smart Card
- (v) INBA Grant – Demise Grant, Daughters Marriage Grant, Spl Scholarship scheme
- (vi) Payment of PRDIES
- (vii) Education Grant from NWWA
- (viii) Dependent Identity Card

3. Opening of Bank Account. A savings account in a Bank, preferably with a Bank/ branch nearer to native/ selected place and authorized to disburse pension to defence pensioner/ family pensioner be opened in favour of widow/ NoK, if not already holding a joint account.

- Form from Bank
- ID Proof & Address Proof
- PPO copy
- Death Certificate
- Husband A/C details

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

- (a) Copy of first PPO indicating name of spouse
- (b) Original Death Certificate
- (c) Naval Dependent Card, PAN Card, Voter ID card, AADHAR etc for Proof of Identity.
- (d) Address proof (preferable as some banks ask for it)
- (e) Once Family pension is revised, please seek Annexure-4 (Pension Certificate) from your pension Disbursing Bank to this effect.
- (f) For Pension Query, widow may be advised to contact NAVPEN (Oi/C Offr case – 022-25075608; Oi/C Sailor Case – 022- 25075414). The case may also be forwarded to NAVPEN by CRSO, if represented by the Veer Naari.



5. Medical Facilities. Please inform your ECHS polyclinic and Director ECHS of death. Keep office copy of the letter in your custody. The family and dependents are eligible for free medical treatment through ECHS subject to laid down conditions. The action would be taken by OI/C ECHS nearest to the applicant's residence, on receipt of application from NoK.

6. Canteen Facilities. Please inform the Canteen Office, which has provided you the Canteen Smart Card and ask them for your entitled smart card. The family is entitled for canteen facilities. The necessary support in preparation of canteen smart card (Grocery and Liquor) is rendered to the spouse/ NoK by nearest Naval unit.

#### INBA Grant

7. The following grants/ assistance/scholarship are admissible and paid to NoK by IHQ MoD (N)/PDNPF:-

(a) The lump sum Grant-in-Aid to widow/NoK on death of a Naval pensioner is paid by IHQ MoD (N)/PDNPF. The rates are presently as follows:-

- |      |                |                 |
|------|----------------|-----------------|
| (i)  | NoK of officer | : Rs. 30,000.00 |
| (ii) | NoK of sailor  | : Rs. 25,000.00 |

#### Documents Required.

- (i) Death Certificate (CTC).
- (ii) Pension Pay Order (CTC).
- (iii) Discharge Book/ Service Certificate (CTC).
- (iv) Cancelled cheque (for NEFT transfer of money)

(b) Grant for Daughter's Marriage. Subject to a maximum of two daughters Rs 50,000/- . In case of 'Unmarried Officer/ Sailor' GRANT of Rs 50,000/- is admissible for marriage of one sister.

#### Documents Required.

- (i) Copy of PPO
- (ii) Marriage Card
- (iii) Copy of discharge certificate showing details of family
- (iv) Cancelled Cheque (for NEFT transfer of money)

(c) Re-imbursement of fees towards Vocational Courses to Veer Nari. Re-imbursement of fees towards Vocational Courses to Veer Nari up to Rs. 50, 000/- (Who die in harness). In case of 'Unmarried Officer/ Sailor' GRANT of Rs 50,000/- is admissible for mother on case to case basis.

(d) Special Scholarship Scheme (SSS). Special Scholarship is given to the wards of naval personnel who 'Die in Harness' and 'Orphaned Children'. In case of 'Unmarried Officer/ Sailor' GRANT is also admissible for two unmarried sister. The criteria of producing 'Bills' has been waived off up to class 12 wef Academic year 2015-16. The application should reach NHQ/ INBA by 31 Jul every year. The revised rates are as follows:-

Class	Amount (in Rs Per Annum )
Play School to KG	10,000/-
I-VIII	20,000/-
IX-XII	30,000/-
Graduation	30,000/-
Post Graduation	30,000/-
Legal /Vocational	40,000/-
Computer/Management	50,000/-
Engineering/Medical	75,000/-
Boarding/Lodging	50,000/-

(e) Self Help Economic Venture for Veer Nari. Rates of Self help economic venture for widows of officers and sailors who face acute financial distress and are in indigent circumstances for starting any venture like Beauty Parlour, STD Booth etc is Rs. 1,00,000/- (Who die in harness). In case of 'Unmarried Officer/ Sailor' GRANT of Rs 1 lakh is admissible for mother on case to case basis.

(f) Scholarship for Handicapped Children. Reimbursement upto Rs 5000/- pm for education of only first two handicapped children between the age of 3yrs to 25 yrs.

Documents Required.

- (i) Bonafied students certificate issued by school/ college
- (ii) Attested copies of fees slip and books/ stationary purchased
- (iii) Attested copy of disability certificate

8. Members Of Navy Foundation should contact Secy, NF.  
Mobile no – 9820535997 NF office: - 22617707

9. Payment of PRDIES. The NoK of Naval personnel covered under Post Retirement Death Insurance Extension Scheme (PRDIES), in case of unfortunate death of insured personnel is entitled to receive insurance benefits during the cover period. Currently, PRDIES cover for officers and sailors is Rs. 6.0 Lac and Rs. 3.0 Lac respectively up to 75 years of age or 30 years cover period, whichever is earlier. The insurance cover period and amount is liable to change. However, the insurance entitled will be as per the terms and conditions indicated on the reverse page of PRDIES certificate. The NoK details are endorsed on the PRDIES certificate and associated documents as listed on reverse of PRDIES certificate are to be forwarded to NGIF:-

- (a) Death Certificate in original
- (b) Affidavit of NoK attested by Class I Magistrate
- (c) Pre receipt & Cancelled cheque
- (d) PRDIES certificate in original



**CHECK-OFF LIST OF ACTIONS TO BE INITIATED ON DEATH OF**  
**A NAVAL PERSONNEL WHILE IN SERVICE/ PENSIONER**

**Death While in Service**

1. The list of entitlements of NOK of a Naval personnel in the unfortunate event of demise are as follows:-

- (a) Travel Entitlement of NOK/Relatives
- (b) Transportation of dead body
- (c) Funeral Allowance
- (d) Ceremonial Funeral
- (e) Ex-Gratia Grant from INBA
- (f) Ex-Gratia Grant from NWWA
- (g) Pending Enquiry Award (for sailor's widow only)
- (h) Ex-Gratia Award
- (j) Family Pension
- (k) Death Gratuity
- (l) Payment of Leave Encashment
- (m) DSOP/AFPP Fund Dues
- (n) Deposit Link Insurance Scheme (DLIS)
- (p) Opening of Saving Bank Account
- (q) Payment of Naval Group Insurance Benefit
- (r) Medical Facilities
- (s) Conveyance of Family and Transportation of Baggage to SPR
- (t) Retention of Govt. Accommodation
- (u) Canteen Facilities
- (v) Special Scholarship Scheme (SSS) from INBA
- (w) Grant for Marriage of Children
- (x) Housing Loan
- (y) Dependent Identity Card
- (z) Handing over of Crest (to widow)

2. The following actions/documents are required to be taken/obtained in respect of the deceased individual by the Commanding Officer of the last unit:-

- (a) Pension Forms, Fatal Documents, Casualty Report, BOI Report etc.
- (b) Death Certificate
- (c) No Demand Certificate from
  - (i) Commanding Officer
  - (ii) MES
  - (iii) TA / DA / LTC from PCDA (N) / JCDA (N)
- (d) Returning of Armed Forces Identity Card
- (e) Benefit of Assistance of employment through Command Welfare Officer, DESA, DCP, INPA and DGR
- (f) Clearance of outstanding Dues i.e. Govt. / Bank / Private loans

- (g) VSF/Navy Foundation application / membership
- (h) Settlement of outstanding TA / DA / LTC claims if any
- (j) Filing up of 'Final settlement Move' claim on completion of the journey by the NoK
- (k) Obtain Permanent Address details of NoK
- (l) Priority Allotment of flat through AFNHB if possible
- (m) Liaise with NCS for waiving of tuition fee of children of Naval

Personnel who died in harness

- (n) Liaise with Kendriya Vidyalayas (KVs) for admission of the children of Naval personnel who died in harness, which is provisioned on first-cum-first basis

### **Death of a Pensioner**

3. In case of death of a Naval pensioner, the Regimental State Unit (RSU)/Regimental Coordinating Unit (RCU) is to provide necessary support to the spouse / NoK. The following assistance is to be provided:-

- (a) Funeral
- (b) Opening of Saving Bank Account for NoK, if required
- (c) Assistance in commencement of Family Pension
- (d) Medical facilities through ECHS
- (e) Canteen facilities
- (f) INBA Grants
- (g) Payment of PRDIES
- (h) Education Grant from NWWA
- (j) Dependant Identity Card



## ENTITLEMENT OF NOK ON DEATH OF NAVAL PERSONNEL IN HARNESS

### AND AUTHORITIES RESPONSIBLE TO INITIATE ACTIONS WITH EDC

1. This enclosure consists of the entitlements on demise of a Naval personnel, the procedure for claiming the same and the action that is required to be taken by various agencies. The detailed procedures of these entitlements are given in the succeeding paragraphs.

#### Travel Entitlement of NOK/ Relatives

2. Subject to the condition that the illness/ death is not due to individual's misconduct, the travel entitlements are as follows:-

(a) **Onward/ Return Journey.** Three relatives can travel by air to attend the funeral, if the individual is married. In case of unmarried personnel two persons can travel by air to attend the funeral. The return journey can also be performed by air by dependants of deceased individual for conducting customary social rites.

**Note:** The above expenditure will be reimbursed by Commanding Officer on a Contingent Bill subject to post audit.

<u>Responsibility</u>	Commanding Officer
<u>EDC</u>	At the earliest
<u>Authority</u>	Rule 161 TR

#### Transportation of Dead Body

3. The entitlement for transportation of dead body to hometown is as follows:-

(a) **Death at HQ Station.** In case, the relatives of the deceased individual wish to carry the dead body to the hometown of the deceased, they may do so at their own expenses. However, rail fare as per the entitlement of the deceased will be reimbursed.

(b) **Death Occurs Whilst on Temporary Duty.** The dead body may be transported to HQ Station to hometown at Government expense by air. The cost of embalming and coffin are also reimbursable.

**Note:** In case, Air India/Private airlines provide the facilities of airlifting the body of service personnel, the same may be availed.

<u>Responsibility</u>	Commanding Officer
<u>EDC</u>	At the earliest/ As convenient to NoK
<u>Authority</u>	Rule 218 (A)/B of TR 91.

### **Funeral Allowance**

4. A sum of Rs. 4000.00 can be drawn from the ship's imprest subject to post-audit and be paid to the Officer-in-Charge, Funeral/Next of Kin towards funeral expenses.

<u>Responsibility</u>	Commanding Officer
<u>EDC</u>	01 day before funeral
<u>Authority</u>	NI 24/80 and MoD letters No. 1/54/2008/D (Pay/Services) and 1/55/2008/D (Pay/Services) both dated 04 Nov 08

### **Ceremonial Funeral**

5. The military funeral honour is to be accorded to a serving member of the Armed Forces upon his death in harness. The procedure of military funeral is laid down in Section III, Chapter II of Regs Navy, No. 17/2005 and Chapter 8 of INBR 1834.

<u>Responsibility</u>	Commanding Officer
<u>EDC</u>	As convenient to NoK
<u>Authority</u>	NO 17/2005

### **Ex-Gratia Grant from INBA**

6. The Ex-Gratia Grant of Rs. 30,000.00 and Rs. 25,000.00 is presently admissible to the NOKs of the deceased officer and sailor respectively. The Administrative Authority concerned would remit the grant to the NOK of the deceased from the INBA immediately on receipt of the death report.

Responsibility	Commanding Officer/ CRSO
EDC	With 24 hours of Death
Authority	N.A



### Ex-Gratia Grant from NWWA

7. An Ex-Gratia Grant of Rs. 10,000.00 is paid to the NoK of the deceased Naval personnel who die in harness by Navy Wives Welfare Association (NWWA). The amount Rs. 5000.00 is paid from Central NWWA Fund and balance amount is paid from Regional NWWA Fund through CO of the deceased personnel, based on the death signal issued by Unit/Hospital. No formal application is required to be submitted by the NoK.

Responsibility	Commanding Officer/ Command Welfare Officer
EDC	Within 07 days of Death
Authority	N.A

### Ex-Gratia Award

8. The families of Naval personnel who die in harness in performance of bonafide official duties are entitled for the following:-

(a)	Death occurring due to accidents in course of duties	Rs. 10.00 lakh
(b)	Death in the course of duties attributable to acts of violence by terrorists etc.	Rs. 10.00 lakh
(c)	Death occurring during enemy action in war or border skirmishes or in action against militants, terrorists etc.	Rs. 15.00 lakh
(d)	Death occurring during enemy action in international war or war like engagements specifically notified	Rs. 20.00 lakh

The claims are to be forwarded by Commanding Officer to CABS/IHQ Q MoD (N)/DPA in respect of sailors and officers respectively, within **one month of approval of BOI** for obtaining sanction of PCDA (N). The concerned authorities are to ensure that claims duly completed are received and processed in time.

Responsibility	Commanding Officer/ CABS/IHQ MoD (N) DPA
EDC	Maximum six months from date of occurrence
Authority	MoD letter No. 20(1)/98/D (Pay/Services) dated 21 Oct. 08.

## Family Pension

9. The family pension *entitlements* to the NoK is as follows:-

(a) **Ordinary Family Pension.** In case where death is not attributed /not aggravated by Naval Service, the Next of the Kin (NOK) is entitled to Ordinary Family Pension @ 30 % of the reckonable emoluments i. e. Pay in the Pay Band, Grade Pay, Military Service Pay (NPA, Classification Allowance and 'X' Group Pay where admissible). The enhanced rate of ordinary family pension @ 50 % of reckonable emoluments, shall be payable for a period of ten years, without any upper age limit from the date following the date of death of the personnel, to the family of a personnel who dies in service. Thereafter ordinary rate of family pension will be admissible. CABS will make arrangements for remittance of pending Enquiry Award (PEA) to widow.

(b) **Special Family Pension.** In cases where death is attributable/ aggravated by Naval Service, the Next of the Kin (NOK) i. e. wife is entitled to Special Pension @ 60 % of the reckonable emoluments i. e. Pay in the Pay Band, Grade Pay, Military Service Pay (NPA, Classification Allowance and 'X' Group Pay where admissible). When a service person is unmarried or if married and does not leave either a widow or children behind, parents can be granted Special Family Pension called ***Dependent Pension***. In the absence of a widow or children or the parents, ***Dependent Pension*** can be awarded to dependent minor brothers or sisters.

(c) **Liberalised Family Pension.** In case of death of an Armed Forces Personnel under the circumstances as categories in the MoD letter No. 1(2)/97/D(Pen-C) dated 31 Jan 01, the eligible member of the family shall be entitled to Liberalised Family Pension equal to reckonable emoluments last drawn. Liberalised Family Pension at this rate shall be admissible to the widow in the case of officers and to the nominated heir in the case of PBOR until death or disqualification.

**Note 1:-** The Commanding Officer of the deceased Naval personnel is to nominate a representative from the ship to assist the NOK to complete the forms.

**Note 2:-** PEA equivalent to 30% of reckonable emoluments is paid to the widow of a sailor from the month of death till finalization of family pension. CO of the last unit of the sailor is to ensure that bank particulars of the widow are intimated to CABS with stipulated time frame.

Responsibility	Commanding Officer/ CABS/ IHQ MoD (N)/DPA
EDC	As placed at Appendix F
Authority	MoD letter Nos. 1(6)/98/D(Pension /Services) dated 03 Feb 1998 and 17 (4) /2008(2)/D (Pen/Pol) dated 12 Nov 08



## **Death Gratuity**

10. The rates of death gratuity are dependent on the length of qualifying service of the deceased Naval personnel. The rates of death gratuity are:-

### **Length of Qualifying Service**

- (a) Less than a year
- (b) One to 5 years
- (c) 5 to 20 years
- (d) 20 years or more

### **Rates of Death Gratuity**

- 2 times of reckonable emoluments
- 6 times of reckonable emoluments
- 12 times of reckonable emoluments
- 1/2 times of reckonable emoluments for each completed 6 months of service subject to maximum of Rs. 10 lakh only.

Payment will be arranged by PCDA (N) Pension Cell, Mumbai along with the family pension through Pension Disbursing Authority / Bank as per request of family. The Commanding Officer is to depute a representative from the unit to assist the NoK to complete the Pension Forms.

Responsibility	Commanding Officer/ CABS/ IHQ MoD (N)/DPA
EDC	As placed at Enclosure 6
Authority	MoD letter Nos. 1(6)/98/D(Pension /Services) dated 03 Feb 1998 and 17 (4) /2008(2)/D (Pen/Pol) dated 12 Nov 08

## **Payment of Leave Encashment**

11. The families of Naval personnel who die in harness are entitled to payment of leave encashment. The number of days of leave encashment is depend upon the number of days of leave accumulated and number of years of service rendered by the deceased Naval Person. The payment will be made by Naval Pay Office.

Responsibility	Unit/ Naval Pay Office
EDC	Within one month of occurrence
Authority	Various Govt. orders

### **DSOP/AFPPF Dues**

12. The Naval Pay Office is to ensure that actual balance to the credit of the deceased officer/sailor in his DSOP/AFPP Fund along with the interest to-date is paid to the NoK within the stipulated time frame.

Responsibility	Unit/Naval Pay Office
EDC	Within 01 month of occurrence
Authority	Nos 02/05 and 09/09

### **Deposit Link Insurance Scheme (DLIS)**

13. An additional amount equal to the average balance in the account during the last three years restricted to maximum of Rs. 60,000/- is payable, if the credit balance during the three years preceding the month of death have not fallen below the laid down limits. The Naval Pay Office is to ensure that payment is made to the NoK within the stipulated time frame.

**Note:-** Applicable if the deceased Naval personnel has a minimum of five years of service. The Naval Pay Office is to inform the NoK, if he/she is not entitled to the amount of DLIS.

Responsibility	Unit/Naval Pay Office
EDC	Within 01 month of occurrence
Authority	Nos 02/05 and 09/09

### **Opening of Saving Bank Account**

14. A saving account in a Bank, preferably with branches at present place of residence, as well as native place, be opened in favour of spouse/NoK for early remittance of all pensionary dues, including NGIF/INBA benefits. The account should preferably be opened with the Bank/DPDO, authorized for disbursement of pension to defence pensioners /family pensioners.



Responsibility	Commanding Officer
EDC	Within 15 days of occurrence
Authority	Not Applicable

### **Payment of Naval Group Insurance Benefit**

15. A sum of Rs. 40 lakh and Rs. 20 Lakh, as amended from time to time, plus saving benefit is admissible on the unfortunate death of an officer and sailor respectively, whilst in service. The Commanding Officer of the deceased Naval personnel should forward the application, duly signed by **nominee**, to the Secretary, NGIF, IHQ MoD (Navy)/DNPF for remittance of the payment of NGIS to the nominee of the deceased. An additional Group Insurance of Rs. 7 lakh and Rs. 3.5 Lakhs, as amended from time to time plus saving element, is payable to the NOK of officers and sailors respectively belonging to Submarine, Aviation and MARCOS cadre.

**Note:-** The amount preferably be put in a fixed deposit with NGIF for period of 2 years and above which provides additional 1.28% interest over and above the prevailing bank FD rates.

Responsibility	Commanding Officer/NGIF
EDC	Within one month from date of death if there is no dispute between family members /nominee
Authority	Not applicable

### **Medical Facilities**

16. The family and dependant of the deceased Naval personnel are eligible for free medical treatment at nearest ECHS Polyclinic, subject to laid down conditions.

**Note:-** The CRSO/concerned unit should also forward data of widows of deceased Naval Personnel /Pensioners who are not ECHS members. The NoK will be provided all assistance by Officer-in-Charge, ECHS/IHQ MoD (N) PDMS to complete the ECHS application forms and subsequently issue of ECHS cards

Responsibility	OIC, ECHS at IHQ MoD (N)
EDC	Within one month of occurrence
Authority	Not Applicable

## Conveyance of Family and Transportation of Baggage to Selected place of Residence

17. The family of deceased Naval personnel is entitled for **free conveyance by air/rail as applicable** in appropriate class to home town/SPR. In addition, the NoK is also entitled to claim the following amounts along with the final settlement claim:-

(a) Composite Transfer Grant (CTG) equivalent to one month's pay in Pay Band, Grade Pay, Military Service Pay (NPA, 'X' Group Pay, Classification Allowance where applicable).

(b) The transportation charges for personal effects as per Grade Pay entitlement of the deceased Naval personnel.

**Note:-**The Claim is to be submitted to the last Commanding Officer on completion of movement of family, who will countersign and forward the same to concerned PCDA (Navy)/JCDA (N) for necessary action. The Commanding Officer is to ensure that claim is submitted by NoK on completion of journey.

Responsibility	Commanding Officer
EDC	Within two months of move
Authority	Rule 212 TR and MoD letter 12630/TA/DA/Mov C dated 29 Dec 08

## Retention of Accommodation

18. (a) The family accommodation can be retained for two years in all cases of death in service with the approval of Station Commander on Payment of normal license fee and allied charges. While in cases of those Naval personnel who died in action/operational war duties including Counter Insurgency related action, additional one year over and above the period of two years may also be allowed on payment of normal rent plus allied charges with the approval of the CNS as the case may be on the merits of the case.

Responsibility	Station Commander/ Command Headquarters/IHQ MoD /PDW
EDC	Within two month of occurrence
Authority	MoD letter 13/(40)/97-D (Q&C) dated 16 Aug 99



(b) The retention of accommodation to the widows of battle casualties can be further extended by the CNS by an additional period of six months, on payment of normal license fee and allied charges, on a case to case basis. The total period shall not exceed three years and six months in any case.

Responsibility	Station Commander/ Command Headquarters/IHQ MoD /PDW
EDC	Prior to expiry of authorized period
Authority	MoD letter 13/(2)/2005/D (Q&C) dated 09 Mar 06

### **Canteen Facilities**

19. The family is also entitled for canteen facilities. The necessary support in preparation of canteen Grocery and Liquor cards, if required, is to be rendered to the NoK by the Unit or CRSO/RSU/RCU

Responsibility	CO/CRSO
EDC	Within one month of request by NoK
Authority	Army Order 32/84

### **Special Scholarship Scheme (SSS)-INBA**

20. Scholarship under this scheme is provided to children of those Naval personnel who die in service. The application completed with all details with original receipts/bills duly countersigned by the Principal are to be forwarded latest by 31 Jul every year as per laid down conditions to the Directorate of Ex-serviceman Affairs, Chankya Bhavan, New Delhi-110 021.

Responsibility	IHQ MoD(N)/DNPF and DESA
EDC	As per scheduled date of payment
Authority	Not Applicable

### **Grants for Marriage of Children**

21. A sum of Rs. 25,000/- and Rs. 12,500/- to widows of officers and sailors respectively is admissible at the time of marriage of their daughters subject to maximum of two daughters. The application should be forwarded to the Secretary INBA.

Responsibility	IHQ MoD(N)/DNPF and DESA
EDC	One month before marriage
Authority	Not Applicable

### **Housing Loan**

22. The widow of a Naval personnel who die whilst in service, is entitled to housing loan at 1% lower than the prevailing rate of interest of NGIF admissible to serving personnel subject to equitable amount of their insurance deposits are held with NGIF.

Responsibility	IHQ MoD(N)/DNPF
EDC	Within one month of submission of all documents
Authority	Not Applicable

### **Dependant Identity Card**

23. The application for issue of Dependant Identity Card be obtained from the NoK. The Dependant Identity Card to NoK will be issued by the Station Commander/Depot Units.

Responsibility	Station Commander/CRSO
EDC	With one month of occurrence
Authority	Not Applicable

## CHECK OFF LIST FOR ACTION TO BE INITIATED ON DEATH OF A PENSIONER

### 1. COMMENCEMENT OF FAMILY PENSION:-

#### (A) NAME NOT MENTIONED IN PPO:-

- (I) PPO COPY (XEROX)
- (II) DISCHARGE BOOK (XEROX)
- (III) DEPENDENT I CARD (XEROX)
- (IV) DEATH CERTIFICATE
- (V) APPLICATION FOR ENDORSEMENT OF NAME IN PPO
- (VI) APPLICATION TO BE FORWARDED TO CABS (FOR SAILOR) AND NHQ/ DPA (FOR OFFICER)

NOTE: - NHQ/ CABS WILL FORWARD NECESSARY FORMS TO THE WIDOW FOR ENDORSEMENT OF NAME IN SERVICE PARTICULARS. WIDOW IS REQUIRED TO FORWARD COMPLETED FORM (IN TRIPPLICATE) AND NECESSARY DOCUMENTS AS LISTED ABOVE TO NHQ/ CABS. THEY WILL FORWARD THE SAME TO CONCERNED CDA FOR ISSUE OF CORRIGENDUM PPO TO THE WIDOW.

(B) NAME MENTIONED IN PPO - WIDOW TO BE ADVISED TO APPROACH THE PENSION DISBURSING AUTHORITY (PDA) WITH A COPY OF DEATH CERTIFICATE AND APPLICATION FOR DISBURSING OF FAMILY PENSION.

### 2. INBA GRANT - AN APPLICATION WITH FOLLOWING DOCUMENTS TO BE FORWARDED TO IHQ MoD (NAVY)/ SECY INBA FOR DEATH GRANT FROM INBA:-

- (A) DEATH CERTIFICATE
- (B) XEROX COPY OF PPO
- (C) XEROX COPY OF DISCHARGE BOOK
- (D) BANK PARTICULARS/ CANCELLED CHEQUE
- (E) SERVICE PARTICULARS

### 3. ECHS SMART CARD - ECHS FORMS ALONG WITH REQUISITE DOCUMENTS TO BE DEPOSITED AT INS ANGRE/ ECHS COUNTER OR NEAREST ECHS POLYCLINIC/ ZILA SAINIK BOARDS. ECHS APPLICATION FORMS AND GUIDLINES AVAILABLE IN ECHS WEBSITE WWW.ECHS.GOV.IN

### 4. CANTEEN CARD - FORMS DULY FILLED UP WITH REQUIRED DOCUMENTS TO BE DEPOSITED AT INCS, NAVY NAGAR FOR SAILORS AND INCS, NOFRA FOR OFFICERS. FOR OUTSTATION COMPLETED FORMS SHOULD BE DEPOSITED IN NEAREST DEFENCE CANTEEN.

### 5. WIDOWS IDENTITY CARD:-

(A) TO BE ISSUED BY RESPECTIVE ZILA SAINIK BOARDS. RETIRED OFFICER/ VETERANS SHOULD BE REGISTERED THEMSELVES IN ZILA SAINIK BOARD.

(B) FOR ISSUE OF DEPENDENT IDENTITY CARDS OF OFFICERS FROM NAVY, FORMS (APPENDIX 'D' TO WENGO 17/ 2009) SHOULD BE FILLED UP AND FOLLOWING DOCUMENTS SHOULD BE SUBMITTED FOR ISSUE OF DEPENDENT IDENTITY CARD:-



- (I) TWO PASSPORT SIZE PHOTO WITH BLUE BACK GROUND (ONE PHOTO TO BE PASTED ON RIGHT SIDE TOP CORNER OF THE APPLICATION FORM AND DULY ATTESTED BY GAZATED OFFICER)
- (II) XEROX COPY OF PPO
- (III) RESIDENTIAL PROOF (TELEPHONE, ELECTRICITY BILLS ETC.)
- (IV) XEROX COPY OF DEATH CERTIFICATE
- (V) AFFAIDAVIT REQUIRED IF PASS NOT MADE AT THE TIME OF RETIREMENT
- (VI) AFFIDAVIT REQUIRED FOR UNMARRIED DEPENDENT DAUGHTER (ABOVE 18 YRS OF AGE)

6. GRANT TO WIDOWS FOR DAUGHTERS MARRIAGE - WIDOWS OF NAVAL PENSIONERS IS GIVEN GRANT FOR DAUGHTERS MARRIAGE (MAXIMUM TWO DAUGHTERS).

- (I) OFFICER : RS. 25, 000/- PER DAUGHTER
- (II) SAILORS : RS. 12, 500/- PER DAUGHTER

APPLICATION IN PLAIN PAPER BY THE WIDOW AND DULY FILLED APPLICATION FORM (APPENDIX 'M' OF INBA BOOKLET 'FREIND IN NEED') ALONGWITH FOLLOWING DOCUMENTS TO BE FORWARDED TO SECY INBA AT NHQ:-

- (I) ATTESTED COPY OF PPO
- (II) CERTIFICATE OF FAMILY PARTICULARS (SERVICE CERTIFICATE/ DISCHARGE BOOK)
- (III) WEDDING CARD
- (IV) PROOF OF DATE OF BIRTH OF DAUGHTER
- (V) CANCELLED CHEQUE

7. MERIT SCHOLARSHIP FOR POST 10+2 EDUCATION - MERIT SCHOLARSHIP IS ADMISSIBLE TO FIRST TWO CHILDREN OF ALL PENSIONERS FOR PURSUING GRADUATION/ POST GRADUATION COURSES. THE RATES OF SCHOLARSHIP PER ANNUM ARE RS. 10, 000/- FOR DAY SCHOLARS AND RS. 15, 000/- FOR BOARDERS TO MINIMUM PERCENTAGE OF MARKS. FOR CHILDREN OF DECEASED PERSONNEL, THE PERCENTAGE OF MARKS REQUIRED IN 12<sup>TH</sup> STANDARD IS 50%.

8. THE NEXT OF KIN (NoK) OF NAVAL PERSONNEL COVERED UNDER **POST RETIREMENT DEATH INSURANCE EXTENSION SCHEME (PRDIES)**. THE INSURANCE IS VALID UPTO 30 YEARS FROM THE DATE OF RETIREMENT OR 75 YEARS OF AGE. ON DEATH OF A PENSIONER WITHIN 30 YEARS OF RETIREMENT OR ATTAINING THE AGE OF 75 YEARS (INSURED PERSONNEL) THE NOMINEE (WHOSE NAME IS INDICATED IN THE CERTIFICATE) SHOULD FORWARD THE **ORIGINAL PRDIES** CERFICATE ALONGWITH FOLLOWING DOCUMENTS TO DNPf FOR CLAIMING INSURED MONEY:-

- (I) DEATH CERTIFICATE IN ORIGINAL
- (II) AFFIDAVIT OF NoK ATTESTED BY CLASS I MAGISTRATE
- (III) PRE RECEIPT

9. EDUCATION GRANT FROM NWWA - THE NAVY WIVES WELFARE ASSOCIATION ALSO GIVES EDUCATION SCHOLARSHIP TO CHILDREN OF WIDOW OF A NAVAL PENSIONER. APPLICATION ALONGWITH EDUCATIONAL DOCUMENTS AND XEROX COPY OF PPO HAS TO BE FORWARDED TO NWWA (DELHI) FOR OBTAINING NECESSARY FORMS.