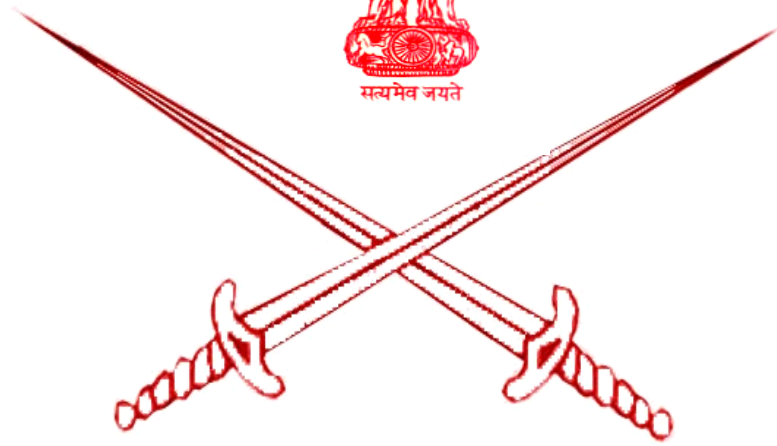


Integrated HQ MOD (Army)



ADJUTANT GENERAL'S BRANCH

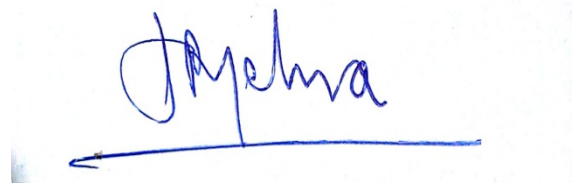
BROCHURE ON TERMINAL BENEFITS FOR RETIRING OFFICERS AND NOK

(Revised Edition Dec 2012)

P R E F A C E

1. This Brochure on Terminal Benefits for Officers on Retirement and entitlements of NOK of the Officers in the unfortunate event of their demise, seeks to include the latest entitlements, orders and policies as applicable upto the date of its publishing. The Brochure is also available on the Internet at Website <http://indianarmy.nic.in/arwelf.htm>, updated from time to time.

2. I am hopeful that the Brochure will serve its purpose of informing our Retiring Officers and NOK of their entitlements and the various Rehabilitation and welfare schemes available to them. I wish them the very best in their future endeavours.



Place : New Delhi
Date : Dec 2012

(Jai Prakash Nehra)
Lt Gen
Adjutant General

BROCHURE ON TERMINAL BENEFITS

PART I

TERMINAL BENEFITS FOR OFFICERS ON RETIREMENT

General

1. **Entitlements.** An officer on retirement from service and NOK of the officer on his death after retirement is entitled to one or more of the following terminal benefits: -

- (a) Retiring Pension.
- (b) Commutation of Pension.
- (c) Retirement Gratuity.
- (d) Invalid Pension/Gratuity.
- (e) Disability Pension.
- (f) War Injury Pension.
- (g) Family Pension to NOK.
- (h) Final Settlement of DSOP Fund.
- (j) Leave Encashment.
- (k) Medical Facilities.
- (l) Retention of Accommodation.
- (m) Welfare Funds/Grants.
- (n) Travel concessions Allowance.
- (o) Canteen Facilities.
- (p) Allotment of surplus vehicles.
- (q) Army Group Insurance (AGI).
- (r) Assistance from AWWA.

Note : Part-II Order notifying the date of SOS in respect of the officer will be published immediately on occurrence and dispatched to MS Retirement (MS-7)/MS-X and all other concerned agencies so as to reach the addressees NOT later than 30 days from the date of occurrence. Non receipt of Part II Orders notifying the date of SOS within the stipulated period may result in communication being sent to CDA(O)/PCDA(P) for withholding the finalization of the terminal benefits in respect of the officer. Problems faced by an officer due to non-compliance of instructions by the unit/formation concerned will be brought to the notice of this Headquarters for remedial action.

2. **Retiring Pension-Qualifying Service.** Retiring Pension is granted on completing a minimum qualifying service of 20 years (15 years in case of late entrant). The linkage of full

pension with 33 years of qualifying service is dispensed with effect from 01 Jan 2006. The retiring pension of Commissioned Officers retiring/invalided out on or after 01 Jan 2006 will be calculated at 50% of emoluments last drawn or average of reckonable emoluments drawn during last 10 months, whichever is more beneficial. Post acceptance of VI CPC recommendations, weightages has been withdrawn.

3. **Formula for calculation of Retiring pension.** It is calculated @ 50% of the emoluments last drawn or average of last 10 months emoluments drawn, whichever is more beneficial, i.e.

$$\frac{\text{Last reckonable emoluments drawn}}{2} = \frac{(\text{Basic Pay} + \text{Grade Pay} + \text{MSP} + \text{NPA (if any)})}{2}$$

4. **Commutation of Pension.** A maximum of 50% of pension can be commuted (See Annexure 1 to Appendix A). The commuted value of pension is calculated on the basis of an officer's age on next birthday, which falls after the date of retirement. Formula for calculation : Service Pension x 12 x Commutation Value.

5. **Application.** The specimen for application for retiring pension and commutation is as at Appendix 'A'. It is to be sent by the Officer to CDA (O), Archives Section, Pune, at least 4 months in advance of his retirement. CDA (O), Pune, transmit the same to PCDA (P), Allahabad, for issuing Pension Payment Order to the banker with a copy to the Officer.

6. **Retiring Gratuity.** Permanent Commissioned Offrs who have put in a minimum period of qualifying service of 10 years (without weightage) are entitled to Retiring Gratuity. Admissible at the rate of ½ months Reckonable emoluments for each completed six monthly period of qualifying service.

Formula - Reckonable Emoluments x Qualifying Service.

7. **Invalid Pension/Gratuity.** An officer invalidated out of service for cause which is neither attributable to nor aggravated by service is granted invalid pension/gratuity. If the service is less than 10 years at the time of invalidment, only invalidment gratuity is paid @ half a months reckonable emoluments for each six monthly period of qualifying service. In case the service actually rendered is 10 years or more, an individual is entitled to invalid pension which is equal to the service element of the disability pension and is calculated in the same manner as Retiring Pension.

8. **Retirement Gratuity.** Officers who have put in a minimum of 5 years qualifying service and are eligible for Retiring pension/invalid gratuity or pension of any type are entitled for Retirement Gratuity. It is paid at the rate of one fourth of the emoluments last drawn for every six months of completed service, subject to a maximum of sixteen and half months of pay last drawn or Rs 10 lakhs, whichever is less.

Formula - Reckonable Emoluments x Qualifying Service/2.

Note :- Reckonable emoluments for Gratuity incls Pay in the Pay Band + Grade Pay + MSP + NPA (if any) + Dearness Allowance.

9. **Disability Pension.** The officer who retires/is invalided out, for a disability which is accepted as attributable to or aggravated by military service, is entitled to disability pension

consisting of service element and disability element. Disability pension consists of disability and service element as defined below :-

(a) **Disability Element.** For post 01 Jan 2006 retirees, the rate of disability element is 30% of Basic pay for 100% disability subject to a minimum of Rs.3510/-. Disability element is proportionately reduced depending upon the percentage of disability. In case of Officers retained in service, the entitlement of disability pension on invalidment / retirement at a subsequent date shall be subject to percentage of disability being 20% or more at the time of release. However, the service element shall continue to remain admissible in case the degree of disability reduces to below 20% after retirement. There is no minimum qualifying service required to earn disability pension on invalidment.

(b) **Service Element.** It consists of pension for service actually rendered i.e. 50% of last pay drawn subject to a minimum of Rs 3500/- pm.

(c) **Entitlement of Disability Element on Pre-Mature Retirement.** Officers who are retained in service despite the disability of 20% or more held attributable to/aggravated by mil service and forego lump-sum compensation shall be entitled to disability/war injury element on premature retirement subsequently on or after 01-01-2006. The admissibility of service element however shall depend on the length of service rendered i.e. 20 years of qualifying service is mandatory on Pre-mature Retirement.

(d) Entire disability pension i.e. 'disability element' and 'service element' of a disabled officer is exempted from Income Tax.

10. **Compensation in Lieu of Disability Element.** An officer with disability, attributable to or aggravated by service, and assessed at 20% or more for life but retained in service is paid compensation in lump sum (in lieu of the disability element) equal to the capitalized value of disability element. For this purpose the rank for disability element is the rank held at the time of onset of the disability and age on next birthday is reckoned with reference to the date of onset of disability with loading to age, if any, recommended by the Medical Board. Once compensation is paid in lieu of the disability element, there is no further entitlement to the disability element for the same disability. Such disability is not counted for grant of pensionary benefit or relief.

11. **Disability Element on Invalidment.** Where an Armed Forces Personnel is invalidated out, the extent of disability of functional incapacity shall be determined in the following manner for the purpose of computing the disability element : -

| <u>Percentage of disability as assessed by invaliding medical board</u> | <u>Percentage to be reckoned for computing of disability element</u> |
|--|---|
| Less than 50 | 50 |
| Between 50 and 75 | 75 |
| Between 76 and 100 | 100 |

12. **Lump-Sum Compensation in Lieu of War Injury Pension.**

- (a) Armed Forces personnel who are retained in service despite disability due to war injury for life and retire subsequently can opt for compensation in lump sum in lieu of War Injury Element or for drawal of War Injury element of War injury pension on final retirement. This provision is applicable to cases occurring on or after 01 Jan 86.
- (b) For disability due to war injury of less than 100% the rates shall be proportionately reduced. The one time compensation in lump sum in lieu of war injury element for the actual percentage of the disability at the appropriate rate mentioned above. For this purpose, the rank shall be the rank held at the time of injury sustained by the individual due to war. Age on next birth day will be reckoned with reference to the date of onset of disability with loading age, if any, recommended by the competent Medical Board.
- (c) Compensation in lieu of war injury element will be payable provided the degree of disablement is equal to or more than 20%. Once the compensation in lieu of War injury element due to disability for life has been availed, there shall be no further entitlement on account of such a disability at the time of retirement/discharge from the Armed Forces. Since this is one time payment on account of compensation, no restoration will be permitted.
- (d) Officers who have sustained disability 20% or above held attributable to/aggravated by military service and have been retained in service and have forgone lump-sum compensation in lieu of disability are entitled to disability element/war injury element at the time of their retirement/discharge whether voluntary or otherwise in addition to Retiring service pension or Retiring/Service Gratuity.

War Injury Pension

13. Admissible when injury has taken place during action against extremists, terrorists, and anti-social elements, in war or war like operations. In cases of Invalidment on account of war injury, he/she shall be entitled to War Injury Pension consisting of service element and War Injury element as follows: -

- (a) **Service Element.** Equal to 50% of emoluments last drawn subject to a minimum of Rs. 3500/- per month. There shall be no condition of minimum qualifying service for earning this element.
- (b) **War Injury Element.** On Invalidment equal to reckonable emolument last drawn for 100% disablement. However, in no case the aggregate of Service element and War Injury element should exceed last pay drawn. For lower percentage of disablement, War Injury element shall be proportionately reduced. The cap on war injury pension has been removed wef 01 Jul 09.
- (c) **War Injury Element on Retirement.** Admissible when the personnel is retained in service and proceeds on superannuation/retirement/discharge on completion of terms of engagement and computed at 60% of last reckonable emoluments for 100% disability subject to a minimum of Rs.7020/- for 100% disability. The cap on war injury pension on retirement has also been removed wef 01 Jul 2009.

14. **Constant Attendance Allowance.** A Constant Attendance Allowance at the rate of Rs. 3000/- pm may be granted to an officer who is awarded a disability pension for 100% disablement, if in the opinion of the IMB/RMB/RSMB, the officer needs the services of a Constant Attendant for at least a period of three months, and the necessity arises solely from the conditions of accepted disability/disabilities. "Further this rate be increased by 25% every time the dearness allowance payable on revised Pay goes up by 50%".

15. **Consideration of claims for Disability Pension/War Injury Pension.** No formal application is required for grant of Disability Pension/War Injury Pension. On receipt of Invalidment/Release Medical Board proceedings, the AG in respect of Officers above Col and ADG PS for Officers upto the rank of Col determines whether the disability is attributable to or aggravated by service. The Govt. decision regarding attributability is conveyed to the PCDA (P), Allahabad, (under advice to the individual) to sanction payment of Disability Pension/War Injury Pension, if admissible.

16. **Revised Pensionary rates of pre 1996 EC/SSC pensioners w.e.f. 01.01.1996.** Pension of pre 01.01.1996 EC/SSC pensioners has been revised vide Govt letter No. 1(1)/2007-D(Pen/Policy) dated 20 May 2009 with reference to fixed pension of Rs. 10,500/- taking into account pre commissioned service at full rates and uniform weightage of 5 years for qualifying service between 12 to less than 20 years. Rank-wise weightage will be granted where service is 20 years or more.

17. **Liberalised Disability Pension.** Offrs sustaining disability due to acts of violence/attack by terrorists, anti-social elements etc, shall be entitled to same pensionary benefits as admissible to war injury cases on invalidment/discharge including lump-sum compensation in lieu of disability as mentioned in Para 12 and 13 above. However, on invalidment they will be entitled to disability element instead of war injury element in addition to service element. The service element will be equal to retiring/service pension to which he/she would have been entitled on the basis of his/her pay on the date of invalidment. There shall be no condition of minimum qualifying service for earning this element. The disability element would be admissible as laid down in Para 9(a) above. For lower percentage of disablement, this amount shall be proportionately reduced. However, in no case aggregate of service element and disability element shall be less than 80% of reckonable emoluments last drawn.

Note: Offrs sustaining disability due to acts of violence/attack by terrorists, anti-social elements etc, shall not be treated as War Disabled. Hence, they will not be entitled to any special concession/dispensation otherwise available to war disabled.

18. **Ex-gratia on Invalidment.** Armed Forces Personnel who are Invalided out of service on or after 01 Apr 11 on account of Disability Attributable to or Aggravated by military service with minimum 20% disability are entitled to ex-gratia lumpsum compensation of Rs. 9 lakh for 100% disability. For lesser percentage of disability, the Ex-gratia lumpsum compensation shall be determined pro-rata. The benefit of broad banding of disability shall not be admissible for determination of pro-rata Ex-gratia amount.

19. **Grant of Family Pension for life to Differently-Abled Children.** An unmarried son or daughter of a Offr suffering from any disorder or disability of mind or physically crippled or disabled which renders him or her, unable to earn a living even after attaining the age of 25

years is eligible for grant of family pension for life or till marriage, after the death of widow of the Offr and where there are no other eligible children on production of a certificate from the Medical Board that the handicap is such as to render him/her ineligible to earn his/her livelihood.

20. **Additional Pension to Old Pensioners.** The quantum of pension available to the old pensioners has been increased as under wef 01 Jan 06:-

| <u>Age of pensioner</u> | <u>Additional Quantum of Pension</u> |
|--------------------------------|---|
| From 80- less than 85 yrs | 20% of Basic Pension |
| From 85- less than 90 yrs | 30% of Basic Pension |
| From 90- less than 95 yrs | 40% of Basic Pension |
| From 95- less than 100 yrs | 50% of Basic Pension |
| For 100 yrs or More | 100% of Basic Pension. |

Note:- In case neither the exact date of birth nor the age is available either in the PPO or in the Office Records, the Pension Disbursing Authority will send an intimation to the pensioner/family pensioner about the non availability of the information regarding his/her date of birth/age and request him/her to submit four copies of any of the following documents duly attested by a Gazetted Officer/MLA to the Pension Disbursing Authority :-

- (a) PAN Card.
- (b) Matriculation Certificate (containing the information regarding date of birth).
- (c) Passport.
- (d) CGHS Card.
- (e) Driving license (if contains date of birth).
- (f) Election ID Card.

21. **Ex-Gratia by Central Government.** Ex-Gratia payment is made to the widow/NOK of an offrs who dies while performing his duties in an encounter or as a result of action against hostiles/terrorists/extremists and also those killed in enemy action and border skirmishers at the following rates wef 01 Sep 2008.

- | | |
|---|---------------|
| (a) Death occurring due to accident in course of performance of duties. | - Rs 10 Lakhs |
| (b) Death occurring in the course of performance of duties attributable to acts of violence by terrorists, anti-social elements, etc | - Rs 10 Lakhs |
| (c) Death occurring in | |
| (i) Border skirmishes and | - Rs 15 Lakhs |
| (ii) Action against militants, terrorists, extremists etc | |
| (iii) Death occurring while on duty in the specified high altitude, inaccessible border posts, etc on account of natural disasters, extreme weather conditions. | - Rs 15 Lakhs |

(d) Death occurring in enemy action in international war or such war like engagements which are specifically notified by Ministry of Defence.

- Rs 20 Lakhs

Actions to be taken by the Retiring Officer

22. **Final Settlement of DSOP Fund.** One year before retirement, the officer should intimate to CDA (O), Pune through proper channel for updating the DSOP Fund account. Specimen application is at **Appendix 'B'**. Three months before retirement, the officer can stop subscription to DSOP Fund and apply to CDA (O) (Application form is at **Appendix 'C'**) through proper channel for refund of DSOP Fund balance. Thereafter, he should send a contingent bill duly countersigned by the unit to CDA (O) for issue of cheque.

23. **IT Liability, Rent Bill, Advance Pay Book and Medical Examination.** On receipt of retirement orders, action is to be taken as follows: -

- (a) Approach the Income Tax Officer, Pune for final assessment of income tax in terms of AO 79/76 for getting the assessment of income tax liabilities finalized for all the preceding years.
- (b) Settle the rent bill and other allied charges expeditiously so that 'No Demand Certificate' may be issued by the UA, BSO.
- (c) Return the advance pay book (IATF) 1034, if in possession to CDA (O), Pune.
- (d) Forward Nomination for Life Time Arrears of Pension in triplicate to CDA (O), Archives Section, Pune, through Army Headquarters AG/MP-6 in case of non-medical Officer and to AG/MPRS (O) in case of medical Officers (Application form is at **Appendix 'D'**).
- (e) Ensure that before release, he is medically examined/brought before Release Medical board. In the absence of this, commuted value of pension/disability pension cannot be sanctioned.
- (f) Fwd Nomination for lifetime pension in triplicate to CDA (O) archives at least four month in advance.
- (g) Get the ICR/ACR initiated as on last day of service, as per SAO 3/S/89 Para 68 (f).
- (h) Send following documents/information to CDA (O), Archives Section, Pune :-
 - (i) Two copies of joint photographs with spouse duly attested.
 - (ii) Information regarding particulars of pension disbursing officer viz name of the Bank and account number from where the officer wishes to draw his pension.
 - (iii) Details of pre-commissioned service, if any.
 - (iv) Permanent address after retirement.
 - (v) Address for correspondence, if any.

(vi) Duly attested signatures or thumb impression of spouse (in duplicate) along with additional marks of identification in the form of a Descriptive Roll (Specimen form is at **Appendix 'E'**).

24. **Service Particulars.** Retiring and Released officers are issued with Service Particulars Booklets by concerned section of MP6/MPRS(O). The retiring offrs are requested to fwd two copies of joint photographs (in uniform without headgear other than SIKH officers) with their spouse to the concerned section of MP 6 or to MPRS (O) for issue of Service Particulars Booklet. If an officer (other than AMC/ADC/MNS) is not issued with Service Particulars Booklets by the concerned section of MP 6 at the time of retirement/release, the officer may approach MP 5(B) for the same at any time after retirement. Widows of deceased officers are also issued with Service Particulars Booklets by MP 5(B). The officer/widow of deceased officer should write to concerned section of MP 6/MPRS (O)/MP 5(B) as applicable, enclosing two joint photographs in uniform in the last rank held by the officer. If a widow of the officer applies for Service Particulars Booklet may fwd two copies of her single photograph. This is issued after the date of SOS and on receipt of RMP/RME. Officers may apply on plain paper since no form is prescribed for this.

25. **Identity Cards to Retired Officers (IAFZ 2015A).** Service Officers Identity card (IAFZ 2015) will be withdrawn by the unit 60 days before retirement/discharge to facilitate timely preparation and issue of a Retired Officers Identity Card as also to investigate and dispose of the case should loss of "Serving Officers Identity Card" come to notice. During this period, the officer will be issued with a "*Temporary Certificate of Identity*" by the unit; as at *Appendix 'G' to SAO 19/2002/MI* valid only from the date of issue to the date of retirement. Retired Officers Identity Card will be issued only through the unit of the officer and only to those who possess a *Temporary Certificate of Identity*. It implies that without surrendering the Service Officers Identity Card, a Retired Officers Identity Card will not be issued. This procedure will also be applicable to officers serving independently/in a non-military station/serving under civil organisations on deputation. Retired Officers Identity Card is issued on request by HQ Command/Division/Area/Indep Bde/Sub Area. HQ Delhi Area will issue Retired Officers Identity Card to all Army officers retiring from New Delhi. The aspects to be strictly adhered to, by the unit/Formation HQ prior to issue of a Retired Officers Identity Card are as follows :-

- (a) The officers released/retired and in receipt of Pensionary benefits are only entitled to Retired Officers Identity Card.
- (b) The officers whose service has been terminated under the provisions of Army Act Section 18 and 19 and who have been released/compulsorily retired or removed/dismissed/services terminated on grounds of security/moral turpitude or in any manner of penalty, will not be issued Retired Officers Identity Card, even if subsequently they are allowed terminal/pensionary benefits. These cases will require specific sanction of the Government and if in doubt refer to MI-11/Directorate General of Military Intelligence, Army Headquarters for advice.

PART II

Leave, Medical Entitlement, Accommodation, Grants/Reliefs, Travel/Telephone Concession, Education Scholarship & Wearing of Uniform

1. **Leave Encashment.** Govt sanction has been accorded wef 01 Jan 2006 that accumulation and encashment of leave will be limited to the **number of days of annual leave at the credit of the Defence Forces Personnel on the day of their proceeding on superannuation/release/discharged on own request/invalided out of service/death while in service, irrespective of the number of years of service rendered**, subject to a limit of 300 days and maximum of 30 days to be accumulated in a calendar year. Benefits of encashment of leave to SSC Officers will be admissible either at the end of tenure of SSC as also after the second tenure, where this occurs after a break, such that the overall limit of 300 days during the entire service is not exceeded. With the introduction of encashment of accumulated leave without linkage to service period, the existing benefits of terminal leave will remain unaffected and SSC officer on release will continue to be granted in kind the terminal leave as follows :-

- (a) Full or balance annual leave of the year.
- (b) 28 days terminal leave.

2. **Procedure.** The unit publishes Part II order showing leave accumulated for encashment at the time of retirement, with a copy to CDA(O), Pune, who would release the amount for leave encashment on the basis of Part II order after verification from their records. Part II Order for leave encashment may be published six months in advance wherein officer has already accumulated 300 days or more leave before retirement otherwise it should be published on or after the date of SOS.

Medical Entitlement

ECHS

3. Ex-servicemen Contributory Health Scheme (ECHS) was launched with effect from 01 April 2003. The Scheme aims to provide quality medicare to Ex-servicemen and their dependents for all known diseases through a network of ECHS Polyclinics, Service medical facilities and Civil empanelled/Govt hospitals spread across the country. The Scheme has been structured on the lines of CGHS to ensure cashless transactions, as far as possible, for the patients. Treatment provided under ECHS is as per the allopathic medical system. The Scheme is financed by the Govt of India.

4. The ECHS Central Organisation is located at Delhi and functions under the Chiefs of Staff Committee through the Adjutant General in the Integrated Headquarters of Ministry of Defence (Army). The Central Organisation is headed by a Managing Director, a serving Major General.

5. ECHS Polyclinics are designed to provide '**Out Patient Care**' that includes consultation, essential investigation and provision of medicines. Specialized consultations, investigations and '**In Patient Care**' (Hospitalization) is provided through spare capacity available in Service hospitals and through Civil hospitals empanelled with ECHS.

6. Polyclinics are categorized as Type A to E based on the number of Ex-servicemen residing in that area. They are:-

- | | | | |
|-------|-----------------|---|------------------------------|
| (i) | Type A | - | Above 20,000 |
| (ii) | Type B | - | Above 10,000 |
| (iii) | Type C | - | Above 5,000 |
| (iv) | Type D | - | Above 1,500 |
| (v) | Type E (Mobile) | - | Above 800 (for remote areas) |

7. In view of the compulsory membership of ECHS, Army Group Insurance (Medical Benefit Scheme) is no longer available to future pensioners.

8. To avail of the benefits of ECHS, Officers should fill up and dispatch the ECHS Application form attached as **Appendix 'F'** to this brochure, as per instructions contained therein. Members will be issued an ECHS membership card for availing the benefits. Verification Certificates of retired officers/widows for ECHS will be issued by AG/MP-5(B) (for non medical officers) and MPRS(O) (for AMC officers).

9. **Contribution for ECHS Membership.** All ESM pensioners are required to make a one time contribution based on their corresponding scale of Grade Pay at the time of retirement :-

| Uncommuted Basic Pension + DP | Corresponding Scale of Grade Pay at the time of Retirement | Old Rates | New Rates |
|--------------------------------------|---|------------------|------------------|
| 3001 -6000 | 1800, 1900, 2000, 2400 & 2800 | 4800(x3.125) | 15000 |
| 6001- 10000 | 4200 | 8400(x3.2) | 27000 |
| 10001- 15000 | 4600, 4800, 5400 & 6600 | 12000(x3.25) | 39000 |
| 15001 and above | 7600 | 18000(x3.33) | 60000 |

ECHS Membership to Nepal Domiciled Gorkha Ex-Servicemen (NDG)

10. The Govt in Sep 2010 had extended ECHS facilities to Nepal Domiciled Gorkha Ex-Servicemen in India only. Thereafter, in Feb 2012, the Govt extended ECHS facilities to NDGs in Nepal and sanctioned three ECHS Polyclinics at Kathmandu, Pokhra and Dharan. The staff required to man ECHS in Nepal have since been selected, trained and dispatched to Kathmandu.

Priority for Treatment of Disabled Beneficiaries

11. In order to facilitate treatment on priority for the disabled ECHS beneficiaries, a special 32 KB ECHS White Card has been introduced. This card will allow disabled veterans to earn due recognition in the ECHS environment. The word '**PRIORITY**' is printed on the card and all polyclinics ensure faster treatment and dispensing of medicines to such card holders.

Helpline

12. A 24x7 helpline has been set up to address grievances/queries of ECHS beneficiaries. Queries on issues related to membership, empanelled hospitals, facilities in empanelled hospitals are addressed through the helpline. For assistance members can dial 080-4300 4300 and 1800-103-8666 or they can send query via SMS on +919714794300.

13. **Electronic Complaint Resolution Management System (E-CRMS)**. Installation of hardware and software for automation in 37 high pressure Polyclinics under Phase 1 has been completed. In the next phase, 63 high pressure Polyclinics will be taken up for automation. Next step in automation is the launch of IT based Complaint Handling System in ECHS ie e-CRMS, which will handle all complaints and provide time bound resolution to complaints.

14. **Electronic Emergency Reporting System (e-ERS) and Bed Availability Information System (BAIS)** Installation of ECHS MIS in high pressure Polyclinic is under progress. The next step in automation is the online flow of emergency admission information from Empanelled hospitals and individuals admitted in emergency in Non-Empanelled Hospitals and steps are being initiated to achieve the same. An endeavour is being made to also have time information to Polyclinic on bed status from empanelled hospitals.

15. **32 KB Smart Card**. The old 16 KB smart card has been upgraded to 32 KB ECHS Smart Card with good quality photographs and additional memory to meet the needs of beneficiaries. The new card facilitates recording of complete medical history of the individual in the card.

16. **Essential Treatment of Serving Soldiers & Dependents at Non-Military Polyclinics**. Based on the decision taken during the Army Commanders' Conference in Oct 2010, instructions have been issued to provide essential treatment to serving soldiers and their dependents at Non-Mil polyclinics located more than 50 km away from Service medicare facilities.

Medical Entitlement for SSC Officers

17. Medical Entitlement cards will be issued only to Short Service Commissioned Officers who have been granted pension of some kind for limited medical facilities in nearest MH. Medical treatment to released Short Service Commissioned Officers who are employed in some other organisation subsequent to their release from service will continue to be governed by medical attendance rules applicable/prevaling in that organisation. Medical Entitlement cards will be issued to Short Service Commissioned Officers on their release from service only after receipt of Non Employment Certificate as per AO 10/97 and an attested Photostat copy of terminal gratuity letter, issued by CDA (O) Pune. Medical Entitlement Cards are issued by AG/MP5(B). Case regarding Medical Treatment Entitlement Cards to non pensioners is subjudice in the Hon'ble Supreme Court.

18. **Financial Assistance from Armed Forces Flag Day Fund for Medical Treatment**. All ex-servicemen who are not members of any medical scheme including AGI, AFGI and ECHS and suffering from serious diseases are given financial assistance by the Kendriya

Sainik Board for treatment in Civil hospitals in case they cannot be treated in MHs and have not availed similar assistance from any other sources. These are: -

(a) **Health Care:** For serious ailments, financial assistance of up to 75% of maximum Rs. 1,25,000/- for Officers, is being provided by KSB to the non pensioners only. Rs.75,000/- per year is provided for dialysis and cancer. Details are as follows:-

- | | |
|--|--|
| (aa) Bypass surgery, angiography, angioplasty, open heart surgery, valve replacement, pace maker implant, kidney/renal transplant. | 75% of Medical Bills in r/o Officer's upto a maximum of Rs 1,25,000/-. |
| (ab) Stroke, arterial surgery, prostate surgery and total joint replacement. | -do- |
| (ac) Cancer/spastic paraplegic, dialysis | 75% of Medical bills in r/o Officers upto a maximum of Rs 75,000/- per financial year. |

Accommodation

19. **Retention of Accommodation.** Officers on superannuation/retirement/invalidation are entitled to retain the Govt married accommodation including accommodation hired by the officer on rent-reimbursement basis (but not his own house) for a maximum period of three months at last duty station or at any other station where the family of the officer is residing in separated family accommodation when posted in field area.

Grants/Reliefs

20. Part-I - AOCEF Benefits

(a) Officers who have contributed subscription towards AOCEF for 26 years before proceeding on retirement are eligible for AOCEF benefits in accordance with SAO 3/S/2003. Officers who die in service or invalided out on medical grounds are eligible for AOCEF benefits without payment of any further subscription.

(b) Officers proceeding on retirement/release or relinquish their commission before completion of 26 years of subscription would only be eligible for AOCEF benefits, if they submit the following before proceeding on retirement :-

(i) Option certificate for continued membership as per specimen given at **Appendix 'G'** along with photocopy of retirement order.

(ii) Payment of balance subscription to complete 26 years in one lumpsum at the rate applicable at the time of proceeding on retirement by bank draft drawn in favour of Director AOCEF payable at New Delhi.

(c) Officers proceeding on retirement/release before 26 years of subscription without exercising the option for continued membership and payment of balance subscription to complete 26 years will not be eligible to avail the benefits under the above scheme. **The option certificate and balance subscription will not be accepted after retirement.** Army Officers Contributory Education Fund benefits to the wards of officers, who die in operations or due to other reasons during service are paid on attaining 18 years of age by their wards without payment of any further subscription from the date of demise of the officers.

Part-II - Grants from Army Officers Benevolent Fund (AOBF).

(a) Subscription towards AOBF is mandatory for all Army officers including those on deputation. The existing rate of subscription is Rs. 120/- per month.

(b) All subscribers to the AOBF are entitled to receive either the Platinum Grant or the Demise Grant whichever becomes applicable earlier.

(c) All retired officers are eligible to receive the Platinum Grant on attaining the age of 75 years. However, in case the retired officer passes away before attaining the age of 75 years, his NOK is entitled to receive the Demise Grant. Payments will be made on the following sliding scale based on number of years of Commissioned Service : -

| <u>Commissioned Service as an Officer</u> | <u>Amount in Rupees</u> |
|---|-------------------------|
| (i) Below 5 years | - Nil |
| (ii) 5 to 10 years | - 12,500 |
| (iii) 10 to 15 years | - 25,000 |
| (iv) 15 to 20 years | - 38,000 |
| (v) 20 years and more | - 50,000 |

(d) Officers who have been invalided out during service is entitled to a one time lump sum grant of Rs 50,000/- on attaining the age of 75 years as Platinum Grant or Demise Grant to his NOK in case the invalided out officer died before attaining the age of 75 years irrespective of length of commissioned service.

(e) It is incumbent on all officers to file their nomination as per **Appendix 'H'**, with the Director, Army Officers Benevolent Fund (AOBF), CW Dte, AG's Branch, Army Headquarters, Room No 76, West Block –III RK Puram, New Delhi –110066 (Telephone No. 26196217). Changes, if any, will also be intimated as and when they occur.

(f) **Army Central Welfare Fund (ACWF)**

(i) Rs. 30,000/- will be paid by R&W Section from ACWF to all fatal casualties (BC and PC). The existing grant of Rs. 30,000/- from ACWF has been enhanced to Rs. One lakh for **Fatal Physical Casualties (Not Attributable to Military Service cases only)**, which occurs on or after 15 Jan 2009. (Auth: B/45401/SOP/AG R&W-3 dated 15 Jan 2009)

(ii) Disabled soldiers (Battle Casualties) who have been invalided out by Medical board/release medical board due to injuries sustained in various military operations after 15 Aug 1947 will be given a one time grant of Rs. one lakh from ACWF. (Auth : B/45401/AG/R&W-2 dated 24 Jan 2001)

(iii) Disabled soldiers (BC) injured in various operation after 01 May 1999 and retained in service are entitled to One Time Grant from ACWF based on their percentage of disability as under :-

| Ser No | Percentage of Disability | Existing rate | Revised rate wef 15 Jan 2009 |
|--------|--------------------------|---------------|------------------------------|
| (i) | Below 50% | Rs 10,000/- | Rs 20,000/- |
| (ii) | 50% to 74 % | Rs 20,000/- | Rs 40,000/- |
| (iii) | 75% and above | Rs 30,000/- | Rs 60,000/- |

(iv) All personnel who are disabled in service and are amputees, can apply for a Modified Auto Scooter/Wheel Chair/Modification of Car to CW/R&W Section.

(g) **Assured Decent Last Rite Schemes (ADLRS).** ADLR is a voluntary scheme wherein individuals are required to register themselves with the ADLR office and who will be assured of an honourable funeral. The ADLR staff will assist in organizing decent last rites. An expenditure of upto Rs.5000/- can be made by the canteen staff, besides laying a wreath on behalf of the COAS. (Auth: B/45322/174-2005/VIP REF/AG R&W Coord dated 29 Nov2010)

Travel Concessions

21. **Travel and Baggage Allowance.** The officer proceeding on retirement/release, besides Composite Transfer Grant is entitled to free Conveyance including free conveyance of baggage for self and members of the family, personal conveyance from the last duty station to their permanent home address as recorded in official documents or to the place where they and their families are to settle down permanently, even if it is other than their declared home town in India. Similar facilities are available to the widow/family in case of death while in service. However, no warrant or cash advance will be admissible. The service personnel will have to expend and then claim. This claim is for mov on retirement and not after re-employment and will need to be done within one year of initial retirement.

22. **Air Travel Concession.** Indian Airlines have extended 75% concession in fare for travel in domestic flights to the following categories: -

- (a) Recipients of Level-I (PVC & AC) and Level-II (MVC & KC) Gallantry Awards.
- (b) War disabled officers and War widows of 1962, 1965, 1971 conflicts and OP Vijay are issued with Air Travel Concession Cards by MP5(B).
- (c) War Widows of Indian Armed forces personnel killed in action. Identity Cards to the war widows are issued by respective ZSB/KSB.

23. **Rail Travel Concession.**

(a) **Concession.** First Class/AC-2 Tier Complimentary Card Pass facility is available to the following along with one companion in all Express/Mail trains:-

- (i) The Chakra Series Gallantry Awardees
- (ii) Widows of the Chakra Series Gallantry Awardees (Posthumous)

(b) 75% concession for travel in 2nd class Mail/Express trains is available to the war widows & widows of Defence personnel killed in action against Terrorists and Extremists.

(c) Complimentary Cards are issued by Divisional Railway Manager and Headquarters Officer of Indian Railways and identity Cards to the War Widows are issued by respective ZSBs/KSB.

24. The pass will be issued by the Office of the Divisional Railway Manager and Headquarters Office of the Railways on receipt of application on plain paper from the recipient of the Gallantry Award or the Widow of the posthumous winner of Gallantry Award giving the following details: -

- (a) Name of the recipient of Gallantry Award (in block letters).
- (b) Residential Address.
- (c) Attested photocopy of the citation/Gazetted/Notification of the Gallantry Award.

25. In case of widow of posthumous winner of Gallantry Award, attested copy of Pension Payment Order (PPO) would also be enclosed along with photocopy of the identity card issued by the Zila Sainik Board/Rajya Sainik Board. Two copies of recent passport size photographs of the recipient of such awards or the Widows of the posthumous Awardees as the case may be (attested by a Gazetted Officer) would also be enclosed with the application. All War Widows are entitled to 75% Rail Travel Concession in second class.

26. **Telephone Concession.**

(a) **Entitlement** :-

- (i) Chakra Series Gallantry Award Winners.
- (ii) War Widows.
- (iii) Disabled Soldiers.

(b) **Concessions** :-

- (i) Full concession in installation charges.

- (ii) Full concession in rental charges to Chakra Series Gallantry Award Winner.
- (iii) 50% concession in normal rental charges to war widows and disabled soldiers.
- (iv) Exempted from paying registration charges.
- (v) Priority under Non-OYT Special category for release of tele connection.

Education Scholarship War Casualties

27. Education Concessions

(a) The educational concessions were earlier admissible to the children of Armed Forces personnel killed/missing or permanently disabled in 1962, 1965, 1971 wars, OP PAWAN and MEGHDOOT only. These were later extended wef 06 Aug 2003 to the children of the Armed Forces personnel who were killed/declared missing or permanently disabled during all post MEHDOOT operations in India and abroad, including Counter Insurgency Operations, studying in Govt/Govt aided schools/educational institutes, Military/Sainik Schools and other schools or colleges recognized by the Central or State Govts including the autonomous organizations financed entirely by Central/State Govts. The concessions mainly consist of reimbursement of full school and boarding fees, uniform, books and stationery. These concessions have also been extended to the entitled children of Gorkha soldiers studying in Nepal. Revised rates of educational concession are given in succeeding paragraph on the basis of recommendation of VI Central Pay Commission:-

- (i) Complete exemption from tuition fee (full amount) and other fees (Capitation fee and Caution money not included).
- (ii) Books - Rs. 1000/- per annum.
- (iii) Uniform - Rs. 1700/- per annum (for 1st year)
Rs. 700/- per annum (for subsequent years)
- (iv) Clothing - Rs. 500/- per annum (for 1st year)
Rs. 300/- per annum (for subsequent years)
- (v) Cost of Books and Stationery Rs. 1000/- per annum per student.

(b) Claims for reimbursement of above concessions in case of eligible children studying in Govt. recognized public/private institutes were being admitted by AG's Branch, IHQ of MoD (Army), whereas claims for children studying in Central/State Govt. institutes were being admitted by respective institutes out of the grants received from States. Consequent to issue of revised policy letter cited above, all claims will now be submitted to Ceremonial & Welfare Dte/CW-3, AG's Branch, Army HQ, South Block, New Delhi - 110011 for reimbursement.

Wearing of Uniform

28. **Wearing of Uniform on Special Occasions.** These are as follows: -

(a) All regular officers who have retired from service (including Regular Reserve of officers permitted to retain or granted higher rank on retirement from Regular Reserve of Officers) may wear uniform with badges of appropriate rank on special occasions, such as ceremonial parades, entertainment of military nature and other occasions when wearing of uniform would appear appropriate.

(b) All officers/civilian gentlemen granted honorary commissions (including honorary commission in the Territorial Army and late State Forces), regular officers of the erstwhile State Forces, Junior Commissioned Officers including those granted honorary ranks and other ranks are permitted to wear uniform on all occasions mentioned below: -

- (i) Official parties at Rashtrapati Bhawan/Raj Bhawans.
- (ii) Invited to official function by Embassy, Delegation or High Commission.
- (iii) Army functions including ex-servicemen's rallies or re-unions.
- (iv) Attending durbar or other function in honour of the National Day.
- (v) While called upon in aid of civil power.
- (vi) While visiting any Military Headquarters on duty.
- (vii) While calling on or meeting senior service officers and local heads of the civil administration of and above the rank of Collector/Deputy Commissioner.
- (viii) While going to draw pension.
- (ix) While serving on the personal staff of a Governor.
- (x) When serving on the personal staff of a former ruler (Applies to honorary ex-State Forces Commissioned officers only).
- (xi) When attending State or military funerals.

Note : Non-regular officers may wear their full medals or miniatures on civilian dress on occasions specified above.

(c) Officers granted commissions from JCO's rank, irrespective of the type of that commission, are permitted to wear officer's uniform on the occasions given in Para 28 (b) above, after retirement/release from service.

(d) None of the personnel mentioned above will wear uniform at meetings of a political nature. Personnel dismissed from service/discharged on disciplinary grounds are not entitled to wear uniform under any circumstances.

(e) Retired JCOs holding honorary ranks will be permitted to continue the badges of their higher ranks during the period of their re-employment. The higher honorary ranks will, however, have no effect on the actual seniority, powers of command, pay and allowances and so on, which will continue to be governed under the rules as may be applicable in each case.

(f) Officers holding honorary commissions and released officers who held other types of commissions while serving may be allowed to wear uniform on specific occasions under orders issued by Army Headquarters from time to time.

(g) Orders, decorations and medals will be worn on uniform when appropriate and in the manner as authorized for service personnel from time to time. Silver war badges, wound stripes and chevrons denoting Great War Service will not be worn.

(h) Military identity papers/discharge certificates will always be carried when in uniform.

29. **Wearing of Medals on Civil Uniform by Ex-Servicemen.** The various occasions on which wearing of medals/miniature medals by Ex-Servicemen is permitted are as under :-

(i) **Wearing of Full Medals.**

(aa) Republic Day Parade.

(ab) Independence Day Function.

(ac) Service Day.

(ad) Vijay Diwas.

(ae) Wreath Laying.

(af) Reception at Rashtrapati Bhawan and Governor's House.

(ag) Standard/Colour Presentation Parade/Functions.

(ah) Passing Out Parades.

(aj) Anniversary/Re-union Functions.

(ak) State or Military Funerals.

(al) When invited to any official function by any Embassy of High Commission.

(am) At all Armed Forces functions including ex-servicemen's rallies or re-unions.

(an) When visiting any Military Headquarters on duty.

(ii) **Wearing of Miniature Medals.**

(aa) While attending official and private functions such as Dinner, Cocktails, lunches, tea parties and receptions etc.

(ab) Functions held in the messes, Regimental institutions in connection with Service Day, Unit Anniversary and Re-Union.

(ac) When invited to any official function by any Embassy or High Commission.

(ad) Functions pertaining to Services including ex-servicemen's rallies or re-unions.

(iii) However medals will not be worn at meetings of political nature. Personnel dismissed from service or discharged on disciplinary ground will also not wear medals on any occasion.

30. **Types of Dress to be Worn.** Officers will normally wear the Service Dress of the Regiment/Corps to which they belonged before retirement. Mess Dress may also be worn on appropriate occasion.

31. **Wearing of Badges of Rank.** Badges of rank, to be worn by those entitled to use military ranks, will be those of the last substantive rank, except where the higher acting rank has been held for a minimum period of 2 years at the time of retirement or where the use of the honorary/military rank is specifically authorized.

PART III

Employment

1. **Employment of Retired Army Officers.** Regular Army Officers retiring in the substantive ranks of Brigadier and below (less AMC, ADC and MNS), may be re-employed in the Regular Army provided they are in acceptable medical category, i.e. SHAPE-I or in permanent low medical category of P2 or A2 or H2 or E2 or A2E2 or P2H2 or P2E2, with the following conditions, as laid down vide Special Army Instruction (SAI) 1/S/80 :-

- (a) Officer retiring in the rank of **Brigadier** should not be over 57 years of age at the time of re-employment and they will not be retained beyond 58 years of age.
- (b) Officers retiring in the rank of **Colonel & below** may be re-employed for two years in first instance provided they are not 55 years of age at the time of re-employment and they will not be retained beyond 58 years of age.
- (c) Re-employed officers do not earn any pension or gratuity for re-employed service.

2. **Grant of Re-employment - Revised Procedure**

(a) As per Para 1 of SAI 1/S/80 (as amended), regular Army Officers retiring in the substantive rank of Brigadier and below may be re-employed by Army Headquarters for service in the Regular Army. Regimental/Special/Select List Commissioned officers are NOT eligible for re-employment.

(b) **Application.** Officers are required to apply for re-employment as under:-

(i) **Officers retiring in the rank of Brigadier.** Officers are required to apply to MS-Brigs, Ms Branch, IHQ of MoD (Army), South Block, New Delhi – 110011 as per the format specified vide MS Policy letter No 04480/MS Policy dated 06 May 2010. Application from desirous officers, duly recommended by IO, RO and SRO should reach MS (Brigs) (MS Branch) at least four months prior to the officers attaining 56 ½ years of age.

(ii) **Officers retiring in the rank of Colonel & below.** Officers are required to apply to MS-3A, MS Branch, IHQ of MoD (Army), South Block, New Delhi – 110011 as per the format specified vide MS Policy letter No 04580/MS Policy dt 30 May 2000. Application from desirous officers, duly recommended by IO, RO and SRO should reach MS-3A (MS Branch) atleast four months prior to the officer attaining 55 years of age.

(c) Criteria for grant of re-employment, for officers retiring in the rank of Brigadier, is as laid down in IHQ of MoD (Army) letter No. 04480/MS Policy dated 06 May 2010 (as amended), and that for officers retiring in the rank of Colonel & below, is laid down in 04580/MS Policy dated 30 May 2000 (as amended). Aspects meriting amplification are as under:-

(i) Officers granted premature release or those promoted to next higher rank and thereby not superannuating shall become ineligible for grant of re-employment.

(ii) Officers will be considered for final selection only on receipt of correct and complete applications which should reach concerned section of Army HQ (MS-Brigs or MS-3A) not earlier than six month prior to date of superannuation.

(iii) All officers retiring in the rank of Colonel & below can serve upto 57 years of age, with provisions to serve till 58 years as laid down in AG/PS-2 letter No B/32228/PC/AG/PS-2(a) dated 20 Apr 2007 and MS Branch letter No 04580/MS Policy 18 Jul 07 (as amended vide letter of even No dated 01 Mar 2011).

(iv) Criteria for grant of extension of re-employment for retired regular Colonels & below are clearly spelt out in IHQ of MoD (Army) letter No 04580/MS Policy dated 30 May 2000.

(d) **Posting Norms.**

(i) **Officers retiring in the rank of Brigadier.** Officers retiring in the rank of Brigadier are eligible to apply on re-employment for one posting/tenure only till the officer attains 58 years of age.

(ii) **Officers retiring in the rank of Colonel & below.** Posting norms for officers re-employed after retirement in the ranks of Colonel & below are as follows:-

(aa) Initial re-employment to be in organizational interest.

(ab) Second tenure will be at choice station of the officer subject to wait listing.

(ac) Officer has to serve at minimum two stations during the re-employment.

3. **Resettlement in Civil Life.** Retiring Army Officers may apply for civil employment. However, para 341 of Regulations for the Army 1987 enjoins that an officer who is granted any pension, gratuity or other benefit in respect of his/her Army service or who is likely to receive any pension, gratuity or other benefit, shall obtain the permission of the President before accepting any employment under a Government outside India at any time after his/her Army Service has ceased. An officer of the rank of Colonel or above, whether the rank is held in substantive capacity or otherwise who is granted a pension, gratuity or other benefit, in respect of his/her Army Service or who is likely to receive any pension, gratuity or other benefit shall also obtain such permission prior to accepting employment before the expiry of one year from the date his/her Army Service ceases in the following cases :-

(a) Commercial employment in private undertakings.

(b) Employment in a civil post under the Central or State Government or a Union Territory Administration/Government, or in a post under a Body Corporate owned or

controlled by Government if the other officer had been allowed to retire prematurely at his/her own request. Such permission will not, however, be required if the officer had retired from Army Service in the normal course on completion of the standard service prescribed for his/her rank or if he/she had been invalided from Army Service on grounds of ill health or physical disability. Such permission will also not be necessary in cases where due to personal reasons the officers proceeding on normal retirement are allowed to retire a few days earlier (not exceeding one month) than the due date.

4. **Commercial Employment in Private Sector**. As per the provisions of SAI 2/S/74 as amended, retired service officers of the rank of Col and above are required to seek prior permission of the Govt before taking up commercial employment in the private sector within **one year** of their date of retirement. Army Headquarters letter No. 35072/MS-Retirement dated 19 May 1989 spells out the procedure for securing the prior Govt permission. The retired officers are required to apply in the prescribed proforma (as per **Appendix 'J'**) to the MS Branch/MS(X) for officers of the rank of Brig & above and to MS Branch/MS-7 for officers of the rank of Col.

ARMY WELFARE PLACEMENT ORGANISATION

5. Retired/retiring soldiers have a young age profile and keeping in view their domestic compulsions as well as long residual productive years, post retirement resettlement is a necessity. We construe this as 'National Social Responsibility'. Besides the efforts of Director General Resettlement (DGR), a strong necessity of having an in-house facility was appreciated way back in 1995. After due deliberations over a period of time Army Placement Agency (APA) was raised in May 1999 to help our veterans in finding suitable jobs in private and public sectors. Its scope was enhanced to include Veer naaris and their wards.

6. Since Apr 2010, AWPO has been registered as a nonprofit organisation (NGO) under the Registration of Society Act 1860 with enhanced scope of including dependents of serving/retired Army pers. In addition, the Organisation has now enhanced its scope to counsel the registrants/beneficiaries in career guidance and accordingly procedures for placements have been modified to make them all inclusive.

7. AWPO has a large data bank of registrants/beneficiaries i.e. Officers, JCOs, OR , Widows, Wards of Widow and Dependents which is being managed through an exclusive job portal www.exarmynaukri.com. The website provides host of facilities to both the registrants and employers. It facilitates on-line registration by applicants, job postings by prospective employers, search facility to applicants for jobs available and to the employers to select suitable candidates from existing data bank. Candidates registering on the website are provided an exclusive Web Page where he/she can upload /modify registration form, pay registration fee online, and upload his resume/ photograph etc.

8. The website is upgraded on regular basis in order to include advance and user friendly features. One such recently introduced facility is Common Registration Form cum Resume. An automatic resume based on the registration form is build up and attached with registrant profile. This feature especially useful for the JCOs, OR and Widows categories, as they are lacking the resume, which is an essential requirement for sponsoring the name to civil

employer. Facility for online payment of registration fee is also incorporated on the site. Candidates can now pay registration fee using debit/ credit card on the directly website, for detailed info, please visit the website.

9. AWPO has a Pan-India presence through its Network of 15 Placement Nodes at major industrial hubs and communication centres and 50 Placement Cells at the Training Centres and selected Formation Headquarters. Contact details of AWPO Placement Node and Placement Cell are attached at **Appendix ‘K’ & ‘L’** respectively.

10. **Registration Procedure.** All those desirous of registering with AWPO can do so by filling a Registration Application Form and submitting the same along with appropriate registration fee and documents as specified in subsequent paragraphs directly to HQ AWPO or any of the PNs/ PCs. Blank AWPO Registration Form can be downloaded from AWPO Website or can be obtained from HQ AWPO or any of the nearest PNs/PCs. For Regn Form refer **Appendix ‘M’**.

11. **Eligibility Criteria.** Following personnel are eligible for registering with AWPO:-

- (a) Retired Army personnel, who have retired from the Indian Army after completing the age of superannuation.
- (b) Retiring Indian Army personnel, up to one year prior to their date of retirement.
- (c) Personnel granted premature retirement.
- (d) Permanent low medical category persons being boarded out.
- (e) Short Service commissioned officers and women officers released from the army including those who are due to be released (up to one year prior to their date of release).
- (f) Widows of Army Personnel and one ward
- (g) Personnel retiring from Territorial Army.
- (h) Spouse and children of serving / retired Army personnel.
- (i) Spouse and children of serving/ retired Territorial Army/ DSC personnel.
- (k) Retired personnel from Assam Rifles and their dependents.

12. **Registration Fee.** All candidates less widows and their wards registering with AWPO are required to pay the following registration fees. The payment can be made online directly on the site using Credit/ Debit card or in the form of a Bank Draft drawn in favour of “**Army Welfare Placement Organisation**” payable at “**New Delhi**” for the amount specified for each category :-

| | | |
|--------------------------|---|-----------------|
| (a) Officers | - | Rs 750/- |
| (b) JCOs | - | Rs 500/- |
| (c) OR | - | Rs 300/- |
| (d) Dependents | - | Rs 500/- |
| (e) Widows/ Widow’s Ward | - | Free |

13. **Documentation.** Following Documents are to be submitted to the AWPO or any of the concerned PNs / PCs :-

(a) **Officers.**

- (i) AWPO Registration form duly affixed with a photograph in civil dress - Two copies.
- (ii) Photocopy of PPO/Retirement Order/Release Order - One copy (duly attested).
- (iii) A soft copy of latest resumes in a CD or sent to AWPO on either of the e-mail IDs apajobs01@yahoo.co.in / exarmynaukri@yahoo.com.
- (iv) The soft copy should be in MS Word Format. It should be kept short and not exceeding a max of three A4 size pages in black & white color without photograph.
- (v) Mention your Personal No. with suffix or Temporary Number in the subject line of your forwarding e-mail.
- (iv) Bank draft of **Rs 750/-** in favour of **“ARMY WELFARE PLACEMENT ORGANISATION”** payable at New Delhi unless paid online.

(b) **Widows/ Widow Wards.**

- (i) AWPO Registration form duly affixed with photograph - Two copies.
- (ii) Photocopy of Family Pension Order/ Discharge Documents - One copy. (duly attested)
- (iii) **For Officers Widows only** - A soft copy of latest resume in a CD or sent to AWPO on either of the e-mail IDs apajobs01@yahoo.co.in / exarmynaukri@yahoo.com .The soft copy should be in MS Word Format. It should be kept short and not exceeding a max of three A4 size pages in black & white color without photograph. (*Mention the Temporary Number in the subject line of your forwarding e-mail*)

(c) **Dependents**

- (i) AWPO Registration form duly affixed with photograph - Two copies
- (ii) Photocopy of Dependent Card/ Discharge book/ Family Pension Order (duly attested - One copy.
- (iii) A soft copy of latest resumes in a CD or sent to AWPO on either of the e-mail IDs apajobs01@yahoo.co.in / exarmynaukri@yahoo.com or submit the same at your concerned PNs. The soft copy should be in MS Word Format. It

should be kept short and not exceeding a max of three A4 size pages in black & white color without photograph.

(iv) Bank Draft of **Rs. 500/-** in favour of “**ARMY WELFARE PLACEMENT ORGANISATION**” payable at New Delhi unless paid on line.

14. **Guidelines for Online registration by candidates.** Candidates may register themselves online on AWPO website. However authentication will be done on receipt of hard copies of the documents as mentioned in Para 12 above. Steps for online registration are as follows :-

- (a) Log on to AWPO website with URL www.exarmynaukri.com on civil internet. Home Page of AWPO web site is displayed.
- (b) Click the relevant category hyperlink under **JOBSEEKER SECTION** given on top-left of Home page. **PROCEDURE FOR REGISTRATION** page is opened. Follow registration procedure.

15. Candidates may approach AWPO for any queries or assistance on the details given under:

Army Welfare Placement Organisation

AG's Branch/ CW Directorate

Integrated HQ of MOD (Army)

West Block – III, R K Puram

New Delhi – 110066

Tele : 011-26100241, 26186075

Telefax : 011-26100241, Toll Free : 1800-11-9922

E-mail ID : apajobs01@yahoo.co.in / info@awpo.org

Website : www.exarmynaukri.com

DIRECTORATE GENERAL RESETTLEMENT

Role and Duties/Functions of DGR

16. The role of DGR is to empower retiring/retired service personnel with additional skills through training courses and assist them in choosing second career through employment/self employment. The duties/functions of DGR are as follows:-

- (a) Organize resettlement training in Govt/Semi Govt/Private institutes for retiring/retired service personnel
- (b) Implement policies/schemes of the department for employment/self-employment as second career.
- (c) Liaise with corporate/private sector to seek greater employment opportunities for ESM.

- (d) Act as the interface between retired service personnel, dependents and the outside environment for resettlement/second career.

Training

17. DGR is embarked with focus on preparing both ex-servicemen and retiring service personnel for a second career. Training, for their resettlement in civil life is one of the major functions entrusted to the Directorate General of Resettlement.

18. **Officers' Training**. The Directorate General of Resettlement organizes the Resettlement Training Programmes range from short courses of one-three months' duration as well as courses upto six months as follows :-

- (a) Management courses of six months duration being conducted at IIMs and Other B-Schools.
- (b) Corporate and Industrial security, Safety & Intelligence Management
- (c) Modular programmes in :-
 - (i) Retail/Entrepreneurship/Export/Import/Supply Chain Management.
 - (ii) Seafaring.
 - (iii) Management of Academic Institutions.
 - (iv) Independent Directors Course.
 - (v) Clinical Research.

19. **Re-employment through DGR**. Directorate General Resettlement (DGR) sponsors ESM to various Government organizations, Public Sector Undertakings, Corporate Houses, Private Sector, Central Para Military Forces etc based on their requisition for re-employment of ESM. The DGR sponsored ESM are re-employed by the requisitioning agencies after due process of selection by them.

20. **DGR Sponsored Security Scheme**. The DGR empanels / sponsors ESM run Private Security Agencies, Companies and Corporations for providing security guards to various CPSUs, Corporate Houses, Private sector Undertakings etc.

21. **Registration for Officers** The registration is free of cost and offers a great opportunity to ESM (O) of all ranks to get themselves sponsored for employment in Government, Semi-Government, Public Sector Undertaking, Corporate and Private Sector. Eligibility Criteria for Registration are as under :-

- (a) The officers should be covered under the definition of 'Ex-Servicemen' as laid down by the Government of India, (Department of Personnel and Training).
- (b) Should be an unemployed commissioned officer if retired/released.
- (c) Should register within five years of retirement/release.

- (d) Upper age limit:-
- (i) Officers upto Maj Gen and equivalent- Up to 59 years of age.
 - (ii) Lt Gen & equivalent – Up to 61 years of age.
- (e) Serving officers may register their name on receipt of their retirement/ release order from Services HQs. However, their Registration No. will be 'Provisional' till they submit their Pension Pay Order (PPO). Till the time the registration is 'Provisional' officers cannot avail any of the Self – Employment Schemes of DGR. However they will be considered for Employment Assistance and their names will be forwarded to potential employer, if they meet the QR.
- (f) All officers invalidated out due to medical reasons may register only if eligible for disability pension and certified fit for civil employment.
- (g) SSCOs may register on completion of specified terms of engagement with gratuity, otherwise than at his own request or by way of dismissal or discharge on account of misconduct or inefficiency.

22. **Self Employment.** The Self Employment Directorate manages avenues/schemes, salient features and details of which are as appended in the succeeding paragraphs. These Schemes are promulgated from time to time and are effective for certain duration of time as would be notified. The presently notified Schemes are Management of the CNG Stations under the IGL, Coal Loading and Transportation Scheme under the CIL.

23. **Management of CNG Station by ESM (Officers) in NCR.** This Scheme is presently operative as a Company Owned Company Operated (COCO) under the aegis of Indraprastha Gas Limited and available in NCR Area only to include Noida, Faridabad and Gurgaon. Retired Defence Services Officer's (ESM-O) empanelled with DGR are sponsored to IGL which in turn selects one of the retired officers through a Board of Officers.

24. **Mother Dairy Fruit & Vegetable (Safal) Shops.** Mother Dairy India Pvt Ltd. is providing ready built and fully equipped Fruit and Vegetable (Safal) Shops for the ESM and their dependent sons from 1989. The Scheme is available in NCR viz Gurgaon, Noida, Greater Noida and Faridabad and is also under consideration of expansion in Bangalore and State of Rajasthan.

25. **Allotment of Oil Product Agencies Under 8% Defence Quota.** Under this Scheme 8% of Oil Product Agencies are reserved under Defence Quota in LPG Distributorship, Petrol/Diesel retail outlet including Kisan Seva Kendra (KSK) and SKO/LDO Dealership (Kerosene Oil Agency). The location for developing retail outlets/SKO-LDO dealership and LPG distributors are identified by the oil industry after carrying out requisite feasibility study. After publication in the newspaper, application forms can be obtained in person or by making a written request through registered post, from the Divisional/Regional/Area Office of the concerned oil company on payment of an application fee of Rs. 1000/- by the eligible applicants.

26. **Defence Category.** The following personnel are covered under Defence Category :-
- Priority I : Widows/dependents of posthumous gallantry award winners.
- Priority II : War widows/dependents of those who died in war.
- Priority III : War disabled.
- Priority IV : Widows/dependents of those who died in harness due to attributable causes.
- Priority V : Disabled in peace due to attributable causes.
27. **Allotment of LPG Agency Under Rajiv Gandhi Gramin LPG Vitrak Yojna.** As per the marketing plan of the concerned oil corporation, locations for LPG for Rajiv Gandhi Gramin Vitrak (RGGLV) Scheme are advertised by oil companies in two newspapers, (one English Daily and one 'Regional Vernacular Daily') having maximum circulation in the Districts in which the dealership/distributorship is to be located. Application form for RGGLV Scheme is a part of the advertisement published in the newspapers. The application format can also be downloaded from the websites www.iocl.com, www.ebhratgas.com, www.bharatpetroleum.in and www.hindustanpetroleum.in.
28. **Allotment of Regular LPG Distributorship Under 18% Quota.** As per the marketing plan of the concerned oil corporation, locations for Regular LPG Distributorship are advertised by oil companies in two newspapers, (one English Daily and one 'Regional Vernacular Daily') having maximum circulation in the Districts in which the distributorship is to be located. Application form for the Scheme is a part of the advertisement published in the newspapers. The individuals who fulfill the eligibility criteria, can submit application for LPG Distributorship on a prescribed application format. The application format can also be downloaded free of cost from websites www.iocl.com, www.ebharatgas.com, www.bharatpetroleum.in and www.hindustanpetroleum.com.
29. **Sponsorship of ESM (O) of COCO Operatorship.** Under the Scheme ESM (O) registered with Employment Directorate of DGR are sponsored as service provider for operating Retail Outlets of IOCL AND BPCL under Company Owned Company Operated (COCO) scheme. On receipt of the requisition from the Concerned Oil Company, names of eligible ESM (O) are sponsored. Short listing, selection and Interview are done by Oil Company. Period of contract range from one to three years. Fixed remuneration range from Rs. 23,000/- to Rs. 25,000/- per month. Additional incentive are kept for sale beyond 250 Kl of Oil products.
30. **Allotment of Army Surplus Vehicles.** Ex-Servicemen and widows of defence personnel who died while in service and Ex-Servicemen Co-operative societies are eligible to apply for allotment of Army Surplus Class V-B Vehicles. Applicant has to apply as per the laid down norms through the ZSWO/DSW(S)/Unit Serving to DGR along with security deposit as stated for each type of vehicle. Post registration of the applicant at DGR subsequent release of the vehicle is done through the MGOs Branch. Option for release of one of the 42 types of vehicles from 12 CODs/CVDs can be opted for on payment of nominal sum as notified by the Government from time to time (see page 43). Application for allotment of Army Surplus class VB Vehicle to ex-servicemen is attached as **Appendix 'N'**.

Loan Related Welfare Schemes

Entrepreneur Schemes

31. Government has formulated several schemes for encouraging entrepreneurship for resettlement of ex-Servicemen. The current entrepreneurial schemes are SEMFEX-II and SEMFEX-III comprising of ventures in rural and urban areas in agriculture, industry and service sectors. The lending institutions are Nationalised Banks, Cooperative Banks, Regional/Rural Banks etc. Subsidy / soft loan up to 25% - 30% is available for these schemes. Application for loan is submitted by ex-servicemen directly to Bank through concerned Zila Sainik Board.

Assistance and Contact Info

32. The details of DGR schemes, training courses and forms are available on DGR website – **dgrindia.com**. DGR publications can be obtained from Publicity Dte of DGR also. Contact Nos are as given below :-

**DIRECTORATE GENERAL RESETTLEMENT
DEPARTMENT OF EX-SERVICEMEN WELFARE
MINISTRY OF DEFENCE
WEST BLOCK-4, RK PURAM,
NEW DELHI – 110 066
WEBSITE : www.dgrindia.com**

Contact Details

| | | |
|-------------------------------|------------------------------------|--------------------------|
| Director General Resettlement | 011-26192351 011-26171456 (Fax) | dgrindia@gmail.com |
| SO to DG(R) | 011-26192350 | sodgrdelhi@gmail.com |
| Adm & Coord Officer | 011-26192350 | admandcoorddgr@gmail.com |

Directorate of Employment

| | | |
|------------------------------|--------------|-------------------------|
| Principal Director | 011-26192352 | pdemp@yahoo.com |
| Jt Director | 011-26192354 | dgrsecurity1@gmail.com |
| Jt Director | 011-26191630 | dgrsecurity4@gmail.com |
| Jt Director | 011-26192349 | dgrsecurity3@gmail.com |
| Jt Director (Emp - II & III) | 011-26174616 | employmentdgr@yahoo.com |

Directorate of Self Employment

| | | |
|-------------|--------------|------------------|
| Director | 011-26192356 | dgrrkp@yahoo.com |
| Jt Director | 011-26174531 | |
| Jt Director | 011-26192355 | |

Directorate of Training

| | | |
|-------------|--------------|--------------------|
| Director | 011-26192358 | dirtrg@gmail.com |
| Jt Director | 011-26192366 | jtdirtrg@yahoo.com |

Directorate of E&L

| | | |
|----------|--------------|--------------------------|
| Director | 011-26192353 | dgrdirentprs@hotmail.com |
|----------|--------------|--------------------------|

Directorate of Publicity

| | | |
|----------|--------------|------------------------|
| Director | 011-26192365 | dgrpublicity@gmail.com |
|----------|--------------|------------------------|

Directorate of IT

| | | |
|-------------|--------------|-------------------|
| Jt Director | 011-26174616 | dgrjdit@gmail.com |
|-------------|--------------|-------------------|

Directorate of Statistics & Records

| | | |
|----------|--------------|--|
| Director | 011-26192364 | |
|----------|--------------|--|

Security Agency Empanelment & Requisition Cell

| | |
|--|--------------------------------|
| For empanelment of Security Agencies & Sponsorship of Security Agencies | dgrjdempanreg@gmail.com |
|--|--------------------------------|

33. For further details please contact :-

Director (As applicable)
Concerned Directorate
Directorate General Resettlement
Deptt of Ex-Servicemen Welfare
Ministry of Defence
West Block-IV, RK Puram,
New Delhi-110 066

KENDRIYA SAINIK BOARD

34. Kendriya Sainik Board is the Apex Body of Govt of India, which formulates policies for Resettlement and Welfare of Ex-Servicemen and their families. The Board has Hon'ble Raksha Mantri as its President and other members in the Board include Chief Ministers of States/UTs, Ministers in other Central/State Govt Departments besides the three Services Chiefs, Senior Govt Officials, retired officers, ladies, and retired JCOs.

35. The Board functions under Department of Ex-Servicemen Welfare, Ministry of Defence at the State level. There are 32 RSBs and 371 ZSBs in the Country which though function under their respective State Govts but the expenditure on establishment of these Boards is shared within the Centre and States/UTs on 75% - 25% (Arunachal Pradesh, Assam, Manipur, Mehalaya, Mizoram, Nagaland, Tripura, J&K, Himachal Pradesh, Uttarakhand & Sikkim) and 60% - 40% basis for rest of the States / UTs.

36. Kendriya Sainik Board (KSB) deals with various financial related and personal grievances/issues as applicable to the ESM/wards/widows of ESM. The Rajya Saninik Boards and Zila Sainik Boards functioning at State level function under the KSB. It also deals with the allocation of reserved seats for the wards of ESM for admission to professional colleges (MBBS and Engg) and PM Scholarship scheme.

37. **Supply of Honda Activa (Self Starter) Scooters to ESM Paraplegics.** The KSB provides Honda Activa (Self Starter) Scooter to the disabled ESM with 50% or more disability allowed after retirement. All requests for the above to be forwarded to the KSB for consideration.

38. Various grants are provided to by the Board to the following organizations :-

(a) **Paraplegic Rehabilitation Centres (PRC) at Kirkee and Mohali.** A lump sum annual grant of Rs 9,60,750/- for PPH Kirkee and Rs 4,34,375/- for PPH Mohali is being granted for upkeep of the establishment by KSB and also provides Rs 14,600/- p.a per inmate is provided.

(b) **St Dunstan's After Care Organization, Dehradun.** Rs 14 lac is provided as annual budget from AFFD Fund.

(c) **Cheshire Homes.** The grants are as follows :-

| | | |
|---|---|------------------------------|
| (i) Cheshire Home, Delhi | - | } Rs 9,000/- p.a. per inmate |
| (ii) Raphael Ryder International Cheshire Home, Dehradun | - | |
| (iii) Cheshire Home, Lucknow | - | |

(d) **All India Gorkha Ex-Servicemen Welfare Organization, Dehradun** The Association is being provided an annual grant of Rs. 8 lakh per year from Armed Forces Flag Day Fund.

(e) **Grant from Kendriya Sainik Board for children studying in War Memorial Hostels.** Recurring grants are provided to the WMH for wards of Defence personnel @ Rs.1350/- p.m. and Rs.675/- p.m. for attributable and non-attributable cases respectively.

Claim. This grant is being claimed by respective hostel authorities yearly from the Kendriya Sainik Board, New Delhi.

39. **Prime Minister's Scholarship Scheme under National Defence Fund.**

(a) To encourage higher technical and professional education for the wards of widows and Ex-Servicemen of Armed Forces, Prime Minister's Scholarship Scheme has been introduced from the Academic Year 2006-07.

(b) **Number of candidates to be Awarded Scholarship.** A total number of 4000 scholarships will be allotted each year under the scheme.

(c) **Amount of Scholarship.** The amount of scholarship is as follows :

- (i) Rs. 1250/- per month for boys. (Paid Annually)
- (ii) Rs 1500/- per month for girls. (Paid Annually)

PART IV

Terminal Benefits on Retirement from AGIF

1. **Maturity Benefits.** A lump sum maturity benefit is paid at the time of retirement/release/discharge based on total contribution made during the service along with interest paid on the saving element which is compounded yearly. Annual bonus is also paid in addition to interest on total contributed amount. The sum comprising accumulated saving element of the monthly contribution to AGIF, Annual Bonus as and when applicable and interest earned at the rates approved from time to time are payable at the time of retirement. The detail of amount due at the time of retirement is given in Maturity Tables published every year by AGIF for the retirees of that year. The Maturity Tables are issued down to unit level and also available on Army Intranet. The subscription payable on account of membership of Extended Insurance (EI) Scheme, where applicable is deducted from this sum. Maturity claims are to be submitted, four months prior to the date of retirement to the PCDA (O), Pune in duplicate with a copy to AGIF along with two passport size photographs of first nominee only, in accordance with AGIF letter No A/56271/03/AG/Ins (Coord) dt 16 May 99. The format for preferring maturity claim amended from time to time and is placed at **Appendix 'O'** of this Brochure. With the introduction of electronic banking system, National Electronic Funds Transfer (NEFT) facility for payment of AGIF maturity benefits has been implemented. A cancelled cheque is required to be forwarded along with AGI claim form.

2. **Benefits under Main Insurance Scheme.** In case of death during service irrespective of any cause, the following benefits are provided to the NOK of Officers under Insurance Scheme wef 01 Apr 2011:-

| | Type of Benefit | Amount |
|--|------------------------|------------------------------|
| Regular Army | | |
| (a) | Insurance | Rs. 40 lakh wef 01 Apr 2011 |
| (b) | Maturity | Depends on contribution made |
| APS (Deputationists from P & T) | | |
| (a) | Insurance | Rs. 40 lakh wef 01 Apr 2011 |
| (b) | Maturity | Depends on contribution made |
| Territorial Army | | |
| (a) | Insurance | Rs. 30 lakh wef 01 Apr 2012 |
| | Maturity | Depends on contribution made |
| Cadets of IMA, OTAs and 10 + 2 (TES) When in receipt of stipend | | |
| (a) | Insurance | Rs. 40 lakh wef 01 Apr 2012 |
| (b) | Maturity | Depends on contribution made |
| 10 + 2 (TES) Entry (When not in receipt of stipend) | | |
| (a) | Insurance | Rs. 15 lakh wef 01 Jul 2005 |
| (b) | Maturity | Nil |

| NDA Cadets | | |
|--------------------|-----------|----------------------------|
| (a) | Insurance | Rs. 8 lakh wef 01 Jan 2003 |
| (b) | Maturity | Nil |
| AFMC Cadets | | |
| (a) | Insurance | Rs. 8 lakh wef 01 Aug 2008 |
| (b) | Maturity | Nil |

3. **Additional Insurance Cover to Aviation Corps Officers.** It was started in Oct 1981 by the Army Group Insurance Fund. The scheme presently provides an additional insurance cover of Rs. 3.5 lac without any increase in monthly subscription with effect from 01 Nov 2009. Maturity amount is also paid at the time of retirement/discharge/ release. Monthly subscription being paid by the Officers is as under :-

| | | | |
|-----|-------------------|---|-----------|
| (a) | Upto Lt Col | - | Rs. 325/- |
| (b) | Col and Brig | - | Rs. 283/- |
| (c) | Maj Gen and above | - | Rs. 250/- |

4. **Disability Benefits.** With effect from 01 Apr 2011, the disability cover to individuals who are invalided out on or after 01 Apr 2011 varies from for Rs. 4 lakh to Rs. 20 lakh for Officers for 20 percent disability to 100 percent disability. The disability benefit is admissible only if the service of individual is cut short before the individual completes contractual period/ terms of engagement in the rank held. Officers invalided out of service due to alcoholism, drug addiction and proceeding on premature retirement at their own request are not eligible. It is applicable to both physical and battle casualty cases. Disability benefits paid by Army Group Insurance Fund is entirely different from Disability Pension paid by Union of India through Principal Controller of Defence Accounts (PCDA) (Pension) Allahabad. The criteria for both the benefits are different and not comparable and should not be linked in any way. The mere admissibility of disability pension does not entitle a person to be eligible for grant of disability benefits under Army Group Insurance Fund disability scheme.

5. **Ex-Gratia Disability Allowance for Severely Handicapped Category of Disabled Personnel at the Time of Invalidment.** With effect from 13 Oct 2006, a corpus fund equal to 50 percent of the insurance amount has been sanctioned for special category of handicapped officers suffering from Paraplegia, tetraplegia, total blindness, irreversible comatose conditions, loss of both limbs (Upper & Lower) and invalided out with 100 percent disability and provided with Constant Attendant Allowance (CAA) permanently. This amount is in addition to the normal disability benefit. The corpus is invested by AGIF in a fixed deposit in a Nationalised Bank and the interest earnings on this amount is paid to the beneficiary during his lifetime only. It is applicable to both physical and battle casualty cases. The corpus amount has been increased to Rs. 20 lac for Officers who have been invalided out on or after 01 Apr 2011.

6. **Benefits under House Building Advance (HBA) and Conveyance Advance (CA) Linked Group Life Insurance Schemes.** The AGIF has introduced a compulsory Group Insurance Scheme to insure all loanees under the AGI HBA and CA Linked Group Life Insurance Schemes for an amount equivalent to the scheduled outstanding loan due to the

AGIF. Under these schemes, all loanees are compulsorily insured by charging a one time non-refundable premium calculated on reducing balance of loan amount. In the event of death of a loatee, the NOK will not be required to pay the scheduled outstanding balance of AGI House Building/Conveyance loan. However, there is no saving component/survival benefit payable under this scheme.

7. **Sustenance Allowance to Differently Abled Children of Army Personnel Who Die in Harness.** With effect from 27 Oct 2007, a fund had been established to give a sustenance allowance of Rs. 2000/- per month to a differently abled child for life whose serving parent dies while in service. As per the scheme, the eligible child should be suffering from autistic spectrum disorders, cerebral palsy, mental retardation or a combination of any two or more disabilities **like blindness, low vision, leprosy-cured, hearing impairment, locomotor disability or mental illness and having 40 percent or more disability.** The existing sustenance allowance scheme as implemented with effect from 27 Oct 2007 has been revised by Board of Governors, with the monthly payment to beneficiary increased from Rs. 2000/- (Rupees two thousand only) to Rs. 4000/- (Rupees four thousand only) per month per child of AGIF members who died in harness (during service). The scheme has now been extended from one child to two children of AGIF member who have died in harness on or after 27 Oct 2007. The revised sustenance allowance scheme is effective from 01 Apr 2012 and will be applicable to the existing beneficiaries also.

8. **Social Security Deposit (SSD) Scheme for Widows and Minor Children of the Deceased Members.** SSD Scheme was introduced in Nov 1978 with the aim to safeguard the interest of the widows and minor children and ensure security of their deposits. Under the scheme, AGI Insurance benefits of widows or minor children of deceased personnel are invested by the AGIF in Nationalised Banks in cumulative or non-cumulative account to the extent of amount and period stipulated by the member in his nomination. An additional interest of 1.28 percent per annum is provided over and above the Bank rate on SSD Scheme provided the investment is done by AGIF for more than two years.

9. **AGIF Scholarship Scheme.** A corpus has been approved from AGIF Benevolent Reserve Fund to provide Scholarship to children of Serving/ Retired Army Personnel studying in higher technical education in Army Welfare Education Society (AWES) run professional Institutes. 12 per cent of the total strength of following nine AWES run Institutions will be awarded Scholarship at the rate of Rs. 40,000/- per student per annum :-

| Institute (Course Duration in years) | Annual Intake | No of Students Eligible (12%) | | | | | Total |
|---|---------------|----------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------|
| | | 1 st Yr | 2 nd Yr | 3 rd Yr | 4 th Yr | 5 th Yr | |
| ACMS, Delhi Cantt (5 yrs) | 100 | 12 | 12 | 12 | 12 | 12 | 60 |
| ACDS, Secunderabad (5 yrs) | 40 | 5 | 5 | 5 | 5 | 5 | 25 |
| AIT, Pune (4 yrs) | 300 | 36 | 36 | 36 | 36 | - | 144 |
| ACN, Jalandhar (4 yrs) | 50 | 6 | 6 | 6 | 6 | - | 24 |
| AIN, Guwahati (4 yrs) | 40 | 5 | 5 | 5 | 5 | - | 20 |

| | | | | | | | |
|-----------------------------|------------|------------|------------|-----------|-----------|-----------|------------|
| AIL, Mohali (5 yrs) | 75 | 9 | 9 | 9 | 9 | 9 | 45 |
| AIMK, Kolkota (2 yrs) | 120 | 15 | 15 | - | - | - | 30 |
| AIMT, Greater Noida (2 yrs) | 120 | 15 | 15 | - | - | - | 30 |
| AIHM&CT, B'lore (4 yrs) | 60 | 8 | 8 | 8 | 8 | - | 32 |
| Total | 905 | 111 | 111 | 81 | 81 | 26 | 410 |

10. **Post Retirement Extended Insurance (EI) Scheme.** Wef 30 Jun 2009 Extended Insurance Cover for Officers is Rs. 6 lakh. However, the scheme has been revised wef 31 Jul 2010 in which one time subscription will be refunded without interest to surviving members after the validity period of 26 years after retirement or 75 years of age whichever is earlier. The one time refundable premium being charged under revised scheme is as under :-

| | <u>Age of Retirement</u> | <u>One Time Premium Payable</u> | |
|-----|---------------------------------|--|-----------------------|
| | | <u>Officers</u> | <u>JCOs/OR</u> |
| (a) | 52 yrs & below | Rs. 51,900/- | Rs. 25,900/- |
| (b) | 53 years | Rs. 51,670/- | Rs. 25,680/- |
| (c) | 54 years | Rs. 51,440/- | Rs. 25,460/- |
| (d) | 55 years | Rs. 51,200/- | Rs. 25,230/- |
| (e) | 56 years | Rs. 50,950/- | Rs. 24,990/- |
| (f) | 57 years | Rs. 50,690/- | Rs. 24,740/- |
| (g) | 58 years | Rs. 50,420/- | Rs. 24,480/- |
| (h) | 59 years | Rs. 50,140/- | Rs. 24,220/- |
| (j) | 60 years | Rs. 49,850/- | Rs. 23,950/- |
| (k) | 61 years | Rs. 49,560/- | Rs. 23,685/- |
| (l) | 62 years | Rs. 49,250/- | - |

11. The members who have **retired prior to 31 Jul 2010** will continue to be covered under the Scheme as mentioned in the EI certificate of members issued at the time of their retirement/ discharge/ release and **refund of one time premium paid is not applicable to them.**

Benefit to NOK in Case of Death of Officers after Retirement

12. **Extended Insurance Scheme.** Extended Insurance (EI) scheme was implemented with effect from 01 Jan 81. It is a term insurance which provides only risk cover during the period of policy and there is NO saving or survival benefit. The insurance cover and period of cover vary from Rs. 65,000/- to Rs. 6,00,000/- and 15 yrs to 26 yrs years depending on the date of retirement. The Extended Insurance cover for those members who have retired with effect from 30 Jun 2009 is Rs. 6 lakh for officers which is upto 26 yrs after retirement or 75 years of age, whichever is earlier.

PART V

Army Wives Welfare Association (AWWA)

1. Army Wives Welfare Association is one of the largest registered NGOs of India. It has charted a course of fulfilling societal obligation, social empowerment and skill building since its inception in 1966. The organization has been doing yeoman's service in its assigned and chosen areas of interest.
2. AWWA has worked towards socio-economic empowerment of veer naris, ex servicemen and its member population in order to ameliorate the lives. AWWA is actively collaborating to gain from the experience and mechanisms of government schemes and NGOs and develop suitable models for attaining its aims.
3. To care for the widows of the Army is a core focus of AWWA. It has instituted ***Brave Hearts Empowerment Project*** for this purpose. AWWA help lines at Delhi, Kolkata, Udhampur, Nagrota and Srinagar have come up. More Help lines are in the process of being set up at various Regional AWWA. Grievances can be directly submitted to AWWA using the form available at the website, with the assistance of Helpline.
4. AWWA runs 26 ***ASHA schools*** for the differently abled children which are registered with MOISJE. AWWA has been selected and nominated as major partner by Ministry of Social Justice and Empowerment to undertake assistive devices camp which includes ready to use and tailor made appliances/equipment in the far flung areas of J&K and North Eastern region of India. Towards this purpose more than 20 assessment camps have been conducted till now and aids and appliances over Rupees two crore have been distributed.
5. Central ASHA organization is focused on inclusive education and a welfare environment for the child and the family. Every year the ASHA school children make paintings on various themes; these are then selected and printed as greeting cards. The proceeds from the sale of these cards are utilized for the education and better management of ASHA schools.
6. AWWA is empathetic in its concern for the welfare and empowerment of its members. This translates individual skill building through various courses run at the vocational training centers ranging from computer education, stitching, cooking and baking, language classes and knowledge training in health care, first aid, child up bringing, health care, inoculation and so forth. Patient welfare and motivation is carried out by ladies and an important initiative with this respect is PRERNA. ***Prerna is a cancer support group at Research & Referral Hospital Delhi*** which is giving a valuable emotional support and guidance to cancer patients.
7. Another ***core focus for AWWA is Early Childhood Education***. A number of Nursery KG Schools have been created to provide best of quality education to our children in various military stations. AWWA has with support from NCERT and expert team of consultants developed a new curriculum so that pre-school education is standardized, and teachers are updated about best teaching practices. This new pattern of pre school education has been introduced from the April 2007 session. The responsibility of pre school education has since been handed over to AWES.

8. AWWA *website* www.awwa.in was launched in Apr 2005 and is regularly updated with news of happenings in AWWA throughout the country.

Financial Grants

9. **Ex-Gratia Grant.** A one time grant of Rs 10,000/- is being given as a token of immediate financial relief from AWWA to the NOK of all ranks of the Army who die in harness. This amount is supposed to be given by the unit/formation/institution/est immediately on demise of a soldier. The concerned unit can claim the amount by submitting the details to respective Command AWWA directly. The Command AWWA submit a consolidated details of all such cases to Central AWWA. Central AWWA prepares the required cheque for the concerned unit and sends it through the Command AWWA channel.

10. **Disaster Relief Fund.** AWWA also supports Nation Building efforts during disaster relief. Funds through corpus and by synergizing with various NGOs and Govt bodies are provided for relief and rehabilitation of affected areas. Meritorious cases are also considered for individual relief, at the discretion of Management Committee and the approval of President AWWA. Such cases must submit an application, along with supporting documents, report from the panchayat/zila authorities, extent of damage, relief provided by various agencies. The application should be routed through duly verified by Zila Sainik Board /Unit.

11. **Education Grant.** Education grant to children of veer naris widowed after retirement, children of disabled/invalided soldiers not drawing pension and differently abled children of such categories pursuing secondary/higher secondary/technical/professional education are also considered for educational grant by AWWA.

12. **Ex-Service Men and Widows.** The following categories of students are supported by AWWA. Refer **Appendix 'P'** for the scholarship form.

(i) All ladies widowed after the retirement of their husbands are eligible for educational scholarship grant at the rate of Rs 4000/- for the first child and Rs 3000/- for the second child.

(ii) The above rates of scholarship will also apply to differently abled children of ladies widowed after retirement of their husbands, who are pursuing secondary/higher secondary/technical/professional education.

(iii) Scholarship for children of disabled soldiers invalided out of service on medical grounds without pension at the rate of Rs 4000/- for first child and Rs 3000/- for second child per year.

(iv) Any other deserving cases at the discretion of President AWWA.

13. **Reservation of Allotment of Flats by Army Welfare Housing Organisation.** Widows/NOKs of fatal battle casualties are eligible for 3% reservation by Army Welfare Housing Organization for allotment of residential flats. The flat has to be applied for within 02 years of occurrence of death.

AWWA Hostels

14. **General.** The Army is committed towards education of children of all personnel and has set up a number of AWWA Hostels in various cantonments around the country to this end. The list of such AWWA Hostels are at **Appendix 'Q'**.

15. **Eligibility.** These Hostels cater to the wards of all Army serving/retired personnel. However, priority is given to serving Army personnel.

AWWA Publications

16. AWWA publishes an annual magazine every year to communicate with its members and also to give an outlet to the creative expressions of its members. The AWWA publication are as under :-

- (a) AWWA Journal.
- (b) AWWA Brochure.
- (c) Baatchet (Interface).
- (d) Empowerment Through Awareness.
- (e) AWWA Asha Cards.

AWWA CONTACTS

| <u>Sl.No.</u> | <u>Command</u> | <u>E-Mail ID</u> | <u>Tele No. Off.</u> | |
|----------------------|---|--|-----------------------------|---------------------|
| | | | <u>ASCON</u> | <u>Civil</u> |
| (a) | AWWA Secretariat | centralawwa@Gmail.com | 35150/52 | 011-23018183 |
| (b) | Southern Command | awwa_sc_pune@sify.com | 2041 | 020-26359222 |
| (c) | Eastern Command | awwaec05@yahoo.co.in | 2509 | 033-22489142 |
| (d) | Western Command | awwahqwc@yahoo.co.in | 2764 | 0172-2862764 |
| (e) | Central Command | awwahqcc@yahoo.co.in | 2258 | 0522-2483394 |
| (f) | Northern Command | awwa_nc@rediffmail.com | 2988 | 01922-242443 |
| (g) | Army Training comd | awwasoawwa@yahoo.co.in | 2727 | 0177-2651431 |
| (h) | South-Western Comd | awwaswc05@yahoo.co.in | 2941 | 0141-2232025 |
| (j) | Andaman & Nicobar Comd, C/O 108 Mtn Bde | | | 03192-286440 |

Head Office

Dir (Welfare)
Welfare Complex
210, South Block,
Integrated HQ of MoD (Army)
New Delhi 110011

35150, 35152 (Army)
011-23012897 (Contact No & Fax)

Web Site

www.awwa.in

E Mail

centralawwa@Gmail.com
ihrc@awwa-india.org

Resource Centre

Central AWWA Information Highway & Resource Centre, 011-26143136
AWWA Complex, Rao Tula Ram Marg, New Delhi – 110010

AWWA Help Lines

1. AWWA Helpline New Delhi awwahelplinebhde@yahoo.com.in 011-25684684
2. AWWA Help Line Kolkata awwaec05@yahoo.com.in 033-22310206
3. AWWA helpline Udampur awwahqne@yahoo.com 01992-242443

PART VI

Miscellaneous

1. **Canteen Facilities**

(a) Service pensioners of all ranks including family pensioners are authorised to avail of indigenous canteen stores less specially allocated/short supply items. For this purpose the entitled individuals are attached to the nearest Station/Unit run canteen, as convenient by Station HQ. Similar action is to be taken for drawal of ration, upto permissible scale, on payment from nearest sub-depot.

(b) NOK of all deceased soldiers are authorized to draw three bottles of liquor quota per month.

(Auth : QMG Br./CS Dte letter No. 96129/Q/DDGCS dated 07 Oct 2008)

2. **Allotment of surplus vehicles from Army Disposal stock.**

(a) All retired/released ESM, their widows and ESM co-operative societies with the exceptions noted below will be entitled to allotment of vehicles. The following criteria will be applied in assessing the eligibility of the applicants: -

(i) ESM/Widows can apply within 5 years after retirements or death of an individual.

(ii) ESM employed in Govt/Semi Govt/Public Sector undertaking will be entitled to allotment of vehicles only after termination of such employment. Such personnel may however, apply for allotment of vehicle four months prior to termination of their engagement from service through their Departmental heads.

(iii) An individual can be allotted only one vehicle under this scheme and as such this option can be exercised by the ESM or his widow only once.

(iv) Personnel in service may apply for allotment of such vehicles through their respective departments heads "**six months prior**" to their date of retirement. Such applications will be forwarded by the departments concerned to the DGR. These applications will be registered by the DGR but the allotment of vehicles will be made only after "**actual retirement**" on production of satisfactory proof of eligibility to Army HQ (MGO's Branch/OS-4H).

(v) Vehicles can also be allotted to ESM's Co-operative Societies under the scheme subject to the condition that the membership of such societies is not less than twenty. The number of vehicles to be allotted to such societies will be decided by MGO depending upon the recommendations made by Dte Gen Resettlement.

(vi) Applicants who are found to be willfully concealing the facts or tender incorrect information at the time of making their applications or those who subsequently fail to intimate changes affecting their eligibility shall forfeit their right to allotment of such vehicles and refund of security.

(vii) In exceptional cases the ESM (other ranks) will be permitted to apply upto 45 years of age and widows upto 10 years of death with prior approval of DGR.

3. **Allotment of Army Surplus Class V 'B' Vehicles to Ex-Servicemen : General Information.**

(a) **Eligibility**

(i) Ex-Servicemen/their widows who are not re-employed or gainfully resettled.

(ii) Service personnel who are due to retire within next six months with pension.

(b) **How to Apply**

(i) Ex-Servicemen/their widows should submit the application through their Zila Sainik Board/Rajya Sainik Board to Dte Gen Resettlement, West Block-IV, R. K. Puram, New Delhi-110066.

(ii) Serving personnel due to retire within next six months with pension should submit the application through their OC Unit/Service HQs to Dte Gen Resettlement, West Block-IV, R. K. Puram, New Delhi-110066.

(c) **Documents to be Attached with the Application**

(i) Application form as per Performa attached at **Appendix 'O'** in duplicate duly filled in block letters and pasted with passport size photographs on both the copies on the top duly attested by Secretary, Zila/Rajya Sainik Board/OC Unit.

(ii) Affidavit as per proforma attached in duplicate duly attested by Oath Commission/Class I Magistrate/Notary Public on non-judicial Rs. 10/- Stamp Paper.

(iii) Certified true copy/Photostat (in duplicate) of discharge certificate/retirement order duly attested by Secretary, Zila/Rajya Sainik Board/OC Unit. Officers are required to submit two CTC of retirement order issued by MS Branch, Army HQ/Air HQ/Naval HQ or two CTC of CDA (P) Pension Certificate/letter/Order.

(iv) Bank draft of Security Deposit in favour of DGR Security Deposit Fund (A/C No-19417) will be pledged along with two photocopies of the same to DGR.

(v) Bank draft will be retained by DGR. However, two photocopies of the same, duly attested will be sent along with the application to MGO branch.

(d) **Security Deposit.** A Security deposit as stated against each type of vehicle is to be deposited in DGR Security Deposit Fund (A/C No-19417) and pledged in favour of Director General Resettlement, Ministry of Defence, New Delhi on behalf of President of India: -

| | | | |
|-------|------------------------------|---|------------|
| (i) | Motor Cycle | - | Rs. 1000/- |
| (ii) | Jeep/Jonga/TK 1 Ton/Mini Bus | - | Rs. 3000/- |
| (iii) | 3 Ton and above | - | Rs. 8000/- |

(e) **Feeding Depots.** Any of the following Ordnance Depots where the applicant wishes to take delivery of the vehicle is to be mentioned in the application form:-

- (i) CVD Delhi Cantt
- (ii) COD Chheoki (Allahabad)
- (iii) COD Mumbai
- (iv) 223 ABOD
- (v) OD Avadi
- (vi) 11 FOD, C/o 56 APO
- (vii) Veh Depot Panagarh (WB)
- (viii) 5 FOD, C/o 99 APO
- (ix) NCVD, C/o 56 APO
- (x) VSD Pathankot
- (xi) 41 Veh Coy, C/o 99 APO
- (xii) CAFVD Kirkee (Pune).
- (xiii) VSD Meerut Cantt.
- (xiv) 224 ABOD, C/O 56 APO.

FIXATION OF PRICE IN RESPECT OF THE DEFENCE SURPLUS CLASS V 'B'
VEHICLES FOR RELEASE TO MPS/MLAS/MLCS/EX-SERVICEMEN/CHARITABLE/
EDUCATIONAL ORGANISATIONS FOR THE YEAR 2012-2013

| <u>SL.No.</u> | <u>Type of Vehicle</u> | <u>Price Approved by MoD</u> |
|----------------------|---|-------------------------------------|
| 01. | Motor Cycle SOLO 350 CC R/E | 19,373/- |
| 02. | Car 250 Kg 4 x 4 GS M&M CJ3B | 51,840/- |
| 03. | Car 250 Kg 4 x 4 106 RCL Gun M&M | 72,001/- |
| 04. | Car 250 Kg 4 x 4 GS NSN 60 | 27650/- |
| 05. | Car 5 CWT (250 Kg) 4 x 4 Amb NSN | 46814/- |
| 06. | Car 250 Kg 106 RCL Gun NSN | 42232/- |
| 07. | Truck 1 Ton 4 x 4 GS NSN | 96876/- |
| 08. | Truck 1 Ton 4 x 4 Amb NSN | 107624/- |
| 09. | Truck 1 Ton 4 x 4 Radio Relay NSN | 62,854/- |
| 10. | Truck 1 Ton 4 x 4 Water 1000 Ltrs NSN | 95608/- |
| 11. | Truck 1 Ton 4 x 4 NSN FAT | 43394/- |
| 12. | Truck 1 Ton 4 x 4 NSN FAT (Amb) | 74101/- |
| 13. | Truck 1 Ton 4 x 4 TATA LPT 610/32 | 170303/- |
| 14. | Tractor 1 Ton 4 x 4 NSN FAT | 31,501/- |
| 15. | Tractor Kraz | 348208/- |
| 16. | Ly 3 Ton 4 x 4 GS S/Man | 214245/- |
| 17. | Ly 3 Ton 4 x 4 Water 3000 Ltrs S/Man | 195546/- |
| 18. | Ly 3 Ton 4 x 2 GS TMB | 177500/- |
| 19. | Ly 3 Ton 4 x 2 Bus Body TMB 312 | 1,27,000/- |
| 20. | Ly 3 Ton 4 x 2 Tipping TMB 312 | 90025/- |
| 21. | Ly 3 Ton 4 x 2 Water 3000 Ltrs TMB 312 | 1,18,501/- |
| 22. | Ly 3 Ton 4 x 4 GS TMB 312 | 133500/- |
| 23. | Ly 3 Ton 4 x 4 S/Man 3000 Ltrs BPL | 169050/- |
| 24. | Ly 3 Ton 4 x 4 S/Man 4000 Ltrs BPL | 228657/- |
| 25. | Ly 3 Ton 4 x 4 S/Man Water Bowser | 131800/- |
| 26. | Ly 3 Ton 4 x 4 Petrol S/Man BPL | 1,72,669/- |
| 27. | Ly 3 Ton 4 x 4 TMB Breakdown-I LA 312/32 | 284284/- |
| 28. | Ly 3 Ton 4 x 4 TMB Breakdown-II LA 312/42 (med) | 258625/- |
| 29. | Ly 3 Ton 4 x 4 TMB Breakdown-III | 227100/- |
| 30. | Ly 3 Ton 4 x 4 Lt Recovery-I LA 312/32 | 312106/- |
| 31. | Ly 3 Ton 4 x 4 Lt Recovery-II LA/312/42 | 248832/- |
| 32. | Ly 5 Ton Ashok Layland Comet | 151567/- |
| 33. | Ly 3 Ton S/Man Breakdown | 297202/- |
| 34. | Ly 6.5 Ton 4 x 2 TATA LPT 1210 E/42 and 1210 D/42 | 147757/- |
| 35. | Ly 6.5 Ton 4 x 2 TATA LPT 1210 E Bus Body | 211891/- |
| 36. | Ly 10 Ton 6 x 4 ALH BPL 1000 Ltrs | 2,35,473/- |
| 37. | Ly 10 Ton 6 x 4 GS ALH | 366751/- |
| 38. | Tractor 3 Ton (Ly 3Ton 4X4 S/Man FAT) | 233901/- |
| 39. | Tractor 5 Ton Arty Ashok Leyland Comet | 1,06,810/- |
| 40. | Mini Bus B-20 STD | 115100/- |
| 41. | Ly 4 Ton 4 x 4 TATA 1210 SD-36/SD-42 | 304425/- |
| 42. | Ly 3 Ton 4 x 4 S/Man Less Engine | 141501/- |

Note : Auction of vehicles will be done invariably through e-auction.

Auth : MoD Letter No. E/14453/Ex-ser/04/OS-4H/712/D(O-II)/2012 dated 04 May 2012.

4. **Correspondence on Personal Matters.** On personal matters, officers/their families should correspond with the authorities mentioned against each subject: -

| SI No. | Subjects | Dealing Sections/Dtes/ Offices |
|--------|--|---|
| (a) | Issue of Service Particulars and recording of personal occurrences – Retired/ Released Officers and other connected details :- | |
| (i) | Education Concession Card, Air Travel Concession Card, Certification of Military Service, Endorsement of Family Pension, Restoration of Pension, Family pension to handicapped child and divorcee/widow daughter, Post Retrial Marriage and birth of children etc. | AG/MP5(B), IHQ MOD (Army) West Block-III, RK Puram, New Delhi-110066 (For Non-medical Offrs) DGMS (Army)/MPRS(O) AG's Branch, IHQ MOD (Army) 'L' Block, DHQ PO New Dekhi-110011 (For Med, Dental & MNS officers) |
| (ii) | Issue of Service Particulars Booklets (To Retired/Released officers and widow of deceased officers) | Respective record section of MP-6/MP5(B) (for Non-med offrs) MPRS(O) (for AMC, ADC & MNS) |
| (iii) | Issue of Medals, Registration of Voters for Electoral rolls | MP-5(C) (for Non-med offrs) MPRS(O) (for AMC, ADC & MNS) |
| (iv) | Non-Medical Officers | MP-5 (C)/MPDte AG's Br IHQ MOD (Army), RK Puram, New Delhi – 110066 |
| (v) | Medical Officers | MPRS(O)/Med Dte, AG's Br., IHQ MOD (Army), 'L' Block, Room No. 118A, DHQ PO New Delhi – 110011 |
| (b) | Pay and Allowances and DSOP Fund | (i) PS-3/PS Dte, AG's Branch, IHQ MOD (Army), Sena Bhawan, DHQ PO, New Delhi – 110011 (ii) CDA (O), Pune |

| | | | |
|-----|---|---------------------------|---|
| (c) | Pension/Gratuity (for interpretation of rules only) | | (i) PCDA (Pension), Allahabad (ii) PS-4/PS Dte, AG's Branch, IHQ MOD (Army), Sena Bhawan, DHQ PO, New Delhi – 110011 |
| (d) | Commutation of pension | | PCDA (Pension) Allahabad. |
| (e) | Employment after release/retirement | | |
| | (i) | Civil employment | DG Resettlement, Min of Def, West Block IV, RK Puram, New Delhi-110066. Managing Director, Army Placement Agency, CW Dte, AG's Branch, Kashmir House New Delhi - 110011 Tele : 3010389, 3375078 Tele Fax : 011-3792670 |
| | (ii) | Re-employment in the Army | MS-3, MS Branch, IHQ MOD (Army), South Block, New Delhi -110011 |
| (f) | Matters concerning purchase of rations, Ordnance Officers Shop, Canteen Stores (AI 16/75 and AO 109/72) | | OC Station |
| (g) | Welfare aspects & Welfare Funds | | DDG (Welfare), CW Directorate, AG's Branch, IHQ of MOD (Army), South Block, DHQ PO, New Delhi– 110011 |
| (h) | Army officer's Benevolent Fund | | CW-8, CW Dte, Army Officer's Benevolent Fund, AG's Branch, IHQ of MOD (Army), West Block– III, RK Puram, New Delhi-110066 |
| (j) | Identity Card | | (i) HQ Command/Division/ Area/Independent Area/ Independent Bde (for Officers retiring from other than Delhi). (ii) HQ Delhi Area, Delhi Cantt. (for officers retiring from New Delhi) |

| | | |
|-----|--|--|
| (k) | Allotment of Surplus vehicles from Army Disposal Stock | OS-4H/SD Dte, MGO's Branch, IHQ MOD (Army), DHQ PO, New Delhi |
|-----|--|--|

5. **Tabulated Summary.** The tabulated summary of actions required to be taken by a retiree/his unit/Army HQ/CDA (O)/PCDA (P) to enable the officers to submit their various retirement related claims is listed in **Appendix 'R'**.

PART VII

TERMINAL BENEFITS TO NOK ON DEATH OF OFFICER AFTER RETIREMENT

Family Pension

1. **Ordinary Family Pension.** Ordinary Family pension is entitled to the widow and after her death to eligible children, in case of death of the officer who was in receipt of pension. Son is entitled for Family Pension upto 25 years of age/marriage or earning more than Rs. 3500/- per month. Unmarried/Widowed/divorced daughters are entitled to family pension for life till their re-marriage/earning more than Rs. 3500/- per month. The PPO issued to officer on retirement also includes family pension admissible to the widow of officer in case of his death. In such cases, the widow is only required to intimate the death of her husband to the Pension Disbursing Authority (PDA). She has to open a separate Single Bank Account. The pension will be deposited in her account. However, where such an endorsement does not exist, the widow has to submit application for Family Pension as per **Appendix 'S'** to CDA (P), Allahabad, in duplicate to enable them to sanction Family Pension.

2. **Entitlement.** The widow is entitled to draw Ordinary Family Pension after death of her husband at the rate of 30% of last pay drawn by the officer.

3. **Ordinary Family Pension at Enhanced Rate.** In case the officer dies within 7 years of retirement or before completing the age of 67 years, the widow is paid Family Pension at enhanced rate which is 50% of the last pay drawn, for a maximum period of 7 years or till the officer would have attained the age of 67 years, whichever is earlier. W.e.f. 01.01.2006 in case of death in harness, enhanced pension will be granted for 10 years.

(a) **Ordinary Family Pension on Re-marriage.** W.e.f. 01.01.2006 Ordinary Family Pension in case of childless widow will continue after remarriage.

4. **Special Family Pension.** Admissible in case of death of an officer on account of causes attributable to or aggravated by Military service. The widow is entitled to special Family Pension at the uniform rate of 60% of reckonable emoluments last drawn by the deceased officer, subject to a minimum of Rs. 7,000/-.

(a) **Authorisation of Special Family Pension to pre 01.01.1996 re-married widows.** Special Family Pension has been authorized to pre 01.01.1996 re-married widows vide Government of India letter No. 1(1)/2001/D (Pen/Policy) dated 20 January 2009 whose Special Family Pension was stopped on re-marriage. (The provisions of GOI letter of 31 January 2001 did not cover pre 01.01.1996 re-married widows and their Special Family Pension remained discontinued till now).

5. **Grant of Family Pension for life to handicapped children.** A son or daughter of an officer suffering from any disorder or disability of mind or physically crippled or disabled which renders him or her, unable to earn a livelihood even after attaining the age of 25 years

is eligible for grant of family pension for life, after the death of widow of the officer and where there are no other eligible children.

(a) **Action by Parents.** Following documents are required to be fwd to MP 5 (b)/MRRS(O), AG's Branch for onward submission to PCDA (P) Allahabad :-

(i) A certificate from competent medical authority (a Medical Board comprising of Medical Superintendent or a Principal or Head of Institution as Chairman) specifying the nature of physical or mental disability and degree of disorder.

(ii) A certificate from the medical auth to the effect that the handicapped child is not in position to earn his livelihood.

(iii) In case of mentally retarded son or daughter, the family pension shall be payable to a person nominated by the Armed Forces personnel/pensioner and in case no such nomination has been furnished by the Armed Forces personnel/pensioner during his life time, the person nominated by the spouse of the deceased personnel/pensioner. The requirement of appointment of guardian by a Court of Law has been dispensed with, for pension.

(b) **Action by MP 5(b) AG's Branch/PCDA (P), Allahabad.** MP 5(b)/MRRS (O) AG's Branch after Verification of details will forward it to PCDA (P) Allahabad indicating that the details of handicapped child has been taken on records. The acknowledgement should be preserved by parent/guardian for production at the time of consideration of family pension to handicapped child, when contingency arises.

6. **Additional Family Pension to old Family Pensioners.** The quantum of family pension available to the old family pensioners shall be increased as follows :

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

7. **Simplification of procedure for drawal of pension/family pension in r/o NRIs.**

The procedure of drawal of pension/family pension in respect of NRIs has been further streamlined. The family pension as notified jointly in the PPO in respect of retired pensioners commences on production of death certificate. Till now the family pensioners had to be identified in person by the PDO before authorizing release of family pension. Instructions issued in Mar 2006 vide PC/PN/7994/431/B/D(Pen/Sers/06 dated 08 Mar 2006 exempt the NRI pensioners/family pensioners settled abroad from personnel appearance at the time of first drawal of pension/family pension provided the Indian Embassy/Mission abroad issues an identification certificate to that effect.

8. **Liberalized Family Pension.** Admissible when death takes place during action in war, war like situations, CI Ops, terrorist actions and battle inoculation exercises and is equal to last pay drawn for all ranks for life. Liberalized Family Pension is admissible to the nominated heir until death or disqualification. In case the Officer is not survived by widow but is survived by child/children only, the senior most eligible child shall be eligible for Liberalized Family Pension at 60% of Reckonable Emoluments of the deceased officer till his/her death/disqualification, where after it will pass on to the next eligible child.

9. **Authorization of private banks for withdrawal of pension.** Besides all public sector Banks the following private sector Banks have also been authorized for withdrawal of pension/family pension :-

- (i) AXIS Bank
- (ii) ICICI Bank
- (iii) HDFC Bank
- (iv) IDBI Bank

10. **Crediting of pension in joint account.** With effect from 09 Jun 2005 crediting of pension in the joint account has been authorized. The pensioners shall now have the option to get their pension credited to their saving accounts operated jointly with their spouses. Those who do not have joint account can do so now.

Medical Entitlement

11. Paras 3 to 18 of Part II refers.

Grants/Relief from Army Officers Contributory Education Fund (AOCEF) Army Officers Benevolent Fund (AOBF)

12. Para 20 of Part II refers.

Travel Concessions

13. Paras 21 to 25 of Part II refers.

Telephone Concessions

14. Para 26 of Part II refers.

Educational Scholarships

15. Para 27 of Part II refers.

Employment

16. Paras 1 to 42 of Part III refers.

AGIF Benefits

17. Paras 1 to 12 of Part IV refers.

Assistance from Army Wives Welfare Association (AWWA)

18. Paras 1 to 16 of Part V refers.

Canteen Facilities

19. Para 1 of Part VI refers.

Allotment of Surplus Vehicles from Army Disposal Stock.

20. Paras 2 to 3 of Part VI refers.

Correspondence on Personal Matters

21. Para 4 of Part VI refers.

Misc

22. Guidelines on the following are enclosed at **Appendices 'T' and 'U'** respectively: -

(a) Execution of Will.

(b) Action to be taken on demise of Life Partner.

**APPLICATION FOR RETIRING PENSION/RETIRING GRATUITY
AND RETIREMENT GRATUITY**

Number _____
Rank _____
Name _____
Corps/Regt _____
C/o _____

To

CDA(O)
Archives Section
Pune

Sir,

1. Vide MS Branch, Army Headquarters, New Delhi letter No. _____
dated _____ I am due to retire on _____

2. I am forwarding the following particulars :-

- (a) Rank _____
(b) Name _____
(c) Personal No _____
(d) Date of Retirement _____
(e) MS Branch letter no. date under which retirement order was issued
(f) Name of Pension Disbursing Office
(g) Name and address of the bank (through which I would like to draw my pension) _____
(h) Joint/Single _____ SB _____ Account
No _____
(j) Name of wife _____
(k) Date of birth of wife _____
(l) Nationality of wife _____
(m) Date of marriage _____
(n) Details of children with date of birth _____
(o) Address after retirement _____
(p) Details of Pre-Commissioned Service, if any _____

3. I am also forwarding two copies of joint passport size photograph of myself and my wife, duly attested.

4. I have also enclosed the following forms: -

- (a) Application form for commutation of pension – Annexure 1
(b) Form of declaration of commutation of anticipatory/provisional pension- **Annexure II**

5. It is requested that my pension be sanctioned at the earliest.

Place :
Date :

Yours faithfully,
(_____)

**INSTRUCTIONS FOR FILLING APPLICATION FOR RETIRING
PENSION/GRATUITY**

1. Serial 2 (a) to (e) Self explanatory. MS Branch issues the letter atleast 10 months prior to due date of retirement.
2. Serial 2 (f). In case you wish to draw your pension through a Public Sector Bank, the word 'NA' should be written against the serial. Personnel who do not wish to draw pension through Banks, can draw their pension through Defence Pension Disbursing Office (DPDO List attached as Annexure – III), or through Treasury Office of the town/Distt in which residing/on which dependent. They should write the name of DPDO/Treasury Office in this serial. However, for the sake of convenience, all ranks are advised to draw pension through Banks.
3. Serial 2(g). List of Banks through which pensions can be drawn is attached as Annexure IV. Officers are advised not to change their Bank unless it is absolutely unavoidable.
4. Serial 2(j). The widowers to prefix the word 'Late' with the name of wife. For example Late Mrs SWARUP SUNDRI, Bachelors to write 'NA'
5. Serial 2(k) to (n). Self explanatory, Bachelor Officer to write 'NA'
6. Serial 2(o). To ensure that all correspondence reaches the officer in time, change of address should be intimated to PCDA (P), Allahabad, MP-5&6/AG's Branch, RK Puram, New Delhi, MPRSO(O) Medical Dte, CDA (O), Pune and your Banker/DPDO/Treasury Office.
7. Serial 3. The photographs should be a joint photograph of the husband and wife together except in the case of widowers and bachelors. Joining two separate photographs together is not acceptable.
8. Serial 4. The Officer is also required to furnish the information as per Annexure V to the OC Unit 8 months prior to the date of retirement.

APPLICATION FOR COMMUTATION OF PENSION

When this form has been duly filled up and signed, it should be sent to CDA (O), Archives Section, Pune.

| S.No | Questions | Answers |
|------|---|----------------|
| 1. | The Personal Number, Rank and Name of Applicant_____ | |
| 2. | Place of Birth_____ | |
| 3. | Date of Birth-Age on next Birthday (Years)_____ | |
| 4. | Married or single_____ | |
| 5. | Have you on any previous occasion applied for permission to commute a portion of your pension, and if so, with what result_____ | |
| 6. | What percentage of your pension do you now wish to commute_____ | |
| 7. | How do you desire the capital sum to be paid to your agent or by draft for negotiation through a Bank ?_____ | |
| | Place_____ | Signature_____ |
| | Date_____ | Name_____ |
| | | Address_____ |
| | | _____ |

Note. In case of anticipatory or provisional pension, the pensioner may if he so desires, indicate his intention to commute the maximum amount in the event of his final pension being more than the anticipatory or provisional pension. In such cases, the amount proposed to be commuted may alternatively be expressed in terms of a percentage or fraction or full pension within the maximum permissible limit.

INSTRUCTIONS FOR FILLING OF ANNEXURE-1

- Serial 1 to 5 Self explanatory.
- Serial 6. You are allowed to commute upto a maximum of 43% of basic pension, exclusive of dearness relief and stagnation increments, if any.
- Serial 7. It is advisable to indicate the name of the bank from where you intend to draw the pension.
- Annexure-I is required to be sent in duplicate.

Number _____ Rank _____ Name _____

**FORM OF DECLARATION FOR COMMUTATION OF
ANTICIPATORY/PROVISIONAL PENSION**

Whereas the @ _____

Has consented provisionally to advance to me the sum of * Rs _____

Being the commuted value of a part of the anticipatory pension in anticipation of the completion of the enquiries necessary to enable to Government to fix the amount of my pension and consequently the part of pension that may be commuted, I hereby acknowledge that in accepting the advance, I fully understand that the commuted value now paid to me is subject to revision on completion of necessary formal enquiries and I promise to have no objection to such revision on the ground that the provisional amount now to be paid to me as the commuted value of the part of anticipatory pension exceeds the amount to which I may be eventually found entitled. I further promise to repay either in cash or by deduction from subsequent payments of pension any amount advanced to me in excess of the amount to which I may eventually be found entitled.

Place : _____ Signature _____

Date : _____ Address _____

Note : @ Here state the designation of the officer sanctioning the commutation.

* Please leave it blank. It will be filled by office of PCDA (P), Allahabad.

List of Stations where Defence Pension Disbursing Officer's (DPDOs) are located**(a) CDA CHENNAI**

| | | | |
|-----|--------------|------|----------------|
| (1) | Chennai | (7) | Pathanamthitta |
| (2) | Bangalore | (8) | Vellore |
| (3) | Ernakulam | (9) | Kottayam |
| (4) | Hyderabad | (10) | Trivandrum |
| (5) | Secunderabad | (11) | Quilon |
| (6) | Trichur | | |

(b) CDA (PD) MEERUT

| | | | |
|------|-------------|------|------------|
| (1) | Amritsar | (26) | Kanpur |
| (2) | Ambala | (27) | Kapurthala |
| (3) | Bhatala | (28) | Ludhiana |
| (4) | Bhatinda | (29) | Meerut |
| (5) | Allahabad | (30) | Mandi |
| (6) | Bhiwani | (31) | Moga |
| (7) | Chandigarh | (32) | Leh |
| (8) | Delhi Cantt | (33) | Narnaul |
| (9) | Delhi | (34) | Pathankot |
| (10) | Dharamshala | (35) | Palampur |
| (11) | Ferozepur | (36) | Ropar |
| (12) | Gorakhpur | (37) | Rohtak |
| (13) | Gurdaspur | (38) | Rajouri |
| (14) | Gurgaon | (39) | Rewari |
| (15) | Hoshiarpur | (40) | Sonepat |
| (16) | Dasuya | (41) | Srinagar |
| (17) | Patiala | (42) | Shimla |
| (18) | Hissar | (43) | Sangrur |
| (19) | Hamirpur | (44) | Una |
| (20) | Jalandhar | (45) | Udhampur |
| (21) | Jagraon | (46) | Yol |
| (22) | Jhajjar | (47) | Pathankot |
| (23) | Jaipur | (48) | Jhunjhunu |
| (24) | Jammu | (49) | Calcutta |
| (25) | Karnal | | |

Allocation of Public Sector Banks to Different States in connection with scheme for payment of Defence pension**PART - I**

SL. No. **Name of State/Union Territory** **Name of the Public Sector Banks**

| | | |
|-----|----------------------|---|
| 1. | Andhra Pradesh | State Bank of India, State Bank of Hyderabad, Syndicate Bank, Indian Bank, Andhra Bank, Union Bank of India, Central Bank of India, Corporation Bank, Canara Bank, Vijaya Bank. |
| 2. | Andaman & Nicobar | State Bank of India, Syndicate Bank. |
| 3. | Arunachal Pradesh | State Bank of India. |
| 4. | Assam | State Bank of India, United Bank of India, United Commercial Bank, Punjab National Bank, Central Bank of India, Allahabad Bank. |
| 5. | Bihar & Jharkhand | State Bank of India, Central Bank of India, Punjab National Bank, Bank of India, United Commercial Bank, Allahabad Bank, Bank of Baroda, Union Bank Of India, United Bank of India. |
| 6. | Chandigarh | State Bank of India, Punjab National Bank, Central Bank of India, United Bank of India, State Bank of Patiala, Bank of India. |
| 7. | Dadar & Nagar Haveli | Dena Bank |
| 8. | Goa, Daman & Diu | State Bank of India, Bank of India, Bank of Baroda, Central Bank of India, Canara Bank, Syndicate Bank. |
| 9. | Gujrat | State Bank of India, Union Bank of India, United Commercial Bank, Central Bank of India, Bank of Baroda, Bank of India, Dena Bank, State Bank of Saurashtra. |
| 10. | Haryana | State Bank of India, Punjab National Bank, Central Bank of India, Syndicate Bank, Bank of India, Union Bank of India, State Bank of Patiala, Oriental Bank of Commerce. |
| 11. | Himachal Pradesh | State Bank of India, Punjab National Bank, United Commercial Bank, State Bank of Patiala, Central Bank of India, Union Bank of India. |
| 12. | Jammu & Kashmir | State Bank of India, Punjab National Bank, Central Bank of India, United Commercial Bank. |

| | | |
|-----|-------------------------------|---|
| 13. | Karnataka | State Bank of India, State Bank of Mysore, Canara Bank, Vijaya Bank, Syndicate Bank, Union Bank of India, Indian Bank, Corporation Bank, State Bank of Hyderabad. |
| 14. | Kerala | State Bank of India, State Bank of Travancore, Canara Bank, Syndicate Bank, Union Bank of India, Central Bank of India, Indian Overseas Bank, Vijaya Bank, Indian Bank. |
| 15. | Lakshadweep | Syndicate Bank. |
| 16. | Madhya Pradesh & Chhattisgarh | State Bank of India, State Bank of Indore, Central Bank of India, Punjab National Bank, Allahabad Bank, Bank of Maharashtra, Union Bank of India, United Commercial Bank, Dena Bank. |
| 17. | Maharashtra | State Bank of India, State Bank of Hyderabad, Canara Bank, Bank of India, Syndicate Bank, Central Bank of India, Union Bank of India, Dena Bank, Indian Bank, Bank of Maharashtra, Bank of Baroda, United Commercial Bank, Canara Bank. |
| 18. | Manipur | State Bank of India, United Bank of India, United Commercial Bank. |
| 19. | Meghalaya | State Bank of India, United Bank of India, United Commercial Bank, Bank of Baroda. |
| 20. | Mizoram | State Bank of India. |
| 21. | Nagaland | State Bank of India, United Bank of India, United Commercial Bank. |
| 22. | Orissa | State Bank of India, United Commercial Bank, Bank of India, Andhra Bank, United Bank of India, Indian Overseas Bank, Indian Bank, Central Bank of India. |
| 23. | Pondicherry | State Bank of India, Indian Bank, United Commercial Bank, Indian Overseas Bank. |
| 24. | Punjab | State Bank of India, Punjab National Bank, Central Bank of India, United Commercial Bank, Bank of India, Indian Overseas Bank, State Bank of Patiala, Oriental Bank of Commerce, Punjab & Sind Bank. |
| 25. | Rajasthan | State Bank of India, United Commercial Bank, State Bank of Bikaner & Jaipur, Punjab National Bank, Bank of Baroda, Central Bank of India, Union Bank of India. |
| 26. | Sikkim | State Bank of India. |

| | | |
|-----|----------------------------|---|
| 27. | Tamil Nadu | State Bank of India, Indian Bank, Bank of Baroda, Indian Overseas Bank, Canara Bank, Bank of India, Union Bank of India, Syndicate Bank, Corporation Bank, Central Bank of India. |
| 28. | Tripura | State Bank of India, United Bank of India, United Commercial Bank. |
| 29. | Uttar Pradesh & Uttrakhand | State Bank of India, Punjab National Bank, Allahabad Bank, Central Bank of India, Union Bank of India, Canara Bank, Bank of Baroda, Punjab & Sind Bank, Union Bank of India, Oriental Bank of Commerce, Syndicate Bank. |
| 30. | West Bengal | State Bank of India, United Bank of India, United Commercial Bank, Central Bank of India, Allahabad Bank, Bank of India, Bank of Baroda, Punjab National Bank, Union Bank of India. |

Note:-

1. For metropolitan cities of Delhi/New Delhi, Mumbai, Kolkata, Bangalore, Lucknow, Chennai and Hyderabad where the scheme was introduced with effect from 1st April 1987, all Public Sector Banks have been authorised to disburse pension under this scheme.

PART – II

Private Sector Banks disbursing Defence Pension are HDFC Bank Ltd, AXIS Bank Ltd, IDBI Bank Ltd & ICICI Bank Ltd.

| NAME & ADDRESS OF NODAL (LINK) BRANCHES | NODAL BRANCH FOR |
|--|---------------------------------|
| HDFC Bank Ltd Central Processing Unit (Pensions), SCO-15, Commercial Centre, Sector-14, Old Delhi Gurgaon Road, Gurgaon, Haryana-122001 | For three Services |
| AXIS Bank Ltd. Mumbai Main Branch, Universal Insurance Building, Sir P M Road, Fort, Mumbai-400001 | For Naval Pensioners |
| AXIS Bank Ltd. New Delhi Main Branch, Statesman House, 148, Barakhamba Road, New Delhi-110001 | For Army & Air Force Pensioners |
| IDBI Bank Ltd. Surya Kiran Building, Ground Floor, 19 KG Marg, New Delhi-110001 | For three Services |
| ICICI Bank Ltd. 1 st Floor, Empire Complex, 414, Senapati Bapat Marg, Lower Parel (W), Mumbai-400013 | For three Services |

Annexure-V to Appendix 'A'**INFORMATION TO BE FURNISHED BY THE OFFICER TO OC UNIT
8 MONTHS PRIOR TO HIS RETIREMENT**

1. Particulars

- (a) Number _____
- (b) Rank and Name _____
- (c) Date of Commission _____
- (d) Date of Retirement _____
- (e) Authority for Retirement _____

2. Details of Recovery :-

| | Motor Cycle/ Car Advance | House Building Advance | Any other Public Dues |
|--|-----------------------------|---------------------------|--------------------------|
| (a) Amount | _____ | _____ | _____ |
| (b) Date When sanctioned | _____ | _____ | _____ |
| (c) Instalment (Number & Amount) | _____ | _____ | _____ |
| (d) Balance as on date | _____ | _____ | _____ |
| (e) Balance as on date of Retirement | _____ | _____ | _____ |

3. I certify that the above information is correct. In case of wrong information, I am open to disciplinary action.

Date :

Signature of Officer

Forwarded

Date :

OC Unit

FORM FOR UPDATING DSOP FUND

To
The Account Officer

(Through the Head of Office)

Sir,

I am to retire/have retired/have proceeded on leave preparatory to retirement for _____ months/have been discharged/dismissed/have permanently been transferred to _____/have resigned finally from government service/have resigned service under _____ Government to take up appointment with _____ forenoon/resignation has been accepted with effect from _____ forenoon/afternoon. I joined service with _____ on _____ forenoon/afternoon.

2. My DSOP/AFPP Fund Account No is _____

3. I desire to receive payment through my office. Particulars of my personal marks of identification, left hand thumb and finger impressions (in the case of illiterate subscribers) and specimen signature (in case of literate subscriber) in duplicate, duly attested by gazetted/commissioned officer of the Government, are enclosed.

PART I

(To be filled when the application for final payment is submitted upto one year prior to retirement)

4. An amount of Rs. _____ stood to the credit in my DSOP/AFPP Fund Account as indicated in the Accounts Statement issued to me for the year _____ as appearing in my ledger account being maintained by you. I request that my DSOP/AFPP Fund Account may be reviewed and brought up-to-date.

5. The undermentioned Life Insurance Policies were being financed by me from DSOP/AFPP Fund Account.

| | Policy Number | Name of the Company | Sum Assured |
|-----|---------------|---------------------|-------------|
| (a) | _____ | _____ | _____ |
| (b) | _____ | _____ | _____ |

6. I will make another application immediately after last fund deduction has been made from my salary, in Part II of the form.

Yours faithfully,

Signature _____
Number _____
Rank _____
Name _____
Address _____
Tele No _____

(FOR USE BY HEAD OF OFFICE)

1. Forwarded to Accounts Officer _____ for necessary action.
2. The DSOP/AFPP Fund Account No _____ of No _____
Rank _____ and Name _____

(as verified from the statements issued to him/her from year to year) is _____

3. He/She is due to retire from Govt. Service on _____

4. Certified that he/she had taken the following advances in respect of which _____ installments of Rs. _____ are yet to be recovered and credited to the Fund Account. The details of the final withdrawals granted to him/her after the period covered by aforesaid Accounts Statement are indicated below: -

| | Temporary Advance | Final withdrawals |
|-----|--------------------------|--------------------------|
| (a) | _____ | _____ |
| (b) | _____ | _____ |
| (c) | _____ | _____ |

Place :

Date :

Signature of the Head of Office

APPLICATION FOR FINAL SETTLEMENT OF DSOP FUND

(To be submitted by the subscriber immediately after the last fund deduction has been made from his salary. This Part is also applicable in the case of subscribers who apply for final payment for the first time after the date of superannuation, discharge, resignation etc.)

In continuation of my earlier application, dated _____ for the final payment of DSOP/AFPP Fund balances, I request that entire balance at my credit with interest due under the rules be paid to me.

OR

I request that the entire amount at my credit with interest due under the rules may be paid to me/transferred to _____

Place:

Date:

Signature

Number _____

Rank _____

Name _____

Address _____

(FOR USE BY HEAD OF OFFICE)

1. Forwarded to Accounts Officer _____ for necessary action in continuation of endorsement No _____

2. He/She is due to retire from service on _____ has proceeded on leave preparatory to retirement for _____ month from _____ has been discharged/dissmissed permanently transferred to _____ has resigned finally from Government service/has resigned service under _____ Government to take up appointment with _____ and his/her resignation Has been accepted with effect from _____ forenoon/afternoon. He/She Joined service with _____ on _____ forenoon/afternoon.

3. The last fund deduction was made from his/her pay in this office. Bill No _____ dated _____ for Rs (figures) _____ (Rupees, in words) _____ Cash Voucher No. _____ of _____ Treasury, the amount of deduction being Rs. _____ and recovery on account of refund of advances Rs. _____.

4. Certified that he/she was neither sanctioned any temporary advance nor any final withdrawals from his/her DSOP/AFPP Fund Account during the 9 months immediately preceding the date of which the last fund deduction has been made from his/her salary or thereafter.

Certified that the following temporary advances/final withdrawals were sanctioned to him/her and drawn from his/her DSOP/AFPP Fund Account during the 9 months immediately preceding the date on which the last fund deduction has been made from his/her salary or thereafter.

| | Amount of Advance/Withdrawals | Date | Voucher No. |
|-----|-------------------------------|-------|-------------|
| (a) | _____ | _____ | _____ |
| (b) | _____ | _____ | _____ |
| (c) | _____ | _____ | _____ |

5. Certified that no amount was withdrawn/the following amounts were withdrawn from his/her DSOP/AFPP Fund Account during the nine months immediately preceding the date on which the last fund deduction was made from his/her salary preceding on leave preparatory to retirement or thereafter for payment of Insurance premia purchase.

| | Amount | Date | Voucher No. |
|-----|--------|-------|-------------|
| (a) | _____ | _____ | _____ |
| (b) | _____ | _____ | _____ |
| (c) | _____ | _____ | _____ |

6. Certified that he/she has not resigned from Government service with prior permission of the Central Government to take up an appointment in another Department of the Central Government or under a State Government or under a Body Corporate Owned or controlled by the State.

Place:

(Signature of Head of Office)

Date:

Form A
**Pension Disbursing Authority/Head of Office (Name of Bank/
Treasury/Post Office/Accounts Officer etc)**

(NOMINATION OF LIFE TIME ARREARS OF PENSION (IN TRIPLICATE))

Date of SOS :

Auth for Retirement :

CDA(O) A/C No. :

I, IC/MR/NR No. _____ Rank _____ Name _____
(in CAPITAL LETTERS)

Banker's Name _____ hereby nominate the person named below :-

| Name and address of the Nominee | Relationship with Pensioner | Date of Birth | (If the nominee is minor) Name & address of person who may receive the said pension during the nominee's minority | Name & address of other nominee in case the nominee under column (1) above predeceases the pensioner |
|---------------------------------|---|--|---|--|
| 1 | 2 | 3 | 4 | 5 |
| | | | | |
| Relationship with Pensioner | Date of Birth if the other nominee is minor | Name and address of Person who may receive the pension during the other nominee's minority | | Contingency on happening of which nomination shall become invalid |
| 6 | 7 | 8 | | 9 |
| | | | | |

| | |
|---------|-------------------------------------|
| Place : | Signature and name of the Pensioner |
| Date : | Address |

Witness : Signature, Name and Address

Verified

Place : New Delhi

Date :

AG/MP 6 or DGMS/MPRS(O)

Certified that application/nomination

Has been received from _____

Whose address is _____

(Acknowledgement to be sent by the Pension Disbursing Authority/Head of Office)

Signature of Pension Disbursing
 Authority/Bank/Treasury/PO/Accounts
 Officer/Head of Office

| | |
|---------|--------------|
| Place : | Full Address |
| Date : | |

Appendix 'G'
(Refers to Para 20(b)(i) of Part-II)

I, _____, hereby opt to continue my membership of Army Officers Contributory Education Fund after _____ the date on which I retired/was released or relinquished my commission and agree to pay subscription to the fund at the rate or such other rate that may be prescribed from time to time. Subscription upto the year ending _____ amounting to Rs. _____ is remitted to the Director AOCEF Fund.

Date :

Signature & Permanent Address

Appendix 'H'

(Refers to Para 20 II (e) of Part II)

ARMY OFFICERS BENEVOLENT FUND :NOMINATION FOR RECEIVING AOBF GRANTS

I, hereby nominate the person/persons mentioned below to receive financial grant from Army Officers Benevolent Fund: -

| Nominee | Relationship with Subscriber | Contingencies due to which the nominations of the person named in column 1 become invalid | Name, date of birth, postal address and relationship of subsequent nominees to whom the right of the nominee vide column 1 shall pass in the event of contingencies mentioned in column 3 occurring Percentage of grant to be indicated against each. | Nomination of guardian with relationship and address in case the subsequent nominee under column 5 a minor |
|---------|------------------------------|---|--|--|
| 1 | 2 | 3 | 4 | 5 |

Name (a) In the event of death of the nominee
Date of Birth (b) Insanity
Address (c) If spouse in the event of desertion of the nominee or legal separation or divorce.

| | |
|--|--|
| <p>Signature in the presence of following witness: - Witness I Signature _____ No. _____ Rank _____ Name _____ Address _____</p> <p>Witness II Signature _____ No. _____ Rank _____ Name _____ Address _____</p> | <p>_____ Signature of the subscriber Personal No. _____ Rank _____ Name _____ Regt/Corps _____ (a) Date of Birth _____ (b) Date of Commission _____ (c) Date of Retirement _____ (d) Reasons for Retirement _____ (e) Present postal address _____ (f) Permanent postal address after retirement @ _____</p> |
|--|--|

- Note.** 1 .@ Please intimate changes in address if any to Joint Secretary, AOBF immediately.
2 Nomination in respect of persons other than authorized nominee is liable to be rejected.
3 Total % of column 4 should be 100%.

**APPLICATION FOR PERMISSION TO ACCEPT COMMERCIAL
EMPLOYMENT WITHIN A PERIOD OF ONE YEAR AFTER
RETIREMENT**

1. Personal Number, Rank, Name _____
and Regt/Corps of the officer _____
2. Date of retirement _____
3. (a) Particulars of the officer's postings during the last five years preceding retirement (with duration)

| APPOINTMENT | UNIT | DURATION | |
|-------------|------|----------|----|
| | | FROM | TO |
| | | | |

- (b) If the officer had been on deputation to the Civil Departments during the last five years preceding retirement give details:-

| Name of the Ministry/ Department/Office/ Public Sector Undertaking | Post Held | DURATION | |
|--|-----------|----------|----|
| | | FROM | TO |
| | | | |

4. (a) Posts held at the time of retirement and period from which held _____

- (b) In case of premature retirement, state the reasons (viz. Medical, Supersession or compassionate) with a copy of the Govt letter granting premature retirement _____

5. Pay scale of the post and the pay drawn by the officer at the time of retirement _____

6. Pensionary benefits:-

- (a) Pension expected/sanctioned,
(Commutation, if any, should
be mentioned) _____

- (b) Gratuity, if any _____

7. How has the offer of employment
been made to the officer

8. Details regarding employment proposed
to be taken up (Letter of appointment/offer
of employment be attached in original) :-

- (a) Name and particulars of the
employer _____

- (b) If commercial employment whether
the officer, had, during his official
career any dealings with the firm.
If so, duration and nature official
dealings with the firm.. _____

Note:- If the officer had no dealings with firm, company etc., in which the employment is offered, it may also be indicated whether the official had dealings with any other firm, company etc., under the control of the proposed employer, if so, details may be given (c) below.

- (c) Duration and nature of official
dealings with the firm _____

- (d) Details regarding status and the
dealings of employer. _____

- (i) What is status of the employer, whether it is a registered Indian or Foreign Company or any subsidiary of any Foreign or Indian Company, Co-operative Society, Firm or individual engaged in trading, commercial, industrial, financial or professional business _____
- (ii) Give a complete list of equipment/
items manufactured by the firm _____

- (iii) Give a complete list of items
which the firm is dealing with
including on agency basis _____

- (iv) Is the firm an agent of any foreign supplier, if so, give full details of the items in respect of which such agency exists. _____

- (v) If the answer to (iv) above is in the affirmative, what are the principal products of the foreign supplier. _____

- (vi) Does the firm have any subsisting contract with any of the departments of the Central Government or any subordinate office/organization of the Central Government including the Army, the Navy and the Air Force and their Lower Formations. _____
- (vii) If there is no subsisting contract as per (vi) above, has the firm tendered for or applied for any contract with any of these Govt agencies mentioned (vi) above _____

- (e) Name of the job/post offered _____
- (f) Whether the post was advertised? _____
If not, how was offer made? _____

9. Please clarify :-

- (a) Whether the commercial duties involves consultancy services on behalf of or with any company/firm etc. If so, complete list of all companies, firms etc, be attached. _____

- (b) Whether the commercial duties involve in discharging judicial/quasi-judicial functions, if so give details. _____

10. General :-

- (i) Does the job involve the participation, in the marketing of the product of the firm. _____

- (ii) Specify whether post offered would involve work in place of manufacture/ testing/R&D or elsewhere _____

- (iii) Is the post a technical one? _____

- (iv) Does it involve liaison/contract work with Govt Department? _____

- (v) Remuneration offered for the post & other perquisites offered _____
- (vi) Any information which the applicant desires to furnish in support of his request. _____

Station : _____

Date : _____

(Signature of the officer)

TABULAR STATEMENT

01. Name and address of the firm/ employer indicating whether it is a registered establishment. :
02. The nature of business/dealings of the firm :.
03. The nature of employment proposed to be taken up and the antecedents of the employer. :
04. Qualifications of the officer. :
05. Are the duties in the employment which the pensioner proposed to take up such as might bring him into conflict with Govt? :
06. Details of posts held by the officer during last 10 years before the date of retirement. :
07. Did the pensioner, while in service had any dealings with the employer under whom he proposes to seek employment as might afford reasonable basis for suspicion that the pensioner had shown favours to such employer? :
08. Will his commercial duties be such that his previous official position or knowledge or experience under Govt could be used to give the proposed employer advantage. :
09. Whether the firm/company has/have any subsisting contracts with the Ministry of Defence or its attached and subordinate organisations. :
10. Whether the duties of the commercial employment proposed involve liaison or contract work with Govt Deptts. :
11. Whether his commercial duties involve consultancy service on behalf of or with any company/firm etc. If so complete list of all companies, firms etc to be attached. :
12. Whether the commercial duties involve in discharging judicial/quasi-judicial functions. If so give details. :
13. Any other relevant fact (pay etc) :

CERTIFICATE

1. This is to certify that M/s _____
- (a) Does not have any subsisting contracts with the Ministry of Defence or its attached and subordinate organisations.
- OR
- (b) Has a subsisting contract with _____
2. It is also certified that the appointment offered to _____
_____ does not involve any liaison with the Government/involves liaison with Government*.

Signature :

Appointment :

OFFICE SEAL

Date :

- Strike out portion not applicable.

APPLICATION FOR ALLOTMENT OF ARMY SURPLUS CLASS VB VEHICLES
TO EX-SERVICEMEN AND WIDOWS

To
IHQ MoD (Army)
MGO's Branch (OS-4H)
New Delhi -110 011

| |
|---|
| Passport size photograph of applicant to be affixed and to be attested by Secy RSB/ZSB/OC UNIT |
|---|

Application No.-----
MGO's Br Regn No.-----
DGR Regn No. -----

Sir,

Please release in my favour one _____
(Indicate nomenclature of vehicle) Class VB from Ordnance/Vehicle Depot _____
_____ (Indicate name of Depot)

My service particulars are as under :

Service No _____
Rank _____ Name _____
Father's Name _____ House No. _____
Village _____ Distt _____
State _____ Pin code _____ Last Unit served _____
Tele No. (Landline) _____ Mob No. _____ E-mail ID _____
Record Office _____ Date of Birth _____
Date of enrolment _____ Date of discharge _____
Character at the time of discharge _____
Ground of discharge _____
Name of Widow _____
Date of death of Husband _____ Age of applicant _____
Disability percentage if any _____
Identification marks _____
DGR/ZSB Employment registration No. _____
Employed at _____
Sources of Income If any i.e. Business Rs _____ Farming Rs. _____
Re-employed salary Rs _____ Pension Rs _____
Total Rs. _____
Purpose for which required _____
How the cost of the vehicle will be financed _____
Details of security deposit Viz : Name of Bank _____
Bank Draft No. and Date _____ Amount Rs _____
Declaration of affidavit on non judicial stamp paper is enclosed in triplicate, as desired

Yours faithfully,

Place : _____

Date : _____

**RECOMMENDATION AND ENDORSEMENT OF SECRETARY RAJYA/ZILA
SAINIK BAORD/OC UNIT**

Certified that the particulars given above have been verified and are correct, Endorsement of vehicle recommended has been/will be made in his discharge/retirement certificate. The applicant's affidavit and CTC of discharge certificate/retirement orders in triplicate are enclosed. The applicant is eligible for allotment of surplus vehicles and has necessary financial resources to buy the vehicle and the vehicle will be used by him personally. In case of those who apply for second time, the original allotment release order is also enclosed. Bank Draft for Rs _____ vide Bank draft No. and Date _____ issued by (Bank Name) _____ is enclosed.

Place : _____

Secretary, Rajya/Zila
Sainik Board/OCUnit
Service Headquarters

Date : _____

MINISTRY OF DEFENCE
(Dte Gen Resettlement)

1. Certified that the applicant is eligible for allotment of surplus vehicle out of disposal stocks and the facts mentioned in the application are correct on the basis of certificate rendered by the Secretary, Rajya/Zila Sainik Board/OC Unit. _____

2. The applicant has deposited, Security of Rs 8000/-, Rs 3000/-, Rs 1000/- properly pledged to Director General Resettlement.

Registration No. _____

Jt Director (SE)
for Dir Gen Resettlement

AFFIDAVIT (SPECIMEN)

I, Service No. _____ Rank _____ Name _____ son of _____ resident of _____ do hereby solemnly affirm and declare as under:-

1. That I am a bonafide ex-serviceman having served with the Army/Navy/Air Force from _____ to _____ which forms a part of the defence forces of the country. Now I have physically retired from defence forces of the country w.e.f _____. A CTC of retirement order/discharge certificate is attached.
2. That I am eligible for allotment of a surplus vehicle for my personal use and for the betterment of my economic condition.
3. That I have neither applied nor already been allotted a vehicle from the Defence surplus stock (An allotment order issued earlier but vehicle not collected on that release order is attached herewith in original).
4. That I am not a member of any Ex-Servicemen Co-operative Society and that necessary financial resources are available with me to purchase the vehicle on allotment.
5. That I am neither re-employed in Armed Forces/BSF/NCC, nor serving in a civilian capacity under any State/Central Govt. or Public Sector Undertaking. I further depose that I have not availed of any such scheme by any other State/Central Govt/Public Sector Undertaking.
6. That the vehicle will be registered in my name within six months of allotment and that vehicle will NOT be mortgaged/resold within one year from the date of its purchase. In case it is decided to resell the vehicle after one year, it will not be sold without verifying the antecedents of the person to whom it is sold. In case the vehicle is sold without due diligence/verification of the buyer, I shall be held personally responsible for any consequences which may happen, like misuse of the vehicle for anti-national activities by terrorists or by anti social elements.
7. In the event of non-registration of the allotted vehicle with the local/concerned RTO within six months from the date of issue, the amount of security deposit, deposited by me will be forfeited to the Government of India.
8. That I will immediately get the vehicle re-painted with other than Defence services colour and remove all military markings/tactical numbers before registration.
9. That in the event of any of above facts given in this affidavit being proved false, and for violation of any of these provisions I hold myself responsible for all the consequences, besides being debarred for allotment of a vehicle out of Army Surplus Quota. (ASQ). I also understand that I may also be liable for action under Regulations 4 and 5 of the Pension Regulations for the Army, 1961 (Part I) relating to withholding, suspension or discontinuation of the pension.
10. FOR WIDOWS ONLY (Death certificate & affidavit for her spouse be attached). That my late husband (here indicate number, rank and name of unit of Armed Forces) has not been allotted any vehicle from Defence surplus stock in the past.

Deponent

VERIFICATION

Verified at _____ this _____ day of _____ year _____ 20__ that the above affidavit given by me is true to the best of my knowledge and belief, and nothing has been concealed therein.

Three Specimen signatures 1. _____ 2. _____ 3. _____

Deponent

Certified that the above was declared on Oath before me, by the Deponent and who is personally known to me/identified by Sh/Smt _____ s/d of _____, resident of _____

**OATH COMMISSIONER/FIRST CLASS MAGISTRATE
(FULL NAME & ADDRESS WITH SEAL)**

COURT SEAL

Appendix 'O'

(Refers to Para 1 of Part-IV)

AGI Claim -3710

(TO BE INITIATED 4 MONTHS PRIOR TO RETIREMENT)**APPLICABLE FOR OFFICERS'**

(Form should be typed on both sides)

Combined Appendix G(REVISED)**AGI CLAIM-MATURITY AND EXTENDED INSURANCE BENEFITS SCHEME**

- | | | <u>FOR AGI USE ONLY</u> |
|----|---|--------------------------------|
| 1. | Personnel No : | Mail ID _____ |
| | (SL&RC Offrs will initiated Army No JC No also) | Claim ID _____ |
| 2. | Gentleman Cadet No: | Entered On _____ |
| | (where applicable) | Verified on _____ |
| 3. | Rank & Name: | Approved on _____ |
| 4. | Regt/Corps : | PAL No _____ |
| 5. | Unit Last served with address: | PAL Amount _____ |
| 6. | PCDA (O) A/C No : | Addl Interest _____ |
| 7. | <u>Dates of :-</u> | Cheque No and Date _____ |
| | (a) Birth : | or |
| | (b) Joining IMA/OTA : | Unique Code for Elec Tfr _____ |
| | (c) Enrolment/Commission | EIC No and Date _____ |
| | (d) Retirement/Release/Medical: | MBS No _____ |
| | Ground/Discipline | DID No _____ |
| | (e) SOS : | |
| | (f) Re-emp, from..... to..... | |
| 8. | (a) Medical Category.....(b) Percentage of disability if any..... | |
| 9. | <u>AGI Membership period : From To Years & Months</u> | |
| | (a) As OR | |
| | (b) As JCO | |
| | (c) As Gentlemen Cadet | |
| | (d) Officer | |
| | (e) On Deputation and Amount paid | |
| | (f) As AOP | |

Note : Date of Inception of AGI - 01 Jan 1976.**10. Bankers**(a) For Payment by Cheque :-

- (i) Name of Bank..... (ii) Branch.....
 (iii) Bank Code (iv) Acct No
- (v) Address/Location of Bank
- Distt.....State..... Pin Tele No
- (To avoid delay, please do not change this bank account until you have received amount)

OR(b) For Electronic Payment. (Please note that drawee branch should be on Core banking)

- (i) Name of Bank
- (ii) Branch
- (iii) Bank Code
- (iv) Location
- (v) CBS Credit Account No (11 to 16 Digits)
- (vi) Account Type

- (vii) IFSC Number
- (viii) MICR Number
- (ix) Cancelled cheque
- 11. Treasury/Bank through which individual will draw his pension
- 12. Address after retirement for correspondence.
(Change to be intimated)
S/O (Father'sName).....
AddressState.....PIN Code.....Tele/ Mob No.....
Permanent Address.....
State.....PIN Code.....Tele No and Nearest contact of Tele No.....

13. **Loans**

| | <u>Date of Loan</u> | <u>Amount Taken</u> | <u>Amount Refunded</u> | <u>Amount Balance</u> | <u>Remarks</u> |
|-----|---------------------|---------------------|------------------------|-----------------------|----------------|
| (a) | HDFC | | | | |
| (b) | HBA (AGI/Govt) | | | | |
| (c) | Conveyance | | | | |
| (d) | Advance (AGI) | | | | |
| (e) | Any other loans | | | | |

- 14. Present Address.....
.....
State..... (PIN.....)Tele No.....

Present Address.....
.....
State..... PIN Tele No and Nearest contact of Tele no.....

15. **Family Details :**

| | <u>Name</u> | <u>Age</u> | <u>Sex</u> |
|-------|--------------|------------|------------|
| (a) | Father | | |
| (b) | Mother | | |
| (c) | Wife/Husband | | |
| (d) | Children | | |
| (i) | | Age | Sex..... |
| (ii) | | Age | Sex..... |
| (iii) | | Age | Sex..... |

16. Name Relationship and Address Contingent Nominee (s)
First Nominee

Name

Relationship

Address

17. In case any discharge/retirement order are cancelled. I undertake to refund the maturity benefits paid to me within 45 days, falling which I hereby undertake to pay penal interest on the said amount at the rate of 15 percent per annum till the amount is received back by AGIF.

18. Certified that the particulars given are correct and the claim for these benefits has not been submitted previously.

Signature
Rank
Name

(Signature of the individual)

Received Payment

Signature

No Rank

Date : Name Rs 1/- Revenue Stamp

Note : On completion, the forms will be forwarded to PCDA (O) Golibar Maindan Pune-1 and two copies along with two copies of single photographs of first nominee duly attested will be forwarded to AGIF. Please write No, Rank, Name and date of SOS on reverse of the photographs.

PART II

(To be filled in by PCDA (O) Pune)

Certified that sum of Rupees _____/- (Rupees _____
only) has been deducted from the pay of No _____ Rank _____ Name _____
for the period from _____ to _____ as monthly subscription towards AGIF.

Date : Office Seal
On completion the PCDA (O) will send one copy to AGIF

Signature
Account Officer
PCDA (O) Pune

PART III

Certified that the above data is correct/amended as under :-

(Office Seal)

Place :
Date : (To be verified by DAAG Org 3 &9 (Org Dte)/MPRS(O) Med Dte
Name

EDUCATION SCHOLARSHIP FORM

To,

**Welfare Complex
Room No 210, South Block
IHQ of MoD (Army), New Delhi -110011**

Photo of
children duly
attested by
the School
Principal

ARMY WIVES WELFARE ASSOCIATION

**APPLICATION FORM FOR EDUCATION SCHOLARSHIP
FOR THE YEAR _____**

FOR VEER NARIS AND THEIR DEPENDENT CHILDREN

(NOTE : PLEASE DO NOT LEAVE ANY INFORMATION BLANK, USE BLOCK LETTERS)

PART - I

1. Personal Particulars of Soldier :-

- (a) Army Number _____ (b) Rank _____
- (c) Name _____
- (d) Arms/Service _____
- (e) Date of Enrolment _____
- (f) Date of Discharge _____
- (g) Date of Death _____
- (h) Discharge Book (Attach Copy Duly Attested) _____

PART - II

2. Particulars of the Applicant/NOK :-

- (a) Name _____ (b) Age _____
- (c) Relationship _____
- (d) Educational Qualification _____
- (e) State Whether ECHS Member or Not _____
- (f) Address _____
- Vill _____ Post Office _____
- Tehsil _____ District _____
- State _____ PIN _____ Tele Number _____

PART – III**FAMILY DETAILS AND FINANCIAL PARTICULARS**

3. Detailed report on the financial condition of the petitioner/petitioner's family :-

| Ser No | Name | Relationship | Age | Income |
|--------|------|--------------|-----|--------|
| | | | | |

4. (i) Was is the Ex-Serviceman in receipt of pension : Yes/No
- (ii) Is the applicant in receipt of pension : Yes/No
- (iii) Nature of Pension : Service/Family / Disability/Civil Pension
- (iv) Total Pension incl DA : Rs_____
- (v) Other terminal benefits at the time of retirement such as (Group Insurance, Gratuity, Encashment of leave) : Rs_____
Rs_____
Rs_____
- (vi) Annual income from the land holding, if any : Rs_____
- (vii) Income from any other source : Rs_____
- (viii) Present employment and income from : Rs_____
- (ix) If reply to Para (viii) above is Nil, mention how you are maintaining your family
-
-

5. Details of Financial Assistance received from various agencies in past :-

| | Purpose | Amount | Year |
|------------|---------|--------|------|
| AGs Br/R&W | | | |
| ZSB/RSB | | | |
| AWWA | | | |

6. Financial Grant Required for :-
(Kindly see detailed Note and attach relevant documents)

7. Banker's Details :-

Account number _____

Name of Bank _____

Address of Bank _____

8. For Educational Scholarship only

| Name | Date of Birth | Class | Tuition Fees | Grade/% age Previous Class |
|------|---------------|-------|--------------|-------------------------------|
| | | | | |

(a) Name of School

(b) Recognised/Private

(c) Telephone No

(d) Kindly see detailed note for grant of AWWA scholarship

Stamp of the School/College

Signature of the Principal

9. Certified that I have stated the above facts to the best of my knowledge.

Date : _____

(Name and Signature of the NOK)

COUNTERSIGNATURE

The above details have been verified and the case is recommended for financial relief for the purpose stated in Para 6 above.

Date :

Office Seal

Signature

Name

Tele No with Code

Designation

NOTES

The Army Wives Welfare Association provides financial support in the following areas :-

1. **Education Scholarship:** The following categories of students are supported by AWWA.

- (a) Children of all ladies widowed after the retirement of their husbands are eligible for educational scholarship grant at the rate of Rs 4000/- for the first child and Rs 3000/- for the second child.
- (b) The above rates of scholarship will also apply to differently-abled children of ladies widowed after retirement of their husbands.
- (c) Scholarship for children of disabled soldiers invalided out of service on medical grounds and not drawing any pension at the rate of Rs 4000/- for first child and Rs 3000/- for second child per year.
- (d) Any other deserving cases at discretion of President AWWA.
- (e) Attach following documents :-
 - (i) Copy of the Widow/Dependant Identity Card.
 - (ii) An attested copy of the Discharge Certificate.
 - (iii) Copy of PPO.
 - (iv) Copy of School/College Identity card, previous years mark sheet and tuition fee deposit receipt must be attached to process the claim.
- (f) Children of all Battle Casualties are provided Education scholarship by Govt of India through CW-3, AGs Br, IHQ of MoD, Army, New Delhi-11 and all died in harness cases are given Education scholarship by R&W Sec, AGs Br, IHQ of MoD, Army, New Delhi -11.

2. **Disaster Relief Support :** The AWWA provides financial relief to ex-servicemen and their widows, who suffered heavy losses in any natural calamity. Applications alongwith documents supporting the facts of the plea and proof of identity can be forwarded to the AWWA office. President AWWA, on recommendations of the coordinating body, can sanction a onetime grant at her discretion for such cases. Following documents are required :-

- (a) Copy of the Widow/Dependant Identity Card.
- (b) An attested copy of the Discharge Certificate.
- (c) Ownership certificate of the damaged house.
- (d) Certificate by the competent authority regarding cause and extent of damage.
- (e) The estimated cost of repair of the damaged house evaluated by the competent authority.

3. **Penury Grant** : President AWWA, on recommendations of the coordinating Body, can sanction a onetime grant at her discretion for cases, who are in economic distress and have not been provided financial relief from any other agency.

- (a) Copy of Widow/Dependant Identity Card.
- (b) An attested copy of the Discharge Certificate.
- (c) Copy of PPO.

4. **Financial assistance towards Marriage Grant** : Widows/dependants/orphaned children who are in financial distress.

- (a) Copy of Widow/Dependant Identity Card.
- (b) An attested copy of the Discharge Certificate.
- (c) Copy of PPO.
- (d) Marriage Card.

5. **Veer Naris** : All ladies “died in harness cases” and those widowed post retirement and dependent children are eligible to seek financial assistance **if they do not qualify for a similar grant** from DGR/AG’s branch or any other agency.

6. **Countersignatures** : The form can be countersinged by Naib Tehsildar / Tehsildar / Gram Sarpanch / Station Headquarters / Any Army Unit/ZSWO/ZSB/Any Retired Army Officer giving his full details and contacts.

GIRLS HOSTELS

| Sl. No. | Location | Command | Name and Address | Seats | Contact Tele No. |
|----------------|-----------------|----------------|---|--------------|--|
| 1. | Bangalore | Southern | C/O HQ K &K Sub Area Cubbon Road, Bangalore- 560001, Karnataka | 48 | 080-25910839 Fax-25360138 |
| 2. | Belgaum | Southern | MARATHA LI Centre, Belgaum-590009, Karnataka | 20 | 6668, 2516659 |
| 3. | Chennai | Southern | Palm Grove Girls Hostel, C/O 65 Coy ASC (Sup), Fort saint George, Chennai-9 Cantt, Tamil Nadu | 15 | 044-25316204 |
| 4. | Delhi | | AWWA Girls Hostel, Rao Tula Ram Marg, Opp Signals Enclave, New Delhi | 200 | 26145294 |
| 5. | Kirkee | Southern | AWWA Girls Hostel, 13 Fd Marshal Cariappa Marg, Kirkee, Pune - 411003, Maharastra | 96 | 3286 |
| 6. | Lansdowne | Central | Girls Hostel, GRRC, Uttranchal | 14 | 6402 |
| 7. | Mumbai | Southern | Diamond AWWA Hostel, Behind Hotel Hyatt (Kalpataru) Santa Cruz-Chembur Link Road Santacruz (East) ,Mumbai- 400055 | 36 | 022-26652791/ 92/93 Fax-26652791 |
| 8. | Mumbai | Southern | Swati Girls Hostel, AFI Building, Near Bombay Hospital Dhobi Talao, Mumbai-20 | 34 | 022-6652791 |
| 9. | Roorkee | Central | Girls Hostel, BEG & Centre, Roorkee, Uttranchal | 60 | 660310 |
| 10. | Wellington | Southern | MRC, Wellington, Tamilnadu | 20 | 8422601 |

SUBMISSION SCHEDULE OF RETIREMENT DOCUMENTS : OFFICERS (REVISED UPTO JULY 2012)

| Ser No | Subject | To be sent | No of Copies | How, many mths in adv | Encls | Ref Appx | Ref Para of Brochure 2012 | Remarks |
|---------------------------------|----------------------------------|---|--------------|----------------------------------|---|--------------------|-------------------------------|---|
| <u>Before Retirement</u> | | | | | | | | |
| 1. | Settlement of DSOP Fund | CDA(O) | 1 | 12 or on recpt of pension orders | Identification marks & sig attested in duplicate (Para 3 of appx 'B') | Appx 'B' | Para 22, Part I | |
| 2. | Clearance Certificate | CDA(O) through OC Unit | 1 | 8 | - | Appx 'A' Annex 'V' | Note 8 of reverse on Appx 'A' | OC Unit will fwd to CDA(O). |
| 3. | Final assessment IT | ITO, GHQ Pune-1 | 1 | 8 | - | - | Para 23(a), Part I AO-79/76 | |
| 4. | Release Medical Exam | CDA(O) copies to MS of Corps, MS-7C, AGI, CCDA(P) AG/MP-6/MPRS(O) | | 6 | - | - | Para 23(e), Part I AO-3/89. | AFMSF-18 for SHAPE-1 and AFMSF-16 for Med Cat |
| 5. | Return of Adv Paybook in Fd Area | CDA(O) Archives through AG/MP-6/MPRS(O) | | 6 | - | - | Para 23(c), Part I AO-79/76 | |
| 6. | Re-emp application | MS-3A/DGMS-1A | | 6 | - | - | Para 2(b), Part III | |

| | | | | | | | | |
|-----|---|--|---------------------------|------------------------|--|----------|--------------------------------|---|
| 7. | NO Demand Cet by CO (IAFA-450) | CDA(O) | 1 | 6 | - | - | Para 23(b), Part I AO 79/76 | |
| 8. | Pension, Commutation and Gratuity | CDA(O) Arch. Copy to CCDA(P), MP-6/MPRS(O) | 2 | 4 | (a) Attested photo -2 with wife (b) Annex-1-2 (c) Annex-II | Appx 'A' | Para4-8, Part I | CDA(O) will send one copy to CCDA(P) for issue of PPO |
| 9. | AGIF Maturity Claim | PCDA(O) & Copy to AGIF | 2 to PCDA (O) & 1 to AGIF | 4 | 2 Photos of NOK & Cancelled Cheque to AGIF | Appx 'O' | Para- 1, Part IV | |
| 10. | Nomination for AOBF | AOBF AG Br Room No 76, West Block- III, RK Puram | 1 | 4 | - | Appx 'H' | Para 20 (II) (e), Part-II | |
| 11. | Nomination for life time Arrears of Pension | CDA(O) Arch through AG/MP-6/MPRS(O) | 3 | 4 | - | Appx 'D' | Para 23 (d), Part I | |
| 12. | Requisition for DSOP Fund balance | CDA(O) | 1 | 3 | - | Appx 'C' | Para 22, Part I | Through OC Unit. Also CB for issue of cheque. |
| 13. | Retd Offrs Identity Card | Comd/Div/Bde/Area/Sub Area HQ | 1 | 10 days | PP Photo 2 | - | Para 25, Part I | |
| 14. | Leave encashment and SOS DO-II Address on Retirement | CDA(O) MP 6/MPRS(O) | 1 | Last day of retirement | - | - | Para 1, Part II | SAO 4/S/88 appx 'B' Ser 8,9 & 10. |
| 15. | Last ICR/ACR | MS Br | 1 | Last Day | SAO 3/5/89 | - | - | SAO under revision. |
| 16. | ECHS Application | Concerned Section of MP- 6/ MPRS(O) | 01 origi- | 06 months | Affidavit, Dependency | Appx 'F' | Para 8, Part II | |

| | | | | | | | | |
|-----|---|--|---------------------------------|--|--|----------|------------------|--|
| | | | nal and 01 Photo- copy | | Certificate, Lab Report*, Photocopy of Retirement/Re lease Order | | | |
| 17. | Application form for award of Educational Scholarship to the children of Army Officers | | | | | Appx 'P' | Para 12 , Part V | |

| | | | | | | | | |
|-----|---|--|--|--|--|----------|-----------------|--|
| 18. | Location and Name of Children/Boys/ Girls Hostels | | | | | Appx 'Q' | Para 14, Part V | |
|-----|---|--|--|--|--|----------|-----------------|--|

After Retirement

| | | | | | | | | |
|-----|---|--|---|------------------------|--|---|--------------------------------|--|
| 19. | No Demand Cer by UA, BSO | CDA(O) | 1 | After Retd | - | - | Para 23(b), Part I AO 79/76 | |
| 20. | Issue of Medical Entitlement Card | AG/MP-5B West Bk-III, RK Puram | 1 | Upon receipt of PPO | (i) 2 Attested photos with wife & children (ii) 2 stamp size photo of offr | - | Para 17, Part II | Enc CTC of PPO & retd offr I card |
| 21. | Issue of Service Particulars Booklet & Service Cert | AG/MP-5C, Room No 86 Wg 7, West Bk-III, RK Puram. MPRS(O), ' L' Block | 1 | After Retd | 2 PP in Uniform SOS DO-II | - | Para 24, Part I | |
| 22. | Claim CTG & Pkg Allowance | CDA(O) | 1 | | | | Para 21, Part II | Within one year of Initial Retirement (not re- employment. |

To,
The PCDA (P), Allahabad.

APPLICATION FORM FOR PENSION TO WIDOW OF OFFICERS

PART-I

PARTICULARS RELATING TO DECEASED OFFICER

1. Surname _____ First Name _____
(Block Letters)
2. (a) Unit/Corps/Ship _____ (b) Rank _____
(c) Date of Birth _____ (d) Place of Birth _____
3. To be answered only if death occurred after termination of service.
(a) Date of Death _____ (b) Place of Death _____

PART-II

PARTICULARS OF APPLICANT

4. Surname _____ First Name _____
(Block Letters) (Block Letters)
5. Address in Full _____
6. (a) Date of Birth _____ (b) Date & Place of Marriage _____
7. Were you living apart from your husband at the time of his death for any reason other than his employment with the forces ? If 'yes' attach a statement of circumstances.
8. (a) Particulars of children of the deceased officers under 18 years of age (see note overleaf) in respect of whom allowances claimed.

BIRTH CERTIFICATE TO BE ATTACHED IF AVAILABLE

| Full name (Full name of each child & Sex) | Sex | Date & Place | Present Address (if different from your own, state reasons) |
|--|-----|--------------|---|
| | | | |

- (b) Are all the children maintained by you _____
- (c) Nationality _____
- (d) State/Province, you belong _____
9. Have you or any of the children been injured in war _____
If so, state date, place and nature of injury and whether your claim for compensation has been made

10. (a) Are you or any of your children in receipt of any pension or allowance
- (b) Have you applied for any pension or allowance (apart from the present application) or do you intend doing so. _____
- (c) If so, state as to when you have applied or intend to apply. _____

PART-III

PARTICULARS OF ANY PENSION RECEIVED BY THE DECEASED OR THE APPLICANT OR THEIR CHILDREN

| Name of Pensioner | Nature of pension or allowance | amount | By whom paid | Reference No. (PPO No & Date) |
|-------------------|--------------------------------|--------|--------------|-------------------------------|
| | | | | |

DECLARATION

I HEREBY DECLARE that to the best of my knowledge and belief, the answers to the questions on this form are true and complete and I claim pension on the basis of the facts set forth. I undertake to furnish any further particulars that may be required.

Witness to sign (Any Commissioned Officer of the Defence Services on effective list not below the rank of Capt or equivalent rank or Magistrate under his court seal).

Ordinary signature of applicant

Address of witness _____

Date _____

State name of Treasury or Bank at which you desire pension should be made payable, if granted.

Note. When pecuniary circumstances require, an allowance may also be granted under certain conditions after the age of 18 for a child who is: -

- (i) An apprentice (or in an analogous position) receiving not more than nominal wages or
- (ii) Being educated at a University, Technical Schools or Secondary School or
- (iii) Incapable of self support by reason of infirmity if you wish to claim any such allowance you should attach a statement giving full particulars.

EXECUTION OF WILL

General

1. All Wills should be clear-cut unambiguous and precise. Please refer to AO 4/91.
2. An Executor can be a beneficiary under the Will.
3. Witnesses cannot be beneficiaries under the Will.
4. All Wills are revocable. However, in case of revoking any Will especially so a registered Will– it should be clearly stated in the latest Will that, “All previous Wills, whether registered or un-registered, whatsoever and wherever, stand revoked and cancelled”. This will avoid any controversies.
5. It should be noted that a registered Will takes precedence over an un-registered Will. Hence in case of any revocation or alteration of an earlier Will, the latest Will must be registered.
6. Probate is mandatory for immovable properties situated in West Bengal, Pondicherry, Chennai and Mumbai. The Executor of the Will has to apply for the probate in the courts concerned in these States.
7. Probate is not necessary in other States of India, especially so if the Will is a valid registered document.

Choice of an Executor

8. Execution of any Will rests with the Executor of the Will. Hence it is imperative that the executor be an honest, trustworthy and reliable person.
9. It is advisable to have a younger person in good health as an Executor, to try and ensure that he/she does not pre-decease the Testator of the Will. To avoid such an eventuality, an Alternative Executor may also be appointed in any Will.
10. It is advisable to appoint a reliable lawyer as an Executor, in case the property has to be divided amongst different heirs, or if a Will gives only life interest to any one person and thereafter the ownership rights vest with someone else.
11. The Executor must know the contents of the Will and be will and be willing to execute the Will according to the wishes of the Testator.
12. The Executor must be a resident of the same town as the Testator, to enable him to execute the concerned Will, legally and expeditiously.

Choice of Witnesses

13. Witnesses need not know the contents of the Will, but they must be present at the time with the Testator and all of them must sign the Will in the presence of each other.

14. Beneficiaries cannot be Witnesses to any Will.

15. Witnesses should preferably be younger to the Testator, of sound integrity and good financial position, to ensure that they cannot be “bought over” by any disgruntled beneficiary or relations.

16. Witness should also be permanent residents of the same town as the Testator, so that they can easily give evidence in Court, if so required.

Contents of a Will

17. It is advisable Not to disclose the contents of a Will to the beneficiaries. Such disclosure generally leads to un-necessary arguments, and harassment of the Testator.

A WORD OF CAUTION

18. It has been observed that the tendency to treat the elderly dependents with a degree of callousness, is becoming rampant in our society today. It is therefore advisable that the Testator of WILL makes full provisions for financial independence for self and spouse while executing a Will.

ACTION TO BE TAKEN ON DEMISE OF LIFE PARTNER

1. In case of death due to an accident lodge an FIR at the nearest Police Station, and get their written clearance before last rites are performed.
2. Arrange last rites even in cases of natural demise only after getting Medical Certificate of Death from a doctor. Intimate location, date and time for 'Chautha'/Prayer meeting to all concerned preferably through an insertion in the News Paper(s).
3. Publish Obituary in Local Paper(s).
4. Obtain Death Certificate - 20 or more copies from the Municipal Authority for Registration of Births and Deaths. These are required to be submitted with all claims.
5. Forward the information with certified photocopy of the Death Certificate and relevant details of the deceased to the following: -
 - (a) PCDA (Pension), AG's Branch MP 5 (b), PS-4 and Army Officer's Benevolent Fund.
 - (b) **AGI** For life Insurance cover as applicable.
 - (c) **Bankers** For family pension, FDs, Loans (if any) and Locker.
 - (d) **Station HQ** Surrender Identity card of the deceased and issue of Canteen Card.
 - (e) **Clubs** For transfer of membership or refund of security deposit as applicable.
 - (f) **Municipal Authority/A WHO/DDA (as applicable)** For transfer of House/ Apartment to single name of the surviving spouse as per the WILL of the deceased.
 - (g) **MTNL** For transfer of tele connection and future billing.
 - (h) **BSES/NDPL** For future billing for power consumption.
 - (j) **ITO** For closing the IT file of the deceased and linking up with the Files of beneficiaries. Also applicable for wealth Tax assessment.
 - (k) **Licensing Authority** For Motor Vehicles, and Personal Arms and farm Machinery – Tractors etc.
 - (l) **LIC/GIC** For insurance policies covering Life, Medical, Property etc.
 - (m) **Rajya Sainik Board** For issue of Ex-servicemen Widow's Identity Card.
6. Obtain Probate of WILL if required by applying to the Distt Judge under Indian Succession Act 1925.

IMPORTANT TELEPHONE NUMBERS

| | |
|--|---------------------------|
| ECHS (24X7) Helpline No. | 080-4300 4300 |
| | 1800-103-8666 (Toll Free) |
| | +919714794300 (Via SMS) |
| Director AOBF, CW Dte, AG's Branch | 011-26196217 |
| AWPO, CW Dte | 011-26100241 |
| | 011-26186075 |
| | 011-26100241 |
| | 1800119922 (Toll Free) |
| MD, Army Placement Agency, CW Dte, Kashmir Hourse | 011-23010389 |
| | 011-23375078 |
| | 011-23792670 (Fax) |

DGR Contact Details

| | | |
|-------------------------------|------------------------------------|--------------------------|
| Director General Resettlement | 011-26192351 011-26171456 (Fax) | dgrindia@gmail.com |
| SO to DG(R) | 011-26192350 | sodgrdelhi@gmail.com |
| Adm & Coord Officer | 011-26192350 | admandcoorddgr@gmail.com |

Directorate of Employment

| | | |
|------------------------------|--------------|-------------------------|
| Principal Director | 011-26192352 | pdemp@yahoo.com |
| Jt Director | 011-26192354 | dgrsecurity1@gmail.com |
| Jt Director | 011-26191630 | dgrsecurity4@gmail.com |
| Jt Director | 011-26192349 | dgrsecurity3@gmail.com |
| Jt Director (Emp - II & III) | 011-26174616 | employmentdgr@yahoo.com |

Directorate of Self Employment

| | | |
|-------------|--------------|------------------|
| Director | 011-26192356 | dgrrkp@yahoo.com |
| Jt Director | 011-26174531 | |
| Jt Director | 011-26192355 | |

Directorate of Training

| | | |
|-------------|--------------|--------------------|
| Director | 011-26192358 | dirtrg@gmail.com |
| Jt Director | 011-26192366 | jtdirtrg@yahoo.com |

Directorate of E&L

| | | |
|----------|--------------|--------------------------|
| Director | 011-26192353 | dgrdirentprs@hotmail.com |
|----------|--------------|--------------------------|

Directorate of Publicity

| | | |
|----------|--------------|------------------------|
| Director | 011-26192365 | dgrpublicity@gmail.com |
|----------|--------------|------------------------|

Directorate of IT

| | | |
|-------------|--------------|-------------------|
| Jt Director | 011-26174616 | dgrjdit@gmail.com |
|-------------|--------------|-------------------|

Directorate of Statistics & Records

| | | |
|----------|--------------|--|
| Director | 011-26192364 | |
|----------|--------------|--|

Security Agency Empanelment & Requisition Cell

| | |
|--|--------------------------------|
| For empanelment of Security Agencies & Sponsorship of Security Agencies | dgrjdempanreg@gmail.com |
|--|--------------------------------|

AWWA Contact Details

| <u>Sl.No.</u> | <u>Command</u> | <u>E-Mail ID</u> | <u>Tele No. Off.</u> | |
|---------------|---|--|----------------------|--------------|
| | | | <u>ASCON</u> | <u>Civil</u> |
| (a) | AWWA Secretariat | centralawwa@Gmail.com | 35150/52 | 011-23018183 |
| (b) | Southern Command | awwa_sc_pune@sify.com | 2041 | 020-26359222 |
| (c) | Eastern Command | awwaec05@yahoo.co.in | 2509 | 033-22489142 |
| (d) | Western Command | awwahqwc@yahoo.co.in | 2764 | 0172-2862764 |
| (e) | Central Command | awwahqcc@yahoo.co.in | 2258 | 0522-2483394 |
| (f) | Northern Command | awwa_nc@rediffmail.com | 2988 | 01922-242443 |
| (g) | Army Training comd | awwasoawwa@yahoo.co.in | 2727 | 0177-2651431 |
| (h) | South-Western Comd | awwaswc05@yahoo.co.in | 2941 | 0141-2232025 |
| (j) | Andaman & Nicobar Comd, C/O 108 Mtn Bde | | | 03192-286440 |

Head Office

Dir (Welfare)
Welfare Complex
210, South Block,
Integrated HQ of MoD (Army)
New Delhi 110011

35150, 35152 (Army)
011-23012897 (Contact No & Fax)

Web Site

www.awwa.in

E Mail

centralawwa@Gmail.com

ihrc@awwa-india.org

Resource Centre

Central AWWA Information Highway & Resource Centre, 011-26143136
AWWA Complex, Rao Tula Ram Marg, New Delhi – 110010

AWWA Help Lines

4. AWWA Helpline New Delhi awwahelplinebhde@yahoo.com.in 011-25684684
5. AWWA Help Line Kolkata awwaec05@yahoo.com.in 033-22310206
6. AWWA helpline Udampur awwahqne@yahoo.com 01992-242443