



ORGANISATION

DTE OF INDIAN ARMY VETERANS (DIAV)



AG's Branch

Dte of Indian Army Veterans (DIAV)

Policy & Outreach

Pensions & Entitlements

Benefits & Welfare

Skilling & Transition

Provide 'Single Window Redress & Welfare' within limits of policy provisions

Pan India Outreach

VETERANS' VERTICAL

30 x Col Veterans -
Area/Sub AHQs

At Veterans'
population centres

Stn ESM Cells

CSD Mgrs Dual Tasked -
Veterans' Grievance Redress

Veterans' Facilitation
Centres & E-Lobby

DISABILITY PENSION

Admissible on invalidment/retirement- acquiring above 20%

Two Elements

Service Element: 50% of RE

Disability Element:

<u>Attributable To/ Aggravated By MII Service</u>	<u>War Disability Pension On Invalidment</u>	<u>War Disability Pension On Superannuation</u>
30% of last RE for 100% Disability	100% of last RE for 100% Disability	60% of last RE for 100% Disability

Disability Element: Amt reduced pro-rata

BROAD BANDING OF DISABILITY

% of Disability	% To be Reckoned for Computation of Disability
Less than 50%	50%
50 - 75 %	75%
76 - 100 %	100%



MONETARY ALLCE TO GALLANTRY AWARDEES



SER	GALLANTRY AWARD	MONETARY ALLCE @ PM
1	PVC	20000
2	AC	12000
3	MVC	10000
4	KC	9000
5	VrC	7000
6	SC	6000
7	SM (Equivalent)(For gallantry)	2000

MONETARY ALLCE BY STATE GOVT

FAMILY PENSION FOR EACH CAT

SER	TYPE	BENEFITS
1	Ordinary Family Pension(OFP) (Natural Death/Disability not attributable/ aggravated due to MII Service (NANA) (Demise After Retirement)	(a) Ordinary – 30% Reckonable Emoluments (b) Enhanced Rates- 50 % Reckonable Emoluments (I) For 10 yrs when died in service (II) For 7 Yrs or 67 yrs of age for death after retirement
2	Special Family Pension(SFP) Death/Disability attributable/ aggravated due to MII Service	60 % Reckonable Emoluments
3	Liberalised Family Pension (LFP) Battle Casualty – BC (IT Exempted)	Last Pay Drawn 100 % Reckonable Emoluments

FAMILY PENSION ON REMARRIAGE OF WIDOW

SER	CONDITION	TYPE OF PENSION		
		OFP (30%)	SFP (60%)	LFP(100%)
1	If widow has children and continues to sp after remarriage	No pension to widow. Child gets OFP	Full SFP to widow	Full LFP to widow
2	If She does not sp children after remarriage	No pension to widow. Child gets OFP	OFP to widow(30%) 50% of SFP to Children (OFP-30%)	OFP to widow(30%) SFP at 60% to Children
3	If widow has no children	Full OFP to continue to widow	Full SFP to continue to widow	Full LFP to continue to widow



EX GRATIA PAYMENTS BY CENTRAL GOVT



SER	Cause of Death	Emoluments
1	Due to accidents in course of performing duties	25 lakhs
2	Attributable to acts of violence by terrorist, anti social elements etc	25 lakhs
3	Occurring border skirmishes and action against militants, terrorists, extremists etc	35 lakhs
4	While on duty in the specified HAA, inaccessible BP etc, on account of natural disasters, extreme weather conditions	35 lakhs
5	During an action in international war or such war like engagements specified by MoD	45 lakhs

EX GRATIA PAYMENTS BY STATE GOVT

FAMILY PENSION EACH CAT

SER	TYPE	DETAILS	RANK		
			COL (30 YRS) (APPROX)	JCO (30 YRS) (APPROX)	SEP (15 YRS) (APPROX)
1.	ORDINARY FAMILY PENSION(OFP)	ORDINARY – 30% RECKONABLE EMOLUMENTS	RS 60,000/-	RS 28,000/-	RS 9,000/-
2	SPECIAL FAMILY PENSION(SFP)	60 % RECKONABLE EMOLUMENTS	RS 1,20,000/-	RS 36,000/-	RS 18,000/-
3	LIBERALISED FAMILY PENSION (LFP) IT EXEMPTED	LAST PAY DRAWN 100 % RECKONABLE EMOLUMENTS	RS 2,00,000/-	RS 60,000/-	RS 30,000/-



OLD AGE PENSION
(APPLICABLE TO PENSIONER/FAMILY PENSIONER)



SER	Age of Pensioner	Additional Quantum of Pension
1	80 Yrs to less than 85 Yrs	20% of Family Pension
2	85 Yrs to less than 90 Yrs	30% of Family Pension
3	90 Yrs to less than 95 Yrs	40% of Family Pension
4	95 Yrs to less than 100 Yrs	50% of Family Pension
5	100 Yrs or more	100% of Family Pension

Note

1. Addl Quantum admissible on all kinds of pension
2. Paid by PDA on their own w/o awaiting dirms from PSA
3. In case age not mentioned in PPO- Need to be notified-following docu through Records- PAN Card/Martric cert/passport/ECHS card/Dvr License/Election Card

WELFARE SCHEMES

Ex - Gratia Grant	BC	PC
	Rs 8,00,000/-	Rs 2,50,000/-

Welfare Grants	Amount	Remarks
Edn Scholarship For Wards <input type="checkbox"/> CL I TO VIII <input type="checkbox"/> CL IX TO XII <input type="checkbox"/> GRADUATION <input type="checkbox"/> POST GRADUATION <input type="checkbox"/> PROFESSIONAL COURSES	Rs 10,000/- Rs 14,000/- Rs 20,000/- Rs 25,000/- Rs 50,000/-	<ul style="list-style-type: none"> • Applicable to wards of PC (fatal). • PG & Professional Courses for wards of BC (fatal/ disabled), upto Graduation under Cent Govt Scheme • Graduation, PG & professional courses for widows (BC & PC)
Computer Grant For Widows & Wards of BC / PC died in harness	Rs 35,000/-	Widows & Wards pursuing graduation & higher studies
Daughter's Marriage/ Remarriage Of Widow	Rs 1 Lakh	Daughter / wife of BC & PC
Orphan Son's Marriage	Rs 1 Lakh	Child of BC / PC who die in harness
Mob Eqpt • Mod auto Scooter (2 nd is after 15 Yrs of 1 st issue) • Wheel Chair (2 nd Wheel Chair after 7 yrs)	Rs 70,000/- Rs 50,000/	Depending on Disability of Indl (Paraplegic/Tetraplegic/Quadraplegic)
Mod of Bathroom	Rs 40,000/-	For 100% disabled soldiers

AGI BENEFITS

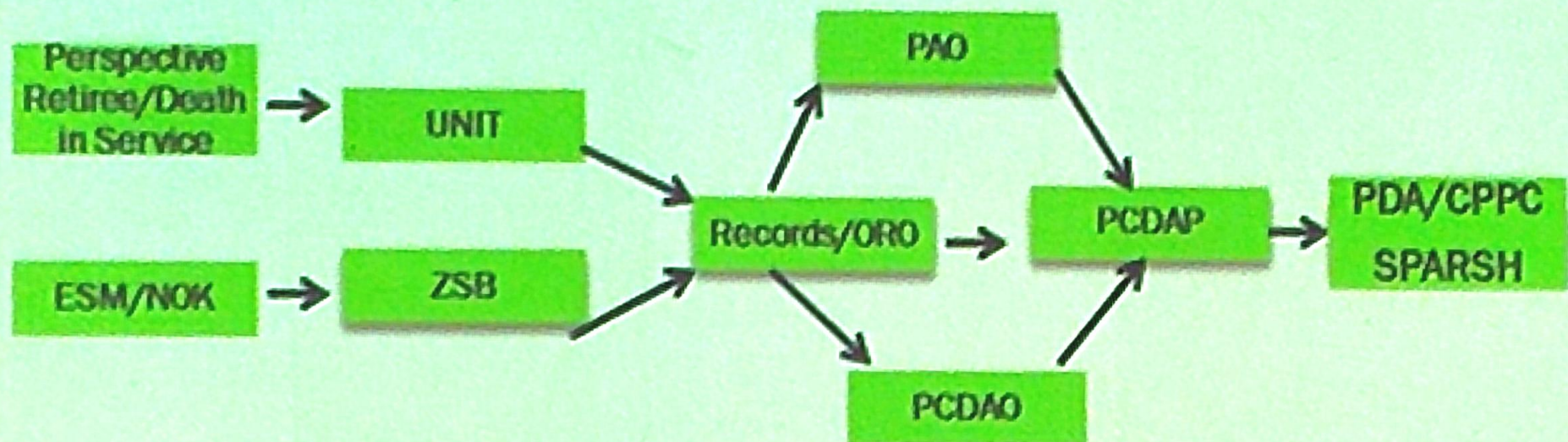
EXTENDED INSURANCE SCHEME (One Time Subscription)

Date Joining scheme	Validity	Insurance Amt	
		Offra	JCO/OR
01 Jan 81-31 Mar 81	10 yrs after retirement or 65 yrs of age	65000	-
01 Apr 81-31 Mar 89	10 yrs after retirement or 65 yrs of age	65000	30000
01 Apr 89-31 Mar 94	15 yrs after retirement or 70 yrs of age	1 Lakh	50000
01 Apr 94-30 Jun 99	20 yrs after retirement or 70 yrs of age	2 Lakh	1 Lakh
01 Jul 99-30 Dec 04	20 yrs after retirement or 72 yrs of age	3 Lakh	1.5 Lakh
31 Dec 04-29 Jun 09	26 yrs after retirement or 75 yrs of age	4 Lakh	2 Lakh
30 Jun 09-30 Jul 10	26 yrs after retirement or 75 yrs of age	6 Lakh	3 Lakh
31 Jul 10-30 Dec 13	26 yrs after retirement or 75 yrs of age (Refundable)	6 Lakh	3 Lakh
31 Dec 13-31 Dec 14	26 yrs after retirement or 75 yrs of age (Refundable)	10 Lakh	5 Lakh
01 Jan 15-31 Mar 17	30 yrs after retirement or 80 yrs of age (Refundable)	10 Lakh	5 Lakh
1 Apr 17 onwards	30 yrs after retirement or 80 yrs of age	10 Lakh	5 Lakh



Pension Sanction / Disbursement Chain

- Govt issues orders
- ADG PS – Policy and Implementation
- PCDA issues Circulars and PPO
- Record Offices- PAO(OR)/PCDAO-LPC cum Data Sheet- PCDAP(PSA) -issues PPO- PDA-Treasury/Post Offices/DPDO/Banks (CPPC)



- **System for Pension Administration (RAKSHA)**

- Centralized sanction, claim and disbursement of pension.
- Easy validation and rectification of data through.
- Digital process for pensioner identification
- Added convenience with real time tracking of grievances.

- **The system would cater to all activities of the pension cycle namely**

- Initiation and Sanction
- Disbursement
- Revision
- Service and Grievance Request Management

ELIGIBILITY



- ESM incl rect's drawing pension from CDA incl Coast Guard
- Spouse/Veer Nar/ Widow/NOK of BC(Widow even after remarriage If drawing pension incl Children from first marriage- present husband & his children not auth)
- Dependent Parents (Combined income not to exceed 9000 plus DA)
- Unemployed Son- upto 25 yrs of age
- Minor brother till becoming maj
- Daughter/Sister- Unmarried/widow/Divorcee /Abandoned
- Grand children of widowed/separated daughter till becoming maj
- Disabled Children- Irrespective of age/gender/ marital status
- If both wife & husband service pensioners, parents of both auth(Both to pay subscription)
- Grand parents & Grand Children not entitled
- No member should be drawing benefits of any other Govt med scheme
- ECO/SSO/PMR entitled on re-imburement basis



IMPORTANT DOCUMENTS

- **Service/Discharge Book**
- **PPO**
- **WILL, Nomination, Succession cert etc**
- **All property Documents related to Land and House/flat**
- **Death Cert - 20 ink signed copies**
- **Death Part II order**
- **Children's/Dependent's Part II order**
- **I card of ESM/widow**
- **PAN Card, Voters Card, Adhar Card**
- **Bank Pass Book**
- **ECHS card**
- **CSD Card**
- **Driving Licence**
- **Club Membership Card**
- **Pass Port**
- **Credit/Debit Cards**
- **Copy of FIR**
- **Copy of C of I**
- **Post-mortem Report**



Indian Army Veterans Portal

011-25674767, 25674764, 25674067, 1800116644

Multilingual Portal

veteranscell@gmail.com, rnvcorpus@veteranscell.army.gov.in

Record Offices: **53**

- Home
- Policy
- Col Veterans
- ESM Cells
- Imp Info
- CPGRAM
- Letter Dir Lang
- Links
- Site Map

Total Regn on portal as on 03 May 22 18,61,646

IN ORDER TO AVOID SPREAD OF COVID

Ask a question

Site map



The President of India, Shri Droupadi Murmu & Mrs. Sumitra Murmu interacting with NDRAs of Madhya Pradesh at Army House on 14 Jan 22

Entitlements for NOK / Widows

Login For CPGRAM

Click here to login as Veteran

Soldiers Dis In Service

- Policy Letters
- Circulars
- Forms
- Download
- Publications
- Advisory
- Notifications
- Search
- Course Mate
- Related Links
- FAQs

ESM Cell: **513**

Army Veterans (OIAV)

The Veterans Cell was raised in April, 2013 as a single window for the redressal of veterans' issues, with responsibilities at Army HQ level.

Our Partners >>

Search Keyword



GENERAL NM NARAVANE, PVSM, AVSM, SM, VS
GENERAL NM NARAVANE, PVSM, AVSM, SM, VS
Jnana Prabodhini Prashala, Pune. An alumnus of the Indian Military Academy and the Indian Military Academy, he

Total Visitors till now : 46,71,676




DEFINITION OF ESM

MoH/DOP&T/MoD



1. Released between 01 Jul 66 to 30 Jun 68. Served in Armed Forces other than dismissal.
2. Released between 01 Jul 68 to 30 Jun 71. Served for a pd not less than six months other than dismissal.
3. Released between 01 Jul 71 to 30 Jun 74. Served in Armed Forces. Other than dismissal.
4. Released between 01 Jul 74 to 30 Jun 79. Served for a pd not less than six months after attestation other than dismissal.
5. Released between 01 Jul 79 to 30 Jun 87. Served for a pd not less than six months after attestation other than own request or dismissal. Five years incase of disch at own request
6. Released on or after 01 Jul 87. released with any kind of pension
 - (a) TA. Pension holders and gallantry awardees-retired wef 15 Nov 15.
 - (b) APS. Retired from Army without reversion to P & T.
 - (c) Rects. Boarded out with pension



DEFINITION OF ESM MHA/DOP&T/MoD

7. Released on or After 10 Oct 2012.

- a) Relieved after earning pension
- b) Reduction in est.
- c) On Completion of specific pd of engagement.
- d) APS-Retired from Army without reversion
- e) On Deputation with APS for more than six months prior to 14 Apr 1987.
- f) Ex-recruits boarded out with pension irrespective of date of release

NOTE


- DSC pers are not ESM
- MNS are not ESM

Implications

No benefits from KSB-Edn grant or penury grant/ESM I Card



PENSION REGULATIONS AND INSTRUCTIONS



- Defence Pension Regulations.

- Issued of MoD
- Part I -Types of Pensionary Awards
- Part II- Pension Procedures

- Defence Pension Payment Instructions(PPI).

- Issued by GCDA
- For the guidance of Pension Disbursement Authorities in day to day matters in conformity with Defence Pension Regulations

- Pension Sanction /Disbursement Chain

- Govt Issues orders
- ADG PS – Policy and Implementation
- PCDA Issues Circulars and PPO
- Record Offices- PAO(OR)/PCDAO-LPC cum Data Sheet-PCDAP(PSA)-Issues PPO- PDA- Treasury/Post Offices/DPDO/ Banks (CPPC)

SERVICE PENSION

- **Admissible on retirement,**
 - subject to min Qualifying Service (QS)- 20/15 yrs
 - 50% of last Reckonable Emoluments (RE) (Basic+Grade+MSP+NPA)
- **Commutation of Pension: Restored Suo Moto -15 yrs**
 - Capitalized Value of Pension (CVP) = 50% of Retiring pension X 12 X Commutation Factor (CF).
 - Eg: Pensioner: Basic Pension 1,00,000; retiring at age of 54 Yrs (CF 8.627)
 - CVP = 50% of 1,00,000 X 12 X 8.627 = 51,76,200
 - Total Amt Reimbursed = 50,000 x 12 x 15 = 90,00,000
- **Retirement Gratuity:** Min QS 5 yrs. Max Amt 20 lakhs
 - $\frac{1}{4}$ month's RE for every completed 6 months of service
 - Eg: $\frac{1}{4}$ of (50000) X 30 (15 yrs service) = 3,75,000/-
 $\frac{1}{4}$ of (200000) X 60 (30 yrs service) = 30,00,000/- (20,00,000)
- **AGI:** Maturity Amt
- **DSOP/AFPP:** As per Contribution
- **Leave Encashment:** 300 Days
- **FSA**



EX GRATIA PAYMENTS BY CENTRAL GOVT



SER	Cause of Death	Emoluments
1	Due to accidents in course of performing duties	25 lakhs
2	Attributable to acts of violence by terrorist, anti social elements etc	25 lakhs
3	Occurring border skirmishes and action against militants, terrorists, extremists etc	35 lakhs
4	While do duty in the specified HAA, inaccessible BP etc, on account of natural disasters, extreme weather conditions	35 lakhs
5	During an action in international war or such war like engagements specified by MoD	45 lakhs

EX GRATIA PAYMENTS BY STATE GOVT



DISCHARGE BOOK



- No, Rk, Name
- DOB, DOC, (Apparent age on enrolment, Enhanced Old age Pension, Sr citizen benefits)
- Name of NOK, date of birth (Corrected before discharge-implication on Family Pension, Dual pension, Old age pension)
- Change of NOK on marriage
- Address- Notification of Change of address
- Reason for release/discharge
- Battle Cas/disability
- Details of Family/Dependents
 - Part II Order
 - Spouse, children, parents, brother, sister- Correct Name & DOB (In case of any wrong detail ESM facilities like scholarship, admission/fee concession to school/profession colleges, pension, CSD, ECHS facilities denied)
- Disability Cert from mil & civ auth and Part II Order
- Part II order/notification of marriage after retirement, children born after retirement, Death of dependent(NOK/Spouse), Re-marriage, widow remarriage.

EXECUTION OF WILL

- A Legal expression of disposal of one's possession after death
- Implication on marriage/remarriage/children
- In case no WILL made i.e. 'Intestate' - property distributed among all heirs. (Indi's spouse/children/parents suffer unintended loss. Division of immovable property)

NOMINEE

- In case of Bank Accounts/PF/Gratuity/LIC etc
- However it is not an alt to WILL
- A Nominee is only entitled to receive the amt on behalf of the rightful heirs

SUCCESSION CERT

- Generally required in cases of non execution of WILL
- A legal docu under which one person after another succeeds to property
- An application to District Judge followed by court hearing-Court Order

JT ACCOUNT

- Permissible for salary as well as Pension acct
- Assists in smooth transition from normal pension to family pension



ACTIONS BY NOK ON DEMISE OF PENSIONER



- **OBTAIN TWO INK SIGNED COPIES OF MED CERT**
- **APPLY FOR 20 TO 30 INK SIGNED COPIES OF DEATH CERT**
- **WRITE TO PDA ALONG WITH DEATH CERT TO STOP PENSION**
- **INFO MP SB AND PCDA(P) WITH COPY OF DEATH CERTIFICATE**
- **WRITE TO AGIF FOR EXTENDED LIFE INSURANCE**
- **CLAIM ADLRS AMT**
- **SURRENDER CANTEEN SMART CARD AND ECHS CARD**
- **RETURN THE DECEASED PENSIONERS I CARD TO STN HQ / ZSB AND APPLY FOR NEW**
- **IF THERE ARE OTHER INSURANCE POLICIES , WRITE TO THE CONCERNED COMPANIES**
- **WRITE TO ALL BANKS WHERE THERE IS AN ACCOUNT OR FD**
- **WRITE TO RTO TO TFR AUTOMOBILE**
- **WRITE TO ARMS LICENSING AUTHORITY AND DEPOSIT THE WPN**
- **TFR DWELLING UNIT**
- **TFR ELECTRICITY CONNECTION**
- **TFR TELE CONNECTION**
- **TFR CLUB MEMBERSHIP**
- **CLEAR ALL OUT STANDING DUES**
- **WRITE TO IT DEPARTMENT**
- **APPLY FOR LEGAL HEIR CERT / SUCCESSION CERT**

CHECK LIST FOR ESM

Ser	Details	Action
1	ESM Registered on DIAV Portal	
2	ESM Registered on Biometric Life Cert Portal	
3	Name and Date of Birth correctly recorded in PPO/Pension Book and same as in Aadhar/PAN card all other documents	
4	Name of the spouse correctly notified in PPO/Pension Book and all other documents	
5	Date of Birth of Spouse correctly recorded in PPO/Pension Book	
6	Pensioner/widow above 80 yrs of age receiving enhanced pension(20%, 30%, 40%, 50% or 100%)	
7	Part II order of all Children published with correct Name and Date of Birth	
8	Is their any Disabled/ Handicap child. If yes, has the Dis Cert and Part II of Dis pub and notified in the PPO/Pension Book?	