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## **SIGNALS FORUM NOIDA**



**USEFULL  
INFORMATION &**

**GUIDELINES  
FOR  
INFORMATION WARRIORS, VETERANS,  
AND THEIR SPOUSE / NEXT OF KIN**

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**(Note: - For Private Circulation Only & Not to be quoted as an authority)**

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**PREFACE**

1. **It is in response to the popular demand of Veterans in general and officers of Signals Forum NOIDA in particular to update and reissue the Useful Information for Welfare of Veterans and Senior Citizens & Their Next of Kin. The last Hand out, in booklet form, was issued in Sept 2006.**

2. **In the mean time, number of new schemes has been implemented by the government orders have been issued such as winding up of AGIF-(MS), establishment of large number of ECHS Clinics, all over India and implementation of 6<sup>th</sup> Central Pay Commission Report.. It has become necessary to update the Information for the Veterans. I have collected most of the Information already published in Print & E-Media. I am obliged and Thankful to all of them. I have taken all precautions to verify the facts mentioned here, but advise all the readers, not to quote it as an authority.**

3. **This Booklet has been compiled by me getting most of the Inputs from Two Brochures Published By AG's Branch, One; for Officers & Their NOK and the other for All Others. I obtained Various Inputs from; 6<sup>th</sup> CPC Report, Court Decisions & various published Material, for that I am obliged and Sincerely thank all of them.**

4. **Mutual help Groups, Such Groups wherever formed with dedicated veterans to help each other has been very useful in mitigating hardships of fellow veterans. It requires mutual understanding that we all may face difficulties ourselves at any time and may need help in the hour of crisis. In addition, those who are in active service now, will be veterans one day and therefore should not feel that we are burden on them. We the Veterans Approach them for help when it is beyond our control. The SO-IN-Cs of The Corps of Signals has been proactive in helping Veterans & their Families. I Hope others are also doing so. It will go a long Way if The AG Branch should ensures that it is followed at all Mil Stations in India. All the Officers whether in staff or in units should also treat the Veterans, as their GOOD WILL Ambassadors. I will also advise our brother veterans NOT TO further over burden them . They are acutely under staffed.**

5. **Wish you all Very Happy and Healthy Long Life. I also request all of you to take timely action wherever needed. Suggestions for improvement of the contents are most welcome. Lastly, I reserve all my Appreciation and admiration to the Report My Signals Blog and it's team of dedicated Officers and Staff, without them, it would have been very difficult to Reproduce it on their Blog. I take this opportunity to thank you All.**

**Jay Hind**

**ID**

| <u>SUBJECT</u> |
|----------------|
|----------------|

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- (b) Pension Post -2006

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  - (II) Class IX to XII - 5000/-
  - (III) Graduation - 10,000-
  - (IV) Post Graduation - 15,000/-

##### **(b) Education Scholarship for Professional Courses only-**

Tuition Fee Plus Rs 5000/- (subject to Maximum of Rs. 25,000/- p.a.)

##### **(C) Daughter's Marriage Rs. 30,000**

- (d) Management of Toll Plaza

#### **Innovative Agricultural Schemes**

Herbal Medicine Plants  
Horticulture & Floriculture

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- (a) For Valid Canteen Card Holders
- (b) ADLR Amount Rs.-2,500/-From Dependent Canteen
- (C) Assistance if required
- (d) Wreath to be Laid on Behalf of COAS.

**Free 30 Meals by AVCC On The Day of Demise/Funeral****Free Arrangement by AVCC for Chautha / Prayer Meeting**

- (a) Free Hall/ Lawn. ( As available )
- (b) Carpeted and White sheet covered Seating Arrangement + 50 chairs
- (c) Covered Dais for Preacher
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**Subsidising Patient Bus Fare to its Members To Travel on Referral to Delhi****PART III- MISCELLANEOUS****Contact Information (See Annexure --)****Train Your Spouse****Actions To Be Taken While In Good Health****Keep Records Of****Actions to be taken on Death Of a Pensioner****How To Make a WILL****Registration of a WILL****Enforcement of a WILL****(a) Probate Of the WILL****(b) Obtaining A Succession Certificate****Precautions to Be Taken By Elderly Persons****Arms****Vehicles****Carry Identity Card.****Sincere Advise In Financial Matters****ANNEXURES**

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**USEFULL INFORMATION & GUIDELINES FOR INFORMATION TO  
WARRIORS, VETERANS AND & THEIR SPOUSE / NEXT OF KIN.**

**Part I- Terminal Benefits on Retirements**

**Retiring Pension - Qualifying Service & Revised Rates**

1. **Service Pension Officers** The Service Pension of officers is different for pre-2006 and post- 2006 Retirees. Is given as under:-

- (a) **Pension** of Pre-2006 Retiree's = 50 % of (Minimum of Band pay + Grade Pay of the Rank + Military Service Pay (MSP) of the Rank last held )
- (b) **Pension** Pension of Post 2006 Retiree's = 50 % of (Band Pay + Grade Pay + MSP All as applicable for the Rank)
- (c) **Qualifying Service** Qualifying service for full Pension for Pre-2006 Retiree's is 33 years Less Weightage as applicable for the Rank, whereas for Post Retiree's it is 20 years and Weightage have been withdrawn

**Service Pension of JCOS & Other Ranks.** The Service Pension of JCO's & Other Ranks for Pre 2006 and Post 2006 have been revised with effect from 01/07/2007 to bridge the gap by the sixth CPC. The Revised Pension is based on 70 % of the Trade Classification Pay.

- (d) **Pension** Of JCO's & Other Ranks is calculated based on their Rank held, their trade Group and their length of Service.
- (e) **Qualifying Service** It is 33 years less weightage for the rank for Pre-2006 and 15 Years for Post 2006 Pensioners and the Weightage had been withdrawn.

2. **Pension Tables.**

- (a) For Officers it is given at **Annexure I**
- (b) For JCO's. NCO's & ORs is given at **Annexure II**

3. **Dearness Allowance (DA)/ Dearness Relief (DR)** DR is adjusted every six months for pensioners as announced from time to time by the Government. The present rate of DA/DR is 51% of basic pension. DA/DR is calculated based on full pension including additional pension **for** elderly pensioners of 80 years and above.

4. **Commuted Portion of Pension & Restoration their-of.** Pre 2006 Retirees could commute maximum 43% of pension where as Post 2006 Retires can commute up to 50% of their pension.

5. **Formula for Commutation. Total Amount = Service Pension Commuted x 12 x Commuted Value.** Commuted Portion of Pension is restored by the Pension Disbursing Agency (PDA) after 15 years and if not done automatically then remind the PDA. **Commutation amount is exempted from Income Tax.**

6. **Encashment of Credited leave at the time of retirement.** Encashment of leave is permitted for maximum of 360 days it is calculated on the last pay drawn including NPA and qualification pay (if any) and DA. **The leave encashment amount is Exempted from Income Tax if drawn on retirement.**

7. **Retiring /Service Gratuity.** Permanent Commissioned officers With 10 Years of qualifying or more service without wieghtage are eligible for service/ Retiring gratuity. The Formula =  $\frac{1}{2}$  months of reckonable emoluments x Qualifying Service (for every six months completed service.). Reckonable emoluments include pay in Pay Band + Grade Pay +MSP+NPA (if any) + Dearness Allowances. **The upper limit for Gratuity has been increased from Rs. 350,000/- to Rs. 10,000,00/- and consequently the enhanced amount exempted is exempted from Income Tax.**

## **War Injury/Disability Benefits**

### **8. Disability Pension.**

**(a) For Pre-2006 Retirees: - Revised** Rates for 100% disability are given below, Where disability is less than 100%, the amount shall be reduced proportionately. As per the degree of disability accepted and for the period notified in the PPO.

**Disability Element:** Would not be less than 30% of the minimum of 6th CPC pay band + Grade Pay + Military Service Pay + X Group Pay (wherever applicable) for 100% disability, proportionately reduced for lesser disability

**(b) The revised Rates For Post-2006 Retirees are as under:-**

| Category                                      | War disabled<br>(In action) | Normal<br>(BC/PC) | Processed By          |
|---|-----------------------------|-------------------|-----------------------|
| (I) Officers & Honorary Commissioned Officers | 11700/pm                    | 5880/pm           | PCDA (P)<br>ALLAHABAD |
| (ii) JCOs & Equivalent                        | 8600/pm                     | 4300/pm           | do                    |
| (iii) Other Ranks (OR)                        | 7020/pm                     | 3510/pm           | do                    |

### **9. Revised letter on casualty / disability / war-injury pensionary awards for pre-2006 retirees based on 6th CPC scales issued**

(a) **Modified parity** for casualty award has been sanctioned with effect from 01-01-2006. Authority: - (Govt. Of India Min. Of Def. Dept. Of Ex-Servicemen Welfare, Letter No. 17(4)/2008(1)/D (pen)/(Policy)/-vol -V dated 15 Feb 2011 )

(b) **Special Family Pension:** Would not be less than 60% of minimum of 6th CPC pay band + Grade Pay + Military Service Pay + X Group Pay (wherever applicable). In the Case Of HAG and Above It will be Minimum of the Pay corresponding to the rank held but Not Less than Rs 7,000/-pm

(c) **Dependent's Pension.** Dependents pension is admissible in the cases of Bachelors who die because of casualties attributable to service. The present rate is 50% of Special Family Pension worked out on 60% of the Min of Pay Band + Group Pay + MSP + X Group payable if applicable to the Rank held. The dependent siblings' names should appear in the list of Next Of Kin (NOK).

(d) **Liberalized Family Pension:** Would not be less than the (100% of) minimum of 6th CPC pay band + Grade Pay + Military Service Pay + X Group Pay (wherever applicable). In the case of HAG and above it will be Min of Pay of the rank last held.

(e) **If the Children are Drawing Liberalised family Pension.** Their pension will be 60% of the Liberalised Family Pension Now applicable.

(f) **War Injury Element :** Would not be less than 60% of the minimum of 6th CPC pay band + Grade Pay + Military Service Pay + X Group Pay (wherever applicable) for 100% disability proportionately reduced for lesser disability in cases of retirement / discharge and 100% of the minimum of 6th CPC pay band + Grade Pay + Military Service Pay + X Group Pay (wherever applicable) for 100% disability .

**10. Benefits For Post 2006** The rates of war injury element for 100% disability for all ranks shall be equal to 30 % of the reckonable emoluments last drawn, where disability is less than 100%. It will be proportionately reduced. However, in no case aggregate of service element and war injury element should exceed the emolument last drawn

### **11. Disability Pension / Gratuity**

- (a) **Disability Pension.** Armed Forces Personnel who retires or invalided out of service due to disability caused or aggravated by military service is entitled to Disability pension, consisting of Service Element and Disability Element. Those who are retained in service with disability of more than 20%, The Service element will continue to be paid. Irrespective of percentage of disability. **If boarded out, Disability Pension will be paid even if disability is assessed less than 20%**
- (b) **Disability Element.** For Post 01 Jan 2006 retirees, the rate of Disability Element is **30% of Basic pay for 100% disability**. Disability element is proportionately reduced, depending upon the percentage of disability. No disability element is admissible if disability is less than 20% except in the case of invalidment.

- (c) **War Injury Pension.** War Injury Pension is granted to those who got Injured during Action against Enemy, Terrorists, Extremists or anti social Elements. It consists of Service Pension and War Injury Element. For 100 % Injury both Elements put together shall not exceed Pay. Last Drawn. For lesser Injury, It will be reduced. proportionately,
- (d) **Liberalized Disability Pension.** If while fighting Extremists or Antisocial elements, one gets injured, the Injury will be treated as disability. The Disability Element for 100% Disability, Shall be equal to Service Pension for the period when he would have retired. However, he shall not be entitled for other benefits which are applicable to War Disabled.
- (e) **Grant of Family Pension for Life to Dependent /Handicapped Children.** A permanently Handicapped and dependent Child/ Dependent unmarried /Divorced Daughter is entitled for lifetime family Pension on demise of last surviving parent The Guardian should apply on behalf of child to AG's Branch Org 3(b) with a copy to PCDA (P). There after pursue the case with AG's Brach. The pensioner, during his/her lifetime, should get the Part II order published of the disability of the Child after getting **Permanent Disability Medical Certificate** from Armed Forces /Government Hospital. In the case of dependent & Unmarried/Divorced Daughter, Part II order is needed. If Part II order does not exists then the surviving parent should take up the case with the AG's Branch to do the needful. Write to the PCDA (P) along with Affidavits duly Notarized, Signed & Witnessed, separately by the Parent and the Daughter, stating on oath that she is dependent & unmarried /divorced and that her total earning from all sources does not exceed Rs. 3500/- per month (DA not included). In the case of mentally disabled children, a willing and reliable relative/ friend should be appointed, as a legal guardian. & notified through Par II orders. This task should be completed during the lifetime of the surviving parents.

**12. Additional Pension to Elderly Pensioners.** The quantum of additional Pension to the Elderly Pensioners is as follows:-

|     | <u>Age of Pensioner</u>   | <u>Additional Quantum of Pension</u> |
|-----|---------------------------|--------------------------------------|
| (a) | 80 To Less than 85 years  | 20 % of Basic Pension + DR           |
| (b) | 85 To Less than 90 years  | 30 % of Basic Pension + DR           |
| (c) | 90 To Less than 95 years  | 40 % of Basic Pension + DR           |
| (d) | 95 To Less than 100 years | 50 % of Basic Pension + DR           |
| (e) | 100 years and above       | 100 % of Basic Pension + DR          |

**Notes:-**

1. In case neither the exact date of birth is mentioned either in PPO or in Record office. The Pensioner should approach the PDA With the proof of date of Birth with copies of any of the four documents duly attested to record it in their Electronic system along with intimation to the PCDA (P)/ Record office concerned.
2. The Documents accepted are:- PAN Card, Matriculation Certificate (Having date of birth), Passport, Driving License (Having Date of Birth) Election I Card And ECHS card, If Non of the is having Date of Birth then produce An Affidavit duly attested by class-1 Magistrate. The above is also applicable for Spouse of Pensioner. In the case of Family Pensioners fresh PPO is required as the PPO of the Pensioner does not include date of birth of the Family pensioner. The Application Form is given at **Annexure – III** which is self explanatory. (Authority- Para 12 of GOI, MoD Revised Pension Letter No. 17(4)/2008/(1)/D(Pen/Policy) dated 11 Nov 2008).

**13. Monetary Allowances Attached to Gallantry Awards.**

- (a) Monetary Awards are divided into two categories i.e. Pre-Independence Gallantry Awards and Post-Independence. The scheme of Gallantry Awards for Armed forces Personnel can be broadly divided into Gallantry Awards. The Pre-Independence Gallantry Awards include Indian order of Merit, Military Cross, etc after independence different series of Gallantry Awards were introduced. The Vir Chakra series of awards are given for acts of conspicuous bravery/gallantry in the presence of the enemy and the Ashok Chakra series for bravery other than in the face of the enemy.

(b) These awards carry a monetary allowance with them which is payable for two lives i.e. for the Pensioner and the Next Of Kin. The Present Rates for Gallantry Awards are given at Annexure IV.

**14. EX-Gratia By Central Government** Ex-gratia Payment is made to the Widow/ NOK On death of Service Personnel Who dies while performing his duties in an encounter against Extremists Terrorists / Hostile sand also those killed in action and border skirmishes at the following Rates with effect From 01/09/2008:-

|   |  |
|---|--|
| (a) Death due to accidents in the course of duties  | Rs. 10 Lakhs                               |
| (b) Death attributable to Acts by Terrorists etc  | Rs. 10 Lakhs                               |
| (c) Death during enemy action in War or in border Skirmishes or in action against militants, terrorists etc | <b>Rs. 15 Lakhs</b><br><b>Rs. 20 Lakhs</b> |
| (d) Death occurring in war or such war like Encounters Duly notified by the Ministry of Defense             |  |

**Note. Some of the State Governments make lump sum Payment to the awardees.**

**15. Terminal Benefits From Army Group Insurance Scheme (AGIF).**

(a) **Maturity Benefits.** Maturity Benefits depends on the Contribution made by Individual. It is in two parts viz. Insurance premium & Saving Element. At the time of Retirement, both the elements are paid, along with Interest on savings and Bonus on Premium. Post Retirement Extended Insurance is provided Up to the age of 75 Years on death which ever is early. There is no refund of amount of Extended Insurance Scheme. The Amount on Maturity will depend on Contribution by each Individual

(b) **Benefits under Main Scheme.**  
The Insurance Amount with Effect From 01 Jan 2009 are as under:-

|  |
|--|
| (i) <b>Rs. 30 Lakhs</b> . To The Officers from Regular Army/ Army Postal Service (APS) (on Deputation from P&T),& Cadets from IMA/ OTS (Drawing Stipend) |
| (ii) <b>Rs; 15 Lakhs</b> To Cadets of 10+2 Entry Not in Receipt of Stipend.  |
| (iii) <b>Rs: nine Lakhs</b> To Territorial Army.   |
| (iv) <b>Rs; eight lakhs</b> To Cadets from NDA / AFMC.   |
| (v) <b>Rs; five Lakhs</b> To JCOs & Other Ranks.   |
| (vi) <b>Rs; six Lakhs</b> Post Retirement to officers.   |
| (vii) <b>Rs; 3 Lakhs</b> Post Retirement to JCOs and OR  |

**16. Extended Insurance/Post Retirement.** This benefit is available for 26 Years or until 75 years of age which ever is earlier. For Pre 2006 retirees it was available until 71 years of age. Payment was only on demise of pensioner to the Spouse / Next of kin.

**17. Medical Entitlements.**

(a) **Medical Entitlement for Pensioners-ECHS.** The following are eligible for membership of ECHS:-

|       |  |
|-------|--|
| (i)   | Ex servicemen drawing Pension/Disability Pension.  |
| (ii)  | Widows drawing Family Pension.   |
| (iii) | Spouse.  |
| (iv)  | Unemployed Sons below 25 years, Unemployed and/ or Unemployed widowed/ divorced daughters/Unemployed parents, whose combined income is less than Rs. 35000/- +DA on it on the date of consideration. and Mentally / Physically Challenged Children for Life. |

(b) All Those Service Personnel who retired on or after 01 April 2008 automatically becoming Members of ECHS. The Membership fee is exempted For:-

(c) War Widows.

(d) Spouse of deceased Service personnel in receipt of liberalized Family Pension. Parents of Unmarried deceased Service personnel in receipt of liberalized family pension.

(e) In case if parents are deceased, benefit is given to the Next Of Kin (NOK), Provided in receipt of Liberalized Family Pension.

(f) **Treatment through ECHS.** An ECHS member who Possesses Valid Smart Card may avail medical treatment in any ECHS Polyclinic anywhere in India..

(g) **Service Hospital** Free Treatment provided no further action is required.

(h) **Emergency Treatment.** During Emergency Treatment may be obtained from nearest Hospitals however it should be ensured that:-

(i) **Empanelled Hospitals.** Nearest ECHS Polyclinic is to be informed within 24 Hours (Two working days) of admission to the Hospital.

(ii) **Non-Empanelled Hospital.** Nearest ECHS Polyclinic is to be informed by the Member/ Patient/ NOK Within 48 Hours (two working days ) of the admission.

(i) **Attachment with Non-Dependent ECHS Polyclinic.** With Effect From 01 Feb 2011 The requirement of attachment with non dependent Polyclinic has been dispensed with

(j) **Medical Entitlement of SSC Officers.** Medical Entitlement Cards to avail limited medical facilities will be issued to the SSC Officers who are drawing Pension and on production of Non Employment Certificate.

(k) **Medical Treatment Grant.** A medical Grant of 10% of pension or minimum of Rs 100/- is sanctioned to those who are living in remote areas where facilities are available. To get this grant one has to approach the Pension Disbursing Authority (PDA).

18. **Medical Insurance from GIC/Other Agencies.** In spite of the facilities available from ECHS and other sources there may be expenditure involved ( better quality Lenses for Cataract Operation ,More than one medicated Stents in Angio Plasty, and better of hearing Aid) in treatments which may be claimed from Insurance Agencies. It is advisable to continue with such Insurance policy if already held. Due to liberalization such policies are now available up to the age of 70 years, and up to the cover of Rs 500,000/- . The premium up to Rs. 10,000/-is fully exempt from Income Tax U/S 80 D of IT. It is suggested reimbursement from insurance policy be claimed as cost of difference available from other sources.

19. **Treatment using other Systems of Medicines than Allopathic.** It is now accepted to use other systems medicines for treatment where allopathic medicine is not effective. It is for consideration to use well-established medicines in other systems for treatment of chronic diseases Ayurvedic, Homeopathic, Yunani and Tibetan Medicines. There are Other Therapies like Naturopathy. Acupuncture, Acupressure, Reiki and Regular exercises including Yoga, brisk walking, Laughing, Hand clapping and Massage have been proved very effective. These may be tried, if one system has not worked then other may be tried. Most important is to have full faith in the treatment you follow.

20. **Spurious and Date-Expired Medicines.** Whenever you buy, any medicines from the chemists do check that it is not date -Expired and it is not spurious by insisting of the known manufacturer and supplier of high repute. It is safe in Polyclinics however Expiry date should always be checked.

## 21. **Use of Rank with the Name and Wearing of Uniform & Badges Of Rank**

(a) **Use Of Rank With the Name** All Retired Officers Unless deprived of Rank may use their Rank last held with their name in all Correspondence and on their Name plate Along with Gallantry Awards and Decorations in the proper sequence by their order of Precedence

(b) **Wearing Uniform & Badges of Rank** . All Regular Officers May wear uniform with appropriate badges of Rank Last held on special occasions such as Ceremonial Parades, Entertainment of Military Nature and other occasions when wearing of uniform would appear appropriate.

(c) **Wearing Of Medals**, Full Medals on Uniform/ National Dress should be worn By all Ranks on special occasions Such as:-

- (i) Official Party at Rastrapati Bhawan / Raj Bhawan.
- (ii) Attending Durbar or Other functions in honor of National Day.
- (iii) Invited to Official Function by Embassy, Delegation or High Commission.
- (iv) Army Functions Including Ex-servicemen 's Rallies or Reunions.
- (v) While called upon in aid of civil power.
- (vi) While Visiting any Military Head Quarters on duty.
- (vii) While serving on Personal staff of a Governo When attending State or Military Funeral.

**Note:-** Non Regular Officers may wear Full Medals or Miniature Medals on civilian dress on the occasions given above.

**22. Concessions for Veterans, Gallantry Award Winners.. Widows & NOK .**

- (a) **Air Travel** 50% discount on basic Air Fare by domestic Airlines. (Sahare gives this discount for persons above 62 year of age. 75 % concession in domestic Flights by Indian Air Lines to War Widows.
- (b) **Rail Travel** 30% discount on Rail fares of all classes of travel for persons above 60 years and 50 % for persons above 63 years of age.
- (c) **Income Tax.** Total Exemption of Income Tax Of Gallantry Award Winners. No Tax. Up to Rs.240,000/- For Senior Citizens above 60 years of age. (Now Limit increased to Rs 250,000/-for age > 60 years and Rs.500,000/- for age > 80 years Applicable From Assessment Year (AY) 2012-13.)
- (d) **Telephone Connection.** Free Installation and 50 % exemption on Rent by Telephone Dept. to those who are injured in war / In Receipt of Gallantry Awards. For Chakra Series Awardees the Reservation Fee as well as full Rental is exempted
- (e) **Education Concessions By Min of Educational Concessions by Min. Of Def. (MOD).** Following concessions have been Revised with effect from 01 Sep 2008 ,for the Wards of Battle casualty and for and up to First Degree Course
  - (i) Full Re-imbursement of Tuition Fee, Transportation Charges and Hostel Charges but(Less Mess Charges).
  - (ii) Re-imbursement of cost of Books and Stationary @ Rs 1000/-p.a.,
  - (iii) Cost of Uniform Where compulsory up to Rs. 1700/- and for the first year and,
  - (iv) for Clothing @ Rs.500/- for the first year and Rs.300/- there after
- (f) **Reservations in Professional Institutions** Some of the States have reserved Seats for Service Personnel and also for Ex-servicemen. Inquiries should be of the states have Reserved seats for the wards and Widows of Battle Casualty made to the Zila Kalyan Kendra concerned. Some of the seats are also reserved in AFMC and Engineering / Administrative Institutions run by Army Education Society. Enquiry may be made from the Chairman Army Education Society, New Delhi.
- (g) **Benefits From Kendriya Sainik Board (KSB).** The Following Scholarships & Grants are available to ESM and Widows From Kendriya Sainik Board.. See Annexure –V.

**PART II WLFARE**

**23. Army officers Benevolent Fund (AOBF)- Platinum Grant/ Demise Grant.** Platinum Grant of Rs. 50,000/- is given by the AG's Br. Army H Q to Officers on attainment of 75 years of age or on death which eve is earlier. To claim it, enclose Photostat copies of PPO, Retired Officers Identity Card and Death Certificate In case of demise Of officer and send it to CW-3 AG's Br Army H. Payment to those Who died early is made on sliding scale given as under:

| <b>Commissioned service as Officer</b>             | <b>Amount in Rs</b> |
|--|---------------------|
| (a) Below 5 years                                  | Nil                 |
| (b)  | 5 to 10 years       |
| (c) 10 to 15 years                                 | 25,000              |
| (d) 15 to 20 years                                 | 38,000              |
| (e) 20 years and more                              | 50,000              |
| (f) Invalided out Irrespective of service rendered | 50,000              |

**24. Assistance From Army Welfare Corpus**

**Education Scholarship from class 1 to degree Courses.**

**Rs. 400/-to 2500/- p.a.**

- (i) From Class I to VIII - 4000/-
- (ii) Class IX To XII - 5000/-
- (iii) Graduation - 10,000/-
- (iv) Post Graduation - 15,000/-
- (c) **Education Scholarship for Professional courses only -**  
Tuition Fee Plus Rs. 5000/- (Subject to Maximum of Rs.25000/-p.a..
- (d) **Daughter's Marriage.** Rs. 30,000
- (e) **Remarriage Of Widow.** Rs. 30,000
- (f) **Penury** Rs . 20,000
- (g) **Self Employment** Rs. 30,000 ( Agro based Ventures).

**25. Assistance from Army Central Welfare Fund (ACWF)**

(a) With Effect From 15 Jan 2009 ACWF grant. Has been revised from Rs. 30,000/- to **Rs. One Lakh for Fatal Casualties ( Not Attributable to Mil Service cases only)**  
**( Auth. B/45401/SOP/AGR&W-3 dated 15 Jan 2009)**

(b) **Battle Casualty If Boarded** out due to Injuries Sustained in Operations after 15 Aug 1947 will be given Rs one Lakh each.  
**( Auth. B/45401/AG/R&W-2dated24 Jan 2001)**

(c) Disabled Soldiers (Battle Casualty) due to Injuries Sustained in Operations after 01 May 1999 Whowere retained in service are entitled to one time Grant from ACWF based on % of their Disability as under:-

| <b>Ser No</b> | <b>Percentage of Disability</b> | <b>Existing Rate</b> | <b>Wef 15 Jan 2009 Revised Rate</b> |
|---------------|---------------------------------|----------------------|-------------------------------------|
| 1             | Below 50%                       | Rs. 10,000           | RS.20,000                           |
| 2             | 50% to 74%                      | Rs. 20,000           | Rs. 40,000                          |
| 3             | 75% and above                   | Rs .30,000           |                                     |

26. **Canteen Facilities** Service Pensioners of all Ranks including Family Pensioners Are authorized to avail of Indigenous canteen stores Less Specially allotted /Short supply items. For this purpose The Entitled Individuals are attached to the nearest Station /Unit Run Canteen, as convenient by Station HQ. NOK of all diseased Soldiers are Authorized to draw three bottlers of liquor quota per month.  
**( Auth: :QMG Br./CS Dte.. Letter No. 96129/Q/DDGCS dated 07 Oct 2008)**

**27. Allotment Of Oil Product Agencies.**

(a) **Eight Percent Defense Quota.** Under this scheme The Government has reserved 8% of retail outlet of Petroleum & LPG for War Widows / Dependents/ Disabled Soldiers as per following Priority:-

- (i) **Priority-I.** Widows/Dependents of Posthumous Gallantry award winners
- (ii) **Priority -II** Widows/ Dependents of servicemen killed in War.
- (iii) **Priority -III** Disabled in war.
- (iv) **Priority-IV** Widows / Dependents of those died in Harness with causes Attributable to service.
- (v) **Priority-V.** Disabled in Peace With Disability Attributable to Military service.

(b) **For Allotment of the Outlet one should apply to DGR In addition to the above there are other Schemes such as Coal Tipper Schemes, Allotment Of BPL outlet, Management of CNG station by ESM (O) , as yet In NCR only and Management of Toll Plaza .**

**28. Innovative Agricultural Schemes.**

(a) **Herbal Medicine Plants.** Herbal farming Recommended are 'Säfed Musli' 'Stavia' Used as alternative to Cane sugar for Diabetic Patients. **Jatropha and Pongamia** which are Bio-diesel Crops

(b) **Horticulture & Floriculture** Growing Fruits, Vegetables and Flowers are Very profitable particularly near Big cities.

29. **Allotment of Surplus & Class B Vehicles from Disposals** A pensioner/ or a Widow is entitled for allotment of one vehicle from surplus stock if applied for during five years of retirement/death of a serving individual. A proper application along with bank draft of specified amount should be submitted to the DGR through Zila Sainik Board. For details and application form approach AG's Branch /Zila Sainik Board.)

**30. Assured Decent Last Rites (ADLR.)**

(a) All Willing Veterans including Officers, All Other Ranks and their Widows holding Valid Canteen Cards will be Eligible for ADLR Scheme.

(b) A grant of up to Rs. 2500/- Should be provided on the spot to the Next Of kin for assisting in Organizing decent and Honorable last rites of the Veteran by the ADLR staff of the dependent canteen

(c) ADLR staff shall Assist in Organizing a decent last rites, where the family is unable to do so and requests for it

(d) Wreath on behalf of COAS shall be laid by the ADLR staff.

31. **Free Meals By ARUN VIHAR COMMUNITY CENTRE (AVCC).** AVCC at sector 37 NOIDA Provides up to 50 free meals on the dearth of its' members and that of their Spouse on the day of the death / on the day of funeral./ CHAUTHA (At a time chosen by the NOK)..
32. **Free Arrangement for CHAUTHA/ Prayer Meeting for their Member / His/Her Spouse By AVCC Sector 37 NOIDA .** The following is provided free of cost on the day of chautha/ Prayer meeting of it's members /souse;-
  - (a) Hall/ Lawn, which is available.
  - (b) Carpets covered with white Sheets and up to 50 chairs.
  - (c) Covered Dias For Preacher/Bhajan Singer.
  - (d) PA system with microphone, Amplifier and Loud Speaker Units.
  - (e) Assistance in Organizing Tea and snacks Through Cafeteria.
33. **Subsidizing Patient Bus Fare to Its' Members by AVCC NOIDA.** AVCC is Subsidizing 50% of Patient Bus Fare For Travel of its Members When Referred to R and R/ Base Hospital for Treatment By Noida ECHS Polyclinic

**PART III- MISCELLANEOUS.**

**34. Train Your Spouse.**

- (a) Opening & closing of Fixed Deposit Accounts.
- (b) **Maintaining specimen signature.**
- (c) Tallying balances from **Pass Book** entries.
- (d) Filling of cheques for payment of Electricity/telephone bills.
- (e) Operating the Bank Account and Locke

**35. Actions To be Taken While in Good Health**

- (a) **Close** all unnecessary Bank & Post Office Accounts and consolidate the balances into nearest bank. If Required, Open a new joint S/B Account, to be operated by either or survivor, with your Spouse/ Next of kin.
- (b) **Make all accounts including Pension Account to be operated jointly with your Spouse/ Next of Kin.**
- (c) Ensure one of your Heir is **ominated** in each account and entry to that effect is made in the Pass Book. Including Pension Account.
- (d) DO NOT MAINTAIN H U F (HINDU UNDIVEDED FAMILY) ACCOUNT unless you have your NOK as KARTA/Nominee. Close it at the earliest to avoid troubles to your family on demise of KARTA.
- (e) Convert bank locker to be operated Jointly, as either or survivor with the spouse and with a Nominee.
- (f) Keep sufficient cash at home to meet emergent requirements. It is advisable to keep couple of undated but signed Cheques at secure place and known to your spouse /NOK, to be cashed, in emergency only. These prove very useful when need arises
- (g) Obtain PAN Card for your Spouse and start filling her yearly Income Tax Return.
- (h) **It is also advisable to transfer all FDs to your Spouse's name to generate income in her name for income tax plqanning purposes. It will also save your Income Tax liability and she will feel more secure.**
- (i) **Make a WILL And preferably register it with the Registrar of Documents. A Sample of simple WILL, in Favor of Wife is given at Annexure -X.**
- (j) Improve your Friends Circle and maintain cordial relations with your neighbors. They only will be first to come to your families' help when need arises till relatives and friends arrive..
- (k) Develop a hobby and keep yourself mentally and physically busy to avoid loneliness.

**36. Keep Records of:-**

- (a) Addresses, Phone Numbers and E-mail Addresses of your relatives, Friends and all those persons who should be **informed** in the event of **Emergency**.
- (b) Details of Immovable Properties with locations of their Registration
- (c) Location of Weapons and their Registration Certificate and date of Its Renewal.
- (d) Particulars of Automobiles with their Body, Chassis Numbers and
- (e) location of Registration Certificate
- (f) Details of Bank & Post Office Accounts FD's. With location of
- (g) Pass Books, Cheque Books and F Ds.
- (h) Details of Insurance Policies, their locations & when premium are due.
- (i) Contents of Bank Locker with number and location of it's key.
- (j) Details of Debtors and Creditors with schedules of Receipts &
- (k) Payments with balances outstanding if any.
- (l) PPO and PAN CARD Nos.
- (m) Date of birth's, Location of Marriage Registration Certificate and WILL
- (n) Names, addresses of Custodian, witnesses, and Executor of the WILL.

**37. Actions to Be Taken On Death Of A Pensioner To claim Family Pension & other**

**Entitlements. (This is also reproduced As An Annexure – to be detached and made as a Check list for use if ever required.)**

- (a) Death if due to accident or unnatural causes should always be reported to the Police Station in whose jurisdiction the area falls. It avoids lot of troubles later on. In such cases get the autopsy done to establish proper cause of death.
- (b) Do obtain two ink signed copies of Medical certificate specifying cause of death from the Hospital or the authorized Medical practitioner. One of these is required by the authorities at the cremation/ burial ground. The other is required by the authorities (Registrar of Deaths & Births) who issues Death Certificates. Obtain cremation/burial certificate from the cremation/burial ground.
- (c) A close relative should apply for issue of Death certificate within 15 days of the death of the pensioner / deceased. In NOIDA it is issued by the C M O of the Distt Hospital Sector 30 Noida. Obtain at least 20 ink signed & equal number of Photo Stat copies duly attested by a class one officer.
- (d) Write to the Pension paying Bank Intimating them of demise of the pensioner, asking them to discontinue the pension of the pensioner and payment of the family pension of the spouse/N O K (give name). Enclose ink signed death certificate & copy of the original P P O having joint photograph of the pensioner & spouse/ NOK. Also state PPO and pension S /B A/C numbers.. Sample Application form as at **Annexure—VI**
- (e) If the Pension A/c is a joint account or the spouse is a nominee in it Then it is simpler to operate the same A/C for family pension, otherwise a fresh S / B A/C is to be opened in the same bank. It requires proof of Identity and proof of Residence. Photo copy of voter I Card/ PAN card will suffice with three copies of attested photographs
- (f) Write separately to Pension sanctioning Authority, PCDA ( P) to start family pension, on demise of the pensioner and enclose ink signed copy of death certificate:- Sample Application is at **Annexure—VII**
- (g) In the case of Retired Army Pensioner Write to the A Gs branch (MP-5, CW 4) to update their records. & to Pay Platinum Grant if Applicable As per **Annexure—VIII**.
- (h) If the age was less than 70 years write **to** Army Group Insurance Fund (AGIF) to Make payment of life insurance amount. Application Performa at **Annexure -IX**
  - (i) **Return Retired Officers I Card to Area HQ ( Int Br,) for further Disposal.**
  - (j) If there are other Insurance Policies write to them to pay Insurance amount.
  - (k) Write to all banks wherein the pensioner has his accounts to transfer closing balances to the spouse / N O K giving bankers address, a/c number.
  - (l) Write to Regional Transport Officer to transfer the Automobile to the NOK
  - (m) Write to Arms Licensing Authority to transfer the weapon (if any) to the NOK meanwhile deposit the weapon(s) in concerned Police Station Arms Dealer for safe custody. The NOK should apply for Arms License at the earliest
  - (n) Write to Electricity Providing Agency to transfer the meter in the name of spouse/NOK and start further billing against that name.
  - (o) Write to the Telephone providing Agency to Change the name of the subscriber, transfer the connection to the name of the Spouse/NOK for further billing
  - (p) Apply to AWHO to transfer the dwelling unit to the spouse/NOK. Performa for Application should be obtained from the AWHO / Welfare Society . The Society has to render No Objection Certificate (NOC).stating that there is No encroachment of common land, No major modification to the Approved design and all Dues to the Society has been cleared. If not already done you may have to do it before they issue NOC
  - (q) Write to all the clubs & societies to transfer the membership to the spouse/NOK
  - (r) Write to all Debtors to clear all dues and make payment to the Spouse/NOK.
  - (s) Clear the outstanding dues if any of the Creditors and credit cards and loans taken if any. Return the credit cards to the Bank concerned.
  - (t) Some of the banks may have issued Insurance certificate for the amount of FD/Bank Balance then claim it.
  - (u) Write to Income Tax authorities to intimate death of the Pensioner to close his Income Tax file and open Income Tax file in the name of the Spouse/NOK Quoting PAN number of both.
  - (v) Write to the Municipal Authorities to Close Property case file of the deceased person and open it in the name of the spouse/NOK
  - (w) Approach the district Courts for Probate of the WILL, if it is in possession, other wise obtain a Succession Certificate. From the District Judge.
  - (x) These Instructions are repeated at **Annexure—X to be used as a check list.**

### **38. Precautions to be taken by the Elderly Persons**

- (a) It is suggested that older persons specially those staying alone should Observe Strict precautions.
- (b) Get police verification done of your domestic help.
- (c) As far as possible avoid Employing Gorkhas of Nepal origin since it is difficult to verify them
- (d) Install Magic Eye and Door Chain on the entrance door and  
Instruct your servant not to open the door without your permission.
- (e) A stranger could mean danger. Do not let in a stranger even for glass of water, Letter, parcel or money order, unless you recognize the deliverymen.
- (f) Verify over telephone, the genuineness of a stranger, who drop in with a relative's reference.
- (g) Be in regular touch with your neighbors and relatives and keep their telephone numbers handy
- (h) Preferably, install a system to alert neighbors in case of emergency.
- (i) Avoid employing unknown persons such as masons, carpenters, painters, Electricians etc., Their reappearance without being called, should be Treat them with suspicion.
- (j) Put effective warning mechanism on your doors and windows.
- (k) If possible keep watch dog as a pet..
- (l) **To avoid Tripping, Keep Living Space Free of Clutter and Obstructions**
- (m) Keep Night Light On
- (n) Keep Supports to Hold on to around in the house
- (o) Keep fit and alert.
- (p) Always go out in a group for morning and evening walk .and avoid the same route if alone.
- (q) Keep vital Telephone numbers handy for emergency.
- (r) Inform your nearest PCR van and neighbors if you are suspicious of some one.
- (s) Do not be recluse ad keep socializing.
- (t) Do not talk about family secrets/property in front of strangers or servants.
- (u) While going out always put some light on.
- (v) All doors and windows should be fitted with strong iron grills.
- (w) Chowkidars, should be armed with a torch, whistle and LATHI

### **39. Arms.**

- (a) **Make sure arms license is always renewed on due date failing which the Arm should**
- (b) **\_Do not leave Arms in an unattended house.**
- (c) **Do not keep loaded weapons in the house.**
- (d) **Keep Arms And ammunition separately but readily accessible when you Really need them.**
- (e) **Keep strict check on the ammunition. Children are fascinated with arms and ammunition. Be careful they do not handle them alone.**

### **40. Vehicles.**

- (a) Get your vehicle insured for book value.
- (b) Install hidden anti theft ignition switch and Gear Lock. or Clutch and Steering Locking device.
- (c) Immobilize Vehicles by locking them with chain with a tree or Electric/ telephone pole if one is present near by. In alternatively two vehicles may be chained together.
- (d) Always, switch on the Anti Theft and Alarm Switch, when you are leaving the vehicle, even for short time. If it is to be left for long Duration, remove Battery and Main ignition wire from petrol Engines.

### **41. Carry Identity Card.** To ensure that you get prompt and proper Medicare, You should always carry an identity card/ Disc having Your Personal Information in local language:-

- (a) Name, Address and telephone No.
- (b) Blood Group and allergy if any.
- (c) If suffering from Epilepsy, heart problem or diabetes.
- (d) I card May save your life during emergency.

#### 42. Sincere Advice In Financial Matters:

- 
- (a) If you are ready, and easily afford to write off the amount, then and only then give loan to your friend or relative. They may not be in position to refund it.. It may result in strained relations.
- (b) **Accumulate maximum permitted annual leave to be cashed at the time of retirement and contribute maximum towards commutation amount to get benefit of exemption from Income Tax which otherwise you will be paying and both are calculated on last Pay drawn which is highest.**
- (c) Do keep some reserve cash at home, but not large amount, only sufficient to meet sudden and emergent requirements..
- (d) Each holder of a joint account should possess own pass book.
- (e) Do not stand guarantor or surety for any elderly or sick person, to Indemnify any institution against loss due to any default on part of that person., unless you are prepared to pay up Yourself. Be careful you may be leaving unmanageable liability to your spouse/children.
- (f) Do open and maintain a PPF account for best returns, maximum safety and Tax Saving. PPF account should have Spouse as Nominee or Next of kin if Widow or Widower.
- (g) All accounts and all financial instruments should have only one Nominee to avoid tussle between them..
- (h) Unless you are thoroughly conversant with the cyber security pitfalls, DO NOT Resort to E-Banking.
- (i) Do verify Pas Book entries against the Cheques issued to ascertain whether any unauthorized withdrawals has not been made.
- (j) Never leave large amount in any one Bank/in any one Account to Avoid Banking Frauds. Keep updating balances and status of your Fixed Deposits. Large amounts in any one FD should be avoided.
- (k) With large amounts, you cannot trust **Any Body..**

### **PART IV SOME LEGAL FORMATS.**

#### 43. How to make A WILL:

- (a) A **WILL** may be hand written or typed which is preferable for sake of clarity.
- (b) There is no particular form.
- (c) Stamp paper is not essential but paper should be durable.
- (d) Registration of a **WILL** is not mandatory but desirable to safeguardAgainst loss and fraud. It also obviates the necessity of witnesses To appear in the court at the time of **PROBATE** of the **WILL**.
- (e) For Registration of the **WILL** the **TESTATOR** and both the attesting witnesses have to appear, sign and attest the **WILL** in the presence of the Registrar. Each Individual should Carry two copies of recent Photographs.

#### 44. Clauses in a WILL

- (a) **Name and address:** - Here state you're Name, father's name and address including your District.
- (b) **Reasons and Intentions:** Here state necessity or urgency if any for making the **WILL**
- (c) **Sanity and own volition:** - State that you are making the **WILL** voluntarily without any pressure and that you are in full control of your mental faculties.
- (d) **Enumeration of Heirs and Properties:**-Give names and father's name of your spouse(s), Children, dependent father, mother and unmarried daughter(s).
- (e) **Bequest:** - Use clear and unambiguous language in allotting LEGACIES to each Heir. Intention conveyed by the **WILL** should be clearly defined. Uncertainty of intention renders the **WILL** Null and Void.

- (f) **Appointment of Executor(s):-** Be careful in nominating the Executors. Firstly an executor should be extremely dependable, honest of good health and younger in age and secondly he should be willing to take over the responsibility.
- (g) **Execution and Attestation: -** A WILL is to be signed by the TESTATOR or his nominated representative in the presence of the two attesting WITNESSES, WHO SHOULD SIGN IN PRESENCE OF EACH OTHER and say so in writing.

**45. Registration of A WILL:**- Register only single copy of the WILL to avoid confusion. If WILL has not been registered and one of the witness expires a fresh WILL have to be drawn. Also at the time of probate of the WILL both the witnesses are required to be present in the court. To avoid it registration of the WILL is helpful. If an Executor predeceases the Testator a fresh WILL should be executed.. **It is advisable to select witnesses and executors of younger age and enjoying good health. Each of them should be willing to under take the responsibility assigned to him.**

**46. Safe custody of a WILL.** For Safe Custody a WILL should be kept either with the Registrar, the Solicitor, Banker, in your locker, with a dependable friend or in the house at a safe place.

**47. Enforcement of a WILL.** A WILL is enforced, either by a **Probate** or by **Letter of Administration (Succession Certificate)**. In case where witnesses can not be produced in the Court then a Letter of Administration is to Be Obtained from the District Court.

#### **48. Probate.**

- (a) To obtain Probate of the WILL, the beneficiary or the Executor should make an application to the Distt. Judge U/S 264 of Indian Succession Act 1925. He may transfer the Case to the C J M of competent jurisdiction. In order to obtain the Probate of the WILL, there are two legal requirements. **Firstly**, to establish in the civil court of law that the WILL in question had been made voluntarily and signed by the deceased person in the presence of independent witnesses
- (b) **Secondly.** To ascertain that there was no subsequent WILL executed by the deceased person. To establish the first requirement the persons who have signed as witnesses are required to appear in the District Court and give evidence to authenticate the WILL, in question. If the WILL has been registered, the appearance of witnesses in the civil court is dispensed with. To establish the second requirement the civil court promulgates NOTICE in Govt. Gazette and in local newspapers To Whom It May Concern to produce before the court within given period, any WILL, if held by any one claiming to be made by the said diseased person. When any other member of the family does not contest the WILL in question, a Probate of the WILL is Ordered by the court. In the circumstances when WILL is not registered and the Witnesses to the WILL have predeceased or not traceable, then the heir has to obtain succession certificate for claiming estate of the deceased.

#### **49. Obtaining Succession certificate: -**

- (a) Where no WILL has been executed, found or produced, a legal heir requires a Succession Certificate to posses the legacy
- (b) To obtain a Succession Certificate a legal heir should apply to the Distt. Court to issue it, enclosing original death certificate of the Deceased and proof in support of his claim.
- (c) The Court may issue notice inviting objections if any from other claimants, returnable within three months
- (d) If satisfied the court may appoint an Administrator/Executor to execute the Estate or issue a Succession Certificate to the applicant.
- (e) A Sample WILL in Favor of Spouse is at **Annexure -XI**

**50. Lease Deed.** A comprehensive Lease Deed for renting out the house is given at **Annexure- XII**

51. **Notice for Non Payment of Rent.** A simple draft for Rent payment notice is given below for guidance:-

To \_\_\_\_\_  
 Mr. \_\_\_\_\_ S/O \_\_\_\_\_  
 R/O \_\_\_\_\_  
 (Tenant) \_\_\_\_\_

Dear Sir ,

I am constrained to Remind you that you have failed to pay the rent of my property taken on rent and failed to abide by our Lease Deed Entered in to on (date) \_\_\_\_\_.

2. Kindly ensure to send a demand draft payable at \_\_\_\_\_ Within 7 days of receipt or 10 days from dispatch of this letter which ever is earliest. Failing Which I WILL be compelled to reenter my property in accordance with our Lease Agreement and you will be responsible for all the consequences..

Yours Sincerely

Sd \_\_\_\_\_

(Name \_\_\_\_\_ )

Place \_\_\_\_\_

Date \_\_\_\_\_

52. **A Draft Power of Attorney (Special) Purpose.** For dealing with your allotted house is given at Annexure – XII. For all Other purposes it may be suitably amended.

53. If you intending to purchase a property go through a reliable property dealer and Engage a reliable Lawyer to ensure that:-

- (a) **Purchase of Property** To issue legal Notice of Intended property purchase From the present owner giving details of the property to file objections if any within stipulated time (By date) failing which legal process shall commence to purchase of the property and no cognizance shall be taken of subsequent objections if any. No advance to be paid prior to the date so fixed.
- (b) The agreed amount should be paid by crossed cheque on the table in front of the Registrar at the time of registration of the property. Advance which has been paid earlier should be mentioned in the Purchase Deed.
- (c) The Purchase Deed should be signed by the known and Reliable witnesses.
- (d) To save on Stamp duty the Purchase price should not be unduly lowered , lest is acquired by the Government Authorities .

54.. A Draft purchase Deed is given at Annexure-XIII.

55. Contact List with Name , Address , Telephone No & . E-mail I D of concerned officers of Min of Def, Department of Pension /Policy are given at Annexure –XIV.

56. Procedure for Verification of Date Of Birth Of Birth (DOB) is given at ANNEXURE XV.

Annexure -I-(Refers to Para 3 (a))**NORMAL SERVICE PENSION  
AND FAMILY PENSION FOR PRE 2006 RITIREES**

| <u>Ser. No</u> | <u>Rank</u> | <u>Pension Per Month</u> | <u>Family Pension</u> | <u>Service (yrs)</u> |
|----------------|-------------|--------------------------|-----------------------|----------------------|
| 1              | Lt.         | 13500                    | 8100                  | 24                   |
| 2              | Capt.       | 13850                    | 8310                  | 24                   |
| 3              | Maj         | 14100                    | 8460                  | 24                   |
| 4              | Lt. Col(TS) | 25700                    | 15420                 | 26                   |
| 5              | Lt. Col     | 25700                    | 15420                 | 25                   |
| 6              | Col.        | 26050                    | 15630                 | 26                   |
| 7              | Brig        | 26150                    | 15690                 | 28                   |
| 8              | Maj. Gen    | 26150 *                  | 15690 #               | 28                   |
| 9              | Lt Gen      | 36000                    | 21600                 | 30                   |
| 10             | Army Cdr.   | 40,000                   | 24,000                | Fixed Sal & Pen      |
| 11             | Vice Chief  | 40,000                   | 24,000                | -do-                 |
| 12             | COAS        | 45,000                   | 27,000                | -do-                 |
|                |             |                          |                       |                      |

Annexure II (Refers to Para 3 (b))**REVISED PENSION OF PBOR PRE-2006 PENSIONORS.**

| <u>Rank</u> | <u>Group</u> | <u>Service (Min. ---Max.)</u> | <u>Revised Pension</u> |
|-------------|--------------|-------------------------------|------------------------|
| Sepoy       | X            | 15---28                       | 5368 to 7085           |
|             | Y            | 15---28                       | 4603 to 6075           |
|             | Z            | 15---28                       | 4410 to 5820           |
| Hony. Naik  | X            | 15---28                       | 5289 to 6899           |
|             | Y            | 15---28                       | 4634 to 6899           |
|             | Z            | 15---28                       | 4310 to 5622           |
| Naik        | X            | 15---28                       | 5290 to 7590           |
|             | Y            | 15---28                       | 4594 to 6782           |
|             | Z            | 15---28                       | 4254 to 6279           |
| Hony.Hav    | X            | 15---28                       | 5355 to 8415           |
|             | Y            | 15---28                       | 4595 to 6563           |
|             | Z            | 15---28                       | 5254 to 6279           |
| Havildar    | X            | 15---28                       | 5355 to 8415           |
|             | Y            | 15---28                       | 4595 to 7220           |
|             | Z            | 15---28                       | 4255 to 6685           |
| Hony Nb/Sub | X            | 15---28                       | 5581 to 8641           |
|             | Y            | 15---28                       | 4821 to 7446           |
|             | Z            | 15---28                       | 4481 to 6506           |
| Nb/Subedar  | X            | 15---28                       | 6976 to 11510          |
|             | Y            | 15---28                       | 6470 to 10675          |
|             | Z            | 15---28                       | 6079 to 10030          |
| Subedar     | X            | 15---28                       | 7946 to 13105          |
|             | Y            | 15---28                       | 7255 to 11970          |

|                  |          |                |                      |
|------------------|----------|----------------|----------------------|
|                  | <b>Z</b> | <b>15---28</b> | <b>6876 to 11345</b> |
| <b>Sub/Major</b> | <b>X</b> | <b>15---28</b> | <b>8152 to 13450</b> |
|                  | <b>Y</b> | <b>15---28</b> | <b>7446 to 12285</b> |
|                  | <b>Z</b> | <b>15---28</b> | <b>7361 to 12145</b> |

**Note** For post 2006 pension of JCO and Other Ranks has been enhanced and shall not be less than as given below :-

**PENSION OR, NCOs, AND JCOs**

|                         |                  |
|-------------------------|------------------|
| <b><u>Sepoy-</u></b>    | <b>Rs. 7085</b>  |
| <b><u>Naik.</u></b>     | <b>Rs. 7590</b>  |
| <b><u>Hav.</u></b>      | <b>Rs. 8064</b>  |
| <b><u>Nb Sub.</u></b>   | <b>Rs. 11510</b> |
| <b><u>Subedar</u></b>   | <b>Rs. 12110</b> |
| <b><u>Sub. Maj.</u></b> | <b>Rs. 12250</b> |

**RATES OF D A.**

| <b>From</b>        | <b>To</b>          | <b>Rate</b> |
|--------------------|--------------------|-------------|
| <b>01 Jan 2006</b> | <b>30 Jun 2006</b> | <b>0 %</b>  |
| <b>01 Jul 2006</b> | <b>31 Dec 2006</b> | <b>2%</b>   |
| <b>01 Jan 2007</b> | <b>30 Jun 2007</b> | <b>6%</b>   |
| <b>01 Jul 2007</b> | <b>31 Dec 2007</b> | <b>9%</b>   |
| <b>01 Jan 2008</b> | <b>30 Jun 2008</b> | <b>12%</b>  |
| <b>01 Jul 2008</b> | <b>31 Dec 2008</b> | <b>16%</b>  |
| <b>01 Jan 2009</b> | <b>30 Jun 2009</b> | <b>22%</b>  |
| <b>01 Jul 2009</b> | <b>31 Dec 2009</b> | <b>27%</b>  |
| <b>01 Jan 2010</b> | <b>30 Jun 2010</b> | <b>35%</b>  |
| <b>01 Jul 2010</b> | <b>31 Dec 2010</b> | <b>45%</b>  |
| <b>01 Jan 2011</b> | <b>30 Jun 2011</b> | <b>51%</b>  |
| <b>01 Jul 2011</b> | <b>31 Dec 2011</b> | <b>58%</b>  |
| <b>01 Jan 2012</b> | <b>30 Jun 2012</b> | <b>65%</b>  |

**METHOD OF CALCULATION OF FAMILY PENSION BASED  
ON PENSION LAST DRAWN BY THE JCO/NCO/OR.**

1. Let the pension last drawn be X x=15980
2. Let the rate of DA prevalent be di % di=58%
3. Basic pension of the deceased pensioner =  $X(100/158) = 15980/1.58$   
It was 70 % of total pay =10114
4. Pay of the Pensioner,  $P=10114(100/70)$  =14450
5. Basic family pension, @ 60% of pay;  $F=14450(60/100) = 8670$
6. Total Family Pension on demise of pensioner;  $F_t = 8670+di$   
From 21/11/2011 Till 31/12/2011=8670(1.58) =13698
7. Family Pension from 1/1/2012 till date=8670(1.65)=14306, dii=65%
8. In case the Pension last drawn is different the above formulae shall be Used for calculations.
9. The above formulae works out to be; Family Pension =pension last drawn ( 100/70)x60,or 85.71 % of last pension drawn by the pension.

**Annexure—III (Refers to Para 13)**

**Monetary Allowance attached to the Pre-Independence Gallantry Awards**

|     |                                    | <b>Rate for all rank</b> |
|-----|------------------------------------|--------------------------|
| (a) | Distinguish Service Order          | Rs.2000/- p.m.           |
|     | Each Bar                           | Rs.2000/- p.m.           |
| (b) | Indian Order of Merit              | Rs.2000/- p.m.           |
|     | Each Bar                           | Rs.2000/- p.m.           |
| (c) | Indian Distinguished Service Medal | Rs.2000/- p.m.           |
|     | Each Bar                           | Rs.2000/- p.m.           |
| (d) | Distinguished Service Cross        | Rs.1400/- p.m.           |
|     | Each Bar                           | Rs.1400/- p.m.           |
| (e) | Military Cross                     | Rs.1400/- p.m.           |
|     | Each Bar                           | Rs.1400/- p.m.           |
| (f) | Distinguished Flying Cross         | Rs.1400/- p.m.           |
|     | Each Bar                           | Rs.1400/- p.m.           |
| (g) | Distinguish Service Medal          | Rs.1400/- p.m.           |
|     | Each Bar                           | Rs.1400/- p.m.           |
| (h) | Military Medal                     | Rs.1400/- p.m.           |
|     | Each Bar                           | Rs.1400/- p.m.           |
| (I) | Distinguished Flying Medal         | Rs.1400/- p.m.           |
|     | Each Bar                           | Rs.1400/- p.m.           |

**Monetary Allowance attached to the post-Independence Gallantry Awards ( As Amended )**

| <b>Sr. No</b> | <b>Gallantry AWARD</b>  | <b>Rate Per Month (Rs.)</b> |
|---------------|-------------------------|-----------------------------|
| <b>1</b>      | <b>Param Vir Chakra</b> | <b>10,000</b>               |
| <b>2</b>      | <b>Ashok Chakra</b>     | <b>6,000</b>                |
| <b>3</b>      | <b>Mahavir Chakra</b>   | <b>5,000</b>                |
| <b>4</b>      | <b>Kriti Chakra</b>     | <b>4,500</b>                |
| <b>5</b>      | <b>Vir Chakra</b>       | <b>3,500</b>                |
| <b>6</b>      | <b>Shaurya Chakra</b>   | <b>3,000</b>                |
| <b>7</b>      | <b>Sena Medal</b>       | <b>1,000</b>                |

**Lump-sum Monetary Awards to Nepalese Gorkhas Recipients of Indian Gallantry Decoration**

**Gorkhas of Nepalese domicile who are awarded the gallantry decoration will get special lump sum monetary awards w.e.f. 1.8.2003 as per the scale given below:**

| <b>Gallantry Decoration</b> | <b>Amount of lump sum (in Rs.)</b> |
|-----------------------------|------------------------------------|
| Param Vir Chakra            | 1,50,000                           |
| Ashok Chakra                | 1,25,000                           |
| Mahavir Chakra              | 1,00,000                           |
| Kriti Chakra                | 75,000                             |
| Vir Chakra                  | 50,000                             |
| Shaurya Chakra              | 40,000                             |
| Sena Medal                  | 20,000                             |

**Annexure –IV (Refers to Para 14)****BANIFITS FROM KENDRIYA SANIK BOARD (KSB)**

| <u>Ser No.</u> | <u>Type of Assistance</u>  | <u>Rate</u>   | <u>Processed By</u>                   |
|----------------|--|---|---------------------------------------|
| 2              | Professional Degree Courses<br><b>War Memorial Hostels</b><br>Assistance to War Memorial Hostel--<br><b>Prime Ministers' Scholarship Scheme 1</b><br>(b) Wards of Non Attributable Cases:-                                     | Rs.1,500 for Girls / pa<br>Rs 1,250/- for boys /p.a<br>Rs. 450/- Per Ward                 |                                       |
| 3              | <b>Penury Grant :-</b><br>(a) One Time Grant to all Categories (Non Pensioner)<br>(b) For old ESM and Disabled Children of ESM with 100% disability Non Pensioners.  | Rs ;- 30,000 /-   | KSB                                   |
| 4              | <b>Medical Grant:-<br/>For non ECHS Members</b><br><b>Prime Ministers' Scholarship Scheme</b>  | Rs. 30,000/- (Max)  | KCB                                   |
| 5              | <b>Professional Degree Courses</b><br>(a) for Boys<br>(b) for Girls  | (Paid Annually)<br>Rs. 1200/-pm<br>Rs. 1500/-pm   | KCB                                   |
| 6              | <b>War Memorial Hostels</b><br>Assistance to War Memorial Hostel--<br>(a) Wards of War Widows, War Disabled & Attributable cases :-<br>(b) Wards of Non Attributable Cases:-   | Rs 900/-pm<br>Rs.450/-pm  | KCB                                   |
| 7              | <b>Penury Grant :-</b><br>(a) One Time Grant to all Categories (Non Pensioner)<br>(b) For old ESM and Disabled Children of ESM with 100% disability Non Pensioners.  | Rs'30,00/-<br>Rs. 500/- pm  | KCB                                   |
| 8              | <b>Medical Grant:-<br/>For non ECHS Members</b>  | Rs. 30,000/- (Max)  | KCB ( up to Hav)                      |
| 9              | <b>House Repair Grant</b><br>(a) ESM/ Widows in Penury or !00% Disabled Ex-servicemen<br>(b) Orphan Daughter of ESM of all category (only one daughter)  | Rs. 20,000/-<br>Rs. 20,000/-  | -do-                                  |
| 10             | <b>Funeral Allowance to Widows</b>   | Rs. 5,000/-   | -do-                                  |
| 11             | <b>Marriage Grant</b><br>(a) Daughter of ESM/Widows of all categories<br>(b) Widows Re-marriage  | Rs. 16,000/- (Max)<br>Rs. 16,000/- -do-   | -do-                                  |
| 12             | <b>Education Grant (Widows &amp; two Children)</b><br>(a) Up to 10+2<br>(b) Up to Graduation<br>(c) Vocational Training (OTG)<br>(d) Cost of books/ Stationary<br>(e)One Child Joining Defense Trg. Inst. ( like NDA/ IMA?OTS) | Rs. 400/- pm<br>Rs. 600/-pm<br>Rs. 20,000/- (Max)<br>Rs. 1000/- pert Year<br>Rs. 1000/-pm | "-do-<br>-do-<br>-do-<br>-do-<br>-do- |
| 13             | <b>Orphan Grant (on Yearly Basis)</b>  | Rs. 1,000/- pm  | KCB                                   |
| 14             | Monthly Grant to old 7 Infirm ESM for two Years (Non-Pensioners)   | Rs. 2000/-  | -do-                                  |
| 15             | State Government Benefits are available on<br>Website : <a href="http://www.dgrindia.com">www.dgrindia.com</a> (Under Kendriya Sainik  |   |                                       |

|  |         |  |  |
|--|---------|--|--|
|  | Board ) |  |  |
|--|---------|--|--|

**Annexure- V- (Refers to Para 32 (j) & 41 (e))**

**A SIMPLE SPECIMEN OF A WILL**  
**WILL**

I, -----S/O-----  
R/O.....hereby declare this present to  
be my last WILL which I make on this \_\_\_\_\_ day of \_\_\_\_\_ 2011. With the last WILL of  
mine, I hereby revoke testamentary disposition hitherto fore made by me.

I am about.....years of age. Since life is so uncertain, death may come suddenly; I make this  
WILL so that after my death, no misunderstanding or disputes arise between my wife and children, the  
love and affection among them may remain forever.

I married..... D/O-----. The marriage was solemnised  
according to Hindu rites in 19-----=

That, we have.....children born during our wedlock. All of them are married and are well settled  
in their lives. Particulars of our children are as under:-

My wife and I have acquired all our moveable and immoveable property from our earnings and  
savings without any contribution from our parents and children. Our house, No..... (With  
garage), located in sector.....of----- is jointly owned and registered in  
our names. Our entire Bank/ post office accounts, Fixed Deposits', Bonds, Shares and Debentures are  
held jointly in our names.

That, I am making this WILL while in sound state of mind voluntarily out of my own free will  
without any compulsion or pressure from any person or having a second disposing mind

That, I bequeath, all my property moveable and immoveable, cash, balances in all. accounts,  
Shares and Debentures to my wife Smt..... with  
full and absolute ownership rights and power of disposal, Except my personal weapon; (If any)  
a..... which I bequeath to my  
son.....,if it is not disposed off by me prior to my  
death.

Signature of testator

---

That, if I and my wife die within a short span of time or without my wife making a WILL, then  
all our property shall be distributed equally in our children as mentioned above or as jointly agreed  
upon by them.

I hereby appoint my wife Smt .....and my  
son..... to act as Executors jointly or individually depending on  
their availability for the expedient execution of this my last WILL.

In witness whereof I, the above named Testator have signed this WILL hereunder on the day,  
month and year written above in the presence of two witness who have concurrently attested the same.

Signature of Testator

Date.....

Place-----

(-----)

Signed by the above named Testator \_\_\_\_\_  
 S/O.....in our presence at the same time and each of us has in the  
 presence of testator signed our name hereunder as an attestting WITNESSES.

Signature of Witness No. 1

Signature of Witness No.2

\_\_\_\_\_  
Name \_\_\_\_\_\_\_\_\_\_  
Name-\_\_\_\_\_

S/O \_\_\_\_\_

S/O - \_\_\_\_\_

Address-\_\_\_\_\_

Address\_\_\_\_\_

\_\_\_\_\_  
Dated-\_\_\_\_\_\_\_\_\_\_  
Dated \_\_\_\_\_

Place \_\_\_\_\_

Place \_\_\_\_\_

**Annexure—VI (Refers to Para 26(a))****LOCAL INFORMATION TO BE RECORDED  
AND KEPT READY**

1. Local ECHS / Military Hospital/ Nearest Registered Medical Doctors' Tele Nos. For emergency attendance of Patients.
2. Welfare Society Tele Nos.-----
3. CSD Managers Tele No.-----
4. Local AWHO No.-----
5. Ambulance/ Hearse Van Tele No. -----
6. Address of Shops For Last Rites Materials-----
7. Tele No & Address of Authority for Registering the Deaths.
8. Name & Address of Tentage and Catering Contractors.\_\_\_\_\_
9. Community Centre Tele Nos.\_\_\_\_\_
10. Local Club Tele Nos.\_\_\_\_\_
11. Local Cremation Ground Tele Nos\_\_\_\_\_
12. Local Arya Samaj / Sanatan Dharm ? Gurdwara Tele Nos.\_\_\_\_\_
13. Local News Paper Tele Nos. For Booking of Obituary.\_\_\_\_\_
14. Name, Address & Tele Nos. Of Religious Teachers for Last Rites.
15. Tele Nos Of Near & dear Ones to be Intimated in Emergency.\_\_\_\_\_
16. Tele Nos of Police Station , Fire station & Water Tanker Services.\_\_\_\_\_
17. Local Units / Head Quarters Tele Nos. For Necessary assistance  
'( Personal contacts yield better results ).

---

Note;- Such Information could not be provided for different Cities and Towns. It has been maintained by each veteran himself. ID\_\_\_\_\_

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DRAFT APPLECATION TO CLAIM FAMILY PENSION ON DEMISE OF PENSIONER.Annexure --VII Refers to Para 30 (d))From

Name \_\_\_\_\_

House No. /Sector \_\_\_\_\_

Address \_\_\_\_\_

Tele No. \_\_\_\_\_

Date \_\_\_\_\_

File No. \_\_\_\_\_

To

The Manager

Name of Bank \_\_\_\_\_

Address \_\_\_\_\_

Subject:-**GRANT OF FAMILY PENSION ON DEMISE OF PENSIONER.**

Reference- Our Joint Pension SB A/C No. \_\_\_\_\_ held in your Bank.

Sir,

\_\_\_\_ I regret to inform you that my husband, IC \_\_\_\_\_ Rank \_\_\_\_\_ Name \_\_\_\_\_ has expired on \_\_\_\_\_ at \_\_\_\_\_ due to \_\_\_\_\_ Certificate of his death is enclosed for ready reference. He was drawing his pension through your bank.

2. Kindly, stop his payment of his pension with effect from \_\_\_\_\_ and Start payment of family pension at the rate prescribed vide Annexure three to 6th Pay Commission Report as amended + DA as applicable to me through the same Pension SB A/C No. \_\_\_\_\_ Held in your Bank. We have/ do not have dependent children.

3. You are requested to forward the attached copy of this letter along with Copy of his Death certificate duly endorsed for its correctness to the PCDA (P) ALLAHABAD

Yours Faithfully

\_\_\_\_\_  
( Name \_\_\_\_\_ )Enclosures one

Copy to :-

PCDA (P), Dropadi Ghat, Allahabad 211014: for similar action.

**APPLICATION FOR PLATINUM GRANT IF NOT RECEIVED WITHIN A WEEK WHEN DUE****Annexure -VIII ( Refers to Para 30 (f))**

From: \_\_\_\_\_  
 Name \_\_\_\_\_  
 Tele No. \_\_\_\_\_  
 File No. \_\_\_\_\_

House No./Sector \_\_\_\_\_  
 Locality \_\_\_\_\_  
 City& PIN \_\_\_\_\_  
 Date \_\_\_\_\_

To  
 AG/CW-8,, IHQ of MOD (ARMY)  
 West Block 3 Room No 17 B,  
 R K Puram, New Delhi110066

Subject: **Payment of Platinum Grant On Demise of IC No** \_\_\_\_\_ **Rank** \_\_\_\_\_ **Name**  
**(Late)** \_\_\_\_\_ **Of Corps/Regt.)** \_\_\_\_\_  
**PPO No.** \_\_\_\_\_

Sir,

I regret to inform you that my husband/Wife \_\_\_\_\_, IC No. \_\_\_\_\_ has  
 expired on ( date) \_\_\_\_\_ at \_\_\_\_\_ (Name of Hosp) \_\_\_\_\_,  
 Address \_\_\_\_\_ (Place) \_\_\_\_\_, Due to (Cause of Death)  
 \_\_\_\_\_ The Certificate of his death Issued by \_\_\_\_\_  
 \_\_\_\_\_ is enclosed for ready reference.

2. You are, kindly requested, to send me his Platinum Grant on his demise. His date of birth is  
 \_\_\_\_\_. Photo Copy of his Retired Officers' Identity Card is enclosed for ready reference. The cheque  
 may please be issued to me on the Address given on top of this letter. My Bank details are as under:-

Name of Bank \_\_\_\_\_,  
 Address- \_\_\_\_\_.  
 SB A/C No - \_\_\_\_\_.  
 4. We have \_\_\_\_\_ /do not have dependent Children.

Thanking you in anticipation.

Yours Faithfully,

Signature \_\_\_\_\_  
 ( Name- \_\_\_\_\_ )

Copy

**to:- MOD IHD, Army/Navy/ Air force MP 5/ CW 4 For Similar Action**

Annexure-IX (Refers to Para 30 (i))APPLICATION FOR CLAMING EXTENDED ARMY GROUP INSURENCE

From :-

Name \_\_\_\_\_  
Tele No \_\_\_\_\_, Mob \_\_\_\_\_  
File No. \_\_\_\_\_House No. \_\_\_\_\_ /Sector \_\_\_\_\_  
Address \_\_\_\_\_  
Date \_\_\_\_\_To  
Chairman,  
Army Group Insurance Fund  
AGIF House, Rao Tularama Marg,  
NEW DELI 110010**Sub:- ENCASHMENT OF EXTENDED ARMY GROUP INSUENCE POLICY****Ref.** Extended Army Group Insurance Certificate No. \_\_\_\_\_ issued to IC No. \_\_\_\_\_  
Rank \_\_\_\_\_ Name \_\_\_\_\_

Sir,

**1. I regret to inform you that my spouse, I C. No. \_\_\_\_\_ Rank \_\_\_\_\_  
Nam \_\_\_\_\_ has expired on \_\_\_\_\_ at \_\_\_\_\_  
His/Her Death Certificate issued by \_\_\_\_\_ is enclosed for ready Reference.****2. I am enclosing the Extended Army Group Insurance Certificate for encashment duly completed in  
all respect. His date of birth is 18/02/1942. Kindly send the cheque of the sum assured to me on my  
address as given above. My Bank details are as under:-  
SSB A/C No. \_\_\_\_\_ Name and address of my  
Bank \_\_\_\_\_.**

Thanking you in anticipation,

**Yours Faithfully****Signature \_\_\_\_\_**

(Name \_\_\_\_\_)

Annexure—X-(Refers to Para 30 (y))ACTION TO BE TAKEN ON DEMISE OF PENSIONER.

1. In case of death due to accident lodge an FIR with the nearest Police Station, and get their written permission before last rites are performed.
2. Arrange last rites even in cases of natural demise only after getting Medical Certificate of cause of Death from a doctor (Authorized Medical Practice nor). Intimate time of Funeral and CHAUTHA/UTHALA/ Prayer meeting to all concerned preferably through an insertion of obituary in News Papers(s).
3. Apply for and obtain Death Certificate-20 or more copies from the Office of Registrar of Births and Deaths/ Municipal Authority. These are required to be submitted with all claims.
4. Forward the information with certified photocopy of Death Certificate To the following :-
  - (a) PCDA (Pension), AG's Branch MP 5 (b) and PS4.
  - (b) Army Officer's Benevolent Fund for Payment of Platinum Grant.
  - (c) AGIF For settlement of life Insurance cover as applicable
  - (d) Station HQ To surrender Identity Card of the deceased Officer and Issue of CSD Canteen Card.
  - (e) Bankers for family Pension, FD's Loans (if any), PPF and Locker.
  - (f) Clubs For transfer of membership or refund of security deposit as applicable.
  - (g) Municipal Authority/AWHO/DDA/NDA/GNDA/HUDA/LOCAL Development Authority For transfer of House /Apartment to a single name of the surviving spouse as per WILL of the deceased.
  - (h) MTNL/BSNL/TELECUM COMPANY For transfer of tale connection and future billing.
  - (i) BSES/NDPL/LOCAL ELECTRICITY DEPARTMENT For transferring of electric connection and future billing in the name of the house owner.
  - (j) ITO For closing of file of the deceased and linking up with the files of the beneficiaries and for wealth Tax assessment.
  - (k) Licensing Authority for motor vehicles, Personal Arms and Tractors etc For Transfer of Ownership.
  - (l) LIC/GIC/Insurance Companies/Banks for insurance policies covering Life, Medical, Vehicles and property etc.
  - (m) Secretary Zila Saink Board For issue of Ex-Servicemen widow's Identity card.
5. Obtain Probate of WILL (if held) otherwise succession certificate is required from the District Judge under Indian Succession Act 1925.

NOTE:- May Be Detached and used as a Check List.

## LEASE-DEED

This Deed of lease is executed at on \_\_\_\_\_ the day of \_\_\_\_\_ 20\_\_\_\_ between  
 S/O \_\_\_\_\_ Sh. \_\_\_\_\_ and R/O \_\_\_\_\_,  
 \_\_\_\_\_, (hereinafter called the LESSOR of the one part) AND  
 \_\_\_\_\_, S/O \_\_\_\_\_ and R/O \_\_\_\_\_,  
 \_\_\_\_\_, (hereinafter called the LESSEE of the other part).

The term "LESSOR" & "LESSEE" shall mean and include their respective heirs, successors, administrators, legal representatives, assignees and nominees.

Whereas the Lessor is the owner of House No \_\_\_\_\_, Sector/Block No.\_\_\_\_\_, City \_\_\_\_\_, Distt. \_\_\_\_\_, State \_\_\_\_\_, AND WHEREAS the Lessee is interested to take the said House on Rent for his family accommodation.

### **NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:**

1 That rent effective from (date) \_\_\_\_\_ the LESSOR doth hereby grant use by way of lease, The House mentioned above and covered/open Car Parking Space No \_\_\_\_\_ already verified and agreed unto the Lessee for the monthly rent of Rs. \_\_\_\_\_ ( Rs. \_\_\_\_\_ only ) per month on rent for a period of 11 months. The monthly rent shall be paid in advance every month latest by 5<sup>th</sup> of each month. The rent for the fist month of Rs. \_\_\_\_\_ shall be paid in cash prior to taking over of the House. For the following monthly rent, Ten local Post dated cheques, Payable by 5<sup>th</sup> of each month, of Rs. \_\_\_\_\_/- each shall be handed over in advance at the time of taking over the House by the Lessee.

2 LESSE shall pay all Maintenance Charges, the House Owners Welfare/ Maintenance Society ( with whatsoever Name it is Known ), as levied by them from time to time including water, electricity, sanitation, security, etc. and taxes levied by the Centre and State an Local governments/Authorities. The amount already paid by the Lessor and balances remaining shall be paid to the Lessor in cash at the time of taking over the said house

3 That the Lessor has delivered the possession of the said House Covered/open car parking space on (date) \_\_\_\_\_ along with all the fitting, fixtures, wood work ( Annexure 1), Electric fitments (annexure 2 ) and Wooden/ Steel Wardrobes and Lofts.( Annexure 3) And for which the Lessee shall pay the monthly rent of Rs. \_\_\_\_\_ /-(Rs. \_\_\_\_\_ Only) inclusive of the rent for fittings. At the time of expiry of the said lease period the Lessee will hand over the vacant possession back to the Lessor in good working condition .with out any deficiency and or damage.

4 That the Lessee doth hereby deposit refundable interest free security of Rs. \_\_\_\_\_/- by crossed cheque. The Lessee doth here by undertake to hand over the vacant possession on the expiry of the lease period hereto and hereby further undertake to keep the House in proper order and repair and to restore it at the time of handing over the possession in its original condition.

5 That the LEASE is renewable at the option of the LESSOR on the following pre-conditions:-

a) From (date) \_\_\_\_\_ the LEASE is renewable subject to @ 10% escalation of the preceding month's rent for fist year and. Thereafter @ 10% escalation after every year of the preceding month's rent.

b) Effective commencement of this LEASE, this Agreement is valid for a period of 33 months up to (date) \_\_\_\_\_, after which the possession of the House will be positively delivered back without demur. Failure will entail action for returning of possession and payment of rent /lease money with escalation of 40% for each month in addition to payment of legal and other costs for obtaining possession of the House by the Lessee.

6 That the Lessee doth hereby undertake not to do or cause to be done any thing which may in any manner effect structural or other constructions and under no circumstances carry out any alteration without prior written permission from the Lessor. The Lessee doth hereby undertake to comply and observe all the Government, Local Authority and Residents Welfare/Maintenance Society, Rules, Regulations and Restrictions imposed by them on the Residents, from time to time, as applicable

7 That the Lessee shall use the premises for lawful residential purposes only. The Lessee shall be solely responsible for the conduct of the family Members who are residing in the said house. The Lessor shall not be responsible and or accountable for any unlawful act on the part of the Lessee, his family members and or any of his guests or visitors to the said House in any Police / Court Proceeding.

8 That no Electric, kerosene, coal or firewood cooking shall be allowed in the premises of the said House.

9 That the Lessee shall not be entitled to sublet any portion of the said premises in any manner, or part with possession to any one under any arrangement whatsoever without the written prior permission of the Lessor.

10 That the Lessee shall permit the Lessor or their agents to enter upon the said premises if they so desire for inspection or repairs etc as and when they choose during day time.

11 That the Lessee shall pay in advance the Maintenance and Electricity charges as Levied by the authorities from time to time through the Maintenance Society or as decided by them. Under no circumstances the accounts should run in debit at any one time.

12 The house tax, ground rent as assessed today shall be paid by the Lessor. Any Property tax if levied in future shall also be paid by the Lessor.

13 That this Agreement is subject to the jurisdiction of the \_\_\_\_\_ courts.

14 That the Lease may be terminated by either party by giving a three months notice to the other party in writing by a registered post on the address as given herein above.

15 That the lessor is at liberty to sell, transfer, gift or pass over the property or Assign the Power of Attorney to any person at any time. In that event the Lessee doth hereby agree to pay the rent to the transferee / the person so nominated by the Lessor.

16 Failure to comply with terms hereof shall ipsofacto deem to have cancelled this Lease deed and the Lessor shall be entitled to assume possession of the premises without referring to the Lessee.

17 That in case the Lessee defaults in payments of rents for two consecutive months/ or defaults in honoring his /her cheques for rents the Lease shall stand terminated automatically and also the Lessor may put his lock on the premises. Opening of the lock by any means by the Lessee or his/her guests shall be deemed a Criminal trespass and legal proceedings may be initiated accordingly against the Lessee.

18 That all the costs towards Stamp duty, Registration & lawyers fee and other Expenditures incurred in drawing this Lease Deed shall be borne by the Lessee.

19 That in matter of dispute touching construction or subject matter hereof or any thing incidental or connected hereto , the decision of the arbitrator ( The Chairmen of the Welfare/ Maintenance Society shall be final and binding on both the parties in all respects and will not be questioned for any reasons whatsoever.

20 Each Party hereby unconditionally undertake to Indemnify the other Party against all losses, claims, demands, actions, penalties, prosecutions, proceedings, damages, costs, liabilities, expanses of payments of any nature whatsoever arising in any way as a consequences of any breach by either party of any term, conditions or covenants of the lease granted to them.

IN WITNESS WHEREOF we the parties set our hands at (place) \_\_\_\_\_ on the day and year first above mentioned

**WITNESS:-**

1 \_\_\_\_\_  
-S/O \_\_\_\_\_  
R/O \_\_\_\_\_

2 \_\_\_\_\_  
S/O \_\_\_\_\_  
-R/O \_\_\_\_\_  
Place \_\_\_\_\_  
Date \_\_\_\_\_

**LESSOR**

\_\_\_\_\_  
S/O \_\_\_\_\_  
R/O \_\_\_\_\_

**LESSEE**  
\_\_\_\_\_  
S/O \_\_\_\_\_  
R/O \_\_\_\_\_  
Place \_\_\_\_\_  
Date \_\_\_\_\_

Annexure XII (Refers To Para 53 )

**POWER OF ATTORNEY (SPECIAL)**

**BE IT KNOWN TO ALL** Whom so ever it may concern that

I \_\_\_\_\_ S/O \_\_\_\_\_ and R/O \_\_\_\_\_ (herein after called the **Principal**)  
do hereby nominate, constitute, appoint, empower and authorize Shri \_\_\_\_\_  
S/O \_\_\_\_\_ R/O \_\_\_\_\_ act and deeds on my behalf  
hereafter called my **(Attorney)** to do the following:

## IN RESPACT OF:

WHEREAS the executant is the sole lawful owner in possession of entire property No. \_\_\_\_\_ allotted by \_\_\_\_\_ covered area admeasuring \_\_\_\_\_ sq. fts. Approximately. My said Attorney shall be entitled to take over, sign the inventory, to get mutation in my name and to pay house tax and to get refund if paid in excess on my behalf under his/her signature and for the purpose do all act(s), deed(s) and things which are necessary for the same.

All act(s) lawfully done by the said Attorney by virtue of these presents shall be deemed to have ratified by me.

IN WITNESS WHEREOF I have set my hands on these presents in the presence of the following witnesses, on the date. Month and year herein below written.

Place \_\_\_\_\_

Date \_\_\_\_\_

## WITNESSES

1.

2.

## EXECUTANT

Sd. \_\_\_\_\_

( name \_\_\_\_\_ )

Date \_\_\_\_\_

Annexure- XIV (Refers to Para 55)CONTACT INFORMATION

|        |  |   |              |                           |                     |
|--------|--|---|--------------|---------------------------|---------------------|
| 1<br>4 | Welfare of<br>Veer<br>Naris/Disabled<br>Soldier,<br>Air/Rail | <b>Kendriya Sanik Board</b><br>West Block IV, Wing 5, RK Puram<br>New Delhi – 110 066 | <b>Sr.No</b> | <b>For the Purpose of</b> | <b>Contact with</b> |
|--------|--|---|--------------|---------------------------|---------------------|

|  |    |   |   |
|--|----|---|---|
| Travel Concession, Reservation of seats in professional institutes, telephone connection etc | 1  | <u>For release of one time grant from Army Central Welfare Fund (ACWF) and assist the Veer Naris &amp; Disabled Soldiers for other benefits. Benefits from Army Welfare Corpuses.</u> | <b>Rehabilitation &amp; Welfare Section.</b> Ceremonial & Welfare Directorate AG's Branch, IHQ of MoD (Army) 153A, Kashmir House, Rajaji Marg, DHQPO, New Delhi – 110 011<br>Director: 01123794985, Jt. Dir: 01123794377<br>Tele Fax :01123794985<br>e-mail:randwection@sify.com    |
|  | 2  | <u>Education Scholarship for Children of Battle Casualties.</u>   | <b>Ceremonial &amp; Welfare Directorate (CW-3)</b><br>AG's Branch IHQ of MoD (Army) 206G, South Block DHQ PO, New Delhi – 110 011<br>Telephone 011-23012662   |
|  | 3  | <u>Rehabilitation training courses for disabled soldiers (Battle Casualties)</u>  | <b>Ceremonial &amp; Welfare Directorate (CW-5)</b><br>AG's Branch, IHQ of MoD (Army) 402, A Wing, Sena Bhawan, DHQ PO, New Delhi – 110 011<br>Telephone 011-23012662  |
|  | 4  | <u>For release of one time grant of Rs.6,000/- from Welfare Complex and Queries/Clarification thereof. Penury, Education Scholarship for Children of ESM/Widows</u>                   | <b>Welfare Complex</b><br>IHQ of Mod (Army) 210, South Block, DHQ PO, New Delhi – 110 011<br>Telephone 011-23375152<br>Fax 011-23018183   |
|  | 5  | <u>Admission in Professional Courses for Widows/Wards of Battle Casualties</u>  | <b>Army Welfare Education Society</b><br>Building No.202, FDRC Complex APS Shankar Vihar Delhi Cantt – 110 010<br>Director 011-26152642<br>Fax 011-26151564   |
|  | 6  | <u>Publication of occurrences and submission of various claims relating to officers</u>   | <b>Director Man Power (MP-5)</b><br>AG's Branch, IHQ of MoD (Army) 85, Second Floor, Wing VII West Block III, R K Puram, New Delhi – 110662<br>Telephone 011-23375475, 26195662<br>Fax 011-26106329   |
|  | 7  | <u>Army Group Insurance Benefits</u>  | <b>Army Group Insurance Fund</b><br>AG's Branch, IHQ of MoD (Army) Rao Tula Ram Marg, Post Box No.14 New Delhi – 110 057<br>Col Coord: 011-26142369<br>Director Claim – 011-26145709<br>Exchange 011-26142749, 26151031<br>Asst Director Claims: 011-26142897<br>Fax – 011-26148471 |
|  | 8  | <u>Assistance for self employment and resettlement</u>  | <b>Directorate General Resettlement</b><br>West Block IV, Wing 1, RK Puram New Delhi – 110 066<br>Director Employment : 011-26192352<br>Fax : 011-26192350<br>Director Self Employment: 011-26192355, Fax: 011-26192356   |
|  | 9  | Provision for retention of Government accommodation   | <b>Quarter Master General's Branch</b><br>IHQ of MoD (Army) 438, B Wing, Sena Bhawan DHQ PO, New Delhi – 110 011<br>Telephone : 011-23375237<br>011-23375238  |
|  | 10 | AOBF grant for NOKs of deceased officers/Disabled IMB/RMB   | <b>Army Officers Benevolent Fund (Accts Sec)</b><br>AG's Branch, IHQ of Mod (Army) 279A, South Block DHQ PO, New Delhi – 110 011<br>Tele Fax – 011-23792382   |

|   |   |   |  |   |
|---|---|---|--|---|
|   |   | 11  | Provision of AWHO Flats  | <b>Army Welfare Housing Organisation (AWHO)</b><br>AG's Branch, IHQ of MoD (Army)<br>Kashmir House, Rajaji Marg,<br>DHQ PO, New Delhi – 110 011<br>Secretary AWHO<br>Telephone – 011-23074202 |
|   |   | 12  | Placement of Veer Naris/Disabled Soldiers in Private Sector and to provide second career to retiring/retired army personal | <b>Army Welfare Placement Organisation (AWPO)</b><br>Room No.53, West Block III<br>RK Puram, New Delhi – 110 066<br>Telephone – 011-26186075,26100241<br>Toll Free – 1800-11-9922             |
|   |   | 13  | Medical facilities of Veer Naris/ESM   | <b>Ex-Servicemen Contributory Health Scheme</b><br>Maude Lies, New Delhi – 110 010<br>Telephone -011-25683418, 25684846   |
| phone -011-26192362<br>Website: <a href="http://www.dgrindia.com">www.dgrindia.com</a><br>(under KSB) |   |   |  |   |
| 15  | All matters pertaining to pension                                 | <b>Additional Directorate General Personnel and Services</b><br>ADG PS (PS-5)<br>AG's Branch, IHQ of MoD (Army)<br>419, A Wing, Sena Bhawan,<br>DHQ PO, New Delhi – 110 011<br>Telephone -011-23792557  |  |   |
| 1<br>6  | All matters pertaining to pension                                 | <b>PCDA (Pension)</b><br>Draupadi Ghat, Allahabad (UP)<br>Telephone – 0532-2622618<br>0532-2622698,2622699<br>Fax: 0532-2621549   |  |   |
| 1<br>7  | Liaison related to pension matter from PCDA(P), Allahabad         | <b>OIC Defence Pension Liaison Cell IDPLC)</b><br>HQ MP, C&A Sub Area,<br>Allahabad, UP – 211001<br>Telephone - 0532-229-6219   |  |   |
| 1<br>8<br>1<br>9<br>2<br>0<br>2<br>1  | AG's Branch Helpline<br><br>ADG CW<br>AG/CW5<br>Platinum<br>Grant | <b>ADG/Personnel and Services</b><br>AG'S Branch<br>IHQ of MoD (Army)<br>434A, A Wing, Sena Bhawan<br>DHQ PO, New Delhi – 110 011<br>Telephone – 011-23018699 Mil-33334<br>ADG CW TELE 011-23018108<br>Dir AG/CW 5 Tele 011-26195662<br>Army Officer's Benevolent Fund<br>Ceremonial & Welfare Directorate<br>Adjutant General's Branch<br>Integrated HQ of MoD (Army)<br>Room No17-B West Block III<br>RK Puram, New Delhi 110066<br>Tele 011-26196217 |  |   |

## Department of Ex-Servicemen Welfare: Who is Who

1. Smt. Neelam Nath Secretary 23792914, 23792913 5-A, South Block, New Delhi
2. Shri Shekhar Agarwal Special Secretary 23011775/23017875(Fax) 109-A South Block, New Delhi

3. Shri Sanjeeva Kumar Joint Secretary (ESW)  
23011804/23015933(Fax) 99-A, South Block, New Delhi

4. Shri D. K. Tyagi Director(Pension) 23015609(Fax) 213, A Wing, Sena Bhawan, New Delhi

5. Maj Gen PRAMOD BEHL Director General, Resettlement 26192351/26192350(Fax) West Block-IV, R.K. Puram, New Delhi-66

6. Brig Sudhir Uppal, VSM Secretary, Kendriya Sainik Board 26192361 26192362(Fax) West Block-IV, R.K. Puram, New Delhi-66

7. Maj Gen A Srivastava MD (ECHS) 25684846 Army Headquarters, AG's Branch Maudelines, Delhi Cantt.

### Department of Ex Servicemen

**Note:-** Kindly do not use this Information to unnecessarily trouble any officer they are otherwise very busy dealing with their official work.

Annexure –XIII (Refers to Para 56)

ONLY ONE COPY REQUIRED

|                      |                |                 |                          |                        |
|----------------------|----------------|-----------------|--------------------------|------------------------|
| <u>PENSIONER-</u>    | <u>Officer</u> | <u>/ Spouse</u> | <u>/family Pensioner</u> | <u>(Tick Category)</u> |
| <u>Telephone No.</u> | <u>Name</u>    |                 |                          |                        |
| <u>Mobile No.</u>    | <u>Address</u> |                 |                          |                        |
|                      | <u>City</u>    | <u>PIN Code</u> |                          |                        |
|                      | <u>Date</u>    |                 |                          |                        |

To  
Addl Dte Gen Of Manpower (Policy & Planning)/MP 5(b)  
Adjutant Generals Branch Integrated HQ of MoD (Army)  
Wing No 3, Ground Floor, West Block-III  
RK Puram, New Delhi-66

**NOTIFICATION OF DATE OF BIRTH IN THE PPO FOR ADDITIONAL  
PENSION ON ATTAININING 80 YEARS OF AGE BY OFFICER/ SPOUSE  
/FAMILY PENSIONER**

**Dear Sir,**

1. In order to record Date of Birth in PPO for additional pension in terms of para 12 of GOI, MoD Revised Pension letter No 17(4)/ 2008/(1)/D(Pen/Policy) dated 11 Nov 2008. Data Sheet designed by PCDA (P) for issue of corrigendum PPO is provided below :-

**(a) Details of Officer-**

|       |                           |                    |
|-------|---------------------------|--------------------|
| (i)   | Rank                      | Name               |
| (ii)  | Service No                | Date of retirement |
| (iii) | Original PPO No           |                    |
| (iv)  | Latest Corrigendum PPO No |                    |
| (v)   | Date of Birth             | (DD/MM/YY)         |

**(b) Spouse**

|      |                          |
|------|--------------------------|
| (i)  | Name                     |
| (ii) | Date of Birth (DD/MM/YY) |

**(c) Family Pensioner (Parents/ Unmarried Widowed/Divorced Daughter / Handicapped Child (only if applicable))**

|      |                          |
|------|--------------------------|
| (i)  | Name                     |
| (ii) | Date of Birth (DD/MM/YY) |

**(d) Bank Details 9To be ascertained from Bankers)**

|       |                                  |             |
|-------|----------------------------------|-------------|
| (i)   | BSR Code of the Link Branch      |             |
| (ii)  | Link Branch & Address            | Pin Code No |
| (iii) | Pension Bank A/C No              |             |
| (iv)  | BSR Code of Pension Paying Bank  |             |
| (v)   | Address of Branch Paying Pension |             |
| (vi)  | Pension Paying Bank city         | Pin Code No |

2. Necessary Documents duly attested by Gazetted Officer are attached (Copy of any one PAN Card/ Matriculation Certificate/ Pass Port/ ECHS Card/ Driving License as proof of birth of Spouse/Family Pensioner along with copies of Original and corrigendum PPOs)

Yours sincerely

Enclosers:-

1. Proof of Birth.

1. C opies of Original and Corrigendum PPOs.

**APPLICATION FOR CANGE OF NAME;GAZETTE NOTIFICATION**

**Annexure (Refer to Para )**

From :-  
File No.  
Phone:-0120-  
Mob No.

House No –Sector--  
NOIDA (G B NAGAR)  
PIN No 201

To,  
The Controller Department of Publications  
Civil Lines  
New Delhi-54

**CHANGE OF NAME**

Sir,

1. I, wife of residing at  
( Address) have changed my name to :

2. I request you to kindly publish a a Gazette to that effect.

3.. Following documents are enclosed ;-

- (a) Affidavit (in Original) dated
- (c) Printing Matter – Two copies.
- (d) Passport sized photographs – Two.
- (e)

Demand Draft No. Dated

For a sum of Rs 770/-.

4. I may please be provided with two extra copies of the Gazette for which a sum of Rs. 70/- has been included in the above draft

Tanking you

Yours faithfully

( -----  
-----)