

WELFARE SCHEME / CONCESSIONS
TO SERVICE PERSONNEL / ESM, WIDOWS AND DEPENDENTS
BENEFITS TO EX-SERVICEMEN (SUPERANNUATED / BOARDED OUT)
BY SERVICE HQS

DESCRIPTION	AMOUNT ENTITLED
SERVICE PENSION	AS PER RULES
COMMUTATION OF PENSION	45% OF BASIC PENSION
RETIREMENT GRATUITY	LENGTH OF SERVICE
FINAL SETTLEMENT OF ACCOUNTS	
AFPP / DSOP FUND	AS PER CONTRIBUTION
LEAVE ENCASHMENT	AS APPLICABLE
ARMY GROUP INSURANCE	AS PER CONTRIBUTION EXTENDED INSURANCE UPTO AGE OF 75 YEARS MEDICAL CARE UNDER ESM CONTRIBUTORY HEALTH SCHEME (ECHS) FOR LIFE TO SOLDIER, SPOUSE, PARENTS DEPENDENTS, AND UN-EMPLOYED CHILDREN UPTO THE AGE OF 25 YEARS

BENEFITS : DISABLED SOLDIERS INVALIDED/BOARDED OUT OF SERVICE

FOLLOWING BENEFITS ARE APPLICABLE IN ADDITION TO ABOVE :-

DESCRIPTION	AMOUNT ENTITLED
<u>EX-GRATIA NATIONAL DEFENCE FUND FOR OP VIJAY (KARGIL) ONLY</u>	
MORE THAN 75% DISABILITY	Rs 6.00 Lacs
MORE THAN 50% UPTO 75% DISABILITY	Rs 4.50 Lacs
LESS OR UPTO 50% DISABILITY	Rs 3.00 Lacs
DISABLED SOLDIERS (Battle Casualty) OF ALL OPERATIONS WEF 01 MAY 99 EXCLUDING OP VIJAY (KARGIL) INVALIDED / BOARDED OUT / PREMATURELY RELEASED FROM SERVICE IN L M C	Rs 1.00 Lac ONE TIME GRANT
ARMY GROUP INSURANCE (AGI)	DEPENDS UPON DISABILITY
AGI MATURITY	AS PER CONTRIBUTION
EDUCATION SCHOLARSHIP	RE-IMBURSEMENT OF TUITION FEES, HOSTEL CHARGES, TRANSPORT CHARGES BOOKS UPTO Rs 250/-, COST OF UNIFORM AND CLOTHING UPTO Rs 250/-

**EX-GRATIA COMPENSATION TO THE SOLDIERS INVALIDED OUT OF
SERVICE DUE TO BATTLE INJURY IN OP VIJAY (KARGIL)**

PERCENTAGE OF DISABILITY	AMOUNT OF EX-GRATIA
50% OR LESS	Rs 3.00 Lacs
75% OR LESS OUT BUT MORE THAN 50%	Rs 4.50 Lacs
MORE THAN 75%	Rs 6.00 Lacs

BENEFITS NOKS : BATTLE CASUALTIES (FATAL)

IN ADDITION TO ABOVE FOLLOWING BENEFITS ARE APPLICABLE TO NOKs :-

<u>DESCRIPTION</u>	<u>AMOUNT ENTITLED</u>
<u>EX-GRATIA (CENTRAL)</u>	
20 AUG 93 TO 30 APR 95	Rs 1.00 Lac
01 MAY 95 TO 31 JUL 97	Rs 2.00 Lacs
01 AUG 97 ONWARDS	Rs 7.50 Lacs
ALL OPERATIONS OTHER THAN OP VIJAY (KARGIL ONLY)	DEATH DUE TO ENEMY / ANE ACTION Rs 5.00 Lacs
OP VIJAY (KARGIL) 01 MAY - 31 OCT 99	DEATH ATTRIBUTED TO MILITARY SERVICE Rs 10.00 Lacs
NATIONAL DEFENCE FUND (OP VIJAY-KARGIL)	Rs 5.00 Lacs (DWELLING UNIT) Rs 2.00 Lacs (PARENT ASSISTANCE) Rs 2.00 Lacs (CHILDREN EDUCATION)
DEATH GRATUITY	LENGTH OF SERVICE
LIBERALISED FAMILY PENSION	LAST PAY DRAWN
ARMY GROUP INSURANCE	Rs 10.00 Lacs (OFFICER)
01 SEP 03 ONWARDS)	Rs 5.00 Lacs (PBOR)
AWWA	Rs 5,000/-
ARMY OFFRS BENEVOLENT FUND(AOBF)	Rs 50,000/-
ARMY CENTRAL WELFARE FUND(ACWF)	Rs 30,000/-

OTHER CONCESSIONS

MARRIED ACCOMMODATION FOR 2 YEARS AT GOVERNMENT RATE WHICH IS EXTENDABLE TO 3 YEARS IN EXCEPTIONAL CASES.

RESERVATION OF SEATS IN PROFESSIONAL INSTITUTES.

HOUSING. 3% RESERVATION BY AWHO.

BENEFITS NOK : PHYSICAL CASUALTIES

TERMINAL BENEFITS WHEN DEATH IS ATTRIBUTABLE TO MILITARY SERVICE.

EX-GRATIA OF Rs 5.00 Lacs BY CENTRAL GOVERNMENT IN EVENT OF DEATH IN FIELD AREAS.

DEATH -CUM - RETIREMENT GRATUITY BASED ON LENGTH OF SERVICE.

SPECIAL FAMILY PENSION (60% OF LAST PAY DRAWN BY THE DECEASED)

TERMINAL BENEFITS WHEN DEATH IS NOT ATTRIBUTABLE TO MILITARY SERVICE.

ORDINARY FAMILY PENSION AS PER RULES, EX-GRATIA, DEATH GRATUITY, FAMILY PENSION, ARMY GROUP INSURANCE, AOB AND ACWF

SOLDIERS BOARDED OUT DUE TO INJURY SUSTAINED DURING MILITARY OPERATION OTHER THAN OP VIJAY KARGIL OUT OF ACWF Rs 1.00 Lac ONE TIME GRANT (TO NOK, IF SOLDIER DIED)

ARMY WELFARE CORPUSES

FOLLOWING CORPUSES PROVIDE FINANCIAL ASSISTANCE SUCH AS EDUCATION SCHOLARSHIP, MOBILITY EQUIPMENT, SELF EMPLOYMENT, DAUGHTER'S MARRIAGE & MEDICAL TREATMENT TO WAR WIDOWS, DISABLED BOARDED OUT SOLDIERS & THEIR DEPENDENTS:-

CONFEDERATION OF INDIAN INDUSTRIES, INDIAN EXPRESS LIMITED, HINDUSTAN LEVER LIMITED, NATIONAL DAIRY DEVELOPMENT BOARD, NDTV, GEM & JEWELLERY NATIONAL RELIEF FOUNDATION, ROTARY CLUB , INDIAN DEVELOPMENT AND RELIEF FUND, M & M LTD, PEPSICO, COCA COLA, THE TIMES OF INDIA, FICCI SHRADHANJALI JAWAN TRUST, SHRI SK BALI MEMORIAL CORPUS & TATA GROUP.

CONCESSIONS BY ARMY WIVES WELFARE ASSOCIATION

EX-GRATIA GRANT ONE TIME GRANT OF Rs 5000/- TO NOK of deceased Soldiers

EDUCATION SCHOLARSHIP. (Rs 200 / - pm For College Students, Rs 100/- pm for CI IX to XII, Rs 50 /- pm to CI V to VIII)

FINANCIAL ASSISTANCE / SCHOLARSHIP FOR HANDICAPPED CHILDREN (Rs 100 to Rs 200 /- pm as per case)

FINANCIAL ASSISTANCE FROM RAKSHA MANTRI'S DISCRETIONARY FUND

Ser No	Purpose for Grant	Revised Amount (in Rs)
(a)	Marriage of Daughters of ESM all categories/widows in penury/widows re-marriage	Rs 16,000/-
(b)	Assistance (monthly grant for 2 years) to old, infirm ex-servicemen	Rs 2,000/-
(c)	Assistance to ESM/Widows in Penury (i) Staying at home (above 75 years) (ii) Staying at old age homes (above 70 years) - Certificate from old age home required (iii) Orphan Children of Ex-servicemen with 100% disability grant on yearly basis based on certification by military/Civil hospital	Rs 5,00/-pm Rs 500/-pm Rs 500/-pm
(d)	House Repairs Grant (i) ESM/Widows in penury or 100% disabled ex-servicemen (ii) Orphans daughter of ESM of all category (only one daughter)	Rs 20,000/- Rs 20,000/-
(e)	Children Education Grant (i) Upto 12th standard for 2 children (ii) Up to Graduation (iii) Up to one child joining Defence Officers Training Institutes like NDA/IMA for the duration of the training	200/-pm for Son and 400/-pm for Daughter Rs 400/-pm for Son and 600/-pm for Daughter. Rs 1000/-pm
(f)	Funeral Allowance to the widows	Rs 5000/-
(g)	Assistance to orphan daughters of Ex-servicemen of all categories	Rs 1000/-pm up to marriage or 21 years
(h)	Emergency grant in cash by Secretary KSB in penury cases	Rs 500/- at a time and subject to the ceiling of Rs 2000/-pm
(j)	Medical treatment for non ECHS Members :- (i) Depending on nature and gravity of ailment	Rs 30,000/- (Max)
(k)	Penury Grant as one time grant to all categories of Ex-servicemen	Rs 30,000/-

FINANCIAL ASSISTANCE FROM STATE GOVERNMENT

DETAILS	FINANCIAL ASSISTANCE
EX-GRATIA GRANT TO WIDOWs / DEPENDENTs OF OFFICERs / JCOs / OR KILLED IN ACTION	Rs 10,00,000/-
CASH GRANT TO ARMED FORCES PERSONNEL WAR DISABLED 100% DISABILITY 50% DISABILITY 25% DISABILITY	Rs 10,00,000/- Rs 5,00,000/- Rs 2,50,000/-
MARRIAGE GRANT FOR DAUGHTER / DEPENDENT SISTER OF WAR DECEASED/DISABLED SOLDIER	Rs 10,000/-
ONE COMPASSIONATE APPOINTMENT TO THE DEPENDENT OF ARMED FORCES PERSONNEL 'KILLED IN ACTION'.	
TRI CYCLE AND SCHOLARSHIP TO THE CHILDREN TO THOSE ESM WHO ARE DISABLED IN ACTION	
10% RESERVATION IN GROUP 'C' POSTS AND 20% IN GROUP 'D'	
PRIORITY A1 FOR EMPLOYMENT TO DISABLED EX-SERVICEMEN	
RESERVATION OF 3 AND 5% SEATS EACH IN MEDICAL AND ENGINEERING COLLEGES 5% SEATS IN POLYTECHNIC, M.Ed. & B.Ed. 2% SEATS IN AGRICULTURAL COLLEGES. ITI 5 SEATS AND NURSING TRAINING 20 SEATS FOR WARDS OF RETIRED PERSONNEL.	
PRIORITY IN ALLOTMENT OF CEMENT QUOTA FOR CONSTRUCTION AND REPAIR OF HOUSES BY SERVING AND RETIRED DEFENCE PERSONNEL.	
2 % RESERVATION EACH IN ALLOTMENT OF INDUSTRIAL PLOTS / SHEDS AND FAIR PRICE SHOPS TO ESM.	
EXEMPTION FROM PAYMENT OF PSC FEES TO EX-SERVICEMEN INCLUDING SSCOs / ECOs.	
ALLOTMENT OF 5 ACRES OF AGRICULTURAL LAND TO EX-SERVICEMEN WHOSE TOTAL INCOME DOES NOT EXCEED PENSION OF A SUB MAJ.	
50% HOUSE TAX EXEMPTION PROVIDED IF EX-SERVICEMEN IS NOT PAYING INCOME TAX.	

MONETARY GRANTS TO GALLANTRY AWARD WINNERS

NAME OF AWARD	AMOUNT OF AWARD	
	CASH GRANT	CASH IN LIEU OF LAND
PARAM VIR CHAKRA	22,500/-	1,50,000/-
ASHOK CHAKRA	20,000/-	1,25,000/-
MAHA VIR CHAKRA	15,000/-	1,00,000/-
KIRTI CHAKRA	12,000/-	75,000/-
VIR CHAKRA	7,000/-	50,000/-
SHOURYA CHAKRA	5,000/-	40,000/-
SARVOTTAM YUDH SEWA MEDAL	17,000/-	1,10,000/-
UTTAM YUDH SEWA MEDAL	10,000/-	65,000/-
YUDH SEWA MEDAL	4,000/-	30,000/-
SENA / NAO SENA /VAYU SENA MEDAL(GALLANTRY)	3,000/-	20,000/-
MENTIONED - IN - DESPATCHES	2,000/-	10,000/-

SPECIAL ANNUAL ALLOWANCE TO PARENTS OF SERVICE PERSONNEL

TO PROMOTE PATRIOTISM AND TO ENCOURAGE CANDIDATES TO JOIN ARMED FORCES, STATE GOVERNMENT HONOURS PARENTS WITH Rs 2,500/- ANNUALLY TO THOSE WHOSE ONLY OR ALL SONs ARE IN ARMED FORCES, SERVING THE COUNTRY.

FINANCIAL ASSISTANCE FROM AMALGAMATED SPECIAL FUND

TYPE OF GRANT	AMOUNT (Rs.)
DAUGHTER'S MARRIAGE	16,000/-
EX-GRATIA (FUNERAL) GRANT ON DEATH OF ESM	5,000/-
FINANCIAL ASSISTANCE FOR PURCHASE / REPAIR OF ARTIFICIAL LIMBS TO DISABLED EX-SERVICEMEN	8,000/-
PURCHASE SEWING/KNITTING MACHINE FOR WIDOWS	ACTUAL COST
ALLEVIATION OF DISTRESS / HELP IN MAINTENANCE OF FAMILY IN NEED, PARTICULARLY OLD AGE EX-SERVICEMEN OVER 70 YEARS LIVING IN PENURY	30,000/-
PLATINUM TIME GRANT (ON ATTAINING 75 YEARS OF AGE)	10,000/-
MAINTENANCE GRANT TO DISABLED EX-SERVICEMEN UNDERGOING RESETTLEMENT TRAINING COURSE AT QUEEN MARY'S TECHNICAL INSTITUTE (QMTI) OR OTHER SUCH INSTITUTIONS RECOGNIZED BY THE GOVT OF INDIA / GOVT OF C.G.	900/-
MONTHLY STIPEND TO THE ESM UNDER GOING POST RELEASE TRAINING COURSE AT VARIOUS ITI s .	250/-
FINANCIAL ASSISTANCE PER MONTH TO THE ORPHAN CHILDREN OF EX-SERVICEMEN :- FOR ONE ORPHAN CHILD FOR TWO OR MORE THAN TWO ORPHAN CHILDREN	500/- 1,000/-
PETTY BUSINESS NOT COVERED BY SEMFEX TO ESM / WIDOWS LIVING IN PENURY	5,000/-
Medical Treatment (Where Govt/MH facility does not exist and ESM should be the member of ECHS)	8,000/-
<u>ANNUAL EDUCATIONAL STIPEND</u>	
Upto 12th Std for 2 Children (70%)	Rs 200/-pm for Son and Rs 400/-pm for daughter
UPTO POST GRADUATION (60%)	FOR SON RS 200/-PM AND RS 600/-PM FOR DAUGHTER
B.ED / M.ED. (MIN 60% MARKS)	2,800/-PA
B.E./M.S./M.B.B.S. / B.D.S./B.V.C./M.B.A./M.C.A. (MIN 60% MARKS)	8,000/-PA
PBOR WHOSE CHILDREN ARE IN MILITARY / SAINIK SCHOOLS	10,000/-PA
PBOR WHOSE CHILDREN ARE IN DEFENCE ACADEMY	1000/-PM
PBOR WHOSE CHILDREN ARE UNDERGOING SSB COACHING	5000/- ONE TIME GRANT

PRIME MINISTER'S MERIT SCHOLARSHIP SCHEME

**PROFESSIONAL DEGREE COURSES / PROGRAM
FOR THE WARDS OF ESM AND THEIR WIDOWS(PBOR)**

WHO SCORES MINIMUM OF 60% AT 10+2 & JOINED THE COURSES DURING CURRENT ACADEMIC YEAR
Rs 1250/- P.M. FOR BOYS & Rs 1500/- P.M. FOR GIRLS (PAID ANNUALLY).

