



GENERAL INFORMATION

FOR TATRAKSHIKA

The contents of this booklet are only for information and liable to change due to change in Government/ CGHQ policy, as promulgated from time to time.



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CHAPTER - 1

BRIEF ON INDIAN COAST GUARD



CHAPTER - 1

BRIEF ON INDIAN COAST GUARD

SECTION - I

INDIAN COAST GUARD

1. Indian Coast Guard (ICG) is an Armed Force of the Union constituted under Coast Guard Act, 1978, for protection of country's maritime interests in Maritime Zones of India. Indian Coast Guard is being administered by the Ministry of Defence.

BACKGROUND

2. In 1976, India ratified the Laws of Sea Convention which defined the limits of Territorial Waters, Continental Shelf and Exclusive Economic Zone (EEZ). This Convention established the country's exclusive jurisdiction for exploitation of living and non-living resources in the Indian EEZ. However, monitoring and regulating these vast areas of the sea was a daunting task and the country was not prepared to deal with the various maritime issues. Further, the economy at this juncture was a closed one and smuggling of gold and other contraband was rampant leading to huge loss to the state exchequer. In addition, the discovery of oil in Mumbai (then Bombay) High, and the consequent development of high-value offshore installations, also necessitated measures for protection and disaster response in this extremely vital area of India's industrial and economic interests.

3. To meet the challenges that were being faced at that time and with an eye to be prepared for future challenges, the Government set up the Rustomji Committee to suggest the way forward. The committee recommended setting up of an independent professional Maritime Force tasked with law enforcement duties and to be christened as the Coast Guard.

4. In 1977, the Union Cabinet approved the setting up of a 'Coast Guard' with two frigates and five patrol boats from the Navy. The Indian Coast Guard thus came into being on 01 Feb 1977, with a fleet strength of seven ships for surveillance of the Indian Exclusive Economic Zone.

FUNCTIONS OF INDIAN COAST GUARD

5. The duties and functions of Indian Coast Guard are mentioned in Section 14 of Coast Guard Act 1978, as under :

- (a) Ensuring the safety and protection of the artificial islands, offshore terminals, installation and other structures and devices in any Maritime Zone.
- (b) Protection to fishermen including assistance to them at sea while in distress.
- (c) Taking such measures as are necessary to preserve and protect the maritime environment and to prevent and control marine pollution.
- (d) Assisting the customs and other authorities in anti- smuggling operations.
- (e) Enforcing the provision of such enactments as are for the time being in force in the Maritime Zones; and
- (f) Such other matter, including measures for the safety of life and property at sea and collection of scientific data, as may be prescribed.

NODAL AGENCY AT NATIONAL LEVEL

6. During the last four decades, since its inception, the Indian Coast Guard has been given many additional responsibilities, major amongst which are listed below :

- (a) Coastal Security in Territorial Waters.
- (b) Enforcement, monitoring and surveillance of Deep Sea Fishing.
- (c) Marine oil-spill response measures.
- (d) Lead Intelligence Agency for coastal and sea borders.

7. In pursuance of its missions, the Director General Indian Coast Guard (DGICG) has also been designated as :

- (a) Chairman, National Maritime Search and Rescue Board (NMSARB).
- (b) Chairman, National Oil Spill Disaster Contingency Plan and Preparedness Meeting (NOSDCP).
- (c) Chairman, Offshore Security Co-ordination Committee (OSCC).
- (d) Indian Governor to Regional Cooperation Agreement on Combating Piracy and Armed Robbery against ships in Asia (ReCAAP).
- (e) Commander, Coastal Command for Coastal Security in Territorial Waters with responsibility of overall coordination between Central and State Agencies on all matters relating to Coastal Security.

THE ORGANISATION

8. The Indian Coast Guard organisation is headed by the Director General Indian Coast Guard (DGICG) exercising his overall command and superintendence from Coast Guard Headquarters (CGHQ) located at New Delhi. He is assisted by Additional Director General of the rank of ADG. For effective Command and Control, the Maritime Zones of India are divided into five Coast Guard Regions, namely, North-West, West, East, North-East and Andaman & Nicobar, with the respective Regional Headquarters located at Gandhinagar, Mumbai, Chennai, Kolkata and Port Blair. The Coast Guard Regions are commanded by Officers of the rank of Inspector General. A post of ADG (West) designated as Commander Coast Guard (Western Seaboard) [CGC(W)] and a post of ADG (East) designated as Commander Coast Guard (Eastern Seaboard) [CGC(E)] have also been established.

9. The Regions are further divided into 14 Coast Guard 'Districts', 10 on the mainland, 03 in the Andaman & Nicobar Region and 01 at Kavaratti in the Lakshadweep and Minicoy Islands. Each Coast Guard District comprises of one or more Coast Guard Stations, totalling 42 CG Stations.

In addition, there are 10 Coast Guard Air Establishments viz. Air Stations (CGAS), Air Enclaves (CGAE) and Independent Air Squadron for air operations at various locations along the coastline.

FORCE LEVEL

10. **Ships and Aircraft.** At present, the Indian Coast Guard has a force level of 129 surface platforms i.e. 62 Ships, 49 Interceptor Boats and 18 Hovercraft. The aviation arm of ICG has 62 aircraft, which comprise of 39 fixed wing Dornier, 19 Chetak helicopters and 04 Advance Light helicopters. The proposed augmentation caters for effective strength of 150 surface platforms by 2018 and 100 aircraft by 2020.

FACILITIES TO ICG PERSONNEL AND THEIR FAMILIES

11. Indian Coast Guard, being a Maritime Force extensively involved in the safety and security of Maritime Zones of India has the working environment similar to Indian Navy. Considering all the aspects, the Ministry of Defence has extended Pensionary benefits, Ex-Servicemen Contributory Health Scheme (ECHS), Naval Group Insurance Scheme (NGIS), Canteen Facilities, PM Scholarship, MCO facilities and other allowances to Coast Guard Personnel.

The pensioners are advised to enroll themselves under the Jeevan Pramaan Scheme immediately after retirement or on receipt of PPO, whichever is later. The Enrolment Centres are available at various units/ establishments of Coast Guard and locations mentioned in www.jeevanpramaan.gov.in.



CHAPTER - 2

FACILITIES TO SERVING COAST GUARD PERSONNEL



CHAPTER - 2

FACILITIES TO SERVING COAST GUARD PERSONNEL

SECTION - I

FACILITIES FROM COAST GUARD BENEVOLENT ASSOCIATION

1. The Coast Guard Benevolent Association (CGBA) is a charitable organisation registered under the Societies Registration Act XXI 1860 with Registrar of Societies, Delhi Administration. The primary aim/ objective of the Association is to render financial assistance to relieve serving, released, retired Coast Guard Personnel and their families from hardship and distress.
2. Various benefits are extended to the Coast Guard Personnel and their families from the Coast Guard Benevolent Association (CGBA). Serving personnel are to have a minimum of 5 years membership to be eligible for all the assistance from CGBA, except Ex-Gratia Grant. No minimum service is required for payment of Ex-Gratia Grant. The details of all such facilities have been compiled and are enumerated in the succeeding paragraphs.

LOANS

3. To alleviate financial hardship amongst the serving Coast Guard Personnel, various types of financial assistance in term of loans are provided from Coast Guard Benevolent Association (CGBA). All Coast Guard uniformed Officers and Enrolled Persons are members of the CGBA and have to pay subscription of an amount of ₹ 200/- and ₹ 80/- respectively towards contribution to CGBA which is debited directly by PCDA(N) from individual Pay Account. The monthly subscription is subject to review from time to time.

4. The Coast Guard Personnel who have rendered at least **five years** of service in the organisation are eligible for the under mentioned loans :

<u>SL</u>	<u>Type of Loan</u>	<u>Officers</u> (Amount in ₹)	<u>EPs</u> (Amount in ₹)	<u>Interest</u>	
				<u>Officers</u>	<u>EPs</u>
(a)	Daughter's Marriage	2,00,000	2,00,000	8.5%	8%
(b)	Sister's Marriage	1,00,000	1,00,000	8.5%	8%
(c)	Self Marriage	75,000	75,000	8.5%	8%
(d)	House Repairs (Declared National Disaster)	75,000	75,000	Interest Free	Interest Free
(e)	House Repairs (Natural Calamity)	75,000	75,000	7.5%	7%
(f)	House Repairs (Normal Repairs)	50,000	50,000	8.5%	8%
(g)	Hiring of Accommodation	60,000 (Metro City)	60,000 (Metro City)	8.5%	8%
		40,000 (Other City)	40,000 (Other City)	8.5%	8%
(h)	Education	3,00,000	3,00,000	8.5%	8%
(j)	Specialised Medical Treatment	upto 2 lacs	upto 2 lacs	Interest Free	Interest Free
(k)	Furniture	50,000	50,000	8.5%	8%

* Loan amount and rate of interest are subject to change from time to time.

GRANTS

5. The details of financial assistance admissible as Grants to serving Coast Guard Personnel from CGBA are as follows :

(a) **Grant for Spastic and Physically Impaired Children**. Parents of Spastic/ Mentally Retarded/ Physically impaired children studying up to Graduation level are eligible for reimbursement of expenses incurred on education in Special Educational Institute upto an amount of ₹ 20,000/- (Rupees Twenty Thousand only) per year subject to following :

(i) The expenditure on Children Education (Handicapped / Physically Impaired) is to be expressly processed for re-imbursement by individual from Children Education Allowance (CEA) extended by the Government as amended from time to time.

(ii) Expenditure includes purchase of special equipment and its repairs subsequently.

(iii) Conveyance charges for to and fro to the Special Educational Institute.

(iv) Expenditure over and above the CEA limits is to be claimed upto a maximum of ₹ 20,000/- (Rupees Twenty Thousand only) or actual whichever is less from CGBA alongwith original bills and supporting documents for the preceding year only.

(v) This grant would not be admissible in case the Handicapped/ Impaired child is studying in normal/ general Educational Institute.

(vi) Original receipts duly authenticated by the Head of the Institute and medical documents/ progress certificate as follows must accompany the applications :

(aa) **Initial Claim**. The medical documents/ certificate issued by the concerned hospital / authorised medical attendant.

(ab) **Subsequent Claim**. Progress certificate and photo copy of the original medical documents/ certificate.

(vii) The reimbursement may be claimed half yearly or yearly.

(b) **Rehabilitation Grant for EPs Invalidated from Service on Medical Ground.** An Enrolled Person who has been invalidated out from Service in medical category S5A5 due to TB/ Paraplegia/ Leprosy will be eligible for a grant of ₹ 10,000/- (Rupees Ten Thousand only). The amount will be paid to the individual by the Secretary CGBA through Bureau of Naviks.

(c) **Grant for Purchase of Special Medical Equipment.** ICG Personnel who are boarded out due to 100% disability attributable to Coast Guard are entitled for purchase of special medical equipment upto an amount of ₹ 50,000/- (Rupees Fifty Thousand only) or actual cost of the equipment whichever is less on recommendations by the respective Regional Commander.

(d) **Meritorious Grant to (10+2) ICG Wards.** Wards of ICG personnel scoring more than 95% in 10+2 are eligible for one time grant of ₹ 20,000/- (Rupees Twenty Thousand only) in addition to the normal entitled scholarship.

(e) **Grant for Successful Admission to IIT.** A grant for a sum of ₹ 20,000/- (Rupees Twenty Thousand only) will be provided to the wards of ICG personnel on successful admission to the IIT.

(f) **Grant for Successful Admission to IIM.** A grant of ₹ 7,500/- (Rupees Seven Thousand Five Hundred only) will be admissible to the wards of Enrolled Persons on successful admission to IIM.

SCHOLARSHIPS

6. The scholarships as numerated in the succeeding paragraphs are awarded from CGBA to the wards of Officers and Enrolled Persons. Scholarship would be admissible to not more than two children of any serving Officer/ Enrolled Persons. Scholarship not availed for any reason what-so-ever cannot be made good subsequently. The scholarships are to be renewed every year by making a fresh

application complete in all respects and accompanied with duly signed pre-receipt, if the candidate meets the laid down norms.

7. **Academic Courses.** The College going daughters of Enrolled Persons are eligible for following scholarships :

(a) **Rates** :

<u>SL</u>	<u>Category</u>	<u>Amount</u>
(i)	Day Scholars	₹ 5,000/- per annum
(ii)	Boarders	₹ 8,000/- per annum

(b) **Eligibility** :

- (i) Must have obtained 60% marks in 10+2 Board Exam. Attested copy of the Marks sheet is required to be forwarded alongwith the application.
- (ii) Original boarding certificate in case of boarder to be submitted.
- (iii) If residing in a recognized hostel, a certificate from the college / institution regarding its recognition.
- (iv) In case of failure at any stage, the scholarship will be discontinued.
- (v) Undertaking-cum-pre-receipt to be enclosed.
- (vi) Bank details of the individual alongwith cancelled cheque leaf to be attached.

8. **Vocational Courses (Short Duration).** The financial assistance on vocational courses of short duration is admissible to wards of Officers and Enrolled Persons of Coast Guard, as per

the condition appended below :

(a) **Rates** :

<u>SL</u>	<u>Category</u>	<u>Amount</u>
(i)	Officers	₹ 5,000/- per annum
(ii)	Enrolled Persons	₹ 5,000/- per annum

(b) **Eligibility** :

- (i) 10th pass and successful completion of the Course. Attested copy of the Mark sheet is required to be forwarded alongwith the application on the prescribed form.
- (ii) A ward is eligible to receive a scholarship from one source only for the same course.

9. **Professional Courses**. The financial assistance is admissible to the wards of Officers and Enrolled Persons of Coast Guard for expenditure incurred on professional courses (**Technical/ Medical Degree Courses/ IT/ Fashion Designing**), as per conditions appended below :

(a) **Rates** :

<u>SL</u>	<u>Category</u>	<u>Officers</u>	<u>Enrolled Persons</u>
(i)	Day Scholars	₹ 7,500/- per annum	₹ 7,500/- per annum
(ii)	Boarders	₹ 15,000/- per annum	₹ 15,000/- per annum

(b) **Eligibility** :

- (i) Minimum 90% for Science stream and 80% for Arts/ Commerce stream in XII or

equivalent. The attested copy of the Mark Sheet is required to be forwarded alongwith the application on the prescribed format.

(ii) Candidates must be in the 1st year of the course.

(iii) Original boarding certificate in case of boarder to be submitted.

(iv) If residing in a recognized hostel, a certificate from the college/ institution regarding its recognition.

(v) Candidates already in receipt of scholarship from CGBA may continue the award, provided they score minimum 70% for Science stream and 60% for Arts/ Commerce stream in subsequent qualifying exams.

(vi) Undertaking cum-pre-receipt to be enclosed.

10. **Diploma Courses**

(a) **Rates** :

<u>SL</u>	<u>Category</u>	<u>Amount</u>
(i)	Officers	₹ 5,000/- per annum
(ii)	Enrolled Persons	₹ 5,000/- per annum

(b) **Eligibility** :

(i) Admissible for those undergoing Diploma courses post class X.

(ii) Candidate must be in the first year of Diploma course.

(iii) The renewal of this scholarship would be applicable only if the candidate obtains 60% marks in the previous year.

11. **Post Graduation Courses/ MBA.** Wards of ICG personnel who are undergoing Post Graduation Courses are allowed following scholarships :

(a) **Rates** :

<u>SL</u>	<u>Category</u>	<u>Officers</u>	<u>Enrolled Persons</u>
(i)	Day Scholar	₹ 7,500/- per annum	₹ 7,500/- per annum
(ii)	Boarders	₹ 15,000/- per annum	₹ 15,000/- per annum

(b) **Eligibility** :

- (i) Minimum 90% for Science stream and 80% for Arts/ Commerce stream in Graduation or equivalent. The attested copy of the Mark Sheet is required to be forwarded alongwith the application on the prescribed format.
- (ii) The Candidate should be in first year of PG Course.
- (iii) Original boarding certificate in case of boarder to be submitted.
- (iv) If residing in a recognized hostel, a certificate from the college/ institution regarding its recognition.
- (v) Candidate should obtain 60% marks in previous year to be eligible for renewal.
- (vi) A ward is eligible to receive a scholarship from one source only.
- (vii) Undertaking cum-pre-receipt to be enclosed.

The Gallantry Awardees are entitled to monetary allowance for full life till death. After retirement, the same allowance or as amended from time to time is continued to be paid in addition to their pension after notification in PPO.

SECTION - II

FACILITIES FROM NAVAL GROUP INSURANCE SCHEME (NGIS)

12. All Coast Guard Officers and Enrolled Persons contribute an amount of ₹ 7,500/- and ₹ 3,750/- respectively towards Naval Group Insurance Scheme (NGIS) which is debited directly by PCDA(N) from their Pay Account. The monthly subscription is subject to review from time to time. A lumpsum maturity benefit is paid at the time of retirement/release/discharge based on total contribution made during the service alongwith interest paid on the saving element which is compounded yearly. Annual bonus is paid in addition to interest on total contributed amount. Maturity claim is processed immediately after retirement.

13. The serving Coast Guard Personnel are entitled for following loans from National Group Insurance Fund (NGIF) :

(a) **Rates** :

<u>SL</u>	<u>Type of Loan</u>	<u>Officers (Amt in ₹)</u>	<u>EPs (Amt in ₹)</u>
(i)	Housing Loan	50 Lacs	25 Lacs
(ii)	Car Loan	9 Lacs	4.5 Lacs
		4.5 Lacs (2 nd hand)	2.25 Lacs (2 nd hand)
(iii)	Two Wheeler Loan	70,000/-	70,000/-
(iv)	Computer Loan	-	50,000/-

* **Note** : Loan amount is subject to change from time to time.

(b) **Eligibility :**

- (i) **Housing Loan.** Two years of qualifying service for Officers and EPs.
- (ii) **Car Loan.** Three years of qualifying service for Officers and ten years of qualifying service for EPs.
- (iii) **Two Wheeler Loan.** Two years of qualifying service for Officers and EPs.
- (iv) **Computer Loan.** It is admissible only for EPs with two years of qualifying service.

14. A person can avail an advance from one source only i.e either Government or from NGIF. The loans are disbursed subject to meeting eligibility criteria including repayment capacity of the individual.

15. The terms and conditions as and when amended by NGIF for Naval members will be applicable to Coast Guard members, mutatis mutandis.

The NoK of CG personnel who dies while in service can claim Children Education Allowance/ Hostel subsidy till such time the deceased CG Person would have actually received the same subject to fulfilling of other conditions, provided the spouse of the CG Person is not employed in the Central/ State Govt, Autonomous Body, PSU, Semi-Government Organisation partly or fully funded by the Government.



CHAPTER - 3

PENSIONARY AND OTHER TERMINAL BENEFITS



CHAPTER - 3

PENSIONARY AND OTHER TERMINAL BENEFITS

SECTION - I

PENSIONARY BENEFITS

GENERAL INTRODUCTION

1. The Indian Coast Guard was raised in 1977. Subsequently, the 1st batch of Enrolled Personnel and Officers joined service in December 1979 and February 1980 respectively. The service, since then has traversed a long way and the CG Person are now attaining superannuation/retiring stages. Each CG Person dedicates the prime of his/her youth in the service of the nation. Therefore, it is imperative to address the post retirement needs of CG Personnel in a befitting manner to ensure that they walk out from service with great sense of pride and belongingness with a reasonable assurance that they will be looked after even post hanging their boots. In order to address the issues relating to CG veterans and their families, a Coast Guard Veteran Cell (CGVC) has been set up at CGHQ on 16 July 2015.

2. **Pensionary and Terminal Benefits.** Qualifying service for pension of a Govt. Servant commences from the date he takes charge of the post to which he was first appointed. Service rendered before attaining the age of eighteen years does not count except for compensation gratuity. The service of Govt. Servant does not qualify unless his duties and pay are regulated by the Govt. or under conditions determined by the Government. Consequent on retirement from service on attaining the age of superannuation or on voluntarily after completion of minimum 20 years qualifying service or on invalidation from service due to disablement, pensionary and terminal benefits are awarded/ paid to the pensioners as enumerated in the succeeding paragraphs.

3. The Coast Guard Officers and Enrolled Person join service at a young age between 18-25 years and retires at ages as mentioned below :

<u>SL</u>	<u>Description</u>	<u>Age</u>
(a)	DIG and above	60 Years
(b)	Assistant Commandant to Commandant	57 Years
(c)	Enrolled Person	57 Years

REGULATION OF PAYMENT OF PENSIONS

4. In case of CG Personnel retiring in accordance with the CCS(P) Rules 1972 before completing qualifying service of ten years, Service Gratuity is payable in lieu of monthly pension, which will be calculated at the rate of $\frac{1}{2}$ months emoluments for every completed six monthly period of qualifying service.

5. Once CG Person has rendered the minimum qualifying service of twenty years, pension shall be paid @ 50% of the emolument or average emoluments received during the last 10 months, whichever is more beneficial to him.

6. In cases where CG personnel retiring in accordance with provisions of the Rule 49 (2) of the CCS (Pension) Rules, 1972 after completing the qualifying service of not less than ten years, the amount of pension in those cases shall also be paid at 50% of the emoluments or average emoluments, whichever is more beneficial to the employee.

7. **Commutation**. Maximum 40% of the basic pension is admissible for commutation. It is calculated as follows :

Commutated Value of Pension = Commuted Amount x 12 x Purchase value

(Purchase value is a fixed and prescribed factor duly promulgated by the Govt.)

8. **Pension in Hand.** After commutation, the amount calculated to residual pension plus dearness pay (as granted by the Govt. twice a year) on basic pension is disbursed to the pensioner's account every month.
9. **Retirement Gratuity.** Retirement gratuity as admissible to the pensioner is notified in the Pension Payment Order(PPO) and is being disbursed by the bank at the time of commencement of monthly pension. Retirement Gratuity is equal to one-fourth of emoluments for each completed six monthly period of qualifying service, subject to maximum of 16 ½ times of emoluments. At present, the maximum ceiling of Retirement Gratuity is ₹ 20,00,000/-.
10. **Leave Encashment.** The pensioners are entitled to encash his accumulated leave upto 300 days after retirement as per the rate of his last basic pay.
11. **Balance in GPF.** The amount balance in GPF account is paid to the employee after retirement. It is advisable to withdraw 90% of GPF amount prior retirement without assigning any reason as per rules.
12. **Survival Benefits from NGIS.** The amount contributed to NGIS during the service is being paid as survival benefits to the employee after retirement. The details of benefits from NGIS are available in Chapters 2 and 5 of this Brochure.
13. **Physically Handicapped/ Mentally Retarded Children.** In case of any person having physically handicapped/ mentally retarded child, he may apply to CGHQ/ BUVIK for making an endorsement in service and pension record, for subsequent notification in the PPO.

Pensioners are to nominate their families in whose favour family pension has been jointly notified to enable them to receive lifetime arrears in case of death. In case his wife is not alive, he should nominate other members of his family to avoid inconvenience in obtaining Life Time Arrears by the Legal heirs.

SECTION - II

NATIONAL PENSION SYSTEM

14. The National Pension System (NPS) came into effect from 01 January 2004 and is applicable to all new entrants to Central Govt. Services including Indian Coast Guard Service who joined Govt Service on or, after 01.01.2004.
15. The salient points of the scheme are as appended below :
- (a) The Scheme has Two Tier :
 - (i) **Tier - I Mandatory**. Contribution will be 10% of the Basic Pay + DA if any. Equal matching contribution will be made by the Govt.
 - (ii) **Tier-II Voluntary**. This will not be operative during the period of interim arrangement.
 - (b) Recoveries of Tier-I contribution will start from the salary of the following month in which the Govt. servant has joined service. No recovery will be affected for the month of joining.
 - (c) No deduction will be made towards GPF contribution from Govt servants joining service on or after 1.1.2004, as GPF is not applicable to them.
 - (d) Balance will not be transferred by PCDA (N) to the other Accounts office on transfer. No withdrawal of any amount will be allowed during the interim arrangement.
 - (e) Individuals can normally exit at or after 60 yrs of age for Tier-I of Pension System. At exit, the individual would be mandatorily required to invest 40% of pension wealth to purchase an annuity from an IRDA regulated Life Insurance Company. Prior to the age of 60 years, annutisation would be 80% of Pension Wealth.
16. The detailed orders on post retirement benefits to Government employees covered under NPS are under consideration with Government of India and will be promulgated in due course. However, as an interim relief, Government of India vide Department of Pension and Pensioners Welfare

OM No. 38/41/06/P&PW(A) dated 05 May 2009, has provisionally approved **following post retirement/death benefits to Government employees who are covered by the National Pension System** and who are discharged on invalidation or died while in service :

- (a) Invalid Pension and Retirement Gratuity - As per Rules 38, 49 & 50 of CCS (Pension) Rules, 1972.
- (b) Family Pension and Death Gratuity (death while in service) - As per Rule 54 & 50 of CCS (Pension) Rule, 1972.
- (c) Disability Pension and Retirement Gratuity (if Invalidment is attributable or aggravated to service) – As per CCS (EOP) Rules and Rule 50 of CCS (Pension) Rules, 1972.
- (d) Extraordinary Family Pension and Death Gratuity (if death in service is attributable to Government Duty) – As per CCS (EOP) Rules and Rule 50 of CCS (Pension) Rules, 1972.

17. The Government employees are entitled for above mentioned benefits post retirement/death benefits on provisional basis and the provisional payments are adjustable against the future payments to be made on the basis of the Rules regulating the benefits under the National Pension System to be brought into place.

Important Note. The pensionary award of personnel under NPS is regulated as per regulations of Pension Fund Regulatory and Development Authority (PFRDA), as amended from time to time. However, all other benefits enumerated above except GPF is admissible to them. The more details are available on website www.pfrda.org.in.

When an employee/pensioner disappears leaving behind his family and his whereabouts are not known, Family Pension is paid to the eligible member of the family one-year after the date of lodging of the FIR with the Police Station. The Family Pension will ensure from the date of lodging FIR or expiry of leave of the employee who has disappeared, whichever is later.

CHAPTER - 4

FACILITIES TO RETIRED CG PERSONNEL AND THEIR FAMILIES



CHAPTER - 4

FACILITIES TO RETIRED CG PERSONNEL AND THEIR FAMILIES

SECTION - I

EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME

1. **Introduction.** Ex-Servicemen Contributory Health Scheme (ECHS) introduced vide Govt of India, Ministry of Defence letter No. 22(1)01/US(WE)/D(Res) dated 30 Dec 02 has further been extended to the uniformed Indian Coast Guard pensioners, through a corrigendum issued vide Govt of India, Ministry of Defence, Department of Ex-servicemen Welfare letter no. 22(68)/2006/US(WE)/D(Res) dated 22 Jan 08. With the issue of ibid corrigendum, all the facilities of ECHS as applicable to the Ex-servicemen will be applicable mutatis mutandis to the uniformed Coast Guard pensioners also.
2. **Applicability.** The scheme will be compulsory for all retired Indian Coast Guard personnel who have been transferred to pension establishment on or after 22 Jan 08. Those persons who have retired earlier than 22 Jan 08 may join ECHS as per their discretion.
3. **Eligibility.** All uniformed Indian Coast Guard pensioners drawing pension/ disability pension/ family pension as per Pension Payment Order (PPO) will be eligible for ECHS membership. Coast Guard uniformed personnel and their NOK of following categories are eligible for membership of the scheme :
 - (a) Personnel drawing Pension/ Disability Pension.
 - (b) Widow drawing Family Pension.

- (c) Spouse.
 - (d) Unemployed sons below 25 years, unemployed and unmarried daughters.
 - (e) Unemployed widowed/divorced daughters.
 - (f) Dependent parents whose combined income is less than ₹ 3500/- plus DA/DR per month.
 - (g) Mentally/ physically challenged children for life.
- (*Detailed eligibility conditions are available on www.echs.gov.in)

4. **Contribution.** War widows, battle casualties and pre 1996 retirees are exempted from one time ECHS contribution. The rate of contribution for others is as follows :

<u>SL</u>	<u>Grade Pay Drawn at the Time of Retirement</u>	<u>Contribution</u>
(a)	For Grade Pay – 1800, 1900, 2000, 2400, 2800 (As per 7 th CPC Pay Level-3 to 5)	₹ 15,000/-
(b)	For Grade Pay – 4200 (As per 7 th CPC Pay Level-6)	₹ 27,000/-
(c)	For Grade Pay – 4600, 4800, 5400 & 6600 (As per 7 th CPC Pay Level-7 to 11)	₹ 39,000/-
(d)	For Grade Pay – 7600 and above (As per 7 th CPC Pay Level-12 and above)	₹ 60,000/-

*Grade pay has been amended to Pay level as per 7th CPC

5. **Payment of Contribution.**

- (a) **Personnel Retiring before 01 Jun 08.** Contribution in respect of such personnel has to be deposited through MRO and Bank draft in favour of Director, Regional Centre, Delhi Cantt.

An additional amount for smart card @ ₹ 90/- per card is to be paid by bank draft as per existing orders alongwith the application.

(b) **Personnel Retiring on or after 01 Jun 08.** The contribution amount in respect of such pensioners will be deducted by the Pension Payment Authority.

6. **Processing of ECHS Application.**

(a) **Personnel Retiring before 01 Jun 08.**

(i) Such personnel are to collect application form from nearest Station HQs of Army/ Navy/ Air Force or from Coast Guard Headquarters (CGHQ), New Delhi/ Bureau of Naviks (BUVIK), Mumbai.

(ii) Forms can also be downloaded from website www.echs.gov.in and www.indiancoastguard.gov.in

(iii) The duly filled applications are to be submitted alongwith copies of under mentioned documents to CGHQ (in case of Officer) and BUVIK (in case of EP) for verification :

(aa) Pension Payment Order (PPO) duly attested by Bank/ Treasury from where pension is being drawn.

(ab) Discharge Certificate/ Retired/ Dependent I-Card.

(ac) Two copies (in original) of the MRO as proof of deposit of contribution.

(ad) Affidavit duly notarised.

(ae) Bank draft for smart card in favour of Director, Regional Centre, Delhi Cantt.

(iv) The applications of Enrolled Person duly verified will be forwarded by BUVIK to CGHQ. CGHQ centrally forwards duly completed application forms to the Regional Centre at Delhi for onward submission to SITL for making of ECHS smart cards.

(b) **Personnel Retiring on or after 01 Jun 08.**

(i) **Issue of ECHS Application Form.** The blank ECHS application form for the retiring person alongwith the retirement order and other primary pension documents will be forwarded by the Record Office authorities as mentioned below :

(aa) CGHQ (Directorate of Personnel) - For Officers

(ab) BUVIK - For Enrolled Person

(ii) **Submission of ECHS Application Forms by Individual/Unit.** Individual/ Unit will forward duly filled in ECHS Application Form (Less PPO details) to Record Office concerned, minimum 06 months before due date of retirement alongwith other primary pension documents.

7. **Referral Procedures.** Most ECHS members are to be treated in the Polyclinics only. In case of an emergency, an ECHS beneficiary can avail any of the following treatment :

(a) **Service Hospital.** Free treatment provided and no further action is required.

(b) **Empanelled Hospital.** Nearest ECHS Polyclinic is to be informed within 48 hrs. A referral is generated by the Polyclinic for the Hospital. Free treatment is provided as per approved rates. The list of empanelled hospitals is available on website www.echs.gov.in.

(c) **Non-empanelled Hospital.** Nearest polyclinic is to be informed within 48 hrs and an "Emergency Information Report" collected from Polyclinic. Bills are to be paid by member on termination of hospitalization. Claim for re-imbursement is to be submitted to parent Polyclinic within one month of termination of hospitalization. Onus of proof of emergency lies with the ECHS member. Re-imbursement will be admitted at approved rates.

(d) **Conditions of Emergency.**

(i) Acute cardiac conditions/ syndromes.

(ii) Vascular catastrophes.

- (iii) Cerebra-Vascular Accidents.
- (iv) Acute Respiratory emergencies.
- (v) Acute Abdomen.
- (vi) Life threatening injuries.
- (vii) Acute poisoning and snake bite.
- (viii) Acute endocrine emergencies.
- (ix) Heat stroke and cold injuries of life threatening nature.
- (x) Acute renal failure.
- (xi) Severe infection leading to life threatening situations.
- (xii) Any other condition in which delay could result in loss of life or limb.

8. The treatment procedure for ECHS member through ECHS Polyclinic and Emergency Cases in Empanelled & Non-Empanelled Hospitals are placed at Appendix – ‘A’ and ‘B’ respectively.

REFERRAL TO HOSPITALS

9. **Military Stations.** ECHS member and their dependents requiring hospital admission will, in normal course, be referred to Service Hospitals, in the station. For this purpose Director General Armed Forces Medical Services (DGAFMS) will earmark a suitable proportion of beds in all Service Hospital for ECHS beneficiaries (except during war/ operation commitment). In case of non availability of beds/ facilities in Service Hospital, patients will be referred to empanelled Hospitals for admission.

10. **Non-Military Stations.** In Non-Military Stations, ECHS members and their dependents will be referred to nearest Service Hospital by Medical Officer of ECHS Polyclinic.

ENTITLEMENT FOR INDOOR TREATMENT

11. ECHS beneficiaries shall be entitled to general/ semi private/ private wards facility in empanelled Hospitals according to their rank structure as under :

<u>Rank</u>	<u>Entitlement of accommodation</u>
Officers	Private Ward
Subordinate Officers (P/Adh, U/Adh, Adh & equivalent)	Semi Private Ward
Enrolled Personnel (P/Nvk & Below)	General Ward

TREATMENT AT MEDICAL INSTITUTES OF NATIONAL REPUTE

12. Certain Hospital/ Institutions do not accept post payment. Such Institutes will not ordinarily be empanelled under the ECHS. However, admission/ treatment in the Institutes of National repute listed below will be permitted. In case, ECHS member or their dependents are referred by ECHS Medical Officer/ Specialist to any of them, an advance in the form of crossed cheque payable to the concerned Hospital will be drawn by the patient from the concerned Station Headquarters after submitting the referral form by an ECHS Polyclinic and estimate from the concerned Hospital. The Hospitals where such an arrangement will be permitted are :

- (a) All India Institute of Medical Sciences, New Delhi.
- (b) Post Graduate Institute, Chandigarh.
- (c) Sanjay Gandhi PG Institute, Lucknow.
- (d) National Institute of Mental Health and Neurosciences, Bangalore.

- (e) Tata Memorial Hospital, Mumbai (for Oncology).
- (f) JIPMER, Pondicherry.
- (g) Christian Medical College, Vellore.
- (h) Shankar Nethralaya, Chennai.
- (j) Medical Colleges and Hospitals under Central and State Government.

*There is separate Certificate of Disability for issue of ECHS White Card.
The certificate prepared is applicable for issue by Service Hospitals to its
dependent clientele.*



SECTION - II

CANTEEN FACILITIES

13. CG Pensioners of all ranks including family pensioners are authorized to avail facility of indigenous canteen stores. CG pensioners on receipt of PPO on retirement may apply for Canteen Smart Card to their last unit. The entitlement as per the scale is mentioned below :

Scales of IMFL Ex-CSD.

<u>SL</u>	<u>Category of Personnel</u>	<u>Authorisation</u>
(a)	Director General (Serving/ Retd)	14
(b)	Additional Director General (Serving/ Retd)	14
(c)	Inspector General (Serving/ Retd)	12
(d)	All officers upto Commandant (Serving/ Retd)	10
(e)	Adh and above (Serving/ Retd)	07/06
(f)	P/Nvk (Serving/ Retd)	05/04
(g)	NOK of the deceased personnel	03

Monetary Limits for all Ranks for Purchase of CSD Stores (Grocery Items)

<u>SL</u>	<u>Rank</u>	<u>Monthly limit</u> <u>Non AFD Items</u> (Value below ₹ 750/- per item)	<u>Annual limit</u> <u>AFD Items</u> (Value above ₹ 750/- per item)
(a)	Officers	₹ 11,000/-	₹ 1,00,000/-
(b)	Adh and above	₹ 8,000/-	₹ 75,000/-
(c)	P/Nvk and below	₹ 5,500/-	₹ 55,000/-

The CG Personnel should ensure updation of NoK details, Marriage Declaration, GPF nomination and NGIS nomination from time to time in the records of service.



SECTION - III

PRIME MINISTER'S SCHOLARSHIP SCHEME

14. Prime Minister's Scholarship Scheme was introduced from the Academic year 2006-07 to encourage higher technical and professional education for the dependent wards of Ex-Servicemen/ Ex-Coast Guard Personnel and their widow (below officer rank only).

15. **Students Eligible for Scholarship.**

- (a) Students who are Dependent Wards/ Widows of Ex-Servicemen and Ex-Coast Guard Personnel who died in harness/ disabled due to causes attributable to Military Service/ Coast Guard service, irrespective of the rank.
- (b) Dependent Wards of Ex-Servicemen/ Ex-Coast Guard Personnel and their widow (below officer rank only).
- (c) Studying in 2nd and subsequent years are not eligible.

16. **How to Apply For Scholarship.** Application is to be filled online by visiting KSB website www.ksb.gov.in. Hard copy/ paper application will not be entertained. **One candidate can apply for one course only.**

17. **Eligible Courses.**

- (a) Professional Degree Courses like BE, B Tech, BDS, MBBS, B Ed, BBA, BCA, B Pharma, etc. duly recognized by the respective Government Regulatory Bodies, such as All India Council for Technical Education, Medical Council of India, UGC.
- (b) Master Degree Courses are not eligible for PMSS except MBA, MCA.
- (c) Students can see the list of eligible courses on website for details. Students studying abroad are not eligible for this scheme.

- (d) Students getting stipend for the Professional Degree Courses are also not entitled. No distance learning course is permitted under PMSS. PMSS can be availed for one course only.
- (e) The facility under PMSS is restricted for first Professional Degree Course only, such as B Ed but not for BA+B Ed. In case of integrated ME/ M Tech/ M Pharma, initial three/ four years degree will be considered for scholarship.

18. **Amount of Scholarship.**

The amount of scholarship would be as follows :

<u>SL</u>	<u>Scholarship</u>	<u>Condition</u>
(a)	₹ 2000/- per month for boys	Paid initially on selection and subsequently on successful completion of Board/ University/ College/ Institute examinations each year without failure.
(b)	₹ 2250/- per month for girls	

Death gratuity/ retirement gratuity and commuted value of the pension are fully exempted from Income Tax.



SECTION - IV

CHILDREN EDUCATION ALLOWANCE (CEA)/ HOSTEL SUBSIDY

19. The retired CG Personnel are eligible for claiming CEA till the end of academic year in which he/she is being retired provided the spouse of the retiree is not employed in Central/ State Govt. or Autonomous Body or PSU, Semi-Govt organization partly or fully funded by the Government.

20. In case CG Person dies while in service, Children Education Allowance/ Hostel subsidy is payable till such time the deceased employee would have actually received the same subject to fulfilling of other conditions, provided the spouse of the Govt. servant is not employed in the Central/ State Govt, Autonomous Body, PSU, Semi-Government Organisation partly or fully funded by the Government.

21. The CG Pensioners/ Family Pensioners are required to forward their application duly filled alongwith all original receipts, requisite documents and bank details (alongwith crossed cheque slip) to respective HOO i.e. CG Veteran Cell, CGHQ/ BUVIK for scrutiny, countersignature and process with PCDA(N), Mumbai for payment.

22. The existing limit of Children Education Allowance(CEA) is ₹ 18,000/- per annum per child for 02 elder children and Hostel subsidy limit is ₹ 54,000/- per annum per child for 02 elder children. The allowance would be raised by 25% every time the DA on revised pay goes up by 50%. NOK can get re-imbursement either from Children Education Allowance or Hostel Subsidy. CEA annual ceiling for disabled children is ₹ 36,000/- per child and hostel subsidy for disabled children is ₹ 9,000/- per month per child. The admissibility of amount is subject to revision based on Central Govt orders applicable thereof.

* **Note** : The amount for CEA is likely to be revised on implementation of allowances for 7th CPC.

ECHS facility post retirement is mandatory for all Coast Guard Officers and EPs.

SECTION - V

PENSIONERS IDENTITY CARD

23. As per para 19 of CGO 02/2007, CG Personnel on retirement are being issued with Pensioners Identity Card. The Pensioners Identity Card in case of CG Officers is issued by the Provost Marshal at Coast Guard DHQ-2, Mumbai and in case of EPs, it is being issued by BUVIK during the release formality. The Officers may apply for the identity card through last unit, 30 days prior due date of retirement. However, the Pensioner Identity Card will be dispatched by DHQ-2 to the concerned unit in time for handing over the same to the retiring CG Personnel on his last working day, after surrendering his permanent identity card.

24. On death of CG Pensioner, the NoK to forward request for I-Card to nearest Coast Guard Unit/ CGHQ/ DHQ - 2 in case of Officers and to BUVIK/ or to any nearest Coast Guard Unit in case of EPs.

* **Note** : The important contact numbers of different offices and list of CG Establishment for any queries are placed at Appendix 'C' and 'D', respectively.

CG Personnel who resign from service are not eligible for Pensioner Identity Card.



CHAPTER - 5

FACILITIES TO NOK OF CG PERSONNEL DIED IN HARNESS OR DIED POST RETIREMENT



CHAPTER - 5

FACILITIES TO NOK OF CG PERSONNEL DIED IN HARNESS OR DIED POST RETIREMENT

SECTION - I

BENEFITS FROM COAST GUARD BENEVOLENT ASSOCIATION

1. The various facilities are extended to NoK of deceased ICG Personnel (demised while in service or post retirement) from CGBA, NGIS and from the Government. It is paramount that the nomination forms are regularly updated by personnel to ensure that the benefits extended by the Service and Government reaches to right beneficiary on demise of Service Personnel.
2. The Coast Guard Benevolent Association (CGBA) provides various grants to the NOK of CG Personnel who die while in active service, as well as to the Coast Guard Service Pensioner and same are enumerated in the succeeding paragraphs.
3. **Ex-Gratia Compensation to Families of CG Personnel who Die in Harness.** An ex-gratia compensation is extended to the families/ next of kin of Coast Guard Personnel who die in active service in the performance of the official duties under various circumstances as follows :

<u>SL</u>	<u>Category</u>	<u>Officers</u>	<u>Enrolled Persons</u>
(a)	Married personnel	₹ 60,000/-	₹ 50,000/-
(b)	Unmarried Personnel	₹ 50,000/-	₹ 40,000/-

4. **Grant for Vocational Course to Widows.** Grant is given for Vocational Course to widows of ICG Personnel, who die in harness during action, to earn their livelihood with dignity. The grant is considered as one time grant for a sum of ₹ 20,000/- (Rupees Twenty thousand only). The application for said grant is to be forwarded to the Secretary CGBA, Coast Guard Headquarters, New Delhi on plain paper duly signed by the NOK alongwith the following documents :

- (a) Application on plain paper intimating diploma attained.
- (b) The proof of Government recognised Institute.
- (c) Attested copies of fees paid.
- (d) Attested copy of Diploma Certificate.
- (e) Attested copy of Death Certificate.
- (f) Attested copy of the Discharge Certificate.
- (g) Bankers detail of the applicant alongwith the copy of cancelled cheque leaf.

5. **Grant for Daughter's Marriage.** The NOK of deceased Coast Guard Pensioners (Officers/ EPs) are eligible for a grant of ₹ 15,000/- for the marriage of daughter (restricted to two only at rate of ₹ 15,000/- each). The application for said grant is to be forwarded to the Secretary CGBA, Coast Guard Headquarters, New Delhi on plain paper duly signed by the NOK alongwith the following documents :

- (a) Attested copy of Death Certificate.
- (b) Attested copy of Pension Payment Order.
- (c) Bankers details of the applicant alongwith the copy of cancelled cheque leaf.

6. **Scholarship to Children of CG Personnel who Die in Harness whilst in Service.** All scholarships applicable to wards of serving Coast Guard Personnel would also be admissible to wards of Coast Guard Personnel who die in harness. Additionally, scholarships for undergoing

Vocational Courses will also be awarded to the children of CG Personnel who die in harness whilst in service. The scholarship is awarded at the following rates :

<u>SL</u>	<u>Category</u>	<u>Amount</u>
(a)	Day Scholars	₹ 5,000/- per annum
(b)	Boarders	₹ 8,000/- per annum

(The NOK of the deceased Coast Guard Personnel are to apply for said scholarship on plain paper, giving relevant details of the course intended to be undertaken by their wards, name of the child, date of birth, name of the institute (with proof) and an attested photo copy of the X/ XII Board Examination. The bankers details and cancelled cheque leaf of the account holder are to be provided to facilitate transfer of amount directly to the beneficiary bank account through NEFT.)

7. **Assistance for Education to Wards of Deceased EP.** The scholarship grant of ₹ 5,000/- per child upto graduation will be provided once in a year as assistance to the widow of the deceased EP who is not employed, on case to case basis. The application for said grant is to be forwarded to the Secretary CGBA, Coast Guard Headquarters, New Delhi on plain paper duly signed by the NOK alongwith the following documents :

- (a) Original copy of admission certificate/ slip of the school.
- (b) Certificate/ payment slip of school fee deposited in the school.
- (c) Dependent certificate of wards.
- (d) Certificate regarding unemployability of the widow.
- (e) Bankers details of the applicant alongwith the copy of cancelled cheque leaf.

8. **Lump Sum Grant to NOK on Death of a Pensioner.**

(a) In case of death of CG Pensioner, the NOK of the deceased will be entitled for a grant as mentioned below :

<u>SL</u>	<u>Category</u>	<u>Amount</u>
(i)	Officers	₹ 20,000/-
(ii)	EPs	₹ 10,000/-

(b) Application on plain paper duly signed by the Next-of-Kin intimating the death and enclosing the following documents, are to be forwarded to BUVIK in case of EPs and Directorate of Personnel, CGHQ in case of Officers for claiming the said grant :

<u>SL</u>	<u>Documents</u>
(i)	Attested copy of Death Certificate
(ii)	Attested copy of Pension Payment Order
(iii)	Bankers details of the applicant alongwith the copy of cancelled cheque leaf

(c) The Secretary CGBA at CGHQ on receipt of application from BUVIK/ Directorate of Personnel, CGHQ will directly pay the amount to the NOK.

When the deceased Govt. Servant or pensioner is survived by a widow but has left behind eligible child/ children from a divorced wife, the eligible child/ children shall be entitled to the share of Family Pension which the mother would have received at the time of death of the CG Personnel, had she not been so divorced.

SECTION - II

BENEFITS FROM NAVAL GROUP INSURANCE SCHEME (NGIS)

Insurance Benefits

9. Naval Group Insurance Fund (NGIF) provides insurance benefits to the families of CG Officers and EPs who die while in Service and are invalidated out from Service. The NGIF also provides insurance benefits to the families of CG Officers and EPs post retirement under Post Retirement Death Insurance Extension Scheme (PRDIES). The PRDIES is mandatory for all CG Officers and EPs. The details of such benefits admissible under NGIS are as follows :

Officers

<u>Schemes</u>	<u>Rate of Monthly Contribution</u>	<u>Benefits Payable on Death</u>		<u>Benefits Payable on Death/ Benefits Payable on Invalidment (with 100% disability)</u>
		<u>Normal</u>	<u>As a Result of War</u>	
General GIS for officers	₹ 7,500/-	₹ 75,00,000/- + Savings Element	₹ 75,00,000/- + Savings Element	₹ 25,00,000/- + Savings Element
Addl GIS for Aviation/ IMSF personnel	IG & above ₹ 875/- DIG ₹ 895/- Comdt & below ₹ 1,140/-	₹ 7,00,000/- + Savings Element	₹ 7,00,000/- + Savings Element	₹ 3,50,000/- + Savings Element
Post Retirement Death Insurance Extn Scheme	Single Non-refundable Term Premium ₹ 70,750/-	₹ 10,00,000/- for 30 years after retirement or 75 years of age, whichever is earlier.		

Enrolled Persons

<u>Schemes</u>	<u>Rate of Monthly Contribution</u>	<u>Benefits Payable on Death</u>		<u>Benefits Payable on Death/ Benefits Payable on Invalidment (with 100% disability)</u>
		<u>Normal</u>	<u>As a Result of War</u>	
General GIS for Enrolled Persons	₹ 3,750/-	₹ 37,50,000/- + Savings Element	₹ 37,50,000/- + Savings Element	₹ 12,50,000/- + Savings Element
Addl GIS for Aviation/ IMSF personnel	₹ 580/-	₹ 3,50,000/- + Savings Element	₹ 3,50,000/- + Savings Element	₹ 1,75,000/- + Savings Element
Post Retirement Death Insurance Extn Scheme	Single Non-refundable Term Premium ₹ 42,250/-	₹ 5,00,000/- for 30 years after retirement or 75 years of age, whichever is earlier.		

The dependent family members of CG Personnel who die while in service or who are invalided out from service can apply for the Group 'C' posts on compassionate appointment. However, appointment is subject to availability of vacancy and fulfillment of terms and conditions laid down for such appointment.



SECTION - III

BENEFITS FROM GOVT. ON DEATH WHILE IN SERVICE

10. **Family Pension.** Family pension is granted to the family of CG Personnel in the event of his/ her death while in service or after retirement, provided he/she was in receipt of a pension at the time of his/ her death. For the purpose of grant of Family Pension, the 'Family' is categorized as under :

Category - I

- (a) Widow or widower upto the date of death or re-marriage, whichever is earlier.
- (b) Son/ daughter (including widowed daughter) upto the date of his/ her marriage/ re-marriage or till the date he/ she starts earning or till the age of 25 years, whichever is the earliest.

Category - II

- (a) Unmarried/ Widowed/ Divorced daughter, not covered by Category-I above, upto the date of marriage/ re-marriage or till the date she starts earning, whichever is earliest.
- (b) Parents who were wholly dependent on the Government Servant, when he/ she was alive provided the deceased employee had left behind neither a widow nor a child. Family Pension to dependent parents and unmarried/ divorced/ widowed daughters will continue till the date of death.

Note 1. A disabled son/ daughter will get family pension for life even after his/ her getting married.

Note 2. Family Pension to unmarried/ widowed/ divorced daughters in Category-II and dependent parents shall be payable only after the other eligible family members in Category-I have ceased to be eligible to receive family pension and there is no disabled child to receive the Family Pension. Grant of Family Pension to children in respective categories shall be payable in order of their date of birth and younger of them will not be eligible for Family Pension unless the next above him/ her has become ineligible for grant of Family Pension in that category.

Note 3. The childless widow of a deceased Government employee shall continue to be paid Family Pension even after her re-marriage subject to the condition that the Family Pension shall cease once her independent income from all other sources becomes equal to or higher than the minimum prescribed Family Pension in the Central Government. The family pensioner in such cases would be required to give a declaration regarding her income from other sources to the Pension Disbursing Authority every six months.

11. **Rate of Family Pension**

(a) **Normal Rate.** Normal rate of Family Pension is 30% of emoluments last drawn by the Govt. Servant.

(b) **Enhanced Rate.** If the individual dies after having rendered not less than 7 years continuous service, the rate of Family Pension payable to the family shall be equal to 50% of the emoluments last drawn and the amount so admissible shall be payable from the date following the death of the Government Servant for a period of seven years or for a period upto the date on which the deceased Government Servant would have attained the age of retirement + 07 years had he survived, whichever is earlier. However in case of death while in service, the enhanced Family Pension shall be payable to the family of a Govt. Servant from the date following the date of death of the Govt. Servant for a period of 10 years, without any upper age limit. Family Pension is payable from the date following the death of the Govt. Servant and after the expiry of currency of the enhanced rate, the family pension payable shall be at the normal rates.

Important Note. Minimum Family Pension that can be sanctioned is ₹ 9,000/- p.m. and maximum of Family Pension ₹ 1,25,000/- p.m. These rates are applicable with effect from 01-01-2016 to those employees who have retired or died on or after 01-01-2016.

PROCESSING OF FAMILY PENSION CLAIMS

12. **Death after Retirement.** The award of Family Pension payable to the spouse of retired Govt. Servant is notified jointly alongwith the notification of pension/gratuity in respect of the retired Govt. Servant. In such cases, no separate claim for Family Pension will be necessary. The Pension

Disbursement Authority (PDAs) commence payment of Family Pension to the spouse after the death of the pensioner in accordance with the instructions contained in the joint notification of the PPOs of the retiring Govt. Servant. If the Family Pension is not notified jointly with the PPO of the individual, then Family Pension claim will be preferred by the Coast Guard. The Family Pension claim will also be preferred by Coast Guard, in case Family Pension would be payable to the eligible child of the deceased Govt. Servant. In this regard, the Nok of the late CG Officers may consult to CG Veteran Cell at CGHQ and NoK of late EPs may consult to BUVIK.

13. **Death while in Service.** The claims on account of Family Pension and Death Gratuity in respect of the Govt employees who die while in Service are also preferred by CG Veteran Cell/ BUVIK in Family Pension application IAFA-356A. The claim alongwith other certified documents are forwarded by the CG Veteran Cell/ BUVIK to the Principal Controller of Defence Accounts (Pension), Allahabad as soon as the casualty occurs, but in no case later than one month from the date of casualty.

14. **Death Gratuity.** If a CG Person dies while in Service, the Death Gratuity as per following rates shall be paid to the nominated member of the family or in its absence to the eligible family member :

<u>Length of Qualifying Service</u>	<u>Rate of Death Gratuity</u>
Less than 1 year	2 times of emoluments
One year or more but less than 5 years	6 times of emoluments
5 years or more but less than 11 years	12 times of emoluments
11 years or more but less than 20 years	20 times of emoluments
20 years or more	Half month's emolument for every completed six monthly period of qualifying service subject to a maximum of 33 times of emoluments or ₹ 20 lakhs whichever is less.

15. **Family Pension while Death Attributable to or Aggravated by the Service.** Coast Guard Personnel whose death in Service is certified as attributable to or aggravated by the Service and agreed by the Audit Authority, their family (NOK) is entitled for Extra Ordinary Family Pension (EOFP) in lieu of normal family pension, at a rate of 60% of last emoluments for lifelong or re-marriage whichever is earlier.

16. **Death in Harness.** Coast Guard Personnel who die in harness in the performance of their bona-fide official duties under various circumstances, their family (NoK) is entitled for ex-gratia lumpsum compensation in addition to Extra Ordinary Family Pension (EOFP).

Important Note. The personnel under NPS who joined Service on or after 01 Jan 2004, if died in service, their NoK is equally entitled for Family Pension/ Extra Ordinary Family Pension and Death Gratuity, besides all other terminal benefits as mentioned in Chapter 3 of the booklet.

Family Pension to widow/ widower is discontinued on re-marriage. However, Family Pension has now been made available even after re-marriage to childless widow of the deceased employee subject to her earnings not exceeding the prescribed minimum Family Pension with Dearness Relief.

SECTION - IV

MISCELLANEOUS

GENERAL PROVIDENT FUND

17. **Admissibility on Death.** When an employee dies while in Service, the amount standing to his GPF credit is payable to :

- (a) The nominee(s)/ members of family as per nomination exist.
- (b) If no nomination exist or if such nomination relates only to part of the amount standing to his credit in the GPF, the whole amount or the part thereof to which the nomination does not relate, will be paid to the members of his family in equal shares inspite of any nomination in favour of any person or personnel other than a member or members of his family. However, no share is payable to :
 - (i) Sons who have attained majority.
 - (ii) Sons of deceased sons who have attained majority.
 - (iii) Married daughters, whose husbands are alive.
 - (iv) Married daughter of a deceased son, whose husbands are alive, if there is any member of the family other than those specified in sub para (i) to (iii) above.
 - (v) The widow and children of a deceased son shall receive between them in equal parts only the share which the son would have received if he had survived the subscriber and had been exempted from the provision of clause (b) (i), above.

18. **Admissibility in case of Missing.** When an employee is suddenly missing or disappeared and whereabouts are not known, the balance at credit of his GPF account can be paid to his family having regard to the nomination made by the employee, subject to the following conditions :

- (a) The family must lodge a report with the Police Station concerned and obtain a report that the employee has not been traced, after all efforts had been made by the Police.
- (b) An Indemnity Bond should be taken from the nominee/ dependents of the employee that the payment will be adjusted against the payments due to the employee in case he appears on the scene and makes any claim.

Compassionate Appointment

19. The dependent family members of CG Personnel who die while in Service or after invalidated out from Service on medical grounds, can apply for the Group 'C' posts as compassionate appointment. "Dependent Family Member" means all those who were wholly dependent on the Government Servant at the time of his death or retirement on medical grounds which includes following:

- (a) Spouse; or
- (b) Son/ daughter (Including adopted son/daughter); or
- (c) Brother or sister in the case of unmarried Government Servant.

20. The dependent family member of the deceased/ invalidated CG Personnel can apply/request for compassionate appointment alongwith following documents :

- (a) Duly completed Pro-forma in duplicate.
- (b) Attested copy of education and caste certificate.
- (c) Two passport size photographs.
- (d) Choice of posting.

21. On receipt of application for compassionate appointment, the Commanding Officer/ Officer-in-Charge will forward the same to CGHQ in case of Officers and to Officer-in-Charge, Bureau of Naviks in case of Enrolled Person, through Administrative Authority alongwith their recommendations.

On verification of the facts as per records, Bureau of Naviks will forward the application alongwith other supporting documents to CGHQ for consideration. It may be noted that compassionate appointment can only be made up to a maximum of 5% of vacancies falling in a particular year under direct recruitment quota in any Group 'C' post.

GRANT OF CONVEYANCE

22. The relative of Coast Guard Personnel in case of dangerous illness or bereavement are entitled for conveyance, as follows :

- (a) **By Rail/Road**. The relative/ visitor will be entitled to the same class conveyance as the patient or the deceased.
- (b) **By Air**. In case of individual is placed on 'DIL', air passage will be authorised to one relative. The second person not necessarily a relative may travel by rail/ road under clause (a) above. The second individual may also be allowed to travel by air subject to the following conditions :
 - (i) When the relative is a lady.
 - (ii) Where the relative is a male but is over 60 yrs of age or is infirm, physically handicapped or ill at the time of departure to beside of dangerously ill individual.
 - (iii) The authority to decide whether the condition laid down in clause (i) & (ii) above are fulfilled, will be the Commanding Officer/ Officer-in-Charge of Hospital in the case of Service Hospital and the authority who issues the notification of dangerous illness in the case of Civil Hospitals. Their decision will be final.
- (c) **Funerals**. Two relatives of the deceased will be allowed conveyance by air/ rail/ road to attend the funeral. In cases, where only one relative travels by air, a second individual may travel by rail/ road under clause (a) above, or may be allowed to accompany the relative by air, subject to fulfillment of the conditions laid down in clause (b) (i) & (ii) above.

(d) **Return Journey**. The return journey in all cases referred above, will be performed by rail/ road only and will be limited to the same personnel who were provided free conveyance for the onward journey. The cost of conveyance to and from the Hospital will normally be paid after the arrival of the visitors in the Hospital by the Officer-in-Charge in case of Service Hospital and the authority who issues the notification of dangerous illness or death, in case of a Civil Hospital or the nearest CG Station. However, where the cost of conveyance of relative of Subordinate Officers/ Enrolled Persons/ Enrolled Followers (including under trainees) for the journeys to the Hospital exceed the stipulated amount, the authority issuing the certificate of dangerous illness/ death will also send by fastest mode, one side fare of the appropriate class for each visitor. In case of death occurring at a place other than Hospital, necessary payment will be made by the concerned Commanding Officer of the Ship/ Stations.

23. **Leave Encashment**. The NoK of the late Officers/ EPs is entitled for leave encashment as applicable on retirement.

24. The NoK of demised Coast Guard Personnel are also entitled for following :

- (a) Dependent Identity Card.
- (b) ECHS Card.
- (c) Canteen Card.
- (d) PM Scholarship.
- (e) Children Education Allowances.

(Details are mentioned at Chapter - 4)

25. **Benefits under Memorandum of Understanding with various Banks**. Various benefits like Personal Accident Issuance, Air Accident Insurance, Air Ambulance cover, Girl Child Cover etc. have been covered in Memorandum of Understanding signed between Indian Coast Guard and

different Banks for salary account of ICG Personnel. The list of the Banks with whom ICG has signed MoU, is as follows :

- (a) State Bank of India
- (b) Punjab National Bank
- (c) Axis Bank
- (d) Corporation Bank
- (e) HDFC Bank
- (f) ICICI Bank
- (g) Union Bank of India

(The names of Banks may change, time to time)

The Coast Guard Personnel having Salary Account in above mentioned banks as per MoU terms and conditions (available on Coast Guard website www.indiancoastguard.gov.in) will get the benefits of many facilities which are also extended to their families.

* **Note** : The important contact numbers of different offices and list of CG Establishments for any queries are placed at Appendix 'C' and 'D', respectively.

The ceiling limit in all gratuities has been raised to Rs. Twenty Lakhs w.e.f. 01.01.2016.



CHAPTER - 6

ACTIONS TO BE TAKEN ON DEMISE OF CG PERSONNEL



CHAPTER - 6

ACTIONS TO BE TAKEN ON DEMISE OF CG PERSONNEL

SECTION - I

ACTIONS TO BE TAKEN ON DEMISE OF SERVING CG PERSONNEL

1. On Demise of serving Coast Guard Personnel, the following documents are to be submitted to CGC(Veteran Cell), CGHQ for Officers and BUVIK for EPs, for processing the claims :

- (a) Pmt Identity Card of the late CG Personnel.
- (b) Original Death Certificate (04 Copies).
- (c) Post Mortem report in respect of the late CG Personnel.
- (d) Pay Book of the late CG Personnel.
- (e) Original GPF statement.
- (f) Copy of cancelled cheque of the bank branch, where payment desired by NoK.
- (g) Copy of PAN Card of NoK.
- (h) Copy of Aadhaar card of NoK.
- (j) Old canteen smart cards may be surrendered and necessary action/ documentation for issuance of new canteen smart cards may be initiated at the unit level.
- (k) No Demand Certificate regarding Government accommodation from concerned authority.

SECTION - II

ACTIONS TO BE TAKEN ON DEMISE OF CG PENSIONER

2. Pension Payment Order (PPO) issued to the Coast Guard Pensioners on retirement has an endorsement regarding Family Pension admissible to the wife in case of his death. In such cases, the widow has only to intimate the death of her husband to Pension Disbursing Authority (i.e. from where her husband was drawing pension) and Bureau of Naviks/ CG Veteran Cell with a copy of death certificate. The family pension will commence following the date of death of the individual.

*All Pensions/ Nomination/ ECHS forms are available
at the Welfare portal of the Coast Guard Website
www.indiancoastguard.gov.in*

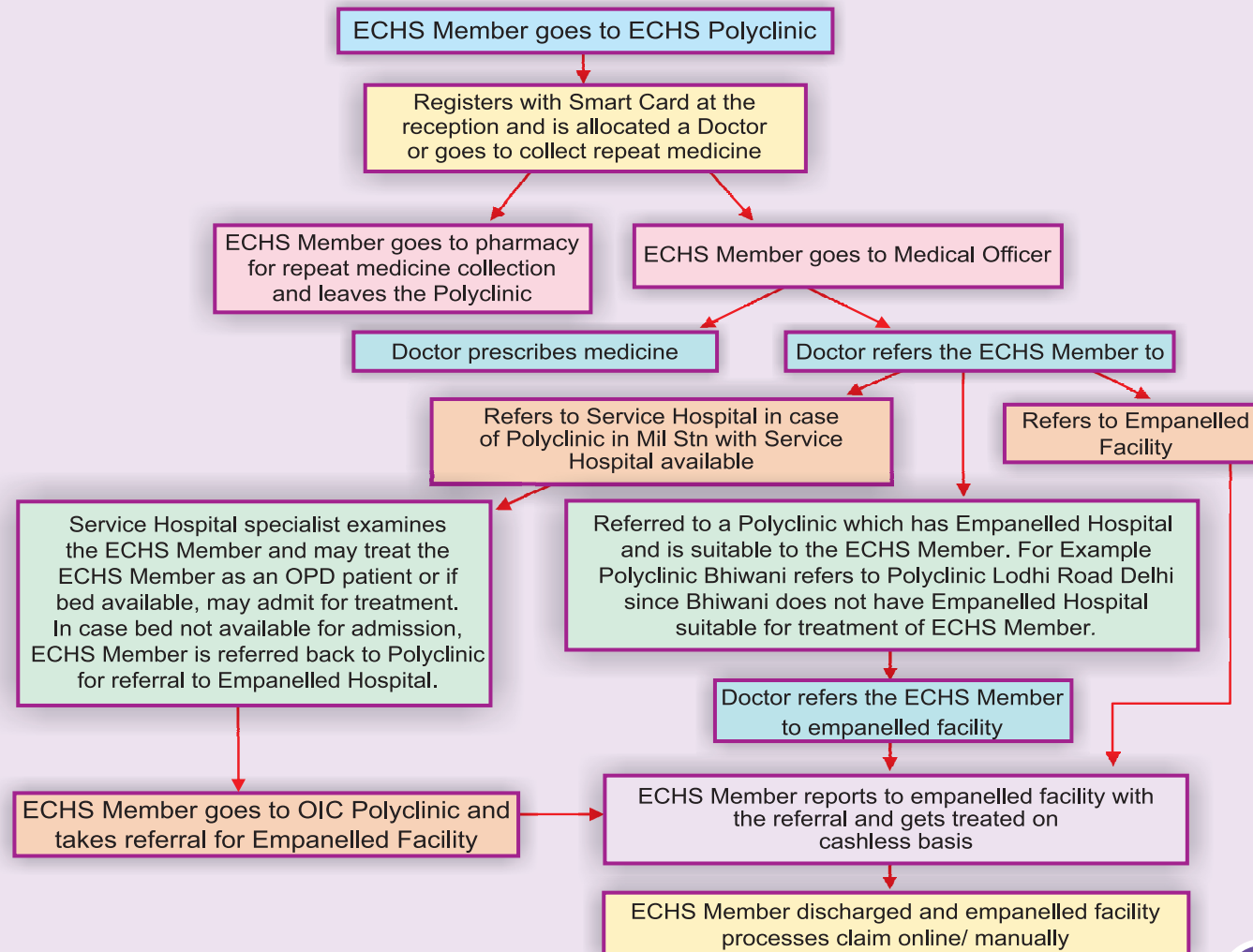


CHAPTER - 7

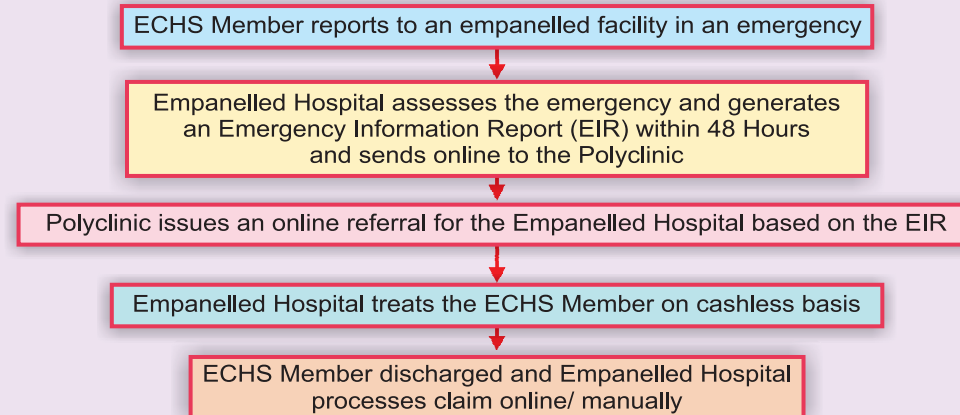
APPENDICES



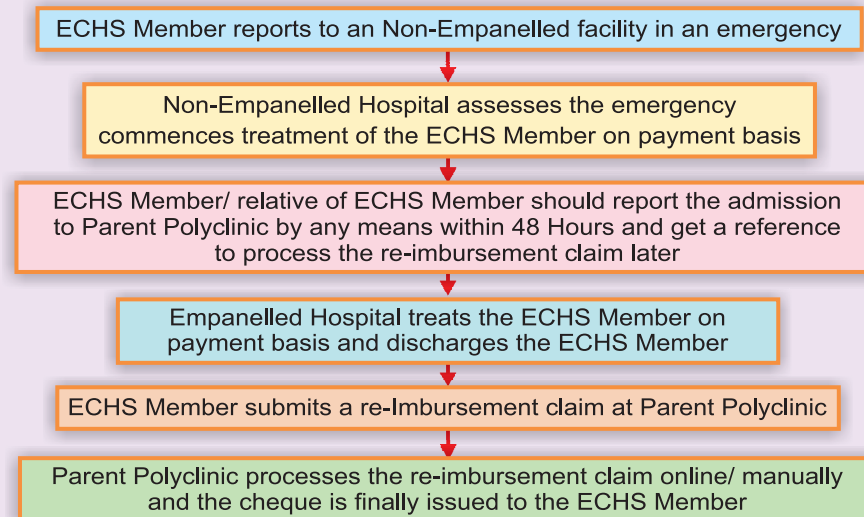
TREATMENT PROCESS FOR ECHS MEMBER THROUGH ECHS POLYCLINIC



TREATMENT PROCESS ECHS : EMERGENCY CASE IN EMPANELLED HOSPITAL



TREATMENT PROCESS ECHS : EMERGENCY CASE IN NON-EMPANELLED HOSPITAL



APPENDIX - 'C'

[Para 24 of Chapter - 4 refers]

[Para 25 of Chapter - 5 refers]

LIST OF IMPORTANT NUMBERS

COAST GUARD HEADQUARTERS (New Delhi)

Principal Directorate of Administration

- | | |
|--|--------------|
| 1. Principal Director (Administration) | 011-23386766 |
| 2. Joint Director (Administration) | 011-23387236 |
| 3. Secretary, CGBA | 011-23074132 |

Principal Directorate of Personnel

- | | |
|------------------------|--------------|
| 4. Joint Director (EP) | 011-23074133 |
|------------------------|--------------|

Coast Guard Veteran Cell (New Delhi)

Joint Director (CGVC)
Coast Guard Headquarters
National Stadium Complex
New Delhi – 110 001
Tele No.: 011-23072396
Fax No. : 011-23070242
Email Id : dte-pers@indiancoastguard.nic.in
pdhrd@indiancoastguard.nic.in

Release Centre, BUVIK (Mumbai)

The SO (Release Centre)
Bureau of Naviks
Cheetah Camp
Mumbai – 400 088
Tele No.: 022-25560345
Fax No. : 022-25568562
Email Id : ep-releasecentre@indiancoastguard.nic.in

Central Organisation ECHS (New Delhi)

Central Organisation ECHS
Maude Lines Cavalary Road
Near Blood Bank, Sadar Bazar
Delhi Cantt- 110010

EPABX Exchange No. : 011 - 25695246, 25682870
Toll Free ECHS Helpline No - 1800-114-115

Toll Free No. for Pension Call Centre : 18001805321
Address : The PCDA (P)
G-1/Civil
Dropadi Ghat
Allahabad-211014



APPENDIX - 'D'

[Para 24 of Chapter - 4 refers]

[Para 25 of Chapter - 5 refers]

LIST OF CG ESTABLISHMENTS

Coast Guard Headquarters
National Stadium
Purana Quila Road
New Delhi – 110001

Coast Guard Regional HQ (East)
Cooum River Mouth
Near Bridge
Chennai – 600 009

The Commander
Coast Guard Regional HQ (West)
Worli Sea Face Post Office, Worli
Mumbai – 400 030

The Commander
Coast Guard Regional HQ (North West)
PO Box No. 09, Udyog Bhavan
Block 11/12, 7th Floor, Sector 11
Gandhi Nagar, Gujarat – 382010

The Commander
Coast Guard Regional HQ (A&N)
Post Box - 740
Port Blair – 744 102

The Commander
Coast Guard Distt HQ – 05
Fort St. George
Chennai – 600 009

The Commander
Coast Guard Distt HQ – 06
Post Box No. 1128 Malkapuram PO
Visakhapatnam – 530 011, Andhra Pradesh

The Commander
Coast Guard Distt HQ – 07
Badapadia, Paradeep
Orissa – 754 142

The Commander
Coast Guard Distt HQ – 08
Anchorage Camp
Dist – Midnapore
Haldia Port, Haldia – 721 605

The Commander
Coast Guard Distt HQ – 09
Aerial Bay, Diglipur
Andman & Nicobar – 744 202

The Commander
Coast Guard Region (NE)
Synthesis business Park
6th Floor, Shrachi Building
New Town, Rajarhat
Kolkata – 700157

The Commander
Coast Guard Distt HQ – 01
Post Box No. 25
Near RGT College
Porbander – 360 575 Gujarat

The Commander
Coast Guard Distt HQ – 02
Worli Sea Face Post Office, Worli
Mumbai – 400 030

The Commander
Coast Guard Distt HQ – 03
Post Box No. 19
Panambur
New Mangalore – 575010

The Commander
Coast Guard Distt HQ – 04
Kalvetty Fort
Kochi – 682 001

The Commander
Coast Guard Distt HQ – 10
Camp Bell Bay
Andaman & Nicobar – 744 302

The Commander
Coast Guard Distt HQ – 11
4th floor, MPT Old Admin Bldg
Mormugao Harbour
Goa – 403 803

The Commander
Coast Guard Distt HQ – 12
Kavaratti Island
Union Territory of Lakshadeep
Kavaratti –682555

The Commander
Coast Guard Distt HQ – 13
PuducherryPost Bag No -1718
Ariyankuppam
Puducherry – 605007

The Coammander
Coast Guard Distt. HQ – 14
Port Blair
A&N Island - 744102

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