



What After Me?



CHECKOFF LIST FOR NOK ON DEMISE OF A VETERAN

Prepared by Directorate of Naval Veterans

INDIAN NAVY – COMBAT READY, CREDIBLE, COHESIVE AND FUTURE READY FORCE

FOREWORD

1. The demise of a naval veteran leaves behind an enduring legacy of dedication, service and sacrifice. It is a situation of immense stress for the bereaved family. In these moments of grief, the path forward can often be challenging, particularly when it comes to navigating the processes required to secure benefits and various actions required by the NoK. A 'Check Off List' for NoK of Veterans - '*What after Me?*' has been prepared to ensure that families have a clear, organised pathway to progress post-demise formalities, without undue stress.
2. The 'Check Off List' brings out information on key areas, such as the procedure to claim the Demise Grant, Post Retirement Death Insurance Extension Scheme (where applicable), processing of Family Pension, guidance on accessing the Ex-Servicemen Contributory Health Scheme (ECHS), Canteen and other miscellaneous aspects. The contact details of concerned offices dealing with veteran affairs have also been included. Each section is presented in a clear, sequential format to help make these essential tasks, as manageable as possible.
3. We hope that this check list provides the requisite guidance and support, and helps to ease the burden that follows this profound loss.
4. The details provided in the 'Check Off List' have been collated from various publications and are subject to change from time to time. Therefore, this document is **to be used for guidance purpose only, and not be quoted as authority.**

INDEX

<u>Ser</u>	<u>Description</u>	<u>Page No</u>
1	Family Pension	4 - 5
2	Annual Life Certification - SPARSH	6 - 7
3	IN Resolution Mechanism - SPARSH	8
4	Demise Grant	9
5	ECHS Smart Card	10
6	PRDIES	11
7	Miscellaneous Aspects	12
8	Important Documents	13
9	Important Address and Contact Details	14
10	Address and Contact Details of CRSOs	15
11	Appendices 'A' - 'L'	16 - 45

FAMILY PENSION

1. **Migration to SPARSH.** As part of the Digital India initiative of the Gol, online pension processing of all naval sailors released wef **01 Jun 21** and naval officers retired wef **01 Jul 21** are being processed through SPARSH. The existing pensioners are being migrated progressively. It is managed and administered by PCDA (Pension), Prayagraj. Contact details of PCDA (Pension), Prayagraj is as follows: -

Tele 18001805325
0532-2421877
0532-2421879

Email - sparshnavy.dad@gov.in

2. **If Pensioner Migrated on SPARSH.**

(a) **SPARSH Account Creation.**

- (i) Visit www.sparsh.defencepension.gov.in
- (ii) Login with your SPARSH PPO No. with **Suffix 01**
- (iii) Initiate the process of Death intimation of Veteran.
- (iv) Post approval of the death intimation request on SPARSH Portal by PCDA (Allahabad), a confirmation SMS will be sent on registered mobile no. After that, beneficiary has to login with SPARSH PPO No. with **Suffix 02** (for Family Pensioner) as **Username**.
- (v) Click on "**Forgot Password**" to reset **password**.
- (vi) Flow chart is placed at Appendix 'A'

(b) **Post Login Activities.**

- (i) Login on your SPARSH account to verify all data.
- (ii) If any discrepancy is observed raise **Profile Service Request (PSR)** for data correction under Manage Profile.
- (iii) Pensioners are authorised to make certain changes like Address, E-mail ID, Bank details etc. on SPARSH by uploading supporting documents (as applicable). It takes **5-7 working days** for correction to be visible in Corrigendum PPO.

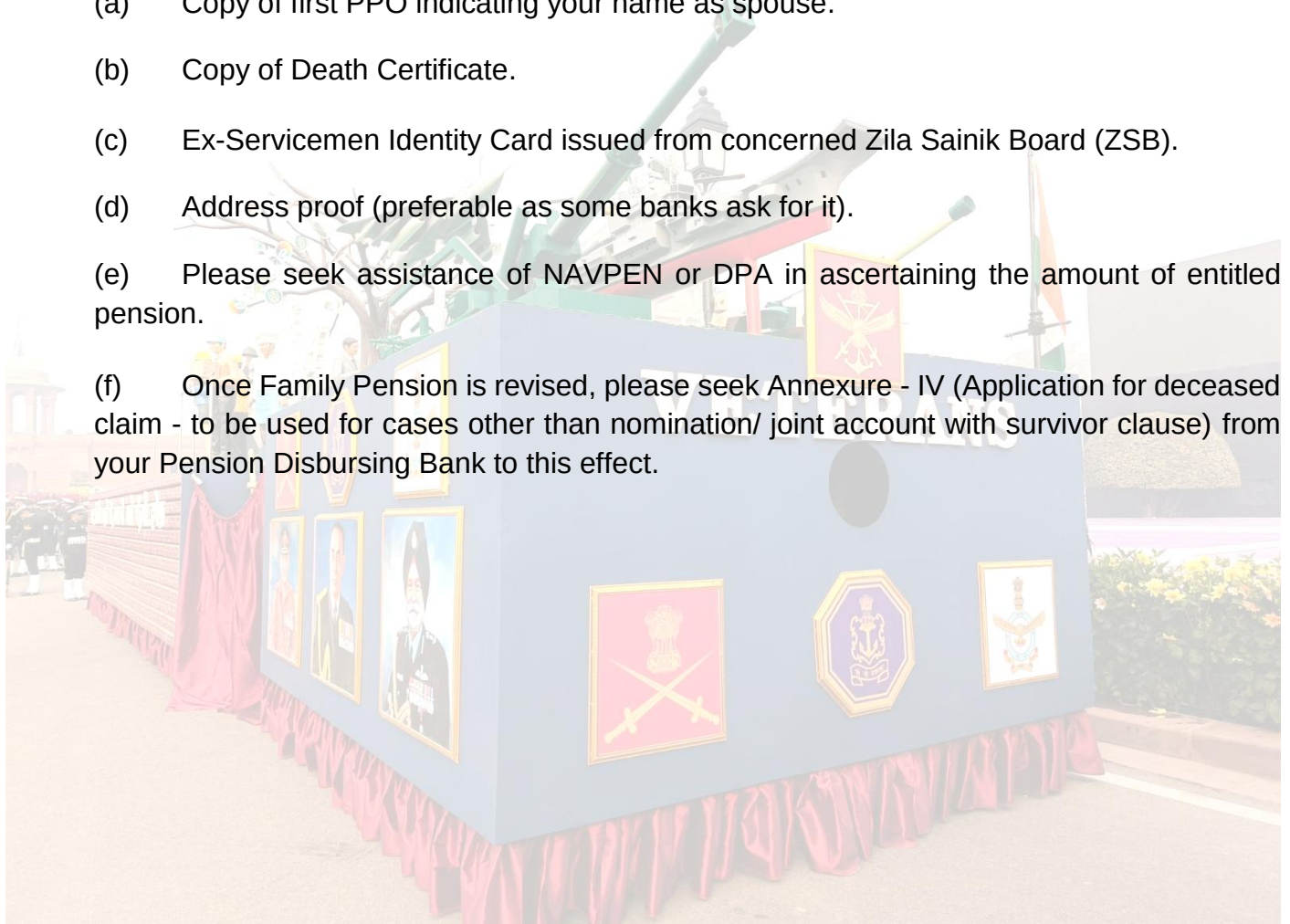
(iv) Certain data corrections raised by pensioner can only be amended post **approval of Record Office** like name, DOB, Marital Status etc. It takes **10-12 working days** for the correction to be visible in corrigendum PPO.

(v) Flow chart is placed at Appendix 'B'.

(vi) The contact details of concerned offices is placed at Appendix 'C'.

3. **If Pensioner not migrated on SPARSH.** Please approach Pension Disbursing Bank with the following documents: -

- (a) Copy of first PPO indicating your name as spouse.
- (b) Copy of Death Certificate.
- (c) Ex-Servicemen Identity Card issued from concerned Zila Sainik Board (ZSB).
- (d) Address proof (preferable as some banks ask for it).
- (e) Please seek assistance of NAVPEN or DPA in ascertaining the amount of entitled pension.
- (f) Once Family Pension is revised, please seek Annexure - IV (Application for deceased claim - to be used for cases other than nomination/ joint account with survivor clause) from your Pension Disbursing Bank to this effect.



ANNUAL LIFE CERTIFICATION - SPARSH

4. (a) **Digital Life Certificate through Jeevan Pramaan Portal.**

- (i) Open Jeevan Pramaan portal and enter **Aadhar No. and Mobile No.** of the Pensioner.
- (ii) Click **Generate OTP** button and OTP will be sent to the Registered Mobile Number.
- (iii) Click **OK** button. Then new window will be opened to fill the pensioner details.
- (iv) Select **Registered PPO number** already showing in drop down list or select **Add New Pension PPO not in list** for yourself. Fill pensioner name as in the PPO.
- (v) Select type of pension as **Service** and organisation type as **Central Government**.
- (vi) Select Sanctioning authority as **Defence PCDA (P) Allahabad**.
- (vii) Select PDA as **SPARSH PCDA (Pensions), Allahabad**.
- (viii) Enter the 12-digit SPARSH PPO number (**Pensioners ID**).
- (ix) Provide Pension **Bank Account No.** Click **next** Option in the bottom corner.
- (x) Select **No Option** for the Questions.
- (xi) Select **Next** Button. Please **Click two tick Box** for declaration and submit.
- (xii) Click the **Biometric Scan Button** and complete authentication.
- (xiii) On successful authentication, **SPARSH DLC (Digital Life Certificate) will be generated** and updated.
- (xiv) Intimation will be sent to Registered Mobile Number and email id with auto generated link. Go to the link, generate OTP by giving Pension ID received in the registered mobile number and download digital certificate for personal record

(b) **Manual Life Certificate.**

- (i) Open the website **sparsh.defencepension.gov.in**.
- (ii) Log into the portal account using your credentials. Click on the “**Identification**” menu available in the left panel of the page.
- (iii) Click on “**Generate MLC Number**” to download a blank MLC form. A PDF file of ‘Life Certificate’ will get generated.
- (iv) Click on “**Initiate Request**” to initiate the Identification request-One grid will be displayed with the status of the request as “**Saved**”. Take a print out of the PDF file, fill the requisite details and get it signed by a Competent Authority (**Class-1 Gazetted Officer**) along with the official Seal.
- (v) Access the “**Identification Service Request**” and upload the signed Life Certificate.
- (vi) Complete all other declarations and finally ‘**submit the request**’.

(c) **Digital Life Certificate Through Sparsh Portal.** Pensioner can submit Digital Life Certificate with SPARSH PPO No. through **CSCs** (Common Service Centres), **Major Banks** (SBI, PNB, HDFC), **IPPB** (India Post Payment Bank), **Post Office and Aadhaar Face Registered Devices** with Jeevan Pramaan App.

(d) **Utilisation of Common Service Centres (CSCs).** All CSCs, popularly known as ‘Jan Suvidha Kendra’ or ‘eMitra’, have been nominated as SPARSH Service Centres to handhold defence pensioners, through MoU between CGDA and MelTY. The website to locate CSC is **<https://locator.csccloud.in>**.

IN RESOLUTION MECHANISM - SPARSH

5. In order to expedite and have a smooth transition, **Defence Secretary, Min of Defence** has empowered Record Offices (DOP for Officers and NAVPEN for Sailors) to facilitate and verify discrepant records on SPARSH. The Indian Navy has instituted following mechanism to enable seamless migration of existing Pensioners onto SPARSH: -

(a) **SMART Cell.** **SPARSH Migration Assistance and Response Team (SMART) Cells** have been set up at NHQ/ DOP and NAVPEN, Mumbai to enable smooth transition of naval pensioners onto SPARSH. They have been operationalised from Mar 22 at NAVPEN and May 23 at DOP with dedicated helpline numbers and E-mail ID for both Officers and sailors. These are manned on all working days from **0900-1730 hrs** at NHQ/ DOP and all days except Sunday from **0800-2000 hrs** at NAVPEN.

(b) **Naval Liaison Cell (NLC) at PCDA (Pension), Prayagraj.** NLC has been setup at **PCDA (P), Prayagraj** to take up migration related issues being forwarded by NAVPEN, DPA and SMART Cells directly with PCDA (P) for speedy resolution. NLC is the Single Point of contact for any emergent issue pertaining to naval veterans/ NoK under the purview of PCDA (P).



DEMISE GRANT

6. (a) Inform the Directorate of Naval Veterans by sending mail on desa@navy.gov.in.
- (b) Kindly forward following documents to NHQ/ DNPF (for Secy INBA) or through concerned ZSB/ nearest CRSO or DNV for processing the Demise Grant (Rs. 40,000/-): -
- (i) Duly filed Demise Grant application (copy placed at **Appendix 'D'**)
 - (ii) Legible copy of Death Certificate.
 - (iii) Legible copy of PPO.
 - (iv) Legible copy of Service Book/ Discharge Book.
 - (v) Legible copy of cancelled cheque or first page photo of Bank Pass Book of the bank account of Spouse/ NoK.
 - (vi) In case, where, spouse/ NoK is not alive and Demise Grant is being claimed by ward of the late sailor, then 'No Objection Certificate (NOC)' (**Appendix 'E'**) from other wards is to be submitted alongwith Demise Grant application.
 - (vii) Contact details of DNPF are as follows:-

Directorate of Non Public Fund (DNPF)
(for Secy INBA)
Naval Headquarters
Ministry of Defence
7th Floor, Chanakya Bhawan,
Chanakya Puri,
New Delhi 110021

Tele- 011-24676044
Email- dnpf@navy.gov.in

ECHS SMART CARD

7. (a) Upload the Death Certificate of the veteran on the ECHS Portal (www.echs.sourceinfosys.com). After intimating death of veteran on the portal, spouse will be updated as 'Primary Beneficiary' and can continue to use the 64 KB ECHS Smart Card. The flow chart of the procedure is placed at Appendix 'F'.

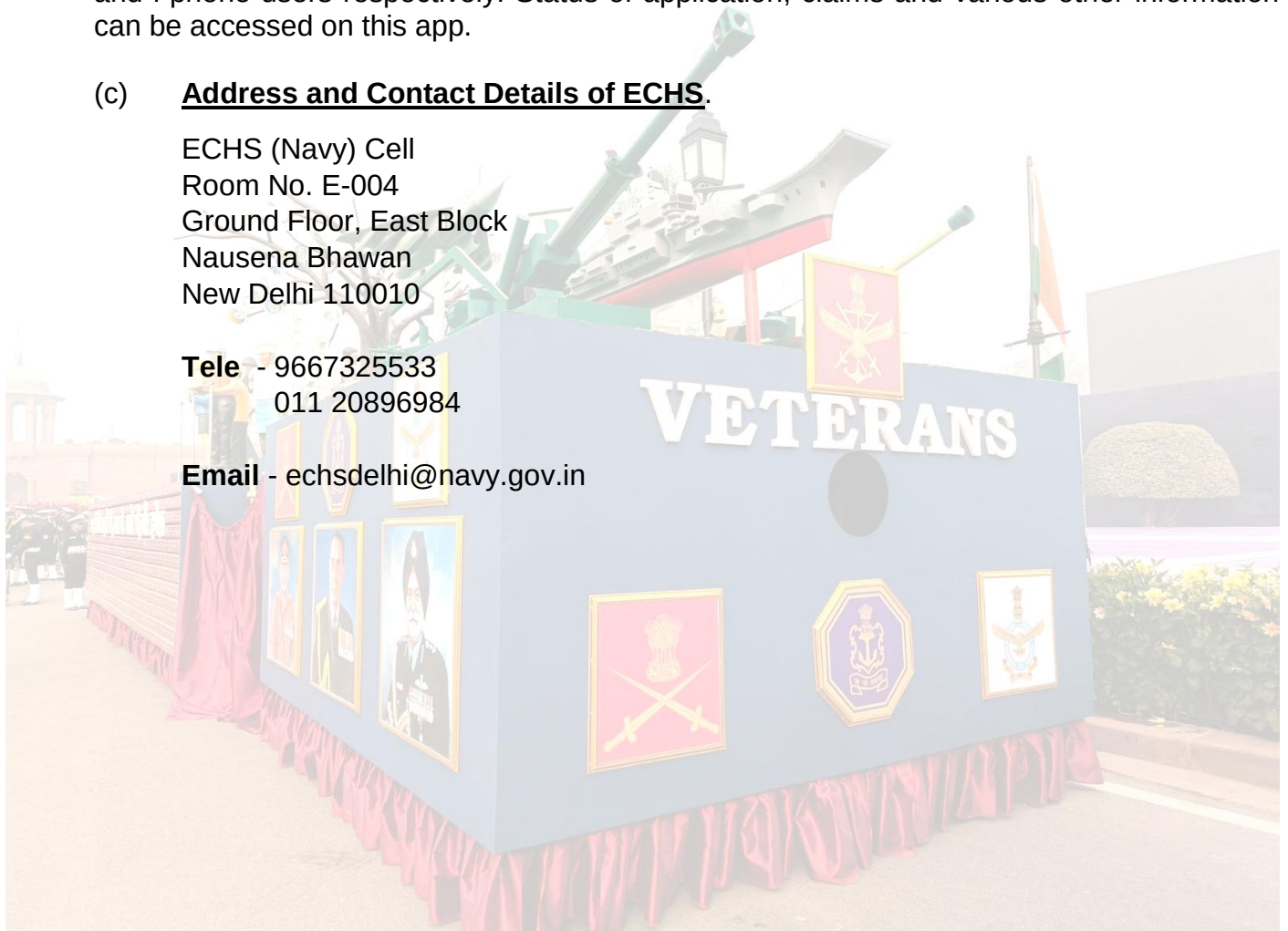
(b) **ECHS Application for Smartphones.** ECHS has launched an application for beneficiaries and is available both on the Google Play Store as well as Apple Store for android and i-phone users respectively. Status of application, claims and various other information can be accessed on this app.

(c) **Address and Contact Details of ECHS.**

ECHS (Navy) Cell
Room No. E-004
Ground Floor, East Block
Nausena Bhawan
New Delhi 110010

Tele - 9667325533
011 20896984

Email - echsdelhi@navy.gov.in



POST RETIREMENT DEATH INSURANCE EXTENSION SCHEME (PRDIES)

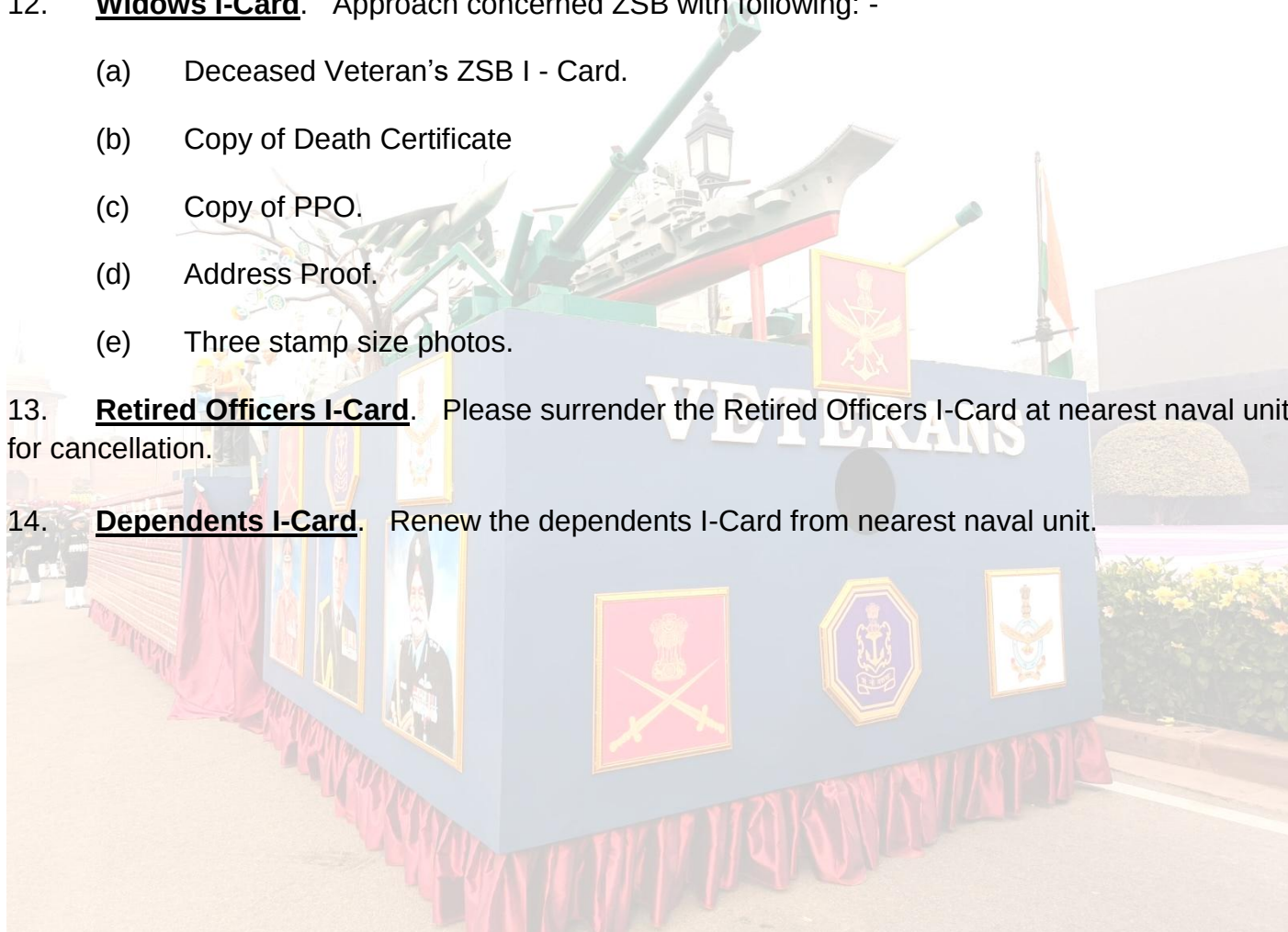
8. The Naval Group Insurance Scheme provides extended insurance post retirement on payment of one time premium for officers and sailors. The same is compulsory and the premium is deducted from the survival benefits of NGIS. Presently, the amount of PRDIES is Rs. 60 lakh for Officers and Rs. 30 lakh for sailors and valid upto 30 years from the date of retirement or till attaining age of 75 yrs, whichever is earlier.

9. Following documents are required to be forwarded to the Directorate of Non Public Fund (DNPF)/ for Secy INBA, through concerned ZSB or nearest CRSO: -

- (a) Duly filled application form (copy placed at **Appendix 'G'**)
- (b) Pre-receipt (copy placed at **Appendix 'H'**) duly filled and attested by concerned ZSB/ CRSO/ 1st Class Gazetted Officer.
- (c) **Original PRDIES Insurance Certificate**. If not available, an **Indemnity Bond** duly attested by a first class Magistrate/ Notary Public (copy placed at **Appendix 'J'**) with a copy of FIR for loss of original PRDIES Certificate.
- (d) An **Affidavit** on non-judicial stamp paper duly attested by a first class Magistrate/ Notary Public (copy placed at **Appendix 'K'**).
- (e) Copy of Death Certificate {duly attested by ZSB/ First Class Gazetted Officer (Name with Stamp) and issued by Registrar Birth and Death with Bar Code}.
- (f) Cancelled cheque/ Photo copy of passbook of NoK.
- (g) Self-attested copy of ID proof.

MISCELLANEOUS ASPECTS

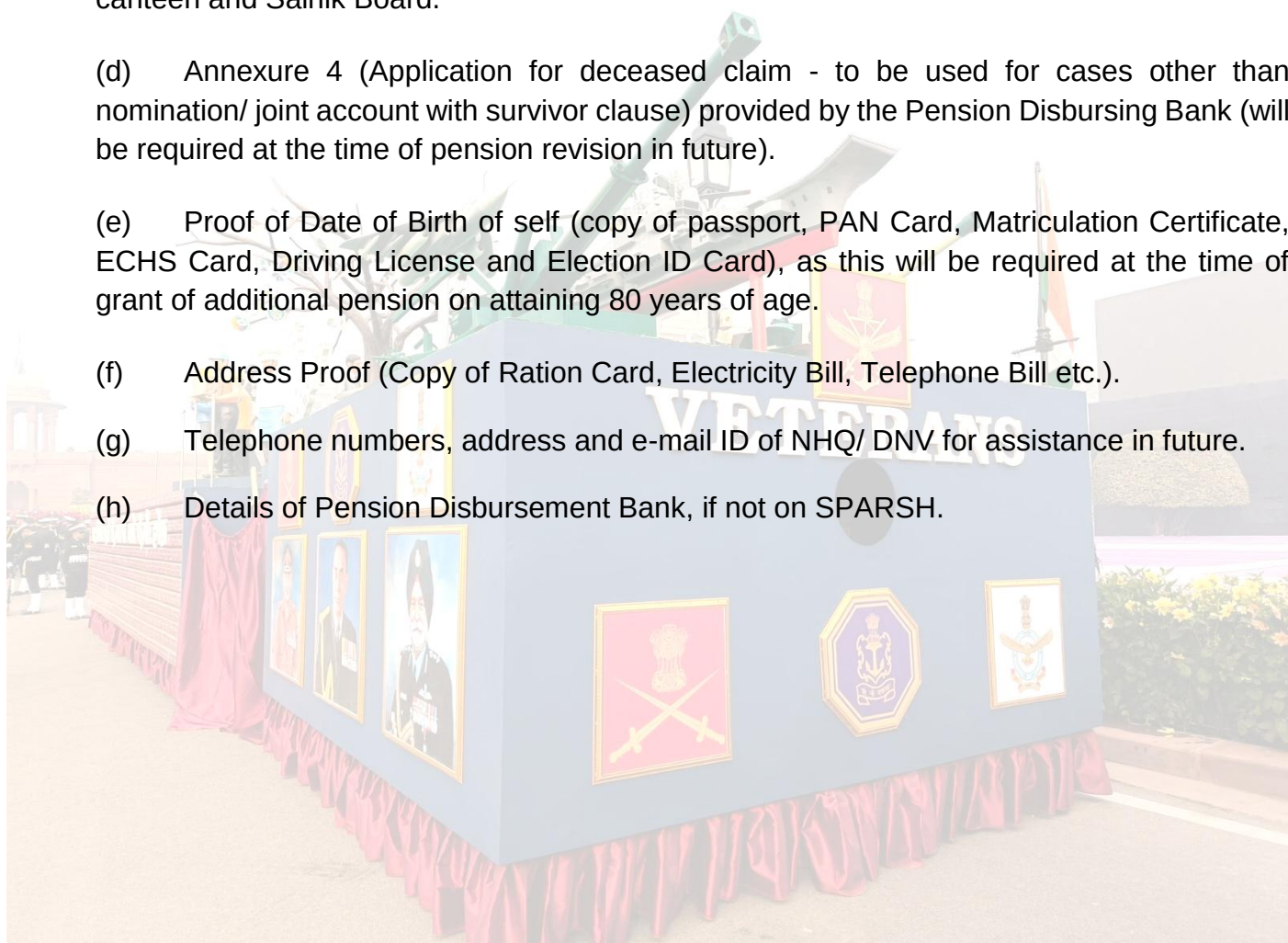
10. **Canteen Card.** Please inform the nearest Canteen Office regarding death of veteran and apply for new canteen smart card. Surrender the old canteen card whilst receiving the new card from canteen. The life of smart card is **TEN YEARS** only. Please renew in time to continue availing canteen facilities.
11. **ESM I-Card.** Please surrender the Ex-Servicemen I-Card at concerned ZSB for cancellation.
12. **Widows I-Card.** Approach concerned ZSB with following: -
- (a) Deceased Veteran's ZSB I - Card.
 - (b) Copy of Death Certificate
 - (c) Copy of PPO.
 - (d) Address Proof.
 - (e) Three stamp size photos.
13. **Retired Officers I-Card.** Please surrender the Retired Officers I-Card at nearest naval unit for cancellation.
14. **Dependents I-Card.** Renew the dependents I-Card from nearest naval unit.



IMPORTANT DOCUMENTS TO BE KEPT SAFE

15. **Documentation.** Maintain a personal file with following documents: -

- (a) Original PPO/ ePPO of the veteran.
- (b) Corrigendum PPOs reflecting pension and family pension revision.
- (c) Copy of intimation given to NHQ, Pension Disbursing Bank, ECHS Polyclinic, CSD canteen and Sainik Board.
- (d) Annexure 4 (Application for deceased claim - to be used for cases other than nomination/ joint account with survivor clause) provided by the Pension Disbursing Bank (will be required at the time of pension revision in future).
- (e) Proof of Date of Birth of self (copy of passport, PAN Card, Matriculation Certificate, ECHS Card, Driving License and Election ID Card), as this will be required at the time of grant of additional pension on attaining 80 years of age.
- (f) Address Proof (Copy of Ration Card, Electricity Bill, Telephone Bill etc.).
- (g) Telephone numbers, address and e-mail ID of NHQ/ DNV for assistance in future.
- (h) Details of Pension Disbursement Bank, if not on SPARSH.

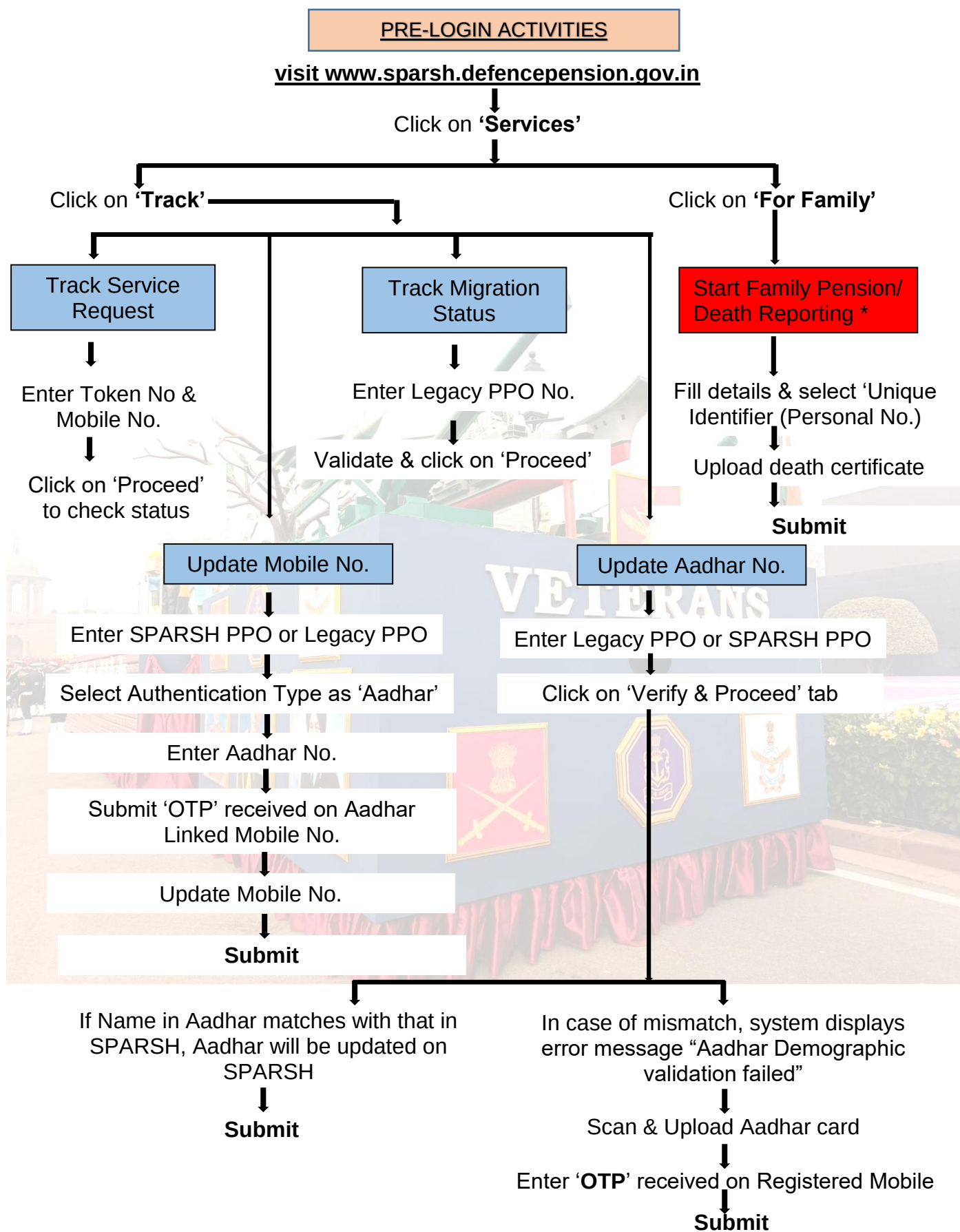


IMPORTANT ADDRESS AND CONTACT DETAILS

<u>Ser</u>	<u>Office</u>	<u>Address</u>	<u>Contact Details</u>
(a)	DNV	Directorate of Naval Veterans Naval Headquarters Ministry of Defence Room No. W015, Ground Floor, West Wing, Nausena Bhawan, Delhi Cantt, New Delhi 110010	Tele - 011-28702701 IVRS - 1800113999 Email - desa@navy.gov.in WhatsApp - 7428464442
(b)	DPA	Directorate of Pay and Allowances Naval Headquarters Ministry of Defence Room No. W104, First Floor, West Wing, Nausena Bhawan, Delhi Cantt, New Delhi 110010	Tele - 011-28702439 011-28702440 Email - dpa@navy.gov.in
(c)	DOP	Directorate of Personnel Naval Headquarters Ministry of Defence 2 nd Floor, 'C' Wing Sena Bhawan, New Delhi 110011	Tele - 011-21412245 011-23010397 9205567821 9205539093 Email - dop@navy.gov.in
(d)	DNPF	Directorate of Non Public Fund Naval Headquarters Ministry of Defence 7 th Floor, Chanakya Bhawan, Chanakya Puri, Delhi Cantt, New Delhi 110021	Tele - DNPF 011-24674063 INBA 011-24676044 NGIF 011-24678535 DNPF (Admin) 24678404 Email - dn timer@navy.gov.in
(e)	ECHS	ECHS (Navy) Cell Room No E-004, Ground Floor East Block, Nausena Bhawan Delhi Cantt, New Delhi 110010	Tele - 9667325533 011-21411421 Email - echsdelhi@navy.gov.in
(f)	NAVPEN	The Logistics Officer-in-Charge Naval Pension Office c/o INS Tanaji Sion Trombey Road Mankhurd, Mumbai 400088	Tele - 022-25075608 (Officer) 022-25075455 (Sailor) Email - navpen-navy@nic.in

ADDRESS AND CONTACT DETAILS OF CRSOs

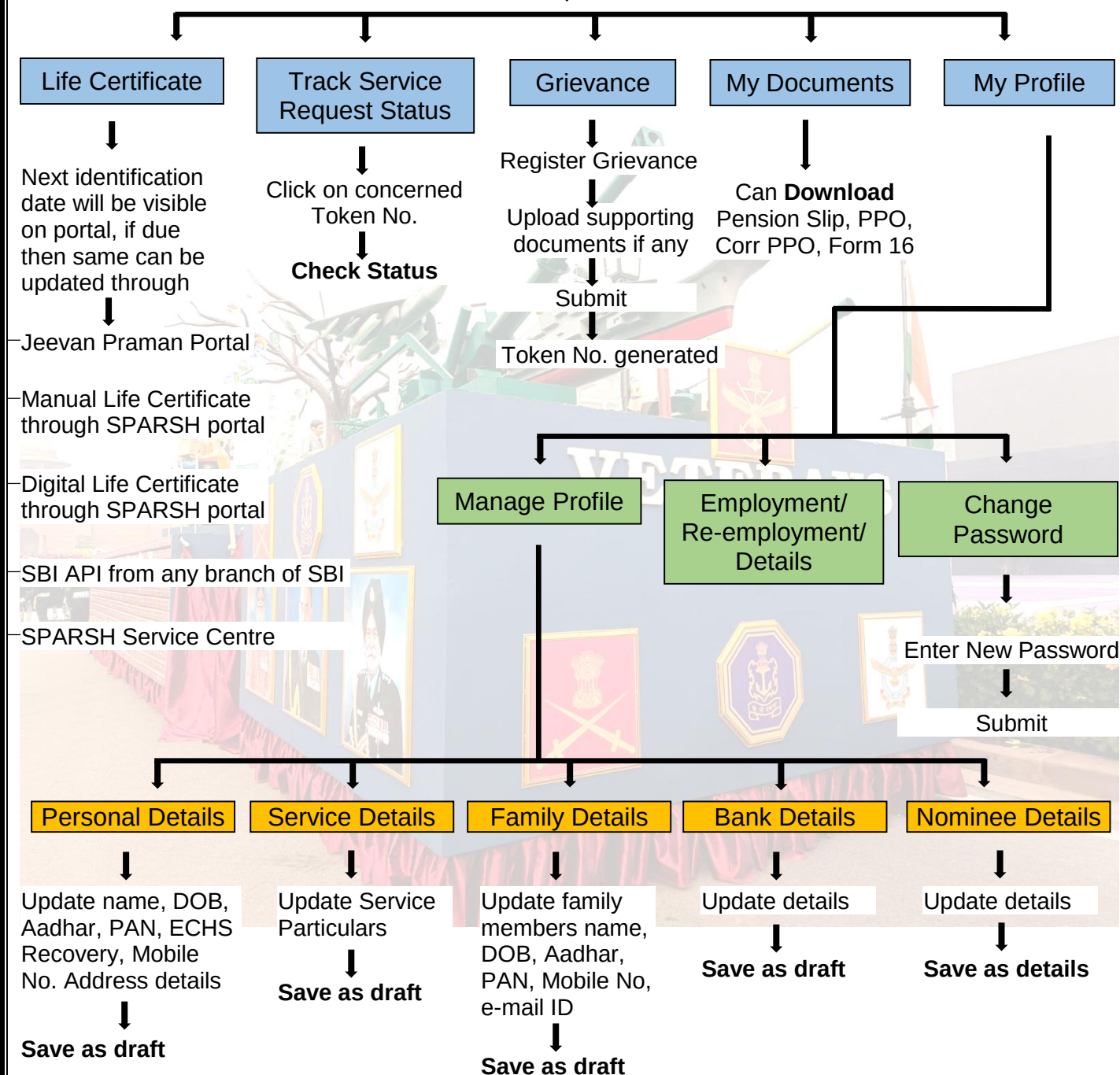
<u>Ser</u>	<u>Geographical Area</u>	<u>Address</u>	<u>Contact Details</u>
(a)	Delhi, NCR, Haryana, Himachal Pradesh, Punjab, UT of J&K and UT of Ladakh	The Commanding Officer {for CRSO(North)} INS India, 'C' Block, Defence Offices Complex, Africa Venue, New Delhi 110023	011-26135268/ 69 011-24121430 (Fax) crsonorth.navy@gmail.com
(b)	Madhya Pradesh, Rajasthan, Uttar Pradesh and Uttarakhand	The Commanding Officer {for CRSO(Central)} INS India, 'C' Block, Defence Offices Complex, Africa Venue, New Delhi 110023	011-26135268/ 69 011-24121430 (Fax) crsonorth.navy@gmail.com
(c)	Andhra Pradesh, Telangana, Chhattisgarh, Odisha, Tamil Nadu and Pondicherry	The Flag Officer Commanding-in-Chief {for CRSO (East)} Headquarters Eastern Naval Command Visakhapatnam 530 014	0891-2813067 0891-2752771 0891-2813257 0891-2510275 (Fax) crsoeast.navy@gmail.com
(d)	Bihar, Jharkhand, West Bengal and NE States	The Naval Officer-in-Charge {for CRSO (NE)} C/o Navy Office 20, Napier Road, Hastings, Kolkata 700022	033-22314965 (Direct Telefax) 033-22221436/59 033-22221465 crsonortheast.navy@gmail.com
(e)	Dadar & Nagar Haveli, Daman & Diu, Goa, Gujarat, Karnataka and Maharashtra	The Flag Officer Commanding-in-Chief {for CRSO (West)} Headquarters, Western Naval Command Mumbai 400 023	022-22751869 02222698393 (Fax) crsowest.navy@gmail.com
(f)	Kerala and Lakshadweep	The Flag Officer Commanding-in-Chief {for CRSO (South)} Headquarter Southern Naval Command Kochi 682 004	0484-2873333 0484-2873334 0484-2667398 (Fax) snccrso@navy.gov.in
(g)	Andaman & Nicobar Islands	Commander-in-Chief {for CRSO (A&N)} Headquarters Andaman & Nicobar Command Port Blair 782 014	03192-248294 03192-232829 (Fax) crso.an@gmail.com navccpb-navy@nic.in



* Aadhar & PAN Card details of Spouse need to be updated prior initiation of Family pension claim.

POST-LOGIN ACTIVITIESvisit www.spارش.defencepension.gov.in

Enter Login Credentials



IMPORTANT CONTACT DETAILS FOR PENSION RELATED QUERIES

Ser	Organisation	Contact No.	Email ID
1	NHQ/ DPA	011-21410540	dpa@navy.gov.in
2	<u>RECORD OFFICE FOR OFFICERS – DOP</u> SMART CELL AT DOP TIMING: 0900-1730 HRS (MON TO FRI)	011-21412245 011-23010397 9205567342 9205567821 9205539093	dop@navy.gov.in
3	NAVPEN/ OFFICERS SECTION	022-25075608	navpen-officers@navy.gov.in
4	<u>RECORD OFFICE FOR SAILORS – NAVPEN</u> SMART CELL AT NAVPEN TIMING: 0800-2000 HRS (MON TO SAT)	022-25075455 022-25075622 022-20850328	sparshmig-navpen@navy.gov.in
	NAVPEN/ SAILORS SECTION	1800220559 1800220560 022-25075600 022-25529401 1800220560 022-25075600 022-25529401	
5	PCDA (Pension) Prayagraj	18001805325 0532-2421877 0532-2421879	sparshnavy.dad@gov.in

APPLICATION FOR DEMISE GRANT

1. Name of the Deceased : _____
2. Rank : _____
3. Personal Number : _____
4. Date of Birth : _____
5. Date of Commission : _____
6. Date of Retirement/ Discharge : _____
7. Date of Death : _____ (Attach a death certificate)
8. Address for Correspondence : _____

9. Contact Details Tel No. _____ (M)
 Email-id _____
10. Name of NOK _____
11. Pension Payment Order (PPO) Number _____ (Attach a copy of PPO)
12. Particulars of Family Members: -

<u>Ser</u>	<u>Name</u>	<u>Age</u>	<u>Relationship</u>	<u>Occupation</u>	<u>Marital Status</u>	<u>Monthly Income</u>

13. Furnish particulars of Bank Account of NoK: - Attach a copy of cancelled cheque.

Signature of NoK _____

Name _____

Relation _____

Date: - _____

SAMPLE - NO OBJECTION CERTIFICATE (NOC)

To,

Directorate of Non Public Fund (DNPF)
 (for Secy INBA)
 Naval Headquarters
 Ministry of Defence
 7th Floor, Chanakya Bhawan,
 Chanakya Puri,
 New Delhi 110021

NO OBJECTION CERTIFICATE

Sir,

1. I have No Objection in claiming the Demise Grant into late by

2. Kindly, process the case for Demise Grant and crediting the funds to his/ her bank account provided by him/ her.

Your faithfully,

Signature.....

Name:

Contact No.

Date:

ECHS SMART CARD

FOR REGISTRATION ON ECHS PORTAL

visit www.echs.sourceinfosys.com

Select Category as
'Ex-Servicemen (Pensioner)'

Fill name of Ex-Servicemen

Select service category as 'Navy'

Fill Service No. of ESM

Fill Mobile no. (in service)

Create password and confirm the same

Answer the both security questions correctly

Enter Captcha

Register

POST REGISTRATION

visit www.echs.sourceinfosys.com

Login using registered mobile no.,
password, OTP

Click on 'More options'

Click 'Block Cards'

Click on check box in front of primary
beneficiary

Select reason as 'Due to Death of Member'

Fill Date of Death

Upload Death Certificate

Submit

Note: - After intimating death of Veteran on the portal, spouse will be updated as 'Primary Beneficiary' and can continue to use the 64 KB ECHS Smart Card.

Appendix 'G'

To

The Secretary, NGIF
 Directorate of Non Public Funds
 7th Floor, Chanakya Bhawan,
 Chanakya Puri,
 New Delhi 110021

Sir,

I regret to inform that my (relation with demised veteran) No.....
 Rank.....Name.....
 expired on due to
 at.....(Place of death).

2. I enclose the following documents: -

- (a) Post Retirement Death Insurance Extension Scheme Certificate.
- (b) Death Certificate.
- (c) Affidavit on non-judicial stamp paper of appropriate value, duly attested by a 1st class Magistrate/ Notary Public.
- (d) Pre-receipt.
- (e) Cancelled cheque, self-attested copy of PPO and ID proof.
- (f) Copy of FIR for loss of PRDIES Certificate.

3. It is requested that insurance amount due to me may please be remitted to my bankers (Name and full address of bank)

Account No.....

IFS Code (11 Digits)

Yours faithfully,

Signature of Nominee.....

Name (in block letters)

Address.....

.....

..... PIN.....

Contact No.

Date:

PRE-RECEIPT

1. Received from Secretary, Naval Group Insurance Fund, New Delhi a sum of Rs. _____ (Rupees _____) being the death benefits admissible to me under Post Retirement Death Insurance Extension Scheme-82 consequent upon death of my _____ (relation with demised veteran) _____ as per the details given below.

2. I hereby certify that I have not received any payment earlier.

3. It is requested that the said amount be sent to my bankers: -

Bank Name and Address _____

Account No _____

IFS Code of the bank _____
(Cancelled Cheque enclosed)

Signature of Beneficiary _____
(To be signed over one rupee revenue stamp)

Mobile No. _____

Name: _____

Tele No. _____

/O Late _____

E-Mail ID (If any) _____

P. No. _____

Date: _____

Address _____

II

Signature and name with stamp attested by
Zila Sainik Board/ Gazetted Officer

Note. Please enclose a cancelled cheque leaf of your above account or a copy of Bank Passbook duly attested by Bank Manager.

Appendix 'J'**TO BE SUBMITTED ON NON-JUDICIAL PAPER OF APPROPRIATE VALUE DULY EXECUTED
IN PRESENCE OF 1ST CLASS MAGISTRATE/ NOTARY PUBLIC****INDEMNITY BOND**

1. This BOND is made on _____ between _____ resident _____ of _____ (hereinafter called Principal Party) and the Secretary, Naval Group Insurance Fund, Naval Headquarters, New Delhi (hereinafter called Second Party).

2. Whereas _____ has lost his Original Insurance Certificate No. _____ issued to him by the Secretary, Naval Group Insurance Fund, Naval Headquarters, New Delhi/ Officer-in-Charge, Release Centre, Mumbai on behalf of Naval Group Insurance Fund, New Delhi. On reporting the loss, the Secretary, Naval Group Insurance Fund, Naval Headquarters, New Delhi vide their letter No. _____ dated _____ has agreed to issue a duplicate Insurance Certificate to the first party subject to furnishing an Indemnity Bond.

3. Now, this Bond witnesseth that in consideration of the issue duplicate Insurance Certificate by second party, the said first party bind himself to pay the damages etc in case a claim is made on the basis of original Insurance Certificate by anybody else. Further, in consideration of the premises, the said first party undertake for himself, his heirs, executors and administrators to hold the Second Party, its agents, servants etc harmless and indemnity in respect of all claims to the aforesaid claim/ certificate.

4. In witnesseth whereof the First Party hereto has signed this bond.

Signature _____
(Principal Party)

Witness with Address: -

1.

2.

ATTESTED

1ST CLASS MAGISTRATE/ NOTARY PUBLIC

Appendix 'K'**AFFIDAVIT**

I _____, _____ (relation with demised veteran) of late _____ do hereby take oath and state as under:

1. That _____ who

(Name of the late officer/ sailor)

was a member of Naval Post Retirement Death Insurance Extension Scheme 1982 expired on _____ due to _____ (show cause)

2. That late officer/ sailor was my _____ (Relationship)

and had nominate me as a nominee to receive the insurance benefits if and when the claim arose.

3. That I am the same person as nominated by the late officer/ sailor and indicated in the insurance certificate.

VERIFICATION

I, the above-named deponent do hereby verify that the contents of the above affidavit are true to my knowledge.

Verified at _____ on the _____ day of _____

DEPONENT

CONSOLIDATED GUIDELINES - AWARENESS ON DSP ACCOUNT BENEFITS

1. Memorandums of Understanding are concluded by NHQ centrally with various Banks (both public and private sector) to facilitate enhanced banking facilities and benefits for *IN* personnel, including veterans.
2. It is noticed that many serving/ retired personnel and NoKs are either not aware of the benefits/ features or unaware about the procedure/ steps to be taken to avail the facilities. This consolidated advisory aims to summarise all relevant issues and guidelines to facilitate easier reference and timely actions by all concerned.
3. This advisory includes the following: -
 - (a) Major benefits associated with DSP Accounts.
 - (b) Details of MoUs with Banks.
 - (c) Eligibility Conditions.
 - (d) Claim Procedure.
 - (e) Check Lists.
 - (f) Miscellaneous Instructions.
 - (g) Responsibility of Individual/ Account Holder.
 - (h) Responsibility of the unit towards ensuring Personal Accident Insurance (PAI) benefits.
4. **Valid MoU Details.** Presently, Indian Navy has valid MoU with 12 Banks (subject to change) as under: -

Ser	Name of Bank	Serving/ Pensioners	Agniveers	Naval Civilians
(a)	State Bank of India	√	√	√
(b)	Bank of Baroda	√	√	√
(c)	Kotak Mahindra Bank	√	√	√
(d)	IDFC First Bank	√	√	
(e)	IDBI Bank	√		
(f)	HDFC Bank	√	√	√
(g)	Axis Bank	√		
(h)	ICICI Bank	√	√	√
(j)	YES Bank	√	√	√
(k)	Punjab National Bank	√	√	
(l)	Union Bank of India	√	√	√
(m)	Punjab and Sind Bank	√	√	

Major Benefits Associated with DSP Accounts

5. Personal Accident Insurance (PAI) on Death of DSP Account Holders.

Ser	Name of Bank	PAI (Serving/ Agniveers)	PAI (Pensioners)	PAI (Naval Civilians)
(a)	State Bank of India	100 Lacs	50 Lacs	100 Lacs
(b)	Bank of Baroda	75 Lacs	40 Lacs	75 Lacs
(c)	Kotak Mahindra Bank	50 Lacs	50 Lacs	40 Lacs
(d)	IDFC First Bank	50 Lacs	50 Lacs	
(e)	IDBI Bank	50 Lacs	50 Lacs	
(f)	HDFC Bank	100 Lacs	100 Lacs	100 Lacs
(g)	Axis Bank	46 Lacs	46 Lacs	
(h)	ICICI Bank	50 Lacs	50 Lacs	50 Lacs
(j)	YES Bank	60 Lacs	40 Lacs	60 Lacs
(k)	Punjab National Bank	100 Lacs	100 Lacs	
(l)	Union Bank of India	100 Lacs	100 Lacs	100 Lacs
(m)	Punjab and Sind Bank	100 Lacs	100 Lacs	

6. Conditions for Availing Relief. The following are the conditions for availing relief under Personal Accident Insurance (PAI): -

- Death should only be due to accidents, which means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- Natural deaths and suicides are not covered.
- Claims to be submitted within a prescribed timelines as mentioned in respective MoUs.
- Terms and Conditions as given in MoU are to be followed.

7. Personal Accident Insurance (PAI) on Disability of DSP Account Holders.

Ser	Name of Bank	PAI Disability Amount (Serving/ Agniveers)	PAI Disability Amount (Pensioners)	PAI Disability Amount (Naval Civilians)
(a)	State Bank of India	100 Lacs	Nil	100 Lacs
(b)	Bank of Baroda	60 Lacs	40 Lacs	60 Lacs
(c)	Kotak Mahindra Bank	35 Lacs	35 Lacs	40 Lacs
(d)	IDFC First Bank	50 Lacs	50 Lacs	
(e)	IDBI Bank	50 Lacs	50 Lacs	
(f)	HDFC Bank	100 Lacs	100 Lacs	100 Lacs
(g)	Axis Bank	46 Lacs	46 Lacs	
(h)	ICICI Bank	50 Lacs	50 Lacs	50 Lacs
(j)	YES Bank	60 Lacs	40 Lacs	60 Lacs
(k)	Punjab National Bank	100 Lacs	100 Lacs	
(l)	Union Bank of India	100 Lacs	100 Lacs	100 Lacs
(m)	Punjab and Sind Bank	100 Lacs	100 Lacs	

8. **Conditions.** The following are the conditions for availing relief under Personal Accident Insurance (PAI) on disability: -

- Disability based on percentage (details given in respective MoU). Amount mentioned above is for 100% disability, reduced on a pro-rata basis for disability less than 100%.
- Medical certificate required.
- Disability only due to accidents.
- Claim to be submitted within prescribed time (indicated in respective MoU).

9. **Air Accident Insurance of DSP Account Holders.**

Sr No	Bank Details	Navy Personnel (Officers/ Sailors)	Agniveer	Pensioners	Navy Defence Civilians
(a)	State Bank of India*	1.5 Cr	1Cr	Nil	As per CGSP
(b)	Bank of Baroda (BOB)*	1 Cr	1 Cr	Nil	1 Cr
(c)	Kotak Mahindra Bank	1 Cr	1 Cr	1 Cr	1 Cr
(d)	IDFC First Bank	1 Cr	1 Cr	1 Cr	
(e)	IDBI Bank	1 Cr		1 Cr	
(f)	HDFC Bank*	1 Cr	1 Cr	1 Cr	1 Cr
(g)	Axis Bank*	1 Cr		1 Cr	
(h)	ICICI Bank	1 Cr	1 Cr	1 Cr	1 Cr
(j)	YES Bank*	1 Cr	1 Cr	Nil	Nil
(k)	Punjab National Bank*	1 Cr	1 Cr	1 Cr	
(l)	Union Bank of India	1 Cr	1 Cr	1 Cr	1 Cr
(m)	Punjab & Sind Bank	1.2 Cr	1.2 Cr	1.2 Cr	
Note (*)- Subject to booking through debit card/ Internet Banking/ Cheque as mentioned in respective MoU					

10. **Add on Cover (PAI) on Defence Salary Accounts.**

Ser	Name of Bank	Add on Covers
(a)	State Bank of India	- Additional Rs 10 Lakhs for death due to Anti National Activities, terrorism, naxalism, Foreign enemy and etc - Plastic Surgery - Upto Rs 10 Lakhs - Imported Medicine - Upto Rs 5 Lakhs - Ambulance Charges - Upto Rs 50,000/- - Air Ambulance - Upto Rs 10 Lakhs

		• Death in Coma after accident - Upto Rs 5 Lakhs • Repatriation of Mortal Remains - Max 50,000/- • Family Transportation - Max Rs 50,000/-
(b)	Bank of Baroda	• Transportation of Dead body - Maximum upto Rs 50,000/- • Cost of Plastic Surgery/ Burn - Max upto Rs 2 Lakhs • Ambulance Charges - Upto Rs 5,000/- • Family Transportation - Rs 25,000/- • Cost of Plastic Surgery - Rs 2 Lakhs • Imported Medicine - Rs 2 Lakhs • Transportation of Dead Body - Upto Rs 50,000/- • Death After Coma - Rs 2 Lakhs • Home Convalescence benefits - Rs 50,000/- • Modification of Residence/ Vehicle- Upto Rs 50,000/- • Hospital Confinement allowance - Rs 2000/- per day with a maximum coverage for 15 days
(c)	Kotak Mahindra Bank	Health insurance available on concessional annual premium basis
(d)	IDFC First Bank	• Additional Rs 10 Lakhs for death due to terrorism and naxalism • Hospitalisation Cash Coverage Rs 1000/- per day for upto 20 days in a calendar year, maximum of Rs 20,000/- in a year
(e)	IDBI Bank	• Transportation of Dead Body - Upto Rs 50,000/- • Cost of Plastic Surgery/ Burn - Upto Rs 2 Lakhs
(f)	HDFC Bank	• Transportation of Mortal Remains- Upto Rs 50,000/- • Accidental Death Terrorism- Upto Rs 10 Lakhs for pensioners
(g)	Axis Bank	• Additional Rs 10 Lakhs for death due to terrorism • Free of cost PAI Cover Upto Rs 15 Lakhs for joint account holder with zero balance savings accounts (upto 3 family members) (spouse/ parents)
(h)	ICICI Bank	• Additional Rs 10 Lakhs for death due to terrorism and naxalism • Ambulance Charges - Upto Rs 10,000/- • Air Ambulance - Upto Rs 5 Lakhs • Family Transportation - Rs 30,000/- • Cost of Plastic Surgery - Rs 2 Lakhs • Imported Medicine - Rs 1 Lakh • Transportation of Dead Body - Upto Rs 25000/-

		• Death After Coma - Rs 2 Lakhs
(j)	YES Bank	• Additional 10 Lakhs for death due to terrorism • Plastic Surgery - Rs 10 Lakhs • Imported Medicine - Rs 5 Lakhs • Ambulance Charges - Rs 15,000/- • Air Ambulance - Rs 10 Lakhs • Death after Coma - Rs 2 Lakhs • Repatriation of Mortal Remains - Rs 20,000/- • Family Transportation - Max Rs 20,000/-
(k)	Punjab National Bank	• Additional 10 Lakhs for death due to terrorism • Plastic Surgery - Upto Rs 10 Lakhs • Imported Medicine - Upto Rs 10 Lakhs • Ambulance Charges - Upto Rs 5,000/- • Funeral Expenses - Upto Rs 10,000/- • Emergency Medical Expenses - Upto Rs 10,000/- • Death after Coma - Upto Rs 2 Lakhs • Repatriation of Mortal Remains - Max Rs. 30,000/- • Family Transportation - Max Rs 30,000/-
(l)	Punjab and Sind Bank	• Additional Rs 10 Lakhs for death due to terrorism and naxalism • Plastic Surgery - Rs 10 Lakhs • Imported Medicine - Rs 10 Lakhs • Ambulance Charges - Max Rs 3,000/- per case • Emergency Medical Expense - Rs 10,000/- • Death after Coma - Rs 2 Lakhs • Repatriation of Mortal Remains - Rs 30,000/- • Funeral Expenses - Rs 10,000/-

11. **Additional Assistance (PAI) on Defence Salary Accounts.**

Ser	Name of Bank	Additional Assistance with PAI Cover
(a)	State Bank of India	• Education benefits - 25% of entitled PAI cover, 08 Lakhs (10 Lakhs for Girl Child) aged between 18 to 25 years • Marriage cover - 20% of entitled PAI cover, 10 Lakhs (02 Girl Children) aged between 18 to 25 years
(b)	Bank of Baroda	• Education benefit of Upto Rs 6 Lakhs • Girl Child Marriage benefit of Rs 6 Lakhs irrespective of No of daughters aged between 18 to 25 years
(c)	Kotak Mahindra Bank	• Education benefit of Rs 5 Lakhs for one child • Girl Child Marriage benefit of Rs 5 Lakhs for one girl child
(d)	IDFC First Bank	• Education benefit of Rs 4 Lakhs for one child Upto 23 years

		• Girl Child Marriage benefit of Rs 2 Lakhs for one girl child between 18 to 25 years
(e)	IDBI Bank	• Education benefit of upto Rs 5 Lakh for one child • Girl Child Marriage benefit of upto Rs 2 Lakhs for girl child between 18 to 25 years
(f)	HDFC Bank	• Education benefit of upto Rs 5 Lakhs • Girl Child Marriage benefit of upto Rs 5 Lakhs
(g)	Axis Bank	• Education benefit of Rs 4 Lakhs (0-22 years) • Girl Child Marriage benefit of Rs 4 Lakhs (0-22 years)
(h)	ICICI Bank	• Education benefit of Rs 5 Lakhs upto the age of 22 years • Girl Child Marriage benefit of Rs 5 Lakhs upto the age of 22 years
(j)	YES Bank	• Education benefit of Rs 5 Lakhs for two children upto the age of 25 years • Girl Child Marriage benefit of Rs 5 Lakhs each for two girls
(k)	Punjab National Bank	• Education benefit of Rs 5 Lakhs per year for four years for two children • Girl Child Marriage benefit of Rs 5 Lakhs for one girl child between 18 to 25 years
(l)	Union Bank of India	• 5% of sum insured for actual expense subject to a maximum of Rs 15000/- whichever is less for maximum two children • 20% of PAI sum insured subject to a maximum of Rs 2 Lakhs is payable to the Girl Child
(m)	Punjab and Sind Bank	• Education benefit of Rs 6 Lakhs each for two children aged between 12-22 years • Girl Child Marriage benefit of Rs 12 Lakhs each for two girls aged between 12-22 years

12. **Other Banking Facilities.**

Ser	Name of Bank	Other Facilities
(a)	State Bank of India	• Complimentary life Insurance Cover / Term Plan - Rs 10 Lakhs • Locker Rent – 10 - 25% concession on annual rent • NEFT/ RTGS charges - Unlimited Free
(b)	Bank of Baroda	• Complimentary life Insurance Cover of Rs 10 Lakhs for serving Naval Personnel only • Free Internet/ Mobile Banking • Locker Rent - 50% waiver • 100% waiver on Demat Annual maintenance charges • 75% waiver on issuance charges for Gift and Travel Card • Unlimited transactions at other bank ATMs

		• Daily POS Limit - Rs 5 Lakhs • Purchase Protection, Lost Card Liability & Lost Baggage Insurance - As per RBI guidelines • Daily ATM withdrawal Limit - Rs 1,50,000/- • NEFT/ RTGS - Free <u>Complimentary PAI benefits for PENSIONERS & VEER NARIS</u> • PAI Cover upto Rs 40 Lakhs • Children Education - Rs 4 Lakhs (irrespective of No of children) • Daughter's Marriage - Rs 4 Lakhs (18-25 years) <u>Add On Covers</u> • Ambulance Charges - Max Rs 50,000 or actual cost (whichever is lower) • Imported Medicine - Rs 10 Lakhs <u>Complimentary PAI benefits for Family Pensioners – cover upto Rs 40 Lakhs</u>
(c)	Kotak Mahindra Bank	• Locker Rent for women personnel - Upto 35% discount • Locker Rent for Senior Officials - Upto 40% discount • Demat & Online Trading Account - "Trade Free" accounts with waiver on Account opening fees • Unlimited transactions at other bank ATMs • Daily POS Limit - Rs 3 Lakhs • Purchase Protection, Lost Card Liability & Lost Baggage Insurance - Rs 1 Lakh to 3.5 Lakhs • Daily ATM withdrawal Limit - Rs 1 Lakh
(d)	IDFC First Bank	• Personnel can continue to enjoy these benefits credits of minimum Rs 15000/- per month in the account • Locker Rent - 50% waiver • Unlimited transactions at other bank ATMs • Daily POS Limit - Upto Rs 6 Lakhs • Purchase Protection - Upto Rs 6 Lakhs • Lost Card Liability - Upto Rs 6 Lakhs • Daily ATM withdrawal Limit - Rs 2 Lakhs • Cheque Return Charges - Issued / Rs 250/- Instance, Deposited / Rs 50/- Instance • NEFT/RTGS/IMPS - Unlimited Free
(e)	IDBI Bank	• Locker Rent - 25-50% concession on card rate • Unlimited transactions at other bank ATMs • Daily POS Limit - Upto Rs 2 Lakhs per day • Daily ATM withdrawal Limit - Upto Rs 2 Lakhs • RTGS/ NEFT - Free • Cheque Books - Free • Demat/ Trading Account - Account Opening and 1st year charges waived off
(f)	HDFC Bank	• Locker Rent - 25-100% concession subject to maintenance of quarterly balance in the account • Unlimited transactions at HDFC Banks & other bank ATMs

		• Daily POS Limit - Rs 3.5 Lakhs • Purchase Protection - Nil • Lost Card Liability - Rs 2 Lakhs • Fire & Burglary Insurance - Rs 2 Lakhs • Daily ATM withdrawal Limit - Rs 25,000/- to 1,00,000/- • Complimentary access to clipper lounges at airports across India 1 per quarter • Free zero balance salary family account - with PAI Death Cover Upto Rs 15 Lakhs & Air Accidental Death Cover of Rs 5 Lakhs
(g)	Axis Bank	• Locker Rent - Upto 25% waiver • Unlimited transactions at other bank ATMs • Daily POS Limit - Upto Rs 6 Lakhs • Purchase Protection, Lost Card Liability & Lost Baggage Insurance - Upto Rs 6 Lakhs in addition to RBI guidelines • Daily ATM withdrawal Limit - Upto Rs 3 Lakhs • Dining Delights • Online NEFT/ RTGS - Free • Lounge Access - Max 3 per quarter • Demand Draft - Unlimited Free • Demat Account - Lifetime Free • Cheque Book - Unlimited
(h)	ICICI Bank	• Locker Rent - Upto 50% waiver • Unlimited transactions at other bank ATMs • Daily POS Limit - Rs 2 Lakhs • Purchase Protection, Lost Card Liability & Lost Baggage Insurance - Upto Rs 2.5 Lakhs • Daily ATM withdrawal Limit - Rs 1 Lakh
(j)	YES Bank	• Locker Rent - Preferential pricing for Safe Deposit Lockers • Unlimited transactions at other bank ATMs • Daily POS Limit - Upto Rs 5 Lakhs • Purchase Protection, Lost Card Liability & Lost Baggage Insurance - Upto Rs 5 Lakhs • Daily ATM withdrawal Limit - Upto Rs 1 Lakh • Airport Lounge Access - Upto 3 per Quarter • Demat Account - Free Account Opening, Lifetime 100% AMC Charges waived off
(k)	Punjab National Bank	• Locker Rent - 25% waived off on annual maintenance charges for three years • Unlimited transactions at other bank ATMs • Daily POS Limit - Upto Rs 1.5 Lakhs • NEFT/ RTGS - Free • Daily ATM withdrawal Limit - Rs 25,000/-
(l)	Union Bank of India	• Locker Rent - 25-50% waiver • RTGS/ IMPS - Free • Joint Account Facility with Spouse - Available • Quarterly Average Balance - Nil

		Personalised Cheque Book - 60 to 100 leaves free per year
(m)	Punjab and Sind Bank	- Personalised Cheque Book - 60 to 100 leaves free per year <u>Special Privileges for VEER NARIS</u> - Personal Accident Insurance Cover of Rs 1 Cr - Additional PAI Cover of Rs 10 Lakhs on Debit Card <u>Benefits for Working Spouses (having Salary Account with Punjab & Sind Bank)</u> - PAI Death Cover - Rs 40 Lakhs - Children Education - Rs 6 Lakhs (12-22 years) - Girl Child - Rs 12 Lakhs (12-22 years) - Air Accident Cover - Rs 1.20 Cr <u>Add On Covers</u> - Ambulance Charges - Max Rs 3000 per case - Body Repatriation - Rs 15000/- <u>Other benefits</u> - Locker Rent - Upto 50% waiver 05 transactions at other bank ATMs - Daily POS Limit - NA - Purchase Protection, Lost Card Liability & Lost Baggage Insurance - As per RBI guidelines - Daily ATM withdrawal Limit - Rs 1 Lakh

13. **Credit/ Debit Card Facility.**

Ser	Name of Bank	Other Facilities
(a)	State Bank of India	<u>International Gold Debit Card and International Platinum Debit Card</u> - Issue without charges on request - No annual maintenance charges - Free Debit card for joint account holder - Unlimited free number of transactions across SBI ATMs in India and 10 transactions free per month in other Bank ATMs in India
(b)	Bank of Baroda	- Yoddha Debit Card - Lifetime Free including Rs 10 Lakhs additional Personal Accident Death and Permanent Total Disability Cover - Complimentary domestic (02 per quarter) and international lounge access (02 per year) - Unlimited free ATM usage at all bank's ATMs
(c)	Kotak Mahindra Bank	- Kotak Visa Platinum Debit Card - Unlimited transactions at all VISA ATMs - Daily ATM Withdrawal Rs 1 Lakh - Free online RTGS/IMPS/NEFT/UPI - Purchase Protection & Lost Baggage Insurance - Rs 1 Lakh - Lost Card Liability - Rs 3.5 Lakhs - Unlimited Cheque Book - Unlimited value demand drafts

		• 2.5% Fuel surcharge waived at any Petrol Pump in India (capped up to Rs 30,000/- in a month) • Credit Card - Multiple variant of cards to be given based on lifestyle, the variants are white, Veer Select, Veer Platinum and others. No joining fees for all variants of Credit Cards
(d)	IDFC First Bank	<u>Signature Debit Card</u> • No annual fee • Airport lounge access - twice every quarter • Unlimited transactions at other bank ATMs • Daily POS Limit - Upto Rs 6 Lakhs • Purchase Protection - Upto Rs 1 Lakh • Lost Card Liability - Upto Rs 6 Lakhs • Cash back upto maximum of Rs 250/- • Fuel surcharge waiver at any petrol pump • Daily ATM withdrawal Limit - Rs 2 Lakhs <u>Visa Platinum Debit Card</u> • No annual Fee • Unlimited transactions at other bank ATMs • Daily POS Limit - Upto Rs 2 Lakhs • Purchase Protection - Upto Rs 1 Lakh • Lost Card Liability - Upto Rs 4 Lakhs • Cash back upto maximum of Rs 250/- • Fuel surcharge waiver at any petrol pump • Daily ATM withdrawal limit - Rs 1 Lakhs
(e)	IDBI Bank	<u>VISA Signature Card</u> • Complimentary airport lounge access at selected Domestic Airports as offered by Visa • Annual Fee - Free • Card Replacement Fee - Free • PAI Covered - Upto Rs 5 Lakhs
(f)	HDFC Bank	• Free Millennia Debit Card for primary salary Account Holder with PAI Death Cover upto Rs 10 Lakhs • Free MoneyBack Debit Card with zero Balance Salary Family Account with Death Cover upto Rs 15 Lakhs • Free Easy Shop Platinum Debit Card for pensioners with PAI Death Cover upto Rs 12 Lakhs
(g)	Axis Bank	Credit Card • Complimentary Axis Bank Select Credit Card • Complimentary Signature Privilege Credit Card • Pride Platinum Credit Card • Indian Navy Pride Credit Card for all Naval Personnel
(h)	ICICI Bank	Variants of Debit Card • Gold • Titanium • World Credit Cards - Life Time Free

(j)	YES Bank	• Free ATM cum Debit Card • Free Life Time Credit Card
(k)	Punjab National Bank	<u>Rupay Platinum International Debit Card</u> • Daily Max Transaction Limit - Rs 50,000/- • Daily POS Limit - Upto Rs 4 Lakhs • PAI Death Cover - Rs 2 Lakhs <u>Classic Rupay International Debit Card</u> • Daily Max Transaction Limit - Rs 25,000/- • Daily POS Limit - Upto Rs 1.5 Lakhs <u>RAKSHAK Platinum Rupay Credit Card</u> • Life Time Free • Accidental Death and Disability Insurance - Rs 2 Lakhs • Fuel Surcharge Waiver <u>RAKSHAK Select Rupay Credit Card</u> • Life Time Free • Accidental Death and Disability Insurance - Rs 10 Lakhs • Fuel Surcharge Waiver
(l)	Union Bank of India	• Rupay Select Card • Issue and Annual Maintenance Charge - Free • Unlimited Access at own and other ATM • PAI Insurance with Debit Card Rs 2 Lakhs (by bank) and Additional Rs 10 Lakhs by NPCI • Daily ATM withdrawal Limit - Rs 1 Lakh • POS Limit - Rs 3 Lakhs • Free Air Accident Insurance with Debit Card Rs 1 Cr • Children Education Bonus with Debit Card - maximum of Rs 15000/- • Girl Child (18-25 years) marriage cover with Debit Card - Maximum of Rs 2 Lakhs • Ambulance Charges with Debit Card - Maximum of Rs 1000/- • Transportation of Dead Body with Debit Card - Maximum of Rs 2500/-
(m)	Punjab and Sind Bank	<u>Rupay Select Debit Card</u> • Additional PAI upto Rs 10 Lakhs • OTT - 1 year complementary Amazon Prime or Hotstar membership or 06 months Sony Liv membership every year • Lounge Access - 03 Complementary Domestic Airport Lounge Access every quarter and 03 complementary International Airport Lounge Access every year • Daily ATM withdrawal Limit - Rs 1 Lakh

14. **Benefits whilst availing Loans.**

Ser	Name of Bank	Other Facilities
(a)	State Bank of India	Home Loan - 100% processing fee waived Car Loan - 100% processing fee waived Xpress Credit (Personal Loan)
(b)	Bank of Baroda	100% waiver on processing charges on all types of loan
(c)	Kotak Mahindra Bank	Nil processing fee for Home/ Personal/ Car Loan
(d)	IDFC First Bank	100% waiver on processing charges on all types of loan
(e)	IDBI Bank	• Home Loan - Waivers are as per Bank's discretion • Car Loan - 10% down payment is upto Rs 20 Lakhs and 20% down payment is above Rs 20 Lakhs • Flat Rs 2,500/- processing charges in Car Loan
(f)	HDFC Bank	• Personal Loan & Home Loan with special pricing • Car Loan & Two wheeler Loan – up to 100% finance • Salary Plus against Salary- Overdraft facility against your salary up to Rs 5 Lakhs
(g)	Axis Bank	• Personal Loan - Available at discounted rates 100 BPS less than rack rate • Home Loan - No foreclosure/ Part-payment Charges - Last 12 EMIs waived off at no extra cost by paying your EMIs regularly - Asha Home Loans: Loans to individuals by considering income of all family members. Loans from Rs 1 lakh onwards • Car Loan - 50% foreclosure charges waived off after 24 months longer tenure of 7 years
(h)	ICICI Bank	100% waiver on processing charges on all types of loan
(j)	YES Bank	Car Loan - 25% discount on the applicable processing fees
(k)	Punjab National Bank	• Personal Loans - Processing Fee - Nil - Upfront Charges - Nil - Documentation Charges - Nil • Home Loans - Processing Fee - Nil - Upfront Charges - Nil - Documentation Charges - Nil • Car Loans - Processing Fee - Nil - Upfront Charges - Nil

		- Documentation Charges - Nil - Educational Loan
(l)	Union Bank of India	• Processing Fee for Home Loan of Rs 25 Lacs and above - 100% concession • Processing Fee for Home Loan below Rs 25 Lacs - 50% concession • Processing Fee for retail loan (other than Home loan) - 50% concession • Rate of Interest on Home Loan - 0.05% p.a. concession in applicable ROI • Rate of Interest on Car/ Vehicle Loan - 0.10% p.a. concession in applicable ROI • Rate of Interest on Education Loan more than Rs 7.50 lakhs for study abroad/ premier institution - 0.10% p.a. concession in applicable ROI • Rate of Interest on Mortgage Loan - 0.10% p.a. concession in applicable ROI • Rate of Interest on Personal Loan - 0.10% p.a. concession in applicable ROI
(m)	Punjab and Sind Bank	• Personal Loans - Only for salary account holder. • Home Loan - Processing Fee - Nil - Last 03 EMIs waived off (subject to minimum loan Rs 20 Lakh for 20 years) - Prepayment Charges - Nil • Car Loan - Processing and Prepayment Charges - Nil

15. **Eligibility Conditions**. The details of eligibility conditions for availing the mentioned privileges under Defence Salary Package (DSP) Account are as enumerated below: -

(a) Accounts of Serving Personal, Agniveers and Naval Civilians must have been categorised/ converted into Defence Salary Account as mentioned in respective MoU and it must be ensured that salary/ pension is being credited in the account. Upon retirement of the serving personnel, the account must be converted into pension account.

(b) For PAI cover, casualty must be accidental in nature. Suicide and natural deaths are not eligible for insurance benefits. Injury/ accident should not be under the influence of any alcohol or drugs. Injury should not be self-sustained. Accident should not have been as a result of any breach of law with a criminal intent.

(c) Eligibility conditions differ for every bank and as per terms and conditions signed in the MoU.

16. **Claim Procedure.** Following procedure must be followed for early approval/ remittance on submission of PAI claim: -

- (a) Respective branch of the bank with which individual is/ was holding the salary account, must be intimated by the unit/ formation about the casualty within 30 days in case of disability and at the earliest in case of death.
- (b) In addition to information to the concerned Bank/ Branch, Defence Banking Advisors/ Single Point Contacts for all Banks, as enclosed herewith, must also be informed in writing/ email about the accident/ claim, keeping NHQ/ DPA informed.
- (c) Requisite forms must be collected from the concerned bank/ branch and duly completed claim must be submitted within stipulated time (as per respective MoU).
- (d) Acknowledgement wrt intimation of case as well as receipt of submission of documents must be collected from the bank.
- (e) Submission of disability certificate must be ensured within a stipulated time as delay of more than 06 months in submission of the same may result in lapse of claim.

Miscellaneous Instructions.

17. **Common Errors.** Some of the common mistakes observed regarding PAI claims, which result in rejection or no benefits upon casualty, are as under: -

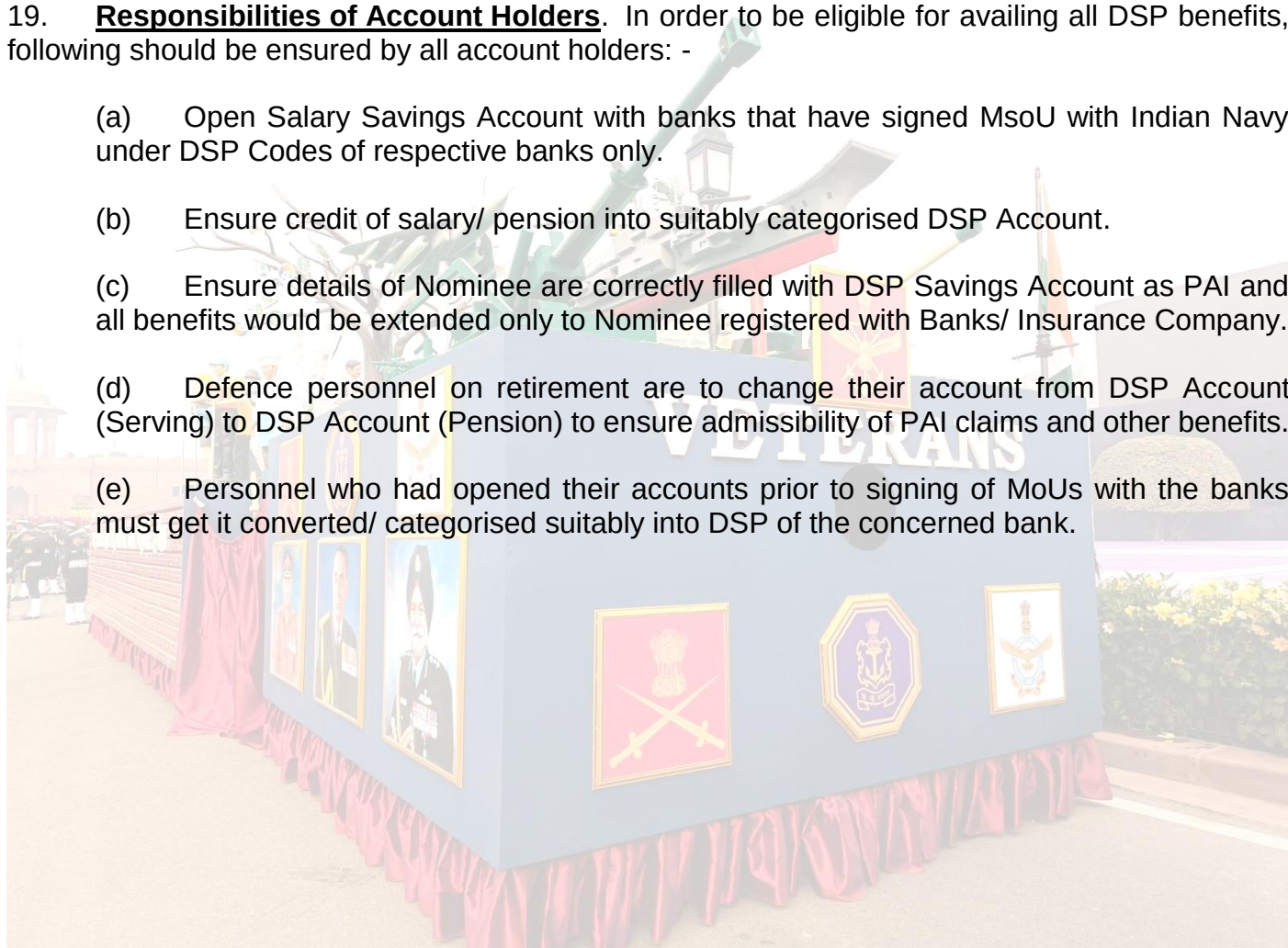
- (a) Bol Report/ Post-Mortem Report and FIR not mentioning death as 'Accidental'.
- (b) Account has not been updated/ categorised as DSP account.
- (c) Delay in submission of documents within a stipulated timeframe.
- (d) Accounts opened with banks not having valid MoU with Indian Navy or accounts not suitably categorised as per MoU. The responsibility of categorisation of the account as DSP lies with the individual service personnel/ pensioner.
- (e) Documents submitted with bank do not have contact details (phone & email ID) of concerned individual/ NoK & unit personnel.
- (f) Intimation wrt disability must be given to bank & insurance company at the earliest, within 30 days of accident.
- (g) Claims submitted for natural death/ suicide not eligible.
- (h) Bol not bringing out the cause of death attributing it to 'accident'.
- (j) Post Mortem & FIR not corroborating cause of death as 'Accidental'.
- (k) Death caused due to natural/ medical reasons rather than accident.

18. **Loan Default Cases.** A disturbing trend has been noticed where serving personnel are taking loans and closing the DSP account without paying dues. In this regard a detailed advisory has already been issued and major points are as under: -

- (a) Essential information like, mobile number, email id, permanent home address & date of retirement should be incorporated in the certificate which is issued by the unit/ formation for processing of loans.
- (b) Personnel, before applying for change of bank accounts for remittance of salary, be asked to submit undertaking that there is no loan outstanding against them at the bank where salary was being disbursed till that time.

19. **Responsibilities of Account Holders.** In order to be eligible for availing all DSP benefits, following should be ensured by all account holders: -

- (a) Open Salary Savings Account with banks that have signed MsoU with Indian Navy under DSP Codes of respective banks only.
- (b) Ensure credit of salary/ pension into suitably categorised DSP Account.
- (c) Ensure details of Nominee are correctly filled with DSP Savings Account as PAI and all benefits would be extended only to Nominee registered with Banks/ Insurance Company.
- (d) Defence personnel on retirement are to change their account from DSP Account (Serving) to DSP Account (Pension) to ensure admissibility of PAI claims and other benefits.
- (e) Personnel who had opened their accounts prior to signing of MoUs with the banks must get it converted/ categorised suitably into DSP of the concerned bank.



LIST OF BANKS AND CONTACT DETAILS

Ser	Bank Details	Contact Details
1	State Bank of India (SBI)	Name : Rear Admiral Rajesh Singh (Retd) Designation : Defence Banking Advisor (Navy) Contact : 011-23407048, 9811772258 e-Mail: dba.navy@sbi.co.in
2	Bank of Baroda (BOB)	Name: Mr Virender K Sardana Designation : Deputy General Manager Contact : 011-23448869 & 9999007917 e-Mail: Virender.sardana@bankofbaroda.co.in Name: Mrs Shruti Singh Designation : Sr Manager Contact : 011-23448860 e-Mail: Shruti.singh@bankofbaroda.co.in
3	Kotak Mahindra Bank	Name: Mr Punish Khurana Designation : Vice President Contact : 9811815169 e-Mail: Punish.khurana@kotak.com
4	IDFC First Bank	Name: Debraj Saha Designation : Sr Vice President & Regional Head (North & East) Government Banking Group Contact : 011-66712022, 9818109212 e-Mail: debraj.saha@idfcfirstbank.com Name: Col Harmeeek (Retd) Designation : Defence Banking Contact : 011-42549212 e-Mail: Harmeeek.singh@idfcfirstbank.com Name: Cdr Manish Kundu (Retd) Designation : Regional Head, Defence Banking Contact : 011-66809662 e-Mail: Manish.kundu@idfcfirstbank.com
5	HDFC Bank	Name: Mayank Srivastava Designation : Assistant Vice President Contact : 011-61016161, 9873639790 e-Mail: mayank.srivastava@hdfcbank.com Name: Sonika Dua Designation : Relationship Manager Contact : 9212208405 e-Mail: sonika.dua@hdfcbank.com Name: Ajay Oberoi Designation : Branch Manager, Dwarka, Sec-4, ND

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