

## **FAMILY PENSION**

### **Introduction**

1. Family Pension is authorised to the legally wedded wife/next of kin (NOK) of those airmen who die while in service. It is also authorized to the legally wedded wife/NOK of those ex-airmen who die after retirement and were drawing pension. Highest eligible heir for family pension is the legally wedded wife (mother for a bachelor airman). Thereafter, the next eligible heirs are the children of the ex-servicemen below 25 years of age (unmarried and unemployed). However, the age restriction of 25 Yrs is not applicable for widowed/divorced daughter in terms of GOI, MOD Ltr No. 1/19/03/P&PW (E) dated 22 Aug 2004 and physically and mentally handicapped children who are unable to earn their livelihood in terms of GOI, MOD Ltr No. A/49601/AG/PS-4(C)/1243/B/D(Pen/Sers) dated 25 May 92. Dependent parents are the third highest eligible heirs to receive Family Pension for married airmen. Between the parents, the mother is entitled for pension before the father. While there is no restriction on the income of the wife, if the combined income of parents is more than Rs 2550/- per month then they are not eligible for ordinary family pension however, they could become eligible for Special/ Liberalised Family Pension in terms of GOI, MOD Ltr No. B/38207/AG/PS4. For ex-airmen who were not eligible for pension after release/ retirement, the wife /NOK are also not eligible for family pension.

### **Types of Family Pension**

2. The types of Family Pension are categorised as per the amount of family pension, which will be paid to the widow/next-of-kin. The various types of family pension are as follows: -

- (a) Ordinary Family Pension (OFP) - @ 30% of reckonable emolument + DA or Rs. 1275/- pm as per Vth CPC
- (b) Special Family Pension (SFP) - @ 60% of reckonable emolument + DA or Rs. 2550/- pm as per Vth CPC
- (c) Liberalised Family Pension (LFP) - @ 100% of reckonable emolument + DA.

**Note:** *Reckonable emolument is the basic pay of the deceased airman / NC (E).*

3. In addition to the above three family pensions there are two other types of financial benefits in family pension. They are: -

- (a) Enhanced rate of family pension - This pension is paid @ 50% of reckonable emoluments or at the rate not exceeding the Service Pension authorised to the deceased after the death of the airman for a minimum of seven years or till the airman would have reached the age of 67 years of age, whichever is earlier. This is applicable for both death while in service or after retirement. The minimum qualifying service for grant of enhance rate of family pension is seven years.
- (b) Ex-Gratia Payment - An ex-gratia of Rs. 5 Lakhs, 7.5 lakhs and 10 lakhs are granted to the NOK of deceased personnel who died while performing bonafide official duty, killed in action by militants/terrorist and killed in international war respectively.
- (c) DCRG (Rates will vary as per the number of years of service)

**Basis of Deciding the Type Of Family Pension**

4. For all deaths of a retired ex-airman drawing his service pension, only ordinary family pension is admissible. However in certain circumstances, the widow of an Airman invalidated out of service with 100% disability, attributable to service, could become eligible to SFP on fulfilling the prescribed criteria. For death of serving airman if the death is not attributable to or aggravated by Military service then the widow /NOK will get Ordinary Family Pension (OFP). However, if the death is considered as attributable to or aggravated by Military Service then the widow /NOK will get Special Family Pension (SFP). Further, if an airman dies due to direct enemy action on the border or is killed by militants or is killed by anti social elements while in pursuit of his duty, then the widow/NOK will be entitled to Liberalised Family Pension (LFP). The decision as to what kind of family pension is to be given is taken by the pension sanctioning authority based on the following reports:

(a) Findings of Court of Inquiry (COI) which is based on factual picture, which emerges out of circumstances of death, statements of eyewitnesses and medical reports. The COI also has the recommendations of the Commanding Officer and other senior officers in the chain of command.

(b) Opinion of Specialist Medical Officer and the medical aspects emerging in Fatal Medical Documents.

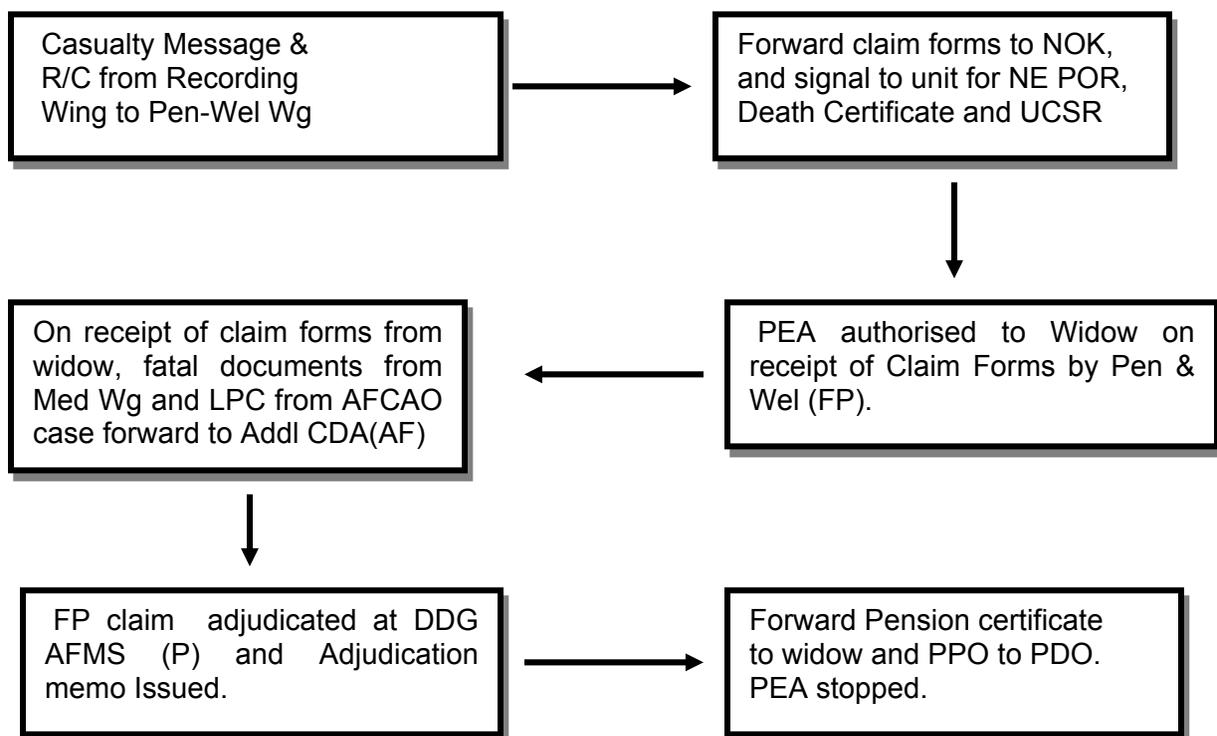
**Procedure of processing claims for Family Pension**

5. The procedure of processing the claims for OFP and SFP in case of service death as well as home death is enumerated in the succeeding paragraphs.

**Service Death**

6. On receipt of the casualty message (death intimation), claim forms for family pension are sent to the NOK of the deceased. Claim forms are enclosed as appendix 'G'. It is the duty of the parent unit of the deceased to update the service records and obtain death certificate in case of natural death or order a Court of Inquiry in case of unnatural/ accidental death.

**Diagram: Progress of Case**



**Legend :** PEA - Pending Enquiry Award

**Award of Pending Enquiry award (PEA).**

7. To provide immediate relief, provision has been made to award Pending Enquiry Award (PEA), equivalent to ordinary family pension @ 30% of last basic pay drawn by the deceased, to the bereaved families. However, PEA can be granted only after receipt of duly filled initial claim forms (which is forwarded by AFRO) from the widow. Normally, it takes one year to grant OFP/SFP by PCDA (P) Allahabad. The grant of PEA normally takes 02 weeks from the date of receipt of application.

**Delay in Finalisation of Family Pension in Fatal Cases**

8. There are many causes for delay in finalisation of family pension in fatal cases. Some of these are given below :-

(a) **Channel of Disposal of Fatal Case Documents.** On many occasions, delay occurs due to death occurring at a Military Hospital and subsequent movement of documents to various authorities, which are at distant locations and time taken for perusal at each level. On many occasions documents move up and down due to observations by higher authorities. Postal delays contribute to delays in finalisation.

(b) **Need for Post Mortem and Viscera report.** In all cases of Medico Legal nature i.e. sudden death, suicides, homicides, accidents etc. post-mortem is conducted at civil institutes through civil police. Delay occurs in procurement of police clearance, panchnama, body handing/ taking over certificates and post mortem reports. Whenever forensic report is needed for histopathological or chemical analysis of viscera, the delay involved is considerable. Such civil Govt. laboratories are very few e.g. Calcutta, Jaipur, Chandigarh, Agra for the whole country. The workload for them is also divided. For example police from Delhi area sends the specimen to Calcutta for examination. These labs cannot give report earlier than one year in most of the cases and at times they do not accept samples due to heavy work load.

(c) **Court of Inquiry.** For each medico legal case, an independent COI is held at the unit level. Based on these inquiries, attributability factor is decided. The inquiries are invariably delayed in all Police Investigation cases. Only when COI decides on attributability factor, necessary forms for inclusion in fatal case documents like AFMSF-93 and AFMSF-81 signed by CO of unit are filled up.

(d) **Death occurring at Home, other Places and Civil Hospitals etc.** While on leave or on Movement. When death occurs at places other than the unit of the individual or in a civil hospital, it becomes difficult to obtain the necessary documents from these local civil authorities without which, sets of fatal case documents are not formed. To procure them, P&S units are also involved in most of cases.

**Home Death**

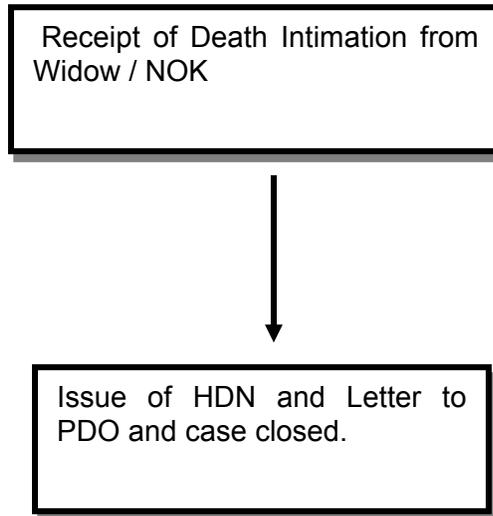
9. Wife/NOK on demise of their husband/son (who was drawing pension at the time of death) are required to intimate O i/c Pension & Welfare Wing, Air Force Record Office, Subroto Park, New Delhi - 110010, about the death of their husband/son by attaching original Death Certificate.

10. In case of simultaneous grant and Joint Notification, an annotation has already been made in the PPO for award of family pension to the wife, in case of death of pensioner. The widow should approach Bank/DPDO/T from where her husband was drawing his pension alongwith following certificate for effecting family pension,

- (a) Death Certificate
- (b) A Certificate showing that she is not in receipt of any other pension of her husband.

The widow is also to approach to Pension Disbursing Office (PDO) to draw life time arrears (LTA) of her late husband. In case of discharge of individual, from IAF on or after 01 Jan 86 simultaneous grant has been done for all the cases, if the individual was married at the time of discharge.

**Progress of Case for simultaneous grant and Joint Notification**



**Legend :** PDO - Pension Disbursing Office  
HDN - Home Death Notification

11. In case of deceased pensioner discharged prior to 01 Jan 86 and where Joint Notification has also not been done, on receipt of death intimation, claimant will be supplied with a set of family pension claim forms (**A specimen of Family Pension Claim Forms and Certificates is placed as Appendix 'A' to 'E'**) for her/his submission to AFRO. On receipt of duly completed claim form her/his case for grant of family pension would be taken up with, Pension Sanctioning Authorities (PSAs), i.e. PCDA (P) Allahabad/Addl CDA (AF) New Delhi. The PSAs takes about 4 to 6 months to adjudicate the case and issue of PPO. On receipt of PPO, the same will be despatched to PDO under intimation to the claimant.

(a) If the deceased IAF pensioner was bachelor at the time of discharge from IAF and married afterwards, the widow is eligible for the family pension provided she satisfies the PSAs regarding her marriage with the IAF pensioner, if her marriage is not recorded in the service records of the deceased.

(b) If IAF pensioner and his wife both are deceased, their children are eligible for family pension subject to the following :

- (i) He/She is below 25 years of age
- (ii) He/She is unmarried
- (iii) He/She is unemployed and having income of less than Rs. 2550/- per month.

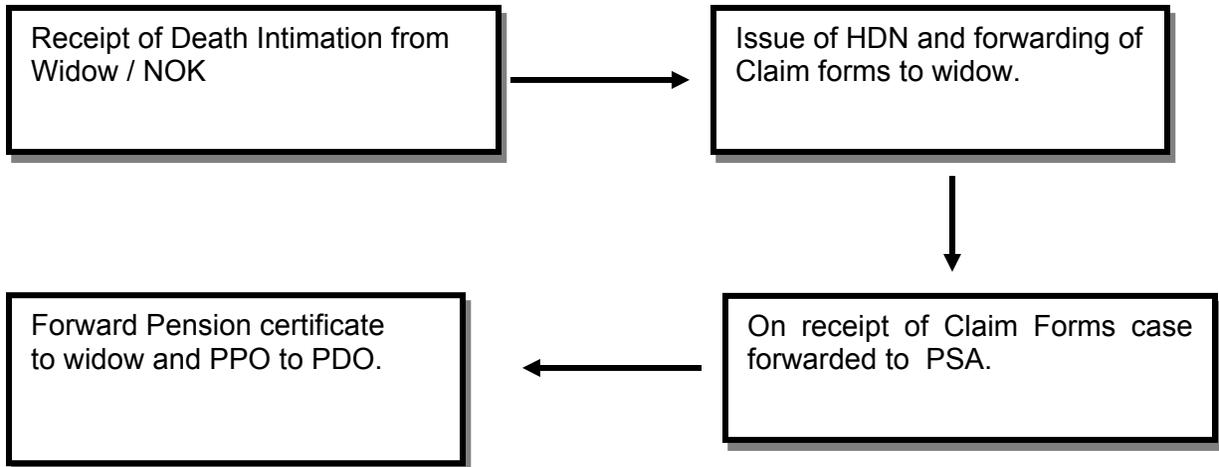
In such cases, the eldest child will receive the pension first and after disqualification of him/her the next child will become eligible for family pension subject to the above conditions. In case of minor claimant, Guardianship should be obtained from competent court of law as per Guardian and Ward Act 1890.

(c) If IAF pensioner died as bachelor, his dependent parents are eligible for family pension. The parents must have been shown dependent by the late airman while in service. In such cases, mother will receive the family pension first, if alive. Here it may be noted that the parents having income more than Rs. 2550/- per month are not eligible for family pension.

12. Air Force Record Office issues Home Death Notification to IAFBA, AFGIS and AFWW(C) for releasing the death benefits to the Next of Kin as admissible. However, NOK should also intimate death of the pensioner to the following agencies

- (a) Air Force Group Insurance Society (AFGIS) Subroto Park New Delhi - 10
- (b) Indian Air Force Benevolent Association (IAFBA) Subroto Park, New Delhi -10
- (c) Air Force Wives Welfare Association (central {AFWWA (C)}, Air HQ (VB) New Delhi -11

**Diagram: Progress of Case where Joint Notification has not been done**



**Legend :** PSA - Pension Sanctioning Authority  
PPO - Pension Payment Order

**Points to be born in mind while filling up the claim forms**

13. (a) Photograph of the claimant should be attested by any of the person mention in the claim forms.
- (b) Before opening the pension account in the bank, it may be confirmed whether the bank is authorised for disbursement of defence pension.
- (c) While filling up the claim form carbon should not be used.
- (d) All certificates/documents attached with claim forms should either be in original or attested one.
- (e) Affidavits attached with the claim forms should be in original.
- (f) In case of death of pensioner has occurred in hospital/Nursing Home, the cause of death certificate, duly signed by the doctor of the hospital should be attached.
- (g) If the deceased was re-employer with any other organisation after discharge from IAF, Part I of the Re-employment Certificate should be completed by the Re-employer. In case he was not re-employed, Part II should be completed.
- (h) As the existing government policy, only one family pension is admissible to the NOK of the deceased pensioner. In case or re-employed deceased, NOK is admissible only one family pension either from Defence side of from civil side, whichever is beneficial to her. Option once exercised is final.
- (j) Death Certificate of the deceased and other certificates should be either in HINDI or in ENGLISH. Certificates issued in Regional Languages are not acceptable by PSAs.

**Common errors being committed by the claimant**

14. (a) Photograph not found attested or found self attested.
- (b) Identification marks of the claimant at column No. 5 being left blank.

- (c) Claimants do not fill the pension account number of the name of the bank.
- (d) Column No. 18, Signature of the claimant, is being ignored mostly.
- (e) Witnesses signing without their addresses.
- (f) Part I of the Re-employment Certificate is not being completely being fill by the re-employer.(e.g. whether NOK is being sanctioned/already sanctioned/will not be sanctioned family pension from their side is not found mentioned. Also whether the deceased was a member of any family pension scheme of Employees Contributory Provident Fund Scheme not being mentioned.
- (g) Part II of the Re-employment Certificate not found countersigned .
- (h) Cause of Death Certificate not found attached with claim forms or attached Xerox copy without attestation.
- (j) Certificates/other documents are mostly being forwarded without attestation.
- (k) Death Certificate issued in Regional Languages.

#### **Other Salient Aspects of Family Pension**

15. After receiving death intimation while in service or after retirement a separate advisory booklet on the matter of Family Pension is issued by AFRO directly to the widow/NOK, which has detailed guidelines on this matter. However, the salient aspects of family pension are as follows: -

- (a) When a death takes place while in service, AFRO establishes the legality of the wife and forwards family pension claim forms to her. Within one week of receipt of completed family pension claim forms, AFRO releases Pending Enquiry Award (PEA), which is equivalent to Ordinary Family Pension. Thereafter, once the court of inquiry and fatal medical documents are received at AFRO, they are forwarded to Pension Sanctioning Authority (PSA) for deciding the type of family pension. For Armed Forces the Pension Sanctioning Authority is the Controller General of Defence Accounts/ his representative offices. These agencies are audit agencies, which act as financial watchdogs of the Govt. The pension sanctioning authority decides on the type of pension and issues the relevant pension orders to the widow/NOK. In addition to family pension, the IAFBA provides family assistance of Rs. 1500/- per month for fifteen years to the widow. Besides these financial benefits there are certain other kinds of assistance (scholarship for children, help in daughters' marriage etc) which is provided by AFWWA (C) and IAFBA to the widow of airman/NC(E) who dies while in service.
- (b) Since 1986 joint notification is being carried out for all the retiring airmen. This joint notification basically means that besides the name of the airman who is proceeding on retirement, the name of the legal wife is also notified in the Pension Payment Order (PPO) of the airman. Thus, after the death of an airman after retirement, the widow can approach the pension-disbursing bank with death certificate and certain other documents which are demanded by bank and her family pension would automatically be commenced by the concerned bank on the same PPO on which her husband was drawing pension. It is pertinent to mention that joint notification can only be done in respect of wife. There is no provision for joint notification in respect of parents / children. In addition to family pension, IAFBA will provide family assistance @ Rs. 1000/- per month for eight years. If the lady has her AFWWA membership card / the card number, then AFWWA will pay her a lump sum of Rs. 5,000/- (One time payment only).
- (c) Children are normally not eligible for family pension after 25 years of age/ employment/marriage whichever is earlier. However, there is a special provision of life long pension to Handicapped children who are not capable of earning their livelihood. Based on the required medical certificates and verification report, Ordinary Family Pension can be released to handicapped child after the death of widow. Besides above, there is a provision for family pension beyond 25 years of age in respect of widowed/divorced daughters provided other conditions are fulfilled as above.

(d) Any second marriage, when the first wife was alive and not divorced through a court of law, is null and void. Such marriage is illegal and the second wife is not entitled to family pension. Even after the first wife has died subsequently, the second marriage will continue to remain null and void and the mere death of first wife does not make the second marriage legal. All 'WILLS' on family pension are null and void because, a will can be written only on own property, whereas Family pension is Govt money (Supreme Court Judgement).

(e) Though second marriage is null and void, children born out of illegitimate marriage (second marriage) may have a share of family pension till 25 years of age provided the second wife can prove that these children were born from the late airman (Supreme Court Judgement). After the child from illegitimate marriage reaches 25 years of age the full family pension will be reverted back to legal wife/NOK.

### **Advise on matters on Family Pension**

16. The airmen who are proceeding on retirement should ensure the following: -

(a) That the name of his wife and date of marriage is correctly endorsed in his service documents and that his wife is aware of her name as recorded in his service documents. Particular attention is to be paid to the correctness of surname of the wife.

(b) The correctness of the name of the children vis-à-vis the name as appearing in school certificate should be checked.

(c) The correctness of the date of birth of the children should be checked and any inadvertent exchange of date of birth between two children should be guarded against. Correctness of date of birth Vis – a – Vis school certificate should be checked.

(d) The photocopy of UCSR with updated family details (Matching PORs etc) should be kept after retirement.

(e) Retired airmen must make it a point to take his wife/ eldest child to his Pension disbursing office at least two to three times a year for familiarization.

(f) Retired airman must ensure that suitable POR action is completed before their retirement in respect of physically handicapped and mentally retarded children.

(g) Keep updating your post retirement occurrences like divorce, death of wife, re-marriage, birth of children etc.

### **Employment Assistance under Indigent Circumstances**

17. There is a provision for employment assistance (in Group C&D) under indigent circumstances for dependants of service personnel who:

(a) Are died while in service; or

(b) Are Killed in action; or

(c) Are medically boarded out from service and are unfit for civil employment.

Authy: GoI, Mod, DOP&T letter No.14014/6/94{Estt(D)} dated 09 Oct 99.

**NOTE-1:** *The dependants of service personnel who die after discharge from service are not covered under the scheme.*

**NOTE-2:** *The object of the scheme is to grant immediate financial assistance to the bereaved family to overcome the financial destitution caused by the sudden demise of the head of the family. It may be noted that only 5% of direct recruitment vacancies are reserved under this category. The cases are decided on its merits by the competent authority at Air Headquarters for GP 'C'. However for GP 'D' this decision is taken at the Command HQ of the late Airmen/ NCs (E).*

### **Frequently Asked Questions**

18. Following are the common questions, which are received by this office: -

**Q.1.** I am the mother of the late airman, why should the wife get the pension when my son was not happy with her. Why can't I get the pension?

**ANS** As per Pension Regulation wife is the highest eligible heir for receiving family pension. How happy / un-happy your son was with your daughter in-law could have been an issue for divorce had your son been alive. However, after his death the only issue is the legality of marriage, your son's happiness/un-happiness has no direct bearing on her legal eligibility to family pension. Mother is the highest eligible heir only for a bachelor airman.

**Q.2.** Since the first wife is dead, why can't I get the pension as second wife?

**ANS** When you got married the first wife was alive, therefore in legal terms your marriage had become null and void ab-initio and will remain null and void through out. The mere death of first wife does not change the null and void status of your illegitimate marriage.

**Q.3.** My husband and his first wife were under the process of mutual divorce; I met the first wife and took her clearance for my marriage. After six months of my marriage legal divorce was granted between the first wife and my husband. Therefore, I fail to understand as to what the problem is and why I am being denied my family pension?

**ANS** Your actions may appear to be socially correct but they are wrong from the legal point of view. You should have married only after divorce of first wife. Till the divorce order by a court of law was issued to the first wife she continued to be the legal wife of your late husband. Since you married six months before the date of divorce, therefore, your marriage has become null and void and will remain so. The consent of first wife does not provide legality to your marriage. Since your marriage is null and void ab-initio, you are not eligible for family pension.

**Q.4.** I am the mother of the late airman. His minor children from first wife are with me. After the death of his first wife my son had married another lady who does not look after the children born from my first daughter in law. Can I get pension on behalf of minor children of my first daughter in law?

**ANS** Pension Regulations provide for division of pension between the children of first legal wife and the second legal wife (i.e. marriage after legal divorce / death of first wife). If after verification it is proved that you had been keeping the minor children with you from the first wife of the late airman then you can produce a guardianship certificate and as a legal guardian of the minor child you will get 50% of the entitled pension till the child is 18 years of age there after the child himself can receive his pension. The other 50% will go to the legal second wife. After the first child from first wife attains the age of 25 years of age then the pension will go to the second child till he/she attains the age of 25 years of age. After both the children have reached 25 years of age full pension will be restored to the second legal wife.

**Q.5.** My daughter in law is suspected of murdering my newly married son in connivance with her lover. She is pregnant and in police custody. She is a blot on the name of woman-hood. Please make sure that no pension is paid to her and I am paid pension as mother.

**ANS** As per Pension Regulations when an eligible heir is suspected of murder she will not be paid with any pensionary benefits till the final decision of the court. However, as per law every accused is innocent till proved otherwise in the court of law. Therefore, as per Pension Regulation family pension will remain frozen and will not be paid to any other eligible heir including you till the final court judgement. Even if your daughter in law is convicted, since she is pregnant her child will be the next highest eligible heir for family pension. Since you are alleging that the child belongs to the lover and not to your son, you are at a liberty to request for a DNA test and get a suitable order from a court of law in this matter. No family pension will be disbursed in this case till the court gives an order on either convicting or releasing your daughter in law. Further, in case the daughter in law is convicted the onus of proving your allegation that the child belongs to her lover and not to your late son squarely rests on you. If you fail to get a suitable court order the pension will go to the legal guardian of the child.

**Q.6.** My husband has died recently and I went to collect my family pension to the bank as per joint notification. However, there is a difference of my name in the joint notification and the account I have with the bank. The bank has refused to pay me family pension. Please advice me and help me.

**ANS** Family Pension has a history of conflict between the legal and the illegal wife for grabbing family pension. Since only the legal wife is entitled for family pension therefore, the checks and balances at every Govt agency in terms of correct name of the widow and her correct identity are very critical for commencing family pension. Your husband should have been very careful in ensuring that your name has been written correctly in his service records. We have instances of widows who have fought for ten to twenty years in a court of law to prove their status as a legal wife. Now we will carry out a investigation through our Air Force Police and thereafter based on the emerging facts we will give you a suitable advice on future course of action.

**Q.7.** My husband left Air Force as a bachelor and married me after two years of retirement. Since you have written that as per the records at AFRO he was a bachelor. Please advice me and help me.

**ANS** Your husband was drawing pension and therefore he must be aware that his wife will be entitled for family pension. Not informing about his marriage and birth of children after his discharge to this office was a grave error on his part. Now you will have to satisfy certain legal and procedural formalities to prove that you are his legally wedded wife and that your children were born out of marriage with him. In addition, we will do our own enquiry on this matter. Please wait for our detailed letter.

**Q.8.** My husband has been declared as a deserter and dismissed from service. However, I feel that he is missing and has probably died in un-fortunate circumstances. I have no money and no one is there to look after me. Please advice and help me.

**ANS** Desertion is a serious offence for any fighting force. Therefore, till your husband is a deserter no financial benefits can be given to you. Since you feel that he is not a deserter and he might have died under un-fortunate circumstances. We will write to the last parent unit of your husband to carry out a fresh Court of Inquiry into this matter in accordance with Air HQ letter No Air HQ/40295/PA-III dated 08 Sep 99. If based on this inquiry it emerges that your husband is not a deserter but a missing presumed dead person then your case for family pension would be considered. In addition to this provision you also have the option to go to a court of law (after seven years of your husband presumably being missing) under section 108 of Indian Evidence Act. If the court declares your husband as a missing presumed dead person then again your case for family pension could be considered. However, please be informed that any deliberate attempt by you for wrongful financial gains by willfully hiding the fact of his desertion can subsequently result in criminal proceedings against you.

**Q.9** I am an employed lady with State / Central Govt, my husband has expired, since I am earning a handsome salary, will I get family pension or not?

**ANS** Yes, you are entitled for Family Pension of your deceased husband alongwith applicable rate of Dearness Relief irrespective of your pay scale. This is a privilege given to all legally wedded wives.

**Q.10.** What is the procedure for withdrawing pension of an insane /physically handicapped pensioner?

**ANS** The procedure for such an eventuality is given in PPI Para 38. In order to protect the interest of the pensioner certain checks and balances are there in this procedure. Please write to AFRO for a detailed advice on this matter.

**Q.11.** If 50 % DA is merged with basic pay or a new pay commission is implemented then will my pension get revised?

**ANS** The decision as to whether the pension is to be revised or not has to be taken by the Govt. If the Govt decides to revise the pension, then going by the past experience it is expected that revision orders with revision table (old rate versus new rate) will be forwarded to Pension Disbursing Offices (Banks, Treasury and D PDO) who will responsible for automatic revision of pension. This office will have no direct role on this matter however, if a representation is received at this office, suitable advise will be given to pensioner.

**PROCEDURE FOR PROCESSING OF FAMILY PENSION CASES  
FOR HANDICAPPED CHILDREN**

1. Presently, during the life time of the pensioner and his spouse, family pension endorsement is not being notified in the PPO in favour of disabled son/daughter. However, every possible effort must be made by the pensioner to get the POR promulgated either while in service or after discharge. In case pensioner fails to get POR promulgated during his service period, he can apply for the same on the proforma provided overleaf to Air Force Record Office. The following are the requirements for promulgation of POR for handicapped children: -

(a) A medical certificate (in original) from a doctor not below the status of civil surgeon or medical officer of the rank of Brigadier and equivalent rank of Navy/Air Force stating out the disability, percentage of disability/degree of retardation and certifying that the individual is unable to earn his/her livelihood throughout his/her life.

(b) An affidavit (in original) sworn before a first class magistrate stating out as far as possible the exact physical/mental condition of the child and inability of the child to earn his/her livelihood throughout his/her life. Percentage of disability is also required to be mentioned. Affidavit is to be submitted in original.

2. For processing the Family Pension case for handicapped children after the demise/disqualification of other eligible heirs, the following documents are required to be produced by the guardian of the handicapped child if POR has been promulgated and endorsement has been made in the service records of the pensioner. Documents mentioned at para 1(a) and (b) are also required in case no POR has been promulgated :-

(a) Income certificate stating monthly and annual income of the claimant from all the sources issued by Revenue Officer/Tehsildar.

(b) Certificate of Martial status of the claimant obtained from First Class Gazetted Officer/Village Sarpanch.

(c) In the case of mentally handicapped children, the family pension shall be payable to person nominated by the Armed Forces personnel or pensioner, as the case may be, and in case no such nomination has been furnished by the Armed Forces personnel or pensioner during his life time, to the person nominated by the spouse of the deceased personnel or pensioner. In case service personnel, pensioner or family pensioner fails to nominate guardian during his/her life time, a Legal Guardianship Certificate obtained from a competent Court of Law under Guardianship and Ward Act 1890 would be mandatory.

**PROCEDURE FOR PROCESSING OF FAMILY PENSION CASES FOR WIDOWED/DIVORCED DAUGHTER**

1. The following documents/certificates are required for processing the family pension cases of widowed/divorced daughters: -

- (a) Original affidavit sworn before a 1<sup>st</sup> class magistrate showing the details of claimant's marriage including the name of bride, bridegroom and date of death (widowed daughter)/date of divorce decree absolute (divorced daughter).
- (b) Certificate of present martial status of claimant obtained from First Class Gazetted Officer/Village Sarpanch.
- (c) Income certificate of claimant issued by Revenue Officer/Tehsildar stating monthly and annual income from all the sources
- (d) Unemployment Certificate obtained from competent authority.
- (e) Marriage Certificate of the claimant obtained from Registrar of Marriage showing the full details of her marriage.
- (f) Original/Ink signed attested copy of Death Certificate of her husband issued by Registrar of Deaths. (In case of widowed daughter).
- (g) Original/Ink signed attested copy of Divorce Decree obtained from Court of Law. (In case of divorced daughter).

(The case for Family Pension for widowed/Divorced daughter can be taken up only after the demise of the pensioner and death/disqualification of other heirs eligible for the same before her.)

**PROFORMA**

**PARTICULARS FOR GRANT OF FAMILY PENSION TO HANDICAPPED CHILDREN**

1. Details of Pensioner:

- (a) Service No, Rank & Name: -
- (b) Date of Discharge: -
- (c) Original PPO No.: -
- (d) Issued by: -

2. Details of Family Pensioner:

- (a) Name & Relation with PBOR:-
- (b) Date of Marriage
- (c) Present Address
- (d) PPO No in which family pension was notified

3. Details of Handicapped children:-

Name & Address	Date of Birth	Martial Status	Whether Employed Or not	Details of Disability

4. Details of other children who are eligible for family pension.

Date:

Signature of pensioner

Place:

**OTHER FINANCIAL BENEFITS – EX AIRMEN/ NCs(E) AND FAMILIES**

1. On retirement, airmen/NCs (E) and their families are entitled to certain financial and other benefits, some of them are life long, some of immediate nature and some available on 'Need' basis. These benefits accrue from the Govt (Public Fund) as well as non-public organisations such as AFGIS, IAFBA, AFWWA etc. In this chapter we shall discuss the benefits from the Non-Public Funds of the Air Force.

**Air Force Group Insurance**

2. The benefits paid by AFGIS – The details of survival/death benefits admissible to airmen/NCs (E) and their families are given below:

**AFGIS**

<b><u>Sl No.</u></b>	<b><u>Description</u></b>	<b><u>Airmen</u></b>	<b><u>NCs(E)</u></b>	<b><u>Duration</u></b>
(a)	Minimum Compulsory Post Retirement Insurance covers. { @ Rs 5625/- for airmen & @ Rs.2250/- for NCs(E)} (Option for enhanced cover) for Airmen/NCs(E) Option – I @ Rs. 7,500 / 3,000 Option – II @ Rs. 9,375 / 3,750	Rs.1.5 Lakh  Rs. 2 Lakh Rs. 2.5 Lakh	Rs.60,000/-  Rs.80,000/- Rs.1 Lakh	For 15 years after retirement and 50% cover upto 70 yrs of age whichever is earlier.
(b)	Subsidy for acquiring dwelling unit of AFNHB (Bereaved wives of AF Personnel killed in accidents while in service) Total subsidy.	Rs.1 Lakh	Rs.1 Lakh	Lump Sum (Shared by AFGIS/ IAFBA/ AFWWA / CWF).
(c)	<b>Investment Scheme:-</b> There are attractive investment schemes for retired members and their NOKs with AFGIS. AFGIS also extends loan facility upto 75% of deposit.			

**IAF Benevolent Association (IAFBA)**

3. The IAFBA provides various types of assistance to Ex-airmen/NCs (E) and to the next-of-kin of deceased personnel. The important benefits available are listed below: -

<b><u>Sl No</u></b>	<b><u>Description</u></b>	<b><u>Airmen</u></b>	<b><u>NCs(E)</u></b>	<b><u>Duration</u></b>
(a)	Monthly Maintenance Grant (i) For Boarded out personnel Pending Award of Disability Pension. (ii) Missing Personnel (wife/ parents) (iii) For Boarded out personnel with 100% disability and not eligible for disability pension.	Rs.750/- p.m.  Rs.900/- p.m. Rs.1,000/- p.m.	Rs.500/- p.m.  Rs.900/- p.m. Rs.800/-p.m.	For 6 + 6 months  For 12 months For life
(b)	Grant for Commercial venture (Medically boarded out personnel)	Rs.4,000/-	Rs.4,000/-	Lump sum
(c)	Children Education Assistance to Airmen only (min service 24 yrs)	Rs.80/- p.m.	--	For 3 yrs only
(d)	Scholarship for school/ college Education (under graduate/ postgraduate, sports & handicapped children).	Rs.2,400/- pa to Rs.4,800/- pa	Rs.1,200/- pa to Rs. 4,800/- pa	2 to 10 yrs

(e)	Grant purchase of Mechanical Aids like Hearing aids/ artificial limbs etc for self-only.	Rs.5,000/-	Rs.5,000/-	Lump Sum
(f)	Grant on Medical Grounds			
	(i) Reimbursement of Medical bills (ii) Monthly grant for nourishment	Upto Rs.10,000/- Rs.500/- p.m.	Upto Rs.10,000/- Rs.500/- p.m.	Max of 12 month
(g)	Grant of Wheel Chair: Cost upto Rs. 10,000/- amount of grant decided by Director IAFBA. For wheel chair costing more than Rs. 10,000/- Amount of grant decided by Executive committee			
(h)	Grant for purchase of Trade Instrument (Bereaved wives)			
	(i) Death in service (ii) Death after retirement	Rs.4,000/- Rs.2,000/-	Rs.4,000/- Rs.2,000/-	Lump sum Lump sum
(j)	Reimbursement of tuition fees for vocational/ professional courses to bereaved wives or to orphaned child (Death in service).	Rs.5,000/-	Rs.5,000/-	Lump sum
(k)	Special scholarship for orphaned children of AF Personnel who die in service Max two children in a family to cover expenses on tuition fees, boarding lodging charges based on economic status of orphaned child.			
	(i) For Boarders	Rs.2,000/- p.m.	Rs.2,000/ p.m.	Till completion of class XII
	(ii) For day scholars	Rs.500/- p.m.	Rs.500/- p.m.	- do -
(l)	Grant for daughter's marriage	Rs.6,000/-	Rs.4,000/-	Lump sum
(m)	FAS-Rehabilitation Grant			
	(i) Death in service (Bereaved wives/ NOK wef 01 Apr 96)	Rs.1,500/-pm	Rs.1,500/-pm	For 15 yrs
	(ii) Death after retirement (Bereaved wives/ NOK prior to 01 April 97)	Rs.1,000/-pm	Rs.1,000/-pm	For 08 yrs
	(iii) Death after retirement (Dis before 31 <sup>st</sup> March 97 & death after 01 April 97(20 yrs service). Dis & death after 10 April 97. no minimum service)	Rs.1,000/-pm	Rs.1,000/-pm	For 8 yrs
	(iv) Death after retirement (Bereaved wives/children cases of death prior to 01 Apr 97)	Rs.800/-pm	Rs.800/-pm	For 8 yrs
(n)	Pending award of family pension (Bereaved wives of medically boarded out Airmen/NCs (E).	Rs.375/-pm	Rs.125/-pm	For 6 months
(p)	Scholarship for School/College Education (Under graduate & undergraduate Prof/Post graduate, Sports & Handicapped children)	Rs.2,400/-pa to 4,800/pa	Rs.1,200/-pa to 4,800/pa	2 to 10 yrs
(q)	Grant on Medical Grounds (Reimbursement of Medical Bills)	Upto Rs.10,000/-	Upto Rs.10,000/-	

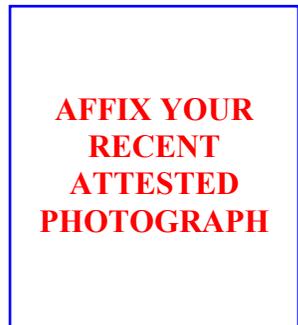
**Air Force Wives Welfare Association (AFWWA)**

4. The details of various grants from AFWWA are as given below:

(a)	Grant of wives of AF personnel (Medically Boarded out)	Rs.5,000/-	Rs.5,000/-	Lump sum
(b)	Ex-Gratia Payment (Bereaved wives of AF Personnel)			
	(i) Death in Service	Rs.5,000/-	Rs.5,000/-	Lump sum
	(ii) Death after Retirement	Rs.5,000/-	Rs.5,000/-	Lump sum
(c)	AFWWA Pension (Bereaved wives of AF Personnel (Death in Service))	Rs.2,000/-	Rs.2,000/-	Lump sum
(d)	Wedding Grant to bereaved wives of AF Personnel (Death in service) for one child.	Rs.5,000/-	Rs.5,000/-	Lump sum
(e)	Rehabilitation Grant to Widows of NCs(E) (Death in service)		Rs.2,000/-	Lump sum
(f)	Education Scholarship to children.			
	(i) For school going day scholars.	Rs.100/- p.m.	Rs.100/- p.m.	Till completion of studies.
	(ii) For school going boarders and college going day scholars/boarders.	Rs.200/- p.m.	Rs.200/- p.m.	Till completion of studies.
	(iii) For Medical/Engg courses.	Rs.400/- p.m.	Rs.400/- p.m.	Till completion of studies.
	(iv) Vocational training scholarship for widows/ children of Deceased / Disabled.	Rs.1,200/-	Rs.1,200/-	Lump sum

**Note:** The above mentioned benefits are non-public funds however, AFCAO is directly involved in release of benefits like: Leave encashment, Provident Fund, IRLA Balance, Settlement of Allowances and release of PEA cheque for the widow till the pension is settled.

**CASE NO -** \_\_\_\_\_



**CLAIM FOR FAMILY PENSION**

**(To be filled in BLOCK CAPITAL LETTERS in triplicate by the claimant for family pension & return to Pension & Welfare Wing, Air Force Record Office, Subroto Park, New Delhi – 110 010 duly attested by the authorised person, any one as mentioned in page no 5)**

1. Service Number, Rank, Name & Initials of the deceased : \_\_\_\_\_
2. Unit which last served : \_\_\_\_\_
3. Name of the Claimant in full (In Block Capital Letters) : \_\_\_\_\_
4. Relationship of the claimant with the deceased : \_\_\_\_\_
5. Marks of identification (one or two permanent marks of blemishes in case of female claimants, which should be on the apparent parts of the body, such as hands, feet and face etc.)
  - (a) \_\_\_\_\_
  - (b) \_\_\_\_\_
6. Date of Birth / Age of the claimant : \_\_\_\_\_ / \_\_\_\_\_
7. Occupation of the claimant : \_\_\_\_\_
8. (a) If the claimant is already in receipt of remuneration from Public Revenues such as pay, Pension, Provident Fund, Compensation etc, give the nature and details of employment or number and date of Pension/ Payment\_Order (PPO) notifying the award or amount of Provident Fund compensation received as the case may be (Answer YES / NO, if "Yes" give details) :-  
 \_\_\_\_\_  
 \_\_\_\_\_
- (b) Has the claimant applied for the grant of another pension or allowances. If so give particulars of that claim (in respect of the same deceased). (Answer YES / NO, if "Yes" give details) :-  
 \_\_\_\_\_
9. Name of the Parents of deceased,  
 \_\_\_\_\_
10. If the claimant is leading communal life with the Parents of the deceased's family and is willing to contribute towards their supporting (Answer YES / NO) :-  
 \_\_\_\_\_

11. Name of the Pension Disbursing Office (PDO) from where the deceased was drawing his pension. Mention **TS/HO** number allotted by PDO :-

\_\_\_\_\_

12. Further particulars regarding eligibility :-

(a) If the claimant is widow :-

(i) Whether she was married to the deceased by lawful and valid ceremony according the recognised customs ? (Answer YES or NO).

State date of marriage \_\_\_\_\_.

(ii) Whether she has/ has not re-married since the death of her husband? (Answer YES or NO)

(iii) If she has re-married :-

(aa) Whether re-marriage is with the real brother born to the same parents of her deceased husband or some other person. (Answer YES or NO)

(ab) Date of Marriage : \_\_\_\_\_

(ac) Name of second husband : \_\_\_\_\_

(ad) If the deceased has left behind more than one widow state their names and date of their marriages with deceased \_\_\_\_\_  
(if the deceased has left behind only the claimant, mention left behind only widow).

(b) If claimant is father :-

(i) Whether he is real (as distinct from step or foster) father of the deceased. (Answer YES or NO)

(ii) Whether he is a cripple or otherwise physically or mentally unable to support himself (the information is not necessary if the father is above 50 years of age)

\_\_\_\_\_  
(iii) Whether the widow and/ or mother of the deceased is are alive? (This information should be furnished if the father below 50 years of age)

\_\_\_\_\_

(c) If the claimant is Mother :-

(i) Whether she is the real (as distinct from step or foster) mother of the deceased? (Answer YES or NO).

(ii) Whether she is the re-married since the date of her son, so give details i.e., date of re-marriage \_\_\_\_\_

(d) If the claimant is Son or Daughter :-

(i) Whether he / she is the legitimate and real child of the deceased ? (Answer YES or NO)

(ii) In case of a daughter, whether she is married, if so state her date of marriage also  
\_\_\_\_\_

(iii) If Answer to ( i ) is negative, is he / she has the validity of an adopted child of the deceased ? Mention the date of Adoption : \_\_\_\_\_

13. (a) Particulars of the children :-

SL No.	Name of children	Date of Birth	Son/ daughter	Married or unmarried
1.				
2.				
3.				
4.				
5.				

(b) Are any of the children is in receipt of remuneration from Public Revenue such as Pay, Pension etc. If so give details of employment for the Pension Payment Order PPO NO.

\_\_\_\_\_

14. Name of Pension Disbursing Office (PDO) from where you would like to draw the Family Pension. It should be a pension paying Treasury Office (TO) or Defence Pension Disbursing Office (DPDO) or any Nationalised Bank of your locality of permanent address, which is authorised to disburse Defence Family Pension. In case of Nationalised Bank, you may open an account, indicate the name, branch, address and Code No. of the bank with your account No. (**Account should be Exclusively for family pension only**)

<u>Account No</u>	
-------------------	--

**Paying Branch**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**BSR Code :** \_\_\_\_\_

**Main Branch**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**BSR Code :** \_\_\_\_\_

15. **Place of residence of claimant:** House No / Name \_\_\_\_\_  
 Village / Town \_\_\_\_\_ Post Office \_\_\_\_\_  
 District \_\_\_\_\_ State \_\_\_\_\_ Pin \_\_\_\_\_  
 Tele No \_\_\_\_\_ Fax No. \_\_\_\_\_

16. Particulars, i.e., Name, relationship and address of the person to whom the claimant desires to pay the arrears of pension

\_\_\_\_\_  
 \_\_\_\_\_

**17. THUMB AND FINGER IMPRESSION OF THE CHILDREN BELOW 25 YEARS**

Sl No.	Name	Thumb	Index Finger	Middle Finger	Ring Finger	Little Finger
1.						
2.						
3.						
4.						
5.						

**18. Name of the claimant** \_\_\_\_\_

**Signature Or Thumb impression of the claimant :** \_\_\_\_\_

**THUMB AND FINGER IMPRESSION OF THE CLAIMANT**



Thumb	Index Finger	Middle Finger	Ring Finger	Little Finger	Date

**19. Name of the Legal Guardian :** \_\_\_\_\_  
(Applicable in case of minor/mentally retarded claimant only)

**Signature of the Legal Guardian :** \_\_\_\_\_

**THUMB AND FINGER IMPRESSION OF THE LEGAL GUARDIAN**

Thumb	Index Finger	Middle Finger	Ring Finger	Little Finger	Date

**Note : In case of female claimant/ guardian right hand thumb and finger impression to be affixed.**

20. **SIGNATURE OF WITNESS**

Certified that the details furnished above are correct to best of my knowledge :

1. Signature or Thumb impression : \_\_\_\_\_  
Name and address of first witness \_\_\_\_\_
2. Signature or Thumb impression : \_\_\_\_\_  
Name & address of second witness \_\_\_\_\_

---

**ATTESTATION**

Certified that to the best of my knowledge and belief, the particulars given in respect of Smt/ Sri / Miss / Master \_\_\_\_\_ widow / mother / father / son / daughter of the deceased are correct. (Give the name and relation of the claimant to the deceased).

Place : \_\_\_\_\_ Signature  
Name & Designation  
With office seal

Date : \_\_\_\_\_

---

**COUNTERSIGNED**

Place : Air Force Record Office, New Delhi ( \_\_\_\_\_ )  
Wg Cdr / Sqn Ldr  
Date : \_\_\_\_\_ OIC Pen-Wel (FP)  
For AOC AFRO

---

The attestation may be completed by any one of the following :

- (i) Sarpanch / Pradhan of Village / Village President / Village Officer.
- (ii) Any serving Civil / Defence Officer.
- (iii) Post Master / Sub Post Master.
- (iv) Patwari.
- (v) Sub Inspector of Police.
- (vi) A member of Municipal Corporation / Zilla Parisad Board etc.
- (vii) Panchayat Executive Officer.
- (viii) MP / MLA.
- (ix) Oath Commissioner / Notary Public

**LIFE TIME ARREARS (LTA) CERTIFICATE**  
**BY PENSION DISBURSING OFFICE (DPDO/ BANK)**

1. Certified that Service Number \_\_\_\_\_ Rank \_\_\_\_\_ Name & initials \_\_\_\_\_ was in receipt of Service/ Disability Pension with effect from \_\_\_\_\_ vide CDA(P), Allahabad. **Pension Payment Order No.** \_\_\_\_\_ . The above named pensioner died on \_\_\_\_\_ as per death certificate dated. He was drawing basic pension @ Rs. \_\_\_\_\_ Per month and admissible DA prior to his death. The lifetime arrears (LTA) of the above named deceased for the period from \_\_\_\_\_ to \_\_\_\_\_ **has / has not** been paid to Smt / Shri \_\_\_\_\_ (name and relationship with the deceased). Who is lawfully nominated as heir of the deceased as per the descriptive roll/ records of the deceased held at this office.

**IF LTA HAS NOT BEEN PAID, PLEASE STATE THE REASONS IN CLEAR TERMS**

\_\_\_\_\_

\_\_\_\_\_

2. Further, it is certified that the above named airman was a pensioner at the time of his death.

3. The Head Office/ \*Treasury Office/ Bank Account Number allotted to the pensioner at this office is \_\_\_\_\_

Place :

Date :

Signature with Office Seal

Note :

- Strike out whichever is not applicable.

**RE-EMPLOYMENT CERTIFICATE (PART – I)**

**(TO BE COMPLETED BY THE RE-EMPLOYER)**

1. Certified that (Name & Initials) \_\_\_\_\_ an Ex- Air Force Employee was re-employed in our organisation for the period from \_\_\_\_\_ to \_\_\_\_\_ (incl) in the designation of \_\_\_\_\_ and he died on \_\_\_\_\_.

2. Certified that our organisation \_\_\_\_\_ is a Central Government or State Government or Autonomous Body or Public sector Undertaking or Private Sector concern.

3. The following death benefit/ compensation have been/ will be granted to his widow Smt. \_\_\_\_\_ from our organisation :-

Rs.  On account of  paid / will be paid

4. Apart from above his wife is also eligible / not eligible and has been or will be granted Family Pension from our organisation, Under \_\_\_\_\_ (family pension scheme to be mentioned clearly i.e Family Pension Scheme – 1971 or Employees Pension Scheme 1995 etc) at the following rates :-

Family Pension @ Rs. \_\_\_\_\_ Pm for the period from \_\_\_\_\_ to \_\_\_\_\_ and thereafter @ Rs. \_\_\_\_\_ pm from \_\_\_\_\_ to \_\_\_\_\_ or till disqualification.

**OR**

Certified that no family pension has been and will be granted to Smt \_\_\_\_\_ wife of late \_\_\_\_\_ for the re-employed service of her husband with us because \_\_\_\_\_ (State reasons in details).

5. It is further certified that the above named deceased was / was not a member of **Employee's Pension Scheme 1995 or Family Pension Scheme 1971.** (*Strike out which is not applicable*).

Date :

Signature with name and Designation of Re-employer With OFFICE SEAL

**PART - II**

**IN CASE THE DECEASED WAS NOT RE-EMPLOYED ANY WHERE AFTER HIS DISCHARGE FROM IAF WITH CERTIFICATE MUST BE SIGNED BY THE CLAIMANT AND COUNTER SIGNED BY EITHER ANY FIRST CLASS GAZETTED OFFICER OR BY VILLAGE OFFICER / PANCHAYAT PRESIDENT / SARPANCH / PRADHAN / MUNICIPAL COUNCILLOR**

This is to certify that (name of deceased) \_\_\_\_\_ was not re-employed any where after his discharge from service.

Date :

Signature of claimant

---

**COUNTERSIGNED**

Date :

Signature with name & Designation with Office Seal

**Note :** To be Counter signed by any of the following :-

- (i) ***First Class Gazetted Officer***
- (ii) ***By Village Officer***
- (iii) ***Panchayat President***
- (iv) ***Sarpanch***
- (v) ***Village Pradhan / Mukhiya***
- (vi) ***Municipal Councillor***
- (vii) ***Serving Defence Officer (Commissioned Officer only)***
- (viii) ***Zila Sainik Welfare Officer***

**STATEMENT**

Statement of Shri/Smt/Miss/Master \_\_\_\_\_ Wife/ father/ Mother/ Son/  
Daughter of service No \_\_\_\_\_ Name & Initials \_\_\_\_\_.

1. Date and time of Death \_\_\_\_\_
2. Name of disease which caused death \_\_\_\_\_
3. Details of medical treatment received by the deceased since his discharge from IAF. \_\_\_\_\_
4. The disease causing death started on (give the date if known otherwise indicate approximate month & year) \_\_\_\_\_
5. Sign and system of the disease causing Death give brief details like locating & Nature of pain, breathing difficulties Inflammation, stomach disorders, loss of consciousness etc. \_\_\_\_\_
6. If he was not treated by any medical practitioner at the time of his death, give reason why medical treatment was not given. \_\_\_\_\_

Place :

Signature or thumb  
Impression of the claimant

Date :

**SIGNATURE OF WITNESS**

We certify that the above facts are known to us personally and they are correct.

1. Signature or Thumb impression : \_\_\_\_\_  
Name and address of first witness \_\_\_\_\_
2. Signature or Thumb impression : \_\_\_\_\_  
Name & address of second witness \_\_\_\_\_