



## GENERAL GUIDE LINES FOR FAMILY PENSION



1. For the purpose of grant of family pension, the 'Family' is defined/ categorized as under:

### Category I

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

### Category II

- (a) Differently abled child/ children till he/she starts earning or upto the date of death, whichever is earlier.
- (b) Unmarried/Widowed/Divorced daughter, not covered by Category I above, up to the date of marriage/re-marriage or till the date she starts earning or up to the date of death, whichever is earlier.
- (c) Parents who were wholly dependent on the Armed Forces personnel when he/she was alive provided the deceased personnel had left behind neither a widow nor a child.
- (d) Dependent disabled siblings (i.e. Brothers and sisters). Such disabled siblings are also eligible for family pension in the same manner and following same disability criteria as applicable in the case of son/ daughter suffering from any disorder or disability of mind including mentally retarded or physically crippled or differently-abled, so as to render him/her unable to earn a living even after attaining the age of 25 years.

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

3. The unmarried/ widowed/ divorced daughters shall also be eligible for grant of Liberalised/ Special family pension beyond 25 years of age subject to fulfilment of conditions i.e. income criteria. She will be entitled to family pension even after the age of 25 years provided all other eligible children below the age of 25 years have ceased to receive family pension and there is no disabled child to receive the family pension. Family pension to payable

to unmarried/ divorced/ widowed daughter in order of their date of birth and younger of them shall not be eligible unless the next above has become ineligible for grant of family pension.

4. The dependency criteria for the purpose of family pension shall be the minimum Family Pension along with Dearness Relief thereon. The minimum family pension as per 7th CPC rates is **Rupees Nine thousand plus Dearness Relief thereon.**

5. The childless widow of a deceased personnel shall continue to be paid family pension even after her re-marriage subject to the condition that the family pension shall cease once her independent income from all other sources become equal to or higher than the minimum prescribed family pension in the Central Government. The family pensioner in such cases would be required to give a declaration regarding her income from other sources to the pension disbursing authority **every six months.**

6. In case, the marriage of the pensioner has taken place after retirement, pensioner is required to apply for endorsement of family pension entitlements in his PPO enclosing therewith registration details of marriage with the Registrar of Marriages or other competent authority under the relevant law.

7. Parents who were wholly dependent on the Armed Forces Personnel when he/she was alive are also entitled for family pension. In case of dispute, the division of family pension (special/ Liberalised) (sailors only) can be approved by the Competent Authority.

8. In case the Armed Forces personnel is not survived by a widow/ widower or a child, the dependent parents become eligible to receive family pension. However, in case where an deceased Armed Forces personnel is survived by a widow/ widower or child and position changes subsequently because of death or remarriage of the spouse and or death or ineligibility of child/ children including disabled child, the dependent parents become eligible for family pension. As stated above, a childless widow subject to dependency criteria is entitled for family pension even after her marriage. In such an event, the parents of the deceased Armed Forces personnel become entitled to the family pension only the childless widow dies or when her independent income from all sources becomes equal to or higher than prescribed dependency criteria under the rules.

9. Family pension is also allowed to judicially separated spouse of service personnel after his/her children cease to be eligible for family pension till his/her death or re-marriage whichever is earlier.

10. The Family Pension will not be payable to more than one members of an individual's family at the same time. However, there have been cases where service personnel have been authorized to keep more than one wife/wives due to religious reasons. On death of the service personnel in these cases and deceased is survived by more than one widow the pension will be divided amongst the widows/children. The following procedure is to be followed for division and payment of Family Pension to widows/children.

(a) Where a deceased is survived by more than one eligible widow, the Ordinary Family Pension shall be paid to them in equal shares.

(b) On the death of a widow, her share of the ordinary family pension shall become payable to her eligible child(ren). In case the widow is not survived by any child/eligible child, her share of the family pension shall not lapse but shall be payable to the other widows in equal shares or if there is only one such other widow, in full to her.

(c) Where a deceased is survived by a widow and has also left behind eligible child/children from another wife who is not alive, the eligible child of the deceased wife, shall be entitled to the share of Ordinary Family Pension which the mother would have received if she had been alive at the time of death of the individual. The share or shares of family pension payable to such a child or children or to a widow or widows ceasing to be payable, such share or shares shall not lapse but shall be payable to the other widow or widows and or to other child or children otherwise eligible in equal shares, or if there is only one widow or child in full to such widow or child.

(d) Where the deceased is survived by a widow and has left behind eligible child/children from a divorced wife or wives, the eligible child or children shall be entitled to the share of Ordinary Family Pension which the mother would have received at the time of the death of the individual had she not been so divorced. In case the share or shares of family pension ceasing to be payable, such share or shares shall not lapse and shall be payable to the other widow or widows and or to other child or children otherwise eligible, in equal shares, or if there is only one widow or child, in full to such widow or child.

11. In case of mentally retarded son or daughter, the Family Pension shall be payable through a person nominated by the Armed Forces personnel or pensioner. In case no such nomination has been furnished by the pensioner during their life time, the same will be paid through the person nominated by the spouse of deceased personnel or pensioner. However, such personnel/ pensioners can also appoint legal guardian through Local Level Committee in terms of National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act-1999 and Rules 2000. Govt. of India, MoD letter No. PC/MF-Air HQ/24229/283/FPHC/PP&R-3(i)/2678/D(Pen/Policy) dated 26 Oct 2007 is relevant.

**Authority:** - MoD letters 1(2)/97/1/D(Pen-C) dated 31 Jan 2001, No. PN/7995/D(Pen/Pol)/2010 dated 01 Oct 2010, No. 17(4)/2008(2)/D(Pen/Pol) dated 12 Nov 2008, No. 2(2)/2012/D(Pen/Pol) dated 14 Dec 2012, No.01(05)/2010-D(Pen/Policy) dated 17 Jan 13.

## **NOK ACTION AFTER DEATH OF PENSIONER**

A self written application along with original death certificate of pensioner to be forwarded to record office (NAVPEN) and another copy of said application with death certificate to respective branch from where sailor was getting pension. Application should be written by the wife of late ex- sailor's or any dependent of sailor's in case of death of widow's earlier.

### **CASE I :- IF WIFE NAME ALREADY IN PPO**

If widow name already in PPO then claimant to visit respective branch with application and copy of PPO in which claimant name is endorsed. on receipt of original death certificate and application, respective bank will start family pension of claimant without waiting any further orders from records office.

### **CASE II : IF WIFE NAME NOT ENDORSED IN PPO**

If widow name not endorsed in PPO then claimant are to approach to record office with intimation of death of sailor's and processing of her family pension claim. on scrutiny of late sailor's record , record office will send family pension forms to concern claimant they can also take print out from our website <https://www.indiannavy.nic.in/navpen> , but these forms will valid only after making covering letter for respective claimant without covering letter such form will not be entertained.

### **CASE III :- WIDOW DAUGHTER/ DIVORCEE DAUGHTER**

Widow daughter/divorcee daughter applicable to family pension only if their husband expired before their parents and they are not earning money more than Rs. 9000/-p.m and similarly if their divorce should be before the parents expired in which condition they are applicable to family pension.

**Note :-** Unmarried daughter is applicable for family pension till her marriage or earning not more than Rs 9000/- p.m.

### **CASE IV :- DEPENDENT SON**

Dependent son is applicable to family pension only upto the age of 25 years.

**Note :-** Son is applicable for family pension only if his earning not more than Rs 9000/- p.m.