

FREQUENTLY ASKED QUESTIONS
UPDATED AS ON 27 MAR 18

Note:- Any amendments/clarifications may be sought directly from NAVPEN. Latest/updated CDA circulars/ government policies need to be cross checked while referring to certain answers.

Q1. I am DE (DH) sailor; will I get Dependent Cards on release from Service?

Ans. Non-pensioners are not entitled for dependent cards for their dependents.

Q2. What is the eligibility for Discharge Book and Discharge Certificate?

Ans. Sailors who has served less than five years are issued with Discharge Certificate rest all are issued with Discharge Book.

Q3. What all documents are issued at the time of being discharged from service?

Ans. Following documents are issued at the time of release / discharged from service subject to eligibility / entitlement:-

- (a) Certificate of Service (IN 271).
- (b) Indian Navy Service and Release Certificate (INSARC-IN 272) (Discharge Book).
- (c) Trade Certificate.
- (d) Civil Trade Equivalent Certificate (National Classification of Occupations Code).
- (e) Graduation / Matric Equivalent Certificate.
- (f) Post Retirement Death Insurance Extension Scheme Certificate.
- (g) Sea Service Extract.

Q4. What is the criteria for issue of Graduation / Matric Equivalent Certificate?

Ans. The Graduation / Matric Equivalent Certificate is issued to sailors, after their names have been published in the Release Serial, provided they have completed 15 years of service at the time of request. The request for the equivalent Certificate is to be forwarded to the Release Centre with the original matriculation / equivalent of ET-1 Certificate for issue of Graduation / Matric equivalent Certificate respectively.

Q5. What is the procedure to get ESM Identity Card made?

Ans. Hon officers are issued with ESM Identity card or retirement at Release Centre. They are required to bring along with them two photographs (without spectacles) with blue background, as per specification indicated below:-

- (a) One 5cm x 5cm photo in civil dress with tie, Rank, Name and No. to be superimposed digitally in the lower half.
- (b) One 4.7 cm x 3.7 cm in civil dress with tie.

However, sailor below honorary rank are required to contact their respective Zila Sainik Board with following documents:-

- (a) Discharge Book
- (b) Pension Payment Order (PPO)
- (c) Application form duly stamped from Release Centre
- (d) Two passport size photographs

With original

Q6. I am DE (DH) sailor and I am due for retirement. What is my leave encashment entitlement?

Ans. Accumulation and encashment of leave will be limited to the number of days of annual leave at the credit of Defence Forces personnel on the day of their proceeding on superannuation / release / Discharge on own request / invalidated out of service / die while in service, irrespective of the number of years of service rendered, subject to a limit of 300 days and maximum of 30 days to be accumulated in a calendar year. Accumulation and encashment of Annual Leave has been delinked to the number of years of service rendered.

Q7. I am retiring on 31 Jan this year, what is my leave entitlement and how many days leave can I accumulate?

Ans. Post implementation of VI CPC, not more than 30 days can be accumulated in a calendar year. Annual Leave during the year of retirement will be encashed as follows:-

(a) Those retiring on 31 January	- 15 days
(b) Those retiring in February and thereafter-	30 days

Q8. I am due for release from service on 31 Jan 16 and we are required to report to Release Centre by 06 Jan 16. In the year 2015, I have 30 days BAL of 2015 still to be encashed. Can I encash 30 days BAL of 2015 and at the same time avail advance of Annual Leave of 2016 in the year 2015 it self?

Ans. Advance of Annual Leave for the year 2016 can only be availed if the Annual Leave for the year 2015 has already been availed completely and there is no leave pending for the year 2015 still to be availed. There are cases wherein on one hand 30 days BAL of the current year is encashed and at the same time sailors have been granted Advance of Annual Leave of the next year during the current year itself, which is not in order.

Q9. I was discharged from service and awarded punishment for which my pension was reduced by the competent authority. What is my leave encashment entitlement?

Ans. Sailors who are compulsorily retired / discharged from service on disciplinary grounds where the disciplinary authority has imposed any reduction in the amount of pension (including gratuity), such sailor are not entitled for encashment of leave.

Q10. How can my payment dues be settled?

Ans. Commanding Officers of Ships / Establishments are requested to ensure that all payment/dues such as MLR, CILQ and CEA are made to the sailors being released before they are transferred to Release Centre. No payment is made at Release Centre. Sailors whilst at Release Centre are entitled for MLR, CILQ & CEA allowances as applicable. These dues will be settled by Naval Pay Office, Mumbai.

Q11. What documents are required for release formalities?

Ans. Following documents carrying the seal of the issuing unit / Headquarters, are to be brought by the sailors to the Release Centre:-

- (a) Manuscript record sheet in triplicate duly audited by NLAOs containing information/entries made after dispatch of Service Documents including "Assessment of Character and Efficiency" on the day of transfer.
- (b) Original Matriculation Certificate / ET-1 Certificate (if not forwarded earlier).
- (c) Latest passport size coloured photographs (in plain clothes with sky blue background) as follows:-
 - (i) Self - five copies
 - (ii) Self & Wife - four copies
 - (iii) Self, Wife & Children - two copies
- (d) De-kitting and tool kit surrender Certificate.
- (e) Permanent Identity Card Surrender Certificate.
- (f) Four ink signed copies of transfer Genform.
- (g) Vigilance Certificate.
- (h) Provost Warrant surrender Certificate (applicable for provost sailors)
- (j) Ink signed copy of authorization to make private arrangements where applicable. Transfer Genform in such case should bear notation "continue to draw CILQ at old duty station".
- (k) A copy to Annexure 'I' (Final closing of AFPP Fund) already forwarded to NPO.
- (l) Copy of No Demand Certificate from COs/MES, Outgoing routine.
- (m) Leave encashment Genforms for previous and current year.
- (n) Copy of time bar sanction and Genform for leave encashment (If any).
- (p) Leave sheet (for sea service extract), Details of award of GCB, Medal and Annual Assessment & units served (for concerned correction in documents, if any)-2 sets.
- (q) Ex-servicemen application form, duly filled in black ink and photo attested, for issue of Canteen Smart Card. Old Smart Card / Surrender Certificate to be carried.
- (r) Photo copy of PAN card.
- (s) Original certificate of PRC undergone.

Q12. What actions are required to be taken in case of Local Discharge?

Ans. In case of local discharge, all actions by various agencies remain unchanged except that the sailors are not required to report to Release Centre. Commanding Officers are to ensure that all documents / certificates are obtained and dispatched to concerned authorities in time. The Commanding Officers are to ensure following actions before discharge of sailors locally:-

- (a) Complete dekitting.
- (b) Recover identity card (IAFZ 2015) and pay book.
- (c) Conduct of RMB.
- (d) Forward following documents:-
 - (i) Casualty Genform by FAM / Fax to CABS / Admin section for issue of Bureau Order Discharge (BOD).
 - (ii) Audited SDs and Leave sheet to NAVPRN / Verification section.
 - (iii) Latest address, mobile / landline number and e-mail ID of sailor to NAVPEN / Pension Section and Release Centre.
 - (iv) Vigilance certificate to NAVPEN / Pension Section.

- (v) If eligible, completed pension and ECHS forms to NAVPEN / Pension Section.
- (vi) RMB to NAVPEN / Pension Section.
- (vii) Pre-receipted AFPPF voucher in triplicate to NPO (Annexure 'I' to NO 09/2009).
- (viii) No Demand Certificate from CO and MES to NPO.
- (ix) Annual Assessment as on date of discharge to NAVPEN.

Q13. I am due to retire on 31 May 16 and will be reporting to Release Centre for release formalities on PM 15 May 16. My unit has paid me up to 15 May 16. Who will pay my dues such as MLR, CEA & CILQ etc. for the period of stay in Release Centre.

Ans. The payment dues such as MLR & CILQ etc for the period of stay at Release Centre will be forwarded to NPO for issue of payment authority. However in case of CEA, Sailors are required to forward the claim to the last unit for countersignature and subsequently to be forwarded to Release Centre for onward dispatch to NPO for issue of payment authority.

Q14. I have dispatched Original Service Documents [IN 271 (REV)] duly audited along with Pension forms to NAVPEN. Should I also get my Manuscript Record Sheet / Xerox Service Documents audited from NLAO Prior Reporting to Release Centre?

Ans. The Manuscript Record Sheet / Xerox SDs which is maintained by units for making entries on causalities occurring after dispatch of original service documents to NAVPEN is also required to be audited by the respective NLAOs prior reporting to Release Centre. The audited Manuscript Record Sheet / Xerox SDs are to be carried in person by retiring sailors on reporting to Release Centre, which is required for processing leave encashment claims.

Q15. What is the time limit for submission of retirement TA/DA claim? How can I prefer the claim after completion of 02 years?

Ans. The prescribed time limit for submission of retirement TA/DA claim is two years from the date of retirement. However if not submitted within the prescribed time limit, statement of case for late submission is to be forwarded along with the original claim documents for obtaining the time bar sanction from competent authority.

Q16. Is change of address certificate required to be enclosed with the Retirement TA/DA claim in addition to the documents listed out in the contingent bill?

Ans. Change of address certificate is required for the sailors who have been locally transferred within the same station/city/district when the change of residence occurred in the same station or specifically sought by PCDA(N).

Q17. What is the exact time limit for transportation of personal effects (Baggage & conveyance) and Journey of Self & family to Selected Place of Residence after the retirement?

Ans. One Year from the date of retirement.

Q18. Sir, I have been locally discharged from my last unit? To whom shall I send my final claim?

Ans. Personnel discharged locally are to submit their final permanent duty claim to their last unit for further processing.

Q19. I am due for retirement and warrant for family was issued by last unit and when I reported to Release Centre, warrant for self was issued to me. Can I and my family perform journey on different dates?

Ans. Yes, You and your family can perform journey on different dates however, original journey tickets are to be enclosed with the claim.

Q20. Sir, I had lost my train tickets after completion of my journey. How can I prefer my claim without the same?

Ans. For this, you need to file an FIR for lost tickets at the nearest police station and the copy of the same is to be attached with the claim.

Q21. What is the Certificate in accordance with NO-32/06?

Ans. It is a certificate which is issued by Accommodation Office of the last unit and the same is to be issued to the sailor prior proceeding to Release Centre for release formalities.

Q22. Sir, due to non availability of reservation I had booked ticket at my own expense for the journey of my family from last duty station to home station. Who will issue Cash TA sanction for the same?

Ans. Cash TA Sanction for the journey of family from last duty station to home station will be issued by last unit.

Q23. Which address is to be given in the address column in 2nd page of contingent bill?

Ans. SPR/Permanent Home Address is to be given in the address column of the contingent bill and the same is to be reflected in the copy of discharge book which is enclosed as proof of address.

Q24. I am discharged from service on SNLR will I get Sea Service Extract?

Ans. Sea Service Extract certificate will not be issued to sailors discharged on following grounds:-

- (a) Invalided physically unfit for Naval Service.
- (b) SNLR for reasons other than surplus to complement.
- (c) Unsuitable.
- (d) Fraudulent Entry.
- (e) Deserter.
- (f) Dismissed from service.

Q25. What are the documents required for updation of discharge book?

Ans. (a) Manuscript Record Sheet.
(b) Latest Kindered Roll.
(c) Page No. 09 & 10 of Service Document (Annual Assessment as on date of transfer).
(d) Page No. 02 of Service Document.
(e) PRC Certificate (PRC courses which are nominated by CABS).

Q26. What is the procedure for updation of educational qualification in discharge book?

Ans. Discharge book consists of two columns pertaining to educational qualification i.e.

(a) Education qualification at the time of joining service is updated by CABS/Admin Section based on education qualification declared by the individual on IN 441 at the time of joining service.

(b) Education qualification acquired by sailors whilst in service is also updated by CABS/ Admin Section provided the necessary permission to pursue higher education has been obtained prior attaining qualification and subsequently BOAQ is issued by CABS post completion.

Q27. Sir my family particulars hosted in Bureau Website are incorrect, I am about to report to Release Centre. How can I correct it?

Ans. It is of utmost importance to ensure that family particulars are updated well in time by forwarding supporting documents from the last unit. Discharge book consists of details of family members viz. spouse, children, father & mother who are dependent on the sailor. All sailors reporting to Release Centre are required to carry in person latest kindered roll issued by last unit for updation of family particulars. In case, if there is a requirement to carry out change of name of any dependant the individual should make an affidavit and bring a copy of same while reporting to Release Centre. It is clarified that married children, dependant sister/brother will not be included in family member details.

Q28. What is PRDIES? Is it compulsory?

Ans. 'PRDIES' is post retirement insurance provided to 'Pensioners' only. This scheme is valid for 30 years from the date of retirement or up to the age of 75 yrs whichever is earlier. One time premium is deducted from 'Survival benefits' paid at the time of retirement. The premium deducted is non-refundable; the scheme provides death insurance cover up to the validity period only. The insured amount is payable only in case of death of the individual within validity period only. The insured amount is payable only in case of death of the individual within validity period. Nomination for nucleus family is mandatory for 67% and remaining 33% can be nominated to father / mother or any other relatives. Bachelors can nominate 100% to their father/mother or any other relatives. It is compulsory for all pensioners: and non-pensioners are not eligible.

Q29. After completion of validity period will I get insured amount of PRDIES?

Ans. No, the post retirement death insurance extension scheme is a non-refundable scheme.

Q30. I am due for discharge from service, can I take Leave Pending Retirement (LPR)?

Ans. The provision of LPR to sailors has been cancelled vide Sub Para 3 (i) (ah) of para 37 of Navy Order (Spl) 03/84, and the same has been incorporated in NO 17/13. NOC for civil employment is being suitably amended.

Q31. What facilities are available from NGIF and INBA to the retired Naval Personnel?

Ans. The following facilities are available from NGIF and INBA to the retired naval personnel:-

<u>Ser</u>	<u>Facilities</u>	<u>Amount</u>
NGIF		
(a)	Post Retirement Death Insurance Extension scheme (PRDIES) INBA	5 Lakh upto 30 Years after Retirement or 75 Yrs of age whichever is earlier.
(a)	Death Grant	30,000/-
(b)	Daughters Marriage of widows (for First two daughters)	50,000/-
(c)	Re-imbursement of Tuition Fee for Special/Handicapped Children (From 3 to 25 Yrs of Age)	5,000/- per month
(d)	Merit Scholarship post 10+2 for Graduation & Post Graduation	20,000/- Boarder; 15,000/- Day Scholar
(e)	Vocational Course-Widows	50,000/-
(f)	Re-imbursement of Coaching Fee to retired naval personnel (Pensioners) and widows introduced w.e.f. Academic Year 2013-14 Whose wards secure Admission for Graduation Course in 'IIT' or for 'MBBS' Courses, NUCLEAR SCIENCE)	30% of Coaching Fee

Q32. What is NCO Code Certificate?

Ans. The director General of employment & Training under Ministry of Labour, Government of India has identified a number of technical trades of the defence forces and have equated them with civil occupations classified in National Classification of Occupation vide letter DGET/C30018(22)/85 of Nov 1985 to facilitate resettlement of Es-servicemen in civil sector. The NCO Code has been revised recently vide Government of India, Ministry of Labour & Employment office memorandum No. DGE&T-5/1/07-VG/OI dated 26 Sep 12 and the same is being issued to all retiring sailors w.e.f. 26 Sep 12. This is an aid to Employment Officers in registering Es-servicemen and matching them against civilian vacancies, primarily for Ex-servicemen reserved quota under Group C and Group D category central government jobs. The NCO codes are issued to sailors according to their rank and trade at the time of being released from service.

Q33. Is widow of sailors who die in harness eligible for discharge book?

Ans. The widow of the sailors who die in harness is eligible for discharge book/certificate as per NO 30/12 and the procedure for issue of the same is enumerated below. The Commanding Officers of the unit are to ensure the following:-

- (a) On death of a sailor in harness, the Commanding Officer of the unit is to guide the widow to apply for certificate of service and forward the same to Release Centre. The specimen format of the application is placed at Appendix 'C' to NO 30/2012.

(b) On receipt of the application, Release Centre will verify the data and prepare the Certificate of Service, which will be forwarded to widow for signature/thumb impression. Thereafter, this documents is to be returned to Release Centre for signature of Officer-in-Charge, Release Centre and subsequent issue to NOK.

Q34. Can a pensioner transfer his/her pension account from one branch to another branch of the same bank or to the branch of another bank?

Ans (a) Pensioner can transfer his /her pension account from one branch to another branch of the same bank within the same centre or at a different centre.
(b) He / she can transfer his /her account from one authorized bank to another within the same centre (such transfers to be allowed only once in a year);
(c) He/ she can also transfer his/ her account from one authorized bank to another authorized bank at different centre.

Q35. What is the procedure for transfer of Pension A/C to another branch or bank?

Ans For change of pension account to another Branch/Bank, Pensioner has to approach the present PDA for transferring of the pension documents. On receipt of Pension Documents by the new PDA, Pension Will be commenced. The new PDA has to forward the details of pension account to PCDA (Navy) Pension Cell, Mumbai and Naval Pension Office for updating record.

Q36. Can the pension paying bank recover the excess amount credited to the pensioner's account?

Ans Yes, the paying branch before commencement of pension obtains an undertaking from the pensioner in the prescribed form for this purpose and therefore, can recover the documents info excess payment made to the pensioner's account due to delay in receipt to any documents information or due to any bonafide error. The bank has also right to recover the excess amount of pension credited to the deceased pensioner's account from his/ her legal heirs / nominees. The excess amount paid on account of pensioner is required to be recovered in EMI.

Q37. Is it compulsory for a pensioner to furnish a Life Certificate / Non-Employment Certificate or Employment Certificate to the bank in the month of November?

Ans Yes, the pensioner is required to furnish a Life Certificate / Non-Employment Certificate or Employment Certificate to the bank in the month of November. However, in case a pensioner is unable to obtain a Life Certificate from an authorized bank officer on account of serious illness / incapacitation, bank official will visit his / her residence/ hospital for the purpose of recording the life certificate.

Q38. Can old, sick physically handicapped pensioner who is unable to sign, open pension account or withdraw his / new pension from the pension account?

Ans A pensioner, who is old, sick or lost both his / her hands and therefore cannot sign, can put any mark or thumb/ toe impression on the form for opening of pension account.
While withdrawing the pension amount he / she can put thumb /toe impression on the cheque / withdrawal form and it should be identified by two independent witnesses known to the bank one of whom should be a bank official.

Q39. How the payment of Dearness Relief at revised rate is to be paid to the pensioners?

Ans Whenever any dearness relief on pension / family pension is sanctioned by the Government, the same is intimated to the DPDO/ banks for issuing suitable instructions to their pension paying branches for payment of relief at the revised rates to the pensioners without any delay. The orders issued by the Govt. Departments are also hosted on their website and act accordingly without waiting for any further orders from RBI in this regard.

Q40. On which authority the pensioner should approach for redressal of his / her grievances?

Ans A pensioner can initially approach the concerned Branch Manager and therefore, the Head Office of the concerned bank for redressal of his / her compliant. They can also approach the Banking Ombudsman of the concerned State in terms of Banking Ombudsman Scheme 2006 of the Reserve Bank of India (details available at the Bank's website www.rbi.org.in) this is applicable only in respect of complaints relating to services rendered by banks. For other issues the complainant will have to approach the respective pension paying authority.

COMMON PENSION GRIEVANCES AND SUGGESTED ACTION

Issue	Action / Information
I am not getting correct rate of pension	<p>Pension Disbursing Authority (PDA) required to fix the pension as per relevant PCDA(P), Allahabad circulars. For example, if the pensioner is pre- 2006 retiree, the Circular 501 is to be referred. All the tables of said circular are as per the Rank & Group of pensioner according to their date of retirement.</p> <ul style="list-style-type: none">• All circular of PCDA(P), Allahabad can be accessed from their website www.pcdapension.nic.in• Pensioner's can also check their entitlement through "SUVIGYA" software in the website cgda.nic.in• No direct role of NAVPEN in the matter but to help pensioners, NAVPEN advised the PDAs for correct fixing of pension and this action can also be taken up with the concerned CRSOs.
Pre 2006 retired Hon Commission Officers requesting for parity in pension as per 6 th CPC	<ul style="list-style-type: none">• The pensions of the Hon Commission Officers, retired pre- 2006 are revised as per the Circular 501. w.e.f 24 Sep 12, based on qualifying service.
My husband has died, What is the procedure for starting my Family Pension?	<ul style="list-style-type: none">• If name of the family pensioner is notified in the PPO then the PDA will commence the family pension after obtaining death certificate of husband and identify proof of the family pensioner. If the name has not been notified in the PPO then the family pensioner has to approach to NAVPEN for issue of Corrigendum PPO for commencement of Family Pension. Family

	pensioners has to open a pension account in the same bank if the joint pension account has not already been opened.
2 nd wife requesting for pension in case of plural marriage	<ul style="list-style-type: none"> If married second time during the life time of First wife then second marriage is null and void and the second wife is not eligible for any benefit. Children from second marriage are eligible for Family Pension. If other condition is fulfilled.
Husband not supporting wife/ children	<ul style="list-style-type: none"> Spouse required to approach Family Court. The issue is outside the jurisdiction of Navy.
Counting of Boys period for Reservist pensioners	<ul style="list-style-type: none"> Personnel drawing Reservist Pension does not benefit on counting of Boys period as they are in receipt of fixed amount of Reservist pension of (Rs. 3500/- P.M.)
Banks not cooperating	<ul style="list-style-type: none"> Individuals need to approach higher authorities in their respective banks for redressal. Banking Ombudsman are now available to resolve issues. Representation against non adjustment of revised scale of pension by bank staff may be addressed NAVPEN for taking up the case with concerned PDA.
Banks not restoring Commuted portion / enhancing	<ul style="list-style-type: none"> The commuted portion of pension is to be restored automatically by the concerned PDA on completion of 15 years. Additional instructions are not required. Pensioner may approach NAVPEN in case of difficulty.
Loss of PPOs	<ul style="list-style-type: none"> In case of loss of Pensioner's copy of PPO pensioner is requested to file an FIR and send it to NAVPEN for issue of duplicate PPO from PCDA, along with a MRO of Rs. 10/- If the bank copy of the PPO has been lost, the bank has to forward a loss certificate for issue of duplicate PPO from PCDA.
Non-receipt of Corrigendum PPOs	<ul style="list-style-type: none"> Corrigendum PPOs are issued by PCDA(N), from time to time. Since the number of pensioners is very large, this process takes many years to cover all pensioners. Pension entitlements are upgraded by PDA based on the Circulars issued by PCDA(P), Allahabad from time to time. Requirement of Corrigendum PPO is, therefore, not necessary for revision of pension.
Disability Pension – Rounding off (Broad Banding)	<ul style="list-style-type: none"> Benefit of rounding off to 50% (for drawing less than 50%), to 75% (for drawing between 50 to 75%) and to 100% (for those drawing 75% and above) are applicable only to the ex-sailors who have been invalidated out of service. Pensioner discharged on Expiry of Engagement, with Disability Pension are not eligible for this benefit.
Large number of letters/PPOs returned by P&T for incomplete / wrong address of ex-sailors	<ul style="list-style-type: none"> Pensioners change their residence often and fail to update their address with NAVPEN. As a result, large numbers of letters are returned for wrong address.

	<ul style="list-style-type: none"> Ex-sailors are requested to update their address with the NAVPEN in case of change.
Request for payment of ex-gratia (Rs. Ten lakhs) on death in harness cases	<ul style="list-style-type: none"> To receive Ex- Gratia payment of Rs. Ten lakhs the death should have occurred on duty. Ex – Gratia is not paid if death occurs while travelling on leave.
What is the minimum time criteria for grant of service pension?	<ul style="list-style-type: none"> The minimum service for grant of pension is 15 years as per Navy Pension Regulation 1964.
Where a pensioner can get information about changes in pension policies?	<ul style="list-style-type: none"> All latest pension policies / orders are available in the website www.pcdapension.nic.in which is hosted by PCDA(P), Allahabad.

Q41. How can I get various phone numbers, e-mail Ids and Fax No. of various offices of Indian Navy/ Armed forces for any enquiry or to get necessary information while in active service and after my retirement?

Ans Check weather under mentioned info will help.

CONTACT NUMBERS FOR SERVICEMEN / EX-SERVICEMEN

1. **Release Centre** Tele No. : **022-25075615 / 5616**
e-mail ID : releasecentre@gmail.com
Fax No. : **022-25564823**
2. **CABS Exchange** : **022-25075400**
Fax No. : **022-25563323**
3. **Bureau Placement Cell (BPC)** : **022-25075448**
E-mail ID : bpccareers@gmail.com
Fax No. : **022-25564823**
4. **Pension** Tele No. : **022-25075455 / 25075600**
e-mail ID : navpen-navy@nic.in
Fax No. : **022-25075621**
5. **GB Section** : **022-25075620**
e-mail ID : navpen-navy@nic.in
Fax No. : **022-25575605**
6. **ECHS Section** : **022-25075457**
Fax No. : **022-25075653**
7. **NPO Demob** : **022-22751062**
e-mail ID : sdemob@navpay.com
Fax No. : **022-22751168**
8. **NPO IRLA** : **022-22751242**
CDA (Pension) Mumbai : **022-22751181**
9. **PCDA (Pension) Allahabad** : **0532-2421880**
website : www.pcdapension.nic.in

10.	Indian Navy Information website	:	www.irfc.-nausena.gov.in
11.	CGDA, New Delhi website	:	http://cgda.nic.in
12.	DGR email ID website	:	011-26192352 dgremployment@yahoo.com www.dgrindia.com
13.	DESA e-mail ID website	:	011-24121068 desa@vsnl.com www.dgrindia.com
14.	Veteran Sailors' Forum (VSF) e-mail ID	:	011-24121068 vsfdelhi@yahoo.com
15.	Kendriya Sainik Board (KSB) website	:	011-26715250 www.dgrindia.com
16.	PCDA(N), Mumbai Fax website e-mail ID	:	022-22882166 022--22020772 www.pcdanavy.nic.in cda-bom@nic.in
17.	HQECHS Mumbai Upnagar Email ID	:	022-25075448 hqechnupnagar@gmail.com
18.	CRSO (North) Mob Fax Email	:	Off: 011-24121429 813055888/ 09868174466 011-24121430 crsonorth.navy@gmail.com
19.	CRSO (Central) Mob Fax Email	:	011-24121429 9650693980 011-24121430 crsonorth.navy@gmail.com
20.	CRSO (East) Fax Email	:	0891-2813067 0891-2510275 crsoeast.navy@gmail.com
21.	CRSO (NE) Mob Fax Email	:	033-22221436 9874699709 033-22314965 crsonortheast.navy@gmail.com
22.	CRSO (West) Mob Fax Email	:	022-22751998 9867274965 022-22698393 crsowest.navy@gmail.com
23.	CRSO (South) Mob Fax Email	:	0484-2873333, 0484-2873334 9446028261 0484-2667398 crsosouth.navy@gmail.com

24.	CRSO (A & N)	:	03192-248294
	Mob	:	9531856044
	Fax	:	<u>03192-232829</u>
	Email	:	<u>crso.an@gmail.com</u>
25.	INS Agrani (DSC/Recruitment)	:	0422-2315531 Extn-932
26.	Navy Info Website	:	<u>www.irfc-nausena.gov.in</u>

Q42. In which bank one can open his pension account?

Ans Below are the list of Pension Disbursing Authority where individual can open his pension account.

- 1 STATE BANK OF INDIA
- 2 PUNJAB NATIONAL BANK
- 3 ALLAHABAD BANK
- 4 ANDHRA BANK
- 5 BANK OF INDIA
- 6 BANK OF MAHARASHTRA
- 7 CANARA BANK
- 8 CENTRAL BANK OF INDIA
- 9 CORPORATION BANK
- 10 INDIAN BANK
- 11 INDIAN OVERSEAS BANK
- 12 STATE BANK OF BIKANER & JAIPUR
- 13 STATE BANK OF HYDERABAD
- 14 STATE BANK OF MYSORE
- 15 STATE BANK OF PATIALA
- 16 STATE BANK OF TRAVANCORE
- 17 SYNDICATE BANK
- 18 UCO BANK
- 19 UNION BANK OF INDIA
- 20 UNITED BANK OF INDIA
- 21 BANK OF BARODA
- 22 DENA BANK

- 23 ORIENTAL BANK OF COMMERCE
- 24 NEW BANK OF INDIA
- 25 PUNJAB SIND BANK
- 26 STATE BANK OF INDORE
- 27 STATE BANK OF SAURASHTRA
- 28 VIJAYA BANK
- 29 AXIS BANK
- 30 ICICI BANK
- 31 HDFC
- 32 IDBI

Note:- Idea given by POGW Yogesh Adhikari, 214957-R