DIRECTORATE GENERAL CENTRAL RESERVE POLICE FORCE



केन्द्रीय रिजर्व पुलिस बल
CENTRAL RESERVE POLICE FORCE

कल्याणकारी योजनाओं की पुस्तिका
(अक्टूबर, 2018 तक संशोधित)
A BOOKLET ON WELFARE SCHEMES
(CORRECTED UPTO OCTOBER, 2018)

महानिदेशालय, केरिपुबल
DIRECTORATE, CRPF
लोधी रोड, नई दिल्ली–110003
LODHI ROAD, NEW DELHI-110003

MESSAGE

It gives me an immense pleasure to release this short compendium on "Benefits being given out of CRPF/Government Funds to serving/retired CRPF personnel and NOKs of deceased CRPF personnel".

Round-the-clock deployment of CRPF officers and men afford them very little time to acquaint themselves with pecuniary entitlements that are revised periodically by the Government/department. Therefore, a need was felt to present such updated information in a concise booklet form for the benefit of all CRPF personnel. This booklet, in a nutshell, explains all financial benefits being given out of Government & CRPF Funds separately to serving/retired CRPF personnel and NOKs of deceased CRPF personnel.

To update this Welfare booklet, Shri Benny Sebastian, Dy.Comdt (Welfare) and the dealing staff of Welfare branch of the Directorate General have given their valuable contribution for which I would like to thank them.

I do hope that this guidebook amply provides all the requisite information related to welfare schemes being run by the Department/Government. The benefits of this effort would be realised only when the personnel upto the lowest rank are made aware about this by giving it wide publicity.

(Rajeev Rai Bhatnagar)
Director General

INDEX

CHAPTER NO.	SUBJECT	PAGE NO.	
		FM	TO
01	CRPF EMPLOYEES EDUCATIONAL SOCIETY	01	04
02	EDUCATION FUND	05	12
03	RISK PREMIA FUND	13	14
04	CENTRAL WELFARE FUND	15	16
05	SPECIAL RELIEF FUND	17	----
06	WELFARE & AMENITIES FUND	18	---
07	DETAILS OF FINANCIAL ASSISTANCE ADMISSIBLE TO NOK OF PERSONNEL KILLED IN ACTION FROM CRPF AND CENTRAL GOVT.	19	23
08	RETIREMENT BENEFITS TO CRPF PERSONNEL FROM CENTRAL GOVERNMENT	24	33
09	PENSIONARY BENEFITS IN NEW PENSION SCHEME FOR NEW ENTRANTS TO CENTRAL GOVT. SERVICES	34	35
10	ACTIVITIES UNDERTAKEN BY CRPF FAMILY WELFARE ASSOCIATION (CWA)	36	41
11	CONSOLIDATED DETAILS REGARDING EX-GRATIA ON DEATH / DISABILITY	42	56
12	MISCELLANEOUS	57	64
13	FINANCIAL PLANNING BY JAWANS/ NOKs OF DECEASED PERSONNEL	65	68

CHAPTER-01

CRPF EMPLOYEES EDUCATIONAL SOCIETY (SINCE MAY - 1986)

CRPF Employees Educational Society has been registered under Society Act XXI of 1860 vide Society Registrar, Delhi administration letter dated 22/05/1986.

1. SUBSCRIPTION

Subscription @ Rs. 100/- p.a. w.e.f. 01/01/2009.

2. EDUCATIONAL INSTITUTIONS RUN FROM CRPF EMPLOYEES EDUCATIONAL SOCIETY.

a) Details of schools

Sl No	Name of school with place	Class	Sanctioned Strength	Hostel facility
1	CRPF Public School Rohini	12th	2249	Available
2	CRPF Public School Dwarka	12th	1620	Not Available
3	CRPF Public School Jawahar Nagar	12th	1861	Available

b) Details of Industrial Training Institute and Institute of Information & Technology.

1. <u>CRPF Industrial Training Centre, (ITC) Wazirabad (Estd. 1989)</u>

Sl No	Course	Duration	Sanctioned Strength	Hostel Facility
1	Motor Mechanic	2 years	63	Available
2	Electronics	2 years	78	
3	Electrician	2 years	63	
4	Refrigeration & Air Conditioning	2 years	78	
Total			**282**	

2. <u>CRPF Industrial Training Institute (ITI) Avadi (Estd. 1990)</u>

Sl No	Course	Duration	Sanctioned Strength	Hostel Facility
1	Electrician	2 years	63	Available
2	Motor Mechanic	2 years	63	
3	Automobile	1 year	25	
4	Electrician	1 year	25	
5	Refrigeration and A/C Mechanic	1 year	25	
6	Fitter	1 year	25	
7	Plumber	1 year	25	
Total			**251**	

3. CRPF Industrial Training Institute (ITI) Bhubaneswar (Estd. 1995)

Sl No	Course	Duration	Sanctioned strength	Hostel facility
1	Information technology and system maintenance	2 yrs	42	Available
2	Electronics	2 yrs	42	
3	Electrician	2 yrs	42	
4	Motor driving	3 months	64	
Total			**190**	

4. CRPF Institute of Information and Technology (II & T) Wazirabad (Estd. 1999)

Sl No	Course	Duration	Sanctioned strength	Hostel facility
1	"O" Level Basic Course	1 year	25	Available
2	"A" Level Advance Diploma	1 year	25	
Total			**50**	

3. SCHOLARSHIP FROM CRPF EMPLOYEES EDUCATIONAL SOCIETY FUND

1. Ashok Chakra Smt. Kamlesh Kumari Scholarship (wef.2014 -15) @ Rs.15000/-is being awarded every year to three topper students (CRPF Wards)of class 11th (i.e. one each from Science, Commerce & Arts stream) of CRPF Public Schools Rohini / Dwarka, New Delhi and Jawahar Nagar, Rangareddy (Telangana)who are continuing study in 10+2 in CRPF Public School.

2. Shaheed Scholarship Scheme (wef. 2015-16) @ 2000/- per month is being awarded to the wards of CRPF personnel killed in action/active duty or sustained 100% disability in action and studying in CRPF Public School.

*****

CHAPTER-02

EDUCATION FUND
(SINCE JANUARY, 1979)

Education fund has been started w.e.f. 01/01/1979 to provide educational and financial assistance to the wards of CRPF.

1. SUBSCRIPTION

Subscription rate w.e.f. 01/01/2013 p.a. as per details given below : -

ORs - Rs. 400/-
SOs - Rs. 600/-
GOs - Rs. 800/-

(Deducted in two equal installments from the pay of January and September every year)

2. EDUCATIONAL ASSISTANCE FROM EDUCATION FUND

A) (i) **Educational Assistance:** Only first two wards are eligible for scholarship benefits.

(i)	School level	Class II to V	Rs. 600/- p.a.
		ClassVI to VIII	Rs. 800/- p.a.
		Class IX to XII	Rs. 2,000/- p.a.
(ii)	College level	Arts/Commerce Group	Rs. 2,500/- p.a.
		Science Group	Rs. 3,000/- p.a.
(iii)	Technical Courses Category–**'A'**	For GOs	Rs. 18,000/- p.a.
		For SOs	Rs. 28,800/- p.a.
		For ORs	Rs. 36,000/- p.a.
(iv)	Professional Courses Category–**'B'**	For GOs	Rs. 5,000/- p.a.
		For SOs	Rs. 6,500/- p.a.
		For ORs	Rs. 8,000/- p.a.

(ii) Educational Assistance for single girl child
Educational assistance to single girl child will be paid at double of normal rates from Class 5th onward.

(iii) Educational Assistance for Differently abled wards of Force Personnel

Educational assistance will be paid double of normal rates from Class 2nd onwards in case of differently abled wards of Force personnel.

(iv) Educational Assistance upto graduation level for the wards of Martyrs and personnel sustained 100% disability during active duty and boarded out from service has been introduced at normal rate from the academic year 2015-16 onwards.

(v) Educational Assistance for the wards of all deceased Force personnel (except martyrs) upto class 10th has been introduced at double of the existing rate from Education Fund from the academic year 2017-18 onwards.

B) Special Cash Prize @ Rs. 5,000/- each to top 400 wards of Force personnel who will score 90% and above in class 10th.

C) Special cash prizes will be given to the wards of Force personnel @ Rs.5,000/- to those CRPF wards who get 85% to 90% marks, @ Rs.10,000/- to those who get above 90% to 95% and @ Rs.15,000/- to those who get above 95% marks in aggregate in Board examination of class 12th.

3) OTHER SCHOLARSHIPS

i) Prime Minister's Scholarship Scheme

Scholarship amount of Rs. 27000/- p.a. to Girls and Rs.24,000/-p.a. to boys from 'Prime Minister Scholarship Scheme' towards of the personnel of the CAPFs to encourage technical and professional courses. Above Scholarship is applicable up to the rank of SM/Insp. The following categories are eligible for the scholarship :-

I	Category-A	Wards / widows of CAPFs & AR personnel killed in action.
II	Category-B	Wards / widows of CAPFs & AR personnel disabled in action.
III	Category-C	Wards / widows of deceased CAPFs & AR personnel died for causes attributable to Govt. service including casualties during conduct of election.
IV	Category-D	Wards of Ex-CAPFs & AR personnel disabled while in service with disability attributable to Govt. service.
V	Category-E	Wards of Ex-CAPFs & AR personnel in receipt of Gallantry Awards.
VI	Category-F	Wards of Ex-CAPFs & AR personnel (Personnel Below Officer Rank).
VII	Category-G	Wards of serving CAPFs & AR personnel (Personnel Below Officer Rank) subject to availability of scholarship.

(ii) **Police Memorial Fund Scholarship Scheme:** Started from the year 1982 This Scholarship is awarded to the wards of personnel killed during duty and who are pursuing professional courses like MBBS, B.E., B.Tech., MBA, MCA etc. @ Rs.15,000/- p.a. and other general academic university courses viz M.Sc., M.Com., MA, BA, B.Sc., B.Com. etc. @ Rs. 5,000/- p.a. on regular basis in various disciplines.

(iii) **Vidya Rakshak Scholarship:** Started from academic year 2014-15 by Sarojini Damodaran Foundation (SDF) through MHA. This scholarship is awarded to the wards/children of personnel of Paramilitary Force who were killed in action or disabled in action in order of priority.

1	Children studying from 1st to 4th standard	@ Rs. 6000/- p.a.
2	Children studying from 5th to 7th standard	@ Rs. 9000/- p.a.
3	Children studying from 8th to 12th standard	@ Rs. 12000/-p.a.

Following categories are eligible for the scholarship :

i)	Wards/Children of CAPFs and AR personnel who lay down their lives in the line of duty.
ii)	Wards/Children of CAPFs and AR personnel those become disabled permanently while on duty.
iii)	Wards/Children of CAPFs and AR personnel boarded out from service.

(iv) **<u>Shrawan Tandon Scholarship</u>** **:**
Introduced wef 01/04/2016.

i) The scholarship is awarded to three topper students of 12th class in streams of Science, Agriculture, Commerce & Arts to the wards of CRPF martyrs as per following details :-

S. No	Class, rate of scholarship and stream/category	Calculation of amount
01	Scholarship to three topper students of 12th class in 4 streams (Science, Agriculture, Commerce & Arts) @ Rs. 6000/- in each stream.	@ 6000 x 3 x 4 = Rs. 72000/-

ii) If no girl ward of martyrs finds merit in toppers list in any stream of 12th class as above, it will then add another category exclusively for girls and categories of scholarship will be as under :-

<u>Scholarship for toppers</u>

S.No.	Class, rates of scholarship and stream/category	Calculation of amount
01	Scholarship to three topper students of 12th class in 4 streams (Science, Agriculture, Commerce & Arts) @ Rs. 5000/- in each stream.	@ 5000 x 3 x 4 = Rs. 60000/-

Scholarship for Girls

S.No	Class, rates of scholarship and stream/category	Calculation of amount
01	Scholarship to three topper students of 12th class in Science stream only @Rs. 5000/-.	@ 5000 x 3 x 1 = Rs. 15000/-

NOTE :-(i)Wards of SOs & ORs (martyrs) are eligible In case, wards of martyrs are not finding mention in any Category as above and slot is left out, then wards of CRPF personnel died in harness will be considered.

(ii) Students studying in CRPF Public Schools are not eligible.

4) **DETAILS OF MONTESSORI SCHOOL**

As on date, Montessori school at following 55 locations are functioning to prepare the children for admission to regular classes:-

S/No	Location	S/No	Location	S/No	Location
01	GC CRPF Rampur	06	GC - I CRPF Ajmer	11	GC CRPF Imphal
02	GC CRPF Avadi	07	GC - II CRPF Ajmer	12	GC CRPF Durgapur
03	GC CRPF Neemuch	08	GC CRPF Bangalore	13	GC CRPF Silchar
04	GC CRPF Allahabad	09	GC CRPF Pallipuram	14	GC CRPF, BBSR
05	GC CRPF Nagpur	10	GC CRPF Pune	15	GC CRPF, Mokama - ghat

16	GC CRPF Siliguri	30	GC CRPF Lucknow	44	102 RAF CRPF
17	GC CRPF Khatkhati	31	GC CRPF Guwahati	45	104 BN RAF
18	GC CRPF Bantalab	32	GC CRPF, Jalandhar	46	105 BN RAF
19	GC CRPF New Delhi	33	GC CRPF, Bilaspur	47	107 RAF, CRPF
20	GC CRPF Pinjore	34	CRPF Campus Halomazra Chandigarh	48	108 RAF, CRPF
21	GC CRPF Sonepat	35	CTC-III, CPRF, Nanded, MKD	49	201 & 204 CoBRA BN
22	GC CRPF Bhopal	36	CTC CRPF Coimbatore	50	202 CoBRA BN
23	GC CRPF G/Noida	37	CTC (T&IT) CRPF Ranchi	51	203 CoBRA BN
24	GC CRPF Gwalior	38	CIAT Shivpuri	52	205 CoBRA BN
25	GC CRPF Muzaffarpur	39	RTC Srinagar	53	207 CoBRA BN
26	GC CRPF Agartala	40	RTC-III, CRPF Peringome	54	209 CoBRA BN
27	GC CRPF Hyderabad	41	SDG CRPF New Delhi	55	210 CoBRA BN
28	GC CRPF Rangareddy	42	100 RAF CRPF		
29	GC CRPF Gandhinagar	43	101 RAF CRPF		

Initial Grant for Montessori School - Rs. 50,000/- (Out of education fund)

5) DETAILS OF KENDRIYA VIDYALAYA AT VARIOUS GC/ INSTITUTION

Kendriya Vidyalaya at following 29 places are functioning for taking care of education of the children.

S/ No.	KVs available at CRPF Group Centre/Institution	S/No.	KVs available at CRPF Group Centre/Institution
01	GC-I Ajmer	16	GC Neemuch
02	GC-II Ajmer	17	GC New Delhi
03	GC Avadi	18	GC Pallipuram
04	GC Bantalab	19	GC Pinjore
05	GC Bangalore	20	GC Rampur
06	GC Bhubaneshwar	21	CTC(T&IT) Ranchi
07	GC Durgapur	22	GC Bhopal
08	GC Gandhinagar	23	GC Pune
09	GC Guwahati	24	GC Jallandhar
10	GC Hyderabad	25	GC Allahabad
11	GC Imphal	26	RTC-III, Peringome
12	GC Khatkhati	27	GC Agartala
13	GC Lucknow	28	GC Muzaffarpur
14	GC Mokamaghat	29	78 Bn / DIG(Ops) Kohima
15	GC Nagpur		

*****

CHAPTER-03

RISK PREMIA FUND
(SINCE MARCH, 1981)

Risk Premia Fund was started from March, 1981 with the subscription from the serving Force personnel.

1. SUBSCRIPTION

Monthly subscription @Rs 500/- p.m. w.e.f 01/03/2018 from all members of the Force.

2. DETAILS OF PRESENT ASSISTANCE WITH DISTRIBUTION

(a) IN DEATH CASES

Revised rates w.e.f. 01/04/2014			
Reasons of Death	**Amount**	**NOK**	**Parents**
Death in Action	Rs.20,00,000/-	Rs.14,00,000/-	Rs.6,00,000/-
Death due to Cerebral Malaria	Rs. 20,00,000/-	Rs.14,00,000/-	Rs.6,00,000/-
Revised rates w.e.f. 01/01/2016			
Other Deaths	Rs.12,00,000/-	Rs 7,00,000/-	Rs.5,00,000/-

(b) ON INVALIDATION

Revised rates w.e.f. 07/03/2017		
Sl. No.	**% of Disability**	**Amount**
01	01 to 50%	10 Lakh
02	51 to 75%	15 Lakh
03	76 to 100%	20 Lakh

(c) ON SUPERANNUATION / VOL. RETIREMENT/ DISMISSAL/DISCHARGE/REMOVAL ETC.

SL. No.	DETAILS	AMOUNT (WEF. 01/03/2018)
01	Risk Premia Fund benefits subscribing below 20 years	Total Subs. + 25% Bonus
02	Above 20 years and below 30 years.	Total Subs. + 70% Bonus
03	30 years and above.	Total Subs. + 125% Bonus

(d) ARTIFICIAL LIMBS

Deficit amount beyond Govt. grant for fitment of good quality of artificial limbs to the personnel who have lost their limbs during action.

*****

CHAPTER-04

CENTRAL WELFARE FUND
(SINCE AUGUST, 1969)

1. SUBSCRIPTION

Subscription per month w.e.f. 01/01/2013 as per details given below: -

Rank	Subscription
DIG TO DG	100
AC TO COMDT	80
ASI TO SM	50
CT TO HC	30

i) FINANCIAL ASSISTANCE FROM CENTRAL WELFARE FUND

a) In Death cases: Rs.1,50, 000/-(w.e.f. 01/03/2018)
Rs.30,000/- as Immediate Financial Assistance (w.e.f. 01/01/16)

b) In Disability cases :(w.e.f. 01/01/2014)

1 to 50% Rs. 35,000/-

51 to 75% Rs. 60,000/-

76 to 100% Rs. 1, 00,000/-

c) Injuries during operation/ duty as per following category: (wef. 1/3/2016)

SL. No	Cate-gory	Nature of injury	Financial assistance
1	"A"	Minor injuries for which medical attention is required due to stone pelting/law & order duties / injuries due to rescue and relief operations / in action during operations.	Rs. 4,000/- (to each injured person)
2	"B"	Grievous injuries leading to hospitalisation or fracture of bones/stitches etc. due to stone pelting/ law & order duties /rescue and relief operations/in action during operations.	Rs. 25,000/- (to each injured person)
3	"C"	Grievous injuries due to bullet/splinter/blast during operation leading to hospitalisation for more than two weeks but without causing permanent disability.	Rs. 50,000/- (to each injured person)
4	"D"	Grievous injuries in action during operational duties leading to hospitalisation and permanent disability.	Rs.1,00,000/- (to each injured person) not to be adjusted with other payments.

d) Financial Assistance of Rs.50,000/- only to the daughters and sisters of martyrs and deceased personnel (died while in service) at the time of their marriage.

*****

CHAPTER-05

SPECIAL RELIEF FUND

'Special Relief Fund' has been created in the Directorate General, with the grant sanctioned by Govt. of India out of National Defence Fund. Grant received from the Government is invested in Nationalised Banks as fixed deposit and interest accrued on the fixed deposits is utilised for the medical treatment of the retired Force personnel and their spouse.

2. The Corpus would be kept intact as per the MHA guidelines and the interest component would be used for providing suitable financial assistance upto a maximum limit of Rs 50,000/- to retired personnel and their spouse once in a life time on the principle for treatment of rarest of rare **diseases like cancer, tumour, renal disease, kidney transplantation, heart disease, liver transplantation**

3. Governing Body of Funds decided that a committee may examine the cases of financial assistance and take suitable decision. Accordingly, a permanent committee consisting of the following members has been constituted:-

Presiding Officer	:	Addl. DG (Hqrs.)
Member-I	:	IGP (Adm).
Member-II	:	FA, CRPF .
Member-III	:	Director (Medical).
Member Secretary	:	DIGP (Welfare).

*****

CHAPTER - 06

WELFARE & AMENITIES FUND

The following benefits of this Fund would be extended to all members including non -combatised Ministerial and Hospital staff borne on the strength of the respective Units/ Offices :-

a) To meet the expenses incurred on the entertainment or purchases effected for the welfare of the members

b) To meet expenditure on Religious functions / Regimental functions/National functions to the minimum extent as approved by the welfare committee.

c) To meet the expenditure on account of Spectacle Charges upto Rs 1500/- admissible twice during entire service to all ranks

d) Financial assistance from welfare fund in death case Rs. 20,000/- as Immediate Relief.

(I) SUBSCRIPTION RATE OF WELFARE FUND

Rank	Subscription (p.m)
DIG TO DG	180
2-I/C TO COMDT	150
DC	120
INSP TO AC	90
HC TO SI	60
CT	30

*****

CHAPTER-07

DETAILS OF FINANCIAL ASSISTANCE ADMISSIBLE TO NOK OF PERSONNEL KILLED IN ACTION FROM CRPF AND CENTRAL GOVT.

(a)	Liberalised Pensionary Award (LPA)	Amount equal to emoluments last drawn.	For life time or until re-marriage of widow.
(b)	Ex-Gratia (Central)	i)Rs. 45 lacs.	Death occurring during enemy action in war or such war like engagements, which are specifically notified by Ministry of Defence and death occurring during evacuation of Indian Nationals from a war-torn zone in foreign country.
		ii)Rs. 35 lacs.	Death occurring while on duty in the specified high altitude, inaccessible border posts etc. on account of natural disasters extreme weather conditions etc. and death occurring in border skirmishes and action against militants, terrorists, extremists, sea pirates.

		iii)Rs. 25 lacs	Death occurring due to accidents in the course of performance of duties and death occurring in the course of performance of duties attributable to acts of violence by terrorist, anti-social elements etc.
(c)	Ex-Gratia (State)	As per admissibility	Details mentioned in **CHAPTER-11** of this booklet.
(d)	Death-cum-retirement Gratuity	i) less than one year service	Two times of monthly emoluments.
		ii) One year or more but less than 5 years service.	Six times of monthly emoluments.
		iii) 5 years or more but less than 11 years service.	12 times of monthly emoluments.
		iv) 11 years or more but less than 20 service.	20 times of monthly emoluments.

		v) 20 years or more	Half months of emoluments for every completed six monthly period of qualifying service subject to a maximum of 33 times of emoluments.
(e)	Leave encashment	Earned leave at credit (maximum - 300 days)	Last basic pay plus DA.
(f)	General Provident Fund (GPF)	Amount at credit plus interest on the date of retirement / quitting service	--
(g)	Deposit Linked Insurance	Amount equal to average balance of last 36 months in GPF subject to maximum of Rs.60,000/-	After completion of 5 years continuous service.

(h)	C.G.E.G.I.S (Central Government Employees Group Insurance Scheme) effective from Jan 1990	Group A	1,20,000/-	Plus subscription credited plus interest.
		Group B	60,000/-	-do-
		Group C	30,000/-	-do-
(i)	Risk Fund	Rs. 20 lacs (NOK- Rs. 14 Lakh, parents - 06 Lakh).		For all ranks
(j)	Central Welfare Fund	Rs. 1,50,000/-		For all Ranks
(k)	WAF (Unit /GC/Office) & CWF	Rs. 50,000/- (Rs. 30,000/- from CWF and Rs. 20,000/- from unit WAF)		Immediate financial Assistance from CWF and Unit/GC/Office WAF.
(l)	Medical allowance	* Rs.1,000/-p.m.		For life time
*Note: Pensioners who are not covered under CGHS areas are only entitled for grant of Rs. 1000/- towards fixed Medical allowance.				

Financial assistance of Rs. One Crore is to be paid to family members of Martyrs. If the financial assistance from all sources is less than Rs. One Crore, the deficit amount is being paid out of **"Bharat Ke Veer"** corpus.

Para Military Salary Package (PMSP) account

The details of benefits of PMSP account to the Force personnel extended by the State Bank of India under accidental insurance in death cases are as under:-

S/No	Type of insurance	Variant (Rs. In Lakh)			
		Silver	**Gold**	**Diamond**	**Platinum**
1.	Complimentary Personal Accidental Insurance (Death) covers for Salary Package Accounts.	5 Lakh	5 Lakh	15 Lakh	20 Lakh
2.	Complimentary # Air Accidental Insurance (Death) cover. (# only when air tickets are purchased by debit to salary package account using State Bank Debit Card/ Internet Banking)	NA	5 Lakh	20 Lakh	30 Lakh

*****

CHAPTER-08

RETIREMENT BENEFITS TO CRPF PERSONNEL FROM CENTRAL GOVERNMENT

(Applicable for personnel appointed upto 31/12/2003)

01. PENSION

a) **PENSION:-** 50% of average emoluments of last 10 months or 50% of last Basic Pay which ever is more beneficial subject to minimum pension Rs.9000/- p.m.. Calculation of pension is as under:-

Average emoluments of last 10 months.

Example -Date of retirement : 31/12/2017

Qualifying service : 33 Years.

Average Emoluments : 37,000/-

$$\text{Pension} = \frac{37000 \times 50}{100} = 18{,}500 \text{ as on date}$$

b) **INVALIDATION PENSION :** Personnel invalidated out due to the causes not attributable to Govt. duty comes under **category-A** and are entitled for 50% of Basic Pay, subject to minimum pension Rs. 9,000/- p.m.

Example -Pension admissible= $\frac{39{,}200 \times 50}{100}$ =19,600 p.m.

c) **DISABILITY PENSION: -**Disability pension is entitled under categories mentioned as under, subject to a minimum of Rs. 18,000/- per month. The extent of disability shall be determined in the following manner:-

Percentage of disability assessed by Medical Board	Percentage to be reckoned for computation of disability element.
Upto 50%	50
More than 50 and upto 75 %	75
More than 75 and upto 100 %	100

i) **For Categories 'B'& 'C' -**

a) Disability pension would comprise of a service element equal to 50 % of the notional pay as on 01.01.2016 plus disability element equal to 30% of the same notional pay, for 100% disability.

b) For disability less than 100%, disability element shall be reduced proportionately.

Example-i) Disability Pension per month for 100 % disability. :

(Service element + Disability element)

- Service element = 50% of last B/Pay (i.e. 39,200 x 50 / 100 = 19,600/-)
- Disability element = 30% of last B/Pay for 100% disability (i.e. 39,200 x 30 / 100 = 11,760/-)

Disability pension = Rs. 19,600/- + Rs.11,760
= Rs. 31,360/- p.m.

ii) **For Categories 'D'-**

a) Disability pension would comprise of a service element equal to 50% of the notional pay as on 01.01.2016 and disability element equal in amount to normal family pension (i.e 30% of last B/pay for 100% disability).

b) For lower percentage of the disability, the disability element shall be reduced proportionately.

iii) **For Categories "E"–**

a) Disability pension would comprise of a service element equal to 50% of the notional pay as on 01.01.2016 and disability element equal to the same normal pay as on 01.01.2016 for 100% disability.

b) For lower percentage of the disability, the disability element shall be reduced proportionately

d) **FAMILY PENSION ON DEATH (KILLED IN ACTION) :-**

Liberalised Pensionary Award (LPA), 100% of last pay drawn to NOK. In case of re-marriage of widow, normal family pension for lifetime.

e) **FAMILY PENSION ON OTHER DEATHS:**

Enhanced rate of family pension i.e. 50% of last Basic Pay drawn for 10 years from the date of death of the deceased thereafter normal rate of family pension (30% of last pay drawn) (Minimum Rs. 9,000/- p.m.).

f) **FAMILY PENSION UNDER EXTRA ORDINARY FAMILY PENSION :**

a) **For Categories "B" & "C"**

(i) The deceased Government servant was not holding a pensionable post ; 40% of notional pay as on 01.01.2016, subject to a minimum of Rs. 11,700/- p.m.

(ii) The deceased Government servant was holding a pensionable post; 60% of notional pay as on 01.01.2016, subject to a minimum of Rs. 18,000/ - p.m.

b) **For Categories "D" & "E"**

(i) Family pension to the widow shall be equal to the notional pay as on 01.01.2016, subject to a minimum of Rs. 18,000/- p.m.

g) **COMMUTATION OF PENSION :**

Calculation of Commutation value of pension lump sum payable = Commutation factor x 12 x 40% of pension Or pension offered for commutation.

Example: Pension = 18500
40% of pension = 7400
Age next birthday = 58
Commutation factor = 8.446

Amount of commutation Pension= 7400 X 12X8.446
= Rs.7,50,004.80/- R/O Rs.7,50,005/-

02. GRATUITY : Rate of retirement gratuity is ¼ of emoluments last drawn for each completed six monthly period of qualifying service subject to a maximum of 16 ½ times of the emoluments or Rs. 20 lacs whichever is less.

1. **Calculation of Retirement gratuity**

Last Pay drawn + DA (on the date of retirement/death) x six monthly period ÷ 4.

Example

Last pay drawn : 37000
Qualifying Service : 33 Years

$$\frac{37000 + 1850\,(DA) \times 66\ smp}{4}$$

$$= \frac{37000+1850\times 66}{4}$$

$$= \frac{38850\times 66}{4} = 6{,}41{,}025$$

2. **Calculation of Death gratuity**

Death Gratuity is admissible in the case of death in service at following rates:-

Length of Service	Death Gratuity payable to family
Less than one year	2 times of monthly emoluments.
One year or more but less than 5 years	6 times of monthly emoluments
5 years or more, but less than 20 years.	12 times of monthly emoluments.
20 years or more	Half of emolument for every completed six monthly period of qualifying service subject to a maximum of 33 times of emoluments or Rupees Twenty Lakhs whichever is less.

Example

Last pay drawn : 37000
Qualifying Service : 33 Years

$$\frac{37000 + 1850 \text{ (DA)} \times 66 \text{ smp}}{2}$$

$$= \frac{37000+1850x66}{2}$$

$$= \frac{38850x66}{2} = 12,\ 82,050$$

03 ENCASHMENT OF LEAVE

On retirement or death or quitting from service, amount equivalent to emoluments last drawn subject to maximum of 300 days.

a) Earned leave maximum-300 days

Example:

$$\frac{\text{Last pay drawn + D.A on date of retirement/ Quitting service} \times \text{No of days of E/L subject to maximum 300 days}}{30}$$

Basic Pay- 37000 Last pay drawn + D.A on date of retirement/quitting service.

DA @ 5% 1850
EL at credit 200 days

Cash equivalent $= \frac{37000+1850 \times 200}{30} = 2,59,000/-$

b) HPL $= \frac{37000+1850 \times 100}{30X2} = 64,750/-$

04. CENTRAL GOVERNMENT EMPLOYEES GROUP INSURANCE SCHEME

The scheme, is compulsory to all the Central Government employees. Monthly subscription and amount of insurance cover is as under:-

Group	Rate of Subscription	Amount of insurance covered
"A"	Rs. 120/-	Rs. 1,20,000/-
"B"	Rs. 60/-	Rs. 60,000/-
"C"	Rs. 30/-	Rs. 30,000/-

Entitlement on death = Amount of insurance cover plus amount of subscription deposited on death as per table circulated by Govt. annually.

Entitlement on retirement/quitting service = Amount of subscription deposited on the date of retirement/quitting service as per table circulated by Govt. annually.

05. MEDICAL ALLOWANCE : Rs. 1,000/- p.m. (Pensioners who are not covered under CGHS areas only are entitled).

06. GENERAL PROVIDENT FUND

CALCULATION OF GPF

Year **2016 - 17**, Closing Balance – **38,600/-**

(Calculation of Interest for the period w.e.f 01/04/17 to 30/06/17 @ 7.9%)

MONTH	SUBS	R.O.A.	TOTAL	WITHDRAWALS	MONTH BALANCE
April 17	1000	0	1000	0	39600
May 17	1000	0	1000	0	40600
June 17	1000	0	1000	0	41600
TOTAL	**3000**	**0**	**3000**	0	**121800**

Total Progressive	**121800**	Opening Balance	38600
Monthly Average	10150	Deposits	3000
		Interest	802
		Total	**42402**
		Debits	00
		Net Amount	**42402**

Part-II

(Calculation of Interest for the period w.e.f 01/07/17 to 31/12/17 @ 7.8%)

MONTH	SUBS	R.O.A.	TOTAL	WITHDRAWALS	MONTH BALANCE
July 17	2000	0	2000	0	43600
Aug 17	2000	0	2000	0	45600
Sep 17	2000	0	2000	0	47600
Oct 17	2000	0	2000	0	49600
Nov 17	3000	0	3000	40000	12600
Dec 17	3000	0	3000	0	15600
TOTAL	**14000**	**0**	**14000**	**40000**	**214600**

Total Progressive	**214600**	Opening Balance	42402
Monthly Average	17883	Deposits	14000
		Interest	1395
		Total	**57797**
		Debits	40000
		Net Amount	**17797**

Part-III

Calculation of Interest for the period w.e.f 01/01/18 to 31/03/18 @ 7.6%

MONTH	SUBS	R.O.A.	TOTAL	WITHDRAWALS	MONTH BALANCE
Jan 18	3000	0	3000	0	18600
Feb 18	3000	0	3000	0	21600
March 18	3000	0	3000	0	24600
TOTAL	**9000**	**0**	**9000**	**0**	**64800**

Total Progressive	**64800**	Opening Balance	17797
Monthly Average	5400	Deposits	9000
		Interest	410
		Total	**27207**
		Debits	0
		Net Amount	**27207**

$$\text{Interest} \quad \frac{\text{Total progressive x rate of interest}}{12 \times 100}$$

Note: - In Col. II monthly subscription realised from pay of March and April will be shown in April. For progressive total in Col. No.6 (Monthly Balance) the subscription of March will be shown in April and April in May and so on and the end of year February in March.

07. **TA ON RETIREMENT**

i) Travel entitlement for self and family.
ii) Composite Transfer grant (80% of the last month's basic pay)
iii) Reimbursement of charges of personal effects on transport.
iv) Reimbursement of charges on transportation of conveyance.

******

CHAPTER-09

PENSIONARY BENEFITS IN NEW PENSION SCHEME FOR NEW ENTRANTS TO CENTRAL GOVT SERVICES

New Pension Scheme is applicable to all Central Government servants who are appointed on or after 1/1/2004. **Rules governing final payment on retirement are yet to be finalised by the Government.** However, the following benefits extended to Force personnel/NOKs covered by the New Pension Scheme on **provisional basis** till further orders:

(I) Retirement from Government service on invalidation **not attributable** to Government duty:

i) Invalid pension calculated in terms of Rule 38 and Rule 49 of CCS (Pension)Rules, 1972.

ii) Retirement gratuity calculated in terms of Rule 50 of CCS(Pension)Rules 1972 .

(II) Death in service **not attributable** to Government duty:

(i) Family Pension (including enhanced family pension) computed in terms of Rule 54 of CCS (Pension) Rules, 1972.

(ii) Death gratuity computed in terms of Rule 50 of CCS (Pension) Rules, 1972.

(III) Discharge from Government service due to disease/injury **attributable** to Government duty:

(i) Disability pension computed in terms of CCS (Extraordinary pension) Rules.

(ii) Retirement gratuity computed in terms of CCS (Extraordinary Pension) Rules read with Rule 50 of CCS (Pension) Rules, 1972.

(IV) Death in service **attributable** to Government duty:

(i) Extraordinary Family Pension computed in terms of CCS (Extraordinary pension) Rules and Scheme for Liberalised pensionary awards.

(ii) Death gratuity computed in terms of Rule 50 of CCS (Pension) Rules, 1972.

The employees/his family will also be paid Dearness Pension/Dearness Relief admissible from time to time in addition to the above benefits **on provisional basis.**

(V) Others assistance:

1.	Ex-Gratia (Central)	1. Rs. 35,00,000/- in case of death in action. 2. Rs. 25,00,000/- in case of death due to accident/Risk of office while on duty	
	FROM REGIMENTAL FUND.		
2	Welfare & Amenities Fund.	Rs. 50,000/- (Rs.30,000/- from CWF and Rs. 20,000/-from WAF)	Immediate Financial Assistance. (w.e.f. 01/01/2013)
3	Central Welfare Fund (C.W.F.)	Rs. 1,50,000/-	(w.e.f. 01/03/2018)in case of death.
4	Risk Fund	Rs. 20 lacs Rs. 20 lacs Rs. 12 Lacs	On death in action On death due to Cerebral Malaria All other death

*****

CHAPTER-10

ACTIVITIES UNDERTAKEN BY CRPF FAMILY WELFARE ASSOCIATION (CWA)

The CRPF family Welfare Association (CWA) was formally registered as CRPF Wives' Welfare Association (CWWA) by the Registrar of Societies, Govt. of Delhi under Societies Registration Act - XXI of 1860 on 22 June 1995. Its Logo was amended on 8th September 2005 and further name amended as CRPF family Welfare Association (CWA) on 2nd May 2014 by the Registrar of Societies, Govt. of NCT of Delhi. The association is having its separate memorandum with various aims & objects. The CWA is a non-profit making society and registered as NGO with Income Tax Department.

The CRPF family Welfare Association is managed by Governing Body and Central Executive Committee (CEC) members etc. The CWA is working centrally at Delhi under the presidential-ship of w/o DG CRPF (president CWA) to look after the welfare of our jawans and their families and Regional CRPF family Welfare Association (RCWA) at each Group Centre and RAF units.

Main aim and objectives for which the association is established are as under :-

- To generate a sense of accomplishment in the minds of CRPF ladies and to develop managerial skill in them.
- To promote programmes for rehabilitation of widows, differently abled and mentally retarded children and differently abled CRPF personnel.

- To pursue programmes to facilitate development of academic/vocational skills training for the serving and retired CRPF personnel and their families.
- To work in co-operation with other organisations and departments of various Ministries .
- Stress management, HIV/AIDS prevention, alcohol and drug de-addiction and other healthcare programmes.
- To raise funds for various welfare schemes affecting the well being of CRPF families.
- To organise cultural and sports activities.
- To invest and deal with the funds of the Association as deemed fit to meet the overall aim and objectives of the Association.
- Family counseling– To support family for solving their family problems and Financial Management.
- Vocational training for ladies.
- Scholarship to children of deceased personnel.

CWA has undertaken various schemes relating to family health care and the overall well being of CRPF personnel and their family members. These efforts include various initiatives taken in the field of education of the children, extra earning for the family through family welfare centres, rehabilitation of widows/disabled, vocational training to family members of Force personnel etc.

Financial Aid from CWA Fund

CWA provides financial aid to the families of CRPF personnel for various reasons. CWA distributes FDs to the children of deceased and martyrs of CRPF. CWA also help during natural calamities i.e earthquake, flood etc. by giving various types of items viz clothes, food items etc. from CWA fund.

Financial Support for Summer Camp

CWA provides yearly grant to each Regional CWA to organise various types of courses and skill trainings during summer vacation. Presently 47 Regional CWAs are running in various GCs/Units. Families and children of CRPF personnel participate in various courses and training during summer camp that make them empowered and self dependent.

Vocational Training

RCWAs organise following vocational training / courses in their premises for families and children of CRPF jawans throughout the year to make them more skilled and independent.

VOCATIONAL TRAINING PROGRAMME

MONTH	NAME OF COURSES
January	1. Grooming Classes 2. Till ka Laddu & Chikki Making
February	1. Chocolate Making & Flower arrangement 2. Jewellery or Bag Making
March	1. Herbal Gulal & Gujiya Making 2. Cutting and tailoring

April	1.Table manner and layout 2.Self defence training
May	1. Computer Training 2.English Speaking
June	1. Pickle, Papad, Masala & Jam making 2. Driving training
July	1. Ice cream & Mock tail Making 2. Handicraft/Embroideries Training
August	1. Rakhi Making & Puja Thal decoration 2. Soft Toy Making Course
September	1. Painting & Mehndi Course 2. First aid course
October	1. Candle & Diya making 2. Beauty Parlour training
November	1. Knitting course (Manual & Machine) 2. Card & Book Mark Making
December	1. Cake /cookies/Muffin baking & Gift wrapping training 2. Paper bag Making

Muskaan-The Smile

CWA launched a scheme named "Muskaan - The Smile" during 2016, through which CWA provides wheel chairs to the differently abled and mentally, physically challenged children for 50% or above disability in extreme need of the CRPF families.

Various awareness programmes

CWA organises various awareness programmes throughout the year not only in Delhi but also in each Group Centre through RCWA.

VARIOUS DAYS OBSERVED BY CWA/RCWA

DATE	DAY
24th January	Girl Child Day
8th March	International Women's Day
7th April	International Health Day
6th May	Senior Citizen Day
5th June	World Environment Day
21st June	Yoga Day
22nd June	CWA raising day
15th August	Cleanliness drive
As per convenience	Family Day
2nd October	Gandhi Jayanti
14th November	Children's Sports and Fun Day

Health Programmes

CWA & RCWA organise the following health related programmes to spread awareness.

CALENDAR OF HEALTH EVENTS OF CWA

MONTH	DAY
January	Geriatric care of senior citizens
February	Cancer prevention with a special focus on Cervical & Breast cancer
March	Prevention and control of TB & Kidney disease
April	Health day with a focus on Women's Health

May	Women's Health (continued)
June	Yoga Day & Physical fitness
July	Prevention and control of Hepatitis and other Water borne disease
August	Promotion of Breast feeding and prevention /control of Malaria
September	Nutrition, Blindness control
October	Prevention of Heart diseases and Life Style Management
November	Prevention and control of diabetes
December	World AIDS Day

Medical Camp

CWA and RCWA organise Medical Camp within their premises to give free Medical check up and Medical aid /guidance such as eye test camp, women health check up camp etc.

*****

CHAPTER-11

CONSOLIDATED DETAILS REGARDING STATE EX-GRATIA ON DEATH/DISABILITY

NAME OF STATE	STATE EX-GRATIA & GPAIS ADMISSIBLE TO PERSONNEL BELONGING TO THE STATE		STATE EX-GRATIA ADMISSIBLE TO PERSONNEL MARTYRDOM IN ACTION BUT NOT BELONGING TO THE STATE
	If Martyrdom in action in State	If Martyrdom in action outside State	
Arunachal Pradesh	Rs.50 Lac Rs.10 Lac on permanent disability. Rs.50,000/- on simple injury.	Rs.50 Lac Rs.10 Lac on permanent disability. Rs.50,000/- on simple injury	Rs.50 Lac Rs.10 Lac on permanent disability. Rs.50,000/- on simple injury
Assam	Rs. 20 Lac on death Rs. 2 Lac on 50% and above disability Rs. 25,000/- on non-grievous injury.	Not specified	Rs. 20 Lac on death Rs. 2 Lac on 50% and above disability Rs. 25,000/-on non-grievous injury.

Andhra Pradesh	(a) In case of death – Ex-Gratia i) Rs. 30 Lac upto the rank of SI ii) Rs. 36 Lac for Insp. and above In case of permanent incapacitation Rs. 12 Lac In case of grievous hurt Rs. 3.60 Lac (b) Insurance (GPAIS) - On death Rs. 5 Lac	Not specified	(a) In case of death – Ex-Gratia i) Rs. 30 Lac upto the rank of SI ii) Rs. 36 Lac for Insp. and above In case of permanent incapacitation Rs. 12 Lac In case of grievous hurt Rs. 3.60 Lac (b) Insurance (GPAIS) - On death Rs. 5 Lac

NAME OF STATE	STATE EX-GRATIA & GPAIS ADMISSIBLE TO PERSONNEL BELONGING TO THE STATE		STATE EX-GRATIA ADMISSIBLE TO PERSONNEL MARTYRDOM IN ACTION BUT NOT BELONGING TO THE STATE
	If martyrdom in action in State	**If martyrdom in action outside State**	
Bihar	In case of death : i) Ex- Gratia- Rs. 5 Lac (Only for BSF – Rs.11 Lac) In case of death / permanent disablement : Insurance Amount Rs. 20 Lac made for police personnel (Distt. Police, BMP, Home Guards, SAP and CRPF) deployed in extremist affected districts (SRE District)	i) Ex-Gratia- Rs. 5 Lac (Only for BSF – Rs.11 Lac)	In case of death: i) Ex- Gratia- Rs. 5 Lac (Only for BSF – Rs.11 Lac) In case of death/permanent disablement : Insurance Amount Rs. 20 Lac made for police personnel (Distt. Police, BMP, Home Guards, SAP and CRPF) deployed in extremist affected districts (SRE District)

Chhattisgarh	Ex-Graita -Rs. 3 Lac GPAIS To NOK in death case - Rs. 15 Lac To parents in death case - Rs. 10 Lac Loss of both hands, legs, ears and eyes. - Rs. 20 Lac Loss of one hand, leg, ear and eye. - Rs. 10 lac For treatment upto one week - Rs. 20000/- For treatment more than a week. - Rs. 40000/-	-------	Ex-Graita -Rs. 3 Lac GPAIS To NOK in death case Rs. 15 Lac To parents in death case - Rs. 10 Lac Loss of both hands, legs, ears and eyes. - Rs. 20 Lac Loss of one hand, leg, ear and eye- Rs. 10 lac For treatment upto one week- Rs. 20000/- For treatment more than a week- Rs. 40000/-

NAME OF STATE	STATE EX-GRATIA & GPAIS ADMISSIBLE TO PERSONNEL BELONGING TO THE STATE		STATE EX-GRATIA ADMISSIBLE TO PERSONNEL MARTYRDOM IN ACTION BUT NOT BELONGING TO THE STATE
	If martyrdom in action in State	If martyrdom in action outside State	
Chandigarh (UT)	Rs. 15 Lac– Death in action. Rs. 10 Lac - Death due to accident during Govt. bonafide duty.	Rs. 15 Lac– Death in action. Rs. 10 Lac - Death due to accident during Govt. bonafide duty.	Rs. 15 Lac – Death in action. Rs. 10 Lac- Death due to accident during Govt. bonafide duty.
Delhi (UT)	Rs. 1 crore	Rs. 1 Crore	Rs. 1 Crore
Gujarat	Rs. 1 Lac	Nil	Rs. 1 Lac
Goa	Rs. 10 Lac in case of death Rs. 3 Lac in case of disability Rs. 8 Lac in case of death attributable to military service Rs. 2 Lac in case of disability attributable to military service Rs. 8 Lac in case of death attributable to acts of violence by terrorists, anti social elements etc. Rs. 2 Lac in case of disability attributable to acts of violence by terrorists, anti-social elements etc.		----------

Haryana	Rs. 50 Lac on death (In action)	Rs. 50 Lac on death (In action)	Rs. 50 Lac on death (In action)
	Rs. 20 Lac on death (during Internal Security Duty, Ops , Election duty, Natural calamities and rescue operations etc.)	Rs. 20 Lac on death (during Internal Security Duty, Ops, Election duty, Natural calamities and rescue operations etc.)	Rs. 20 Lac on death (during Internal Security Duty, Ops , Election duty, Natural calamities and rescue operations etc.)
	Rs. 35 Lac on 75% & above disability	Rs. 35 Lac on 75% & above disability	Rs. 35 Lac on 75% & above disability
	Rs. 25 Lac on 50 to 74% disability	Rs. 25 Lac on 50 to 74% disability	Rs. 25 Lac on 50 to 74% disability
	Rs. 15 Lac on 25 to 49% disability	Rs. 15 Lac on 25 to 49% disability	Rs.15 Lac on 25 to 49% disability

NAME OF STATE	STATE EX-GRATIA & GPAIS ADMISSIBLE TO PERSONNEL BELONGING TO THE STATE		STATE EX-GRATIA ADMISSIBLE TO PERSONNEL MARTYRDOM IN ACTION BUT NOT BELONGING TO THE STATE
	If martyrdom in action in State	**If martyrdom in action outside State**	
Himachal Pradesh	Ex-Gratia : Rs. 20 Lac - On Battle casualty Rs. 05 Lac - On Physical casualty Ex-gratia compensation Rs. 2.5 Lac - On 50 % disability Rs. 1 Lac - Below 50% disability	Ex-Gratia : Rs. 20 Lac - On Battle casualty Rs. 05 Lac - On Physical casualty Ex-gratia compensation Rs. 2.5 Lac - On 50 % disability Rs. 1 Lac - Below 50% disability	Ex-Gratia : Rs. 20 Lac - On Battle casualty Rs. 05 Lac- On Physical casualty Ex-gratia compensation Rs. 2.5 Lac - On 50 % disability Rs. 1 Lac - Below 50% disability
Jharkhand	Rs. 2.5 Lac (ex-gratia) + 13.75 Lac on account of insurance if killed in an anti-naxal operation.	Not specified	Rs. 2.5 Lac (Ex-gratia) + 13.75 Lac on account of insurance if killed in an anti-naxal operation.

J & K	Rs. 2 Lac- Ex-gratia Rs. 75000/- on permanent disability Rs. 10000/- on partial disability	Nil	Ex-gratia-2 Lac Rs. 75000/- on permanent disability. Rs. 10000/- on partial disability.
Karnataka	Rs. 5 Lac in case of death Rs. 1 Lac on injury/ disability.	Rs. 5 Lac in case of death Rs. 1 Lac on injury/ disability.	Rs. 5 Lac in case of death Rs. 1 Lac on injury/ disability.
Kerala	Rs. 5 Lac in case of death Rs. 3 Lac to seriously injured	Rs. 10 Lac (On death in action in J&K) Rs. 5 Lac in case of death Rs.3 Lac to seriously injured.	Rs. 5 Lac in case of death Rs. 3 Lac to seriously injured
Madhya Pradesh	Rs. 10 Lac in case of death and 100% disability Rs. 5 Lac on 50% disability Rs. 2.5 Lac on 25% disability	Rs. 10 Lac in case of death and 100% disability Rs. 5 Lac on 50% disability Rs. 2.5 Lac on 25% disability.	N/A

NAME OF STATE	STATE EX-GRATIA & GPAIS ADMISSIBLE TO PERSONNEL BELONGING TO THE STATE		STATE EX-GRATIA ADMISSIBLE TO PERSONNEL MARTYRDOM IN ACTION BUT NOT BELONGING TO THE STATE
	If martyrdom in action in State	If martyrdom in action outside State	
Maharashtra	Rs. 10 Lac in case of death Rs. 1 Lac on permanently disabled Rs. 3 Lac out of SRE scheme to NOKs of all expired personnel	Rs. 3 Lac out of SRE Scheme to NOKs of all expired personnel	Rs. 10 Lac in case of death Rs. 1 Lac on permanently disabled Rs. 3 Lac out of SRE scheme to NOKs of all expired personnel.
Meghalaya	Rs. 7.5 Lac in case of death Rs. 1 Lac on injury	Rs. 1 Lac in case of death Rs. 20,000/- on injury	Rs. 1 Lac in case of death Rs. 20,000/- on injury
Mizoram	Rs. 5 Lac	Rs. 5 Lac	Rs. 5 Lac
Manipur	Rs. 2 Lac in case of death Rs. 10,000/- in case of injury	Not notified	Rs - 2 Lac in case of death Rs. 10,000/- in case of injury

Nagaland	Rs. 1 Lac on death	Rs. 1 Lac on death	Rs. 1 Lac on death
Odisha	Rs. 5 Lac in case of death Pension – 2000/-p.m wef 01/01/2011	Rs. 5 Lac in case of death Pension – 2000/- p.m wef 01/01/2011	Not applicable
Punjab	Rs. 5 Lac on death Rs. 4 Lac on disability above 75% Rs. 2 Lac on disability above 50 to 75% Rs. 1 Lac on disability 25 to 50%	Rs. 5 Lac on death Rs. 4 Lac on disability above 75% Rs. 2 Lac on disability above 50 to 75% Rs. 1 Lac on disability 25 to 50%	Rs. 5 Lac on death Rs. 4 Lac on disability above 75% Rs. 2 Lac on disability above 50 to 75% Rs. 1 Lac on disability 25 to 50%

NAME OF STATE	STATE EX-GRATIA & GPAIS ADMISSIBLE TO PERSONNEL BELONGING TO THE STATE		STATE EX-GRATIA ADMISSIBLE TO PERSONNEL MARTYRDOM IN ACTION BUT NOT BELONGING TO THE STATE
	If martyrdom in action in State	**If martyrdom in action outside State**	
Rajasthan	i) To wife : 25 Lac (or) 1 Lac + 25 Bigha land (or) 1 Lac + MIG House from Housing Board. ii) To Parent : 3 Lac deposited in Monthly Income Scheme under Small Saving Scheme	i) To wife : 25 Lac (or) 1 Lac + 25 Bigha land (or) 1 Lac + MIG House from Housing Board. ii) To Parent : 3 Lac deposited in Monthly Income Scheme under Small Saving Scheme	Not notified.
Sikkim	Rs. 3 Lac	RS. 3 Lac	Rs. 3 Lac

Tamil Nadu	Rs. 20 Lac - Killed in action Rs. 15 Lac - Totally disabled / double amputee / totally blind Rs. 10 Lac - Single amputee/one eye blind	Rs. 20 Lac - Killed in action Rs. 15 Lac - Totally disabled / double amputee / totally blind Rs. 10 Lac - Single amputee/one eye blind	Rs. 20 Lac - Killed in action Rs. 15 Lac - Totally disabled / double amputee / totally blind Rs. 10 Lac - Single amputee/one eye blind.
Telangana	Ex-Gratia - 45 Lac (upto-SI Rank) 50 Lac (Above SI Rank) Insurance (GPAIS) : Rs.5 Lac (upto-HC Rank) Rs.10Lac (SI to Insp Rank) Rs.15 Lac (Above Insp rank)	Ex-Gratia - 45 Lac (upto-SI Rank) 50 Lac (Above SI Rank)	ExGratia 45 Lac-up to SI Rank) 50 Lac (Above SI Rank) Insurance (GPAIS): Rs. 5 Lac(upto-HC Rank) Rs. 10 Lac (SI to Insp Rank) Rs. 15 Lac (Above Insp rank)
Tripura	Ex- Gratia - Rs. 2 Lac On injury /disability Rs. 50,000/- = Grievous injury. Rs. 10,000/- = Simple/other injury.	Ex- Gratia - Rs. 2 Lac On injury /disability Rs. 50,000/- = Grievous injury. Rs. 10,000/- = Simple/other injury.	Ex- Gratia - Rs. 2 Lac On injury /disability Rs. 50,000/- = Grievous injury. Rs. 10,000/- = Simple/other injury.

NAME OF STATE	STATE EX-GRATIA & GPAIS ADMISSIBLE TO PERSONNEL BELONGING TO THE STATE		STATE EX-GRATIA ADMISSIBLE TO PERSONNEL MARTYRDOM IN ACTION BUT NOT BELONGING TO THE STATE
	If martyrdom in action in State	**If martyrdom in action outside State**	
Uttar Pradesh	(1) Ex-gratia from State Govt. Rs. 25 Lac – Killed in action (2)Ex-gratia / compensation assistance from UP Police & Armed Forces Sahayata Sansthan. (i) Rs. 6 Lac in case of Martyrdom* *(Rs. 2 Lac to NOK, Rs. 2 Lac to parents, Rs.2 Lac NOK as FD for 3 yrs) (ii) Rs. 3 Lac on disability	(1) Ex-gratia from State Govt. Rs. 25 Lac – Killed in action (2)Ex-gratia / compensation assistance from UP Police & Armed Forces Sahayata Sansthan. (i) Rs. 6 Lac in case of Martyrdom* *(Rs. 2 Lac to NOK, Rs.2 Lac to parents, Rs. 2 Lac NOK as FD for 3 yrs) (ii) Rs.3 Lac on disability	(1) Ex-gratia from State Govt. Rs. 25 Lac – Killed in action (2)Ex- gratia / compensation assistance from UP Police & Armed Forces Sahayata Sansthan. (i) Rs. 6 Lac in case of Martyrdom* *(Rs. 2 Lac to NOK, Rs. 2 Lac to parents, Rs. 2 Lac NOK as FD for 3 yrs) (ii) Rs. 3 Lac on disability

Uttarakhand	Ex-gratia - Rs. 10 Lac (i) In case of married deceased person : (Rs. 6 Lac to deceased wife & Rs. 4 Lac to the mother/father of the deceased (ii) In case the wife and mother /father are not alive, then Rs. 10 Lac will be distributed between all wards of the deceased. (iii) In case of unmarried deceased person– Rs. 10 Lac to the mother/father of the deceased	Ex-gratia - Rs. 10 Lac (i) In case of married deceased person : (Rs. 6 Lac to deceased wife & Rs. 4 lac to the mother /father of the deceased (ii) In case the wife and mother /father are not alive, then Rs. 10 Lac will be distributed between all wards of the deceased. (iii) In case of unmarried deceased person– Rs. 10 Lac to the mother/father of the deceased	Ex-gratia - Rs. 10 Lac (i)In case of married deceased person : (Rs. 6 Lac to deceased wife & Rs. 4 Lac to the mother/ father of the deceased (ii)In case the wife and mother/father are not alive, then Rs. 10 Lac will be distributed between all wards of the deceased. (iii) In case of unmarried deceased person– Rs. 10 Lac to the mother/ father of the deceased

NAME OF STATE	STATE EX-GRATIA & GPAIS ADMISSIBLE TO PERSONNEL BELONGING TO THE STATE		STATE EX-GRATIA ADMISSIBLE TO PERSONNEL MARTYRDOM IN ACTION BUT NOT BELONGING TO THE STATE
	If martyrdom in action in State	**If martyrdom in action outside State**	
West Bengal (if killed in course of anti-left wing operations while discharging govt. duties in naxal affected districts – **(Bankura/ Pulrulia/ Paschim Midnapur**)	i) Ex-gratia -Rs. 2 Lac ii)Ex-gratia under SRE Scheme– 3 Lac (for LWE affected districts only) iii) GPAIS under SRE– 10 Lac on death and Rs. 5 Lac on injury (for LWE affected districts only)	i) Ex-gratia – Rs2 Lac ii)Any other compensation as admissible in the State depending upon place of occurrence of the incident	i) Ex-gratia under SRE Scheme– 3 Lac (for LWE affected districts only) ii) GPAIS under SRE – 10 Lac on death and Rs . 5 Lac on injury (for LWE affected districts only)

CHAPTER-12

MISCELLANEOUS

1. **FACILITIES TO PMG / PPMG RECIPIENTS AND TO THE WIDOWS OF POSTHUMOUS GALLANTRY AWARD WINNERS AND PRESIDENT'S POLICE MEDAL FOR DISTINGUISHED SERVICE**

   i. Medal Allowance - Rs. 6000/- for PPMG w.e.f. 14/06/2018 & Rs. 2000/- for PMG.

   ii. Ist Class/IInd AC Sleeper Complimentary Card Passes to recipients of Gallantry Award and to the widows of posthumous Gallantry Award winners along with a companion.

   iii. Municipal Corporation of Delhi vide their resolution No.471 passed in adjourned special meeting held on 14/02/2000 has exempted Police Gallantry Medal Awardees from payment of House Tax in respect of self occupied property subject to certain conditions.

   iv. Ministry of Finance vide their notification No.SO.1048 (E) dated 24/11/2000 exempted income Tax to the recipients of Gallantry Medals under sub clause (18) of Section 16 of Income Tax Act, 1961.

   v. 75% discount in Air journeys on Indian Air lines in economy class.

vi. Concessional Telephone facilities (BSNL) to awardees. The following concession in residential telephone to these recipients will be available:-

(a) Registration under N - OYT- Special Category.
(b) No registration fee
(c) No installation fee
(d) No rental charges.

vii. The police personnel of 60 years and above who are recipients of President's Police Medal for Distinguished Service and Police Medal for Meritorious Service are entitled for 50% concession in Rail fare for Men and 60% concession for Women on the tickets purchased on or after 15.08.2009 & 01.09.2009 respectively. This concession is admissible in basic fare of Mail/Expresstrain of all classes and in the all– inclusive fares of Rajdhani / Shatabdi / Jan Shatabdi trains. The concession will not be admissible in Garib Rath Trains.

2. **RESERVATION FOR MBBS AND BDS COURSES**

Reservation of 15 seats for MBBS course and 03 seats for BDS course are available every year for wards of CPMF personnel on merit.

3. EARMARKING OF COACHES FOR THE CAPFs PERSONNEL

MHA has conveyed the approval for extension / attachment of AC-III tier extra coaches in following four trains for the personnel of CAPFs :-

S. No	Train No.	Name of train	From	To	Date of attachmentof coach	No of coach	Berth	Major Stations
1.	**15909/ 15910**	**Awadh Assam Exp. (Daily) (vice - versa)**	**Dibrugarh Via Guwahati**	**Lalgarh (Bikaner)**	**17/03/2018**	1	64	**Dibrugarh,** Guwahati, NCB, NJP, Katihar, Barauni, Muzaffarpur, Chhapra, Siwani, Gorakhpur, Lucknow, Hapur, Old Delhi, Jind, Bhatinda, Suratgarh, **Bikaner.**

2.	13151/ 13152	**Kolkata -Jammu Tawi Exp. (Daily) (vice - versa)**	Kolkata	Jammu Tawi	25/01/2018	1	64	**Kolkata** Asansol, Dhanbad, Gaya, Mughal Sarai, Banaras, Faizabad, Lucknow, Bareilly, Moradabad, Roorkee, Saharanpur, Ambala, Jalandhar, Chakki Bank, **Jammu**
3.	16031/ 16032	**Andaman Exp.** (Tue, Fri, Sat) **(vice - versa)**	Katra, Jammu Tawi	Chennai	01/03/2018	1	64	**Jammu** Jalandhar, Narwana, Rohtak, Bahadurgarh, New Delhi, Agra, Gwalior, Jhansi, Bhopal, Itarsi, Vijaywada, Nellore, **Chennai**

4.	16687/ 16688	**Navyug Exp. (Thu) (vice - versa)**	Jammu Tawi	Mangalore	05/03/2018	1	64	**Jammu,** Jalandhar, Narwana, Rohtak, Bahadurgarh, New Delhi,Agra, Gwalior, Jhansi, Bhopal, Itarsi, Vijaywada, Nellore, **Mangolore**

4. **AIR COURIER SERVICE FOR THE CAPFs PERSONNEL**

The air courier services for CAPFs is functional in different sectors. Nodal Agency for co-ordinating with Airports areas under:-

SL No	Route	Frequency	Location	Nodal Agency	Nodal Officer	Contact No.
1.	**Kolkata - Agartala - Kolkata**	**05 days (Mon, Tue, Thu, Fri & Sun)**	Kolkata	BSF	Sh Shyambir Singh, AC(Adm)	8840552386
			Agartala	BSF	Sh Mohit Pundir, 2-IC(Prov)	9547423145

2.	**Kolkata Silchar Kolkata**	**Fortnightly (Sat)**	Silchar	BSF	Sh Attar Singh, DC(QM) 53 Bn	9464855870
3.	**Kolkata-Imphal-Kolkata**	**03 days (Mon, Wed & Sat)**	Imphal	AR	Sh P.K. Gupta, AC	9402816847
4.	**Kolkata-Aizwal-Kolkata**	**01 day (Sat)**	Aizwal	AR	Sh Roshan Lal, AC	7085163883
5.	**Delhi-Leh-Delhi**	**02 days (Wed & Sat)**	Delhi	ITBP	Sh Manoj Kumar, DC SI Rajbir Singh	9968711036 9953505715 9968680105
			Leh	ITBP	Sh Ravikant Gautam, 2-IC	9650722700

6.	**Delhi-Jammu-Srinagar-Jammu-Delhi**	**06 days (*Sun, Mon, Tue, Wed, Thu & Sat*)**	Delhi	BSF	Sh Virender Singh, AC 25 Bn	8285931119
			Jammu	CRPF	Sh A.V. Chouhan, IG	0191-2597702
					Sh Deepak Chaudhary, AC 166 Bn	9419217340
					Sh A.K. Jha, CO	9419217336
			Srinagar	CRPF	Sh Rajeev Kumar, CO 35 Bn	0194-233519
					Sh P.K. Tripathi. CO 25 Bn	9419217580
					Sh Sanjit Yadav, AC	8825071001
7.	**Delhi-Dibrugarh-Guwahati-Delhi**	**02 days (*Wed & Sat*)**	Delhi	BSF	Sh Virender Singh, AC 25 Bn	8285931119
			Dibrugarh	ITBP	Sh Ashwini Kr Dogra, DIG	0373-2382311 / 2382313 (Fax)
			Guwahati	BSF	Sh Mohd. Zamil Khan, DC(Adm)	8403932609

5. **DEPENDENT IDENTITY CARD**

CRPF has now launched a programme to issue dependent identity cards to dependent family members who live in places other than the place where members of the Force is employed. This card will facilitate to family members of Force personnel to get treatment, education, canteen facilities etc. from CRPF. This card will be issued free of cost and the cost of the cards will be borne by unit welfare fund and CWF jointly.

6. **ISSUANCE OF OPERATIONAL CASUALTY CERTIFICATE TO THE NEXT OF KINS OF CAPFs / CPOs PERSONNEL WHO SACRIFICED THEIR LIVES FOR THE NATION :**

MHA vide Office Memorandum ID No.27011 /68/2015 - R&W dated 09/10/2017, **has conveyed the approval for issue of "Operational Casualty Certificate' to the NOKs of CAPFs/CPOs personnel who sacrificed their lives for the Nation.** The following procedure will be adopted to prepare the **"Operational Casualty Certificate":**

(a) After finalisation of COI by the concerned field formation, proceeding will be submitted to the FHQ for obtaining approval of DG for declaring such death as " **Operational Casualty".**

(b) Once the approval of DG is received, headquarter concerned will forward the particulars as per prescribed format along with connected document. DG will sign the " **Operational Casualty Certificate"** as per specimen.

******

CHAPTER-13

FINANCIAL PLANNING BY JAWANS/NOKs OF DECEASED PERSONNEL

Every serving personnel should be aware about various investment schemes introduced by Central/State Governments/Banks/Post Office/ Insurance Companies etc. and they may invest the earnings in various schemes in proper manner to secure their future. Welfare Officers of Group Centres/Units have already been directed to update themselves about various investment schemes introduced by Central/State Governments/Banks/Post Offices/Insurance Companies etc., and they should advise personnel for proper financial planning. However following few guidelines are issued for financial planning by personnel:

1. It is very essential to draw up a budget based on income/salary of person and budget will help to spend less than salary. Once the budget is ready, we will have on hand a ready reckoner which will give us a detailed record of income and expenditure. We will have complete picture of where every paisa has gone.

2. Every personnel should maintain a separate file or folder for all financial matters like accounts and taxes, if they want to enjoy sound financial health.

3. Whatever income of a personnel, just set by a little amount every month as compulsory savings ***"Little drops of water make the mighty ocean".***

4. Set clear financial goals. If we want to save enough to buy a home, afford at least one holiday or buy own vehicle, the beginning of career is best starting point.

5. Beware of credit card and other debts. Remember that interest rates on loans are exorbitant and we will end up paying huge amounts if we are not careful. Pay up debts and never let them accumulate. We have to be especially careful about credit cards which will tempt to spend and lead to definite disaster.

6. There is one sphere that we have to be really wary about as it can send all our careful budgeting for a big toss. We are talking here of impulse spending where we end up buying something that attracted that moment but was not what we really needed.

7. Always be careful about what we put our signature to. Read everything fully before sign, be it an agreement or contract. We never know what lies between the lines. Ignore this and we will be in trouble.

8. Try to avoid doing things that might become addictive and which may lead to ruin. We are talking here of gambling, addiction to drugs or smoking all of which are highly dangerous and a drain on our finances.

9. Never let your money sit idle when it can multiply and earn more. Discuss with agents and work out the investment model which suits to personnel best. This way our money will be active and not sit wasted in some basic savings account.

10. Never trust an unknown agent who might call and make tall promises about doubling money in record time. While they might end up with fat commissions for investing our money in dud financial instruments, we will end up with nothing.

11. Never jump into something without doing proper and thorough home work. Study the market well if you want to enter it.

12. Try to avoid speculation and gambling. Whenever we receive or hear of super hot tips, we might be tempted to speculate, but it would do good to remember that when that stock crashes, all our money goes with it

13. Once we are adept at studying market trends, use our common sense to identify solid instruments whose prices keep climbing. Some instruments might have a phenomenal climb, but always remember that the market corrects itself and what goes unnaturally high must also come down. Learn to divest of the instruments at the right moment and have no regrets.

14. Always consult professional if we are in any doubt.

15. Be aware of all the money transactions and take note of how much are the outgoings by way of fees for all the trading. This will prevent from taking expensive decision that may backfire on us.

In addition to above, Welfare Officers of GCs/Units should advise NOKs/Dependents of deceased personnel to invest the dues/amount received by them in various investment schemes in proper manner to settle their liabilities and to secure future of their growing children.

Welfare Officers of Group Centres and Units should update themselves about various investment schemes introduced by Central/State Governments/Banks/Post Offices/ Insurance Companies etc., and they may keep ready reckoner for advising serving personnel as well as NOKs of deceased personnel for proper financial planning to secure their future.

*****