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DX/900/AGM-2009

30 Dec 09

**MINUTES OF THE 18TH ANNUAL GENERAL MEETING (AGM) OF NAVY
FOUNDATION HELD AT KOLKATA ON 21 NOV 09**

1. The 18th Annual General Body Meeting of the Navy Foundation was held at Library Hall, Netaji Subhash, Kolkata at 0945 hrs on 21 Nov 09 under the Chairmanship of Admiral Nirmal Verma, PVSM, AVSM, ADC, the Chief of Naval Staff and President Navy Foundation. The following were present: -

(a) **Invitees**

- | | | |
|------|---------------------------|---------------|
| (i) | VAdm Anup Singh, AVSM, NM | FOC-in-C East |
| (ii) | VAdm SPS Cheema, AVSM, NM | CPS |

(b) **Committee Members**

- | | | |
|-------|-------------------------------------|-----------------|
| (i) | Cmde BS Bajwa, AVSM (Retd)
PDNPF | Treasurer |
| (ii) | Cmde K Surjit Singh, PDESA | Secretary |
| (iii) | Cdr P Mishra, JDESA | Joint Secretary |

(c) **Charter Representatives.**

- | | | |
|-------|--------------------------------------|----------------------------------|
| (i) | Surg VAdm GP Panda,
AVSM (Retd) | President
Bhubaneswar Charter |
| (ii) | RAdm George Kuruvilla,
VSM (Retd) | President
Kochi Charter |
| (iii) | Cmde Subrata Bose(Retd) | President
Kolkata Charter |
| (iv) | Cmde G Sharma, VSM (Retd) | President
Delhi Charter |

(v) Cmde Theyunni (Retd)	Member Coimbatore Charter
(vi) Cmde RB Verma (Retd)	Vice President Chennai Charter
(vii) Capt VK Patel (Retd)	Secretary Goa Charter
(viii) Cdr Babu Rao (Retd)	Secretary Vizag Charter
(ix) Cdr V Vadhera (Retd)	Secretary Mumbai Charter
(x) Cdr G Eswara Reddy (Retd)	Secretary Hyderabad Charter

2. Representatives from Chandigarh, Pune, and Bangalore Charters could not attend the meeting. The meeting was attended by about 32 members from the Kolkata Charter.

Item I. President's Address

3. The President extended a very warm welcome to the members and zonal representatives of the Charters. He also welcomed V Adm Anup Singh, AVSM, NM, the Flag Officer Commanding-in-Chief, Eastern Naval Command and VAdm SPS Cheema, AVSM, NM, who has taken over as the Controller Personnel Services. He mentioned that this was their first meeting. He added that he would like to place on record the contribution of Surg VAdm GP Panda, AVSM (Retd) of Bhubaneswar Charter. He said that the meeting is being held in Kolkata after many years and it was his pleasure to be with them at Kolkata.

4. President requested the members to join him in paying mark of respect to the members of our fraternity who have departed for heavenly abode since we last assembled and were no more with us. We are indebted to them for showing us the way for the Navy Foundation of the great force that we are in. May their souls rest in peace. He requested members to rise and join him in observing one minute silence.

5. The Navy has been putting in concerted efforts for exploring all possible avenues to meet various requirements of retired naval personnel. During the last AGM, members were informed of Navy having completed the revision of the National Classification Occupation (NCO) Code, Directory of Equation of Service Trades with Civil Trades in Jul 08. Army and Air Force completed by Jul and Sep 09 respectively. The revised NCO code has now been forwarded to GOI, Ministry of Labour for promulgation. The process is likely to be

completed by end of the next year. This will further enhance employment opportunities to PBORs in Govt/ Public Sectors. Our endeavour will be to speed up the process.

6. As regards pre release courses, the number of PBORs attending these courses has increased substantially from 20.13% in 2003 to over 90% in 2008-09. This increase has primarily been due to direct dissemination of information by Apex HQs to unit level besides hosting Resettlement Courses Booklet on DESA web-page of the IRFC website and issuing of IG to this effect.

7. We are also making a compendium on various post-retirement options and opportunities available to sailors in a CD, so that information is available to them to work on their rehabilitation one or two years prior to their retirement. This is an important step since this information was available to them during last year of the release. This CD would be issued to every unit & establishment in the Navy by the end of this year and also hosted on the DESA page of the IRFC website.

8. DSC has been an overlooked resettlement avenue for PBORs. Thus the naval complement in the DSC cadre stands at 0.17% as against authorised 2%. The induction modalities have been revived since Jan 2008 and about 20 PBORs are now joining the cadre against one or two every year in the past. Efforts are in hand to bring up the naval complement to the authorised number. The modalities have been promulgated and also hosted in the DESA web-page of the IRFC website.

9. Transition of naval personnel into Merchant Navy has been a long pending issue. We have constituted a Core Committee this year under FODC. Negotiations at the level of DG Shipping and Ministry of Shipping are being held to resolve the matter to the best advantage of services. CPS is handling the issue.

10. Another area of thrust requiring due impetus is the rehabilitation of widows. Their multifarious requirements arising out of pension problems, health related issues, rehabilitation opportunities, vocational training, security aspects, employment opportunities, children education and so on, have been of utmost concern to us. What used to happen a decade back and due to efforts of most of you sitting here, we have been able to solve many of the problems. Earlier the money used to be many a times taken away by the family members after the sad demise of their husbands. We would like to ensure that this does not happen again. But there is still disconnect of sort once a young widow leaves the premises of the naval station and that is one gap we have to ensure no longer remains. In order to address their issues in the most effective manner, a data bank of 2315 naval widows has been compiled. This figure was 1621 till November last year. " Sahara Guide Book' containing the required information has been issued to each widow and also to every Navy

Foundation Charter but still we have a long way to go to have complete data bank on widows.

11. Coming to the education of widows' children, we have paid approx Rs 28 lakhs as scholarships during 2008-09 and this year, the outgo is expected to be about 31 lakhs. This increase is basically due to the awareness through Sahara Guide Book issued to each widow.

12. Towards financial benefits, DGR sponsored Tipper Truck Scheme is finding favours amongst the widows, wherein an investment of Rs 85,000 fetches Rs 3,000 per month for next five years. After that, widow can either take back the invested capital or reinvest on the same terms. It is a good scheme. Thus, the return works out to be 42% on the invested capital. Number of widows availing this scheme has risen from 4 in 2006 to 27 till date. Four more cases are under process.

13. In order to further improve upon the existing welfare measures for widows, we have sought the views of all three Commands which we expect to receive by the end of this month. Should there be any suggestions/ inputs from the Charters, you may forward the same to us. We will certainly try to incorporate them in our future plans. This point has been included in the agenda to ensure that during my tenure we can address it.

14. As far as ECHS is concerned, transition from service to retirement should be as smooth and trouble free as possible. Since the inception of the scheme in Apr 03, significant progress has been made towards enhancing the scheme and increasing the number of subscribers. Many steps were taken by the Navy particularly with respect to sailors. There were very few who were enrolling in the past. After interacting with them it came out that there was a misplaced conception as they were not sure where they are going to settle down. They were told that it does not matter when they get their documentation whilst in service, thereafter they can get it changed to any station where they will settle down.

15. The review of the scheme was carried out and number of changes have been recommended for better and more efficient functioning of the scheme. Govt approval have been pursued on the recommendations of the review committee and efforts are in hand to improve the facility and availability of the medicines which are the weak areas under the scheme. He added that the scheme has not been able to meet level of satisfaction but he will follow up seriously the feedback that has been received. There were more inputs which were received in Sep 09 and we have requested feedback from ECHS HQs. Some of that has not been received. We will pursue the matter.

16. President mentioned that much has been coming in the press with inputs as to how Navy is growing. He said that we are placed in a very good position today as far as indigenous programme is concerned. There are 40 ships and

submarines in various stages of construction, particularly in the Indian shipyards and so also in the shipyards overseas vis-à-vis Talwar Class in Russian shipyards; also Gorshkov which is undergoing refitment and another two ships which will join us are two tankers. We will have major addition to our inventory once LRMR aircraft comes. The Naval budget stands at Rs 19600/- crores and capital to revenue ratio is also good at 60% to 40%.

17. President informed the members that those who have not had a chance to visit Naval Academy, it is a place worth visiting and one will be proud of the way it has come up. Navy is already in the process of taking step towards technicalisation and the first batch of B-tech cadets is undergoing training now.

18. Seabird phase-I has been completed. As far as phase-II is concerned, it is in progress and should get completed well before 2017.

19. He added that we have requirement of coastal security which prominently figures in the charter of duties. It is not that the other charter of duties get diluted but as far as coastal security is concerned, we are going to be held responsible.

Item II. Secretary's Report

20. The Secretary stated that the annual reports and balance sheets have been received from most of the charters. All of them have shown improvement in their financial status. He thanked Hyderabad Charter for contributing Rs 40,000/- for Quarterdeck. Rs 4,000/- being incentive for the same will be handed over to the Charter. He requested other charters to arrange collection for Quarterdeck as cost of printing is becoming expensive every year. The Secretary then presented reports on major activities of the charters.

(a) **Mumbai Charter.** 6th Soman Memorial Lecture was held on 15 Mar 09. The topic of the lecture was "Why we lead our lives through intuition but pretend to live through rationality". The lecture was delivered by Mr R Gopalakrishnan, Executive Director, Tata Sons Ltd. Annual General Meeting of Mumbai Charter was held on 05 Apr 09. 11th MHS Publication "India Boat Designs & Forms" authored by Prof B Arunachalam, Academic Advisor, Maritime History Society was released by V Adm JS Bedi, C-in-C West and presented to Adm JG Nadkarni (Retd).

(b) **Kolkata Charter.** Annual General Meeting of Kolkata Charter was held on 19 Jul 09. Elections for post of officer bearers were held and Cmde Subrata Bose (Retd) was elected as President of the Charter.

(c) **Hyderabad Charter.** Meetings of the Navy Foundation Hyderabad Charter were held on 18 Jan, 12 Apr, 13 Jul and 11 Oct 09. Update on Air Force Navy Housing Scheme and information regarding implementation of recommendations of 6th CPC was disseminated to members.

(d) **Chennai Charter.** Annual General Meeting was held on 24 May 09. Cdr P Mishra, JDESA attended the meeting. Elections for the post of office bearers were held. Cmde S Sekhar (Retd) was re-elected as President of the Charter. Chennai Charter Charitable Trust was formed and trust deed signed by the founding trustees in Jun 09.

(e) **Bhubaneswar Charter.** All members and their ladies meet once in two months alternatively at Bhubaneswar and Cuttack for General Body Meeting. All circulars received were exchanged with the members.

(f) **Delhi Charter.** Annual General Meeting was held on 20 Feb 09. 18th Admiral RD Katari Memorial Lecture was held on 10 Dec 08. The occasion was marked to commemorate 50th year of Admiral RD Katari taking over as the first Chief of the Naval Staff. Dr Shashi Tharoor, former Under-Secretary General of United Nations and now Member of Parliament delivered the lecture on "India and China: Competition, Cooperation or Conflict" Sir Mark Tully, the eminent Journalist delivered a talk on "Indian Democracy-Will it Succeed" on 30 May 09.

(g) **Kerala Charter.** The Annual General Body Meeting was held on 17 May 09. Two scholarships of Rs 3000/- each sponsored by Cmde AJ Paulraj were awarded to Ms Aparna Krishnan D/o Cdr KR Krishnan (Retd) and Ms Ami Antony D/o PF Antony, Leading Cook (Retd). The traditional Onam was celebrated by the charter on 20 Sep 09.

(h) **Bangalore Charter.** Annual General Meeting was held on 28 Jun 09. Elections for post of officer bearers were held and Cmde KSK Prasad (Retd) was re-elected as President of the Charter.

(j) **Chandigarh Charter.** The Annual General Meeting was held on 18 Sep 09. Elections for post of officer bearers were held and Cdr MH Mahendru (Retd) was elected as President of the Charter.

(k) **Coimbatore Charter.** The Annual General Meeting was held on 06 Sep 09. The Elections for post of officer bearers were held and Cdr KV Kamath (Retd) was elected as President of the Charter. Information and policy letters received from DESA were disseminated to the members.

Item-III. Confirmation of Minutes of last AGM

21. Secretary NF informed that all charters and members are aware that last AGM was held at Mumbai on 23 Nov 08. Approved minutes of the meeting were forwarded to the charters and thereafter there status reports on pending agenda points were also forwarded. Latest status report is placed in your folders. Whilst the issue on shortage of medicines and OROP will be covered during the presentations, he will cover the remaining two points. Firstly on the status on Major Dhanpalan's case, last hearing was held on 03 Nov 08. Thereafter fresh dates have not been promulgated. Second issue refers to one composite smart card for ESM. The case has been forwarded to MoD by KSB on 26 May 09. MoD has requested for number of ex-servicemen I Cards issued by the ZSBs. Information is awaited from ZSBs. Secretary NF informed that whenever decision is taken by MoD, the same will be intimated to all Charters. Secretary NF requested the members to confirm the minutes. There being no further comments/ observations, the minutes of AGM-2008 were confirmed and signed by the President.

Item IV. Presentations by PDPA, Dir ECHS and PDNPF

22. Secretary informed the members that presentations will be made by PDPA, Dir ECHS and PDNPF. He requested members to seek clarifications on completion of each presentation.

23. **Presentation by PDPA.** PDPA highlighted the salient features of 6th CPC. He discussed in details the pension polices of pre-06 retirees, post-06 retirees, commutation of pension and new concept of old age pension. He also highlighted the concept of OROP. On completion of the presentation Lcdr AJB Singh (Retd) raised the issue of pay parity of ex-servicemen working in public sector undertaking. PDPA explained that the issue has been taken s up with MoD. Revised orders on the subject have been received, (A copy of the same was handed over to the officer for sorting out the matter with his bankers.)

24. **Presentation by PDNPF.** PDNPF covered the salient features of Post Retirement Death Insurance Extension Scheme (PRDIES) , Senior Citizen Unit Plan (SCUP), Scholarship Schemes and INBA grants. On completion of the presentation, President Kerala Charter stated that the release of grant should be processed expeditiously since it takes two months for issue of the cheque. PDNPF mentioned that it does not takes two months for release of cheque and requested Kerala Charter that if there is any specific case, the same could be brought up.

25. **Presentation by Director ECHS.** Dir ECHS covered in details the referral procedure, eligibility criteria, procedure for issue of smart card, temporary attachment certificate, expansion network, shortage of medicines

and way ahead and procedure for reimbursement of bills and automation of ECHS. He also discussed the issue of liberalised ECHS Scheme raised by Kerala Charter, empanelment of hospitals and provision of X-ray facilities for ex-servicemen at Kolkata.

26. Cmde Chandan Narayan (Retd) stated that he is a patient of haemodialysis and he is facing considerable hardship in getting medicare. He mentioned that for dialysis, empanelled hospitals such as Ruby or RN Tagore often denied treatment to ECHS patients. He added that earlier there was a Brig as Chief Executive in RN Tagore who used to have sympathetic consideration for ex-servicemen. In his absence there are lot of difficulties being faced by ECHS patients. Command Hospital is not interested to provide facility to ECHS patients as the dialysis machine held by them has been purchased from AG fund. This machine is used exclusively for service patients. He further mentioned the problems being faced by ex-servicemen for issue of medicines. He added that since he cannot take chances with his health problems, he availed the medicare on payment. This is another problem area since the re-imburement gets delayed considerably. In this regard he has met the Station Commander but this also did not yield any fruitful results .

27. Cdr Bhattacharya (Retd) stated that he has also faced similar problems. He mentioned that the problem is primarily due to procedure of three quotations being followed by Army Hospital and because of that, often the procurement gets delayed by a month. After that the patient does not require medicines.

28. VAdm Guha (Retd) added that he keeps interacting with the Commander-in-Chief once a month to discuss ECHS problems. He also discussed the matter with the Chief of Staff of local HQs. He mentioned that the Review Committee, during their visit to Kolkata, should have interacted with ex-servicemen but it did not happen and he does not know as to whom they have interacted with. He added that it as an embarrassment to visit ECHS Polyclinic. Since after getting the referral to see Cardiac Specialist, Medical Specialist or Ophthalmologist, they prescribe high value medicines which takes half a day going to first floor and ground floor and is an embarrassment.

29. Lastly, he said that they want to co-locate central largest polyclinic in Kolkata with Army hospital. They could not find place for construction of polyclinic within Command Hospital though amount was sanctioned two years back. In this regards he met Chief of Staff about four months back. He added that the seating arrangement is like a platform which opens in the corridors. There is no separate arrangement for sailors. This further gets complicated because as an officer one does not know which chamber to go. He said these are small issues and do not require any intervention of the chair. He further mentioned that there should be a separate premises for ECHS polyclinic rather than co-locating with the Command Hospital. He also recommended that procedure for issue of prescribed medicines should be further simplified and

need not necessitate counter signature of Specialist Medical Officer. He further stressed the need of collecting the sample for blood examination of old patients and conducting the examination in Command hospital.

30. President NF mentioned that perhaps ECHS support that is provided varies from station to station. He added that we have no dearth of polyclinics in station. He often interacted with VAdm Narayana Rao (Retd) in Vizag who said that though there were minor problems but there was no major problems as such. He mentioned that during the constitution of the Review Committee the Naval rep was Lcdr; perhaps senior officer of the rank of Brigadier would have done a much better job. He added that there is no problem regarding ECHS in Delhi as brought out by VAdm Guha (Retd). This is primarily due to General JJ Singh taking on ECHS issue as a challenge. What he did in Delhi was taking off ambulances from the field areas and placing them in Delhi. Polyclinics in Delhi were like Army Hospitals. He assured that he will send some senior officer to Kolkata to discuss the matter with the Commandant. He further mentioned that to have more detailed study of ECHS problems, he will request DGMS(N) to direct their medical officers to work together to look into the problems and suggest way ahead.

31. As regards issues raised by Cmde Narayan (Retd), he stated that it may not be possible to overhaul entire ECHS, instead it definitely necessitates to address the individual problem so that a person like him who requires dialysis twice a month is provided the required medicare. Dir ECHS mentioned that he is aware that in Army Hospitals, equipments bought from service funds are used exclusively for service officers and the facility is not extended to the retired fraternity. President asked Dir ECHS as to what was the procedure for retired Army fraternity. Dir ECHS explained that the facility is not extended to retired Army fraternity. Cmde Narayan (Retd) mentioned that there are retired AMC officers who want to use dialysis facility. President mentioned that he will have separate discussion regarding Cmde Narayan (Retd) after the meeting. Dir ECHS explained that according to Govt letter in force, dialysis is not covered under the life saving ground. Dialysis can be undertaken in private hospitals and amount can be reimbursed. Regarding issue of medicine, he explained that Monthly Maintenance Figure (MMF) is worked out and procurement is initiated within two to three days.

32. RAdm G Kuruvila (Retd) mentioned that though the review committee was constituted, it never visited them. He is not aware as to what decisions were taken by the Committee. He added that it was only at the time of Admiral Arun Prakash, in 2005 senior officials of NHQ, ECHS HQ, DGAFMS/others were deputed to Kochi and had interaction with the NF Charter officials also. He also mentioned that subsequently though various committees have been formed by ECHS HQ, none of them had any discussion with the Charter reps for the last 4 years, even if they had visited Kochi. President mentioned that he would request CPS to find out the details about the interaction the Committee had during their visit to SNC. He

assured that if there are some areas which have not been addressed than the Apex HQs will look into them. RAdm G Kuruvila (Retd) further added that he has already proposed Liberalised ECHS Scheme which would have substantial saving in capital and revenue expenditure. He did not understand as to why Govt is reluctant in implementing it. He added that Kerala has over ten lakh ex-servicemen. He does not know how every one will be benefited out of the ECHS scheme. President NF mentioned that this could be possible only if 100% ex-servicemen get enrolled into ECHS. But the scheme is voluntary. RAdm G Kuruvila (Retd) further mentioned that with Liberalised ECHS Scheme, 100% ex-servicemen will be benefited. President mentioned that he was aware of the scheme but this scheme has been turned down by the ECHS HQs after giving due consideration. He brought out that during presentation before COSC regarding expenditure incurred by various States, Kerala has been spending twice the amount spent by rest of the states. RAdm G Kuruvila (Retd) further mentioned that there are various means to control the expenditure. This may be possible if proposal is accepted and he is ready to discuss it with the concerned authorities. President NF mentioned that CPS will examine the basis on which the proposal was turned down.

33. Cmde Subrata Bose (Retd) brought out that most of the good hospitals in Kolkata like BM Birla, Ruby, Apollo had been removed from ECHS panel due to non-payment of bills by the Govt. Presently ECHS facility is available in only one hospital for the retired fraternity. Dir ECHS clarified that the empanelling or de-empanelling of the hospitals is the prerogative of the MoD. He further added that still he will check and inform President Kolkata Charter. President NF mentioned that through automation, lot of these problems can be solved. He requested CPS to look into the issue of payment of bills, so that the problem no longer remains. He opined that there should be some means of issuing returns regarding clearance of bills. VAdm Guha (Retd) suggested that availability of medicine should be streamlined so that patient should be satisfied with the treatment provided.

Action: Dir ECHS

Points received from the Charters

34. The agenda points received from the Charters were discussed and the proceedings are covered in the succeeding paragraphs.

Item V Acute Shortage of Medicine (Hyderabad Charter)

35. During the past 6 months members requiring the medical treatment from polyclinic Secunderabad are facing serious problems with regard to issue of medicines. Most of the time, all the medicines prescribed by the doctors are not available. Majority of the members have to visit 3 or more times to collect the medicines. Even after those visits, all the prescribed medicines are not provided. On every occasion staff gives a routine reply

stating that there is a shortage of medicines. The members feel that there is an urgent need to address the problem. It is therefore suggested that the Central Organisation, ECHS may please be requested to arrange for

sufficient medicines/ funds for local purchase to polyclinic, Secunderabad at the earliest.

Discussions.

36. Secretary informed that the issue has been taken up with ECHS HQs and Central Organisation ECHS vide their letter no B/49762/AG/ECHS dated 13 Oct 09 has directed HQ Southern Command to resolve the issue at the earliest. Hyderabad Charter was requested to confirm if there has been any improvement on the ground. Secretary Hyderabad Charter informed that although some improvement has been noticed, still some more improvement is required.

Action: Dir ECHS

Item VI Opportunity to call on NF President (Kerala Charter)

37. Today there are only two ESM Organisations headed by serving officers and Navy Foundation is one of them. CNS is president of Navy Foundation and it has its own advantages. But one major concern is that even the key officials of the Foundation Charters, leave apart ordinary members, do not get enough opportunity to interact with our foundation President. The situation is no different wrt other officials in the Navy Foundation HQ.

38 Points for discussion.

(a) Propose that the foundation members / key office bearers be given an opportunity to meet and interact with the President, NF at least once (recommend twice a year) during any of his official visits to Command HQ.

(b) Opinion of the Charters may also be sought before any recommendation is put up by the directorate to the CNS or any other higher authority regarding welfare measures or other facilities affecting ESM

Discussions.

39. President NF mentioned that there is no need to wait for President NF to visit Commands. Issues requiring President NF attention should be taken up

right away. Certainly the issues should be discussed with the local authorities before putting up. He mentioned that during C-in-C's visit to Bhubaneswar, NOIC had arranged the meeting with charter members. President NF mentioned that generally it is happening and if in certain specific cases, it has not happened, he would not like to comment.

Info: All Charters

Item VII ECHS issues (Kerala Charter)

40. The members of Navy Foundation/ Veteran Sailors Forum and other ESM community settled in far flung areas from the locations of polyclinics are unable to make use of ECHS facilities. To over come this, a proposal called "Liberalized ECHS" was submitted earlier and its status was requested for as an Agenda point in the National AGM held at Mumbai in Nov 08. CNS (who was also the Chairman of the Chiefs of Staff Committee, then) during the AGM, directed President, Kerala Charter to identify suitable private hospitals in Kerala State for empanelment to over come this problem. It is submitted that even if all the private hospitals in Kerala State are empanelled, this problem cannot be solved. Since, as per the rules in vogue, an ECHS member cannot make use of these hospital facilities unless he goes and reports to his parent polyclinic from where he/ she has to get a referral and then reporting to the designated hospital even for OP treatment. As no positive results were emerging, Kerala Charter had requested to treat this Agenda point as short closed keeping the remarks of the Charter on record. Our remarks were forwarded to ECHS HQ and we were awaiting the results/ feed back.

41. **Points for discussion.**

- (a) When will our brother Veterans settled in rural areas all over the country be able to make use of ECHS for IP and OP treatments ?
- (b) What are the measures being taken by the Govt in this regard?
- (c) What are the reasons preventing the ECHS HQ and others concerned from introduction of a quality Health Scheme?
- (d) Is it that we have to get the help from other ESM Organizations for taking up the issue with Finance Ministry for resolving this problem since the savings to Govt would be Rs 3000/- crores in capital expense and another Rs 800/- crores recurring revenue expenses every year ?

Discussions.

42. Secretary NF mentioned that expansion of ECHS by 197 new polyclinics is under consideration by the Govt. Regarding Liberalised ECHS Scheme, he mentioned that as of now the scheme is not viable. President NF directed Dir ECHS to interact with Kerala Charter and suggest way ahead. President Kerala Charter mentioned that even if 100% hospitals are empanelled in Kerala State, ex-servicemen cannot avail the facility because they have to travel to the polyclinic to get the referral and report to empanelled hospital for treatment. He added that certainly it is not the solution. Secretary asked President Kerala Charter whether he meant more polyclinics. President Kerala Charter mentioned that even if all 1025 hospitals in Kerala State are empanelled then also problem will not be solved, since it requires long distances for travelling and due to the present referral policy. President NF stated that as already mentioned, the concept of ECHS during inception was to provide medicare to ex-servicemen staying in far flung areas. He mentioned that the team working on the ECHS Scheme has worked out certain figures for expansion of polyclinics.

Action: Dir ECHS

Item VIII Sharing of Website facilities/ Scholarships Established by Kerala Charter (Kerala Charter)

43. This year onwards Kerala Charter will be awarding 6 scholarships to children of Charter members/other Charter members., 2 no's based on 12 standard marks and 4 no's based on graduate examination marks. Last date for receipt of application form, duly filled in, will be 31 Dec 09. Forms can be downloaded from Charter website.

44. The Kerala Charter website is well visited by large no of ESM and serving officers since it contains lot of information to keep them abreast on latest developments wrt the veterans.

45. **Points to note.**

(a) Other Charters could also give publicity for these scholarships and encourage members to apply for the same so that the community addressed is large.

(b) In case any Charter is interested in making use of our web facility for uploading their urgent/ flash news etc... the services can be offered free of cost.

Discussions.

46. Secretary NF informed that the input received from Kerala Charter has already been forwarded to all Charters on 22 Sep 09 keeping Kerala Charter informed through e-mail for utilizing this facility.

Info: All Charters

Item IX Smart Card for ESM. (Kerala Charter)

47. This is a follow up of last year's agenda point.

48. **Point for Discussion.** Request indicate present status.

Discussions

49. Secretary NF mentioned that the issue has already been discussed and the status given. President NF stated that this point keeps coming from NF Charters time and again. He added that the necessity to convert the retired officer I-Card to Smart Card which provided access to defence establishments was necessary , but three services went their own way to suit their requirements. He mentioned that it is better to have number of cards to avail the access to the facilities. Secretary NF mentioned that whatever decision is taken by MoD, will be conveyed to the charters.

Info: All Charters

Item X Streamlining the Procedure for Nomination to various ESM Committees (Kerala Charter)

50. There is a need to streamline the procedure and this point was given in the last AGM also. However, this point was withdrawn by the Kerala Charter for discussion in AGM based on the assurance given in the GCM. However, it is again seen that this year also a similar letter was issued to individual officers by the PDESA asking for volunteering/ self nomination to an ex-servicemen committee in Kerala State. Though there are many retired naval officers who are competent to hold even higher positions, we have not taken any action to submit the nomination.

51. **Points for discussion.**

(a) Request indicate whether the procedure has been modified after the discussion during last GCM?

(b) What is the procedure that would be followed this year/ henceforth

Discussions.

52. Secretary NF mentioned that there is no change in the procedure. Willingness received from officers is forwarded through CPS/ COP to PPOC for final selection.

53. RAdm Kuruvila (Retd) stated that this year also they have received the same type of letter from HQs. President NF confirmed the existing procedure for nomination to such committees from the Secretary NF. RAdm Kuruvila (Retd) added that on an earlier occasion, the names were forwarded by Kerala Charter and again names were asked from the individual officers. Now Charter does not want to take on the responsibility. Secretary NF mentioned that during 2007, Presidents, Secretaries and members of all Charters were requested to volunteer for nomination. Letters were also issued to other officers for volunteering. The names received were forwarded to PPOC for final selection.

54. RAdm Paralikar (Retd) mentioned that the procedure for the nomination of the committee is of high level and Governor chairs the meetings. He added that in West Bengal, the situation is different and during his tenure of two years, he could meet Governor only twice. He informed that such Committees are doing good job in North East and Uttaranchal. But the situation in West Bengal is not so. He brought out that nomination to such Committees in West Bengal is through rotation from Navy, Air Force and Army. He mentioned that in order to have meaningful contribution from such committees, tasks should be assigned and bench mark decided. VAdm Guha (Retd) added that nomination alone is not enough because one has to operate through secretarial procedures which are not common to him. He further mentioned that it is individual's ability to operate with the state administration. Surg VAdm Panda (Retd) brought out that during his tenure of three years, he could meet Governor only once and it largely depends on individual's ability. President NF agreed.

Info: All Charters

Item XI Pensionary benefits to certain category of Retired Officers as 'a one time welfare measure' (Kerala Charter).

55. There are a number of retired Lt Cdrs who were not promoted to the rank of Cdr due to lack of vacancies being select list vacancy earlier. Now due to the introduction of promotion of officers with 13 yrs of service to the rank of Commanders and officers with 26 yrs of service promoted as Captain (TS), the same yardstick may be considered for officers who retired after 13/ 26 years. The disparity in the emoluments of retired Lt Cdrs and Cdrs is quite sizeable.

56. **Point for discussion.** Can IHQ (Navy) take action for award of pensionary benefits of Cdr(TS) to those Lt Cdrs who retired earlier despite

having much more service as officers and similarly to those Cdrs with 26 yrs of service who retired earlier?

Discussions.

57. Secretary mentioned that there is no provision for according 'notional promotion' to retired officers within the promotion policy as laid down by the Govt. Pension is a function of last pay drawn and rank held at the time of retirement.

Ruling.

58. President NF stressed that there is a need for more practical approach in bringing up such matter.

Info: All Charters

Item XII Launching "INS Arihant" (Kerala Charter).

59. It was indeed a moment of pride for the entire nation and especially for all those who were/ are working in this prestigious project for years. Some of our members who had worked in this prestigious project for more than a decade and others who worked in this project were very much depressed that no body even remembered them when the efforts put by them was getting fructified. This is a matter of concern amongst the retired naval fraternity/ scientists/ technocrats. who were associated with the project.

60. Points for discussion.

(a) At least in future IHQ (Navy) should invite concerned old veterans also for such occasions, which would be moment of **PRIDE** for them.

(b) Like the foundation members are invited for Navy Week celebrations some retired personnel may also be invited for other major events like this organized by Navy.

Discussions.

61. President NF mentioned that list of invitees was prepared with greatest care and was approved by Prime Minister's Office for security reasons but certainly previous DGs were invited for the occasion. Many of the Flag Officers were not invited due to limitation of numbers those could have been accommodated. RAdm Kuruvila (Retd) mentioned that during Onam

celebrations, they invite all personnel. President NF mentioned that this occasion should not be taken as precedence as it would be a wrong example. RAdm Kuruvila (Retd) added that, next Sunday, they will be hosting lunch for veterans for which they will be inviting all veterans from the State of Kerala. President NF mentioned that we also host veterans lunch which is attended

by over thousand veterans. Ex-servicemen from far off places like Chandigarh attend the function.

Info: All Charters

Item XIII Common PPO for all Services (Kerala Charter)

62. Today the PPO is the only authority with regard to pension of retired personnel. Unfortunately there is no commonality amongst the services, leave apart that, there is no commonality within the Navy itself. The main reason could be that it was undergoing changes over years as and when pointed out for some requirement or the other.

63. **Points for discussion.** Can a new PPO be issued for all retired personnel incorporating all corrigendum issued? Since all details are computerized these days, it may not be difficult to issue the same incorporating all details as per 6th CPC also. Definitely it should have information like number of years of service, weightage for pension, if any, number of years 'eligibility for pension, name of spouse, new pension, family pension etc etc. Definitely this very desirable action may be undertaken in consultation with the PCDA of ARMY, Navy and Air force, DPDOs and all pension distributing banks to avoid inconvenience to all pensioners and their widows.

Discussions.

64. President NF mentioned that he was aware of the importance of the document for release of pensionary benefits to the ex-servicemen. Secretary NF mentioned that the offices of the CGDA and PCDA(N) have been requested to offer their comments vide IHQ, MoD(N) letter PN/7994 dated 30 Sep 09. This issue has also been projected to MoD Anomalies Committee for issue of corrigendum PPOs in respect of all pensioners as has been brought out by PDPA during his presentation. Outcome will be intimated to all Charters.

Action: PDPA/ Secy NF

Item XIV OROP (Kerala Charter)

65. It was an issue which every serving personnel/ ESM were hoping for and unfortunately it is not yet accepted by the Govt. There must be at least a "one time parity" and presently the hope is only through the Service HQ.

Veterans organizations were fighting for the same and it had definitely helped some category.

Discussions.

66. Secretary NF mentioned that this point has been discussed during the presentation by PDPA. The issue is pending with the MoD and outcome will be intimated.

Action: PDPA/ Secy NF

Item XV Membership to NF (Kerala Charter)

67. Since NF is a IHQ(Navy) sponsored ESM organization, every effort must be put in by all concerned to have maximum membership in this organisation.

68. **Points for discussion.** Like certain compulsory subscriptions are collected for NWWA, whether it would be possible to collect a nominal amount from all officers through pay office every month or quarterly so that an officer automatically becomes a member on retirement and no admission/ membership fee is required to be collected from them later. The amount collected can be transferred to various Charters for its activities based on the strength of Charters.

Discussions.

69. Secretary mentioned that this issue was discussed during AGM/ GCM held at Chennai on 21 Jan 08 wherein President NF had ruled that funds cannot be collected like NWWA as Charters are voluntary organisation whereas NWWA is not. He added that Hyderabad Charter has arranged collection of Rs 70,000 for printing of Quarterdeck during 2008 and Rs 40,000 during current year. Rs 7000 and Rs 4000 being Charter share has been handed over. He requested other charters to avail similar benefits.

Info: All Charters

Item XVI No. of Personnel from Charters attending AGM (Karala Charter)

70. It may be noted that most of the key office bears of the Charters are not very young and therefore we may consider paying traveling expenses for one more person to accompany him. It need not be necessarily another office bearer, could be his wife.

71. **Points for Discussion**

(a) Propose two persons per Charter be paid travel expenses to attend AGM.

(b) Reps attending from all charters be paid air fare for attending AGM, considering the vagaries of the train journeys, anything more than overnight

Discussions.

72. Secretary NF explained that one member from the charter attending the AGM is paid second class AC fare plus DA for two days. He informed the members that this point was discussed during GCM-1991 and AGM/GCM-2005. During both these meetings, President NF had ruled that status quo of paying second AC fare to one member only be maintained. However, if the Charters find that the state of their funds is healthy, they may provide the difference between the air fare and the second AC railway fare from their own funds.

73. President NF mentioned that the issue was discussed during the GCM and he has directed Secretary NF to look into the matter and examine the feasibility of paying it within existing resources, if possible, where the journey exceeds overnight.

Action: Secy NF/ Hon Treasurer

Item XVII Widows rehabilitation.

74. Untimely death of an officer/ Sailor is always a major source of distress and anguish for the family. It is even more so, as many issues regarding resettlement, Children's education, finance management and so on may not even been thought/ planned by the family of the deceased.

75. There are various welfare & rehabilitation schemes run by the Navy, NWWA, MoD(ESW)/ Kendriya Sainik Board, DGR and State Govts/ UTs, for the widows. However, in majority of the cases, there is a 'disconnect' with family of the departed 'mate' after culmination of the religious ceremonies post funeral. Therefore, there is a need to follow up with the family, maintain humane touch, provide regular support and obtain feed back on their welfare and rehabilitation.

Points for Discussion

76. Suggestions are invited on what more the Navy can do to revitalize widows rehabilitation. The idea is to set up a system whereby the service remains connected with them in their home towns and villages.

Discussions.

77. President NF mentioned that if there are any suggestions on the matter, the same could be given now or otherwise forwarded to us later. He added that after lot of efforts we have not been able to make much progress. He mentioned that many directives have been issued on the subject. Officers have gone to CDA Allahabad to resolve pension problems. He added that particularly the young widow, though she has money; with the baby in her arms visits institutes of higher education, colleges etc with lot of reservations. He added that large number of them are not aware of the existing facilities. He stressed the need of educating the widow so that she is able to look after her child till the time he becomes an earning member.

Action: All Charters

Item XVIII: Venue for Next GCM/AGM

78. The Secretary Navy Foundation presented the details of venues of AGM held since 2006 and proposed that AGM for the year 2011 be conducted at Chennai. President mentioned that when new 72 cabins in Varuna Mess are ready, the meeting will be conducted at Delhi.

Year (Venue)	Zone – I	Zone – II	Zone – III	
	Bhubaneswar (26) Chandigarh (69) Delhi (672) Kolkata (130) Vizag (67)	Goa (41) Hyderabad(55) Mumbai (369) Pune (194)	Bangalore (207) Chennai (152) Coimbatore (23) Kochi (435)	
03 Oct 2006 (Kochi)	Delhi	Pune	Bangalore	
2007 (Chennai)	Kolkata	Mumbai	Coimbatore	
2008 (Mumbai)	Bhubaneswar	Hyderabad	Kochi	
2009 (Kolkata)	Chandigarh	Goa	Chennai	

2010 Visakhapatnam	Kolkata	Pune	Bangalore	
2011 Chennai	Delhi	Mumbai	Coimbatore	Proposed

Item XIX - Presentation of Accounts

79. The Hon. Treasurer (PDNPF) presented the Navy Foundation accounts for financial year 2008-09.

Item XX - Budget Estimates (BE) for 2009-10

80. The Budget Estimates (BE) for the year 2009-10 were proposed by the Treasurer and accepted by the General Body: -

S No	Item	Actual Exp 2008-09	BE 2009-10
(a)	AGM/GCM expenses	26,414	35,000
(b)	Quarterdeck	3,64,813	4,30,000
(c)	Email id/ Internet Exp	900	900
	Total Exp	3,92,127	4,65,900
(d)	Advt for QD Magazine	7,34,924	5,00,000
(e)	Income from Interest	67,872	67,500
	Total Income	8,02,796	5,67,500
(f)	Deficit/Surplu s (Approx)	4,59,999	1,01,600

Sd/-
(K Surjit Singh)
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Navy Foundation

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