

INBA

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CONTENTS

PART – I

(SERVING NAVAL PERSONNEL)

| <u>Ser No</u> | <u>Description</u> | <u>Page No</u> |
|---------------|---|----------------|
| | <u>Loans</u> | |
| I | General guidelines | 6-7 |
| II | Loan for higher education of Children, Self, Spouse and Sister | 8 |
| III | Loan for Self Marriage/ Sister Marriage/ Daughter Marriage | 8-9 |
| IV | Loan for House Repair (Normal) & House Repair (damaged due to natural calamity) | 9-10 |
| | <u>Grants</u> | |
| I | Grant for House Repair (damaged due to natural calamity) | 10-11 |
| II | Grant on acquiring MPhil/ PhD degree | 11 |
| III | Education grant for differentially abled children | 11 |
| IV | Grant for purchase of Special Equipment for special/ disabled child | 11 |
| V | Grant for purchase of Wheel Chair | 11 |
| VI | Ex-Gratia grant paid to NOK on death of naval personnel | 12 |
| VII | Grant for Sailors on Invalidment from Service | 12 |
| | ✓ Travel/ Incidental Expenses | 12 |
| | ✓ Pocket Allowance | 12 |
| | ✓ Rehabilitation Grant | 12 |
| | <u>Scholarships</u> | |
| VIII | Merit Scholarship for Graduate & Post-Graduation courses including diploma courses | 12-14 |
| IX | Scholarship post 10 th Standard for single girl child studying in lass XI & XII | 14 |
| X | Re-imbursement of 40% of Coaching Fee (applicable to candidates joining Engineering colleges based on JEE Adv score and those joining Central/ State Govt Medical colleges) | 14-15 |
| XI | Reimbursement of Coaching Fee to Serving Sailors (for preparation towards competitive exams in XI & XII standard) | 15 |
| XII | Incentive for excellence in Sports | 16 |

PART - II

(RETIRED NAVAL PERSONNEL AND THEIR FAMILIES)

| <u>Ser No</u> | <u>Description</u> | <u>Page No</u> |
|---------------|--|----------------|
| | <u>Scholarships</u> | |
| I | Merit Scholarship | 18-19 |
| II | Re-imbursement of 40% of Coaching Fee | 20 |
| III | Special Scholarship Scheme (SSS) | 20-21 |
| IV | Scholarship for Orphaned Children | 22 |
| V | Scholarship for Widow's children (till XII standard) from NWWA | 22 |
| | <u>Grants</u> | |
| VI | Grant for special/ disabled Children | 23 |
| VII | Grant for self-employment to Widows | 23-24 |
| IX | Demise Grant | 24 |
| X | Grant for Vocational Courses to Widows | 24 |
| XI | Grant for Daughter's Marriage to Widows | 25 |
| XII | Grant for welfare of family members of unmarried Officers and Sailors who die in harness | 25 |

PART – III

FORMS/ APPLICATIONS OF SCHOLARSHIPS AND GRANTS

| <u>Ser No</u> | <u>Description</u> | <u>Page No</u> |
|---------------|---|----------------|
| I | Common form for Scholarship and Grants Form 1 | 27-28 |
| II | Merit Scholarship Form 2 | 29-31 |
| III | Award of scholarship for single girl child post 10 th standard (for pursuing 11 th and 12 th standard) Form 3 | 32-33 |
| IV | Reimbursement of 40% of coaching fee Form 4 | 34-35 |
| V | Application form for special scholarship scheme for wards of naval personnel who die in harness Form 5 | 36-38 |
| VI | Application form for orphan children for claiming special scholarship Form 6 | 39-41 |
| VII | Application form for dependent sister of unmarried naval personnel who died in service for claiming special scholarship Form 7 | 42-45 |
| VIII | Application for reimbursement of coaching fee (for serving sailors only) Form 8 | 46-47 |
| IX | Application for award of incentive for sports (for wards of serving naval personnel) Form 9 | 48-49 |
| X | Application for natural calamity grant from INBA (for use by serving officer/sailors only) Form 10 | 50-51 |
| XI | Application for grant for MPhil/ Phd degree (for serving personnel only) Form 11 | 52 |

| | | |
|------|---|-------|
| XII | Application for financial assistance from INBA for special/ disabled children (for serving/ retired naval personnel and widows) Form 12 | 53 |
| XIII | Application for award of Education Scholarship NWWA to children of deceased Naval Personnel (till XII standard) Form 13 | 54-56 |
| XIV | Application for Demise grant Form 14 | 57 |
| XV | Application for grant from INBA (Daughter marriage grant, Economic Venture, Any Financial Assistance for widows) Form 15 | 58-60 |

PART – IV

FORMS/ APPLICATIONS OF LOANS

| <u>Ser No</u> | <u>Description</u> | <u>Page No</u> |
|---------------|--|----------------|
| I | Common application form for all loans Form 16 | 62-64 |
| II | Additional Information for higher education loan Appendix 'A' and 'B' | 65 & 66 |
| III | Proforma- 'Certificate of undertaking' for sister/ daughter/ self- marriage loan Appendix 'C' | 67 |
| IV | Additional information for House Repair loan (Normal and Natural Calamity) Appendix 'D' | 68-69 |

PART – V

MISCELLANEOUS INFORMATION

| <u>Ser No</u> | <u>Description</u> | <u>Page No</u> |
|---------------|--|----------------|
| I | EMI Chart of INBA | 71 |
| II | Important Address and Contact details | 72 |

Application forms can be downloaded from <http://indiannavy.nic.in>

PART – I

SERVING NAVAL **PERSONNEL**

LOANS, GRANTS & SCHOLARSHIPS FOR SERVING NAVAL PERSONNEL

LOANS

General Guidelines

1. In order to alleviate immediate hardship, financial assistance in the form of loans as detailed in the succeeding paragraphs, is admissible to **serving naval personnel** at 8.5% p.a on monthly reducing balance for all loans except house repair loan for natural calamity which is at 3% p.a. Loans available through INBA are tabulated below:-

| <u>Ser</u> | <u>Purpose</u> | <u>Officers</u> | <u>Sailors</u> | <u>Interest Per Annum</u> |
|------------|---|-----------------|----------------|---------------------------|
| (a) | Higher education of children (Degree Course) | 50,00,000/- | | 8.5% |
| (b) | Higher education of spouse (Degree Course) | 25,00,000/- | | |
| (c) | Higher education of children (Diploma Course) | 5,00,000/- | | |
| (d) | Higher education for Self (Degree Course) | 5,00,000/- | | |
| (e) | Higher education for dependent sister (Degree Course) | 5,00,000/- | | |
| (f) | Sister Marriage | 3,00,000/- | | |
| (g) | Daughter Marriage | 3,00,000/- | | |
| (h) | Self-Marriage | 5,00,000/- | 3,00,000/- | |
| (j) | House Repairs (Normal) | 5,00,000/- | 5,00,000/- | |
| (k) | House Repairs (Natural Calamity) | 3,00,000/- | 3,00,000/- | 3% |

2. **General Eligibility Conditions/ Criteria:-**

- (a) Loan is admissible to those serving naval personnel who have rendered at least two years of service, and two years of service left.
- (b) Loan amount is restricted to repaying capacity, length of residual service and accumulations in Naval Group Insurance Fund account.
- (c) Concurrent loan permitted.
- (d) Loan for self-marriage would be granted to those members who have attained the age of 21 years.
- (e) Loan for sister/ daughter marriage would be granted to those, whose sister/ daughter has attained minimum age of 18 years.

(f) Self/ sister/ daughter marriage application should reach INBA at least two months before scheduled marriage so as to enable payment one month in advance. Loan would not be admissible post marriage.

(g) Loan is not admissible for re-employed personnel.

3. **Recovery of Loan and Interest**

(a) Principal amount and interest of loan disbursed would be recovered monthly through the member's IPA.

(b) EMI's would commence from the following month, post disbursement of loan amount.

(c) In case of retirement/ release/ invalidment of the member before repayment of the loan, the outstanding amount together with due interest would be refunded by the borrower well in time failing which, it would be recovered in one lump sum out of his survival/ retirement benefits along with due interest.

(d) In the event of death while in service, the outstanding balance thereon would be recovered from the survival benefits admissible to NoK.

(e) In case of deputation, outstanding balance amount of loan must be refunded to INBA before proceeding for deputation.

(f) Prepayment of education loan once a year subject to minimum of Rs 5 Lakhs.

4. **Refund of INBA Loan.** Refund of outstanding principle of INBA loan will be accepted as one lump sum. Part refunds of only higher education loan once in year subject of minimum of Rs. 5 Lakhs will be accepted. The member is to write letter/email to INBA asking for balance outstanding amount. On receipt of the balance amount details from INBA, a demand draft/ at par cheque in favour of "INBA" payable at New Delhi is to be forwarded to INBA along with a covering letter. The amount may also be credited through NEFT, whose details will be indicated in the e-mail/ letter issued by INBA towards outstanding balance

5. **Maximum Number of Installment.** The maximum number of installments permissible depending on the length of service and loan are indicated below:-

| Ser | Loan | Maximum Installments |
|-----|---|----------------------|
| (a) | Higher education loan for children and spouse | 180 |
| (b) | Higher education loan for self and sister | 90 |
| (c) | Self/ Sister/ Daughter's marriage loan | 90 |
| (d) | House repair loan(normal) | 90 |
| (e) | House repair loan (natural calamity) | 90 |

Loan Schemes

6. Loan for Higher Education of Children, Self, Spouse and Sister

(a) Eligibility

- (i) Quantum of loan is based on repaying capacity, residual service of the individual and fee structure schedule of college.
- (ii) Loan will be disbursed in maximum of four installments.
- (iii) Loan is admissible for higher education (degree courses) in India or abroad both.
- (iv) For payment of 2nd installment of education loan, individual is required to intimate INBA the date of payment along with college fee schedule, demand letter from college & latest S.E.

(b) Documents. The following documents are to be submitted along with the duly completed application form:-

- (i) An affidavit from nominee of NGIF benefits on non-judicial stamp paper of appropriate value as per proforma.(Appendix 'B')
- (ii) Details of course along with a copy of admission certificate.
- (iii) A copy of latest Statement of Entitlement.
- (iv) Schedule and fee structure payment from college.
- (v) Copy of cancelled cheque.

7. Loan for Self Marriage/ Sister Marriage/ Daughter Marriage. INBA provides marriage loan to serving naval personnel to meet the expenses of own marriage as well as that of daughter and sister marriage. The following marriage loans are provided by INBA:-

| <u>Ser</u> | <u>Loan</u> | <u>Officer</u> | <u>Sailor</u> |
|-------------------|--------------------|-----------------------|----------------------|
| (a) | Self-Marriage | 5,00,000/- | 3,00,000/- |
| (b) | Sister Marriage | 3,00,000/- | 3,00,000/- |
| (c) | Daughter Marriage | 3,00,000/- | 3,00,000/- |

(a) Eligibility

- (i) Loan for self-marriage would be granted to members who have attained the age of 21 years.

- (ii) Minimum age of daughter/ sister for marriage loan should be 18 years.
- (iii) Minimum service rendered to avail loan is two years.
- (iv) Sanctioning of loan amount depends on repaying capacity, residual service and NGIF survival benefit.
- (v) Application for self/ daughter/ sister marriage loan should reach INBA two months prior to the date of marriage.

(b) **Documents**

- (i) 'Certificate of undertaking' as per Appendix 'C'.
- (ii) Latest copy of Statement of Entitlement
- (iii) Copy of cancelled cheque.
- (iv) Marriage card (if available)
- (v) Attach any document for age proof like birth certificate, Xth or XIIth mark sheet, passport copy etc.
- (vi) Marriage Certificate (within 3 months from the date of marriage)

8. **Loan for Normal House Repair (Normal) & House Repair (Natural Calamity)**. INBA provides house repair loan for normal maintenance of the house. It also provides loan for house repairs @ 3% p.a. for house damaged due to natural catastrophes like earth quake, floods, tsunami etc.

(a) **Eligibility**

- (i) Minimum two years of service.
- (ii) House should be owned by self/ spouse/ dependent parents.
- (iii) Application for loan for house repair (NC) damaged due to earth quake, cyclone, tsunami etc. should be submitted within six months from the date of occurrence, along with proof of damage to house by such natural calamities.
- (iv) Normal house repair loan would not be granted if the House Building Loan from NGIF is also running.
- (v) There should be a gap of atleast one year between two successive house repair loans.

(b) **Documents**

- (i) Latest copy of Statement of Entitlement.
- (ii) Leaf of cancelled cheque.
- (iii) If house belongs to spouse, mother or father, a photocopy of their **dependent** Identity card issued by Regulating Office.
- (iv) Detailed estimate of the expenditure for house repair countersigned by CO.
- (v) Photocopy of the documents which reveals the ownership of the house (like registration paper/ house tax papers of the residential house).
- (vi) Letter from Gram panchayat for House repair (NC) loan.
- (vii) Copy of Gazetted Notification issued by State/ Centre Government in respect of natural calamity.
- (viii) Only those natural catastrophes that necessitated institution of relief effort at national/ international level to alleviate distress would qualify for house repair due to natural calamity loan.

GRANTS

9. Financial assistance as grants admissible to **Serving Naval Personnel**, are enumerated in the succeeding paragraphs.

10. **House Repairs (Natural Calamity)**. A sum of Rs 50,000/- is admissible for house repairs damaged due to major natural catastrophe like earth quake, flood, tsunami etc. Personnel are to apply for such a grant **only after an IG inviting applications** is issued subject to the following conditions:-

(a) **Eligibility**

- (i) House should be owned by self, spouse or dependent parents only.
- (ii) Relief announced by statutory Local/ state/ National authority.
- (iii) Central/ State order stating type of calamity and area affected.

(b) **Documents**

- (i) If house belongs to spouse or dependent parents then photocopy of dependent card.

- (ii) Documents revealing ownership of the house.
- (iii) Only those natural catastrophes that necessitated institution of relief effort at national/ international level to alleviate distress would qualify for house repair due to natural calamity grant.
- (iv) Application should be forwarded to the INBA within six months of occurrence of natural catastrophe.
- (v) A certificate from the President, Gram Panchayat or any revenue official stating the extent of damage occurred to the house must accompany the application.

11. **PhD and MPhil Grant.** A sum of Rs 50,000/- and Rs 20,000/- is payable for PhD and MPhil respectively provided the degree is acquired **on their own accord**.

Documents Required

- (a) Attested copy of the degree attained.
- (b) Any service personnel acquiring PhD and MPhil degree on own accord is eligible for this grant. However, personnel sponsored by the service or other agencies for said course are not entitled for the award.
- (c) Permission letter for pursuing higher studies from NHQ/ DOP (for Offices) & from CABS (for Sailors)

12. **Scholarship for Special / Disabled/ Mentally Challenged children.**

Financial assistance as scholarship is payable for education of Special/ Disabled/ Mentally Challenged children between the ages of 3 years to 25 years on pro-rata basis depending on the disability percentage from appropriate medical authority. Application should be submitted yearly on completion of academic year. Rates mentioned below are applicable w.e.f **AY 2022-23:-**

| <u>Ser No</u> | <u>Disability Percentage</u> | <u>Rs Per Month</u> |
|----------------------|-------------------------------------|----------------------------|
| (a) | Up to 50 | 5,000 |
| (b) | 51 - 60 | 6,000 |
| (c) | 61 - 70 | 7,000 |
| (d) | 71 - 80 | 8,000 |
| (e) | 81 - 90 | 9,000 |
| (f) | 91 - 100 | 10,000 |

13. **Special Equipment.** Financial assistance upto Rs 50,000/- for purchase of special equipment, is provided to naval person for special/ disabled children on recommendation of medical authorities up to a maximum of three times.

14. **Wheel Chair.** Financial assistance as approved by the Administrators of INBA is provided for purchase of Wheel Chair on merit of each case. Application may be sent on plain paper duly recommended by the Commanding Officer

countersigned by the respective administrative authorities along with medical recommendations and a medical history sheet. The application is to be forwarded to INBA through proper service channel.

15. **Ex-Gratia Grant to NOK on Death.** In the event of unfortunate death whilst in service, a sum of Rs 40,000/- is payable to NoK of officers and sailors immediately by their respective ships and establishments. The said grant may be claimed by the ship and establishment from the Command Benevolent Fund (amount is provided by INBA to Commands in advance to meet the eventuality). INBA will reimburse the amount subsequently to CBF on receipt of original pre-receipt signed by NoK through command.

16. **Grant for Sailors on Invalidment from Service.** INBA provides financial assistance as grant for sailors invalided from service due to TB/ Leprosy/ Paraplegia, cancer etc. as detailed in succeeding paragraphs.

(a) **Travel/ Incidental Expenses.** Grant of Rs 50,000/- is payable to affected naval personnel on transfer from one service hospital to another service hospital.

(b) **Pocket Allowance.** Pocket allowance @ Rs 2,000/- p.m. up to 2 years is payable during hospitalization.

(c) **Rehabilitation Grant.** Rehabilitation grant up to maximum of Rs. 50,000/- is admissible for rehabilitation on final discharge from the hospital depending on merit of each case.

SCHOLARSHIPS

17. **Merit Scholarship.** Merit Scholarship is provided for pursuing graduation/ post-graduation degree courses and also for vocational courses in recognized polytechnics / ITIs. The scholarship awarded are as follows:-

| <u>Type</u> | <u>Rates for Wards of Serving Naval Personnel</u> |
|---------------------|--|
| Boarders (Hostlers) | Rs 45,000/- p.a. |
| Day Scholars | Rs 30,000/- p.a. |

(a) **How to apply**

(i) Application form for award of fresh / renewal of scholarship duly completed in all respects along with requisite documents is to be forwarded to reach Naval Headquarters / Ministry of Defence / DNPf / INBA by **01 Nov** every year.

(ii) In case the marks sheet or any other document has not been received, application shall not be delayed. Documents/certificate, can be forwarded immediately on receipt.

(iii) Scholarship not availed during any year for any reason what-so-ever cannot be made good in subsequent years. However, just preceding year's application may be considered at the discretion of Scholarship Committee.

(b) **Eligibility Conditions.** Scholarship is admissible to:-

(i) Only first two children irrespective of number of children in family.

(ii) Children pursuing post 10+2 recognized courses.

(iii) Children who pass all subjects in first regular attempt.

(iv) Children who take admission within two years of passing 10+2 or graduation as the case may be.

(v) Scholarship is limited to maximum six years (four years for graduation & two years for post-graduation)

(vi) If a child does not meet the laid down criteria at 10+2 level then he/ she would not be eligible for the 1st year of graduation but as soon as the child meets the requisite criteria at **ANY LEVEL / YEAR** of graduation or post-graduation, the child will be eligible for the scholarship for next academic year.

(c) **Percentage criteria (aggregate of all subjects) is as follows:-**

All Naval Personnel (Fresh Awards)

| <u>Ser</u> | <u>Level</u> | <u>Science Stream</u> | <u>Humanities Stream</u> |
|------------|---|-----------------------|--------------------------|
| (a) | 10+2 Marks (for Pursuing graduation) | 75% | 70% |
| (b) | Last Exam Passed Marks | 65% | 65% |

* For girl child there is no minimum marks prescribed. However, they must pass all subjects in first regular attempt.

(d) **Renewal of Scholarship.** Those already in receipt of scholarship may apply for continuation for pursuing prospective higher courses provided, they score a minimum of 65% marks in aggregate of all subjects in the last qualifying examination. In case of all medical courses (like MBBS, BDS, BHMS, BAMS, UNANI etc.) 50% marks are prerequisite.

(e) **Minimum marks for Eligibility.** For girl child, there are no minimum marks prescribed. However, they must pass all subjects of 10+2 and subsequent examinations in first regular attempt. (Implemented wef AY 2025-26).

18. **Scholarship Post 10th Standard (for only girl child)**. Daughter of serving officer and sailor, if she is the only child in the family is eligible for scholarship for class 11th and 12th depending on meeting the following criteria:-

(a) **Educational Qualification.** Must have passed 10th class (pursuing 11th or 12th standard)

(b) **Minimum Marks for Consideration.** There are no minimum marks prescribed. The requirement is that they must pass all subjects of the examination **in first regular attempt.**

(c) **Rate.** Rs 10,000/- p.a.

(d) **Documents Required**

(i) Attested copy of Marks sheet of 10th /11th class (as applicable).

(ii) Bonafide Certificate

(iii) Attested copy of Children Particulars (**for Serving officers**)

(iv) Kindred roll (for serving sailors)

(v) Leaf/ copy of a self cancelled cheque **showing Name, IFS Code and account number clearly.**

19. **Reimbursement of 40% of Coaching Fee.** 40% re-imbursement of coaching fee is applicable to wards of serving/retired naval personnel /widows. The criteria are as follows:-

(a) **Eligibility Conditions.** Scholarship is admissible to:-

(i) Institutes taking admissions on JEE (Advance) Score.

(ii) Admissions in medical colleges (for MBBS only) run by Central/ State Government.

(iii) Application should reach INBA within two months of taking admission.

(iv) Reimbursement of 40% of coaching fee is limited to first two children only.

(b) **Documents Required**

- (i) Attested copy of mark sheet of 10+2.
- (ii) Attested copy of coaching fee receipts.
- (iii) Bonafide studentship certificate issued by the institution.
- (iv) Attested copy of children particulars (**for serving officers**)
- (v) Kindred roll (**for serving sailors**)

20. **Reimbursement of Coaching Fee to Serving Sailors.** Coaching fee is reimbursable to **serving sailors** whose children undertake coaching for admission to Engineering/Medical/MBA and Architecture courses. The reimbursement amount is as follows:-

| <u>Duration of Coaching</u> | <u>Amount</u> |
|------------------------------------|----------------------|
| One year or more | 5,000/- |
| Six months to one year | 3,000/- |

(a) **Eligibility Conditions.**

- (i) Coaching fee is reimbursed to a maximum of 150 applicants per year in order of common merit list based on marks scored in 10th and 10+2 examination.
- (ii) Children studying in class 12th or completed it earlier are eligible.
- (iii) Children who score a minimum of 60% marks in overall aggregate and 65% marks in the aggregate of relevant grouping of Science subjects i.e. Physics, Chemistry and Biology (PCB) or Physics, Chemistry and Maths (PCM).
- (iv) Re-imbursement of fee can be availed only once by a student in his academic career and is limited to first two children only.
- (v) Attested copy of coaching fee receipts.
- (vi) Attested copy of marks sheet of 10th and 12th as applicable.
- (vii) Kindred roll.
- (viii) Leaf/copy of a self-cancelled cheque showing Name, IFS Code and account number clearly.
- (ix) Last date of application to reach INBA is **31 Aug every year.**

21. **Incentive for Sports.** INBA provides incentives to children/ wards of serving personnel for proficiency in sports. The incentive is given to children/ wards who excel in sports and participate at school, state, national and international levels in approved competitions.

(a) Award of scholarship would be admissible for the games/ championships **conducted by recognised sports federations at school, state, national and international levels.** The sports disciplines (team as well as individual games) for which the child/ ward can apply should be played in any of the following games (including Paralympic Games):-

- (i) Summer/ Winter Olympics
- (ii) Asian Games
- (iii) Commonwealth Games
- (iv) National Games

(b) Sports incentive is also be applicable to children/ wards of serving naval personnel in the U-14, U-17 and U-19 categories for sports included in the Khelo India scheme.

(c) Award of incentive is restricted up to the age of 25 years.

(d) Cash incentive (in Rupees) is as follows:-

| <u>Ser</u> | <u>Level of Competition</u> | <u>Individual Medal Winners & Team Members**</u> | <u>Participation</u> |
|-------------------|---|---|-----------------------------|
| (i) | School National Games/ Championships | 20000/ 15000/ 10000 | 5000 |
| (ii) | State Level Games/ Championships | 30000/ 20000/ 15000 | 10000 |
| (iii) | National Level Games/ Championships / Khelo India Games | 50000/ 40000/ 30000 | 20000 |
| (iv) | International Level Games/ Championships | 100000/ 80000/ 60000 | 50000 |

****Individual Gold/ Silver/ Bronze Medal Winners & Member of Winner/ First Runners up/ Second Runners up Teams**

22. The award would be admissible to a child/ ward only once in a calendar year wherein only the highest achievement will be considered. The award of incentive would be admissible for all levels of competitions in the first year. In subsequent years, the incentive would be admissible for the same/ higher level of competition as compared to the previous year e.g. an applicant awarded incentive at national level would be entitled in subsequent years only for national or international level events and not for state level or below.

PART - II

RETIRED NAVAL PERSONNEL AND THEIR FAMILIES

SCHOLARSHIP & GRANTS TO RETIRED NAVAL PERSONNEL AND THEIR FAMILIES

SCHOLARSHIP

1. **Merit Scholarship.** Merit Scholarship from INBA is provided for pursuing graduation/post-graduation degree courses and also for vocational courses in recognized polytechnics/ ITIs. The scholarship awarded are as follows:-

| <u>Type</u> | Rates for wards of Retired naval personnel (pensioners) | Rates for wards of deceased pensioners post retirement |
|---------------------|--|---|
| Boarders (Hostlers) | Rs 30,000/- p.a. | Rs 45,000/- p.a. |
| Day Scholars | Rs 22,500/- p.a. | Rs 45,000/- p.a. |

(a) **How to apply**

(i) Application for award of fresh/renewal of Scholarship duly completed in all respects along with requisite documents is to be forwarded to reach INBA **by 01 Nov** every year through ZSB (for ESM) and through CRSO's (for widows).

(ii) **In case the marks sheet or any other document has not been received, application shall not be delayed. Documents/certificate can forward immediately on receipt.**

(iii) **Scholarship not availed during any year for any reason what-so-ever cannot be made good in subsequent years. However, just preceding year's application may be considered at the discretion of Scholarship Committee.**

(b) **Eligibility Conditions.** Scholarship is admissible to:-

(i) Only first two children in family.

(ii) Children pursuing post 10+2 recognized courses.

(iii) Children who pass all subjects in first regular attempt.

(iv) Children who take admission within two years of passing 10+2 or graduation as the case may be.

(v) Scholarship is limited to maximum 6 years (04 years for graduation & 02 years for post-graduation)

(vi) If a child does not meet the laid down criteria at 10+2 level then he/she would not be eligible for the 1st year of graduation but as soon as the child meets the requisite criteria at **ANY LEVEL/YEAR** of graduation or post-graduation then the child will be eligible for the scholarship for next academic year.

(vii) Children who take admission within two years of passing 10+2 or graduation as the case may be.

(viii) Scholarship not availed during any year for any reason what-so-ever cannot be made good in subsequent years.

(ix) Scholarship are awarded each year on this basis of percentage of marks obtained in the last qualifying exam.

(x) Renewal of scholarship is done on receipt of application each year in time provided the specified conditions/ percentage criteria is met by the child.

(xi) When a candidate is in receipt of assistance from Government/ Educational Institutions or any other private source, the quantum of scholarship will be restricted to the difference between the amount being received and that which would normally have been given by INBA. In case assistance from other sources is higher the child will not be eligible for INBA scholarship.

(c) **Percentage criteria (aggregate of all subjects) are as follows:-**

Fresh Awards

| <u>Ser</u> | <u>Level</u> | <u>Science Stream</u> | <u>Humanities Stream</u> |
|-------------------|---|------------------------------|---------------------------------|
| (a) | 10+2 Marks (for Pursuing graduation) | 75% | 70% |
| (b) | Last Exam Passed Marks** | 65% | 65% |

(d) **Renewal of Scholarship.** Those already in receipt of scholarship may apply for continuation for pursuing prospective higher courses provided, they score a minimum of 65% marks in aggregate of all subjects in the last qualifying examination. In case of all medical courses like MBBS, BDS, BHMS, BAMS, UNANI etc. 50% marks are prerequisite(Implemented wef AY 2025-26).

(e) **Minimum marks for Eligibility.** For girl child, there are no minimum marks prescribed. However, they must pass all subjects of 10+2 and subsequent examinations in first regular attempt. (Implemented wef AY 2025-26)

2. **Re-imbursement of 40% of Coaching Fee.** 40% re-imbursement of coaching fee for wards of serving/retired naval personnel and widows are applicable only to:-

- (a) Institutes taking admissions on JEE (Advance) Score.
- (b) Admissions in medical colleges (for MBBS only) run by Central/State Government.

How to apply. Application is to reach INBA **within two months** of taking admission through ZSB or DESA. The following documents are required to enclose with the application form:-

- (a) Reimbursement of 40 % of coaching fee is limited to first two children irrespective of number of children in family.
- (b) Attested copy of mark sheet of 10+2.
- (c) Attested copy of coaching fee receipts.
- (d) Bonafide Studentship certificate issued by the institution.
- (e) Attested copy of Certificate of Service (for retired /deceased officers)
- (f) Attested copy of PPO (for retired and deceased naval personnel)
- (g) Attested copy of Service and Release Certificate (for retired/ deceased sailors)
- (h) Leaf/ copy of a self-cancelled cheque showing Name, IFS Code and account number clearly.

3. **Special Scholarship Scheme (SSS).** Scholarship under this scheme is provided to children of naval personnel who died whilst in service. Application form enclosed with attested original receipts/bills (only for post 10+2 courses) duly countersigned by the Principal is to be forwarded latest by **31 Jul** every year to INBA. The scheme provides re-imbursement of actual expenditure on education subject to the upper ceiling as detailed below:-

(a) **Academic Courses**

| | | |
|-------|-------------------|------------------|
| (i) | Play School to KG | Rs 15,000/- p.a. |
| (ii) | Class I to VIII | Rs 30,000/- p.a. |
| (iii) | Class IX to XII | Rs 45,000/- p.a. |
| (iv) | Graduation | Rs 45,000/- p.a. |
| (v) | Post-Graduation | Rs 45,000/- p.a. |

(b) **Professional Courses**

| | | |
|-----|----------------|--------------------|
| (i) | Engg./ Medical | Rs 1,00,000/- p.a. |
|-----|----------------|--------------------|

- (ii) Computer/ Management Rs 75,000/- p.a.
- (iii) Legal Studies/ Vocational Rs 60,000/- p.a.
- (c) **Boarding/ Lodging** Rs 75,000/- p.a.
- (d) **Admissibility** The Special Scholarship Scheme is admissible to:-
 - (i) School/College going children.
 - (ii) Those who pass their examination in **first regular attempt**. Failures would not be eligible for scholarship for that Academic Year.
 - (iii) Those studying in Govt/Govt aided schools/educational institutions, military/sainik schools and other schools or colleges recognized by the Centre or State Govt. including autonomous organization.
 - (iv) Expenditure incurred on the following heads would be reimbursed within the prescribed monetary ceiling:-
 - (aa) Complete tuition fees excluding capitation fee and caution money.
 - (ab) Cost of books and stationery
 - (ac) School bus fees/transportation expenditure
 - (ad) Cost of boarding /lodging in proper School/College hostels.
 - (v) The criteria of producing bills has been waived off up to Class XII for claiming Special Scholarship.

4. **'Beti Bachao – Beti Padhao' Scheme.** In order to give impetus to '**Beti Bachao – Beti Padhao**' campaign of the Govt., the rates of Special Scholarship has been enhanced to Rs 1,25,000/- for the 'Girl Child', pursuing professional courses in Engineering and MBBS, in the following categories:-

- (a) Naval personnel who die in harness.
- (b) Orphan children of a naval personnel irrespective of whether parents die while in service or post retirement.
- (c) Two dependent unmarried sisters of unmarried naval personnel who die in harness.

5. **Scholarship for Orphan Children.** Scholarship is applicable to Orphan children irrespective of whether the parents have died while in service or after retirement Special Scholarship Scheme.

(a) **Eligibility and Admissibility.** The rates, criteria and conditions for the scholarship to the orphaned children are same as applicable for Special Scholarship Scheme (SSS).

(b) **Mode of Payment.** The mode of payment depends on whether the child is below/above 18 years of age as follows:-

(i) **Below 18 years of age.** In such cases scholarship amount will be transferred to an “**Under Guardian**” bank account which will be opened jointly in the name of child and guardian. Bank details alongwith guardianship certificate issued from legal authority will be required alongwith the application.

(ii) **Above 18 years of age.** In such cases scholarship amount will be transferred directly to the individual's bank account.

6. **Scholarship for Children of Widows of Retired Naval Personnel from NWWA.** Children of Naval Personnel who die after retirement are eligible for scholarship from class I to XII. There is no percentage criteria for this scholarship. The only criteria is to pass all the examination in first attempt. The changed rates wef AY 2023-24 are as follows:-

| Ser | Class | Amount |
|-----|--------|---------------|
| (a) | I-VIII | 15,000/- p.a. |
| (b) | IX-XII | 20,000/- p.a. |

(a) **How to Apply** Scholarship is to be applied yearly on prescribed Form No. 16 and forwarded to **The Hony Secretary, NWWA , NWWA Kendrya, 3rd Floor, Chankya Bagh, Chankyapuri, New Delhi- 110 021**

- (i) Attested copy of PPO
- (ii) Attested copy of death certificate
- (iii) Attested copy of Mark sheet of last qualifying exam
- (iv) Attested copy of Service and Release Certificate
- (v) Bonafide studentship certificate for the current academic year
- (vi) Leaf/ copy of a self cancelled cheque **showing Name IFS Code and account number clearly.**

7. **Scholarship for Special/ Disabled/ Mentally Challenged Children.**

Financial assistance as scholarship is payable for education/maintenance of Special/ Disabled/ Mentally Challenged children between the age of 3 years to 25 years on pro-rata basis depending on the disability percentage from appropriate medical authority. Application should be submitted yearly after the completion of academic year. Rates mentioned below are applicable w.e.f **AY 2022-23:-**

| <u>Ser No</u> | <u>Disability Percentage</u> | <u>Rs Per Month</u> |
|----------------------|-------------------------------------|----------------------------|
| (a) | Up to 50 | 5,000 |
| (b) | 51 - 60 | 6,000 |
| (c) | 61 - 70 | 7,000 |
| (d) | 71 - 80 | 8,000 |
| (e) | 81 - 90 | 9,000 |
| (f) | 91 - 100 | 10,000 |

(a) **Admissibility** Scholarship for special children is admissible subject to meeting the following eligibility conditions:-

- (i) Only for first two children
- (ii) Between the age of 3 to 25 years.
- (iii) On production of disability certificate from the competent authority.
- (iv) Criteria of production of fee receipts/bills to claim scholarship has been waived off.

(b) **How to apply.** Scholarship for Special/Disabled children is to be applied yearly on completion of academic year on prescribed form and forwarded to INBA through ZSB by 30 Apr every year. The following documents are required to be enclosed with the application form:-

- (i) Bonafide studentship certificate issued by the school/college.
- (ii) Attested copies of disability certificate.(to be attested by Military hospital, in case the certificate is from civil hospital).
- (iii) Leaf/ copy of a self cancelled cheque showing Name, IFS Code and account number clearly.

8. **Financial Assistance for Self Employment.** Financial assistance up to Rs 1,50,000/- (Rupees One Lakh) is provided to widows who are facing acute financial distress and are in indigent circumstances for starting self help economic venture like beauty parlor, ice-cream parlor etc besides supply of sewing machines etc., so as to enable them to earn their livelihood with dignity.

(a) **How to apply.** Application completed in all respects along with all requisite documents/certificate is to be forwarded to INBA through CRSO.

(b) **Documents required:-**

- (i) Project report / SOC.
- (ii) Details of own contribution.
- (iii) Loan from other sources.
- (iv) Anticipated income to assess viability of the project before providing assistance.
- (v) All application in respect of widows to be routed through respective CRSO.

9. **Demise Grant.** Demise grant, admissible to Next-of-Kin on death of a naval personnel, enhanced to Rs 40,000/- for deaths occurring after 01 Apr 23. Demise Grant for Non-Pensioner Naval Veterans also introduced w.e.f 01 May 22.

(a) **How to Apply.** Application duly signed by the Next-of-Kin along with following documents is to be forwarded to INBA through respective CRSO:-

- (i) Attested copy of Death Certificate
- (ii) Attested copy of Pension Pay Order
- (iii) Attested copy of discharge certificate.
- (iv) Leaf/ copy of a self cancelled cheque **showing Name, IFS Code and account Number clearly.**

10. **Re-imbursement of Fee towards Vocational Courses to widows.** Widows of Naval personnel are reimbursed fees upto Rs 50,000/- as one time measure for completing vocational courses like B.Ed, computer courses, Management courses etc. to adequately empower them to earn their livelihood with dignity.

(a) **How to apply.** Application intimating the course done along with the following documents is to be forwarded to INBA through CRSO:-

- (i) Attested copies of fees paid.
- (ii) Attested copy of course completion certificate.
- (iii) Attested copy of Death Certificate.
- (iv) Attested copy of the discharge certificate and PPO.
- (v) Leaf/ copy of a self cancelled cheque showing Name, IFS Code and account Number clearly.

11. **Grant to Widows for daughter's Marriage.** Widows of Naval personnel are given grant for marriage upto two daughters. The present rate is Rs 50,000/- per daughter.

(a) **How to apply.** Application, intimating the date of marriage along with the following documents is to be forwarded to INBA. Two months before marriage through respective CRSOs:-

- (i) Wedding card.
- (ii) Attested copy of Birth/Matric certificate for age proof.
- (iii) Attested copy of P.P.O.
- (iv) Attested copy of discharge certificate with Family details.
- (v) Leaf/ copy of a self cancelled cheque showing Name, IFS Code and account Number clearly.

12. **Financial Assistance from INBA to family members of unmarried officers/sailors who die in Harness.** The following are the welfare schemes from INBA for the family members of **unmarried** officers and sailors who die in harness.

- (a) Grant of Rs 50,000/- extended for marriage of one sister.
- (b) Re-imbursement of fees for Vocational course upto Rs 50,000/- to mother only on case to case basis.
- (c) Self help economic venture upto Rs 1 Lakh to mother only on case to case basis.
- (d) Special Scholarship Scheme (SSS) has been extended for two unmarried sisters. The eligibility criteria and rates for the Special scholarship to **unmarried** sister will remain same as for Special Scholarship Scheme.

PART - III

FORMS/ APPLICATIONS

FOR GRANTS

AND

SCHOLARSHIP

APPLICATION FORM FOR SCHOLARSHIP AND GRANTS FROM INBA
(COMMON FORM - TO BE ATTACHED WITH ALL APPLICATIONS)

Personal Information

1. Name & Rank _____
2. Personal No. _____
3. Category Serving/Retired/Deceased
4. Ship/Establishment _____
5. Station _____
6. Marital Status (Married/Single) _____
7. Date of Birth _____
8. Date of Commission/Enrollment _____
9. Date of Retirement/Release _____
10. Pension Payment Order Number _____
11. Date of Death
(in case of deceased) _____
12. Mobile No _____
13. Landline No _____
14. Email id _____

Bank Details (attach a leaf of cancelled cheque along with application):

15. Bank name _____
16. Account number _____
17. IFS code _____
18. Branch address _____

Address Details

19. House No/Flat No. _____
20. Street/Area _____
21. Village _____
22. Post Office _____
23. Tehsil _____
24. District _____
25. State with Pincode _____

Next of Kin (NoK) Details

26. Name in full _____
27. Relationship _____
28. DOB of NoK _____

Dependent Details (Age-wise)

| | <u>Name</u> | <u>Relation</u> | <u>Date of Birth</u> | <u>Gender</u> |
|-----|-------------|-----------------|----------------------|---------------|
| (a) | _____ | _____ | _____ | _____ |
| (b) | _____ | _____ | _____ | _____ |
| (c) | _____ | _____ | _____ | _____ |
| (d) | _____ | _____ | _____ | _____ |
| (e) | _____ | _____ | _____ | _____ |
| (f) | _____ | _____ | _____ | _____ |

Signature of the Applicant

Name : _____

Rank : _____

P. No. _____

Date: _____

APPLICATION FOR MERIT SCHOLARSHIP

1. Personal number: _____
 2. Name of the ward: _____
 3. Gender: _____
 4. Award type: Fresh / Renewal
 5. Accommodation type: Day Scholar / Boarder
 6. Course details: 10+2/Graduation/ Post Graduation/ Diploma (Vocational Course)
 7. Details of last exam passed (i.e XII, BTech 1st year, BSC 2nd year, MSC, MBBS 1st year, BAMS 3rd year etc.)
 - (a) Exam passed: _____
 - (b) Passing year: _____
 - (c) Result declared: Yes/No

(Application is to be sent to INBA **by 01 Nov every year even if result is not declared. Result is to be sent to INBA office immediately on declaration.**)

 - (d) If yes, percentage scored in last exam _____
8. Current course details
 - (a) Currently studying in: _____
 - (b) College name: _____
 - (c) University name: _____
9. Is the ward in receipt of any other financial assistance/scholarship/fellowship from govt or private agencies? : Yes/No
10. If yes, indicate

| Where from | Amount |
|-------------------|---------------|
| | |

PART – II**SELF DECLARATION**

11. I certify that, to the best of my knowledge and belief, all the information given in the application form are true.

Undertaking:-

12. If on investigation, any of the statements made by me in this application are found to be false:-
- (a) I will refund the grant/ scholarship along with penal interest @3% per month from the date of disbursal of grant/ scholarship.

PAGE NO 2 OF APPLICATION FOR MERIT SCHOLARSHIP

- (b) In addition, I will be liable for appropriate disciplinary/ administrative action.

(Signature of the Applicant)

Name : _____

Rank : _____

P. No. _____

Date: _____

PART - III

COUNTERSIGNED
(BY COMMANDING OFFICER/ZSB/VSF)

13. It is certified that the particulars and other statements in part I of the application form given by the father/ guardian of the ward are correct.

(Signature of the CO/ZSB/VSF)

Name _____

Office Seal

Rank _____

Designation _____

Date _____

Place: _____

INSTRUCTIONS

14. All columns of the application form are to be completed in all respects.
15. If the marks are expressed in grades, their equivalent in %age duly certified by the principal must be furnished.
16. Applications are to be forwarded to Secretary INBA so as to reach IHQ, MOD (Navy) latest by **01 Nov every year**. Documents/certificates, yet to be received may be forwarded at a later date. Applications received after the **due date will not be considered**.
17. **Application Forms can be downloaded from <http://indiannavy.nic.in> and serving personnel access to NUD can fill online through <https://inba.indiannavy.mil/login>**

PAGE NO 3 OF APPLICATION FOR MERIT SCHOLARSHIP

CHECK LIST FOR DOCUMENTS TO BE ENCLOSED (Tick ☒ the documents enclosed)

18. Attested copy of marks sheet of 10+2
19. Attested copy of marks sheet of last qualifying examination
(i.e. both semesters for academic year issued by college/university).
20. Boarder/Hostel certificate or rent agreement and rent receipts
21. Bonafide studentship certificate
22. Minimum entry qualification certificate (for diploma courses)
23. University recognition certificate of diploma course.

FORM-3

APPLICATION FOR AWARD OF SCHOLARSHIP FOR SINGLE GIRL CHILD
POST 10TH STANDARD (FOR PURSUING 11TH AND 12TH STANDARD)
(*for daughter of serving officers and sailors, if she is the only child in the family)**

1. Personal number _____
2. Name of the ward _____
3. Award (**for class XI or XII**) _____
 (Attach bonafide certificate by the school)
4. Details of last qualifying examination (**X/XI**)
 - (a) Name of course passed _____
 - (b) Year of examination _____
 - (c) Marks obtained _____
 - (d) Out of total marks _____
 - (e) Percentage scored _____
 (Attach mark sheet of last qualified examination)
5. Details of previous scholarship if any, received in respect of above ward from any source:

| | <u>Ser</u> | <u>Course</u> | <u>Year</u> | <u>Amount</u> | <u>Source</u> |
|-----|------------|---------------|-------------|---------------|---------------|
| (a) | _____ | _____ | _____ | _____ | _____ |
| (b) | _____ | _____ | _____ | _____ | _____ |
6. Is the ward in receipt of any other financial assistance/scholarship/fellowship from govt or private institute? Yes/No
7. If yes, indicate

| | Where from | Amount |
|-------|-------------------|---------------|
| _____ | _____ | _____ |

PART -II

SELF DECLARATION

8. I certify that, (Name of daughter)_____ is the only child in my family as per my service records. I further certified that to the best of my knowledge and belief, all the information given in the application form are true.

PAGE NO 2 OF APPLICATION FOR AWARD OF SCHOLARSHIP FOR SINGLE GIRL CHILD POST 10TH STANDARD (FOR PURSUING 11TH AND 12TH STANDARD)

Undertaking:-

9. If on investigation, any of the statements made by me in this application are found to be false:-

(a) I will refund the grant/ scholarship along with penal interest @3% per month from the date of disbursal of grant/ scholarship.

(b) In addition, I will be liable for appropriate disciplinary/administrative action.

(Signature of the Applicant)

Name : _____

Rank : _____

P. No. _____

Date: _____

PART III

(To be completed by Ship/Establishment/Unit)

10. It is certified that the particulars and other statements in part I of the application form given by the father/guardian of the ward are correct.

(Signature of the CO)

Office Seal

Name _____

Rank _____

Designation _____

Place: _____

Date: _____

INSTRUCTIONS

11. All columns of the application form are to be completed in all respects.

12. Applications are to be forwarded to Secretary INBA so as to reach IHQ, MOD (Navy) latest by **31 Aug every year**. Documents/certificates, yet to be received may be forwarded at a later date. Applications received after the **due date will not be considered**.

13. Application Forms can be downloaded from <http://indiannavy.nic.in> and serving personnel access to NUD can fill online through <https://inba.indiannavy.mil/login>

FORM-4**APPLICATION FOR REIMBURSEMENT OF 40% OF COACHING FEE FOR
ADMISSION TO IITs OR GOVT/ STATE MBBS COLLEGES****(FOR SERVING / RETIRED NAVAL PERSONNEL AND WIDOWS)**

1. Personal number _____
2. Name of the ward _____
3. Present course IIT/ MBBS
4. Name of the institution _____
(Attach bonafide studentship certificate)
5. JEE/NEET Advance score _____
6. Total marks and %age obtained in 10+2 _____
(Enclose attested copy of mark sheet)
7. Name of the course for which _____
coaching is undertaken
8. Date of admission in coaching institute _____
9. Date of completion of coaching _____
10. Coaching class attended at
 - (i) Name of the institute _____
 - (ii) Address of the institute _____
 - (iii) Contact number _____
 - (iv) Duration of the course with dates _____
11. Amount of fee paid _____
(Attach coaching fee receipt)
12. Details of any reimbursement received from INBA for previous coaching, if any
 - (a) Name of the institute & type of coaching _____
 - (b) Year & amount received _____
13. Is the ward in receipt of any other financial assistance/scholarship/fellowship from govt or private institute? Yes/No
14. If yes, indicate

| Where from | Source |
|-------------------|---------------|
| _____ | _____ |

PAGE NO 2 OF APPLICATION FOR REIMBURSEMENT OF 40% OF COACHING FEE FOR ADMISSION TO IITs or GOVT/ STATE MBBS COLLEGES

PART - II
SELF DECLARATION

15. I certify that, to the best of my knowledge and belief, all the information given in the application form are true.

Undertaking:-

16. If on investigation, any of the statements made by me in this application are found to be false:-

(a) I will refund the grant/ scholarship along with penal interest @3% per month from the date of disbursal of grant/ scholarship.

(b) In addition, I will be liable for appropriate disciplinary/administrative action.

(Signature of the Applicant)

Name : _____

Rank : _____

P. No. _____

Date: _____

PART - III

COUNTERSIGNED
(BY COMMANDING OFFICER/ZSB/VSF)

17. It is certified that the particulars and other statements in part I of the application form given by the father/guardian of the ward are correct.

(Signature of the CO/ZSB/VSF)

Name _____

Rank _____

Designation _____

Office Seal

Place: _____

Date: _____

Note:

18. Application should reach within two months of taking admission in the college. Application received after two months of taking admission will not be considered.

19. Serving naval personnel should forward the application through proper service channel. Retired naval personnel have to forward the application duly endorsed by ZSB/VSF.

20. Serving personnel having access to NUD can fill online through <https://inba.indiannavy.mil/login>.

FORM-5

**APPLICATION FORM FOR SPECIAL SCHOLARSHIP SCHEME FOR WARDS
OF NAVAL PERSONNEL WHO DIE IN HARNESS**

1. Personal number _____
2. Name of the ward _____
3. Boarder (Hosteller)/Day Scholar _____
4. Last class passed & % age of marks _____
(Attach attested copy of marks sheet)
5. Present course of study _____
6. Year of admission _____
7. Duration of the course _____
8. Name of the institution _____
9. If college, Board/University _____
to which affiliated
10. **Give details of educational expenditure (Attach receipts)**

| Ser | Particular | Amount |
|-----|--|--------|
| (a) | Tuition Fees (Do not include capitation and caution money) | |
| (b) | Cost of books, stationery and uniforms | |
| (c) | School bus fees/transportation expenditure | |
| (d) | Cost of boarding/lodging (excluding mess/food charges) | |
| | Total Expenditure (in Rs) | |

11. Is the ward in receipt of any other financial assistance/scholarship/fellowship from govt or private institute? Yes/No
12. If yes, indicate Where from Source

PART - II
SELF DECLARATION

13. I certify that, to the best of my knowledge and belief, all the information given in the application form are true.

Undertaking:-

14. If on investigation, any of the statements made by me in this application are found to be false I will refund the grant/ scholarship along with penal interest @3% per month from the date of disbursal of grant/ scholarship.

Signature of the Applicant

Name : _____

Date: _____

**PAGE NO 2 OF APPLICATION FORM FOR SPECIAL SCHOLARSHIP SCHEME
FOR WARDS OF NAVAL PERSONNEL WHO DIE IN HARNESS**

PART - III

15. School/College Attestation

Certified that the facts given in Part I above are correct as per record.

Stamp with date

Signature of the
Head of the School/Institution_____

**DECLARATION –CUM PRE-RECEIPT FOR
SPECIAL SCHOLARSHIP SCHEME**

16. Received from the Secretary, Indian Naval Benevolent Association, IHQ, MoD (Navy), New Delhi, a sum of Rs_____ (Rupees_____ only) being the amount of scholarship for awarded to my ward for the academic year _____ as detailed below:-

| | | |
|------------------|-----------------|-------------|
| Name of the Ward | Course of Study | Institution |
| _____ | _____ | _____ |

17. I do solemnly declare that the above information is correct

(To be signed over one rupee revenue stamp)

Name of Guardian _____
Relationship with the ward _____
in respect of Late Shri _____
Rank _____ No _____

Date: _____

Station _____

COUNTERSIGNED

(Signature of the CSRO/ ZSB/VSF)

Name _____
Rank _____
Designation _____

Office Stamp

Place: _____
Date: _____

**PAGE NO 3 OF APPLICATION FORM FOR SPECIAL SCHOLARSHIP SCHEME
FOR WARDSOF NAVAL PERSONNEL WHO DIE IN HARNESS**

Note:

18. Application should reach by 31 Jul every year.
19. Application forms can be downloaded from [http:// indiannavy.nic.in](http://indiannavy.nic.in)
20. Attested copies of death certificates for father and mother
21. Attested copy of PPO
22. Attested copy of service and release certificate
23. Guardianship certificate issued from legal authority

APPLICATION FORM FOR ORPHAN CHILDREN FOR CLAIMING SPECIAL SCHOLARSHIP

Personnel Particulars of Father

1. Personal Number _____
2. Rank _____
3. Name _____
4. Ship/Establishment last served _____
5. Date of death of father _____
6. Date of death of mother _____
7. Name of present guardian _____
8. Relationship with the ward _____
9. Boarder(Hosteller)/Day Scholar _____
10. Address of Guardian _____
 Village : _____
 Post Office : _____
 Tehsil : _____
 Distt : _____
 PIN : _____ State _____
 Mobile No : _____ Email ID: _____
11. Pension Payment Order No. _____
 (attach attested copy)

12. Details of all wards (age-wise):-

| <u>SNo</u> | <u>Name</u> | <u>Relationship</u> | <u>Date of Birth</u> |
|------------|-------------|---------------------|----------------------|
| (a) | | | |
| (b) | | | |
| (c) | | | |
| (d) | | | |

13. Bank Particulars of ward in case of major ward (cancelled cheque). In case of minor ward, photo copy of cancelled “**under guardian cheque**” of the guardian

PART - II

Particulars of the ward

14. Name _____
15. Date of birth _____
16. Last class passed _____
 (attach attested copy of marks sheet)
17. Present course of study _____
18. Year of admission _____
19. Duration of the course _____
20. Name of the institution _____
21. If in college, Board/University to which affiliated _____

**PAGE NO 2 OF APPLICATION FORM FOR ORPHAN CHILDREN FOR CLAIMING
SPECIAL SCHOLARSHIP**

22. Give details of educational expenditure (Attach attested copies of bills/receipts only for Graduation and Post-Graduation courses. No bills/receipts required up to class XII)

| Ser No | Particular | Amount |
|--------|--|--------|
| (a) | Tuition Fees (Do not include capitation and caution money) | |
| (b) | Cost of Books, stationery and uniforms | |
| (c) | School Bus Fees/Transportation expenditure | |
| (d) | Cost of Boarding/Lodging (excluding mess/food charges) | |
| | Total Expenditure Rs | |

23. Is the ward in receipt of any other financial assistance/scholarship/fellowship from Govt or private institute? Yes / No

24. If yes, indicate

Where from

Source

PART - III
SELF DECLARATION

25. I certify that, to the best of my knowledge and belief, all the information given in the application form are true.

Undertaking:-

26. If on investigation, any of the statements made by me in this application are found to be false I will refund the grant/ scholarship along with penal interest @3% per month from the date of disbursal of grant/ scholarship.

(Signature of the Applicant / Guardian)

Name _____

Date: _____

PART - IV

School/College Attestation

27. Certified that the facts given in Part I above are correct as per record.

Stamp with date

Signature of the _____
Head of the School/ Institution _____

**PAGE NO 3 OF APPLICATION FORM FOR ORPHAN CHILDREN FOR CLAIMING
SPECIAL SCHOLARSHIP**

**DECLARATION –CUM PRE-RECEIPT FOR
SPECIAL SCHOLARSHIP SCHEME**

28. Received from the Secretary, Indian Naval Benevolent Association, IHQ, MoD (Navy), New Delhi, a sum of Rs _____ (Rupees _____ only) being the amount of scholarship for orphan wards awarded to my ward for the academic year _____ as details below:-

| | | |
|---------------------------|--------------------------|----------------------|
| Name of the Ward _____ | Course of Study _____ | Institution _____ |
|---------------------------|--------------------------|----------------------|

29. I do solemnly declare that the above information is correct and nothing has been concealed there in.

(To be signed over one rupee revenue stamp)

Name of Guardian _____
Relationship with the ward _____
in respect of Late Shri _____
Rank _____ No _____
Station _____

Date: _____

COUNTERSIGNED

(Signature of the CSRO/ ZSB/VSF)

Name _____
Rank _____
Designation _____

Office Stamp

Place: _____

Date: _____

Note:

30. Attach a copy of "cancelled cheque" of the bank
31. Application should reach by 31 Jul every year
32. Application Forms can be downloaded from [http:// indiannavy.nic.in](http://indiannavy.nic.in)
33. Attested Copies of death certificates for father and mother
34. Attested copy of PPO
35. **Attested** copy of Service and Release Certificate
36. **Guardianship** certificate issued from legal authority

Directorate of Non-Public Funds
Naval Headquarters, Ministry of Defence
7th Floor, Chankya Bhavan
Chankyapuri
New Delhi – 110 021

PART-I

| | | |
|-----|--------------------------------|-------------------|
| (a) | Personal Number | _____ |
| (b) | Rank | _____ |
| (c) | Name | _____ |
| (d) | Ship/Establishment last served | _____ |
| (e) | Date of Birth | _____ |
| (f) | Date of Joining | _____ |
| (g) | Date of Death | _____ |
| (g) | Name of present Guardian | _____ |
| (h) | Relationship with the Child | _____ |
| (j) | Boarder/Day Scholar | |
| (k) | Address of Guardian | _____ |
| | Village : | _____ |
| | Post Office : | _____ |
| | Tehsil : | _____ |
| | Distt : | _____ |
| | PIN : | _____ State _____ |
| | Mobile No..... | Email ID..... |

(l) Pension Payment Order No. _____

| <u>S.No</u> | <u>Name</u> | <u>Relationship</u> | <u>Date of Birth</u> |
|-------------|-------------|---------------------|----------------------|
| (i) | | | |
| (ii) | | | |
| (iii) | | | |
| (iv) | | | |

2. Bank Particulars : Photo copy of “cancelled cheque”

**PAGE NO 2 OF APPLICATION FORM OF SPECIAL SCHOLARSHIP SCHEME
(SSS) FOR DEPENDENT SISTER OF UNMARRIED NAVAL PERSONNEL
WHO DIED IN SERVICE**

Part II

3. Particulars of the Child

- (a) Name -----
 (b) Date of Birth -----
 (c) Last Class passed -----
(attach attested copy of marks sheet)
 (d) Present course of study -----
 (e) Year of Admission -----
 (f) Duration of the course -----
 (g) Name of the institution -----
 (h) If college, Board/University -----
 to which affiliated

(j) Give details of educational expenditure (Attach attested copies of bills/receipts only for Graduation and Post Graduation courses. No bills/receipts required up to class XII)

| <u>S.No.</u> | <u>Particular</u> | <u>Amount</u> |
|---------------------|--|----------------------|
| (i) | Tuition Fees (Do not include capitation and caution money) | |
| (ii) | Cost of Books and Stationery | |
| (iii) | School Bus Fees | |
| (iv) | Boarding fee (Do not include Mess / Food Charges | |

It is certified that above particulars is correct and any false statement made by me will render me ineligible for scholarship.

Signature of the Guardian-----
 Name-----
 Relationship with child-----

Date:_____

Part III

4. School/College Attestation

Certified that the facts given in Part II above are correct as per record.

Stamp with date

Signature of the _____
 Head of the School/Institution _____

**PAGE NO 3 OF APPLICATION FORM OF SPECIAL SCHOLARSHIP SCHEME
(SSS) FOR DEPENDENT SISTER OF UNMARRIED NAVAL PERSONNEL
WHO DIED IN SERVICE**

Part II

**DECLARATION –CUM PRE-RECEIPT FOR SPECIAL
SCHOLARSHIP SCHEME**

5. Received from the Secretary, Indian Naval Benevolent Association, IHQ, MoD (Navy), New Delhi, a sum of Rs_____ (Rupees_____only) being the amount of scholarship for awarded to my child for the academic year _____as detailed below:-

| Name of the Child | Course of Study | Institution |
|-------------------|-----------------|-------------|
| _____ | _____ | _____ |

6. I do solemnly declare that the above information is correct and nothing has been concealed therefrom.

(To be signed over one rupee revenue stamp)

Name of Guardian_____
Relationship with the child_____
in respect of Late _____
Rank_____No_____
Station_____

Date: _____

COUNTERSIGNED

(ZSB/CRSO)

Signature _____
Name _____
Rank _____
Designation _____

Office Stamp

Place:_____

Date:_____

Note:

7. Attach a copy of “ cancelled cheque” of the bank
8. Application should reach before 31 Jul every year. Marks sheet can be forwarded later on also, if not received.
9. Application Forms can be downloaded from [http:// indiannavy.nic.in](http://indiannavy.nic.in)
10. The criteria of producing bills has been waived off upto Class XII for claiming Special Scholarship. Expenditure bills/receipts are required only for Graduation and Post Graduation courses.

**PAGE NO 4 OF APPLICATION FORM OF SPECIAL SCHOLARSHIP SCHEME
(SSS) FOR DEPENDENT SISTER OF UNMARRIED NAVAL PERSONNEL
WHO DIED IN SERVICE**

CHECK OF LIST

11. The following documents are required to be submitted alongwith the enclosed application form :

- (a) Tuition Fee Receipt (Do not include capitation fee and caution money)
- (b) School Bus Fee Receipt (Attested)
- (c) Receipt for purchase of Books and stationary (Attested)
- (d) Boarding fee receipt of hostel (Do not include mess/food charges)
- (e) Attested copy of PPO
- (f) Declaration cum pre receipt should be countersigned
- (g) Border/Day Scholar column must be filled.
- (j) Attested copy of Service and Release Certificate
- (k) Attested copy of mark sheet of last class passed

**The revised Rates of Scholarship for award under Special Scholarship Scheme
w.e.f Academic year 2023-24 are as follows:-**

| S.No | Class | Rates (in Rs.) P.a. ((Maximum or actual expenditure which ever is less) |
|------|---------------------|--|
| (a) | Play School to KG | 15,000/- |
| (b) | I to VIII | 30,000/- |
| (c) | IX to XII | 45,000/- |
| (d) | Graduation | 45,000/- |
| (e) | Post Graduation | 45,000/- |
| (f) | Legal/Vocational | 60,000/- |
| (g) | Computer/Management | 75,000/- |
| (h) | Engg/Medical | 1,00,000/- |
| (j) | Boarding/Lodging | 75,000/- |

APPLICATION FOR REIMBURSEMENT OF COACHING FEE
(FOR SERVING SAILORS ONLY)

1. Personal number _____
2. Name of the ward _____
3. Present course of study _____
4. Exam last passed _____
(Enclose attested copy of mark sheet)
5. Total marks obtained & %age _____
6. %age of PCM or PCB _____
7. Coaching undertaken for _____
8. Duration of coaching & _____
Coaching commencing date
9. Coaching class attended at
 - (a) Name of the institute _____
 - (b) Address of the institute _____
 - (c) Contact No _____
10. Amount of fees paid _____
(attach fee receipt)
11. Details of any reimbursement received from INBA for previous coaching, if any
 - (a) Name of the institute & type of coaching _____
 - (b) Year & amount received _____
12. Is the ward in receipt of any other financial assistance/scholarship/fellowship from govt or private institute? Yes/No
13. If yes, indicate

| | Where from | Source |
|--|-------------------|---------------|
| | _____ | _____ |

PAGE NO 2 OF APPLICATION FOR REIMBURSEMENT OF COACHING FEE**(For Serving Sailors only)****PART – II****SELF DECLARATION**

14. I certify that, to the best of my knowledge and belief, all the information given in the application form are true.

Undertaking:-

15. If on investigation, any of the statements made by me in this application are found to be false:-

(a) I will refund the grant/ scholarship along with penal interest @3% per month from the date of disbursal of grant/ scholarship.

(b) In addition, I will be liable for appropriate disciplinary/administrative action.

(Signature of the Applicant)

Name : _____

Rank : _____

P. No. _____

Date: _____

PART – III**COUNTERSIGNED**
(BY COMMANDING OFFICER)

Office seal

Place: _____

Date: _____

Signature _____

Name _____

Rank _____

Note :

16. Wards studying in class XII or completed it earlier are only eligible.

17. Last date of application to reach INBA is 31 Aug every year. Application received after due date will not be considered.

18. Application Forms can be downloaded from <http://indiannavy.nic.in> and serving personnel having access to NUD can fill online through <https://inba.indiannavy.mil/login>.

FORM-9

APPLICATION FOR AWARD OF INCENTIVE FOR SPORTS
(FOR WARDS OF SERVING NAVAL PERSONNEL)

1. Personal No. : _____
2. Name of the participant : _____
3. Details of participation : Name of sports _____
 Date _____
 Position ** _____
 (**Attach certificate issued by the competent authority)
4. Level of tournament : _____
5. Organized/ Sponsored by : _____
6. No. of participants : _____
7. If, International event, No. of countries participated : _____
8. Details of previous such awards received :

| <u>Year</u> | <u>Name of Sport</u> | <u>Amt Received</u> |
|-------------|----------------------|---------------------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
9. Name of authority conducting the sport : _____
10. Is the ward in receipt of any other financial assistance/scholarship/fellowship from govt or private institute? **Yes/No**
11. If yes, indicate

| <u>Where from</u> | <u>Source</u> |
|-------------------|---------------|
| _____ | _____ |

PART – II
SELF DECLARATION

12. I certify that, to the best of my knowledge and belief, all the information given in the application form are true.

Undertaking:-

13. If on investigation, any of the statements made by me in this application are found to be false:-

(a) I will refund the grant/ scholarship along with penal interest @3% per month from the date of disbursal of grant/ scholarship.

(b) In addition, I will be liable for appropriate disciplinary/administrative action.

Signature of the Applicant

Name : _____
 Rank : _____
 P. No. _____

Date: _____

PAGE 2 OF APPLICATION FOR AWARD OF INCENTIVE FOR SPORTS
(FOR WARDS OF SERVING NAVAL PERSONNEL)

COUNTERSIGNED BY COMMANDING OFFICER

(Recommended and forwarded)

Office seal

Signature _____
Name _____
Rank _____

Place: _____

Date: _____

Note :

14. Certificate issued by the competent authority.
15. Web links from where details of tournament and results can be ascertained.

FORM-10

APPLICATION FOR NATURAL CALAMITY GRANT FROM INBA
(for use by serving Officer/ Sailors only)

1. Name _____ Rank _____ P.No. _____
2. Purpose of Grant: _____
3. Amount of Grant applied for: _____
4. Particulars of previous Grants availed from Govt., DNPf and any other sources, if any:-
 - (a) Type of Grant _____
 - (b) Source _____
 - (c) Amount of Grant _____
5. Permanent Home address of the applicant

6. (a) Name(s) of owner(s) of the House _____
(If house belongs to dependent Spouse/Father/Mother attach a copy of dependent card is issued by Regulating Office)
 - (b) Relation of the owner of the house with the applicant: _____
 - (c) Detailed estimate of repairs required _____
 (Attach a certificate)
7. (a) Cause of damage : _____
 (Attach letter from Gram Panchayat).
 - (b) Date of damage occurred: _____
 - (c) Amount of assistance provided by state authority: _____
 - (d) Photographs of the damaged house: _____

SELF DECLARATION

I certify that, to the best of my knowledge and belief, all the answers given are true. I also undertake that if, on investigation, any of the statement made by me in this application are found to be false, I will be liable to appropriate disciplinary action and penalty to refund the grant amount with interest to INBA.

Date: _____

Signature of the Applicant
 Name: _____
 Rank: _____
 P. No. _____

PAGE 2 OF APPLICATION FOR NATURAL CALAMITY GRANT

II
COUNTERSIGNED
BY COMMANDING OFFICER/EQUIVALENT)

I have scrutinized the application of the applicant and have satisfied myself of the correctness of facts etc. stated therein. I recommend the grant amount as applied for, may be granted to the officer/sailor.

Signature: _____
Name _____
Rank: _____
Designation: _____

Date: _____

| |
|--------------------------|
| Office/Unit Stamp |
|--------------------------|

CHECK OFF LIST : FOLLOWING DOCUMENTS ARE COMPULSORY
FOR HOUSE REPAIR (NATURAL CALAMITY GRANT)

- (a) Latest copy of Statement of Entitlement.
- (b) Leaf of cancelled cheque.
- (c) If house belongs to Spouse, Mother or Father then photocopy of their **Dependent** Identity card issued by Regulating Office.
- (d) Detailed estimate of the expenditure required for damaged house.
- (e) Photocopy of the documents which reveals the ownership of the house (like registration paper of the house etc).
- (f) Certificate from Gram Panchayat for damaged house
- (g) Copy of Gazette Notification issued by State/Centre Government in respect of the calamity.

APPLICATION FOR GRANT FOR MPHIL/PHD DEGREE
(for serving personnel only)

1. Name _____ Rank _____ No _____
 2. Degree attained PhD/M Phil _____
 (attach CTC of degree)
 3. Course Details:
 (a) Subject _____
 (b) College _____
 (c) University _____
 4. Course (a) Start Date _____
 (b) End Date _____
 5. How this qualification is useful for Navy : _____

 6. Course done in your own accord or sponsored by Navy _____
 7. If own accord, attach a copy of permission letter given by NHQ/DOP for higher studies
- Date : _____ (Signature) _____

II

TO BE COMPLETED BY THE COMMANDING OFFICER

8. I have scrutinized the application of the applicant and have satisfied myself of the correctness of facts etc. stated therein. I recommend the grant amount as applied for, may be granted to the officer/sailor.

Signature: _____
 Name _____
 Rank: _____

Office/Unit Stamp

Date: _____

FORM-12

APPLICATION FOR FINANCIAL ASSISTANCE FROM INBA
FOR SPECIAL/DISABLED CHILDREN

(For Serving and Retired Naval Personnel and Widows)

1. Name _____ Rank _____ No _____
2. Name of the Child _____
3. DoB of Child _____
4. Nature of disability _____
5. Percentage of disability _____
(attach certificate from Medical Authority)
6. Present Course of study _____
7. Name of School and address _____
8. Monthly fees _____
(Attach CTC of fee receipts)
9. Mention details of previous reimbursement received (i) _____
(ii) _____
10. Period of present reimbursement applied for **From** _____ **To** _____

11. Certified that to the best of my knowledge and belief particulars given in the application are true and correct. I, undertake that false declaration or concealment of information would make me liable to disciplinary action besides entailing recovery of payment.

(Applicant's Signature)

COUNTERSIGNED BY
(CO/CRSO/ZSB)

Signature: _____

Name: _____

Rank: _____

Place: _____

Date: _____

| |
|--------------------------|
| Office/Unit Stamp |
|--------------------------|

Note:- Service personnel are requested to forward the application through service channel and retired naval personnel through ZSB or through VSF.

Form 13

Note: Please ensure that information is provided against all columns failing which the application may not be considered

**APPLICATION FORM FOR AWARD OF EDUCATION SCHOLARSHIP FROM
NAVY WIVES WELFARE ASSOCIATION (CENTRAL) NEW DELHI TO THE
CHILDREN OF DECEASED NAVAL PERSONNEL**

**PART-I
PARTICULARS OF SERVICE**

1. Name of the widow/Application_____
2. Relationship with the Deceased_____
3. Name, Rank and Number of late Officer/Sailor _____
4. Ship/Establishment last served _____
5. Date of Death _____
6. Date of Release from Service (if applicable) _____

**PART-II
DETAILS OF DEPENDENTS**

- | 7. | <u>Sl.No</u> | <u>Name</u> | <u>Age</u> | <u>Relationship</u> |
|----|---------------------|--------------------|-------------------|----------------------------|
| | (i) | _____ | _____ | _____ |
| | (ii) | _____ | _____ | _____ |
| | (iii) | _____ | _____ | _____ |
| | (iv) | _____ | _____ | _____ |

Photo of child

8. Rate of family pension/children allowance per month. _____
9. Total monthly income of the family, including income from landed house property _____
10. Any other source of income indicate amount per month. (if employed, give place of duty and pay per month). _____
11. Whether any other member of the family earning (give monthly income) _____

**PAGE 2 APPLICATION FORM FOR AWARD OF EDUCATION SCHOLARSHIP
FROM NAVY WELFARE AND WELLNESS ASSOCIATION (CENTRAL) NEW
DELHI TO THE CHILDREN OF DECEASED NAVAL PERSONNEL**

**PART-III
EDUCATION PARTICULARS**

12. Number of school going children _____
13. Number of boarders/day scholars _____
14. Particulars of the children for whom scholarship is applied for:-

| <u>Sl.</u> | <u>Name of the Child</u> | <u>Date of Birth</u> | <u>Name of School</u> | <u>Class in which studying</u> | <u>Date of admission in School</u> | <u>Period for which scholarship is sought</u> | <u>Marks % (in preceding year)</u> |
|------------|--------------------------|----------------------|-----------------------|--------------------------------|------------------------------------|---|------------------------------------|
| (i) | | | | | | | |
| (ii) | | | | | | | |
| (iii) | | | | | | | |
| (iv) | | | | | | | |

15. Yearly approximate expenditure on
- (i) Books _____
- (ii) Stationery _____
- (iii) Uniform _____
- (iv) Fees _____
- Total:- _____

16. Whether any child is in receipt of scholarship from INBA or any _____ other source, give particulars of a scholarship and the amount of the scholarship per annum.
17. Whether the child has been granted fee remission or fee _____ concession by the educational institution and amount of fees paid per month.

**PART-IV
CERTIFICATE FROM THE APPLICANT**

18. Certified that the above particulars are correct and any false statement made by me will render me ineligible for scholarship. My address is give below:-

_____ Tel No _____

19. **My Bank Particulars are:** _____ Attach a copy of Cancelled cheque

Date: _____

Signature of the applicant

**PAGE 3 APPLICATION FORM FOR AWARD OF EDUCATION SCHOLARSHIP
FROM NAVY WELFARE AND WELLNESS ASSOCIATION (CENTRAL) NEW
DELHI TO THE CHILDREN OF DECEASED NAVAL PERSONNEL**

PART-V
SCHOOL ATTESTATION

20. Certified that the facts given in Part III above are correct as per school records.

Stamp of the School
with date

Signature of the Head of the School

Note:

- 21. Application forms can be downloaded from [http:// indiannavy.nic.in](http://indiannavy.nic.in)
- 22. Attested copies of death certificate
- 23. Attested copy of PPO
- 24. Attested copy of service and release certificate
- 25. Attested copy of mark sheet of last qualifying exam
- 26. Bonafide Studentship Certificate for current academic year

APPLICATION FORM FOR DEMISE GRANT

1. Name of the Deceased _____
2. Rank & Personal Number _____
3. Date of Birth _____
4. Date of Joining Service _____
5. Date of Retirement _____
6. Date of Death _____
(Attach a copy of death certificate)
7. Address for Correspondence _____
 Village : _____
 Post Office : _____
 Tehsil : _____
 Distt : _____
 PIN : _____ State _____
 Mobile No : _____ Email ID: _____
8. Pension Payment Order No. _____
(attach attested copy of PPO & discharge book)
9. Name of NOK _____
10. Relationship with NOK _____
11. Particulars of Family members:-

| <u>SNo</u> | <u>Name</u> | <u>Age</u> | <u>Monthly Income</u> | <u>Occupation</u> |
|------------|-------------|------------|-----------------------|-------------------|
| a) | | | | |
| b) | | | | |
| c) | | | | |
| d) | | | | |

12. Furnish particulars of bank account of NOK. Attach a copy of cancelled cheque.

Signature of NoK _____

Name _____

Relation _____

Date:- _____

COUNTERSIGNED**(Signature of the CSRO/ ZSB/VSF)**

Name _____

Rank _____

Designation _____

Office Stamp

Place: _____

Date: _____

Note:- Please forward the application along with documents through respective CRSO's only. The details of CRSO's are appended at page

APPLICATION FORM FOR GRANT FROM INBA
(FOR USE BY RETIRED NAVAL PERSONNEL/THEIR DEPENDENTS)

PART –I

1. **Details of grant applied for**

(a) Type of grant applied for _____

(b) Amount of grant applied _____

2. **Details of retired/deceased naval Personnel**

(a) Name in Full : _____

(b) Rank : _____

(c) P. Number : _____

(d) Date of commission/enrolment : _____

(e) Date of retirement/discharge : _____

(f) Date of disability/death : _____

(g) Cause of disability/death : _____

(h) Mobile number : _____

3. **Particulars of Next of Kin in case of deceased Naval Personnel**
(when widow or children are the applicant)

(a) Name of NOK : _____

(b) Relationship with deceased : _____ (b) Age : _____

(c) Address : _____

(d) Quantum of assistance required _____

(e) Nature of requirement : _____

(f) Mobile Number : _____

4. **Details of family members:**

| <u>Ser</u> | <u>Name</u> | <u>Age</u> | <u>Relationship</u> | <u>Occupation</u> | <u>Marital Status</u> | <u>Monthly Income</u> |
|-------------------|--------------------|-------------------|----------------------------|--------------------------|------------------------------|------------------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |

PAGE 2 APPLICATION FORM FOR GRANT FROM INBA
(FOR USE BY RETIRED NAVAL PERSONNEL/THEIR DEPENDENTS)

PART-II

PRESENT FINANCIAL STATE OF APPLICANT

5. **Monthly income from all sources**
- (a) Amount of monthly service/family pension : _____
- (b) Income from business/commercial activity, if any: _____
- (c) Income from rented property house/farm etc. : _____
- (d) If presently employed:-
- (i) Name and address of employer : _____

- (ii) Capacity in which employed : _____
- (iii) Total emoluments : _____
 (including all allowances)
6. Previous Grants received from INBA, if any:-
- (i) Amount(Rs) : _____
- (ii) Purpose : _____
- (iii) Date : _____
7. Is the child in receipt of any other financial Assistance from Govt. or private, if yes, indicate **Amount Received Where from** _____
8. Bank details (attach a leaf of cancelled cheque).
9. I certify that to the best of my knowledge and belief all the answers given above are true and my application is in every way a genuine and bonafide one.

Signature of Applicant

Place : _____

Date : _____

PAGE 3 APPLICATION FORM FOR GRANT FROM INBA
(FOR USE BY RETIRED NAVAL PERSONNEL/THEIR DEPENDENTS)

10. **CHECK OFF LIST:** Kindly enclose certified true copy of the following certificate/documents as applicable.

- (i) Pension Pay Order
- (ii) Discharge Certificate
- (iii) Death Certificate
- (iv) Wedding card as proof for daughter marriage of deceased naval personnel.

Note:

11. Retired naval personnel should forward the application through Zila Sainik board (ZSB) to Directorate of Naval Veterans (DNV) at following address.

| |
|--|
| Cmde(DNV) Directorate of Naval Veterans NHQ, MoD Room No-W105, Ground Floor Nausena Bhavan, Delhi Cantt New Delhi-110021 Tele/Fax:011-28702701,28702703 Email: desa@navy.gov.in |
|--|

12. Widows of naval personnel should forward the application through respective CRSO's to INBA.

PART - IV

FORMS/ APPLICATIONS

FOR LOANS

APPLICATION FOR LOAN FROM INBA
(COMMON FORM FOR ALL LOANS)
 (for use by serving Officer/Sailors)

1. Name: _____
2. Rank: _____ 3. P. No : _____
4. Ship/Establishment: _____
5. Station: _____
6. Marital Status (Married/Single): _____
7. Date of Birth: _____
8. Date of Commission/Enrollment: _____
9. Date of Retirement/Release: _____
10. Purpose of Loan: _____
11. Amount applied for: _____
12. DSOP/ AFPP fund credit balance (Latest S.E. to be enclosed) : Rs. _____
13. NGIF Maturity Credit balance: Rs. _____
14. Any other source of income (if any) : Rs. _____
15. Bank Details: (**attach a leaf of cancelled cheque along with application**)
16. Mobile No : _____
17. Landline No : _____
18. Email id : _____
19. Particulars of previous Loan/Grant/Advances availed from Govt./NGIF/Bank & INBA, if any:-

| Type of Loan | Source | Amount | Recovery/EMI | Outstanding Balance |
|-------------------------|---------------------------------------|--------|--------------|---------------------|
| Housing Loan | Govt. NGIF Bank | | | |
| Car/PC/Two Wheeler Loan | Govt. NGIF Bank | | | |
| INBA Loan | Marriage Education House Repair | | | |

20. Permanent Home address of the borrower _____

21. Give particulars of family members:-

| Ser | Name | Relationship | Marital Status | Age | Monthly Income/ Occupation |
|-----|------|--------------|----------------|-----|-------------------------------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

22. No. of installments preferred for repayment of loan _____

Note: -

(a) Admissibility of loan is based on repaying capacity and residual service in maximum of 180 installments.

(b) Only that amount will be sanctioned as loan which is required to be paid in future. Already paid amount will not be sanctioned.

SELF DECLARATION

23. I certify that, to the best of my knowledge and belief, all the information given are true. I also undertake that if, on investigation, any of the statement made by me in this application are found to be false, I will be liable to appropriate disciplinary action.

24. I also give my consent for recovery of loan by INBA to liquidate it fully out of my Terminal benefits/Survival benefit/DCRG/DSOP/AFPP/Encashment of leave etc, in case under any circumstances, loan remains outstanding against me prior to my retirement.

25. In case of appointment abroad, I will refund the entire loan amount in one lump sum, prior to proceeding abroad.

Signature of the Applicant

Name : _____

Rank : _____

P. No. _____

Date: _____

II

TO BE COMPLETED BY THE CO/EQUIVALENT

I have scrutinized the application of the applicant and have satisfied myself of the correctness of facts etc. stated therein. I recommend the loan amount as applied for may be granted to the officer/sailor, as his/her repaying capacity to liquidate the loan together with interest could be relied upon.

Signature: _____

Name: _____

Rank: _____

Designation: _____

Office/Unit Stamp

Date:- _____

APPENDIX 'A'

ADDITIONAL INFORMATION FOR HIGHER EDUCATION LOAN

- (a) Name of the student in full _____
- (b) Name of the Institution/ University/ Country _____
- (c) Name of the course of study _____
- (d) Duration of Course _____
- (e) Date of commencement of course _____
- (f) Total expenditure of the course _____
- (g) Already paid amount _____
- (h) Amount to be paid _____
- (j) Amount of loan applied for _____
- (k) Number of installment preferred for repayment of loan _____
- (l) Loan attached against survival benefits _____

List of documents to be attached with your Education loan application:

- (a) An affidavit from nominee of NGIF benefits on Non Judicial Stamp paper of appropriate value as per proforma at **Appendix 'B'**
- (b) Latest copy of Statement of entitlement
- (c) Copy of cancelled cheque
- (d) Details of course along with a copy of admission certificate or bonafide certificate from the competent authority of the institution.
- (e) Schedule of fee structure for the course from college.
- (f) Fees payment schedule from college (which clearly shows the fees payment date for the entire course).
- (g) Only that amount will be sanction as loan which is required to be paid in future. Already paid amount will not be sanctioned.
- (h) Admissibility of loan is based on repaying capacity and residual service in maximum of 180 installments.
- (j) Intimation for disbursement of 2nd or subsequent installment should be send at least one month before the actual date of payment to college

APPENDIX 'B'

(On Non-Judicial stamp paper of minimum value)

AFFIDAVIT

Affidavit of NoK (Name) Smt. /Sh. _____ wife/son/daughter of
(Officer Name) _____ Address _____

Aforesaid solemnly affirm and say as follows:

1. I/we have no objection to assigning of interest in the insurance cover and survival benefits by my husband/father Name _____ Rank _____ P.No. _____ as a member of Naval Group Insurance Fund to Indian Naval Benevolent Association, New Delhi for obtaining a loan towards education of my son/daughter.
2. I/We fully understand and accept that in the payment of Insurance money/Survival Benefits from Naval group Insurance Fund the assignee, Indian Naval Benevolent Association, New Delhi will have priority over me.

Signature of NoK _____
Name _____
Relation _____

Witness 1. _____
(Name and address)

2. _____

Seal Notary Public

Attested,
Notary Public

Date:

APPENDIX 'C'**PROFORMA-‘CERTIFICATE OF UNDERTAKING’
FOR DAUGHTER/SISTER/SELF MARRIAGE LOAN FROM INBA****Sister/Daughter Marriage**

1. Certified that marriage of Ms _____ sister/ daughter of _____(Name) _____(Rank) _____(PNo) is due to be solemnized on _____. She is _____ years of age (should be above 18 years) and her date of birth as per record is _____. (Attach a birth certificate or 10th class Mark Sheet as age proof).

Self Marriage

2. Certified that marriage of _____(Name) _____(Rank) _____(PNo) is due to be solemnized on _____. I am _____ years of age (should be above 21 years) and my date of birth as per record is _____ years. (Attach birth certificate or 10th class Mark Sheet as age proof).

3. I will also declare my marriage to relevant authority and get Marriage Genform issued as per extent norm within three months of the date of marriage.

Declaration

4. I will forward the marriage certificate of concerned person to DNPF within three months of the date of marriage mentioned above at Ser 1/2.

5. In case of failure to provide marriage certificate issued by competent authority within three months, I _____(Name) _____(Rank) _____(P.No.) hereby, **give my consent for recovery of loan by INBA with an interest penalty @18%p.a from the date of payment of loan.**

Signature _____

Name: _____

Rank: _____

P.no: _____

Countersigned by Commanding Officer/Equivalent

Signature: _____

Name: _____

Rank : _____

Designation: _____

Date : _____

Note:

1. Application for loan for Self/Sister/Daughter marriage should reach INBA at least two months before the scheduled date of marriage.

2. In case of genuine cases of postponement/cancellation of marriage, CO/Oic may recommend waiver of the interest amount and forward the recommendation to NHQ/ DNPF within three months to stop interest penalty.

APPENDIX 'D'

ADDITIONAL INFORMATION FOR HOUSE REPAIR LOAN
(NORMAL & NATURAL CALAMITY)

1. **FOR HOUSE REPAIR LOAN (NORMAL)**

- (a) Complete address of the house for which loan is applied (Attach proof)

- (b) Name(s) of owner(s) of the House _____
- (c) Relation of the owner of the house with the applicant: _____
(If house belongs to dependent Spouse/ Father/ Mother attach a copy of dependent card)
- (d) Detailed estimate of repairs required: Rs. _____
 (Attach a certificate)

2. **HOUSE REPAIR NATURAL CALAMITY (NC)**

Provide additional details as follows:-

- (a) Cause of damage: _____
 (Attach letter from Gram Panchayat)
- (b) Date of damage occurred: _____
- (c) Amount of assistance provided by state/ district authority: _____
- (d) Attach Photographs of the damaged house _____

| |
|--------------------------|
| Office/Unit Stamp |
|--------------------------|

 (Signature of Individual)
 Name _____
 Rank _____

COUNTER SIGNED
BY COMMANDING OFFICER

Signature _____
 Name _____
 Rank _____

**CHECK OFF LIST : FOLLOWING DOCUMENTS ARE COMPULSORY
FOR HOUSE REPAIR LOAN**

- (a) Latest copy of Statement of Entitlement.
- (b) Leaf of cancelled cheque.
- (c) If house belongs to Spouse, Mother or Father then photocopy of their **Dependent** Identity card issued by Regulating Office.
- (d) Detailed estimate of the expenditure required for house repair.
- (e) Photocopy of the registration papers of the house.
- (f) Letter from Gram Panchayat for House repair (NC) loan.
- (g) Copy of Gazette Notification issued by State/Centre Government in respect of the calamity.
- (h) Photographs of the damaged house.
- (i) Document showing amount of assistance provided by state/ district disaster relief fund.

PART - V

MISCELLANEOUS

INFORMATION

| EMI CHART FOR INBA LOANS | | | | | | | | | | | | | | | | | |
|--------------------------|--|---------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--|
| AMT (IN LACS) | | MONTHS | | | | | | | | | | | | | | | |
| | | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 | 156 | 168 | 180 | |
| 0.75 | | 6,541 | 3,409 | 2,368 | 1,849 | 1,539 | - | - | - | - | - | - | - | - | - | - | |
| 1 | | 8,722 | 4,546 | 3,157 | 2,465 | 2,052 | - | - | - | - | - | - | - | - | - | - | |
| 1.5 | | 13,083 | 6,818 | 4,735 | 3,697 | 3,077 | - | - | - | - | - | - | - | - | - | - | |
| 2 | | 17,444 | 9,091 | 6,314 | 4,930 | 4,103 | - | - | - | - | - | - | - | - | - | - | |
| 3 | | 26,166 | 13,637 | 9,470 | 7,364 | 6,155 | - | - | - | - | - | - | - | - | - | - | |
| 4 | | 34,888 | 18,182 | 12,627 | 9,859 | 8,207 | 7,111 | - | - | - | - | - | - | - | - | - | |
| 5 | | 43,610 | 22,728 | 15,784 | 12,324 | 10,258 | 8,889 | 7,918 | 7,196 | 6,640 | 6,199 | - | - | - | - | - | |
| 6 | | 52,332 | 27,273 | 18,941 | 14,789 | 12,310 | 10,667 | 9,502 | 8,635 | 7,968 | 7,439 | - | - | - | - | - | |
| 7 | | 61,054 | 31,819 | 22,097 | 17,254 | 14,362 | 12,445 | 11,086 | 10,074 | 9,296 | 8,679 | - | - | - | - | - | |
| 8 | | 69,776 | 36,365 | 25,254 | 19,719 | 16,413 | 14,223 | 12,669 | 11,514 | 10,623 | 9,919 | - | - | - | - | - | |
| 9 | | 78,498 | 40,910 | 28,411 | 22,183 | 18,465 | 16,001 | 14,253 | 12,953 | 11,951 | 11,159 | - | - | - | - | - | |
| 10 | | 87,220 | 45,466 | 31,568 | 24,648 | 20,517 | 17,778 | 15,836 | 14,392 | 13,279 | 12,399 | 11,686 | 11,101 | 10,612 | 10,199 | 9,847 | |
| 11 | | 95,942 | 50,001 | 34,724 | 27,113 | 22,568 | 19,556 | 17,420 | 15,831 | 14,607 | 13,638 | 12,855 | 12,211 | 11,673 | 11,219 | 10,812 | |
| 12 | | 104,664 | 54,547 | 37,881 | 29,578 | 24,620 | 21,334 | 19,004 | 17,271 | 15,935 | 14,878 | 14,024 | 13,321 | 12,734 | 12,239 | 11,817 | |
| 13 | | 113,386 | 59,092 | 41,038 | 32,043 | 26,671 | 23,112 | 20,587 | 18,710 | 17,263 | 16,118 | 15,192 | 14,431 | 13,795 | 13,256 | 12,802 | |
| 14 | | 122,108 | 63,638 | 44,195 | 34,508 | 28,723 | 24,890 | 22,171 | 20,149 | 18,591 | 17,358 | 16,361 | 15,541 | 14,857 | 14,279 | 13,786 | |
| 15 | | 130,830 | 68,184 | 47,351 | 36,972 | 30,775 | 26,668 | 23,755 | 21,588 | 19,919 | 18,598 | 17,590 | 16,851 | 16,051 | 15,299 | 14,771 | |
| 16 | | 139,552 | 72,729 | 50,508 | 39,437 | 32,826 | 28,445 | 25,318 | 23,027 | 21,207 | 19,838 | 18,698 | 17,761 | 16,979 | 16,319 | 15,756 | |
| 17 | | 148,274 | 77,275 | 53,565 | 41,902 | 34,878 | 30,223 | 26,922 | 24,467 | 22,575 | 21,078 | 19,867 | 18,871 | 18,040 | 17,339 | 16,741 | |
| 18 | | 156,996 | 81,820 | 56,822 | 44,367 | 36,930 | 32,001 | 28,506 | 25,906 | 23,903 | 22,317 | 21,036 | 19,981 | 19,101 | 18,359 | 17,725 | |
| 19 | | 165,718 | 86,366 | 59,978 | 46,832 | 38,981 | 33,779 | 30,089 | 27,345 | 25,231 | 23,557 | 22,204 | 21,091 | 20,162 | 19,378 | 18,710 | |
| 20 | | 174,440 | 90,911 | 63,135 | 49,297 | 41,033 | 35,557 | 31,673 | 28,784 | 26,559 | 24,797 | 23,373 | 22,201 | 21,224 | 20,398 | 19,695 | |
| 25 | | 218,649 | 113,639 | 78,919 | 61,621 | 51,291 | 44,446 | 39,591 | 35,980 | 33,198 | 30,995 | 29,216 | 27,751 | 26,529 | 25,498 | 24,618 | |
| 30 | | 261,659 | 136,367 | 94,703 | 73,945 | 61,550 | 53,335 | 47,509 | 43,176 | 39,838 | 37,195 | 35,059 | 33,302 | 31,835 | 30,598 | 29,542 | |

Correspondence Address

Cmde(NPF)
 Directorate of Non Public Funds (DNPF)
 Naval Headquarters ,Ministry of Defence
 7th Floor, Chanakya Bhawan
 Chanakyapuri New Delhi-110021

Contact us

| <u>Designation</u> | <u>Landline/ Pax no.</u> |
|---------------------------|--|
| Cmde(NPF) | 011- 24674063/3726 |
| Secretary NGIF | 011- 24678535/3741 |
| DNPF (Admin) | 011- 24676044/3742 |
| Secretary INAF | 011- 24674008/3719 |
| Secretary INBA | 011- 24678404/3740 |
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