DIRECTORATE GENERAL RESETTLEMENT (DGR)

1. The DGR has the overall responsibility for resettlement of ex-servicemen (including officers), their widows and dependents and the disabled armed forces personnel invalided out of service. Various welfare activities are carried out by Secretariat of KSB and resettlement schemes implemented through the directorates of the DGR. DGR is headed by a serving officer of the rank of Maj Gen.

2. The schemes of the DGR can be specifically categorised under the following heads:-

   (a) Training.
   (b) Employment
   (c) Self-employment.

Resettlement Training General

3. The Training Directorate of DGR organises resettlement training for retiring as well as retired service officers, JCOs/ORs and their equivalents in other Services. Training programmes are conducted through government, semi-government and private institutions of repute at various places in the country. Resettlement training programmes cover a wide range of subjects. These are modified from time to time depending on the job opportunities available in the civil sectors. New courses are added so as to increase the employability potential of the personnel. While selecting the programmes, more emphasis is given to vocational training courses so that skill development and enhancement is afforded to facilitate self-employment.

4. Details of resettlement training programmes organised by the DGR are published each year through Resettlement Training Brochures, separately for Officers and PBOR and distributed throughout the three services and the Sainik Board Organisation. These are also hoisted on the DGR website dgrindia.com.

5. Resettlement Training Officers. The Training Directorate of DGR organises employment oriented training programmes for officers to enhance their qualifications and enable them to seek suitable employment after retirement. The training programmes range from full time vocational courses of up to three months duration to distance learning Diploma courses of up to one year duration. The courses are conducted in multifarious fields like Information Technology, Security Services, Entrepreneurship Development, Business Administration, Personnel Management, Hotel Management, Tourism, Human Resources Development Law, and Insurance etc. Recently, programmes in ‘Training the Trainers’, Disaster Mgt, Retail Mgt and Supply Chain Management have also been introduced for officers looking to build successful new careers in the corporate/self entrepreneurial sectors. The 24-week General Management programmes introduced in 2004 at Management Development Institute, Gurgaon and Indian
Institute of Management, Lucknow continues to be very popular and have led to excellent job placements in the corporate sector. In order to meet the increasing demand for seats, IIMs Ahmedabad, Bangalore, Kolkata & Indore, XLRI Jamshedpur and Narsee Monjee Inst of Mgt Studies Mumbai, have also been empanelled.

6. In order to provide resettlement opportunities to Senior Officers of the rank of Brigadier equivalent and above, DGR has also introduced Independent Directors’ Courses run by MDI Gurgaon, Bombay Chartered Accountants Society, Mumbai (Jointly with SP Jain Institute of Management & Research) and ASSOCHAM, Delhi. These specially designed programmes enable senior officers to serve as Independent Directors on the Boards of Directors of Public Companies, consequent to the revised SEBI regulation which makes it mandatory for all listed companies to have at least one third to one half such directors on their boards.

7. The service officers undergoing resettlement training organised by DGR are treated on Temporary duty up to a maximum period of 24 weeks. During this period they are not entitled to any daily allowances. They are also not entitled to traveling allowances and free Railways warrants for the journey from and to their parent units. 40 percent of the total cost of training fee is borne by the officer attending the training programme while the balance 60% is paid by the DGR.

8. **Resettlement Training Personnel Below Officer Rank (PBOR).** The Training Directorate of DGR organises employment oriented training programmes for PBOR from all the three services to enhance their skills and enable them to seek suitable employment after retirement. Resettlement Training Programme for PBOR are primarily employment oriented vocational training courses to enhance their skills and enable them to seek suitable employment after retirement. The training courses are conducted in diversified fields for duration of upto one year in government, semi government and private institute spread all over the country. The salient fields covered are security services, Management, Information, Technology, Travel & Tourism, Entrepreneurship & small Business Management, Technical (including medical) trades, non-technical trades, secretarial support services, agro based industry and many other miscellaneous trades.

9. 24 Week Management programme, on similar lines as for officers, have also been introduced in renowned Management Institutes for PBOR to improve their employment avenues at the Junior/Middle Management level in the corporate sector. PBOR applying for these programmes are being put through a selection process in the first week of the programme. Holding a Diploma/Degree in any field, besides being adequately conversant with Computer operations and reasonable fluency in written & spoken English, are the essential criteria to be eligible to attend these programmes. Three day capsules on Second Career Transition/Preparation have also been introduced in all Regimental Centres across the country for retiring PBOR in order to arm them with sufficient
information for a smooth transition to a second career in the civil market. Prospective employers and Industry representatives are being invited to these programmes to short list and offer job placements to retiring PBOR even before completion of their discharge/pension drills.

10. The courses are conducted free of cost to the PBOR and the course fee is paid directly to the institutes through the DGR budget allotted by MOD. The course duration is treated as Temporary Duty and PBOR are entitled to avail Free Railway Warrant and Travelling allowance for the journey to and fro from their parent unit.

**Resettlement Training: Ex-Servicemen (ESM)**

11. This was introduced in the year 1983-84 as a Central Scheme with the aim of providing resettlement training to ex-servicemen who might have had no opportunity to undergo resettlement training while in service. Job oriented training is provided in various fields covering almost the same subjects as vocational training for serving PBOR. The scheme has also been extended to the widow/on dependent of an ESM, irrespective of whether his death is attributable to military service or not. The list of courses, approved by MOD, has been increased to include 67 disciplines and virtually covers every field under which an ESM could find a job suitable to his needs. Duration of vocational training under this scheme varies from one month to six months during which a stipend of Rs. 1000/- per month is paid to trainees attending programmes outside their districts. List of courses approved under the scheme has been forwarded to Department of Sainik Welfare/Rajya Sainik Boads of States/UTs

**Employment**

12. The Central/State Govts have provided a number of concessions to promote employment of ex-servicemen in the civil jobs. There are reservations in Govt Departments, PSUs/ Nationalised Banks and Para Military Forces as follows:-

<table>
<thead>
<tr>
<th>Group</th>
<th>Group 'C'</th>
<th>Group 'D'</th>
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<tr>
<td></td>
<td>Central Ministries/Deptts</td>
<td>10 percent</td>
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<tr>
<td>(a)</td>
<td>PSUs/Nationalised Banks</td>
<td>14.5 percent</td>
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</table>

13. Besides, there is 10 percent reservation for the post of Assistant Commandants in the Para Military Forces.

14. Ex-servicemen have also been granted relaxation in age and educational qualification and exemption from payment of application/ examination fees.
15. Besides, under the existing instructions, for the purpose of appointment in Group 'C' and 'D' posts under the Central Govt as well as PSUs filled by the employment exchanges, disabled ex-servicemen whose disability is attributable to military service are accorded Priority I. Further, upto 2 dependents of Armed Forces personnel killed in action or severely disabled (with 50 percent and above disability and who have become unfit for employment but disability is attributable to military service) are given Priority II. Widow/son/daughter of Armed Forces Personnel died while in service (death not attributable to military service) are also eligible for compassionate appointment for Group 'C' or 'D' post.

16. It is to be noted that the reservation for ex-servicemen is at present horizontal and not vertical reservation as being provided to SC/ST/OBCs. In the case of horizontal reservation, candidates desiring to avail vacancies against a reserved post, should obtain a certificate of the class to which they belong i.e. SC/ST/OBC from Tehsildar/Sub-Division Magistrate of their area. There is no fixed point allotted to ESM in the 100-point roster as are being earmarked for SC/ST/OBC.

17. Persistent efforts are being made through interaction and liaison with the Corporate Sector/Private Sector to create more employment avenues for the ex-servicemen, widows and dependents. It is advisable that ex-servicemen, widows and dependents acquire the specific knowledge based requisite skills through training so that their chances of employment in the business and industry are enhanced. All ex-servicemen and widows registered with Director Employment at DGR are being sponsored against requests received from the civil sector.

**Employment Assistance from DGR**

18. **Registration for Officers.** The officers can register their names for employment assistance with the Directorate of Employment, DGR, West Block IV, RK Puram, New Delhi-110 066 as follows:-

   (a) Retiring on superannuation - Anytime during the last two years of his service.

   (b) Retiring prematurely - after release orders have been issued.

   (c) SSC officers - 6 months in advance of leaving service.

   (d) MNS Officers- On completion of contract term.

19. An officer is required to renew the registration every year before the expiry date, quoting his registration number. Failure to renew in time will lead to registration being cancelled. The registration depending on the rank, will be automatically cancelled on the officer attaining the age given below :-

   (a) Lt Col/Col Equivalent - 58 years
(b) Brigadier or Equivalent - 59 years
(c) Major General or Equivalent - 60 years

20. **Registration for self Employment Assistance.** Officers registering for self employment assistance can register only for one of the self employment schemes (namely Security Agency, coal Transportation Company, Toll plaza). Registration for self employment assistance is done after retirement before officer has attained age of 58 and within three years of retirement/release from service.

21. **PBOR.** The process of registration should be started 12 months before the actual date of release of the ex-servicemen. The Officer Commanding of the Unit is to prepare the Employment Index Card in triplicate and forward to Records Office who after scrutiny of particulars will forward to the concerned ZSB/ZSWO. He will be registered by the ZSB/ZSWO and registration number will be allotted. The ex-servicemen can also contact their concerned ZSB/ZSWO directly for registration. Every ex-serviceman who registers with the ZSB/ZSWO has to renew his registration once in three years.

22. **Security Agencies.** DGR, to augment the existing employment opportunities for ex-servicemen, nominates ex-servicemen security agencies established under the Companies Act by retired officers for the award of contract for security with various PSUs and Private Sector Organisations. These security agencies offer self employment for officers and employment opportunities to PBOR. Separate guidelines have been issued for functioning of security agencies.

23. **Employment by State Govts** - A number of State Govts have provided reservations/concessions to the ex-servicemen in their respective State Services/posts. These concessions have been highlighted under the respective State concessions.

**DGR Website**

24. DGR Website, [www.dgrindia.com](http://www.dgrindia.com) was commissioned in the month of Oct 2002. It has information on schemes pertaining to all the directorates under DGR. Various forms can be downloaded for a particular scheme. Employment Directorate module has the facility for registration on line by officers and prospective employers to search for officers seeking employment.

**Self-Employment**

25. **Coal Transportation Scheme**

   (a) Scheme only for ex-Service officers – Those have register with the DGR
within two years of retirement/release

(b) Operate transport companies with coal subsidiaries in Orissa, Jharkhand, Chhattisgarh, Madhya Pradesh, Maharashtra and Damodar Valley Corporation.

(c) Companies are sponsored against specific requisition.

(d) Duration of sponsorship initially is for five years, extendable upto nine years subject to receipt of satisfactory performance certificate from coal subsidiary.

(e) Minimum three officers form a private limited company.

26. **Tipper Truck Scheme.** This scheme envisages the attachment of one tipper truck to an ex-servicemen coal transport company.

(a) Widows/Disabled ex-servicemen released from service with disability pension deposit Rs. 85,000/- with ex-servicemen coal Transport Company nominated by DGR for purchase of a tipper truck in their name.

(b) Coal company pays Rs. 3000/- per month for five years.

(c) Rs.85,000/- capital re-imbursed to the Widows/Disabled ex-servicemen after 5 years/renewed for another five years.

27. **Oil Product Agency**

(a) **Eight percent Defence Quota.** The oil products except for kerosene and naphtha remain controlled. Under this scheme, Ministry of Petroleum and Natural Gas (P&NG) have reserved 8% of the retail outlets of Petroleum & LPG for War Widows/dependents/disabled soldiers as per the following priority:-

- **Priority-I.** Widows/Dependants of posthumous gallantry award winner.
- **Priority-II.** Widows/Dependants of servicemen killed in war.
- **Priority-III.** Disabled in War
- **Priority-IV.** Widows/dependants of those died in harness with causes attributable to service.
Priority-V. Disabled in peace with disability attributable to military services.

(b) The eligible candidates apply to DGR for issue of eligibility certificate based on the advertisement in leading newspapers by the various oil companies. They then apply to Ministry of P&NG for specific retail outlets. Ministries of P&NG scrutinize each application. A dealer selection board appointed by Ministry of P&NG then interviews the applicants, under defence quota. A letter of Intent (LOI) is then issued to those selected.

(c) Special Scheme. 500 petroleum/LPG outlets were released by Govt for widows/NOK of personnel killed in OP VJJAY in KARGIL Sector. A case has been taken up with Ministry of P&NG to allot 50 of these outlets to disabled soldiers boarded out of service during Kargil War.

28. Army Surplus Class V B Vehicle

(a) ESM can apply within five years of retirement. Widows can also avail of the scheme.

(b) 35 types of vehicles presently available.

(c) Security deposit is required in the form of Bank draft in favour of DGR Security Deposit Fund payable at Delhi

(d) Applications are registered by DGR and vehicles released by MGO’s Branch.

29. SEMFEX (SELF-EMPLOYMENT VENTURES)

(a) SEMFEX-I. Establishing of tiny and small scale industries under aegis of SIDBI

   (i) Project ceiling - Rs. 15 lakhs
   (ii) Promoters Contribution - 10% - 12.3%
   (iii) Soft Seed Assistance - 15%
   (iv) Interest on soft seed - 6%

(b) SEMFEX-II. The scheme is operative with support from NABARD.
(i) Operative in rural areas. However, agro/food processing unit can be set up in urban areas.

(ii) No upper ceiling in farm sector.

(iii) Non-farm sector upto SSI limit.

(iv) Interest free soft loan assistance is available under farm and non-farm activities.

(v) Capital investment subsidy is available upto Rs.50 lakhs for cold storages and storages for horticultural produce.

(vi) Purchase of land for agricultural purposes and setting up of petrol pump.

(vii) Financial assistance for rural housing including repairs/renovation.

(viii) Financial assistance for Small Road and Water Transport Operators (SRWTO).

(ix) Financial assistance for trading and business activities.

(x) Loan through banks.

(c) **SEMFEX –III.** Setting up of Khadi and Village Industries with support from KVIC.

(i) Operative in rural areas.

(ii) Upper loan limit - Rs 25 lakh.

(iii) 30% subsidy upto Rs 10 lakh by KVIC and above this amount, it will be 10% of the project cost.

(iv) Margin money requirement - 50% of the project cost.

(v) Loan through banks.
Prime Minister's Rozgar Yojana (PMRY) Scheme for Ex-servicemen.

PMRY Scheme is a centrally sponsored subsidy linked scheme for setting up micro enterprises in business, industry and service sectors.

(i) Maximum age limit to avail loan - 45 years.
(ii) Loan for business (trading activities including agricultural and allied activities) - Rs.1 lakh.
(iii) Loan for industry/service sectors - Rs.2 lakhs.
(iv) Loan for partnership project - Rs.10 lakhs.

30. **Commercial Bank Loan Scheme**

(a) Loan Ceiling

(i) Individuals - Rs. 15 lakhs
(ii) Coal Companies - Rs. 25 lakhs

(b) Promoter’s contribution - 10%-33.3%

(c) Rate of Interest - As per RBI guidelines.

31. **National Equity Fund**

(a) Project Ceiling - Rs. 50 lakhs

(b) Promoter’s contribution - 10%

(c) Soft loan Assistance - 25% subject to a maximum of Rs.10 lakhs per project.

(d) Rate of Interest

(i) Soft loan 4%

(ii) Term loan-as per RBI guidelines.

(e) Repayment period - seven years including moratorium period upto three years.
32. **Typewriters & Duplicators**
   (a) Ex-servicemen can apply for 5 typewriters & 1 duplicator.
   (b) Released by Directorate of Military Regulations and Forms.

33. **Reservation in CSD (I) of Low Technology Items**
   (a) Reservation for 15% of 30 selected items for CSD (I) at Appx `F' 
   (b) Reservation for 10% of 262 selected low technology items at Appx `G'.

Details of the scheme including the items is given at Appendix ‘H’.

34. **Grant of Price Subsidy to SSI Units**
   (a) Ex-servicemen unit supplying stores to Defence Establishment to get
       10% of total value of Rs. 50,000 whichever is less.
   (b) Eligible for five consecutive years.
   (c) ESM/Widows must have at least 75% of shares.
   (d) Registered as industry for not more than 10 years.

35. **Mother Dairy, Delhi Milk Scheme & Safal Fruit and Vegetable Booths**
   (a) Rank - Nk to JCO.
   (b) Age - Not more than 50 years for Mother Dairy and 55 years of SAFAL
   (c) Medical category - Not below BEE.
   (d) Security Deposit - Rs. 60,000/

36. **Kinetic Engineering Dealership**
   (a) Area of Workshop - Min 500 Sq Ft
   (b) Area of Parts Storage - Min 100 Sq Ft.
   (c) Area for customers - Min 100 Sq Ft.
37. **Piaggio Greaves Dealership**

Three wheeler utility vehicle APE manufactured by PIAGGIO GREAVES is available for dealership/service center or for use as a load carrier.

38. **Tata Bp Solar Light Dealership**

(a) Investment –Rs. 50,000/-

(b) Be technically oriented to learn installation.

39. **Dealership of Hero Honda/Kinetic/Appolo/Pepsi/Coca Cola** – Ex-servicemen, disabled soldiers and widows can apply to DGR for allotment of agencies of these corporate sectors in rural/urban areas. Investment ranging from Rs.2 lac upto Rs.10 lac is needed by the entrepreneur.

40. **Mahindra & Mahindra**

(a) Price discount Rs.15,000-35,000/-. 

(b) 2 years warranty.

(c) Rate of Interest 10.5% on reducing balance.

(d) Moratorium period of 12 months.

(e) Repayment of Loan 7 to 9 years.

(f) Kisan Credit Card.

(g) Life Insurance Scheme for Tractor owner.

(h) Scheme applicable to serving soldiers also.

41. **CNG Station**

(a) Applicable only in Delhi. Employment upto 4 years, renewable every year based on performance.

(b) Officers upto 58 years of age should be registered with DGR.
(c) Bank Guarantee Rs.4.00 lakhs.

(d) Operated on 'Company Owned Company Operated (COCO)' basis.

(e) Remuneration Rs.22,000/- per month.

**Directorate of Publicity**

42. Director Publicity is responsible for organizing publicity of various resettlement and welfare schemes for ex-servicemen, widows and war widows/dependents formulated from time to time by Directorate General Resettlement. He also maintains a channel of information between DGR and the ex-servicemen through Rajya and Zila Sainik Boards and serving personnel who are potential ex-servicemen of the future. Other responsibilities include:

(a) Printing of publicity material including pamphlets, booklets, folders, posters etc.

(b) Publishing journals and all other printed material, liaison with Sainik Samachar.

(c) Arranging Press Conferences, briefing newspapers, news magazine correspondents on the activities of the organization of Directorate General Resettlement.

(d) Liaisoning with broadcasting officer (Fauzi Programme) of All India Radio to provide support to Recruitment Rallies and other publicity programmes.

(e) Organising prgrammes with Doordarshan Kendra and Films Division for promoting the cause of ex-servicemen among the public in general and production of news features.

**Directorate of Statistics and Records**

43. Directorate of Statistics & Records of the DGR is entrusted with conduct of census of Ex-servicemen through RSB and ZSB in the country. Some of the other responsibilities of the Directorate are as follows:-

(a) To collect, compile, collate, analyse and disseminate statistics relating to ex-servicemen.

(b) To formulate and monitor policy guidelines pertaining to status of ex-servicemen.
(c) To furnish clarifications concerning status of ex-servicemen.

(d) To undertake ad-hoc studies and analysis of data

(e) To handle court cases relating to status of ex-servicemen.

(f) To function as Central Public Information Officer for DGR and KSB under the Right to Information Act-205.

**Zonal Resettlement Directorates**

44. The DGR has five Zonal Resettlement Directorates co-located with each of the five HQ Army Commands. These Dtes are the representatives of the DGR and are responsible to look after the resettlement and welfare of ex-servicemen in the respective Zones. Addresses of Zonal Resettlement Directorates are as follows:-

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Office/ District</th>
<th>Name, Designation &amp; Address</th>
<th>States under Jurisdiction</th>
<th>Telephone No.</th>
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<tbody>
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<td>Bihar, MP, Chhattisgarh,</td>
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<td></td>
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<td>Director Resettlement</td>
<td>Orissa, Uttar Pradesh</td>
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<td>Zone (Western)</td>
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<td>Zone (North)</td>
<td>Col Bakshi AP Segan Director Resettlement Zone (North) HQ Northern Command C/o 56 A.P.O.</td>
<td>Jammu &amp; Kashmir 2843 (O)* 2844 (R)* * Army Telephone</td>
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