

**COURT No.2
ARMED FORCES TRIBUNAL
PRINCIPAL BENCH: NEW DELHI**

16.

OA 1635/2018

**Smt Reetu Singh W/O
Ex Gnr Ravindra Singh
VERSUS**

..... **Applicant**

Union of India and Ors.

..... **Respondents**

For Applicant : Mr. V S Kadian, Advocate with
Applicant in person

For Respondents : Mr. Aseem Kumar Sahay,
Adv for R 1, 2, 4, 5 & 7
Ms. Anjali Vohra, Adv for R3
Mr. H S Tiwari, Adv for
Mr. S S Pandey, Adv for R6
Capt Abhishek Kumar, OIC, Legal Cell

CORAM

HON'BLE MS. JUSTICE ANU MALHOTRA, MEMBER (J)

HON'BLE LT. GEN. SHASHANK SHEKHAR MISHRA, MEMBER (A)

ORDER

18.09.2025

On behalf of the respondent nos 1, 2, 4, 5 & 7, it has been submitted that the respondent no. 6 has not been forthcoming to put his signatures on any of the documents requisite for issuance of the ECHS card and CSD card to the applicant.

2. Counsel for the respondent no. 6 is present and submits that despite all attempts made to contact the respondent no. 6, the respondent no. 6 is not picking up the calls of the counsel.

3. Vide order dated 07.07.2025, it had been specifically directed to the effect that Court notice be served on the respondent no. 6 specifying to the effect that even in the absence

of the respondent no. 6 on the next date of hearing the matter would be considered.

4. Vide order dated 07.07.2025 the matter was re-notified for the date 11.09.2025 when the Bench had not assembled. However, in terms of order dated 07.07.2025, the Court notice along with the copy of the order of the Court dated 07.07.2025 had been served on the respondent no. 6 on 24.07.2025 as per the tracking report on the record vide the consignment no. ED984893158IN.

5. In as much as the marital status of the applicant and the respondent no. 6 is not refuted by the respondents as per record and in as much as it is not brought forth on record that there has been any divorce between the applicant and the respondent no. 6, the applicant being the present wife of the respondent no. 6 is entitled to the ECHS and CSD card facilities to which the respondent no. 6 is entitled being an Ex-serviceman admittedly.

6. In the circumstances, the applicant is also entitled to her name being mentioned on the Pension Payment Order of the respondent no. 6 along with the names of the applicant and respondent no. 6 and two children i.e. Master Prince Kumar Tanwar and Master Kunal Singh Tanwar.

7. The respondent nos 1, 2, 4, 5 & 7 are directed to ensure that the name of the applicant along with the names of the applicant and respondent no. 6 and two children i.e. Master

Prince Kumar Tanwar and Master Kunal Singh Tanwar are brought on to the Pension Payment Order of the respondent no 6 within a period of 30 days of this order. Furthermore, the respondent nos 1, 2, 4, 5 & 7 are also directed to the effect that the ECHS card and CSD card for availing of the facilities of the same as per rules is also issued to the applicant by the said respondents within a period of 30 days from today.

8. We are fortified whilst so holding in view of the order dated 16.10.2023 of this Tribunal in OA 272/2023 in the case of *Smt Birmati w/o Ex Nk Hemraj (Retd) vs Union of India and Ors.*

9. The prayer 8 (a) of the OA is disposed of accordingly.

10. As regards prayer 8 (b) of the OA which reads to the effect:-

“8(b) Direct respondents not to release AGIF benefits without disbursement of her entitled share or till final outcome of marital dispute. And/or”,

on behalf of the respondent no 3, as per the counter affidavit of the Army Group Insurance Fund filed on 15.02.2019 it has been averred vide para 7 to the effect:-

“7. X No 2701231F Ex Gdr Ravindra Singh was discharged from Army service on 30 Sep 2018 (AN). As per para 45 of AO 23/2002/AGI, contributed subscription towards AGIF maturity benefits alongwith interest are paid to the Army personnel on retirement/discharge/release from service. Extract of Paras 45 to 57 of AO 23/2002/AGI is annexed and marked as Annexure R3/5. Maturity benefits have not been paid to Ex Gdr Ravindra Singh due to non-receipt

of claim documents (Appendix 'G') duly signed, verified and authenticated by Records The Grenadiers and PAO (OR) The Grenadiers, till now. The Answering Respondent has approached Records The Grenadiers for forwarding of claim documents (Appendix 'G') for payment of entitled maturity benefits vide letter No A/56309/AG/Ins/Mat-4/GREN dated 24 Oct 2018, No A/56309/ AG/Ins/Mat-4/GREN dated 06 Nov 2018, No A/56309/ AG/Ins/Mat-4/GREN dated 27 Nov 2018, DO No A/56309/AG/Ins/Mat-4/ GREN dated 27 Dec 2018 and signal No A/56309/GREN/Mat-4 dated 07 Jan 2019. Copy of AGIF letter dated 24 Oct 2018, dated 06 Nov 2018, 27 Nov 2018, 27 Dec 2018 and signal dated 07 Jan 2019 are annexed and marked as Annexure R3/6 to Annexure R3/10.”

11. It has also been submitted vide para 7 of the counter affidavit of the respondent no 3 to the effect:-

“7....There is no provision in the AO 23/2002/AGI or the Rules and Byelaws of the Answering Respondent which provides for division of maturity amount between husband and wife. Rule 9 (b) of the Army Group Insurance Fund Rules 1982 states as under :-

"Rule 9(b) Maturity Benefit- In the event of retirement of a subscriber from the service, he/she shall receive such maturity benefits as prescribed."

Copy of the relevant extract of AO 23/2002/AGI (Part III) dealing with maturity benefits is already annexed and marked as Annexure R3/5.”

submitting to the effect that in terms of Rule 9 (b) of the Army Group Insurance Fund Rules 1982, in the event of retirement of a subscriber from service he/she shall receive such maturity benefits as prescribed.

12. A further submission is also made on behalf of the respondent no 3 now by the learned counsel present that in the

extended insurance cover the applicant herein has been made a nominee by the respondent no 6. Apparently, the said nomination cannot presently be implemented during the lifetime of the applicant and respondents no 6 as per rules however without any presence of the respondent no 6 being required.

13. In the peculiar circumstances of the case we direct that the requirement of any formalities to be completed by respondent no 6 shall stand waived off for the reason that there is a matrimonial dispute between the applicant and the respondent no 6 and all formalities be completed thus by the applicant. However, these directions for the grant of the facility of the ECHS card and CSD card shall continue till the date the marriage between the applicant and the respondent no 6 subsists.

14. The OA 1635/2018 is thus disposed of accordingly.

(JUSTICE ANU MALHOTRA)
MEMBER (J)

(LT. GEN. SHASHANK SHEKHAR MISHRA)
MEMBER (A)

AP
18.09.2025