

Form No. 4  
{See rule 11(1)}  
ORDER SHEET  
ARMED FORCES TRIBUNAL, REGIONAL BENCH, MUMBAI

6. O.A. No. 76 of 2022

|  |             |
|--|-------------|
| Commodore Sunil Balkrishnan (Retd.)<br>By Legal Practitioner for the Applicant | Applicant   |
| Versus   |             |
| Union of India & Others<br>By Legal Practitioner for Respondents               | Respondents |

|                       |  |
|-----------------------|--|
| Notes of the Registry | Orders of the Tribunal   |
|                       | <p><u>24.08.2022</u><br/><u>Hon’ble Mr. Justice Umesh Chandra Srivastava, Member (J)</u><br/><u>Hon’ble Vice Admiral Abhay Raghunath Karve, Member (A)</u></p> <p>Heard Mr. A. Ojha, Ld. Counsel for the applicant and Mr. A.J. Mishra, Ld. Counsel for the respondents.</p> <p>Original Application is partly <b>allowed</b>.</p> <p>For order, see our Judgment passed on separate sheets.</p> <p>Misc. Application, if any, pending for disposal, shall be treated to have been disposed of.</p> <p>(Vice Admiral Abhay Raghunath Karve)<br/>Member (A)</p> <p>(Justice Umesh Chandra Srivastava)<br/>Member (J)</p> <p>AKD/AMK/-</p> |

**ARMED FORCES TRIBUNAL, REGIONAL BENCH, MUMBAI**

**ORIGINAL APPLICATION No. 76 of 2022**

Wednesday, this the 24<sup>th</sup> day of August, 2022

**“Hon’ble Mr. Justice Umesh Chandra Srivastava, Member (J)  
Hon’ble Vice Admiral Abhay Raghunath Karve, Member (A)”**

Commodore Sunil Balakrishnan (Retd.) (03098-R), Indian Navy,  
resident of Flat No. D-504, Sector – A, Jalvayu Vihar, Powai,  
Mumbai-400076.

**..... Applicant**

Ld. Counsel for the : **Mr. A. Ojha**, Advocate  
Applicant

Versus

1. Union of India, (Through Secretary, Ministry of Defence),  
New Delhi-110011.
2. The Chief of the Naval Staff (for The Principal Director), Dte  
of Pay & Allowances, IHQ of MoD (Navy), R. No. 108,  
Naval HQs Annexe, Talkatora Stadium, New Delhi-110004.
3. The Naval Officer in Charge, Naval Pension Office, Co INS  
Tanaji, Sion Trombay Road, Mumbai-400088.
4. The PCDA (Navy), Office of the PCDA (Navy), No. 1  
Cooperage Road, Mumbai-400039.

**.....Respondents**

Ld. Counsel for the : **Mr. A.J. Mishra**, Advocate  
Respondents. Central Govt. Counsel

**ORDER**

**“Per Hon’ble Mr. Justice Umesh Chandra Srivastava, Member (J)”**

1. The instant Original Application has been filed under  
Section 14 of the Armed Forces Tribunal Act, 2007 for the  
following reliefs :-

- A. *That the Hon'ble Tribunal be pleased to call for the records/communications/Release Medical Board documents etc. of the case from the Respondents and after examining the same, amend/modify/quash and set aside the impugned Order (Annexure – A-1) and thereafter, relying on Release Medical Board finding of Disability “ACUTE CORONARY SYNDROME – ST ELEVATION ANTERIOR WALL MYOCARDIAL INFARCTION POST PRIMARY CORONARY INTERVENTION TO LAD”, being “Attributable to Service” and any other relevant documents, direct the respondents to release 30% Disability Pension (Disability Element + Service Element) for Life including “rounding off/broad banding” 50% of Disability Element, retrospectively w.e.f. Date of Retirement OR as per rules, in favour of the Petitioner along with arrears and 12% interest on arrears.*
- B. *Exemplary damages cost.*
- C. *Cost of this Application.*
- D. *Any other suitable relief as deemed appropriate.*

2. Briefly stated, applicant was initially commissioned in the Indian Navy 01.01.1987 and retired on 31.05.2020 (AN) on attaining the age of superannuation in Low Medical Category. At the time of discharge from service, the Release Medical Board (RMB) held assessed his disability ‘**ACUTE CORONARY SYNDROME ST ELEVATION ANTERIOR WALL MYOCARDIAL INFRACTION POST PRIMARY CORONARY INTERVENTION TO LAD**’ @30% for life and opined the disability to be **Attributable to service**. The disability claim of the applicant was however rejected on objection raised by Principal Integrated Financial Advisor (Navy) (PIFA) vide letter dated 21.01.2021. It is in this perspective that the applicant has preferred the present Original Application.

3. Ld. Counsel for the applicant submitted that the applicant's disability was found to be attributable to service vide RMB which had also assessed the disability @30% for life. He further pleaded that at the time of commissioning, the applicant was found mentally and physically fit for service in the Navy and there is no note in the service documents that he was suffering from any disease at the time of commissioning in Indian Navy. The disease of the applicant was contracted during the service. He pleaded that various Benches of Armed Forces Tribunal have granted disability pension in similar cases, as such the applicant be granted disability pension and its rounding off to 50%.

4. Ld. Counsel for the respondents conceded that disability of the applicant @30% for life has been regarded as **attributable to service** the RMB, but Principal Integrated Financial Advisor (Navy) has raised an objection that in consonance with Para 6 and 11 of Appendix to Mod letter No. 1(3)/2002/D(Pen)/Pol) dated 18.01.2010 there is no causal connection between disability and Naval Service, hence, the disability of the applicant is neither attributable to nor aggravated by military service, hence as per Para 28 of Navy (Pension) Regulations, 1964 the applicant is not entitled to disability pension. He pleaded for dismissal of the Original Application.

5. We have heard Ld. Counsel for the applicant as also Ld. Counsel for the respondents. We have also gone through the

records and we find that the questions which need to be answered are of two folds:-

- (a) Whether the PIFA has authority to overrule the opinion of RMB?
- (b) Whether the applicant is entitled for the benefit of rounding off the disability pension?

6. This is a case where the disability of the applicant has been held as attributable to Naval service by the RMB. The RMB assessed the disability @30% for life. However, the opinion of the RMB has been overruled by PIFA and the disability has been regarded as neither attributable to or aggravated by military service.

7. The issue of sanctity of the opinion of a Release Medical Board and its overruling by a higher formation is no more Res Integra. The Hon'ble Supreme Court in the case of ***Ex. Sapper Mohinder Singh vs. Union of India & Others***, in Civil Appeal No.164 of 1993, decided on 14.01.1993, has made it clear that without physical medical examination of a patient, a higher formation cannot overrule the opinion of a Medical Board. Thus, in light of the observations made by the Hon'ble Apex Court in the case of ***Ex Sapper Mohinder Singh vs. Union of India & Others***, we are of the considered opinion that the decision of PIFA over ruling the opinion of RMB held at the time retirement of

the applicant is void in law. The relevant part of the aforesaid judgment is quoted below:-

*“From the above narrated facts and the stand taken by the parties before us, the controversy that falls for determination by us is in a very narrow compass viz. whether the Chief Controller of Defence Accounts (Pension) has any jurisdiction to sit over the opinion of the experts (Medical Board) while dealing with the case of grant of disability pension, in regard to the percentage of the disability pension, or not. In the present case, it is nowhere stated that the Applicant was subjected to any higher medical Board before the Chief Controller of Defence Accounts (Pension) decided to decline the disability pension to the Applicant. We are unable to see as to how the accounts branch dealing with the pension can sit over the judgment of the experts in the medical line without making any reference to a detailed or higher Medical Board which can be constituted under the relevant instructions and rules by the Director General of Army Medical Core.”*

8. Thus in light of the aforesaid judgment (supra) as well as IHQ of MoD (Army) letter dated 25.04.2011 it is clear that the disability assessed by RMB cannot be reduced/overruled by PIFA, hence the decision of PIFA is void. Hence, we are of the opinion that the disability of the applicant should be considered as attributable to Naval service as has been opined by the RMB.

8. The law on the point of rounding off of disability pension is no more RES INTEGRA in view of Hon'ble Supreme Court judgment in the case of ***Union of India and Ors vs Ram Avtar & ors*** (Civil appeal No 418 of 2012 decided on 10<sup>th</sup> December 2014). In this Judgment the Hon'ble Apex Court nodded in disapproval of

the policy of the Government of India in granting the benefit of rounding off of disability pension only to the personnel who have been invalided out of service and denying the same to the personnel who have retired on attaining the age of superannuation or on completion of their tenure of engagement. The relevant portion of the decision is excerpted below:-

*“4. By the present set of appeals, the appellant (s) raise the question, whether or not, an individual, who has retired on attaining the age of superannuation or on completion of his tenure of engagement, if found to be suffering from some disability which is attributable to or aggravated by the military service, is entitled to be granted the benefit of rounding off of disability pension. The appellant(s) herein would contend that, on the basis of Circular No 1(2)/97/D (Pen-C) issued by the Ministry of Defence, Government of India, dated 31.01.2001, the aforesaid benefit is made available only to an Armed Forces Personnel who is invalidated out of service, and not to any other category of Armed Forces Personnel mentioned hereinabove.*

*5. We have heard Learned Counsel for the parties to the lis.*

*6. We do not see any error in the impugned judgment (s) and order(s) and therefore, all the appeals which pertain to the concept of rounding off of the disability pension are dismissed, with no order as to costs.*

*7. The dismissal of these matters will be taken note of by the High Courts as well as by the Tribunals in granting appropriate relief to the pensioners before them, if any, who are getting or are entitled to the disability pension.*

*8. This Court grants six weeks’ time from today to the appellant(s) to comply with the orders and directions passed by us.”*

9. Additionally, consequent upon the issue of Government of India, Ministry of Defence letter No. 17(01)/2017(01)/D(Pen/Policy) dated 23.01.2018, Principal Controller of Defence Accounts (Pensions), Prayagraj has issued Circular No. 596 dated 09.02.2018 wherein it is provided that the cases where Armed Forces Pensioners who were retired/discharged voluntary or otherwise with disability and they were in receipt of Disability/War Injury Element as on 31.12.2015, their extent of disability/War Injury Element shall be re-computed in the manner given in the said Circular which is applicable with effect from 01.01.2016.

10. As such, in view of the decision of Hon'ble Supreme Court in the case of ***Union of India and Ors vs Ram Avtar & ors (supra)*** as well as Government of India, Ministry of Defence letter No. 17(01)/2017(01)/D(Pen/Policy) dated 23.01.2018, we are of the considered view that benefit of rounding off of disability element of disability pension @30% for life to be rounded off to 50% for life may be extended to the applicant from the next date of his retirement.

11. In view of the above, the **Original Application No. 76 of 2022** deserves to be allowed, hence **allowed**. The impugned order, rejecting the applicant's claim for grant of disability element of disability pension, is set aside. The disability of the applicant is held as attributable to Naval Service. The applicant is entitled to get disability element @30% for life which would be rounded off to 50% for life from the next date of his retirement. The respondents are



directed to grant disability element to the applicant @30% for life which would stand rounded off to 50% for life from the next date of his retirement. The respondents are further directed to give effect to this order within a period of four months from the date of receipt of a certified copy of this order. Default will invite interest @ 8% per annum till the actual payment.

12. No order as to costs.

**(Vice Admiral Abhay Raghunath Karve)**  
**Member (A)**

**(Justice Umesh Chandra Srivastava)**  
**Member (J)**

Dated : 24 August, 2022

AKD/AMK/-