

# **SEAFARERS' WELFARE FUND SOCIETY**

## **Minutes of the 105<sup>th</sup> Meeting of the Committee of Management (COM)**

The **105<sup>th</sup> meeting of the Committee of Management (COM)** of the Seafarers' Welfare Fund Society (SWFS) was held on **27.01.2026 at 12.30 p.m.** through **online mode** to discuss the single point agenda about the amendments to existing Welfare Schemes and proposed new welfare scheme for seafarers and their families, as recommended by the Welfare Sub-committee.

The meeting was **chaired by Shri Sushil Mansingh Khopade, IPS, Additional Director General of Shipping**, Vice Chairman of the Committee of Management.

The following members attended the meeting.

- (1) Shri. Sushil M. Khopade, IPS, Addl. Dir.General of Shipping, Vice Chairman - SWFS
- (2) Capt. Nitin Mukesh, Sr. DDG (Crew) & Member Secretary, SWFS.
- (3) Shri. Mukul Dutta, Shipping Master, Mumbai, & Member Treasurer – SWFS
- (4) Capt. S.M. Halbe – Member - SWFS
- (5) Capt. Rajesh Tandon – Co-opted Member, SWFS
- (6) Capt. Mahesh Yadav (on behalf of Capt. Sankalp Shukla – Co-opted Member SWFS)
- (7) Capt. Sujit Churi, Member – SWFS
- (8) Shri. Sudhakar Dhuri (on behalf of Capt. Savio Ramos, Member – SWFS
- (9) Shri. Sunil Nair, Member - SWFS

The Chairman welcomed all the COM members present. Thereafter, the agenda items were taken up for discussion by the Members Secretary.

### **Agenda No. 1: Rationalization of existing Welfare Schemes.**

The COM after deliberation and discussion unanimously consented to the recommendation of Welfare Sub-Committee regarding the amendments to eligibility Criteria / financial assistance after reviewing all existing Welfare Schemes as follows and also approved 3 new welfare schemes for which details are given below.

#### **1. Survivor's Benefit Scheme (SBS)**

- 1.1. The COM approved the enhancement in financial assistance payable to the family/nominee of a deceased seafarer, under the SBS scheme **from Rs. 4 lacs to Rs. 6 lacs in respect of death of the seafarer occurred on or after 27.1.2026.**
- 1.2. The COM also approved for amending the eligibility criteria about **off-duty death of seafarer from 24 months to 36 months**, from the date of last signed-off date, **for death occurred on or after 27.1.2026.**
- 1.3. The other terms & conditions of the scheme remains same.

## **2. Invalidity Benefit Scheme (IBS)**

- 2.1. The COM approved for amending the eligibility criteria for IBS scheme about off-duty period accidental injury, where there is a loss of limbs, from **existing “within 24 months off-duty” period to “within 36 months off duty period”, for such accident occurred on or after 27.1.2026.**
- 2.2. The other terms and conditions of the scheme remains same.

## **3. Maternity Benefit Scheme (MBS)**

- 3.1. The COM approved the enhancement in financial assistance payable to the female seafarer, under the MBS scheme **from Rs. 25,000 to Rs. 50,000 for birth delivery (maximum two deliveries) occurred on or after 27.1.2026.**
- 3.2. The other terms and conditions of the scheme remains same.

## **4. Family Benefit Welfare Scheme (FBS)**

Educational assistance for **children of Indian seafarers.**

- 4.1. The COM approved the enhancement in financial assistance payable to the seafarer, under the FBS scheme **from Rs. 50,000/- to Rs. 1,00,000 in respect of completion of pre-sea training course on or after 27.1.2026**, by his child (son or daughter, subject to maximum two children)
- 4.2. The COM also approved the enhancement in financial assistance payable to the seafarer, under the FBS scheme **from Rs. 25,000/- to Rs. 50,000 in respect of completion of Two years full time post-graduation course (other than maritime stream) approved by Indian University / AICTE, on or after 27.1.2026.**
- 4.3. The other terms and conditions of the scheme remains same.

## **5. (a) Old Age Benefit Scheme (OABS) – For those seafarers who attain the age of 65 years.**

**One-time financial support to Senior seafarers:**

- 5.1 The COM approved for amending the eligibility criteria for OABS scheme about the **minimum cumulative sea-service through Indian Shipping company or RPSL, after the age of 50 years (post 01.04.2014) instead of existing sea-service after the age of 55 years.**
- 5.2. The other terms and conditions of the scheme remains the same.

## **5.(b) Old Age Benefit Scheme (OABS) – For those seafarers who attain the age of 75 years on or after 1.1.2026**

- 5.3. The COM approved for providing the one-time financial assistance to those seafarers who completes 75 years,
- (i) The one-time assistance of **₹1,00,000/-** will be paid to eligible Indian seafarer holding Indian CDC.
  - (ii) The benefit shall be payable to the seafarer who **attains the age of 75 years on or after 1.1.2026** and had performed **minimum 6 months cumulative sea service after attaining the age of 50 years through Indian Shipping company or RPSL**
  - (iii) The application to be submitted within 12 months from the date of attaining the age of 75 years.

## **6. Death on Board Benefit Scheme (DBBS) w.e.f. 12.03.2025**

- 6.1. As no amendment recommended by the WSC for this scheme, the COM decided to continue with the existing rules and financial assistance payable under this scheme, which are briefly as follows:
- ₹2,00,000 ex-gratia assistance to the nominee registered for the vessel
  - Any type of death on board or presumed death on board on or after 12.3.2025.
  - Indian CDC holder and Bonafide employment through the Indian Shipping company/RPSL.
  - Application to be submitted within 3 months of death / missing.

## **7. Ex-Gratia Support Benefit Scheme (ESBS) w.e.f. 12.03.2025**

- 7.1. The COM approved the enhancement in financial assistance payable to the family/nominee of the abandoned / stranded seafarer, under the ESBS scheme **from Rs.10,000/- per month to Rs. 20,000/- per month in respect of seafarer who is abandoned / stranded on or after 1.1.2026.**
- 7.2. The other terms and conditions of the ESBS scheme remains the same.

## **8. Award to Meritorious Child of Seafarers (AMCS) w.e.f. 12.03.2025** **(Incentive for academic excellence by child of the seafarer.)**

- 8.1. As no amendment recommended by the WSC for this scheme, the COM decided to continue with the existing rules and financial assistance payable under this scheme, which are briefly as follows:
- Cash award of ₹25,000 paid for children of the seafarer, who tops in full-time degree / PG Degree course from Indian University (in non-maritime stream).
  - Application to be submitted within 2 months of university confirmation

## **COM'S decisions regarding implementation of New Welfare Schemes for Seafarers.**

The COM after deliberations decided to implement following three new welfare schemes as recommended by the Welfare Sub-Committee w.e.f. 01.01.2026.

### **9. Medical & Term Insurance Premium Assistance Scheme:**

- 9.1. The COM decided for providing the financial assistance in the form of reimbursement of insurance premium to the seafarers who takes the Medical Insurance Cover/policy, Critical Illness cover/policy & Term Insurance cover /policy on or after 1.1.2026, for themselves & their dependent family members.
- 9.2. The COM decided to reimburse maximum of 50% of the insurance premium paid by the seafarer, subject to the following limits: specified below:
  - ₹3,000 towards Medical Insurance Policy
  - ₹1,000 towards Critical Illness Cover
  - ₹1,000 towards Term Insurance Cover*(Total maximum assistance: ₹5,000 per seafarer)*
- 9.3. The reimbursement of insurance amount as decided by the COM shall be made against the self-attested copy of Insurance premium paid receipt issued by the IRDA approved Insurance company and the copy of Policy cover, along with the application.
- 9.4. The other eligibility criteria for the scheme are as follow:

#### **Eligibility:**

- Indian seafarers holding valid **Indian CDC**.
- Active seafarers (of any age) should have performed cumulative minimum six (6) months sea service either through Indian Shipping company or through RPSL, in the past five years prior to the date of policy taken.
- Those seafarers who are more than 50 years as on 1<sup>st</sup> Jan 2026 or retired seafarer of any age, should have performed minimum cumulative sea service of six (6) months after the age of 50 years through Indian Shipping company or through RPSL.
- The Medical / critical illness / term insurance policy should have been obtained only from IRDA approved Insurance company.
- The application along with the requisite documents should be submitted before 60 days of lapse of the policy.

### **10. Medical Support Scheme for Critical / Terminal Illness**

- 10.1. The COM decided to provide one-time financial assistance to those seafarers who are suffering from critical / terminal illness, as per list of such illness declared and approved by the Insurance Regulatory Authority of India (IRDA). This scheme will be effective from 1.1.2026 onwards.
- 10.2. The scheme is applicable only for seafarers holding Indian CDC and not for their family members.

- 10.3. The COM decided to pay one-time financial assistance of Rs. 2 lacs (Rs. Two lacs only) to the seafarer who is suffering from such critical / terminal illness.
- 10.4. Active seafarers (of any age) should have performed cumulative minimum six (6) months sea service, either through Indian Shipping company or through RPSL, in the past five years prior to the date of critical / terminal illness diagnosed by the hospital.
- 10.5. Those seafarers who are more than 50 years as on 1<sup>st</sup> Jan 2026 and/or retired seafarer of any age, should have performed minimum cumulative sea service of six (6) months after the age of 50 years, through Indian Shipping company or through RPSL.
- 10.6. The seafarer is required to submit the medical certificate issued by the Central / State Government Hospital, which should not be more than six months old, prior to the date of application made to the SWFS, about the suffering from the critical / terminal illness. This medical certificate is mandatory for claiming the one-time financial assistance from the SWFS.
- 10.7. If the seafarer has received the one-time financial assistance under this scheme for any critical / terminal benefit, he will not be eligible for the benefit under this scheme for any other critical / terminal illness, which he may be suffering subsequently.
- 10.8. Application under this scheme to be submitted within six (6) months from the date of medical certificate issued by the Central / State Government hospital.

## **11. Indian Certificate of Competency (CoC) Recognition and Career Progression Scheme for Rating Seafarers becoming Officer.**

The COM decided to recognise the rating seafarers who successfully complete the Examinations such as STCW Regulations II/1, III/1, III/6 and obtains Indian Certificate of Competency (CoC) and becomes officer, by way of providing one-time financial assistance for their career progression. In this context the COM decided to introduce the new scheme w.e.f. 1.1.2026 to be called as “Indian certificate of Competency (CoC) recognition and Career progression scheme”

- 11.1 The COM decided to provide one-time financial assistance of Rs. Two Lacs towards obtaining the first Indian Certificate of Competency (Foreign-going or NCV) only.
- 11.2. The assistance under this scheme is applicable only to rating seafarers who successfully pass the Indian CoC Examination, as specified below, on or after 1.1.2026 and becomes Merchant Navy Officer. The said ratings should have held a COP as per Regulation II/4 or II/5 or III/4 or III/5 or III/7 and then appeared for COM examination.
- 11.3. For this scheme only Indian CoC issued by the Directorate General of Shipping, Government of India shall be considered.
- 11.4. The application under this scheme should be submitted within 12 months after obtaining the CoC with requisite documents.
- 11.5. Once the rating seafarer becomes officer after passing Indian CoC and performs the sea-service in the rank of officer and has received the benefit under this scheme, he will not be eligible for passing of any other CoC examination subsequently.

11.6 The scheme aims to promote skill upgradation, career advancement of Indian seafarers.

## **12. Disaster and Natural Calamity Assistance Scheme:**

12.1. The COM members were cautious about the scheme that it should be only for natural calamity and it should not be misused for any man-made disaster like house fire. Further the question was raised how to access the damages to the house or property of the seafarer and who will be authority to certify the same.

12.2. It was suggested that the certificate from the “Sarpanch” of the village may be considered; however, the same was objected by other COM members stating that the “Sarpanch” is the politically elected member and hence those certificates may not be correct for consideration.

12.3. Instead, the Certificate from the “District Collector” or “Tehsildar (Taluka In-charge), who are the Government Officers, should be considered while providing the assistance. But there is a delay in getting the certificate from the Government Departments and hence the relief under this scheme will be delayed.

12.4. Some members suggested that during Natural calamity / disaster the State / Central Government also provides the financial relief to those who are affected in such natural calamity / disaster and SWFS should provide the assistance to those seafarers, who receives the relief from the State / Central Government, by verifying their records.

12.5. The CoM members finally decided that for this scheme, proper rules need to be drafted and discussed in the Committee meeting to take the appropriate decision.

12.6. Due to paucity of time, the CoM decided to defer this scheme for discussion in the next COM Meeting.

The Meeting concluded with the vote of thanks to the Chair.

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