



An Overview of
Welfare Schemes by

**Seafarers' Welfare
Fund Society (SWFS)**

SEAFARERS' WELFARE FUND SOCIETY (SWFS)

The Seafarers' Welfare Fund Society (SWFS) was set up by the Government of India, Ministry of Ports, Shipping & Waterways, to look after the welfare of Indian seafarers and their families.

The SWFS is managed under the Ministry of Ports, Shipping & Waterways. A Committee of Management, which includes members from the Indian shipping community, oversees its work.

- 1. Survivor Benefit Scheme** - Financial assistance to the family of a deceased Indian seafarer
- 2. Invalidity Benefit Scheme** - Support for Indian seafarers declared permanently unfit for sea service
- 3. Family Benefit Welfare Scheme** - Provides support to dependent families of seafarers
- 4. Maternity Benefits Scheme** - Financial assistance for Indian women seafarers during maternity
- 5. Old Age Benefit Welfare Scheme** - One-time financial support for Indian seafarers above 65 years age and later again above 75 years age.
- 6. Death on Board Benefit Scheme** - Support in cases of death or presumed death occurring on board
- 7. Ex-Gratia Support Benefit Scheme** - Financial support for family of seafarers who are abandoned / stranded
- 8. Award to Meritorious Child of Seafarers** - Educational incentives for academic excellence by seafarers' children
- 9. Medical & Term Insurance Premium Assistance Scheme** - Reimbursement benefits on Insurance premiums
- 10. Medical Support Scheme for Critical / Terminal Illness** - Reimbursement benefits on Insurance premiums paid for medical insurance, critical illness and term insurance
- 11. Indian Certificate of Competency (CoC) Recognition and Career Progression Scheme for Rating Seafarers** - One-time financial assistance for seafarers

SEAFARERS' WELFARE FUND SOCIETY (SWFS) SCHEMES

SURVIVOR BENEFIT SCHEME (SBS)

1. ₹6,00,000 for deaths occurring on or after 27.1.2026.
2. Death within 36 months off-article period, in respect of death occurring on or after 27.1.2026
3. Paid to the nominee registered for the last voyage before death.
4. The deceased seafarer should be last engaged through Indian Shipping-Co./RPSL
5. The claim must be submitted within 3 years from the date of death

INVALIDITY BENEFIT SCHEME (IBS)

1. ₹6,00,000 for permanent disability on or after 29.04.2024 – Disability due to loss of limbs
2. Permanent unfitness due to accidental injury within 36 months off-article period, in respect of accidental injury occurring on or after 27.1.2026
3. Claim must be submitted within 3 years from the date of permanent disability

MATERNITY BENEFIT SCHEME (MBS)

1. Only for Indian female seafarers having sea service through Indian Shipping company or RPSL, before 60 months of delivery
2. ₹50,000 per delivery (maximum for 2 deliveries) for delivery occurring on or after 27.01.2026
3. Claim must be submitted within 2 years of delivery; delivery after 27.01.2026

FAMILY BENEFIT WELFARE SCHEME (FBS)

1. ₹100,000 (children of seafarer) on completion of Pre-Sea training course from DGS approved Training Institute & obtains CDC on or after 27.01.2026
2. ₹50,000 (children of seafarer) on completion of post-graduation full time 2 years Degree/Diploma course (other than maritime stream) approved by Indian University / AICTE
3. The seafarer should have minimum 6 months sea service after 01.04.2014
4. Application must be submitted within 12 months of course completion

SEAFARERS' WELFARE FUND SOCIETY (SWFS) SCHEMES

OLD AGE BENEFIT SCHEME (OABS)

For those seafarers who attain the age of 65 years

1. ₹50,000 for seafarers holding Indian CDC and on completion of age 65 years on/after 01.01.2019
2. The seafarer should have minimum 6 months sea service after age 50 (post 01.04.2014) through Indian Shipping company or RPSL
3. Indian CDC must be cancelled and application to be submitted within 12 months from the date of attaining the age of 65 years

OLD AGE BENEFIT SCHEME (OABS)

For those seafarers who attain the age of 75 years on or after 1.1.2026

1. One-time assistance of ₹1,00,000 will be paid to eligible Indian seafarers holding Indian CDC
2. Payable to seafarer who attains the age of 75 years on or after 1.1.2026 and had performed minimum 6 months sea service after attaining the age of 50 years through an Indian Shipping company or RPSL
3. Application must be submitted within 12 months from the date of attaining the age of 75 years

DEATH ON BOARD BENEFIT SCHEME (DBBS)

1. ₹2,00,000 Ex-gratia assistance to the nominee registered for the vessel
2. Any type of death on board or presumed death on board, on/after 12.03.2025
3. Indian CDC holder and Bonafide employment through Indian Shipping Co./RPSL
4. Application must be submitted within 3 months of death/missing

EX-GRATIA SUPPORT BENEFIT SCHEME (EBSS)

1. ₹20,000/month Ex-gratia support paid to the nominee for maximum 12 months or till the point of abandonment of the seafarer, whichever is earlier, in respect of stranded/abandoned Bonafide seafarers
2. Applicable for stranded/abandoned on/after 12.03.2025
3. Assistance is paid after 2 months of being stranded, based on confirmation from local authorities.
4. Application must be submitted within 2 months from date of stranded/abandonment

SEAFARERS' WELFARE FUND SOCIETY (SWFS) SCHEMES

AWARD TO MERITORIOUS CHILD OF SEAFARERS (ACSS)

w.e.f 12.03.2025

1. Cash award of ₹25,000 paid for children of the seafarer, who top in full-time degree/PG Degree course from Indian University (non-maritime).
2. Application to be submitted within 2 months of university confirmation

MEDICAL & TERM INSURANCE PREMIUM ASSISTANCE SCHEME

1. Reimbursement of 50% of the insurance premium paid, subject to the following limits: Insurance premium assistance of:
2. ₹3,000 towards Medical Insurance Policy
3. ₹1,000 towards Critical Illness Cover
4. ₹1,000 towards Term Insurance Cover (Total maximum assistance: ₹5,000 per seafarer)
5. The application along with the requisite documents should be submitted before 60 days of lapse of the policy

MEDICAL SUPPORT SCHEME FOR CRITICAL / TERMINAL ILLNESS

1. One-time financial medical assistance of ₹2,00,000 per case.
2. Eligible only for Indian seafarers diagnosed with IRDAI-approved critical or terminal illnesses.
3. Active seafarers, of any age, must have completed a minimum of six months of cumulative sea service in the last five years through an Indian shipping company or RPSL prior to diagnosis.
4. Seafarers above 50 years or retired seafarers must have completed at least six months of cumulative sea service after the age of 50 years through an Indian shipping company or RPSL.
5. Medical certification from a Government or recognised hospital is mandatory.
6. Applications must be submitted within six months from the date of the medical certificate.
7. The Medical / critical illness / term insurance policy should have been obtained only from IRDA approved Insurance company.

SEAFARERS' WELFARE FUND SOCIETY (SWFS) SCHEMES

INDIAN CERTIFICATE OF COMPETENCY (COC) RECOGNITION AND CAREER PROGRESSION SCHEME FOR RATING SEAFARERS

1. One-time financial assistance of to ₹2,00,000 towards obtaining Indian CoC /COP.
2. Assistance applicable only to rating seafarers who successfully pass the Indian CoC examination and become officers.
3. Only Indian CoC issued by the Directorate General of Shipping (DG Shipping), Government of India shall be considered.



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To download the Welfare Scheme Application Form, Scan the QR Code.

Important Contacts:

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