

Agenda Points by AICGPA



Point	Reply
Pensioners are not aware about nomination for LTA. Message may be displayed on SPARSH.	LTA nomination facility is available to employee/pensioner in NOMINATION tab under MANAGE PROFILE request. This facility could be use through self login or by visiting SPARSH service centers. Provisions of MoD, DESW letter No. No.1 (10)/2013-D(Pen/Policy) dated 29.08.2017 will also apply to the payment of arrears of family pension where no member of family is eligible to receive family pension.
To ease the process of notification of name in SPARSH PPO in case of unmarried daughter as the process of obtaining succession certificate is cumbersome and time taking.	Guidelines for streamlining the process have already been issued by DOP&PW vide their OMs dated 21.05.2009 & 03.08.2011. Detailed procedure for inclusion of names of the widowed or divorced or unmarried daughter/ parents/ dependent disabled siblings (i.e. brothers and sisters) in the PPO has been also prescribed in Govt of India's decisions (12) under Sub Rule (16) of Rule 50 CCS Pension Rules'2021. Further, a committee has already been constituted to workout on the simplification of documentation.

SPARSH

DIARY NO.	DIWAVE	DATE	19/08/26
PRESIDENT			
SECY GEN			
GEN SECY			
OFFICE SECY			

20/08
17-2

shared on all Gps.

Agenda Points by AFHQ



Point	Reply
Inordinate delay taking place in payment of additional pension on grant of notional increment to AFHQ pensioners retired on 30th June/31st December.	Provision available in SPARSH to process cases for grant of notional increment to pensioners superannuated on 30th June or 31st Dec. The SOP to process cases of Notional increment was disseminated by this office to all Pay Account Offices through mail on August 2025. PCDA(P) has shared list of probable affected cases & necessary instructions to all CsDA / PCsDA for processing such cases. PAOs have been instructed to initiate necessary action for revision of pension, in r/o pensioners who have retired on 30 th June and 31 st December.
Unable to download PPOs from portal. PPO, Form-16, entitlements etc., may be sent by email.	Matter has already been explained to the Association during discussion held in last meeting. Detailed explanation has also been furnished vide HQ CGDA letter dated 5.1.2026 and dated 10.3.2026. It is reiterated that – (a) PPOs can be downloaded from the portal, (b) e-mails are being sent in cases wherever valid e-mail is available on SPARSH.
Non-intimation of particulars of Nodal Officers in PCDA (P) for dealing with Pensioners' Associations.	List of Nodal Officers has already been shared with AFHQ Pensioners' Association.

Agenda Points by AFHQ (contd...)



Point	Reply
Non-functional PCDA (P) website	Clearance from CIRA is awaited.
No access to telephone directory of PCDA (P) when customer care is unable to resolve the issue.	A dedicated Pension Call Centre (PCC) has been established in the O/o PCDA (P) for quick response and help of the Defence Pensioners. Pensioners from every part of India can make their queries on toll free No. 18001805325 from Monday to Saturday(0930 Hrs to 1800 Hrs. In case, grievance still persists, the same may be raised on SPARSH portal. Further, details of Nodal Officers (Service Wise) have also been shared for ease of reach.
Post migration, date of restoration of CVP is generally deferred by 3 months, on the plea that relevant data was not received from banks. Therefore, excess recoveries to be refunded and correct dates of restoration of CV in the pension slips may be indicated.	The period of reduction in pension where date of payment of CVP has not been provided by previous PDA, has been considered in terms of Rule 157 and 159 of PRA Part-1 (Edn 2008). On receipt of actual start date of commutation recovery from banks, data will be updated and recoveries will be restored. However, the date of restoration of pension is published in monthly pension slips for information of the pensioner.

Agenda Points by AFHQ (contd...)



Point	Reply
Delayed restoration of CVP. Immediate action may be taken to review the excess recoveries made on account of CVP and may be refunded on priority. Also ensure no such recovery is effected in future cases also.	Restoration of pension is delayed in r/o cases where exact dates of payment are awaited from banks. On receipt of actual start date of commutation and recovery from banks, data will be updated and recoveries will be restored. Further, details in r/o 16 affected cases (as furnished) will be shared.
Denial of refund of pro-rata portion of CVP deducted by the paying banks while making payment of first pension.	List of such cases may be shared for examination.

Agenda Points by DIWAVE



Point	Reply
War disabled veterans are facing problems regarding refund of ECHS Membership fee from PCDA(P) as exempted vide Dept. of ESW, MoD letter no. 24(2)/05/US(WE)/D(Res) dated 24.07.2005 and even no. dated 07.02.2006. This should be automated process by PCDA (P)/SPARSH for cases drawing war injury pension.	Validation is already available in SPARSH for non-deduction/refund of ECHS in War injury/Liberalized Family Pension cases. In order to understand the actual problem being encountered, few affected cases wherein ECHS has been deducted/not refunded in War Injury cases may be shared with department for analysis and rectification process.
Pensioner not receiving intimation regarding total amount of recovery, reason for recovery and period for recovery. Specific pensioners must be intimated by mail as replies on SPARSH are sketchy and even inaccessible to large number of veterans.	Module for reflecting Arrear / Recovery details in Pension Slips in the month of its inception / calculation has been deployed in May 2026. Henceforth, pensioners will get these details. With effect from June 2026, prior manual recovery notice is being issued before recovery, with 30 days of notice period. Speaking order will be issued to pensioner for justification of recovery.
War disabled/BC Veterans are not getting their entitled pension i.e. Service Pension / Disability Element / War Injury Element as per Table 113 of OROP-III and reasons thereof not clarified.	OROP benefit has been already allowed on to affected pensioners in SPARSH. List of cases, where these benefits are not been given, may be shared with department for analyzing the left over category, if any.

Agenda Points by DIWAVE (Contd...)



Point	Reply
Certain pensioners receiving less disability element / war injury element without any specific reason. Following remains unanswered by SPARSH :	1. No. 3387601A Ex. Hav. Sahib Singh, SPARSH PPO No. 231200101372 – War Injury Element (WIE) revised from Rs. 29,129/- to Rs. 32,982/- w.e.f. 01.07.2024 and arrears amounting to Rs. 1,32,396/- have been paid on 21.05.2026.
1. No. 3387601A Ex. Hav Sahib Singh, Sikh Regt.	2. No. 14267315W Ex. Naik Patil Rajendra Vishnu, SPARSH PPO No. 205200201438 – Disability Element of Rs. 6,447/- changed to War Injury Element of 21,488/- w.e.f. 01.07.2024. Arrears amounting to Rs. 1,57,712/- have been paid on 12.11.2025.
2. No. 14267315W Ex. Naik Patil Rajendra Vishnu. Signals Corps	3. No. 10315858K Ex. Sepoy Joginder Singh, SPARSH PPO No. 231200700811 – War Injury Element revised from 20,813/- to 21,665/- w.e.f. 01.07.2024. Arrears of Rs. 23,820/- have been paid on 02.01.2026.
3. No. 10315858K Ex. Sepoy Joginder Singh, 124 Inf. Bn.(TA)	Being held in hybrid mode wherein local associations have been encouraged to attend in person / offline mode.
Pensioner Welfare Associations should be invited to the office of CGDA for conference/ meeting and meaningful interaction should be in hybrid mode instead of only VC mode.	SPARSH

Agenda Points by DAPA



Point	Reply
Break-wise details of pension including arrears and recovery to be provided via SMS as only intimation of credit of monthly pension is sent through SMS.	Module for reflecting Arrear / Recovery details in Pension Slips in the month of its inception / calculation has been deployed in May 2026. Henceforth, pensioners will get these details. With effect from June 2026, prior manual recovery notice is being issued before recovery, with 30 days of notice period. Speaking order will be issued to pensioner for justification of recovery.
Delay in restoration of CVP by three months is observed.	The period of reduction in pension where date of payment of CVP has not been provided by previous PDA, has been considered in terms of Rule 157 and 159 of PRA Part-1 (Edn 2008). On receipt of actual start date of commutation recovery from banks, data will be updated and recoveries will be restored. However, the date of restoration of pension is published in monthly pension slips for information of the pensioner.
Considerable delay in issuance of NOC (settlement memo) to the concerned bank authorities, after uploading death certificate on SPARSH.	Module for auto-generation of NOC on uploading death certificate in SPARSH is under testing by PCDA(P) Prayagraj and is likely to be completed shortly. Once deployed, NOC will be available to the person reporting death / NoK, automatically.
	SPARSH

Agenda Points by DIWAVE (Contd...)



Point	Reply
Pensioners living in remote areas especially war disabled cases suffer maximum to avail SPARSH facilities for redressal of pension anomalies owing to lack of internet and knowledge to handle computers. There is no specific clarification on issues of incorrect pension of veterans by SPARSH.	Such pensioners may approach SPARSH Service Centres (SSCs) / Common Service Centers (CSCs) spread pan India. Pensioner can register their grievance against less payment of pension for resolution of issue.
Non-implementation of Order No. 200847/Pen-C/1971 dated 24.02.1972 regarding Liberalised pensionary awards for war widows and war disabled servicemen. PCDA(P) has not clarified the non implementation of said letter in totality.	Case details required for analysis and issuing directions.

	“हर काम देश के नाम” रक्षा लेखा महानियंत्रक कार्यालय उलन बटार रोड, पालम, दिल्ली छावनी - 110010 Controller General of Defence Accounts Ulan Batar Road, Palam, Delhi Cantt-110010 Email-cgda-atpension.dad@hub.nic.in	विकसित भारत अभियान
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No. 5194/AT-P/Misc./Vol-IV(PF)

Date: 01.07.2026

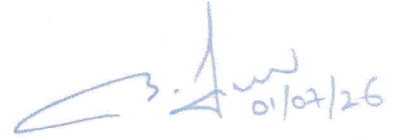
To

The President / Secretary
[As per list attached]

Sub.: Response on the points discussed during the Meeting with Representatives of Pensioners' Welfare Association through Hybrid mode – reg.

Please find enclosed herewith response on the points discussed during the meeting with Pensioners' Welfare Associations held under the chairpersonship of Jt. CGDA (Pension) on 17th June, 2026.

Encl. : As above.


01/07/26

(Srinivas Manda)
Sr. Account Officer (AT-Pen)

**RESPONSE ON THE POINTS DISCUSSED DURING
THE MEETING HELD WITH PENSIONERS' WELFARE ASSOCIATIONS DATED 17.06.2026**

S. No.	Topic	Agenda Point	Comments	Action by/ Remarks
1.	LTA Related	Pensioners are not aware about nomination for LTA. Message may be displayed on SPARSH.	LTA nomination facility is available to employee/pensioner in NOMINATION tab under MANAGE PROFILE request. This facility can be used through self login or by visiting SPARSH service centers. Provisions of MoD, DESW letter No.1 (10)/2013-D(Pen/Policy) dated 29.08.2017 will also apply to the payment of arrears of family pension where no member of family is eligible to receive family pension in r/o Defence Service Pensioners and provisions of letter No.1122/2012-P&PW (E) dated 10.07.2013 & No. 1/2(40)/2022-P&PW (E) dated 06.04.2022 will apply to Defence Civilian Pensioners.	Closed.
2.	Recording of name of unmarried daughter	To ease the process of notification of name in SPARSH PPO in case of unmarried daughter as the process of obtaining succession certificate is cumbersome and time taking.	Guidelines for streamlining the process have already been issued by DOP&PW vide their OMs dated 21.05.2009 & 03.08.2011. Detailed procedure for inclusion of names of the widowed or divorced or unmarried daughter/ parents/ dependent disabled siblings (i.e. brothers and sisters) in the PPO has been also prescribed in Govt of India's decisions (12) under Sub Rule (16) of Rule 50 CCS Pension Rules 2021. This office has also requested HQ of MoD (Army) vide letter dated 17.03.2026 to give wide publicity by conduct special drive(s) on need basis to address the hardship being faced by ex-servicemen and their families / children in getting the names of unmarried / widowed / divorcee daughters and disabled / mentally retarded child (son or daughter) of Armed Forces Pensioners in the PPO.	Closed.
3.	Notional Increment and Pension Related	Inordinate delay taking place in payment of additional pension on grant of notional increment to pensioners retired on 30th June/31st December.	Provision available in SPARSH to process cases for grant of notional increment to pensioners superannuated on 30th June or 31st Dec. PCDA(P) has issued necessary instructions to all HODs for processing such cases for notification of revised entitlements, along with probable affected cases. PAOs have been instructed to initiate necessary action for revision of pension, in r/o pensioners who have retired on 30th June and 31st December. Further, AFHQ Pensioners Association may share the list of affected cases for issue of necessary instructions to PCDA, New Delhi to process ibid cases on priority.	PWA concerned and Pension wings, CGDA HQs
4.	PPO & CORR PPO Related	Unable to download PPOs from portal. PPO, Form-16, entitlements etc., may be sent by email.	In view of the discussed held in the last meeting and replies furnished vide this HQ letter dated 5.1.2026 and dated 10.3.2026, the point is settled.	Closed.
5.	Misc Points	Non-intimation of particulars of Nodal Officers in PCDA (P) for dealing with Pensioners' Associations.	List of Nodal Officers has already been shared with AFHQ Pensioners' Association. However, PCDA (P) has advised that Associations may address all correspondence / grievances to PCDA (P) directly.	Closed.
6.	Portal Related	Non-functional PCDA (P) website and non availability of circulars on pension matters.	A centralized website of CGDA making all relevant information and circulars available, is under construction and will be launched.	Closed.

Appendix B1

7.	Portal Related	No access to telephone directory of PCDA (P) when customer care is unable to resolve the issue.	A dedicated Pension Call Centre (PCC) has been established in the O/o PCDA (P) for quick response and help of the Defence Pensioners. Pensioners from every part of India can make their queries on toll free No. 18001805325 from Monday to Saturday(0930 Hrs to 1800 Hrs. Alternatively, facility to raise a grievance through SPARSH portal is also available.	Closed.
8.	CVP Related	Post migration, date of restoration of CVP is generally deferred by 3 months, on the plea that relevant data was not received from banks. Therefore, excess recoveries to be refunded and correct dates of restoration of CV in the pension slips may be indicated.	The period of reduction in pension where date of payment of CVP has not been provided by previous PDA, has been considered in terms of Rule 157 and 159 of PRA Part-1 (Edn 2008). On receipt of actual start date of commutation recovery from banks, data will be updated and recoveries will be restored. The date of restoration of pension is published in monthly pension slips for information of the pensioner.	Closed
9.	CVP Related	Delayed restoration of CVP. Immediate action may be taken to review the excess recoveries made on account of CVP and may be refunded on priority. Also ensure no such recovery is effected in future cases also.	Action taken against individual cases referred, has since been communicated to the Association concerned.	
10.	CVP Related	Denial of refund of pro-rata portion of CVP deducted by the paying banks while making payment of first pension.		
11.	FMA Related	War disabled veterans are facing problems regarding refund of ECHS Membership fee from PCDA(P) as exempted vide Dept. of ESW, MoD letter no dated 24(2)/05/US(WE)/D(Res) dated 24.07.2005 and even no. dated 07.02.2006. This should be automated process by PCDA (P)/SPARSH for cases drawing war injury pension.	Validation is already available in SPARSH for non-deduction/refund of ECHS in r/o War Injury/Liberalized Family Pension cases. However, few affected cases wherein ECHS membership fee has been deducted/not refunded in War Injury cases <u>may be shared</u> with this HQrs for analysis and further examination of the issue.	PWAs concerned
12.	Recoveries and Intimation	Pensioner are not receiving intimation regarding total amount of recovery, reason for recovery and period for recovery. Specific pensioners must be intimated by mail as replies on SPARSH are sketchy and even inaccessible to large number of veterans.	Module for reflecting Arrear / Recovery details in Pension Slips in the month of its inception / calculation has been deployed in May 2026. Henceforth, pensioners will get these details. With effect from June 2026, prior manual recovery notice is being issued before recovery, with 30 days of notice period. Speaking order will be issued to pensioner for justification of recovery. However, request received for enhancement of notice period from 30 to 60 days will be examined, by PCDA (P), based on feasibility.	PCDA (P)
13.	OROP Related	War disabled/BC Veterans are not getting their entitled pension i.e. Service Pension /	OROP benefit has been already extended to all eligible pensioners in SPARSH. List of cases, if any, where these benefits have not been extended, <u>may be shared</u> with department.	PWAs concerned

		Disability Element / War Injury Element as per Table 113 of OROP-III and reasons thereof not clarified.			
✓ 14.	Anomaly of Pension Fixation	Certain pensioners receiving less disability element / war injury element without any specific reason. Following remains unanswered by SPARSH : 1. No. 3387601A Ex. Hav Sahib Singh, Sikh Regt. 2. No. 14267315W Ex. Naik Patil Rajendra Vishnu. Signals Corps 3. No. 10315858K Ex. Sepoy Joginder Singh, 124 Inf. Bn.(TA)	1. No. 3387601A Ex. Hav. Sahib Singh, SPARSH PPO No. 231200101372 – War Injury Element (WIE) revised from Rs. 29,129/- to Rs. 32,982/- w.e.f. 01.07.2024 and arrears amounting to Rs. 1,32,396/- have been paid on 21.05.2026. ✓ 2. No. 14267315W Ex. Naik Patil Rajendra Vishnu, SPARSH PPO No. 205200201438 – Disability Element of Rs. 6,447/- changed to War Injury Element of 21,488/- w.e.f. 01.07.2024. Arrears amounting to Rs. 1,57,712/- have been paid on 12.11.2025. 3. No. 10315858K Ex. Sepoy Joginder Singh, SPARSH PPO No. 231200700811 – War Injury Element revised from 20,813/- to 21,665/- w.e.f. 01.07.2024. Arrears of Rs. 23,820/- have been paid on 02.01.2026. ✓	Closed	
✓ 15.	Misc Points	Pensioner Welfare Associations should be invited to the office of CGDA for conference/ meeting and meaningful interaction should be in hybrid mode instead of only VC mode.	Being held in hybrid mode wherein local associations have been encouraged to attend in person / offline mode.	Closed	
✓ 16.	Misc Points	Pensioners living in remote areas especially war disabled cases suffer maximum to avail SPARSH facilities for redressal of pension anomalies owing to lack of internet and knowledge to handle computers. There is no specific clarification on issues of incorrect pension of veterans by SPARSH.	Such pensioners may approach SPARSH Service Centres (SSCs) / Common Service Centers (CSCs) spread pan India and register their grievance, if any. However, the aspect of need for imparting training to representatives of Pensioner Welfare Associations will be catered to in Annual Training Calendar of DPTI.	PCDA (P) ✓	
✓ 17.	Misc Points	Non-implementation of Order No. 200847/Pen-C/1971 dated 24.02.1972 regarding Liberalised pensionary awards for war widows and war disabled servicemen. PCDA(P) has not clarified the non implementation of said letter in totality.	The order has been implemented. ✓	Closed.	
✓ 18.	Recoveries and	Break-wise details of pension including arrears and recovery to be provided via	Same as reply at point number 12 above.	PCDA (P)	

	Intimation	SMS as only intimation of credit of monthly pension is sent through SMS.		
19.	CVP Related	Delay in restoration of CVP by three months is observed.	Same as reply at point number(s) 8 to 10 above.	Closed
20.	Issue of NOC	Considerable delay in issuance of NOC (settlement memo) to the concerned bank authorities, after uploading death certificate on SPARSH.	Module for auto-generation of NOC on uploading death certificate in SPARSH is under testing by PCDA(P) Prayagraj and is likely to be completed shortly. Once deployed, NOC will be made available to the person reporting death / NoK, automatically.	PCDA (P)
21.	Forms and Formats of Pension Claim	A comprehensive SOP along with details of documents to be submitted for the notification of name of eligible child in case of family pension to HOOs and SPARSH Service Centres may be formulated. Suitable guidelines be issued to pensioners.	Same as reply at point number 2 above. Further, SOP regarding document to be submitted to SPARSH Service Centre for processing of request for inclusion of name of eligible child is already in vogue. As per the extent SOP, the following are the list of documents required: Add Family Member In case of Son / Daughter 1. Name : Affidavit 2. Date of Birth : Birth certificate or School Leaving Certificate 3. Marital Status: i) For reporting marriage / remarriage : System will seek date of marriage Documents required : a. Marriage Certificate or Divorce Certificate b. Second Marriage Certificate ii) For reporting divorce : Date of Divorce and date of filing of divorce to be sought by the system. Documents required : a. Divorce Certificate b. For date of divorce decree – Divorce decree Certificate c. For date of divorce filing – Divorce Certificate iii) For reporting status as Widowed : Date of becoming widow will be sought by the system. a. Marriage Certificate and Death Certificate.	Closed
22.	Misc Points	Details of pay level, pay matrix are not mentioned in SPARSH PPO. These details may be captured from e-PPO / corr PPO and be completed.	Provision for capturing Pay in Pay matrix and Pay Level is available in SPARSH. However, these details may have been missing in migrated cases on AS-IS basis. The action to convert such cases into normal is under process and will be completed shortly. However, PWAs may share the list of cases where Pay level or Pay in Pay Matrix is not available, for analysis / further examination by PCDA (P).	PWAs and PCDA (P)

Additional points				
23	Nomination of Nodal Officer	Various constraints have been reported in reaching out to the concerned officers / tasks through regular channels vis-a-vis difficulties associated with disabled / aged pensioners and requests are made by various PWAs to identify a Nodal Officer, who can be contacted exclusively by PWAs.	The Defence Pension Contact Centre (DPCC) cell under PCDA (P) in Prayagraj serves as the primary hub for defence veterans, civilians and family pensioners regarding pension issues and grievances. Accordingly, PWAs may approach DPCC cell representatives as below: Army – Col Chintamani – 9934523049 Air Force – Gp Cap Archana Rogers - 8707601638 Navy – Capt Vaibhav Tripathi – 7575834666 However, in order to ensure concerted efforts and clear coordination, a Nodal Officer as per the details furnished below is nominated from CGDA (HQ). Each PWA is requested to provide the contact details of a single authorized representative who will act as the sole point of contact with the Nodal Officer to avoid duplicate communications and help verify identity and authenticity: Shri Rajeev Kumar, Sr. AO – 9889844742; Email ID - rajeevkumar1625.dad@hub.nic.in	PWAs concerned
24	Training for reps of PWAs	A need for hand holding of representatives of PWAs on SPARSH to avail various facilities available on the portal is discussed, to widen the significant contribution by PWAs.	Refer to the reply at Point No.16. O/o the PCDA (P) will impart necessary training to representatives of PWAs, who may in turn disseminate the same to other members. The training(s) will be organized in online / offline / hybrid mode, based on the feasibility and demand. Imparting of training at different regions by reps of this Department will also be explored and intimated.	PCDA (P)
25	Address updation in r/o Family Pensioners	It has been reported that some of the family pensioners are not able to updated the address in SPARSH.	Matter will be examined and resolved. However, PWAs may share specific cases for better analysis of the issue.	PWAs concerned and PCDA (P)
26	DoD in r/o DSC Pensioners	It has been reported that Date of Discharge (DoD) could not be updated on SPARSH portal in r/o few DSC personnel.	Prima facie it has been clarified that any changes to service particulars (including DoD) can only be proposed / done by ROs. However, details of such specific cases may be shared with PCDA (P) for examination / analysis please.	PWAs concerned and PCDA (P)
27	Recovery of CVP without actual payment.	Instance where recovery of CVP is done without actual payment of CVP has been reported, with a request to resolve the same.	Specific cases where refund is outstanding, may please be intimated, for examination / analysis and resolution please.	PWAs concerned and PCDA (P)
28	Display of MACP grade in PPO	It has been reported that MACP grade is not being displayed in the SPARSH PPO.	The aspect has been discussed and PWAs have been advised to share specific cases for examination / analysis and resolution.	PWAs concerned and PCDA (P)

Fwd details
 1. SKG -
 2. President
 Diwane
 3. Ndo No. &
 Email id
 9810166879/
 Office -

Tele: 011-20862446
E-Mail: Welfaregrivances@gmail.com

Government of India
Ministry of Defence
Kendriya Sainik Board
West Block – IV, Wing –VII
RK Puram, New Delhi-66

No. 195/Welfare/Misc/2025-26 dated 2 Apr 2026

The Director Department of Sainik Welfare/
Secretaries Rajya Sainik Board/UTs

CUT OFF DATE FOR RMEWF ONLINE APPLICATIONS ON KSB WEBSITE WWW.KSB.GOV.IN FOR FY 2026-27 AY 2025-26

1. All RSBs are requested to intimate ZSBs in their area of jurisdiction to inform all ESMs to adhere to timelines for submission of online applications as per under-mentioned schedule. The ZSB and RSB officers and staff responsible for processing online applications must follow the dates accordingly. Details are as under:-

S No.	Grant	Financial Year 2026-27	
		Appln FY/Applicable Date of Scheme / Academic Year/ Conditions/Terms of Reference	Last date for uploading of Application/Certificate by ESM for F.Y 2026-27
(a)	Penury (Initial)	FY 2026-27	01 st Apr 2026 to 31 st Mar 2027 (The ESM should be 65 years of age on 01 Apr of the Financial Year in which applying.
(b)	Renewal of Penury	FY 2026-27	Applicants whose applications were initially sanctioned before FY 2025-26 or earlier must submit their renewal applications between 1st Dec 26 to 31st March 2027 for FY 2026-27.
(c)	Marriage	Date of Marriage.	Applications will not be accepted beyond 180 days from the date of solemnization, with effect from 1st April 2026.
(d)	Education	AY 2025-26 (From Class 1 st to Graduation (BA, B.Com & BSc)	Eligible applicants can be submitted his/her applications for education grant from 1 st Apr 2026 to 30 Nov 2026 for AY 2025-26 in FY 2026-27 .
(e)	Medical	Date of discharge from Hospital or date of last prescription.	Applications will not be accepted beyond 180 days from the date of discharge from the hospital or the date of the last prescription.
(f)	100% Disabled Child (Initial)		No time limit for current FY (1 st Apr to 31 st Mar) for Eligible applicants.
(g)	Renewal of 100% disabled child	FY 2026-27	Applicants whose applications were initially sanctioned before FY 2025-26 or earlier must submit their renewal applications between 1st Dec 26 to 31st March 2027 for FY 2026-27.
(h)	Orphan (Initial)	Date of death of last alive parent	No time limit for current FY (1 st Apr to 31 st Mar) for Eligible applicants.

(j)	Renewal of Orphan	FY 2025-26	Applicants whose applications were initially sanctioned before FY 2025-26 or earlier must submit their renewal applications between 1st Dec 26 to 31st March 2027 for FY 2026-27.
(k)	Vocational Training	Date of completion of vocational course. recognized vocational training institution run by RSB/ZSB, state like ITI or private training institutions of repute like NIIT etc.	Applications will not be accepted beyond 180 days from the date of completion of the course.
(l)	Mobility Equipment	ESM disabled after retirement from the service with disability of 50% or more, and not covered under similar scheme of the Army/Navy/Air Force.	No time limit
(m)	Serious Diseases (One Time)	Date of discharge from Hospital or date of last prescription.	Applications will not be accepted beyond 180 days from the date of discharge from the hospital or the date of the last prescription.
(n)	Subsidy on Home loan (One Time)	Date of sanction of loan by bank. This facility is applicable for War Bereaved, War Disabled and Attributable Peacetime casualties only.	Applications will not be accepted beyond 180 days from the date of discharge from loan sanction date for initial sanction.

2. **Endorsement of Recommended Amount** ZSB/RSB staff processing online applications of ESM will mention the specific amount recommended to be paid to the ESM applicant as per rules in vogue in the comment box provided at the bottom of online form for the following schemes :-

- (a) Medical Treatment.
- (b) Vocational Training of Widows.
- (c) Serious diseases.
- (d) Mobility Equipment.
- (e) Interest subsidy on home loan.

3. **Processing of Time Barred Applications** All ZSB Users and ZSB Admin and RSB Users and RSB Admin may please be instructed to process only those applications that are not time barred as per above mentioned dates. **Time barred applications are to be rejected by ZSBs and RSBs.**

4. **Restoration of Application** Restoration of online application will only be done on extreme compassionate grounds and the request for restoration will be received by this Sectt from concerned ZSB.

5. **Common Mistakes Noticed in F.Y 2025-26** It has been observed during FY 2025-26 that applicants have applied twice within the same financial year. Additionally, ZSB Users/Admins and RSB Users/Admins have failed to review online applications under observation or rejection for the purpose of identifying and eliminating fraudulent and incorrectly claimed applications that are not supported by the requisite documents, as detailed in the subsequent paragraphs. The following are some of the observations which need to be checked :-

- (a) Service Number and Name of ESM not matching with discharge book. Duplicate applications have been found for the same child within the same financial year.
- (b) Name of widow applicant not matching with discharge book.
- (c) Name of ward not matching with either discharge book or marksheet or other scheme specific supported documents uploaded.
- (d) Spellings of Name not matching in online form from discharge book, bank account and Aadhar card.
- (e) Time line as specified for each scheme to claim before cut off date not adhered to by ESM while uploading and same approved by ZSB/RSB.

(f) **Education Grant.** Marksheet in Education Grant uploaded had under-mentioned inconsistencies.

- (i) Not signed by school authorities and not bearing their round stamps or seal.
- (ii) Name of ward not matching.
- (iii) Marksheet of AY 2024-25 or previous year uploaded. Professional or PG Courses found in uploaded marksheet.
- (iv) Marksheet does not categorically mention child having passed.

(g) **Education and Marriage Grant.** Claimed for one child and names of two children entered or vice versa in case of Education Grant and Marriage Grant.

(h) **Penury Grant (Initial).**

- (i) Already sanctioned cases applying again.
- (ii) Applicant ESM not above 65 years on 01st Apr of F.Y in which applying.
- (iii) Widow applicant not filling date of death of her husband in the relevant box.
- (iv) Widow applying as ESM with date of death filled in relevant box.
- (v) Penury grant applicant in current F.Y also applying for Penury Renewal in the same FY.

(j) **Penury Renewal/Orphan Renewal/ 100% Disable Child Renewal.**

- (i) Life Certificates being forward to KSB through Dak after uploading the same online.
- (ii) Life Certificates being forward to KSB instead of uploading the same online.
- (iii) Life Certificates not uploaded online within prescribed period i.e 01 Dec to 31 Mar of current F.Y.
- (iv) Life Certificates to be signed between 01 Dec to 31st Mar of current F.Y.
- (v) Proper format not used for life certificates. Format is available on KSB website/Guide Book and at respective ZSBs.

6. **All schemes where bills are uploaded:-**

(a) Original bills to be retained by ZSBs and receipt to be given to ESMs, while recommending applications. Record of all receipts and return of supporting documents with ESMs to be maintained by all ZSBs. After payments are made by KSB, bills to be returned to applicant duly endorsed by drawing lines as under.

PAID BY KSB

(b) Amount claimed and recommended to be endorsed by User and Admin at all levels.

7. **Reluctance on Part of ZSBs to Resolve Queries of ESM Pertaining to Welfare Schemes.** ESM are approaching KSB on telephone to know the status of their application/pendency of their applications. Instead they must approach through ZSBs for such queries. KSB can not handle individual enquires at all India level. ZSBs must first endeavour to reply/respond to queries on their own. Subsequently such queries can be forwarded in batches to KSB to reply in a streamlined manner.

8. Applications pending at various level ie ZSBs/RSBs should be processed at the earliest. System rejected applications due to non rectification of observation by applicant will not be restored.

9. It is intimated that the eligible applicants are permitted to upload their applications on the KSB website as per the instructions provided above in Para 1 (a) to (n). Thereafter, the standard stipulations for submitting applications will apply, and no representations will be accepted beyond that point.



(Shailender Singh)
Col
Dir (Welfare)

Jt Dir (Automation) - (i) Kindly upload this advisory on the KSB website under the 'NEWS' section.

(ii) Discontinue previous advisory (cut off date) vide letter No 195/Welfare/Misc/2025-26 dated Oct 2025 with immediate effect.

Tele: 25684645
Telefax: 011-25684946

Central Organisation, ECHS
ECHS Bhawan,
Near Gopinath Circle
Delhi Cantt- 110 010

B/49711-NSC/AG/ECHS/BSA 16 Apr 2026

IHQ of MoD (Air Force)
IHQ of MoD (Navy)
HQ South Comd (A/ECHS)
HQ East Comd (A/ECHS)
HQ West Comd (A/ECHS)
HQ Central Comd (A/ECHS)
HQ Northern Comd (A/ECHS)
HQ South West Comd (A/ECHS)
HQ ANC
HQ SFF & HQ Coast Guard

All Regional Centers

All Station HQs

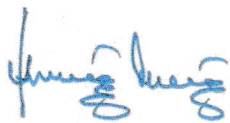
USE OF BENEFICIARY SATYAPAN APPLICATION FOR AADHAAR BASED AUTHENTICATION IN ECHS

1. It is intimated that Beneficiary Satyapan Application (BSA), developed by NIC has been approved by UIDAI for undertaking Biometric Aadhar based validation of beneficiaries while availing facilities extended under various schemes of Govt of India. CO ECHS is in advance stages of integration of BSA with ECHS software application to undertake biometric validation of its beneficiaries while availing medical services.
2. Use of BSA will enable a robust validation of ECHS beneficiaries, using biometric credentials through a secure and dedicated medium while availing medical services. This exercise will also save wasteful expenditure by ensuring legitimate use of ECHS facilities.
3. It is pertinent to bring out that Aadhar based validation will be implemented Pan India in a phased manner after conducting adequate testing for each use case. Firm

date of roll out along with detailed instructions for each stakeholder will be issued subsequently, however it is imperative to ensure adequate preparedness by our beneficiaries.

4. It is requested that ECHS beneficiaries be informed about the forthcoming implementation of Aadhar based validation and be encouraged to update their biometrics with UIDAI. Further special drives may be organized by Stn HQs to assist this updation of biometrics through Veteran Sahayta Kendra, Veteran outreach pgme, special camps and during veteran rallies etc.

5. This is for information and further necessary action please.



(Anurag Bhardwaj)
Col
Dir (S&A)
for MD ECHS

Copy to: -

AG's Branch

- for info please

Tele : 25684645
Telefax : 011-25684946

Central Organisation ECHS
ECHS Bhawan
Near Gopinath Circle
Delhi Cantt- 110 010

B/49711-NSC/AG/ECHS/Policy 10 Jun 2026

All Station HQs
All Regional Centres

REQUEST FOR FORGET PASSWORD FOR ONLINE 64KB ECHS SMART CARD APPLICATION

1. It has been observed that a large number of Ex-Servicemen (ESM) / Primary Beneficiaries are forwarding requests for resetting of passwords on account of forgotten or lost login credentials. In order to streamline the process and facilitate timely resolution of password requests, the following procedure is hereby promulgated for strict compliance by all concerned:-

1.1 Password Reset through Registered Email ID.

1.1.1 Login to the ECHS website (echs.sourceinfosys.com). Click on "Already Registered. Click to Login"

1.1.2 Enter ESM/Primary Beneficiary Registered Mobile number and Click on "Forgot Password".

1.1.3 Enter the registered email ID of ESM/ Primary Beneficiary for generation of OTP.

1.1.4 OTP will be forwarded to the registered email ID of ESM/ Primary Beneficiary. Beneficiaries are advised to also check Spam/ Junk folders for the OTP received in email ID.

1.1.5 Enter the OTP and reset the password accordingly.

1.2 Password reset through answers to security questions.

1.2.1 Login to the ECHS website (echs.sourceinfosys.com). Click on "Already Registered. Click to Login"

1.2.2 Enter ESM/Primary Beneficiary Registered Mobile number and Click on "Forgot Password".

1.2.3 Click on "Using Security Question" Tab and answer the security question to reset the password.

1.3 Non-Receipt of OTP in Registered Mail ID or not knowing answers to security questions.

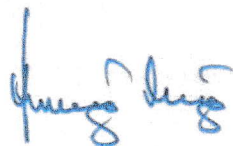
1.3.1 In case OTP is not received on the registered email ID, ESM / Primary Beneficiary to send E-mail from their registered email id with subject FORGET PASSWORD alongwith service no./ registered mobile number to jditechs2@echhs.gov.in at CO ECHS or respective ECHS Regional Centre.

1.3.2 In cases where the ESM / Primary Beneficiary do not have a registered email ID, a copy of PPO is also required to be forwarded to jditechs2@echhs.gov.in at CO ECHS or respective ECHS Regional Centre for verification purposes.

1.3.3 After verification of submitted details, password will be issued by return mail.

2. In order to facilitate seamless access to the ECHS portal, all ESMs / Primary Beneficiaries are advised to ensure updation of their email IDs in the ECHS application. The procedure for updation of email ID is laid down in CO ECHS letter No. B/49711-NSC/AG/ECHS/Gen Corr dated 16 Sep 2025 (Copy enclosed) regarding change of data after printing of new ECHS cards.

3. This letter supersedes all letters issued earlier by Central Organisation ECHS regarding forget password. This information is to be disseminated to all Polyclinics and displayed at prominent places for information of ECHS Beneficiaries.



(Anurag Bhardwaj)
Col
Dir (Stats & Automation)
for MD ECHS

DIWAVE	
DIARY NO	DATE 16/06/26
PRESIDENT	
SECY GEN	
GEN SECY	
OFFICE SUPDT	

6

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Sir

Shared in all Cops.

29/06

Tele-011-20862550

1784/DGR/SE-1 Coal

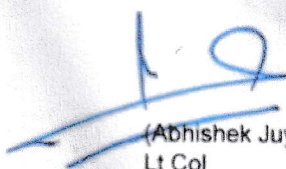
11 Jun 2026

Government of India
Ministry of Defence
Directorate General Resettlement
Department of Ex-Servicemen Welfare
West Block-IV, R.K. Puram
New Delhi - 110066

KSB
All ZSBs
All Regimental Centres
Inspector of Records, MP-8

Subject: Registration of Widows, Disabled Ex-Servicemen and Orphan Wards under DGR Coal Loading and Transportation Scheme

1. Directorate General Resettlement has signed an MoU with Coal India Limited (CIL) for employment of ESM Coal Loading and Transportation in Subsidiaries of CIL.
2. The Scheme extends direct financial benefits to Widows/Orphan Wards of Armed Forces Personnel and Disabled Ex-Servicemen.
3. Under the Scheme, eligible beneficiaries are attached to Ex-Servicemen Coal Loading and Transportation Companies sponsored by DGR. The beneficiaries are required to make a one-time contribution of Rs. 1,00,000/- to the ESM Coal Loading & Transportation Company. In return, they receive a fixed monthly remuneration of Rs. 4,000/- for five years. The initial contribution is also refunded by the Company after five years. A poster of the Scheme is attached for circulation please.
4. You are requested to disseminate information regarding the Scheme extensively amongst widows, disabled Ex-Servicemen and orphan wards in your AOR.


(Abhishek Juyal)
Lt Col
JD (SE-1)

Tele : 25684645
Telefax : 011-20892597

Central Organisation ECHS
ECHS Bhawan
Thimayya Marg
Near Gopinath Circle
Delhi Cantt- 110 010

B/49711-NSC/AG/ECHS/Policy 19 Jun 2026

All Station HQs
All Regional Centres

DISPOSAL OF 16/32/64 KB ECHS SMART CARD

1. Refer to CO ECHS letter B/49711-NSC/AG/ECHS/Gen Corr dated 10 Jul 2020.

2. It has been observed that a number of Ex-Servicemen (ESM) / Primary Beneficiaries have deposited 16/32/64 KB ECHS Card at Polyclinic due to following reasons:-

- 2.1 Old 16/32 KB ECHS Card
- 2.2 Dependent Son above 25 Yrs, thus not eligible
- 2.3 Daughter is married, thus not eligible
- 2.4 Duplicate Card issued
- 2.5 Death of Beneficiary
- 2.6 Beneficiary taking medical facilities from any other Organisation
- 2.7 No more eligible dependent due to other reasons

3. To ensure proper disposal of ECHS cards, following actions are to be undertaken:-

3.1 **Action by Stn HQ.** Stn HQ to convene a Board on a monthly basis for destruction of ECHS Cards for PCs under their AoR.

3.2 **Action by Polyclinic.** Polyclinic to ensure that ECHS card deposited is falling under the above mentioned categories only. Polyclinic to prepare the list of ineligible ECHS Cards on monthly basis and produce these cards to BOO as convened by respective Stn HQs. BOO to physically destroy the cards and forward the final list of destroyed cards to Stn HQ with a copy to Regional Centre.

3.3 **Action by Regional Centre ECHS.** Upon receipt of Board proceedings and the list of destroyed cards, the Regional Centre to electronically block the cards and forward the list to CO ECHS on monthly basis as per format appended below:-

Ser	ECHS Card No.	Name	ESM/Dependent	Reason for blocking
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मोनाली पी. धकाटे
संयुक्त सचिव
MONALI P. DHAKATE
Joint Secretary



भारत सरकार
सामाजिक न्याय और अधिकारिता मंत्रालय
सामाजिक न्याय और अधिकारिता विभाग
GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT
DEPARTMENT OF SOCIAL JUSTICE & EMPOWERMENT



D.O. No. AG-15039/48/2024-Sr.C-1

Dated, the 23rd June, 2026

Dear Shrubajyoti,

The Ministry of Social Justice & Empowerment is the nodal Ministry for the welfare of Senior Citizens and has been continuously endeavouring towards Ageing with Dignity. Various Ministries/ Departments and Institutions are working in synergy for the welfare of the Senior Citizens through policies and programmes.

2. To ensure the dignity, well-being, and security of our senior citizens remains the Ministry of Social Justice & Empowerment has taken a major step toward strengthening elder-care ecosystem. Dr. Virendra Kumar, Hon'ble Union Minister for Social Justice and Empowerment, launched two landmark digital initiatives on 22nd May, 2026: "JEEVAN" (Joint Elderly Empowerment & Virtual Assistance Network) Mobile Application and "SHATAYU" (Senior Holistic Care Assistance and Training For Your Utility) Geriatric Caregiver Dashboard.

3. The JEEVAN App serves as a comprehensive, senior-friendly digital companion. It provides elderly citizens with direct access to critical emergency assistance, details on central and state welfare schemes, and information on government-supported senior citizen homes. The JEEVAN app can be downloaded from Google Play Store apps.

4. SHATAYU Dashboard addresses the supply side of the care economy, mapping the district-wise and state-wise availability of trained geriatric caregivers to ensure seamless, localized support. The services of these Geriatric Care Givers can be availed by the family members, senior citizens or anyone in need. SHATAYU acts as a platform which provides a pool of trained caregivers.

5. One of the vertical of your Department deals with pensioners, their welfare and grievances. The app and dashboard will help the pensioners to avail other benefits, information and services for their needs. To ensure these platforms effectively serve the senior citizens of the country, it is critical that this information penetrates down to the grass-roots level. You are requested to proactively drive awareness of the JEEVAN app and SHATAYU dashboard across your Ministry/ Department for the welfare of senior citizens.

With warm regards.

Monali
23/6/26
(Monali P Dhakate)

Shri Shrubajyoti Sengupta
Joint Secretary (Pension)
Department of Pension & Pensioners' Welfare
Ministry of Personnel, Public Grievance and Pensions
Email: s-doppw[at]nic[dot]in

