



# NEWSLETTER



DEPARTMENT OF EX-SERVICEMEN WELFARE  
MINISTRY OF DEFENCE, GOVERNMENT OF INDIA

MARCH - 2025





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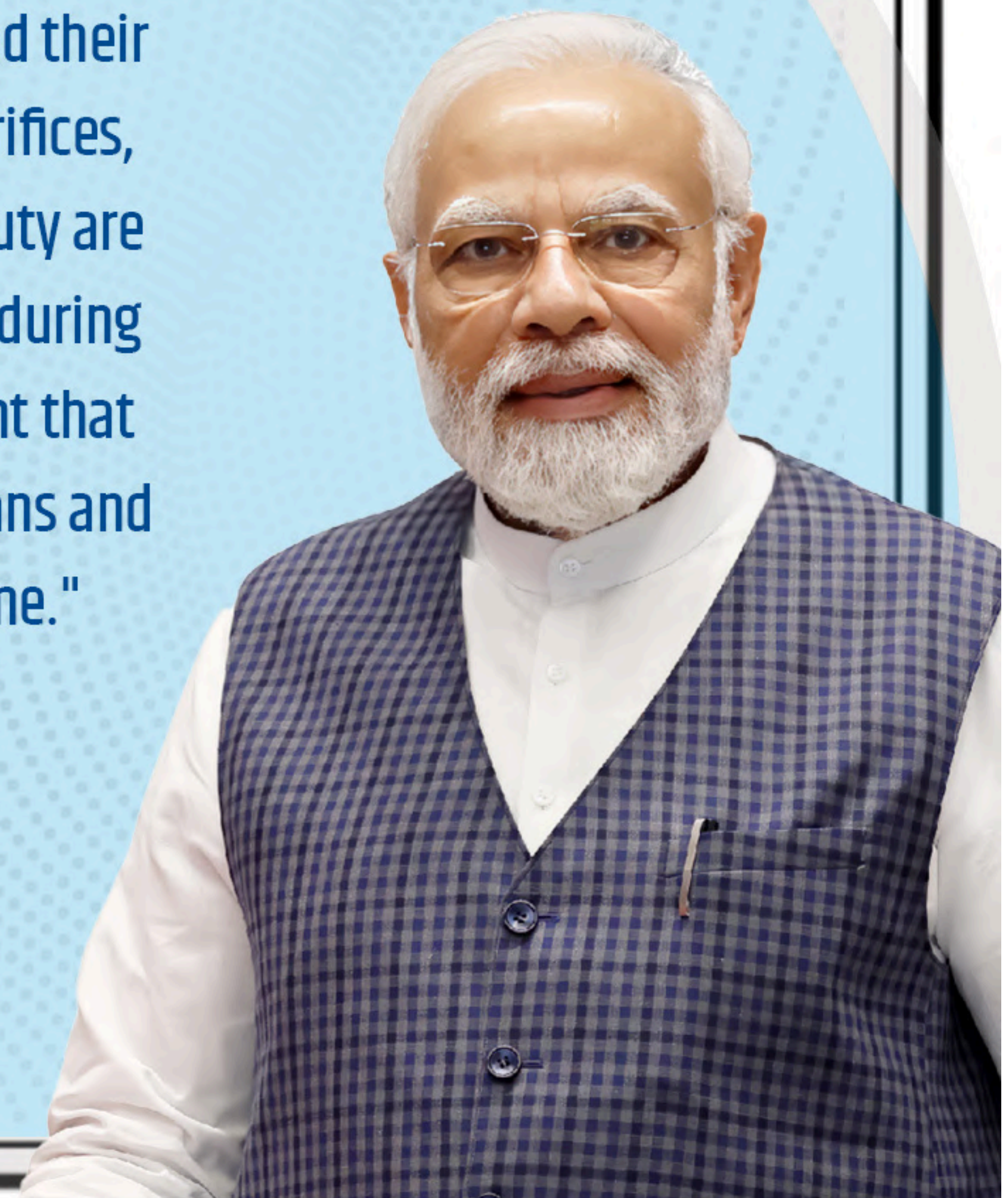


"On Armed Forces Veterans Day, we express gratitude to the brave women and men who dedicated their Lives to safeguarding our nation. Their sacrifices, courage and unwavering commitment to duty are exemplary. Our Veterans are heroes and enduring symbols of patriotism. Ours is a Government that has always worked for the welfare of veterans and we will keep doing so in the times to come."

*श्री नरेंद्र मोदी*

**SHRI NARENDRA MODI  
PRIME MINISTER**

January 14, 2025



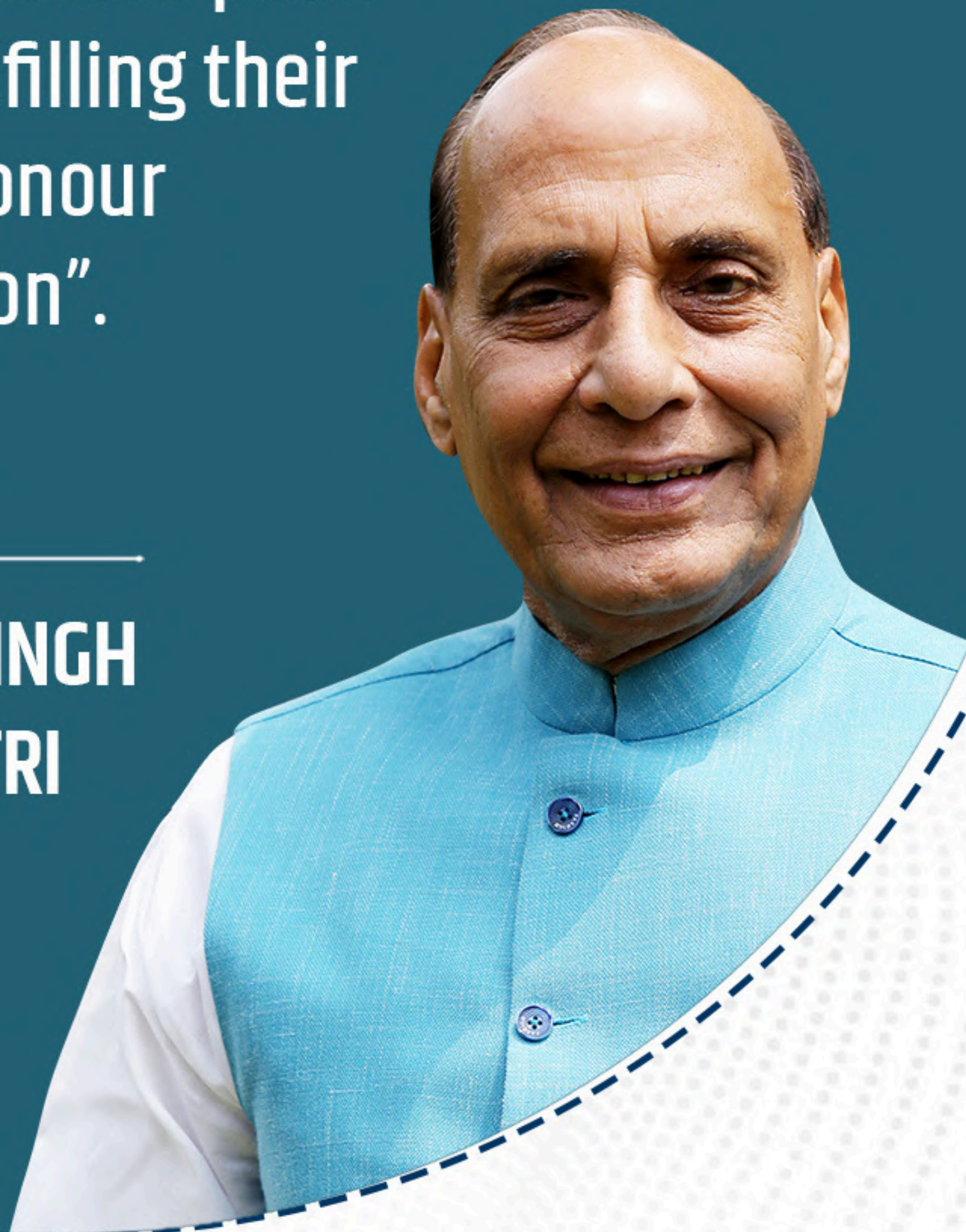


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“Our Ex-Servicemen spread across the length and breadth of the country constitute a valuable resource pool. We are committed to fulfilling their aspirations and honour their contribution”.



**SHRI RAJNATH SINGH**  
**RAKSHA MANTRI**



**SHRI SANJAY SETH**  
**RAKSHA RAJYA MANTRI**



# DESW INTRODUCTION



## PENSIONS

Pension Policy and Regulations of Armed Forces  
Pension disbursement through CGDA  
One Rank One Pension OROP Scheme

## WELFARE

Welfare schemes through Kendriya Sainik Board  
Armed Forces Flag Day Fund  
Armed Forces Battle Casualties Welfare Fund

## HEALTH CARE

Cashless and Capless Medical cover through Ex-Servicemen Contributory Health Scheme (ECHS)

## TRAINING & EMPLOYMENT

Training courses and resettlement opportunities through Directorate General of Resettlement (DGR).



## A GLIMPSE OF ECHS EVENTS

**Tele Consultation Services through E-SeHAT.** With an aim to provide online video consultation platform to ECHS beneficiaries, a project to link ECHS to the SeHAT OPD platform has been formulated. A pilot project to validate the software was conducted at all ECHS Polyclinics in Delhi and measures are being taken to resolve identified issues in the software and gradually spread the project to other polyclinics.



**Meeting with ESM Associations.** On 07 Mar 25, a meeting with ESM Associations was organized at Central Organisation, ECHS. The meeting is conducted on quarterly basis to update the ESM Associations on ECHS related aspects, existing facilitative measures and ongoing initiatives.

**Empanelment of AIIMS, Rishikesh and Jodhpur.** In a significant step towards ensuring quality healthcare to Veterans and their dependents the ECHS signed Memorandum of Agreement with All India Institute of Medical Sciences (AIIMS), Rishikesh on 08 Mar 25 and Jodhpur on 18 Mar 25 for state of art, cashless and cap less treatment to the ECHS beneficiaries and their dependents. During last two years, several hospitals of eminent repute including AIIMS Bhopal, Raipur, Hyderabad, Bhatinda, Rae Bareilly and Gorakhpur have been empanelled



Statewise List of ECHS Polyclinics

Sn o	State	Existing No of Polyclin ics	New Sanctio ned	Total No of Polyclini cs	Sn o	State	Existing No of Polyclin ics	New Sanctio ned	Total No of Polyclini cs
1	Andaman & Nicobar	1		1	19	Manipur	2		2
2	Andhra Pradesh	12	2	14	20	Meghalya	1		1
3	Arunachal Pradesh	2		2	21	Mizoram	2		2
4	Assam	12		12	22	Nagaland	3		3
5	Bihar	18	1	19	23	Odisha	9	2	11
6	Chandigarh	1		1	24	Puducherry	1		1
7	Chhatishgarh	4		4	25	Punjab	37		37
8	Delhi	6	1	7	26	Rajasthan	32	2	34
9	Goa	2		2	27	Sikkim	1		1
10	Gujarat	6		6	28	Tamilnadu	27		27
11	HP	19	3	22	29	Telengana	6	1	7
12	Haryana	33		33	30	Tripura	1		1
13	J&K	14		14	31	UK	20	1	21
14	Jharkhand	7		7	32	UP	50	4	54
15	Karnataka	17	2	19	33	WB	16	1	17
16	Kerala	23		23	34	Total	427	21	448
17	MP	13		13			0		
18	Maharashtra	29	1	30		Nepal	6	2	8



FACILITIES AVAILABLE IN ECHS POLYCLINICS

Facilities	Type A	Type B	Type C	Type D	Type E
Consultation with MBBS Doctor	✓	✓	✓	✓	✓
Medical Specialist Consultation	✓	✓	✓	✓	–
Gynecologist Consultation	✓	✓	–	–	–
Dental treatment	✓	✓	✓	✓	–
Radiologist	✓	✓	–	–	–
Physiotherapy	✓	✓	✓	–	–
Diagnostics	✓	✓	✓	✓	–
Lab facilities	✓	✓	✓	✓	–
X-Ray	✓	✓	✓	✓	–
Pharmacy & Medicines provision	✓	✓	✓	✓	✓
Referral services to Empaneled hospitals	✓	✓	✓	✓	–
Ambulance service	✓	✓	✓	✓	–



# DIRECTORATE GENERAL RESETTLEMENT

**Guwahati Job Fair.** A Job Fair for ESM was organized on 07 Feb 2025 at Guwahati. The Job Fair was inaugurated by Sh Prashanta Phukan, Minister of Skill Employment & Entrepreneurship along with Dr. Niten Chandra, IAS, Secretary, DESW & Maj Gen SBK Singh, SM, DG(R). Maj Gen RD Sharma, GOC 51 Sub Area was also present during the event. Esteemed veterans Lt Gen RP Kalita PVSM, UYSM, AVSM, SM, VSM (Retd) & Air Marshal AK Gogoi PVSM, AVSM, VSM (Retd) were also present. Sh Jayanta Sarma, Offg President, Assam Chamber of Commerce, was the Corporate Guest of Honour. Appx 1000 Ex-Servicemen from Army, Navy and Airforce registered for seeking employment. 55 companies participated in the Job Fair offering appx 1500 Job Vacancies.



**Bhubaneswar Job Fair.** A Job Fair for ESM was organized on 14 Feb 2025 at Bhubaneswar. Job Fair was inaugurated by Maj Gen SBK Singh, SM, DG(R), along with Brig DS Basera, VSM, Secy KSB & Cmde Ghanshyam Ojha (Retd), Dir RSB. Entrepreneurship models were also presented by various Companies during Job Fair. Event was beneficial for both Corporates & Veterans. Our Veterans got a platform to showcase their tech & administrative prowess acquired during their yrs in service & Corporates benefitted by screening gp of experienced, disciplined and trained ESM. Appx 850 Ex-Servicemen from Army, Navy & Airforce registered for seeking employment. 46 companies participated in Job Fair offering appx 1500 Job Vacancies.

**Pune Job Fair.** A Job Fair for ESM was organized on 28 Feb 2025 at Pune. Job Fair was inaugurated by Dr. Niten Chandra, IAS, Secy, DESW & Maj Gen SBK Singh, SM, DG(R) Directorate General Resettlement. Air Vice Marshal R Ravishankar, AOC Adv HQ SWAC was also present during the Event. ESM of region turned out in great numbers to include esteemed veterans such as Air Vice Marshal NS Vaidya, VSM(Retd). Sh Prashant Girbane, President, MCCIA, was Corporate Guest of Honour at Pune Job fair. Event received an overwhelming response from ESM from Maharashtra & nearby regions. Appx 1000 ESM from Army, Navy & Airforce registered for seeking employment. 45 plus companies participated in Job Fair offering appx 1000 Job Vacancies.





# SUCCESS STORY – A JOURNEY OF TRANSFORMATION

Sgt Kharal Singh transitioned into civilian life by completing the Storekeeper Pre-Release Course through DGR, gaining essential skills for a successful career shift. He founded **KCS Goal Achievers**, dedicated to transforming lives through training in emotional intelligence, leadership and coaching. His expertise had earned him recognition, including **Most Innovative Motivational Trainer of the Year** at the Iconic Education Summit 2022 and the **Atal Achievement Award** in 2022. His story highlights the power of mindset and learning in achieving success, especially for ex-servicemen transitioning to new careers.



## DGR SECURITY AGENCY SCHEME

During the month of February 2025, DGR have issued **38 Empanelment Certificates** to Ex-Servicemen (Officers) to run DGR Security Agencies in various States of India and sponsored a total of **2623 Ex-Servicemen Guards** to various PSUs from whom requisitions were received on pan-India basis.



## DGR TRAINING COURSES

During the months of February 2025 DGR successfully completed **02 training courses** for officers and **26 training courses** for JCO/OR. These courses provided specialized knowledge and practical experience, empowering trainees with industry-relevant skills. In the same period, a new training cycle commenced, with **01 course for officers and 23 courses for JCO/OR**. These programmes are meticulously designed to ensure relevance and effectiveness in today's competitive job market.



# A GLIMPSE OF DGR EVENTS IN FEB 2025



Col Sanjay Sharma visited Ambedkar Institute of Hotel Management, Chandigarh and delivered closing address for DGR sponsored "Front Office Operations" course.



Interviews for Mother Dairy Concessionaries sponsored by DGR were held on 17 & 18 Feb 2025. A total of 26 candidates were selected for various Zones.



Brig Bhupinder Singh Kang, Brig ETRC, addressed the 18th batch of the Certificate Course in International Business Management at IIFT, New Delhi. He lauded the IIFT faculty & management for empowering skilled officers and urged participants to approach the course with dedication & teamwork for a successful transition.



## OROP: Key points of Hon'ble Supreme Court judgment

The Supreme Court of India, in a judgment dated March 16, 2022, delivered by a bench comprising Justices D.Y. Chandrachud and Surya Kant, addressed the "One Rank One Pension" (OROP) policy. Here's a breakdown of the key aspects of that judgment:

### **OROP Definition:**

- \* OROP aims to provide uniform pensions to armed forces personnel retiring at the same rank with the same length of service, regardless of their retirement date.

### **\* Court's Stance:**

- \* The Supreme Court upheld the Union Government's OROP policy.

- \* The court determined that the policy was not arbitrary or discriminatory.

- \* The court addressed concerns about the 2015 OROP policy and whether it deviated from the government's original policy decision.

### **Key Points:**

- \* The court clarified that the same OROP definition applies to all pensioners, irrespective of their retirement date.

- \* All pensioners are subject to the same periodic review process.

- \* The court also addressed the way that the pension amounts were calculated, and found that the method used was a policy decision.

In essence, the Supreme Court's judgment provided clarity and affirmed the validity of the government's OROP policy.

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## OROP: Key points of Hon'ble Supreme Court judgment

SPARSH System for Pension Administration (RAKSHA) is a transparent pension online sanction and disbursement system. It helps Veterans brothers and their families to check their pension eligibility and details in real-time on the portal, which was not possible for pensioners in the old manual system.

Now, when they can check their data entered in the old system in SPARSH, they come to know about discrepancies in their data, so they apply for data correction through grievance. This has increased the number of grievances. But its positive aspect is that it gives them an opportunity to correct their data, which was not possible earlier. These grievances come online to our pension department, which are resolved quickly. The pension department is also updating the data at its level. This automatically corrects the pension rates etc. of the pensioners, so that their grievances can be resolved quickly and their pension or family pension continues to run smoothly.

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199 SPARSH Seva Kendras are being run by our pension department in the country. Such services are provided through branches of a total of 14 banks like State Bank of India, PNB, HDFC. Apart from this, this service is also available at Common Service Centre and India Post Payments Bank (IPPB) outlets. The pension department has signed MoU with these institutions. In these centers, pensioners can get all the information related to their pension and can also get work done for the correction of their pension data.

Apart from registering complaints through SPARSH portal, pensioners can also send their pension related grievances through CPENGRAMS portal or email. These complaints are regularly monitored. The Ministry's Department of Ex-Servicemen Welfare New Delhi and Pension Office Prayagraj have a dedicated Pension Grievance Cell where pensioners can get their pension related problems resolved.

Pensioners can also call on toll free number 1800-1805-325 to get help in resolving their issues. Apart from these, SPARSH OUTREACH programmes, RAKSHA PENSION SAMADHAN AAYOJAN (RPSA), ESM Rally are regularly organized at various places where work is done on their SPARSH and pension related issues.



# Enhancing Grievance Redressal for Ex-Servicemen

The Department of Ex-Servicemen Welfare (DESW), under the Ministry of Defence, has a primary mission: to address the welfare concerns of retired armed forces personnel and their families. One of the most vital aspects of this responsibility is ensuring that grievances, particularly pension-related issues, are resolved promptly and efficiently. Every year, approximately 50,000 grievances are registered through the CPGRAMS portal, with nearly 81% of these pertaining to pensions.

## Grievances received and disposed of during last five years:-

Year	Grievances Received	Grievances Disposed	Disposal Percentage
2020	7,950	7,155	90
2021	10,956	10,079	92
2022	15,340	14,112	92
2023	38,158	36,631	90
2024	52,761	51,184	97

## Pension Grievances received during last five years:-

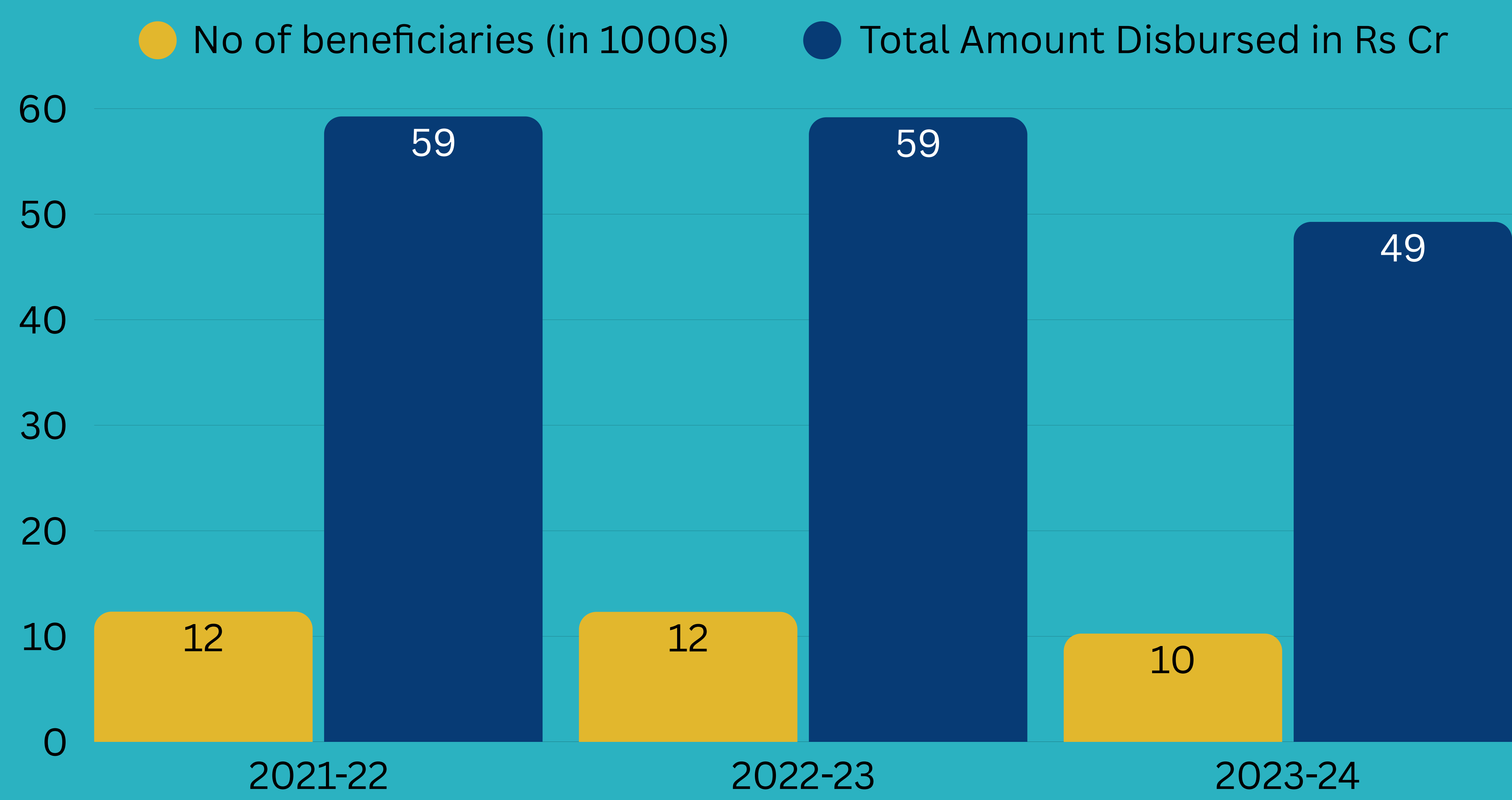
	Year	Grievances Received	Pension Related Grievances	Percentage
	2020	7,950	4,929	62
	2021	10,956	7,121	65
	2022	15,340	10,278	67
	2023	38,158	30,144	79
	2024	52,761	42,734	81



# Penury Grant by KSB

Aging comes with many challenges. The loss of independence is one potential part of the process, as are diminished physical ability and age discrimination. Because the elderly typically no longer hold jobs, finances can be a challenge. These financial challenges are more for those ex- servicemen who are non-pensioners, have no source of income and are above 65 years of age. To ameliorate their suffering in a small way, in 1981, financial assistance of Rs 100/- per month for a period of two years was introduced for non-pensioner ESM/their widows on attaining the age of 65 years. This amount was subsequently revised in 2007 by the Management Committee of AFFD Fund to Rs 500/- pm for two years with an additional one-time grant of Rs 30,000/- at the age of 70/75 years. The scheme was simplified and revised to a monthly grant of Rs. 1,000/- per month per beneficiary for life time in Oct 2011.

The present scheme provides financial assistance to non-pensioners Ex-Servicemen (ESM)/Widows in a state of penury at the rate of Rs.4,000/- per month per beneficiary for life timewith effect from April, 2017. The penury grant is provided to Ex-Servicemen upto the rank of Havildar and equivalent/their widows who are above 65 years of age and are not in receipt of any pension. The grant is funded out of Armed Forces Flag Day Fund under the scheme Raksha Mantri Ex-Servicemen Welfare Fund.





# AFFDF WELFARE SCHEMES EXPENDITURE BY KSB

## ALL INDIA SCHEME WISE EXPENDITURE OF KSB from 2019-20 to 2023-24 WELFARE SCHEMES

F.Y	Penury	Marriage	Medical	Orphan Child	Disabled Child	Vocational Trg	Education	Modified Scooter	Serious Diseases	Home Loan Subsidy
2019-20	35.00 Cr (7297)	15.00 Cr (3000)	8.77 Lac (112)	2.76 Lac (23)	12.72 Lac (106)	1.60 Lac (08)	30.86 Cr (17505)	3.45 Lac (06)	14.09 Lac (17)	NIL
2020-21	59.45 Cr (12386)	44.70 Cr (8878)	8.93 Lac (36)	3.12 Lac (26)	19.92 Lac (166)	1.60 Lac (08)	28.34 Cr (16276)	1.73 Lac (03)	22.70 Lac (21)	NIL
2021-22	59.26 Cr (12343)	52.07 Cr (10350)	3.99 Lac (17)	6.00 Lac (50)	39.60 Lac (168)	4.00 Lac (20)	283.46 Cr (159550)	5.18 Lac (07)	8.29 Lac (09)	12.31 Lac (14)
2022-23	59.18 Cr (12329)	49.25 Cr (9795)	9.84 Lac (36)	25.56 Lac (81)	1.29 Cr (362)	4.00 Lac (20)	135.66 Cr (75561)	9.03 Lac (12)	14.60 Lac (16)	2.36 Lac (03)
2023-24	49.27 Cr (10260)	37.98 Cr (7555)	17.03 Lac (57)	35.52 Lac (100)	2.68 Cr (746)	7.70 Lac (25)	273.47 Cr (153097)	21.73 Lac (23)	16.75 Lac (18)	8.80 Lac (12)

\* The figures in bracket under the amount is the number of beneficiaries.



# STAFFING PATTERN IN RSB AND ZSB

The Standard Staffing pattern of Rajya Sainik Board (RSB) and Zila Sainik Board(ZSB) is as under:-

Appointments	RSB	ZSB (with ESM population above 7500)	ZSB (with ESM population below 7500)
Secretary	-	1	1
Astt Secretary	-	1 (for ESM >20,000)	-
Director	1	-	-
Superintendent/ Head	1	1	1
Welfare Organiser	1 per 10,000 ESM	1	1
Accountant	1	-	-
Clerk/UDC/LDC	-	1	1
Clerk cum Typist	3	1	1
Clerk Accounts	-	1	-
PA	1	-	-
Daftary	1	-	-
Peon	1	1	-
Chowkidar	1	1	-
Driver	-	1 (Where Independent transport is authorized)	1 (where independent transport is provided)
Safai	1	1	1
<b>Total</b>	<b>12</b>	<b>11</b>	<b>7</b>



## GLIMPSE OF OUTREACH PROGRAMME BY RAJYA/ZILA SAINIK BOARDS

Sainik Welfare in States / UTs have been organising various outreach programmes in cities, towns and various villages to reach out to the veterans and their families. The Rajya Sainik Boards and Zila Sainik Boards coordinate with pension disbursing agencies, SPARSH team, CGDA and various record offices to organise pension outreach programmes for the defence pensioners.



Secy KSB interaction with ZSB Chandigarh officials.



ZSWO, Kozhikkode honoured Aputty, WW-II Veteran 104 Yrs Old, JC-1476691, NB SUB, PADMANABHAN SM



Outreach programme at Chamdeeval, Loheghat by ZSB Champawat, Uttarakhand



Sainik Welfare Department Andhra Pradesh receiving SKOCH Gold award for Resettlement at New Delhi on 15-02-2025

Veterans Day Outreach programme at Chaibasa



# A GLIMPSE OF OUT REACH ACTIVITIES BY ZSBs



Chamba, HP



Kangra, HP



Dharamshala, HP



Rajkot, Gujarat



Almora, Uttarakhand



Surendernagar, Gujarat









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