



NEWSLETTER

OCTOBER 2025

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



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Armed Forces Flag Day is about saluting the valour, determination and sacrifices of our courageous soldiers. Their bravery inspires us, their sacrifices humble us and their dedication keeps us safe. Let's also contribute to the Armed Forces Flag Day fund.

श्री नरेंद्र मोदी

**SHRI NARENDRA MODI
PRIME MINISTER**

December 7, 2024



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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
HON'BLE RAKSHA MANTRI



SHRI SANJAY SETH
HON'BLE 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

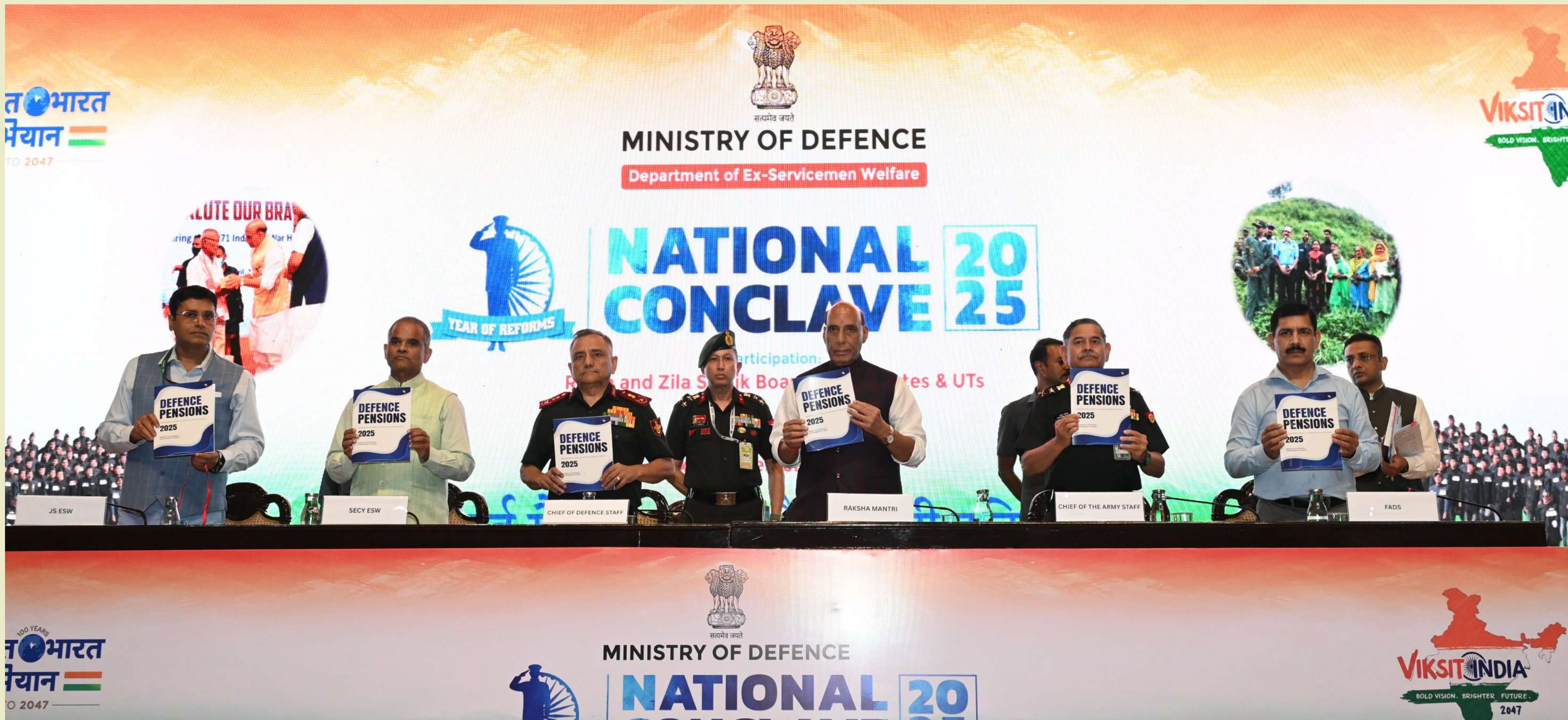
HEALTH CARE

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).

NATIONAL CONCLAVE FOR ESM ORGANISED BY DESW



Raksha Mantri Shri Rajnath Singh addressed the National Conclave 2025 organized by the Department of Ex-Servicemen Welfare (DESW) under the Ministry of Defence at Manekshaw Centre, New Delhi on September 29, 2025, underscoring the government's commitment to the welfare, rehabilitation, and reintegration of ex-servicemen. The two-day conclave on the theme 'Viksit Bharat and Ex-Servicemen Welfare' brings together representatives from District and State Sainik Boards, the Directorate General Resettlement (DGR), ECHS, and various central government departments to deliberate on policies, initiatives, and schemes aimed at improving the lives of veterans and their families. The event reflects the principles of the 'Whole of Government Approach' and cooperative federalism, emphasising the importance of collaboration between central and state governments to achieve holistic development and welfare outcomes for ex-servicemen.

NATIONAL CONCLAVE FOR ESM ORGANISED BY DESW



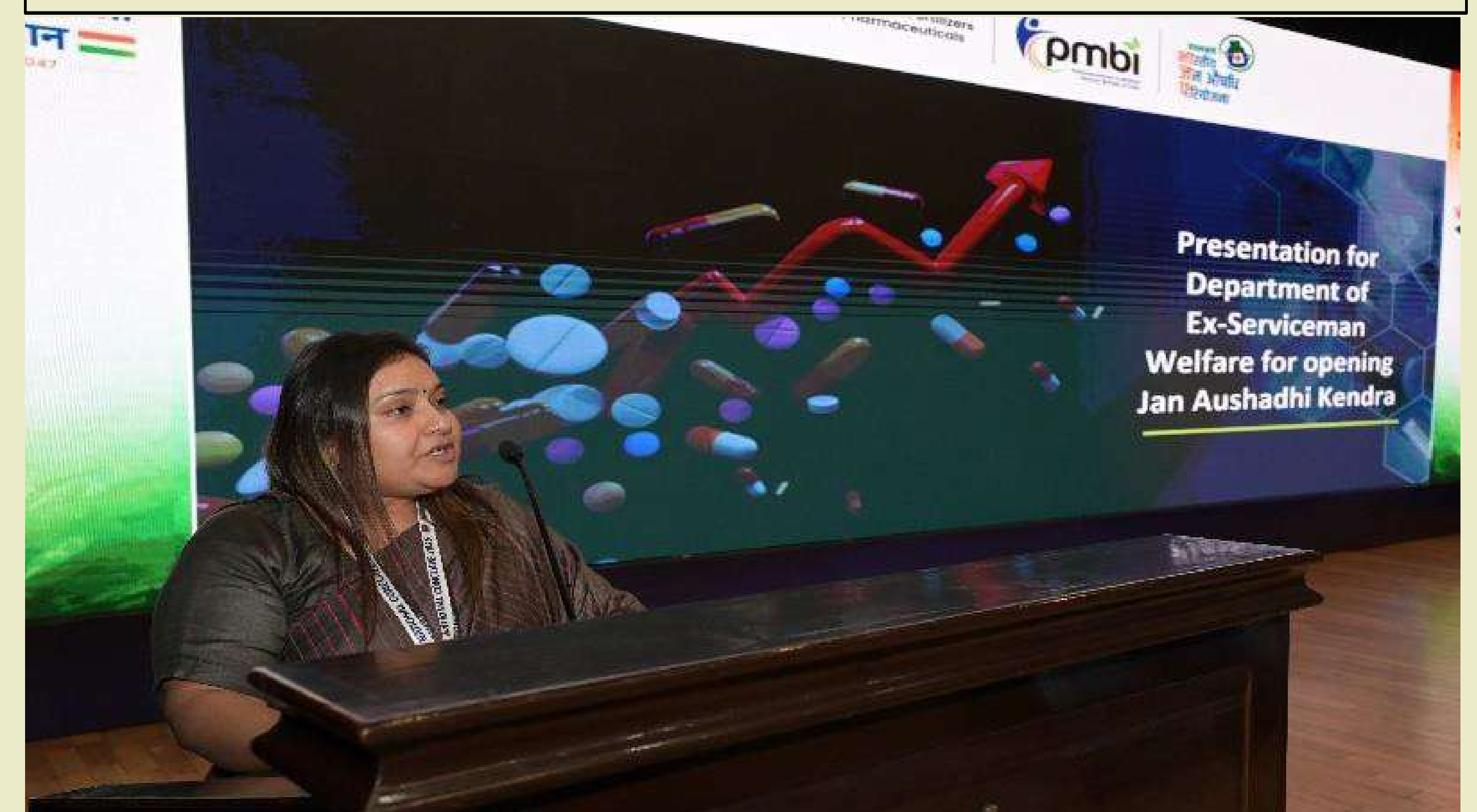
Presentation by National Legal Services Authority (NALSA)



Presentation by Ministry of Skill Development and Entrepreneurship



Presentation on enrolment of ESM as Civil Defence Volunteers by MHA



Presentation on Jan Aushadi by Ministry of Chemical & Fertilizers

The initial session, presided over by Secretary (DESW) Shri Niten Chandra, featured substantive deliberations on critical agenda points, followed by presentations from various RSBs showcasing effective welfare methodologies and good practices from across the country. Shri Niten Chandra expressed confidence that the conclave would positively shape the policies and influence the lives of ex-servicemen in the years to come.

The programme also featured the screening of a motivational film, a recognition ceremony felicitating top-performing RSBs and deserving ESM awardees, and the formal release of several DESW guidebooks to further strengthen the framework of ex-servicemen welfare. Chief of Defence Staff General Anil Chauhan, Chief of the Army Staff General Upendra Dwivedi, Financial Advisor (Defence Services) Dr. Mayank Sharma, veterans and senior officials of MoD were also present on the occasion. The Vote of Thanks was given by Shri Ajay Kumar, JS (ESW).

NATIONAL CONCLAVE 2025



Group Photographs with Progressive RSBs with the Hon'ble Raksha Mantri



Group Photographs with Individual Awardees (ESM) with the Hon'ble Raksha Mantri

NATIONAL CONCLAVE 2025

GLIPMSES OF NATIONAL CONCLAVE FOR ESM 2025



EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME (ECHS)

GLIMPSES OF ECHS EVENTS

ECHS Presentation at the Combined Commanders' Conference (CCC) 2025. The performance and future trajectory of the **Ex-Servicemen Contributory Health Scheme (ECHS)** were also reviewed at the Combined Commanders' Conference (CCC) 2025 conducted by the Armed Forces in Kolkata, West Bengal from September 15 to 17, 2025. Prime Minister Shri Narendra Modi and Raksha Mantri Shri Rajnath Singh graced the conference, lauding the exemplary dedication of the Armed Forces in safeguarding the Nation. This year's theme 'Year of Reforms - Transforming for the Future' reflected a focused agenda to prepare the forces for emerging challenges.



ECHS Presentation at the DESW National Conclave 2025. National Conclave was conducted from 29 to 30 September 2025 at Manekshaw Centre, Delhi Cantt. The Conclave was attended by Directors of Rajya Sainik Boards and all Zila Sainik Boards. The Hon'ble Raksha Mantri, the Chief of Defence Staff, and the Chief of the Army Staff also graced the occasion. During the course of the Conclave, ECHS presented an overview of the scheme and reforms undertaken. Interactions were also held with officials of Zila Sainik Boards, Rajya Sainik Boards, and other Ex-Servicemen.



GLIMPSES OF ECHS EVENTS

Swachhata Hi Seva. As part of Swachhata Hi Seva Campaign 2025. All Regional Centres of ECHS participated in a cleanliness drive. They carried out thorough cleaning of the premises, ensuring proper disposal of waste and improving the overall hygiene of the area.



Upgradation of ECHS Polyclinic Dehra Gopipur, Kangra HP To meet the aspirations of the veterans of the remote region of the country Rising Star Corps has recently upgraded the ECHS Polyclinic at Dehragopipur. This initiative has helped in providing better medical facilities and state of art infrastructure for our veterans and their dependents. The shifting of the ECHS Polyclinic Dehragopipur to a new location has been very well appreciated by the veterans. The relocation of the ECHS Polyclinic will help provide more accessible quality health care to the large base of veteran beneficiaries with user friendly facilities



DIRECTORATE GENERAL RESETTLEMENT



Lucknow Job Fair. DGR, DESW, MoD in coordination with NSDC organised Job Fair for ESM on 16-17 Sep 2025 at Colvin Taluqdars' College ground, Lucknow to bring ESM/retiring personnel seeking employment opportunities & Corporate entities on a common platform. Dr Niten Chandra, IAS, Secretary, ESW & Maj Gen SBK Singh, SM was present their. Lt Gen Navin Sachdeva, AVSM, SM, COS, Central Comd, Maj Gen Navneet Narain, MG-IC(Adm), HQ Central Comd and Brig Vikas Batra, ADG, DRZ(C) were also present during the event. Event was beneficial for both Corporates & ESM. While ESM got a platform to showcase their technical and administrative prowess acquired during their years in service, the Corporates benefitted by screening the pool of experienced, disciplined and skilled ESM. Job Fair is a DGR initiative providing Ex-Servicemen with second career options. DG(Resettlement) had interaction with Mr Neeraj Singh, Chairman of FICCI Young Leaders Forum (YLF) Uttar Pradesh, Social Worker & Politician who visited stalls of DGR



Delhi Job Fair. DGR, DESW, MoD organised a Job Fair for Officers of Armed Forces on 22 Sep 2025 at United Services Institution of India, New Delhi to bring retired/retiring Officers seeking employment opportunities & Corporate entities on common platform. Job Fair is a DGR initiative providing Ex-Servicemen with second career options. Event received an overwhelming response from Officers from Delhi NCR region. 300 plus Officers from Army, Navy & Airforce attended Job Fair seeking employment. 26 companies participated in Job Fair offering 100 plus Job vacancies.

INTERVIEWS FOR SAFAL (F&V) BOOTH



Interviews for Safal (F&V Booth Concessionaries sponsored by DGR were held at Safal Office at Mongolpuri, New Delhi on 18 Sep 2025. A total of 4 candidates were selected for various Zones.

DGR TRAINING COURSES

During the month of Sep 2025, DGR successfully completed 02 training courses for officers and 34 training courses for JCOs and ORs. Brig Vikas Batra ADG, DRZ(Central), presided over Valedictory Ceremony of DGR's 'EDP Course', at NIESBUD Varanasi on 23 Sep 25. Certificates of appreciation were distributed to course attendees by the ADG.



SECURITY AGENCY SCHEME



During the month of Sep 2025, DGR issued **Empanelment Certificates to 66 Ex-Servicemen (Officers)** to run DGR Security Agencies in various States of India and sponsored a total of **2883 Ex-Servicemen Guards** to various PSUs from whom requisitions were received on pan-India basis.

SUCCESS STORIES : ENTREPRENUER ESM



SGT. DEEPAK (RETD)

After serving with honour and dedication for 20 years in the Indian Air Force, Sgt Deepak (Retd.) decided to channel his discipline and determination into entrepreneurship. Before retirement, through his peers, he learned about the various resettlement opportunities offered by the Directorate General Resettlement (DGR) for a second career. Initially interested in setting up a warehouse in his native district, he completed a Warehouse Supervisor Course at IED, Shimla, from 07 Apr 25 to 11 Jul 25. Coming from an agrarian background, he also developed a keen interest in livestock and allied sectors. To diversify his ventures, he underwent professional training in Fish Farming at the Fisheries Department, Hisar, Haryana. Leveraging this training, he established a modern aquaculture setup on his two-acre farmland, featuring Biofloc tanks and constructed ponds. He primarily cultivates Common Carp, Rohu, and Catla species.

Through his fish farming enterprise, Sgt Deepak is projected to earn an annual profit of ₹10–12 lakh. His initiative has also generated employment for local villagers, and he continues to adopt mechanized systems to enhance productivity and yield. Supported under the Pradhan Mantri Matsya Sampada Yojana, his venture stands as a model of successful rehabilitation and rural entrepreneurship. Sgt Deepak's journey embodies the true spirit of a soldier discipline, perseverance, and commitment proving that with proper planning, training, and determination, the transition from military service to self-reliance can be both smooth and inspiring.



CFN. HEMANTA KUMAR GOGOI (RETD)

CFN Hemanta Kumar Gogoi (Retd) who is 76% disabled, retired from Corps of EME on 31 Mar 2024 after completion of 20 Years of exemplary service as Avn Tech (Elect).

In month of Feb 2025, due to initiative of RSB Assam, he came to know regarding how to open a CSC Centre. Thereafter he was provided training at ZSWO Jorhat by CSC team free of cost at the initiative of DGR & DESW. He got his CSC registration in May 2025.

Inspite of his physical disability, he has opened a CSC Centre and has been assisting the ESM fraternity in various services available in CSC portal.

Supreme Court Directs Union To Grant Pension To Ex-IAF Officer Who Was Released After 15 Years As Short Service Commission Woman Officer : Key points

Supreme Court Directs Union To Grant Pension To Ex-IAF Officer Who Was Released After 15 Years As Short Service Commission Woman Officer The Court said that the Wing Commander Anupama Joshi was entitled to grant of pension computed from such date that she would have completed 20 years of service i.e. completion of 20 years of service.

Issue

Whether a Short Service Commission Woman Officer (SSCWO), who served 15 years in the Indian Air Force and was released before becoming eligible for pension, is entitled to pensionary benefits on parity with similarly placed officers post the Babita Puniya and Wg. Cdr. Tayyaba judgments.

Factual Background

- Wing Commander Anupama Joshi served as an SSCWO in the IAF for 15 years and was released before she could complete 20 years of qualifying service for pension. After the Supreme Court's landmark decision in Babita Puniya v. Union of India (2020), which granted permanent commission to SSC women officers, a follow-up ruling in Wg. Cdr. A.U. Tayyaba v. UoI (2023) held that such officers, even if released, could be deemed to have completed 20 years of service for pension purposes. Anupama Joshi had also been a petitioner in Babita Puniya, but was released before the verdict and had declined the offer for permanent commission due to alternate employment.
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Reasoning and Observations.

- The Supreme Court observed that denying pension to Anupama Joshi while granting it to others in similar circumstances would be discriminatory. Since she was part of the Babita Puniya litigation and similarly situated as Tayyaba, she was deemed eligible for pension. The Court held that completion of 15 years in service under the special scheme and being ineligible only due to timing should not disentitle her to benefits granted under judicial direction..

Conclusion

- The Court directed the Union of India to:
- Deem her to have completed 20 years of service, and
- Grant pension and all consequential benefits, with arrears, as extended to other similarly situated officers.

This ruling expands the benefit of pension to other former SSCWOs who were released after 14 or 15 years and may have missed out on permanent commission due to timing. It affirms the principle of equal treatment, further operationalizes Babita Puniya, and strengthens gender parity in the Armed Forces.

Case Title : WG CDR Anupama Joshi Retd V. Union of India & Ors.
MISCELLANEOUS APPLICATION NOS.1718-1721/2025(@Diary No.32025/2024)
IN CIVIL APPEAL NOS.79-82/2012 | Supreme Court of India | Judgment dated 16 Sep 2025

VISIT TO CHHATTISGARH BY SECRETARY KSB



Hon'ble Chief Minister Shri Vishnu Deo Sai along with Secretary KSB



Hon'ble Chief Minister Shri Vishnu Deo Sai along with Secretary KSB

Brig DS Basera, VSM**, Secretary KSB attended 6th Rajya Sainik Board meeting chaired by Hon'ble Chief Minister of Chhattisgarh, Shri Vishnu Deo Sai and discussed various welfare schemes for war widows, ex-servicemen and their dependents. During the meeting the following decision were taken by the State Govt :

- Increase of ex-gratia assistance from Rs 20 lakh to Rs 50 lakh from dependent relatives of soldiers martyred in war or military operations.
- Recipients of the Param Vir Chakra, the nation's highest wartime gallantry award, will now receive Rs 1 Crore, up from the previous Rs 40 lakh provided by the state.
- The Govt also decided to raise the motivational grant for parents of soldiers from Rs 5,000/- to Rs 20,000/- and for soldiers disabled in battle from Rs 10 lakh to Rs 30 lakh.
- Serving soldiers, ex-servicemen and widows will now receive stamp duty exemptions of upto Rs 25 lakh on their first land or house purchase.

VISIT TO SRINAGAR BY SECRETARY DESW



Dr Niten Chandra, IAS, Secretary DESW held a detailed interaction with Chief Secretary of J&K, Mr Atal Dulloo, IAS to review and deliberate upon issues related to the implementation of welfare schemes of ex-servicemen of J&K. The meeting was also attended by Principal Secretary, Home Department, Secretary KSB from MoD and other concerned officials of J&K Govt.



Secretary KSB visited Sainik Welfare Board Srinagar to review various welfare schemes being implemented at govt level. He was briefed by Gp Capt (Dr) Farooq Fareed ZSWO. He also interacted with Veer Naris, ESM and apprised them about various govt welfare schemes to empower them.

GLIMPSE OF OUTREACH PROGRAMME BY RAJYA/ZILA SAINIK BOARDS

ASSAM



Capt (IN) Satish Kumar, Director Grievance, KSB attended 48th Meeting of State Management Committee (SMC) at NABARD, Dispur under the chairmanship of the Hon`ble Governor of Assam



Opening of Common Service Centre at ZSWO Dhubri



ZSB meeting for resettlement, rehabilitation and welfare of ESM community at ZSWO Cachar

GLIMPSE OF OUTREACH PROGRAMME BY RAJYA/ZILA SAINIK BOARDS

ANDHRA PRADESH



KRISHNA



PRAKASAM

Inauguration of Legal Services Clinics under Veer Parivar Sahayata Yojna 2025 at various ZSBs of Andhra Pradesh to provide free legal service to ESM and their families



Aurantius, the marketing and distribution partner for Draksha Drones, a subsidiary of Coromandel International, conducted a Drone Entrepreneurship Awareness Programme to train and encourage Ex-Servicemen to become drone pilots in the field of agriculture.

GUJARAT



Inauguration of Legal Services Clinics under NALSA Veer Parivar Sahayata Yojna 2025 at various ZSBs of Gujarat to provide free legal service to ESM and their families



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