

NEWSLETTER

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

J A N U A R Y - 2 0 2 5



सत्यमेव जयते

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NEWSLETTER

JANUARY - 2025



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



A GLIMPSE OF PINING UP ON

Armed Forces Flag Day - 2024



Hon'ble President
Shrimati Droupadi Murmu



Hon'ble Prime Minister
Shri Narendra Modi



Hon'ble Defence Minister
Shri Rajnath Singh

Hon'ble Minister of State for Defence
Shri Sanjay Seth



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).

ECHS EMPANELLED HOSPITALS

NUMBER OF HOSPITALS EMPANELLED UNDER ECHS (STATE WISE AND YEAR WISE)

S No	State/UT	Year 2023					Year 2024				
		Hosp	Eye	Dental	Lab	Total	Hosp	Eye	Dental	Lab	Total
1	Andaman and Nicobar Islands	0	0	0	0	0	0	0	0	0	0
2	Andhra Pradesh	55	10	16	1	82	60	10	20	2	92
3	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0
4	Assam	22	2	1	2	27	23	2	1	2	28
5	Bihar	28	8	1	1	38	37	9	1	1	48
6	Chandigarh	3	2	1	2	8	9	4	1	4	18
7	Chhattisgarh	9	1	1	0	11	12	1	1	0	14
8	D&N, D&D	0	0	0	0	0	0	0	0	0	0
9	Delhi	173	59	37	32	301	183	63	37	32	315
10	Goa	3	0	0	0	3	3	0	0	0	3
11	Gujarat	20	8	4	1	33	25	10	4	1	40
12	Haryana	265	53	45	14	377	272	59	46	14	391
13	Himachal Pradesh	24	5	2	1	32	27	7	2	1	37
14	Jammu and Kashmir	8	4	0	1	13	14	4	0	1	19
15	Jharkhand	12	1	2	1	16	14	1	2	1	18
16	Karnataka	46	17	7	2	72	51	21	9	2	83
17	Kerala	81	19	2	7	109	92	24	2	7	125
18	Ladakh	0	0	0	0	0	0	0	0	0	0
19	Lakshadweep	0	0	0	0	0	0	0	0	0	0
20	Madhya Pradesh	48	13	1	2	64	51	14	9	2	76
21	Maharashtra	142	45	12	12	211	156	50	14	12	232
22	Manipur	1	0	0	0	1	1	0	0	0	1
23	Meghalaya	2	0	0	0	2	2	0	0	0	2
24	Mizoram	1	0	0	0	1	2	0	0	0	2
25	Nagaland	0	0	0	0	0	0	0	0	0	0
26	Odisha	12	6	0	2	20	14	7	0	2	23
27	Puducherry	3	1	0	0	4	3	1	0	0	4
28	Punjab	235	71	9	7	322	236	71	9	7	323
29	Rajasthan	141	31	13	4	189	149	39	15	5	208
30	Sikkim	1	0	0	0	1	1	0	0	0	1
31	Tamil Nadu	58	21	1	3	83	63	22	1	3	89
32	Telangana	8	6	6	3	23	9	6	7	3	25
33	Tripura	1	0	0	0	1	1	0	0	0	1
34	Uttar Pradesh	273	57	17	7	354	284	64	22	9	379
35	Uttarakhand	32	14	1	4	51	34	15	1	5	55
36	West Bengal	29	7	2	4	42	30	8	2	5	45
		1736	461	181	113	2491	1858	512	206	121	2697

ECHS UPGRADED MOBILE APP

ECHS has taken a number of initiatives to increase its coverage and improve the quality of its healthcare services.

Upgraded ECHS Mobile App launched - Facilitates in booking online appointment as also seek scheme related information.

An upgraded ECHS Mobile App was launched by Dr Niten Chandra and DG NCC Lt Gen Gurbirpal Singh on 13.12.2024 at ECHS Bhavan, Delhi Cantt.



DOWNLOAD GOOGLE
ANDROID VERSION

Features:

1. Upgraded UI
2. Seamless and Easy Registration Process
3. Online Pre-booking of Appointment with Polyclinic Doctors
4. Referral History
5. Smart Card History
6. Apply for Annual Validation for all Beneficiaries through Mobile App
7. Card Block Facility on Mobile App
8. Apply for a Lost Card on the Mobile App
9. Change Parent Polyclinic from Mobile app
10. Check Card Eligibility Status
11. Feedback for Hospital and Polyclinic Services
12. Check Card Application Status
13. Check Reimbursement Claim Status
14. Search Empanelled Hospital List
15. Apply for ECHS SPARSH Volunteer Services: For ECHS Beneficiaries, Non-ECHS beneficiaries, and NCC Volunteers
16. Push Notifications
17. Direct Notification from Parent Polyclinic OIC
18. Direct Notification from CO ECHS
19. FAQ's
20. Help Bot



DOWNLOAD IOS

DIRECTORATE GENERAL RESETTLEMENT



The Directorate General Resettlement (DGR) is an Inter Service Organization functioning directly under the Department of Ex-Servicemen Welfare (Ministry of Defence). In order to maintain a youthful profile of the Armed Forces, approximately 60,000 service personnel are retired/ released every year at comparatively young age and DGR is entrusted with the responsibility to provide a suitable and convenient employment and self-employment opportunities to these retired/ released service personnel.

COMMON SERVICE CENTRES

The Directorate General Resettlement (DGR) has taken up initiative to spread awareness about CSC amongst ESM through its DRZs. During the month of Dec 2024, more than 20 such awareness sessions were conducted wherein a total of 1282 ESM were made aware about benefits of CSC scheme at more than 15 military stations. In addition, a Registration link has also been created on DGR website to capture details of willing ESM. The same will be subsequently shared with CSC to facilitate these willing ESM into becoming a VLE & achieve economic self-reliance



DGR TRAINING COURSES

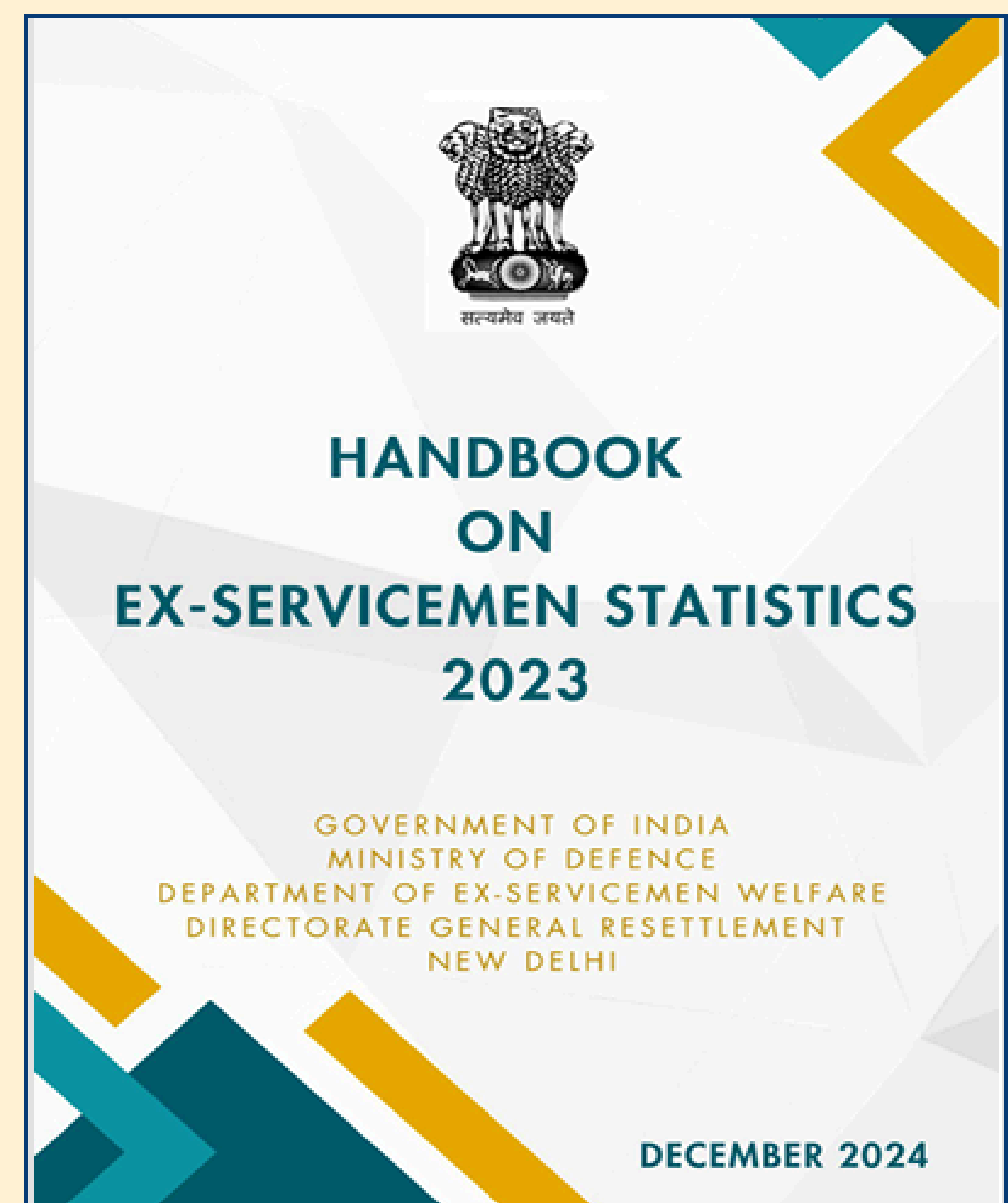
DGR RESETTLEMENT TRAINING COURSES:-

DGR conducts Resettlement/ Skill Development Training courses for retiring/ retired service personnel through recognised and reputed Government Institutions. During the month of December, 2024 a total of 66 Officers and 894 JCOs & OR and their equivalent were detailed for various courses.



DGR HANDBOOK ON ESM:- DGR is bringing out the first edition of “**Handbook on Ex-Servicemen Statistics-2023**” which covers the latest data and information on various domains related to resettlement of Ex-Servicemen (ESM) in India. It is an outcome of the endeavour to inform and educate all stakeholders about the various resettlement schemes, policies and programmes of Government of India.

DGR SECURITY AGENCY SCHEME:- During the month of Dec 2024, DGR have issued 42 Empanelment Certificates to ESM(Officers) to run DGR Security Agencies in various States of India and sponsored a total of 2247 ESM Guards to various PSUs from whom requisitions were received on pan-India basis.



A GLIMPSE OF DGR EVENTS IN DEC 2024



Maj Gen SBK Singh, DG (R) attended the Security Week- 2024 at IOCL, New Delhi as Chief guest



Valedictory Ceremony of DGR sponsored GMP-31 Course at IIM, Lucknow



ADG, DRZ Central, attended the 16th State Managing Committee Meeting 2024 of Amalgamated Special Fund at Raj Bhawan presided over by Shri Ramen Deka, Honourable Governor of Chattisgarh.

MEETING ON ISSUES OF SAINIK BOARD BIHAR :

Key Decisions and follow-up actions from the Meeting on Sainik Boards and Welfare Initiatives held between Chief Secretary Bihar with Secretary ESW on 16.8.2024 at Patna

1. **Establishment of 12 new Zila Sainik Welfare Offices (ZSWO):** A proposal to establish 12 new ZSWO in addition to the existing 13 ZSWO has got the approval of Hon'ble Chief Minister, Bihar and further necessary action is being taken in this regard.
2. **Anushrawan Samitis in 07 Districts:** A decision to establish these samitis to address to the grievances of serving as well as retired defence personnel in all districts of Bihar except 07 districts had already been taken and 31 districts have already constituted the Anushrawan samitis. On the directions of Principal Secretary (Home) , the directorate has issued letters to establish it in 07 more districts.
3. **Maintenance of Sainik Rest House:** Grant amount of Rs 60 lakh received. Further action is being taken.
4. **Creation of 07 new Integrated Sainik Welfare Complex:** The Directorate has issued letter to the District authorities of Darbhanga, Muzzafarpur, Vaishali, Siwan, Buxar, Rohtas and Bhagalpur for allotment of 1 acre of land for these complex.
5. **Establishment of ESM Corporation :** Under Process
6. **Inauguration of Sainik Rest House, Patna:** Implemented
7. **Increase in Ex-Gratia and Shaurya Chakra to Awardees :** Implemented.
8. **Increase in remuneration of ZSWO and revision in their appointment rules:** Under process.

PENSION: SPARSH OUTREACH



Celebrating Success: SPARSH Outreach Programmes Transform Pensioner Support Vellore and Bengaluru, December 2024

The Controller General of Defence Accounts (CGDA) recently marked a significant milestone with the 50th SPARSH Outreach Programme in Vellore on December 21, 2024, and a three-day event in Bengaluru from November 26 to 28, 2024. These initiatives showcased the government's commitment to resolving pension-related grievances and providing personalized support to India's defence veterans and their families.



SPARSH GOLDEN JUBILEE OUTREACH AT VELLORE

Golden Jubilee of SPARSH Outreach Programme in Vellore: Honouring Legacy and Service

The 50th SPARSH Outreach programme was organised at Anna Auditorium in the Vellore Institute of Technology (VIT) Campus at Katpadi, Vellore on 21.12.2024. The Hon'ble Governor of Tamil Nadu – Thiru R.N. Ravi inaugurated the Vellore SPARSH Outreach programme. The occasion was graced by Dr Mayank Sharma, IDAS, Special CGDA as Guest of Honour and Lt Gen Karanbir Singh, AVSM, General Officer Commanding, HQrs Dakshin Bharat Area, Chennai. Hon'ble Governor is the Patron of ex-servicemen residing in the State. Therefore, inauguration of the Golden Jubilee (50th SPARSH programme) by Hon'ble Governor of Tamil Nadu was very encouraging for the organisers and pensioners.

The Hon'ble Governor of Tamil Nadu expressed happiness that a total of 2170 pensioners had come to attend the SPARSH Outreach programme and praised the service rendered by CDA Chennai organisation. Hon'ble Governor acknowledged the contributions made by Ex-Servicemen (ESM) and veer naris. He appreciated the pension outreach efforts by CDA Chennai and SPARSH.

Record Offices viz. MEG, Bangalore, MRC, Wellington, DSC, Kannur, Naval Pension Office, Mumbai, representatives of OD, Avadi attended on behalf of AOC, Secunderabad and representatives of Air Force Station, Tambaram attended on behalf of DAV, Delhi and representatives of CPPC Indian Bank, Indian Overseas Bank, Canara Bank and ICICI Bank also attended the programme for redressal of grievances of pensioners.



The programme catered to over 2,170 pensioners, addressing their grievances and providing on-the-spot resolutions.

A total of ₹1.03 crore was distributed to pensioners in delayed arrears, including war widows and gallantry families. Pensioners like Shri Loganathan from Vellore received pending dues of ₹7.5 lakh after overcoming procedural challenges through SPARSH's intervention.



SPARSH 3 DAY OUTREACH AT BENGALURU



Empathy in Action: Bengaluru's Three-Day Outreach

A three day SPARSH Outreach Programme was organised by the CGDA HQ Delhi Cantt on 26th Nov at Chopra Auditorium of ASC Centre (South) Bengaluru. This was a part of the Nation-wide Digital Life Certificate Campaign 3.0 conducted under the aegis of DoP&PW. Shri R. K. Arora, IDAS, Additional CGDA was the Chief Guest for the inaugural programme on 26th Nov and Maj Gen S S Ahlawat, DC&CI, ASC Centre & College was the Guest of Honour.

Adequate publicity was made for spreading awareness among pensioners about the programme by displaying notices/ banners in the areas and important offices like Station Hqrs, CSD Canteens, ECHS Polyclinics, Pensioner Welfare Association Offices, Zila Sainik Boards, Rajya Sainik Boards etc. About 100 officers and staff were deputed by PCDA Bengaluru to attend and facilitate the pensioners.

Total 515 pensioners participated in the outreach programme during the three days, wherein they were provided various pension related services including issue of Life Certificate, Aadhaar Updation and Grievance Redressal. More than 1000 grievances received from the pensioners were settled on the spot.



SPARSH OUTREACH IMPACT

The SPARSH (System for Pension Administration (Raksha)) initiative is a digital platform designed to modernize and streamline defence pension disbursement. Beyond numbers, its success lies in stories of lives touched and dignity restored:

1. **Personalized Support:** The programme's focus on one-on-one grievance redressal ensured that even super senior citizens felt heard and supported.
2. **Technology and Empathy:** By blending digital tools with human touch, SPARSH addressed long-pending cases, from OROP clarifications to issuing new PPOs.
3. **Recognizing Sacrifice:** Honouring gallantry families and distributing arrears showcased the nation's gratitude for the armed forces' sacrifices.

SPARSH: Some Success Stories:

Smt. Priya Prabha Nair from Trivandrum, the daughter of Late Havildar A.K. Prabhakaran Nair, shared her journey of receiving ₹16.7 lakh in life-time arrears after years of struggle due to incomplete documentation. "SPARSH turned my hopes into reality," she said.

Smt. M. Meenakshi, widow of Late Havildar K. Murugan, received ₹23.6 lakh after being unaware of her pension entitlement for years. She praised the team for guiding her through the process with patience and care.

Smt. Vanisuya Devi, spouse of Late Brigadier P.K. Nandagopal, a Maha Vir Chakra awardee, was honoured for her husband's bravery in the 1965 Indo-Pak War. She shared how SPARSH's digital services ensured timely receipt of benefits, even in remote areas.

Smt. Gomathi, widow of Havildar C. Jayaseelan, who lost his life during Operation Rakshak, expressed gratitude for the programme's empathetic support in facilitating her family pension.

The success of the Vellore and Bengaluru events highlights the importance of regular engagement with defence pensioners. These programmes not only address logistical challenges but also foster goodwill and trust. As pensioner Smt. Iru Sammal, who received ₹5.8 lakh in life-time arrears, aptly said, "SPARSH is not just a service; it's a bridge between us and the nation we served."

The CGDA's commitment to taking services to the doorstep of veterans exemplifies a model of governance that values service and sacrifice. With continued efforts, SPARSH is poised to set a benchmark in public service delivery for years to come.

India and Commonwealth War Graves Commission

The Commonwealth War Graves Commission (CWGC) was established on 21 May 1917 to commemorate the members of Commonwealth forces who died in the two world wars. It maintains 1.7 million war dead memorials in over 23,000 cemeteries across 150 countries, with its headquarters in Maidenhead, UK. Approximately 1,60,000 Indian soldiers who perished in the wars are honored in 50 countries.

India's Contribution and Memorials:

- Indian casualties from World War-I (WW-I) are commemorated at Delhi, Madras, Kirkee, and India Gate (New Delhi).
- WW-II cemeteries include Imphal, Kohima, Ranchi, and others. There are 27 cemeteries and memorials in 12 cities across India.

The Department of Ex-Servicemen Welfare, India, pays an annual contribution to CWGC for maintaining Indian-origin soldiers' graves. India shares 1.195% of the CWGC's expenses. Last 5 years contribution is as under:

Financial Year	Total Contribution (in £)
2019-20	£ 774222
2020-21	£ 790888
2021-22	£ 790888
2022-23	£798798
2023-24	£843000



Delhi War Cemetery

KENDRIYA SAINIK BOARD : KSB

Kendriya Sainik Board Secretariat is an attached office of Department of Ex-Servicemen Welfare (DESW), Ministry of Defence which also manages the Armed Forces Flag Day Fund(AFFDF) . A larger portion of AFFDFgoes towards the various welfare schemes under the Raksha Mantri Ex-servicemen Welfare Fund (RMEWF). **The details of schemes and payments made to the beneficiaries of ESM and their dependents is as under:-**

Sl No	Grants	Amount in Rs
(i)	Penury Grant (65 Yrs and above) (Non-Pensioners up to Hav Rank)	Rs. 4,000/-pm (Life time)
(ii)	Education Grant (up to two children) (Pensioner/Non Pensioner up to Hav Rank) Boys/Girls up to Graduation Widows for PG	Rs. 1,000/-pm
(iii)	Disabled Children Grant (Pensioner/Non-pen up to JCO Rank)	Rs. 3,000/-pm
(iv)	Daughter's Marriage Grant (up to 02 Daughters) (Pensioner/Non-Pen up to Hav Rank)	Rs. 50,000/- *
	Widow Re-Marriage Grant (Pensioner/Non-Pen up to Hav Rank) * If married solemnly on or after 21 April 2016	
(v)	Medical Treatment Grant (Non-pensioner up to Hav Rank)	Rs. 50,000/- (Max)
(vi)	Orphan Grant (Pensioner/Non-pen All Ranks) Daughters of ex-servicemen till she is married. One Son of ex-servicemen upto 21 years of age.	Rs. 3,000/-pm
(vii)	Vocational Trg Grant for Widows (Pensioner/Non-Pen upto Hav Rank)	Rs. 50,000/- (One Time)

2. Serious diseases Grant from AFFD Fund to Non Pensioners ESM of all Ranks:

Sno	Diseases/ailments	Grant amount
(i)	Serious Diseases as listed below: - Angioplasty, Angiography, CABG, Open Heart Surgery, Valve Replacement, Pacemaker Implant, Renal Implant, Prostate Surgery, Joint Replacement and Cerebral Stoke. Other Diseases: Where more than Rs. 1.00 Lac has been spent on treatment	75% and 90% of total expenditure to Officer and Personnel Below Officer Rank (PBOR) respectively. Up to a maximum of Rs. 1.50 Lac one time.
(ii)	Dialysis and Cancer treatment	75% and 90% of total expenditure Officer and PBOR respectively. Up to a maximum of Rs. 75,000/- per FY only.

3. Modified Scooter Grant: Rs. One lakh provided to those ESM, who are disabled after service with a disability of 50% or more and who are not covered under the scheme of AG’s Branch of IHQ (Army, Navy & Air Force).

4. Subsidy on Home Loan: KSB Reimburses, maximum of Rs. 1.00 Lac i.e. 50% of interest by way of subsidy on home loan from Bank/public sector institutions for construction of house to war bereaved, war disabled and attributable peace time casualties.

5. Prime Minister’s Scholarship Scheme: Total 5500 scholarship are provided to eligible wards based on merit for the entire duration of the courses. The rates of Scholarship are as follows:

- (a) Rs. 2500/- per month for boys.
- (b) Rs. 3000/- per month for girls.

6. Financial support to institutions involved in rehabilitation of ESM: -

Sl No	Organisation	Establishment grant (per annum)
(i)	Paraplehic Rehabilitation Centre (a) Kirkee (b) Mohali	(a) Rs. 1.20 crore w.e.f April, 2016 (b) Rs. 10,00,000/- (w.e.f April, 2015)
(ii)	All India Gorkha Ex-servicemen Welfare Association, Dehradun	Rs. 12,00,000/- per annum

Sl No	Organisation	Establishment grant (per annum)
(iii)	Cheshire Homes Lucknow, Delhi & Dehradun	Rs. 15,000/- per annum per inmate
(iv)	War Memorial Hostels: There are 36 WMHs which provide shelter to the children of War Widows/War disabled, attributable and non-attributable cases.	Rs. 16,200/- per annum per inmate

7. Reservation of seats in Medical/Dental Colleges for wards of Defence Personnel as Government of India Nominee.

A total of 42 MBBS seats and 3 seats in BDS courses are allotted by Ministry of Health & Family Welfare to KSB for wards of defence personnel as a Government of India nominee. Priority I is given to wards/widows of defence personnel killed in action.

8. Rail Travel Concession Identity Cards: KSB Sectt issues rail travel concession identity cards to war widows.

The details payments made to the beneficiaries of ESM during last 3 years under AFFDF is as under

Financial Year	Total Amount Paid	Total No of Beneficiaries
2021-22	Rs. 395.69 Cr	1,82,728
2022-23	Rs 248.17 Cr	98,615
2023-24	Rs. 366.54 Cr	1,72,133

**New Sainik Rest Houses Sanctioned during last 3 year
(Total Increased from 344 to 349 in India)**

Sno	Location	State
1	Raipur	Chattisgarh
2	Ganchali	Uttarakhand
3	Solan	Himachal Pradesh
4	Guntur	Andhra Pradesh
5	Shillong	Meghalaya

Financial Assistance released during Dec 2024 by KSB

Sno	Fund	Amount	No of Beneficiaries
1	AFFDF	Rs 58.33 Cr	27,653
2	PMSS	Rs 12.62 Cr	3,742





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We welcome articles, suggestions and feedback from the readers for continuous improvement of the e-newsletter.
Contact : secyesw@nic.in

Department of Ex-Servicemen Welfare
Ministry of Defence
Government of India
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