



NEWSLETTER

SEPTEMBER 2025

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



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SEPTEMBER 2025



"We will always do everything possible to strengthen our armed forces and further the welfare of those who serve us."

नरेंद्र मोदी

PRIME MINISTER
SHRI NARENDRA MODI

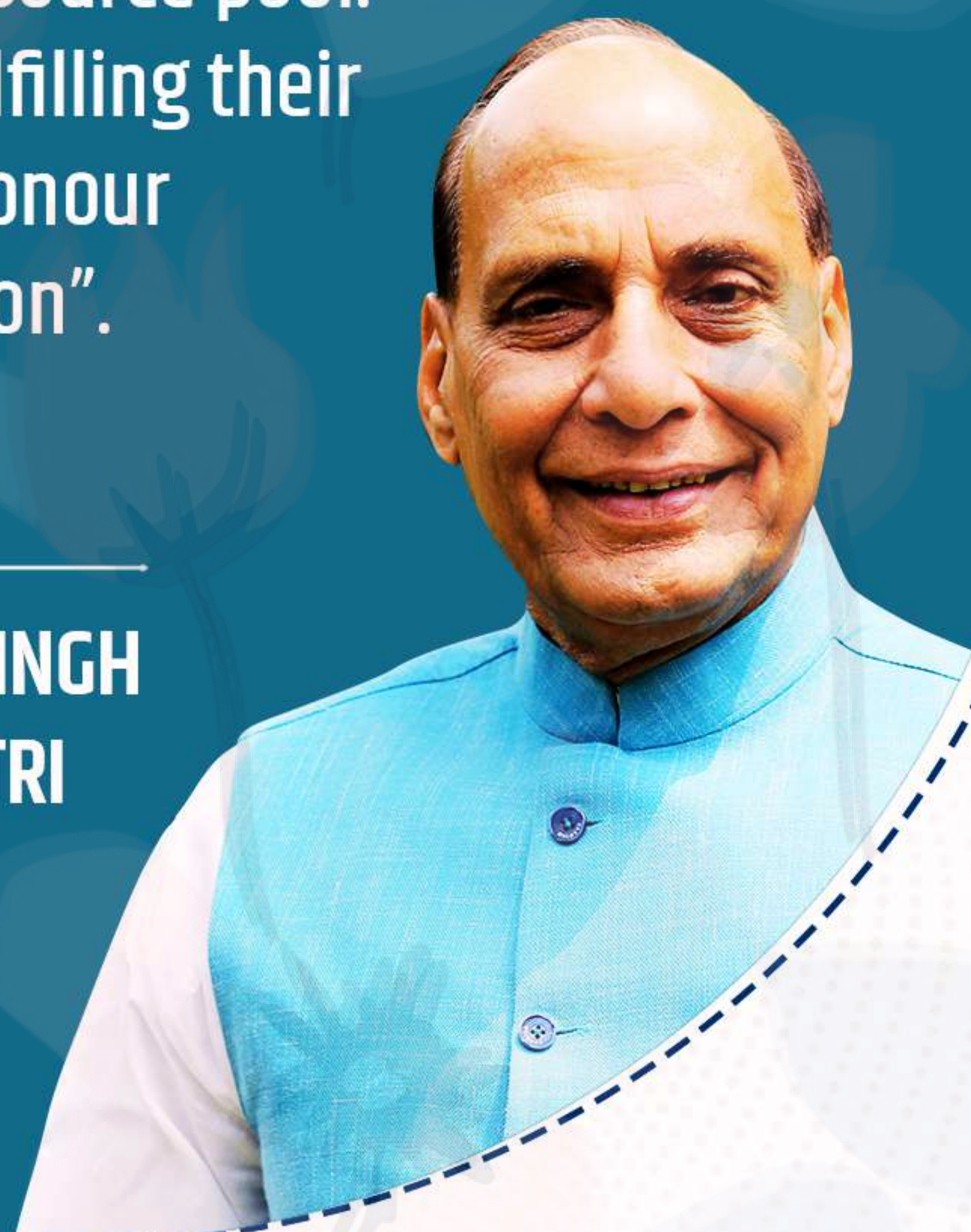


“

“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).

Ex-Servicemen Contributory Health Scheme (ECHS)

ECHS FACILITIES FOR MEDICALLY BOARDED-OUT OFFICER CADETS FROM MILITARY TRAINING

Reaffirming its commitment to the dignity and well-being of the armed forces, the Government has approved the extension of Ex-Servicemen Contributory Health Scheme (ECHS) facility to officer cadets who are **invalidated from training on medical grounds attributable to or aggravated by military training**. Cadets who join prestigious institutions like NDA, OTA and IMA with the aspiration to serve the nation, often suffer lifelong disabilities but are currently not eligible for ECHS as they are not granted ex-servicemen (ESM) status.

This measure is applicable to cadets who have been medically boarded out prior to completion of training and is also extendable to future similar cases. Considering the humanitarian nature and financial burden on families, the Government has approved quality medical care for such cadets without creating a precedent for other categories. The grant of ECHS facilities shall be subject to the following conditions:

1. Apply for membership of ECHS and accept ECHS rules
2. Avail facility for individual only
3. Avail free OPD services from ECHS Polyclinics
4. Avail cashless OPD/IPD/Investigations in ECHS empanelled Hospitals
5. Should not be member of any other Government Health Scheme

The one-time subscription fee (i.e Rs1.20 lacs currently applicable to ESM officers) will not be charged from the officer cadets towards joining the ECHS Scheme.

While a small number of cadets annually are affected, the financial and emotional burden on their families is significant. In such instances, the practice is to extend a monthly ex-gratia payment to such cadets. In addition, based on the extent of disability (20% to 100%), a monthly ex-gratia disability award is also made available to such cadets. **With this approval, these cadets will now be eligible for availing cashless and capless healthcare facilities under ECHS.**

GLIMPSES OF ECHS EVENTS

Signing of Memorandum of Agreement (MoA) between ECHS and Patanjali Yogpeeth for cashless AYUSH treatment to Ex-Servicemen and their dependents.

A MoA was exchanged between GOC Uttarakhand Sub Area and Patanjali Yogpeeth, Haridwar. An ECHS helpdesk was also inaugurated at the facility to assist in seamless registration and support for ECHS beneficiaries. This partnership marks a major milestone in integrating traditional wellness systems into mainstream veteran healthcare,



Superannuation of MD ECHS. Major General Manoj Natarajan, SC, VSM, MD ECHS retired on 31 Aug 2025. Major General SBK Singh, SM, Director General of Resettlement has taken over additional charge of MD ECHS wef 01 Sep 2025.



Providing Health Care to Veterans in remote areas of Himachal Pradesh. Type E polyclinic (Mobile Medical Unit) of ECHS Chamba has been regularly conducting outreach Medical Camps in remote areas of Chamba district. Regular visits by the team of ECHS Chamba to Chowari have been pivotal in rendering essential health care facilities to veterans residing in these remote areas.



Ex-Servicemen Contributory Health Scheme (ECHS)

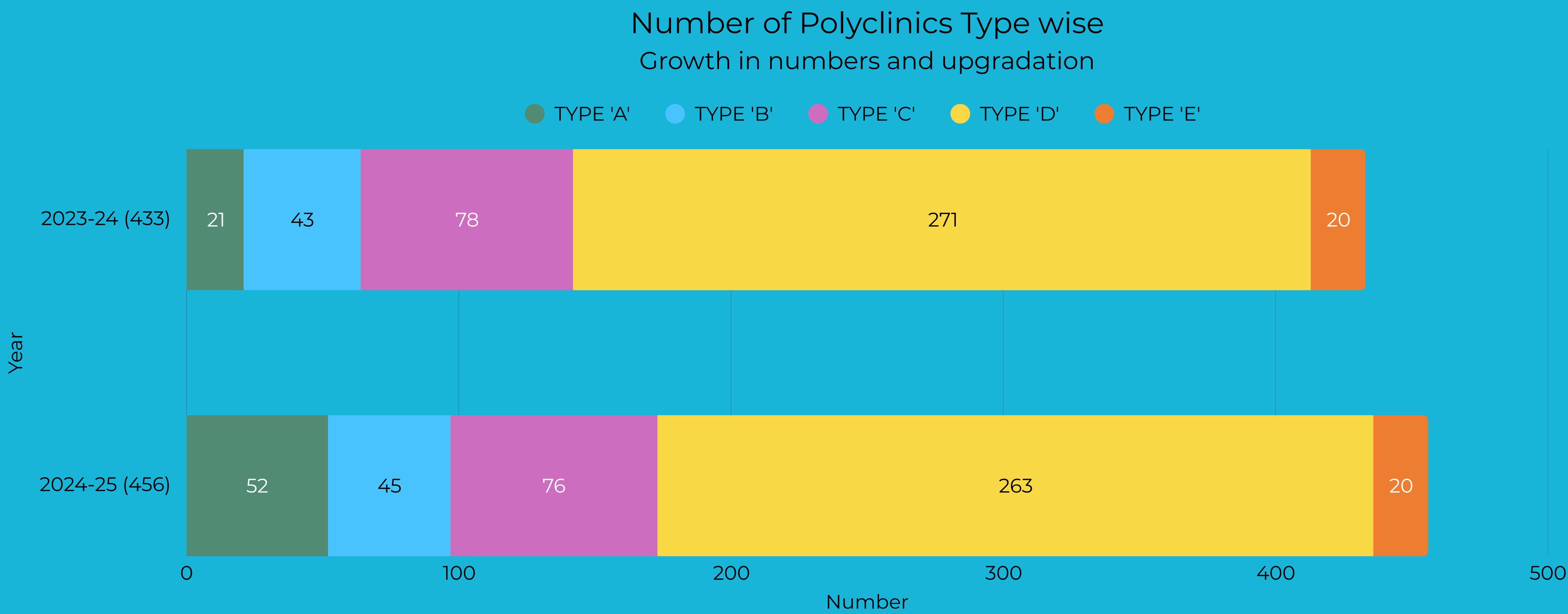
STATUS OF ESTABLISHMENT OF 23 NEW POLYCLINICS AND UPGRADATION OF 50 EXISTING POLYCLINICS

Government of India, Ministry of Defence (DoESW) accorded sanction for establishment of 23 new polyclinics including two Polyclinic in Nepal and upgradation of 50 existing polyclinics in 2024. **All the 50 upgraded polyclinics have hired the additional manpower.** Out of the 23 new Polyclinics which were sanctioned, 9 have already been operationalised, while the balance 14 are in progress and expected to become functional by the end of this year.

The 9 operationalised Polyclinics are located at:
Nyati, Sainikpuri, Balesar, Hooghly, Gagret, Clement Town, Meerut-II, Jaipur-III, and Vishakhapatnam-II.

The 14 Polyclinics under progress are at:
Bagalkot, Whitefield Bangalore , Dwarka Delhi , Sector 21 Noida, Sector 82 Noida, Nalagarh, Bhoranj, Patna-II, Cuttack, Rourkela, Gomti Area Lucknow, Vijayanagram, Butwal Nepal, and Dhangadi Nepal.

With these additions, the ECHS network will be further strengthened, ensuring improved outreach and timely medical care for veterans and their families across the country.



DIRECTORATE GENERAL RESETTLEMENT



Delhi Job Fair. DGR organised a Job Fair for ESM of Armed Forces on 29 Aug 2025 at Aravali Auditorium, Near Shanker Vihar Metro Station, Shanker Vihar Military Station, Delhi Cantt, Delhi. Hon'ble Rajya Rakshi Mantri Shri Sanjay Seth (Chief Guest), Dr Niten Chandra, IAS, Secretary, ESW alongwith Lt Gen Bhavnish Kumar, AVSM, VSM, GOC, Delhi Area (Mil Guest of Honour) & Maj Gen SBK Singh, SM, DGR addressed the gathering of ESM & Corporate representatives. Mr Ramesh K, Dir Gen, SIDM(Corporate Guest of Honour), Shri Ajay Kumar, Joint Secretary, DESW, Brig RS Chata, ADG, DRZ(W) and Cmde Vikrant Kishore, Principal Director, DGR were also present during the event. Job Fair is DGR initiative providing ESM with second career options. Appx 1500 ESM from Army, Navy & Airforce registered for seeking employment. 40 plus companies participated in Job Fair offering appx 750 job vacancies.

VISITED HMTV, RSB, & FTCCI, HYDERABAD



On 13 Aug 2025, Dr Niten Chandra IAS Secy ESW, Maj Gen SBK Singh SM DGR & Brig Basera Secy KSB visited HMTV, RSB & FTCCI, Hyderabad to discuss ESM welfare & employment initiatives. TV interview to broadcast on 15 Aug 2025. Planning underway for Job Fair in Nov 2025 to connect ESM with new career opportunities.

DGR TRAINING COURSES

During the month of **Aug 2025**, DGR **successfully completed 02 training courses for officers and 38 training courses for JCOs and ORs**. Gp Capt Sanjay Roy, Director (Training), DGR graced the NIELIT Job Fair 2025 at Delhi, encouraging veterans to embrace continuous skilling for second careers. Commended NIELIT's efforts in connecting ex-servicemen with meaningful job opportunities.



SECURITY AGENCY SCHEME



During the month of **Aug 2025**, DGR **issued Empanelment Certificates to 65 Ex-Servicemen (Officers)** to run DGR Security Agencies in various States of India and sponsored a total of **2646 Ex-Servicemen Guards** to various PSUs from whom requisitions were received on pan-India basis.

SUCCESS STORY : SGT HAPPY SHARMA (RETD)



1. Sgt Happy Sharma(Retd) was enrolled in Indian Airforce on 16 Jun 2003 from New Delhi. Individual during his 20 Years of service served at various location. Before retirement he underwent DGR sponsored resettlement course on O Level course at NIELIT Jammu from Jan 2023 to Jun 2023.
2. During the course, Happy learnt about fundamentals of HTML, CSS, and Java Script which help in web development. The theory classes and practical in lab sessions, and constant support from instructors played a key role in building his confidence and technical skills.
3. Post culmination of course, Happy decided to launch his own venture. Using the knowledge gained during the course, he successfully designed and developed the website and mobile app for his company, Dhanvriddhi. Today, Dhanvriddhi is an AMFI-registered financial distributor, offering a range of investment and insurance services through a smart, user-friendly platform. The company helps individuals make informed financial decisions across Mutual Funds, Insurance, Equity, and Fixed Deposits.
4. Happy Sharma proudly calls the O Level course his life's turning point which transformed him from a curious learner into a confident entrepreneur.

MOD SIGNS MOU WITH QCI TO ENHANCE VETERAN WELFARE SERVICES



Reaffirming its commitment to “Quality in Service – Dignity for Veterans”, the Department of Ex-Servicemen Welfare (DESW), Ministry of Defence, signed a Memorandum of Understanding (MoU) with the Quality Council of India (QCI) on August 26 2025, New Delhi to strengthen delivery of pension, healthcare, resettlement, and welfare services for over 63 lakh veterans and their dependents.

Under the MoU, QCI will support DESW in digital evaluations, impact assessments, and evidence-based policy recommendations, while DESW will facilitate data access and stakeholder coordination with State Governments, Zila Sainik Boards, Armed Forces Headquarters, and empanelled hospitals. The initiative will also strengthen healthcare delivery, expand re-employment and entrepreneurship opportunities for veterans, and reinforce institutional frameworks of State and District Sainik Boards.

Speaking at the signing ceremony, Secretary (DESW), Dr. Niten Chandra emphasised the importance of digital platforms, AI applications, and social media to enhance outreach and ensure efficient service delivery. He highlighted that the collaboration with QCI would help in system optimisation, strength monitoring, and ensure evidence-based improvements across schemes.

The MoU was signed and exchanged by JS & OSD, DESW Dr. P.P. Sharma and Secretary General, QCI Shri Chakravarthy Kannan in the presence of senior officials from DESW, Ex-Servicemen Contributory Health Scheme, Kendriya Sainik Board, Service Headquarters, National Accreditation Board for Hospitals and Healthcare Providers and QCI.

Grievance Redressal Success Stories: Accelerating Justice Through Weekly Review Meetings

The Department of Ex-Servicemen Welfare (DESW) is committed to ensuring timely and accurate pension disbursement and grievance redressal for veterans. A key initiative in this direction is the implementation of Weekly Review Meetings, chaired by Secretary (ESW), focusing on accelerating pension justice and resolving grievances registered on the Centralized Public Grievance Redress and Monitoring System (CPGRAMS).

Government's Commitment and Coordination

These hybrid (physical and virtual) meetings demonstrate the Government's unwavering commitment to the welfare of its veterans. DESW works in close coordination with the Controller General of Defence Accounts (CGDA) and the Principal Controller of Defence Accounts (Pensions), PCDA(Pensions), to streamline processes, identify bottlenecks, and expedite the resolution of pending pension-related issues. The primary focus is on grievances registered via the CPGRAMS portal, ensuring accountability and transparency in the redressal mechanism.

Real-Life Impact: Resolved Grievances and Veteran Feedback

The true measure of any initiative lies in its impact on the lives of those it aims to serve. The Weekly Review Meetings have demonstrably accelerated pension justice for numerous veterans. Here are a few compelling examples of grievances successfully resolved, along with the feedback received from the petitioners:

1. Sri Kutagolla Yeseen Basha

Address: Madanapalle, Annamayya, Andhra Pradesh
Registration No.: DDESW/E/2025/0000065
Issue: Non-receipt of Disability Pension and Commutation Amount
Resolution: PPO issued; ₹15,66,848/- credited as arrears
Feedback: *"I was overwhelmed to see the amount credited to my account. This resolution brought immense relief to me and my family. I thank the Department of Ex-Servicemen Welfare for listening to my grievance and acting on it so promptly."*

2. Smt. Biran

Address: Siswala Charkhi, Dadri, Haryana
Registration No.: DDESW/E/2025/0001228
Issue: Grant of Additional Pension to Super Senior Pensioner
Resolution: Additional pension granted; ₹69,918/- arrears paid
Feedback: *"As a super senior citizen, I deeply appreciate the personal care and attention. The prompt action by the department has restored my faith in the system. Heartfelt thanks!"*

3. Sri Shilanand Jha

Address: Darbhanga, Bihar
Registration No.: DESW/E/2025/0000116
Issue: Arrears due as per PCDA Circular No. 631
Resolution: Pension revised; ₹2,25,160/- paid as arrears
Feedback: *"My long-standing issue has finally been resolved thanks to the sincere efforts of the department. I am completely satisfied and extend my gratitude to the officials who facilitated this process."*

4. Sri Arun Chahar

Address: Devil Lal Colony, Hisar, Haryana
Registration No.: DOPPW/E/2025/0018333
Issue: Grant of Disability Pension
Resolution: Pension sanctioned; ₹1,40,483/- paid as arrears
Feedback: *"I am extremely happy that my rightful dues have been sanctioned. The timely and respectful handling of my case has brought me great relief. Thank you DESW for honoring your word."*

5. Sri Balbir Singh

Address: Nihar, Nurpur, Kangra, Himachal Pradesh
Registration No.: DOPPW/E/2025/0006386
Issue: Revision of pension as per rank MACP NB Subedar grade
Resolution: His pension has been revised and paid arrears for Rs. 2,64,912/-
Feedback: *"This resolution exceeded my expectations. I had almost given up hope, but the department's dedication brought justice to my case. I appreciate the sincerity and diligence shown throughout."*

6. Sri Priyendra Singh Sengar

Address: Galuapur, Kanpur Dehat, Uttar Pradesh
Registration No.: DDESW/E/2024/0006657
Issue: Revision of Pension as per OROP-I
Resolution: Pension has been revised and arrears for Rs. 78,643/- has been paid to the pensioner
Feedback: *"The OROP-II revision has been a significant financial support for me. I sincerely thank the Secretary (DESW) and the entire team for ensuring veterans like me are treated with the respect we deserve."*

***(Feedback received in their regional language. However, the same has been translated into English Version)**

Supreme Court strikes down skewed reservation for men in Judge Advocate General posts : Key points

The Supreme Court struck down the move to reserve six posts for men in Judge Advocate General (JAG) posts in the Indian army, which had left only three vacancies for women candidates. The Court was dealing with a plea questioning the decision to reserve 6 seats for men and 3 seats for women in JAG posts

Issue

Whether, after permitting women's induction into the Judge Advocate General (JAG) branch under Section 12 of the Army Act, 1950, the Union of India could reserve six vacancies for men and only three for women in the 2023 JAG recruitment, despite identical selection criteria and its stated "gender-neutral" policy—thereby denying higher-ranked women candidates selection in favour of lower-ranked men.

Factual Background

- 2023 Notification for SSC (JAG-31) Course allotted 6 posts for men and 3 for women.
- Petitioners Arshnoor Kaur (5th among women, 447 marks) and Astha Tyagi (4th among women, 477 marks) scored higher than several male selectees.
- They were excluded solely because of the gender quota, even though selection tests and evaluation standards were identical for men and women.
- Petition challenged the notification as violating Articles 14, 15, and 16 of the Constitution.
- The Union defended the policy citing operational requirements, cadre management, and historical ratios (70:30, later 50:50 from 2024).

Reasoning and Observations.

- No statutory authority for limiting women's numbers: Section 12 of the Army Act permits notifying branches for women's service but does not empower fixing a male-to-female ratio after eligibility is granted.
- Identical assessment process: Both genders undergo the same Service Selection Board tests, so separate merit lists and fixed quotas are irrational.
- Violation of equality principles: Article 15(3) permits special provisions for women, not reverse discrimination favouring men. Restricting women's seats is unconstitutional.
- Operational justifications inadequate: Evidence of women officers serving in challenging conditions undermined claims of deployment constraints.
- True gender neutrality: Means a single merit-based selection without arbitrary gender-based limits.

Conclusion

- The Court held the 6:3 vacancy split unconstitutional and arbitrary. Directed the Union to:
 1. Prepare a combined merit list for men and women for JAG recruitment.
 2. Commission Petitioner No. 1 into the JAG branch in the next available course.

Affirmed that the executive cannot reserve vacancies for men without explicit statutory sanction and that merit should determine selection in a genuinely gender-neutral system.

Case Title : Arshnoor Kaur & Anr. v. Union of India & Ors.

Writ Petition (Civil) No. 772 of 2023 | Supreme Court of India | Judgment dated 12 August 2025

KENDRIYA SAINIK BOARD (KSB)

OUTREACH PROGRAMME IN VARIOUS STATES/RAJYA SAINIK BOARDS (RSBs)/ZILA SAINIK BOARDS (ZSBs)

NALSA VEER PARIVAR SAHAYATA YOJNA, 2025

The **NALSA Veer Parivar Sahayata Yojna, 2025** (VPSY) which has been launched on 26 July 2025, aims to establish dedicated legal services clinics in collaboration with the Kendriya Sainik Board, MoD thereby creating a legal support system for defence personnel, ex-servicemen, widows and their dependents. The welfare institutions of Rajya and Zila Sainik Boards operating across the country, play a pivotal role in the resettlement and welfare of the defence community have been integrated in this system. Integrating the legal services clinics with the existing Sainik Board framework will significantly strengthen the outreach and effectiveness of legal services under the Legal Services Authorities Act, 1987. This initiative envisions seamless integration of legal support into the broader welfare ecosystem by leveraging digital platform, fostering institutional synergy with the MoD, deploying panels of legal aid lawyers and trained Para-Legal Volunteers (PLVs), preferably drawn from the ex-servicemen community. Collectively, these efforts aim to establish a comprehensive, accessible and responsive legal assistance network tailored to address the distinct needs of defence personnel and their families across India.

Objective of the scheme:

- To establish the legal services clinic at Kendriya, Rajya and Zila Sainik Boards to provide free and competent legal services and assistance to defence personnel, ex-servicemen and their dependents.
- To raise awareness amongst the beneficiaries about functioning of legal services institutions, NALSA's and govt welfare schemes.
- To provide priority-based redressal mechanisms, including online platforms for e-counselling, e-mediation, e-Lok Adalats etc.
- To use technology to equip speedy inter-district connectivity to facilitate the resolution of grievances through coordination between multi-agency stakeholders.
- To foster collaboration and synergy between the defence forces and legal services institutions, creating an integrated legal support system for beneficiaries.

Implementation of the scheme:

- The Secretary, State Legal Services Authority/ District Legal Services Authority, shall establish a legal services clinic as per the local area requirement/ exigency and in consultation with the in-charge of the Rajya/ Zila Sainik Board.
- The legal services clinic shall function as an accessible platform for the delivery of legal services in accordance with the Legal Services Authorities Act.
- The place of functioning of the legal services clinic, along with the frequency of sittings, based on the volume of applications, shall be decided accordingly at the following levels :
 - District Level Legal Services Clinic to be established at the Zila Sainik Board premises, covering the entire district, including remote or clusters of taluks.
 - State Level Legal Services Clinic to be established at the Rajya Sainik Board premises, covering the entire State.
- There shall be a Nodal Officer at the legal services clinic nominated by the Rajya/ Zila Sainik Board to work in collaboration with the Secretary, State legal Services Authority (SLSA)/ District legal Services Authority (DLSA)/ Taluk legal Services Authority (TLSC). The Nodal Officer shall act as the primary coordinator between the SLSA/DLSA/TLSC and the concerned Sainik Board and shall ensure regular functioning of the clinic.

Beneficiaries

- Serving Defence Personnel, Ex-servicemen.
- Widows, children, and other dependent family members.
- The beneficiaries can approach the Legal Services Clinics (LSC) so established or any Legal Services Authority for availing these facilities in all legal matters, including:
 - Property related disputes, including issues related to ancestral and self- acquired properties.
 - Family disputes, including matrimonial issues, maintenance, and custody of children. Consumer matters.
 - Protection against financial frauds. Succession and inheritance- related matter.
 - Assistance in availing welfare scheme of the Central and State Govt.
 - Legal representation in criminal or civil matters affecting their family.
 - Assistance in availing certificate of disability and other benefits under the Rights of Persons with Disabilities Act, 2016 or any applicable law.

Conclusion. The Scheme is designed to ensure that legal assistance is not denied due to distance, deployment, or duty- bound limitations, and that families of defence personnel and ex-servicemen receive equitable support in asserting their rights and resolving legal challenges through institutional mechanisms established under the Legal Services Authorities Act, 1987.

INUGURAL FUNCTION AT SRINAGAR ON 26TH JULY 2025



During the launch of NALSA Veer Parivar Sahayata Yojna, 2025 (VPSY) at Srinagar, officers from KSB, RSBs and ZSBs connected through video conference and the following dignitaries along with Probationary Legal Volunteers, Veer Naaris and ESM members were present at the conference: -

Shri Arjun Ram Meghwal, Union Law Minister, Justice Surya Kant, Supreme Court Judge.

Shri Arun Palli, Chief Justice High Court of J&K and Ladakh, Shri Manoj Sinha, Lt Governor J&K UT, Shri Omar Abdullah, Chief Minister J&K UT, Lt Gen Pratik Sharma, PVSM, AVSM, SM GOC-in-C Northern Command, Brig Gurmeet Singh Shan (Retd), Director, Sainik Welfare Deptt, J&K.

OUTREACH PROGRAMME IN VARIOUS STATES/RAJYA SAINIK BOARDS (RSBs)/ZILA SAINIK BOARDS (ZSBs)

Inauguration of Legal Services Clinics under Veer Parivar Sahayata Yojna 2025 at various RSBs/ZSBs to provide free legal service to ESM and their family



ANDHRA PRADESH



ASSAM



GUJARAT



MEGHALAYA



MAHARASHTRA



ODISHA

KARGIL VIJAY DIWAS

Kargil Vijay Diwas was celebrated on 26 Jul 2025 at various locations under the aegis of RSB and ZSB.



GLIMPSE OF OUTREACH PROGRAMME BY RAJYA/ZILA SAINIK BOARDS

RAJASTHAN



Interaction and felicitation programme with Ex-servicemen and Veer Naris at District Bikaner chaired by Hon'ble Sainik Welfare Minister, Col Rajyavardhan Rathod (Retd)

ANDHRA PRADESH



West Godavari



Srikakulam

PUNJAB



AMRITSAR



PATHANKOT





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