

# **50 Most Important Points for Ex-servicemen on ECHS CSD OROP Pension KSB Welfare Etc**

## **ECHS & Fixed Medical Allowance for Ex-servicemen**

1. Fixed Medical Allowance @ Rs.100 was introduced w.e.f. 01.12.1997.
2. Fixed Medical Allowance @ Rs.1000 was increased w.e.f. 01.07.2017.
3. ECHS members not eligible for Medical Allowance.
4. ECHS facility is now extended to the dependents of ex-recruits boarded out are drawing Disability pension.

5. ECHS made compulsory for those discharged after 01.04.2003.

6. There is no fee for pre 1.1.96 pensioners to join this scheme.

7. From 1.1.96 to 31.3.2003 they have to pay to join this scheme.

8. From 29.12.2017 the rates for joining ECHS have been increased. (From Recruit to Hav rank Rs. 30,000, From Nb.Sub. to Hon.Capt and Equivalents. Rs.67000 & for all Officers Rs.1,20,000)

9. If you are having 32 KB ECHS individual white card, you must apply for change online.

10. If you are having Temporary ECHS slip, then followup on NEW Card.

11. If you have lost your ECHS card, you have to apply on line for new card.

12. If you are a member of ECHS make sure that you are not paid Fixed Medical Allowance. If you are paid, write a letter to the bank to stop it, otherwise your ECHS Card will be suspended.

13. War disabled pensioners & widows are exempted from paying ECHS contribution.

14. If you are having old 16Kb (Red colour combined card), you have to change it.

15. Now, Aadhar data must be matched with ECHS Card Details like, name, DOB etc. So, specially, for dependents keep rectified the Aadhar and ECHS data mismatch if any and must be mobile linked. From April 2024, this system may be introduced in Empanelled hospitals and ECHS polyclinic.

## **Pension Relates issues : Most Important Points**

16. Keep note of your PPO No and always give your particulars like Rank, Group, Qualifying Service and date of birth in case of any query.
17. Always keep your pension account jointly with your Spouse. (E or S basis).
18. All family pensioners must give nomination to their bank account for their pension accounts.
19. Update your pass book entries regularly. Keep a copy of SPARSH Pension Slip every month.
20. Link your Aadhaar Number and PAN number with your Pension account and SPARSH must.
21. Also send Pdf copy/ hard copy of your Aadhaar card online to Record Office/NAV Pen/AFRO to link and seek email confirmation.

22. Name and DOB of your spouse in the PPO and in the Bank account must be same. You may update your nomination on SPARSH Portal easily.

22. If your and your spouse date of birth is not with your Bank, please submit your school certificate, Aadhaar card, PAN Card, Voter ID to the Bank/SPARSH for recording your Date of Birth through ZSB (for SPARSH).

23. Do not forget to give Life Certificate to the Bank/ SPARSH in November every year.

24. All Pre 1.4.1985 pensioners must make sure that their Spouse name is there for family pension. If not, apply for endorsement of family pension immediately through ZSB to your Records office.

25. All pre 1.4.1985 pensioners, who do not have pension book or PPO copy, please apply to bank and get a copy.

26. If a pensioner dies before the age of 67, his spouse should get the same pension as her husband. From the date of death till the deceased attains age of 67 or for 7 Years whichever falls early. This is known as Enhanced rate of Family Pension.

27. The pensioners who completed 80 years of age are eligible to get 20% increase in their basic pension as additional pension. If you are not getting, you have to follow up with the bank with the proof of date of birth. This additional quantum of pension is proposed to be applicable from the age of 65 years. But it will take some time to get approval of MoF.

28. EPF Pension in addition to Defence Pension Family pension allowed w.e.f. 27.07.2001, for applicable reemployed ESM.

29. ESM can draw two pensions separately without any ceiling w.e.f. 01.01.1996.

30. DA. for re-employed ex-servicemen is admissible on both with some conditions w.e.f. 18.07.1997. Those who are getting their pay fixed with protection of last pay drawn in Armed forces are not eligible for DR on pension. All Reemployed Commissioned officers are not eligible to get DR on pension.

31. DA. is admissible to employed family pensioners without any condition w.e.f. 18.07.1997. Dual family pension is applicable to family of reemployed exservicemen, if eligible otherwise.

32. Minimum Ordinary Family Pension as per 7th CPC is Rs.9,000+ DA w.e.f. 01.01.2016.

33. Minimum Special Family Pension as per 7th CPC is Rs. 17,990 w.e.f. 01.01.2016.

34. Compensation for Delayed payment of Pension/Arrears to be paid w.e.f. 01.10.2008.

35. Improvement in pension for ORs & JCOs as per CDA Circular 430 w.e.f. 01.07.2009.

36. Additional pension is payable after 80 years on both the pensions, if any one drawing two pensions.

37. Additional pension is applicable for WIP/Disability Pension/Lib.FP & SFP.

38. Joint notification of family pension was introduced from 01.03.1985. Those who do not have joint notification for family pension, they have to apply immediately.

39. Dual family pension is payable from 24.9.2012. as per CDA Cir.504 dt.17.01.2013. The families of ESM who were drawing two pensions and died before 24.9.2012 were denied dual family pension at that time. As per CDA Cir.504, they are eligible for two family pensions.



## **Disability Pension applicability**

40. W.E.F. 01.07.2009 the concept of Broad banding of percentage of disability/War injury Shall be extended to Armed Forces Pensioners who were invalided out of service prior to 01.01.1996 and are in receipt of disability/war injury pension as on 01.07.2009.

41. Broadbanding for all pensioners is applicable wef 01.01.2016 (Circular 596).

42. The Cap on maximum WIP i.e. not to exceed emoluments last drawn has been removed w,e,f, 01.07.2009.

43. Liberalised family pension came into existence from 01.02.1972. The Liberalized Family Pension (LFP) is a monthly pension given to the families of personnel who die in war, war-like operations, counter-insurgency operations, or encounters with terrorists. It is equal to the last reckonable emoluments of the deceased. The LFP was introduced on

January 1, 1972 for all war-injured or deceased personnel who were invalidated out of service or died in an international war, war-like operation, or border skirmish since 1947-48.

44. After introduction of GMO 23, those who have been disabled, and disability recorded/reported before September 2023, are not to be covered under GMO 2023 as per clarification / FAQ published by Defence ministry on 04.10.2023 in their official website. PDF copy is available here

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<https://desw.gov.in/sites/default/files/FAQ%20dated%2006.10.2023.pdf>

45. If you are having disabled children, unmarried daughters, widowed daughters, you must apply for Part II order (POR) for pension benefits on later dates.

46. Always check your pension with your Rank, Group, Qualifying service and date of birth. OROP Table published by DESW must be checked. You may check it from official website of ESM Info Club also as [link here](#).

47. Apply for financial assistance for disabled children from KSB if you are not getting from anywhere. Some other welfare grants also available with KSB, just follow the details available in the official website of Kendriya Sainik Board.

48. If you have lost your ESM ID Card, you have to apply for duplicate from Zilla Sainik Board. Online application is also feasible through KSB website.

49. Your full date of birth must be recorded in your Aadhaar Card. Your mobile number also to be linked to your Aadhaar card. Visit Aadhaar permanent enrolment centre for any change. Nowadays banks are also entrusted to be Aadhaar enrolment centre.

50. ADLR Scheme Funeral Grant Rs.10,000 w.e.f. 08/07/2016. Paid by Canteen. Zila Sainik Board pays Rs.5000 funeral grant. On demise of an Ex-servicemen it can be claimed.

51. Dignified Last Rites grant from Army/Navy/Airforce HQs amount differs.

52. You may get PMSS Sholarship amount from KSB for your wards studying in technical degree course i.e medical, engineering, paramedical, management etc. Details available in <https://www.youtube.com/watch?v=ZTVXfacpl7s>

53. Children Education Grants for upto class XII is admissible for all NCOs/OR exservicemen. You may apply it , details available in - <https://esminfoclub.com/how-to-apply-for-cea-after-retirement-2/amp>

54. many welfare grants and self employment schemes available for Exservicemen through Kendriya sainik Board. Details available at – [www.online.ksb.gov.in](http://www.online.ksb.gov.in)

### **CSD Latest News**

55. Your CSD card is valid for 10 Years. If your card issued 10 years ago, now it should be replaced. You may apply for new card now to replace it. Forms available at CSD concerned you visit nearby.

56. Yearly renewal of CSD card is not discontinued.

57. Revised entitlement of CSD items available in our website. Link is here - <https://esminfoclub.com/entitlement-list-of-two-wheeler/amp>

58. AFD items can be purchased online. Detailed procedure are available here - <https://esminfoclub.com/csd-online-registration/amp> .

## **OROP Latest News**

1. OROP Revision 1 and 2 has already been released and benefit extended to all eligible pensioners wef July 2014 & July 2019 respectively.

2. OROP 3 is likely to be effected wef July 2024. Your new pension table of OROP -3 will be prepared on the basis of the average of pension drawn by the pensioners till the cutoff date of July 2024 or an earlier date as may be convenient. It is expected that this time increase in pension for JCOs/OR may be more than the previous two revisions. Know more at here - <https://esminfoclub.com/category/orop-latest-news>

## Pay Fixation of reemployed Exservicemen

1. Reemployed Exservicemen belongs to Commissioned Officers category are eligible to get pay fixation as per last pay drawn ( CCS Fixation of pay of reemployed pensioners (RP) Rules 1986 dated 31.07.1986.)
2. Reemployed Exservicemen belongs to JCOs/OR category are not eligible to get their pay fixed at last pay drawn like commissioned officers. They will be allowed to draw pay as per the pay applicable to fresher recruit for the reemployed civil post. ( CCS Pay Fixation rules 1986 as mentioned above)
3. The discrimination has been accepted and agreed by the DOP&T and accordingly they have drafted a uniform methodology of pay fixation which will be applicable to all ranks but the same has been turned down by MoF stating that if such benefit is applicable to JCOs/OR, they will be given undue advantage.
4. The matter has been taken up by the AIREXSA for a fruitful result so that MoF may enable to understand the actual disparity and discrimination is continued in the name of democracy/ policy implementation in the Independent India. We are hopeful that the legitimate rights will be allowed by the Govt in near future.

