

FOUJI DIARIES

Monthly Newsletter

◆ Nov 2024

EDITORIAL

Welcome to the second edition of Fouji Diaries! We're thrilled to have you back and deeply grateful for the support and positive feedback on our first issue. Your encouragement motivates us to make this platform more insightful and relevant for our Ex-Servicemen community.

This month, we renew our commitment to providing you with timely, actionable information. With November here, many of our esteemed pensioners will be submitting their Life Certificates—a simple but essential step to keep pension payments uninterrupted. To assist, we've included a detailed guide covering deadlines, submission options, and tips on checking approval status to help ensure smooth processing.

Beyond the Life Certificate update, we're exploring topics that truly matter. Our editorial team has thoughtfully curated information to empower you, focusing on immediate needs and broader issues affecting post-service life. From benefits and entitlements to updates on policies, Fouji Diaries is here to be your trusted resource.

Thank you for being part of this growing community. As we progress, we welcome your insights and ideas. Together, let's build Fouji Diaries into a publication that supports the well-being of every Ex-Serviceman and their family.

Team Esm Corner

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you can expect:

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LIFE-CERTIFICATE

LIFE CERTIFICATE FOR PENSIONERS: WHEN TO SUBMIT, HOW TO SUBMIT, AND HOW TO CHECK APPROVAL STATUS

Pensioners of Indian Armed Forces must submit a Life Certificate annually to continue receiving their pensions. This guide covers when and how to submit your Life Certificate, whether through the SPARSH system, DPDO (Defence Pension Disbursement Office), or a Bank's Central Pension Processing Centre (CPPC), along with how to check its approval status.

1. When to Submit Your Life Certificate

Submission dates for your Life Certificate depend on your pension provider:

- **SPARSH Pensioners:** Submit according to the validity date shown in the SPARSH portal. You can submit your Life Certificate in advance if needed.
- **DPDO Pensioners:** Submit your Life Certificate during your birth month if you haven't migrated to SPARSH.
- **Bank Pensioners:** Submit your Life Certificate in October or November to ensure uninterrupted pension payments.

2. How to Submit Your Life Certificate

Pensioners can submit their Life Certificates digitally or manually:

a) **Digital Life Certificate (DLC)** DLCs can be submitted via several platforms using fingerprint or face authentication:

- **Through the SPARSH Portal:** Log in and use your Aadhaar number for fingerprint authentication.
- **At SPARSH Help Centres:** Visit any SPARSH Help Centre to submit your DLC using your Aadhaar-linked fingerprint.
- **Common Service Centres (CSC) or Cyber Cafes:** Use these centers to submit your Life Certificate digitally.
- **At Home:** Submit from home using a finger authentication device if bedridden.
- **Face Authentication via Mobile Phone:** Use the Jeevan Pramaan app on Android smartphones for submission.
- **At Post Offices or Banks:** Some provide digital Life Certificate services; bedridden pensioners can request mobile services through the Post Info app.
- **While Abroad:** Use the Jeevan Pramaan service globally, ensuring you set your time zone to IST. Email services are available for NRIs and NDG pensioners at sparshnri.dad@gov.in.

LIFE-CERTIFICATE

b) **Manual Life Certificate (MLC)** If digital submission isn't feasible, submit an MLC:

- **For SPARSH Pensioners:** Download the MLC form from the SPARSH portal, get it signed, and upload it.
- **For Bank Pensioners:** Visit your bank to submit the MLC.
- **For Pensioners Abroad:** Use Form 5 and submit it via email or hard copy to the respective authority.

3. How to Check the Status of Your Life Certificate

To ensure your Life Certificate has been processed, check its status through:

- **SPARSH Portal:** Log in or check the public section for status.
- **Jeevan Pramaan Portal:** Regularly check for updates if submitted via this system.
- **Popup Notifications:** Some systems, like SPARSH, provide notifications about the status of your submission.

4. Important Considerations

- **Name Mismatch:** A name mismatch between your Aadhaar card and SPARSH PPO may lead to rejection; submitting an MLC is recommended.
- **Processing Time:** Approval can take 3 to 4 days, so check periodically to avoid confusion.

ECHS POLICIES UPDATE (www.esmcorner.com)			
	ASPECT	OLD POLICY	NEW POLICY
1.	Change of Registered Mobile Number	Required OIC approval for updating the registered mobile number.	Can now be updated without OIC approval.
2.	Change of Parent Polyclinic (PC)	Required approval from both existing and new parent OICs.	Auto-approved upon submission of the request.
3.	Non-Parent PC Referral	Required approval from the parent PC OIC for referral.	Non-Parent PC OIC can directly approve referrals.
4.	Validity of Referrals	Referrals were valid for 30 days.	Referrals are valid for three months (90 Days).
5.	Number of Consultations	Limited to three consultations per referral.	Up to six consultations are allowed within the three-month validity period.
6.	Routine Investigations and Minor Procedures	Required further referral for each investigation or procedure.	No further referral is needed within the three-month period.
7.	Special Investigations	Required referral for special investigations like CT, MRI, and PET scans.	Referral is still required, valid for three months.
8.	Procedures Requiring Hospital Admission	Required referral for hospital admission procedures.	Referral required, valid for three months.
9.	Special Provisions for Senior Beneficiaries	Applied to beneficiaries aged 75 years and above.	Now applies to beneficiaries aged 70 years and above.
10.	Definition of Government Hospitals	Limited to certain government hospitals.	Includes all AIIMS, INIs, North East Institutions, Tata Memorial, and others.
11.	Referral for Government Hospitals	Referral required for consultations and procedures.	No referral is required for consultations, investigations, or procedures.
12.	Beneficiary in Non-Parent PC Report	No tracking mechanism for beneficiaries visiting different PCs.	Tracks utilization patterns of beneficiaries visiting non-parent PCs.
13.	Polyclinic Dependency Report	No such report was available.	Shows the exact dependency of each polyclinic for resource planning.
Auth: CO ECHS Letter No B/49769/AG/ECHS dt 02 Sep 2024 for more details please visit www.esmcorner.com			

VETERAN AFFAIRS

ASSURED DECENT LAST RITES SCHEME (ADLRS) EXPLAINED

The Assured Decent Last Rites Scheme (ADLRS) was introduced in May 2006 by the Indian Armed Forces to ensure that all willing veterans receive honorable funerals as a final tribute to their dedicated service to the nation. This scheme is designed to provide immediate assistance to the families of deceased veterans, ensuring that their last rites are conducted with dignity and respect.

Concept of ADLRS

The ADLRS aims to uphold the Army's moral duty to its veterans. Each Canteen Stores Department (CSD) has a setup for veterans to register. Upon a veteran's death, trained staff assist families with funeral arrangements, ensuring traditions are respected. The scheme also ensures a wreath is placed on behalf of the Chief of the Army Staff (COAS) as a tribute.

Eligibility for ADLRS

The ADLRS is open to all veterans from the Army, Navy, Air Force, and Assam Rifles, including officers, Junior Commissioned Officers (JCOs), Other Ranks (ORs), and their widows. To qualify for the scheme, veterans must hold valid CSD canteen cards and be dependent on an Army-run CSD Canteen.

Financial Assistance

Financial assistance is provided to the next of kin (NOK) of the deceased veteran, structured as follows:

- Army: ₹10,000 disbursed through the Station Headquarters (HQ).
- Navy: ₹40,000 granted by the Indian Navy Benevolent Fund (INBF).
- Air Force: ₹7,500 provided under the supervision of the Air Force Association (AFA) or the nearest Air Force Station. Additionally, ₹15,000 is contributed by the Indian Air Force Benevolent Association (IAFBA) through the local Air Force Unit or AFA.

The financial grant is provided promptly upon the death being reported or after the submission of the death certificate. If there is no NOK available, or if the family requests assistance, field staff will take charge of organizing the last rites.

VETERAN AFFAIRS

Documentation Required

To avail of the ADLRS, families must provide the following documentation:

- Death Certificate: 2 copies
- Identity Cards: 2 copies each of the deceased and NOK
- Passport-sized Photographs: 3 copies of the NOK
- Bank Details: Cancelled cheque or bank info of the NOK
- Photocopy of Bank Passbook: 2 copies
- NOK Registration Form: 2 copies

Claim Process

Upon the demise of a veteran, the family or NOK must notify the nearest Station HQ. The required amount will be disbursed to the NOK, which can later be reimbursed from the veteran's dependent Unit Run Canteen (URC). If the veteran passes away in a different location or is not registered with a local canteen, the nearest canteen or Station HQ will provide the financial aid.

Dedicated Helpline

For immediate support, families can call 1904. This dedicated helpline is established to inform Army authorities about the demise of a veteran and initiate the process for organizing last rites. The Station HQ will coordinate all necessary arrangements, ensuring the family receives the support they need during this difficult time.

Guidelines for Implementation

Each Station HQ assigns officers to ensure smooth implementation of the ADLRS. These officers coordinate all necessary arrangements, adhering to the Standard Operating Procedures (SOP) of the scheme. Senior officers may also be involved, depending on the rank and status of the deceased veteran, to ensure a fitting farewell.

VETERAN AFFAIRS

WHEN CAN EX-SERVICEMEN CAN WEAR MEDALS ON CIVIL ATTIRE

Medals represent the dedication, bravery, and service of Ex-Servicemen, embodying their sacrifices and achievements throughout their military careers. Guidelines for wearing full-size and miniature medals help uphold the decorum and respect these honors deserve, ensuring they're worn appropriately on suitable civil occasions.

Medals symbolize dedication and bravery, and Ex-Servicemen are encouraged to wear them on specific occasions. Here's a guide to when full-size and miniature medals should be worn:

Occasions for Wearing Full-Size Medals

- **Republic Day Parade** - On January 26, to celebrate India's democratic foundation.
- **Independence Day** - On August 15, symbolizing freedom and the military's role in preserving it.
- **Service Day/Raising Day/Corps Day** - For branch-specific celebrations, marking military legacy.
- **Vijay Diwas** - Honors India's victory in war, recognizing sacrifices of the armed forces.
- **Memorial Day Wreath Laying** - Solemn ceremonies to pay tribute to fallen soldiers.
- **Receptions at Rashtrapati Bhawan or Governor's House** - Prestigious events where wearing medals reflects honor.
- **Standard/Colour Presentation Parades** - Important military functions celebrating unit achievements.
- **Passing Out Parades** - Acknowledging new cadets/officers entering service.
- **Military Anniversaries and Reunions** - Celebrating shared experiences with fellow veterans.
- **State or Military Funerals** - A gesture of respect for deceased military members.
- **Embassy or High Commission Invitations** - Formal functions hosted by diplomatic entities.
- **Armed Forces Functions and Ex-Servicemen's Rallies** - Symbolizing pride and camaraderie.
- **Aid to Civil Power** - Rare instances where Ex-Servicemen assist civil authorities.
- **Visits to Military Headquarters** - For official duties, as a mark of respect to the institution.

VETERAN AFFAIRS

Occasions for Wearing Miniature Medals

- **Official and Private Functions** - Such as dinners, cocktails, and receptions, for a more subtle display of honor.
- **Military Mess and Institution Functions** - Including Service Day events and reunions.
- **Republic Day/Independence Day-Related Functions** - Receptions connected to national celebrations.
- **Reception at Service Chiefs' Residences** - For formal gatherings hosted by military leaders.
- **Embassy or High Commission Invitations** - Suitable for formal diplomatic events.
- **Armed Forces Reunions and Rallies** - A less formal setting to show pride in service.

Important Notes

- **Dignity of Medals** - Medals must not be worn during protests, marches, or political gatherings.
- **Restrictions** - Those discharged on disciplinary grounds are not allowed to wear medals.

Following these guidelines allows Ex-Servicemen to wear their medals with respect, honoring both their individual service and the military legacy they represent.

AFD CSD ENTITLEMENTS AND PURCHASE LIMIT

PAY BAND / LEVEL	COST LIMIT	PERIODICITY	ADDITIONAL NOTES
Pay Level 3 to 5	Rs. 8 Lakhs (Electric: Rs. 13 Lakhs) Excluding Taxes	Four cars in lifetime: - First car after 5 years of service - 8 years gap between purchases	- Widows/Next of Kin (NoK) can purchase cars against quota not availed by the individual. - If four cars were purchased before death, NoK is not entitled.
Pay Level 6 to 9	Rs. 10 Lakhs (Electric: Rs. 15 Lakhs) Excluding Taxes	Five cars in lifetime: - First car after 5 years of service - 8 years gap between purchases	- Widows/NoK can purchase cars against quota not availed by the individual. - If five cars were purchased before death, NoK is not entitled.
Pay Level 10 to 18	Rs. 20 Lakhs (Electric: Rs. 25 Lakhs) Excluding Taxes	Once in eight years	
Pay Level 10 to 18	Rs. 20 Lakhs (Electric: Rs. 25 Lakhs) Excluding Taxes	Once in eight years	
Motorized Two-Wheelers	One two-wheeler	Every 4 years from last purchase	Minimum four-year gap required between purchases of the same item or another two-wheeler.
ITEM CATEGORY	PURCHASE LIMIT	PERIODICITY	ADDITIONAL NOTES
Televisions	Two TVs	Every 4 years (block period)	
Air Conditioners	Four ACs	Every 4 years (block period)	
Other AFD-I Items (excl. four-wheelers)	One item	Every 4 years from last purchase	Only one AFD-I item (excluding four-wheelers) can be purchased within this period.
<ul style="list-style-type: none"> • For issues related to registration: customercareafd1@cims-net.com • Helpline contact details: 0120-6933434 / afdportal@csdindia.gov.in • Timings Monday to Friday between 10:00 A.M – 5:00 P.M 		For updates on all post-retirement affairs please visit: www.esmcorner.com	

SPARSH FOR NRI & NDG PENSIONERS

The System for Pension Administration (RAKSHA), or SPARSH, introduced by the Indian government, has modernized pension management for defence personnel, offering direct pension credits and a transparent online platform for managing pension services. However, Non-Resident Indians (NRIs) and Nepal-Domiciled Gorkha (NDG) pensioners face difficulties accessing SPARSH from abroad due to geo-restrictions. Here's an in-depth look at recent guidelines and email-based services introduced by SPARSH to support these pensioners.

1. Challenges for NRI and NDG Pensioners

SPARSH's geo-fencing restrictions have limited overseas access, complicating essential services like life certificate submission, family pension initiation, and personal updates. Recognizing these issues, the Principal Controller of Defence Accounts (Pensions) [PCDA (Pensions), Prayagraj] introduced a dedicated email system to help NRI & NDG pensioners manage their pension needs.

2. Dedicated Email Service: sparshnri.dad@gov.in

The new email, sparshnri.dad@gov.in, allows NRI and NDG pensioners to submit requests and access SPARSH services remotely. Available services include:

- Annual Identification: Submit the life certificate for ongoing pension disbursement.
- Family Pension Initiation: Notify of a pensioner's death to start the family pension for the next of kin (NoK).
- Employment Reporting: Declare employment or re-employment in foreign government roles.
- Contact Information Updates: Update email, Aadhaar, PAN, and contact details.
- Document Requests: Request Form-16, PPO copies, etc.
- Grievances: Address issues related to pension disbursement.

Using the Dedicated Email

To access services, pensioners should specify the request in the email subject line, including their rank, name, and SPARSH PPO number. For example:

- **Annual Identification:** "Annual Identification – Rank Name – SPARSH PPO No 123456789100"

SPARSH

- **Family Pension Initiation:** "Initiate Family Pension – Rank Name – SPARSH PPO No 123456789100"

4. Verification and Acknowledgment

SPARSH will verify documents and reply with an acknowledgment. Clear, complete documents are essential to avoid delays. Each request will generate a token number for tracking.

5. Key Email Services

- Annual Identification (Life Certificate): Can be submitted anytime and is valid for 12 months. It must be signed by approved officials like Indian Embassy staff or notaries.
- Family Pension Initiation: Requires a death certificate, NoK details, Aadhaar/PAN (if available), contact info, and bank details.
- Employment/Re-employment Reporting: Includes employment certificate with rank and pay scale.
- Updating Personal Information: Ensures records stay current for notifications and payments.
- Document Requests and Grievances: Allows document access and grievance submission with a description and relevant details.

Conclusion

SPARSH's dedicated email service offers NRI and NDG pensioners an accessible alternative to the geo-fenced portal, ensuring they can manage pensions effectively from abroad.

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<p>Disclaimer: The information in this newsletter is for informational purposes only, sourced from various platforms including websites run by the Indian Armed Forces and other government organizations. Verification is required; we assume no responsibility for errors or omissions.</p>	

SPARSH**HOW TO USE SPARSH SERVICES**

QUES. How do I update my basic details (Mobile Number, Bank Account Number, PAN etc.) in SPARSH Portal?

ANS: After the identification process is complete and approved, you can update your basic details in SPARSH by following these steps:

- Log in to your SPARSH account using your login ID and password.
- Go to My Profile > Manage Profile.
- Click on the Edit button next to the detail you want to update.
- Enter the new value and click on Save.
- You will receive an OTP on your registered mobile number or email ID to verify the change.
- Enter the OTP and select Confirm.

QUES. How can I apply for commutation in SPARSH Portal?

ANS: You can apply for commutation in SPARSH by following these steps:

- Log in to your SPARSH account using your login ID and password.
- Go to Service Requests > Commutation Requests.
- Click on the Apply button to apply for a new commutation or the View button to view the status of an existing commutation.
- Enter the details of the commutation such as the percentage of pension to be commuted, the bank account details, etc. and click on Submit.
- You will receive an OTP on your registered mobile number or email ID to verify the request.
- Enter the OTP and click on Confirm.

ESSENTIAL TIPS FOR VETERANS TO STAY HEALTHY AND HAPPY AFTER RETIREMENT

Balanced Diet: Focus on a nutritious diet with fruits, vegetables, whole grains, lean proteins, and healthy fats while limiting processed foods, sugar, and salt, and staying hydrated.

Stay Active: Engage in at least 60 minutes of moderate aerobic exercise daily and strength training twice a week through enjoyable activities like walking, swimming, or yoga.

Mental Engagement: Keep your mind sharp by learning new skills or hobbies and engaging in reading, puzzles, or online courses.

Social Connections: Maintain a strong social network by joining clubs, volunteering, or mentoring others to foster relationships and reduce isolation.

SPARSH

QUES. How can I request to stop my Fixed Medical Allowance for availing ECHS facility?

ANS: For Indian resident pensioners: If you no longer wish to avail Fixed Medical Allowance (FMA), you need to update your FMA option in your personal profile by logging into your SPARSH account. Here are the steps to accomplish this.

- Log in to your SPARSH account using your login ID and password.
- Go to My Profile > Manage Profile > Personal Details > Fixed Medical Allowance.
- Select the option 'No' for FMA and click on Save.
- You will receive an OTP on your registered mobile number or email ID to verify the change.
- Please enter your OTP and proceed with confirmation.

QUES: How to draw Fixed Medical Allowance if I am not availing any ECHS facility?

ANS: For Indian resident pensioners: If you wish to opt for Fixed Medical Allowance (FMA), please update the FMA option in your personal profile by logging into your SPARSH account. Here are the steps to follow:

- Log in to your SPARSH account using your login ID and password.
- Go to My Profile > Manage Profile > Personal Details > Fixed Medical Allowance.
- Select the option 'Yes' for FMA and click on Save.
- You will receive an OTP on your registered mobile number or email ID to verify the change.
- Please enter your OTP and proceed with confirmation.

ESSENTIAL TIPS FOR VETERANS TO STAY HEALTHY AND HAPPY AFTER RETIREMENT

Home Safety: Prevent falls by keeping your living space well-lit and organized, and use assistive devices if necessary for mobility and safety.

Travel and Explore: Enrich your life by planning trips that suit your health needs and interests to broaden your horizons.

Embrace Laughter: Improve your mood and reduce stress by laughing often, enjoying comedies, sharing jokes, or spending time with humorous friends.

Practice Gratitude: Cultivate gratitude by noting daily positives and sharing appreciation with others to enhance your well-being.

Set Goals: Pursue personal dreams and goals, breaking them into manageable steps to celebrate achievements and stay motivated.

Regular Check-ups: Visit your doctor regularly for preventive care and screenings, monitoring vital signs and reporting any health changes promptly.

HUMOUR IN UNIFORM

HUMOUR IN UNIFORM

A very long time ago, in the old Army hospital (R&R), a Sikh Subedar's wife was admitted for safe confinement.

She already had three sons, Jarnail Singh, Karnail Singh, and Kaptan Singh.

She was all geared up to name the fourth one Laftant Singh.

The attending gynae asked her what she would do in the case of a girl. What would she name her?

Without batting an eyelid, she quipped, "**Armoured Kaur.**"



An off-duty soldier took a train. When the train reached its first stop, a 'Karnal' saab walked in, and the Soldier stood up. The Colonel said, "Araam Se, Bait jao."

The train reached its second stop, again the soldier stood up, and the Colonel once again said, "Aram Se Puttar. Bait ja." When the train reached its third stop, again, the soldier stood up, again. This time, the Colonel looked at him and said, "Yaar baar baar Salute karan di Load nai hai. Bait Ja Chup-Chaap"

The soldier replied, "Sir Ji utharna hai, Mera istaap 2 Tesan (Station) pehle nikal gaya"

ESSENTIAL TIPS FOR VETERANS TO STAY HEALTHY AND HAPPY AFTER RETIREMENT

Stress Management: Practice relaxation techniques like meditation or deep breathing, and seek professional support if experiencing stress or anxiety.

Quality Sleep: Aim for 7-9 hours of sleep each night by establishing a regular routine and creating a comfortable sleep environment.

Quit Smoking: Avoid smoking and secondhand smoke to lower your risk of diseases, seeking help from healthcare professionals if needed.

Oral Health: Prioritize oral hygiene by brushing twice daily and visiting the dentist annually while avoiding tobacco and limiting sugary foods and drinks.

Vision and Hearing Care: Schedule regular check-ups to protect your eyesight and hearing, ensuring a better quality of life.

WHAT'S IN A SPARSH PPO NUMBER? HERE'S EVERYTHING YOU NEED TO KNOW!

The SPARSH (System for Pension Administration Raksha) platform has transformed Defence pension management by streamlining operations and improving transparency. A critical component of SPARSH is the Pension Payment Order (PPO) number, which acts as a unique identifier for each pensioner. This article provides an overview of the structure and importance of the SPARSH PPO number and its role in pension management.

What is a SPARSH PPO Number?

A SPARSH PPO number is a 12-digit unique identifier assigned to every Defence pensioner registered on the SPARSH system. It serves as the pensioner's identification and login ID, helping them manage pensions, track updates, and resolve any issues on the SPARSH platform. This structured number contains essential details, enabling pensioners to manage their pension profiles effectively.

Breakdown of the 12-Digit SPARSH PPO Number

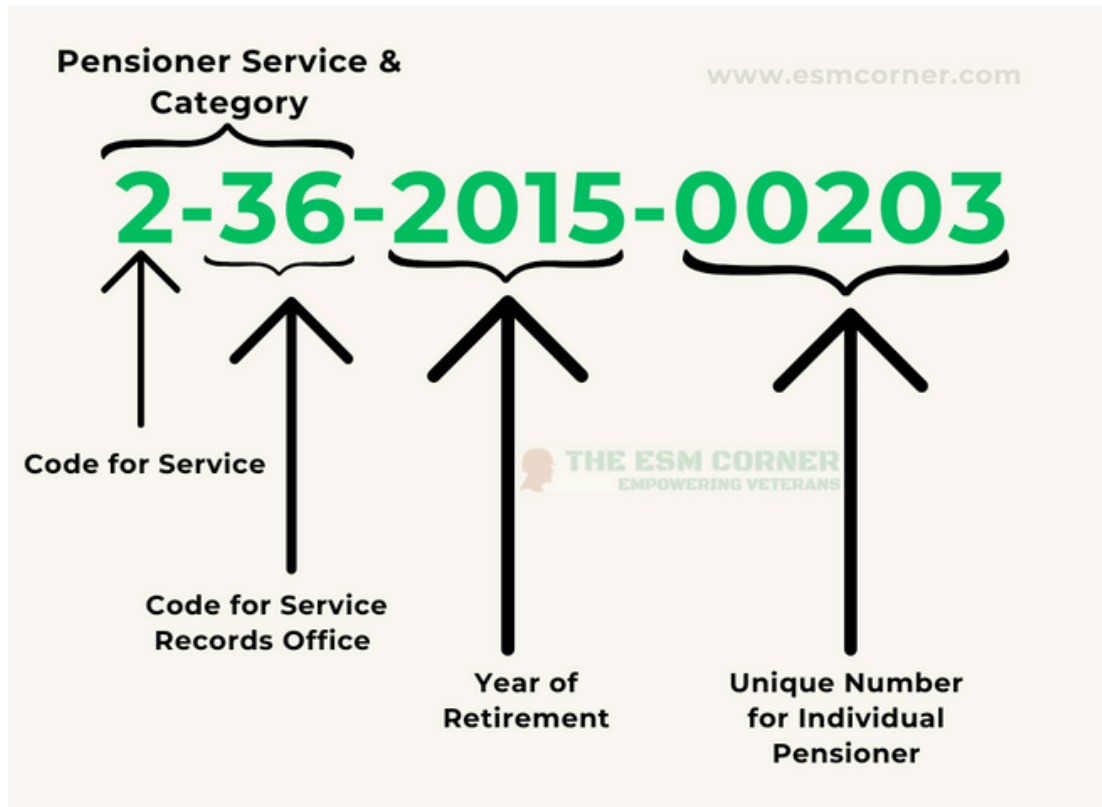
The SPARSH PPO number's structure is logical, encoding various aspects of the pensioner's background. Using the example "2-36-2015-00203," we can decipher the following:

- 1. Service and Category:** The first three digits indicate the pensioner's service and category. For instance, "2-36" represents Army Personnel Below Officer Rank (PBOR). Each service and category has its code:
 - Army Officers: 101; Army AMC, RVC, MNS, ADC & TA: 102
 - Army JCO & OR: 201–250; Navy Officers: 301
 - Navy JCO & OR: 401; Air Force Officers: 501
 - Air Force JCO & OR: 601; IDAS Officers: 701
 - Defence Civilian PBOR: 801
- 2. Record Office Code:** The next two digits identify the pensioner's regional record office.

SPARSH

3. Year of Retirement: The following four digits specify the retirement year, helping track retirees and relevant pension regulations.

4. Running Serial Number: The final five digits provide a unique identifier for each pensioner within the same category.



Using the PPO Number for SPARSH Login

Pensioners use their 12-digit PPO number as their SPARSH Pensioner ID. To log in, they append “01,” “02,” or “03” to the PPO number, depending on the pension type: Service Pensioner (01), Family Pensioner (02), or Dependent Pensioner (03). For instance, if the PPO number is “236201500203,” the login ID would be “23620150020301.” SPARSH provides login credentials by email or SMS, which should be updated immediately with a strong password for security.

Corrigendum PPO: Managing Updates and Corrections

A corrigendum PPO is issued when updates or corrections, such as OROP adjustments or arrear releases, are made to the original PPO. Each corrigendum is sequentially numbered and listed in the top-right corner of the PPO document. Pensioners should carefully monitor these documents to ensure their records are current.

SPARSH

Keeping Your SPARSH Profile Updated

Regularly updating your SPARSH profile is crucial to avoid disruptions in pension payments. Personal details like Aadhaar, PAN, and bank account information should be verified periodically, especially during Pensioner Data Verification (PDV). An updated profile ensures accurate pension processing.

The SPARSH Migration

The migration from the legacy system to SPARSH began on November 17, 2021, starting with post-2016 pensioners. By April 2022, approximately 5 lakh pensioners had transitioned. Phase two, targeting pre-2016 pensioners, started on August 23, 2022, and is ongoing. Pensioners receive notifications with their SPARSH ID, username, and password as they are migrated.

Conclusion

Understanding your SPARSH PPO number is essential for managing your pension effectively. This unique 12-digit number encodes valuable details about your service history and retirement. Staying informed on corrigendum PPOs and updating your profile regularly ensures smooth pension administration under the SPARSH system.

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We offer legal Help on :

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3. Disability Pension
4. MACP
5. Family Pension
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9. Promotion Matters
10. Gratuity matters
11. Quashing of Punishment
12. Commutation issues
13. Retiral benefits discrepancy
14. Pay Anomaly (Basic Pay & Increment)
15. Senior, Junior-related pay discrepancy or seniority
16. Family matters (Divorce & Maintenance Allowance)

All AFT CAT & HC related matters

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AGIF**EXTENDED INSURANCE (EI) SCHEME BY AGIF FOR ESM**

The **AGIF Extended Insurance (EI) Scheme**, introduced on January 1, 1981, provides crucial financial protection for retired military personnel across the Army, Navy, and Air Force. It covers all ranks who retired after December 31, 1980 (with varying names in each service). For Junior Commissioned Officers (JCOs) and Other Ranks (OR), coverage extends up to age 75, while officers are covered up to age 80. This scheme ensures their financial well-being during the transition to civilian life. In this article, we'll delve into the EI Scheme offered by the Army Group Insurance Fund. In this article we will talk about the EI Scheme offered by Army group Insurance fund.

Key Features of the AGIF Extended Insurance Scheme**Coverage Period:**

- The EI Scheme covers a specific period, as defined at the time of retirement.
- It applies to retirees based on the cover provided during their service tenure.
- Notably, earlier retirees are not entitled to cover provided by subsequent modifications to the scheme.

Premium Deduction:

- A one-time non-refundable premium is deducted from the retiring personnel's benefits.
- Unlike traditional savings plans, the EI Scheme focuses solely on insurance coverage without any survival benefits.

EI Certificate:

- Upon retirement, the Army Group Insurance Fund (AGIF) issues an EI Certificate to each individual.
- This certificate serves as proof of coverage under the scheme.

Demise and Claim Process:

- In the unfortunate event of an Ex-Serviceman's demise, the Next of Kin (NOK) must inform AGIF.
- The NOK needs to provide the death certificate and the EI Certificate for processing the claim.

Suspension During Re-Employment:

If a retired individual is re-employed, the EI scheme is suspended.

The existing insurance scheme then provides the necessary cover during the re-employment period.

What is an EI (Extended Insurance) Certificate :

An EI certificate is issued by Army group Insurance fund at the time of retirement, it contains all the details of the Individual, This certificate holds crucial information:

- **Individual Details:** It includes personal information about the retiree.
- **Nominee and Contingent Nominee:** Their names, relationships, and addresses.

AGIF

- Unique Certificate Number: A distinct identifier.
- Issue Date: When the certificate was granted.
- Insurance Coverage Period: The duration of coverage.
- Additionally, it contains a certificate that must be submitted to AGIF Dte after the insurant's passing.

EI Scheme Table

The following table outlines the coverage details for both officers and Junior Commissioned Officers (JCOs) or Other Ranks (OR):

Ser No	Period of Retirement	Sum Assured		Term of cover (whichever is earlier)		Refundable
		Offrs	JCO/OR	Yrs Post retirement	Age in Yrs	
1.	01 Jan 81- 31 Mar 89	65,000	30,000	10	65	No
2.	01 Apr 89 - 31 Mar 94	1L	0.5 L	10	65	No
3.	01 Apr 94 - 30 Jun 99	2 L	1 L	20	70	No
4.	01 Jul 99 - 30 Dec 04	3 L	1.5 L	20	72	No
5.	31 Dec 04 - 29 Jun 09	4L	2L	26	75	No
6.	30 Jun 09- 30 Jul 10	6L	3L	26	75	No
7.	31 Jul 10 - 30 Dec 13	6L	3L	26	75	Yes
8.	31 Dec 13 - 31 Dec 14	10L	5L	26	75	Yes
9.	01 Jan 15 - 31 Mar 17	10L	5L	30	80	Yes
10.	01 Apr 17 - 31 Dec 21	10L	5L	30	80	No
11.	01 Jan 22 - 31 May 22	10L	5L	26 Offrs 30 JCOs/OR	80 Offrs 75 JCOs/OR	No
12.	01 Jun 22 Onwards	15L	7.5L	26 Offrs 30 JCOs/OR	80 Offrs 75 JCOs/OR	Yes

Documents Required for Claiming EI

- Death Certificate: Issued by the Registrar of Birth and Death (Military Hospital-issued certificates are accepted).
- Cancelled Cheques or Passbook Copy: Ensure that beneficiaries' names are imprinted on the cheques or passbooks.
- AADHAR Card: Required as proof of identity.
- EI Certificate (if available).
- Additional Documents for Non-Nominee/Contingent Nominee Beneficiaries:
 - Claim Affidavit (as provided on the website).
 - Indemnity Bond with Surety (as provided on the website).

Ensure that the Sum Assured and Terms of Cover align with the retirement date.

For any queries, please reach out to Army group Insurance fund:

- **Email ID:** claimsagif@gmail.com
- **Mobile Numbers:**
 - **Officers' Section:** 8882484303
 - **Supdt, EI Section (JCOs/OR):** 7290007353

Thank you for reading!