

Key Initiatives of the Department of Ex-Servicemen Welfare

The Department of Ex-Servicemen Welfare has undertaken wide-ranging reforms to enhance the scope of welfare measures extended to veterans, widows and their dependents since June 2014. Systemic reforms have been implemented across pension policy, healthcare, resettlement and welfare domains under the Ex-Servicemen Contributory Health Scheme (ECHS), the Kendriya Sainik Board (KSB) and the Directorate General of Resettlement (DGR). The Department of ESM Welfare remains fully committed to “Seva, Samman aur Suraksha” for our veterans.

- 1. One Rank One Pension**
- 2. SPARSH (System for Pension Administration – Raksha)**
- 3. Ex-Servicemen Contributory Health Scheme (ECHS)**
- 4. Improving Access to Healthcare by expanding ECHS outreach**
- 5. Directorate General Resettlement (DGR): Reservation and Resettlement Initiatives**
- 6. Welfare Fund and Financial Support**
- 7. Kendriya Sainik Board (KSB): Enhanced Financial Assistance under various Welfare Schemes**
- 8. Digital Improvements and Grievance Redressal Reforms in Pension and Services**
- 9. Pension Welfare Related Initiatives**

1. **One Rank One Pension:** One Rank One Pension is a pension reform for Defence Forces personnel that ensures uniform pension for retirees of the same rank and same length of service, irrespective of their date of retirement. The scheme was notified on 07.11.2015 and implemented with effect from 01.07.2014 with the revision frequency of five years. Hence, OROP-II was notified on 04.01.2023 and implemented with effect from 01.07.2019. Thereafter OROP-III was notified on 15.07.2024 and implemented with effect from 01.07.2024.

1.1 **Salient Features of OROP**

	OROP-I	OROP-II	OROP-III
Notification Date	07.11.2015	04.01.2023	15.07.2024
Effective Date	01.07.2014	01.07.2019	01.07.2024
Total Beneficiaries	~20.75 lakhs	~17.48 lakhs	~20.43 lakhs

1.2 **A total of ~ Rs 1,24,000 crs has been expended since 2014 on account of OROP** (including on Service Pensioners and Family Pensioners).

1.3 This initiative demonstrates Government of India's commitment to veterans' welfare as a priority policy area. The OROP framework stands as a landmark welfare reform for the Defence Forces veterans. It reflects the Government of India's sustained commitment to those who have served the nation with dedication and sacrifice.

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2. **SPARSH (System for Pension Administration – Raksha)**

2.1 The Ministry of Defence introduced SPARSH as a flagship digital reform to modernize pension administration for Defence personnel. The initiative was first announced in the Union Budget 2017–18 with the objective of developing a web-based, interactive pension disbursement system to reduce grievances among defence pensioners.

2.2 SPARSH has been designed as a comprehensive, end-to-end digital platform that automates the entire pension lifecycle—from initiation of claims to sanction, disbursement, and periodic revisions. It replaces the earlier fragmented and manual system with a centralized, transparent, and IT-enabled framework. A key aspect of the reform is the elimination of reliance on intermediaries such as banks, by enabling direct interaction between pensioners and the system through a dedicated online portal.

2.3 The initiative aims to enhance efficiency, transparency, and accountability while minimizing delays and reducing human intervention. By integrating all stakeholders onto a single platform and providing direct access to pension-related services, SPARSH empowers pensioners and improves ease of living for ex-servicemen and their families. It is also expected to significantly reduce complaints by improving transparency and accessibility.

2.4 ***Benefits/Impact of SPARSH***

- (i) **End-to-End Digital Processing:** Covers the entire pension lifecycle—from claim initiation to sanction, disbursement, and revisions.
- (ii) **Pensioner Portal:** Dedicated online portal enabling pensioners to access all pension details and avail multiple services in one place.
- (iii) **Elimination of Intermediaries:** Direct system-based pension disbursement reduces dependence on banks and other agencies.
- (iv) **Document Access:** Availability of PPO, pension slips, Form-16, and other essential records under a centralized “My Documents” section.
- (v) **Digital Life Certificate (DLC):** Facility to submit life certificates online, reducing the need for physical visits.

- (vi) **Grievance Redressal:** Transparent and time-bound system with online tracking, leading to faster resolution of complaints.
- (vii) **Real-Time Notifications:** SMS and email alerts regarding pension status, PPO issuance, and updates.
- (viii) **Unique PPO Number:** A permanent PPO number that remains unchanged throughout the pension lifecycle, including for dependents.
- (ix) **Profile & Nomination Management:** Easy updating of personal details, declarations, and service requests through the portal.
- (x) **Third-Party Integrations:** Integration with Aadhaar, PFMS, banking systems, and Reserve Bank of India for secure and efficient processing.
- (xi) **Support Ecosystem:** Extensive network of service centres, bank branches, and helplines to assist pensioners across the country.

2.5 Through these features, SPARSH has **significantly improved the speed, accuracy, and transparency of pension delivery, making it a transformative and citizen-centric initiative in defence pension reforms.**

3. **Ex-Servicemen Contributory Health Scheme (ECHS)**: The ECHS provides cashless and capless healthcare to about 64 lakh ESM through sanctioned 456 polyclinics and 3,144 empaneled hospitals. To increase the outreach of healthcare facilities to ESM, the following initiatives have been taken.

Expansion of ECHS Coverage and Healthcare Infrastructure

3.1 The Ministry of Defence has expanded the Ex-Servicemen Contributory Health Scheme (ECHS) to enhance healthcare access for veterans and their families across India.

3.2 **ECHS facilities have been extended to World War II veterans, Emergency Commissioned Officers (ECOs), Short Service Commissioned Officers (SSCOs)**, and premature retirees by waiving the condition of being an ex-serviceman or pensioner. Eligible individuals and their spouses can get registered under the scheme with a one-time contribution, while war widows are exempt from giving the contribution.

3.3 Since 2014, the scheme has witnessed substantial growth across multiple dimensions. The **beneficiary base** has risen significantly from 44,52,657 in March 2014 to 63,96,492 in March 2026, reflecting an increase of 43.7%. Healthcare infrastructure under ECHS has also expanded, with the number of sanctioned **polyclinics increasing** from 432 to 456 during the same period. Additionally, the network of **empanelled hospitals** has grown markedly from 2,050 to 3,144, improving access to quality medical care.

3.4 This expansion has been supported by a **substantial rise in budgetary allocation**, which has increased from ₹1,784 crores during 2013-14 to ₹14,858 crores during 2025-26, an increase of about 700%. Collectively, these developments highlight the Government of India's sustained commitment to strengthening healthcare services for ex-servicemen and their dependents.

3.5 *Benefits/Impact of ECHS expansion*

(i) Healthcare access has been expanded to a wider beneficiary base, including previously excluded categories.

- (ii) Geographic coverage has been improved, reducing travel burden, especially for elderly veterans.
- (iii) Infrastructure and service capacity have been strengthened through establishment of new polyclinics and upgrading the existing polyclinics.
- (iv) Financial support and accountability in healthcare delivery has been enhanced.
- (v) Transparency and efficiency have been improved through digital initiatives such as smart cards, online claim processing, and tracking systems.

4. Improving Access to Healthcare by expanding ECHS outreach

4.1 **E-SeHAT Teleconsultation:** To enable ex-servicemen residing in remote, far-flung areas and those unable to physically visit the polyclinic due to illness, age, or mobility constraints, E-SeHAT Teleconsultation services were introduced in October 2025 through the ECHS mobile app. The teleconsultation is provided by the available polyclinic doctors. This initiative also reduces congestion and waiting time in polyclinics and more than 2,100 teleconsultations have been carried out by various Polyclinics.

The benefits/Impact of the Reform:

- (i) Reduces the need for physical visits, especially for elderly and remote beneficiaries.
- (ii) Ensures **timely medical advice and continuity of care**.
- (iii) Improves access to specialists across locations.
- (iv) Enhances convenience and efficiency in healthcare delivery.

4.2 **Mobile Medical Units:** To provide access of health services to ex-servicemen residing in far-flung and remote areas a pilot project for Mobile Medical Units has been initiated. Three Mobile Medical Units on the lines of the National Health Mission have been launched on pilot basis at Rampur in Himachal Pradesh, Tura in Meghalaya and Poonch in J&K on 02 Feb 2026. After successful completion of the Pilot Project, it is proposed to establish 130 MMUs in the remote areas.

The benefits/impact of the Reform:

- (i) Strengthens **last-mile healthcare delivery**.
- (ii) Reduce travel burden for elderly pensioners.
- (iii) Improve outreach in remote and inaccessible areas.
- (iv) Ensure early diagnosis and timely treatment.

4.3 **23 new Polyclinics** were sanctioned in 2024, out of which 21 Polyclinics are being established in Himachal Pradesh, Uttarakhand, Uttar Pradesh, Delhi, Rajasthan, Bihar, West Bengal, Orissa, Andhra Pradesh, Telangana, Karnataka and Maharashtra and 02 in Nepal. 17 of these Polyclinics in Sainikpuri

Hyderabad, Balesar, Jaipur-III, Clement Town, Meerut-II, Gagret, Pune (Nyati), Vishakhapatnam-II, Hoogly, Bangalore Whitefield, Bagalkot, Bhoranj, Nalagarh, Gomti Area, Vijayanagaram, Butwal and Cuttack have become operational as on 31.3.2026. The remaining are likely to be completed by October 2026.

4.4 Upgradation of 50 existing Polyclinics was sanctioned wherein both manpower and equipment were to be enhanced. All 50 polyclinics have been upgraded and as committed 1264 manpower have been engaged, as on 31.3.2026, both for upgradation of existing polyclinics and establishment of new polyclinics.

4.5 Home Delivery of Medicines: To support elderly and infirm beneficiaries, ECHS initiated the facility of **home delivery of medicines**. As of April 2026, approximately **23,923 medicine packets** have been delivered.

The benefits/impact of the Reform are as follows:

- (i) Minimizes the need for repeated visits to polyclinics.
- (ii) Ensures **continuity of treatment for chronic patients**.
- (iii) Reduces inconvenience for aged and differently-abled beneficiaries.
- (iv) Improves adherence to prescribed treatment.

4.6 AYUSH Services for ECHS: In March 2023, a Memorandum of Understanding was signed between ECHS and the Ministry of AYUSH to integrate AYUSH systems of medicine into the ECHS framework. As on 31.3.2026, 31 AYUSH hospitals have been empanelled for secondary/tertiary treatment by ECHS, providing ex-servicemen an alternate course of treatment.

Benefits/impact of the Reform: This initiative provides beneficiaries with access to alternative and holistic healthcare systems. It expands treatment options, promotes preventive healthcare, and supports overall well-being alongside conventional medical care.

4.7 ECHS extended to Cadets Invalidated Out on Medical Grounds: Medically invalidated Officer Cadets are now covered under ECHS, the one-time contribution required for becoming an ECHS beneficiary has been waived. This

shall provide free lifetime healthcare to approximately 500 ex cadets who have been boarded out due to medical reasons.

4.8 Empanelment of Tata Memorial Hospital under ECHS: On 9th September 2022, Tata Memorial Hospital Mumbai, along with its units at Visakhapatnam, Varanasi, Guwahati, and Sangrur, was empanelled under ECHS to provide specialized and cashless treatment to beneficiaries, particularly for cancer care.

The benefits/impact of the Reform: This landmark decision has enabled ex-servicemen and their dependents to access world-class oncology treatment across multiple regions without financial hardship. It ensures timely diagnosis and treatment of serious illnesses like cancer, improves survival outcomes, and reduces the need for long-distance travel. The empanelment has significantly strengthened tertiary healthcare access under ECHS.

4.9 Migration to National Government Cloud: ECHS has migrated its data to the **National Government Cloud** for ensuring secure, scalable, and efficient management of healthcare data and services.

The benefits/impact of the Reform:

- (i) Enhanced **data security and system reliability**.
- (ii) Improved scalability and performance of digital services.
- (iii) Better integration of healthcare platforms.
- (iv) Strengthened overall digital governance.

4.10 Signing of Memorandum of Understanding (MoU) between CO ECHS and Rajyoga Education & Research Foundation (RERF): A Memorandum of Understanding has been signed between Ex-Servicemen Contributory Health Scheme and Rajyoga Education & Research Foundation (RERF), Brahmakumaris on 21 April 2025. It is assisting ex-servicemen and their dependents to achieve good mental health through Brahmakumaris centres pan India. Regular sessions are being conducted at polyclinic level in approximately 300 polyclinics pan India.

Reservation and Resettlement Initiatives

5. **Directorate General Resettlement (DGR):** The Directorate General Resettlement functions for facilitating resettlement of ESM by providing training courses for employment assistance, skill development and entrepreneurship opportunities to Ex-servicemen.

5.1 **Vacancy-based 100-point roster for Ex-Servicemen:** on the request of DGR, the Department of Personnel and Training has introduced a vacancy-based 100-point roster for Ex-Servicemen in December 2025. The roster establishes a cyclical numerical framework from 1 to 100, earmarking specific points for Ex-servicemen reservation. This reform institutionalizes reservation compliance by embedding it within recruitment procedure. The structured roster system eliminates ambiguity in calculating reserved vacancies across recruitment years. It reduces clerical errors, prevents backlog accumulation and ensures transparent documentation of compliance. Departments can now track reservation points numerically and demonstrate adherence to policy mandates during audit and review.

5.2 **Grant of ESM status to Short Service Commissioned Officers:** Through a notification dated 13th February 2020, the Government granted Ex-Servicemen status to Short Service Commissioned Officers who complete their terms of engagement and are released with gratuity.

Benefits/impact of the Reforms: This landmark decision has enabled SSCOs to access various post-service benefits, including healthcare, employment opportunities, and welfare schemes. It has also enhanced the attractiveness of the Short Service Commission and ensured equitable recognition of their service.

5.3 **Grant of Ex-Servicemen status to MNS Officers for Re-employment:** The Department of Personnel and Training (DoPT) has notified the amended Ex-Servicemen (Re-employment in Central Civil Services and Posts) Rules, 1979 in February, 2026 which formally recognizes the Military Nursery Service (MNS) personnel under the re-employment rules, thus strengthening rehabilitation and second-career opportunities for a wider segment of retired Defence Personnel.

5.4 Technical Employment Scheme for ESM: On 6th February 2020, the Government issued guidelines for introducing employment schemes in technical sectors through Directorate General of Resettlement empanelled agencies, aimed at diversifying employment avenues for ex-servicemen.

The Benefits/impact of the Reforms: This initiative has opened new career pathways beyond traditional security roles, allowing ex-servicemen to utilize their technical skills and training. It promotes sustainable employment, enhances income opportunities, and supports smoother integration into the civilian workforce.

5.5 Promotion of Self-Employment for Ex-Servicemen through Jan Aushadhi Kendras under Pradhan Mantri Bhartiya Jan Aushadhi Pariyojna (PMBJP): Under the Pradhan Mantri Bhartiya Jan Aushadhi Pariyojana (PMBJP), the Government of India has introduced special incentives to encourage ex-servicemen to establish Jan Aushadhi Kendras for providing affordable generic medicines. In addition to the existing incentives, a special one-time grant of ₹2 lakh has been provisioned specifically for ex-servicemen. Eligible beneficiaries can avail this support through an 'Eligibility Certificate' issued by the Directorate General of Resettlement (DGR).

Benefits/Impact of the Reform: This initiative not only promotes access to affordable medicines for the general public through a nationwide network of generic pharmacies but also creates sustainable self-employment opportunities for ex-servicemen. Under PMBJP, Janaushadhi Kendras owners earn 20% margin on MRP of each medicine sold providing a core revenue stream. In addition, normal incentives are paid at 20% of monthly purchases made from PMBI upto Rs 20,000 per month. Since 2023, based on the sustained efforts by DGR, ESM have also been included as a beneficiary for one-time special incentive of upto Rs 2 lacs. This special incentive is released upon submission of a DGR eligibility Certificates, thereby ensuring financial viability of these ventures. The scheme contributes to both economic empowerment of ex-servicemen and the larger goal of accessible and cost-effective healthcare for all.

5.6 Coal Loading Scheme of DGR: The ESM Coal Loading and Transportation Scheme was initially started with an agreement between MoD and

Ministry of Energy in 1979 to obviate the issues of unionism and mafia interference in Coal transportation. The main aim of the Scheme was to provide self-employment and rehabilitation opportunities for retired officers, Junior Commissioned Officers (JCOs), and Other Ranks (OR) from the Indian Armed Forces. It fosters entrepreneurship by enabling them to form companies that manage coal loading and transport for Coal India Limited (CIL) subsidiaries. The Coal Scheme was later formalized through a Memorandum of Understanding (MoU) between the Directorate General of Resettlement (DGR) and Coal India Limited (CIL) in 1993. The scheme aimed to provide resettlement opportunities for Ex-Servicemen (ESM) by engaging them in coal loading and transportation activities at various subsidiaries of CIL. The MoU was subsequently renewed in 1999 and 2013. It was further extended by five years up to 2018. In June 2020 CIL conveyed its decision to exit the MoU after the tenure of all existing ESM Companies came to an end but allowed the existing ESM companies to complete their tenure of nine years. For continuing the scheme, **a fresh MoU has been signed between DGR and CIL on 14 Oct 2025**. Detailed Guidelines for implementation of the MoU are being issued to restart the scheme.

5.7 GeM onboarding of DGR-empanelled ESM Security Agencies: The Directorate General Resettlement, in coordination with the Government e-Marketplace, has successfully onboarded the DGR-empaneled Ex-Servicemen Security Services onto the GeM platform with effect from 20 January 2026. The reform delivers a unified, fully digital procurement ecosystem thereby ensuring that Ministries, Departments, Autonomous Bodies, and Central Public Sector Enterprises can select and fulfil their security manpower requirements through Directorate General Resettlement sponsorship. Following implementation, 1100 DGR-empaneled Ex-servicemen security agencies have been successfully catalogued on GeM and 86 tenders have already been floated by Government entities utilising the platform as on 31.3.2026.

5.8 Re-employment of Ex-Servicemen: In 2024, the Government intensified its efforts through the Directorate General of Resettlement (DGR) to facilitate large-scale re-employment of ex-servicemen across various sectors, including private industry and government-linked services.

Benefits/Impact of the Reform: A total of 69,397 ex-servicemen were benefitted during the year, including approximately 43,000 in security services. In 2025-26 20 job fairs were conducted with participation from around 787 companies, in which, 22000 vacancies were offered to 16630 participating ESM, improving resettlement opportunities. These initiatives have ensured smoother transition to civilian life, enhanced livelihood opportunities, and strengthened economic independence of ex-servicemen.

6. Welfare Fund and Financial Support

To strengthen financial support mechanisms and ensure timely assistance to ex-servicemen and their families, the Government of India has undertaken key reforms in welfare funding and resource mobilization.

6.1 Armed Forces Battle Casualties Welfare Fund (AFBCWF): The Government expanded the scope of the welfare fund by renaming the **Army Battle Casualties Welfare Fund (ABCWF)** to the **Armed Forces Battle Casualties Welfare Fund (AFBCWF)**, thereby extending its coverage to personnel of the Army, Navy, and Air Force. Along with this expansion, the **ex-gratia financial assistance** has been significantly enhanced:

- (a) From **₹2 lakh to ₹8 lakh** for all Battle Casualties.
- (b) From **₹1 lakh to ₹4 lakh** for Battle Casualties with disability less than 60%.

This reform ensures stronger and more inclusive financial support to affected personnel and their families.

7. **Kendriya Sainik Board (KSB)** under the Department of Ex-Servicemen Welfare looks after approximately 28 lakhs ex-servicemen, their dependents and Veer Naris with the help of 34 Rajya Sainik Boards and 434 Zila Sainik Boards through the respective State Governments and Union Territories.

Enhanced Financial Assistance under various Welfare Schemes

7.1 On 11th August 2023, the Government of India enhanced various welfare grants and financial assistance schemes for ex-servicemen, widows, and their dependents to better meet rising financial needs.

- (a) Vocational Training Grant for widows of ESM has been increased from ₹20,000 to ₹50,000 (one-time).
- (b) Medical Grant for non-pensioner ESM and their widows has been raised from ₹30,000/- p.a (Max) to ₹50,000/- p.a (Max).
- (c) Serious Disease Grant increased from ₹1,25,000 to ₹1,50,000 (one-time).

7.2 Under the **Prime Minister Scholarship Scheme (PMSS)**, scholarship rates have been revised upward from the financial year 2019–20.

- (a) The annual scholarship for boys has been increased from ₹24,000 to ₹30,000.
- (b) For girls it has been raised from ₹27,000 to ₹36,000, for promoting and supporting higher education opportunities for wards of Ex-Servicemen.

7.3 Rate of financial assistance to Orphan Children of Ex-Servicemen/Widows under the Raksha Mantri Ex-Servicemen Welfare Fund (Funded out of Armed Forces Flag Day Fund) has been increased from Rs 1,000 per month per child to Rs 3,000 per month per child w.e.f 1st April 2022.

7.4 Rate of financial assistance for Mobility Equipment to Ex-servicemen who are disabled with more than 50% disability after retiring from the service funded out of Armed Forces Flag Day Fund has been increased from Rs 57,500/- to Rs 1 Lac w.e.f 01 Apr 2022 and individual can re-apply after a gap of 10 years.

7.5 **Cheshire Homes** look after leprosy patients, mentally handicapped patients, and chronic spastic/paraplegic and TB patients. The grant amount of Rs 9,000 pa per inmate has been enhanced to Rs 15,000/- pa per inmate w.e.f

01.04.2021 by the Kendriya Sainik Board to Cheshire Homes at Delhi and Lucknow and Raphael Ryder International Cheshire Home, Dehradun.

7.6 Enhancement of Welfare Grants: Under the KSB welfare schemes financial relief is provided to ex-servicemen and their families to help them overcome economic challenges with dignity through the Armed Forces Flag Day Fund. For three of these welfare grants, the amount was **doubled from 01 Nov 2025:**

- (a) Penury Grant was enhanced from Rs. 4,000 to Rs. 8,000 pm,
- (b) the Education Grant was enhanced from Rs. 1,000 to Rs. 2,000 pm,
- (c) the Marriage Grant was enhanced from Rs. 50,000 to Rs. 1,00,000.

7.7 All India Gorkha Ex-servicemen Welfare Association (AIGWA): Annual grant to AIGWA has been enhanced from Rs. 12 lakh to Rs 18 lakh wef 01 Apr 2026.

7.8 “Maa Bharti Ke Sapoot” Portal: On 14th October 2022, the Government of India launched the “Maa Bharti Ke Sapoot” portal to enable citizens to directly contribute towards the **Armed Forces Battle Casualties Welfare Fund.**

Benefits/Impact of the Reforms: This platform has encouraged active public participation in supporting families of martyrs and injured soldiers. It ensures faster mobilization of funds, timely assistance, and fosters a strong sense of national solidarity and responsibility.

7.9 Women participation in Zila Sainik Welfare Offices: the Rajya Sainik Board at State level and the Zila Sainik Boards at District level are manned by ESM from the three services. These officials are appointed by the State Government/UT Administration in accordance with the respective recruitment rules. For increasing the number of ex-service Women Officers engaged, in Aug. 2024, the guidelines for recruitment in RSB/ZSB introduced a 10% reservation for the retired women officers. 26 women officers (approx. 8%) have been employed as ZSWOs till 31.3.2026.

7.10 Integrated Sainik Complexes: On 26th July 2024, the Government of India expanded the existing concept of Sainik Rest Houses into Integrated Sainik Bhavans, designed to function as one-stop facilities for ex-servicemen. Under this initiative, the Central Government provides 50% of the construction cost, while land is provided by the State Governments and maintenance, including recurring expenditure, is borne by them. A cost ceiling of ₹10 crore has been fixed per project to ensure efficient utilization of resources. As on 31.3.2026, 08 Integrated Sainik Complexes have been constructed and construction is underway at 04 locations, proposals for construction are planned at another 05 locations.

Benefits/Impact of the Reforms: These complexes bring together key services such as Sainik Rest Houses, CSD Canteens, and ECHS polyclinics **in the same complex**, addressing a long-standing demand of the ESM community. This reform significantly improves accessibility, convenience, and service delivery by providing multiple welfare services at a single location, thereby enhancing the overall support system for ex-servicemen and their families.

8. Digital Improvements and Grievance Redressal Reforms in Pension and Services

8.1 **Jeevan Pramaan (Digital Life Certificate):** the Government of India has undertaken major digital initiatives to improve pension-related services and enhance ease of access for ex-servicemen. The introduction of Jeevan Pramaan (Digital Life Certificate) has eliminated the need for physical presence for submission of life certificates, enabling pensioners to complete the process remotely using biometric authentication.

8.2 Digital grievance redressal platforms such as **CPGRAMS** and **SPARSH** have strengthened transparency and accountability in handling pension-related issues. These systems allow **real-time tracking and faster resolution** of complaints. As a result, the average grievance disposal time has been significantly reduced from about 87 days to approximately 21-30 days.

8.3 Grievances Received and Disposed (2020–2025)

Year	Grievances Received	Grievances Disposed	Disposal Percentage
2020	7,950	7,155	90%
2021	10,956	10,079	92%
2022	15,340	14,112	92%
2023	38,158	36,631	90%
2024	52,761	51,184	97%
2025	37,903	36,784	97%

8.4 Moreover, the Controller General of Defence Accounts regularly conducts **Pension Adalats** to resolve ex-servicemen's pension issues, enabling on-the-spot grievance redressal, document verification, and claim processing, complementing digital systems like CPGRAMS and SPARSH, ensuring timely, transparent, and efficient pension services nationwide.

8.5 **Benefits/Impact:** These reforms have greatly improved ease of living for pensioners, especially the elderly and those residing in remote areas. They have enhanced transparency, reduced delays, and ensured more efficient service delivery.

9. Pension Welfare Related Initiatives

The Government of India has undertaken a series of comprehensive reforms in pension and welfare to address grievances, align benefits with evolving pay structures, and strengthen financial security for ex-servicemen and their dependents.

9.1 Revision of Maximum Ceiling Limits of Family Pension

In line with the recommendations of the 7th CPC, the Government revised the maximum ceiling limits of family pension payable to dependent children in cases where both parents were Government employees. Under the revised provisions:

- (i) The maximum ceiling for two family pensions has been fixed at ₹1,25,000 per month at the enhanced rate and ₹75,000 per month at the normal rate.
- (ii) These limits are based on the revised maximum pay of ₹2,50,000 per month at the Apex Level.
- (iii) The revision is effective from **01 January 2016** and applicable to Armed Forces personnel.

9.2 Enhancement of Ordinary Family Pension Eligibility: The Government relaxed eligibility conditions for grant of enhanced ordinary family pension by removing the requirement of a **minimum of 7 years of continuous service**.

9.3 Grant of Revised Pension to Pre-2006 Retired Havildars (Hony Nb Subedar): Addressing a long-standing anomaly, the Government approved the revision of pension for **pre-2006 retired Havildars granted honorary rank of Naib Subedar (Hony Nb Subedar)**. As part of this reform:

- (a) Pension has been revised to ensure parity with post-2006 retirees of the same honorary rank.
- (b) Historical inconsistencies in pension fixation have been corrected.
- (c) Approximately **75,250 pensioners** have benefited.

9.4 Extension of Pro-rata Pension to JCOs/OR: The Government, vide order dated **04 November 2022**, extended the benefit of **pro-rata pension** to Junior Commissioned Officers (JCOs) and Other Ranks (OR) absorbed in Central Public Sector Undertakings (CPSUs) and autonomous bodies. As part of this reform:

- (a) JCOs and OR are eligible for pro-rata pension based on qualifying service.
- (b) Applicable upon absorption in CPSUs/autonomous bodies.

Benefits/Impact:

- (i) Significant **reduction in long-standing pension anomalies** across ranks and time periods.
- (ii) Enhanced **financial security and income stability** for ex-servicemen and their families.
- (iii) Strengthened **social protection framework**, particularly for vulnerable groups such as children, widows, and disabled dependents.
- (iv) Improved **equity and uniformity in pension benefits**, including parity between pre- and post-2006 retirees.
- (v) Encouragement of **post-retirement employment opportunities** through extension of pro-rata pension.
- (vi) Reduction in **grievances and litigation**, leading to more efficient pension administration.

These reforms have been designed to ensure equity across ranks, service conditions, and time periods, while reducing litigation and administrative complexity.

9.5 Enhanced Income Criteria for Disabled Dependents: Through the Ministry of Defence letter dated 28th September 2021, the income criteria for granting family pension to disabled children and siblings was revised to make it more **realistic and inclusive, keeping in view rising living costs**.

Benefits/Impact: This has expanded the eligibility for family pension, ensuring lifelong financial support to a larger number of disabled dependents. It enhances social security, reduces economic hardship, and enables beneficiaries to live with dignity and stability, without the constant fear of losing financial assistance.
