

**DIRECTORATE OF INDIAN ARMY VETERANS**  
**([armyveteranscell@gmail.com](mailto:armyveteranscell@gmail.com))**

**ADVISORY FOR VETERANS SETTLED ABROAD**

1. A large number of Veterans and their families are staying abroad, drawing defence pension and also entitled to various welfare schemes. Some relevant aspects that such pensioners should keep in mind are enumerated in the succeeding paras.

2. **Management of NRI Bank Account.**

<https://pcdapension.nic.in/pcda/ci-nri-pensioner.php>

(a) Open or re-designate the existing pension account to NRO (Non Resident Ordinary) account in any scheduled Bank in India. Documents required are:-

- (i) Copy of Passport.
- (ii) Overseas or Indian address proof.
- (iii) Proof of NRI Status.
- (iv) Indian PAN Card or Form 60.
- (v) Recent passport size photograph

(b) Submit pension claim in IAFA-380(a) to PDA, if pension not drawn for more than one year.

(c) **Submission of Life Certificate** (IAFA-409) to PDA, issued by Embassy/High Commission/ Consulates of India or Indian Bank attached to its branch abroad, once in November each year.

<https://documents.doptirculars.nic.in/D3/D03ppw/Life%20Certificate%20of%20Pensioners%20living%20abroadmWMPP.pdf>

- (i) LC may be signed by an Officer of the Bank/Embassy/High Commission/Consulate.
- (ii) In case unable to visit Embassy/Consulate, requisite documents sent by post along with medical certificate showing inability to be present in person.
- (iii) An authorised agent may also produce LC signed by a magistrate/Notary/Bank/Diplomat representative.
- (iv) Issuing of acknowledgement is mandatory for the Banks.

(d) **Digital Life Certificate (DLC).** Govt of India, Dept of Pension and Pensioners Welfare, has now introduced the submission of Digital Life Certificate (DLF) Through face authentication, by using a smart phone. Pensioners are required to download AadhaarFaceRd App from Google play store or visit <https://jeevanpramaan.gov.in/package/download>.

(e) **Nationality Certificate.** Submit a certificate to PDA (Bank) in April each year - "I certify that I was an Indian National at the time of my retirement and have not thereafter changed my nationality and become a neutralised citizen of a foreign state".

- (i) Intimate change of nationality to PDA and PCDA.
- (ii) Forward attested copy of passport to PDA.

(f) Submit other certificates viz non-employment/ re-employment certificate, non marriage certificate etc to PDA.

### 3. **Personal Documentations.**

(a) Visit Indian Army Veterans' website, all relevant information is given:  
<https://www.indianarmyveterans.gov.in/>

(b) DIAV Advisories on all important aspects related to Veterans:  
<https://www.indianarmyveterans.gov.in/index1.php?lang=1&level=2&&sublinkid=1707&lid=1233>

(c) Alignment of Name and date of birth of self, spouse and all dependents in all documents as per PPO and service records.

(d) Endorsement of Wife's Name in the Record of Service:  
<https://rodra.gov.in/Download.aspx>

(e) Endorsement of Wife's date of birth in the PPO: It is important as she will be entitled to additional pension on attaining 80 years and above age:  
<https://www.indianarmyveterans.gov.in/showfile.php?lid=630>  
<https://rodra.gov.in/Download.aspx>

(f) **Service Particulars Booklet.** Issued by AG/MP-5 (ORO) for officers and Discharge Book by the Record Office.

(g) Correctness of service particulars viz Army Number, Date of Commission/ Enrolment, Date of Discharge and Qualifying Service. You are advised to approach your Record Office/ADG MP5 (ORO)/MPRS(O).

(h) Endorsement of name of spouse in the PPO and Record of Service. Name of Second wife in case of death/ divorce of first wife: <https://rodra.gov.in/Download.aspx>

(j) Endorsement of dependency of Handicapped children and unmarried/ widowed/ divorced daughters.

<https://www.indianarmyveterans.gov.in/showfile.php?lid=402>  
<https://www.indianarmyveterans.gov.in/showfile.php?lid=1270>  
<https://rodra.gov.in/Download.aspx>

(k) Endorsement of gallantry award allowance in PPO for disbursement along with pension: Approach concerned Record Office/MP5(ORO)

### 4. **ECHS:** <https://echs.gov.in/>

(a) Compulsory wef 01 Apr 2003.

(b) No subscription for pre 1996 retirees.

(c) **Fixed Medical Allowance (FMA) to ECHS Beneficiaries.** Fixed Medical Allowance (FMA) is applicable to pre 2003 retirees in case non ECHS members. Endorsement of FMA in PPO be processed through Record Office/ MP-5(b). Echs is mandatory for Offrs who retired on or after 01 Apr 2003. Now, FMA has been sanctioned for ECHS beneficiaries as well

subject to conditions envisaged vide HQ ECHS PC-II to B/49791/FMA/AG/ECHS dt 11 Jan 2019 (copy att).

(d) Procedure for online ECHS membership:

[https://drive.google.com/file/d/1ukWrWj8QJ4qh7cEDqJN5QpDrx\\_UwHR7I/view](https://drive.google.com/file/d/1ukWrWj8QJ4qh7cEDqJN5QpDrx_UwHR7I/view)

<https://rodra.gov.in/Download.aspx>

## 5. Identity Cards.

(a) ESM and Dependent Identity Card issued by Zila Sainik Board:

**ESM :**

<https://ksb.gov.in/writereaddata/Download/SOP-AccountingandIssueofNewDuplicateIcardtoESM.pdf>

**Dependent:**

<https://ksb.gov.in/writereaddata/Download/GuidelinesforissueofICardstodependentsofESM.pdf>

(b) Indian Army Veterans Card (IAVC) issued AG/ MP-5(ORO) to officers incl Hony rank drawing Pension.

<https://www.indianarmyveterans.gov.in/showfile.php?lid=896>

<https://rodra.gov.in/Download.aspx>

## 6. Actions to be taken on Demise of the Service Pensioner.

<https://drive.google.com/file/d/1dsQ0GqdFC4NSBEfq3768p4VOoTCt3TH5/view>

<https://rodra.gov.in/Download.aspx>

## 7. Welfare schemes for BC & PC cases.

[https://www.indianarmyveterans.gov.in/war\\_widows.php?lang=1#](https://www.indianarmyveterans.gov.in/war_widows.php?lang=1#)

(a) **Battle Casualty:** Educational Concession only if studying in Schools/Colleges recognised by Indian Govt/Govt Aided/unaided recognised by Central/State Education Boards.

[https://www.indianarmyveterans.gov.in/battle\\_casualty.php?lang=1&level=1&catID=1&subcatid=1&TypeID=3](https://www.indianarmyveterans.gov.in/battle_casualty.php?lang=1&level=1&catID=1&subcatid=1&TypeID=3)

<https://rodra.gov.in/Download.aspx>

(b) **Physical Casualty:**

[https://www.indianarmyveterans.gov.in/battle\\_casualty.php?lang=1&level=1&catID=1&subcatid=2&TypeID=3](https://www.indianarmyveterans.gov.in/battle_casualty.php?lang=1&level=1&catID=1&subcatid=2&TypeID=3)

<https://rodra.gov.in/Download.aspx>

<https://rodra.gov.in/Download.aspx>

(c) **Marriage Grant:**

(i) Daughters/Orphan Son of Death in Harness (BC & PC) and BC Disabled more than 60% Medically Boarded Out.

(ii) Widow Re-marriage Death in Harness.

[https://www.indianarmyveterans.gov.in/battle\\_casualty.php?lang=1&level=1&catID=1&subcatid=2&TypeID=3](https://www.indianarmyveterans.gov.in/battle_casualty.php?lang=1&level=1&catID=1&subcatid=2&TypeID=3)

(d) Disability Certificate for Handicapped Child. Revised formats for obtaining Disability Certificates of disabled children issued vide DGMS (Army) letter No B/76762/ECHS/Policy/DGMS-5 (B) dt 15 Nov 2019.

8. **Registration on the Indian Army Veterans Portal.** All Veterans and NoKs are advised to register in the Indian Army Veterans Portal, the downloaded forms be emailed to DIAV:

<https://www.indianarmyveterans.gov.in/showfile.php?lang=1&level=1&&sublinkid=512&lid=500>

<https://www.indianarmyveterans.gov.in/showfile.php?lang=1&level=1&&sublinkid=545&lid=505>

9. **Registration on RODRA for officers (Retired Officer Digital Records Archive):**

<https://rodra.gov.in/SignIn.aspx>

<https://drive.google.com/file/d/1FJucUEJN3VNvesskqICLIPc03JmKGCX-/view>

10. **SPARSH.** All the pension processing is being transferred from the Banks to “System for Pension Administrative Raksha” (SPARSH) portal of PCDA (P), Allahabad. On transfer of account, an SMS, giving username and password for SPARSH login will be sent to the pensioner’s registered mobile number with the bank. Please ensure registering on the SPARSH Portal. Details are available on the portal <https://pcdapension.nic.in>pcda>oc-sparsh>. All pensioners who have received their user ID and password are requested to login at [sparsh.defencepension.gov.in](https://sparsh.defencepension.gov.in) and validate their basic data. PCDA SPARSH helplines & Toll Free Nos Mob are 18001805325, Land Line - 05322421877 & 1879.