

# SPARSH - IMPORTANT INFORMATION AND STATUS

## SPARSH- IMPORTANT INFORMATION FOR ALL PENSIONERS.

(This Post is being regularly Updated by us based on latest info from various resources incl the latest review held at Delhi chaired by the defence secretary. The ESMs can share this post with friends to have the authentic status on SPARSH)

Please note that all our Pension processing is meant to be transferred from the Banks to SPARSH portal of PCDA (P) Allahabad without any exceptions. All Post Jan 2016 pensioners have been migrated to SPARSH. The earlier lot is also being migrated gradually. The SBI, PNB, HDFC Bank & BOB have signed a MOU with MoD (CONTD CLICK BELOW)

to provide service centers in most of their branches spread all over India where pensioners can get the SPARSH services FREE. The banks will charge CGDA some nominal fee for this service. This will help pensioners who do not have facility to log in themselves loc in remote areas.

## RECENT DEVELOPMENTS.

The Mr Giridhar Aramane, IAS, the New Defence Secretary chaired a meeting on SPARSH on 14 Dec organised by the CGDA. This meeting was also attended by the Asjt Gen and his equivalents from Navy and IAF HQs. In addition Service HQ and CGDA reps and large number of ESMs too attended the meeting. His concluding remarks are summarized here under:-

*(a) 2 crore farmers were given Direct Benefit Transfer of financial assistance by seeking three data viz (i) Mobile no (ii) bank account no (iii) Aadhar No. The data was collected in just six months from 30 States and Union Territories.*

*(b) Not understood why Aadhaar name is asked from the pensioners. It should have been Aadhaar Number which is unique to the pensioners. The mobile no, service no and ban in Delhi which was attended by the AG and his equivalents from Navy and IAF k account no are unique. This has caused lot of anguish and unrest among the pensioners. TCS should modify their software.*

*(c) He promised that unless all problems in SPARSH being faced by the pensioners, it will not become mandatory.*

*(d) SPARSH should be more user friendly.*

*(e) Lt Gen Ponnappa, Adjt Gen met him and gave out list of problems pensioners are facing in SPARSH. Data rectification is not being done in SPARSH.*

*(f) Def Accts Dept is one of the oldest Government departments and has lot of experience.*

*(g) TCS and SPARSH team should work to resolve the problems of pensioners facing in use of SPARSH.*

*(h) There is a need for Defence Secretary, Secretary Def Min (ESW), CGDA to sit and work together to sort out all problems faced by pensioners in SPARSH.*

*(j) Defence Secretary will to monitor progress of SPARSH.*

## **FEED BACK ROM TSEWA -**

In addition to the above feed back, TSEWA has provided inputs as in the succeeding paragraph. They also plan to established a Liason Cell at PCDA and their members can contact through TSEWA to resolve any problems on Sparsh.

The gist of discussions between PCDA and Brig CS Vidyasagar who was deputed to Prayagraj to attend the Seminar on 13 & 14 Dec are given below:

- 1. PCDA (P), Prayagraj has informed that 19.80 lakh Pensioners have been migrated on to SPARSH platform as on date.*
- 2. They have acknowledged that there are a number of glitches in the software which have to be resolved.*
- 3. A decision has been taken not to migrate any more pensioners to SPARSH till end Mar 2023 or till all the glitches are resolved whichever is earlier.*
- 4. All the glitches reported / seen are being rectified by the software developer TCS.*
- 5. All corrections in the PPOs and other data will be taken up only when the system is fully stabilized.*
- 6. No requests for correction of any data in SPARSH will be attended to till end Mar 2023.*
- 7. No pension of any Veteran will be stopped due to incorrect data as of now.*
- 8. In case any pensioner is not receiving the pension, the cases should be reported centrally by TSEWA HQ for immediate attention and action.*
- 9. All pensioners who have been migrated to SPARSH should re-submit the Life Certificate afresh within two months if they have not received acknowledgement from SPARSH.*
- 10. All others who are not yet migrated should submit the Annual Life Certificate immediately through the existing legacy system / procedure, if not already done. They should once again submit Life certificate soon after they are migrated to SPARSH.*
- 11. As of now, problems with the Bank, CPPC or Record Offices are not be sent to PCDA.*
- 12. Cases pending with PCDA pertaining to issue of PPOs by PCDA will also be given priority.*
- 13. It is not possible for PCDA to attend to e-mails sent by individuals on various issues. These should be centrally routed through TSEWA HQ which has established a working system to redress all urgent grievances as explained above.*

*In view of the above, TSEWA is proposing to establish a Grievance Redressal System. The modalities will be discussed during the next National Executive Committee Meeting on 24 Dec 2022 and after the approval, the organisation /procedure will be intimated to all the Members.*

## **PROCESS OF SPARSH MIGRATION**

1. When your account is migrated from the Bank's CPPC to PCDA(P)'s SPARSH you will get an SMS giving your username and password for SPARSH Login at portal <https://sparsh.defencepension.gov.in/> . Ensure that you save .. this information and use it for registering on the SPARSH portal. All details on SPARSH - are available on the PCDA portal <https://pcdapension.nic.in> > pcda > oc-sparsh ( Also ref

their Circular No 647). This youtube video also carries some details - <https://youtu.be/o4SEhI21HDg>



SPARSH NOTIFICATION - DLC NRI

## **2. PROGRESS SO FAR**

2.1. The first phase of Migration of Pension from Legacy System to SPARSH was commenced wef 17 November 2021. During this phase around 5 Lakh Post 2016 Defence Pensioners (From Jan 2016 to Aug 2021) were migrated to SPARSH by the April 2022. As in Oct 22 the migration of pre 2016 pensioners has also begun and is likely to be completed by end Dec this year (2022).

2.2 Some of the Migrated Pensioners have also received e-mail/SMS from SPARSH regarding creation of their SPARSH account, Pensioner Id, Username & Password to login their portal. It is therefore paramount that we as Veterans understand the SPARSH methodology and learn the same on your laptop. Brig Bansal has shared at the end of this post how to log into the SPARSH acct.

2.3. In due course of time, every SPARSH Pensioner will be allotted with a 12 digit Pensioner ID number. It should be kept in mind that, your 12 digit Pensioner ID is your SPARSH PPO No too. Another important fact is that, if you add 01 to your Pensioner ID as Suffix, then this 14 digit number will be your SPARSH Username to login your SPARSH account. For example, if your Pensioner ID is 236201500203, then your SPARSH PPO No is also the same 236201500203 and your Username is 23620150020301 (NOTE ADDING 01 in the End).

**Caution**. The Password as forwarded by SPARSH, is a System Generated Password & it should be changed immediately and a new Strong Password should be created by the Pensioner for the Safety & Security of his SPARSH Account. Do not forget to note it down in your diary should you forget which is most likely at our age.

2.4. Now let's analyse how the SPARSH PPO number is allotted to the Pensioners. Actually the SPARSH PPO number is assigned in a logical way and here each digit has its own indication.

2.5. The SPARSH PPO No is a 12 digit number. Out of 12 digits, the first three digits ( from L to R) indicate the Service and Category of the Pensioner. Here Service refers to - Army, Navy, Air Force & Defence Civillian and Category refers to - Officer & Personnel Below Officer Rank (PBOR). Details of the same is enumerated below --

101 - Army Officers

102 - Army officers of AMC, RVC, MNS, ADC & TA

201 to 250 - Army PBOR

301 - Navy Officers

401 - Navy PBOR

501 - Air Force Officers

601 - Air Force PBOR

402 - Defence Civilian Officers

701 - IDAS (Indian Defence Accounts Service) Officers

801 - Defence Civilian PBOR.

2.6. For further clarity of the above facts, let's take an example of a SPARSH PPO No, so to say - 236201500203. For better understanding, let's re-arrange the 12 digits of this PPO number will be - 2 36-2015-00203.

(a) The 1st digit ( 2) indicates the Pensioner is from Army (because 1 & 2 is allotted to Army). And the 2nd & 3rd digit ( 36) indicate the Record office of the Pensioner. Record Offices of the Army have been allotted Code numbers from 01 to 50. In this series, 36 is allotted to AEC Records. Hence 236 indicates that, this PPO belongs to an Army Pensioner & his RO is AEC Records. Some other Record Offices have been allotted the following codes -

ASC (S) Records - 40

ASC (MT) Records - 41

MEG Records - 22

and so on.....

(b) 4th to 7th digit ( 2015) indicate the Year of Retirement of the Pensioner.

(c) 8th to 12th digit, that means the last five digits indicate the Running serial number of PPO. In this case it is 00203

2.7. Further, when the first Corrigendum PPO is generated, 01 is added with the PPO number as suffix. For Example : 236201500203-01 . If second Corrigendum PPO is generated 02 will be added as suffix and so on.....

2.8. Action to be taken by Pensioners after getting message from SPARSH :-

(a) Open the SPARSH Website by typing - [sparsh.defencepension.gov.in](http://sparsh.defencepension.gov.in) and once the Website is opened, Login to your SPARSH Account by using the valid Username & Password as forwarded to you through email/SMS by SPARSH.

(b) Change the Password & create a Strong Password as per the instructions given therein.

(c) Next important task is PDV (Pensioner Data Verification). Unless & until your PDV is not completed, you can't proceed into your SPARSH Account.

(d) After completion of PDV, check your Pending Personal Data like Aadhaar, PAN, Home address etc. If not updated, complete the same.

(e) Once your Aadhaar & PAN is updated in your SPARSH Account, submit your DLC (Digital Life Certificate).

**IMPORTANT** It should be borne in mind that, your DLC can only be submitted successfully in SPARSH, if your Aadhaar has already been updated in your SPARSH Account, otherwise not.

2.10 We thank the SPARSH Pensioner of the First Phase Migration who has very kindly shared this information out of his experience. Big Thank You Sir from Signals Parivaar 🙏

### **3. SPARSH SOME IMPORTANT ASPECTS**

3.1. What is the SPARSH ? (**System for Pension Administration (RAKSHA)**)

**(SPARSH)** SPARSH is the acronym used for "System for Pension Administration Raksha" and is an integrated system for automation of sanction and disbursement of Defence Pension.

3.2. What does it imply ? Physically your pension account remains in the same bank & branch but the processing activity which was being done by the bank's CPPC gets shifted from the Bank to SPARSH under the aegis of PCDA(P) Allahabad. In effect it means that all activities related to your pension will now be with PCDA wef 01 Sep 2021.

3.3. How is it being Implemented ?

3.4. For Veterans and Veer Naaris:

i. In July 2022 all Pensioners (Pre Sep 2021), of all Private & Nationalized Banks have been migrated from CPPC to SPARSH controlled by PCDA(P) Allahabad for disbursement of pension. Fifty percent of 30 Lakhs accounts of Defence Pensioners were transferred to SPARSH intially and the balance were planned wef March 2022.

ii. Thereafter banks CPPCs will have no role in the disbursement of your pension or redressal of any of your grievances related to your pension or accepting your life certificate.

#### **4. FOR SERVING PERSONNEL**

4.i. SPARSH is applicable to all retirees wef Sep 2021 onwards.

L That means those who are retiring wef Sep 2021 onwards, their pension documents have to be processed on line through SPARSH by respective Defence accounts sections through PCDA (P) Allahabad.

ii. It means an individual has to forward hard copy of his documents to respective Defence accounts as earlier and to be forwarded through mail, on id provided to respective records (for JCO & Ors etc.).

iii. Thereafter it will be uploaded online through SPARSH. Hence no more hard copies to be forwarded to PCDA (P)

Allahabad, as it used to be done earlier. Where many times there used to be delay in reaching documents to the concerned officer, documents used to get misplaced.

iv. All these retirees are and future retirees will be getting their pension through SPARSH.

5. Some Points/ Implication of the Changes:

a. Portal operating agency being CDA Pension, Allahabad, all PPO numbers are expected to be regenerated starting with numbers 101.....old PPO numbers are likely to be superseded.

b. All officers who have received their user ID and Password from PCDA pension Allahabad to log in at [sparsh.defencepension.gov.in](http://sparsh.defencepension.gov.in) and validate their basic data.

c. Henceforth pension will be credited on the last day of the month.

d. If a new PPO number is allotted, kindly resubmit your Life certificate NOW with the new PPO number and select SPARSH as the pension disbursing authority.

e. Important: Once your pension is transferred to SPARSH, every individual will get a USER NAME & PASSWORD message on their mobile to LOGIN ON SPARSH. Please save that message and once you login on SPARSH you can create your new password for security. This is just like logging into a bank site for checking our Salary slip and other issues related to our pension. However your pension account with the bank will remain the same.

f. Important: Once transferred to SPARSH - your PPO, corrigendum. Form 16. Life Certificate Pension slip, lodging of grievances - all will be on SPARSH. Hence please save your Login User ID and Password.

6. Updated PCDA SPARSH helplines & TOLL-FREE

Mobile 18001805325

05322421877

05322421879

0532242188

**NOTE** - As per the reports received no consent will be taken from pensioners for migration to SPARSH. A LINK was INCLUDED AS IN JUN 2022 BUT WAS NON-OPERATIONAL, . It seems that this has since been dropped.

**IMPORTANT LETTERS FOR REFERENCE (CLICK ON THE TITLE BELOW)**

- (a) [स्पर्श के सवाल SPARSH FAQ](#)
- (b) [NATURE OF CERTS IN SPARASH](#)
- (c) [SPARSH GUIDE HANDBOOK BY SAINIK SAMACHAR YTC](#)
- (d) [SPARSH MIGRATION AIDE MEMO](#)
- (e) [SUBMISSION ALC - GoI OM DT30.9.2022](#)
- (f) [CIRCULAR 222 ANNUAL LIFE CERT SUBMSNCert](#)
- (g) [Circular-653 Simplification of Pension Payment procedure](#)
- (h) [OFFRS WHO CAN SIGN THE ALC](#)
- (j) [SAMPLE SMS- RECEIVED ON MIGRATION](#)
- (k) [MANUAL LIFE CERT](#)

**7. PERSONAL EXPERIENCE OF BRIG JK BANSAL**

Brig JK Bansal, Signals, had shared his experience in adopting SPARSH as follows to make a start on the web site ...

To check the status of migration into SPARSH, following steps are requested:-

- (a) Go to PCDA (P), Allahabad website through link <https://pcdapension.nic.in/pcda/index.php>.
- (b) You will see a Tab - Migration onto SPARSH which contains Sub Tab- Check Status.
- (c) You will be taken to new page which show- will know your SPARSH PPO.
- (d) You can check your SPARSH PPO by feeding any one out of three drop down fields:-
  - (i) ePPO No.
  - (ii) \*Personal No\* .
  - (iii) Bank Account Number.
- (e) In the second field i.e. Enter Option Value, ie. Your bank account number. enter details of fields selected and after the image verification, click submit.
- (f) You will be able to see your PPO details on the screen including the SPARSH PPO No, if migrated.
- (g) The SPARSH PPO No. becomes your login id by suffixing 01 i.e. at the end of your SPARSH PPO number\* .
- (h) Please login into the SPARSH website at URL -- <https://sparsh.defencepension.gov.in> and use forgot password to generate your password.
- (j) Now the Pensioner would receive a message on registered mobile number which would contain the password for login.

In my case when I used forgot password a window popped up indicating my user id and the password. I found that I have been migrated from October 2021, I have not got my pension for the month of April because of the life certificate which was supposed to be submitted by 31 March 22. I had given my life certificate to my bankers ICICI Bank in November 21 but since it is not a PSB therefore I think it is not being considered valid.

For downloading the manual life certificate go to **services > identification > manual life certificate**, you can download the manual life certificate and get it signed from the authorised persons, you need to upload it which I have done.

The site is quite user friendly and provides all details which can be seen after login including pension slips, pension details etc.

## **ANNUAL LIFE CERTIFICATES (ALC)**

### **SUBMISSION OF ALC ON MIGRATION TO SPARSH --**

**1. PENSIONERS LIVING ABROAD** -- When they migrate to Sparsh, they will continue to get Life Certificates countersigned by Indian Mission and mail these to as follows email IDs, tasked for receiving life certificate of NRI SPARSH Pensioners:-

\*Army Officers\* :- [sparsharmyco.dad@gov.in](mailto:sparsharmyco.dad@gov.in)

\*Army JCOs/ORs\* :- [sparsharmypbors.dad@gov.in](mailto:sparsharmypbors.dad@gov.in)

\*NAVY\* :-[sparshnavy.dad@gov.in](mailto:sparshnavy.dad@gov.in)

\*Air Force\* :- [sparshairforce.dad@gov.in](mailto:sparshairforce.dad@gov.in)

\*Civilians\* :- [sparshcivilian.dad@gov.in](mailto:sparshcivilian.dad@gov.in)

### **Common Reasons For Non-Submission of Certificates on Line :-**

1. Life Certificate had to be submitted by extended last date of 31 Mar 2022.(Irrespective whether done in Nov 2021 to the bank).
2. \*Wrong Life Certificate\*. Some pensioners have submitted Digital LC on Jeewan Pramaan Patra Website by selecting their Bank as Pension Disbursing Authority.
3. The correct selection is Pension Sanction Agency: Defence PCDA(P) Allahabad  
Disbursing Agency: SPARSH:PCDA(P) Allahabad
4. The SPARSH PPO number, sent by PCDA(P) via SMS as \*Pension ID\* (12 Figure Number) had to be filled and not the old PPO number.
5. All affected pensioners are required to re submit their Life Certificate (Digital/Manual) so that their pension is continued.
6. Please see the attached screenshot for correct settings in drop down menu for Digital Life Certificate.\*(To be told to the postman)\*
7. The cost of submitting DLC via nearest post office is Rs 70 only.
8. Having an Aadhar Linked mobile is necessary for DLC for OTP verification.

NOTE -- Pensioners can submit Manual Life certificate to PCDA, the format is available under services on the SPARASH web site mentioned above (<https://sparsh.defencepension.gov.in>) after log in.

### **OFFICERS AUTHORISED TO SIGN THE MANUAL LIFE CERTIFICATE..**



## 2. Officers Authorised to sign Life Cerificates

Life certificates issued/signed by one or other of the following authorities/persons can be accepted:-

- i. A serving or pensioned person exercising the powers of a Magistrate under the criminal procedure code (Act-V of 1898).
- ii. A registrar or sub-registrar appointed under the Indian Registration Act 1908 (XVI of 1908).
- iii. A Gazetted Officer.
- iv. A Munsif.
- v. A police officer not below the rank of Sub-Inspector incharge of Police station.
- vi. Master, a Departmental Sub-Post Master or an Inspector of Post Office.
- vii. Officers of the Reserve Bank of India and other PSBs in respect of pensioners drawing pension from Banks.
- viii. The head of the village Panchayat, Gram Panchayat or Head of an executive committee of

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- vi. Master, a Departmental Sub-Post Master or an Inspector of Post Office.
- vii. Officers of the Reserve Bank of India and other PSBs in respect of pensioners drawing pension from Banks.
- viii. The head of the village Panchayat, Gram Panchayat or Head of an executive committee of a village.
- ix. Retired Commissioned officer of the Armed Forces in respect of pension bill form

### **HOW TO LOG INTO THE LOCATION OF THE MANUAL LIFE CERTIFICATE...**

log in at <http://sparash.defencepension.gov.in>

use log in ID and Password

click on three vertical dashes on left top  
you will see your personal particulars

click on perform identification

select manual life certificate and then generate MLC Number  
Initiate request after down loading MLC

MLC will be generated . with mlc number and Regtl Numberetc

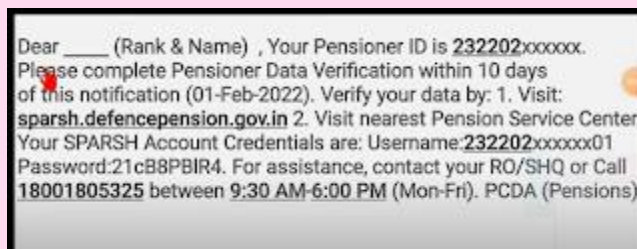
fill up the details of verifying officer get his signatures and stamp as per instructions on the MLC.

Now go back to sight log in and come to the last page from where the MLC was generated there you will have option of uploading the scan copy of your MLC.

after this on page e verify by using aadhaar card, you will get OTP enter the OTP and SUBMIT

processing then download option will come, download as pdf and see your certificate. check all details.. note the next date of submission.

## **ON MIGRATION TO SPARSH FOLLOWING SMS IS RECEIVED ON REGISTERED MOBILE PHONE.**



## **NATURE OF CERTIFICATES - ON SPARSH..**

S.N	NATURE OF CERTIFICATE	PERIODICITY
a.	Life Certificate	Yearly every November
b.	Certificate of non re-marriage	From widow recipient of Family Pension at the time of first payment
c.	Certificate of non marriage/ remarriage	Half yearly in May & November from unmarried daughter recipient or widow/widower.
d.	Certificate of non-employment / re-employment	Half yearly in May & November except employed Family pensioners.

## **WATCH SPARSH Videos for Pensioners.**

- i. [Services available on SPARSH for Pensioners/family Pensioner.](#)
- ii. [How to change password on SPARSH.](#)
- iii. [How to perform PDV on SPARSH.](#)
- iv. [How to manage profile & perform identification including tracking.](#)
- v. [How to view PPO/Corr. PPO/LPC/Pension slip etc.](#)
- vi. [How to lodge grievances on SPARSH\(Payment related\).](#)

- vii. [Identification process in SPARSH](#)
- viii. [Role of HOO\(initiator and verifier\) under SPARSH](#)
- ix. [How to initiate Family Pension \( after disqualification of existing pensioner\) on SPARSH](#)
- x. [How to intimate death of Pensioner on SPARSH](#)
- xi. [Departmental Admin creation of new users.](#)
- xii. [Departmental Admin, Editing/Updating of user details.](#)
- xiii. [Departmental admin, Swapping of users to posts.](#)

SPARASH LOG IN KAISE KAREN - <https://www.youtube.com/watch?v=-vSdCY6bF9A>

SPARASH DATA VERIFICATION <https://www.youtube.com/watch?v=wQGAqkRLEIo> OR  
<https://www.youtube.com/watch?v=HofyOeHUr9g>

SPARSH - HOW TO CREAT LOG IN AND PASSWORD -  
- <https://www.youtube.com/watch?v=Hzp6RgaNkdA>

Life certificate Submit to PCDA Sparsh Pension On Mobile PCDA Sparsh submit Life certificate :-- [https://www.youtube.com/watch?v=K8s\\_X5IrWbE](https://www.youtube.com/watch?v=K8s_X5IrWbE)

SPARSH Pension should not stop Watch- <https://youtu.be/jYWnfHCJOdo>

**KINDLY NOTE THAT YOUR OWN EXPERIENCE, REMARKS AND COMMENTS ON "SPARSH" ARE MOST WELCOME WHICH CAN BE SHARED WITH OUR LARGE FAMILY OF VETERANS , BY PLACING THEM AT THE END OF THIS PAGE DIRECTLY OR THROUGH EMAIL ADDSD TO [MGR.GRPS@GMAIL.COM](mailto:MGR.GRPS@GMAIL.COM) WITH SUBJECT " COMMENTS- SPARSH FOR UPLOADING HERE.**

**PLEASE END YOUR COMMENT WITH YOUR RANK AND NAME AND EMAIL ID FOR US TO GET IN TOUCH WITH YOU . THANK YOU OUR DEAR VETERANS.**

**\*\*\*\*\* END \*\*\*\*\***