

## SPARSH FAQs

**Question 1.** Why has the SHQ discarded a perfectly functioning system of Pension disbursement that has been refined over decades for SPARSH?

**Answer 1.** Prior to implementation of SPARSH, all cases were processed manually with all Stakeholders which involved movement of manual documents starting from the retiring Officer/ Sailor to all Stakeholders which in turn increases the processing time of Pension claim and further remittance of Pensionary benefits even after retirement of the retiring Personnel. Existing system involved errors in PPO, filing manual grievances, personal visit of Pensioner to Pension offices for rectification of errors, etc. SPARSH has been implemented with the vision of “**Right Pension at the Right time**” which aims at providing comprehensive solution to administration of Pension to the Defence Pensioners in line with the vision of government of India of digital India. Some key features are:-

- (a) Easy validation and rectification of data through self-verification thereby creating “First time correct data” with assured accuracy.
- (b) Digital process of Pensioner identification, removing requirement of multiple visits by Pensioners to Pension Offices.
- (c) Single window for Pensioners to avail Pension related services such as facility to view the Pension details, Pension entitlements, Pensioner profile details, income tax forms, etc.
- (d) Processing Pension Claims digitally with minimal movement of documents which helps in processing Pension Claims before retirement.

In addition, largest grievance of Pensioners was wrt incorrect disbursement of Pension by Banks as correct disbursement was dependent on ability of Bank to correctly interpret PCDA(Pen) Allahabad circular. However, now PCDA (Pen) Allahabad will also be responsible for disbursement of Pension to the existing Pension Bank A/c of all Pensioners, thereby obviating errors. This is akin to model of disbursement of Pay by NPO to an individual's Salary Account.

**Question 2.** Don't SHQ realize that Centralized Disbursement through CDA may not be the best option because whilst they are proficient auditors, providing service would need a different approach?

**Answer 2.** The SHQ has been proactively flagging this same point to MoD at all levels. Accordingly, CGDA has signed MoUs with large number of Banks and Common Service Centres (e-Mitra) to enhance Pan-India footprint and last mile connectivity. Software support is being provided by well established software developer TCS. PCDA(P), Allahabad is working closely with SHQ through SPARSH Management Committee, with 2 – Star representatives from the Services, to address all complaints/ grievances during migration expeditiously.

**Question 3.** Will the Pensioner be given the option of not migrating to SPARSH and retain current payment through bank CPPCs since it is his money at stake?

**Answer 3.** As per the directives of Ho'nble RM and Defence Secretary during review of SPARSH on 04 Mar 22 and 11 Mar 22, CGDA must mandatorily obtain non-consent of a Pensioner, in writing from those Pensioners desiring to retain the legacy system. If the Pensioner is unwilling to migrate, the Pension should be processed through legacy system only. **However, it is recommended for all Pensioners to migrate onto SPARSH.** Being a digital platform it will give the Pensioner greater transparency of his Pension account and speedier processing of his/ her requests, making a truly paperless and trouble free process. Outliers retaining the legacy system through Banks may find the service support sub-optimal since most focus will be on the new system.

**Question 4.** What is the timeline for migration of legacy Pensioners to SPARSH?

**Answer 4.** CGDA is in the process of migration of legacy Pensioner's on-board SPARSH, as per following timelines:-

- (a) Post 01 Jan 16 till 01 Jun / 01 Jul 21 for Sailors and Officers, respectively by Jan – Mar 22. A total of 12,561 Naval Pensioners have been migrated as yet.
- (b) Post 01 Jan 06 till 31 Dec by 15 Mar – Jun 22.
- (c) All legacy Pensioners by 31 Dec 22.

**Question 5.** How will CDA ensure correctness of Pension migration from banks to PCDA (P), Allahabad so that my Pension is not incorrectly reduced/ stopped? What do I do in case this happens?

**Answer 5.** CGDA through PCDA (P) is exercising due diligence in migration of personnel from legacy system of payment of Pension by the banks to SPARSH. Prior onboarding onto SPARSH, data mapping is undertaken by PCDA (P) in consultation with the bank where the individual is drawing the Pension from and compared with data held with concerned Pension Sanctioning Authority and only after the basic minimum check of 38 mandatory fields, cases are being accordingly migrated. If even after the mandatory checks, if the Pension gets stopped or amount reduced, the Pensioner needs to follow the following steps:-

- (a) **SPARSH Facilitation Centre**. Pensioner can visit SPARSH Facilitation Centre (PNB and SBI) as mentioned under service locator tab in the <https://sparsh.defencepension.gov.in> website.
- (b) **SPARSH Helpline/ Toll-Free Numbers**. 18001805325, 05322421877, 05322421879, 05322421880.
- (c) **Common Service Centre**. CGDA has concluded MoU with CSC e-Governance Services India Ltd with the aim to provide last mile connectivity to Pensioners especially those who reside in remote areas of the country. CSC has about 3, 75,000 operational outlets and the applicant/ beneficiary can visit any nearby CSC Centre to enquire/ avail the services.
- (d) **Indian Navy SMART**. Contact SMART (more details below).

**Question 6.** What is the Navy doing to assist Naval Pensioners during the transition to SPARSH?

**Answer 6.** In order to help resolve grievances/ queries of the Pensioners post migration, the Navy is making considerable efforts towards ensuring dedicated organizational support for our Veterans in helping them tide over any and all challenges. Major amongst them are as follows:-

- (a) **Setting up of SPARSH Migration Assistance Response Team (SMART)**. SMART has been set up at **NAVPEN** by **15 Mar 22** to ensure smooth transition of Naval Pensioners. The Navy despite acute manpower crunch is creating this dedicated team of 01 Officer and 25 Sailors to help provide best possible

support to our Veterans in helping make this migration as smooth and trouble free as possible.

(b) **SMART Helpline Number.** Special dedicated helplines have been created. These will be manned on all working days from **0900-1700 hrs** as follows:-

<b><u>Category</u></b>	<b><u>Helpline Number</u></b>
Sailors	022- 2085 0328/ 2507 5622/ 2507 5455
Officers	022- 2507 5608

(c) **SMART eMail IDs.** Pensioners/ NoKs can send their queries / problems on the following email ids which have been created to specifically address migration on SPARSH related issues:-

<b><u>Category</u></b>	<b><u>eMail IDs</u></b>
Sailors	offcmigration-navpen@navy.gov.in
Officers	sparshmig-navpen@navy.gov.in

**Question 7.** Does the SHQ not understand that many of the old Pensioners and NoKs, particularly PBORs are not computer literate enough to manage the migration? And many of them stay in villages with poor internet coverage?

**Answer 7.** SHQ is fully apprised of the need for enhancing the physical outreach by CGDA. Accordingly, CGDA has concluded MoU with CSC e-Governance Services India Ltd with the aim to provide last mile connectivity to Pensioners especially those who reside in remote areas of the country. CSC has about 3,75,000 operational outlets and the applicant/ beneficiary can visit any nearby CSC Centre to enquire/ avail the services mentioned below:-

- (a) Pensioner Data Verification (PDV).
- (b) Annual Identification through Digital or Manual Life Certificate.
- (c) Lodging of Grievance.
- (d) Registering Service Request.

- (e) Providing Information against queries.
- (f) Request for initiation of Family Pension on demise of the Pensioner.

**Question 8.** If the primary Pensioner has passed how NoK will be on-boarded onto SPARSH?

**Answer 8.** SPARSH gives transparent view to the Pensioner to his Pension account through a platform which will capture and maintain a complete history of events and entitlements of Pensioners right from the date of commencement of Pension to the date of cessation of Pension due to his/ her last eligible beneficiary. NoK/ Claimant needs to login through <https://sparsh.defencepension.gov.in> and follow the following steps:-

- (a) Under the Services Tab, click the Report Event i.e. Death, Missing, Conviction, Initiate Family Pension.
- (b) Upload necessary documents and fields on the portal.
- (c) Validate and proceed the details entered.
- (d) Validation and approval by PCDA (P).
- (e) Receipt of Login credentials.
- (f) Login and validate the details for remittance of Pension.

**Question 9.** How will the Life Certification be done on SPARSH?

**Answer 9.** The Pensioner can submit Life Certificate with the SPARSH PPO No. by either of the following methods:-

- (a) Manual Life Certificate.
- (b) Digital Life Certificate.
- (c) Using Jeevan Pramaan Portal.
- (d) Through e-Mitra/ Service Centre.

**Question 10.** How can I check whether my account has been migrated to SPARSH or not?

**Answer 10.** 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, 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/ 03 for Service/ Family Pensioners respectively i.e. at the end of your SPARSH PPO number.
- (h) Please login into the SPARSH website <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.

**Question 11.** How can I check my personal data on SPARSH and amend if required?

**Answer 11.** Post migration of Legacy Pensioners or while processing Pension claim for normal retirees, there is a provision available for Pensioner upon login, to amend any data field which he/ she feels is incorrect and needs amendment. This is known as the Pensioner Data Verification (PDV) for normal retiree's. Post identification, same details are available to a migrated Pensioner also. Following steps are requested by the pensioner:-

- (a) The Pensioner needs to login into <https://sparsh.defencepension.gov.in> with the login credentials received on his/ her registered mobile number and email id.
- (b) Post login the Pensioner would be able to view his Personal, Service, Family, Bank, Pay, Commutation, Nominee Details, etc.

(c) The Pensioner can make corrections through Manage Profile Tab available under My Profile Tab.

(d) There are two options for data correction, depending on nature of data. These are as follows:-

(i) **Data Correction requiring Authorization**. Changes are reflected post approval of the concerned data holder i.e. DOP/ NPO, NAVPEN, Medical.

(ii) **Straight Through**. Changes are reflected post amendments by Pensioner.

**Question 12.** What steps is CGDA taking to prevent fraud so that someone else does not hack into my account and divert my Pension?

**Answer 12.** The complete process is akin to a digital banking transaction. It is linked to OTP which is generated only on the registered mobile number and email Id of the individual. If due diligence is exercised by our people as they do for any online transaction, then this problem wont arise. The SPARSH account is linked to the Pension bank account of the individual where the individual is already drawing his/ her pension and KYC is complete. Pensioners should not share Login Id, password or OTP with any unauthorised person as only then can anyone else access their account.

***A detailed Aide Memoire on SPARSH has been circulated to all pensioners on social media channels.***