# SYSTEM FOR PENSION ADMINISTRATION (RAKSHA) - SPARSH



AN AIDE-MEMOIRE
FOR
MIGRATION TO SPARSH

## AIDE-MEMOIRE ON SPARSH MIGRATION FOR NAVAL PENSIONERS

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## STEPS FOR UNDERTAKING DATA CORRECTION BY THE PENSIONER ON MIGRATION

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#### AIDE-MEMOIRE FOR SPARSH MIGRATION

#### **INTRODUCTION AND OVERVIEW**

- 1. What is 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. This Pensioner Portal provides a single window for the Pensioners to avail Pension related services such as facility to view their Pension details, Pension entitlement, Pensioner profile details, Income Tax forms etc. It is also an online facility for grievance redressal and correction of any data/ details of Pensioners. Its salient features are as follows:-
  - (a) Aim is to ensure payment of Right Pension at the Right Time.
  - (b) It is a Digitized Pension processing System that also ensures Centralized Disbursement of Pension to all Defence pensioners.
- Who is Being Migrated. As part of the Digital India initiative of the 2. Government of India, online Pension processing of all Naval sailors released and Naval Officers 01 Jun 21 retired 01 Jul 21 has been processed through SPARSH. To ensure correct disbursement of entitled Pension, legacy Pensioners are being migrated onboard SPARSH in Phases. Thus Pension disbursement of all Naval Veterans, Veer Naris and NoK will soon be migrated from the Banks, to the SPARSH system managed by PCDA (Pen), Allahabad. Salient aspects are as follows:-
  - (a) As part of the 1<sup>st</sup> Phase all Naval Pensioners who have retired post 01 Jan 2016 are being migrated by 31 Jan 2022.
  - (b) As on 15 Mar 22, PCDA (Pen) has migrated 12,561 (post 01 Jan16) Naval Pensioners.
  - (c) IN NEXT PHASE, LATER THIS YEAR, ALL LEGACY PENSIONERS RETIRED WOULD BE MIGRATEDIN BATCHES.
- 3. What Does it Imply? Physically your Pension account remains in the same Bank & Branch but the processing and disbursement of Pension which was being done by the Bank's CPPC, gets shifted from the Bank to PCDA

(Allahabad), through SPARSH.

#### THE MIGRATION PROCESS AND STEPS INVOLVED

### **Steps for Migration**

- 4. <u>Transition Methodology</u>. 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 and compared with data from the concerned Pension Sanctioning Authority and only after correctly mapping of 38 mandatory fields, cases are migrated. If even after this diligent process, Pension gets stopped/reduced the Pensioner needs to follow the following steps:-
  - (a) <u>SPARSH Facilitation Centre</u>. Pensioner can visit SPARSH Facilitation Centre (PNB and SBI) as mentioned under service locator tab in the <u>https://sparsh.defencepension.gov.in</u> website.
  - (b) <u>SPARSH Helpline/ Toll-Free Numbers</u>. 18001805325, 05322421877, 05322421879, 05322421880.
- (c) <u>Common Service Centre</u>. CGDA has concluded MoU with Common Service Centre 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) <u>IN SMART</u>. Contact IN SMART at NAVPEN (more details at Para 16).

## The Process and Steps Involved for Migration into SPARSH. Some

important aspects to address varying contingencies are enumerated in the succeeding paragraphs for your kind information. The process commences as follows:-

- (a) When your account is transferred from the Bank's CPPC to SPARSH, you will get a **SMS** giving your **Username** and **Password** for **SPARSH Login**.
- (b) Ensure you **save this information** and use it for registering on the SPARSH portal.
- (c) All details on SPARSH are available on the PCDA (Pension), Allahabad portal https://sparsh.defencepension.gov.in/.
- (d) We recommend that the **FAQ** section available on https://sparsh.defencepension.gov.in/ be **read and understood by you**, as it will help clarify any doubts that you may have.

#### 7. SPARSH Account Creation on Receipt of Username /Password SMS.

#### (a) <u>Initial SMS</u>.

- (i) All Veterans who are being migrated will receive a SPARSH username and password on their *registered mobile number and email Id* as per the *database obtained by CGDA from your Bank*.
- (ii) It is therefore essential that you get your mobile number and email Id updated with your Bank in the first instance.
- (iii) A message as under will be received on the registered mobile number & email ID of the Pensioner:-

"Dear Customer, As per PCDA directives, your Pension has been transferred from <u>SBI/BoB</u> (respective Bank) to SPARSH (PCDA Pensions)."

### (b) SMS for Account Creation.

(iv) After message indicating migration of Pension account is received, a message for account creation alongwith Username & Password will be received on your registered mobile number & email ID as under:-

"Dear \_\_\_\_\_ (Rank), Your account has been created. Your Pensioner ID is 2322xxxxxxxx (PPO No). To login and avail the services provided by SPARSH use either of the following

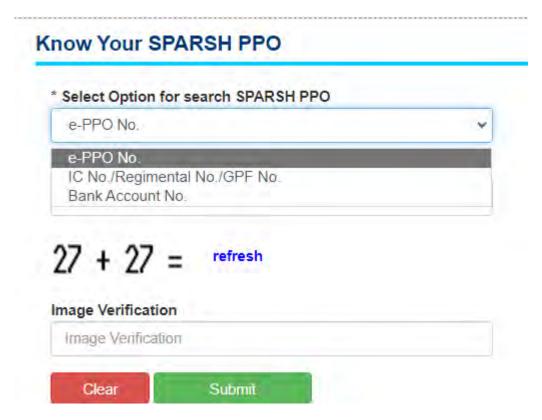
- options: 1. Visit: sparsh.defencepension.gov.in 2. Visit nearest Pension Service Centre. Your SPARSH Account Credentials are: Username: xxxxxxxxxxxxx01 Password: xxxxxxxxxxx For assistance, contact your RO/ SHQ or Call 18001805325 between 9:30AM -6:00PM (Mon-Fri) PCDA (Pensions)18001805325.
- (v) You require to login to https://sparsh.defencepension.gov.in/website (URL) and register with this User ID and Password. (The Login tab is there in the top right hand corner).
- (vi) To understand Login process, please click on the link <a href="https://www.youtube.com/watchv=q59ErvBov0Y">https://www.youtube.com/watchv=q59ErvBov0Y</a> and follow steps as shown.
- 8. <u>Steps to Check Migration if No SMS Received</u>. In case Pensioner has not got or lost or deleted these SMS, facility exists to check whether his/her account has been migrated. To *Check Status of Migration into SPARSH*, following steps are requested:-
  - (a) Go to PCDA (Pen), Allahabad website through the linkhttps://pcdapension.nic.in/pcda/index.php.

(b) You will see a *Tab - Migration into SPARSH* (located at the right hand top corner) which contains a *Sub Tab - Check Status*. You are requested to click on this (in red circle below).



ill be taken to a new page which will show - Know your SPARSH PPO.

- (d) You can check your SPARSH PPO by selecting and feeding any one out the three dropdown Field (as shown in screenshot below) **Select Option for Search PPO**:-
  - (i) ePPO No.
  - (ii) Personal No.
  - (iii) Bank Account Number.



- (e) In the second field i.e *Enter Option Value*, enter details of field selected and after the image verification as above, 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 in the SPARSH website i.e. <a href="https://sparsh.defencepension.gov.in/">https://sparsh.defencepension.gov.in/</a> and use the Forgot Password option to generate your Password.
- (j) Now, the **Pensioner would receive a message on registered mobile number** which would contain the Password for Login.

- 9. <u>Submission of Life Certificate/ Perform Annual Identification</u>. After completion of above steps, the Pensioner has to submit Life Certificate with SPARSH PPO No *within two months of receipt of SPARSH PPO* by either of following methods:-
  - (a) <u>Manual Life Certificate</u>. Pensioner can submit Manual Life Certificate through SPARSH Login and click on Perform Identification. To watch Demo/ Procedure, watch the video <u>SPARSH</u>: How to Perform Annual Identification/ Upload MLC Manual Life Certificate in SPARSH
  - (b) <u>Digital Life Certificate</u>. Pensioner can submit Digital Life Certificate with SPARSH PPO No through CSC (Common Service Centres), Cyber Café, IPPB (India Post Payment Bank) Post Office & Aadhar Face Registered Devices Jeevan Praman.
  - (c) <u>Using Jeevan Pramaan Portal</u>. Submit DLC through Govt "Jeevan Pramaan Portal". Download the app on PC/ Tab/ Mobile. It is easier to download and install the app on mobile which facilitates face recognition authentication of Aadhaar and no biometric finger print/ iris scanner device is required. For further details, visit FAQ section on website <a href="https://jeevanpramaan.gov.in">https://jeevanpramaan.gov.in</a>. To watch Demo/ Procedure, watch the video link <u>SPARSH Digital Life Certificate (DLC) Submission with AadharFaceRD With Own Mobile & At Home <u>- YouTube</u>.</u>
  - (d) <u>Through e-Mitra</u>. Visit any nearby CSC (Citizen/ Common Service Centre) which are also called e-Mitra etc. There are approximate 4 lakh CSCs across the country located at every 5-10 km. Website Link-https://locator.csccloud.in or https://registeration.csc.gov.in/JeevanPramaanLocator/csc.aspx.

**Note**. While submitting DLC/ MLC other than SPARSH, Pensioner must select or write "SPARSH PCDA(P) Allahabad" as their Pension Disbursing Authority in the other portals like "Jeevan Praman",etc.

## 10. **Data Validation and Correction through SPARSH**.

(a) A message of SPARSH PPO Generation will be received on registered mobile number & email ID as under:-

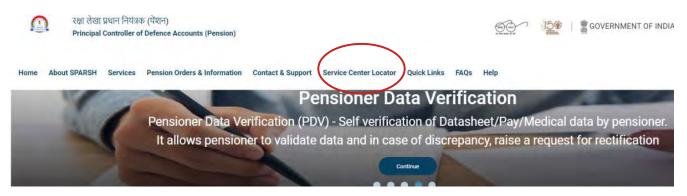
"Dear \_\_\_\_\_ (Rank), Pensioner ID is 2322xxxxxxxx PPO 2322xxxxxxxx. To view your Entitlements and latest PPO, log on to sparsh.defencepension.gov.in using valid credentials after 24 hrs of receiving this message. For assistance, contact your RO/ SHQ or Call 18001805325 between 9:30 AM-6:00 (Mon-Fri) PCDA (Pensions).

- (b) Post logging in, errors observed, if any, can be flagged online for data correction.
- (c) Please complete online undertakings as applicable for Re- employment/ Overpayment.
- 11. All updation of correction of data requests of Pensioner"s, will be undertaken online by the concerned stakeholders, including Naval Stakeholders.

#### **Problem Resolution Mechanism**

#### 12. SPARSH Service Centres.

- (a) A total of **983 SPARSH facilitation centres** have been established by CGDA including certain branches of SBI and PNB. These are in the process of being expanded.
- (b) Details of a Service Centre near you can be located by clicking on the Service Centre Locator tab on webpage <u>SPARSH</u> (defencepension.gov.in).
- (c) The same is circled in red below:-



- 13. **PCDA SPARSH Helplines & Toll- Free Numbers**. Any of these numbers can be contacted on Working days (Monday –Friday) between 0930 1800h 18001805325, 05322421877, 05322421879 and 0532242188.
- 14. **Nomination of Nodal Officers for SPARSH by CGDA**. The following personnel have been nominated by CGDA as Nodal Officers for handling Naval pensioner"s issues:-

- (a) Shri Ramesh Kumar Singh, AO on Mobile No 9935590787.
- (b) Shri Jayant Kumar, AO on Mobile No 9454789019.
- (c) Both will be available on email Id <a href="mailto:sparshnavy.dad@gov.in">sparshnavy.dad@gov.in</a>
- 15. <u>Common Service Centres (CSC)</u>. CGDA has concluded an MoU with CSC e-Governance Services India Ltd on *24 Feb 22*, with the aim to provide last mile connectivity to Pensioners, specially 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 any of 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 pensioner.
- 16. <u>Indian Navy "SMART"</u>. In case any problem is faced by Pensioner/Veer Naris/ NoKs in this transition, the Navy aims to act as a proactive go- between to assist all Pensioners in the transition. *NAVPEN*, Mumbai would bethe Central SPARSH Service Centre for Officers and Sailors of the *IN*. Following is relevant:-
  - (a) <u>Setting up of SPARSH Migration Assistance Response Team</u> (SMART) at NAVPEN. 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:-

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

(c) <u>SMART eMail IDs</u>. As a large number of personal/ financial details of Pensioners will be transmitted through email, the Naval IDs for response have been upgraded to NIC mail IDs for ensuring higher security of details of our Pensioners/ NOK. Accordingly, the updated email IDs at NAVPEN are as tabulated below for facilitating updation of records during SPARSH migration(if any):-

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

- (d) It is requested that **ONLY one of these options be exercised to avoid duplication of efforts**.
- 17. A tutorial movie is also under preparation to assist veterans in navigating through the process that would be uploaded on all Whatsapp groups and *IN* YouTube channel.
- 18. The *IN* remains committed to serve our distinguished veterans as best as we can.
- 19. Please forward this message to all Naval pensioners.
- 20. Warning. Some scamsters may have created 'phishing' websites to steal personal and banking data of pensioners by asking them to update details on SPARSH. The message will have a link where they tell you to update profile details including NoK Aadhar and PAN details. Pleasedo not click any such link. All sparsh updation of data by PCDA is directly from banks and Record Offices. Pensioners are never asked directly for such information through SMS or e-mail. Further, the only link for pensioner portal issparsh.defencepension.gov.in All else are fake.
- 21. <u>Advisories</u>. Two advisories have been formulated to supplement this Primer and aims to enhance knowledge of Naval Pensioners. These are as follows:-
  - (a) Steps for undertaking Data Correction by the Pensioner on Migration (Encl I).

(b) Pensioner's Death/ Missing intimation by NoK for grant of Family Pension (Encl II).

## **Creation of Naval Support System**

22. 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:-

## Enclosure 01 to Primer on SPARSH Migration for Naval Pensioners

## STEPS FOR UNDERTAKING DATA CORRECTION BY THE PENSIONER ON MIGRATION

#### **Introduction**

- 1. <u>Migration Process</u>. Upon migration of past Pensioners, Pensioner might encounter errors in the data fields on SPARSH. As a step to guide the Pensioners, facility of Data correction is available to the Veterans in the SPARSH portal.
- 2. <u>Discrepancies Observed on Login</u>. The purpose of this functionality is to resolve discrepancy or issues raised by Pensioner *wrt* any errors in the data fields populated on migration as per data obtained by CGDA / PCDA (P) Allahabad from your bank/ PCDA(N). There is a provision available for Pensioner upon login post identification, to amend any data field which he/ she feels is incorrect and needs amendment. For any such fields marked for correction, Pensioner needs to attach documents as proof for changes requested, duly attested by respective ZWSOs. NAVPEN will be enabled to process the same based on receipt of hard copy of these documents.

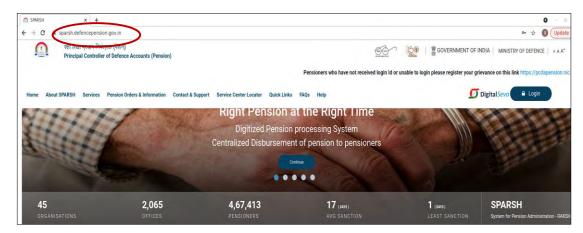
### Steps Involved

### 3. Receipt of Login Credentials.

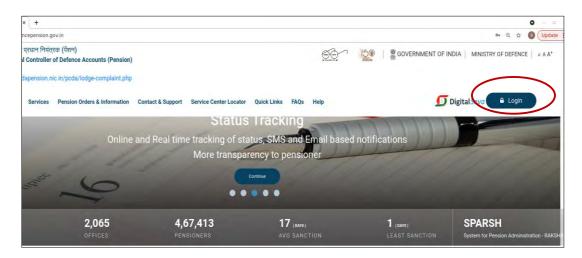
- (a) The Pensioner will receive login credentials (username and password) on their registered mobile number and email id as per data held with Bank. All Pensioners are requested to check with their bank and update their Mobile No/ email id (if not already updated) for smooth migration to SPARSH.
  - (b) The Pensioner should **ensure** that they provide the **correct mobile number and email id** to their Bank from which they are drawing Pension.

#### 4. Login to SPARSH Website.

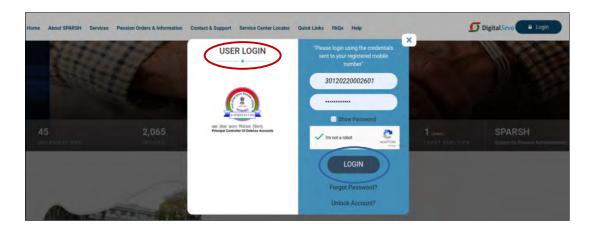
(a) **Login** to the SPARSH Website i.e <a href="https://sparsh.defencepension.gov.in/">https://sparsh.defencepension.gov.in/</a> and use your login credentials to Login. The screen would appear as follows:-



(b) Click on the **Login Tab** available on the top right hand corner as highlighted below:-

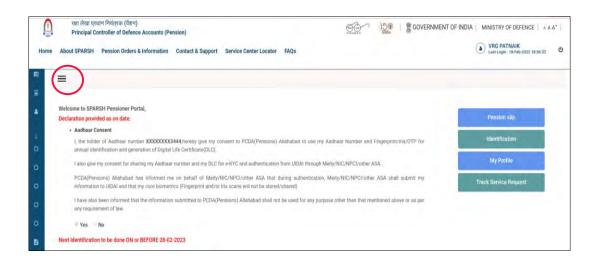


(c) Now click on the *login button* as depicted below:-

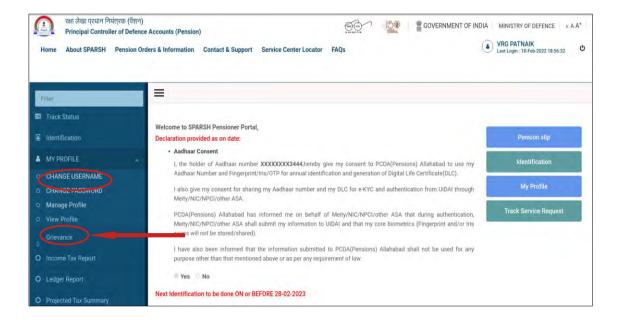


(d) Now, the **welcome screen** would appear. The pensioner to click on the special symbol as highlighted in the screenshot below:-

needs



(e) On, clicking "My Profile Tab" as circled below, a drop down menu will provide an option of "View Profile".



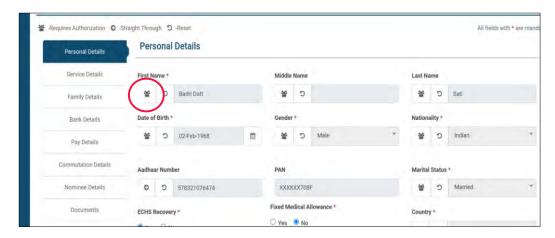
- (f) On clicking "View Profile" Tab the following details will be available:-
  - (i) Personal Details.
  - (ii) Service Details.
  - (iii) Family Details.
  - (iv) Bank Details.

- (v) Pay Details.
- (vi) Commutation Details.
- (vii) Nominee Details.
- (viii) Documents.
- (g) The Pensioner can make corrections through *Manage Profile Tab* available under the *My Profile Tab*.

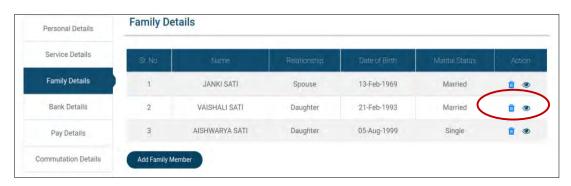


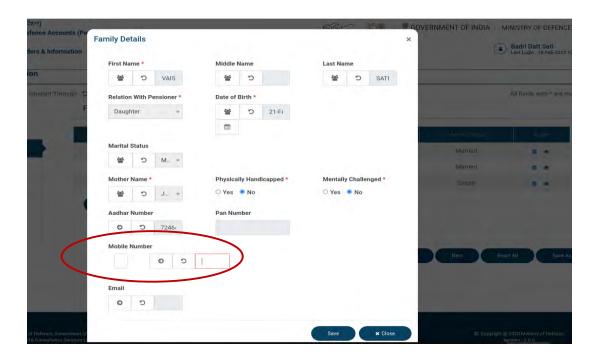
- (h) There are two Options for data correction, depending on nature of data. These are as follows:-
  - (i) <u>Data Correction Requiring Authorisation</u>. Such Fields for changes if any sought by the Pensioner can be changed only post approval of the concerned Data holder. Such requests for data change(s) will **go to DOP/ NPO/ Medical/ NAVPEN** depending upon fields marked. A special symbol has been assigned to such fields. Examples of such fields are Name, DOB, Gender, Marital Status, etc.
  - (ii) Straight Through. The Pensioner is directly authorised to change such fields. A special symbol has been assigned to such fields(). Examples of such fields are Address, State, email id, Bank details, etc.
- (j) The Pensioner can change the fields by clicking on the field which requires change and same can be edited thereafter *iro* of both fields which requires authorisation and straight through fields. The screen would appear as depicted below:-

### (i) Requires Authorisation.

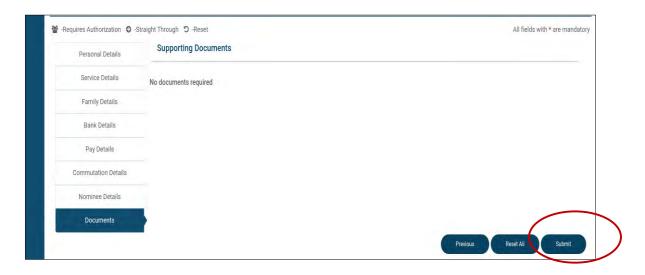


### (ii) Straight Through.





- (k) The individual can make changes accordingly and click on the **save** button.
- (I) The Pensioner needs to Click on the **submit** button when completed as indicated below:-



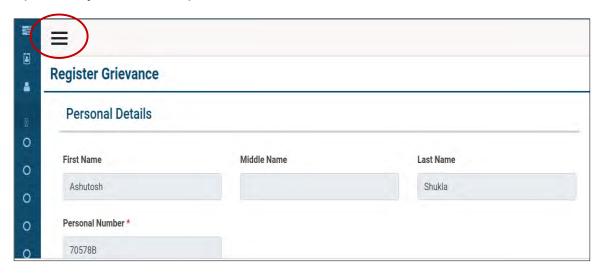
- (m) After submission of the application, the **following declarations will have to be submitted**:-
  - (i) Acknowledgement Declaration.
  - (ii) Declaration of Refund of Excess Amount.
- (iii) Consent for using Aadhar for Annual Identification and DLC.
- (iv) Consent for receiving notification on mobile number and email id.
  - (v) Re-employment Declaration.
  - (vi) Tax Option Declaration.
- (n) **Submit** the document. Pensioner will receive an acknowledgement that data has been successfully submitted.

(p) You can *track status of changes* i.e change request made by the Pensioner under the *Track Status* option as indicated below:-

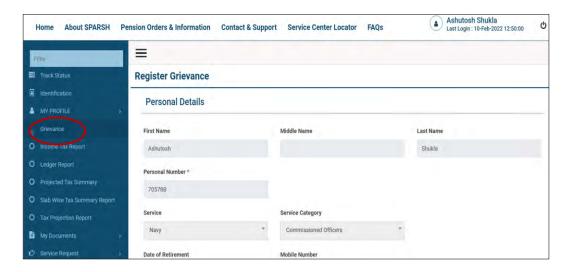


#### 5. Raising Grievance.

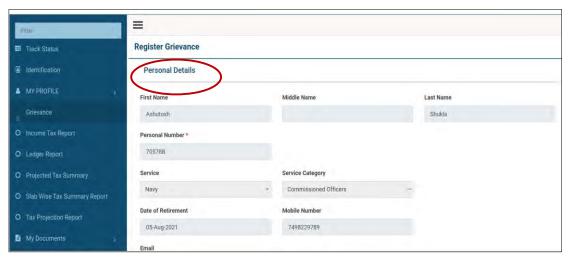
- (a) The Pensioner upon login can **register grievance** for payment related issues under the following categories:-
  - (i) Elements of Pension.
  - (ii) Elements not sanctioned in Pension.
  - (iii) Deductions.
- (b) The option for grievance is available on the *top left hand* side under the special symbol as depicted below:-



(c) The Pensioner can register grievance by clicking on "*Grievance*" Tab as depicted below:-



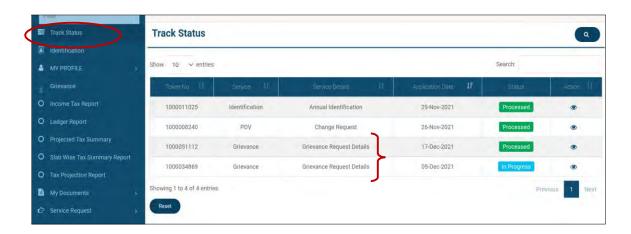
- (d) The Pensioner can now register his/ her **Personal details** and **register type of grievance**. The screen would appear as follows:-
  - (i) Personal Details.



(ii) Grievance Details.

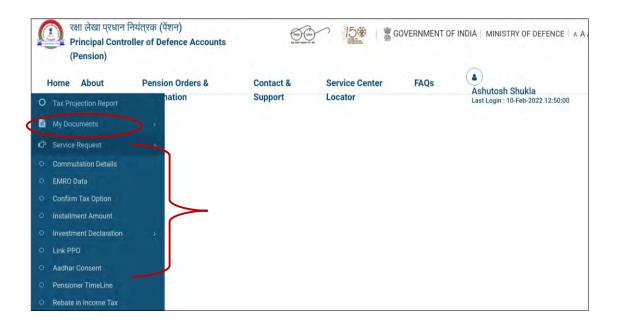


- (e) On completion, Click on the *Submit* button to submit the grievance.
- (f) The individual can track status of the grievance by clicking on **track status** available on top left corner as depicted below:-



### 6. Service Request.

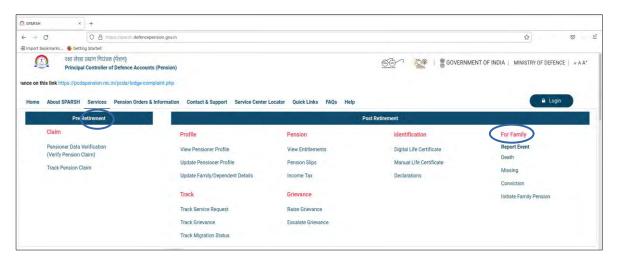
- (a) Additionally, the Pensioner can also raise **service request** (option available on the left side corner) for the following categories:-
  - (i) Commutation Details.
  - (ii) eMRO data.
  - (iii) Confirm tax option.
  - (iv) Instalment amount.
  - (v) Investment declaration.
  - (vi) Link PPO.
  - (vii) Aadhar consent.
  - (viii) Pensioner Timeline.
  - (ix) Rebate in Income Tax.
- (b) The screen which appears is as follows:-



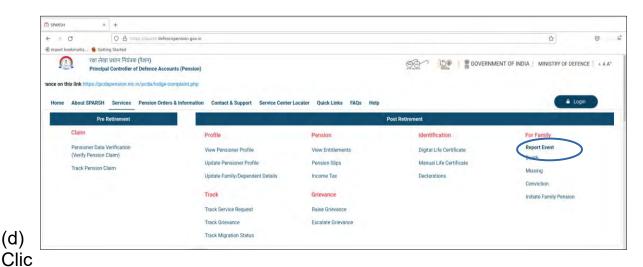
## Enclosure 02 to Primer on SPARSH Migration for Naval Pensioners

## GRANT OF FAMILY PENSION ON PENSIONER'S DEATH/ MISSING INTIMATION BY NoK

- 1. This advisory is primarily to help the NOK of a Pensioner who is Dead/ Missing/ Convicted.
- 2. <u>Action By NOK/ Claimant</u>. NOK/ Claimant is requested to follow the steps mentioned below for grant of Family Pension:-
  - (a) Login through <a href="https://sparsh.defencepension.gov.in">https://sparsh.defencepension.gov.in</a>.
  - (b) Click on the **Services** Tab and then on **For Family** Tab. The screen would appear as depicted below:-



(c) Now under the *Family Tab*, click on *Report Event* as indicated below:-

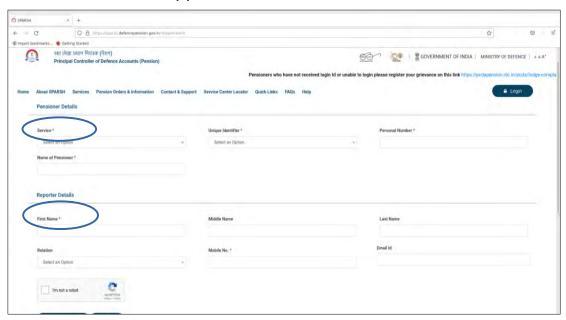


k on *Death/ Missing/ Conviction/ Initiate Family Pension* (as applicable) or use any of the following direct links:-

- (i) https://sparsh.defencepension.gov.in/?page=death.
- (ii) https://sparsh.defencepension.gov.in/?page=missing.
- (iii) <a href="https://sparsh.defencepension.gov.in/">https://sparsh.defencepension.gov.in/</a>?page=conviction.
- (iv) https://sparsh.defencepension.gov.in/? page=initiateFamilyPension.
- (e) The NoK needs to keep the *following documents handy*, while reporting details of the late Pensioner:-
  - (i) Bank Account Number or,
  - (ii) Personal Number or,
  - (iii) PPO Number of the Late Officer/ Sailor.
  - (iv) Email Id of self.
  - (f) If the NoK clicks on **Death/ Missing/ Conviction/ Initiate Family Pension**, the following fields will be available:-

Pensioner Details	Reporter Details
Service	First/ Middle/ Last Name
Unique Identifier	Relation
Personal Number	Mobile No.
Name of the Pensioner	Email Id

(g) The screen would appear as follows:-



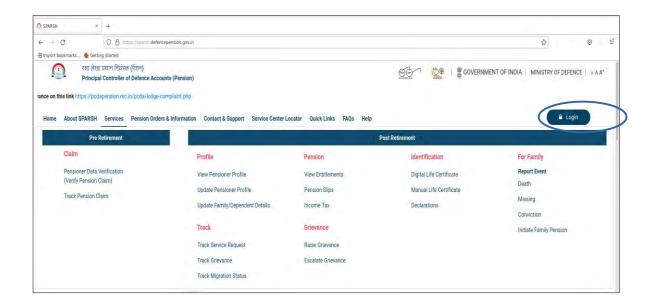
(h) The NoK is requested to fill the details as available on the screen. A drop down menu will appear on the screen under the "Service" and "Unique Identifier" Tab. The fields in drop down menu (Bold fields are specific to IN) would appear as follows:-

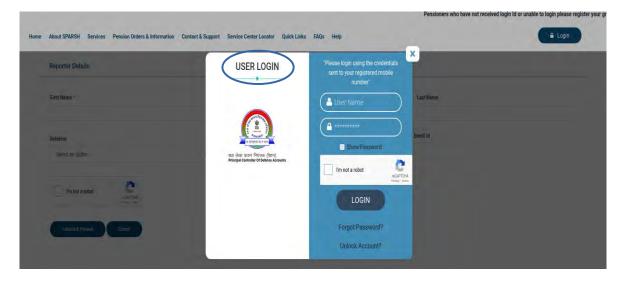
<u>Service</u>	<u>Unique Identifier</u>
Army	Bank Account No
<u>Navy</u>	Personal No.
Air Force	PPO No.
Civilians	Regimental No
	PRAN No.
	GPF No.
	Cadet No.

- (j) The NoK needs to fill the details and click on "Validate and Proceed" Tab.
- (k) Now, the NoK uploads the *Death Certificate/ FIR of Pensioner* / Court Order and necessary credentials in the fields.
- 3. <u>Incorrect Reporting of Death</u>. *15 days* window period is allotted to the Pensioner to report the correctness of the data uploaded by the NoK in case of forgery.
- 4. Receipt of Login Details. Post validation and approval of the fields by PCDA(P), Allahabad, a message would be triggered containing Login

credentials on the registered mobile no of the NoK of the Pensioner as per the details in the initial PPO of the Pensioner.

5. <u>Login</u>. The NoK needs to *login* with the login credentials sent on the registered mobile number. The Login tab appears on the top right hand side as indicated in the screen below:-





6. <u>Validation of Details</u>. After Login, the NoK is thereafter required to do the *identification* and verify *its Bank details for remittance of Family Pension* in the account of NoK.