

**ISSUE OF ECHS SMART CARDS TO
FUTURE RETIREES**

Introduction

1. The ECHS Scheme came into existence wef 01 Apr 2003. Beneficiaries who apply for membership of the Scheme need to be issued a valid and irrefutable proof of being an ECHS beneficiary. A smart Card is accordingly being issued to all the beneficiaries and efforts are being made to ensure that each and every pensioner and their dependents get their ECHS Smart Card at least 15 days before his date of retirement.

2. A large number of ESM are not able to avail ECHS facilities because they have not become members of ECHS. Some of the veterans are those who have already paid their contribution but have not filled up the ECHS Application forms. Numerous complaints are also being received of inordinate delays in processing of applications of ECHS Smart Cards. In order to obviate the same, the following procedure may please be adopted for processing of ECHS Application Forms and issue of Smart Card (s) to retiring personnel :-

(a) **ECHS Application Forms.** ECHS Application Forms can be downloaded from the ECHS website (www.indianarmy.nic.in/arechs.htm & echs.gov.in).

(b) **Submission of ECHS Application Forms.** Applications forms duly filled will be submitted by individuals who are due for retirement minimum **05 months** before the due date of retirement alongwith other primary pension documents.

(c) **Receipt and Vetting of ECHS Application Forms.** Due diligence will be concerned vetting while vetting of application by the Record Offices in **r/o dependents** mentioned in the Application Form.

(d) **Submission of Application Forms to ECHS Regional Centre.** Record Offices will submit the application forms duly filled in (Less PPO details) to the affiliated ECHS Regional Centre once a month.

(e) **Manufacture and Despatch of Smart Card by ECHS Regional Centre.** The affiliated ECHS Regional Centres will recheck the forms received from Record Offices and submit the same to SCORE for manufacture of the ECHS Smart Cards and then despatch the same to concerned Record Office, on receipt of the same.

(f) **Issue of Smart Card (s) to Retiring Personnel.** On receipt of smart Card (s) from ECHS Regional Centres, the Record Office will arrange to issue the same to concerned retiring personnel at the earliest but not later than 15 days prior to the date of retirement of the individual and a receipt will be obtained from the same from the individual.

(g) **Submission of Receipt of Smart Card (s) and PPO details by Record Office.** Record Offices will obtain **receipt** for the Smart Card (s) from retiring personnel and enter PPO details in the above receipt. The receipt is placed at Page 9 of the new application form. The receipt, alongwith a photocopy of PPO, will then be sent to the affiliated ECHS Regional Centre. ECHS Regional Centres will enter the PPO number at Serial 11 of Page one of the Application Form.

(h) **Payment procedure for Smart Card Fee.** Individual members while submitting the ECHS Application Form **will deposit card making fee** to respective Record Office (Rs 135/- cost of per card). Record Office will deposit the same in their Non Public Fund Account (NPF) and attached a receipt alongwith the Application Form stating that card charge has been recd from No, Rank, Name ____ dt ____ . Once the cards are recd by the Regional Centre and desp to the Record Office (Army Officers : Directly to Unit, Naval Officer : Naval HQ (Oi/c ECHS Cell), Air force Officer : Air HQ (DPS), PBOR : Record Office and Coast Guard Officer and PBOR : Coast Guard HQ), the Regional Centre will release payment for the cards made to SITL.

3. A flow chart, depicting the above action, is enclosed as Appendix.

4. It may be appreciated that if the above procedure is followed meticulously, chances of non issue of ECHS Smart Card (s) to an individual before he / she proceeds on retirement will be minimized.

5. **Non Receipt of Smart Cards.** In case an Offr/JCO/Other Rank proceeds on retirement without receiving the ECHS card, the respective Record Office / Regional Centre Delhi will dispatch the cards to the Station Headquarter nearest to the address given in the Application Form. Station Headquarters are to then intimate the ESM of the same. No card will be sent directly to the individual. The cost of dispatching these cards is to be met from local resources.

6. The above procedure will be implemented with immediate effect so as to avoid delay in issue of ECHS Smart Card (s) to retiring personnel.

7. Please acknowledge receipt.

File : B/49711/AG/ECHS

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Col

Date : Feb 2013

Dir (Ops & Coord)
for MD ECHS

Distrs:-

IHQ of MoD (Navy)/Dir ECHS (N)

Air HQ (VB)/DPS

HQ Coast Guard

KSB

DGR

HQ Southern Command (A/ECHS)

HQ Eastern Command (A/ECHS)

HQ Western Command (A/ECHS)

HQ Central Command (A/ECHS)

HQ Northern Command (A/ECHS)

HQ South Western Command (A/ECHS)

HQ Andaman & Nicobar Command (A/ECHS)

All Regional Centres ECHS

All Record Offices

Internal

Appendix

FLOW CHART FOR APPLICATION AND ISSUE OF SMART CARD

The procedure for submission of ECHS application and issue of ECHS Smart Cards to individuals before proceeding on retirement is as under :-

Ser No	Time Frame	Description	Action By
1.	D - 8 to 6 months	Dispatch of ECHS Application form alongwith pension paper	Army HQ(MP5/6) for Non AMC Officer, Army HQ MPRS (0) for AMC,ADC&MNS Officer, Naval HQ (DOP), Air HQs (DPP&R), Record Offices and Coast Guard HQ.
2.	D - 5 months	Filled Application Form alongwith DD in favour of Record Office (Rs 135/- cost of per card) (less PPO details) forwarded to Record Office	Individual / Unit
3.	D - 4 ½ months	Vetting Application Form for correctness (Less PPO details), deposit DD in their NPF Account and forward to Regional Centre	Record Office
4.	D - 4 months	Recheck Application Form for correctness	Regional Centre
5.	D - 3 ½ to 3 months	Submit Application form to SCORE (Vendor)	Regional Centre
6.	D - 2 months	Forward manufactured Smart Card to Regional Centre	SCORE

7.	D - 1 ½ months	Regional Centre to forward Smart cards as follows :- (a) Army Officers – Directly to Unit. (b) Naval Officers – Naval HQ (Oi/c ECHS Cell). (c) Air Force Officers – Air HQ (DPS).	Regional Centre
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		(d) PBOR – Record Office. (e) Coast Guard Officer and PBOR – Coast Guard HQ.	
8.	D -15 days	Handover Card to PBOR due to proceed on pension	Record Office
9.	D - 15 days	Forward receipt, with PPO details, to Regional Centres	Record Office