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Central Organisation, ECHS  
Adjutant General's Branch  
Army Headquarters  
Maude Line  
Delhi Cantt – 110 010

B/49784/AG/ECHS

13 Oct 04

Naval Headquarters, DESA,  
Room No. 28 South Block, New Delhi  
Air Headquarters (VB), New Delhi  
HQ Southern Command (A)  
HQ Eastern Command (A)  
HQ Western Command (A)  
HQ Central Command (A)  
HQ Northern Command (A)

**P&FC ACCOUNTNG NOTE-1/2004**  
**REFUND OF ECHS CONTRIBUTION**

1. Please refer this Organisation letter of even reference No dated 17 Dec 2003.
2. A number of queries are still being received by this Organisation for refund of ECHS contribution either in respect of withdrawal of membership from the scheme or contribution paid in excess or refund of contribution in respect of war widows. These three conditions will be addressed as follows:-
  - (a) Withdrawal of Membership.
    - (i) Once a contribution has been made, withdrawals from the scheme and seeking refund is not permitted.
    - (ii) Those who were not eligible and become members by default may be refunded their contribution as per the procedure given in paragraph 3.
  - (b) Those who have paid in excess. This would have happened due to lack of understanding of the rules and regulations. Procedure as given in paragraph 3 will be followed.
  - (c) Refund of contribution paid by war widows. Procedure as given in paragraph 3 would have to be followed.

3. The refund of excess remittance of ECHS contribution will be afforded by the concerned PCDA/CDA to the beneficiary on receipt of pre-receipted contingent bill duly countersigned by Dir Regional Centre/ Station Commander along with Xerox copy of MRO. A copy of CGDA Most Important Circular No.AT/IV/4807/ECHS dated 29 Oct 2003 is enclosed for your ready reference.

4. You are requested to disseminate the information down the chain of command up to Station HQ level.

Sd/--  
(VK Dua)  
Lt Gen  
MD ECHS

Encl : As stated

**Copy to :-** All Area Headquarters  
All Sub Area Headquarters  
All Regional Centres

**Internal Copy to:-** 1. Dir (Ops & Coord)  
2. Dir (Med)