

EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME



ONLINE SMART CARD APPLICATION

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PART – I

INTRODUCTION

Background

1. ECHS was established in the year 2003. An agreement with Smart Card Making agency (SITL) was signed on 27 January 2004 for a period of five years i.e. upto 2009 which was extended for one year upto 2010. Thereafter, the same company i.e. SITL was again contracted for a period of five years from May 2010 to May 2015. After the expiry of the contract, the competent authority approved issue of fresh open tenders.

2. Accordingly, RFP for new ECHS Smart Card was floated in Jul 2016. The ECHS Smart Card project was approved by Hon'ble RM on 17 Jul 2017 and subsequently, the contract was awarded to the Smart Card Making Agency, Source DOT Com Pvt Ltd on 19 Jul 2017. The application will be filled online and mode of payment for Smart Card charges will also be through online payment. Activation of Smart Card will also be possible online / through registered mobile number.

New Smart Card

3. The new Smart Cards are Dual interface (contact and contactless) with Fingerprint Biometrics authentication through Aadhaar based system. The new Smart Card will enforce authorised usage as per laid down policies of the ECHS scheme so that misuse and inappropriate usage is prevented. Policies governing the authorization of the ECHS benefits to the members will be enforced through application deployed for the Smart Card.

4. **Salient Features of New Smart Card.** The salient features of new ECHS Smart Card are appended below:-

(a) The physical submission of application for ECHS Smart Card has been done away with.

(b) ECHS beneficiaries can now apply online for Smart Card without visiting Regional Centres.

(c) The payment for Smart Card will also be done through online mode with options using Net Banking, Debit / Credit Card, Wallet Payments.

(d) The information regarding movement of online application till receipt of Smart Card from Station Headquarters will be intimated to beneficiaries through SMS updates.

(e) The new Smart Card is of the capacity of 64 Kb which can store vital information of the beneficiaries including their Medical History, Referral History, Medicine Issue Logs etc.

(f) In the new system, Kiosks are being deployed at ECHS Polyclinics which offers Biometric/Aadhaar/mobile based Authentication of beneficiaries, Selection of option for desired services through touch screen, Printing of Medical Slip/authentication slip and also helps in Queue Management.

(g) In the new system, Identification cum Authentication Terminals (ICAT) are being deployed at HCOs which also offers Biometric/Aadhaar/mobile based Authentication of beneficiaries.

5. **Priority for issue of new ECHS Smart Cards.** The following order of priority will be followed for issue of new ECHS Smart Cards.

(a) Future Retiree.

- (b) Temporary Slip Holders.
- (c) 16 Kb Card Holders.
- (d) 32 Kb Card Holders.
- (e) Any Other Category.

6. Mentioning of **Aadhaar Card number, PAN number, mobile number** and **e-mail address** is mandatory. Mention **mobile number** accessible to you to receive **SMS** updates regarding **Smart Card**. This mobile number will also be utilised for generating SMS alerts for updating on the claim status. This mobile number should be used for all ECHS related transactions.

7. **Procedure for changing of Registered Mobile number.** The Procedure for changing of Registered Mobile number in respect of Primary Beneficiary / ESM and Dependents is described below:-

(a) **Primary Beneficiary / ESM**

- (i) Visit parent polyclinic with new activated mobile number.
- (ii) Obtain token for change of mobile number from Kiosk.
- (iii) Visit OIC Polyclinic with token.
- (iv) OIC Polyclinic will change the mobile number on online portal after due verification of Smart Card.

(b) **Dependents**

- (i) Login to ECHS Smart Card website by visiting <http://www.echs.gov.in>.
- (ii) Select the option change dependent mobile number from the menu.
- (iii) Click on dependent for whom mobile number is required to be changed.
- (iv) Enter new mobile number, re-enter new mobile number of dependent.
- (v) Click on **Get OTP**, an OTP will be forwarded on Primary Beneficiaries mobile number.
- (vi) Enter **OTP** received and click on submit.
- (vii) A confirmation message will appear on screen along with a confirmation SMS on mobile number of Primary Beneficiary / ESM.

8. **ECHS Contribution**

(a) **Ex-Servicemen Retired Prior to 01 Apr 03.**

- (i) Should deposit one time ECHS contribution in Govt Treasury/Nationalized bank through Military Receivable Order (MRO) (**Appendix – A**) as per rates of subscription.
- (ii) Scanned copy of receipt of MRO is to be attached.

(b) **Ex –Servicemen Retired/Retiring After 01 Apr 03.** Subscription is being deducted directly by CDA (P) and reflected in PPO.

(c) **Rates of Contribution w.e.f 01 Jun 2009 (as per 6th CPC) are as under:-**

<u>Grade Pay drawn at the time of retirement</u>	<u>Rate of Contribution</u>
Rs 1800/-, Rs 1900/-, Rs 2000/-, Rs 2400/- and Rs 2800/- per month	Rs 15,000/-
Rs 4200/- per month	Rs 27,000/-
Rs 4600/-, Rs 4800/-, Rs 5400/- and Rs 6600/- per month	Rs 39,000/-
Rs 7600/- and above per month	Rs 60,000/-

(d) **Rates of Contribution w.e.f 29 Dec 2017 (as per 7th CPC) are as under:-**

<u>Category</u>	<u>One time Contribution</u>	<u>Ward entitlement</u>
Recruit to Havs & equivalent in Navy & AF	Rs. 30,000/-	General
Nb Sub/Sub/Sub Maj or equivalent in Navy & AF Hony Nb Sub/MACP Nb Sub and Hony Lt/Capt)	Rs. 67,000/-	Semi Private
All Officers	Rs. 1,20,000/-	Private

9. **Category of Ward**

- Officers - Private ward
JCO & Equivalent - Semi Private ward
ORs & Equivalent - General ward

- Notes:**(i) War Disabled Pensioners/War Widows/NOK of Battle Casualties are exempted from paying ECHS subscription.
(ii) Fixed medical Allowance will be stopped from date of ECHS membership.
(iii) All pensioners who have retired prior to 01 Jan 1996 are exempted from paying ECHS contribution.
(iv) Nb Sub to Sub Maj including Hony Ranks of Lt/Capt and Equivalent are authorized for Semi Private ward.
(v) Hony Ranks of Nb Subedar / MACP Nb Subedar and Equivalent retiring on or after 29 Dec 2017 are only authorized for Semi Private Ward as per Govt Policy.

10. **Eligibility – Ex-servicemen**

- (a) Should be an Ex-Serviceman and drawing pension/disability pension/family pension **from Controller of Defence Accounts** including Indian Coast Guard personnel.
(b) War Widows (Veer Naris) / NOK of Battle casualties.
(c) Personnel disabled in Operations.
(d) Recruits medically boarded out during training and in receipt of disability pension.

- Notes:**(i) Ex-Servicemen not drawing pension are **NOT** eligible.
(ii) To take benefits of ECHS you **CAN NOT** be drawing benefits of any other Government Medical Scheme.
(iii) Monetary allowance for gallantry awards without pension is not an authority for membership.

(iv) Pre-1986 retirees need not deposit copy of PPO. Copy of Discharge Book / pension Book giving name of spouse and bankers certificate to be submitted with application.

(v) Deduction of contribution by the CDA is no guarantee for grant of membership.

11. **Eligibility – Dependents**

- (a) Spouse.
- (b) Unemployed Son(s) up to 25 years of age (with self declaration certificate and affidavit).
- (c) Minor brother(s) upto the age of becoming a major (18 years).
- (d) Unemployed/unmarried Daughter (s) / Sister including widow / legally divorced irrespective of age (with self declaration certificate and affidavit).
- (e) Physically / Mentally handicapped child / brother / sister for life (with valid disability certificate) as per PWD Act 1995.
- (f) Wholly dependent Parents whose **combined monthly income** from all sources does not exceed **Rs.9000/- plus DA per month from all sources** and are generally residing with the member.
- (g) Parents of deceased soldier can be eligible, subject to meeting dependency criteria.
- (h) If both husband and wife are Defence Personnel, parents of both members are eligible if both pay subscription, subject to meeting dependency criteria.
- (j) Financial limit criteria will be applicable to all dependents except spouse.

Notes : (i) Widow after remarriage in receipt of family pension is eligible for ECHS membership along with her children from first marriage. However, her present Husband and children born later are not entitled.

(ii) Grand Parents are not entitled.

(iii) Children of widowed/separated daughters of primary beneficiary upto the age of becoming a major (upto 18 years of age) are entitled.

(iv) Part-II Orders endorsement by service Headquarters/respective Records for marriage/children born after retirement along with birth certificate is essential.

(v) The following additional documents will be attached with the application form for the following dependents:-

(aa) **Abandoned/Divorced/Widowed Daughter/Sister**

(aaa) Court order of divorce decree along with an affidavit of current address with employment and income status.

(aab) Death Certificate of late husband along with birth certificate of dependent children (i.e grandchildren of primary beneficiary).

(aac) Financial documents for past three years to incl IT returns, PAN Card and bank statement of past one year duly certified by the concerned bank.

(aad) Affidavit for abandonment by spouse alongwith present address and employment status.

(aae) Self declaration certificate by the beneficiary with Aadhaar and PAN details.

(ab) **Disabled Child. Medical certificate from a Service Hospital** duly signed by the concerned specialist regarding the eligibility of the disability. Disability will be decided as per 'Persons with Disability (PWD) Act' 1995 or as amended later. The disabilities as per Act are as follows:

(aaa) Blindness; (aab) Low vision; (aac) Leprosy-cured; (aad) Hearing impairment; (aae) Loco motor disability; (aaf) Mental retardation; (aag) Mental illness;

In addition, following requirements are also to be fulfilled for availing ECHS facilities:

(aaa) The disability percentage is required to be minimum 40%.

(aab) Not able to earn livelihood.

(aac) Approval of eligibility of White Card will be done by Central Organisation ECHS.

(j) PAN card details are mandatory for all dependents above **18 Years**.

(k) **Self declaration certificate for all dependent children above 18 years (auto generated)** to be submitted every year to parent polyclinics (except White Card holders).

12. **Penal Actions**. The new system allows monitoring of usage of ECHS facilities by ECHS beneficiary over the online environment. Any mis-utilization of ECHS card or ECHS facilities other than authorised person, reported by any agency will invite to punitive actions. **Any fraudulent cases detected or reported will invite permanent cancellation of ECHS membership and recovery action for medical expenditure incurred on such unauthorised beneficiary.**

13. **Photo Requirements / Size**. The quality of the photograph appearing on the Smart Card depends on the photograph that is uploaded at the time of applying for a Smart Card. The applicants are, therefore, advised to upload the photographs, as specified, to avoid delay in processing their Smart Card applications.

Photo Specifications.

(i) Front facing passport size Colour Photograph.

(ii) Photo should not be more that 6 months old.

(iii) Background: Plain white.

(vi) **The photographs of the minor children (below 18 years) will need to be updated on the online system every five years. The individual just needs to login to their account and update the photographs of their child in the online system.**

14. **Signature/Thumb Impression**. The quality of the signature / thumb impression appearing on the Smart Card depends on the image that is uploaded at the time of applying for a Smart Card. The applicants are, therefore, advised to upload the signature/thumb impression, as specified, to avoid delay in processing their Smart Card applications.

(a) **Signature / Thumb Impression Specifications.**

(i) The applicant/dependents have to sign/put thumb impression on **plane white paper with Blue Ink.**

(ii) The signature/thumb impression must be of the applicant/dependent and not by any other person.

15. **Guidelines for Scanning the Photograph & Signature**. Before applying online an applicant will be required to have a scanned (digital) image of his/her and dependents photograph and signature as per the specifications given below. Your online application **will not be** registered unless you upload all photographs and signatures.

16. **Scanning the Photograph & Signature / Thumb Impression:**

- (a) Either scan or take a picture of photograph / signature / thumb impression for uploading on to the online application.
- (b) Crop the image to the edge of the photograph/signature/thumb impression.
- (c) There is no specified file size for uploading. Files of any size can be uploaded.
- (d) Image of any format can be uploaded.

17. **Procedure for Uploading the Photograph and Signature/Thumb Impression.**

- (a) There will be two separate links for uploading Photograph and Signature.
- (b) Click on the respective link "Photograph / Signature"
- (c) Browse & Select the location where the Scanned Photo / Signature file has been saved.
- (d) Select the file by clicking on it.
- (e) Click the 'Upload' button.

Note:

- (i) In case the face in the photograph or signature is unclear, the applicant's application may be rejected.
- (ii) In case any of the photograph or signature is unclear, the applicant may edit the application and re-upload the photographs or signature before proceeding for payment.
- (iii) If the photographs / signatures on the Smart Card, at the time of presenting for treatment at ECHS Polyclinic, does not match, the ECHS membership may be cancelled.

18. **Change of Parent Polyclinic.** Change of Parent Polyclinic in the old system involved a process where the beneficiary had to apply at Old Polyclinic wherein an Appendix was required to be submitted at Old Polyclinic for request to change Parent Polyclinic. The same Appendix was required to be submitted to new Polyclinic duly signed by the OIC of old Polyclinic. This system required to visit to old as well as new Parent Polyclinic which sometimes reported as cumbersome process by the ECHS beneficiaries due to distance involved between both the Polyclinics. The new system also allows Online Change of Polyclinic through Mobile Application developed by the Smart Card Making Agency. In new system beneficiary can apply for change of parent Polyclinic through mobile application. The request for change of Parent Polyclinic will be presented to the OIC Polyclinic in **Polyclinic Module** where OIC of Old Polyclinic of ECHS beneficiary will approve for transfer to New Polyclinic. The OIC of New Polyclinic will receive the request for affecting the change of Polyclinic. The entire process of change of Polyclinic will be communicated to the ECHS beneficiary through email and mobile application.

19. **Instructions for Aadhaar Card for Children / Disabled / Old Aged Person.** It has been reported by the environment that in certain cases individuals are not able to get their Aadhaar Card made due to various reasons listed below:

- (a) Not able to capture biometrics due to medical condition of disabled persons.

- (b) Not able to capture biometrics due to old age.
- (c) Not able to capture biometrics for children below 5 years of age.

20. It has been clarified by the UIDAI that Aadhaar Card in respect of children below 5 years of age is being made on the basis of Aadhaar details of their parents. UIDAI has also clarified that Aadhaar Card can be made using any of available biometrics i.e. fingerprints or retina scan. However, in cases where Aadhaar Card cannot be made due to any other reason, a letter for the same is required to be obtained in respect such person from the certified Aadhaar Enrolment Centre (available on UIDAI website). ***A copy of such letter is required to be uploaded on the online application in respect of person whose Aadhaar number is not mentioned in the online application.***

PART - II

CHAPTER – 1**GUIDELINES & INSTRUCTIONS FOR FILLING UP OF
ECHS SMART CARD ONLINE APPLICATION FORM – FUTURE RETIREE**

1. **FUTURE RETIREE**. Service personal who are due for retirement / discharge in the next six to eight months or proceeding premature retirement will be covered under this category. They are required to fill the online Smart Card Application under Future Retiree category available on the online portal.

(a) **Registration Process.**

- (i) Visit ECHS website <http://www.echs.gov.in> then click on the tab **Online Smart Card Application – Online Application**.
- (ii) Enter your name, service number along with valid mobile number and e-mail ID (for receiving One Time Password) and new password then click on tab **Register**.
- (iii) Verify your e-mail ID with the OTP received on your mail.
- (iv) Verify your mobile number with the OTP received on your mobile.
- (v) Registration process is complete after successful mobile OTP verification.
- (vi) After successful registration, a message will be displayed that **Registration Process successful, proceed for Eligibility Check Process**. One can login any time using registered e-mail ID and password to fill the online ECHS smart card application by clicking **Already Registered Click to Login**.
- (vii) The Registration details will be valid only for a period of **15 days**, if the application is not filled completely and payment is not done for Smart Card. After 15 days period previous registration will expire and a new registration process has to be followed.

(b) **Eligibility Check Process.**

- (i) Click on the tab '**Future retiree**'.
- (ii) Select your Disability details (if any).
- (iii) Select your citizenship, state then enter your Aadhaar number and Date of Birth.
- (iv) To add dependents, click on the 'Add Dependent' button.
- (v) Enter the Dependent Name, Dependent Relation, Dependent Date of Birth, Dependent Marital Status, Dependent Monthly Income, Dependent Mobile Number, Dependent Email ID, Dependent Disability Details (if any), Dependent Postal Address, if same as primary beneficiary then select **Address same as Primary Beneficiaries Current Address** else enter address of dependent, enter Dependent Aadhaar Number.
- (vi) For **white card eligibility**, select physical disability as per The Person With Disabilities, PWD Act 1995 from the drop down menu. **Attaching of scanned copy of medical certificate by service specialist as per format provided is a mandatory requirement**. Please note if the certificate has been issued based on ailment same is **NOT valid** irrespective who has signed.

(vii) In case no other dependents need to be added click on '**If No Dependents then Proceed to Verification**' button, else click on the 'Add Dependent' button to add more dependents and follow steps (iv) and (v).

(viii) In case of any discrepancies in the eligibility criteria of any dependent, a message will be displayed and respective field will be highlighted. Check and correct the same for proceeding further to verification process.

(ix) On successful verification, a message will be displayed that **Eligibility Check completed successfully, proceed for Detailed Application.**

(c) **Detailed Application**

(i) Click on the **photo** tab and upload your recent passport size photograph in civil dress.

(ii) Select your **Gender, Date of Commission / Enrolment, Date of Retirement/ Release, Type of Pension, Type of Service, Category, Rank, Last unit served, Record Office, PPO Number (if known).**

(iii) Click on **signature** tab and upload a photo of your signature.

(iv) If disability was selected, then enter your disability percentage. It should be 40% or more.

(v) Enter details as required in the preceding columns.

(vi) Select **Regional Centre**, then select **Polyclinic** from the available options as per your address of residence and Station HQ will be auto populated.

(vii) Enter your permanent address, select district, tehsil and pin code.

(viii) Check in the tab to enter your **Current Address** if different from Permanent Address.

(d) **For Dependents.**

(i) Upload recent passport size **photograph** and photo of **signature/thumb impression** of the dependent by clicking on the tabs.

(ii) Enter details in respect of dependent as required in the preceding columns.

(iii) Follow same procedure for addition of all the dependents.

(iv) Details in the application can be edited any time before submission.

(v) Dependent if added erroneously can be deleted before submission of form.

(e) **Attachments.**

(i) Receipt of MRO (**Only for Coast Guard personnel**) (**Appendix A & D**).

(ii) Medical Certificate from Service Specialist (In case of PWD) (**Appendix B**).

(iii) On successful filling of Detailed Application, a message will be displayed that ***Detailed Application filled up successfully proceed for Payment.***

(f) **Payment.**

(i) You will be directed to a new window for payment for ECHS Smart Cards. **Please note that the cost of one Smart Card is Rs. 177/- (inclusive of all taxes) plus transaction charges extra (as applicable). Separate card will be needed for all members.**

(ii) Select mode of payment and proceed as directed.

(iii) On successful payment a confirmation SMS is forwarded to the registered mobile number of primary beneficiary along with an Application number.

(iv) A message is displayed ***Payment successful, Proceed for Temporary Slip Generation.***

(v) After successful filling of application and payment, the filled application will be forwarded on primary beneficiaries email as well as the same will remain available under individuals login for printing. ***There is NO need to forward filled application to any office, it is available only for record purpose of applicant.***

(g) **Temporary Slip.**

(i) Online generated Temporary slip is required to be taken to nearest polyclinic for activation along with all related service documents for ECHS membership. Temporary Slip will be signed by OIC Polyclinic only after physical verification of the documents (in original).

(ii) Temporary slip can be used in the interim period for availing ECHS facilities till the issue of ECHS Smart Card.

(iii) On receipt of Smart Cards at Station HQ an intimation SMS will be forwarded to your registered mobile number. The Smart Cards are required to be collected by every dependent in person from Station HQ with deposit of Temporary slip.

(h) **Observations by Record Office.**

(i) In case of any observation raised by your Record Office, the application will be reverted back to you for correction. You will get an intimation SMS regarding observations by Record Office.

(ii) Observations raised by the Record Office will be spelt out in your login.

(iii) Correct the observations and re-submit the application to Record Office for further processing of Smart Card application.

CHAPTER – 2**GUIDELINES & INSTRUCTIONS FOR FILLING UP OF
ECHS SMART CARD ONLINE APPLICATION FORM – TEMPORARY SLIP HOLDERS**

1. **TEMPORARY SLIP HOLDERS**. The ex-servicemen / family pensioners who are in the possession of Temporary Slip will be covered under this category. They are required to fill the online Smart Card Application under Temporary Slip Holders category available on the online portal.

(a) Registration Process.

- (i) Visit ECHS website <http://www.echs.gov.in> then click on the tab **Online Smart Card Application – Online Application**.
- (ii) Enter your name, service number along with valid mobile number and e-mail ID (for receiving One Time Password) and new password then click on tab **Register**.
- (iii) Verify your e-mail ID with the OTP received on your mail.
- (iv) Verify your mobile number with the OTP received on your mobile.
- (v) Registration process is complete after successful mobile OTP verification.
- (vi) After successful registration, a message will be displayed that **Registration Process successful, proceed for Eligibility Check Process**. One can login any time using registered e-mail ID and password to fill the online ECHS smart card application by clicking **Already Registered Click to Login**.
- (vii) The Registration details will be valid only for a period of **15 days**, if the application is not filled completely and payment is not done for Smart Card. After 15 days period previous registration will expire and a new registration process has to be followed.

(b) Eligibility Check Process.

- (i) Click on the tab '**Temporary Slip Holders**'
- (ii) Select your Disability details (if any).
- (iii) Select your citizenship, state then enter your Aadhaar number and Date of Birth.
- (iv) To add dependents, click on the 'Add Dependent' button.
- (v) Enter the Dependent Name, Dependent Relation, Dependent Date of Birth, Dependent Marital Status, Dependent Monthly Income, Dependent Mobile Number, Dependent Email ID, Dependent Disability Details (if any), Dependent Postal Address, if same as primary beneficiary then select **Address same as Primary Beneficiaries Current Address** else enter address of dependent, enter Dependent Aadhaar Number.
- (vi) For **white card eligibility**, select physical disability as per The Person With Disabilities, PWD Act 1995 from the drop down menu. **Attaching of scanned copy of medical certificate by service specialist as per format provided is a mandatory requirement**. Please note if the certificate has been issued based on ailment same is **NOT valid** irrespective who has signed.

(vii) In case no other dependents need to be added click on '**If No Dependents then Proceed to Verification**' button, else click on the 'Add Dependent' button to add more dependents and follow steps (iv) and (v).

(viii) In case of any discrepancies in the eligibility criteria of any dependent, a message will be displayed and respective field will be highlighted. Check and correct the same for proceeding further to verification process.

(ix) On successful verification, a message will be displayed that **Eligibility Check completed successfully, proceed for Detailed Application.**

(c) **Detailed Application.**

(i) Click on the **photo** tab and upload your recent passport size photograph in civil dress.

(ii) Select **Gender, Date of Commission / Enrolment, Date of Retirement/Release, Type of Pension, Type of Service, Category, Rank, Last unit served, Record Office, PPO Number.**

(iii) Click on **signature** tab and upload a photo of your signature.

(iv) If disability was selected, then enter your disability percentage. It should be 40% or more.

(v) Click on the Family Pensioner **photo** tab and upload your recent passport size photograph (in case of ESM Demise).

(vi) Click on Family Pensioner **signature** tab and upload a scanned copy of your signature (in case of ESM Demise).

(vii) Enter the Family Pensioner Details in the preceding columns (in case of ESM Demise).

(viii) Enter details as required in the preceding columns.

(ix) Select **Regional Centre**, then select **Polyclinic** from the available options as per your address of residence and Station HQ will be auto populated.

(x) Enter your permanent address, select district, tehsil and pin code.

(xi) Check in the tab to enter your **Current Address** if different from Permanent Address.

(xii) Entering **Temporary Slip** number of primary member and attaching a copy of the same is **mandatory** requirement.

(d) **For Dependents.**

(i) Upload recent passport size **photograph** and photo of **signature/thumb impression** of the dependent by clicking on the tabs.

(ii) Enter details in respect of dependent as required in the preceding columns.

(iii) Follow same procedure for addition of all the dependents.

- (iv) Details in the application can be edited any time before submission.
- (v) Dependent if added erroneously can be deleted before submission of form.

(e) **Attachments.**

- (i) PPO copy.
- (ii) Death certificate of ESM (only in case of ESM demise).
- (iii) Disability Medical Certificate (In case of PWD) (**Appendix B**).
- (iv) Old Temporary Slip copy.
- (v) On successful filling of Detailed Application, a message will be displayed that ***Detailed Application filled up successfully proceed for Payment.***

(f) **Payment.**

- (i) You will be directed to a new window for payment for ECHS Smart Cards. **Please note that the cost of one Smart Card is Rs. 177/- (inclusive of all taxes) plus transaction charges extra (as applicable). Separate card will be needed for all members.**
- (ii) Select mode of payment and proceed as directed.
- (iii) On successful payment, a confirmation SMS is forwarded to the registered mobile number of primary beneficiary along with an Application number.
- (iv) After successful filling of application and payment, the filled application will be forwarded on primary beneficiaries email as well as the same will remain available under individuals login for printing. ***There is NO need to forward filled application to any office, it is available only for record purpose of applicant.***

(g) **Observation by Record Office.**

- (i) In case of any observation raised by your Record Office, the application will be reverted back to you for correction. You will get an intimation SMS regarding observations by Record Office.
- (ii) Observations raised by the Record Office will be spelt out in your login.
- (iii) Correct the observations and re-submit the application to Record Office for further processing of Smart Card application.

CHAPTER – 3**GUIDELINES & INSTRUCTIONS FOR FILLING UP OF
ECHS SMART CARD ONLINE APPLICATION FORM – 16KB/32KB CARD HOLDERS**

1. **16KB/32KB CARD HOLDERS.** The ex-servicemen / family pensioners who are in the possession of Old Smart Card will be covered under this category. They are required to fill the online Smart Card Application under Existing Card Holders category available on the online portal and thereafter select relevant category i.e. 16 KB Card Holder or 32 KB Card Holder. ***16KB Cards will stop working in the new system with effect from 01 Sep 2018. Applying for new 64 KB cards for 32 KB Cards holders is optional till the year 2020. However, they can also apply to get the benefits of new Smart Card. For difference between 16KB / 32 KB Smart Card refer Appendix G.***

(a) Registration Process.

(i) Visit ECHS website <http://www.echs.gov.in> then click on the tab **Online Smart Card Application – Online Application.**

(ii) Enter your name, service number along with valid mobile number and e-mail ID (for receiving One Time Password) and new password then click on tab **Register.**

(iii) Verify your e-mail ID with the OTP received on your mail.

(iv) Verify your mobile number with the OTP received on your mobile.

(v) Registration process is complete after successful mobile OTP verification.

(vi) After successful registration, a message will be displayed that **Registration Process successful proceed for Eligibility Check Process.** One can login any time using registered e-mail ID and password to fill the online ECHS smart card application by clicking **Already Registered Click to Login.**

(vii) The Registration details will be valid only for a period of **15 days**, if the application is not filled completely and payment is not done for Smart Card. After 15 days period, previous registration will expire and a new registration process has to be followed.

(b) Eligibility Check Process.

(i) Click on the tab '**Old Smart Card Holders**'.

(ii) Click on the tab '**16KB Card Holder**' or '**32KB Card Holder**' as applicable.

(iii) Select your Disability details (if any).

(iv) Select your citizenship, state then enter your Aadhaar number and Date of Birth.

(v) To add dependents, click on the 'Add Dependent' button.

(vi) Enter the Dependent Name, Dependent Relation, Dependent Date of Birth, Dependent Marital Status, Dependent Monthly Income, Dependent Mobile Number, Dependent Email ID, Dependent Disability Details (if any), Dependent Postal Address, if same as primary beneficiary then select **Address same as Primary Beneficiaries Current Address** else enter address of dependent, enter Dependent Aadhaar Number.

(vii) For **white card eligibility**, select physical disability as per The Person With Disabilities, PWD Act 1995 from the drop down menu. **Attaching of scanned copy of medical certificate by service specialist as per format provided is a mandatory requirement.** Please note if the certificate has been issued based on ailment same is **NOT valid** irrespective who has signed.

(viii) In case no other dependents need to be added, click on **'If No Dependents then Proceed to Verification'** button, else click on the 'Add Dependent' button to add more dependents and follow steps (v) and (vi).

(ix) In case of any discrepancies in the eligibility criteria of any dependent, a message will be displayed and respective field will be highlighted. Check and correct the same for proceeding further to verification process.

(ix) On successful verification, a message will be displayed that **Eligibility Check completed successfully, proceed for Detailed Application.**

(c) **Detailed Application.**

(i) Click on the **photo** tab and upload your recent passport size photograph in civil dress.

(ii) Select **Gender, Date of Commission / Enrolment, Date of Retirement/Release, Type of Pension, Type of Service, Category, Rank, Last unit served, Record Office, PPO Number.**

(iii) Click on **signature** tab and upload a photo of your signature.

(iv) If disability was selected, then enter your disability percentage. It should be 40% or more.

(v) Click on the Family Pensioner **photo** tab and upload your recent passport size photograph (in case of ESM Demise).

(vi) Click on Family Pensioner **signature** tab and upload a scanned copy of your signature (in case of ESM Demise).

(vii) Enter the Family Pensioner Details in the preceding columns (in case of ESM Demise).

(viii) Enter details as required in the preceding columns.

(ix) Select **Regional Centre**, then select **Polyclinic** from the available options as per your address of residence and Station HQ will be auto populated.

(x) Enter your permanent address, select district, tehsil and pin code.

(xi) Check in the tab to enter your **Current Address** if different from Permanent Address.

(xii) Entering **Old Smart Card** number of primary member and attaching a copy of the same is **mandatory** requirement.

(d) **For Dependents.**

- (i) Upload recent passport size **photograph** and photo of **signature/thumb impression** of the dependent by clicking on the tabs.
- (ii) Enter details in respect of dependent as required in the preceding columns.
- (iii) Follow same procedure for addition of all the dependents.
- (iv) Details in the application can be edited any time before submission.
- (v) Dependent if added erroneously can be deleted before submission of form.

(e) **Attachments.**

- (i) PPO copy.
- (ii) Death certificate of ESM (only in case of ESM demise).
- (iii) Disability Medical Certificate (In case of PWD) (**Appendix B**).
- (iv) Old Smart Card copy.
- (v) On successful filling of Detailed Application, a message will be displayed that **Detailed Application filled up successfully proceed for Payment.**

(f) **Payment.**

- (i) You will be directed to a new window for payment for ECHS Smart Cards. **Please note that the cost of one Smart Card is Rs. 177/- (inclusive of all taxes) plus transaction charges extra (as applicable). Separate card will be needed for all members.**
- (ii) Select mode of payment and proceed as directed.
- (iii) On successful payment, a confirmation SMS is forwarded to the registered mobile number of primary beneficiary along with an Application number.
- (iv) After successful filling of application and payment, the filled application will be forwarded on primary beneficiaries email as well as the same will remain available under individuals login for printing. **There is NO need to forward filled application to any office, it is available only for record purpose of applicant.**

(g) **Observation by Record Office.**

- (i) In case of any observation raised by your Record Office, the application will be reverted back to you for correction. You will get an intimation SMS regarding observations by Record Office.
- (ii) Observations raised by the Record Office will be spelt out in your login.
- (iii) Correct the observations and re-submit the application to Record Office for further processing of Smart Card application.

CHAPTER – 4**GUIDELINES & INSTRUCTIONS FOR FILLING UP OF ECHS SMART CARD ONLINE APPLICATION FORM – 1 JAN 1996 – 31 MAR 2003 PENSIONERS**

1. **1 JAN 1996 – 31 MAR 2003 PENSIONERS.** Ex-servicemen who retired / discharged from service between 1 Jan 1996 to 31 Mar 2003 will be covered under this category. Those pensioners who wish to become a member of ECHS will apply under this category. They are required to fill the online Smart Card Application under Pre 1st Apr 2003 category thereafter select category 1 Jan 1996 to 31 Mar 2003 available on the online portal.

(a) Registration Process.

- (i) Visit ECHS website <http://www.echs.gov.in> then click on the tab **Online Smart Card Application – Online Application.**
- (ii) Enter your name, service number along with valid mobile number and e-mail ID (for receiving One Time Password) and new password then click on tab **Register.**
- (iii) Verify your e-mail ID with the OTP received on your mail.
- (iv) Verify your mobile number with the OTP received on your mobile.
- (v) Registration process is complete after successful mobile OTP verification.
- (vi) After successful registration a message will be displayed that **Registration Process successful proceed for Eligibility Check Process.** One can login any time using registered e-mail ID and password to fill the online ECHS smart card application by clicking **Already Registered Click to Login.**
- (vii) The Registration details will be valid only for a period of **15 days**, if the application is not filled completely and payment is not done for Smart Card. After 15 days period previous registration will expire and a new registration process has to be followed.

(b) Eligibility Check Process.

- (i) Click on the tab '**Pre 1st Apr 2003 Retiree**'
- (ii) Click on the tab '**1st Jan 1996 – 31st Mar 2003 Pensioners**'
- (iii) Select your Disability details (if any).
- (iv) Select your citizenship, state then enter your Aadhaar number and Date of Birth.
- (v) To add dependents, click on the 'Add Dependent' button.
- (vi) Enter the Dependent Name, Dependent Relation, Dependent Date of Birth, Dependent Marital Status, Dependent Monthly Income, Dependent Mobile Number, Dependent Email ID, Dependent Disability Details (if any), Dependent Postal Address, if same as primary beneficiary then select **Address same as Primary Beneficiaries Current Address** else enter address of dependent, enter Dependent Aadhaar Number.
- (vii) For **white card eligibility**, select physical disability as per The Person With Disabilities, PWD Act 1995 from the drop down menu. **Attaching of scanned copy of**

medical certificate by service specialist as per format provided is a mandatory requirement. Please note if the certificate has been issued based on ailment same is **NOT valid** irrespective who has signed.

(viii) In case no other dependents need to be added, click on **'If No Dependents then Proceed to Verification'** button, else click on the 'Add Dependent' button to add more dependents and follow steps (v) and (vi).

(ix) In case of any discrepancies in the eligibility criteria of any dependent, a message will be displayed and respective field will be highlighted. Check and correct the same for proceeding further to verification process.

(ix) On successful verification, a message will be displayed that **Eligibility Check completed successfully, proceed for Detailed Application.**

(c) **Detailed Application**

(i) Click on the **photo** tab and upload your recent passport size photograph in civil dress.

(ii) Select **Gender, Date of Commission / Enrolment, Date of Retirement/Release, Type of Pension, Type of Service, Category, Rank, Last unit served, Record Office, PPO Number.**

(iii) Click on **signature** tab and upload a photo of your signature.

(iv) If disability was selected, then enter your disability percentage. It should be 40% or more.

(v) Click on the Family Pensioner **photo** tab and upload your recent passport size photograph (in case of ESM Demise).

(vi) Click on Family Pensioner **signature** tab and upload a scanned copy of your signature (in case of ESM Demise).

(vii) Enter the Family Pensioner Details in the preceding columns (in case of ESM Demise).

(viii) Enter details as required in the preceding columns.

(ix) Select **Regional Centre**, then select **Polyclinic** from the available options as per your address of residence and Station HQ will be auto populated.

(x) Enter your permanent address, select district, tehsil and pin code.

(xi) Check in the tab to enter your **Current Address** if different from Permanent Address.

(xii) Contribution towards ECHS membership fees is required to be paid through Military Receivable Order (MRO) is mandatory. Copy of receipt of MRO is required to be attached. Rates of Contribution wef 01 Jun 2009 (as per 6th CPC) are as under (Subject to Revision):-

Grade Pay drawn at the time of retirement	RATES OF Contribution
Rs 1800/-, Rs 1900/-, Rs 2000/-, Rs 2400/- and Rs 2800/- per month	Rs 15,000/-
Rs 4200/- per month	Rs 27,000/-
Rs 4600/-, Rs 4800/-, Rs 5400/- and Rs 6600/- per month	Rs 39,000/-
Rs 7600/- and above per month	Rs 60,000/-

(xiii) Rates of contribution are subject to revision as per 7th CPC.

- Note:** (i) War Disabled Pensioners/War Widows/NOK of Battle Casualties are exempted from paying ECHS subscription.
(ii) All pensioners who have retired prior to 01 Jan 1996 are exempted from paying ECHS contribution.
(iii) Fixed medical Allowance will be stopped from date of ECHS membership.

(d) **For Dependents.**

- (i) Upload recent passport size **photograph** and photo of **signature/thumb impression** of the dependent by clicking on the tabs.
(ii) Enter details in respect of dependent as required in the preceding columns.
(iii) Follow same procedure for addition of all the dependents.
(iv) Details in the application can be edited any time before submission.
(v) Dependent if added erroneously can be deleted before submission of form.

(e) **Attachments.**

- (i) PPO copy.
(ii) Death certificate of ESM (only in case of ESM demise).
(iii) Disability Medical Certificate (In case of PWD) (**Appendix B**).
(iv) Receipt of MRO (**Appendix A & D**).
(v) DPDO / Bankers Certificate for non-drawing of FMA (**Appendix C**).
(vi) On successful filling of Detailed Application, a message will be displayed that **Detailed Application filled up successfully proceed for Payment.**

(f) **Payment.**

- (i) You will be directed to a new window for payment for ECHS Smart Cards. **Please note that the cost of one Smart Card is Rs. 177/- (inclusive of all taxes) plus transaction charges extra (as applicable). Separate card will be needed for all members.**
(ii) Select mode of payment and proceed as directed.

(iii) On successful payment a confirmation SMS is forwarded to the registered mobile number of primary beneficiary along with an Application number.

(iv) A message is displayed ***Payment successful, Proceed for Temporary Slip Generation.***

(v) After successful filling of application and payment, the filled application will be forwarded on primary beneficiaries email as well as the same will remain available under individuals login for printing. ***There is NO need to forward filled application to any office, it is available only for record purpose of applicant.***

(g) **Temporary Slip.**

(i) Online generated Temporary slip is required to be taken to nearest polyclinic for activation along with all related service documents for ECHS membership. Temporary Slip will be signed by OIC Polyclinic only after physical verification of the documents (in original).

(ii) Temporary slip can be used in the interim period for availing ECHS facilities till the issue of ECHS Smart Card.

(iii) On receipt of Smart Cards at Station HQ, intimation SMS will be forwarded to your registered mobile number. The Smart Cards are required to be collected by every dependent in person from Station HQ with deposit of Temporary slip.

(h) **Observations by Record Office.**

(i) In case of any observation raised by your Record Office, the application will be reverted back to you for correction. You will get an intimation SMS regarding observations by Record Office.

(ii) Observations raised by the Record Office will be spelt out in your login.

(iii) Correct the observations and re-submit the application to Record Office for further processing of Smart Card application.

CHAPTER – 5**GUIDELINES & INSTRUCTIONS FOR FILLING UP OF ECHS SMART CARD
ONLINE APPLICATION FORM – PRE 1 JAN 1996 PENSIONERS**

1. **PRE 1 JAN 1996 PENSIONERS**. Ex-servicemen who retired / discharged from service prior to 1 Jan 1996 will be covered under this category. Those pensioners who wish to become a member of ECHS will apply under this category. They are required to fill the online Smart Card Application under Pre 1 Apr 2003 category thereafter select category Pre 1 Jan 1996 available on the online portal.

(a) Registration Process.

- (i) Visit ECHS website <http://www.echs.gov.in> then click on the tab **Online Smart Card Application – Online Application**.
- (ii) Enter your name, service number along with valid mobile number and e-mail ID (for receiving One Time Password) and new password then click on tab **Register**.
- (iii) Verify your e-mail ID with the OTP received on your mail.
- (iv) Verify your mobile number with the OTP received on your mobile.
- (v) Registration process is complete after successful mobile OTP verification.
- (vi) After successful registration, a message will be displayed that **Registration Process successful proceed for Eligibility Check Process**. One can login any time using registered e-mail ID and password to fill the online ECHS smart card application by clicking **Already Registered Click to Login**.
- (vii) The Registration details will be valid only for a period of **15 days**, if the application is not filled completely and payment is not done for Smart Card. After 15 days period previous registration will expire and a new registration process has to be followed.

(b) Eligibility Check Process.

- (i) Click on the tab '**Pre 1st Apr 2003 Retire**'
- (ii) Click on the tab '**1st Jan 1996 Pensioners**'
- (iii) Select your Disability details (if any).
- (iv) Select your citizenship, state then enter your Aadhaar number and Date of Birth.
- (v) To add dependents, click on the 'Add Dependent' button.
- (vi) Enter the Dependent Name, Dependent Relation, Dependent Date of Birth, Dependent Marital Status, Dependent Monthly Income, Dependent Mobile Number, Dependent Email ID, Dependent Disability Details (if any), Dependent Postal Address, if same as primary beneficiary then select **Address same as Primary Beneficiaries Current Address** else enter address of dependent, enter Dependent Aadhaar Number.
- (vii) For **white card eligibility**, select physical disability as per The Person With Disabilities, PWD Act 1995 from the drop down menu. **Attaching of scanned copy of**

medical certificate by service specialist as per format provided is a mandatory requirement. Please note if the certificate has been issued based on ailment same is **NOT valid** irrespective who has signed.

(viii) In case no other dependents need to be added click on '**If No Dependents then Proceed to Verification**' button, else click on the 'Add Dependent' button to add more dependents and follow steps (v) and (vi).

(ix) In case of any discrepancies in the eligibility criteria of any dependent, a message will be displayed and respective field will be highlighted. Check and correct the same for proceeding further to verification process.

(x) On successful verification, a message will be displayed that **Eligibility Check completed successfully, proceed for Detailed Application.**

(c) **Detailed Application.**

(i) Click on the **photo** tab and upload your recent passport size photograph in civil dress.

(ii) Select **Gender, Date of Commission / Enrolment, Date of Retirement/Release, Type of Pension, Type of Service, Category, Rank, Last unit served, Record Office, PPO Number.**

(iii) Click on **signature** tab and upload a photo of your signature.

(iv) If disability was selected, then enter your disability percentage. It should be 40% or more.

(v) Click on the Family Pensioner **photo** tab and upload your recent passport size photograph (in case of ESM Demise).

(vi) Click on Family Pensioner **signature** tab and upload a scanned copy of your signature (in case of ESM Demise).

(vii) Enter the Family Pensioner Details in the preceding columns (in case of ESM Demise).

(viii) Enter details as required in the preceding columns.

(ix) Select **Regional Centre**, then select **Polyclinic** from the available options as per your address of residence and Station HQ will be auto populated.

(x) Enter your permanent address, select district, tehsil and pin code.

(xi) Check in the tab to enter your **Current Address** if different from Permanent Address.

(d) **For Dependents.**

(i) Upload recent passport size **photograph** and photo of **signature/thumb impression** of the dependent by clicking on the tabs.

(ii) Enter details in respect of dependent as required in the preceding columns.

- (iii) Follow same procedure for addition of all the dependents.
- (iv) Details in the application can be edited any time before submission.
- (v) Dependent if added erroneously can be deleted before submission of form.

(e) **Attachments.**

- (i) PPO copy.
- (ii) Death certificate of ESM (only in case of ESM demise).
- (iii) Disability Medical Certificate (In case of PWD) (**Appendix B**).
- (iv) DPDO / Bankers Certificate for non-drawing of FMA (**Appendix C**).
- (v) On successful filling of Detailed Application a message will be displayed that ***Detailed Application filled up successfully proceed for Payment.***

(f) **Payment.**

- (i) You will be directed to a new window for payment for ECHS Smart Cards. **Please note that the cost of one Smart Card is Rs. 177/- (inclusive of all taxes) plus transaction charges extra (as applicable). Separate card will be needed for all members.**
- (ii) Select mode of payment and proceed as directed.
- (iii) On successful payment a confirmation SMS is forwarded to the registered mobile number of primary beneficiary along with an Application number.
- (iv) A message is displayed ***Payment successful, Proceed for Temporary Slip Generation.***
- (iv) After successful filling of application and payment, the filled application will be forwarded on primary beneficiaries email as well as the same will remain available under individuals login for printing. ***There is NO need to forward filled application to any office, it is available only for record purpose of applicant.***

(g) **Temporary Slip.**

- (i) Online generated Temporary slip is required to be taken to nearest polyclinic for activation along with all related service documents for ECHS membership. Temporary Slip will be signed by OIC Polyclinic only after physical verification of the documents (in original).
- (ii) Temporary slip can be used in the interim period for availing ECHS facilities till the issue of ECHS Smart Card.
- (iii) On receipt of Smart Cards at Station HQ an intimation SMS will be forwarded to your registered mobile number. The Smart Cards are required to be collected by every dependent in person from Station HQ with deposit of Temporary slip.

(h) **Observations by Record Office.**

- (i) In case of any observation raised by your Record Office, the application will be reverted back to you for correction. You will get an intimation SMS regarding observations by Record Office.
- (ii) Observations raised by the Record Office will be spelt out in your login.
- (iii) Correct the observations and re-submit the application to Record Office for further processing of Smart Card application.

VERSION 3.0

CHAPTER – 6

GUIDELINES & INSTRUCTIONS FOR APPLYING FOR LOSS OF CARD

FOR LOSS OF 32KB CARD

1. Applying for new 64Kb ECHS Smart Card is compulsory for temporary slip holders and 16 Kb card holders. Hence, these instructions are only for 32Kb Card holder ECHS beneficiaries who have lost their cards.
2. The guidelines and instructions for filling of application will be same as enumerated in **Chapter 3 of Part-II** of this document. The applicant has to fill full application with details of every member. The attachments as asked needs to be uploaded for each member.
3. After successful completion of application, applicant will be provided an option to select the member for which new card is to be printed. On selecting member / members for whom Smart Card is to be issued a self declaration for loss of Smart Card will be presented to the applicant for accepting.
4. After selecting the members and accepting self declaration, **Proceed for Payment** option will be made available. The payment required will be only for the number of cards applied.
5. The flow of application will be same as other applications i.e. verification by Record Office and then printing of Smart Card. Verification of application by Record Office will be for full application.
6. Smarts Cards needs to be collected from Station HQ by each beneficiary. **Temporary slip issued for lost card is required to be submitted at Station HQ at the time of collection of new Smart Card.**
7. Since, the data of all the members has already been captured and verified by the Record Offices, individual can apply for printing of new 64 Kb Smart Card in future by just paying the Smart Card fee. However, a re-check of eligibility in terms of age for dependent son, daughter, brother and sister will be carried out at the time of actual applying for upgradation of 64 Kb Card. This will save time of the verification by the Record Offices.

FOR LOSS OF 64KB CARD

1. In the event of loss of Smart Card the beneficiary has to get his lost card blocked by sending a SMS on the same number from which the card has been activated.
2. Login to Online Smart Card Portal with credentials and select option **LOSS OF CARD**.
3. An option will be provided to select the member for which new card is to be printed. The new card printed will be a **duplicate** of the existing card and same will be printed on the card.
4. After selecting the members, an option will be provided for delivery of card at home address as per records through courier. The home delivery service of card will bear a cost which has to be borne by the applicant. This paid home delivery service is **optional**, however, applicant can also collect their card from the Stn HQ. Thereafter, **Proceed for Payment** option will be made available. The payment will be only for the number of duplicate cards applied and for courier charges (as applicable), if opted.
5. Those who have selected collection of card from Stn HQ will received a SMS on delivery of their card at Stn HQ and same can be collected from concerned Station HQ.

CHAPTER – 7**INSTRUCTIONS FOR COLLECTION & ACTIVATION OF SMART CARD**

1. **Collection of Smart Card.** The Smart Cards will be dispatched to the concerned Station HQ of the ECHS beneficiaries as per details filled in by the applicant. The following procedure is to be followed by ECHS beneficiaries for collection of ECHS Smart Cards from Station HQs:-

- (a) On receipt of Smart Cards at Station HQ an intimation SMS will be forwarded to the registered mobile number of primary beneficiary.
- (b) Approach to Station HQ along with all relevant documents submitted with online application.
- (c) The Smart Cards are required to be collected by each beneficiary in person from Station HQ.
- (d) Deposit all old Smart Card / Temporary Slips for receiving New Smart Cards.

2. **Responsibility of Station HQ.** Station HQs will receive package of Smart Cards from the Regional Centre. On receipt of Smart Cards at Station HQ the following procedure is to be adopted by the Station HQs:-

- (i) On receipt of package, check and count the number of Smart Cards physically.
- (ii) Login to online application and follow the instructions as laid down in Chapter – 4 of Part – III of this document.
- (iii) Maintain a register for issue of Smart Cards to beneficiaries.
- (iv) Verify documents of the ECHS beneficiaries regarding eligibility.
- (v) Receive old Smart Card / Temporary Slip from the beneficiary before issuing of new Cards. **In no case, new Smart Cards will be handed over to beneficiaries before collecting old smart cards / temp slip.**
- (vi) Each card will be handed over to each beneficiary in person on their physical availability. **In no case, the card will be handed over to any other person.**
- (vii) Obtain signature of each beneficiary in the register against their names while handing over the card.
- (viii) The authenticity of each beneficiary has to be verified through service documents, Aadhaar Card, PAN Card of the beneficiary.
- (ix) A record for all old cards / slips withdrawn from beneficiaries is to be maintained. The withdrawn cards / slips will be later on destroyed under BOO.

3. **Activation of Smart Card.** The Smart Cards received from Station HQs are required to be activated before availing the ECHS facilities at Polyclinics. Every Smart Card is required to be activated using registered mobile number against that card.

4. **Procedure for Activation of Smart Card.**

- (i) On receipt of SMS regarding collection of Smart Cards from Station HQs, a mobile number will be provided in the same SMS.
- (ii) Forward a SMS from each registered mobile number against card to this number in the format <**ACTIVATE**><SPACE><**CARD No**>.
- (iii) A confirmation SMS will be forwarded to your registered mobile number regarding activation of Smart Card.

5. **Conclusion.** The whole system of Smart Card has been made online system from filling of application to payment to verification of applications by Record Offices. The memory of card has been enhanced from 32 to 64 Kbs, accordingly, larger number of transactions, details of medical history including issue of drugs and equipments can now be stored on the card. **Any fraudulent cases detected or reported will invite permanent cancellation of ECHS membership and punitive actions.**

PART - III

CHAPTER - 1**GUIDELINES & INSTRUCTIONS TO ECHS FUNCTIONARIES – CENTRAL ORGANISATION ECHS****1. Verification of ECHS application form at Central Org ECHS for White Card and Special Cases like Marital Discord.**

- (a) Insert Access Key Token/Digital Signature into the system. ***Instruction for obtaining Digital Signature, registration and activation are enumerated at Para 2 below.***
- (b) Run the Client Utility from the desktop.
- (c) Open the online application on website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Central Organisation.
- (d) Enter Pin for your Token.
- (e) Enter User Password.
- (f) Click on login to ECHS button.
- (g) List of pending application will appear on the screen.
- (h) Select application based on the application number and click on verify button to proceed to verify.
- (j) Check-list will appear on the screen, Cross the details on the checklist not matching the records office data.
- (k) Enter Remarks if any in the remarks Text Box.
- (l) Once all records are compared and incorrect ones are crossed, click on “Verify Records” button to proceed. The system will now send a SMS as well as an email to applicant based on what has been done in verification.
- (m) If you have selected “All Data Correct” – the applicant will get a SMS that the application has been approved by Central Org.
- (n) If you have selected “Edit Application Required” – the applicant will get a SMS as well as and an email that the application has not been approved and the Applicant needs to edit details as mentioned in the email. The user can then login onto application portal and edit details as required.
- (o) If you have selected “Require Records Clarification” – the applicant will get SMS as well as an email that the application has not been approved and clarification is awaited from Records. Records can Login and view list of clarifications asked by Central Org and write a remark as response.
- (p) Central Org can click on “Follow-up Details” Menu Option on Top of page to display list of details of all responses pertaining to follow-up action done by Applicant or Records.
- (q) Records can click on “Queries from Central Org” Menu Option on Top of page to display list of details of all queries raised by Records and provide remarks and clarification on the same.

2. Instructions for Process of Enrolment of Digital Signature Token.

- (a) Director (Medical) and Joint Director (Medical) are authorised persons for Digitally Signing verification of data for online application for **White Cards**. In case Central Org already hold Class 3 Digital Signature Token they need to be registered as per instructions listed below.
- (b) In case Central Org ECHS is not having Digital Signature Token then two tokens one each for Dir (Medical) and Jt Dir (Medical) has to be obtained from approved Certifying Authority (CA).
- (c) The CA should be approved by CCA India and are listed on NIC web site. For more information on Digital Signature and how to obtain it visit <http://www.cca.gov.in>. For List of approved CCAs you can visit http://www.cca.gov.in/cca/?q=licensed_ca.html.
- (d) The Digital Signature has to be Class 3 which can be used for Encryption and Signing.
- (e) Once the token is received please write a mail to diritechs-mod@nic.in & copy to jditechs-mod@nic.in requesting for enrollment from **official email ID** only, **requests received from personal email will not be entertained**.
- (f) A form for enrollment of Digital Signature will be forwarded on the official mail ID. Scanned copy of duly completed form is required to be forwarded to Central Org which after verification at Central Org will be forwarded to Smart Card making agency for issue of login credentials.
- (g) A link will be sent on office email ID by Smart Card Making agency for enrollment along with required credentials to login. Click on the link sent on your email Login and follow the instructions to enroll your token. Install the ECHS Client sent along with the email on your system.
- (h) You should have latest browser installed as **old browsers and Internet Explorer are not supported** as they lack basic security protocols. **Edge, Chrome, Firefox and Safari** are supported browsers.
- (j) Insert your Digital Signature Token into your computer and install the driver which came along with it. Once the Driver is installed and the ECHS Token Client is installed launch a supported Browser and paste the link sent on your email in the address bar. A Login Page will open. Enter your credentials as sent on your email. Once logged in click on Enroll Token Option.
- (k) A screen will appear prompting for Token Pin. Enter the Token pin as provided by your CA along with the Digital Signature Token. Once a correct pin is entered the system will display all certificates available on the Token. Select the Certificate provided by your CA which you want to use for signing, enter login and other credentials and click on Enroll. If the certificate meets the required condition the Digital Signature Certificate and all details are entered correctly the Digital Signature and User will be enrolled.
- (l) Once enrolled visit the website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Central Organisation. Login with credentials you have entered during enrollment and proceed. Now follow instructions for Central Organization Application Usage.
- (m) In case of any query / problems write to diritechs-mod@nic.in & copy to jditechs-mod@nic.in or call on Toll Free number **1800 114 115**.

CHAPTER - 2**GUIDELINES & INSTRUCTIONS TO ECHS FUNCTIONARIES – RECORD OFFICE****1. Verifying ECHS Application Form at Record Offices.**

- (a) Insert Access Key Token/Digital Signature into the system. ***Instruction for obtaining Digital Signature, Registration and Activation are enumerated at Para 2 below.***
- (b) Run the Client Utility from the desktop.
- (c) Open the online application on website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Record Office.
- (d) Enter Pin for your Token.
- (e) Enter User Password.
- (f) Click on login to ECHS button.
- (g) List of pending application will appear on the screen.
- (h) Select application based on the application number and click on verify button to proceed to verify.
- (j) Check-list will appear on the screen, Cross the details on the checklist not matching the records office data.
- (k) Enter Remarks if any in the remarks Text Box.
- (l) Once all records are compared and incorrect ones are crossed, click on “Verify Records” button to proceed. The system will now send email to applicant based on what has been done in verification.
- (m) If you have selected “All Data Correct” – the applicant will get a SMS that the application has been approved by Records.
- (n) If you have selected “Edit Application Required” – the applicant will get a SMS as well as and an email that the application has not been approved and the Applicant needs to edit details as mentioned in the email. The user can then login onto application portal and edit details as required.
- (o) If you have selected “Require Central Org Clarification” – the applicant will get SMS as well as an email that the application has not been approved and clarification is awaited from Central Org. Central Org can Login and view list of clarifications asked by Records and write a remark as response.
- (p) Records can click on “Follow-up Details” Menu Option on Top of page to display list of details of all responses pertaining to follow-up action done by Applicant or Central Org.
- (q) Records can click on “Queries from Central Org” Menu Option on Top of page to display list of details of all queries raised by Central Org and provide remarks and clarification on the same.

2. Instructions for Process of Enrolment of Digital Signature Token.

(a) Each Record Officer should nominate at least two authorised persons for Digitally Signed Verification of data on the online application form. In case the Record Office already holds Class 3 Digital Signature Token they need to be registered as per instructions listed below.

(b) In case the Record Office is not having Digital Signature Token then two tokens has to be obtained from approved Certifying Authority (CA).

(c) The CA should be approved by CCA India and are listed on NIC web site. For more information on Digital Signature and how to obtain it visit <http://www.cca.gov.in>. For List of approved CCAs you can visit http://www.cca.gov.in/cca/?q=licensed_ca.html.

(d) The Digital Signature has to be Class 3 which can be used for Encryption and Signing.

(e) Once the token is received please write a mail to diritechs-mod@nic.in & copy to jditechs-mod@nic.in requesting for enrollment from **official email ID** only, **requests received from personal email will not be entertained**.

(f) A form for enrollment of Digital Signature will be forwarded on the official mail ID. Scanned copy of duly completed form is required to be forwarded to Central Org which after verification at Central Org will be forwarded to Smart Card making agency for issue of login credentials.

(g) A link will be sent on office email ID by Smart Card Making agency for enrollment along with required credentials to login. Click on the link sent on your email Login and follow the instructions to enroll your token. Install the ECHS Client sent along with the email on your system.

(h) You should have latest browser installed as **old browsers and Internet Explorer are not supported** as they lack basic security protocols. **Edge, Chrome, Firefox and Safari** are supported browsers.

(j) Insert your Digital Signature Token into your computer and install the driver which came along with it. Once the Driver is installed and the ECHS Token Client is installed launch a supported Browser and paste the link sent on your email in the address bar. A Login Page will open. Enter your credentials as sent on your email. Once logged in click on Enroll Token Option.

(k) A screen will appear prompting for Token Pin. Enter the Token pin as provided by your CA along with the Digital Signature Token. Once a correct pin is entered the system will display all certificates available on the Token. Select the Certificate provided by your CA which you want to use for signing, enter login and other credentials and click on Enroll. If the certificate meets the required condition the Digital Signature Certificate and all details are entered correctly the Digital Signature and User will be enrolled.

(l) Once enrolled visit the website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Central Organisation. Login with credentials you have entered during enrollment and proceed. Now follow instructions for Central Organization Application Usage.

(m) In case of any query / problems write to diritechs-mod@nic.in & copy to jditechs-mod@nic.in or call on Toll Free number **1800 114 115**.

CHAPTER - 3**GUIDELINES & INSTRUCTIONS TO ECHS FUNCTIONARIES – REGIONAL CENTRE**

1. **Guidelines For Verifying ECHS Application Form, Receipt and Despatch of Smart Cards.**
 - (a) Insert Access Key Token/Digital Signature into the system. ***Instruction for obtaining Digital Signature, Registration and Activation are enumerated at Para 2 below.***
 - (b) Run the Client Utility from the desktop. Open the online application on website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Regional Centre. Enter ECHS Access Key Token Password. Enter User Password. Click on **Login to ECHS** button.
 - (c) List of Option will appear on the screen.
 - (i) **Verify Application – Marital Discord or Any Special Case.**
 - (aa) Click on Verify Application for application verification.
 - (ab) List of application will appear on the screen.
 - (ac) Select application based on the application number and click on verify button to proceed to verify.
 - (ad) Check-list will appear on the screen, tick the details on the checklist matching the records office data.
 - (ae) Application will be verified if all the details matches with the records office data.
 - (af) In-case the data is not matched the system will generate automatic remarks.
 - (ag) Click on verify button to save the details.
 - (ii) **RC Package Receipt.**
 - (aa) Click on RC Package Receipt Entry for entering the details of the cards received.
 - (ab) An Entry form will appear.
 - (ac) Select tracking id from the dropdown list. List of all packets will be loaded Station HQs wise based on the tracking id.
 - (ad) Enter remarks if any.
 - (ae) Tick the checkbox if the packet is received.
 - (af) Click on Save Button to save the details.
 - (ag) Click on cancel button to close the form.

(iii) **Despatch to STN HQ.**

- (aa) Click on Despatch Card to STNHQ icon to open the entry form for despatch entry.
- (ab) Enter internal docket number.
- (ac) Select Station Headquarter from the drop down list.
- (ad) Attach scanned copy of the docket document.
- (ae) All the cards related to the selected station headquarter will be loaded into the form.
- (af) Click on save button to save the details.
- (ag) Click on cancel button to close the form.

2. **Instructions for Process of Enrolment of Digital Signature Token.**

- (a) Director (Regional Centre) and Joint Director (Est) are authorised persons for Digitally Signing verification of data for online application and for receipt and despatch of Smart Cards respectively. In case Regional Centres already hold Class 3 Digital Signature Token they need to be registered as per instructions listed below.
- (b) In case Regional Centre ECHS is not having Digital Signature Token then two tokens one each for Dir (RC) and Jt Dir (Est) has to be obtained from approved Certifying Authority (CA).
- (c) The CA should be approved by CCA India and are listed on NIC web site. For more information on Digital Signature and how to obtain it visit <http://www.cca.gov.in>. For List of approved CCAs you can visit http://www.cca.gov.in/cca/?q=licensed_ca.html.
- (d) The Digital Signature has to be Class 3 which can be used for Encryption and Signing.
- (e) Once the token is received please write a mail to diritechs-mod@nic.in & copy to jditechs-mod@nic.in requesting for enrollment from **official email ID** only, **requests received from personal email will not be entertained.**
- (f) A form for enrollment of Digital Signature will be forwarded on the official mail ID. Scanned copy of duly completed form is required to be forwarded to Central Org which after verification at Central Org will be forwarded to Smart Card making agency for issue of login credentials.
- (g) A link will be sent on office email ID by Smart Card Making agency for enrollment along with required credentials to login. Click on the link sent on your email Login and follow the instructions to enroll your token. Install the ECHS Client sent along with the email on your system.
- (h) You should have latest browser installed as **old browsers and Internet Explorer are not supported** as they lack basic security protocols. **Edge, Chrome, Firefox and Safari** are supported browsers.
- (j) Insert your Digital Signature Token into your computer and install the driver which came along with it. Once the Driver is installed and the ECHS Token Client is installed launch a

supported Browser and paste the link sent on your email in the address bar. A Login Page will open. Enter your credentials as sent on your email. Once logged in click on Enroll Token Option.

(k) A screen will appear prompting for Token Pin. Enter the Token pin as provided by your CA along with the Digital Signature Token. Once a correct pin is entered the system will display all certificates available on the Token. Select the Certificate provided by your CA which you want to use for signing, enter login and other credentials and click on Enroll. If the certificate meets the required condition the Digital Signature Certificate and all details are entered correctly the Digital Signature and User will be enrolled.

(l) Once enrolled visit the website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Central Organisation. Login with credentials you have entered during enrollment and proceed. Now follow instructions for Central Organization Application Usage.

(m) In case of any query / problems write to diritechs-mod@nic.in & copy to jditechs-mod@nic.in or call on Toll Free number **1800 114 115**.

CHAPTER - 4**GUIDELINES & INSTRUCTIONS TO ECHS FUNCTIONARIES – STATION HEADQUARTERS****1. Guidelines for Verifying ECHS Application Form**

(a) Insert Access Key Token/Digital Signature into the system. ***Instruction for obtaining Digital Signature, Registration and Activation are enumerated at Para 2 below.***

(b) Run the Client Utility from the desktop. Open the online application on website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Station HQ. Enter ECHS Access Key Token Password. Enter User Password. Click on **Login to ECHS** button.

(c) List of Option will appear on the screen.

(i) **Verify Application – For Dependent Brother / Sister, Marital Discord or Any Special Case**

(aa) Click on Verify Application for application verification.

(ab) List of application will appear on the screen.

(ac) Select application based on the application number and click on verify button to proceed to verify.

(ad) Check-list will appear on the screen, tick the details on the checklist matching the records office data.

(ae) Application will be verified if all the details matches with the records office data.

(af) In-case the data is not matched the system will generate automatic remarks.

(ag) Click on verify button to save the details.

(ii) **Station HQ Card Receipt**

(aa) Click on Package Receipt Entry for entering the details of the cards received.

(ab) An Entry form will appear.

(ac) Select tracking id from the dropdown list. List of all card will be loaded based on the tracking id.

(ad) Enter remarks if any.

(ae) Tick the checkbox if the card is received.

(af) Click on Save Button to save the details.

(ag) Click on cancel button to close the form.

(iii) **Station HQ Card Handing Over**

- (aa) Click on card handing over icon to open the entry form for handing over the cards to the beneficiary.
- (ab) Enter card number of the beneficiary who comes to receive the cards.
- (ac) All the cards related to the beneficiary will be loaded into the form.
- (ad) Tick the checkbox to select the card.
- (ae) Click on save button to save the details.
- (af) Obtain signature of each beneficiary in the register while handing over the Smart card.
- (ag) All previous cards / temporary slips will be withdrawn prior to handing over new cards and records to be maintained. All old cards / slips will be later on destroyed under BOO.

2. **Instructions for Process of Enrolment of Digital Signature Token.**

- (a) SO ECHS, Station Headquarter is authorised person for Digitally Signing verification of data for online application and for receipt and despatch of Smart Cards. In case Regional Centres already hold Class 3 Digital Signature Token they need to be registered as per instructions listed below.
- (b) In case SO ECHS, Station Headquarter is not having Digital Signature Token then one token for has to be obtained from approved Certifying Authority (CA).
- (c) The CA should be approved by CCA India and are listed on NIC web site. For more information on Digital Signature and how to obtain it visit <http://www.cca.gov.in>. For List of approved CCAs you can visit http://www.cca.gov.in/cca/?q=licensed_ca.html.
- (d) The Digital Signature has to be Class 3 which can be used for Encryption and Signing.
- (e) Once the token is received please write a mail to diritechs-mod@nic.in & copy to jditechs-mod@nic.in requesting for enrollment from **official email ID** only, **requests received from personal email will not be entertained.**
- (f) A form for enrollment of Digital Signature will be forwarded on the official mail ID. Scanned copy of duly completed form is required to be forwarded to Central Org which after verification at Central Org will be forwarded to Smart Card making agency for issue of login credentials.
- (g) A link will be sent on office email ID by Smart Card Making agency for enrollment along with required credentials to login. Click on the link sent on your email Login and follow the instructions to enroll your token. Install the ECHS Client sent along with the email on your system.
- (h) You should have latest browser installed as **old browsers and Internet Explorer are not supported** as they lack basic security protocols. **Edge, Chrome, Firefox and Safari** are supported browsers.
- (j) Insert your Digital Signature Token into your computer and install the driver which came along with it. Once the Driver is installed and the ECHS Token Client is installed launch a

supported Browser and paste the link sent on your email in the address bar. A Login Page will open. Enter your credentials as sent on your email. Once logged in click on Enroll Token Option.

(k) A screen will appear prompting for Token Pin. Enter the Token pin as provided by your CA along with the Digital Signature Token. Once a correct pin is entered the system will display all certificates available on the Token. Select the Certificate provided by your CA which you want to use for signing, enter login and other credentials and click on Enroll. If the certificate meets the required condition the Digital Signature Certificate and all details are entered correctly the Digital Signature and User will be enrolled.

(l) Once enrolled visit the website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Central Organisation. Login with credentials you have entered during enrollment and proceed. Now follow instructions for Central Organization Application Usage.

(m) In case of any query / problems write to diritechs-mod@nic.in & copy to jditechs-mod@nic.in or call on Toll Free number **1800 114 115**.

CHAPTER - 5**GUIDELINES & INSTRUCTIONS TO ECHS FUNCTIONARIES – POLYCLINIC****1. Change of mobile number of Primary Beneficiary / ESM**

- (a) Open the online application on website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Polyclinic.
- (b) Enter User ID, User Password and Click on login button.
- (c) Select **Change Mobile No Requests** from Menu.
- (d) A list of all requests for change of mobile number will appear in next window.
- (e) Click on the Action button for ESM approaching for change of mobile number.
- (f) A new window with all details of the ESM along with photo will appear on the screen.
- (g) Verify details with Smart Card.
- (h) Enter new mobile number, re-enter new mobile number, click on **Get OTP**, enter OTP received on ESMs new mobile number, click on **Submit** button.
- (j) A confirmation message will appear on screen along with a confirmation SMS on new mobile number of ESM.

2. Requests for Change of Parent Polyclinic

- (a) Open the online application on website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Polyclinic.
- (b) Enter User ID, User Password and Click on login button.
- (c) Select **Requests for Change of Parent Polyclinic** from Menu, here two sub menus will appear (i) **Request for Transfer Out** (ii) **Request for Transfer In**.
- (d) Select sub menu **Request for Transfer Out**, all requests made by ECHS beneficiaries will be listed here. Click on name to approve the request. On approval the request will move to the New Polyclinic for which the beneficiary has applied.
- (e) Select sub menu **Request for Transfer In**, all requests approved by Old Polyclinics as per the requests made by ECHS beneficiaries will be listed here. Click on name to approve the request.

3. Unblocking of Smart Cards of Children above 18 years of age.

- (a) Open the online application on website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Polyclinic.
- (b) Enter User ID, User Password and Click on login button.
- (c) Select **Unblock Smart Card** from Menu.

- (d) A list of all requests for unblocking of Smart Card for children above 18 years will appear in next window.
- (e) Click on the Action button for beneficiary approaching for unblocking of card.
- (f) A new window with all details of the beneficiary along with photo will appear on the screen.
- (g) Verify details of beneficiary with Smart Card.
- (h) Click on button **Unblock Card** after ascertaining the eligibility of the beneficiary.
- (j) A confirmation message will appear on screen along with a confirmation SMS on beneficiary mobile number.

PART - IV

CERTIFICATE FOR PERSON WITH DISABILITY

Name & Address of the Institute/Hospital issuing the Certificate

Certificate No

Date

Recent photograph showing the Disability Affixed here to be attested by concerned specialist
--

Signature/ Thumb Impression of Patient

1. This is to certify that Shri / Smt / Kum _____ Age _____ yr
 Son/Daughter/Wife/ Widow of No _____ Rank _____
 _____ Name _____ Registration No _____
 _____ dated _____ PPO NO _____
 _____ dated _____ is a case of _____
 _____ with onset of disability at _____ yrs of age.
2. He / She is physically / mentally/ visually / speech / hearing disabled and has _____ %
 (_____ percentage), disability of permanent / temporary nature.
3. This condition is progressive/non-progressive and is likely to improve/not likely to improve.
4. Re-assessment is not recommended/is recommended after a period of _____ Months/ Years.
5. He is above to / unable to earn his living.

Signature & Stamp of
SpecialistSignature and Stamp of
President Medical Board**COUNTERSIGNED****Commandant/CO/Head of Hospital (with Seal)**

DPDO/BANKER'S CERTIFICATE

Certified the following:

Ser. No RankName.....

Pension Account No of this Bank is drawing
Pension as follows:

- | | | |
|-----|--|----------|
| (a) | Uncommuted Basic Pension | Rs. |
| (b) | Dearness Pension
(50% of Basic Pension) | Rs. |
| (c) | DA | Rs. |
| | | Rs. |

His Pension Payment Order No .is.....

Fixed Medical Allowance has been stopped w.e.f. (date)

(Authority for discontinuation of FMA. CGDA New Delhi Circular No. 5601/AT-P/Paytt dated 17 Jun 05 and GOI, MOD letter No. 2 (a) / 01/ US(WE)/D (Res) dated 30 Dec 2002)

Date _____

PDA/Bank manger/i/c DPDO
(With Official Stamp)

INSTRUCTIONS FOR MILITARY RECEIVABLE ORDER (MRO)

Controller General of Defence Accounts (CGDA) has nominated the following Army Principal Controllers of Defence Accounts (PCsDA)/ Controllers of Defence Accounts (CsDA) for accounting the contribution made in their areas of jurisdiction.

Ser No	Regional Centre	Polyclinic under jurisdiction of Regional Centres	Name to be Entered in MRO Army PCDA CDA
1.	Jammu	Bakloh, Akhnoor, Baramulla, Baribrahmna, Doda, Jammu, Junglot(Kathua), Leh, Pathankot, Poonch, Rajouri, Samba, Shahpur, Srnagar, Talwara, Uchi Bassi, Udampur, Nagrota (Gujroo),Yol, Mandi, Chamba, Palampur, Kullu, Deragopipur,Kanabal	PCDA (NC) Jammu
2.	Delhi West	Delhi Cantt (BHDC), New Delhi (Lodhi Road), Gurgaon, Shakurbasti, Nuh, Gurgaon(Sohan Road), Khanpur	PCDA (WC) Chandigarh
3.	Delhi East	Noida, Timarpur, Faridabad, Ghaziabad(Hindon),Greater Noida, Palwal	PCDA (WC) Chandigarh
4.	Chandimandir	Chandigarh, Chandimandir, Ropar, Sarkaghat, Mohali, Ludhiana, Jagraon, Sangrur, Patiala, Fatehgarh Sahib, Samana, Nabha, Barnala, Nawansahar, Shimla, Rampur	PCDA (WC) Chandigarh
5.	Jaipur	Alwar, Behror, Hindaun City(Dist Karauli), Mahendragarh, Narnaul, Rewari, Dharuhera, Bharatpur, Bhuwana, Chirawa, Dausa, Jaipur, jhunjhunu, Nim Ka Thana, Sikar, Vidhyadhar Nagar(Sanganer), Kota	PCDA (SWC) Jaipur
6.	Pune	South Pune(Lohegaon), Sindhudurg, Panaji, Sholapur, Ahmednagar, Beel, Latur, Osmanabad, Saugor, Karad, Kolhpur, pune, Orai, Jhansi, Morena, Gwalior, Bind, Miraj (Sangli), Khadki (Pune), Buldana, jalgaon, Dhule, Devlali, Bhopal, Amravati, Akola	PCDA (SC) Pune
7.	Lucknow	Akbarpur Matti (Kanpur Dehat), Unnao, Barabanki, Hardoi, Lakhimpur(UP), Lucknow, Raebareli, Etawah, Fatehgarh, Kanpur, Agra, Mainpuri, Etah, Barilly, Badaun, Sarsawa, Mathura, Meerut, Aligarh, Muzaffarnagar, Baghpat, Shahjanpur, Moradabad, Hathras, Bijnore, Bulandshshir, Firozabad, Rampur	PCDA (CC) Lucknow
8.	Patna	Ara, Danapur(Patna), Darbhanga, khagaria, Madhubani, Motihari, Munger, Muzaffarpur, Samastipur, Sitamarhi, Siwan, Chhapra, Vaishali, Bhagalpur, Gaya, Sasaram, Buxar	CDA Patna
9.	Jabalpur	Bilashpur, Raigarh, Indore, Mhow, Jabalpur, Satna, Raipur, Rewa, Jagdalpur,Pachmarhi	CDA Jabalpur

10.	Hyderabad	Guntur, Secunderbad, Chittor, Giddalur, Golconda, Ananthapur, Cudapah, Eluru, Golconda, Karimnagar, khammam, Kurnool, Mehbubnagar, Nellore, Secunderabad2(Bownpally), Vijaywada	CDA Secunderabad
11.	Chennai	Avadi, Chennai, Chennai(island Ground), Cuddalore, Kanchipuram, Thiruvannamalai, vellore, villupuram, Puducherry, Krishnagiri, Kumbhkonom, Nagapattinam, Thanjavur, Tambram	CDA Chennai
12.	Kochi	Alleppey, Kottayam, Kunnankulam, Thrissur, Iritti, Kalpetta, Kanhaged, Kannur, Perintalmanna, Kozhikode, Kochi, Moovattupuzha, Painavu, Palakkad	JCDA(Navy) Kochi
13.	Guwahati	Agartala, Aizwal, Along, Lunglei, Bongaigaon, Dhubri, Churachandpur, Imphal(Leimakhong), Dibrugarh, Tinsukia, Dimapur, Goalpara, Gawahati, Jorhat, Mokokchung, Lakhimpur, Lanka, Masimpur, Misamari, Shillong	CDA Guwahati
14.	Allahabad	Allahabad, Pratapgarh, Fatepur, Banda, Azmgarh, Faizabad, Gonda, Sultanpur, Ballia, Ghazipur, Jaunpr, Mirzapur, Varanasi, Basi, Deoria, Gorakhpur,	PCDA (CC) Lucknow
15.	Ambala	Ambala, Gohana, Kaithal, Karanal, Kharkhoda, Nrayangarh, Khurkshetra, Panipat, Sonapat, Yamunanagar, Nahan	PCDA (WC) Chandigarh
16.	Coimbatore	Coimbatore, Dindigul, Madurai, Srivilliputtur, Theni, Tiruchirapalli, Salem, Sivagangai, Wellington	JCDA (Air force) Nagpur
17.	Dehradun	Almora, Bageswar, Ranidhet, Banbasa, Dehradun, Dharchula, Vikasnagar, Uttarkasi, Haldwani, Rudrapur, Hempur, Joshimath, Karanprayag(Gopeshwar), Rudraprayag, Kotdwara, Landsdowne, Pauri Garhwal, pithoragarh, Raiwala, Tehri, Roorkee	PCDA (CC) Lucknow
18.	Hissar	Abohar, Bahadurgrah, Bhiwani, Charki Dadri, Didwana, Fatehabad, Hissar, Jhajjar, Jind, Kosli, Lohara, Meham, Narwana, Rohtak, Sampla, Bathinda, Mansa, Bikaner, Churu, Nagaur, Rajgarh, Siirsa, Sriganganagar, Suratgarh	PCDA (SWC) Jaipur
19.	Nagpur	Amla, Nagpur, Wardha, Amravati, Akola, Yavatmal	JCDA (Air force) Nagpur
20.	Visakhapatnam	Angul, Balasore, Bhubneswar, Dhenkanal, Puri, Kakinada, Srikakulam, Vishakapatnam, Ramnathapuram, Port Blair	ACDA (Navy) Visakhapatnam
21.	Mumbai	Mumbai, Chiplun, Mahad, karwar, Mumbai(Upnagar), Thane (Nerul), Vasco-da-gama, COD Kandivali	PCDA (Navy) Mumbai

22.	Kolkata	Barrackpore, Salt lake, Midnapur, Kolkata, Baruipur, Howrah, Benguri, Bankura, Cooch Behar, Gangtok, Kalimpong, Katihar, Krishananagr, Katihar, Krishnanagar, Behrampur, lebong(Darjeeling)	CDA Guwahati
23.	Ahmedabad	Ahmedabad, Ajmer, Barmer(Jalipa), Bhuj, Jaisalmer, Jamnagar, Jodhpur, Shergarh, Pali, Rajsamand, Dungarpur, Vadodra, Surat, Udaipur	PCDA (Air force) Dehradun
24.	Bangalore	Bangalore, Hassan, Belgaum, Bijapur, Dharwad, Gulbarga, Bidar, Tumkur, Yeahanka(Bangalore), Kolar, Madakeri, Manglore, Shimoga, Virarajendrapet, meg Banglore, Mysore	JCDA (Air force) Nagpur
25.	Bareilly	Agra, Etah, Firozabad, Bagpat, Bijnor, Muzaffarnagar, Mainpuri, Meeurt,Hathras, Aligarh, Mathura, Moradabad, Rampur, Badaun, Barilly, Bulandshahar, Saharanpur(Sarsawa), Shahjanpur	PCDA Meerut
26.	Jalandhar	Ajnala, Amritsar, Batala, Gudaspur, Beas, Bilaspur, Faridkot, Moga, Muktsar, Ferozpur, Garhshankarn (Mahalpur), Hamirpur, Una, Suranassi, Hoshiarpur, Ghumarvin, Barsar, Jalandhar,Kapurthala, Nawansahar, Phagwara, Sultanpuri Lodhi, Jogindernagar	PCDA (WC) Chandigarh
27.	Ranchi	Behrampur, Bhawanipatna, Koraput, Sambalpur, Chaibasa, Dalatganj, Gumla, Ranchi, Dhanbad, Deogarh, Jamshedpur	CDA Patna
28.	Trivandrum	Changanacherry, Kilimanur, Kottarakara, Mavelikara, Nagarcoil, Pathanamthitta, Ranni, Trivandrum, Trivandrum (Med College), Tuticorin, Quilon (Kollam), Tirunelveli	PCDA Chennai

DIFFERENCE BETWEEN 16 KB / 32 KB SMART CARD

The difference between 16 Kb / 32 Kb card has been describe below:

<u>16 KB CARD</u>	<u>32 KB CARD</u>
<u>FRONT SIDE OF CARD</u> Service No, Service, Category, Name, Rank, Date of Birth, Date of Retirement, Blood Gp, Permanent Address, Tele No, Card No, 16 Kb Chip on left side, Photo of ESM on Right Hand Side, Signature of ESM below photo.	<u>FRONT SIDE OF CARD</u> Service No, Service, Category, Name, Rank, Date of Birth, Date of Retirement, MEM – Date of Issue, Blood Gp, Permanent Address, Tele No, Card No, Photo of ESM on Left Side, Signature of ESM below photo.
<u>BACK SIDE OF CARD</u> Dependent's Name, Relation, Date of Birth, Photo of Dependent.	<u>BACK SIDE OF CARD</u> 32 Kb Chip
Only one card for a family.	Separate Card for every family member.

VISUAL DIFFERENCE OF OLD CARDS