



GUIDELINES ON "SPARSH"
System for Pension Administration (Raksha)

PUBLISHED BY:-

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जिन्होंने सम्मान और कृतज्ञता के साथ राष्ट्र की सेवा की है,
अब उनकी सेवा करने की हमारी बारी है

(i)

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INTRODUCTION AND OVERVIEW OF SPARSH SYSTEM

1. **SPARSH.** SPARSH is the acronym used for “***System for Pension Administration - Raksha***” and is an integrated system for automation of sanction and disbursement of Pension. This Pensioner Portal provides a single window for the Pensioners to avail Pension related services such as facility to view their Pension details, Pension entitlement, Pensioner profile details, Income Tax forms etc. It is also an online facility for grievance redressal and correction of any data/details of Pensioners. Its salient features are as follows:-

- (a) Aim is to ensure payment of *Right Pension* at the *Right Time*.
- (b) Reduced errors and processing time due to data capture at source and automation of process.
- (c) Introduction of pensioners data verification (PDV) to ensure transparency and pensioner satisfaction
- (d) Centralized revision and disbursement leading to high timeliness and accuracy.
- (e) Centralized grievance portal for improved management of customer grievances raised via multiple channels.
- (f) Integration with external agencies for validation of data.

2. **Who is Being Migrated.** As part of the “***Digital India***” initiative of the Government of India, online Pension processing of all Indian Coast Guard personnel retired and retirement gratuity of SSA officers released on completion of initial engagement period wef 01 Jan 21 has been processed through SPARSH. To ensure correct disbursement of entitled Pension, legacy Pensioners are being migrated onboard SPARSH in Phased manner. Thus, pension disbursement of all ICG Veterans and NoK will soon be migrated from the Banks/DPDOs, to the SPARSH system managed by PCDA (Pensions), Prayagraj. Salient aspects are as follows:-

- (a) As part of the **1st Phase** **all Pensioners who have retired post 01 Jan 2016 are being migrated.**
- (b) In next phase, all legacy pensioners retired prior to 31 Dec 2015 would also be migrated in batches.

3. **What Does it Imply?** Physically your Pension account remains in the same Bank and Branch but the processing and disbursement of Pension which was being done by the Bank’s CPPC, gets shifted from the Bank to PCDA (Pensions) Prayagraj, through SPARSH. **Bank branch will only act as a face for operating of the pension account.**

MIGRATION PROCESS AND STEPS INVOLVED

4. **Transition Methodology**. CGDA through PCDA(P) is exercising due diligence in migration of personnel from legacy system of payment of Pension by the banks, to SPARSH. Prior on boarding onto SPARSH, data mapping is undertaken by PCDA (P) in consultation with the bank where the individual is drawing the Pension and compared with data from the concerned Pension Sanctioning Authority and only after correctly mapping of 38 mandatory fields, cases are migrated. If even after this diligent process, Pension gets stopped/reduced, the Pensioner needs to follow the following steps:-

(a) **SPARSH Facilitation Centre**. Pensioner can visit SPARSH Facilitation Centre (PNB and SBI) as mentioned under service locator tab in the <https://sparsh.defencepension.gov.in> website.

(b) **SPARSH Helpline/ Toll-Free Numbers**. 18001805325, 05322421877, 05322421879, 05322421880.

(c) **Common Service Centre**. CGDA has concluded MoU with Common Service Centre e-Governance Services India Ltd with the aim to provide last mile connectivity to Pensioners especially those who reside in remote areas of the country. CSC has about 3,75,000 operational outlets and the applicant/beneficiary can visit any nearby CSC Centre to enquire/ avail the services.

5. **The Process and Steps Involved for Migration into SPARSH**. Some important aspects to address varying contingencies are enumerated in the succeeding paragraphs for your kind information. The process commences as follows:-

(a) When your account is transferred from the Bank's CPPC to SPARSH, you will get a **SMS** giving your **Username** and **Password** for **SPARSH Login**.

(b) Ensure you **save this information** and use it for registering on the SPARSH portal.

(c) All details on SPARSH are available on the PCDA (Pension), Prayagraj portal <https://sparsh.defencepension.gov.in/>.

(d) We recommend that the **FAQ** section available on <https://sparsh.defencepension.gov.in/> be **read and understood by you**, as it will help clarify any doubts that you may have.

6. **SPARSH Account Creation on Receipt of Username /Password SMS.**

(a) **Initial SMS.**

(i) All Veterans who are being migrated will receive a SPARSH username and password on their **registered mobile number and email Id** as per the **database obtained by CGDA from your Bank.**

(ii) It is therefore **essential that you get your mobile number and email Id updated with your Bank** in the first instance.

(iii) A message as under will be received on the registered mobile number & email ID of the Pensioner:-

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

(b) **SMS for Account Creation.**

(i) After message indicating migration of Pension account is received, a message for account creation along with Username & Password will be received on your registered mobile number & emailID as under:-

“Dear _____(Rank), Your account has been created. Your Pensioner ID is 8032xxxxxxx (PPO No). To login and avail the services provided by SPARSH use either of the following options:

1. Visit: sparsh.defencepension.gov.in

2. Visit nearest Pension Service Centre. Your SPARSH Account Credentials are: Username: xxxxxxxxxxxx01 and for family pension xxxxxxxxxxxx02 Password: xxxxxxxxxx. For assistance, contact your RO/ SHQ or Call 18001805325 between 9:30AM - 6:00PM (Mon- Fri) PCDA (Pensions)18001805325.

(Note: RO means CGVC for Officers and Buvik release center for EP)

(ii) You require to login to <https://sparsh.defencepension.gov.in/> website (URL) and register with this User ID and Password. (The *Login tab* is there in the *top right hand corner*).

(iii) To understand Login process, please click on the link <https://www.youtube.com/watch?v=q59ErvBov0Y> and follow steps as shown.

7. **Steps to Check Migration if No SMS Received.** In case Pensioner has not got or lost or deleted these SMS, facility exists to check whether his/her account has been migrated. To ***Check Status of Migration into SPARSH***, following steps are requested:-

(a) Go to PCDA (Pen), Allahabad website through the link- <https://pcdapension.nic.in/pcda/index.php>.

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



(c) You will be taken to a new page which will show – ***Know your SPARSH PPO.***

(d) You can check your SPARSH PPO by selecting and feeding anyone out the three dropdown Field (as shown in screenshot below)

– **Select Option for Search PPO:-**

- (i) ePPO No.
- (ii) Personal No.
- (iii) Bank Account Number.

Know Your SPARSH PPO

* Select Option for search SPARSH PPO

e-PPO No.

e-PPO No.
IC No./Regimental No./GPF No..
Bank Account No.

27 + 27 = refresh

Image Verification

Image Verification

- (e) In the second field i.e **Enter Option Value**, enter details of field selected and after the image verification as above, click **Submit**.
- (f) You will be able to see your PPO details on the screen including the **SPARSH PPO no**, if migrated.
- (g) The **SPARSH PPO no. becomes your Login Id** by **suffixing 01/ 02 for Service/ Family Pensioners** respectively i.e at the end of your SPARSH PPO number.
- (h) Please login in the SPARSH website i.e. <https://sparsh.defencepension.gov.in/> and use the Forgot Password option to generate your Password.
- (j) Now, the **Pensioner would receive a message on registered mobile number** which would contain the Password for Login.

8. **Submission of Life Certificate/ Perform Annual Identification.** After completion of above steps, the Pensioner has to submit Life Certificate with SPARSH PPO No **within two months of receipt of SPARSH PPO** by either of following methods:-

- (a) **Manual Life Certificate.** Pensioner can submit Manual Life Certificate through SPARSH Login and click on Perform Identification. To watch Demo/ Procedure, watch the video – [SPARSH : How to Perform Annual Identification/ Upload MLC - Manual Life Certificate in SPARSH - YouTube.](#)

(b) **Digital Life Certificate**. Pensioner can submit Digital Life Certificate with SPARSH PPO No through CSC (Common Service Centres), Cyber Café, IPPB (India Post Payment Bank) Post Office & Aadhaar Face Registered Devices Jeevan Praman.

(c) **Using Jeevan Pramaan Portal**. Submit DLC through Govt “Jeevan Pramaan Portal”. Download the app on PC/ Tab/ Mobile. It is easier to download and install the app on mobile which facilitates face recognition authentication of Aadhaar and no biometric finger print/ iris scanner device is required. For further details, visit FAQ section on website <https://jeevanpramaan.gov.in>. To watch Demo/ Procedure, watch the video link - [SPARSH - Digital Life Certificate \(DLC\) Submission with Aadhar Face RD With Own Mobile & At Home - YouTube](#).

(d) **Through CSC/ e-Mitra**. Visit any nearby CSC (Citizen/ Common Service Centre) which are also called e-Mitra etc. There are approximate 4 lakh CSCs across the country located at every 5-10 km. Website Link- <https://locator.csccloud.in>

or

<https://registration.csc.gov.in/JeevanPramaanLocator/csc.aspx>.

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

9. **Data Validation and Correction through SPARSH.**

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

“Dear (Rank), Pensioner ID is 8032xxxxxxxx PPO 8032xxxxxxxx. To view your Entitlements and latest PPO, log onto sparsh.defencepension.gov.in using valid credentials after 24 hrs of receiving this message. For assistance, contact your RO/ SHQ or Call 18001805325 between 9:30 AM- 6:00 (Mon-Fri) PCDA (Pensions).”

(b) Post logging in, errors observed, if any, can be flagged online for data correction.

(c) Please complete online undertakings as applicable for Re-employment/ Overpayment.

10. All updation of correction of data requests of Pensioner's will be undertaken online by the concerned HOO.

Problem Resolution Mechanism

11. **SPARSH Service Centres.**

(a) A total of **983 SPARSH facilitation centres** have been established by CGDA including certain branches of SBI and PNB. These are in the process of being expanded.

(b) Details of a Service Centre near you can be located by clicking on the Service Centre Locator tab on webpage [SPARSH \(defencepension.gov.in\)](http://SPARSH.defencepension.gov.in).

(c) The same is circled in red below:-



12. **PCDA SPARSH Helplines & Toll- Free Numbers.** Any of these numbers can be contacted on Working days (Monday - Friday) between 0930 - 1800h

18001805325, 05322421877, 05322421879 and 0532242188.

13. **Nomination of Nodal Officers for SPARSH by CGDA.** O/o PCDA (P) Prayagraj has nominated following nodal officers for all queries related to **SPARSH for Indian Coast Guard pensioners:-**

NAME	DESIGNATION	MOBILE NO	EMAIL ID
Shri Alok Shrivastav	AO	9452471992	aloksri1972.dad@hub.nic.in
Shri Saurabh Kumar Dubey	AAO	9911471594	saurabhdubey.dad@hub.nic.in
Shri AK Singh	AAO	9458286951	Ashoksingh77.dad@hub.nic.in

14. **Common Service Centres (CSC)**. CGDA has concluded an MoU with CSC e-Governance Services India Ltd on **24 Feb 22**, with the aim to provide last mile connectivity to Pensioners, specially those who reside in remote areas of the country. CSC has about 3,75,000 operational outlets and the applicant/ beneficiary can visit any nearby CSC centre to enquire/ avail any of the services mentioned below:-

- (a) Pensioner Data Verification (PDV).
- (b) Annual Identification through Digital or Manual Life Certificate.
- (c) Lodging of Grievance.
- (d) Registering Service Request.
- (e) Providing Information against queries.
- (f) Request for initiation of family pension on demise of pensioner.

15. Defence pension Training Institute (DPTI), Allahabad has uploaded some tutorial videos on youtube channel to assist veterans about SPARSH introduction / annual identification/ to initiate family pension/ to intimate death of pensioner etc. The same may be accessed through https://youtube.com/channel/UCMjRdkW_EIE1YMwLnpjJeXg

16. ICG remains committed to serve our distinguished veterans as best as we can.

17. **Warning**. Some scamsters may have created 'phishing' websites to steal personal and banking data of pensioners by asking them to update details on SPARSH. The message will have a link where they tell you to update profile details including NoK Aadhar and PAN details. **Please do not click any such link**. All SPARSH updation of data by PCDA is directly from banks and Record Offices. Pensioners are never ***asked directly for such information through SMS or e-mail. Further, the only link for pensioner portal is www.sparsh.defencepension.gov.in All else are fake.***

18. **Advisories**. Two advisories have been formulated with an aim to enhance knowledge of Indian Coast Guard Pensioners. These are as follows:-

- (a) Steps for undertaking Data Correction by the Pensioner on Migration (Annexure I).
- (b) Pensioner's Death/ Missing intimation by NoK for grant of Family Pension (Annexure II).

STEPS FOR UNDERTAKING DATA CORRECTION BY THE PENSIONER ON MIGRATION

Introduction

1. **Migration Process**. Upon migration of past Pensioners, Pensioner might encounter errors in the data fields on SPARSH. As a step to guide the Pensioners, facility of Data correction is available to the Veterans in the SPARSHportal.

2. **Discrepancies Observed on Login**. The purpose of this functionality is to resolve discrepancy or issues raised by Pensioner *wrt* any errors in the data fields populated on migration as per data obtained by CGDA / PCDA (P) Allahabad from your bank. There is a provision available for Pensioner upon login post identification, to amend any data field which he/ she feels is incorrect and needs amendment. For any such fields marked for correction, Pensioner needs to attach documents as proof for changes requested.

Steps Involved

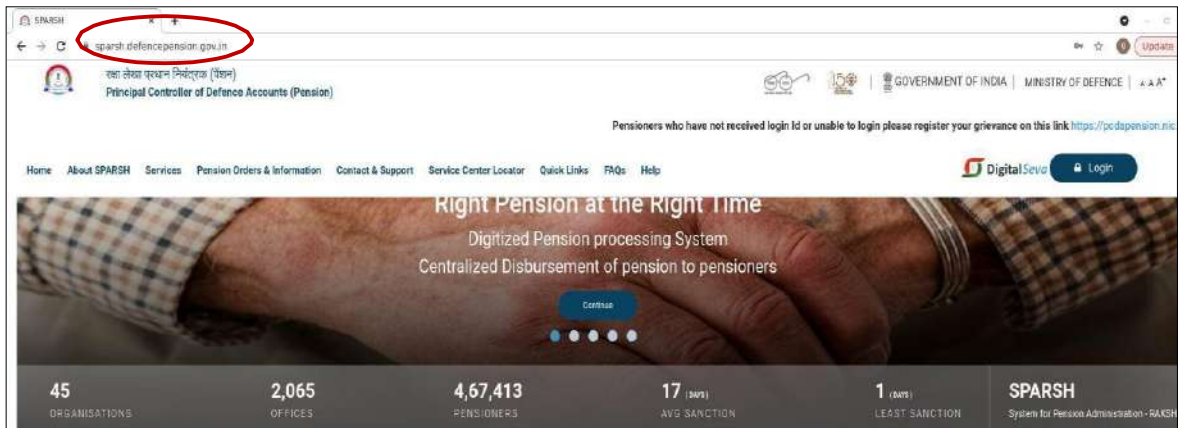
3. **Receipt of Login Credentials**.

(a) The Pensioner will receive login credentials (username and password) on their registered mobile number and email id as per data held with Bank. All Pensioners are requested to check with their bank and update their Mobile No/ email id (if not already updated) for smooth migration to SPARSH.

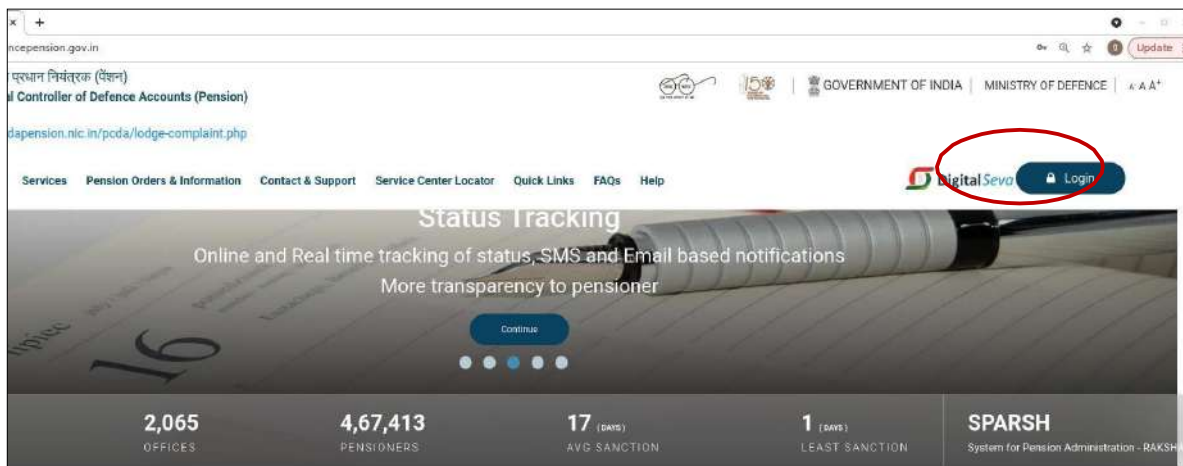
(b) The Pensioner should ***ensure*** that they provide the ***correct mobile number and email id*** to their Bank from which they are drawing Pension.

4. **Login to SPARSH Website**.

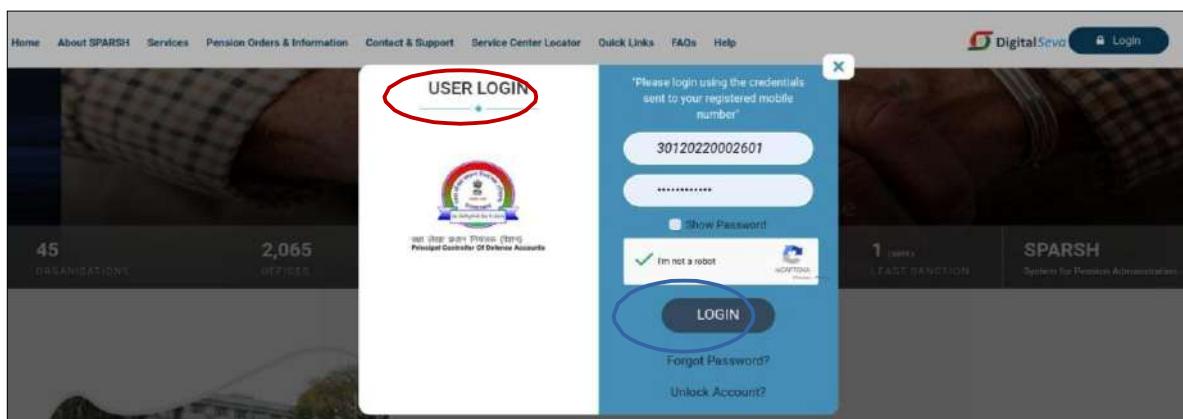
(a) ***Login*** to the SPARSH Website i.e <https://sparsh.defencepension.gov.in/> and use your login credentials to Login. The screen would appear as follows:-



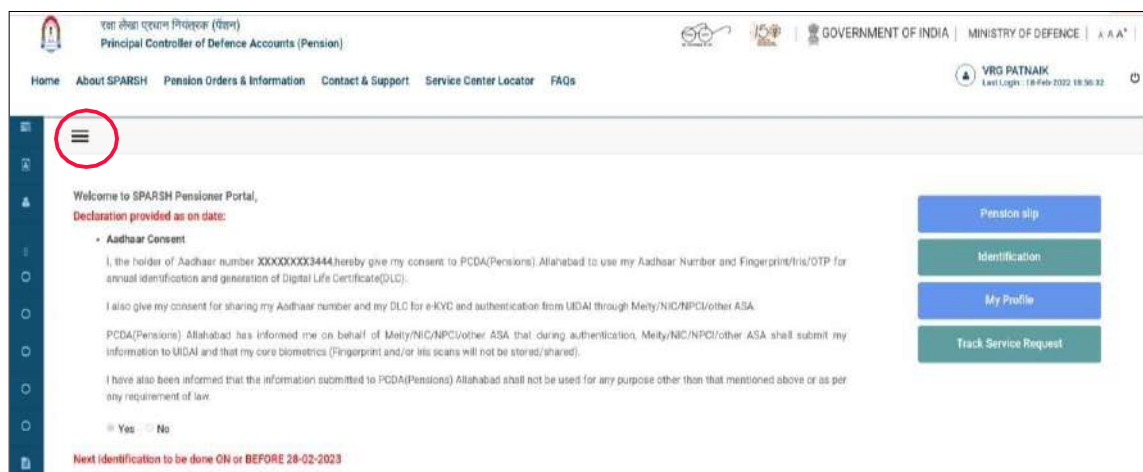
(b) Click on the **Login Tab** available on the top right hand corner as highlighted below:-



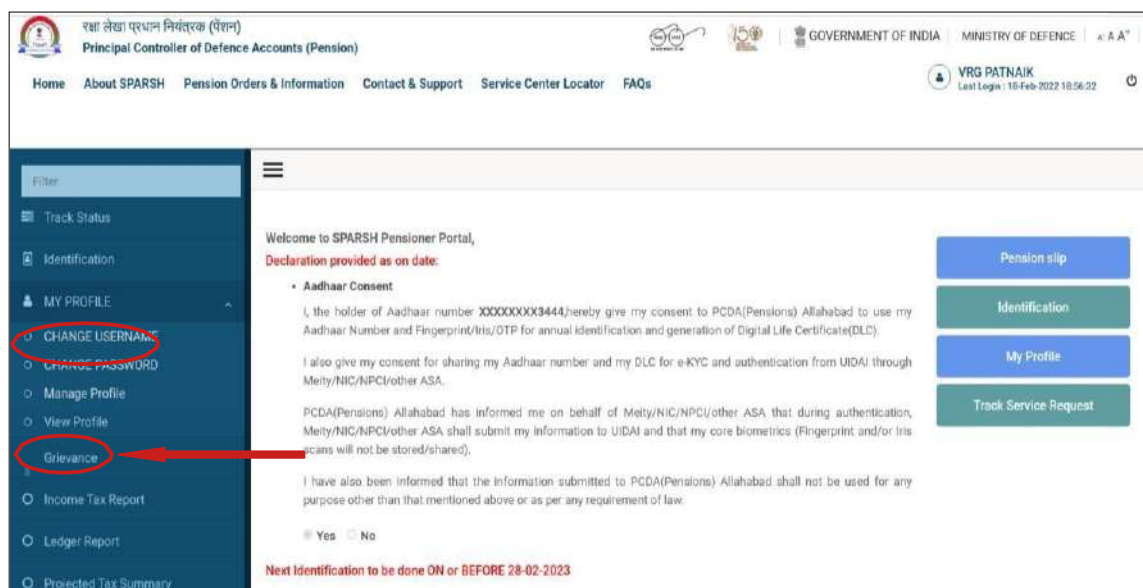
(c) Now click on the **login button** as depicted below:-



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



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



(f) On clicking 'View Profile' Tab the following details will be available:-

- (i) Personal Details.
- (ii) Service Details.
- (iii) Family Details.
- (iv) Bank Details.
- (v) Pay Details.
- (vi) Commutation Details.

- (vii) Nominee Details.
- (viii) Documents.

(g) The Pensioner can make corrections through **Manage Profile Tab** available under the **My Profile Tab**.



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

(i) **Data Correction Requiring Authorisation.** Such Fields for changes if any sought by the Pensioner can be changed only post approval of the Record Office. Such requests for data change(s) will **go to Coast Guard Veteran Cell Delhi for Retired Officer and Bureau of Naviks, Mumbai for Retired SOs/EPs** depending upon fields marked. A special symbol has been assigned to such fields. Examples of such fields are Name, DOB, Gender, Marital Status, etc.

(ii) **Straight Through.** The Pensioner is **directly authorized to change such fields.** A special symbol has been assigned to such fields. Examples of such fields are Address, State, email id, Bank details, etc.







(j) The Pensioner can change the fields by clicking on the field which requires change and same can be edited thereafter *iro* of both fields which requires authorisation and straight through fields. The screen would appear as depicted below:-

(i) **Requires Authorisation.**

The screenshot shows a 'Personal Details' form. At the top, there are three icons: a shield with a checkmark (labeled '-Requires Authorization'), a straight-through arrow (labeled '-Straight Through'), and a circular arrow (labeled '-Reset'). The form fields include: First Name (Badri Datt), Middle Name, Last Name (Sati), Date of Birth (02-Feb-1968), Gender (Male), Nationality (Indian), Aadhaar Number (578321076474), PAN (XXXXXX706F), Marital Status (Married), ECHS Recovery, and Fixed Medical Allowance (No). A red circle highlights the shield icon next to the First Name field.

(ii) **Straight Through.**

The screenshot shows a 'Family Details' table with the following data:

Sl. No.	Name	Relationship	Date of Birth	Marital Status	Action
1	JANKI SATI	Spouse	13-Feb-1969	Married	 
2	VAISHALI SATI	Daughter	21-Feb-1993	Married	 
3	AISHWARYA SATI	Daughter	05-Aug-1999	Single	 

An 'Add Family Member' button is located below the table. A red circle highlights the edit and delete icons in the 'Action' column for the second row.

The screenshot shows a 'Family Details' modal form. The fields are: First Name (VAIS), Middle Name, Last Name (SATI), Relation With Pensioner (Daughter), Date of Birth (21-Feb), Marital Status (M...), Mother Name (J...), Aadhaar Number (7246...), Pan Number, Mobile Number, and Email. A red circle highlights the Mobile Number input field. At the bottom, there are 'Save' and 'Close' buttons.

(k) The individual can make changes accordingly and click on the **save** button.

(l) The Pensioner needs to Click on the **submit** button when completed as indicated below:-

(m) After submission of the application, the **following declarations will have to be submitted:-**

- (i) Acknowledgement Declaration.
- (ii) Declaration of Refund of Excess Amount.
- (iii) Consent for using Aadhar for Annual Identification and DLC.
- (iv) Consent for receiving notification on mobile number and email id.
- (v) Re-employment Declaration.
- (vi) Tax Option Declaration.

(n) **Submit** the document. Pensioner will receive an acknowledgement that data has been successfully submitted.

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

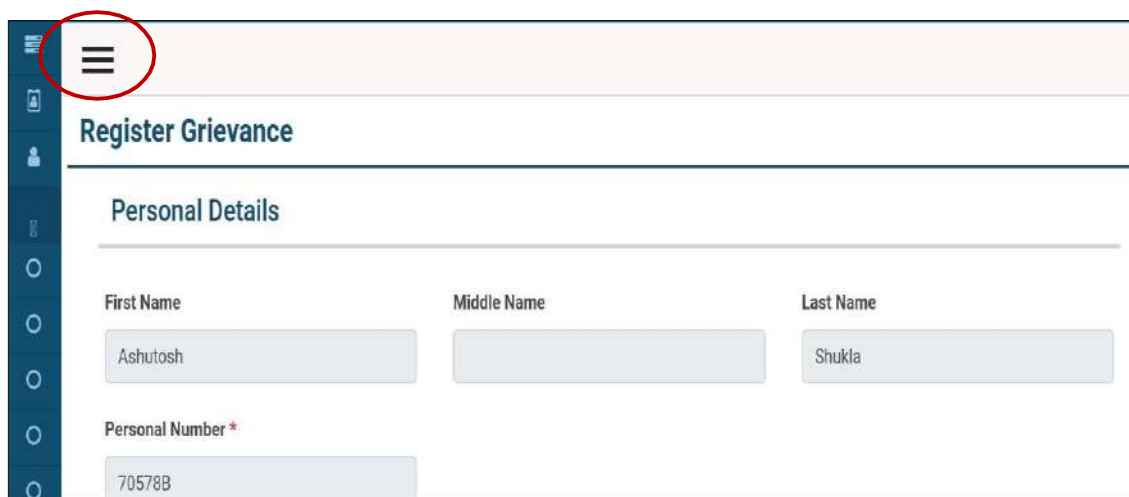
Token No.	Service	Service Details	Application Date	Status	Action
1000761652	Identification	Annual Identification	07-Feb-2022	Processed	

5. Raising Grievance.

(a) The Pensioner upon login can **register grievance** for payment related issues under the following categories:-

- (i) Elements of Pension.
- (ii) Elements not sanctioned in Pension.
- (iii) Deductions.

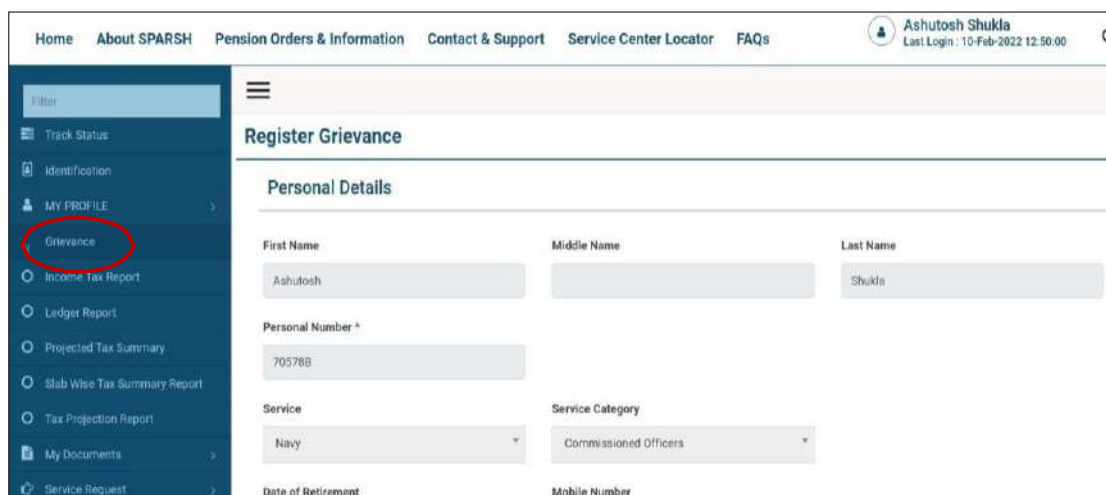
(b) The option for grievance is available on the **top left hand side** under the special symbol as depicted below:-



The screenshot shows the 'Register Grievance' page. A red circle highlights the hamburger menu icon in the top left corner. The form contains the following fields:

Field	Value
First Name	Ashutosh
Middle Name	
Last Name	Shukla
Personal Number *	70578B

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



The screenshot shows the SPARSH portal with the 'Grievance' tab selected in the left sidebar. The 'Register Grievance' form is visible, including the following fields:

Field	Value
First Name	Ashutosh
Middle Name	
Last Name	Shukla
Personal Number *	70578B
Service	Navy
Service Category	Commissioned Officers
Date of Retirement	
Mobile Number	

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

(i) **Personal Details.**

The screenshot shows the 'Register Grievance' form. The 'Personal Details' section is highlighted with a red circle. The form includes fields for First Name (Ashutosh), Middle Name, Last Name (Shukla), Personal Number (70578B), Service (Navy), Service Category (Commissioned Officers), Date of Retirement (05-Aug-2021), and Mobile Number (7498229789). There is also an Email field at the bottom.

(ii) **Grievance Details.**

The screenshot shows the 'Grievance Details' form. The 'Comments' field is highlighted with a red circle. The form includes a 'Grievance Category' dropdown (Payment Related), 'Issue in which components?' radio buttons (Elements of Pension, Elements not sanctioned in Pension, Deduction), and an 'Upload Document' section with a 'Choose File' button. There are 'Submit' and 'Reset' buttons at the bottom.

(e) On completion, Click on the **Submit** button to submit the grievance.

(f) The individual can track status of the grievance by clicking on **track status** available on top left corner as depicted below:-

The screenshot shows the 'Track Status' page. The 'Track Status' link in the left sidebar is highlighted with a red circle. The main content area displays a table of grievance entries. A red bracket highlights the 'Grievance Request Details' column for the last two entries.

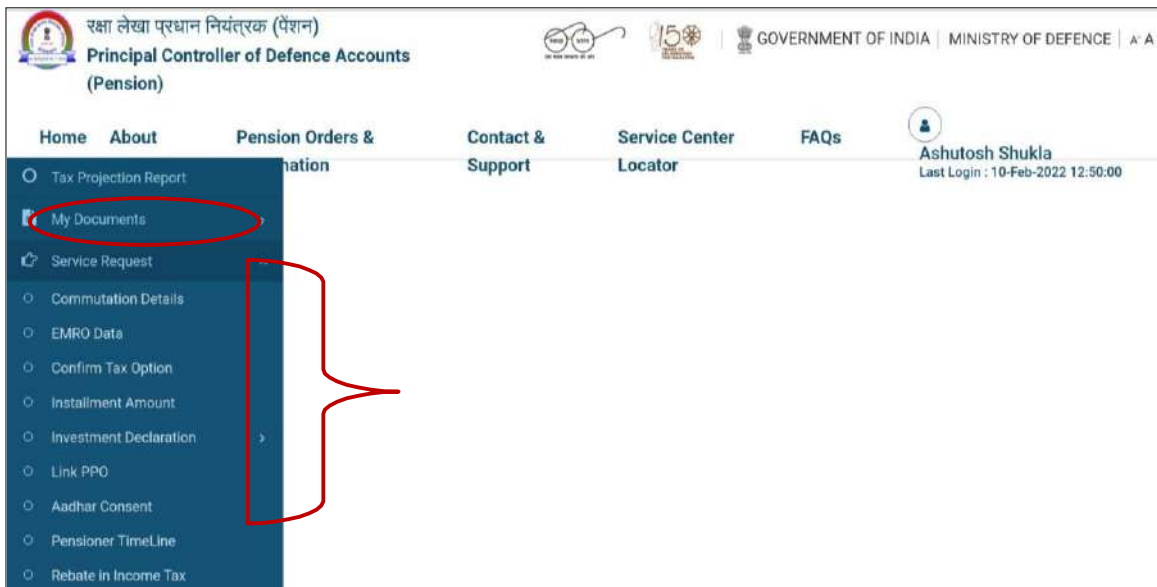
Token No	Service	Service Details	Application Date	Status	Action
1000011025	Identification	Annual Identification	29-Nov-2021	Processed	
1000008240	PDV	Change Request	26-Nov-2021	Processed	
1000051112	Grievance	Grievance Request Details	17-Dec-2021	Processed	
1000034859	Grievance	Grievance Request Details	05-Dec-2021	In Progress	

6. Service Request.

(a) Additionally, the Pensioner can also raise **service request** (option available on the left side corner) for the following categories:-

- (i) Commutation Details.
- (ii) eMRO data.
- (iii) Confirm tax option.
- (iv) Installment amount.
- (v) Investment declaration.
- (vi) Link PPO.
- (vii) Aadhar consent.
- (viii) Pensioner Timeline.
- (ix) Rebate in Income Tax.

(b) The screen which appears is as follows:-



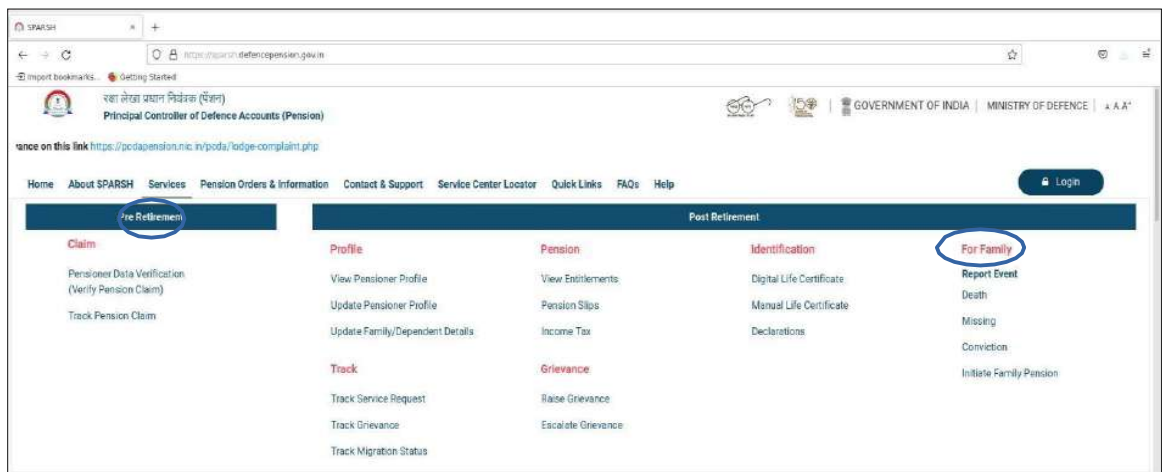
GRANT OF FAMILY PENSION ON PENSIONER’S DEATH/ MISSING INTIMATION BY NoK

1. This advisory is primarily to help the NOK of a Pensioner who is Dead/ Missing/ Convicted.

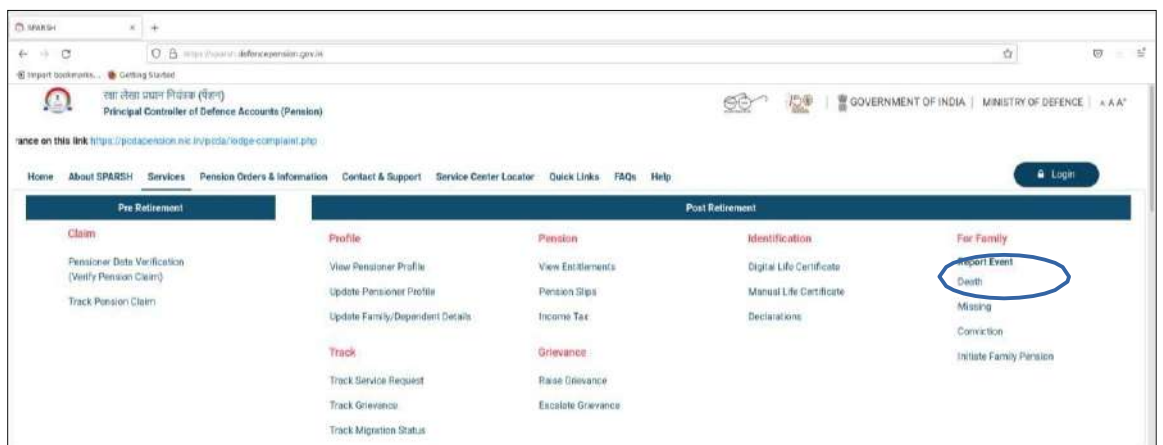
2. **Action By NOK/ Claimant.** NOK/ Claimant is requested to follow the steps mentioned below for grant of Family Pension:-

(a) Login through <https://sparsh.defencepension.gov.in>.

(b) Click on the **Services** Tab and then on **For Family** Tab. The screen would appear as depicted below:-



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



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

- (i) <https://sparsh.defencepension.gov.in/?page=death>.
- (ii) <https://sparsh.defencepension.gov.in/?page=missing>.
- (iii) <https://sparsh.defencepension.gov.in/?page=conviction>.
- (iv) <https://sparsh.defencepension.gov.in/?page=initiate> Family Pension.

(e) The NoK needs to keep the **following documents handy**, while reporting details of the late Pensioner:-

- (i) Bank Account Number or,
- (ii) Personal Number or,
- (iii) PPO Number of the Late Officer/ Enrolled Personnel.
- (iv) Email ID of self.

(f) If the NoK clicks on **Death/ Missing/ Conviction/ Initiate Family Pension**, the following fields will be available:-

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

(g) The screen would appear as follows:-

The screenshot shows the SPARSH portal interface. The main heading is 'Pensioner Details'. There are two main sections: 'Pensioner Details' and 'Reporter Details'. In the 'Pensioner Details' section, the 'Service' and 'Unique Identifier' dropdown menus are circled in blue. The 'Reporter Details' section includes fields for First Name, Middle Name, Last Name, Relation, Mobile No., and Email Id. At the bottom, there is a checkbox labeled 'I'm not a robot' and a CAPTCHA image.

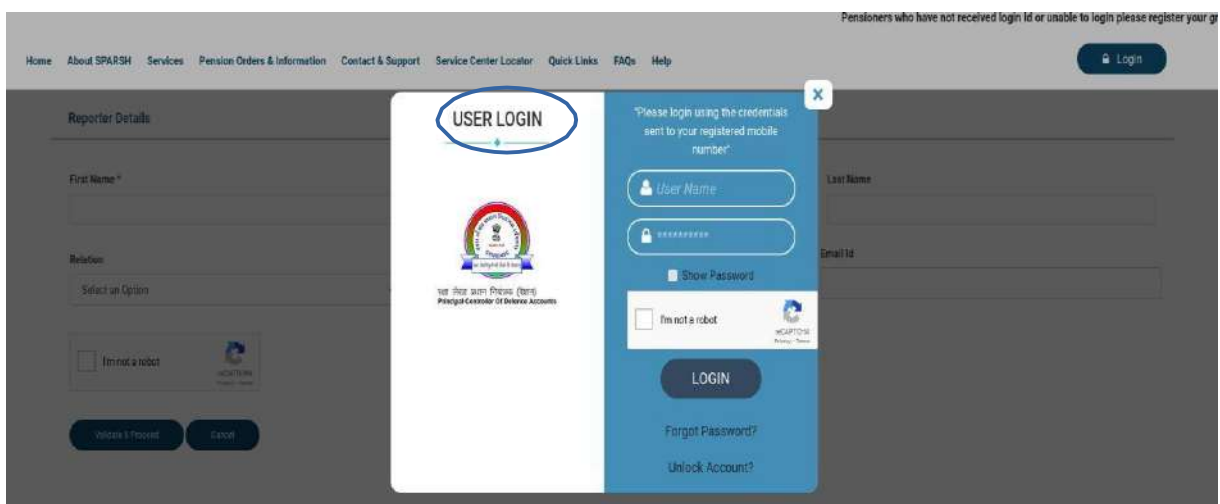
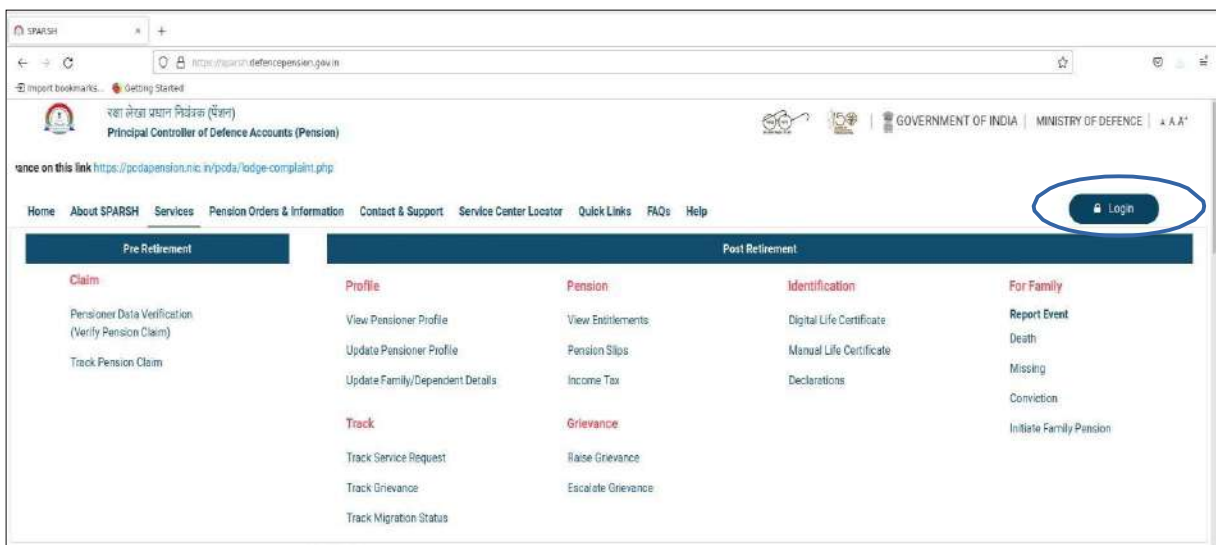
(h) The NoK is requested to fill the details as available on the screen. A drop down menu will appear on the screen under the '**Service**' and '**Unique Identifier**' Tab. The fields in drop down menu (**Bold** fields are specific to *IN*) would appear as follows:-

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

(j) The NoK needs to fill the details and click on '**Validate and Proceed**' Tab.

(k) Now, the NoK uploads the **Death Certificate/ FIR of Pensioner / Court Order** and necessary credentials in the fields.

3. **Incorrect Reporting of Death.** **05 days** window period is allotted to the NoK to report the correctness of the death/data of the pensioners.
4. **Receipt of Login Details.** **Post validation and approval** of the fields by **PCDA(P), Allahabad**, a message would be triggered containing **Login credentials on the registered mobile no of the NoK** of the Pensioner as per the details in the initial PPO of the Pensioner.
5. **Login.** The NoK needs to **login** with the login credentials sent on the registered mobile number. The Login tab appears on the top right hand side as indicated in the screen below:-



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