

To check my pension status

You can check your pension status and details primarily through the **SPARSH (System for Pension Administration (Raksha)) portal** at <https://sparsh.defencepension.gov.in/>. To do so, visit the portal, log in with your credentials, and once logged in, you can find your pension details under 'My Documents' > 'Entitlements' for basic pension, disability elements, and other entitlements. You can also view and download your Pension Payment Order (PPO) via 'My Documents' > 'PPO', and access monthly pension slips and deduction details under 'My Documents' > 'Pension Slip'. For projected tax details for the financial year, navigate to 'Services' > 'Projected Tax Summary'. It's important to note that if you haven't migrated to SPARSH yet, your pension might still be managed by your previous Pension Disbursing Agency (e.g., bank, Treasury), so in such cases, you should contact your bank or the concerned defence accounts department.

Pension check Procedure:

1. Regularly check the "Latest Notifications" or "Circulars" sections on the **CGDA** and **DESW** websites (like <https://cgda.nic.in/> and this <https://www.desw.gov.in/>)
2. Log in to your **SPARSH account**, as major pension revisions and updates are usually communicated through the portal's notification system.
3. Follow reputable ex-servicemen welfare forums and organizations for discussions and summaries of updates.

Documents are required for family pension

To apply for a family pension, you'll typically need several documents, though exact requirements might vary slightly depending on the specific case and bank. Common documents include the Death Certificate of the service pensioner, their PPO (Pension Payment Order), the Aadhaar Card and PAN card of the Family Pensioner, a Life Certificate (often Annexure-II), a BH recommendation for commencement of Family Pension (Annexure-I), Nomination Form A (Annexure-III), and a Specimen Letter of Undertaking by the Family Pensioner (Annexure-IV). You'll also need bank account details, usually provided via a Cancelled Cheque / Statement of Account / Passbook of the family pensioner. In some cases, particularly for individual accounts, Form 14 and a Descriptive Roll may also be required.

Family Pension Procedure

Procedure:

- 1. Contact the Pension Disbursing Agency:** This is usually the bank where the deceased pensioner was drawing their pension. They will provide the specific forms and guidance needed.
- 2. Contact the Record Office/Pension Sanctioning Authority:** Reach out to them for initial processing and any necessary endorsements on your application.
- 3. Kendriya Sainik Board (KSB) / Zila Sainik Board (ZSB):** These boards can also offer guidance and assistance throughout the application process.

Reference: While a general government portal for a consolidated list isn't readily available, banks often publish their requirements. You can see an example here:

<https://www.idbibank.in/pdf/Procedures-for-Commencement-of-Family-Pension.pdf> (Note: This is a bank-specific document and may not cover all nuances, but it provides a good general idea).

To apply for financial assistance schemes

To apply for financial assistance schemes, ex-servicemen and their dependents can access support through several key organizations and portals. The **Kendriya Sainik Board (KSB)**, accessible at <https://www.ksb.gov.in/>, manages many central welfare schemes. Additionally, **Rajya Sainik Boards (RSBs)** and **Zila Sainik Boards (ZSBs)** play a crucial role by implementing state-specific initiatives and assisting with applications for KSB schemes; you can find your nearest ZSB through the KSB website. Furthermore, the **Raksha Mantri Ex-Servicemen Welfare Fund (RMEWF)** and the **Armed Forces Flag Day Fund (AFFDF)** are vital funds that support various financial assistance programs. Common schemes and benefits available include the **Penury Grant** for non-pensioner ESM (often for those above 65 years and up to Hav rank), **Orphan Grant** for children of ex-servicemen, and **Disabled Child Grant** for 100% disabled wards. Educational support is provided through **Education Grants/Scholarships** for wards of ESM. Financial aid for significant life events includes the **Daughter Marriage & Re-marriage of ESM Widow Grant**. For health needs, a **Medical Treatment Grant** is available for non-pensioners and their widows when ECHS is inaccessible or insufficient, and a **Serious Diseases Grant** assists with critical illnesses like cancer or dialysis. Vocational training is supported via a **Vocational Training Grant** for widows of ESM, and specialized assistance like a **Mobility Equipment Grant** helps disabled ex-servicemen. Lastly, some schemes offer **Reimbursement of Interest on Home Loans**.

Procedure for Applying for Financial Assistance Schemes

Procedure:

1. **Identify the relevant scheme:** Determine which scheme aligns with your eligibility and specific needs.
2. **Contact your Zila Sainik Board (ZSB):** The ZSB is your primary point of contact. They provide application forms, assist with documentation, and forward applications to the Rajya Sainik Board (RSB) or Kendriya Sainik Board (KSB).
3. **Gather required documents:** This typically includes your discharge book, identity proof (like Aadhaar), bank details, proof of income, and any documents specific to the scheme (e.g., marriage certificate for a daughter's marriage grant, medical reports for a medical grant).
4. **Fill out the application form:** Ensure it's completed accurately and thoroughly.
5. **Submit the application:** Turn in your application to your ZSB.
6. **Follow up:** Keep in touch with your ZSB to check the status of your application. Relevant Link: For an example of the types of schemes available, you can refer to this state-specific list: https://sainikwelfare.cg.gov.in/directorate/html/en/welfare_scheme_rsb_cg_en.html.

Financial aid for ex-servicemen's daughters' marriage

Yes, financial aid for the marriage of ex-servicemen's daughters is available through several schemes. The **Kendriya Sainik Board (KSB)** offers a **Daughter Marriage Grant**, which typically provides financial assistance, for example, a ₹50,000 one-time grant. Eligibility for this KSB grant generally extends to up to two daughters of ex-servicemen (ESM) up to the rank of Havildar, though specific criteria may vary. To apply for this, you should do so through your **Zila Sainik Board (ZSB)**. In addition to central schemes, many **State Sainik Boards (RSBs)** also provide their own grants. For instance, Rajasthan offers an "Assistance for Daughter's Marriage" scheme, providing ₹25,000 per daughter (for up to two daughters) to widows of ex-servicemen up to the Havildar rank, provided they are not already receiving the KSB grant for the same purpose. You can find a reference for the Rajasthan example at <https://www.myscheme.gov.in/schemes/afdm>.

Procedure for Financial Aid for Daughter's Marriage

Procedure:

1. **Contact your Zila Sainik Board (ZSB):** Inquire about both Kendriya Sainik Board (KSB) and any state-specific marriage grant.
2. **Obtain the application form.**
3. **Gather documents:** This typically includes your discharge book, ex-serviceman/widow ID card, Aadhaar, bank details, the daughter's birth certificate, and the marriage invitation/certificate.
4. **Submit the application:** Ensure it is submitted within the stipulated time, which is typically within one year from the date of marriage.

ECHS: Eligibility and Benefits

The Ex-Servicemen Contributory Health Scheme (ECHS) is a comprehensive healthcare program by the Government of India that provides medical care to ex-servicemen and their dependents. It functions like a managed healthcare system through a network of ECHS Polyclinics, government hospitals, and empaneled private hospitals across the country.

Eligibility: Primary beneficiaries for ECHS are all Ex-Servicemen (ESM) who draw a pension from the Controller of Defence Accounts, including those receiving disability or family pensions. This eligibility has expanded to include pensioners from the Territorial Army, Defence Security Corps, Indian Coast Guard, Military Nursing Service, Special Frontier Force, Nepal Domiciled Gorkhas, Whole-time NCC Officers, eligible APS pensioners, Assam Rifles pensioners, and World War II veterans. Eligible dependents typically include spouses, children (studying full-time up to a specified age, generally up to 25 years, or unmarried daughters), and dependent parents or in-laws (based on specific income criteria).

Benefits: ECHS offers comprehensive medical services, including outpatient care, hospitalization, specialist consultations, diagnostic tests, and pharmacy costs.

Official Website: <https://www.echs.gov.in/>

ECHS Card Application Procedure

Procedure (Smart Card Application):

- 1. Online Application:** The application process for the ECHS smart card typically involves filling out and verifying forms online on the ECHS website.
- 2. Document Submission:** You will need to upload scanned copies of required documents, which usually include: Pension Payment Order (PPO), Discharge book/certificate of the ex-serviceman, Proof of identity and address (Aadhaar card, Voter ID), Dependent details (birth certificates, marriage certificate, dependent certificate), Passport-sized photographs, and a Cancelled cheque for bank details.
- 3. Verification:** The application details are sent to Regional Centres and then to Station Headquarters for verification.
- 4. Card Issuance:** Once verified, the ECHS card is processed. You will usually receive an OTP or notification when your card is ready for collection at the designated ECHS Polyclinic or Station Headquarters.

Note: The process can sometimes involve visiting your nearest ECHS Polyclinic or Station Headquarters for biometric capture or document verification.

Empanelled Hospitals under ECHS

You can visit to the ECHS Portal

Website: <https://www.echs.gov.in/>

Procedure:

1. Go to the official ECHS website: <https://www.echs.gov.in/>
2. Look for a section like "Empanelled Hospitals," "Hospitals," or "Referral Hospitals."
3. There is usually a search function where you can select your State and District (e.g., Jharkhand and East Singhbhum for Jamshedpur) to find a list of empaneled hospitals.

Local Search (e.g., Justdial): You can also use local search engines like Justdial (<https://www.justdial.com/Jamshedpur/Echs-Hospitals/nct-11576337>) to find ECHS empaneled hospitals in your area. However, always cross-reference with the official ECHS website for the most accurate and up-to-date list, as empanelment can change.

ECHS Medical Reimbursement Procedure

Procedure (General, varies slightly for planned vs. emergency):

- 1. Treatment:** Avail medical treatment from an ECHS Polyclinic, Government Hospital, or an ECHS empaneled private hospital.
- 2. Referral (for private empaneled hospitals):** For planned treatments in empaneled private hospitals, a referral from the ECHS Polyclinic is often required. In emergencies, you can seek treatment first and then get the emergency certificate from the hospital.
- 3. Bill Collection:** Ensure you collect all original bills, prescriptions, medical reports, discharge summary, and payment receipts.
- 4. Reimbursement Claim Submission:** For cashless treatment in empaneled hospitals, generally, treatment is cashless, and the hospital directly bills ECHS. For reimbursement, if you paid upfront or availed emergency treatment in a non-empanelled facility (and it qualifies for reimbursement), you need to submit a reimbursement claim. This involves obtaining the prescribed ECHS Medical Reimbursement Form from your ECHS Polyclinic or downloading it from the ECHS website, attaching all original bills, prescriptions, diagnostic reports, discharge summary, referral letter (if applicable), and ECHS card copy, and then submitting the complete application to your nearest ECHS Polyclinic.
- 5. Processing and Payment:** The Polyclinic will verify the claim and forward it for processing. The approved amount will be reimbursed to your registered bank account.

Grievances: If there are issues with reimbursement, you can raise a grievance through the ECHS grievance redressal mechanism (refer to the "How to file a grievance" section for details).

ECHS Benefits for Dependents

Yes, eligible dependents can avail ECHS benefits.

Eligibility for Dependents: Eligible dependents typically include the spouse, children (generally covered up to a specified age, e.g., 25 years for sons, or until they are married/employed for daughters, if they are financially dependent and pursuing full-time education; for physically or mentally challenged children, there might be no age limit for dependency), and parents/parents-in-law (who may be eligible if they meet specific financial dependency criteria based on income limits).

Documents Required for Dependents: You will need proof of relationship (such as a marriage certificate or birth certificates), identity proof, and proof of dependency (e.g., income certificates for parents, study certificates for children).

Procedure: Dependents are usually added to the ECHS smart card application of the principal beneficiary (ESM). Ensure all dependent details are accurately recorded when applying for or updating your ECHS card.

Job Opportunities for Ex-Servicemen

Yes, significant efforts are made to provide job opportunities for ex-servicemen.

Key Organizations/Portals: The Army Welfare Placement Organisation (AWPO), a dedicated non-profit organization for placement of ex-servicemen, widows, and dependents, is a key resource with its website at <https://www.exarmynaukri.com/>. Another important body is the Directorate General Resettlement (DGR), under the Department of Ex-servicemen Welfare, Ministry of Defence, which provides various initiatives for resettlement, including training and employment, with its website at <https://dgr.gov.in/>. Many private companies actively recruit ex-servicemen for their discipline, leadership, and diverse skill sets, and some agencies specialize in veteran hiring (e.g., Adecco India - <https://www.adecco.com/en-in/veteran-hiring>). Furthermore, Central and State Government departments also have reservations for ex-servicemen on their job portals.

Types of Opportunities: Common opportunities for ex-servicemen include roles in security services, logistics and supply chain (leveraging their organizational and management skills), administrative roles in various corporate and government setups, and technical roles based on their service training (e.g., engineering, IT, mechanics). Support and training are also available for those interested in entrepreneurship and starting their own ventures.

AWPO Registration Procedure

- Portal: AWPO Website
- Website: <https://www.exarmynaukri.com/>

Procedure:

1. Visit the AWPO Website: Go to <https://www.exarmynaukri.com/>.
2. Registration: Look for "Register" or "Procedure for Registration" on the website.
3. Online Registration: AWPO often provides an online registration option.
4. Offline Registration (if preferred): You can also download the AWPO registration form from the website, fill it up, and submit it to the AWPO address along with the required documents.
5. Documents Required: This includes 2 copies of passport-sized photographs, a Copy of PPO/Release Order/Discharge Documents, and a Soft copy of your CV/Resume.
6. Payment: There might be a nominal registration fee, payable via DD (in favor of AWPO, payable at New Delhi) or online through credit/debit card.
7. Profile Creation: Once registered, you can create your profile, upload your CV, and search for available jobs. AWPO also provides tips for CV writing and interview techniques.

Contact:

- AWPO Address: AG's Branch/ West Block – III, RK Puram, New Delhi -110066
- Helpline: 011-26100241 / 26186075 / 09717003700

Vocational Training Programs for Ex-Servicemen

Key Organizations: The Directorate General Resettlement (DGR) organizes various vocational training programs for retiring and retired armed forces personnel to equip them with skills for civilian employment; these programs cover a wide range of trades, from IT and management to technical skills (Website: <https://dgr.gov.in/> - Look for "Training" or "Resettlement Training" sections). State Sainik Boards (RSBs) and Zila Sainik Boards (ZSBs) often have information about training programs offered by DGR, state governments, or local institutes. The MSME (Ministry of Micro, Small & Medium Enterprises) offers Entrepreneurship Skill Development Programmes (ESDP) which are beneficial for ex-servicemen looking to start their own businesses (Website: <https://msmedi.dcmsme.gov.in/> - Look for ESDP scheme details).

Types of Programs: Vocational programs include those in Management & IT (e.g., computer courses, project management, data entry, cyber security), Technical Trades (e.g., electrical, plumbing, carpentry, automotive repair, refrigeration & AC), Security & Surveillance (specialized security courses), Agriculture & Allied Activities (e.g., farming techniques, dairy, poultry), and Entrepreneurship Development Programs (EDPs) to help ex-servicemen develop business ideas and manage ventures.

Procedure:

- 1. Visit DGR Website:** Explore the "Training" section for available courses, eligibility, and application procedures.
- 2. Contact ZSB:** Your ZSB can guide you on available programs, application forms, and necessary documents.
- 3. Check for notifications:** DGR and ZSBs regularly announce new training batches and registration dates.

Government Job Reservations for Ex-Servicemen

Yes, there are reservations for ex-servicemen in central and state government jobs.

Central Government: For Central Government, there is a percentage of reservation for ex-servicemen in Group C and Group D posts in central government departments and public sector undertakings (PSUs). While direct reservations for Group A and B posts are limited, age and experience relaxations may be provided.

State Governments: Most state governments also provide reservations for ex-servicemen in state government jobs, often in various categories and services. The percentage varies by state.

Process:

1. **Check Recruitment Notifications:** Every job advertisement issued by government departments (UPSC, SSC, State PSCs, etc.) will clearly mention the reservation percentage and eligibility criteria for ex-servicemen.
2. **Service Certificate:** You will need your Service Certificate/Discharge Book as proof of your ex-servicemen status.
3. **Relaxations:** Be aware of age relaxations, educational qualification relaxations, and physical standard relaxations applicable to ex-servicemen.

Source: Directorate General Resettlement (DGR) website and respective recruitment agencies' websites.

Entrepreneurship Schemes for Ex-Servicemen

Key Organizations/Portals: The Directorate General Resettlement (DGR) promotes entrepreneurship among ex-servicemen and offers various schemes and training programs (Website: <https://dgr.gov.in/> - Look for "Entrepreneurship" or "Self-Employment" sections). The Ministry of Micro, Small & Medium Enterprises (MSME) has many schemes available for general entrepreneurs that ex-servicemen can also leverage, including the Entrepreneurship Skill Development Programme (ESDP) which provides training in technical and business skills (Website: <https://msmedi.dcmsme.gov.in/> - Search for ESDP). SIDBI (Small Industries Development Bank of India) offers various credit schemes for MSMEs, and many Banks have special loan products or credit lines for small and medium enterprises. Your Zila Sainik Boards (ZSBs) can also guide you on available schemes and connect you with relevant agencies.

Types of Schemes: Schemes include Training & Capacity Building (EDPs to equip with business knowledge), Financial Assistance/Loan Schemes (subsidized loans, credit guarantee schemes), and Preferential Allotment (in some cases, preferential allotment of industrial plots, sheds, fair price shops, or even land).

Procedure:

- 1. Explore DGR and MSME websites: Understand the schemes and eligibility criteria.**
- 2. Contact your ZSB: Discuss your business idea and get guidance on relevant schemes and application procedures.**
- 3. Prepare a Business Plan: A well-structured business plan is often required for loan applications and some schemes.**
- 4. Education for Dependents**

Educational Scholarships for Dependents of Ex-Servicemen

Key Organizations/Portals: The Kendriya Sainik Board (KSB) offers one of the most significant scholarship schemes, the Prime Minister's Scholarship Scheme (PMSS) (Website: <https://www.ksb.gov.in/>). This scheme provides financial assistance for technical and professional courses at the undergraduate and postgraduate levels, with eligibility for children of deceased/disabled armed forces personnel, ex-servicemen, and war widows, subject to specific academic criteria. The Raksha Mantri Ex-Servicemen Welfare Fund (RMEWF) / Armed Forces Flag Day Fund (AFFDF) also provides an annual education grant for wards of ESM up to Hav rank, which can be applied for through your ZSB. Additionally, many State Sainik Boards (RSBs) offer their own scholarships; for example, Rajasthan provides a "Scholarship for Children of Ex-Servicemen for Vocational and Technical Education" of ₹15,000/- per year (Reference: <https://www.myscheme.gov.in/schemes/sseces>). The Army Welfare Education Society (AWES) administers Army Public Schools and other educational institutions, often offering concessions or scholarships for children of serving and retired personnel (Website: <https://awesindia.com/>).

Procedure:

1. **Check KSB Website:** For the PMSS application portal and detailed guidelines.
2. **Contact your Zila Sainik Board (ZSB):** They are the primary contact for most scholarship applications, including KSB schemes and state-specific ones. They will provide forms and guide you on documentation.
3. **Gather documents:** This typically includes PPO, discharge book, ESM/widow ID card, Aadhaar, mark sheets, admission proofs, and bank details.
4. **Submit application:** Ensure your application is submitted within the specified deadlines (usually annual).

Applying for Educational Grants

- **Portal/Application:** KSB Website (for PMSS), Zila Sainik Boards (for other grants).

Procedure:

1. **Identify the Grant:** Determine which educational grant your child is eligible for (e.g., PMSS, RMEWF Education Grant, state-specific scholarship).
2. **Obtain Application Form:** For PMSS, apply online via the KSB website. For other grants, typically obtain the form from your nearest Zila Sainik Board (ZSB).
3. **Fill the Form:** Carefully fill in all mandatory fields.
4. **Attach Documents:** Prepare self-attested copies of all required documents: Identity Card of the ESM/Widow, Discharge Certificate of the ESM, Mark Statement/Certificate (attested copy), Birth Certificate of the ward, Study Certificate/Admission Proof from the educational institution, First Page of Bank Passbook (of the beneficiary), and any other scheme-specific documents.
5. **Submit Application:** Submit the duly filled form along with documents to the ZSB. For PMSS, follow the online submission process.
6. **Receive Acknowledgment:** Always get an acknowledgment receipt.
7. **Follow Up:** Periodically follow up with the ZSB/KSB for the status.

Sainik Schools: Eligibility Criteria and Application

Sainik Schools are residential schools administered by the Sainik Schools Society under the Ministry of Defence. They prepare students for entry into the National Defence Academy (NDA) and Indian Naval Academy (INA).

Entrance Exam: Admission is through the All India Sainik School Entrance Examination (AISSEE).

Eligibility Criteria (for Class VI and Class IX): For Class VI, students must be between 10 to 12 years old as of March 31 of the admission year and must have passed or be studying in Class V. For Class IX, students must be between 13 to 15 years old as of March 31 of the admission year and must have passed Class VIII. Girls are eligible to apply for both Class VI and IX in schools that offer admission to girls. All applicants must be Indian citizens.

Application Process:

1. **AISSEE Application:** Applications for AISSEE are invited annually (usually in September/October).
2. **Online Application:** Apply online through the official AISSEE website (which is usually managed by NTA - National Testing Agency).
3. **Documents:** Requires photograph, signature, thumb impression, domicile certificate, birth certificate, caste certificate (if applicable), and service certificate (if applicable).
4. **Exam:** The AISSEE is typically conducted in January.

Official Information: Keep an eye on the official Sainik Schools Society website and the NTA website for AISSEE notifications.

Reference (FAQs): <https://samvidgurukulam.com/sainik-school-admission-faqs/>

Filing Grievances Regarding Welfare Benefits

Key Grievance Redressal Mechanisms: The Centralised Public Grievance Redress and Monitoring System (CPGRAMS) is a government-wide portal for registering grievances (Portal: <https://pgportal.gov.in/>). You can select "Ministry of Defence" and then "Department of Ex-servicemen Welfare." The Department of Ex-servicemen Welfare (DESW) Grievance Cell has its own mechanism (Website: <https://www.desw.gov.in/grievances-redressal-desw>). You can send grievances directly via email (diritechs-mod[at]nic[dot]in, jdclechs-mod[at]nic[dot]in, dymdechs-mod[at]nic[dot]in), phone (see DESW contact details), or by post. For ECHS Grievance Redressal, specific issues related to ECHS can be addressed through their dedicated channels (Website: <https://www.desw.gov.in/grievances-redressal-echs>; Toll-Free Helpline: 1800-114-115 for ECHS related queries). Your Zila Sainik Boards (ZSBs) can act as the first point of contact for local issues and help you escalate grievances to higher authorities (RSB/KSB/DESW).

Procedure:

1. **Gather Details:** Clearly state the nature of your grievance, relevant dates, names, and any supporting documents.
2. **Choose a Channel:** For online grievances, use CPGRAMS (<https://pgportal.gov.in/>) for formal tracking. For quick queries or initial contact, use email/phone. For in-person assistance and guidance, visit your ZSB.
3. **File the Grievance:** Provide all necessary information.
4. **Note Tracking ID:** For online grievances, keep track of the registration number.
5. **Follow Up:** Periodically check the status of your grievance on the respective portal or by contacting the concerned office.

Kendriya Sainik Board (KSB) Benefits

KSB's Role: The Kendriya Sainik Board (KSB) is the apex body responsible for the welfare of ex-servicemen, war widows, and their dependents in India. It administers various schemes primarily funded by the Armed Forces Flag Day Fund (AFFDF) and the Raksha Mantri Ex-Servicemen Welfare Fund (RMEWF).

Key Benefits/Schemes: KSB offers various benefits and schemes including Financial Assistance (Penury Grant, Orphan Grant, Disabled Child Grant, Daughter's Marriage Grant, Medical Treatment Grant, Serious Diseases Grant, Vocational Training Grant for Widows), Education (Prime Minister's Scholarship Scheme (PMSS), Education Grant), Resettlement (support for DGR training and placement activities), Infrastructure (financial assistance for Paraplegic Rehabilitation Centres, Cheshire Homes, and War Memorial Hostels), and Concessions (Rail concession for war widows, Allotment of seats from Central Govt Pool in MBBS/BDS courses, and Sainik Rest Houses for accommodation at concessional rates).

- Official Website: <https://www.ksb.gov.in/>
- How to Avail: Most KSB benefits are applied for through the respective Zila Sainik Boards (ZSBs).

Welfare Schemes for War Widows

Key Organizations/Portals: You can find details about welfare schemes for war widows through the Kendriya Sainik Board (KSB), which has several schemes specifically for war widows and their dependents as they are a priority (Website: <https://www.ksb.gov.in/> - Look for "Welfare Schemes" and filter for "War Widows" or similar categories). The Army Wives Welfare Association (AWWA), while primarily for wives of serving personnel, also has welfare initiatives for war widows (Website: <https://indianarmy.nic.in/AWWA/index.html> - Explore their welfare activities). The Directorate of Indian Army Veterans (DIAV) also focuses on the welfare of veterans and their families, including war widows (Website: <https://indianarmy.nic.in/site/FormTOC.aspx?ParentID=Z7B/003d/V1bQ2T2T+v+aQQ==&float=RVzM+16W5N+7o+K6+uU6nQ==> - Navigate to veterans section). Crucially, Zila Sainik Boards (ZSBs) and Rajya Sainik Boards (RSBs) are vital contact points for accessing all welfare schemes, including those for war widows.

Common Schemes for War Widows: Common schemes include specific rules for Family Pension, Daughter Marriage Grant (financial assistance for daughters' marriages), Education Grants/Scholarships for children's education, Vocational Training Grants to empower war widows with skills for economic independence, Penury Grant (if eligible), Allotment of Housing/Land (preferential consideration under certain schemes), and Rail Concession in Second/Sleeper Class.

Procedure: Contact your Zila Sainik Board (ZSB). They will guide you through the application process for relevant schemes and help with documentation.

Helplines for Ex-Servicemen Grievances

Yes, there are helplines and dedicated grievance cells for ex-servicemen grievances.

ECHS Helpline: The ECHS Helpline provides a Toll-Free Number: 1800-114-115, primarily for ECHS-related queries and grievances.

Department of Ex-servicemen Welfare (DESW): The Department of Ex-servicemen Welfare (DESW) has a Grievance Redressal Section (<https://www.desw.gov.in/grievances-redressal-desw>). You can contact them via phone numbers like 011-23011804, 011-23015933, or the Secretary (ESW) Office at 011-23792913 (Fax: 011-23792914). Other officers' contact details are listed on the DESW "Contact Us" or "Who's Who" pages: <https://www.desw.gov.in/en/contactus>. You can also send grievances directly via email ([diritechs-mod\[at\]nic\[dot\]in](mailto:diritechs-mod@nic.in), [jdclechs-mod\[at\]nic\[dot\]in](mailto:jdclechs-mod@nic.in), [dymdechs-mod\[at\]nic\[dot\]in](mailto:dymdechs-mod@nic.in)) or by post.

CPGRAMS: While not a direct helpline number, CPGRAMS (<https://pgportal.gov.in/>) is an online grievance redressal portal that provides a formal channel for lodging complaints and tracking their status.

Zila Sainik Boards (ZSBs): Each Zila Sainik Board (ZSB) has contact numbers and can be approached directly for assistance with grievances. You can find contact details for ZSBs on the KSB website or by searching online for "Zila Sainik Board [Your District/City]".

Procedure:

1. For ECHS issues: Call 1800-114-115 first.
2. For other welfare issues: Contact your Zila Sainik Board. If the issue persists or requires escalation, use the CPGRAMS portal or reach out to DESW directly.

Housing Schemes for Ex-Servicemen

Yes, several initiatives aim to provide housing solutions for ex-servicemen.

Key Organizations/Schemes: The Army Welfare Housing Organisation (AWHO) is a non-profit organization that constructs and allots dwelling units to serving and retired Army personnel (and sometimes other services if vacancies exist). Their website is <https://www.awho.org/> where you can check for ongoing and upcoming projects. State-specific housing boards/schemes also exist, where some state governments offer special housing schemes or reservations in housing board allotments for ex-servicemen. For financial assistance, many banks and financial institutions offer special home loan rates or easier terms for defence personnel. Platforms like Udchalo.com (<https://www.udchalo.com/blogs/article/how-to-apply-for-army-welfare-housing-scheme>) also cater to defence families for housing needs and loans.

Procedure (General):

1. **Check AWHO Website:** For project availability and application details. Their eligibility typically includes serving or retired Army personnel, widows/next of kin of Army members, and certain defence civilians. The AWHO procedure involves checking eligibility on their website, registering with AWHO and paying a membership fee, choosing a housing project and filling out the application form, and submitting required documents (service details, identity proof, financial credentials).
2. **Contact Zila Sainik Board:** To inquire about any state-specific housing schemes or land allocation policies.
3. **Explore Bank Offers:** Research home loan options tailored for defence personnel.

Applying for Land Allocation

Land allocation schemes for ex-servicemen vary significantly by state, as there isn't a single central portal for land allocation.

Key Points: State Government Initiatives are common, with many state governments having policies for preferential allotment of agricultural land, residential plots, or commercial plots to ex-servicemen, especially for gallantry award winners or those with disabilities. Eligibility is typically based on domicile, length of service, rank, and specific criteria of the state scheme. Your primary Contact Point for information is the District Collector/Magistrate Office, as they are often the nodal authority for land allocation in a district. State Sainik Boards (RSBs) and Zila Sainik Boards (ZSBs) will also have information on current land allocation schemes in their respective states and districts and can guide you on the application process and required documents.

Procedure:

- 1. Contact your Zila Sainik Board:** This is the most crucial step. Explain your requirement, and they will inform you about any current or upcoming land allocation schemes in your state/district and the eligibility criteria.
- 2. Obtain Application Form:** If a scheme is active, get the prescribed application form.
- 3. Gather Documents:** Prepare documents such as your discharge book, PPO, Aadhaar, domicile certificate, and any other specific documents requested for the land allocation scheme.
- 4. Submit Application:** Follow the instructions provided by the ZSB or the land allocation authority.

Department of Ex-Servicemen Welfare (DESW) Contact Details

The Department of Ex-servicemen Welfare (DESW), Ministry of Defence, Government of India, can be contacted at their address: 99-A, South Block, New Delhi-110011. Their general Phone No is 011-23011804, 011-23015933. For the Secretary (ESW) Office, the Phone is 011-23792913 (Fax: 011-23792914). You can also reach them via Email at [secyesw\[at\]nic\[dot\]in](mailto:secyesw[at]nic[dot]in), or visit their Website: <https://www.desw.gov.in/>.

The Integrated Government Online Directory (IGOD) portal (<https://igod.gov.in/organization/Tde83XQBYNG-XPnvjOsx>) also provides updated contact details for various officials within DESW.

Locating Sainik Aram Grahs (Rest Houses)

A Sainik Aram Grah refers to rest houses/guest houses specifically for serving and retired military personnel and their dependents, offering affordable accommodation.

Key Organizations/Portals: The Kendriya Sainik Board (KSB) oversees the functioning of Sainik Rest Houses, and their website is the primary source (Website: <https://www.ksb.gov.in/> - Look for "Sainik Rest Houses" or "Central Sainik Rest House" section). The Fouji Adda platform also lists Sainik Rest Houses (Website: <https://foujiadda.in/travel/sainik-rest-house>). Additionally, your local Zila Sainik Boards (ZSBs) will have information on Sainik Aram Grahs in their region and can assist with booking.

Procedure to Find and Book:

1. **Visit KSB Website:** The KSB website often provides a list of Sainik Rest Houses across the country, including their locations, contact information, and sometimes online booking facilities.
2. **Check Fouji Adda:** Use their search/filter function by location.
3. **Contact ZSB:** Call or visit your nearest ZSB to inquire about Sainik Aram Grahs in your desired city, their availability, and booking procedures.
4. **Online Booking:** Many Sainik Rest Houses now offer online booking. You will typically need to provide some basic details such as your name, contact information, and travel dates.