

FAQs : SPARSH

Q 1. How will I come to know that my pension has been migrated to SPARSH ?

Ans. You will get SMS in this regard on your mobile No registered with bank.

Q 2. Can I check my migration status and SPARSH PPO No ?

Ans. Yes. Visit SPARSH Portal (<https://sparsh.defencepension.gov.in>) and go to Services > Track > Know your SPARSH PPO and Identification (Life Certificate) Status. All combinations / permutations of Personal Nos should be tried as IC24768M, IC-24768M, IC 24768M, SL2325L, SL02325L and so as JC Nos with or without suffix check digit also.

Q 3. My Aadhaar & Mobile Nos are available with bank but not visible in Migration Status. Why ?

Ans. Certain banks share Aadhaar & Mobile Nos after confirmation of migration by PCDA(P) to them and it takes approx. 15-20 days for implementation.

Q 4. I have received migration SMS but not received user ID & password. What should I do ?

Ans. Pensioners accounts on SPARSH Portal are created after migration and it takes approx 10-15 days.

Q 5. I have not received login ID & password or deleted inadvertently. How do I get my login credentials ?

Ans. Please visit homepage of SPARSH Portal and go to Services > Track > Know your SPARSH PPO and Identification (Life Certificate) Status. If you are a Service Pensioner, add 01 to end of SPARSH PPO No and Family Pensioner 02 which becomes your SPARSH user ID. Click login tab and go to 'forgot password' for obtaining default password.

Q 6. Do I need to approach any agency for migration to SPARSH ?

Ans. No. Migration is done by PCDA(P) as per their plan after necessary data mapping.

Q 7. Do I have a choice for continuing with bank for my pension ?

Ans. Pensioners do not have choice to opt for SPARSH or bank. Everyone will be migrated to SPARSH in near future.

Q 8. Which is best suited browser for SPARSH ?

Ans. Google Chrome.

Q 9. Does SPARSH work in Mobile phones ?

Ans. Yes. It works reasonably well in Android phones but not user friendly to IOS (iphones).

Q 10. My mobile No is not available in SPARSH. Can I update without logging in ?

Ans. Yes. Visit homepage of SPARSH, go to Services > Track > Update Mobile.

Q 11. My Aadhaar No is not available in SPARSH. Can I update without logging in ?

Ans. Yes. Visit homepage of SPARSH, go to Services > Track > Update Aadhaar.

Q 12. I am not computer savvy or unable to access SPARSH on my own. What should I do ?

Ans. Please visit nearest SPARSH Service Centre. The list is available on SPARSH Portal homepage (Service Centre Locator). Please do not forget to carry your mobile phone registered with SPARSH to receive OTPs.

Q 13. SPARSH Service Centre is too far and I cannot travel. Whom should I approach for availing SPARSH related services ?

Ans. All Common Service Centres (approx 3 lakh), popularly known as eMitra, Jan Suvidha Kendra, CSC etc have been designated as SPARSH Service Centres. The list is available on SPARSH Portal homepage (CSC Locator).

Q 14. Bank SPARSH Service Centre or CSC could not address my problem. What should I do ?

Ans. Please visit nearest departmental SPARSH Service Centre eg Station HQ, Area/Sub Area HQ, DPDO, Local Audit Office, Area Accounts Office, PAO, PCDA/CDA, Record Office, MES Accounts Section etc. You can contact your Record Office Helpline also.

Q 15. Is SPARSH Portal accessible 24 x 7 ?

Ans. Yes. You can access the SPARSH Portal anytime & anywhere in India.

Q 16. Is SPARSH Portal accessible in a foreign country ?

Ans. No. It is accessible within Indian geographical limits only.

Q 17. Are the services provided at service centre different from pensioner's portal ?

Ans. No. Service Centres can only access your Portal Account with consent through OTPs on your Registered Mobile No (RMN).

Q 18. Do I need to pay charges to Service Centre or CSC for availing SPARSH related Services ?

Ans. No. Charges as per MoU are paid directly by the department. However, any other service eg life certificate on Jeevan Praman Portal or pre-login or outside Service Centre ID are not covered under MoU.

Q 19. How can I view my pension details eg Basic Pension, Disability Element, Gratuity etc ?

Ans. All relevant documents eg PPO, Corrigendum PPO, Pension Slips, Entitlements etc are available in 'My Documents' in your login on SPARSH Portal.

Q 20. How can I view the deduction of commutation amount from my pension and date of restoration thereof ?

Ans. Being reflected in Monthly Pension Slip (MPS).

Q 21. What should I do if date of restoration of commutation amount is incorrect in MPS ?

Ans. Please raise grievance through your login account and if available, attach a snap of old bank passbook entry of commutation payment for faster redressal of your grievance. It may also be noted that restoration is applicable after 15 years from date of payment of commutation/recovery thereof and NOT strictly from date of retirement/discharge in all cases.

Q 22. What should I do if my disability element has been stopped after migration or am not getting correct rate thereof ?

Ans. Please raise grievance (Payment Related) through your login account and upload copy of your disability PPO for faster resolution.

Q 23. How can I view that benefit of broad-banding/rounding off has been given to me ?

Ans. You can view your pension details in SPARSH PPO as explained in [Q 19](#) above.

Q 24. How can I view my projected tax details for the current financial year ?

Ans. Log in to your SPARSH account and go to : Services > Projected Tax Summary.

Q 25. What is Pensioner's Data Verification ?

Ans. Pensioner Data Verification (PDV) aims at enabling the retiree to verify his/her own details before sanction of pension. Applicable only for Service Pensioners and should be completed within 05 days of notification received through SMS/Email.

Q 26. What is identification and how to submit it ?

Ans. Identification is nothing but Life Certificate only which can be submitted as under :-

(a) Digital Life Certificate (DLC) using Aadhaar biometrics direct on SPARSH Portal through Service Centre/CSC/individual login. The device 'Mantra' is best suited to SPARSH.

(b) DLC on Jeevan Praman Portal (JPP). PDA should be selected as SPARSH instead of bank.

(c) Manual Life Certificate (MLC) through Service Centre/CSC/Individual login.

Q 27. Are there any videos on submission of Life Certificate available ?

Ans. Yes. The following videos are available on YouTube :-

- (a) Modes of Life Certificate/identification : <https://youtu.be/IIZJH11mGSs>
- (b) Manual Life Certificate (MLC) : <https://youtu.be/FWsqaxLwBI>
- (c) DLC on Jeevan Praman Portal : https://youtu.be/ILKxSPFD_LQ

Q 28. How can I view my next due date of identification (Life Certificate) ?

Ans. Log in your account and go to : Services > Life Certificate/Identification. The same is reflected in MPS also and you will received SMS well in advance.

Q 29. How can I obtain a blank form of Manual Life Certificate ?

Ans. Log in your account and go to : Services > Life Certificate/Identification > Perform Life Certificate/Identification. Generate MLC No & download the blank form for Manual Life Certificate.

Q 30. Is there any time limit for uploading of Manual Life Certificate after download on Portal ?

Ans. No. Manual Life Certificate can be uploaded anytime on SPARSH but it is advisable to upload as soon as possible.

Q 31. Can last year downloaded form be used this year for Manual Life Certificate ?

Ans. No. Manual Life Certificate once submitted cannot be reused.

Q 32. Who all can sign Manual Life Certificate (MLC) ?

Ans. Magistrate, Registrar or Sub-Registrar, Gazetted Officer of Government, Munsif, Post Master/Inspector of Post, Class I Officer of RBI, Officer of SBI or subsidiary Bank, Head of a Gram Panchayat, SHO Sub-Inspector, MP/MLA/Corporator/Councillor, HOO if re-employed, ZSWO etc.

Q 33. Whether I would be able to receive all my pension arrears on delayed submission of Life Certificate ?

Ans. Yes. In case of inordinate delay, you may be required to submit additional documents to claim LTA. To avoid inconvenience, it is advisable to submit life certificate on SPARSH anytime without waiting for the month of November every year as before.

Q 34. How do I update my basic details eg Mobile No, Bank Account No, PAN etc in SPARSH?

Ans. Please log in to your SPARSH account and go to : My Profile > Manage Profile.

Q 35. I am a service pensioner and drawing my pension through a single bank account. Do I need to do anything ?

Ans. You must get your bank account converted into joint with your spouse to avoid inconvenience at later stage if contingency arises.

Q 36. What action should spouse take after death of service pensioner ?

Ans. (a) Deposit death certificate to the bank and get joint account converted into single.

(b) In case previous account was single and spouse does not have own account, open new bank account and collect cheque book or passbook.

(c) Visit homepage of SPARSH and go to : Services > For Family > Report Event > Start Family Pension/Death Reporting. Key in required details and upload copy of Death Certificate, cancelled cheque/passbook (if applicable) etc.

(d) The request will be approved by PCDA(P) and PPO generated in favour of spouse.

(e) Intimation & login credential will be given through SMS on mobile No fed during death reporting.

(f) Spouse to log in account on SPARSH Portal and submit life certificate. **Please note that family pension will not be commenced unless life certificate is submitted by the spouse.**

(g) In case service pensioner dies before drawing payment of gratuity, the same will be re-authorised by PCDA(P) as per nomination done by the deceased.

Q 37. I am nominee or family pensioner but bank is not paying arrears of pension or credit balance in service pension account. What should I do ?

Ans. Detailed procedure and instructions have been issued to all Banks/CPPCs by PCDA(P) vide Circular No 228 (AT/Tech/30/XXI dated 19th July 2023. In case of any difficulty, please ask bank staff to consult respective CPPC for clarification.

Q 38. How do I report about a missing Pensioner/Family Pensioner on SPARSH ?

Ans. Go to: Services > For Family > Report Event > Missing and provide required details along with copy of FIR/Police Report/Daily Diary. Remaining procedure is same as given in **Q 36** above.

Q 39. How do I add/remove family details (Spouse/Dependents) in SPARSH ?

Ans. Please login to your SPARSH account and go to : My Profile > Manage Profile to update your profile details like personal details, service details, family details etc.

Q 40. How can I declare my investments or proof of savings for computation of Income Tax by SPARSH ?

Ans. You can declare your investments in SPARSH by logging into your SPARSH account, Service Requests > Investment Declaration.

Q 41. My income tax has been deducted wrongly. How do I report such incorrect deductions in SPARSH ?

Ans. Log in to your SPARSH account and go to : Grievances > Payment Related > Deduction > Income Tax.

Q 42. I have not taken commutation of pension at the time of retirement/discharge but now I want to apply. How to do that in SPARSH ?

Ans. You can apply for commutation by logging into your SPARSH account, Service Requests > Commutation Details > Commutation Percentage > Submit.

Q 43. I have registered a Service Request in SPARSH. How can I track it ?

Ans. Please log in your SPARSH account and click on 'Track Service Request' or 'Track Status'.

Q 44. How can I report or update re-employment details including discharge from re-employment ?

Ans. (a) You can report your employment/re-employment details by logging in to your SPARSH account, My Profile > Employment/Re-Employment.

(b) Certificate from Govt employer should clearly indicate pay scale of the post joined and initial basic pay fixed.

(c) Information/Options/declarations should be carefully punched/ticked as any error committed by pensioner may lead to stoppage of DR and recovery thereof.

Q 45. How can I request to stop my Fixed Medical Allowance for availing ECHS facility?

Ans. Update FMA option in your personal profile by logging in to your SPARSH account, Service Request > Stoppage Medical Allowance. The same will be reflected in subsequent month Pension Slip.

Q 46. How to draw Fixed Medical Allowance if I am not availing any ECHS facility ?

Ans. FMA to Indian Resident Pensioners is applicable only to non-ECHS districts notified by MoD (DESW). To apply for FMA, log in to account and go to Service Request > Stoppage Medical Allowance.

Q 47. What are straight through profile requests?

Ans. Certain data fields which do not require authentication from Record Office, PCDA(O)/PAO(OR), PCDA(P) etc are treated as straight through profile requests. For example, Residential Address, Mobile No, Email ID, Aadhaar No, PAN, Bank Details etc.

Q 48. What are approval based profile requests?

Ans. Change in Date of Birth, Addition/Removal of Spouse/Dependent(s), Non Qualifying Service, Gallantry Awards etc require approvals from concerned competent authority.

Q 49. Incorrect recovery is being displayed in my Pension Slip/PPO. How do I report such incorrect recoveries in SPARSH ?

Ans. Log in to your SPARSH account and go to : Grievances > Payment Related > Deduction > Recovery.

Q 50. How to intimate about overpayments to the disbursing agency ?

Ans. Log in to your SPARSH account and go to : Grievances > Others > Text Box.

Q 51. Can I raise a grievance against a service request ?

Ans. Yes. You can raise a grievance against a completed or pending Service Request by providing details of the service request eg Request ID, Request Date etc.

Q 52. Whom and how to approach if I am not getting correct pension ?

Ans. You can raise a payment related grievance through your SPARSH login account, call SPARSH Helpline, visit nearest Service Centre/CSC, contact your Record Office or visit nearest Station HQ/ESM Cell or Area/Sub Area HQ.

Q 53. How can I change my SPARSH login password ?

Ans. Log in to your SPARSH account and go to : My Profile > Change Password.

Q 54. What are the guidelines for NRI Pensioners living abroad with respect to submission of Life Certificate and Death Reporting-cum-Family Pension ?

Ans. (a) **Annual Life Certificate.** Pensioners living abroad should get their Life Certificates signed from respective Indian Embassy/High Commission/Consulate and forward to PCDA(P) through email or by post.

(b) **Death Reporting/Start Family Pension.** Death certificate of service pensioner and life certificate of family pensioner along with details of bank account should be forwarded to PCDA(P).

(c) **Important Email IDs : PCDA(P), Prayagraj (UP)-211014.**

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|-------|--|----------------------------|
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