POLICY ON ISSUE/DESPATCH OF SMART CARDS
FUTURE RETIREES (COMPULSORY MEMBERS)

1. ECH Scheme came into existence wef 01 Apr 2003, since then a lot has been done to stabilize the Scheme in the interest of the environment. As you know, the success of the Scheme revolves round various factors, the primary among them being in possession of a valid and irrefutable proof of identity for its members. As such, the importance of issue of Smart Cards. The necessity of issue of Smart Card(s) to ECHS members was well conceived right at the inception of the scheme and as such all out efforts were being targeted to ensure that each and every person of his Smart Card(s) a minimum of 15 days before his due date of retirement.
2. Despite our best efforts and intensive involvement of all agencies in the chain, we have NOT been able to achieve much on this endeavour and the result is that many of our PBOR have proceeded on retirement without carrying ECHS Smart Card(s). This causes us deep pain when we hear that many of our PBOR/ESM have not been able to avail ECHS facilities in the hour of need just because they were NOT in possession of ECHS Smart Card(s) or have NOT filled up the ECHS Application Form and all this when their ECHS contribution has been deducted at source. This undoubtedly is a matter of concern and needs to be addressed appropriately.

3. We have re-analysed the entire process of issue of Smart Card(s) to retiring personnel and have come to the conclusion that a major factor leading to our failure in NOT being able to issue the ECHS Smart Card(s) to retiring personnel before the due date of retirement is the delay in submission of ECHS Application Forms to affiliated ECHS Regional Centres by the Record Offices and this delay on the part of Record Offices is NOT intentional, but because of delay in receipt of PPO from PCDA(P) Allahabad. We have impressed upon PCDA(P) Allahabad on a number of occasions for early issue of PPO, but unfortunately this has NOT been complied with, as per our aspirations, despite assurance by the PCDA. Hence, to obviate the delay in processing of ECHS Application Forms and address the grievances of our ESM pensioners, a bold policy decision has been taken to permit processing of ECHS Application Forms without entering PPO details. By doing so, there could NOT be any reason as to why a person is NOT issued with ECHS Smart Card(s) before he proceeds on retirement. The PPO details will be provided to ECHS Regional Centres subsequently after issue of Smart Card(s) to the retiring personnel by the respective Record Office.

4. In view of the above, with immediate effect the following procedure may please be adopted for processing of ECHS Application Forms and issue of Smart Card(s) to retiring personnel:

   (a) **Issue of ECHS Application Form.** Blank ECHS Application Form be sent to the retiring personnel alongwith the retirement order and other primary pension documents.

   (b) **Submission of ECHS Application Forms, by Individual/Unit.** Individual/Unit to forward duly filled in ECHS Application Form (Less PPO details) to Record Office minimum 05 months before due date of retirement along with other primary pension documents.

   (c) **Receipt and Vetting of ECHS Application Forms.** On receipt of duly filled in ECHS Application Form from individual/Unit, Record Office to carry
(d) **Submission of Duly Filled in ECHS Application Forms to ECHS Regional Centre.** Record Office to submit duly filled in (Less PPO details) and vetted ECHS Application Form to affiliated ECHS Regional Centre four and half months before due date of retirement in one lot.

(e) ** Manufacture and Despatch of Smart Card by ECHS Regional Centre.** Affiliated ECHS Regional Centres to recheck the forms received from Record Offices and submit to SCORE for manufacture of the ECHS Smart Cards and then dispatch the same to the concerned Record Office.

(f) **Issue of Smart Card(s) to Retiring Personnel.** Record Office on receipt of Smart Card(s) from ECHS Regional Centres will arrange to issue the same to concerned retiring personnel at the earliest but NOT later than 15 days prior to date of retirement of the individual and a receipt obtained from the individual.

(g) **Submission of Receipt of Smart Card(s) and PPO details by Record Office.** Record Office will obtain receipt for the Smart Card(s) from retiring personnel and enter PPO details on the receipt. The receipt is placed at Page 9 of the new application form. The receipt along with a photocopy of PPO will then be sent to affiliated ECHS Regional Centre in an identical lot to the ECHS Application Forms which were sent and Card(s) that were received. ECHS Regional Centres will enter the PPO number at Serial 12 of Page one of the application form on receiving the ‘Receipt’ of Smart Cards from the Record Office.

5. A flow chart, depicting the above action, is enclosed as Appendix attached.

6. It may be appreciated that if the above procedure is followed meticulously chances of ‘Non Issue’ of ECHS Smart Card(s) to an individual before he/she proceeds on retirement are eliminated.

7. **Non Receipt of Smart cards:** In the unforeseen event of PBOR proceeding on retirement without receiving the ECHS card, the respective Record Office will dispatch the cards to the Station Headquarters nearest to the address given in the application. Station Headquarters are to then intimate the ESM who will collect
Please acknowledge receipt.

The above policy for future ref.
(Compulsory members) may also be adopted immediately and circulated to all concerned.

ARMY Sub Area HQs
Off Record Offices
61 Member
Army Record Office
Dit or Headquarters
C.O.I Regional Centres

SUB

Branch, Army HQs
HQ FC New Delhi-110011
# Flow Chart for Application and Issue of Smart Card

The procedure for submission of ECHS application and issue of ECHS Smart Cards to individuals before proceeding on retirement is enumerated below as a flow chart for strict compliance:

<table>
<thead>
<tr>
<th>SL No.</th>
<th>Time Frame</th>
<th>Description</th>
<th>Action By</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>D - 8 to 6 months</td>
<td>Dispatch of ECHS Application Form alongwith pension paper</td>
<td>Army HQ(MP5), Naval HQ(DPS), Air HQs(DPS) and record offices</td>
</tr>
<tr>
<td>02</td>
<td>D - 5 months</td>
<td>Filled Application Form (less PPO details) forwarded to Record Office</td>
<td>Individual/Unit</td>
</tr>
<tr>
<td>03</td>
<td>D - 4 1/2 months</td>
<td>Vetting Application Form for correctness(less PPO details) and forward to Regional Centres.</td>
<td>Record Offices</td>
</tr>
<tr>
<td>04</td>
<td>D - 4 months</td>
<td>Recheck Application form for correctness</td>
<td>Regional Centres</td>
</tr>
<tr>
<td>05</td>
<td>D - 3 1/2 to 3 months</td>
<td>Submit Application Form to SCORE (Vendor)</td>
<td>Regional Centre</td>
</tr>
<tr>
<td>06</td>
<td>D - 2 months</td>
<td>Forward manufactured Smart Card to Regional Centre</td>
<td>SCORE</td>
</tr>
</tbody>
</table>
| 07     | D - 1 1/2 months | Regional Centre to forward Smart Cards as follows:  
(a) Army Officers: - Directly to Unit,  
(b) Naval Officer: - Naval HQ (O i/c ECHS cell),  
(c) Air Force Officer: - Air HQ (DPS) &  
(d) PBOR: - Record Office | Record Offices |
| 08     | D - 15 days | Handover Card to PBOR due to proceed on pension | Record offices |
| 09     | D - 15 Days | Forward receipt, with PPO details, to Regional Centres. | Record Offices |