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Central Organisation ECHS
Adjutants' General Branch
Integrated Headquarters of
MoD (Army), Thimayya Marg,
Near Gopinath Circle,
Delhi Cantt- 110 010

B/49711-NSC/AG/ECHS/Gen Corr

27 Dec 2022

IHQ of MoD (Air Force)
IHQ of MoD (Navy)
HQ South Comd (A/ECHS)
HQ East Comd (A/ECHS)
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Source Dot Com Private Ltd
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Sector-18, Udyog Vihar,
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Haryana-122001

M/s UTI-ITSL
UTI Bhawan, Plot No.3, Sector -11
CBD Belapur, Navi Mumbai
Maharashtra - 400614.

All Regional Centres

**ANNUAL VALIDATION OF ECHS MEMBERSHIP OF DEPENDENTS
BY SUBMISSION OF LIFE CERTIFICATE AND ELIGIBILITY
DOCUMENTS BY PRIMARY BENEFICIARIES**

1. Please refer the following:-
 - (a) Central Organisation ECHS letter no B/49711-NSC/AG/ECHS/Gen Corr dated 06 Jul 22.
 - (b) Central Organisation ECHS letter no B/49711-NSC/AG/ECHS dated 27 Jul 22.
 - (c) Central Organisation ECHS letter no B/49711-NSC/AG/ECHS dated 26 Oct 22.

2. A detailed procedure on Annual Validation of ECHS Membership of dependents (excluding spouse) above 18 years was promulgated vide letters given at Para 1 (above). The online system ensures that the documents uploaded by the ESM/Primary beneficiary remain in the system based on which the decision is taken for approving or rejecting, the eligibility during Annual Validation. The system ensures a double check by forwarding rejected cases and under observation cases to be reviewed and final decision of rejection is taken by respective Director Regional Center.
3. A number of representations have been received from the ESM/Primary Beneficiary that the income status has changed since they last submitted their proof of income due to multiple reasons including wrong uploading of documents and are requesting that fresh provision to upload the documents be enabled. It is not feasible to incorporate any changes retrospectively hence now a third level of check, i.e. second review at the level of CO, ECHS is being introduced. The details are given in the succeeding paragraph.
4. **Cases Pending Approval.** All pending cases for annual validation to be processed by respective, OIC Parent Polyclinic and Director Regional Center in accordance to the letters referred at Para 1 above based on the documents uploaded by the ESM / Primary beneficiary as on date.
5. **Action by ESM/Primary Beneficiary.** The ESM/Primary Beneficiary will take following actions for their dependents whose online application for annual validation has been rejected by the respective Director Regional Centre -
- (a) Submit offline application along with required self attested documents separately dependent wise excluding parents to MD ECHS through respective OIC Parent Polyclinic and Dir Regional Center.
 - (b) Submit offline application combined together for his/her parents giving out status of mother and father duly deported with required self attested documents.
 - (c) Attach self attested additional supportive documents required as per letters given at Para 1 above.
6. **Action by OIC Parent Polyclinic.** Process the application based on the eligibility criteria and forward to Dir Regional Center.
7. **Action by Dir Regional Center.** The Director Regional Center will check the documents attached and compare it with the documents earlier uploaded in the system and give his recommendation and forward to MD (ECHS).
8. **Action at CO, ECHS.** The application will be processed at CO, ECHS and decision will be communicated to the following: -
- (a) ESM/Primary Beneficiary
 - (b) Dir, RC.
 - (c) OIC Parent Polyclinic.
 - (d) SDCPL, (Vendor).
 - (e) UTI ITSL, (Vendor).

9. **Action by SDCPL.** The Vendor will upload the letter issued by Central Org in the system and unblock the card from the date it was blocked for one year. Then the cards will be reactivated in the cycle of yearly validation.

10. **Special Exception for White Card Holders.** Consequent to the issue of policy on Annual Validation of ECHS beneficiaries, many parents of the white card holders under PwD Act 2016 have taken suitable actions to withdraw investments in the name of the white card holders to ensure that the income of the white card holder beneficiary in future will be below the threshold of Rs 9000 per month excluding DA on any salaried income. Keeping this in view a one time exception is being granted for a period of two years from the date of issue of this letter for all white card ECHS beneficiaries wherein following actions to be taken at various levels :-


(a) **Beneficiary.** Submit an offline application along with proof of withdrawal of investments in the name of white card beneficiaries which will result in their monthly income being below the ceiling limit of Rs 9000 per month, in order to allow continued membership in ECHS.

(b) **Polyclinics.** OIC Polyclinics will satisfy themselves about the white card holders meeting the income criteria and fwd the application to Director Regional Centre.

(c) **Regional Centre.** Directors Regional Centres will also satisfy themselves that the applicant white card holders meet the income criteria and fwd such applications after scrutiny to Central Org ECHS.

(d) **CO ECHS.** Central Org ECHS will examine the documents and take action to approve the membership of such white card holders who meet the income criteria in view of the withdrawal of investments in the name of White Card Holders. Once approved, membership of such cases will be extended for one year in the system. For next annual validation such cases should continue to have income less than INR 9000 (excluding DA) for the period of preceding one year. Subsequently after two years all such beneficiaries should be able to provide Form 26 AS for a period of proceeding two consecutive years showing income less than the income ceiling for ECHS membership.

11. For necessary action pl.


(Anupam Agarwal)
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For MD ECHS

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B/49711-NSC/AG/ECHS/Gen Corr

26 Oct 2022

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HQ Southern Comd (A/ECHS)
HQ Eastern Comd (A/ECHS)
HQ Western Comd (A/ECHS)
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DOCUMENTS BY PRIMARY BENEFICIARIES

1. Please refer the following:-

- (a) Central Organisation letter No B/49711-NSC/AG/ECHS/Gen Corr dated 06 Jul 2022.
- (b) Central Organisation letter No B/49711-NSC/AG/ECHS dated 27 Jul 2022.

2. A detailed procedure on Annual Validation of ECHS Membership of Dependents (excluding spouse) above 18 years of age was promulgated vide letter under reference. Based on the inputs received from the environment, few additional features including change in timelines have been incorporated to the software, so as to provide adequate time to beneficiaries to obtain and upload the requisite documents. The details are given in the succeeding paragraphs.

3. **Already Rejected Cases.** All beneficiaries whose eligibility has been rejected by the respective OIC Parent Polyclinic, based on the Form 26AS/ITR/other uploaded documents, will get one more online opportunity to apply for review with respective Director Regional Centre. In such cases, the ESM/Primary Beneficiary will receive an interactive window for rejected cases to upload fresh Form 26AS/ITR/other authorised documents, which, once uploaded will be directly visible to the concerned Director Regional Centre for review. In case the uploaded documents meet the eligibility criteria, the Director Regional Centre will approve or reject the application. In case of rejection, the 64 KB ECHS Card of the concerned dependent will be blocked from the date of completion of one year or date of rejection or effective date whichever is later.

4. **Cases Pending Approval By OIC Parent Polyclinic.** The OIC Polyclinics will get three options as mentioned below in respect of all primary beneficiaries who have uploaded the documents for validation and are pending for decision with OIC: -

(a) **Approval.** OIC Parent Polyclinic will check the uploaded documents and if satisfied, will click on '**Approved Tab**' to approve the eligibility to extend the validity for another one year, from the date when 64 KB ECHS Card was due for Annual Validation.

(b) **Reverted with Observation.** In case, the OIC Parent Polyclinic ascertains that the documents uploaded are incorrect, then by using **Tab 'Revert with Observation'**, the eligibility validation is reverted with an option to the ESM/Primary beneficiary to re-submit the correct documents. In such cases, the ESM/Primary Beneficiary will re-submit the required documents and the same will be visible to Director Regional Centre once uploaded. If the required documents are submitted before the date by which the card is to be blocked, the card will remain functional/active till the documents are reviewed by Director Regional Centre. In case the required documents are not submitted before the date by which the card is to be blocked, the card will get blocked as per the date by which the card is scheduled to be blocked. Once the documents are submitted and if approved, the card will become active and if rejected will be blocked.

(c) **Rejected and Forwarded to Dir Regional Centre.** Once the OIC Parent Polyclinic is satisfied that the uploaded documents are incorrect and ascertains that the dependent beneficiary does not meet the eligibility criteria, then OIC Polyclinic to use **Tab 'Rejected and Forwarded for Review to Dir Regional Centre'** and forward the same for review/rejection to Dir Regional Centre.

Thereafter, the application will be visible to respective Director Regional Centre for first review. Based on the uploaded documents, the Dir Regional Centre will either approve or reject the verification of documents. If it is rejected by the Dir Regional Centre, the card will get blocked.

5. **Blocking of ECHS Cards.** ECHS cards will be blocked on the date by which the annual validation was due, once it is rejected by OIC Parent Polyclinic. However, the ECHS Cards will be unblocked in case the Dir Regional Centre approves the application in the first review as given at Para 4 (c) above.

6. **Beneficiary with New PAN Card.** As per the feedback received from the environment, few **ESM/Primary beneficiaries are unable to obtain the Income Certificate from the State Revenue Department** and have now processed the applications for the preparation of their PAN Cards. However, in such cases, as the PAN Card is new, the Form 26AS generated will be from the date when the PAN Card is prepared. Hence, the following two documents will be uploaded in the following sequence:-

(a) Self attested copy of PAN Card duly certifying date of preparation of PAN Card.

(b) Self-attested Form 26AS, generated for the new PAN Card for the current financial year.

7. The above will also be applicable to all dependents who have attained age of 18 years and above, on or after 01 Jan 2020.

8. The OIC Parent Polyclinic or Director Regional Centre will approve/reject the ECHS membership based on eligibility as per above mentioned documents.

9. **Date of Implementation.** The new upgraded software will be made live by 31 Oct 2022. To facilitate all pending cases to upload and apply for annual validation, the blocking of ineligible cards will now be undertaken with effect from 01 Jan 2023.

10. It is requested that the contents of this letter to be disseminated in the environment for information of all the ECHS beneficiaries. All Regional Centres will ensure that all Polyclinics under their jurisdiction are informed on Top Priority.



(Anupam Agarwal)

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Dy MD

For MD ECHS

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B/49711-NSC/AG/ECHS

27 Jul 2022

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1. PI refer to CO, ECHS letter No.B/49711-NSC/AG/ECHS/Gen Corr dated 06 Jul 2022. (PUC)


2. Following clarifications are issued based on queries received from the environment:-

(a) **Annual Life Certificate for ESM/Primary Beneficiary and Spouse.** The ESM/Primary Beneficiary will not be required to provide any Annual Life Certificate for self and spouse. Para 6(a) of the letter under ref is amply clear in this respect. The mention of all the dependents in Para 6(b) of the letter implies all dependents having age 18 yrs and above except spouse. The Annual Life Certificate for the Primary Beneficiaries will be obtained through SPARSH, CPP portal over a period of time as and when migration to SPARSH, CPP portal takes place.

(b) Annual Life Certificate and Income Eligibility Proof for Dependents (Less Spouse) 18 years and above. It will be the responsibility of the ESM/Primary Beneficiary to provide Annual Life Certificate by logging in to the portal and accepting the online declaration for all dependants having age 18 years and above. Similarly documents to prove eligibility based on income criteria as mentioned at Para 6(b) will also be provided by uploading the same online for all dependents having age 18 years and above. Eligibility criteria has been given out vide CO, ECHS letters No. B/49701-PR/AG/ECHS/2017 dated 27 Sep 2017 and No. B/49701-PR/AG/ECHS/2017 dated 16 Nov 2017 referred at Para 1(b) and (c) of letter under ref. Similarly the proof of income to determine eligibility was always being provided as per CO, ECHS letter No B/49701-PR/AG/ECHS/2020 dated 11 Aug 20. The same has now been facilitated for providing online for convenience of the dependent beneficiaries.

3. It is advised that ESM/Primary beneficiaries should get PAN Card made for their dependents who are above age of 18 years. The PAN Card will facilitate in downloading form 26 AS online from the Income Tax site directly for their respective dependents who are above the age of 18 years and then the same can be uploaded as proof of income for Annual Validation.

4. This information may be disseminated to the environment for information of all ECHS beneficiaries. All Regional Centers will ensure that all Polyclinics under them are informed on priority.


 (Anupam Agarwal)
 Brig
 Dy MD
 For MD ECHS

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06 Jul 2022

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1. References:-

- (a) Central Organisation ECHS letter No B/49711-SC/AG/ECHS dated 10 Feb 2017.
- (b) Central Organisation ECHS letter No B/49701-PR/AG/ECHS/2017 dated 27 Sep 2017.

(c) Central Organisation ECHS letter No B/49701-PR/AG/ECHS/2017 dated 16 Nov 2017. (Not to all)

(d) Central Organisation ECHS letter No B/49711-NewSmartCard/AG/ECHS dated 29 Apr 2019.

(e) Central Organisation ECHS letter No B/49701-PR/AG/ECHS/2020 dated 11 Aug 2020.

2. A detailed letter giving out the eligibility criteria to become an ECHS member was promulgated to the environment vide letter under ref at Para 1(b) & 1(c) above. The environment was informed of the documents to be checked as a proof of income to establish the eligibility of dependents and the procedure to be adopted vide letters referred to at Para 1(a), 1(d) & 1(e). The procedure so far followed was manual. However, an IT enabled procedure has now been formulated so as to enable beneficiaries to submit the documents related to eligibility conditions with ease.

3. It is proposed to obtain Annual Life Certificate for all beneficiaries and Eligibility Certificate for all dependents from the primary beneficiaries. The Annual Life Certificate of the Primary Beneficiary who is earning pension is proposed to be linked with Project SPARSH, Comprehensive Pension Package (CPP) from where the Life Certificate for ESM/Primary Beneficiary is envisaged to be automatically populated in the ECHS database. Pending the linking of SPARSH with ECHS, the primary beneficiaries and their spouses will not be required to submit the Annual Life Certificate. However, in case of demise of the primary beneficiary or the spouse, actions will be taken as per Central Org letter No B/49711-NSC/AG/ECHS dt 16 Jul 2021.

4. The details of the procedure for providing Annual Life Certificate and Eligibility Certificate for the dependents by the Primary Beneficiary are given in the succeeding paragraphs.

Actions By The Primary Beneficiary

5. A system generated warning message will be suitably displayed to submit **Life Certificate** and **Eligibility** documents of dependents who are 64KB ECHS card holders on completion of 11 months after the date of collection of the cards for the first time or previous renewal/ verification in the following manner :-

(a) **When a Beneficiary Visits Any Polyclinic and Authenticates Himself/ Herself on the Kiosk.** A warning message will be displayed to the beneficiary to update supporting documents online to confirm life certificate and/or eligibility by a specific date.

(b) **When Primary Beneficiary will login to ECHS Website/ Portal echs.sourceinfosys.com using Login Credentials.** Details of cards due for renewal will be displayed for which necessary documents will have to be uploaded online.

(c) The same info as per Para 5 (b) above can also be accessed on the ECHS Mobile App on opening the Mobile App and logging in.

(d) The date of next Annual Validation due will also be mentioned on the Medical Officer's prescription obtained from ECHS Polyclinic.

6. It will be the responsibility of the Primary Beneficiary to upload Annual Life Certificate and documents for establishing the **Eligibility** to ensure validity of 64 KB ECHS Card. Primary Beneficiary to submit the following documents online:-

(a) **Life Certificate by Primary Beneficiary For Self and Spouse.** The Primary Beneficiary will not be required to provide **Annual Life Certificate** for self and spouse. The Annual Life Certificate for the Primary Beneficiary will be obtained through **SPARSH, CPP Portal** as and when the software solution for the same is implemented. In case of **demise of Primary Beneficiary or the spouse**, action should be taken to block the card as per instructions promulgated vide Central Org letter No B/49711-NSC/AG/ECHS dated 16 Jul 2021.

(b) **Life Certificate and Eligibility Certificate for Dependents.**

(i) The Primary beneficiary will provide **Life Certificate and Eligibility Certificate** for all his/ her dependents including White Card Holders, if any.

(ii) The Primary beneficiary will select the dependent and then select an option i.e., PAN Card available/ not available from the dropdown menu.

(iii) In case **PAN Card is available** for the chosen dependent, then any one of the following documents will be uploaded :-

(aa) Form 26AS for preceding two consecutive financial years.

(ab) ITR V (Income Tax Return Verification or the Acknowledgement) of preceding two consecutive financial years.

(iv) In case **PAN Card is not available** for the chosen dependent, then the Primary Beneficiary will upload an Income Certificate obtained from the State Revenue Department. It is, however, desirable that all beneficiaries should have PAN Card.

(v) The Primary beneficiary will satisfy himself/ herself that the income of the dependents is not more than **INR 9000/- (Excluding DA) PM** for all dependents other than parents and spouse. In case of parents, the combined income of father and mother should not exceed Rs 9000/- (Excluding DA) PM.

(vi) The Primary beneficiary will thereafter submit **online declaration for all dependents which will be auto populated**. A declaration as per format given at **Appx A** will be submitted by clicking the check box 'I Agree'.

7. **Action by OIC Parent Polyclinic.** OIC Parent Polyclinic will be given a tab on his OIC Module to approve the Eligibility and Life Certificate. The OIC will use digital signature and click on the eligibility tab and carry out following actions:-

(a) The OIC Polyclinic will scrutinize the Form 26AS/ITR/Income Certificate uploaded online. In case the dependents meet the income criteria, then the Life Certificate will be approved and in case the income of the dependents is more than the prescribed limit, the Life Certificate will be rejected online with remarks.

(b) In case the dependent has been using ECHS facilities when he/ she was having income more than authorized income, then such cases be referred to respective Directors Regional Centres to process case with Vigilance Sec of CO, ECHS.


8. **Extension of Validity: ECHS Card.** Once the actions as above are completed by the OIC, the validity of all 64 KB ECHS cards which have been approved by OIC Parent Polyclinic will be further extended by 12 months. Those cards which have been rejected by OIC Parent Polyclinic will get blocked on completion of 12 months from date of issue/date of last successful verification.

9. **Expired ECHS Card.** In case the Primary beneficiary, due to unavoidable circumstances, fails to get the Annual Validation completed and the card gets blocked, the OIC Parent Polyclinic will be authorized to extend the validity of the card by three months after satisfying himself of the bonafide eligibility of the concerned dependents. This provision will be available only once in the life cycle of the card. The Primary beneficiary will have to undertake the procedure for Annual Validation of the 64 KB cards in this extended period of three months. In case, any card is required to be unblocked, a case will be taken up by the Primary Beneficiary by submitting an application justifying the reasons to the Central Org ECHS through Parent Polyclinic and Regional Centre for approval. Post approval of the competent authority, the card will be unblocked by uploading authority by Central Org.

10. **Date of Implementation.** Many 64 KB ECHS Cards have been handed over to the beneficiaries in last two years. Hence, to ensure smooth process, provide sufficient time and avoid rush at Polyclinics, this warning will start from 01 Aug 2022. The window for uploading the documents will remain open up to 31 Oct 2022 i.e. for three months. The commencement for blocking the ineligible cards will take place with effect from 01 Nov 2022.

11. **Revival of ECHS Membership Based on Income Criteria.** Dependents of Primary beneficiary who were earlier denied ECHS membership due to their income being more than INR 9000/- (excluding DA) may apply for membership again, if the income has again become less than INR 9000/- (excluding DA) for consecutive two

years. The proof of the same will be obtained from **Form 26AS/Income Certificate from State Govt. Revenue Dept.**


(Anupam Agarwal)
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Dy MD ECHS
For MD ECHS

Copy to:-

MoD (DoESW) : For information please.

Appendix 'A'

(Refer to Para 6(b)(vi) of CO ECHS letter No B/49711-NSC/AG/ECHS/Gen Corr dated 06 Jul 2022)

Dependent Declaration

Declaration in English Language:

- **For Dependents:** I, the deponent, do hereby solemnly declare that my _____ (Relation to ESM) _____ Name (Name of Selected Beneficiary) holding ECHS Card is alive and fully dependent on ESM/ Primary Beneficiary. His/her monthly income less is than Rs. 9000 (Excluding DA).
- **Common Declaration:** I certify that the above declaration is true to the best of my knowledge and belief, and nothing material has been concealed or suppressed there from. This electronic self-declaration has been given with reference to IT Act 2000 and is admissible under The Indian Evidence Act 1872.
- I am well aware of the fact that if the information given by me is proved false / not true at any point of time, I will have to face punishment as per any provision of Law for the time being in force as well as the benefit availed of by me or the benefit accrued to me shall be summarily canceled.

Either of the below Declaration based on Availability of PAN Card:

- His/her PAN Card is available & Form 26AS for previous two years will be produced before the competent authority.
- His/her PAN Card is not available. I will produce income certificate from the state revenue department to the competent authority.

Appendix 'A'

(Refer to Para 6(b)(vi) of CO ECHS letter No B/49711-NSC/AG/ECHS/Gen Corr dated 06 Jul 2022)

Declaration in Hindi Language:

- **For Dependents:** मैं, अभिसाक्षी, इसके द्वारा पूरी तरह से घोषणा करता हूँ कि मेरा _____ (ईएसएम से संबंध) _____ नाम (चयनित लाभार्थी का नाम) ईसीएचएस कार्ड धारक जीवित है और पूरी तरह से ईएसएम / प्राथमिक लाभार्थी पर निर्भर है। उसकी मासिक आय रुपये 9000 से कम है। (डीए को छोड़कर)।
- **Common Declaration:** मैं यह प्रमाणित करता हूँ कि उपरोक्त घोषणा मेरी जानकारी के अनुसार सही है, और इसमें कोई भी तथ्य छुपाया नहीं गया है या उसे दबाया नहीं गया है। यह इलेक्ट्रॉनिक स्व-घोषणा आईटी अधिनियम 2000 के संदर्भ में दी गई है और भारतीय साक्ष्य अधिनियम 1872 के तहत स्वीकार्य है।
- मैं इस तथ्य से अच्छी तरह से वाकिफ हूँ कि यदि मेरे द्वारा दी गई जानकारी किसी भी समय गलत / सही नहीं साबित होती है, तो मुझे कानून के किसी भी प्रावधान के अनुसार सजा का सामना करना पड़ेगा और साथ ही साथ मेरे द्वारा प्राप्त लाभ या मुझे अर्जित लाभ को सरकारी तौर पर रद्द कर दिया जाएगा।

पैन कार्ड की उपलब्धता के आधार पर निम्न घोषणा में से कोई एक:

- उसका / उसका पैन कार्ड उपलब्ध है और पिछले दो वर्षों के लिए फॉर्म 26AS सक्षम प्राधिकारी के समक्ष प्रस्तुत किया जाएगा।
- उसका / उसका पैन कार्ड उपलब्ध नहीं है। मैं राज्य के राजस्व विभाग से सक्षम प्राधिकारी को आय प्रमाण पत्र का उत्पादन करूंगा।