COMMON QUERIES ON SPARSH

SPARSH related:

- **How can I change or update my log-in password ?**

  ➢ You can update your password as applicable.
  Go to: My Profile > Change Password, and update as applicable.

- **I have forgotten my log-in password. What should I do ?**

  ➢ 1. You can change your forgotten password. Click on Forgot Password on the Login Screen, and update as applicable.
  2. You can call the SPARSH Helpline, provide necessary details and access using temporary password provided.
  3. You can visit the nearest Service Center, provide necessary details and access using temporary password provided.

- **Will log-in in portal available 24*7 hours ?**

  ➢ Yes. You can access the SPARSH portal anytime & anywhere.

- **Where can I find out the list of service centers in my area ?**

  ➢ The list of active Service Centers is available on SPARSH.
  Go To: Contact & Support > SPARSH Near You > Service Center Locator.

- **How can I avail services through Service Center ?**

  ➢ You can visit your nearest Service Center & request for services to be availed by providing necessary identification data for verification.
  Verify yourself using OTP sent to your Registered Mobile Number (RMN), or answer a set of Security Questions.

- **Can I be entertained at a Service Center if I visit there without my phone ?**

  ➢ To avail services at a Service Center, you need to verify yourself using OTP sent to your Registered Mobile Number (RMN), or answer a set of Security Questions.

- **Are the services provided at service center different from pensioner's portal ?**

  ➢ All services available on SPARSH can be availed via Pensioner Portal as well as Service Centers without any charges.

- **What are the timings of Service Centers ?**

  ➢ Working Hours: 9:30 AM - 6:00 PM (Monday to Friday).

- **What should I do if I am facing troubles while availing services on SPARSH Portal ? (or) What should I do if an error message is displayed for 'Services Temporary Unavailable' while using SPARSH Portal?**

  > 1. Check internet connection.
  > 2. Check browser compatibility.
  > You can alternatively reach out to us via SPARSH Helpline or visit the nearest Service Center to avail services.

Pensioner Data Verification:

- **What is Pensioner Data Verification?**

  > Pensioner Data Verification (PDV) aims at enabling the retiree to verify his/her own details before sanction of pension. Applicable only for Service Pensioners.
  > This activity should be completed within 05 days of notification via SMS/Email sent to your Registered Mobile Number/Email ID.

Pension Related:

- **How can I view my pension details? (Basic Pension, Disability Element, Gratuity, Other Entitlements etc.) ?**

  > You can view your pension details in SPARSH.
  > Log in to your SPARSH account, and go to: My Documents > Entitlements.
  > Alternatively, you can access your PPO via My Documents > PPO.

- **How can I view & download a copy of my monthly pension slips?**

  > You can view & download your pension slip in SPARSH.
  > Log in to your SPARSH account, and go to: My Documents > Pension Slip.

- **How can I view & download a copy of my Pension Payment Order (PPO)?**

  > You can view & download your pension payment order (PPO) in SPARSH.
  > Log in to your SPARSH account, and go to: My Documents > Pension Slip.

- **Where can I find the current & previous rates of DR applicable?**

  > The table of Dearness Relief (DR) rates applicable till date is available on SPARSH.
  > Go To: Pension Orders & Information > Common Problems > Dearness Relief.

- **How can I view the deduction of commutation amount from my pension?**

  > You can view & download your monthly pension payments & deductions in SPARSH.
  > Log in to your SPARSH account, and go to: My Documents > Pension Slip.

- **How can I view the date of restoration of the deduction of commutation amount?**

  - ➤ You can view your commutation details in SPARSH.
    Log in to your SPARSH account, and go to: My Documents > Entitlements.
    Alternatively, you can access your PPO via My Documents > PPO.

- **What to do if I am not getting correct rate of disability element?**

  - ➤ You can raise a payment related grievance for the same by logging into your SPARSH account.
    Log in to your SPARSH account, and go to: Grievances > Payment Related > Elements of Pension.

- **How can I view that benefit of broad banding has been given to me?**

  - ➤ You can view your pension details in SPARSH.
    Log in to your SPARSH account, and go to: My Documents > Entitlements.
    Alternatively, you can access your PPO via My Documents > PPO.

- **How can I view my projected tax details of the financial year?**

  - ➤ You can view your pension details in SPARSH.
    Log in to your SPARSH account, and go to: Services > Projected Tax Summary.

- **Where can I find the latest rates of Gallantry applicable?**

  - ➤ The details for Gallantry Awards along with the applicable rates till date is available on SPARSH.
    Go To: Pension Orders & Information > Common Problems > Gallantry Awards.

- **Where can I find the current & previous rates of Fixed Medical Allowance applicable?**

  - ➤ The details for Fixed Medical Allowance (FMA) along with the applicable rates till date is available on SPARSH.
    Go To: Pension Orders & Information > Common Problems > Fixed Medical Allowance

Pensioner Identification:

- **The videos on process of identification have been uploaded on You-tube. The link of the same is as follows**

  - ➤ 1. Different modes of identification-- https://youtu.be/lIZJH11mGSs
    2. How to perform identification through MLC-- https://youtu.be/FWsqaaxLwBl
    3. How to perform identification through Jeevan Pramaan-
    - https://youtu.be/ILKxSPFD_LQ

    The link to youtube videos is also available on SPARSH portal.

- **My annual identification is due. How can I identify myself in SPARSH?**

  ➢ You can identify yourself using Aadhar, or provide life certificates issued by designated authorities to have the entitled pension credited to your bank account.
  For identification using Aadhar (Digital Life Certificate): Go To: Services > Identification > Digital Life Certificate.
  For identification using Manual Life Certificate: Go To: Services > Identification > Manual Life Certificate.

- **How can I view my next identification date?**

  ➢ Go To: Services > Identification, and view details of your identification completed, including last identification date & next identification due date.

- **How can I obtain a blank form of Manual Life Certificate?**

  ➢ You can identify yourself using Aadhar, or provide life certificates issued by designated authorities to have the entitled pension credited to your bank account.
  For identification using Manual Life Certificate:
  1. Go To: Services > Identification > Perform Identification.
  2. Generate your MLC Number & download the blank form for Manual Life Certificate.

- **Is there a time limit for uploading of Manual Life Certificate after download on Portal?**

  ➢ No. Manual Life Certificate can be uploaded anytime on SPARSH.

- **Can a last year downloaded form be used this year for Manual identification?**

  ➢ No. Manual Life Certificate once submitted for identification cannot be reused.

- **Whether I would be able to receive all my pensionary arrears on delayed identification?**

  ➢ Yes. Upon delayed identification, all applicable pensionary arrears shall be paid.

- **Life Certificates can be issued/signed by one or other of the following authorities.**

  ➢ (i) Any person exercising the power of a Magistrate under the Criminal Procedure Code, 1898 (5 of 1898).
  (ii) A Registrar or Sub-Registrar under the Registration Act, 1908 (16 of 1908).
  (iii) Any pensioned Officer who before retirement exercised the powers of a Magistrate.
  (iv) Any Gazetted Officer of Government.
  (v) A Munsif.
  (vi) A Post Master.
  (vii) A Departmental Sub Post Master.
  (viii) An Inspector of Post Offices.
  (ix) A Class I Officer of the Reserve Bank of India.
  (x) An Officer of the State Bank of India.
  (xi) An Officer of a subsidiary Bank of the State Bank of India.

(xii) Head of a Village Panchayat, Gram Panchayat or Gaon Panchayat.

(xiii) Head of an Executive Committee of a village.

(xiv) An officer of a bank included in the second Schedule to the Reserve Bank of India Act, 1934 (2 of 1934) in respect of pensioner drawing his/her pension through that Bank.

(xv) A Police Officer not below the rank of Sub-Inspector-in-Charge of a Police Station.

(xvi) A member of Lok Sabha/Rajya Sabha/Vidhan Sabha/Vidhan Parishad or a Corporator of Municipal Corporation or a Councilor of a Municipality.

(xvii) In the case of pensioners reemployed a life certificate furnished by the pensioner signed by the Head of the office, where he is re-employed.

(xviii) A District Sainik Welfare officer- (DSWO).

- **What is Digital Life Certificate (DLC) / Jeevan Pramaan ?**

➤ Digital Life Certificate including Jeevan Pramaan is a Biometric enabled digital service for pensioners for submission of Life Certificate / Annual Identification.

Digital Life Certificate can be given by Pensioner using following two ways:

a) Identification via Aadhaar Biometric

b) Identification via Jeevan Pramaan

(a) Identification via Aadhaar Biometric:

(i) Identification by self from Personal computer / Laptop:

    1. Download & Install Mantra RD Service setup.

    2. Install Biometric Device

    3. Perform the DLC by capturing Biometric.

After Pensioner logs into the Portal, he/she needs to click on to the "Identification" link available in the left menu bar. ii. There is an option available as "Aadhaar". Pensioner needs to select that option for performing Identification using Aadhar Biometric. For Digital Life Certificate (DLC) pensioner Aadhar number and area Pin Code should be in system. After clicking on "Capture Biometric" button to capture the thumb impressions. Once captured successfully, Pensioner will see a message on the screen as "Aadhar Biometric validated successfully".

(ii) Identification from Service Center using Aadhar Biometric:

Pensioner can walk into any of the SPARSH Service Centers (SSCs) / Common Service Centers (CSCs) and get the DLC done by providing Biometric authentication.

(b) Identification via Jeevan Pramaan:

Enroll Yourself Download the PC/ Mobile application or alternatively visit the nearest Jeevan Pramaan Centre to get yourself registered. Provide necessary information like Aadhaar number, Pension Payment Order, Bank Account, Bank Name and your Mobile number.

Aadhaar Authentication Provide your biometrics, either a finger print or Iris recognition system and authenticate your self. (Jeevan Pramaan uses the Aadhaar Platform for on-line biometric authentication)

After a successful authentication an SMS acknowledgment is sent to your mobile number including your Jeevan Pramaan Certificate ID. The certificates are stored in the Life Certificate Repository for making it available any time and any where for the pensioner and the Pension Disbursing Agency.

The Pension Disbursing Agency can access the Life Certificate from the Jeevan Pramaan website, and download the same.

Jeevan Pramaan client software (Windows/Android) will require a biometric fingerprint/ iris scanner device. 2. Biometric device is not required for Jeevan Pramaan Face App (Android), the app uses the camera of the mobile phone to capture the face.The Life Certificates can also be electronically delivered to the Pension Disbursing Agency, without any manual intervention.

- **Can Jeevan Pramaan be done without biometric?**
  - ➤ Yes. Biometric authentication is not required for Jeevan Pramaan Face App (Android), the app uses the camera of the mobile phone to capture the face.

- **How do I know my Jeevan Pramaan is approved?**
  - ➤ After successful authentication, an SMS acknowledgment is sent to the registered mobile number including your Jeevan Pramaan Certificate ID.

- **Is it mandatory to submit online life certificate through Jeevan Pramaan ?**
  - ➢ No. Jeevan Pramaan is in addition to other existing facilities for submission of Life Certificate in physical form.

- **What are the pre-requisite for DLC generation?**
  - ➢ Following are pre-requisite for DLC generation:

    Aadhaar number of Pensioner and its registration with pensioner's account in PDA (Bank/Post Office)

    Type of Pension

    Existing Mobile number of Pensioner

    PPO Number

    Sanctioning Authority and Disbursing Agency (Defence Pensioners who are migrated to SPARSH and drawing pension from SPARSH need to mention the same as 'SPARSH')

    Account Number (Pension)

    For Fingerprint and Iris –PC Laptop with Windows.

    For Face Authentication Android Mobile/Tablet with version 9 & above with Internet Connectivity Biometric devices

    NOTE: In case, the pensioner has got the DLC generated in the previous year, then these details are auto- populated.

- **Whether it is necessary to have the mobile number which is linked with the Pensioner's bank account at the time of generation of DLC?**
  - ➢ No. Not required.

- **What is the basic requirement for submitting online Life Certificate through Jeevan Pramaan?**
  - ➢ Pensioner desirous of using the Jeevan Pramaan facility has to first link his/her Aadhaar number with Pensioner's Bank account in which pension is being credited.

- **What are the requirements for using the Jeevan Pramaan application through face authentication?**
  - ➢ Following are the requirements: (i) Android smart phone with version. 9 and above with Camera resolution of 13 MP or more and minimum 500 MB free storage space; (ii)

Internet connection and; (iii) Pensioner's Aadhaar number registered with the pension disbursing authority (bank, post office, etc.).

- **What are the reasons for non-generation / failure of Jeevan Pramaan or DLC?**
  - ➤ Jeevan Pramaan is not generated in case wrong particulars are provided by the pensioner while submitting the DLC or any of the following reasons:

    Wrong mention of PPO No / Pension Disbursing Authority

    Not having good lighting conditions

    Keeping Aadhaar locked

    Keeping Biometric locked

    Not holding face still

    Not blinking eyes during scan.

    Not capturing frontal pose of your face and capturing side poses

    Uneven or multi-coloured background during scan

    Multiple persons in frame

    Slow internet connectivity

    Not Maintaining an appropriate distance from phone camera

    The pensioner, not wearing specs or glasses, if Aadhar card's photograph is having specs or glasses or vice versa.

    Using android smart phone not having version 9 and above, camera resolution below 13MP and free storage space less than 500 MB

- **For which type of pensioners, Jeevan Pramaan through Face Authentication Technology is not allowed?**
  - ➤ The Life certificates (for the first time) of re-employed and re-marriage are not authenticated through this technology. They are required to submit the Life Certificate the conventional way to their Pension Disbursing Authority.

- **Is Electronic Jeevan Pramaan i.e. DLC a must for the Pensioner?**
  - ➤ JeevanPramaan i.e DLC is an add on facility to the already existing ways of submission of Life Certificate.

- **Is Aadhar Number mandatory to generate Jeevan Pramaan i.e DLC?**

> Yes, Aadhaar number or VID is a must for generating/obtaining the JeevanPramaan i.e Digital Life Certificate.

- **Can I use the JeevanPramaan face app outside India ?**

  > JeevanPramaan face app can be used only in India, it is not available for use outside India

- **Whether the pensioner can download DLC after submitting the Life certificate in digital manner?**

  > Yes. The life certificate can be downloaded from the portal- jeevanpramaan.gov.in by submitting Pramaan Id. The link of the same is - https://jeevanpramaan.gov.in/ppouser/login.

- **What are the benefits of using the Jeevan Pramaan application through face authentication?**

  > The benefits are:

    (i) Works on common Android smart phones;

    (ii) No external biometric device is needed;

    (iii) Eliminates the need for visits to the bank;

    (iv) Provides a solution for individuals with worn-out fingerprints or damaged eyes;

    (v) Touch less features;

    (vi) Pensioners can do face authentication from the comfort of sitting at home

    (vii) Identification done through Digital mode gets auto updated on real time basis

- **What are the reasons for promoting face authentication technology for pensioner identification?**

  > Normally, pensioners are over and above 60 years of age.Due worn out bio-metrics / iris, wrinkled skin on fingers, their finger prints are not recognized by biometric devises, resulting repeated failure of bio-metric capture. Considering the ease of identification via face, less time and non-requirement of any biometrics, face recognition technology is encouraged. Moreover, the face authentication technology is also Aadhaar enabled and therefore very safe to use.

- **How do I report death of a family member in SPARSH?**

  ➢ Go To: Services > Report Event > Death, and provide required details along with copy of Death Certificate

- **How do I report about a missing family member in SPARSH?**

  ➢ Go To: Services > Report Event > Missing, and provide required details along with copy of FIR

- **How do I report about a convicted family member in SPARSH?**

  ➢ Go To: Services > Report Event > Conviction, and provide required details along with copy of Judgment

- **What is Initiate Family Pension?**

  ➢ You can request for your share of pension via Initiate Family Pension
  Go To: Services > Report Event > Initiate Family Pension, and provide required details along with necessary documents as applicable

- **How do I update my basic details (Mobile Number, Bank Account Number, PAN etc.) in SPARSH?**

  ➢ After the identification process is complete and approved, you can manage & update your profile details like personal details, service details, family details etc. by logging in to your SPARSH account.
  Log in to your SPARSH account, and go to: My Profile > Manage Profile

- **How do I add/remove family details (Spouse/Dependents) in SPARSH?**

  ➢ After the identification process is complete and approved, you can manage & update your profile details like personal details, service details, family details etc. by logging in to your SPARSH account.
  Log in to your SPARSH account, and go to: My Profile > Manage Profile

- **How can I declare my investments or proof of savings for tax purposes in SPARSH?**

  ➢ You can declare & manage your investments in SPARSH by logging into your SPARSH account.
  Log in to your SPARSH account, and go to: Service Requests > Investment Declarations

- **How can I apply for commutation in SPARSH?**

  ➢ You can apply for commutation by logging into your SPARSH account.
  Log in to your SPARSH account, and go to: Service Requests > Commutation Requests

- **I have registered a Service Request in SPARSH. How can I track it?**

  ➢ You can raise a payment related grievance for the same by logging into your SPARSH account.
  Log in to your SPARSH account, and go to: Grievances > Payment Related > Deduction

- **How can I report or update re-employment details including discharge from re-employment?**

  ➢ After the identification process is complete and approved, you can report your employment/re-employment details by logging in to your SPARSH account.
  Log in to your SPARSH account, and go to: My Profile > Employment/Re-Employment.

- **How can I report my marriage/re-marriage?**

  ➤ After the identification process is complete and approved, you can report your marriage/remarriage details by logging in to your SPARSH account.
  Log in to your SPARSH account, and go to: My Profile > Report Remarriage

- **How can I request to stop my Fixed Medical Allowance for availing ECHS facility?**

  ➤ For Indian resident pensioners: If you don't wish to continue availing Fixed Medical Allowance (FMA), you need to update the FMA option in your personal profile by logging in to your SPARSH account.
  Go to: My Profile > Manage Profile > Personal Details > Fixed Medical Allowance

- **How to draw Fixed Medical Allowance if I am not availing any ECHS facility?**

  ➤ For Indian resident pensioners: If you wish to opt for Fixed Medical Allowance (FMA), you need to update the FMA option in your personal profile by logging in to your SPARSH account.
  Note: Your address should be part of the districts eligible for FMA. Please verify your address before applying for FMA.
  Go to: My Profile > Manage Profile > Personal Details > Fixed Medical Allowance

- **How can I claim death gratuity of my late husband?**

  ➤ The demise of the deceased member needs to be reported first
  Go To: Services > Report Event > Death, and provide required details along with copy of Death Certificate
  Once approved by the competent authority, apply claim for Family Pension & Death Gratuity.
  Go To: Services > Report Event > Initiate Family Pension, and provide required details along with necessary documents as applicable

- **What are straight through profile requests? How can I identify them?**

  ➤ Available to registered users on SPARSH, Straight Through Profile Requests don't need authorization from the competent concerned authorities.
  You can refer the legends displayed on your profile page to identify such requests (My Profile > Manage Profile).
  Example:
  1. Change in personal details like Mobile Number, Email ID, Aadhaar Number, PAN etc.
  2. Change in Bank Details (For Indian Nationals)

- **What are approval based profile requests? How can I identify them?**

  ➤ Available to registered users on SPARSH, Straight Through Profile Requests don't need authorization from the competent concerned authorities.
  You can refer the legends displayed on your profile page to identify such requests (My Profile > Manage Profile)
  Example:
  1. Change in personal details like Name, Date of Birth etc.
  2. Change in Service Details like Non Qualifying Service, Gallantry Awards etc.
  3. Addition/Removal of Spouse/Dependent Details.

- **I am receiving lesser payment than the sanctioned amounts in my PPO. How do I report such incorrect payments in SPARSH?**

  ➤ You can raise a payment related grievance for the same by logging into your SPARSH account.
  Log in to your SPARSH account, and go to: Grievances > Payment Related > Elements of Pension

- **My PPO doesn't show some elements I'm entitled for, and I am not being paid the same. How do I report such incorrect payments in SPARSH?**

  ➢ You can raise a payment related grievance for the same by logging into your SPARSH account.
    Log in to your SPARSH account, and go to: Grievances > Payment Related > Elements Not Sanctioned in Pension.

- **My tax has been deducted wrongly. How do I report such incorrect deductions in SPARSH?**

  ➢ You can raise a payment related grievance for the same by logging into your SPARSH account.
    Log in to your SPARSH account, and go to: Grievances > Payment Related > Deduction

- **My amount for recovery is being displayed incorrectly in my PPO. How do I report such incorrect deductions in SPARSH?**

  ➢ You can raise a payment related grievance for the same by logging into your SPARSH account.
    Log in to your SPARSH account, and go to: Grievances > Payment Related > Deduction.

- **I have registered a Grievance in SPARSH. How can I track it?**

  ➢ You can raise & track grievances in SPARSH.
    For unregistered users (without login credentials), For registered users (with valid login credentials).

- **How can I claim Constant Attendant Allowance?**

  ➢ You can raise a payment related grievance for the same by logging into your SPARSH account.
    Log in to your SPARSH account, and go to: Grievances > Payment Related > Elements Not Sanctioned in Pension.

- **How to intimate about overpayment to the disbursing agency?**

  ➢ You can raise a payment related grievance for the same by logging into your SPARSH account.
    Log in to your SPARSH account, and go to: Grievances > Payment Related > Elements of Pension.

- **What should I do if I am not getting dearness relief?**

  ➢ You can raise a payment related grievance for the same by logging into your SPARSH account.
    Log in to your SPARSH account, and go to: Grievances > Payment Related > Elements of Pension.

- **Can I raise a grievance against a service request?**

  ➤ Yes. You can raise a grievance against a completed Service Request by providing details of the service request for reference (Request ID, Request Date etc.)

- **Whom and how to approach if I am not getting correct pension?**

  ➤ You can raise a payment related grievance for the same using any of the following modes:
     1. Log into your SPARSH account
     2. Call the SPARSH Helpline
     3. Visit the nearest Service Center

- **What are the services available for NRI / NDG Pensioners?**

<sparshnri.dad@gov.in>

The above mentioned email ID may be used by NRI / NDG pensioners drawing pension through SPARSH, to avail following services of SPARSH -

a. **Annual Identification** – To submit annual life certificate (जीवन प्रमाण पत्र) in SPARSH.

b. **Initiate Family Pension** – To report Death of existing pensioner and/or start of family pension to NOK.

c. **Report Employment** – For reporting employment/re-employment in case employed in Government outside India.

d. **Update Email** – To update email for receipt of notification of payments etc from SPARSH.

e. **Update Aadhaar/PAN** – For updating Aadhaar, PAN of active pensioner in SPARSH.

f. **My Documents** – For obtaining Form-16, PPO copies.

g. **Raise Grievances** – To register grievance related to disbursement.

- **Who can authorize the life certificate in respect of NRI / NDG pensioners?**

  1.3 The life certificate should be signed and stamped by any of the following official of the country where the pensioner is residing-
    i) Officials of Embassy/ High Commission of India/Mission abroad.
    ii) Consules of Indian Consulates.
    iii) Officer of an Indian Public Sector Bank attached to the branch in that country.
    iv) A Notary Public.
    v) Officer of Pension Paying Offices functioning under agies of IE Nepal.