



31.69 lakh defence pensioners onboarded on SPARSH, India's largest Digital Pension platform

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Ensuring '*Right Pension to the Right Pensioner at the Right Time*', System for Pension Administration - Raksha (SPARSH), a flagship Digital India initiative, has emerged as the country's first end-to-end digital pension platform. Administered by the Defence Accounts Department (DAD) through PCDA (Pensions), Prayagraj, SPARSH has onboarded 31.69 lakh defence pensioners across India and Nepal as of November 2025. It replaces a fragmented system managed earlier by over 45,000 agencies with a unified, transparent and accountable digital framework.

Major achievements include:

- **94.3% of legacy discrepant cases resolved:** Out of 6.43 lakh discrepant cases migrated from previous systems, 6.07 lakh have been normalised without affecting pensioners' entitlements.
- **Extensive Outreach for Elderly & Non-Tech Savvy Pensioners:** 284 SPARSH Outreach Programmes and 194 Raksha Pension Samadhan Ayojans have been held across the country. More than 8,000 grievances were resolved on the spot during these programmes conducted in the current Financial Year (FY).
- **Enhanced Transparency & Grievance Resolution:** Pensioners can now view complete pension details online and easily raise corrections. Average grievance redressal time has come down from 56 days in April 2025 to 17 days in November 2025 and as per the latest Department of Administrative Reforms and Public Grievances report, DAD has achieved a 73% satisfaction score, ranking 5th among Ministries/Departments.
- **DLC 4.0 Campaign:** Under the nationwide Digital Life Certificate (DLC) 4.0 campaign of DoP&PW (November 1-30, 2025), DAD has mobilised 202 offices, 4.63 lakh Common Service Centres, and 15 partner banks, supported by 27 Nodal Officers. As of November 30, 2025, 20.94 lakh DLCs have been generated for Defence Pensioners -highest among all Departments.
- **Disbursements:** In FY 2024-25, a Defence Pension Budget of Rs 1,57,681 crore was disbursed on a real-time basis through SPARSH. OROP-III, implemented in July 2024, enabled the quick disbursal of Rs 1,224.76 crore to 20.17 lakh beneficiaries in just 15 days.

SPARSH stands as the largest unified pension system in India and the only fully integrated digital pension solution for defence personnel. It represents the Government's commitment to ensuring dignity, care and timely support for veterans and their families.

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