



System for Pension Administration Raksha (SPARSH)

[Source: PIB](#)

- Recently, the **Defence Accounts Department (DAD)** of the **Ministry of Defence** has signed MoUs with several banks to onboard them as **SPARSH Service Centres**.
- This will provide **last-mile connectivity to pensioners**, especially in remote areas.
- Through these centres, defence pensioners can **update their profile, register grievances, digital annual identification, data verification, and access detailed information** regarding their monthly pension.
- **System for Pension Administration Raksha (SPARSH):**
 - It is an **integrated web-based system** for the automation of sanctions and disbursement of defence pensions.
 - This web-based system processes pension claims and **credits pensions directly into the bank accounts of defence pensioners** without relying on any external intermediary.
 - It focuses on **efficiency, responsiveness, and transparency**.

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