

F. No. 11/1/2025-P&PW(H)-X
Government of India
Ministry of Personnel, PG & Pensions
Department of Pension & Pensioners' Welfare

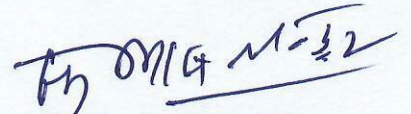
3rd floor, Lok Nayak Bhawan
Khan Market, New Delhi
Dated: 31.10.2025

OFFICE MEMORANDUM

Subject: Guidelines for Pensioners Welfare Associations (PWAs) including Grant-in-aid.

The Department of Pension & Pensioners' Welfare (DoPPW) vide O.M. No. 4(2)/2024-P&PW(H)-10043 dated 1st September, 2025 has issued Comprehensive guidelines for Evaluation of identified Pensioners' Welfare Associations (PWAs), Grant-in-Aid and for identification of new Pensioners' Welfare Associations (Copy attached).

2. These guidelines have been framed based on the recommendations of the Committee constituted by the Department to streamline and strengthen the functioning of PWAs across the country. The document outlines the revised criteria for evaluation, eligibility for Grant-in-Aid, identification of new Associations, and monitoring mechanisms for ensuring efficient and transparent functioning.
3. All identified Pensioners' Welfare Associations are requested to go through the enclosed guidelines carefully and ensure strict adherence to the procedures and parameters laid down therein while applying for Grant-in-Aid and while carrying out their welfare activities.
4. These guidelines will be reviewed periodically as specified in the OM dated 01.09.2025
5. This issues with the approval of the competent authority.


(Subhash Chander)

Under Secretary to the Govt. of India
Tele. No. 24644631

To,

All Identified Pensioners Welfare Associations of DoPPW.

OFFICE MEMORANDUM

Subject: Guidelines for Pensioners Welfare Associations (PWAs) including Grant-in-Aid.

The undersigned is directed to say that a committee was constituted on the subject mentioned above. After the deliberations of the said committee, comprehensive guidelines have been framed for Evaluation of identified Pensioners' Welfare Associations (PWAs), Grant-in-Aid and for identification of new Pensioners' Welfare Associations, which are as under:

1. Department of Pension & Pensioners' Welfare has, at present, 57 identified Pensioners Welfare Associations (PWAs) with it, which play a crucial role in helping pensioners and also act as an extended arm of the Department. The Pensioners' Associations make a valuable contribution in various ways, such as:

- (i) Catering to welfare of all Civil/Railways/Defence/Postal/Telecom pensioners who have their registered offices in States/Union Territories all over India.
- (ii) Since it is not possible for DoPPW to reach out to the pensioners spread across the country, due to lack of subordinate offices at field level, they work as extended arms of the Department. They have a number of affiliate associations, reaching out to pensioners in the remotest corners of the country.
- (iii) These Associations make a valuable contribution for circulating the OMs, orders, guidelines issued by the Department through print media, WhatsApp groups and other means.
- (iv) They resolve a number of doubts of pensioners at their level by providing clarification of OMs / Circulars issued by the department as well as information and guidance on pension and other retirement related matters.
- (v) They facilitate redressal of pensioner's grievances by registering their grievances on grievance portal.
- (vi) They liaise with offices of Government of India w.r.t. pensioners' grievances.
- (vii) They play an active role in helping pensioners to submit Digital Life Certificates. For this purpose, they hold regular camps and visit old/ sick/ incapacitated pensioners at their homes/ old age homes and at the hospital.



- (viii) They organize various campaigns in keeping with national initiatives such as Swatchhata Abhiyan, Hindi Pakhwada, Azadi Ka Amrit Mahotsava, Visiting Old Age Homes, Hospitals, Schools, etc.
- (ix) They assist DoPPW in their various ventures/ initiatives by mobilizing pensioners in large numbers to spread awareness/ for publicity. The Nationwide Campaigns where camps were held across the country in November 2022, 2023 and 2024 to spread awareness of Digital Life Certificates and technique of Face Authentication method is an example in this regard.

2. The Department gives annual Grant-in-Aid (GIA) to the identified PWAs and is in the process of increasing the number of Pensioners Associations in near future. During various meetings held with Pensioners' Welfare Associations (PWAs) and during SCOVA meetings, the matter regarding increase in Grant-in Aid to the PWAs as well as flexibility in the areas of expenditure of the GIA has been raised by the Associations.

3. Further, with the specific objective to facilitate redressal of Pensioners grievances and provide detailed information and guidance on pension and other retirement related matters through various stake holders, by reaching out to pensioners in remotest parts of the country, particularly in the unrepresented states, the Department intends to register more Central Government Pensioners Associations who fulfill the eligibility criterion.

4. Based on the recommendations of the Committee, the following decisions have been taken for implementation of Grant-in-Aid and other issues pertaining to Pensioners' Welfare Associations (PWAs).

A. Role of PWAs:

With Citizen Centric approach of Government of India, PWAs should play a more proactive role in ensuring pensioners welfare, adoption of e-governance and strong monitoring mechanisms as detailed below:

- i. Organizing awareness programs for pensioners based on OMs/guidelines issued by DOPPW.
- ii. Facilitate pensioners in redressal of pensioner's grievances through CPENGRAMS Portal.
- iii. Facilitating pensioners in submission of Digital Life Certificate during Nation-wide DLC campaigns launched by DoPPW.
- iv. The Pensioners' Welfare Associations should have dedicated Official e-mail and website.
- v. The Pensioners Associations should have WhatsApp groups covering all members of the Associations.
- vi. The Pensioners' Associations should have their Association Twitter Handle and actively view all tweets of the Department for participation and information.



- vii. The Pensioners' Associations should release Monthly journal/ magazines which showcase meetings, campaigns, activities by the Association and OMs/circulars, programs/workshops of DoPPW.
- viii. The Pensioners' Welfare Associations should have adequate Office Space for daily working and meetings for 12 to 15 pensioners. Rest room facilities should also be available in the office space area.
- ix. The Pensioners' Welfare Associations should have various committees on Welfare, health, legal, etc.
- x. The Pensioners' Welfare Associations should have governing structure like governing body, Executive body, etc.
- xi. The Pensioners' Welfare Associations should have by-laws as per the template approved by DoPPW.
- xii. The Pensioners' Welfare Associations should have adequate IT infrastructure (Computers/Printers/Scanners etc.), telephone & internet connection.
- xiii. The Pensioners' Welfare Associations should have at least 1 Office Assistant/Data Entry Operator, hired as per minimum wages Act, for maintaining records and helping association in discharging their function.
- xiv. The Pensioners' Welfare Associations should have 01 Sweeper/ MTS for maintaining cleanliness.
- xv. The Pensioners' Welfare Associations should have a defined system of identification of affiliates and providing them with financial and administrative support.
- xvi. All Pensioners' Welfare Associations should have a sustainable self- financing model apart from Grants by DoPPW.

B. Criteria for identification of new Pensioner's Welfare Associations (PWAs)

Selection of new Pensioners' Welfare Associations will be based on the criteria laid down by the Department and a Committee duly constituted for this purpose will identify the new PWAs. In this regard, the following criteria, which also include existing guidelines, are recommended as under:

- i. Total membership of the Association should be not less than 100.
- ii. Audited Accounts for last three years should be provided.
- iii. Annual activities report for last three years should be provided.
- iv. The Pensioners' Welfare Associations should be registered under the relevant Government Act.
- v. **While identifying new PWAs, the Department will give preference to PWAs in the unrepresented States/UTs. Every year a maximum of 1 PWA will be identified per unrepresented State/UT, based on the highest membership. This will be done to ensure that there is an outreach to pensioners in the remotest parts of the country. PWAs are required to inform the service**

category (Civil/ Defence/ DoT/ DoP/ Railways/ others) of the pensioners they are representing. The minimum membership for a PWA will be 100 members.

- vi. The PWA has to give a certificate to the effect that information provided by them for availing GIA is correct. Furnishing of false information will lead to debarment of that PWA from this department for a period of three years and no GIA will be sanctioned.
- vii. Physical verification of the PWA with regard to office space and other documents will be conducted by an officer from the Department before identifying the PWA for Grant-In-Aid to be sanctioned by this department.

C. Criteria for De-registration of Association

- The PWA which is not active or has been closed in any circumstances.
- The PWA which does not actively participate in the meetings or VCs organized by DoPPW.
- PWA which has not participated in any workshop or event hosted by DOPPW.
- PWA which gets a score of less than 50 as per Score sheet for Evaluation of Pensioners' Welfare Associations (as mentioned in Para 4-E) for a continuous period of two years.

D. Process of availing GIA

The process of availing GIA involves the following steps:

- Pensioners' Associations are required to formulate an **Annual Action Plan** and also to submit their Performance-cum-Achievement Report on the activities undertaken during the year.
- Grant-in-Aid sanctioned on annual basis on providing of a **Utilization Certificate** of the grant sanctioned in the previous year and on submission of duly Audited Accounts.
- The Associations have to register on **Niti Aayog's Darpan website** and obtain a Unique ID number before applying for Grant-in-Aid.
- A GIA Application Portal "**Anudaan**" is hosted by **DoPPW** for receiving and processing the application from the Pensioners' Associations **registered with NGO-Darpan portal of NITI Aayog.**
- The portal can be accessed by Pensioners Associations and all the applications for Grant-in-Aid are submitted through "Anudaan" Portal.
- All expenses incurred by Associations are required to be booked online by using PFMS and a Utilization Certificate is required to be generated for the Grant-in-Aid provided in the previous year.
- After registration, the Pensioners' Associations may apply for Grant-in-Aid on Anudaan, for which uploading of the utilization certificate of the previous year on the Portal is mandatory.



- GIA is released by the department after verification.

E. Criteria for sanction of Grant-in- Aid

- PWAs to be made more vibrant, dynamic, result-oriented and effective in serving pensioners across the nook and corner of the country. The amount of grant-in-aid to PWAs from the financial year 2025 – 2026 onwards will depend on various criteria and the amount of grant-in-aid will be assessed according to the fulfillment of eligibility criteria of the concerned Association.
- This criteria pertains to **(a) Organizational structure of PWA, (b) Participation in various Initiatives and (c) Welfare activities conducted for members. The score sheet based on these criteria is as below:**

Score sheet for Evaluation of Pensioners' Welfare Associations						
Name & Address of PWA:						
S. No.	Criteria	Total Marks				Documents required
A. Organizational structure of PWA						
A1.	Membership	25	100 to 500 (10)	500 to 5,000 (15)	Above 5,000 (25)	Annual Report
A2.	Having own Website (Yes/No)	10	No (0)	Under Development (5)	Yes (10)	Website link
A3.	Mode of Communication with members (mail/whatsapp groups/Magazines)	20	One mode (6)	Two modes (12)	All three modes (20)	Self certification (to be stamped and signed by President & General Secretary).
A4.	Regular meeting with members including Annual General Meeting	15	One meeting (5)	Upto 3 meetings (10)	More than 3 meetings (15)	Self certification (to be stamped and signed by President & General Secretary).
A5.	Fully updated record of members maintained	15	Records not maintained (0)	Maintained in physical form (8)	Maintained in Digital form (15)	Self certification (to be stamped and signed by President & General Secretary).
A6.	PWA serving in unrepresented states	15	Upto 2 States (5)	upto 6 States (10)	More than 6 States (15)	Self certification (to be stamped and signed by President & General Secretary).
	Total	100				

B. Participation in various Initiatives						
B1.	National/ DoPPW initiatives (Har Ghar Tiranga, Swachhta Abhiyan, Yoga Day etc.)	15	One event (5)	Upto three events (10)	More than three events (15)	Documentary evidence (photos/booklet/pamphlet/b rochure/video clip etc.). *Photos to be sent by mail and details of mail may be shared while sending UC for GIA. ** Yoga can be conducted by the PWA at any site and details shared.
B2.	Active participation in all meetings held by DOPPW	15	Upto two meetings (5)	Upto four meetings (10)	All meetings organized (15)	Self certification (to be stamped and signed by President & General Secretary).
	Total	30				
C. Welfare activities conducted for members						
C1.	Health Camps	5	Once a year camp (1)	Twice a year Camp (3)	Three and More (5)	Self certification (to be stamped and signed by President & General Secretary) and photos. *Health Camps may be for any health related purpose, eg. eye check-up, full body check-up etc.
C2.	Health care Support – Assisting members by providing medical service	5	Support to upto 10 pensioners p.a. (1)	Support to upto 20 pensioners p.a. (3)	Support to More than 20 pensioners p.a. (5)	Self certification (to be stamped and signed by President & General Secretary). *This includes activities such as supporting a pensioner to go to a hospital, guidance on CGHS matters.
C3.	Doorstep Banking - Assisting members in availing Banking facilities	5	Support to upto 10 pensioners p.a. (1)	Support to upto 20 pensioners p.a. (3)	Support to More than 20 pensioners p.a. (5)	Self certification (to be stamped and signed by President & General Secretary).
C4.	Training Programs – DLC, CGHS, family pension and other pension related matters	5	Once a year (1)	Twice a year (3)	Three and More (5)	Self certification (to be stamped and signed by President & General Secretary) and photos.

C5.	Publications	15	Once a year (annual) (5)	Twice a year Bi-annual (10)	Quarterly (15)	Documentary evidence.
C6.	Registration of grievances on CPENGRAMS on behalf of members	10	Support to upto 10 pensioners p.a. (3)	Support to upto 20 pensioners p.a. (6)	Support to More than 20 pensioners p.a. (10)	Self certification (to be stamped and signed by President & General Secretary) and Grievance IDs.
C7.	Resolution of grievance at field level (Banks, PAOs, Treasuries etc.)	5	Support to upto 10 pensioners p.a. (1)	Support to upto 20 pensioners p.a. (3)	Support to More than 20 pensioners p.a. (5)	Self certification (to be stamped and signed by President & General Secretary).
C8.	Participation in DLC Camps- No. of DLCs generated	20	Upto 500 (10)	500 - 2000 (15)	More than 2000 (20)	Self certification (to be stamped and signed by President & General Secretary) and copy of claim for DLC generation payment.
	Total	70				
	Grand Total	200				
Distribution of Grant-In-Aid on basis of scores						
Scores (Subject to membership not less than 100)		50 - 100		101 - 150		151 - 200
Grant-In-Aid (In lakhs)		1.50		3.00		5.00

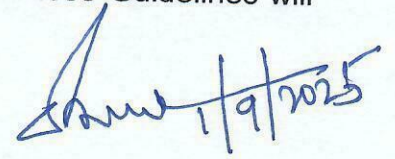
- All Identified Pensioners' Welfare Associations will submit their Utilization Certificates for Grant-In-Aid disbursed during the previous financial year and apply for grant-in-aid for the current financial year well in time. Along with this application, information for each criteria needs to be provided along with documentary proof as specified against each criteria in the score sheet in order to ensure timely disbursement of Grant-in-Aid.
- All Identified Pensioners' Welfare Associations will be evaluated every year on the basis of these criteria and Grant-In-Aid will be sanctioned accordingly.

F. Monitoring mechanism for Pensioners' Welfare Associations

- Pensioners' Associations have to submit monthly report which includes number of meeting, tweets, website updation, issues faced by them.
- Publish Annual Report on the basis of Monthly Book or Magazines.

- DoPPW will conduct Pensioners Awareness programs and associations have to participate and mobilize pensioners for the awareness programs. The expenditure regarding Pensioners Awareness workshop will paid by DoPPW.
- Mobilization and invitations to the pensioners will be handled by Pensioners Associations.
- DoPPW will conduct Monthly meeting through Video Conferencing with the entire Pensioners' Associations. The participation in VCs is mandatory for all the associations.

5. The above guidelines are applicable for existing Registered PWAs identified by DoPPW and for new PWAs to be identified by DoPPW in future. These Guidelines will be reviewed once every two years.

 1/9/2025

(Dhruvajyoti Sengupta)
Joint Secretary to Government of India
Tel.: 011-24625540

To,

- AS & FA, Integrated Finance Division, MHA, Kartavya Bhawan, New Delhi.
- PS to MoS (PP).
- Controller of Accounts (DPAR), 3rd floor, Lok Nayak Bhawan, New Delhi.
- PSO to Secretary (Pension).
- PPS to Joint Secretary (Pension), 3rd floor, Lok Nayak Bhawan, New Delhi.
- Director (PW)/ Director (PP)/ Director AS)/ Director (AB), 3rd floor, Lok Nayak Bhawan, New Delhi.
- AFA (Fins-Pers), Integrated Finance Division, MHA, Kartavya Bhawan, New Delhi.
- US (B&A), Department of Personnel & Training.
- US (B&A), DoPPW, 3rd floor, Lok Nayak Bhawan, New Delhi.
- PAO (DPAR), 3rd floor, Lok Nayak Bhawan, New Delhi.
- DDO (Cash), 3rd floor, Lok Nayak Bhawan, New Delhi.
- All Identified Pensioners Welfare Associations of DoPPW.
- Under Secretary, Desk-H, 3rd floor, Lok Nayak Bhawan, New Delhi.