

GOVERNMENT OF INDIA
MINISTRY OF DEFENCE
DEPARTMENT OF EX-SERVICEMEN WELFARE
RAJYA SABHA
UNSTARRED QUESTION NO. 1014
TO BE ANSWERED ON 09th February, 2026

**WELFARE, PENSION, AND HEALTHCARE ISSUES OF
EX-SERVICEMEN AND VETERANS**

1014 SMT. RENUKA CHOWDHURY:

Will the Minister of Defence be pleased to state:

- (a) the total number of pending bills under the Ex-Servicemen Contributory Health Scheme (ECHS) for empanelled hospitals and individual beneficiaries, year-wise, since 2020, the reasons for such delays;
- (b) whether retired soldiers face difficulties in accessing healthcare under ECHS due to a shortage of funds, if so, the details thereof;
- (c) the total number of ex-servicemen, including Emergency Commissioned Officers, Short Service Officers and jawans, who have been denied pension benefits despite completing eligible service; and
- (d) whether Government acknowledges concerns that decisions related to the 8th CPC will directly impact the future pay and pensions of over 25 lakh veterans?

A N S W E R

MINISTER OF STATE

(SHRI SANJAY SETH)

IN THE MINISTRY OF DEFENCE

(a) & (b) The Ex-Servicemen Contributory Health Scheme (ECHS) provides cashless and capless healthcare to ex-servicemen and other eligible beneficiaries through a wide network of polyclinics and empanelled hospitals. The number of ECHS polyclinics and empanelled hospitals under ECHS has grown over the last few years to provide better healthcare to its beneficiaries.

Processing of medical bills of empanelled hospitals and individual beneficiaries is a dynamic and time-taking process. Normally, bills generated in the last months of any Financial Year get cleared in next Financial Year. This result in some cyclic carry forward liability. Further, since the annual ECHS expenditure is growing year on year, occasional constraints in fund flow may, at times, impact the payment cycle. Continuous efforts are made to manage resources optimally and to address issues in coordination with the concerned stakeholders, so as to ensure uninterrupted medical services to ECHS beneficiaries. Grievances received from Ex-servicemen are monitored closely and appropriate remedial measures are taken.

(c) As per records, all eligible pension claims submitted by respective Head of Offices/Record Offices have been processed.

(d) It is a fact that Government of India has constituted the 8th CPS through a Gazette Notification dated 3rd November 2025.
