Veterans Vertical in the Indian Army
Veteran Cells/ESM Helplines (more than 450 locations)

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<td>Col Samir Kumar Verma</td>
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Those Who Serve The Nation Deserve Gratitude
एसबीआई से परेशानी-मुक्त पेंशन लोन

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एसबीआई बैंक लिमीटेड

एसबीआई बैंक लिमीटेड
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SAMMAAN

SECOND EDITION • JANUARY 2017

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CONTRIBUTION OF ARTICLES
If you wish to contribute articles for Sammaan Magazine for 2018, you may forward it to armyveteranscell@gmail.com by 30 September 2017.
The Indian Army is dedicated to the welfare of Veterans and Veer Naris which is stamped by the effective, proactive and compassionate approach adopted by the HQ through Dte of Indian Army Veterans (DIAV). We proudly believe that the generational linkages and strong bonding that exists between the serving and the retired fraternities will only improve and get further cemented.

It gives us immense pride and satisfaction to come out with the second edition of ‘SAMMAAN’. The ball was set rolling last year on the same day. The magazine is an effort to showcase the steadfastness and dedication, with which the veterans are endlessly engaged in the task of progression of the society and nation building. The veteran community is the pride of the nation and the younger generation seeks inspiration and guidance from them.

14 January has been earmarked as the ‘Armed Forces Veterans Day’. We aspire to carry further, the intellectual capability, contribution to the society, pride and confidence of the veteran fraternity. We sincerely hope that the magazine ignites the mind of the society and propels it further towards a disciplined, dedicated, confident and progressive society.

I take this opportunity to wish the veteran fraternities success, good health and happiness on the occasion of the Armed Forces Veterans Day.

JAI HIND

(Bipin Rawat)
General
Reaching out to the veterans and widows to ameliorate their anxieties and difficulties is our primary concern. For effective execution of the same, the ‘Veterans Vertical’ in the Indian Army now stands functional with the Veteran Cells / ESM Helplines at the lowest level, Colonel Veterans at every Area and Sub Area HQ and DIAV at the apex. This structure along with the improvements in pension delivery system will ensure correct delivery of entitlements to the pensioners. We have now a ‘Veterans App’ on Google Play Store, which has practical applications like Ask A Question, Pension Calculator, Find Coursemates / Batchmates and Locator Services giving out locations of ECHS Polyclinics, CSD Canteens, Sainik Aramghars and Veteran Cells across the country. I am sanguine, the actions are already adding to the satisfaction level of our veterans and widows.

I congratulate the editorial team on the second edition of the magazine, which is published in Hindi also, to cater for the wider strata of our fraternity. The theme centres on the aspect of Pride and Honour in being a veteran, having been a soldier and having imbibed the sterling qualities of leadership during the dedicated service to the nation.

I take this opportunity to appeal to the veterans and widows to take this endeavour forward and contribute to the magazine, to take it to the levels where it becomes a leading source of inspiration and knowledge for the larger society in years to come.

JAI HIND

(Rakesh Sharma)
Lt Gen
It is true that no nation has ever been able to repay the sacrifices made by its veterans to preserve the freedom and liberty. We are conscious that if the shadow of the shield and sword of its soldiers does not remain over the head of its citizens, liberty and security of life will be mauled by the adversaries. Citizens become homeless in their own country and stateless within state, green pastures turn into graveyard and own motherland becomes unfamiliar. It is the sacrifices made by the veterans that our freedom is secured and future generation is able to reap the fruit of being citizen of a modern state. Therefore, veterans deserve gratitude not only of the citizens but the current generation of the soldiers for having made the Indian Army glorious by their deeds.

Wars have immense costs and it is paid by soldiers with their blood and sweat. At the end of the war, not many say thank you to the man who gave his today and even tomorrow in the service of the nation. When he returns back to the society it takes time for him to become a member of the society. He feels that those who should take care of him, does not remember what he has been through. At times he feels, “I am here and I do not fit into their system, with service disabilities he feels he even do not fit into himself.” Let me remind my fellow veterans that very few are chosen by God to defend the nation and let us not demand favours from our countrymen for what we were supposed to do for our nation. We still have lot to do for our country, let us use this forum to find ways and methods to contribute to our fellow veterans.

Directorate of Indian Army Veterans (DIAV) under the guidance of Adjutant General (AG) has taken a great initiative to reach every veteran through DIAV. It is an endeavour to give dignity and respect to veterans and their families and also to say thank you for what you have done for the nation and the Indian Army. I must also thank the authors for contributing to the Sammaan Journal and share your experiences and invaluable inputs that will help the veteran’s community at large. I sincerely thank DDG DIAV and his team for supporting me to bring out the second edition of the Samman Journal.

JAI HIND

(Narender Kumar)
Brig
Introduction

When I was approached to contribute an article for the “Sammaan”, it was a privilege, also a challenge. Having served the Indian Army for 40 years, I joined the ranks of veterans on January 31, 2013. I have no doubt, that whatever we have achieved in life, the Army has been the major motivator and catalyst, an organisation that I am very proud to be part of. For the veteran’s journal, I found the subject matter of the article apt, since it reflects the core of the ethos, élan and fighting spirit of our Army. To have an overview, I requested two officers, one a veteran and the other serving, both very accomplished to give their views on the subject.

Army values the notion of warrior ethos and soldiers take these values seriously and carry it to the grave. In Indian Army these ethos are better understood as regimental traditions. Serving in harsh and unforgiving environment consistently where the potential of being killed is very high it acts as Gurukul to nurture values, traditions, selfless devotion and a never say die attitude. It is very difficult for those who have not been tested by fire to understand what makes these men stick to each other in extreme dangers. That is called regimental tradition. During Kargil war there were innumerable examples where veterans wrote to the men and officers of their units and Regiments that don’t let down the Izzat of Palton/Regiment. In village chopal’s debate use to be how well the men of their Regiment fought and veterans would often thump their chest for upholding the regimental traditions.

The Regimental System

Regimental system is the product of warrior ethos and bedrock on which the Indian Army functions. Since ancient times, regimentation has been used by many armies as a most effective tool to establish control over soldiers with the view to enhance their battle worthiness. In our Army too, regimentation based organisations and structures play a key role in enhancing battle worthiness of our units.

Post-Independence, the Indian Army retained the existing system of regimentation, based on class/regions and later also established the mixed class system keeping in view the provisions in our Constitution. In both types, the Izzat of the Unit/ Regiment continued to be important to guide and motivate the soldiers. In the Kargil operations, apart from National Spirit, it was the Regimental Spirit that motivated the officers and soldiers to achieve the seemingly impossible tasks. So let us remain sensitive and take care not to tinker with a system that is so intrinsically linked to the well-being and battle worthiness of the army.

The existing regimental system of the Indian Army, while having great appeal and allure, is primarily being nurtured on the sentiment of boundless camaraderie between the leader and

Army values the notion of warrior ethos and soldiers take these values seriously and carry it to the grave
the led and often transcends beyond the life in services. Hence it demands a very high standard of leadership and esprit de corps while in service which is sustained by the unique relationship of the Veteran with his contemporaries even in later years.

**Role of Veterans**
Approximately 60000 soldiers in various ranks take retirement from the Indian Armed Forces every year. They enrich our society with their discipline, competence and commitment. As a Nation we have to introspect, whether we are making optimum use of this highly skilled, accomplished and motivated workforce, which can give value addition to any organisation, both in the public and private sectors. Things are improving, but more can be done.

Our Veterans also must demonstrate a shared responsibility not only to act ethically as individuals, but also to expect the same from the younger generation. They must raise concerns and ask pertinent questions which might affect the morale directly or indirectly of the ones who are serving. The Veterans must exercise proper judgment and exercise common sense while making statements and they should consider all aspects of the potential impact of their actions or statements on the image of the armed forces.

At times the veterans find themselves caught between the inconsistent responses by the services itself besides the government. The services need to view our veterans as a trained pool of skilled manpower, which is available for a second innings in the service of the nation. Our veterans must take care to conduct themselves in the most befitting manner to ensure that the image of the Armed Forces is maintained and protected at all times.

**Veterans And The Serving Army**
Veterans and serving members bring a unique perspective, experience and knowledge that is passed down as tradition. They have an inside perspective on the tradition and culture as well as experience of military service. A nation that is engaged in fighting war within and across the line of control can fruitfully gain from the veterans in the process of organising society as well as being an inspiration to the current breed of soldiers. Many veterans with huge reservoir of experience become disillusioned and at times engage in anti-militarism that actually hurt the organisation. The veterans are indeed suited and available to challenge the stereotype concept of fighting a war and provide new perspectives of developing strategies. Veterans are also well suited to act as a bridge between political leadership and opinion makers.

Veterans always have and continue to be a great source of motivation for those in uniform. One remembers many occasions, including raising days, where we were so highly motivated by visiting Regimental Veterans, in all ranks, their anecdotes and stories of yesteryears, especially those related to combat and operations. I distinctly remember my conversation with retired Hony Capt. Risaldar Major Hawa Singh of my Regiment 7 CAV, about the 1971 Indo-Pak War on the Western front. When asked how he felt when as leading Tank Commander his tank was hit multiple times by enemy fire, his stoic reply was: “Sahab kuch jhatka sa laga tha, lekin...”
meri nigahen toh dushman ke tank par thi, agle gole se usko barbad kar diya”. This small statured JCO had given us all an excellent lesson of raw courage and determination necessary for accomplishment of the task, even when faced with grave danger to his life. Such examples abound in every unit and remain a great source of motivation to all ranks. Even when one was the Army Commander and later the Lt. Governor, it was not unusual for Regiment’s veterans to call just to enquire about my well being, such is the bonding we all are blessed with.

But such an unique relationship also imposes certain obligations and expectations from veterans. Our conduct, our pronouncements and our activities are being watched by the Nation and more importantly by the serving soldiers. They expect us to maintain and reinforce the core values and ethos of our wonderful army. They are perplexed when some of our veterans behave contrary to what we have believed in and still being followed all our lives. So without sounding patronising my request to all veterans is, please weigh your words and actions carefully, so that they do not affect the serving soldier adversely and leave him confused.

Of late we have seen a trend on social media, of startling statements by some veterans, commenting adversely on the Government as also on the serving senior hierarchy, even suggesting extreme steps like resignations! Let me be frank- it’s not for us veterans to offer such advice, since we have neither such responsibility nor related accountability; Its better left to those who have - the serving lot. They are fully capable of representing the interests of the Army and that includes interests of our veterans too. I am not for a moment suggesting that we cannot offer advice and suggestions, but as stake holders, it’s preferable that these are constructive and within the norms of service we have all grown up with. In fact, there are numerous excellent articles and write ups by the veteran community, some analysing current issues affecting the services in a very comprehensive manner and showing the way forward to the powers that be. We are distinct, as we belong to the Indian Army, the Nation looks upto us and expects us to retain that distinct identity both in uniform as also when we shed it.

Conclusion
The societal values are dipping yet the expectation level of integrity and moral values of defence personnel both serving and retired is much higher than our civilian counterparts. The values and traditions are dearer to veterans since they have lived their entire life guarding these values. The veterans are the backbone of our Army and the Regimental System, intrinsically linked through the years we spend together through thick and thin. It truly is a family that is unique and the biggest asset we all owe to the Indian Army.

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The veterans are the backbone of our Army and the Regimental System, intrinsically linked through the years we spend together through thick and thin. It truly is a family that is unique and the biggest asset we all owe to the Indian Army. It is for each one of us to uphold the ethos of this great organisation-The Indian Army. Let us add not detract from this value; let us introspect what each one of us can give back to our army, which has given us so much, including our very special identity.

Lt Gen A K Singh A Cavalry officer, Former Army Commander and Lt Governor Andaman and Nicobar Islands.
In order to keep the Armed Forces fit to fight and defend the nation under all circumstances, it is essential that the soldiers are young, physically and mentally robust. In view of this soldiers retire at a considerably younger age vis-a-vis their civilian counterparts. They have to look for a second career in order to fulfil their domestic obligations. They try to make use of the different kinds of skills, both technical and non-technical, acquired in military during the second innings of their life. Those who identify these skills have made good use of the leadership qualities, man management skills, technical knowledge and experience acquired by the veterans during their service in the Armed Forces. The contribution of the veterans in the progress and development of the nation has, therefore, been immense and needs recognition.

There is hardly any field, except politics, in which the veterans have not contributed significantly.
The biggest assets the veterans proudly possess are the self discipline, secular outlook, dedication and an organised way of working, be it at home, the workplace or in their day to day life.

At the higher level a sizeable number of veterans are members of the Board of Directors and in other senior positions in various business enterprises, while at the lower level manpower for more than 50 percent security related workforce in the country is provided by the ex-servicemen. Technically qualified ex-servicemen like engineers, doctors, educationists, aviators, administration and management professionals, experts in logistics, IT professionals etc., are in great demand and are providing yeomen service to the people and the nation. The industry prefers them as it gets fully trained, highly motivated, disciplined and honest employees who bring with them tremendous practical experience of their respective fields.

The knowledge and experience of ex-servicemen has been a great boon and help to the start up industries, which cannot get trained manpower in such large numbers from anywhere else other than the defence forces. To cite a few successful ventures, where veterans have contributed significantly during the establishment of mega-infrastructure projects such as building dams, bridges and roads, communication projects which employed a very large number of communication engineers during the period from 1990s to early 2000 as well as during the opening up of higher education sector which led to the setting up of new universities in the private sector by the end of the last century. The recent decision for expansion of the defence related industries, as part of the Prime Minister’s ‘Make in India’ initiative, involving the private sector is almost fully being managed by the distinguished veterans from defence forces.

There are a large number of hospitals and particularly the Medical Institutes, which have employed several highly qualified medical specialists retired from the defence services for imparting valuable education to students. Similarly, many retired defence services officers have been employed in various capacities by the Universities and colleges. Some of them have been at the helm as Vice Chancellors of various Universities in the country. In this context the contribution of Subedar (Honorary Colonel) A Balasubramanian in establishing Symbiosis Institute of Business Management and later founding the Balaji Education Society, Pune as well as SIMS, an institute exclusively set up for imparting management studies to defence personnel, are sterling examples of contribution of veterans in the field of education.

Veterans have always been in the forefront whenever the nation require their services whether it is manmade calamities (war/riots/insurgencies etc.) or natural disasters. In 2013, when Uttarakhand was struck by flash floods, a large fleet of helicopters, both military and civil, were pressed into service to evacuate people, who were stranded, as also to provide relief materials in remote areas, which were cut off due to disruption of communications. Around 80 percent of the pilots flying these helicopters for the civil sector were retired defence service officers (Air Force and Army Aviation) who were continuously flying their helicopters from dawn to dusk without any breaks and evacuating marooned personnel with utter disregard to their own comfort or safety and
without any discrimination to their caste, creed or religion. The advantage of these veterans flying civil aircrafts was that they needed no training or briefing for seamless integration with the overall plan of disaster relief spearheaded by the Army.

An exceptionally large number of security agencies in the country are being managed by retired defence services officers. It is observed that ex-servicemen are the first preference of the industries and other private sector enterprises, when it comes to employing personnel for security duties. Almost all the sensitive installations in the country are defended by the men of the Defence Security Corps who are none other than the retired defence personnel.

Our armed forces have personnel from rural areas who, are forced to return to their hometown after retirement with the objective to take care of their family responsibilities. A soldier normally retires between the ages of 37 to 48 years, depending upon the rank in which he retires. At that stage he has several important responsibilities such as education of his children, taking care of his wife, parents and at times even other relations, his land and livestock, if he has any. While most of the State Governments have up to 10 to 15 percent of jobs reserved for the ex-servicemen (Other Ranks only), such jobs are mostly in urban areas. A soldier who has been separated from his family for 20 to 30 years while in service, is forced to get back to his village and is therefore, not in a position to take advantage from such reservation of jobs. Looking at it from another perspective, those ex-servicemen who return to their homes due to domestic compulsions and get

**Restoration of Ecology by Eco Task Force (TA)**

**THEN**

**NOW**
engaged in agriculture related tasks also contribute immensely towards attaining self sufficiency in food stock. A sizeable number of our veterans, owing to their educational standards, their experience and ability to put in sustained hard work were elected as Sarpanch of their villages and succeeded in uplifting the overall standard of living of their villages and its inhabitants - no mean achievement.

Ex-servicemen have contributed a great deal in promoting ecology and environment. Several State Governments have raised ecological battalions employing the defence veterans for forestation and bringing large tracts of barren land under the social forestry network. Their contribution in arresting the march of the Thar Desert in the 1960s has been noteworthy.

An issue which, however, merits attention is that the contribution of the Central and State Governments in providing the second career for ex-servicemen has been dismal. Most of the jobs acquired by ex-servicemen are in the private sector through the efforts of individuals themselves. A few states like Punjab, Haryana and Uttarakhand which have a very large population of ex-servicemen have, however, provided certain supervisory and executive jobs to veterans, but a lot more needs to be done.

An area where the Fauji did not venture was politics, except an occasional K P Singh Deo, Amrinder Singh, Jaswant Singh, Major General Khanduri or more recently General V K Singh and Col. R V S Rathore. The main reason for this trend is that the Defence Forces always functioned in an apolitical environment. As a custom, defence personnel were barred from discussing religion and politics while in service. However, recently this apolitical nature of the armed forces has undergone a tectonic shift. The agitation launched by the ex-servicemen following the grant of OROP by the present Government and its proliferation through the social media has changed this dictum.

Hence forth, a very disturbing trend is emerging wherein politics is not only being freely and frankly discussed within the armed forces, but the men in uniform are taking part in expressing their opinions on the social media. The retired community, is increasingly seen to confront the Government on policies and provisions which are considered prejudicial to the interests of soldiers. Call it awareness or call it politicisation of the Armed Forces, the trend is disturbing. While the veterans are free to affiliate with any political party, the political leanings of the serving community in uniform are certainly detrimental to the national security. The Government, as also the hierarchy within the Armed Forces, will have to find ways to curb this trend before the very nature of the Armed Forces in India undergo changes. At the same time, the Government needs to ensure that the interests of the soldiers are well looked after and nobody, however strong or influential, is allowed to belittle the soldier or undermine his honour, position or status in the social order.

In conclusion, veterans form one of the most valuable assets of the nation and if nurtured with care and respect they can further contribute immensely in development and strengthening of the nation.

Lt Gen Navtej Singh Bawa, Artillery Officer and former GOC of an Area Headquarters.
“You have never lived until you have almost died. And for those who choose to fight, life has a special flavour”

— Capt R Subramanium, KC (Posth)

A soldier’s life is no bed of roses. During the course of his duties, a soldier is more exposed to risks to his life or limbs than in any other profession. He is aware that anything can happen to him any time. But when it actually happens, it can leave a devastating impact. If the soldier loses his life, it means a calamity for his immediate family. And if he is grievously hurt resulting in loss of a limb or permanent incapacitation, it can shatter him not only physically but also emotionally, often altering the course of his life forever.

As Dr. Seuss, an American writer put it, ‘When something untoward happens, you have three choices. You can either let it define you, let it destroy you or let it strengthen you.’ A disability, even if permanent, need not be viewed as the end of the world. In most cases, one can still lead a near normal life with some adjustments. One ought to take up the challenge and maximize one’s potential to remain useful and become a productive member of the society.

Many war disabled officers have risen to very senior ranks after losing their limbs, purely on the basis of merit and performance. Names of Lt Gen Vijay Oberoi, Lt Gen Pankaj Joshi (a double amputee) and Maj Gen Ian Cardozo immediately come to our minds. Among young officers, we currently have a shining example of Major DP Singh, a Kargil war survivor who after losing his leg above the knee, became the country’s first blade-runner and also set up an NGO ‘The Challenging Ones’ to inspire and support others in similar circumstances. He is also a powerful motivational speaker.

In my case, my landmine injury in 1965 Indo-Pak conflict triggered a mid-course correction in my life. I decided to switch over to civil career, joined the Indian Foreign Service, served as India’s Ambassador abroad and retired in the rank of Secretary to Government of India. Here goes my story -
My Story
In the wake of the 1962 Chinese aggression, it was decided to expand the Indian Army rapidly; several thousand more officers were needed. I was studying engineering. I chose to respond to the national call and decided to join the Army, after discontinuing my studies. After training at IMA Dehradun and CME Pune I was posted to BEG Centre Roorkee in a new raising in May 1965.

The war with Pakistan started on September 6, 1965. I met the Centre Commandant to request for a posting to the front. Just around that time, news came of a casualty in 77 Field Company in Khem Karan Sector in my home district, Amritsar. I was immediately posted there. The officer, Lt Subhash Gulati, whom I replaced had sustained a leg injury in a mine blast while laying a minefield.

Landmine Injury
After the ceasefire on September 22, we were relocated at Doraha, near Ludhiana. Four months later, we moved back to clear the minefields laid by our unit. We had maps but they were hardly accurate. They were prepared while laying mines under cover of darkness. Another complicating factor was that these were plastic mines, NMM14, without any metallic content; they could not be located by mine detectors. Each and every inch of the ground within the fenced area had to be manually prodded; a tedious task indeed!

One particular spot on our map indicated a mine. But the sapper looking for it had gone far beyond that spot without detecting it. Apprehensive that he might step on another mine, I decided to double-check. I followed in his footsteps, prodding each spot he had already checked and then stepping on it, thus moving forward slowly. I cleared a spot and put my left foot there. Reflexively, my right foot moved to join with the left. And that’s where the little monster was! ‘Oh My God, it has happened,’ I muttered to myself. My heel was shattered to pieces.

Hospital Stay
I was evacuated to the field hospital and then under sedation overnight to MH Delhi. The hospital was over-flowing with the war-wounded. At MH, I met my predecessor, Lt Gulati, whose place I had taken in 77 Field Company. It was a meeting full of poignancy. We were meeting for the first time, both lying in hospital beds.

One day the surgeon attending to me explained, “Your heel is blown off; one option is to try reconstructing it with uncertain outcome and it could result in limp and pain throughout your life. The other option is to amputate the leg and fit it with a prosthesis, You would neither have a discernible limp nor pain.” The way he explained, I felt persuaded that the second option was better and said yes to the amputation.

My parents were at Amritsar. My Officer Commanding had informed them about the mine accident. I did not want them to visit me and feel distraught at my condition. I told them it was a minor injury and that I would be back home soon. After the surgery, I was shifted to Pune for fitment of prosthesis.

Post Injury
I have been often asked about the emotional impact of my disability. I viewed my accident as an occupational hazard. Post-injury, I was more focused on adjusting to the new reality and the life ahead and how to make the best of it. There was no occasion to brood over what had happened.

Also, the fact that I got injured in a war with Pakistan many expected me to be extra bitter about that country. In my view, there is nothing personal about a war. It is always a political decision. I got injured in the process of doing my job. How can I blame Pakistan or anyone else for it? There was no rancour, no hard feeling.

While in the hospital, I concluded that the real battle one has to fight is in one’s own mind. One can overcome any adversity, any disability, if
one is emotionally well adjusted to the changed circumstances. I said to myself, “Alright, this has happened. Now let me make the best of the rest of my life and move on.” From then onwards, I never looked back. I can say with confidence that psychologically, emotionally, I am perhaps one of the best adjusted disabled war veterans.

**Civil Career**

The Government announced a special entry scheme to Civil Services for Emergency Commissioned Officers. An officer who was eligible to appear in the Civil Services Exam before joining the army, his eligibility was still maintained giving age relaxation. A percentage of vacancies was earmarked for them subject to qualifying in the competitive exam and meeting prescribed standards.

I was graded fit for grant of permanent commission. But I realised that my disability, and consequent permanent low medical category would limit my postings largely to peace stations and affect my career growth. I therefore decided to prepare for the Civil Services competition so as to fully utilise my potential.

There was a major constraint, however. I did not possess a university degree, the minimum qualification to sit in the UPSC Exam. I had left engineering studies and joined the army. My training in CME made me a field engineer, but did not equip me with an engineering degree. To qualify for the Civil Services Exam, I studied for 2 years as a private student and earned a graduate degree while still in the army. In October 1969, I appeared in the UPSC examination, topped the list of army candidates and opted for the Indian Foreign Service.

After training in India for 2 years, I was posted as a First Secretary in the Indian Embassy, Baghdad. My service in IFS for nearly 34 years took me to all corners of the world; I traveled to over 100 countries. I had six postings as Ambassador and High Commissioner, finally retiring from Egypt in December 2003 on reaching the highest grade of IFS in the rank of Secretary to the Government of India.

My leg amputation did not come in the way of performance of my duties as a diplomat, though standing for long hours at diplomatic receptions at times did cause considerable discomfort. I can walk well, but not too long. Walking long distance at times out of compulsion caused sores on the stump and immobilised me for a length of time.

**Life after retirement**

Since my retirement, I have been focusing on humanitarian disarmament issues working with international organisations, advocating a ban on the use of anti-personnel mines and cluster bombs that keep harming innocent civilians much after a war is over. One hundred and sixty two countries around the world have legally and formally committed themselves to give up the use of anti-personnel mines; India is not one of them.

Also, I found that many disabled ex-servicemen and war widows were being unfairly denied their entitlement, leading to litigation on a mammoth scale. Almost all judgments of Armed Forces Tribunals favouring pensioners were challenged in the Supreme Court as a matter of routine. I started working with the Ministry of Defence and other units of the Central Government at policymaking levels to get justice for disabled war veterans and war widows. Fortunately, the current Raksha Mantri takes personal interest in the welfare of ex-servicemen, resulting in an overall improvement in situation.

Thirteen years have passed since I retired from service; there is never a dull moment. On any given day, I always have more on my plate than I can handle. I believe I have retired from the government service and not from life. I also strongly believe ‘Disability is not inability’.

Ambassador **Satnam Jit Singh**, IFS (Retd) is a former Army Officer, Disabled War Veteran of the 1965 War and a former diplomat.
“The day a soldier has to demand his dues is truly a sad day in the history of the Nation--”  
Chanakya-321 BC

More often than not, our conversation these days always tend to compare the days gone by and the nostalgia that it generates in a soldier, particularly the retired ones. No doubt, the passion with which we serve the nation has always been unique in terms of its exclusivity and existence. Soldiers even when not in uniform stand out with their upright stand, confidence, commitment and energy which they have always displayed. Progressively, it is noticed that this group of people, especially the retired community is facing a certain level of uncertainty combined with frustration and subtle anger. What was supposed to be the second career for a soldier has become an era of uncertainty and disappointment. There is a need to make retired life more meaningful to avoid being unwanted in the society. Thus veterans should make an endeavour to reinvent to be relevant to the society and the community as a whole.

At times we have the habit of pointing our fingers at others which is responsible for erosion of our
dignity. There is nothing wrong in being critical but being undignified at occasions is not good for veterans community as a whole. There are platforms that offer adequate space for discussing the issues related to veterans but going public without deliberating in house is a bad idea to pursue. These rights should be exercised only within the soldiers’ community.

Self-criticism in public is counterproductive and instead of gaining support and sympathy we tend to lose our dignity that we have so dearly guarded our whole life. We need to understand that raising our voice elsewhere will spread negativity and expose our weaknesses.

The recent example of OROP will suffice to prove this point. While it is true that in a democracy, the mass protests to highlight our grievances is an accepted norm. But when, we the soldiers come out on the streets, the entire concept of such a methodology for protest adopts a very different connotation. Though the nation did criticise Delhi Police for their high handedness to disrupt the protest by the ex-servicemen, but even the community per se should have exercised certain restraint to display self-discipline. While the incident might be forgotten over a period of time, the scars of ‘Jantar-Mantar’ will stay for a very long time and are likely to spill over to the ‘generation next’ of soldiers.

Let us also not forget the countless number of instances that this country is witness to whenever the sovereignty and integrity has been threatened since the dawn of our independence, as a weapon of last resort, the Armed Forces were always called upon to retrieve the situation which they did dutifully. I think a common citizen is aware of that and grateful as well. But then there are few who would not leave any stone unturned to hurt the pride of soldiers and veterans. Soldiers are attached to their pride and status and in some quarters motivated elements have made it a habit to take a pot shot at military and veterans by manipulating the unique status. This has become a sore point among the veterans that government of the day must guard.

Armed Forces are still considered an honourable job as compared to other government departments, but, of late the trend has been to deflect the blame of scams and corruption at MoD downwards. One needs to appreciate that there is no real decision making authority of any significance that is delegated to the Armed Forces of the country. Unfortunate part is that common citizen is not aware of this and as a result the blame is unknowingly shifted to Armed Forces, which is unfortunate.

There may be certain organisational weaknesses but it is not a good trend to highlight such weaknesses in social media. After all we are harming our own interests and eroding our moral standards. It is true that everyone aspires to achieve the highest of glory and fame, but the nature is such that all are not endowed with matching faculties and there are bound to be differentials. Every human being is precious and unique in his own way, so are the soldiers. We should also believe that whatever may be the reasons for our frustrations, the people with whom we are sharing are surely not the reason for it nor can they feel the agony of the pain, because they themselves are likely to be suffering from similar discriminatory practices.

At the end of it, let us not forget that ‘Power rests on the myth of Power’. The invincibility of the Armed Forces of any country is derived from this dictum of ‘POWER’. This ‘myth’ must be guarded by the soldiers and his countrymen alike, if a Nation is to survive as an entity. This core concept of ‘power’ is even more relevant today in these troubled times of terrorism.

“Self-critic in public is counterproductive and instead of gaining support and sympathy we tend to lose our dignity that we have so dearly guarded whole life.”
than ever before. This is an opportunity where veterans need to be rather proactive in enhancing the security consciousness of the people in a country where security is the last concern of the common man. The entire onus of protecting the citizens from all kinds of threats is considered to be that of the government.

The recent issue of surgical strikes by Army as a response to Uri attack by Pakistan and the political controversy created by some sections of political class just reinforces this point with regard to protecting the myth of power and enlarging it by hard-core military strike as the situation demands.

Whether we like it or not, while being in service as also after retirement, we do have this onerous responsibility of carrying the legacy of our esteemed organisation much the same way as if we never retired. How can we forget the oath that we took when we passed out from the portals of our training institutions that we hereby resolve to uphold the honour and dignity of our nation at land, sea and air at all times until our last breath and that means until we die. This is not the question of sentiments but a commitment given to the motherland. It is in the blood and veins of a soldier and he places the pledge like a prayer, higher than his own self. Let us not forget that this oath is taken forever and not only while being in uniform.

We should not forget that we did not join the Army with any more expectations beyond the “Selfless Service” to the nation because we had it in us. “Do you have it in you”? Yes. Our demands increased due to increase in our responsibilities back home that too required an equally caring and responsible attitude to fulfil. But that still has never became an overriding priority to our existence nor did it decrease our motivation to always be prepared to go beyond the call of duty. A soldier is always recognised more by the way he lives and acts, than while he was in service, meaning thereby that the rank differentials tend to reduce and merge into a singular identity.

The natural instincts that he has developed while in service come to the fore and he not only assumes the leading role in situations that he faces in life but motivate the environment itself to look up to him to do likewise. Is it that, which is now becoming responsible for soldiers to even think of making forays into political scene? Be that as it may, but one must understand that politics is all that a soldier is not cut-out for! Therefore, it will do us tons of good if we resist this temptation to belatedly understand the nuances of ‘political power’ that one gets as the elected representative of the people. If a soldier had it in him to be in the field of politics, he would have been rather unfit to be a good soldier himself? Therefore, instead of joining politics, I do very strongly believe that he should be politically aware. Either way, it will do us good if we adapt our retired life in a manner with commitment to the society at large as much the same way as we did to the Nation while we were in the uniform.

Let us believe that “Soldiers” are not trained to live like a common man, their exclusive elitism is the one that made them the entity called “Jawan” and a national slogan “Jai Jawan Jai Kisan”. Therefore, they need to maintain their grace and outlook in a manner which exuberates confidence and understanding of the environment. It must be fully supported and protected by their countrymen keeping in view their mutually exclusive and supportive relationship towards establishment of a strong national fabric rather than a divisive existence that will be detrimental to the national cause.

Lt Gen Rameshwar Roy, Distinguished Fellow at CLAWS.
All soldiers have to adhere to the old adage, “Old soldiers do not die but fade away” as written by Gene Autry. This incidentally also happens to be the title of the final address that General Douglas McArthur delivered before the Joint Session of both Houses of the United States of America, after he was recalled from Japan before he hung his boots. This is such a stage that every soldier inevitably has to pass through. After serving for a long time in a cocooned environment that the army gives, a soldier is forced to enter an unknown territory immediately after retirement. While in service, their priority remains their work. During service many personal issues which cry for attention are neglected and pushed to the back ground. The moment he retires, suddenly his personal problems assume importance and it start mounting progressively. At the same time he also does not have the protection that his uniform gives. Suddenly life becomes entirely different.

A large number of officers and men do not visualise the changes that they have to face on retirement or after discharge from service. With a little anticipation and preparation they will be able to make this transition smooth. There is also a feeling amongst the servicemen, mainly the soldiers, that the other side of the fence is green. Many of them realise the truth only the hard way.

Merely going by the magnitude of the problems which could be avoided it is necessary that, the men, who shed their uniforms, needs to be handled and guided properly. Let us see how this can be done. The soldiers today are different from the soldiers of the yore. Some of them plan their post retirement life reasonably well. However, many of them need assistance in planning their post retirement life. The ideal level at which this matter can be handled is at the company, battery or the squadron. The personal involvement of the Subunit Commander will go a long way in helping them. He needs to pay attention to the following:

(i) **Keep a discreet eye on the individual’s savings over a period of time** Saving is a habit. Indian families are known for domestic savings. However, some of our men do not have the habit of saving. In the past, men were uneducated and needed a lot of guidance. If one could remember, the Paying Officer always kept an eye of the credit balance in a soldier’s Individual Running Ledger Account. The Company Commander or the Company Officer always persuaded the men to save in the Armed Forces Personnel Provident Fund. This practice needs to be revived.

(ii) **Advise them as to how to invest money for maximum returns.** Many men fall prey to unscrupulous elements that offer impractical rates of return. They invest in Non-Banking Financial Companies like unregistered Chit Funds. These fly by night operators cheat the investors. Our men should be warned against such investments. The advantage of starting savings early in life should be impressed upon them. Investments in good mutual funds, Systematic Investment Plan (SIP) to avoid ups and downs in the markets, Public Provident fund (PPF), Post Office Schemes etc., needs to be explained to them during the roll calls regularly. This matter, if done meticulously, will help our
men invest wisely. They should be encouraged to save for their children’s education.

(iii) Tax Planning. Earlier the pay of our men was below tax exemption limits. With the introduction of the Sixth and Seventh Pay commission scales of pay they are gradually coming into taxation brackets. With the Government’s efforts to promote Digital Economy our men are going to be increasingly affected. They need to be educated on this issue. They need to be educated as to how to save tax by right investments. It is also necessary to explain how doing things digital will ease their problems.

(iv) Construction of house. Everyone desires to build a house of his own. They need to be provided with information about the Army Welfare Organisation’s Projects. Many of them do not know about these projects. They also need to be advised about how to compare home loans offered by various agencies and select the best one that suits their requirements. The intricacies in agreements with builders and how to look for the hidden costs need to be explained to them.

(v) Documentation. Many of the documents required for settling in civil life need “Know Your Client” Compliance. The procedure for this should be known to our men. The habit of getting the certificate from the unit and getting things done will be passe.

(vi) Skill development. Many of our men look for jobs which are available close to their homes. At times, they are also willing to get underemployed and take up small jobs as long as they remain close to their homes. State Governments have quota for ex-servicemen. But these are generally taken by personnel of the Air Force and Navy as they have better qualifications and skill. The practice of sending men for rehabilitation courses in the regimental centre is not yielding positive results as such training are meant to develop only skills that can only be utilised if the individual wants to become an entrepreneur. Two of the important skills even our Junior Commissioned Officers lack are proficiency in English and knowledge on Information Technology. We need to encourage them to attain well recognised qualifications in these areas. There is also a need to establish an interface with the industries and ascertain what kind of skills are in demand and our men should acquire before they hang their uniforms with the objective to have a smooth transition to civil life. Some Regimental Centres have been equipped with Skill Development Centres. This is a step in the right direction. But, for this initiative to succeed, the interface with the Industries is inevitable.

(vii) Getting adjusted to the pace and method of working in Civil. Our men need to develop a lot of patience and get used to the method of working in a civil environment. Everything here takes more time to get things done.

(viii) Registration with the Veteran Cells. All retired personnel are required to register at the Veteran Cells nearest to their place. This is an important necessity and it needs to be completed at the earliest opportunity.

(ix) Investment of Retirement Benefits. Our Junior Commissioned Officers and Other Ranks are disbursed retirement benefits in lump sum when they retire. It is necessary to make sure that it is invested wisely. Suitable advice on various schemes and the returns expected etc., may be necessary to help them invest wisely.

It is observed that problems faced by Officers are different when they retire. The problems they usually face are the following:

(i) Home Address. For all kinds of facilities proof of home address is required. For those officers who have not been staying at their permanent
address, this poses a huge problem. Therefore, they need to look for a solution to this matter prior to their retirement. This matter is not so much of a problem for the men as majority of them stay at their permanent residences prior to their discharge/retirement.

(ii) Change of Address. The address provided in the Bank accounts and investments made have to be changed to their permanent place of residence. If the officer is shifting to a just completed house he may not have the documents to give proof of residence. They need to prepare themselves for such a contingency.

(iii) Investment of Retirement Benefits. The officers also need to have wise counsel on investment of their retirement benefits. Many of them neglect their personal matters while in service. Such matters assume importance the moment they retire.

(iv) Lack of Support Systems. As in the case of JCOs and OR, the support systems for officers also get disintegrated on retirement. They have to be mentally prepared and used to having such a life.

(v) Mental Preparation. Officers need to get mentally prepared for retirement. Such preparation should start at least a year in advance. They need to chart out an appropriate plan with time limits to prepare them for a smooth transition and settlement after they retire. They have to determine what kind of job would be suitable for them and acquire necessary qualifications from a reputed institution which might be required to achieve the same.

(vi) Other preparations. The family of Officers accumulate a lot of things as they keep moving from one place to another during service. They all are packed in trunks. It is necessary to prune the baggage to what can be accommodated in their house where they will settle after retirement. They also need to think of packing their baggage in cartons for easy disposal after they unpack it at their home for the last time.

(vii) Purchase of a Vehicle. Officers need to take note that the vehicle they purchase will be the work horse for the family. Accordingly, they have to decide about the type of vehicle which they need to purchase based on their requirement. This is applicable to JCOs and OR also.

Creating a Will. Officers and men alike need to make a Will and register it with Records and AGs Branch. This comes in handy in handling legal issues that may arise subsequently.

User IDs and Passwords. Bank accounts, investments, dish TV, electricity and telephone bills and such necessities operate on User IDs and Passwords. It is imperative that these are written elsewhere and kept in safe custody. This should be done with the knowledge of the spouse.

Retirement is a major event in a person’s life. It has to be considered as a starting point of a new phase of life. This is the period when an individual can do many things that he wishes to do without any constraints. Both the officers and men have to take care of their health. They should familiarise themselves with the procedures of Employees Contributory Health scheme. One can see many of them facing trouble because they do not follow the laid down procedures. They should prepare themselves mentally and physically to face any medical emergencies.

The best welfare activity in the units will be to educate the spouses of men about all aspects cited above.

Having given the best part of their life in the service of the nation, officers and men deserve the best and helping them prepare for a second innings will go a long way in their smooth transition to civil life.

Lt Gen SL Narasimhan, Former Col of the Madras Regiment.
PROTECTION FROM CYBER THEFTS AND ATTACKS
(Practical Hints For The Veteran Community)

COL SUBHASIS DAS

Introduction
We are living in a Digital World today. It is impossible to stay isolated from the Digital World. The distinction between the “Real” and the “Virtual” is reducing and the day is not far off when the interconnection will be completely seamless. The attention being given by the Government of India to “Digital India” is a pointer to the direction in which the country is headed. Digital initiatives like Aadhar, e-Gov., digitisation of Land Records, Passports, National Voters list and the National Census are well and truly a part of our lives. Our veteran community is a vibrant and productive entity, which is closely associated with the national ecosystem. All veterans are directly or indirectly connected to the Digital World through the ubiquitous Internet. While the Internet has helped all sections of society including our veterans, it has also been the playground of cyber criminals, anti national and anti social elements with the sole aim of exploiting cyber vulnerabilities. This article is
aimed at bringing awareness about the dangers associated with the use of mobiles, computers and other devices connected to the Internet and suggest practical and simple hints by which our veterans can protect their data, money and avoid crimes.

The Veteran community – A lucrative target

- Veteran community is spread across the length and breadth of the country with a large percentage settled in rural and remote border areas. The Internet is gradually reaching out to the population through the medium of the mobile phone. Most of the veterans are older and born before the Internet revolution and are not aware of the dangers associated with the medium. While in the service of the nation, veterans have led a relatively simple and sheltered life in the cantonments and border areas and have not been exposed to the vulnerabilities of the Digital World. Post retirement, they suddenly face a radical change in the way business is carried out in sectors such as banking, e-commerce, railway and air reservations etc. The use of credit cards and Debit cards is extremely common and cash transactions are on the decline. Since the learning curve is steep, there is a tendency to rely and trust other individuals for banking and the internet transactions. Critical information like usernames, passwords, security keys, ATM Pins etc are shared at times with unscrupulous individuals.

- The veteran community is also targeted by the anti national elements since they are aware of sensitive information related to ammunition dumps, bases, entraining and detraining stations, headquarters etc. The simplicity of our Veteran community can be exploited and some may succumb to enticements and attempts to lure by enemy agents. Today, the easiest and cheapest method to establish un-obtrusive contact is through the Internet and almost all enemy agents use this medium extensively.

- Social media platforms like Whatsapp, Facebook etc are the new methods of keeping in touch with the family and friends. In many cases the friends and relatives introduce a new Social Networking platform in the mobiles or computers of our veterans with basic information as to how to use the same. They are not clear about the security settings and other tools by which they can secure their systems.

Know the risks

Having highlighted the vulnerabilities, it would be pertinent to examine the specific nature of threats. The main threats to the veteran community could be identified as under:-

- Loss of data stored in the mobile phone or computer such as documents, photographs, videos, passwords, usernames, certificates, banking details, Aadhar details, PPO details etc.

- Compromise of the email login details and surrender of the same to an unknown identity.

- Loss of banking login and transaction id and consequent financial loss.

- Loss of Credit Card or Debit Card details and subsequent financial loss.

- Hacking of Social Media accounts like Whatsapp and Facebook and loss of sensitive information like mobile numbers, photographs etc.

- Loss of complete system due to Virus, Trojan infection of personal electronic devices.

The distinction between the “Real” and the “Virtual” is reducing and the day is not far off when the interconnection will be completely seamless.
Enticements by enemy agents through the medium of the Internet.
Loss of money through online Ponzi schemes and chain marketing.

The Internet is a continuously evolving medium and the threats are also in a state of evolution. New and more dangerous threats are emerging daily and there is a need to stay updated and informed in order to counter them. The old adage that “This cannot happen to me” is not applicable to the Digital World. It is not possible to hide from the threats. Only way to defeat them is to protect our devices connected to the network in a proactive manner. We will now examine the recommended steps one by one.

**Secure your mobile phone**
The mobile phone is the most common device connected to the network in the modern world. All veterans will surely be having one or more mobile phones. Some of these mobile phones are the so called “Smart Phones” which are more like mini computers in your hand. While all phones can be hacked, the “Smart Phones” are extremely vulnerable. The following precautions are recommended to make your mobile phones more safe and secure:

- Purchase your phone from an authorised dealer who provides a proper bill and warranty. Avoid refurbished, duplicate and cheap phones from the grey market.
- Ensure that Antivirus software is installed in your phone. Take the help of your authorised dealer for the same.
- Remove all unwanted Apps from the phone.
- Do not save your contacts along with ranks, units, personal number or place of posting.
- Avoid using the phone for banking or e-commerce. In case this is unavoidable, install dedicated Banking or e-commerce Apps. Remember dedicated Apps are safer than using a generic browser.

Remember that a computer or a laptop is just a machine and can fail at any moment. The computers are extremely vulnerable to Virus and Trojan attacks and can crash due to the same.

- Change your passwords, including that of Social Media, once every month.
- Regularly clear browser history, caches and App data.
- Always use the option “Do not remember passwords”.
- In case you get an SMS or a message, do not click on the link blindly. Unless you are sure of the origin, delete the message.
- Disable auto download of content in Whatsapp and Auto Upload in Google Drive.
- Do not browse pornographic sites and other websites of doubtful reputation including sites offering pirated songs and movies.
- Keep your camera, microphone and GPS normally in switch off mode and switch on only when required.

**Secure your computer/laptop**
A number of veterans own and use computers and laptops. The same is used both for personal and official work. Over a period of time a large volume of data gets accumulated in these systems some of which has immense emotional value like photographs of near and dear ones. Remember that a computer or a laptop is just a machine and can fail at any moment. The computers are extremely vulnerable to Virus and Trojan attacks and can crash due to the same. Hence the following measures are recommended to save your computer/laptop data.
● Install authorised version of Operating System in your machine. Use paid software as it will be economical in the longer run.
● Install a paid version of reputed antivirus in your machine.
● Check the firewall settings. It must be activated.
● Use encryption software. Encrypt complete disk and decrypt only the file in use.
● Use secure email services like Gmail.
● Avoid all free downloads.
● Regularly clear browsing history, all caches, cookies and other unwanted data.
● Keep the internet connection off, when not in use.
● While carrying out monetary transactions or while you are entering important data like password etc, please ensure that the browser is on a secure connection(i.e. https is visible in the browser window).

Other practical hints
● Social media.
Do not post sensitive data on social media. Be very sure of the identity of the members of your group. Remove yourself from groups which are not important. Before downloading any content, be sure of the origin. If you are not sure make a call and try to ascertain.
● Email.
Maintain two email ids. One for your banking/e-commerce related tasks while the other can be used for personal social interaction. Share only the personal email id with others.
● One time password (OTP).
Register for OTP authentication at all websites where you carry out banking/card transactions.
● ATM Credit Card/Debit Card PIN.
Change your PIN every month. Do not write the PIN on the Card. Share the PIN with your spouse and keep it written somewhere safely.
● Blocking of Cards.
Go through the procedure for blocking your card in case it is stolen/misplaced. Write it down and keep it safely somewhere which can be accessed easily.
● Physical Security.
Physical security of your mobile, laptop, cards etc. is extremely important. Do not store all your cards i.e., Credit/Debit card, Canteen card, ATM card, DSOI card, Ex serviceman card, ECHS Card etc in your wallet. Keep the cards safely at home and take them out only if required.
● IMEI number.
The mobile phone you own, has an unique IMEI number. This is used to track your lost/stolen phone. The same can be seen by typing *#06# on your phone keypad. Note the number and keep it somewhere safely.
● Portable USB devices like Pen drives and Hard Disks.
Avoid using USB pen drives. Use a CD instead to transfer data. To keep a data backup, you may require a portable hard disk. Use crypting software to keep data safe on your hard disk.
● File Formats.
While on the Internet, use pdf files to transfer data instead of Microsoft Word, Power point and Excel files.

Conclusion
The rapid pace of digitisation and spread of the Internet implies that our large and diverse veteran community cannot stay isolated from its influence, both good and bad. A basic sense of discipline while using internet will go a long way to ensure the security and financial safety of our Veterans.

Col Subhasis Das, Senior Fellow at CLAWS Delhi Cantt.
Hardware Requirements
Authorized model of fingerprint scanner as given in Jeevan Pramaan website.

Steps for Installation.
(a) Open the website ‘www.jeevanpramaan.gov.in’.
(b) Scroll to the bottom. Click on ‘PC’ option in the ‘Get a Certificate’ heading at bottom left corner.
(c) Enter your email ID and click the red tab reading ‘I agree to download’.
(d) Download the application file of the model of Fingerprint scanner as chosen by you, from the list at ‘PC App Installer’.
(e) Run the setup file from the route. My Computer > Downloads > Model Number folder > Setup.
(f) Follow the steps of installation as explained in the user manual in the download.
(g) After successful installation a “Jeevan Pramaan” icon will appear on your desktop. Congratulations!

Using the Jeewan Pramaan Icon
(a) Plug the fingerprint scanner device and proceed with Jeevan Pramaan application.
(b) It will ask you for Aadhar number and your mobile number to generate OTP.
(c) OTP will be received on your mobile.
(d) Fill in Pensioner’s Name, PPO number, Select Bank Name from Drop-down list, give account number of Pensioner and select Pension Type.
(e) Click on Small rectangle box that appears on the screen. Then Click “Scan Finger” button after placing your left thumb (left hand) on the fingerprint scanner. This will start the process and life certificate will be generated.
(f) You can now print the generated “Life Certificate” using print button for your future reference. The life certificate contains Jeewan Pramaan ID, which is also labeled as Transaction ID.
(g) You will also get an SMS from the portal regarding your Pramaan ID.

Action with Bank
The Jeewan Pramaan will go to the bank automatically and the bank will confirm this through an SMS. However, the pensioner should forward the transaction / Pramaan ID to its bank through E-mail / SMS.

Please execute this action once for registering yourself with Jeewan Pramaan website and in November every year for submitting life certificate to your bank.
“A nation owes it to its veterans, he is worthy of dignity, respect and regard for his unflinching commitment to the nation. He is forever in search for continued service to the nation, for him, it’s Country-First, always”

V - Versatile  
E - Experienced  
T - Tenacious  
E - Exemplary  
R - Reliable  
A - Adaptable  
N - Nationalist

The Indian Army churns out a significant proportion of its most valued asset, ‘the Soldier’, as many as 60,000 troops retire every year, bulk of them being in the age bracket of 35-41 years. At that age, a veteran is left with a considerable employable lifespan of 19-25 years upto the age of 60 years, in fact, in most cases longer than the colour service. At such a stage there are a numerous of personal responsibilities of young children, dependent parents, requirement of house, loans and so forth. Also, statistically an individual in the age bracket of 35-41 years is on the fast track of professional growth, and given these circumstances, it would not be a personal choice of anyone to retire. Hence, it becomes a forced retirement and the question is why? Such a peculiar precedence of retiring young soldiers is driven by national security compulsions of keeping the army young.

This young veteran, as he prepares to usher into the civil society, he brings along with him tremendous experience in military skills and unique traits of character such as discipline, loyalty, devotion to duty and so forth, which are fairly rare. These can be extensively leveraged to meet the needs of civil society across all spectrums.

The army acknowledges the need to prepare its soldiers for the inevitable transition to the civi-street and such preparation is only a natural phenomenon in the army, where it adopts a mission-oriented approach for any impending task to ensure success. As a result, the army continues to be the last bastion of the nation. In the instant case, the mission is of considerable importance where the army takes ownership of its prospective retirees in ensuring a smooth transition to a dignified life as a veteran. It is an apt recognition of his selfless service to the nation.

It is with this noble purpose that the Directorate of Indian Army Veterans (DIAV) was established on January 14, 2016 at Delhi Cantt. Further, to ensure that welfare of veterans gets the attention it merits, DIAV functions directly under the Adjutant
General. The directorate has been raised as one-stop, single-window facility to deal with all matters of veterans. Of the four verticals in the directorate, one is dedicated to Skilling & Transition, wherein the focus is on preparing our prospective retirees for a dignified second innings.

**Indian Army’s Skilling Vision** enunciated below comprehensively defines the purpose of the army's Skilling Initiative:

“A prospective retiree acquires an aspiration linked skill, is suitably placed in a job on retirement, thus harnessing his inherent potential in nation-building and empowering him to lead a dignified life as a Veteran.”
Directorate of Indian Army Veterans is committed to achieving the stated vision with well-defined systems and processes. An ecosystem has been created for conducting skill courses aligned to National Skill Development Framework (NSQF) through National Skill Development Corporation (NSDC) based on the concept of Recognition of Prior Learning (RPL) where the vast military experience and skills of our solders are leveraged to prepare, enable and empower our prospective retirees for transition to a dignified civil life. DIAV is synergising and harmonising the overall endeavour through coordination, liaison and policy initiatives with stakeholders to include the Line Directorates, Regiment Centres, Army Welfare Placement Organisation (AWPO), NSDC, Sector Skill Councils (SSC) and the industries.

The skilling initiative was launched in a phased manner as an outcome-based endeavour based on the principle of harnessing the vast service experience of prospective retirees. The first step in this direction was a comprehensive exercise for identification of trade equivalence wherein, all army trades were aligned to NSQF approved job roles. It was decided
to initially commence skilling courses in the following sectors and job roles:-

<table>
<thead>
<tr>
<th>Ser No</th>
<th>Sectors</th>
<th>Job Roles</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Automotive</td>
<td>Driver Trainer</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Commercial Vehicle Driver</td>
</tr>
<tr>
<td>2.</td>
<td>Healthcare</td>
<td>Micro Lab. Technician</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Emergency Med. Technician A</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Emergency Med. Technician B</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Gen Duty Assistant</td>
</tr>
<tr>
<td>3.</td>
<td>Security</td>
<td>Security Supervisor</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Armed Security Guard Trainer</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unarmed Security Guard Trainer</td>
</tr>
<tr>
<td>4.</td>
<td>Tourism and</td>
<td>Guest House Caretaker</td>
</tr>
<tr>
<td></td>
<td>Hospitality</td>
<td>House Keeping Supervisor</td>
</tr>
<tr>
<td>5.</td>
<td>Telecom</td>
<td>OFC Technician</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Technician</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Field Tech Computing and Peripherals</td>
</tr>
<tr>
<td>7.</td>
<td>Retail</td>
<td>Distribution Salesman</td>
</tr>
<tr>
<td>8.</td>
<td>Agriculture</td>
<td>Organic Grower</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Dairy Farming Entrepreneur</td>
</tr>
<tr>
<td>9.</td>
<td>Logistics</td>
<td>Warehouse Manager</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Inventory Manager</td>
</tr>
</tbody>
</table>

The Selected Regiment Centres were designated as training partners (TP) and their Skill training infrastructure has been upgraded to the required standards of NSDC. These Regiment Centres, after a stringent selection process, put a handful of deserving candidates through a Training of Trainer’s (ToT) course conducted under the aegis of concerned SSCs. As a result of these efforts, the TPs have a set of qualified trainers to conduct skilling courses. Since May 2016, nearly 2500 prospective retirees have undergone various skilling courses and presently efforts are underway to suitably place willing veterans in jobs that best match their aspirations.

DIAV has adopted a responsive mechanism where continuous feedback from the stakeholders leads to refinement of the skilling ecosystem. Our experience of Phase-I has helped us to further streamline our processes and improve the linkages between various stakeholders of our ecosystem.

“Our deepening connect with the industry, clear mutual understanding of their skill-set requirements and consequent acknowledgement by the Industry of the tremendous potential and exceptional character qualities of veterans; it’s become a matter of immense pride for the industry to employ veterans”.

Significant outcomes which have emerged from Phase-I and critical amongst these is the job
assurance prior to his leaving the Regiment Centres on retirement. In fact, it is extremely difficult to contact a veteran after he has moved out on retirement and get him placed in sync with his aspiration. Organising job melas for providing jobs after retirement has inherent logistics and related issues, thus making their viability suspect. The practice adopted in Phase-II, launched from Nov 2016 onwards, aims that a prospective retiree is skilled while in service and has a job placement prior to leaving the Regimental Centre on retirement.

The Indian Army’s Skilling ecosystem has been harmonised to fulfill the desired aim. The endeavour at DIAV is to spread the skilling canvas to cover maximum Regiment Centres and steadily enhance sectors and job roles. Most significant in this effort, is to make the industry aware of the unique traits of character that are inherent in our veterans, thus, leveraging their vast potential in nation building; concurrently providing opportunities to our veterans to lead a life with dignity, élan and prestige in their second innings. The brief experience which the industries has had with veterans onboard as employees has made them realise their enormous potential, unleashing phenomenal opportunities for our veterans. DIAV is committed to harness these opportunities to the advantage of both, the veterans and the nation.

Contributed by Directorate of Indian Army Veterans (DIAV).
**COMMAND VETERAN CELLS**

**HQ CENTRAL COMMAND**

<table>
<thead>
<tr>
<th>DIRECTOR</th>
<th>BRIG AK GUPTA</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-MAIL</td>
<td><a href="mailto:suryaveterans@gmail.com">suryaveterans@gmail.com</a></td>
</tr>
<tr>
<td>TELEPHONES</td>
<td>1800 180 5666 (Toll free) 0522-2483565 (Civil) 0522-2481120, 0522-2481123</td>
</tr>
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</table>

**HQ EASTERN COMMAND**

<table>
<thead>
<tr>
<th>DIRECTOR</th>
<th>BRIG ASHWINI KUMAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-MAIL</td>
<td><a href="mailto:ecarmyveterancell@gmail.com">ecarmyveterancell@gmail.com</a></td>
</tr>
<tr>
<td>TELEPHONES</td>
<td>1800 345 2477 (Toll free) 033-22627248</td>
</tr>
<tr>
<td>MOB</td>
<td>9073379393</td>
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</tbody>
</table>

**HQ SOUTHERN COMMAND**

<table>
<thead>
<tr>
<th>DIRECTOR</th>
<th>BRIG RAJEEV SHARMA</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-MAIL</td>
<td><a href="mailto:scveterancell@nic.in">scveterancell@nic.in</a></td>
</tr>
<tr>
<td>TELEPHONES</td>
<td>1800 233 3698 (Toll free) 020-26351122</td>
</tr>
<tr>
<td>MOB</td>
<td>8806664163</td>
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**HQ SOUTH WESTERN COMMAND**

<table>
<thead>
<tr>
<th>DIRECTOR</th>
<th>BRIG B S SHEKHAWAT</th>
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<tbody>
<tr>
<td>E-MAIL</td>
<td><a href="mailto:swcveterans@gmail.com">swcveterans@gmail.com</a></td>
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<td>TELEPHONES</td>
<td>1800 233 3698 (Toll free) 020-26351122</td>
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<tr>
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(For addressing Grievances)

**HQ WESTERN COMMAND**

<table>
<thead>
<tr>
<th>DIRECTOR</th>
<th>BRIG RK SHARMA</th>
</tr>
</thead>
<tbody>
<tr>
<td>E-MAIL</td>
<td><a href="mailto:sahayta@wcsesm.com">sahayta@wcsesm.com</a></td>
</tr>
<tr>
<td>TELEPHONES</td>
<td>1800 180 2091 (Toll free) 0172-2554151</td>
</tr>
<tr>
<td>MOB</td>
<td>9780450180</td>
</tr>
</tbody>
</table>

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**VETERANS OUTREACH APP**

The Dte of Indian Army Veterans (DIAV) under the AG’s Branch, IHQ of MoD (Army) runs a portal for the veterans, widows and NoKs called Indian Army Veterans Portal (www.indianarmyveterans.gov.in). The portal since its launch in Jun 2014 has had 837027 hits and 331292 registrations on it.

To make the outreach to veterans and widows even wider and to provide certain facilities on their android based mobile apps, an app called ‘Veteran Outreach App’ has been launched on 07 Dec 2016. The App has the features like :-

- **Ask a question.** The question will be answered by the System Admin at DIAV.

- **Locator Services.** This facility provides the location of ESM Cells, ECHS Polyclinics, Station CSD Canteen and Sainik Aramghars all across the country. Veterans can find the exact location of these and through Google navigation can reach these service centres.

- **Find Coursemates.** The veterans will be able to search their batch mates / course mates across the country, who have registered on the Indian Army Veterans Portal and be able to contact them.

- **Pension Calculator.** The app will take the veteran to the Pension Calculator of PCDA(P) Allahabad called “Suvigya” from where the veteran can find out the pension authorised to him / her.

- **Related Links.** The app will provide links to all related websites for the veterans to use.

The ‘Veterans Outreach App’ can be downloaded from Google Playstore on all android based mobiles.
YOUR GOLDEN RETIREMENT YEARS: INVEST SAFELY, INVEST WISELY

COL SANJEEV GOVILLA (RETD)

What problems you are likely to be facing when you retire?
As per the Census of India organisation, current life expectancy of an average Indian is approximately 70 years at birth which increases to 80 years by the age of 60 years and by 70 years of age, it is 82 years. For a more health-conscious veteran armed forces officer, it would be higher. Nuclear families and shrinking habitats have witnessed more and more veterans living separately and catering to their equally elderly spouse on their own as support systems afforded by the younger generation is evaporating fast. As a result, veterans would be having longer life spans during which period lifestyle should not go down and a large number of them may be living for the major part of this post-retirement life with their spouse only.

Does any sort of planning make sense when your active life is almost over?
Financial planning for the years after retirement is much more than merely managing your money. Issues like estate planning (what happens after your death to your money and possessions), strategy for withdrawal from the accumulated retirement corpus, as pension starts giving in to the merciless onslaught of inflation and taxes combination or when your pension is not sufficient for you to lead the lifestyle you desire, medical management (when services of military hospitals alone may not fully suffice each time), getting the asset allocation right (so that one type of asset like real estate, Gold, lowering interest rates of FDs or abnormal behaviour of stock markets, doesn’t hurt you very badly) and catering for emergencies, may become more important now than in any other stage of life. Also, anticipating future income and lifestyle needs is essential to make these years truly the golden years of one’s life. In fact, the later retirement years of 70s and 80s years of age can pose special challenges to retirement planning and saving.

So what should you be looking at?
The financial planning for the veterans primarily could be based on the following:-

- **Simplify your life** by a clear financial asset allocation strategy and simple plans. While diversification is good to an extent, entangling oneself in managing too many properties, bank and company deposits, stocks, bonds, and other asset options may take the sheen off an otherwise peaceful and stress-free retirement life required at this age.
- **Reconcile your cash flows and budget** by realistically catering to the life you can actually live from now on. While lofty travel and
entertainment plans will not work out, overlooking requirements of the lifestyle that you truly desire and social commitments may cause financial and mental stress.

- **Prepare realistic withdrawal plans.** Act as if you’ll live forever! Make sure your monthly withdrawals from the retirement corpus and pension, if any, cater to the lifestyle and other essential requirements like maintenance of home for a long period of time, at least another 30 years, preferably 40 years. There has to be a balance between drawing your savings too quickly and being left with little to live on in your 80s or 90s, or the opposite scenario of spending your income too slowly and needlessly crimping your standard of living.

- **Leverage your house if needed.** Reverse mortgage is a very good option if you find that you are falling short of income to meet your requirements. The tendency to lower your lifestyle just because you wish to leave the house for your children may not be the best strategy for you and your spouse. For all you know, they may not even need it or care to possess it at the cost of your sacrificing your lifestyle!

- **Design a sound estate plan** that can protect you, your spouse, and your heirs no matter what life brings. Such a plan ensures that your assets go to the people you choose when you pass away or are permanently disabled. It may involve preparation of Will and keeping it updated, Gift Deeds, Trust Deeds, Power of Attorneys and nominations in investments. Ensure that there is a list of emergency information like medication, persons to contact, location of important documents etc., available at hand and is known to all concerned.

### So the brasstacks – Where do I Invest Safely and Wisely?

The biggest threat to the retirement corpus, painstakingly built up over the years, is inflation and income tax. Inflation eats into the purchasing power of this corpus and thus, there is a need to ensure that this money earns at least as much as inflation to retain its value.

Thus, if the average yearly inflation is 7.5 percent while your post-tax returns on this corpus are only 5.25 percent (if you’re in 30 percent tax bracket), then effectively Rs 10 Lakh corpus will have a purchasing power of only Rs7.96 Lakhs after 10 years. To elaborate this point, if something costs Rs 100 today, it will cost approximately Rs 206 ten years later at an inflation rate of 7.5 percent per annum. However, with a 5.25 percent post-tax return, your money would have grown only to Rs 166 during that period. You may feel that your corpus has grown in 10 years, but actually it can buy only less 10 years later than you can do now. Thus, instead of increasing in value, it has actually lost its value over time. This has happened due to the tendency to go in for absolutely safe instruments which have actually given negative effective returns and made your money lose value.

This effect is shown in the chart below (Amount and value in Rupees):-

Make sure your monthly withdrawals from the retirement corpus and pension, if any, cater to the lifestyle and other essential requirements like maintenance of home for a long period of time, at least another 30 years, preferably 40 years.
Second uncertainty to your hard earned money is the fluctuating interest rates. The issue of reinvestment will always come up after the maturity period. Since interest rates too have their own cycle, it is not necessary that interest rates will be high at the time when your matured money has to be reinvested.

Hence, we see that resorting to so-called 100 percent safe investments of fixed income instruments actually erodes your corpus as also exposes you to reinvestment risks. If that be so, what should a retired or retiring person invest in?

- Instead of looking for investment solutions at the word go, look at your financial liabilities still pending and a pragmatic assessment of your monthly expenses, including medical needs, over the rest of your lifetime is to be made.

- Short-term needs beget a comparatively safer investment solution which is not dependent on the vagaries of financial instruments. Thus, the money required up to the next 3 years should not go into equity, gold or real-estate instruments. They should rather go into fixed return investments like bank/company FDs, SCSS, POMIS, Debt Mutual Funds etc, which are sure not to erode your capital though the returns may be lesser.

- Most of veterans shy away from Mutual Funds due to pre-conceived notions. Debt Mutual Funds are one of the best investment options for that part of your portfolio where you do not wish to take the risk associated with equity. In spite of being very safe, they give a lot of power to the investor in terms of liquidity, returns and flexibility. The benefits of the Debt Mutual Funds are as enumerated below:-

  - One can withdraw any part of their money, including the full amount, at about 4 working days’ notice, thus having easy liquidity all the time.

  - Additional money can be invested any time when you have it. Alternately, you can take the Systematic Investment Plan (SIP) route during your Re-employment or period of corporate employment and invest automatically from your bank on a regular basis. Thus investment in bulk and/or SIP is

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Amount</th>
<th>% of Total</th>
<th>Returns</th>
<th>Post Tax (30% Tax)</th>
<th>5 Years Later</th>
<th>10 Years Later</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Future Value</td>
<td>Real Value</td>
</tr>
<tr>
<td>SCSS</td>
<td>15,00,000</td>
<td>17%</td>
<td>8.50%</td>
<td>5.87%</td>
<td>19,95,389</td>
<td>13,89,906</td>
</tr>
<tr>
<td>Bank FDs</td>
<td>31,00,000</td>
<td>34%</td>
<td>7.25%</td>
<td>5.01%</td>
<td>39,58,310</td>
<td>27,57,195</td>
</tr>
<tr>
<td>PO MIS</td>
<td>9,00,000</td>
<td>10%</td>
<td>7.70%</td>
<td>5.32%</td>
<td>11,66,302</td>
<td>8,12,398</td>
</tr>
<tr>
<td>NSC 5 years</td>
<td>15,00,000</td>
<td>17%</td>
<td>8.10%</td>
<td>5.60%</td>
<td>19,69,478</td>
<td>13,71,857</td>
</tr>
<tr>
<td>Insurance</td>
<td>10,00,000</td>
<td>11%</td>
<td>6.50%</td>
<td>6.50%</td>
<td>13,70,087</td>
<td>9,54,346</td>
</tr>
<tr>
<td>Savings Bank</td>
<td>10,00,000</td>
<td>11%</td>
<td>4.00%</td>
<td>2.76%</td>
<td>11,48,054</td>
<td>7,98,294</td>
</tr>
<tr>
<td>Total</td>
<td>90,00,000</td>
<td>100%</td>
<td>5.20%</td>
<td>916,05,621</td>
<td>80,83,996</td>
<td>149,96,525</td>
</tr>
</tbody>
</table>

Note: SCSS – Senior Citizens Savings Scheme; PO MIS – Post office Monthly Income Scheme; NSC – National Savings Certificate; 7.5% per annum Inflation assumed in the long term. Amount in Rupees.
Instead of looking for investment solutions at the word go, look at your financial liabilities still pending and a pragmatic assessment of your monthly expenses, including medical needs, over the rest of your lifetime is to be made.

- A huge benefit of taxation. MFs do not have any concept of TDS for resident Indians. In case of Debt MFs, concessional long term gains taxation (based on inflation indexation) kicks in if it is kept for 3 years and more. Thus after 3 years, the taxes are likely to be very less and may even be zero after 4 years or so, due to indexation based on rate of inflation.
- There are different types of debt MFs to suit all investing purposes. Ex., if you want money in a hurry but don’t want to earn paltry interest of a savings bank account, go for Liquid Funds. For 1-2 years, Ultra Short Term Funds; for 2-3 years, Short Term Funds; and for longer terms, Bond Funds, Accrual Funds, Income Funds, Credit Opportunities Funds, Gilt Funds, etc., are available and can be taken as per the need.
- A part of your longer term requirements, generally your retirement living expenses approximately after 5 years onwards after you retire, should go into equity-related products. Prefer equity mutual funds over direct investment in stocks unless either you are very confident of your capability in stock trade or have a very reliable stock advisor. These equity instruments should progressively be switched to debt products to meet one year’s requirement at a time so that your financial requirements for the next three years remain in fixed income avenues at all times.
- Real estate should be avoided unless one needs a Home of his own even at this stage or is going
in for a renovation of an existing house for residential purposes.

- Gold, despite the recent bull run, actually is just a hedge against inflation. It simply implies that it is not likely to create long-term wealth for you since its returns are likely to just about match the inflation rate. One may have a small exposure to it, if at all, typically not more than 5 percent of your money, mostly in the form of Gold ETFs or Gold Savings Funds.

- Insurance is a neglected area by the retired or retirees. If there are dependents or liabilities which need your financial protection umbrella even after you retire, do take or continue your insurance policy till that requirement exists. The best product here is a Term Insurance Plan for you. Insurance as an investment should be absolutely avoided.

### So what could be a good money allocation of Retirement Corpus to various investment avenues?

Depending on your own comfort level with the amount of volatility you are ready to endure, consistent with your future requirements, I would suggest the following (Amount in Rupees):

<table>
<thead>
<tr>
<th>Investment Category</th>
<th>Post Tax Return</th>
<th>Suggested Allocation in Percentage and Money Terms</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Aggressive</td>
</tr>
<tr>
<td>Senior Citizen Savings Scheme</td>
<td>5.87%</td>
<td>10%</td>
</tr>
<tr>
<td>Bank FD</td>
<td>5.01%</td>
<td>5%</td>
</tr>
<tr>
<td>Company FD</td>
<td>5.87%</td>
<td>10%</td>
</tr>
<tr>
<td>Debt Mutual Funds</td>
<td>9.00%</td>
<td>45%</td>
</tr>
<tr>
<td>Equity Mutual Funds</td>
<td>12.00%</td>
<td>25%</td>
</tr>
<tr>
<td>Gold (ETFs / Mutual Funds)</td>
<td>7.50%</td>
<td>5%</td>
</tr>
<tr>
<td>Public Provident Fund (PPF)</td>
<td>8.00%</td>
<td>For Tax Saving Purpose only (Rs 1.5 Lakh per year)</td>
</tr>
</tbody>
</table>

|                    | 100% | 90,00,00 | 0 | 100% | 90,00,00 | 0 | 100% | 90,00,00 | 0 |

However, please remember that everybody's case is different. You should definitely consult your financial planner before taking a final decision with investment of your life-time savings.

Col Sanjeev Govilla, CEO Hum Fauji Initiatives.
Introduction
A Defence Forces Covenant deals with the mutual obligations between the Nation and the Defence Forces. It is an agreement under which the state undertakes to take care of them in appreciation of the selfless sacrifices they make. Though the term itself is of recent origin (introduced in The United Kingdom in 2000, Soldiering – The Military Covenant), the logic and the ideal was crystallised more than two millennia ago by Chanakya in his aphorism to Chandragupta Maurya viz ‘The day the soldier demands his dues will be a sad day for Magadha. For then on that day, you will have lost all moral sanction to be King’.

In order to ameliorate the problems faced by defence forces personnel, both serving and retired, including widows and families, a Defence Forces Covenant need to be framed through an Act of Parliament with the following objectives:-
- Set a framework as to how the Defence Forces community should be treated on critical identified aspects.
- Lay down policy and delivery standards and parameters for meeting these aspects.
- Instil accountability – Annual reports to the Parliament.

Why a Defence Forces Covenant
- The first duty of the state is the defence of the realm. A natural corollary is the pledge by the state of adequate safeguards, rewards and compensation for Defence Forces Personnel who risk their lives in compliance with orders from their superiors, which is derived from the policy of the elected civilian Government. People opt for the profession of arms and continue to serve through risks, tribulations and deprivations for a lifestyle of ‘patriotic elitism’, ‘social esteem’ and ‘appraise recognition’.
- In the absence of an appropriate advocacy structure in India, it is imperative that a Covenant is established between the Government and the Defence Forces, as a moral obligation, the Government and the Nation owes to those who

- Covenant is an expression of moral obligation between the Government and Defence Forces
- Defence Forces Covenant can be framed by an Act of Parliament.
- The Covenant should set a framework on how the Defence Forces community should expect to be treated on critical identified aspects.
serve or have served in the Defence Forces, as well as towards their families. A Defence Forces Covenant exists in the UK and a Social Covenant, addressing the issues pertaining to Defence Forces, exists in the USA. The Government and the citizens of the country must treat it as their obligation to support the Defence Forces and its members to ensure that they face no disadvantages at any level as compared to the civilians, for the sacrifices made by them and their families. The neglect of promises in matters relating to military personnel has been highlighted and often brought to the attention of the entire nation during the OROP struggle. Similarly, the obligation of the Government to provide lateral entry/absorption to early retiring Defence Forces personnel has not been fulfilled. The same attitude and neglect is reflected in the endless litigations that the Ex Servicemen have to undergo to claim their legitimate pension and disability related awards. In contrast, to cite an example from the UK where the Military Covenant is operational, Mr Justice Blake (September 2008) sited the Military Covenant while upholding the claim of six Gurkha soldiers to settle in Britain at the end of their service and granted them residence in Britain.

What Does The Covenant Cover

- The Defence Forces Covenant is an appreciation and expression of the moral obligation of the Government and the nation towards the Defence Forces who, because of the nature of their service, require special consideration and advocacy. The Covenant should cover a wide range of issues. Though it should ideally be based on moral obligations, fulfilling these obligations would require action by Government @general levels and other related agencies. The Covenant is meant to influence policy, service delivery and standards in the following areas:-

- **Terms and Conditions of Service.** The Terms and Conditions of engagement of Defence personnel should help them sustain and provide adequate compensation for the freedom and choices that they have voluntarily given up. The conditions offered, in return to the commitments and risks, should be fair in terms of both financial and non-financial package. The Terms and Conditions should ensure provision of assured employment till the stipulated retirement age, by lateral absorption elsewhere. This would undoubtedly make defence more attractive and raise retention index of Defence Forces.

- **Healthcare.** Besides providing the best healthcare facilities to the personnel, both serving as well as retired, including their families, the Government should address the specific needs of the injured, disabled and families of martyrs and deceased. Initiatives like the Ex-Servicemen Contributory Health Scheme (ECHS) should not be a victim of bureaucratic negligence or inadequate funding and be more responsive and accountable. The network of existing scheme also needs to cover the majority, who settle down in rural India, by establishing medical infrastructure, both Government and private, accessible to them. Healthcare facilities in respect of disabled and war wounded veterans assume a new dimension and need to be addressed by the scheme. With the disintegration of familial support systems, establishment of Old Age Homes for the Veterans, with availability of medical facilities may be put in vogue.

- **Education.** Service personnel and their families should have facilities to avail appropriate training and education for both, professional and personal development, including the opportunity to attain civilian qualifications from well recognised
institutions in order to prepare them for post-retirement jobs. Of late, Defence personnel are not satisfied with the quality of education available for their wards at the place of posting. This often imposes temporary separations to facilitate education for their wards at some other city or town. Provision of quality education at the place of posting shall not only benefit the serving personnel but also contribute towards socio-economic development of the area. Measures to ensure admissions of wards in reputed institutions during posting of Defence personnel in mid-session and reservation of vacancies in good educational institutions shall go a long way in mitigating this problem. To conclude, the problem of lack of continuity in education and non-accession to good schools is an intangible disadvantage of military life and needs to be addressed. Flexibility in provision of service accommodation too needs to be considered to meet this requirement.

- **Housing.** In order to address the demand for accommodation for the Defence Forces personnel, the Government should try to provide them stability. They should also facilitate construction of affordable housing schemes for meeting the requirement for accommodation after retirement. Defence personnel should be given priority status at the time of inviting applications for Government sponsored affordable housing scheme.

- **Tax Benefit.** While the members of Defence Forces pay their taxes as citizens of the country, tax relief should be given on risk based allowances as these are meant for a specific purpose and apart from this, utilisation of local services by the service personnel cannot be treated in the same way as their fellow citizens. In most NATO nations soldiers are exempt of all taxes as long as they are in active operational areas. Whereas even during Kargil or those deployed in CI/CT are not exempt of taxes.

- **Care and Safety.** While the service personnel are deployed far away, including border areas, from their home and families, they face a number of issues pertaining to the security and wellbeing of their families and property. The state must provide an assurance of safety to address their problems expeditiously while the soldier is away on deployment.

- **Compensation for Deployment.** The nation should recognise and adequately compensate Defence Forces personnel who are deployed in the line of combat duty, under harsh weather and terrain conditions.

- **Family Life.** Families of defence personals have to curb their freedom and forego certain privileges while providing support to the Services. To sustain family life, such members should have the same access to opportunities available to others or should be compensated for opportunities not available to them.

- **Lateral Absorption in Government Service.** To compensate for the relatively short careers in defence services, scheme for lateral absorption at suitable levels in other organisations should be assiduously instituted and monitored.

- **Transition.** Suitable support mechanism be drawn up and be made available to assist the transition of Defence Forces personnel from Service to Civilian life.

- **Recognition.** Defence Forces community deserve recognition by the government and the civilian community for the unique service which they render to the nation and the unlimited liability which the Service personnel undertake by organising functions in the form of memorials, commemorative events, honours and awards.
Participation as Citizens. There should be opportunities for Defence Forces personnel to participate and represent in all bodies and activities to the same extent as any civilian citizen can, subject to the constraints of the Services.

Redress and Recourse. Members of Defence Forces, veterans and their families should have accessible means to seek redressal and recourse to seek remedy, if they perceive that they are not treated fairly and appropriately. Established means of recourse should be sensitive to the special circumstances of the Defence Forces community.

7. There has been a steady degradation in the status of Defence Forces and a marked declining trend in attracting the youth to Defence Forces as a career followed by difficulty in retention. It is imperative that the Defence Forces Covenant be passed as an Act of the Parliament, keeping in view the welfare of soldiers and their families. It should also be included in the Centre and State Schedules concurrently. Introduction of such an Act will be an unequivocal declaration that the nation and its people are strongly behind the Defence Forces. It is also pertinent to note that Shri Rajeev Chandrasekhar Member of Parliament (Rajya Sabha-2014) has already introduced a Private Members’ Bill for precisely such a law/legislation.

Col Sameer Srivastava is an Infantry Officer presently posted as a Director in the 7th Army Pay Commission Cell.
Not many even in Paralympic Association of India knows who Murlikant Petkar is. People had not even heard about Paralympic Games, when he became the first winner of individual gold medal at an Olympic event. With the conclusion of Rio 2016 Paralympics it is important to have a look at his iconic achievement.

Pakistan launched Operation Gibraltar in 1965, with the objective go helping infiltration in to Jammu and Kashmir hoping that it would secede from India and become part of Pakistan. Infiltration of Mujahids by Pakistan in Jammu and Kashmir resulted in the Indo-Pakistan War of 1965. It witnessed the world's largest tank battle since the World War II, and resulted in nearly 3000 Indian casualties. Murlikant Petkar was part of the Corps of Electronics and Mechanical Engineers (EME). He sustained severe bullet injuries that ended his dream to make it big in sports as a boxer. But that didn’t deter him from continuing to serve his country.

Even though crippled by war, Petkar resolutely refused to give up, choosing to pursue his sporting career with renewed vigour and passion, even more than the period before he sustained life-changing injuries. Petkar took up swimming, javelin, slalom racing, shot put and table tennis – training in each of them passionately, with a competitive goal in mind. His efforts paid off three years later, when Petkar was selected to be part of India’s paralympic squad at the 1968 Paralympics in Tel Aviv, Israel. That year, he participated in table tennis, and notched first-round win before being knocked out of the tournament.

The early exist did not discourage his Olympic dreams. It only made him work even harder to win medals at various national and international championships. Instead of table tennis, Petkar trained in shot put, precision javelin and slalom racing. But his biggest goal and primary focus was swimming. He practiced in each one of those sports...
with only a stump for an arm, and still battling through the pain of his war wounds.

Training nearly every day for the next four years, Murlikant Petkar was once again selected to be part of the squad India fielded for the Paralympics, this time being held in Heidelberg, Germany. It was in 1972 in Heidelberg, Germany, he made history as the first individual Olympic Games gold medalist from India. Petkar participated in Paralympic events for each of the sports he was trained and made into the finals of each. He finished as a finalist at the men’s precision javelin throw, and slalom, but that was not his biggest achievement that year. Murlikant Petkar clocked a world-record 37.331 seconds to win gold medal in the 50m freestyle swimming event in 1972, claiming India’s first-ever individual gold medal in Paralympic history. It was a historic moment for him and the nation but was not known across the nation due to lack of awareness.

He finished his sporting career with four medals in international swimming events. He faded into obscurity, and eventually shifted his base to Pune, Maharashtra, where he took up employment with TELCO.

Although he won India’s first ever Olympic/Paralympic medal and set a world record, and won four medals in international swimming events, Petkar remained a rather unsung hero of Indian Sports. His record doesn’t feature in the Paralympic Committee of India, as they started maintaining the

Murlikant Petkar was part of the Corps of Electronics and Mechanical Engineers (EME). He sustained severe bullet injuries that ended his dream to make it big in sports as a boxer. But that didn’t deter him from continuing to serve his country.
records only after 1984. Paralympics Committee of India official PV Raghunath told Hindustan Times in 2012, “We don’t have any record of his medal. We have record of Indian participation in Paralympics since 1984 when Joginder Singh Bedi won three medals for India in athletics”.

There is a proposal to make a Biopic on this legendary player. The efforts are being made by internationally acclaimed filmmaker Shekhar Kapur to make the film with the title ‘Murli, The unsung hero’ scripted by the journalist turned scripwriter Prashant Singh.

His achievements were recorded in a book launched by former India Cricket Captain Rahul Dravid, based on specially-abled athletes in 2014. But barring that one evening, it appears most people have forgotten the mammoth achievements, both on the field and off, by a young Indian war hero who fought valiantly both in battlefield and sports arena. This living legend is a great inspiration to all those people who are ready to fight their disabilities either physical or mental.

Capt Vinay Kumar, a serving Artillery Officer.
To help ex-servicemen and their families find a successful and productive calling the website www.soldier2ndlife.com harnessed the power of the internet to bring together the network of the defence veterans. The site, which was launched in June this year, under the mentorship of Lt. Gen. Ata Hasnain, is based on a simple premise – it assured ex-servicemen and their families of a successful, productive life, even beyond the uniform. A year down the line, as the site gathers momentum, it seems to be well on the way to keep its word.

Soldier2ndlife, India’s most comprehensive site for the defence veterans was the brainchild of Nabyte Infosolutions, a thriving software company in NOIDA. Conceived by Col. Sunil Prem,
an Engineer officer with a distinguished service record, who had taken pre-mature release to follow the path of entrepreneurship and Sanjeev Kumar, a software wizard, this site evolved over a period of three years. Actually, it was not just one site, it was six – Soldier2ndlife, the mother site which is linked to five other sites www.olivetrolley.com (for the buying and selling of products on-line) www.olivestaysntours.com (for stays and tours) and www.olivejobs.com (for jobs to ex-servicemen) and www.olivetasks.com and www.oliveservices.com (for providing service based assignments to ex-servicemen) and www.olivechats.com (which is a chat site for the defence community). The project got a fillip when Col. Ajay Singh, a former Armoured Corp Officer, took over as CEO and helped operationalise the model. The rationale behind the site is quite simple. Among the defence personnel, there is a wealth of talent waiting to be tapped. The defence community has 1.1 million serving, approximately 7.5 million ex-servicemen, and is adding 50,000 new retirees every year. Add to that their spouses and the figure virtually doubles. Most servicemen retire in the age group of 45-55, an inappropriate age with many productive years ahead, and the skills acquired by them in service can add value to the society and contribute much for development of the country. Yet most servicemen even though willing to contribute are unable to find a suitable second career when they hang up the uniform.

The second innings need not be just a job. It could be in any sphere of activity where their inherent skills can be utilised. Soldier2ndlife encourages veterans and their spouses to pursue that second calling, whether in a job or otherwise. It provides a lot of useful information as to how to prepare for a role in civvy street, (which ranges from detailed job profiles of the different roles they can explore, to CV writing, Interviewing skills and even dressing guidelines). It also provides a platform on which ex-servicemen and their families can sell rare and unusual products on-line, or put up their homes for a Bed n Breakfast, organise tours, and offer specific services based on their skills.

From the look of it, the response has been enthusiastic. Their vast membership base ranges from Lt. Generals to Sepoys (and their equivalents in Navy and Air Force) and is spread across the country. They have helped the placement of many veterans in prime jobs and the clinching moment came when an International Shipping Company approached them to provide Maritime Security Officers to be deployed in anti-piracy operations on board ships. 148 Naval and Army personnel were sent for this role and many are now successfully sailing the high seas with attractive remunerations. They have also tied up with Katha to provide veterans to oversee their projects for developing the reading habits and enhancing literacy in rural areas and with Coca Cola for the conduct of a state survey of all their outlets in Rajasthan.

Their concept in providing services is simple. Since veterans are available in all districts and villages across the country, all that needs to be done is to harness their potential using the power of the internet. Ex-servicemen register at the site and bring out what they are willing to do i.e get a job, offer a specific service (such as training, investigations, surveys, project management,
If Soldier2ndlife continues to provide exservicemen suitable opportunities for their second calling, there could be many more success stories that could emerge in its wake. Who knows, Soldier2ndlife itself could be one of them.

event management, anything which is their forte which they have developed during the years in the army, sell products on-line (usually handicrafts and artefacts from their area), offer homes for a bed n breakfast or merely chat and share information. When a client is available with any requirement, soldier 2nd life contacts the service provider, who execute the tasks in situ. The briefings, payments and coordination is all done on-line.

The products that have been put up on the site form a unique mix. Each of the products are sold by ex-servicemen or their spouses and range from books, apparel, handicrafts, artwork, jewelry and even Wine and Beer making kits. Each of the products is vetted in detail and in some way reflects the soldiers ethos. The provision of the Bed n Breakfast concept has proved to be a hit. Many defence families usually have a spare room after retirement which can be let out. Soldier2ndlife guides and encourages its members to put out their rooms and then get clients who want a genuine home stay with a cultured, polished environment (which a military family invariably provides). This enables a good source of pin money. The concept is also gaining popularity amongst persons below officer rank, who now want to offer genuine homestays in their villages and remote areas.

Amongst the bouquet, is one which is offering service providers from the service community to perform a host of services. The services offered on the site range from Trainings, Investigations, Writing, Copy-editing, driving and even dog-care. The focus is to provide high-end service-providers and they can provide suitable manpower for any task, virtually anywhere in the country.

A very unusual initiative being provided by Soldier2ndlife is in the writing and publication of books. There are so many manuscripts lying unread and dusty, because the authors do not know how to go about getting them published. Soldier2ndlife encourages writers from the service community to forward their manuscripts, copy-edits and proof-reads them, send it for publication and even helps with the book launch and promotion. This could unleash a wave of literary talent in the service community.

Its interactive chat forum, www.olivechats.com enables members to come to the page to chat, discuss ideas, share matrimonial, homes, pets and receive information about all aspects dealing with the service community. One of its most successful pages is “Success Stories” which profiles members of the service community who have attained resounding success in different fields. The stories range from Anna Hazare, GulPanag, NirupamaRao, Captain Gopinath to lesser known luminaries such as Arunima Sinha, the daughter of a NCO who went on to climb Mount Everest even after she lost her leg in a train tragedy. Its tag line promises, “Yours could be the next Success Story – share it with us”

If Soldier2ndlife continues to provide exservicemen suitable opportunities for their second calling, there could be many more success stories that could emerge in its wake. Who knows, Soldier2ndlife itself could be one of them.

Col Ajai Singh is a veteran Cavalry Officer and CEO of Soldier2ndlife.
Background
Compliments to the veteran’s Journal Samman for taking a different and useful approach to identify veterans’ re-settlement policies in the context of the country’s developmental needs. Considering some of the major economic problems experienced in rural India, there is a need to design a process and develop capabilities for direct transfer of innovative technologies to rural sector for addressing some of the following deficits:

1. Agriculture land is getting fragmented into smaller land holdings progressively, which results in low productivity in agriculture sector. It is compelling large scale migration to urban areas.

2. High rates of rural school-drop outs are resulting in illiteracy and large-scale urban migration of illiterate unskilled labour. Rural sector also has large school-educated unemployed youth who are unwilling to work on small fragmented land holdings which are un-remunerative. When combined with low job growth during the past 15 years, the country’s unemployment has ballooned and estimated to be 45 million. Many of these unemployed are illiterate and thus unemployable.

3. Flood-style irrigation practices have lowered sub-soil water levels. There is a need to increase the village catchment areas for rain water harvesting and use of micro irrigation.

4. India has much lower output of nutritional food. Consequently, we have lower protein and food energy consumption of vegetables, eggs, and milk as compared to China and Pakistan. Rural sector lacks skills for increasing outputs in protected cultivation for horticulture (PC), poultry and animal husbandry.

5. Lack of installed capacities of off-grid solar power for food processing, cool rooms for storage of vegetable and solar pump for micro-irrigation.

6. Villages have limited capacities to organise Farmer-Producer companies, cold chain transportation and packaging for direct marketing to urban centres, despite the improvements in road connectivity.

A Way Ahead
Experience in agri-innovation training of individual veterans that were drawn from different villages indicates that even though these individuals are successful in protected cultivation (PC), dairy and poultry farming, but individual veterans are not able to bridge the innovation gap between agriculture institutes to the users in their villages, as they are not able to organise training resources and install equipment in villages without institutional support.

As efficient policy choices are difficult to make without trials, this paper aims to identify ways to deliver skills for rural technology innovation directly to the villages through units of suitably trained veteran as master trainers.

The paper proposes up-gradation of rural technology innovation units composed of selected veterans to be trained as master trainers of innovative technologies which is to include
PC horticulture, innovative poultry-keeping and dairy farming; off grid solar power generation; food processing; rain water harvesting and micro irrigation etc.

It is proposed that Rural Innovation Units (RIU) of 400 trained veterans can be deployed in various Districts; with company sized sub-units of 100 veterans deployed in Tehsils; and teams of five specialists could be deployed in villages. To demonstrate this concept, at least two to three such units should be deployed in different districts for three years. Thereafter, their performance outcomes should be audited and report published. An annual impact assessment of training village self-help groups by RIU teams should be done by officials from the army and the state.

A Need for Change In Rural Sector

India has 600 districts and around 5386 Tehsils. Its 6 lakh villages generally lack the much needed skills for initiating innovative agri-businesses as they are being insulated from agriculture R & D centres and their basic educational limitations for training village self-help groups.

The RISC units should be supported by state agriculture resources to set up rural technology innovation training and demonstration units in the vicinity of village schools. This method would have two advantages: One, deliver innovative rural technologies directly from Indian universities and global research institutions to India’s villages. Two, integrate village school education with visible returns from innovative agri-business opportunities which would motivate children to attend school and improve attendance when they see immediate benefits and opportunities after school education.

Composition and Methods

A District Rural Innovation Unit (RIU) of 400 veterans would require a small number of staff to facilitate technical support from state agriculture resources and rural banks. An RIU should have four field companies, with each company having 100 master trainers dedicated to a Tehsil. One RIU field company should be able to set up training camps in 20 villages by teams of five master trainers in each village. A three months training programme should be conducted at these camps at a time. The teams can return the following year to provide upgraded training in these villages. During their absence, the staff from state agriculture resources should continue to guide the villagers.

Location of Training Camps: Among the reasons for high drop-out rates in schools are that the parents and children do not find immediate economic benefits from education to their households. Girls in particular are discriminated against. In order to connect outcomes of education with immediate agricultural benefits, these training and demonstration units should be set up in the vicinity of village schools. Syllabus should be designed by consortium of State Agriculture Universities, food processing institutes, NABARD, Dept of non-Renewable energy, Small Agri-Business organisation to train the following groups in a village:

- School children, their teachers and parents;
- Women self-help groups;
- Unemployed village youth as agri-entrepreneurs;
- Landless and marginalised groups, which comprise one third of village population and
- Ex-servicemen and farmers as facilitators of rural technology innovation and Farmer Producer Companies.

Agriculture land is getting fragmented into smaller land holdings progressively, which results in low productivity in agriculture sector. It is compelling large scale migration to urban areas.
Considering the fragmentation of land holdings, the following entrepreneurial initiatives can be taken up at the RIU training camps:

- Growing of protein-intensive vegetables in protected cultivation (PC) to enhance food value from production in small plots of land;
- Installing off-grid Solar power units for micro irrigation (drip and sprinkler); food processing; operating farm machinery; air cooling poultry and dairy farm milk parlours;
- Financial training for setting up farmer producer organisations and agri-businesses. It could spin off enterprises engaged in installing solar power units, drip irrigation and installing greenhouses;
- Social audit and facilitation of the Ministry of Rural Development schemes.

Operating & Manpower Costs of an RIU.

a) *Manpower Costs*: Defence service pension already provides 50 percent of their last salary. Additional manpower costs up to 35 percent can be met by the states which benefit from such units. Another 15 percent of salary costs can be met jointly by the Ministries of Power and Water Resources; Agriculture; Food Processing; and Rural Development.

b) *Training costs*: by Ministry of Skill Development;

c) *Material costs*: by individuals and state subsidies being currently provided;

d) *Demonstration Unit Costs at Village schools*: by Ministry of Education.

This new approach would provide the following advantages:

- Technology intervention is feasible directly to the villages from the rural technology R & D institutes that are being funded by various Ministries;
- Selected veterans as master trainers can provide much needed training in rural technology skills as they have following advantages: their families hail from villages in the Tehsil; Veterans have secondary level education and instructional abilities; they have familiarity with operating and maintaining equipment; retire at relatively younger age gives them 15-20 years of active work life; better sensitivity and understanding of local needs, limitations and barriers in delivering such services.
- Soldiers due for retirement can go through 4-5 months training in rural technology innovation and posted to their District RIUs for deployment in their own Tehsils.
- The pension bills of the armed services will be more efficiently utilised. It would provide assured employment to veterans, who would find a sense of purpose and esteem in training villagers of their own Tehsils.

**Rural Technology Entrepreneurial Opportunities for Veteran Soldiers**

Out of 50,000 veterans retiring every year, approximately 35 percent veterans re-settle in their villages. Their-skilling can be facilitated by State Agriculture Universities to provide last mile connectivity for introducing innovative rural technology developments. And in due course of time, these veterans will acquire experience which could be utilised in their own villages.

Soldiers on completion of pensionable service retire at less than 40 years and are relatively in a fit condition. The veterans can be re-enlisted in Rural Innovation Service Corps (RISC) keeping in view their instructional abilities and experience acquired in handling equipment and machinery during the military service.

The legacy of policy in finding jobs through ex-servicemen’s re-settlement offices is patchy and has a high turn-over rate. It is inconsistent with the reality of India’s low job growth and high unemployment rates. Veterans looking for jobs as unskilled soldiers are not respected in their communities.

# Grants/Schemes Provided by Rehabilitation and Welfare Section

**DTE of Indian Army Veterans (DIAV) / AG’s Branch IHQ of MOD (Army)**

## Benefits to Battle Casualty (Fatal)

<table>
<thead>
<tr>
<th>Ser</th>
<th>Entitlements</th>
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<tr>
<td>1.</td>
<td><strong>Yearly Education Scholarship (For Children/Wards)</strong></td>
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<td></td>
<td>(a) Post Graduation</td>
<td>25,000/-</td>
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<td></td>
<td>(b) Professional Course</td>
<td>50,000/- (Max)</td>
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<td>2.</td>
<td><strong>Yearly Higher Education For Widows.</strong></td>
<td></td>
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<tr>
<td></td>
<td>(a) Graduation</td>
<td>20,000/-</td>
</tr>
<tr>
<td></td>
<td>(a) Post Graduation</td>
<td>25,000/-</td>
</tr>
<tr>
<td></td>
<td>(b) Professional Course</td>
<td>50,000/- (Max)</td>
</tr>
<tr>
<td>3.</td>
<td><strong>One time Computer Grant.</strong> (For children undergoing graduation courses and above).</td>
<td>35,000/-</td>
</tr>
<tr>
<td>4.</td>
<td>Daughter Marriage/Re-marriage of Widow/Orphan son’s marriage.</td>
<td>1 lac</td>
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### One Time Grant to NOKs

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<th>Period</th>
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<td>1.</td>
<td>01 May 1999 to 31 Mar 2016</td>
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<td>01 Apr 2016 onwards</td>
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## Benefits to Physical Casualty (Fatal)

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<td></td>
<td>(a) Class I to VIII</td>
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<td>(b) Class IX to XII</td>
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<td>(c) Graduation</td>
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<td>(d) Post graduation</td>
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<td></td>
<td>(e) Professional Courses</td>
<td>50,000/- (Max)</td>
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<tr>
<td>2.</td>
<td><strong>Yearly Higher Education For Widows.</strong></td>
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</tr>
<tr>
<td></td>
<td>(a) Graduation</td>
<td>20,000/-</td>
</tr>
<tr>
<td></td>
<td>(b) Post Graduation</td>
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<td></td>
<td>(c) Professional Course</td>
<td>50,000/- (Max)</td>
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<td>Daughter Marriage/Re-marriage of Widow/Orphan son’s marriage.</td>
<td>1 lac</td>
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<td>1.</td>
<td>PC not entitled to Central Government Ex-gratia</td>
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<td>15 Jan 2009 to 31 Mar 2013</td>
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<td></td>
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<td></td>
<td></td>
<td>01 Apr 2016 onwards</td>
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<td>2.</td>
<td>Fatal casualty to recruit</td>
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<td>01 Apr 2016 onwards</td>
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**BENEFITS TO PHYSICAL CASUALTY (NOT ATTRIBUTABLE)**

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<th>Scheme</th>
<th>Period</th>
<th>Amount</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Education Scholarship to children of PC (Fatal) (Not Attributable) @ Rs 400/- per month per child</td>
<td>15 Jan 2011 onwards</td>
<td>Rs 4800/- per annum</td>
<td>Max two children studying from Class I to XII</td>
</tr>
</tbody>
</table>

**BENEFITS TO BATTLE CASUALTY (DISABLED SOLDIER)**

<table>
<thead>
<tr>
<th>Ser</th>
<th>Entitlements</th>
<th>Entitled Amount (In Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Yearly Education Scholarship (For Children/Wards).</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(a) Post Graduation</td>
<td>25,000/-</td>
</tr>
<tr>
<td></td>
<td>(b) Professional Course</td>
<td>50,000/- (Max)</td>
</tr>
<tr>
<td>2.</td>
<td>Mobility Equipment (Modified auto Scooter/Modification of Car)</td>
<td>70,000/- (Max)</td>
</tr>
<tr>
<td>3.</td>
<td>Wheel Chair (Only Amputee/ Paraplegic/ Tetraplegic or require assistance to walk. In addition second issue after lapse of 07 years of first issue)</td>
<td>50,000/- to 2,25,000/-</td>
</tr>
<tr>
<td>4.</td>
<td>Daughter Marriage</td>
<td>1 lac</td>
</tr>
</tbody>
</table>
5. Orphan Son’s Marriage (Children of battle casualties who die after retirement) 1 lac
6. Modification of bathroom for 100% disabled and wheelchair bound 40,000/-

**BATTLE CASUALTIES (DISABLED) MEDICALLY BOARDED OUT**

<table>
<thead>
<tr>
<th>Ser</th>
<th>Entitlements</th>
<th>Period</th>
<th>Entitled Amount (In Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>One time grant to Disabled Soldiers (Battle Casualty) of all operations after 15 Aug 1947 excluding &quot;OP VIJAY (KARGIL)&quot; invalided/ boarded out/ prematurely released from service in low medical category before fulfilling their terms of engagements.</td>
<td>15 Aug 1947 to 31 Mar 2016</td>
<td>1 lac</td>
</tr>
<tr>
<td></td>
<td></td>
<td>01 Apr 2016 onwards</td>
<td>2 lac</td>
</tr>
</tbody>
</table>

**BENEFITS TO BATTLE CASUALTY (DISABLED) RETAINED IN SERVICE**

<table>
<thead>
<tr>
<th>Ser</th>
<th>Entitlements</th>
<th>Period</th>
<th>% of Disability</th>
<th>Entitled Amount (In Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>BC (Disabled) of all Ops retained in service (based on % of disability)</td>
<td>10 May 1999 to 14 Jan 2009</td>
<td>Below 50%</td>
<td>10,000/-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>15 Jan 2009 to 31 Mar 2016</td>
<td>50 – 74%</td>
<td>20,000/-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>01 Apr 2016 onwards</td>
<td>75% &amp; above</td>
<td>30,000/-</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>15 Jan 2009 to 31 Mar 2016</td>
<td>Below 50%</td>
<td>20,000/-</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>50 – 74%</td>
<td>40,000/-</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>75% &amp; above</td>
<td>60,000/-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>01 Apr 2016 onwards</td>
<td>Below 50%</td>
<td>25,000/-</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>50 – 74%</td>
<td>50,000/-</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>75% &amp; above</td>
<td>75,000/-</td>
</tr>
</tbody>
</table>

**BENEFITS TO PHYSICAL CASUALTY (DISABLED SOLDIER)**

<table>
<thead>
<tr>
<th>Ser</th>
<th>Entitlements</th>
<th>Entitled Amount (In Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Mobility Equipment (Modified auto Scooter/Modification of Car)</td>
<td>70,000/- (Maximum)</td>
</tr>
<tr>
<td>2.</td>
<td>Wheel Chair (Only Amputee/Paraplegic/Tetraplegic or require assistance to walk. In addition second issue after lapse of 07 years of first issue).</td>
<td>50,000/- to 2,25,000/-</td>
</tr>
</tbody>
</table>
3. Modification of bathroom for 100% disabled and wheel chair bound. 40,000/-

BENEFITS TO BATTLE CASUALTY CASES OF MAJOR WAR/OPERATIONS

<table>
<thead>
<tr>
<th>Ser</th>
<th>Entitlements</th>
<th>Entitled Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>One Time Grant to All Surviving NOK of all Fatal Battle Casualty WEF 15 Aug 1947 to 30 Apr 1999</td>
<td>1 lac</td>
</tr>
</tbody>
</table>

INVALIDED OUT (% OF DISABILITY) - ONLY FOR KARGIL CASUALTIES

<table>
<thead>
<tr>
<th>Ser</th>
<th>Entitlements</th>
<th>Entitled Amount (In Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Invalided Out (% of Disability)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>50% or Less</td>
<td>Rs 3 lacs</td>
</tr>
<tr>
<td></td>
<td>75% or Less but more than 50%</td>
<td>Rs 4.5 lacs</td>
</tr>
<tr>
<td></td>
<td>More than 75%</td>
<td>Rs 6 lacs</td>
</tr>
<tr>
<td></td>
<td>For Acquiring Dwelling Unit</td>
<td>Rs 5 lacs</td>
</tr>
<tr>
<td></td>
<td>Children Education (Rs 1 lac per child)</td>
<td>Rs 2 lacs</td>
</tr>
<tr>
<td>2.</td>
<td>NOK of Deceased Soldier</td>
<td></td>
</tr>
<tr>
<td></td>
<td>For Acquiring Dwelling Unit</td>
<td>Rs 5 lacs</td>
</tr>
<tr>
<td></td>
<td>Children Education (Rs 1 lac per child)</td>
<td>Rs 2 lacs</td>
</tr>
<tr>
<td></td>
<td>Financial Assistance to Dependent Parents</td>
<td>Rs 2 lacs</td>
</tr>
</tbody>
</table>

GRANT TO NOK ON DEMISE OF EX-SERVICEMEN

<table>
<thead>
<tr>
<th>Ser</th>
<th>Entitlements</th>
<th>Entitled Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Assured Decent Last Rites Scheme (ADLRS)</td>
<td>Rs 10,000/-</td>
</tr>
<tr>
<td></td>
<td>Provided under ADLRS from dependent URC/Nearest Station HQ</td>
<td></td>
</tr>
</tbody>
</table>

CONTACT DETAILS:

Rehabilitation & Welfare Section, Dte of Indian Army Veterans (DIAV)
Adjutant General’s Branch, Integrated HQ of MoD (Army)
104, Cavalry Road, Maude Lines, Delhi Cantt-110 010.
Tele &Fax: 011-25671557, Tele: 011-25674067, ASCON – 33343/33344/33623
E-mail – rnwsection@gmail.com
A true story of incredible courage of a soldier, whom I have had the privilege of knowing. Someone, who would just not take “NO” for an answer, despite the challenges life threw at him. A story that needs to be told.

There is inevitably a strange, almost laboured disconnect between the urgent, distinctive ‘pop’ of the speeding bullet as it whizzes past you and the apparently languid, disarmingly slow movement of those around you. A sardonic, yet glowing affirmation of the theory of relativity, if you will. Those who have been in active combat and had the privilege of being fired at, would know. Deependra Singh Sengar did. More than once!

It was the day after Valentine’s Day, in 1998. Sengar was received at the Guwahati airport by the unit’s escort team. At 5’6” and 52 kgs in weight, you could easily mistake him to be a postgraduate student at Guwahati University. Sengar was re-joining the unit in active operations in the North East, after weeks of pleading, screaming and struggling against the orders of Col Ivan Crasto, the Commanding Officer, to man the administrative rear echelon of the unit in a cosy, sleepy town in Himachal Pradesh.

That is who he was – a man of action. And men of action, as you would know, abhor routine admin jobs!

The first message he overheard, 15 minutes in transit, on the secured communication radio link was garbled. 5-6 senior militant leaders in a house, armed with automatics, pin point location, high credibility of information, apparent transit profile, likely to move out soon. The Quick Reaction Team (QRT) from the unit was moving out, but could hit target only in an hour. Sengar quickly realised that with a short detour, he could be at the target in 20 minutes. Saving 40 minutes could mean the difference between success and failure.

A flurry of messages later, Sengar had convinced the Battalion HQ that he and his escort team were best positioned to initiate contact with the
militants before they disappeared. The QRT could follow. Now, escort teams are usually a rag tag team of whoever is available. Fully kitted out, sure – weapons, ammo, secured communication – the works. But still, certainly not the first choice of guys for going into combat. But that didn’t deter Sengar. He swung in and hit the target in 20 mins, as planned. A short, sharp exchange of fire ensued. 2 reds down, 3 had fled.

It is then that Sengar realised that he had been hit. Two bullets had pierced through his abdomen, making a clean, almost unnoticeable entry in the front and a classic, disproportionate exit wound in his back. What they call in the medical world, rather disparagingly, a ‘clean’ shot.

The rest was a blur. The flurry of the evacuation process. Initially, hand carried, then a four wheel drive, by chopper, through the local hospital in the neighborhood, and then to the Base Hospital at Guwahati. The long, unending line of surgeries. Cut, sew and cut again. After about 15 days of chopping and pasting, the docs were confident of partial recovery in a time frame of about 18-24 months. A miracle, they called it. But then, they hadn’t seen miracles – as yet

Sengar was no pushover who could be tied down to a hospital bed. He was up in about 45 days. He read books about his condition and realised that psychological recovery was as important as medical one. He started doing what was in his reach- whether strict army hospital rules allowed or not. Sneaking out of the hospital, hobbling along to the theatres to watch practically every movie worth watching, and some which didn’t fit even that bill. 60 days from that fateful day, a Unit officer was getting married. Sengar, attired in a Lungi and kurta (he couldn’t wear anything else – the scars hadn’t yet healed), with tubes and bags (If you must know – A colostomy bag and a bag directly attached to urinary bladder) immodestly but practically hanging out of his modest frame, hired a car and travelled 5 hours one way to Dehradun.

“Huh? All this to attend a frikking marriage??”, You might ask. Well, Sengar wasn’t the type who’d let anything – certainly not a little thing like 25 grams worth of random molten lead that burnt independent, solitary furrows through his intestines – come in the way of having the pleasure of seeing one of his mates being led, willingly to the gallows!!

**Sengar hated hospitals**

Much to the deep dismay of a bevy of nurses there he was back in the unit by early May, 1998. The doctors, fed up with his constant supplications to be released, grudgingly allowed him to get back to the unit, with the solemn promise that he would not exert himself, and stay confined to the unit HQs (chuckle chuckle).

Too difficult for someone who was called “Rocket” by the junior officers as Sengar was the recipient of the coveted “Dagger” in the Commando course, the one who was known for being one of the most physically fit officers and men.

Around this time, a training exercise was being conducted in the Eastern Sector and Sengar saw a chance to prove his fitness. He pleaded with Col Crasto to be allowed to get there, to ‘man the telephone’. Crasto finally caved in after Sengar was able to convince the doctors to pronounce him “fit” for active duty. Sengar had amazingly, defying every single precedent of recorded medical recovery in cases similar to his, convinced the docs to upgrade his medical category to SHAPE1.

He pleaded, struggled, nagged, nudged, begged, threatened, and resorted to blatant emotional blackmail of the vilest means known to be posted on the Eastern Sector.

In the middle of the exercise, news broke about the Kargil conflict and the unit was to airlift a team for the Kargil war. Sengar was back to doing what he loved best – back to action, leading a team. He led his team
to capture Neelam post in the Kargil war, which was the highest post captured in the whole engagement by the Indian Army. By August 1999, officially the Kargil war was over, but escalated engagements along the LOC still required the unit to stay in the area. And Sengar’s team was in the middle of action again.

**Sengar was hit again in September 2001**

A violent firefight with a group of freshly inducted militants. A burst of fire from an AK-47 tore through his upper thigh and hip. Bleeding profusely and his hip bone in tatters, we knew that if we didn’t evacuate him in time, we’d lose him. A paratrooper in the Divisional HQ, a chopper pilot, who was on a routine training mission learnt of Sengar being hit. Without waiting for authorisation, violating every rule in the book, flew in, he landed at a hastily secured patch at the base of the hill feature and evacuated Sengar to the hospital through a route not allowed for Indian aircrafts – Sengar reached hospital in 45 minutes! A couple of more minutes of delay, and he would have been history.

Back to the ‘cut n sew’ story again; only, this time, it was more serious than the first. Sengar survived. He was transferred to Delhi’s super specialty Army hospital two months later and it was then that his parents were brought to Delhi and the news broken. All this while he was told that he would recover and be back in action in a short time. It took him another month to finally learn from the doctors their verdict – He would never walk again.

This was a body blow (pun unintended) even for Sengar. He decided to quit the Army. He had no interest in peddling files clad in the fabulous olives. Once he had waded through the rivers of emotion, which lasted all of 24 hours, he decided to take charge of his apparently fragile destiny.

Sengar started researching options of an alternate career path. He was 30, single and had the energy of a bull – or three. It didn’t take him long to realise that he needed to tame the beast called ‘CAT’ – the Common Admission Test, to take a shot at passing through the portals of the premier business schools.

As he did a SWOT analysis, he identified that his analytical skills weren’t what they once were. So, he decided to take on the task of conquering Arithmophobia – his paranoia of numbers. He got all the math books and diligently went through class four to class 12 books. Minor hiccups like the fact that he had to be carried from his hospital bed to the car, or the fact that they had to make special provision for him at the classes, so that he could recline on an ad hoc chair and take notes didn’t bother him one bit.

**Sengar took the CAT in Dec 2004. Based on his results, he got a call from 15 of the 16 B schools he had applied to – IIM (A), IIM (B), IIM (C), IIM (L) …. A veritable who’s who of the B school list.**

Four days after he hung up his beloved Olive Greens, he got married. Eight days later, he joined the Indian Institute of Management, Ahmedabad. Two brilliant years of number crunching analysis later, Sengar graduated with distinction – on crutches.

Today, Sengar is a top management professional with Microsoft, in Singapore with a doting wife and two wonderful kids. If you thought that’s the final update on his story, wait, because, there is one final flourish.

After ten long years on crutches, Sengar decided he had had enough. He chucked his crutches into a corner and decided to rough it out. Slowly, and with tremendous perseverance, he started walking. Within a year, he was going for short jogs. In September 13, on a trip to India, he decided to revisit his old unit. He got in touch with the Commanding Officer, who invited him to go for a run with the unit in the standard Battle Physical Efficiency Test- with loaded backpack and a weapon. And Sengar did.

**The ‘Rocket’ had returned. To a hero’s welcome….. ■**

Capt Rajat Sengar, a serving young officer of Special Forces.
Defence Personnel both serving and retired deserve a respect for serving the nation in adverse terrains during their young age. We at Punjab National Bank have shown a strong commitment to serve Defence personnel as a matter of both duty and honour. Bank has launched several products exclusively for Defence Personnel and our special PNB Rakshak Saving Bank Schemes for Defence Personnel has unmatched features and can be termed best in the Industry.

The Bank has taken a number of pensioner friendly initiatives, as per list attached. The bank is the first to implement e-PPO, to implement DLC across all the branches. It is bank’s endeavour to understand the root cause of grievances and resolve the same. Bank has set up dedicated e-mail id hogbdpension@pnb.co.in for receiving grievances. We have been actively participating in Defence Pension Adalats, Army ex-servicemen Rallies to interact with pensioners and understand their specific needs. Bank has setup Veterans Facilitation Centre cum e-lobby at the office of Directorate of Indian Army Veterans (DiAV), Delhi Cantt and similar office has been made operational at Chandi Mandir. These facility centres will also be upgraded to provide financial counselling.

List of initiatives taken for making pension delivery seamless
- Bank is in the process of setting up of CPPC at Allahabad exclusively for pensioners of Indian Army.
- Created CPPC Cell at Navy Mumbai office to facilitate Navy pensioners. It has separate mail id navypension@pnb.co.in where navy pensioners can post their grievances/ queries;
- Separate e-mail IDs created for Army and Air Force pensioners armypension@pnb.co.in and airforcepension@pnb.co.in
- Actively participated in all Defence Pension Adalats organised by PCDA for immediate resolution of pensioners’ grievances.
- Special processing for commutation & gratuity on 2nd working day of the month followed by another on between 8-10th every month so that Defence pensioners get terminal due immediately after discharge;
- Exclusive benefits in Defence Saving accounts under PNB Rakshak Scheme;
- Special processing for DA Arrears before month end processing.
- Special processing is done between 7-10th of every month to credit commutation and gratuity amounts
- Multiple pension processing for adhoc entries, arrear payments
- All the PPOs have been scanned and uploaded on Central Server.
- Bifurcated details of pension; is provided in the Pass Book.
- Facility to provide monthly Pension Slip.
- SMS intimation on credit of pension on registered mobiles.
- Centralized Pension Processing Mechanism.
- Automatic calculation of additional old age pension based on pensioner’s DOB.
- Automatic Restoration of Commuted Pension. Provision for Multiple Commutations, each with its own restoration date.
- Customised our system to accept Letter of Undertaking (provided with the PPO) for immediate start of pension.
The train reached Lucknow Railway Station. I could hear sounds of a million bells ringing in the air but somehow my thoughts were intertwined with those of the past 38 years. Yes! 38 years, I had chosen to live my life on my terms and that is how my journey in the armed forces had begun. It had been a soulful journey. Coming from a least known town of Bangai(Gonda), I somewhere had a revolutionary instinct. While my immediate family members believed that service to your elder siblings is the right protocol, I differed from them and nourished a strange notion of independence. While my farmer parents depended on my uncle serving in armed forces for every decision of their life, I loved taking my decision all on my own. But as destiny would have it, how far could a child go. Eventually I grew out of the herd. I was physically well built with a knack for sports. Rejected twice by the Air Force recruitment committee, I could finally make it to Army. I was enrolled in an open rally in Bahraich, (Uttar Pradesh) on February 24,1978. That was the day of my life!. When my friends wanted to go home and be with the family, I decided to go out and watch a movie instead.

My journey to the my Training Centre commenced on February 25, 1978. When the train started moving on that day from Bahraich, I felt a sense of belonging to the Government of India. It was my forlorn voyage commencing from Bahraich to Gonda, Gonda to Lucknow, Lucknow to Jolarpattie and finally Jolarpattie to Bangalore my Training Centre.

Initially I was enrolled in the Indian Army as an MT driver on February 24, 1978 in Army Service Corps and later re-mustered as Clerk (GD/SD) 580 ASC Battalion (re-designated as 501 ASC Bn). It was my first and last unit and thereafter I served in various Headquarters all over the country. When I was Naik Clerk there was direct entry of Hav Clerks in the same category. It was confirmed that my highest rank will be Havildar Clerk till my retirement. As a result, I decided to take premature discharge from service in 1995. There was surplus strength in my cadre in the Corps. I hailed from a very backward area of eastern UP and was unable to manage expenses required for the education of my grown up children, therefore, I opted to get re-enrolled in DSC on August 31,1996 to serve the nation again. I served in ASC for 17 years and three months, transferred to pension establishment in the rank of Havildar and served in DSC for 19 years and re-transferred to pension establishment in the rank of Sub. Nevertheless more than half of my total service is of DSC Records where very few want to serve.

We were blessed with a girl child on March 1,1986. I had lost my mother when I was just 21, she died primarily due to under nourishment. After a brief battle, she expired. Nevertheless, I had decided that day that come what may, I will ensure that my daughters will not suffer the same fate as
my mother. As my daughter grew up, all around me advised that I must not provide education for her in the best of schools or later on, I would find it hard to find a groom for her. But I knew I was on the right track and advancing in my effort to reorient the ideologies that we Indians are entertaining for so long. After her, I had three other children. The best part was that they were my perfect partners during this journey and helped me achieve new milestones. I never had to ask them to study to get good grades, they did it all by themselves. Each one has set his/her own goal and they worked towards it with limited resources that I could afford. One of my fondest memories goes back to the time when I had taken my 5 year old son to buy a football. As we were walking along he happened to see a few kids with cricket bat and spikes. He quietly nudged me and said “papa when you have enough money, we will buy a cricket bat and spikes”. This incident still fills my eyes with tears. I choked for a moment and then realised that if at this age the kid knows that we are fighting for a bright future, I needn’t worry at all. He has all the knowledge he should to draw himself towards the best. He has now grown up to be an alumnus of National Institute of Technology (NIT) Ranchi.

This journey of life was not easy but I could always see a silver lining in my children. From an emotional upheaval to a financial crunch, we have seen it all. There were days when there was no money at all; there were weak moments as well, but I always got strength from my children. The worst a father could witness is to see his child endure difficulties and I had that in plenty. From staying at Gurdwaras for attending interview for college to sleeping at platform while in transit, life tested us mentally and physically as well. During this period I kept reminding my children that diamond is ultimately carbon that sustains high pressure for a prolonged period. I would often remind my children of Abraham Lincoln who rose from the dust, fighting abject poverty to become the President of America. Every person who had the courage to withstand the pressure and hardship will emerge stronger and victorious. While I was serving in DSC Records, my elder daughter was studying in Chandigarh and another daughter at Vishakhapatnam. At times I used to wonder, whether I will be able to support my children or will get exhausted midway without seeing them achieve their goals. But when I look back I feel that the existing system respects merit or else how my children could achieve what they aspired to be. I had put all my resources to educate my elder daughter as a lawyer. The younger daughter suffered depression, because she saw her dreams crashing down as a result of our financial situation. The hardest part of my life was to pull my daughter out of depression. She emerged out of depression and after completing her post-graduation she is now a lecturer in English literature. I used to wonder whether this time will ever pass?

My youngest daughter posted a picture few days ago on Facebook captioned “at 20000 feet” This was a selfie that my elder and the youngest daughter had taken while flying to Lucknow from Chennai and Delhi respectively. It sounds quite ordinary to the present generation today and for a lot of people, but for me this was fulfilment of a kind of dream. There was a time when I used to look at the sky and wonder how rich and influential are those who travel by air. In fact, I had never imagined travelling by air or AC trains. Here are my daughters who book their tickets a day before and just fly to wherever they want to go. For them, the length and breadth of India is not

This journey of life was not easy but I could always see a silver lining in my children. From an emotional upheaval to a financial crunch, we have seen it all.
measured by kilometres but by the flying hours! The first time when I travelled by air, I was mesmerised by the experience! It took just few minutes to cover the distance that use to take me days. The other day my daughter told me “Papa I shall now be in Delhi every alternate week to support my local office there”. She would start from Chennai at 5 in morning and be at her office in Delhi at 9, after working for the whole day she would either fly back same day or next day if her presence was required for longer duration. I still sometimes find it difficult to comprehend that we have come such a long way. I am the same person whose mother found it hard to speak about the agony she suffered in the name of tradition and here are my daughters who defy traditions!

While I write all these I am mindful of the fact that I still do not have a permanent address. Once my son asked me “Papa what should I write as the permanent address?” while filling some form, I was caught off guard because I could never save enough money to even build a modest home. My daughter once told me that when someone asked her where are you from? She answered I am from India. She realised that the other individual was not amused at her answer because he was keen to know her native place. But the reality is that we have lived throughout our life across all states so it is difficult to say which is the native place. My children picked up the culture of almost all states from South India to North and East to West. Truly my children are Indian by culture.

Nevertheless, today I have a Lawyer, a professor in English literature, an Engineer and a Doctor in the making, and they are my precious treasures. My eldest daughter is a Corporate Lawyer, she completed her Bachelors in Law from Army Institute of Law, Mohali and is currently working with the legal department of Renault Nissan, currently based in Chennai. My second daughter, having completed her Masters in English literature from Andhra University has taught students at Raghu Institute of technology and Avanti group of Colleges in Andhra Pradesh. My son completed his B. Tech from National Institute of Foundry and Forge Technology Ranchi, is currently working with Material Engineering Department of DCM Engineering, based in Ropar (Punjab). My youngest daughter is studying at Banarsidas Chandiwala Institute of Physiotherapy in Delhi.

My greatest strength throughout this great journey has been my companion, mother of my talented children. There are absolutely no worries in our minds about the future of my children. We have 4 mobile numbers who are presently in 4 different cities of India setting an example and proving how everything is possible for those who dare to dream.

My journey would not have been possible without the support of the Army that I did not mention so far. Armed Forces gave character to my children, safe environment and opportunity to develop truly as responsible Indians. Had it not been for the best of facilities provided wherever I was posted, I would have found it impossible to plan the course of life as we did. As my children say- “Nobody can be taught the fairness or fierceness, independence or inter-dependence, strength and fragility as we have in us because we were born in the Institution that imbibes it all!

“I am grateful for all the trials for that made me a better person.”

— Lailah Gifty Akita

I am the same person whose mother found it hard to speak about the agony she suffered in the name of tradition and here are my daughters who defy traditions!
It is well-known that the Indian Army is a big entity by world standards, and when we include the retirees and pensioners and their dependents, that would make it one of the biggest cross section of people in the country. Unlike others they stand out due to camaraderie and a bond to stand by each other. The Army tries its utmost to help its rank and file, but the sheer enormity of the situation at times make it an impossible task. To compensate for this, Regiments, Units, friends and course mates are eager to step in where ever there is a need. Here is a touching story of a mother, whose son was martyred quarter of a century ago, but her dream of paying homage to her son was fulfilled by the efforts of the course mates of her son. In this endeavour they left no stone unturned.

The Sacrifice
2Lt. Thomas Joseph of 1/5 GR was waiting to join a convoy to proceed on leave cum posting from the North East on termination of his attachment with the unit. On receipt of definite information about the movement of insurgents on June 12, 1992, like a true soldier he joined the operation. He made the supreme sacrifice that night in the Northeast, barely a year after commissioning. His father was serving as a Subedar Major at that time at Shillong. As a consequence of poor road and rail connectivity he could see mortal remains of his son who was killed only on the third day of the incident. 2Lt. Thomas Joseph was buried in a grave in Chakabama, two hours drive from Kohima, as embalming facilities were not available and the authorities concerned could not transport the body to their hometown in Kerala. The mother and two sisters never got a chance to bid good bye to their brave Martyr.

The Family
Subedar Major A.T. Thomas, took premature retirement and returned to Kerala to look after his family. The mother was particularly hurt as she was not able to visit her son’s grave or place some flowers at least on the day of his martyrdom. The Mother’s desire to pay a visit to her son’s grave and pray for him there, remained unfulfilled. All remaining hopes faded with each passing year, as education of the girls, their marriage, financial difficulties and old age caught up with them.

The Comrades in Arms
June 2016 happened to be the 25th year of passing out of 88 Regular E 71 Technical course from IMA. A group of enthusiastic officers decided to celebrate their Silver Jubilee in style. They started planning for the event from February 2016 onwards and got in touch with their buddies. In May, the group decided...
that all families of Martyrs of the course should be invited as honourable guests for the Silver Jubilee celebrations scheduled to be held from 23-26 June at Dehradun. A detailed search revealed that 19 officers had lost their lives. The course together had won 1 Ashok Chakra, 2 Kirti Chakras, 6 Shaurya Chakras, 2 Yudh Seva Medal, 32 Sena Medal Gallantry, 8 Sena Medal Distinguished, 7 Vishisht Seva Medal and 5 Mention in Dispatches. 2Lt. E. Thomas Joseph was the first one to lay down his life. An effort was made to contact each next of kin (NOK). The course sent personal invitations to all.

**Silver Jubilee**

The gathering to commemorate their 25 years of service to the nation consisted of 140 officers, 100 ladies and over 100 children. They had reached Dehradun. It also included families of eight martyrs, one of whom came from Australia just to be honoured by the course. The events aptly commenced with felicitation of the veer naris and NOK of the martyrs. A film painstakingly made by Col. Anirban Dutta and Col. O.T. Jacob was screened which brought memories of yesteryear’s spent with these brave hearts. The movie is available on YouTube (https://www.youtube.com/watch?v=YIjXVpsNuHE&feature=youtu.be)

Each Veer Nari and family of the NOK of the martyrs were presented with a memento by the course. It was decided that the mementos be handed over personally to the NOKs who could not attend the event. The responsibility of handing over the memento meant for E.T. Joseph rested on the shoulders of Col. Shamsher who was posted at Kochi.

**The Request**

After a lot of efforts Col. Shamsher was able to finally locate and reach the house of Subedar Major AT Josephnear Kottayam. He presented the memento to the proud parents. The fact that their son was still being remembered and honoured by his buddies even after 25 years made the parents extremely happy. Over a cup of coffee, Mrs. Thressiamma Joseph, mother of E.T. Joseph, mentioned about her unfulfilled dream of making a trip to the North East and pray near
Mrs. Thressiamma Joseph, mother of E.T. Joseph, mentioned about her unfulfilled dream of making a trip to the North East and pray near her son’s grave. They also made a request as to whether it would be possible to shift the grave to Kerala from Nagaland.

The Impossible Task
The logistics required for fulfilling the desire of the mother of martyr seemed nearly impossible. But course mates did not give up. The entire course, led by Col. Shamsher, got into action code naming it - Op ET. They raised about 2.5 lakhs through contributions. Col. Robi posted in the North East searched and located the grave and efforts were made to restore the grave through Army resources. Gp.Capt. Manoj (Retd) working with Indigo Airlines contacted the management and arranged for the tickets, sponsored by Indigo Airlines, for the parents and sisters. The Army authorities at all locations came forward and helped the course mates. Requisite permissions for the visit were sought from the local Government authorities, liaison with local Church was also maintained. The entire coordination was carried out by Col. Shamsher and Col. Robi with perfection.

The Final Journey
The parents were escorted to Kochi Airport on October 8, 2016, and it was coordinated by Col. Shamsher. They were seen off by course mates. The parents were received in Kolkatta by another set of course mates and they spent an evening at that Kolkatta. They left for Dimapur the next day where they were received by Col. Robi Kapoor. Their travel by road for over six hours to Chakabama was arranged by the local Army formation.

The poignant ceremony took place on October 10, 2016 at the Chakabama Cemetery with full military honours. A large number of military and civilians were present for the ceremony. The mother’s dream was fulfilled when she placed flowers on her son’s grave after 24 years. Religious ceremony was performed and the parts of mortal remains were exhumed. The mortal remains were then kept in an ornate Casket and the Coffin was transported back to Kerala accompanied by the parents. The
entire transportation cost, though sanctioned by the Army, was sponsored by Indigo. The airlines had laid the red carpet for the parents. It was indeed a true honour to a martyr ever seen in India before.

On arrival at Kolkatta martyr was honoured by Eastern Command where a guard of honour was presented during the stop over on October 12. The family returned to Kochi with the mortal remains on October 13, 2016. A guard of Honour was presented at Kochi airport under full media glare. The event received a great deal of attention in Kerala where it was covered in every local newspaper, radio and regional TV channels. It was also covered in the National media too including AajTak. A blog (www.sajanspeaksworpress.com) written by one of the course mate got thousands of hits and the story went viral.

A full-fledged military funeral was conducted on October 14 at the Kanjiramattom, hometown of the Martyr, where over 4000 people including politicians, film actors, police officials, serving and retd soldiers thronged the village to pay homage to the martyr. 2Lt. E.T. Joseph was finally laid to rest in Holy Cross Church with full military and state honours after 8890 days of his Martyrdom. Ex. Chief Minister of Kerala also visited the parents to pay his homage to the martyr.

At long last a mother’s dream was fulfilled. A family’s request was honoured. The Army generated a lot of goodwill. This was possible because of the moral contract and bond amongst the comrades in arms.

This journey also is a proud example of the passion, love and affection soldiers develop towards the families of fellow soldiers. Even after 25 years these officers had not forgotten Joseph. They all came together to fulfil the dream of the mother of their fellow comrade. E.T. Joseph had left his course mate but he is still alive in the memory of his course mates. All of them contributed to bring Joseph back to his home after 25 years of his resting in a distant land. Joseph embarked on a spiritual journey 25 years ago on June 12, 1992 and culminated it in his home town on October 14, 2016. It is truly a long journey in a lifetime of a legend who chose to attend to the call of duty than to stay back in his room to rush back home. Truly all spiritual journeys are martyrdoms.

*May the soul of 2Lt ET Joseph receive eternal peace.*

Contributed by 88 Regular Course.
Please feel free to say Hello”, she uttered, so gently almost in a whisper but with perfectly smooth diction, looking straight into my eyes and her face light up with a gentle smile. I had approached her with a lot of apprehensions because I was transgressing into her privacy, but she was quick and gracious to put me at ease. She appeared totally at peace, both in her own world and the world at large as two devoted maid servants were taking her along the pathways of the Chandigarh Rose Garden, cushioned comfortably in a wheeled chair, almost every evening.

At about one hundred and one years old, she is unlikely to be the oldest Indian lady but she is certainly the oldest living “First Lady” of the Indian Armed Forces’ fraternity. She was one of the ten siblings of a middle class Punjabi family, who had laid great stress on providing progressive and emancipating education to their children and her father, Major J R Kochhar of the Indian Medical Service had no qualms, when he chose for his eldest daughter, Rajkumari (Kummu) a groom from a Maratha family. Likewise, the family of Shrinagesh too had laid emphasis on the education of their children and admitted them in boarding Public Schools in England followed by Cambridge University. Their eldest son S M Shrinagesh (Shri) had opted for and secured a merit-entry into The Royal Military Academy, Sandhurst (UK). The prospective bride and groom did not know the mother tongue of the other but their eclectic education had helped them to bridge that gap first with English and

At about one hundred and one years old, she is unlikely to be the oldest Indian lady but she is certainly the oldest living “First Lady” of the Indian Armed Forces’ fraternity.
later Hindi as the *lingua franca* in the Shrinagesh household!

The couple had met for the first time on July 24, 1934 (Rajkumari, a few months shy of her 20th birthday and her groom a decade older) when their marriage was solemnised. Captain Shrinagesh had a surprise wedding gift for his bride. He had decided to take her to London for their honeymoon, even though it would be a few weeks past their wedding when the ship would dock in London but they would celebrate nevertheless with Champagne, in a suite in the Savoy Hotel! Captain Shrinagesh was a KCIO (King’s Commissioned Indian Officer) and as such governed by same entitlements of pay and leave as the British Army officers; so Shrinagesh had opted to avail “Home Leave” of eight months in UK as he would successfully utilise the time to concurrently prepare for entry (on merit) to the Defence Services Staff College. Lest wrong inferences of extravagant life style be drawn, Rajkumari had asserted a few years ago to Shrinagesh’s biographer (Brigadier Satish K Issar) that they had lived and brought up their five children with their salary alone and the one and only time they had taken financial assistance from their parents was after superannuation from the service for the purpose of building a dwelling unit, in Chandigarh!
Much like the wives of men in Armed Forces at that time, while her husband, father, brother and one brother-in-law were deployed on battle fields in the Middle East, Europe, Singapore and Burma she shifted between Lahore, Shillong and back to Lahore and following armistice to Tokyo, where Shrinagesh was given the command of the 268 Infantry Brigade Group during the reconciliation and reconstruction phase of post war Japan. She set up home in a villa that belonged to an aristocratic family of Tokyo whose sole survivor, a young girl in her late teens would carry the scars of war for life, particularly as she was now one among the household’s domestic staff in what was once “Home” for her. The humanitarian instincts of Shrinageshs were deeply touched by that cruel paradox of war and they promptly shifted her out of the staff quarters, set her up in a room of her choice in that house and accepted her as a member of their family and appointed her as their interpreter and mentor on Japanese culture and history; it evolved into a life-enriching experience for both parties.

However, the Tokyo interlude was far too brief because the Brigadier was promoted as Major General and appointed as the first “Native” General Officer Commanding, Madras (Chennai) Area and Rajkumari was in the process of setting up her house afresh in the precincts of Fort St George, a space hallowed by about two hundred years of Indian military heritage and tradition.

Among the hilarious episodes of the early years of marriage of a Punjabi with a Maratha, one of which Rajkumari recalls, is worth recounting. Her maternal grandmother had advised her daughter-in-law once that “Never argue with your husband, because you will never win, so just say Achchaji and do what you think best! Their fire extinguishes very fast, if you leave them alone”. She had tried to follow this advice in letter and spirit. After some time, this led to a lot of laughter between the newlyweds when one day, Rajkumari’s Maratha born, English speaking spouse said “Tell me Kummu, what is the meaning of this word Achchaji? I find you say Achchaji to everything I ask you to do. But most of the time, you do the opposite of what I want”. Naturally, Kummu happily explained the lexicon to Shri as also the sage advice given by her grandmother and concluded with a chuckle “..... and I generally find my considered view to solve the problem more workable than yours, so I go ahead and do it.... they both burst out in laughter.”

The Tokyo assignment of the couple was cut short following Independence as the British Officers left for UK and the handful, serving Indian Officers were promoted to fill the vacant key posts in the restructured Indian Army. As a result, by August 1948, Kummu was not only the spouse of a Lieutenant General but also that of the Independent India’s first Corps Commander in Jammu and Kashmir and by mid October set up home in a lovely cottage which has ever since been the Flag Staff House of the “Chinar” Corps. Close to midnight on October 30, 1948 Kummu found Shri getting into his battle gear and after kissing her and their three children in their sleep he next hugged Kummu and whispered in her ear “Kumari, today, either I will be made a man (Sic. a “Complete” Combat Soldier) or would be done forever”.

Rajkumari had no idea as to what was going on and her mounting anxiety was compounded by the surprise visit of Wing Commander Moolgaonkar.
“If Shri had been alive today he would have told the officers that your greatest reward is your own satisfaction of the tremendous achievement; the fact that you were alive at the end of the war and could say to yourselves – Thank God I did my duty for my Country...”

(later the IAF Chief) who called unexpectedly just past breakfast time and most apologetically stated that “the IAF in Srinagar are unable to support the attack on Zoji La due to the prevalent dense fog and that the General should have postponed the mission”. But luck always favours the brave hearts on battlefields and by mid day November 1, 1948 the world learnt that the Indian Army’s first Combat Corps had captured the Zoji La and were galloping forward to liberate Kargil, followed by Ladakh!

Rajkumari had once remarked that “Not a single commander was decorated with any public recognition or National Award after this brilliant victory and display of supreme human bravery” and went on to further state that “If Shri had been alive today he would have told the officers that your greatest reward is your own satisfaction of the tremendous achievement; the fact that you were alive at the end of the war and could say to yourselves – Thank God I did my duty for my Country....” Is anyone listening?

We don’t know for sure how Rajkumari had come across the idea of the Army wives “Collective” with the objective to work for the welfare of the entire community of wives and their children but we do know that no sooner had General S M Shrinagesh became the third Chief of the Army in 1955, she set about in right earnest the process to institutionalise the Army Wives Welfare Association, on a permanent footing. In the course of their meetings, whenever they break for a cup of tea the conversation would almost always veer to the goings-on in the Army Headquarters concerning the forthcoming promotions and postings. Rajkumari found it odd that the Chief’s spouse had simply no inkling of such matters and felt humiliated. Unable to restrain herself, she surprised Shri with a tongue lashing at lunch one day stating “... what a fool and dim wit I had looked .....” but the devoted spouse calmed her at once with “Look, Kummu, leave my office to me.... please just mange our home and children... don’t worry your pretty head with all that goes on in the Office.....”; but what a pity that in recent times, the separation of office and house has been pretty-much messed up.

When I spotted her for the first time in wheel chair around 2004 in the Leisure Valley, she was being trundled by a teenager, probably a great granddaughter. Momentarily parked at a spot from where the upper storeys of the Punjab & Haryana Secretariat and the roof of the Legislative Assembly buildings were clearly visible, the old lady was having a lively conversation with the teenager. As I went near, I overheard her explain how parachutes open and how their unfurled canopies arrest the breeze to enable soldiers to float and touch down safely. I had no idea of what was afoot till shortly, I heard the drone of aircrafts above the Chandigarh Capitol Complex (now a World Heritage Site) and the sky full of Indian Army’s Paratroopers in a superb demonstration Parachute performance for some ongoing Government sponsored celebration!

And the grand old “First Lady” was simply in her elements, clapping with all her might! ■

Lt Gen Baljit Singh, former Artillery Officer, an accomplished writer.
THE ARMY WELFARE PLACEMENT ORGANISATION (AWPO)

The Army Welfare Placement Organisation (AWPO) with its Headquarters in the Directorate of Indian Army Veterans, Cavalry Road, Delhi Cantt., has a Pan-India network of 16 Placement Nodes (PNs) at major industrial hubs and 50 Placement Cells (PCs) at Regimental Centres / Area, Sub Area Headquarters. AWPO has been created with the objective to provide assistance and support to veterans to enable them to have a seamless transition from military service to civilian life as also to assist widows and dependants with job opportunities in the corporate sector.

How does AWPO help?
Despite being aware of the impending superannuation soldiers in service seldom prepare for this very important turning point in life. There is a definite need to prepare soldiers well in advance for post-retirement second career. This is partly due to lack of understanding as to what is to be done and how to prepare. AWPO provides guidance and counselling on such matters as well as assists in preparation and placement in corporate and private sector.

There is a subtle difference between the usual job seeker and an Army veteran. The usual job seekers would normally look for similar positions in a similar Industry based on one’s qualification, aptitude and experience. In the case of veterans, after retirement they would be looking for a transition to a career with the civil/corporate world. This would involve making use of current job skills and utilise it for achieving a different purpose. The focus in public and private sector is enhancement of proficiency with the objective of reducing cost of production and thereby reducing cost of products and services. On the other hand in the Army the skills of its men are used either to eliminate adversary or to ensure efficiency of equipment in a battlefield environment.

First step in this regard is to enhance functional competence, choose a career and prepare accordingly for a smooth transition. For JCO/OR soft skill competencies including basic computer skills, English speaking are mandatory requirements for most vacancies including those in the field of security. Possession of passport, driving license (preferably commercial), gun /weapon licenses are essential requirements for a large number of vacancies.
Preparations required for a smooth transition

- Identify suitability of job based on skills and aptitude.
- Choice of entrepreneurship models such as UBER /OLA cabs, Mother Dairy, Safal, Insurance agencies, Security agencies etc.
- Identify family obligations and select a preferred place of work.
- Relocation to metropolitancities to explore more opportunities.
- Invest time and resources to acquire requisite expertise for a smooth transition.
- Be conscious of the fact that veteran will have to undergo career transition in an un-protective environment and not in a protective environment.
- Identify strengths, accomplishments and success in overcoming the new challenges.
- Reorient and correlate experience that is useful for corporate requirements and need to understand corporate terminologies.
- Prepare a CV in line with corporate requirement.

Preparing Curriculum Vitae (CV)

The CV is the basic document required to apply for a job. During the registration process with AWPO, CV is required to be uploaded on the net. It is, therefore, necessary that this document is prepared carefully. The AWPO website has given out a number of guidelines for helping in the preparation of CV. Veteran could also browse the internet and go through a plethora of suggestions/ guidelines or take the help of a professional. Paid professional assistance is also provided by a number of organisations. The CV is an ‘ID’ for getting a job and the prospective employer must observe something special and feel the urge to have a look at your profile and ultimately offer the job.

Opportunities available for JCO /OR

Government Jobs

A large number of JCO /OR are absorbed in DSC through respective Regimental Centres. The terms and conditions of appointment are as per the policy laid down in this regard. Apart from getting posting
away from home, pay and perks are good and is one of the best options for OR. This service also qualifies them for a second pension. A candidate can apply for DSC six months prior to retirement.

Staff Selection Commission
SSC conducts recruitment to non-technical Group B and Group C non gazetted posts in all Central Government Departments periodically. These vacancies are notified on their website and candidates have to take a written examination. One can apply for these posts after obtaining NOC during the last year of service. Some vacancies are reserved for ESM. The following jobs are available:-
- Graduate Level exam for Group B.
- Inspectors / Sub Inspectors in CPO (CRPF, BSF, ITBP, Delhi Police).
- Constable in CPO & Delhi Police.
- Combined (10+2) level for Data Entry Operators.
- Junior Translators.
- Muti Tasking (Non Technical).

Institute of Banking and Personnel Selection (IBPS)
IBPS conducts common recruitment tests for Clerks and Office Assistants (multi purpose) for Public Sector Banks and Regional Rural Banks. Age relaxation is available for veterans as per Government orders. The maximum age for entry is 50 years.

Age Relaxation
Group B (Non Gazetted), Group C /D Posts Central Government
Veterans are allowed to deduct the period of actual military service from the age and if it does not exceed the maximum age limit by more than three years he is deemed to satisfy the condition.

Group A /B services filled by direct recruitment other than Open All India Competitive Exam
Upper age limit relaxed by the length of military service increased by three years.

Experience in the Army qualifies a veteran for a large number of jobs in the corporate sector. All 158 trades of the Army have an application and related jobs are available in the corporate sector.

State Police
Vacancies in Police Departments are announced periodically by various State Governments. Such vacancies are posted in the AWPO website.

Jobs in the Corporate Sector
Experience in the Army qualifies a veteran for a large number of jobs in the corporate sector. All 158 trades of the Army have an application and related jobs are available in the corporate sector. There are a large numbers of jobs in technical and administrative streams where veterans have a very good scope. Veterans need to correctly highlight their experience in military and justify its relevance with the requirements of the corporate sector.

Entrepreneurship / Self Employment
Entrepreneurship is best option if an individual is inclined and has an aptitude to conduct his own business. While DGR provides loans for starting small and medium enterprises and AWPO has arrangements with UBER cabs, Safal Booths, Max Life Insurance etc. Details can be obtained from AWPO or any of the Placement Nodes established across the nation.

It is recommended that every veteran should register himself with AWPO to avail the services. Details can be obtained from their offices or website www.exarmynaukri.com.

Contributed by AWPO.
As a soldier we are in one of the professions which understands nature, its limitations and importance of giving it its due for the survival of humans. Nature is, no doubt, constant companion of soldiers during peace and war. We learn a lot and interact with nature and survive harsh conditions as well. Through experience, we can sense when nature is conveying some message and if we fail to respond to such indications, it will not condone such an approach of humans. As a veteran I felt that it is our collective responsibility to return something to the society by making a small endeavour to work towards restoration of nature. Hence, I thought of establishing an NGO “Green Thumb” by ex-servicemen, which could take up restoration of ecological activity in and around Pune, Maharashtra, my home state to begin with and subsequently extend this initiative across the length and breadth of the country. Being a veteran of the 1971 Indo-Pak war, when I was critically wounded but survived enemy shelling, I decided to dedicate the rest of my life which I treat as a bonus by giving care to humanity and for betterment and restoration of Mother Nature.

The main objective of “Green Thumb” is to promote awareness about the environment and take initiative to restore it. Though there are several issues that we, as a developing nation, need to focus on but instead of taking up other social causes, including woman empowerment, healthcare, education, development of villages, I thought environment is the subject which is close to our hearts. As Infantry men we used trees as our shelters on a rainy day or use thick foliage for camouflage to save detection, while operating close to LoC or international borders. After being posted to high altitude and deserts one knows the importance of green cover and water sources. I thought we are equipped enough to handle environment related activities at the grass root level.

“Green Thumb” was set up in August 1993 after I hung up my uniform. I felt that there was a need to create awareness about environment related issues and I thought that children are the best ambassadors, followed by women and youth organisations who could spread the message to protect nature to survive. Before we could engage these groups in constructive
activities, it was imperative to make awareness about nature and our responsibilities towards it. We decided to organise painting competitions about nature, seminars about the threat to nature and its impact on survival of humans, nature walks, tree plantation activities, movement to ban plastics to make villages plastic free and campaign to save trees were organised. We took upon ourselves the responsibility of conducting lectures on conservation of water and nature in school, colleges and villages. We faced challenges from many quarters from the word go itself, but we chose to move forward and implement one of the most difficult task of restoration of nallahs used for sewage disposal and gradually converted the banks into green landscapes, bio-diverse parks and took upon the development of waste land into several bird sanctuaries. In the last two decades, “Green Thumb” has planted almost one million trees with the help of school children, woman, youths, veterans, NCC and NSS cadets and volunteers.

“Green Thumb” is an NGO and is being run purely by veterans and volunteers and this organisation has not received any aid from the State and Central Government. The struggle to serve the humans through nature has not been smooth and often our NGO has to face bureaucratic hassles because at times there are conflicting interests. Our endeavour is to increase green cover and restoration of wet lands whereas at times political authorities and bureaucrats want that particular piece of land for some other purposes, such as public private partnership or setting up of industrial parks etc. Efforts to raise funds for development of green corridors and wet lands would face difficulties, if business interests are involved.

People are becoming aware of our initiative and corporate sector including Cummins India Foundation, Tata Motors, Praj Foundation, Summant Moolgaokar Foundation, BMC Software, PMC, PCMC, Pune University and some philanthropists like Shobhatai Dhariwal, Anirudh Deshpande of Amonara, Dagdushet Ganapati trust and all Ganesh mandals of Pune district have come forward to help. We have embarked upon the task of rejuvenation of Khadakwasla dam to augment the water holding capacity of Khadakwasla dam/lake for drinking purposes of Puneite and for farmers of Pune district.

Rejuvenation of Khadakwasla dam project is making a huge difference to the people living in the catchment areas and also to people living downstream. It is one of the biggest restoration project undertaken by an NGO in India.

- “Green Thumb” embarked upon de-silting of Khadakwasla dam and tree plantation in its catchment area since April 2012. We are successfully carrying out CAT (CATCHMENT AREA TREATMENT), to ensure that the silt doesn’t run down into the lake. So far we have been able to remove approximately one million truck loads of soil and gainfully using it for tree plantation and for distribution to the farmers.
- This is the first major attempt of de-silting of the dam in 133 years since the construction of the dam. It has led to following major favourable outcomes:
  - Due to de-silting, the water storage capacity of the lake has increased by 2 TMC saving almost Rs.800 crore to 1000 crore to the Government.
  - Availability of drinking water for Pune has increased.

As a veteran I felt that it is our collective responsibility to return something to society by making a small endeavour to work towards restoration of nature.
More water is available to water starved state of Maharashtra for agriculture purposes.

The de-silted soil is rich in minerals and is being used as manure/fertiliser and therefore, it is being distributed free of cost to farmers to be used in their fields thereby increasing the yield of the crops.

Claim of Carbon Credit by massive tree plantation along the lake in open areas and eligible for reimbursement from International body on the investment made to restore the green cover.

“Green Thumb” has increased the green cover of Pune district.

It has resulted in arresting soil erosion in the catchment areas.

The green cover around the dam has restored the wild life and the area has been developed as a bird sanctuary.

Initiative of Green Thumb has led to eviction of encroachers those who had occupied the flood plains of the lake.

It will become a source of generation of revenue by way of sale of timber in the future.

It has great potential to become a CSR role-model for the country.

The Khadakwasla valley is developing as a tourist destination without much efforts.

There are a large number of dams in the country that face similar problem of silt and this project undertaken by “Green Thumb” can become a role model for others.

One of the greatest contributions by “Green Thumb” is that it has made Punites conscious of the need for protection of the environment. We wish to continue our work to develop the Khadakwasla and Sinhgad Fort that would do yeoman service to the people of Pune.

Along with this, it is our endeavour to plant one sapling per Punite under “EACH ONE PLANT ONE” campaign. Our slogan of three ‘R’s is for all the households, Refuse, Reduce, Recycle, is gaining popularity. It further says “less of wants and less of problems”. It gives us great satisfaction that the Central Government and Ministry for Environment have decided to replicate the Khadakwasla Model in the near future on the Non-Gangetic states such as Rajasthan, Gujarat, Madhya Pradesh, Maharashtra, Andhra Pradesh, Telengana, Karnataka and Tamil Nadu. The green crusaders along with me are my fellow veterans, Laxman Sathe, Col. Vijay Kaushik, Cdr.Ravi Pathak, Col. Ahsok Madan and hundreds of other young children, woman and Punites.

The struggle to serve the humans through nature has not been smooth and often our NGO has to face bureaucratic hassles because at times there are conflicting interests.

Lt Col Suresh Patil, founder of Green Thumb NGO.
ADVISORY FOR VETERANS / NOK

Please Ensure That

1. You have your original PPO and other Correspondence relating to PPO. These PPOs should have the following details:
   (a) Army Number, Rank, Name, Qualifying Service, DOB, NOK’s name, NOKs DOB.
   (b) Trade.
   (c) Unique 15 digit pensioner id on top right corner.
2. You have a joint pension account with your spouse / nomination in case of death of either of the spouse.
3. You have made nomination for LTA with your Record Office and have executed a will.
4. You are in receipt of OROP w.e.f. 01 July 2014 vide PCDA Allahabad circular No 555 dated 04 February 2016.
5. You are receiving additional pension if you have completed 80 years or above age.
6. You have made an AADHAR card. You have linked your Aadhar Card with your pension account and submit your Life Certificate on line in November each year.
7. You have claimed your maturity benefits of extended (AGIF) insurance on achieving the age as given in the EI Certificate.
8. Your PDA has restored the commuted portion of pension after 15 years.
9. You have registered on Indian Army Veterans Portal and have obtained an User ID and Password.
10.7 CPC Pension. Your basic pension of December 2015 x 2.57 is your new pension from January 2016. The new scale has to be implemented by banks by December 2016 as per PCDA Allahabad Circular No 570.
11. ADLRS. A sum of Rs 10,000/- is granted to the NOK on the death of the veteran as part of Assured Decent Last Rites Scheme. In addition, an amount of Rs 7000/- can be claimed from the Record Office/Centre as Demise Grant.
12. PAI & Other Benefits. Please ensure that your pension account is converted into Defence Pension Account so that you get the added benefits of PAI, Loan etc., being given by banks.

FOR ANY ENQUIRY PLEASE CONTACT US ON
Website: www.indianarmyveterans.gov.in
Email: armyveteranscell@gmail.com
veteranscell-army@nic.in
For Pension: 011 25674762, 01125674764
For Welfare: 01125674067, 011 25671557
Toll Free: 1800116644
Extended Insurance (EI) Scheme
EI scheme was started by AGIF for Officers on January 1, 1981 and for JCOs and OR on April 1, 1981, to cater to the needs of such personnel for life insurance for a specified period or till the prescribed age after retirement, whichever is earlier. An amount is retained from the maturity benefits payable at the time of retirement/release/discharge as a single premium (non-refundable on termination of cover). The rate of premium, the amount of cover and the period of cover is decided from time to time based on the environment prevailing in the insurance sector and one time non-refundable/refundable premium is calculated by Authorised Actuary. The one time premium charged for EI Cover was non-refundable in the earlier phases of the scheme. It has been made refundable (without interest) with effect from July 31, 2010 taking into consideration the feedback from the environment.

Persons excluded from Extended Insurance Cover
While EI cover is applicable and provided to all concerned, there are a few categories of retirees who are not provided EI Cover at present. Such categories are:-
- Individuals without adequate balance for recovery of single non-refundable premium at the time of retirement.
- Deputationists from P and T Department who

One of the few organisations of the Indian Army that a veteran would be connected to even after retirement is the Army Group Insurance Fund (AGIF). The Life Insurance scheme provided by AGIF is the simplest yet the most comprehensive scheme, as compared to any other Group Insurance scheme of the Government or private life insurance companies. While in service, an individual is covered for risk to life by the AGIF right from the day an individual joins as a cadet or a recruit till they finally retire from service. Even after retirement, an individual continues to be insured till a certain age or number of years for a fixed amount which is charged at the time of retirement under a scheme known as Extended Insurance Scheme (EI).

EI scheme was started by AGIF for Officers on January 1, 1981 and for JCOs and OR on April 1, 1981 to cater to the needs of such personnel for life insurance for a specified period or till the prescribed age after retirement, whichever is earlier.
don’t retire from Army.

- Deserters.
- Those discharged as a result of disciplinary cases under Section 20 (3) of the Army Act.

Existing Cover and Premium Charged

With effect from January 1, 2015 the EI Cover is as under:

<table>
<thead>
<tr>
<th>Category</th>
<th>EI Cover (Rs)</th>
<th>Premium Charged (Rs)</th>
<th>Validity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Officers</td>
<td>10 Lakhs</td>
<td>1,09,750/- to 1,22,250/-</td>
<td>30 years post retirement or 80 years of age whichever is earlier.</td>
</tr>
<tr>
<td>JCOs/OR</td>
<td>5 Lakhs</td>
<td>62,320/- to 63,500/-</td>
<td>-do-</td>
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</tbody>
</table>

The scheme, as in the case of other AGIF schemes is continuously evolving and therefore, premium, validity and cover is likely to change in future depending upon feedback from the environment.

Uniqueness of the EI Scheme

A significant percentage of Officers and JCOs/OR retiring every month are included in Low Medical Category due to various reasons. Some of these outcome could be attributed to professional reasons while a majority of cases are on account of personal lifestyle choices such as smoking, drinking or age related diseases such as hypertension, diabetes etc. While charging the EI premium AGIF does not discriminate the retirees on the basis of their being SHAPE-I or LMC, whatever may be the reason. Even when an individual is invalided out of service on medical grounds, AGIF still covers the risk to his life under Extended Insurance, post such invalidation.

EI Cover during Re-employment

On re-employment in the Army, all re-employed Officers and JCOs/OR of DSC are covered by the regular insurance as applicable to regular Army personnel which at present is Rs.75 Lakhs and Rs.37.5 Lakhs against a monthly contribution of Rs.5000/- and Rs. 2500/- respectively. However, insurance rules of the Government of India, do not allow an individual to be a member of two group insurance schemes at the same time. Hence, the EI cover provided to such re-employed Officers and JCOs/OR remains suspended during the period of their re-employment in the Army. Once the period of re-employment is over and regular insurance is terminated, the EI cover is revived. Since the premium has been recovered from such personnel earlier and EI is revived later, a pro-rata refund of premium is given to them for the period they were covered by regular insurance during re-employment.

Death during re-employment

In the unfortunate event of a member dying during re-employment, AGIF makes refund of pro-rata share of EI premium to the NOK/ Nominee (taken from the member at the time of their retirement). A specific case is illustrated below:

Nk A Singh retires at the age of 37 years of age and joins DSC when he was 40 years of age.

He has paid Rs.63,500/- at the time of retirement for EI Cover for 30 years or 80 years of age whichever is earlier.

He serves in DSC for seven years till he attained the age of 47 years before his death.

Individual actually availed EI Cover for 3 years (from age of 37 till the age of 40) and thereafter he was covered under regular insurance upto 47 years of age. Therefore, Pro-rata share of premium require to be refunded to NOK/ nominee will be as under:
(63,500) - (63,500 x 3) = Rs.57,150/-
30

It is clear from above that AGIF not only pays the regular insurance amount to the NOK/ nominee, it shall also refund the pro-rata share of EI premium. The following simple method of calculation can also be used by members to calculate pro-rata refund of premium on final retirement from re-employment:-

Col. B Singh retires at age 54 and is re-employed immediately.
He is charged Rs.1,19,750/- for EI cover for 26 years (till 80 years of age).
He retires from re-employment on his 58th birthday.
EI Cover not availed by the individual - 4 yrs.
Pro-rata share refunded to the Officer-
1,19,750 x 4 = Rs.18,423/-
26

As education of our family after retirement is very important, the above aspects need to be explained to them so that they are aware of the amount they are eligible to receive in the unfortunate case of demise of a member.

Refund of one time premium on expiry of Cover
The present EI cover is valid for 30 years post retirement or 80 years of age, whichever is earlier. The date of expiry of cover/ date of validity is printed on the EI certificate given to the individual on retirement. Since the EI certificate is an instrument which needs to be submitted to the AGIF on its expiry, the need for safe keeping of the document cannot be over emphasised, especially when there is a long holding period. For refund of one time premium paid for EI cover, the individual needs to send the EI certificate, in original, duly pre-receipted on its reverse and a cancelled cheque for electronic transfer of the amount with a covering letter.

Processing of EI Claims
In the event of death of an individual under EI cover, the claim will be submitted by the NOK/ nominee in accordance with the procedure laid down on the reverse of EI certificate itself. A set of documents including EI certificate in original, Death Certificate, Affidavit, details of family, Name of the bank and other details and Indemnity Bond (where nominee is not the widow) are to be submitted duly completed in all respects. In case EI certificate is not traceable an additional Affidavit and Indemnity Bond is to be submitted. The claim is generally cleared within one week after the receipt of documents and claim, complete in all respects at AGIF.

Prevalence of AGIF Extended Insurance Scheme with Central Government Employees Group Insurance Scheme (CGEGIS)
It is observed that in a few cases, Officers and men are laterally absorbed in various Government Departments/ PSUs which have their own Group Insurance Schemes. After leaving the Army such men are already covered under EI scheme of AGIF. On joining a Central government post they also become eligible for CGEGIS. However, as per rules an individual is eligible for insurance cover only from one Group Insurance Scheme. In such cases one has an option either to continue the EI cover provided by AGIF or avail the CGEGIS. Should we choose to accept the CGEGIS cover, individual
has to surrender the EI certificate to AGIF along with proof and date of joining the CGEGIS. On retirement / termination of CGEGIS cover, the AGIF cover to the individual will be restored for the remaining period of validity of EI scheme. In other words, if an individual leaves the Army at the age of 45, to join a Central government post he would be covered under EI of AGIF till 75 years of age while the cover under CGEGIS is till 60 years of age. After retirement from Central government post at 60 years of age, individual will be refunded half of his insurance premium (15 years out of 30 years while he was holding a post in Central government) and from the age of 60 years onwards he would be covered by EI till 75 years of age as per the original terms of the Extended Insurance.

**Conclusion**

As on date very few, if any, insurance companies cover the life of an individual beyond 75 years of age (being an IRDAI guideline). The cost of insurance also rises in the later years. In such an environment, the AGIF’s Extended Insurance Policy which also refunds the one time premium on survival is a unique scheme. The viability of the policy to meet its obligations is only through the interest earned from the one-time premium paid by the members on retirement. The EI cover of Rs. 10 Lakhs/ Rs. 5 Lakhs for Offrs and JCOs/OR is considered adequate for the spouse during their twilight years since almost all major social obligations would have been taken care of by that time.

It is also essential on the part of our veterans that the various facts of AGIF’s Extended Insurance Schemes are explained to their spouse and children while keeping the EI certificate in safe custody so that, if need be, claim can be submitted in the earliest time frame to AGIF in a hassle-free manner. AGIF wishes its members and the veterans a very healthy and long life, while standing shoulder to shoulder during their hour of need.

Col Rishi Raj Yadav is Director Claims at Army Group Insurance Fund, New Delhi.
<table>
<thead>
<tr>
<th>S No</th>
<th>Institute</th>
<th>Affiliated University</th>
<th>Recognized by Degree/ Diploma Offered</th>
<th>Duration (Years)</th>
<th>Intake Per Year</th>
<th>Seats</th>
<th>Schedule of Examination</th>
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<td>2</td>
<td>Army Institute of Management, Kolkata (AIMK), Judges Court Road, Opp Alipore Telephone Exchange, Alipore Kolkata -700027</td>
<td>Maulana Abul Kalam Azad University of Technology, West Bengal</td>
<td>AICTE</td>
<td>MBA 2</td>
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<td>CAT conducted by IIM</td>
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<tr>
<td>3</td>
<td>Army Institute of Management and Technology (AIMT), Plot No. M-1, Pocket P-5, Greater NOIDA, Gautam Budh Nagar (UP) Pin - 201306 Estd in year 2004, Tele : 0120 2329512, 2329513, 2329516, E-mail : <a href="mailto:registrar@aimt.ac.in">registrar@aimt.ac.in</a> Website : <a href="http://www.aimt.ac.in">www.aimt.ac.in</a></td>
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<td>AICTE</td>
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<td>120</td>
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<td>Army Institute of Education (AIE), M-1, Pocket P-5, Greater NOIDA, Gautam Budh Nagar (UP) Pin - 201306 Estd in year 2003, Tele : 011 2343741, Fax No : 011 2343741 E-mail : <a href="mailto:aiedelhi@gmail.com">aiedelhi@gmail.com</a> Website : <a href="http://www.aie.ac.in">www.aie.ac.in</a></td>
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<td>5</td>
<td>Army College of Medical Sciences (ACMS), Near Base Hospital, Delhi Cantt- 110 010 Estd in year 2008, Tel :011-25687642, 25687643, 25687644,25687645, Fax : 91-011-25687644, Mil-37388 E-mail : <a href="mailto:theacms@live.in">theacms@live.in</a> Website : <a href="http://www.acms.ac.in">www.acms.ac.in</a></td>
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<td>MCI</td>
<td>MBBS 4 1/2</td>
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<td>Army– 78%</td>
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<td>6</td>
<td>Army College of Dental Sciences (ACDS), ACDS Nagar, [Chennapur CRPF Road] Jai Jawahar Nagar Post, Secunderabad - 500 087 (AP), Estd in year 2001, Tele : 040 20081759,20080243,20080242,20080242 Fax No : 040 27795517, E-mail : <a href="mailto:army_c@rediffmail.com">army_c@rediffmail.com</a> Website : <a href="http://www.acds.co.in">www.acds.co.in</a></td>
<td>KNR University of Health Science Warangal</td>
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<td>Army Institute of Hotel Management and Catering Technology (AIHMCT)</td>
<td>C/O 151 Base Hospital, C/O 99 APO</td>
<td>Delhi Cantt, 110 010</td>
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<td>B Sc (H.C.)</td>
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<td>Army</td>
<td>M. Ed (All Specialties)</td>
<td>10+2 with 50% aggregate</td>
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<td>B L (Integrated)</td>
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<td>Army College of Nursing Sciences Faridkot</td>
<td>Srimanta Sankara-deva University of Health Sciences of Assam, 78% Def-04 SC/ST/PH – 18%</td>
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<td>M. Eng (All Specialties)</td>
<td>10+2 with 50% aggregate</td>
<td>Written Admission Test</td>
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Notes: Information is subject to change. Candidates are requested to go through the Prospectus of respective institutes for more details.
I used to think that violence between Protestants and Roman Catholics occurred only in Northern Ireland. I was mistaken. It can happen anywhere, even in India. I was a young, bachelor Captain, serving with my infantry battalion in the Tangkhul Naga dominated Ukhrul district of Manipur. In view of reports of heightened insurgent activity in the area, my Commanding Officer and I, with a small force, moved to reinforce the Assam Rifles (AR, a paramilitary force) post in the village of Tolloi. It comprised some 3,000 inhabitants and was perched on a large plateau high up in the hills. At one end of the village, the ground rose sharply for another hundred metres, to the AR post, where we were accommodated.

Dr Mishra, the AR doctor, who was about my age, took me round the village and acquainted me with almost everyone. He introduced me, in particular, to a resident Malayali missionary couple. Joseph and Pamela a few years older than me and had lived and worked in the village for several years. With the assistance of the AR and the army, they had initiated a few welfare projects for the benefit of the villagers, mainly in the fields of health and education. Joseph, shy and retiring, preached in the Baptist church. Being familiar with the Protestant liturgy from my school days, I used to attend matins or vespers whenever I could. Pamela took adult literacy classes and instructed the people in matters of health, hygiene and sanitation. She was cheerful and ever smiling, but prone to occasional outbursts of temper. The couple quickly befriended me and we met one another frequently. I got along easily with Joseph, but Pamela, for all her charity and love of humanity, could be disconcertingly narrow minded at times. After I had been in Tolloi for about a month, she surprised me by saying that people must marry within their own communities. ‘Which reminds me, Gora,’ she said, raising her eyebrows, ‘that the girls here seem to have taken a shine to you.’

‘Have they? I had no idea,’ I said in all honesty.

‘It’s true, nevertheless. Anyway, don’t get involved with them.’

‘Oh, right!’

‘A youthful indiscretion could cost you dear,’ she added delicately.

As if I didn’t know! The army is always warning its young officers to keep clear of that sort of thing. After a few days, Father Abraham, a Jesuit priest from Kerala, came to look up the Roman Catholic (RC) minority in Tolloi. I welcomed him to the village and we chatted briefly. He said he had come for only three days and that one of the villagers had kindly offered to put him up. As long as they were in India, the Protestant British discouraged RC clergymen from making forays into the North East. It was only after 1947 that Catholics could venture there freely, but by then most of the tribals had been converted to various denominations of the Protestant Christian faith. One afternoon, while making a round of the village, I passed Joseph’s house. On an impulse, I turned back and knocked on his door. It was opened by Pamela, smiling brightly as usual. She said that Joseph had gone out to meet some of the villagers.
'OK, I'll come back later,' I said.

'No, no, don't go!' she said, taking my arm and drawing me inside. 'I need your company. I'm fed up sitting here all by myself.'

We sat down and talked about this and that for a while. Then I told her of the arrival of the R C priest. 'Yes, I've heard,' she said with a frown, feigning a complete lack of interest. 'Aren't you and Joseph going to meet him?' 'I don't think so. He's RC.' 'Good heavens, Pam! So what if he is? RCs are Christians, too.'

'Maybe, but they do not follow the right path to our Lord,' she said sententiously. I sighed. It was the same old story. Everyone believes that they alone are on the “right” path to God. 'Forget about him,' she said, smiling once again. 'Let's drink some tea and play chess.' In the cold climate of the Naga Hills, tea is welcome at any time of the day. Pamela quickly prepared the hot beverage, then placed a chess board on a small table between us. She arranged the pieces on the board, but my heart was not in the game. Very soon she had me on the ropes and I was forced to resign. It was the first time she had beaten me.

'You are very naughty,' she said, playfully wagging a forefinger in my face. 'You let me win, didn't you?'

'No, no, you've improved,' I said distractedly. I declined the offer of a second game and left.

The signs were not good, I told myself as I climbed the slope to my post. I had an uneasy feeling that something unpleasant was about to happen. I wasn't wrong! As dusk was falling a sentry entered my hut and told me that a Naga youth wanted to see me urgently. I went out to find a breathless teenager babbling incoherently. I gathered that the RC church was being attacked by a Protestant crowd! I told the boy to run back and inform Father that I would be there as quickly as I could. As the boy dashed off, I told the sentry to get ten men armed and ready ASAP. They were outside my door within two minutes.

We hurried downhill to find the church encircled by an abusive, stone throwing mob, which fled the moment it saw us. 'Thank God you've come,' said a visibly shaken Father. 'Don't worry, there won't be any more trouble,' I assured him. 'Go on with your service.' My men quickly surrounded the church. I instructed them to remain in position till the congregation had departed. Later, I posted a night sentry outside Father's house and arranged for the RC inhabited areas of the village to be patrolled at night. The next morning, I went down to the village and accosted Joseph as he was crossing the football field. 'I am very annoyed about last night,' I said. 'It was unfortunate, Captain, but you know the Nagas. They get carried away by their religious beliefs.'

'Indeed! Are you telling me seriously that you condone this kind of violence?' I asked in amazement. 'This isn't Ulster, you know! I thought you preached the Christian virtues in church.'

'Er…yes, of course, I do,' he stammered.

'Look, Joseph, if you value my friendship, you will ensure that such a thing never recurs. I will hold you personally responsible if it does.'

I thought I'd gone too far, as he was not accountable to me for law and order, but he didn't object.

'Don't worry,' he said equably, 'it won't happen again.'

'Now relax,' I said putting an arm round his shoulders. 'I'll be grateful if you, Pamela and Father could come round to my place for tea this evening at 5. Don't worry, there'll be coffee as well.'

'Er…thanks, but I don't think Pam can come. She's taking a class from 4 to 6.' Which is exactly what I had counted on! I had craftily timed the invitation to clash with Pamela's class; I couldn't trust her to keep her temper in Father's presence. 'Well, that's too bad,' I said, pretending to be disappointed. 'I'll just have to ask her some other time.'

On my way back, I called on Father and repeated my invitation. I crossed my fingers when the two men of the cloth turned up in the evening, but I needn't have worried. At first, they looked at
each other warily, like boxers in a ring, but soon
the barriers were down. Within no time they had
switched from English to Malayalam and were
exchanging pleasant memories of life in Kerala.
I plied them with a steady stream of coffee,
savouries and sweets to encourage their bonhomie.
Although strictly teetotal myself, I also offered
them medicinal brandy, which they accepted with
a show of reluctance (‘Just a drop, because it’s
cold’, they said). After several drops of “medicine”,
they were on backslapping terms and roaring with
laughter. Before leaving my hut in a mellow mood
two hours later, they told me that the various paths
to God need not coincide and that all of them were
“right”. ‘Phew, thank heaven for that!’ I said to
myself, hoping fervently that they wouldn’t change
their minds when they were sober. I am happy to
say that there was no religious discord in Tolloi
after that.

Col Arun Sarkar  Infantry officer had distinction on
serving in Northeast and Sri Lanka.
General

The Ex-servicemen Contributory Health Scheme (ECHS), a flagship scheme of the Department of Ex-servicemen Welfare, Ministry of Defence was launched on April 1, 2003. The Scheme aims to provide quality medicare to Ex-servicemen pensioners and their dependants through a network of ECHS Polyclinics, Armed Forces medical facilities and empanelled private / government hospitals and diagnostic centres spread across the Country. It has been structured on the lines of the Central Government Health Scheme (CGHS) and endeavours to provide cashless treatment to its beneficiaries. At present, only allopathic treatment is provided under ECHS. The expenditure on this Scheme is met by the Central Government through the budget under Defence Estimates, along with one time contribution from the members.

The scheme has a pan India foot print and is being administered through 28 Regional Centres controlled by the Central Organisation at New Delhi. Delivery of health care is provided through 421 polyclinics across the country.

The salient features of the scheme are as follows:

**Vision**
To provide quality healthcare to Ex-Servicemen and their dependants.

**Mission**
To ensure management of healthcare to Ex-Servicemen and their dependants, through a systematic approach with a responsive and efficient medicare network comprising Polyclinics, Service Hospitals and Empanelled Hospitals/Medical facilities.

**Concept for the future**
The overall concept of Healthcare to Veterans would be shaped as follows:-
Establish a Hospital Information System commencing with in service med history capable of seamless migration to post retirement healthcare model.

- System of primary care at polyclinics and secondary/tertiary care at Service Hospitals and/or Empanelled Hospitals/Diagnostic Centres along with Day Care (Special Out Patient Department) Centres.
- Establish select Veteran Wing(s)/Hospital(s) to cater for select high cost medical treatment.
- Embark on system of preventive healthcare for ESMs also as being done in service to achieve overall reduction in the expenditure.
- Incorporation alternate medical treatment/medicine.
- Entire process of Hospital Management System including medicine delivery, Bill Processing & Audit should be automated to include all touch points.
- System driven vigilance mechanism superimposed with organisation frame work for effective vigilance.

There are a number of challenges posed due to the sheer magnitude of the scheme. Notwithstanding, these challenges, the scheme has been delivering quality healthcare to the veterans over past 13 years. Growing from a very small beginning, today this scheme benefits approx 50 lakh people. Going forward, the scheme needs to evolve in sync with the latest developments in the field of health care and adopt global best practices. The ECHS vision 2030 aims to lay down the narrative for this envelop of growth that ECHS has to evolve.

**ECHS: Vision 2030**

**Healthcare for All Ex-Servicemen** It is envisaged that by year 2030, the ECHS clientele level is likely to rise to 70-75 lakh as per current growth pattern and stabilise at that level. With this magnitude, the scheme has to evolve and grow into a very large organisation with strong backend infrastructure. There would be a requirement to create an exhaustive and authenticated database for all beneficiaries including their digitised medical records.

**Responsive and Efficient Medicare**

- Provision of medicare through a network of Polyclinics for primary care and secondary/tertiary care through Service Hospitals and/or Empanelled Hospitals/Diagnostic facilities. Availability of empanelled healthcare facilities in each district which would be required to deliver healthcare of this magnitude. Further augment these facilities through creation of high speciality Veterans Wing(s) and Veterans Hospital(s) for treatment requiring high costs and Day Care (Special Out Patient Department) Centres to meet unforeseen emergencies. The infrastructure should be expanded not only in terms of capacities and capabilities but also extend to the remotest place(s).
- The system for supply of medicine on demand has to be more responsive and technology driven to enable delivery of medicine in most convenient manner at the earliest.
- The infrastructure created should be energy efficient and patient friendly.

The Short Term and Long Term measures proposed are as under:-

**Short Term Measures**

- Online and faster empanelment process to improve patient to bed ratio.
- Establishment of Veterans Wing/Hospital at four locations initially i.e Jalandhar, Chandigarh, Delhi and Jaipur.
- Independent Rating of ECHS Polyclinics.
- Third Party Rating of empanelled hospitals.
- Adequate pan India availability of medicine through :-
  - Decentralisation of procurement of medicines.
  - Coordinated transportation model for supply of medicine.
  - Authorised Local Chemists (ALC) on lines of CGHS system.
- Initially, introduce Telemedicine for consultation and referrals.
- Operationalisation of remaining Polyclinics through timely land acquisition and early construction.
Upgradation of Polyclinics depending on the strength and actual footfall of ex-servicemen.

Establishment of additional Regional Centres at Delhi and Bhubaneswar.

Revise authorisation of plinth area for ECHS Polyclinics to cater to the increase in strength and infrastructure requirements for storage/waiting sheds.

Enhance authorisation of contractual manpower at Polyclinics.

Long Term Measures

- Explore feasibility of outsourcing pharmacy and/or regulation of drug prices through Govt orders/legislation (if required).
- Establishment of special Veterans Wing/Hospital at all Command Hospitals, Delhi and Jaipur.
- Expand telemedicine to include Telepathology and Teleradiology.
- Establishment of Special Out Patient Department/Day Care Centres.
- Development of Scheme as a Hybrid model including both insurance component and in-house capacity in terms of veteran hospital/wing and private empanelled hospital. Armed Forces Medical Insurance System for recent veterans.
- Installation of energy efficient and green technology for all constructions.
- Review Qualitative Requirements at facilities and selection process to attract the best talent for Polyclinics.
- Review remuneration of staff.
- Revision of ECHS policy on various aspects.
- Review medicare policies and rate revision.

Systems Approach and Automation

In order to optimally manage the ECHS, all players including Ex-Servicemen and service providers (like Hospitals, Empanelled facilities and Bill Processing Agencies), need to adopt a systems approach, integrated on an automated platform comprising all touch points. This would facilitate easy access of quality healthcare including timely delivery of medicine to the entitled beneficiary, along with due vigilance mechanism in various processes and transactions.

Various Short Term and Long Term measures for automation architecture are as under:-

Short Term Measures

- Upgradation of Smart Cards to improve authentication, referral, treatment and disbursement of medicine.
- Enhancement of Bandwidth for automation of all processes.
- Establish a networked and integrated online platform to facilitate systems approach to healthcare and provide Business Intelligence.
- Establishment of Data Centre and Disaster Recovery for ownership and Data Base management.
- Availability of adequate number of qualified Information Technology employees for pan India IT support.
- Nationwide communication network; out sourced with proper Service Level Agreement (SLA).
- Seamless integration of all stake holders into a truly paperless environment.
- Autonomous functioning of ECHS.

Long Term Measures

- Diagnostics at doorsteps through mobile apps.
- Nationwide 24x7 helpdesk for medical support.
- SMS based management for appointment, referrals and advisories for preventive healthcare

Transparency and Accountability

The size and intricacies of a scheme like ECHS warrants institution of a proper system of checks and balances to ensure value for money and no loss to the exchequer through a system of vigilance, inspection, penalties, disqualification, blacklisting etc. There is also a need for an efficient audit mechanism to cover all aspects of Fund Management from receipt, distribution, expenditure and/or utilisation for providing efficient healthcare.

The following measures need to be adopted to achieve transparency and accountability:-
Short Term Measures
- Expand Online Billing on pan India basis including additional Polyclinics.
- Online audit module for scrutiny of all bill payments.
- Establish Legal Cell at Central Organisation ECHS.
- Automation of all Complaints and Legal Cases of ECHS.
- Transform Waiting Room to Information and Publicity rooms for better health awareness and preventive healthcare.
- Establish 24x7 Complaints and Grievances Redressal Helpdesk.
- Transparency of processes at all levels including complainant.

Long Term Measures
- Digitisation and storage of all accounting records for paperless transactions.
- Integration of Station Headquarters and Polyclinics into Complaints and Legal Cases management.
- Establishment of vigilance section at Central Organisation of ECHS.
- Activate Legal Cells at Service and Command Headquarters.
- Digitisation of Court Orders of ECHS cases.

Preventive Healthcare
Going by the adage ‘Prevention is Better than Cure’, we should adopt an approach of preventive health care through a multi pronged approach as follows :-
- Preventive health checkups for Ex-Servicemen.
- Alternate medical treatment (including Yoga).
- Incorporation of alternate medicines system like AYUSH.
- Awareness through health education and publicity.

Integrate and Innovate
The scheme should consistently endeavour to reduce the per capita cost of healthcare through incorporation of preventive healthcare, integration of best practices of medicare management and price/regulation of procedure by the Govt/Ministry of Health and Family Welfare. There should be a multistage approach to ensure best value is delivered to beneficiaries by suitable adoption/ modification/ revision of the provisions of policy, establishing the infrastructure, deployment of global best practices and innovative application of ICT. Some of the recommended measures are as follows:-
- Incorporate best/latest medical practices and processes for efficient management of the scheme.
- Leverage technology for enhancing performance of all service providers at all levels and transparency.
- Constantly review procedures and regulations for simplification and improving efficiency.
- Include the latest construction technology including energy efficient processes for all future construction.

Financial Implication
Timely forecast and assured budget allotment for each financial year with an annual increase of about 15-20 percent for subsequent years including a capital outlay per year for various infrastructure/capital projects that have been planned.

Conclusion
This scheme endeavours to fulfill all aspirations of beneficiaries and eradicate the problems in the existing schemes. The endeavour is to adopt the global multidisciplinary best practices through innovation and with suitable adaptation to the specific requirements of ECHS to execute a realistic and meaningful paradigm for growth of the organisation. Due consideration to the requirements of infrastructure to support such an exponential growth path is essential and it is also felt that the policies adopted today need modifications for accommodating the requirements of future. The focussed drive of all the stake holders would be to ensure that ECHS would become a role model scheme for delivery quality of health care to our esteemed veterans.

Contributed by Central Organisation ECHS.
Those Who Serve The Nation Deserve Gratitude

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VETERANS VERTICAL IN THE INDIAN ARMY

Veteran Cells/ESM Helplines (more than 450 locations)

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<tr>
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