A SOLDIER NEVER QUITS & IT’S COUNTRY FIRST ALWAYS
Enhancement of Monetary allowance attached to the Pre - Independence Gallantry Awards.
Authority : GOI Letter No. 7(62)/2014-D(AG) DT : 04 Dec 17

- DISTINGUISHED SERVICE ORDER (DSO)
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  ₹6,000

- MILITARY MEDAL (MM)
  ₹6,000

- DISTINGUISHED FLYING MEDAL (DFM) FOR OTHER RANKS
  ₹6,000
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**FIFTH EDITION◆DECEMBER 2018**

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The Indian Army is a professional force of warriors, fostering a strong family culture that is the foundation of well entrenched customs and traditions. The Veterans are important members of our family whom we hold in high esteem. Many veterans in their twilight years are truly inspiring and continue to contribute in innumerable ways towards nation building. Every year when we read the survey of the nation stating that the Indian Army is still at the zenith of all professions in the eyes of the citizens of our country, our chests swell with pride. It is only because of the valour, courage and sacrifice displayed by the veterans that the Nation, holds us in such high esteem.

This year we have tried to reach out to veteran’s fraternity to effectively identify, mitigate and ameliorate challenges being faced by them. The feedback has been positive and is an important step to further reinforce the grievance redress mechanism. The Directorate of Indian Army Veterans and the Colonel Veterans at various levels have been committed to the cause of ‘Single Window Redress & Welfare Mechanism’ adopting a compassionate and responsive approach towards aspirations of our Veterans’ families. No of cases for revision of existing policies for veteran’s affairs have been taken up with the Government and are presently under examination. In numerous cases of pensioners, complete life time arrears have been adjudicated in their favour through relentless and tireless efforts of the directorate.

The launch of Fourth Edition of the Veterans magazine contains important information on latest benefits and services and invigorating articles written by eminent members.

At the end, I take this opportunity to wish our Veterans, War Disabled,
Veer Naris, dependants and families of martyrs a very Happy New Year and Veterans’ Day 2019. May God be with you in all your endeavours and bless you with happiness, prosperity and good health always.

JAI HIND!

(Bipin Rawat)
General

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As I draw close to my last year as the Adjutant General of our great Indian Army, may I share with you, my focus on matters pertaining to the Veterans and the families our martyrs leave behind, having made the supreme sacrifice at the altar of freedom. It has been a hallowed privilege yet a humbling experience to be in charge of conceptualising, fine tuning and articulating a vision for a framework of policies to look after the ones who have given the best years to the country and sometimes even a loved one selflessly as the nation demanded their sacrifices. Unflinchingly, mothers have given their sons, wives a husband, small children a father and many others in the family an apple of their eye without remorse for the freedom of our great country. Well, even to expect to do something in return for such people it would be inconceivably difficult because all things cannot be encapsulated in words; sometimes silence as a mark of their memory would reverberate more that the loudest cannon roar. All I can say that the underlying motto for defining our actions and thought processes have been shaped and immortalised in the words of Mr Abraham Lincoln “To care for him who shall have borne the battle and for his widow and his orphan”

Started as a fledgling directorate, the DIAV in 2016, has traversed a considerable distance in its two year voyage. The directorate has received over 60,000 petitions in various forms of communication which have been processed with a conglomerate of over 78 various different organisations of the government dealing with veteran affairs. The directorate since this year is also now dealing with all communication pertaining to Veterans’ Welfare addressed to the President Sectt, PMO, RMO, Def Secy, DESW and a slew of other governmental agencies in addition to the CPGRAMS. It has truly become the Single Window for Grievance redress of Veterans’ as was envisaged at the time of its raising. In the last year the directorate has been able to increase the registration of veterans on the web portal to over 15 lacs from 5 lacs the year before. The webpage is now available in 10 major languages up from a bilingual
format last year thereby effectively addressing the challenges of literacy for the rural based force. All-important letters and circulars of the govt have been translated and placed here for better comprehension in a host of languages spoken across the length and breadth of India. Furthermore, with the stabilizing of the Veterans Verticals at Comd, Area and Sub Area HQs the grievance redressal has been made more effective in the entire geographical expanse of our country by exploiting physical presence of the formations of the veterans vertical. We have made rapid advances in the direction towards our dictum of ‘We care We support’.

14 Jan has since been nominated as Tri services Veterans Day in recognition of the contribution of the community for nation building. The Fourth edition of the magazine is being launched on 13 Dec 18 in the Mega Veterans Event of Southern Army to commemorate the Year of the Disabled in the Line of The Duty. I am sure you would find the content of the magazine informative, interesting and a thought provoking read. For a greater dissemination the magazine is, for the second time, being launched in both print and digital editions in a bilingual format. My compliments to the authors of articles and the editorial team for their sustained hard work and contribution in putting together this magazine in time and for improving on the quality of the magazine each year.

We cherish and look forward to regular interactions and feedback from our torchbearers of yesteryears whose vision, dreams and guidance have realised the edifice we stand on today. On behalf of the Adjutants Generals Branch may I wish all members of our Veterans family and fraternity a very happy and prosperous new year and Veterans Day. May God bless you and your loved ones with continued good health, happiness and prosperity in the years ahead.

JAI HIND!

(Ashwani Kumar)
LtGen
Indian Army observes 2018 as “Year of Disabled Soldiers in Line of Duty”. Disabled soldiers and veterans look forward to the state as caregiver so that they don’t have to display their helplessness and demand empathy from the citizenry of this country. Disability in the line of duty is a symbol of patriotism and commitment to the wellbeing of the nation. It is payback time for what these men have done during peace and war. Their presence in the society should inspire future generations and give confidence to the nation, that, as long as these men stand for us, nation will remain secure. Can we repay these men for what they have done for us? No compensation is enough to express our gratitude to these men who chose duty before self. Should we not celebrate their deeds for their faithful service in defending and preserving freedom of our country? We need to develop a system so that veterans and disabled soldiers are not forced to demand their honour and dues from the state. We as a nation should never fail to remember and support those who made the supreme sacrifice for the territorial integrity, freedom and security of our nation.

Elmer Davis had said, “A nation will remain the land of the free only so long as it is the home of the brave.” On the ‘Veterans Day’ we should pray and promise for the wellbeing of the disabled soldiers, veterans and the families of those who never came back home from the line of duty. We should collectively stand for the men and their families who need our support and care so that they do not face uncertain future. We need to build better trust that the Veterans Department of the Government of India belongs to them; we need to improve service delivery for the veterans and their families so that they do not have to seek justice from the courts of law and last but not the least a dignity through care and compassion. Let us provide timely and quality care to these men and their families who made our nation proud and stood by the people of this country during war, disasters and natural calamities. Let us take care of those who take care of us and let us not betray their patriotism.

Karl Marlantes said, “When the peace treaty is signed, the war isn’t over for the veterans, or the family. It’s just starting.” Let us be a support system to the veterans and their families so that they win this war too with dignity and respect. I pay my sincere tribute to every veteran, martyr, and those who never came back from the battlefield and their fate is still unknown. I salute the Veer Naris, proud parents and Children of martyrs and disabled soldiers for making this nation worthy of their sacrifices. Gary Hart had said, that, if there is any office higher than the president of a country, and I would call that patriot.”

My sincere thanks to the authors and The Directorate of Indian Army Veterans for their support in bringing out the Fourth Edition of Sammaan Journal.

Jai Hind

Narender Kumar
Brig
The enduring image of late Lieutenant General Premindra Singh Bhagat, VC, PVSM, in the minds of those who knew him or in published photographs, is one with his peak-cap tilted to the left. However, this quirk of his was backed by a tremendous reserve of moral and physical courage along with the great mental endurance, which won him the Victoria Cross — Great Britain’s highest award for outstanding bravery in war. Premindra Singh Bhagat was one of the few generals, who excelled in war, as well as in peace. He was, perhaps, the only Indian general whose hallmark was courage, and he truly was in every sense the ‘Soldiers’ General’.

Early Life

General Bhagat was born on October 13, 1918. His father, Surendra Singh Bhagat, was an Executive Engineer, in the United Provinces. He had two brothers, Nripendra (Tony) and Brijendra (Tutu), both older than him. General Bhagat’s mother died when he was just nine years old. In 1930, at the age of twelve, he was sent to the RIMC to join his two elder brothers. He was reasonably good in academics, but excelled in tennis and swimming.

Stories from the IMA

General Bhagat joined the tenth course at the IMA in June 1937, following in the footsteps of his brother Tony, who had joined ‘The Pioneers’ first course, in 1932. During training General Bhagat performed creditably in all spheres. He was awarded colours for tennis and squash, and captained both teams. He also won his spurs in equestrian, as well as the PT badge.

General Bhagat’s individualistic propensity always stood out. At the Academy for some reason, he always wore his peak cap at an angle, and was frequently checked on the drill square for being improperly dressed. Once, he was marched up to the Adjutant, Captain A.G. Bennet, who was a veritable terror:

"What do you have to say for yourself?" roared the Adjutant.

"Nothing, Sir," replied Prem, "I just like to wear my cap that way."

"Don’t you know," thundered the Adjutant, "that only the Prince of Wales has the privilege of wearing his cap at an angle?" Prem’s reply left even the formidable Captain Bennet astonished. "Sir," he
said, “I am no less than the Prince of Wales.”

**Passing Out and His Stint with the 21 Field Company**

General Bhagat was commissioned into the elite Bombay Sappers on July 15, 1939 and reported to Bombay Engineer Group, based in Poona. World War II started soon after and he was posted to the 21 Field Company (now a sub unit of 102(VC) Engineer Regiment), in September 1939. He was held in high esteem by all, due to his firm resolve and the strength of character, that underlay his seemingly casual and carefree demeanour. One of those who had high respect for him was MacLaughlin, Commissioner of Poona Division. Once, he remarked “That chap, he’s off to the wars. You mark my words. He will either get shot or get a VC.”

**World War II & the Coveted VC**

In September 1940, 21 Field Company was a part of the 10 Infantry Brigade. It was commanded by Brig W.J Slim and sailed to East Africa, with the 5th Indian Division. It was located near Gallabat, which was held by the Italians.

On November 6, 1940, Slim’s brigade launched a successful attack on Gallabat during which Gen Bhagat travelled in a Bren carrier. After the commencement of the general offensive for the battle of Keren, a mobile column of 3/12 Royal Frontier Force Rifles, under the command of Lt Col J.A. Blood was sent to probe the area around Metemma on January 31, 1941. This column included a detachment of the 21 Field Company, under the command of Second Lt P.S. Bhagat. The road to the objective was heavily mined and whenever they encountered a minefield, General Bhagat would get down, and start the painstaking process of defusing the mines, by hand. For three days, without a break, he worked, without rest or food. On the fourth day, i.e. February 2, 1941 they ran into an ambush for the third time and the Bren carrier in which Gen. Bhagat was riding was blown up and his ear drum was punctured. He continued with his task, under close enemy fire, and refused to be relieved, on the grounds that having learnt how to defuse the mine he had an understanding of the pattern of mine field, and thus he was now better qualified to do the job, and would be able to do it faster than anyone else. Finally, on February 3, 1941, he was evacuated to safety. By this time, he had been working non-stop for 96 hours and had cleared 15 mine fields, over a distance of 55 miles.

In February 1941, General Bhagat became the first Indian commissioned officer to be awarded the VC, the highest gallantry award then in existence. The coveted cross was awarded not for an instantaneous act of valour, but for the longest recorded feat of sheer courage. His association with the Royal Frontier Force continued, even after the Regiment was re-designated as the Sikh Light Infantry, post Independence. He remained Colonel of the Regiment, even after his retirement, a rare honour.

The Victoria Cross was presented to Prem Bhagat at a formal investiture ceremony held in the forecourt of the Viceroy’s House in Delhi on November 1941. Soon after, he formally asked for Miss Mohini’s hand in marriage and they were married on 24 February 1942 in Poona.
He was then nominated to attend the last wartime course at Camberley (UK) in 1945 and was the first Indian to do so.

**Dawn of the New Era: 1947 & Service to the Nation**

In June 1947 on his return from the course he was assigned to the Punjab Boundary Force, under the command of Major General T.W. Rees, at Lahore. On September 1, 1947, the Punjab Boundary Force was wound up, and he was posted as Commander Royal Engineers, 4 Infantry Division at Jalandhar under Major General K.S. Thimayya, with the rank of Lt Col.

In July 1948, he was posted as GSO 1, at IMA Dehradun. However after death of Col A.P. Nanda, he was offered the post of Commandant of the Bombay Engineer Group and on February 15, 1949, he was appointed Commandant of the Bombay Sappers. It was here that the legend of Bhagat was born. He carried out many innovations and improvements, which made the Centre the envy of all others. He took immense pride in being a Bombay Sapper, and whenever he was asked if he was a Sapper, his reply was always, "No, I am a Bombay Sapper".

In 1954, General Bhagat was posted to the Staff College, at Wellington, as the Chief Instructor (Army Wing). In March 1957, he was promoted as Brigadier and posted as Commander, 165 Infantry Brigade, located at Ramgarh. This was a turning point in his career, as he joined the 'General Cadre'. His performance as a brigade commander was outstanding.

In August 1959, General Bhagat was posted to Army HQ, as Director, Military Intelligence (DMI). Within a fortnight of his taking over as DMI, he produced a 30 page appreciation, highlighting the threat from the Chinese, and making specific recommendations, regarding deployment of troops, strengthening the intelligence set up, and improving communications in the Northeast. Thereafter in 1961 he was nominated to the National Defence Course.

In May 1962, on completing the NDC course, Gen Bhagat was posted to the IMA, Dehradun, as Commandant. He paid considerable attention to the training of the gentleman cadets, or GCs, as they are called. Even more than military training, he laid great stress on what are known as OLQ, or 'officer like qualities'. Perhaps no one else has defined these, as well, as he did. During his address to the GCs at their passing out parade, he said: "Do nothing petty, selfish or mean. Be magnanimous, be loyal, be courageous, and be a gentleman. You will then be an officer in the true sense."

After the debacle of 1962, he was the sole member of the NEFA inquiry, as it came to be known, which was headed by Lt Gen Henderson Brooks, who was then GOC 11 Corps, at Jalandhar. The inquiry report was submitted but was declared sensitive and top secret by the ministry of defence who decided that its contents should not be made public.

In May 1963, he was promoted as Major General and posted as Chief of Staff, HQ Eastern Command, at Lucknow. The Army Commander was Lt General P.P. Kumaramangalam, who later became COAS. While there he wrote an appreciation of the Chinese threat in Eastern Command, for the Army Commander and planned a massive project, for accommodation of troops in forward areas.

On August 1, 1964, Gen Bhagat was posted as GOC 9 Mountain Division. The Division had fought in World War II as an Infantry Division but had been disbanded afterwards.

In August 1966, General Bhagat was promoted to Lt General, and appointed Corps Commander, 11 Corps, at Jalandhar. He spent four years in Jalandhar,
and carried out extensive changes in tactical doctrine, and training. From a purely defensive role, he visualised a mixed offensive and defensive role for the 11 Corps, and practised the troops in such tasks. He also planned the construction of defences including the ditch-cum-bund on the border, to prevent being surprised by Pakistani armour, in future wars.

In August 1970, he was appointed GOC-in-C Central Command, at Lucknow. In September 1971, when the city of Lucknow was ravaged by unprecedented floods, the Army was asked to provide assistance. Under his directions, the Army provided immediate aid, and was able to save a large part of the city from inundation. All newspapers carried the story, and described Prem as the 'Saviour of Lucknow.' He was awarded the Param Vashist Seva Medal, the highest military decoration for distinguished service outside the battlefield.

After the Indo Pak war of 1971, He was asked to raise the Northern Command and was appointed its first GOC-in-C, in June 1972. His priorities always remained the same i.e. improvement of defences, and the working and living conditions of troops. Many people thought that this appointment would be only a short time, and that he would be the next Army Chief. It was not to be. Due to the extension granted to Manekshaw, Bewoor’s tenure had been reduced, and he had been Chief just for a year and half. To compensate him, it was decided that he should be given a year’s extension. This would ensure that General Bhagat would retire as a Lt General, without technically being superseded.

**Life After Superannuation**

In July 1974 General Bhagat was appointed Chairman, Damodar Valley Corporation (DVC) and proceeded on his new assignment as a serving officer.

**Loss of a Legend**

Unfortunately, General Bhagat did not live long to savour his success, at the DVC, and died prematurely due to Kleibsella Pneumonia on May 23, 1975. His funeral was held in Calcutta and the ashes were taken to Poona and ceremonially consigned to the river Moola.

**Ode to A True Soldier**

General Sam Manekshaw in the foreword to General Bhagat’s biography, written by Mathew Thomas and Jasjit Mansingh wrote:

As a senior officer the characteristics I admired in him, both as a Staff Officer and Commander, were his friendliness, outgoing and fun loving attitude, his generosity, loyalty to his subordinates and colleagues, his outspokenness, and that he did not mince his words. He was well read, militarily sound and a thinker. I had considered him as my NATURAL SUCCESSOR as the Army Chief, but then the Government must have felt it would be uncomfortable having two successive strong Army Chiefs. SO THE ARMY MISSED A FIRST RATE CHIEF.
Prior to French Revolution, those who supported the monarchy, in the French Parliament, were told to sit on the right and those, who opposed it, were asked to sit on the left. Over a period of time, monarchies all over the world got largely wiped out, due to the surge in democracy and communism. The Tsar was killed in the Russian Revolution; Louis XVI during the French Revolution; Pu Yi was killed in the Xinhai Revolution; and many in Afghanistan, Iran, Egypt and Germany - the list is endless- met the same fate. Over a period of time, the definition of ‘leftist’ came to clearly signify those who advocated and practised ‘communism;’ while those, who did not, began to be referred to as ‘rightist’. There were others, who followed a diluted rightist political ideology and adopted diluted leftist economic policies, who termed themselves ‘centrists’. Those with an ultra-rightist ideology came to be decried as ‘fascists’. Here, the head of the government exercised strong central authority and brooked no opposition either from the opposition or from his own party members. Recent examples of fascist leaders are Hitler, Mussolini, Fidel Castro, Hugo Chavez, a series of generals in Pakistan and Bangladesh, Gen Ne Win, and Indira Gandhi (during emergency). Please keep your cool, those who are squirming at my last mention. She passed ordinances; ruled by decree; imprisoned political rivals; suspended elections; curbed civil liberties; imposed President’s rule in several states; controlled the judiciary; reined in the press and centralised authority - so how would you describe her? A ‘liberal democrat’ or a ‘fascist’? Obviously the latter. Those, who worship her, please note that history is unforgiving and ruthless to the dead!

My family was brought up with a great deal of nationalistic fervour and we were told to love our nation. The Sino Indian war took place when I was a boy of nine, and my father told me that India and China were fighting over Tibet a country that lay between them. Now, I realise that if only Pundit Nehru had followed my Dad’s strategy, we would have had the long term strategic vision for safeguarding the buffer between us. What my dad did not tell me was, that Nehru followed a policy of appeasement through genuflection and we were beaten soundly by the Chinese, for not having been prepared for war. Anyway, in my own childish exuberance, I pictured two rooms in our house, as China and the other as India. At the threshold, there was a space, that I called Tibet. With a stick in my hand I rushed from the room that I had designated as India to China (the other room) and swung my stick.
widely and occupied Tibet. This went on for several
days as my dad kept watching me through his
newspaper -more out of amusement and also with
some concern, that my wild swings could injure me.
I don’t know what went through his mind but after a
month I was sitting for the entrance examination to
the Sainik School Bijapur. The rest is history. Like
raw material that is fed into a factory, I came out as
an end product termed ‘Veteran’, half a century later.

It was on 20 February 2014 as I was nicely
ensconced in a bean bag reading a newspaper,
enjoying my life as a veteran, that I came across the
news that Amma had decided to release the seven
convicts, involved in the assassination of Prime
Minister Rajiv Gandhi in 1991. He was the PM of
our country, as per the will of the nation and
represented the political essence of our democratic
values, who was killed in cold blood and the chief
minister of a state that was a part of our country,
wanted to release these murderers! I also remember,
that she said it was the desire of people of Tamil
Nadu! I really felt this was sedition to say the least, as
these people did not have any qualms about blowing
up our PM into smithereens and some of us, are
initiating moves to grant them pardon! Then, I
realised that our country does not need any external
powers to destroy it, as we have adequate potential to
destroy ourselves; without our adversaries even
having to try. Thanks to the Apex Court that stopped
the release, although the incident, dented my idea of
nationalism. This egregious attempt to release them
was re-enacted this year as well and again, the Apex
Court had to intervene and teach nationalism to the
political party that was trying to whip up regional
pride with elections in mind.

I also cannot understand: JNU students
celebrating the cold-blooded murder of 76 CRPF
soldiers in Bastar in 2010, then again shouting
slogans in 2016, in support of those who want
India to be broken into thousand parts, or the
Parliament attack accused, Afzal Guru? I wonder
whether, these so called educated youths, are human.
Even a dog is loyal to the hand that feeds it. Further,
what is incomprehensible and reprehensible is that
the leaders of the communist party and the president
of the Congress party are visiting them and
encouraging them to perpetuate anti-national
sentiments in the university. And this is the person,
who lost his father, Rajiv Gandhi, to terrorism. Does
he not realise that by encouraging supporters of a
terrorist called Afzal Guru, he is also supporting his
father’s killers? Are Thanu, Nalini, and Murugan
different from Afzal Guru?

Can one imagine a higher treason than that of the
JNU students, who want to destroy the nation that
not only feeds them, educates them and gives them
an identity. Who are our soldiers dying for? Is it for
these worthless youths, who sell their nation? Why
are we not shutting down this anti-national university that is thirsting for destruction of our
country? I am a taxpayer and I am terribly hurt that
my contribution is being spent on feeding these
traitors and sustaining the anti-national agenda in
this educational institution. This incident further
pulled me towards the right. If loving one’s country,
is considered rightist, I have been a rightist all along,
having mistakenly masqueraded, as a nationalist in
the past.

I also believe that we have a politician, who goes
to Pakistan and pleads and pesters the people of
Pakistan, to unseat Modi so that peace can be
restored between the two countries. I am only
wondering about the national pride of this maggot,
who is telling an adversary to change a PM, who has
been legitimately elected by collective will of the
nation. It really does not matter to me, whether it is
Rajiv Gandhi or Narendra Modi. The very fact that
the country has elected him, should enable him to
command the loyalty of the nation as he is a symbol
of our national democratic values.

In January 2017, some nameless Imam in Kolkata
issued a fatwa against the PM for bluffing the people on demonetisation. Banning festivals to please other communities is a bad practice and what happened in West Bengal where Durga emersion during Vijaya Dashami was banned by the ruling party in a fear of losing vote bank. The High Court had to intervene and cancel the orders. Muslims are a part and parcel of our country and the administration has to make arrangements for the both religions to hold their respective ceremonies. This gross discrimination and virulent hatred towards one community at the behest of another, is only a vote catching tactic.

In the recent panchayat elections’ in West Bengal there was a widespread violence. The death toll ranged from 25 to 40, and included a polling officer. Ballot boxes were found in lake beds and retrieved. Newspapers were silent and the actual death toll has not yet been determined. A national newspaper in an editorial published 10 days after the polling, mentioned the violence, but only wrote that the BJP was blaming TMC and vice versa. However, on the same day on the front page there was news of one person being beaten to death for slaughtering a bull in Madhya Pradesh. Both are wrong and the death of a fellow human cannot be condoned. However, the newspaper has lost its credibility by its selective reporting. The entire news community is pandering to the whims and fancies of one family. Why should I not be a nationalist?

Then I see the religious clergy of a community suddenly expressing unbounded love for the Constitution. Their love for the Constitution is so intense that it would put the Constituent Assembly to shame. Armies go to the war with nationalistic ardour and not merely to fulfil their constitutional obligation. A person risks his life and limb not for the constitution but for the nation. Nationalism and secularism are two sides of the same coin. They coexist in the souls of all Indians.

What should a nationalist do, when minority religious leaders start pushing a communal agenda, some brazenly and some in a veiled way; some subtle and some obvious; some stupid and some clever. Thus inadvertently, I am being driven to the right. What should a nationalist do; if political leaders follow a policy of appeasement and support polarisation to get votes. If thousands of Hindu seers push a similar agenda then what would happen to our country? Don’t we love our country? There are also many Hindus, who talk of a ‘Hindu Rashtra’ that discomfits the minorities. If the Hindu votes were indeed polarised it would drive the minorities out of the country.
the political space in the country. I am afraid the extremism of the minorities is acting as a catalyst for growth of right wing extremism. The converse could also be true.

Now, let us see who are the actual majority in India, according to the distribution of wealth in the country? Oxfam India concludes that the rich one per cent Indians own 58 percent of the wealth of the country: The rich 10 per cent own over 81 per cent of the wealth of the country. It also means that the bottom 90 per cent of our people own less than 19 per cent of the wealth of our country. The majority in our country are this 90 per cent. The focus of any government should be on them. The poor do not have any religion, caste, creed, colour or sect. The bonds of poverty stitch them together and they are victims of collective exploitation by government and the 10 percent rich. They are largely the unorganised labour, who are also not governed by any rules. It is only now that the government is framing rules to give insurance, minimum wages, medical benefits, old age pensions to these marginalised, poverty stricken people. The policies of the government should focus on them. Now that we have identified the section of the people, who need attention the full impact of governance should focus on alleviating their distress. Whether the government is rightist, leftist, centrist or fascist, if it can take good care of the economically deprived 90 per cent, irrespective of their religion, caste, creed, I will be with that government, whatever, they call themselves? I wish to continue as a nationalist.

Now the question is: what can I do for my country as a veteran. Frankly 40 years of service have not satiated my hunger to do what little I can do for my country. I soon realised that it is quite uncomfortable to live as a civilian. The all pervasive corruption and people seeking bribes to perform their legitimate duties for which the government pays them, was simply incomprehensible. Then, I realised that remaining silent would not do. Firstly, I started attending flag hoisting ceremonies and other school functions of tiny tots wherever and whenever the authorities lacked a chief guest. On these functions, I spoke on patriotism, national pride, the need to keep our surroundings clean, civic sense, building the character of the future generations and other issues that could be easily absorbed by impressionable young minds. It really did not matter to me if the crowd consisted of ten people or a couple of hundreds. I reached the appointed place immaculately dressed, five minutes before time. My objective was that even if I could inspire one person at each event, to be a nationalist, my mission would be a success. Next, I started wielding my pen after having brushed up my grammar. I started writing on issues, about which people in general, fall prey to false propaganda. My main theme has been that all the rights under the constitution are guaranteed to all on the condition, that they become stake holders in ‘Unity and Integrity’ of the nation. Finally, we should all know that a nation is built not by bricks and mortar, but in the minds of the future citizens of the nation.

A person risks his life and limb not for the Constitution but for the nation. Nationalism and secularism are two sides of the same coin. They coexist in the souls of all Indians.
Information and Communication Technology (ICT) has evolved in an unprecedented manner over the last two decades. We are currently at the cusp of a digital revolution where all the facets of our lives will directly, or indirectly, be impacted by this revolution. Who could imagine, just few years ago, that real time conversation or face-to-face chats (video chat) across the world, would be only a few clicks away on your hand held device. At the same time digital transactions have become the norm today. E-commerce has led to the door step delivery of goods and services. Today one can order almost anything conceivable, at the most competitive rates and have it delivered in any part of the country. Whether it is clothes, grocery, fresh produce, medicines or your favourite dish, e-marketing platforms are now part of our vocabulary. Social media has also added a new dimension to our presence across the globe. One’s presence on these social media platforms is now becoming necessary, in order to stay connected with friends, children, relatives, happenings around us and other people with common interests in real time.

Recent developments in technology, have enabled the world to take a big leap towards a cash less economy. This is also the case in our own country. Rapid strides have been made towards a digital society in the past couple of years, due to the increasing penetration of internet based services to the remotest corners of our nation. The internet has greatly benefitted people in numerous ways. The armed forces and the veterans’ community constitute a sizeable population hailing from diverse backgrounds, regions and social strata. The veterans community in particular is experiencing this metamorphosis in technology in more ways than one, and they are often reluctant to embrace this change. The reluctance is not baseless, considering the numerous cyber frauds being reported in the media on daily basis. Even the most educated and mature people are falling prey to the diverse tactics employed by cyber criminals. However, with informed and careful use, this technology can greatly help the veteran community at large. The various issues related to internet that can lead to safer and stress free cyber world experience are as follows:

**Phishing, Vishing, Smishing and Pharming**

Phishing, vishing, smishing and pharming are some of the methods employed by cyber criminals to illicit personal information, such as credit or debit card and bank account details, or any other information through which your money can be accessed. All these methods have different approaches and distinguishing characteristics. Phishing is carried out by means of e-mail. The message which appears to have been sent by a well-known company, maybe your own credit or debit card bank, solicits some personal information. The mail is likely to contain a link to a website that might ask you for the login information to your account. The information is usually sought under the pretext, that some security breach has taken place because of which the bank wants to verify the details. It’s most important feature is that the e-mail sender is seeking information pertaining to your account, debit or credit card etc. Thousands of such e-mails are sent out to gullible people every day knowing that a large
number of them will eventually share the information they are seeking. Vishing is another way of seeking information, through telephone calls. It is a social engineering technique by which the respondent is tricked into giving information that can be used to access his account. Usually the caller pretends to be calling from your bank and warns you that some unusual transactions have taken place through your credit card and in order to cancel those you have to verify your account number, PIN etc. Smishing is carried out through cell phone text messages instead of e-mails or phone calls. The text message will usually contain a URL or a phone number and will prompt you to take immediate action. If you click on the URL you will be taken to a site where you will be asked to share the sensitive information. In case you happen to call up the given number in the text message, an automated voice response will prompt you to give out the information. Pharming is another way of tricking you into sharing information whereby a malicious code is installed by the fraudster on the computer or the server you are using. This code then redirects you to a fraudulent website from the original website.

In order to avoid getting trapped into the web of cyber criminals, always adhere to the following guidelines:

- Never reply to messages requesting personal or sensitive information.
- Scrutinise the sender and subject of the message. If it appears to be suspicious, delete it immediately.
- Never open SPAM mails or e-mails originating from unknown sources and never click on any link sent through these mails.
- Do not click on tempting offers and links sent through WhatsApp messages or SMS. These might lead you to malicious sites that will lead to malware intrusion in your system.
- Follow the two-step authentication process wherein you are required to enter a code sent via text message or any other means to access your account once you have logged-in.
- Your e-mail password should be long and difficult. It should invariably consist of 8 characters comprising of upper-case, lower-case, numeral and special characters.
- Never store your passwords on your device. Don’t disclose your password to anyone and change it at regular intervals of, preferably 2-3 months.
- Always keep your device protected with a lock screen that can be unlocked only through a PIN or password. Never leave your device unattended especially in the workplace and in public places.

Net Banking and ATM Frauds

A large number of frauds relating to credit/debit cards and net banking are being reported on a daily basis. In 2017, over 1700 cases of fraud causing losses of close to Rs 71.5 crore were reported. While net banking frauds are perpetrated by extracting personal information by means of e-mails, chat
rooms, social networking sites, ATM frauds take place by with drawing cash from the accounts of cardholders through various illegal means.

**Card Skimming** is one of the most widely used methods by which the electronic information of the card is stolen by means of a device attached to the ATM to capture the data from magnetic strip of customer’s card. The card details and PIN are captured at the ATM and a counterfeit card is produced to withdraw cash.

In **Eavesdropping**, the criminal installs a device on an ATM to capture data from card holder’s card. A wire trap is installed to sniff the functionality of the card reader or the magnetic read head within the card reader. The customer’s data is then captured and used for producing a counterfeit card.

In a **Cash Shimming** fraud, a device is often placed between the customer’s card and the contact of the head reader. The data on the card’s chip is captured and relayed or stored in another device which is subsequently used for creating a counterfeit card.

**Card Trapping and Key Pad Jamming** are other popular modes adopted for ATM frauds. In card trapping, the card is physically stolen through a device fixed to the ATM. In key pad jamming, the fraudster jams the ‘Enter’ and ‘Cancel’ buttons with glue or by inserting a pin or a thin piece of metal on the edges of these buttons. A customer trying to press ‘Enter/OK’ button after keying in the PIN, will not succeed, and assume that the machine is non-functional. If the customer tries to press “Cancel”, even that will fail. As soon as the customer leaves the ATM after the failed attempt to withdraw cash, the fraudster enters the ATM, quickly removes the glue and within the transaction active period, is able to withdraw the cash.

Though not fool proof, one can secure ATM Banking and Phone Banking by the following means:

- Memorise your PIN, do not write it anywhere. Never share your PIN with anyone including bank employees, friends or relatives. Keep changing the PIN regularly.
- During transactions at ATM, stand close to the machine and shield the keypad with your hands while entering the PIN. Never operate the ATM when strangers are around.
- Never take the help of strangers for ATM use or the handling of your cash.
- Do not operate the ATM machine if you find any unusual device attached to the ATM machine. Do not use ATMs that are in isolated places and not being frequented by customers.
- On completion of transaction, press ‘Cancel’ and wait for the welcome screen to come up before moving out of ATM cabin.
- Register your mobile number with the bank to get transaction alerts
- Whenever talking to a Phone Banking Person, never disclose your digit ATM/IVR PIN, OTP, CVV or Net Banking Password.
- The phone banking channel is meant to be used by the account holder. Do not transfer or handover the phone to any other person after self-authentication.
- In case you suspect fraud, lodge a complaint with your bank and immediately get your credit/debit/net banking account blocked.

**Mobile App Related Frauds**

The unprecedented sales of smart phones indicate that more and more consumers are shifting to smart phones. A smart phone offers the convenience of portability unlike a laptop or a desktop. The unlimited features at affordable cost coupled with very low data tariffs have made smart phones...
omnipresent. This also means that the smart phones are becoming the targets of cyber criminals. People are using numerous apps based on their requirements, after downloading them from App stores. The Android market which is the largest is being bombarded with malicious apps. The Android has an open nature policy and lax regulations for the App developers. As a result, the attackers are able to upload malware in the form of apps. The Apps downloaded through App stores pose a great risk to all mobile operating systems. The App stores thus are serving as ideal carriers for the delivery of malicious software to a large population of smart phone and mobile devices. The fake Apps may redirect the user to malicious sites with the sole aim of stealing personal information.

Some preventive measures and precautions to avoid these threats are:

- Always check the source of the App.
- Check its reviews and ratings. A malicious App may not have a review or rating.
- Check out the date of the App and its update. A malicious App is likely to be of recent origin while a genuine App will have an “updated on” date clearly marked.
- Look for spelling mistakes in the title of the App or its description.
- Most importantly, read the App’s permissions. Check which type of data the App can access, and if you are not comfortable with it, don’t download it.
- Whenever suspicious of any App, it is better to visit the main site of the company or the service provider and download the App directly.
- Install security software to safeguard your device and do update it.

**Conclusion**

Every convenience brings a new sets of challenges in its wake. Incidents of hacking of bank accounts, debit and credit cards are being reported on a daily basis. However, such transactions are miniscule compared to total volume of secure transactions being made every second across the globe. Internet based transactions and other services are here to stay despite the pitfalls of various types of cyber frauds. Veterans, especially those who have seen this transition, need to embrace the digital lifestyle to the best of their advantage. Apps specific to various tasks have made the internet experience on smart phones much easier and convenient for everyone. Veterans across the length and breadth of the country, can serve as role models and guides for other citizens by their active participation in the Digital India initiative launched by the government.