

FOUJI DIARIES

Monthly Newsletter

Oct 2024

INTRODUCTION

Starting Strong: The First Step in Our Newsletter Journey

Welcome to the Inaugural Edition of **Fouji Diaries** the official newsletter of **The ESM Corner!** This platform was founded by a dedicated Army veteran from the Corps of Signals and is supported by like-minded individuals from the Indian Air Force (IAF), all working toward a common goal: “**Empowering Ex-Servicemen and their families.**” Our mission is to provide comprehensive, reliable, trustworthy, and up-to-date information on all affairs related to Ex-Servicemen.

The Fouji Diaries newsletter will be published bi-monthly, providing readers with four comprehensive articles along with essential updates on various Ex-Servicemen (ESM) related affairs. Each edition aims to empower veterans by offering insights into resources, services, and developments that affect their lives after military service, ensuring they remain informed and engaged with the community. Our commitment is to foster awareness and support for the unique challenges faced by veterans, enabling them to navigate civilian life with confidence and ease.

The ESM Corner: Your Supportive Platform

In a world where the transition from military to civilian life can be challenging, we are excited to introduce ESM Corner, a website built to support and empower Indian Armed Forces veterans and those nearing retirement. Created by a Signals veteran, the platform truly understands the unique challenges veterans face during this critical phase of their lives.

Team Esm Corner

In this newsletter you can expect:

INTRO TO THE WEBSITE & NEWSLETTER

WHAT IS THE ECHS BENEFICIARY APP?

HOW TO REGISTER FOR AFD CSD PORTAL ?

SPARSH SERVICES

25 POINTS CHECKLIST THAT VETERAN SHOULD CONSIDER

HUMOUR IN UNIFORM

NOTIONAL INCREMENT EXPLAINED

IMPORTANCE OF NOMINEE UPDATION FOR EX-SERVICEMEN

STAFF PROFILE HIGHLIGHTS : ADV DEEPAK BHATT

INTRODUCTION

THE ESM CORNER

Our Vision : Our vision is to create a strong, connected community of veterans who share knowledge, support one another, and grow together as they embark on their post-service journey. In an environment where the transition from military to civilian life can often be daunting, we aim to ease this process for our veterans.

Our Mission : At ESM Corner, our mission is clear: to support Indian Armed Forces veterans by providing them with comprehensive resources and services that empower them to lead fulfilling lives after service. We envision a future where every veteran is equipped with the knowledge and support needed to navigate civilian life confidently. Our commitment extends beyond mere information; we aim to create a thriving community of veterans who can share experiences, seek guidance, and provide mutual support.

ESM Corner offers a wide range of resources, services, and opportunities to help veterans make a smooth transition into civilian life. We take care of their post-retirement needs, ensuring they can approach this new phase with confidence and ease.

Why Should You Join ESM Corner?

- **User-Friendly Interface:** Designed for easy navigation, helping veterans find information effortlessly.
- **Multi-Lingual Support:** We support 10 Indian languages to cater to a diverse veteran community.
- **Community Forum:** A dedicated space for veterans to stay updated and connect via WhatsApp.
- **Affordable Services:** Our competitively priced services are accessible to all veterans.
- **One-Stop Solution:** Comprehensive resources covering all post-retirement needs in one place.
- **Interactive Design:** Our user-friendly layout ensures smooth navigation and ease of use.
- **Community Engagement:** A platform for veterans to connect, share, and learn from each other.
- **Veteran-Maintained:** The website is managed by a Signals Veteran, ensuring a focus on veterans' needs.
- **Premium Services :** Services tailored to support veterans in their transition to civilian life including Legal Support, Mental Health Counselling, ITR Filing, Resume Building
- **Others:** In addition to these features, ESM Corner provides daily updates via our WhatsApp community, keeping you informed about the latest developments and opportunities for veterans.

INTRODUCTION

What Do We Offer?

At ESM Corner, we provide information and guides in form of articles on various topics presented in layman's language to make them easy to understand:

- **Retirement Planning**
- **OROP Updates**
- **SPARSH Guide**
- **Defence News & Updates**
- **CSD Guide**
- **Forms Kit**
- **ECHS Guide**
- **Welfare Schemes & Policies**
- **Important Contacts**
- **Jobs Portal**
- **Education Portal**
- **Key Directives**
- **FAQs**
- **How-To Guides**
- **ESM Affairs**
- **WhatsApp Groups for Daily Updates**

Premium Services We Offer

- **Legal Assistance for AFT:** Expert legal advice and representation for Armed Forces Tribunal cases, ensuring fair treatment and justice.
- **ITR Filing:** Easy manual filing of income tax returns to ensure tax compliance and avoid penalties.
- **Mental Health Counseling:** Providing mental health support and counseling to veterans for stress and emotional well-being in civilian life.
- **Customized Resume Building:** Tailored resume-building service that helps veterans translate military skills into civilian job applications.

Join Our Community Today!

We invite you to check out ESM Corner and join our friendly community. When you visit our website, you will find helpful information and tools that can improve your life and support you as a proud veteran.

To begin your journey with ESM Corner, just go to our website at **www.esmcorner.com**. or simply google us We can't wait to welcome you to our community, where we aim to improve the lives of veterans and help them succeed. Together, let's create a future full of hope, support, and empowerment for all Indian Armed Forces veterans. Join Our WhatsApp Groups & WhatsApp Channel from the Community Tab

What is the ECHS Beneficiary App?

The ECHS Beneficiary App is a mobile application designed for Ex-Servicemen and their families to manage healthcare services easily. It offers a wide range of features, including appointment booking, checking card status, managing referrals, and tracking claims. The app is available for both Android and iOS devices.

Key Features of the ECHS Beneficiary App

When you open the app, several useful options are available on the homepage:

- **Log In to e-Clinic:** This is the main gateway to the app's features. After logging in with your credentials, you can book appointments, check your smart card history, and access polyclinic details.
- **New User Registration:** First-time users must register using their ECHS card number, registered mobile number, and a 4-digit mobile PIN. Once registered, you can log in and access the app's services.
- **Card Status:** You can check your ECHS card's status, including its verification, printing, or delivery progress, by entering your mobile number.
- **ECHS Contacts:** The app provides contact details for your regional center, Station Headquarters, and the Officer-in-Charge (OIC) at polyclinics, ensuring easy access to the relevant authorities.
- **Claim Query Status:** By entering your Claim ID and service number, you can track the status of your healthcare claims directly through the app, saving time and hassle.
- **Hospital Details:** The app lists Empanelled hospitals where you can receive medical services. However, hospitals are sorted alphabetically rather than by district, which may require more scrolling to find a specific one.
- **Register as an ECHS-SPARSH Volunteer:** Users can register as volunteers for the ECHS-SPARSH initiative, contributing to community health programs and supporting other Ex-Servicemen and their families.

What Can You Do After Logging In?

Once logged into the e-Clinic, several additional features become accessible:

- **Receive Notifications:** Stay updated on key notifications, such as appointment reminders, ECHS card validity, and dependent card updates.
- **Access Polyclinic Information:** Get detailed information about your parent polyclinic, including any requests to change polyclinics or regional centers.
- **Online Appointment Booking:** You can easily book medical appointments by selecting a regional center, polyclinic, and preferred doctor. This feature also allows you to manage past and future appointments.
- **Smart Card History:** The app maintains a record of all instances where your ECHS card has been used. This helps track your medical history for transparency and reference.
- **Referral Management:** If referred to a specialist or another hospital, you can track your referral details, including the referring doctor's name, diagnosis, and other medical information. This ensures you stay informed about ongoing treatments.
- **Change App PIN:** For added security, you can change your login PIN at any time to protect your health information.
- **Change Polyclinic:** If needed, the app allows you to change your polyclinic and regional center. However, make sure all selections are complete, as incomplete data may result in issues with accessing services.
- **Provide Feedback:** The app encourages users to give feedback on their experiences with regional centers, polyclinics, hospitals, doctors, and pharmacies. This feedback helps improve service quality.
- **Check Card Eligibility:** You can verify the eligibility and validity of your ECHS card, as well as those of your dependents, to ensure access to healthcare services.

How to Get Started with the ECHS Beneficiary App

To begin using the ECHS Beneficiary App, follow these steps:

- **Download the App:** Visit the Google Play Store or the Apple App Store and search for the "ECHS Beneficiary App." It is compatible with both Android and iOS devices.
- **Register as a New User:** If using the app for the first time, register using your ECHS card number, registered mobile number, and a 4-digit mobile PIN.
- **Explore the Features:** Once registered, log in and start using the app to manage appointments, referrals, card status, and more, all from your mobile device.

LEGAL HELP MADE EASY FOR EVERYONE

We offer legal Help on :

1. Notional Increment
2. Service Pension
3. Disability Pension
4. MACP
5. Family Pension
6. Non-Payment of Arrears
7. Wrong Recovery of Arrears
8. Disciplinary Cases
9. Promotion Matters
10. Gratuity matters
11. Quashing of Punishment
12. Commutation issues
13. Retiral benefits discrepancy
14. Pay Anomaly (Basic Pay & Increment)
15. Senior, Junior-related pay discrepancy or seniority
16. Family matters (Divorce & Maintenance Allowance)

All AFT CAT & HC related matters

CONTACT US ON

8882652865

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[How to register for AFD CSD Portal?](#)

The Canteen Stores Department (CSD) provides subsidized goods to Indian Armed Forces personnel and their families through a network of canteens. High-value items like cars and electronics, known as AFD items, require prior approval. The CSD AFD portal streamlines the process, allowing users to apply for these items online, track application status, download sanction letters, and contact support for assistance.

Step by Step AFD CSD Registration:

Step 1: Open the Website : <https://afd.csdindia.gov.in>. The website's home page will appear.

Step 2: Click on "SHOP NOW" : This will take you to the registration and login.

Step 3: Click on "Not a member yet? Register Now" It will take you to register page keep the following things handy:

- Grocery/ Canteen card
- Pan card
- Mobile number for OTP verification

Step 4: Fill out the Registration Form : The fourth step is to fill out the registration form with your personal, service, and bank details. You also need to upload your photo and scanned copies of your discharge book, identity card, pension payment order, and other relevant documents. You need the following details ready for registration :

- **Name:** Your name as it appears on your grocery canteen card.
- **Card ID:** Your card ID that starts with GA/GB/GC/GE/GM on your grocery card.
- **Employment Status:** Whether you are serving or retired.
- **Chip Number:** The 16-digit chip number on the back of your canteen card or grocery bill.
- **Organization:** The name of your organization.
- **Date of Birth:** Your date of birth.
- **Date of Retirement:** The date when you retired from the Defence forces.

CSD

- **Entitlement Category:** The category is based on your pay level.
- **Pay Level:** Your pay level as per your PPO.
- **PPO/Discharge No. (Ex. Servicemen):** If you are a retired Defence personnel, your PPO/Discharge number.
- **PAN Number:** Your PAN Number.
- **Username:** A unique username that does not have any special characters.
- **Email:** Your email address.
- **Password:** A secure password.
- **Mobile Number:** Your mobile number
- **Agree with Terms of Use and Privacy:** Read and accept the terms and conditions.
- **Captcha:** Enter the characters shown on the screen.

You must enter your name, card ID, and chip number exactly as printed on your grocery/canteen card. Enter your mobile number and click "Send OTP." After receiving the OTP, enter it in the provided field. If your username, grocery card, or PAN number already exists, an error will appear. If your enrolment/commissioning is under 5 years, you're ineligible to purchase. After submitting the form, an admin will verify your details within 3 to 5 days. Once approved, you can log in and shop for AFD items online.

CSD AFD Registration Support:

If you need any help with your registration, you can contact:

Registration Support Helpline: 0120-4699923

SMART CHIP PVT LTD WhatsApp Number: 9582250281

These contact details are only for registration-related issues. For any other queries, please visit the official CSD AFD portal or use the customer support channels provided there.

You will also receive an email upon form submission.

CSD

Step 5: Log in to the Portal : The Fifth step is to log in to the CSD AFD portal using your username and password, which will be emailed once the admin approves your registration. You can change the password later via the “Change Password” option. Before approval, your login will be invalid, showing an error if attempted. Upon successful login, you'll receive an OTP on your mobile for verification. After verifying the OTP, you can access the portal to browse, apply for eligible items, check application status, and download the sanction letter.

How to Reset Your CSD AFD portal Password

- Open the login page and click on “**Lost your password?**” to reset your password.
- Type in your **registered email address** to get a reset password link.
- Check your **email and follow the link.**
- You will be asked to enter **a new password and verify it.**
- You will receive a confirmation email and you can **log in with your new password.**

We hope this guide will help you register and log in to the CSD AFD portal.

<u>BROUGHT TO YOU BY</u>	THE ESM CORNER EMPOWERING VETERANS
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<p>Disclaimer: The information in this newsletter is for informational purposes only, sourced from various platforms including websites run by the Indian Armed Forces and other government organizations. Verification is required; we assume no responsibility for errors or omissions.</p>	

SPARSH

HOW TO USE SPARSH SERVICES

QUES: What are straight-through profile requests? How can you identify them?

ANS: Straight-through profile requests are the requests that do not need authorization from the competent concerned authorities and are processed immediately in SPARSH. You can identify them by the green tick mark displayed on your profile page next to the detail you want to change. Some examples of straight-through profile requests are:

- Change in personal details like residential address, mobile number, email ID, Aadhar number, PAN, etc.
- Update bank details (for Indian nationals).

QUES: What is approval-based profile requests? How can I identify them?

ANS: Approval-based profile requests are the requests that need authorization from the competent concerned authorities and are processed after verification in SPARSH. You can identify them by the red cross mark displayed on your profile page next to the detail you want to change. Some examples of approval-based profile requests are:

- Change in personal details like name, date of birth, etc.
- Change in service details like non-qualifying service, gallantry awards, etc.
- Addition/removal of spouse/dependent details.

25 POINTS CHECKLIST THAT VETERAN SHOULD CONSIDER

- **Register with the District Soldier Board (ZSB) for benefits.**
- **Update your permanent address in all official records.**
- **Ensure your pension book includes family pension details.**
- **Verify your spouse's name and date of birth in your PPO.**
- **Correct any errors in your spouse's details (Aadhaar/PAN).**
- **Make sure your spouse's full birthdate is listed in your PPO.**
- **Record your children's correct names and birthdates in records.**
- **Have all corrections endorsed in your discharge book via ZSB.**

SPARSH

QUES : How to Initiate Family Pension?

ANS: Initiate Family Pension is a service that allows you to request for your share of pension as a family member of a deceased pensioner. You can initiate family pension in SPARSH by following these steps:

- Log in to your SPARSH account using your login ID and password.
- Go to Services > Report Event > Initiate Family Pension.
- Provide the required details such as the name, relation, and date of death of the deceased pensioner.
- Upload the necessary documents such as the death certificate, family pension certificate, bank account details, etc.
- Submit the request and record the reference number for future use.

QUES: How to report the death of a family member in SPARSH Portal?

ANS: One can report the death of a family member in SPARSH by following these steps:

- Log in to SPARSH account using your login ID and password.
- Go to Services > Report Event > Death.
- Provide the required details such as the name, relation, and date of death of the deceased family member.
- Upload a copy of the death certificate issued by the competent authority.
- Submit the report and note down the reference number for future reference.

25 POINTS CHECKLIST THAT VETERAN SHOULD CONSIDER

- **Open a joint pension account with your spouse.**
- **Apply for the ECHS medical card for health benefits.**
- **Check that Aadhaar and PAN details for family are correct.**
- **Report your marriage to the record office if post-retirement.**
- **Notify the record office if your spouse passes away.**
- **Inform the record office of any second marriage.**
- **Add your second spouse's name to the PPO if eligible.**
- **Register any eligible disabled child in service records.**
- **Get dependent ID cards for your spouse and children.**

HUMOUR IN UNIFORM

HUMOUR IN UNIFORM

“There was this Dispatch Rider who was being continuously Followed by another DR on his motorbike. Neither would the guy behind stop following him nor would he overtake. Getting quite fed up the first DR stopped and asked the guy behind asto why he wasn’t overtaking him.

“Kaise kar sakta hoon?”, was the pert reply.

“Jo aapke paas chithi hai uska amendment mere pass hai !!!!”

.....

An officer asked a recruit:

Officer: “Why are you carrying that umbrella?”

Recruit: “Sir, it’s for protection!”

Officer: “Against what?”

Recruit: “Rain, sir!”

.....

Why did the soldier bring a pencil to the battlefield?
Because he wanted to draw his weapon!

.....

An officer asked a soldier:

Officer: “Why are you late?”

Soldier: “Sir, I was dreaming of a football match and it went into extra time!”

.....

An officer asked a soldier:

Officer: “Why are you polishing your boots so much?”

Soldier: “Sir, I want to shine in the battlefield!”

25 POINTS CHECKLIST THAT VETERAN SHOULD CONSIDER

- **Convert your pension account to a Defence Salary Package (DSP).**
- **Prepare a step-by-step checklist for your spouse after your demise.**
- **Let your spouse know where all important documents are stored.**
- **Show your spouse key offices like ZSB, ECHS, and bank branches.**
- **Make a contact list of important offices and persons.**
- **Assign nominees for all pensions and financial accounts.**
- **Share all essential login details and passwords with your spouse.**
- **Write a clear will to avoid legal issues for your family.**

LEGAL

Understanding “Notional Increment”

The **Notional Increment** is a crucial benefit for government employees retiring on June 30th or December 31st, just before their annual increment on July 1st or January 1st. Missing this increment impacts their pensionary benefits. To address this, the government introduced the “Notional Increment,” ensuring retirees are not financially disadvantaged. Though not physically paid, this increment is considered in pension calculations, aligning pensions with current salary trends.

Claim Procedure:

1. **Application:** Submit a detailed application to the relevant record office (e.g., **RECORDS, DAV, NAVPEN**), explaining the retirement date and the need for the notional increment. Attach necessary documents like the Pension Payment Order (PPO), service records, retirement certificate, and relevant salary slips.
2. **Follow-up:** Regularly follow up with the record office to ensure your request is processed. The office will review and either approve or reject the claim.
3. **Legal Recourse:** If rejected or delayed, file a petition with the Armed Forces Tribunal (AFT), providing all prior correspondence and supporting documents. The AFT after perusal, will direct the records for grant of the notional increment, ensuring pension recalculation and arrears release. This process ensures retirees receive fair compensation and financial security.

If you need legal assistance to recover your lost increment, feel free to contact us for help with filing a representation and case in the AFT.

WhatsApp “NOTIONAL INCREMENT” on 8882652865

FINANCIAL PLANNING

Importance Of Nominee Updation for Ex-Servicemen

As an Ex-Serviceman (ESM) of the Indian armed forces, ensuring the seamless transfer of your assets to your loved ones is crucial. Updating nominee details in your pension accounts, fixed deposits (FD), EPF, PPF, insurance policies, shares, mutual funds, and lockers is essential to avoid legal hassles.

WHAT IS NOMINEE UPDATION?

Nominee updation involves updating or changing the details of your nominee in financial documents. A nominee, or beneficiary, is authorized to collect and distribute your assets according to your wishes after your death. This is vital for ex-servicemen to ensure smooth asset transfer.

WHY IS NOMINEE UPDATION IMPORTANT?

For Ex-Servicemen, nominee updation is crucial for several reasons:

- 1. Pension Accounts and Life Time Arrears (LTA):** Many pensioners leave the nominee field blank when opening accounts, complicating claims for their spouses. Without a nominee, the wife cannot claim LTA and may need a succession certificate from the court.
- 2. Fixed Deposits, EPF, and PPF:** Nominees can access and distribute funds without legal issues. Without a nominee, a legal heir or succession certificate may be required.
- 3. Bank Accounts:** Nominees can withdraw money, close accounts, and transfer balances to heirs. Without a nominee, banks may need a succession certificate.
- 4. Insurance Policies:** Nominees can claim benefits promptly. Without a nominee, a probate or letter of administration may be needed.
- 5. Shares and Mutual Funds:** Nominees can transfer or sell holdings according to your instructions. Without a nominee, additional documents are needed to transfer holdings.
- 6. Lockers:** Nominees can access and surrender lockers with the necessary documents. Without a nominee, banks may require a court order.

FINANCIAL PLANNING

Importance Of Nominee Updation for Ex-Servicemen

HOW TO UPDATE YOUR NOMINEE

Updating your nominee is straightforward:

- 1. Check Current Status:** Review your financial documents for nominee details. Contact financial institutions or check online portals.
- 2. Fill Out the Form:** Complete the nominee updation form and submit it with the required documents such as identity proof and relationship proof.
- 3. Verify Updation:** Confirm the updation with the financial institutions and check the updated status online or in person.
- 4. Inform Your Nominee and Heirs:** Share asset details and instructions with your nominee and heirs. Consider making a will or trust to specify your wishes clearly.

ECHS POLICIES UPDATE

ECHS POLICIES UPDATE (www.esmcorner.com)			
	ASPECT	OLD POLICY	NEW POLICY
1.	Change of Registered Mobile Number	Required OIC approval for updating the registered mobile number.	Can now be updated without OIC approval.
2.	Change of Parent Polyclinic (PC)	Required approval from both existing and new parent OICs.	Auto-approved upon submission of the request.
3.	Non-Parent PC Referral	Required approval from the parent PC OIC for referral.	Non-Parent PC OIC can directly approve referrals.
4.	Validity of Referrals	Referrals were valid for 30 days.	Referrals are valid for three months (90 Days).
5.	Number of Consultations	Limited to three consultations per referral.	Up to six consultations are allowed within the three-month validity period.
6.	Routine Investigations and Minor Procedures	Required further referral for each investigation or procedure.	No further referral is needed within the three-month period.
7.	Special Investigations	Required referral for special investigations like CT, MRI, and PET scans.	Referral is still required, valid for three months.
8.	Procedures Requiring Hospital Admission	Required referral for hospital admission procedures.	Referral required, valid for three months.
9.	Special Provisions for Senior Beneficiaries	Applied to beneficiaries aged 75 years and above.	Now applies to beneficiaries aged 70 years and above.
10.	Definition of Government Hospitals	Limited to certain government hospitals.	Includes all AIIMS, INIs, North East Institutions, Tata Memorial, and others.
11.	Referral for Government Hospitals	Referral required for consultations and procedures.	No referral is required for consultations, investigations, or procedures.
12.	Beneficiary in Non-Parent PC Report	No tracking mechanism for beneficiaries visiting different PCs.	Tracks utilization patterns of beneficiaries visiting non-parent PCs.
13.	Polyclinic Dependency Report	No such report was available.	Shows the exact dependency of each polyclinic for resource planning.
Auth: CO ECHS Letter No B/49769/AG/ECHS dt 02 Sep 2024 for more details please visit www.esmcorner.com			

STORIES

Stories of Impact: This Month's Spotlight is on Adv Deepak Bhatt, Pioneering Legal Support for Ex-Servicemen and Their Families.

We are honored to present Adv Deepak Bhatt, the Legal Head of **ESM CORNER**, whose dedication, professionalism, and exceptional legal expertise play a pivotal role in supporting ex-servicemen and their families. Adv. Bhatt holds an LLM and LLB, along with having successfully passed the All India Bar Examination (AIBE), demonstrating his strong foundation in legal practice. With over a decade of experience in handling complex cases, he has earned a reputation for being a reliable and effective advocate. His vast knowledge of military law and veterans' issues makes him the go-to legal expert for those seeking assistance in navigating post-service legal challenges.

Adv. Bhatt's expertise, especially in cases before the Armed Forces Tribunal (AFT), has consistently delivered successful outcomes for his clients. Veterans can confidently approach him for guidance on service pensions, disability claims, and various other pressing legal matters. Known for his professional integrity and meticulous approach, Adv. Bhatt ensures that each case is handled with the highest level of care and precision. His ability to navigate intricate legal frameworks makes him a highly sought-after advocate for ex-servicemen and their families.



Adv. Bhatt specializes in a wide range of matters, including Notional Increment, Service Pension, Disability Pension, MACP, Family Pension, Non-Payment of Arrears, Disciplinary Cases, Promotion Matters, Gratuity Issues, Quashing of Punishment, Commutation Problems, Retiral Benefits Discrepancies, Pay Anomalies, and Family Matters, such as Divorce and Maintenance Allowance. His methodical approach and dedication to justice make him an invaluable asset to ESM Corner, where he ensures that veterans receive the legal representation and support they deserve. His leadership strengthens our mission to advocate for the rights and welfare of Ex-servicemen.

Thank you for reading!