

FOUJI DIARIES

Monthly Newsletter

EDITORIAL

Honoring Our Heroes: The Armed Forces Flag Day

As December begins, the nation prepares to honor the bravery and sacrifices of our armed forces. **December 7, Armed Forces Flag Day**, reminds us of the gratitude we owe to those who protect our country. It's a day to celebrate the courage and commitment of our soldiers, past and present.

Since 1949, this day has united citizens in thanking Ex-Servicemen, martyrs, and their families. Contributions to the Armed Forces Flag Day Fund (AFFDF) provide vital support for veterans, widows, and dependents, offering medical aid, education, training, and housing. These funds also help run rehabilitation centers like Paraplegic Rehabilitation Centers and War Memorial Hostels, ensuring care and dignity for our heroes.

This December, let's renew our commitment to support them. Every contribution, big or small, is a gesture of respect. Armed Forces Flag Day is not just about donations; it's about remembering, honoring, and standing with the families who bear the cost of our freedom. Wear the tri-color token with pride and spread its message. Together, we can make a difference.

A Note of Gratitude

We sincerely thank our readers for their continued support. Your engagement with Fouji Diaries inspires us to create meaningful content for the ex-servicemen community and their families. Your suggestions and contributions enrich this platform, reflecting the values of our veterans. Keep sharing your stories and ideas as we build a stronger, more connected community.

With heartfelt thanks

Team Esm Corner

♦Dec 2024

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WELFARE

ARMED FORCES FLAG DAY FUND: A FUND FOR THE WELFARE & REHAB OF VETERANS

India is a country that is proud of its brave and dedicated soldiers who serve in the Indian Armed Forces. They protect the country and its people from various threats and challenges, and they sacrifice their lives and limbs for the Nation's Security & Sovereignty. They are our Heroes, Our Martyrs, Our Veterans, And Our Ex-Servicemen. They and their families deserve our Respect, Gratitude, And Support.

To honour and support our soldiers and their families, India observes the Armed Forces Flag Day on December 7 every year. This is a special day to remember and thank our soldiers for their service to the nation, and to promise to help and care for them and their families. On this day, we also contribute to the Armed Forces Flag Day Fund (AFFDF), a fund that provides financial assistance to veterans, widows, and their dependents, as well as institutions and organizations that help disabled soldiers.

HISTORY OF THE ARMED FORCES FLAG DAY

The Armed Forces Flag Day was first observed on December 7, 1949, after India became an independent republic. The idea was to collect funds from the public to support the welfare and rehabilitation of the Ex-Servicemen and their families. The day was also meant to raise awareness and appreciation for the role and contribution of the Armed Forces in nation-building.

The day was named after the flag that was used to collect the funds. The flag was a small tricolour with four red crosses on a white background, representing the four branches of the Armed Forces: Army, Navy, Air Force, and Territorial Army. The flag was sold to the public in exchange for donations to the fund. Later, the flag was replaced by stickers and badges in the colours of the three services: Red, Deep Blue, And Light Blue.

PURPOSE & SIGNIFICANCE OF THE ARMED FORCES FLAG DAY

The Armed Forces Flag Day is a day to celebrate the spirit and ethos of our Armed Forces and to pay tribute to their gallantry and sacrifice. It is also a day to reaffirm our commitment and obligation to look after our disabled Comrades-in-Arms, widows, and dependents of those who have sacrificed their lives for the country. It is a day to show our appreciation and generosity to the Armed Forces Flag Day Fund and to contribute to the noble cause of the welfare and rehabilitation of our Ex-Servicemen and their families. It is a day to salute and honor our heroes, and to express our pride and gratitude for their service to the nation.

WELFARE

ARMED FORCES FLAG DAY FUND (AFFDF)

The Armed Forces Flag Day Fund (AFFDF) is a fund established by the **Ministry of Defence**, Government of India, to assist Veterans, Widows, and their Dependents, as well as institutions and organizations created for the rehabilitation of paraplegic soldiers. Paraplegic soldiers are those who cannot move their legs. AFFDF is a noble cause that aims to provide financial assistance to ex-servicemen and their families for various purposes, such as education, medical treatment, marriage, and resettlement. Armed Forces Flag Day Fund also supports the welfare measures and facilities in the districts, such as Rest House for Ex-Servicemen, old age pensioners' homes, vocational and other training facilities, and hostel for children of serving Defence personnel and Ex-Servicemen.

Armed Forces Flag Day Fund is funded by generous donations from the public, especially on the Armed Forces Flag Day. On this day, a concerted effort is made to raise collections from the public, through various means, such as electronic and print media, social media, online platforms, etc. The significance of the day is brought home through various awareness campaigns, messages, appeals, etc.

In some places, the Armed Forces formations and units also arrange variety shows, carnivals, dramas, and other entertainment programs to attract public attention and participation. Token Flags and Car Stickers in red, deep blue, and light colours, representing the three Services, are distributed to the public throughout the country by the KSB, as a symbol of their support and gratitude.

The donations to Armed Forces Flag Day Fund are exempted from Income Tax under Section 80 G (5) (vi) of the Income Tax Act 1961. AFFDF is also registered with the Office of the Registrar of the Companies, Ministry of Corporate Affairs as an entity to undertake CSR (Corporate Social Responsibility) activities. AFFDF is managed by a committee chaired by the Raksha Mantri, with representation from various stakeholders, ensuring transparency and accountability in its operations. The committee is responsible for formulating and implementing various welfare and rehabilitation schemes for ex-servicemen and their families, as well as for monitoring and evaluating the performance and impact of the fund. Visit <https://affdf.gov.in> for contribution towards Armed Forces Flag Day Fund.

WELFARE

Armed Forces Flag Day Fund administers a variety of welfare schemes aimed at providing comprehensive support to veterans and their families through the **Raksha Mantri Ex-Servicemen Welfare Fund (RMEWF)**. These schemes include:

1. Assistance to Ex-Servicemen in Penury

This scheme provides a small measure of financial relief to non-pensioner Ex-Servicemen (ESM) in penury or their widows.

2. Assistance for the Education of Children/Widows of ESM

This scheme provides financial assistance for education to widows of ESM for post-graduation degrees, and to dependent children of ESM up to the ranks of Havildar and equivalent in the Navy and Air Force.

3. Assistance to 100% Disabled Children of ESM

This scheme provides a small measure of relief to 100% of disabled children of ESM.

4. Assistance for Marriage of Daughters of ESM/Remarriage of Widows

This scheme provides financial assistance for widow remarriage and the marriage of daughters of ESM.

5. Assistance to Non-Pensioner ESM for Medical Treatment

This scheme provides financial assistance to non-pensioner ESMs or their widow for medical treatment.

6. Assistance to Orphan Children of ESM

This scheme provides a small measure of relief from total penury to an orphaned child of an ESM.

7. Assistance for Vocational Training of Widows of ESM

This scheme provides financial assistance to a widow of ESM for undergoing a vocational training course.

8. Assistance for Treatment of Serious Diseases to ESM/Widows

This scheme assists non-pensioner ESM and widows to meet medical expenses related to the treatment of serious diseases such as cancer, dialysis, etc.

9. Assistance for Procurement of Mobility Equipment for Disabled ESM

This scheme assists with the procurement of modified scooters for ESM disabled after they retire from service with disability of 50% or more.

10. Assistance as Interest Subsidy on Home Loan

This scheme provides reimbursement of interest on loans taken from banks for the construction of houses. The scheme covers ESM up to the rank of JCO/equivalent of the Army/Navy/Air Force.

WELFARE

WELFARE SCHEMES OF THE AFFDF FOR INSTITUTIONS:

The AFFDF also provides institutional grants to some organizations through the Raksha Mantri Ex-Servicemen Welfare Fund (RMEWF) that cater to the welfare of Ex-Servicemen and their families. Some of these organizations are:

1. **Paraplegic Rehabilitation Centre, Khadki:** This centre provides rehabilitation and care to paraplegic and tetraplegic ex-servicemen who have suffered spinal cord injuries during service. The KSB gives a lump sum annual grant of Rs 1.2 crore and Rs 30,000 per inmate per annum to this centre.
2. **Paraplegic Rehabilitation Centre, Mohali:** This centre also provides rehabilitation and care to paraplegic and tetraplegic ex-servicemen who have suffered spinal cord injuries during service. The KSB gives a lump sum annual grant of Rs 10 lakh and Rs 30,000 per inmate per annum to this centre.
3. **Cheshire Homes:** These homes provide shelter and care to disabled and destitute ex-servicemen and their dependents. The KSB gives Rs 15,000 per inmate per annum to the Cheshire homes in Delhi, Dehradun and Lucknow.
4. **War Memorial Hostels:** These hostels provide accommodation and education to the wards of war widows, war disabled and attributable peacetime casualties. The KSB gives Rs 1,350 per ward per month to 35 war memorial hostels across the country.
5. **Financial Grant to All India Gurkha Ex-Servicemen Association, Dehradun:** This association works for the welfare of Gurkha ex-servicemen and their families. The KSB gives Rs 12,00,000 per annum to this association.
6. **Maintenance Grant for Sainik Rest Houses (SRH) in 11 Hill States:** These rest houses provide lodging and boarding facilities to ex-servicemen and their families at nominal rates. The KSB gives Rs 50,000 per SRH per year to maintain these rest houses in 11 hill states.

Grievances Redressal, ECHS

NAME & CONTACT NO. FOR QUERIES RELATED TO THE ECHS SMART CARD

Sl No.	Name of Offrs	Appt	Contact No.	Mobile No.
(a)	Col Rakesh Kakar (Retd)	Jt Dir (S&A) (B) (Online ECHS Card)		Mob -8979800177
(b)	Col Jai Parkash Chahal	Dir (S&A)	Tele-25684645	Mob-7004600623

NAME & CONTACT NO. FOR OTHER GRIEVANCES

Sl No.	Name of Offrs	Appt	Contact No.	Mobile No.
(a)	Lt Col Deepak Bhatt	Jt Dir (C&L)	20892332	MB-7091567780
(b)	Col Anirudh Shekhawat	Dir (C&L)	20892332	Mob -9217010070
(c)	Maj Gen NR Indurkar SM	MD ECHS	Tele-25684846	Mob-9971129165

FINANCIAL PLANNING

5 REASONS WHY RETIRED DEFENCE PERSONNEL SHOULD HAVE AN EMERGENCY FUND

An emergency fund is like a financial backup for you. It helps you manage unexpected expenses such as Medical Emergency, Legal emergency, unexpected travel, family functions, Car repair, house repairs, or sudden financial problems. For Indian Armed Forces veterans, this is crucial because life after service can be unpredictable. Sometimes, you may have to spend a lot of money on something you did not plan for. This is an emergency. It is not part of your normal budget. It is something you cannot avoid or delay. Think of the emergency fund as a friend that helps you out in tough times. It gives you peace of mind, so you don't have to worry too much about unexpected expenses. Experts suggest saving money from your Pension or Retirement amount, that can cover your living expenses for about six months. Having an emergency funds not only keeps your money safe but also helps you avoid getting into debt during tough situations. It gives you confidence in handling your money, reduces financial risks, and can even improve relationships by taking off some pressure. In simple words, it's like a safety net that keeps you secure when unexpected money problems come your way.

Benefits of having Emergency Fund :

1. Peace of Mind: Imagine having a buddy you can count on, when things get tough – that's what an emergency fund is like. It gives you peace of mind, so you don't have to stress when surprise expenses pop up. It's like having a safety cushion of money ready to lend a hand. When you're not worried about money, you can make smarter decisions. Being ready for money surprises takes away some of the stress and helps you think clearly. I've learned that thinking calmly about money is way better than making quick decisions based on feelings.

2. Protecting Your Money: Your emergency fund is not just a mind-soother; it also keeps your money safe. Without it, losing a job might mean dipping into your retirement savings or borrowing against your house. But if your Reserve fund can cover you for six months, you won't have to touch your important savings or investments. Think of your emergency fund as a shield guarding your money and future wealth.

3. Avoiding Debt: No one likes being in debt, especially when life throws surprises your way. Here's where your emergency fund comes to the rescue. With money set aside for unexpected days, you won't worry about how to pay for emergencies. You won't need to borrow money and get into debt to make ends meet. Let's be honest; dealing with an emergency is hard enough. Having an emergency fund is like having a safety net, stopping you from falling into the debt trap.

FINANCIAL PLANNING

4. Feeling Confident About Money: Handling your money can feel like playing a tough game where you're always on defense. It's stressful and can make you feel down. But having an emergency fund changes the game. Surprisingly, it gives you confidence in managing your money. Just like reaching a personal goal, having an emergency fund makes you believe in yourself. When you trust your ability to overcome money challenges, your confidence grows, and you can make progress in your financial journey.

5. Reducing Financial Risks: Having an emergency fund is like wearing a safety jacket when you're sailing through uncertain waters. It lowers your financial risk by protecting you from unexpected events and helping you face financial storms. Whether it's a sudden drop in the stock market, a surprise medical bill, or a situation like a pandemic, your emergency fund acts as a shield against these money uncertainties.

6. Improving Relationships: An extra benefit of having an emergency fund is that it can make your relationships better. Whether it's with friends, family, or especially your spouse, having an emergency fund eases some pressure. It's like a secret helper that brings people closer when they know there's a financial safety net.

An emergency fund is a must-have for retired Defence Personnel. It helps you deal with unexpected expenses, protects your money, avoids debt, boosts your confidence, reduces your risk, and improves your relationships. It's a friend, a shield, a net, a jacket, and a helper. Nothing beats the feeling of being financially secure and peaceful.

<u>BROUGHT TO YOU BY</u>	THE ESM CORNER EMPOWERING VETERANS
www.esmcorner.com	 esmcorner@gmail.com  8882652865
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ECHS

HOW TO CHANGE YOUR PARENT ECHS POLYCLINIC ONLINE

ECHS Polyclinic Is a primary healthcare center that provides medical services to Ex-Servicemen and their dependents under the Ex-Servicemen Contributory Health Scheme. There are 427 polyclinics (excluding 6 polyclinics in Nepal) in 30 regional Centre sanctioned by the Government

If you are an ECHS beneficiary, you can change your parent ECHS polyclinic to another one every three months. There is a provision of shifting dependency from one parent Polyclinic to another You can do this online by using the Source Infosys application and with the ECHS Beneficiary App. This article will guide you on how to use this application and what are the benefits of changing your polyclinic.

Note: This facility is only available to beneficiaries with the New 64 Kb Smart Card. The process can be performed once every Three months.

Changing your parent ECHS polyclinic online has become a much simpler process as of June 2024. You can now do it automatically without needing manual approval from the OIC (Officer In Charge). Follow the steps below to change your parent polyclinic using the ECHS website.

Changing Parent ECHS Polyclinic By using ECHS Source Infosys Website

Step 1: Login to the ECHS Website

- Open your web browser and visit the official ECHS website: echs.sourceinfosys.com.
- Log in using your registered credentials (username and password).

Step 2: Navigate to Change Polyclinic Option

- Once logged in, click on the More Options tab.
- You will see a list of options such as:
 - Change Primary Mobile Number
 - Change Polyclinic
 - Revert Application
 - Reprint of Loss of Card
 - Block Cards
 - Apply Refund MRO
 - Apply Refund, etc.
- Select Change Polyclinic from the list.

Step 3: Select Beneficiary and New Polyclinic

- A list of beneficiaries under your ECHS account, including yourself, your spouse, and dependents, will appear.
- Select the beneficiary for whom you wish to change the polyclinic.
- In the dropdown menu, choose the new Regional Centre and Polyclinic you want to switch to. Fill in any remarks or additional information if required.

ECHS

Step 4: Submit the Change Request

- After selecting the new polyclinic and providing any remarks, click on Submit to finalize your request.
- As of June 2024, the polyclinic change is processed automatically, so you don't need to wait for manual approval from the OIC.

Step 5: Update Details at the New Parent Polyclinic

- After the change has been processed, visit the new parent polyclinic.
- Insert your ECHS card into the Kiosk/iCAT at the polyclinic to update your details in the system.
- Kiosk machines are not available in all Polyclinics (PC). Therefore, during the first visit to a new Polyclinic, beneficiaries must complete three essential steps. First, the ECHS cards need to be reset by the OIC Polyclinic. Second, a new REPIN must be generated, as each Polyclinic has its own unique PIN. Lastly, a data change is required to ensure that the name of the new Polyclinic is correctly displayed at the registration desk and on the doctor's console.

Changing Parent ECHS Polyclinic By using ECHS Beneficiary APP

Changing your ECHS polyclinic using the ECHS Beneficiary App is a quick and easy process. Follow the steps below to ensure a smooth transition to your new polyclinic.

Step 1: Register with the ECHS Beneficiary App If you haven't already registered, you'll need to do so before proceeding. Click here to read how to register. After registering, continue to the next step.

Step 2: Log In to the ECHS Beneficiary App

- Open the ECHS Beneficiary App on your smartphone.
- Log in using your ECHS Card Number and your 4-digit Mobile PIN.
- Enter the CAPTCHA displayed and click Login.

Step 3: Select "Request Polyclinic Change"

- Once logged in, you'll see various options on the home screen.
- Select the option named Request Polyclinic Change.

Step 4: Choose New Regional Centre and Polyclinic A new window will appear showing your current polyclinic details. In this window, select your desired Regional Centre and New Polyclinic from the dropdown menus.

Step 5: Provide Reason and Submit In the Remarks column, briefly mention the reason for changing your polyclinic (optional). Once done, click Submit.

Step 6: Automatic Approval As of June 2024, the polyclinic change is processed automatically, so you don't need to wait for manual approval from the OIC.

Your new polyclinic details will be updated in real-time. By following these steps, your ECHS Polyclinic will be changed seamlessly using the ECHS Beneficiary App.

SPARSH**HOW TO USE SPARSH SERVICES**

QUES. I have registered a service request in SPARSH Portal. How can I track its status?

ANS: You can track your service request in SPARSH by following these steps:

- Log in to your SPARSH account using your login ID and password.
- Go to Service Requests > Track Service Request.
- Enter the reference number of your service request and click on Search.
- You will see the details and status of your service request.

QUES. How can I report my marriage/re-marriage in SPARSH Portal?

ANS. After the identification process is complete and approved, you can report your marriage/re-marriage in SPARSH by following these steps:

- Log in to your SPARSH account using your login ID and password.
- Go to My Profile > Report Remarriage.
- Enter the details of your marriage/re-marriage such as the name, date, and place of marriage/re-marriage and click on Save.
- You will receive an OTP on your registered mobile number or email ID to verify the change
- Please enter your OTP and proceed with confirmation.

**ADVISORY FOR SPOUSE/
NEXT OF KIN (NOK) AFTER
PENSIONER'S DEATH**

Reporting the Death:

Report an unnatural death to the police and request an autopsy to determine the accurate cause of death, especially for legal or insurance purposes.

Obtaining the Medical Certificate: Obtain a medical certificate specifying the cause of death, with at least two signed copies for administrative tasks like applying for the death certificate.

Applying for the Death Certificate: Apply for the death certificate within 15 days at the local municipal authority and obtain 15-20 attested copies for legal and administrative purposes.

Applying for ADLRS : Apply within a month for ADLRS benefits, which vary by the veteran's service branch, with amounts for Army, Navy, and Air Force.

Notifying the Pension Disbursing Authority (PDA)/Bank (For those who have not Migrated to SPARSH): Inform the pension authority or bank about the death and request the cessation of pension payments, starting the family pension process.

SPARSH

QUES. How do I add/remove family details (Spouse/Dependents) in SPARSH Portal?

ANS. After the identification process is complete and approved, you can add/remove family details in SPARSH by following these steps:

- Log in to your SPARSH account using your login ID and password.
- Go to My Profile > Manage Profile.
- Click on the Add or Remove button next to the Family Details section.
- Enter the details of the family member you want to add or remove and click on Save.
- You will receive an OTP on your registered mobile number or email ID to verify the change.
- Enter the OTP and click on Confirm.

QUES: How can I declare my investments or proof of savings for tax purposes in SPARSH Portal?

ANS. You can declare and manage your investments in SPARSH by following these steps:

- Log in to your SPARSH account using your login ID and password.
- Go to Service Requests > Investment Declarations.
- Click on the Add button to declare a new investment or the Edit button to modify an existing investment.
- Enter the details of the investment such as the type, amount, duration, etc. and click on Save.
- Upload the proof of investment such as the receipt, certificate, etc. by clicking on the Upload button.
- View the summary of your investments and the projected tax liability by clicking on the View Summary button.

ADVISORY FOR SPOUSE/NEXT OF KIN (NOK) AFTER PENSIONER'S DEATH

Applying for Family Pension:

Submit the death certificate to the relevant office for family pension processing to ensure continuity of pension benefits for the eligible family member.

Initiate Family Pension through SPARSH:

Log into SPARSH, submit required documents and details, and initiate the family pension process for smooth transfer of benefits.

Informing the Army Group Insurance Fund (AGIF):

Notify AGIF to claim extended life insurance benefits, submitting the death certificate and other necessary documents for processing.

Claiming Insurance from the Bank:

Approach the bank for DSP account insurance benefits and ensure conversion of the account to DSP-Pension for claim approval.

Closing/Transferring the Closing Balance:

Request the transfer of all closing balances from the pensioner's bank accounts to the next of kin's account, providing necessary documents.

HUMOUR IN UNIFORM

HUMOUR IN UNIFORM

Chief of the Naval Staff (CNS) was visiting an Indian Army regiment. In his honor, Bada Khaana with beer etc was organized. During the drinking session, CNS was moving around among the soldiers having small talks. He asked one of the soldier, " Army ke Soldiers meh aur Navy ke Sailors meh kya difference hai?" The Soldier replied " Sir, Navy ka Sailor drinking ke pahale English bolta hai aur Army ka Soldier drinking ke baad English bolta hai."



I was posted in leh ladakh. One has to go by air from Chandigarh. During summer capacity of AN 32 specially from Leh to Chandigarh reduced drastically due to technical reason. Seven jawans were allowed to board the AN32 for downward flight. Pilot came and said one jawan get down, he will take only 6. A jawan replied sir 6 sawari to Rohtak mein rickshaw wale le jaate hain, pilot ne use hi utaar diya. Next day, same pilot came and said, "Kal wale jawan ko pehle bithaao."

ADVISORY FOR SPOUSE/ NEXT OF KIN (NOK) AFTER PENSIONER'S DEATH

Handling Identity/ CSD/ ECHS Cards: Return the deceased pensioner's identity, CSD, and ECHS cards for disposal and apply for new cards in the next of kin's name for continued benefits.

Transferring Vehicle/ Arms/ Property: Contact relevant authorities to transfer ownership of vehicles, arms, and property to the next of kin, ensuring legal and smooth asset transfer.

Informing the Income Tax Department and Other Authorities: Notify tax authorities to close the deceased's tax file, and open a new one for the next of kin, updating municipal and property records.

Obtaining a Succession Certificate or Probate of Will:

If there is a will, apply for probate, or if not, apply for a succession certificate from the district court to establish legal heirs.

Help us spread the word! Share this magazine with fellow veterans and your network. Together, let's ensure maximum veterans benefit from the valuable insights and updates in Fauji Diaries!

WELFARE**WELFARE SCHEMES FOR THE REHAB & SUPPORT OF ESM AND DEPENDENTS**

The Defence personnel of India are the nation's protectors. They work in the Indian Armed Forces with courage and loyalty and keep the country safe and strong. They need respect and support for their work. But they may have problems in their life after service, like disability, disease, poverty, or lack of education. They may also need help for their families, for their families, like education, medical treatment, marriage, or funeral. The government of India has made a scheme called Raksha Mantri Ex-Servicemen Welfare Fund (RMEWF) to give financial help to Ex-Servicemen and their widows who need it.

This scheme is for the ranks up to Havildar/equivalent in the Army, Navy and Air Force. The scheme is run by the Kendriya Sainik Board, which is the main body for the welfare of Ex-Servicemen and their families. The scheme is funded by the donations of the people and the companies on the Armed Forces Flag Day, which is on Dec 7 every year. RMEWF is a way of saying thank you and honouring the brave and loyal Defence personnel of India.

In this article, we will talk about three welfare schemes under RMEWF, which are Paraplegic Rehabilitation Centres (PRCs), Cheshire Homes, and War Memorial Hostels (WMHs). These schemes provide care and rehabilitation to the disabled and needy Ex-Servicemen and their families.

PARAPLEGIC REHABILITATION CENTRES (PRCS)

Paraplegic Rehabilitation Centres (PRCs) are special facilities for Defence personnel who have suffered spinal cord injury while serving the nation. These injuries cause partial or complete paralysis of the limbs and affect bladder and bowel control. PRCs provide medical care, physiotherapy, vocational training, and other services to help paraplegic and tetraplegic Ex-Servicemen and their families live a dignified and independent life. There are two PRCs in India, one in Kirkee, Pune and another in Mohali, Punjab.

They are supported by the RMEWF through the Kendriya Sainik Board. PRCs also provide mobility aids, such as wheelchairs, crutches, braces, etc., and adapt vehicles, such as scooters, cars, etc., for the inmates. PRCs are run by their respective Board of Trustees/Managing Committee, comprising of senior retired officers and eminent civilians. PRCs are a tribute to the courage and loyalty of our disabled comrades in arms.

The Paraplegic Rehabilitation Centres (PRCs) in Khadki and Mohali receive annual grants from the RMEWF to support their functioning and services. The PRC in Khadki gets a lump sum grant of Rs 1.2 Crore and the PRC in Mohali gets a lump sum grant of Rs 10 lakh.



WELFARE

Additionally, both the PRCs get Rs 30,000 per inmate per annum to cover their expenses. These grants help the PRCs to provide medical care, physiotherapy, vocational training, and other facilities to the paraplegic and tetraplegic Ex-Servicemen and their families.

CHESHIRE HOMES FUNDED BY RMEWF

The Cheshire Homes are charitable institutions that care for patients with Leprosy, Mental Handicaps, Chronic Spastic/Paraplegic Conditions, And TB Patients, who are mostly ESM or their dependents. The Cheshire Homes with support of RMEWF provide Medical Treatment, Nursing Care, Physiotherapy, Occupational Therapy, Vocational Training, and Social Rehabilitation to the inmates, who are mostly destitute and abandoned by their families. The Cheshire Homes also facilitate the integration of the inmates into the mainstream society, by providing them with Education, Employment, And Marriage Opportunities. The Cheshire Homes are run by the Leonard Cheshire Disability, a UK-based international charity, in collaboration with the local authorities and NGOs.

The RMEWF through KSB provides a grant of Rs 15,000/- per annum per inmate to the Cheshire Homes, to support their noble cause. This assistance is extended to the Cheshire Homes in Delhi, Lucknow, and Raphael Ryder International Cheshire Home, Dehradun.

WAR MEMORIAL HOSTELS (WMHS)

The War Memorial Hostels (WMHS) are constructed to provide accommodation to the children of war widows or war-disabled service personnel, whether attributable or non-attributable cases, who are pursuing education in various schools and colleges. The WMHS provide lodging, boarding, tuition, and other facilities to the wards, who are mostly from rural and remote areas. The WMHS also provide guidance, counselling, and mentoring to the wards, to help them achieve their academic and career goals. The WMHS are run by the respective Regimental Centers, which are the administrative and training units of the various regiments of the Army.

The RMEWF through KSB provides a non-recurring grant for the construction and furnishing of the WMHS and a recurring grant for the maintenance and welfare of the wards. The recurring grant is provided at the rate of Rs 1350/- per month per ward, applicable to both attributable and non-attributable cases. The admission priority is given to the wards in the following order:

1. Wards of War Widows.
2. Wards of War Disabled.
3. Wards of Attributable casualties.
4. Wards of Non-Attributable casualties (died in harness).

WELFARE

The welfare schemes of RMEWF are aimed at providing rehabilitation and support to the ESM and their families, who have served the nation with honour and devotion. The schemes are funded by the AFFD Fund, which is a symbol of the solidarity and support of the citizens and the corporate sector for the armed forces.

The schemes are a tribute to the ESM and their families, who are the pride of the nation. The PRCs, the Cheshire Homes, and the WMHs are some examples of these welfare schemes, which cater to the specific needs of the ESM and their families, such as disability, disease, poverty, or education. These schemes help the ESM and their families to overcome their challenges and lead a dignified and productive life.

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](tel:8882652865)

www.esmcorner.com

esmcorner@gmail.com

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HOW-TO

HOW TO CHANGE YOUR ADDRESS AND ZSB AFTER RETIREMENT

When soldiers retire, they often move to a new place for work or to be with family. It's very important to keep your service records, especially your address, up to date so you can get your benefits without any problems. This easy guide helps you change your address with the Zila Sainik Board (ZSB) without stress. This guide tells you how to do it in simple steps. By doing this, retired soldiers can make sure their records are correct by following these steps, veterans can easily keep their personal records accurate, which is vital for receiving the support and recognition they deserve after serving in the Indian Armed Forces.

Step 1 : Applying for a No Objection Certificate (NOC) from your ZSB

To Change your address with the Zila Sainik Board (ZSB), you must first visit the ZSB from where you were issued your Ex-Serviceman Identity Card. Here, you'll let them know you want to change your records. Then, write a simple application to the Secretary of your ZSB for change of home address and apply for a No Objection Certificate (NOC). This letter is your official way to start the process.

Step 2 : Gathering and Attaching Essential Documents

With your application, you'll need to attach self-attested photocopies of certain documents. These include proof of your new address, such as an Aadhaar Card, Passport, Voter ID, utility bills, or Bank Passbook (For Address Proof). Additionally, include all pages of your Discharge Book or Service Particulars Certificate. The original ESM/Widow ID Card and, if applicable, the Dependent ID Card issued by Old ZSB will be deposited Back and will be destroyed further. In case of a lost ID Card, a copy of the FIR lodged is required.

Step 3: Receiving the NOC

Upon submission of your application and documents, the ZSB will issue two copies of the NOC—one for your records and another to be sent to your new ZSB/RSB. This certificate is a pivotal document that facilitates the transfer process.

Step 4: Updating Service Records

After getting the NOC, The Old ZSB will make an official entry regarding the cancellation of your previous ID Card and the issuance of the NOC.

Step 5: Reporting to the New ZSB/RSB

Once you have the NOC, report to your new ZSB/RSB and submit the copy provided to you. This step officially registers your request with the new board, you will be issued a new ESM ID Card and Dependents ID Card from New ZSB.

Step 6: Filling Out the Declaration Form

You will be required to fill out a Declaration Form in five copies. This form is used to officially start the change of address process within the administrative system.

HOW-TO

Step 7: Verification by the Zila Sainik board

Your new ZSB will send the completed Declaration Form back to your old ZSB for verification. This ensures all details are accurate and consistent with their records.

Step 8: Notification from the Record Office

After verification, your old ZSB will forward your details to the Record Office. The office will then issue a Part-II Order/(equivalent in Airforce/Navy), which you will receive a copy of. Another copy will be sent to your new ZSB/RSB. This order is used to endorse the new address in your records.

Step 9: Checking the SPARSH PPO

If the Part-II Order does not arrive, check your SPARSH PPO for the updated address. If the new address is listed, take a copy to your new ZSB for them to make the necessary entry in their records.

Step 10: Updating Address in SPARSH

If your new address isn't showing on the SPARSH PPO, go to the SPARSH website and ask for an address update by submitting a Service Request. Make sure to include a scanned copy of the Part-II Order to show proof of your new address.

This easy process makes sure your SPARSH account and service documents show your new address correctly. Keeping your information up-to-date is key to getting your benefits on time. If you run into any problems, your Zila Sainik Board (ZSB) is ready to help you.

By updating your service records, you make sure you can get all the benefits you're entitled to after your service. It's not just about following rules; it's about making sure you and your family get the ongoing support and thanks you deserve. If you have any trouble, just ask your Zila Sainik board for help. They'll make sure changing your address goes smoothly. Remember, your service records honour your commitment and keeping them current honours your legacy.

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EDUCATION

RASHTRIYA INDIAN MILITARY COLLEGE (RIMC): A GATEWAY TO LEADERSHIP

The Rashtriya Indian Military College (RIMC), established in 1922 by Prince Edward VIII of Britain, serves as a premier institute for grooming young boys and girls aspiring to join the Indian Defence Services. Originally designed to prepare Indian youth for the Royal Military College, Sandhurst, RIMC has evolved to provide a holistic education that balances academics, sports, arts, and leadership training. It has consistently produced notable leaders in military and civil sectors across India and Pakistan.

Vision of RIMC

Initially envisioned as a feeder school for Sandhurst, RIMC aimed to equip Indian boys with the necessary skills to become officers in the British Indian Army. This vision has expanded over the decades, making RIMC a hub for nurturing future leaders of India. With an emphasis on discipline, patriotism, and resilience, the institution prepares cadets for entry into the National Defence Academy (NDA), Naval Academy (NAVAC), and other technical military programs.

Campus Life and Infrastructure

Nestled in Dehradun Cantonment amidst scenic surroundings, RIMC boasts a sprawling campus characterized by lush greenery and British-era architecture. The dormitories, mess hall, and classrooms equipped with smart boards and advanced labs ensure a conducive learning environment. The institution's student-teacher ratio of 12.5:1 facilitates personalized attention.

RIMC's infrastructure supports a wide range of sports, from swimming and shooting to squash and horse riding. The Olympic-sized swimming pool and well-maintained squash courts highlight the emphasis on physical fitness, which complements academic pursuits.

Legacy of Excellence

Over its century-long history, RIMC has produced distinguished leaders like General K.S. Thimayya, Air Chief Marshal B.S. Dhanoa, and Vice Admiral Harinder Singh. Their portraits adorn the walls of the institution, inspiring the cadets to emulate their achievements.

Beyond the Classroom

Leadership Development

RIMC focuses on fostering leadership qualities through activities that promote discipline, teamwork, and resilience. The cadets participate in extracurricular programs designed to cultivate these attributes, ensuring their holistic development.

EDUCATION

Sports and Physical Training

The motto “A healthy mind in a healthy body” underpins RIMC's rigorous sports program. Cadets excel in cricket, hockey, soccer, and athletics, with dedicated time allocated daily for physical activities. Sports instill organization, rule-following, and teamwork, integral traits for future leaders.

Character Building

Life at RIMC is structured to challenge and transform cadets, instilling values of perseverance and self-reliance. Rigorous routines and diverse experiences prepare them for the demanding life of military officers.

Lifelong Bonds

The friendships and camaraderie forged at RIMC last a lifetime, creating a strong support network for personal and professional growth.

Academic Rigor and Curriculum

RIMC follows a comprehensive curriculum approved by the Central Board of Secondary Education (CBSE). It offers the Science stream for higher secondary education while incorporating Social Sciences to aid cadets in preparing for the UPSC entrance exams for NDA and NAVAC.

Continuous assessment ensures that cadets meet academic standards. Monthly tests, sessional work, and final examinations determine class rankings and progress. These rigorous evaluations prepare cadets for competitive exams, with 60–90% of each batch successfully entering NDA.

Admission Process

RIMC conducts admissions twice a year for Class VIII, admitting approximately 25 boys and 10 girls per session. Candidates must be aged 11½ to 13 years and have completed Class VII from a recognized school.

The selection process comprises:

- **Written Examination:** Testing English (125 marks), Mathematics (200 marks), and General Knowledge (75 marks), with a minimum qualifying mark of 50% in each subject.
- **Viva Voce:** A 50-mark oral test assessing intelligence, personality, and confidence.
- **Medical Examination:** Conducted at military hospitals to ensure candidates meet prescribed health standards.

Preparing for the RIMC Entrance

The entrance exam syllabus covers:

- **English:** Grammar, essay writing, and comprehension.
- **Mathematics:** Topics range from arithmetic to geometry and mensuration.
- **General Knowledge:** Awareness of history, geography, science, & current affairs.

EDUCATION

Medical Standards

RIMC enforces stringent medical standards based on Armed Forces guidelines. Candidates must have normal vision (6/6 in both eyes) and meet specified BMI requirements. Conditions like asthma, epilepsy, or major surgeries may disqualify candidates. A Special Medical Board evaluates all candidates for fitness.

Financial Structure

RIMC provides quality education at reasonable costs. The refundable security deposit is ₹30,000, while term expenses, including tuition fees, sports, and extracurricular activities, amount to approximately ₹38,750.

Facilities at RIMC

RIMC's facilities are designed to provide an enriching educational experience:

- **Library:** Housing over 18,000 books, named after Major Somnath Sharma, the first Param Vir Chakra recipient.
- **Computer Labs:** Equipped with the latest technology for IT education.
- **Cyber Café:** Offers internet access for research and communication.
- **Sports Complex:** Includes an Olympic-sized swimming pool, squash courts, and a horse-riding arena.
- **Adventure Training:** Features a rock-climbing wall for cadets to hone their skills.

The RIMC Advantage

- **Global Exposure :** Exchange programs and international collaborations broaden cadets' perspectives, preparing them for global challenges.
- **Alumni Success :** The achievements of RIMC alumni in military and civil spheres underscore the institution's excellence.
- **Enduring Legacy :** RIMC's commitment to nurturing leaders has stood the test of time, making it a premier institution for defence education.

RIMC Dehradun is more than just a school; it is an institution that molds young minds into leaders of tomorrow. Its unique blend of academics, physical training, and character development sets it apart. Aspiring students can embark on their transformative journey by exploring the admission process and immersing themselves in RIMC's rich legacy of excellence.

Thank you for reading!

