

ARMED FORCES FLAG DAY FUND

1. Kendriya Sainik Board administratively controls the Welfare Funds for the welfare and rehabilitation of ex-servicemen, war widows/disabled and their dependents. With the issue of Govt of India, Ministry of Defence Notification No. SRO7E dated 13 Apr 93, the following funds have been amalgamated into one fund named as "**Armed Forces Flag Day Fund**":-

- (a) Amalgamated Special Fund for war bereaved, war disabled and other ex-servicemen/serving personnel,
- (b) Flag Day Fund,
- (c) St.Dunstan's (India) and Kendriya Sainik Board Fund, and;
- (d) Indian Gorkha Ex-servicemen's Welfare Fund.

2. The management and administration of the Armed Forces Flag Day Fund rests with the Managing Committee with Hon'ble Raksha Mantri as its Chairman.

Flag Day and it's Significance

3. The Flag Day is commemorated on 07 Dec every year. The Day is intended to honour the valiant and dead, to salute the veterans and brave and to enhance the traditional bonds that exist between citizens of the country and the Armed Forces.

4. The day is named as Armed Forces Flag Day as decided by the Defence Committee of Cabinet in Jul 1948. The day has now become an old and honoured annual feature of our national life. It is on this day that the services rendered by personnel of Army, Navy and Air Force are remembered.

5. We observe this day to enlist the public cooperation and support for three basic purposes rehabilitation of families of battle casualties, welfare of serving personnel and their families and resettlement and welfare of ex-servicemen and their families, in general.

6. On this day citizens and volunteer organisation collect donations in exchange of token flags and car stickers throughout the country. Token flags and car flags in red, navy blue and light blue colours representing the three Services are distributed to the public through Rajya, Zila Sainik Boards and the National Cadet Corps throughout the country by the Kendriya Sainik Board in return for donations.

7. A concerted effort is made on this day to raise collection from the public. The significance of the Day is brought home to the potential donors in a variety of ways. The Flag Day messages are displayed through media to step up collections. At some places, Armed Forces Formations and Units also arrange variety of shows, carnivals, dramas and other entertainment programme.

8. Collections made on 7th December are pooled into one fund known as Armed Forces Flag Day (AFFD) Fund and Amalgamated Special Fund at the Centre and States respectively. The Fund is operated by a Managing Committee presided over by the Hon'ble Raksha Mantri at the Centre and by the Governor/Lt Governor of States/UTs. The Committee lays down the general policy and decides about the allocation of funds for various measures connected with the welfare of ex-servicemen and their families. These funds are properly managed, audited and accounted for. Donations are exempt from Income Tax in the hands of the donor.

9. It is pertinent to mention that the Centre is given only a very small share of the Flag Day Fund collections made by each State/UT. The Centre's share is only one paisa per individual of the population of each State/UT. This is forwarded by RSB to KSB on 01 Jan each year.

FINANCIAL ASSISTANCE PROVIDED BY THE KSB THROUGH AFFDF/RMDF/DMACP

Financial Assistance From Armed Forces Flag Day Fund

10. **Health Care:** For serious ailments financial assistance of up to 90% for PBOR and 75% for officers is being provided by KSB to the non pensioners/pensioners. Rs.75000/- per year is provided for dialysis and cancer. Ex-servicemen and families could take treatment for serious disease at empanelled leading civil hospitals. The ECHS will cater for the Health Care of defence pensioners who as per estimates are 60% of the ex-servicemen and widows registered with the ZSWO/ZSBs. The remainder non-pensioner ex-servicemen and families, **World War II veterans** will continue to be provided financial support for medical treatment by KSB through AFFD Fund. Details are as follows: -

(a) The Financial Assistance to ESM pensioners/non pensioners/ widows/ dependents will continued to the afforded till 31 Mar 2008 viz, cut of date for ECHS membership. Financial Assistance to serious diseases (Pensioners ESM/Dependents) would be supported with ECHS Card/MRO receipt which is an mandatory requirement of the KSB. The serious diseases for treatment of which financial assistance is provided are: -

(i) Bypass surgery, angiography, angioplasty, open heart surgery,	90% and 75% of the authorised expenditure in case of
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valve replacement, pace maker
implant, kidney/renal transplant.

JCOs/OR and Officers
Respectively upto
Rs.1,12,500/-

(ii) Stroke, arterial surgery,
prostate surgery and total
joint replacement.

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(iii) Cancer/spastic paraplegic, dialysis Maximum of Rs.75, 000
per year.

(b) The financial grant from KSB would be limited to the non pension
holders for the following serious diseases:-

(i) Brain Tumor

(ii) Spinal injury

(iii) Electrophysiology Studies (EPS) towards Heart Treatment

(iv) Radio frequency Ablation (RFA) towards Heart Treatment

(v) Road or other accidents requiring emergency treatment for life
saving.

(vi) Renal Arteries/Angiography/Angioplasty with Stenting

(vii) Neural Surgery

(viii) Non-curable diseases

Notes

(i) The list of serious diseases is being updated.

(ii) Those ex-servicemen who have been members of AGI/AFGI Medical Benefit
Scheme and have already availed financial benefits from them are
considered for financial assistance from KSB if they go in for subsequent
treatment of serious disease and are not eligible for availing AGI/AFGI
benefits for any further financial assistance.

(iii) As and when ECHS facilities are in position, all ex-servicemen and widows
eligible to join ECHS will not be entitled to finance from AFFD Fund.
Non-pensioner ex-servicemen continue to receive financial assistance

from AFFD Fund as hitherto fore. **All pensioner ex-servicemen and family pensioners are therefore, advised to join ECHS.**

- (iv) The claims beyond the jurisdiction of the KSB will be forwarded to the DGAFMS for advice. Therefore, all claims be forwarded to the KSB for consideration.
- (v) An undertaking will have to be given by the applicant awaiting the medical assistance/grant from RMDF/AFFDF as follows: -

“I (Name)____ (Rank)____(No.) _____have clearly understood the provisions/guidelines of RMDF/AFFDF that these are not re-imbusement schemes and are merely ex-gretia grants meant for medical assistance/grants to the maximum amount of Rs. 30,000/- and Rs. 1.0 lakh respectively and I will not resort to any litigation in any court to calim the full re-imbusement of his treatment.”

11. **Disabilities.** There are quite a few ESM who become disabled during action or due to accidents and other causes and are invalided out from service. These ESM are provided special medical care and trained to become self-reliant. The care and rehabilitation is undertaken in specialized institutions supported financially by KSB. These are: -

- (a) **Queen Mary’s Technical Institute, Pune**
 - (i) The Queen Mary’s Technical Institute (QMTI) for disabled soldiers, Range Hills, Pune was established in 1917. It is a private Charitable Institution. It conducts ITI recognized vocational trades training courses for disabled servicemen, ex-servicemen and their dependents. The Institute received the recognition from the National Council for Training, Ministry of Labour, Government of India, in 1971.
 - (ii) Prior to 1996, the Institute imparted training in low technology trades such as dyeing and printing. In 1996, some new courses were added to provide a wider scope for training and placement. Presently, the Insitution conducts courses in handloom weaving and leather goods marketing, fitter, electrician, mechanic diesel, mechanic radio, TV repair, stenography, etc.
- (b) **Paraplegic Rehabilitation Centres (PRC) at Kirkee and Mohali**

- (i) Paraplegic Rehabilitation Centres at Kirkee and Mohali with a capacity of 80 and 30 beds respectively are being run for rehabilitation of Paraplegic and Tetraplegic ex-servicemen. The institutes are autonomous in their functioning and all decisions regarding pay and allowances of the staff, Board of Trustees/Managing Committee takes management of the establishment and expenditure on inmates.
- (ii) A lump sum annual grant of Rs 9,60,750/-for PPH Kirkee and Rs 4,34,375/- for PPH Mohali is being granted for upkeep of the establishment by KSB and also provides Rs 14,600/- p.a per inmates.
- (c) **St Dunstan's After Care Organisation.** St Dunstan's Organisation was formed to provide psychological support to overcome the devastating shock of blindness as well as to impart vocational training to the blinded ex-servicemen, to enable them to find a place in the society and to set them up in their homes and also after care services. The administration is looked after by the After Care Organisation under the overall control of the Sub Committee at Dehradun. Sub Area Commander, Dehradun is its Chairman. Presently Rs 12 lac is provided as annual budget from KSB.
- (d) **Cheshire Homes.** Cheshire Homes look after leprosy patients, mentally handicapped patients, and chronic spastic/paraplegic and TB patients. The grants provided by the KSB to Cheshire Homes/Raphael Ryder International Centre have been standardized, to have uniformity across all the establishments. The grants are as follows: -

(i) Cheshire Home, Delhi	-	} R 9,000/- p.a. per inmate
(ii) Raphael Ryder International Cheshire Home, Dehradun	-	
(iii) Cheshire Home, Lucknow	-	
(iv) Cheshire Home, Thiruvananthapuram	-	
(v) Cheshire Home, Vellore	-	

- (e) **Indian Red Cross Society.** KSB pays to Indian Red Cross Society for welfare Services provided by the Society to sick and wounded servicemen/ex-servicemen in the Armed Forces Hospitals. An annual grant of Rs 6.5 lakh has been earmarked for the Society.

12. **Supply of Motorised Tricycles to ESM Paraplegics.** The KSB provides Motorised Tricycle to the disabled ESM with 50% or more disability and if advised by the medical authorities. Efforts are in hand to replace the existing motorized

tricycle manufactured by the Army Base Workshop with the ones manufactured by the standard Automobile companies. The same would be promulgated, when approved by the MoD. All requests for tricycle be forwarded to the KSB for consideration.

13. **Tool Kit for ex-servicemen Technicians.** Out of Armed Forces Flag Day Fund, tool kits are provided against a cost not exceeding Rs.2, 000/.

14. **Duty free import of Therapeutic gadgets for paraplegic ex-servicemen patients.**

(a) Under Custom Notification No.208/81-Cus dated 22 Sep 1981, items required by the disabled and other categories of physically handicapped are permitted to be imported duty-free by any person. A perusal of the notification shows that it specifically covers the following items: -

“Instruments and implants including self curing acrylic Bone Cement for replacement and bonding of hips, knee and other joints for severely crippled and handicapped”.

(b) The following items required by spinal patients and other categories of physically handicapped people are covered:

(i) Wheel & other chairs:

(aa) Folding wheel chairs with detachable arms and foot rests.

(ab) Special light wheel chairs for easy handling.

(ac) Motorised wheel chairs.

(ad) Special purpose chairs for stairs climbing for tetraplegic and paraplegic workers.

(ii) Aids for disabled namely, folding walking frames.

(iii) Aids to extend reach to pick up small items (with small magnet pick up).

(iv) Specialised fixtures for orthopaedic and spastic tetraplegic for manoeuvring and providing dexterity to fingers and wrist.

(v) Turning beds for prevention of pressure sores.

- (vi) Emulsion cushions for tetraplegic and paraplegics to avoid pressure sores.
- (c) Further, under the same notification any other drug, medicine or equipment which is certified by the DGHS/DDGHS/ADGHS to be a lifesaving drug, medicine, equipment, etc., can also be imported dutyfree by any person.
- (d) Similarly, under notification No.63/88Cus and 64/88Cus dated 01 Jan 88, Government hospitals and certain categories of charitable hospitals are permitted to import their requirements dutyfree.

15. **Grant to Training-cum-Productions Centres in Military Hospitals and other places.** Annual grants are given to hospitals and other places for rehabilitation and training of ex-servicemen.

MISCELLANEOUS FINANCIAL ASSISTANCE FROM KSB.

16. **All India Gorkha Ex-servicemen Welfare Organisation, Dehradun.** The All India Gorkha Ex-servicemen Welfare Association (AIGEWA) was established in 1950 by the British to collect funds for the rehabilitation of soldiers who were to be demobilized after the end of the war. The Fund of AIGEWA was amalgamated with Armed Forces Flag Day Fund on 13 Apr 1993. Presently, the said Association is being provided an annual grant of Rs. 8 lakh per year from Armed Forces Flag Day Fund.

17. **War Memorial Hostels.** The War Memorial Hostels were constructed with a view to provide shelter to the children of War widows, war-disabled, attributable cases. Location of War Memorial Hostels in States/UTs is detailed at Appendix 'J'. Each Regt. Centre has provided non-recurring grant for construction and furnishing of WMH. Recurring grants are provided to the WMH for wards of Defence personnel @ Rs.900/- p.m. and Rs.450/- p.m. for attributable and non-attributable cases respectively. Admission to WMH is open to the wards of all Defence personnel including those of Navy and Air Force in the following priority.

- (a) Wards of War Widows
 - (b) Wards of War Disabled
 - (c) Wards of attributable cases
 - (d) Wards of non attributable cases (death in service due to harmers) @ Rs.450/-
- } @ Rs. 900/-

18. **Sharing cost of construction of Sainik Rest Houses.** The basic aim of constructing a Sainik Rest House is to provide suitable & cheap accommodation

to the ex-servicemen during their short visit to the State Capital/Distt HQs for settlement of their pension cases and other matter like availing the facilities of CSD Canteens, hospital etc. KSB shares with the State Govts 50% of the cost of construction of Sainik Rest Houses. The SRH is thereafter required to be maintained by generating funds from all sources and help from the State Govts. At present there are 243 Sainik Rest Houses in the country. Location of these is given at Appx 'K'. As far as possible, the rest houses, ECHS polyclinic, CSD canteen etc should be housed in the same complex of the RSB/ZSB offices, to provide a single window facility to the ESM community.

19. **Expenditure in installing FAX machines in RSBs.** KSB provide funds to the tune of 50% for the cost of a Fax Machine, for each States Department of Sainik Welfare, provided the respective State Govt also share 50% of the cost.

20. **Expenditure in installing computers/printers in RSBs.** KSB provide funds to the tune of 50% for the cost of a personal Computer and Printer for each Department of Sainik Welfare provided the respective State Govt also share 50% of the cost.

21. **Financial Assistance from Raksha Mantri's Discretionary Fund (RMDF).** The financial assistance, to be provided to needy Ex-Servicemen, widows and their Wards from RMDF for various purposes as indicated below: -

SI	Purpose for Grant	Existing amt	Revised amount
(a)	Marriage of daughters of ESM of all categories/widows in penury /widows re-marriage.	8,000/-	16,000/-
(b)	Assistance (monthly grant for 2 years) to old, infirm ex-servicemen	1000/-	2000/-
(c)	Assistance to ESM/widows in penury: - (i) Staying at home (above 75 years age) (ii) Staying at old age homes (above 70 years age) Certificate from old age home required. (iii) Orphan children of ex-servicemen with 100% disability-grant on yearly basis, based on certification by military/civil hospital.	Nil Nil Nil	500/- per month 500/- per month 500/- per month
(d)	House repairs grant:-		

	(i) ESM/widows in penury or 100% disabled ex-servicemen	Nil	20000/-
	(ii) Orphans daughter of ESM of all categories (only one daughter)	Nil	20000/-
(e)	Children education grant		
	(i) Up to 12 th standard for 2 children	100/-pm	200/- pm for sons & 400/-for daughter
	(ii) Up to graduation.	Nil	600/- pm for daughters
	(iii) Up to one child joining Defence Officers Training Institutes like NDA/IMA for the duration of the training.	Nil	1000/- pm
(f)	Funeral Allowance to the widows	Nil	5000/-
(g)	Assistance to orphan daughters of ex-servicemen of all categories	Nil	1000/- pm up to marriage or 21 years
(h)	Emergency grant in cash by Secretary, KSB in penury cases	Nil	500/- at a time and subject to the ceiling of Rs. 2000/- pm
(j)	Medical treatment for non ECHS Members:-		
	(i) Depending on nature and gravity of ailment	15000/ (Maximum)	30000/- (Maximum)
(k)	Penury Grant as one time grant to all categories of ex-servicemen	15000/-	30000/-

Note: - The revised grants are applicable from 10 May 2007.

Eligibility.

- (a) Pensioner whose pension is below Rs 3000/- and non-pensioners.
- (b) ESM, Widows/Dipendents not in receipt of fix medical allowance/in receipt of fix medical allowance but expend more than Rs 2,400/- on the present treatment for which the assistance is sough (In case of medical grant).
- (c) PBOR and their Widows provided they have not got assistance from other source (In case of medical grant).
- (d) Officers who spend more than Rs 50000/- on treatment but got no assistance from any other source. (In case of medical grant).
- (e) All cases involving accidents (In case of medical grant).

- (f) World war II veterans and their widows who are not receipt of any financial assistance/Old age/Word war veterans pension scheme from the respective State Govt.
- (g) Certificate form the Zila Sainik Board that there is no financial assistance provided from State Govt or any other sources.

How to apply

- (a) The applicant should submit his/her application alongwith FCR form to the concerned RSBs/ZSBs.

Note - Application form and FCR available at RSBs/ZSBs.

Documents required.

- (a) Attested copy of discharge book.
- (b) Ex-Servicemen/Widows Identity Cards.
- (c) Ownership certificate (In case of house repair)
- (d) Death certificate (In case of Funeral allowance)
- (e) Dependents certificate (In case of orphan daughter of ESM).
- (f) Certificate from village sarpanch/Registrar, Birth certificate of bride, Ration Cards and Marriage invitation card (In case of marriage grant).
- (g) Certificate from Military Hospital with reason for not reporting there for treatment. (In case of medical grant)
- (h) Certificate from AGI/AFGI whether any similar assistance provided or not. (In case of medical grant).
- (j) Copy of discharge certificate from hospital. (In case of medical grant).
- (k) Bonafide certificate from school (In case of education grant).