



Baatcheet

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FORCE BEHIND THE FORCE

THE UNSEEN CATALYST OF POWER





ARMY WOMEN'S WELFARE ASSOCIATION



AWWA came into existence on 23 August 1966, when it was registered under the Registration of Societies Act 1860. Since its inception AWWA has worked relentlessly for the welfare of spouses, children and dependants of army personnel on the premise that a soldier performs best in his line of duty when he knows that his family back home is taken care of. The exceptional nature of the profession of arms and the hardships borne by the families can be fathomed from within the organisation alone. Hence, AWWA plays a significant role by following the ethos of caring for our own.



VISION

Empower and support AWWA beneficiaries through a sense of belonging, sustainable initiatives, inclusive growth and digitisation for taking leadership roles in the society duly synergised with the theme of *Viksit Bharat @ 2047*.



AWWA Entrepreneurs

President AWWA
Central AWWA



7 Regional Presidents
Respective Commands



34 Zonal Presidents
Corps & Area HQs



Chairperson Family Welfare Organisation
Division & Below



VENTURES AND INITIATIVES



1.27 Lakh
Incoming Calls Received

9051
Grievances Ticket Raised



4.60 Lakh
Outreach Call Made

₹23.8 Crore
Disburesal Facilitated



VENTURES AND INITIATIVES

PROJECT VISHWAS

Project Vishwas provides vocation out of Asha Schools once they reach 18 years of age. Products like pottery, jewellery, candles, paper bags/cups, soaps and other art works are produced by the children being skilled at 'Vishwas' and are then sold by AWWA outlets. Children who have undergone the skilling program are facilitated to find employment in commercial outlets / other AWWA ventures.



MAHATMA AWARD

AWWA was conferred with the "Prestigious Mahatma Award" on 01 Oct 2024 for Social Good and Impact.



The award is an apt recognition of the yeoman service rendered by the NGO towards empowering women and children through education, skill development, entrepreneurship and welfare programs.

PROJECT PRATYASHA

Pratyasha is support group for patients undergoing Assisted Reproductive Technology (ART) treatment at Army Hospital Research & Referral. The support group provides emotional support to couples undergoing Assisted Reproductive Technology (ART) journey. The project was launched on 03 Mar 2025.



SANT ESHWER VISHIST SEWA SAMMAN

AWWA received the prestigious "Sant Eshwer Vishist Sewa Samman" from Sant Eshwer Foundation on 05 Oct 2025, in recognition of the transformative grassroots social work in the development of women and child welfare.

S No	Description		Amount	Remarks
(a)	AWWA Ex Gratia		Rs 30,000/-	All Death Cases (In Service)
(b)	AWWA Educational Scholarship			
(i)	I to VIII	Rs 10,000/-		
(ii)	IX to XII	Rs 14,000/-		
(iii)	Graduation	Rs 20,000/-		Per child upto two children in one academic year (post-retirement death cases)
(iv)	Post-Graduation	Rs 25,000/-		
(v)	Professional Courses	Rs 50,000/-		
(c)	Marriage Grant	Rs 50,000/-		Post-retirement death cases
(d)	Penury Grant	Rs 20,000/-		On written request from widow/ individual & on case-to-case basis
(e)	Medical & Sports Assistance	-		

VENTURES AND INITIATIVES

GARBH SANSKAR

An interactive workshop was organised at Prayagraj under the aegis of Surya Command, led by eminent experts like Dr Shashi Khare, Dr Pushpa Pandey, Dr Alka Agarwal, Dr Sharda Mishra and Dr Varsha Kumari.



UNITED NATIONS TROOP CONTRIBUTING COUNTRIES CHIEFS CONCLAVE (UN TCC)

Mrs Sunita Dwivedi, President AWWA welcomed the spouses of Chiefs and senior military delegates from UN TCC for the Chiefs' Conclave at Manekshaw Centre, New Delhi from 14-16 Oct 25.

On the sidelines of the event spouses of heads of respective Armies and senior delegates came together for meaningful international dialogue and discussion on "Building Military Resilience through Family Engagement".

Educating expecting mothers to improve outcomes of pregnancy

Educating elderly care givers and husbands of the pregnant ladies about correct practices to be followed

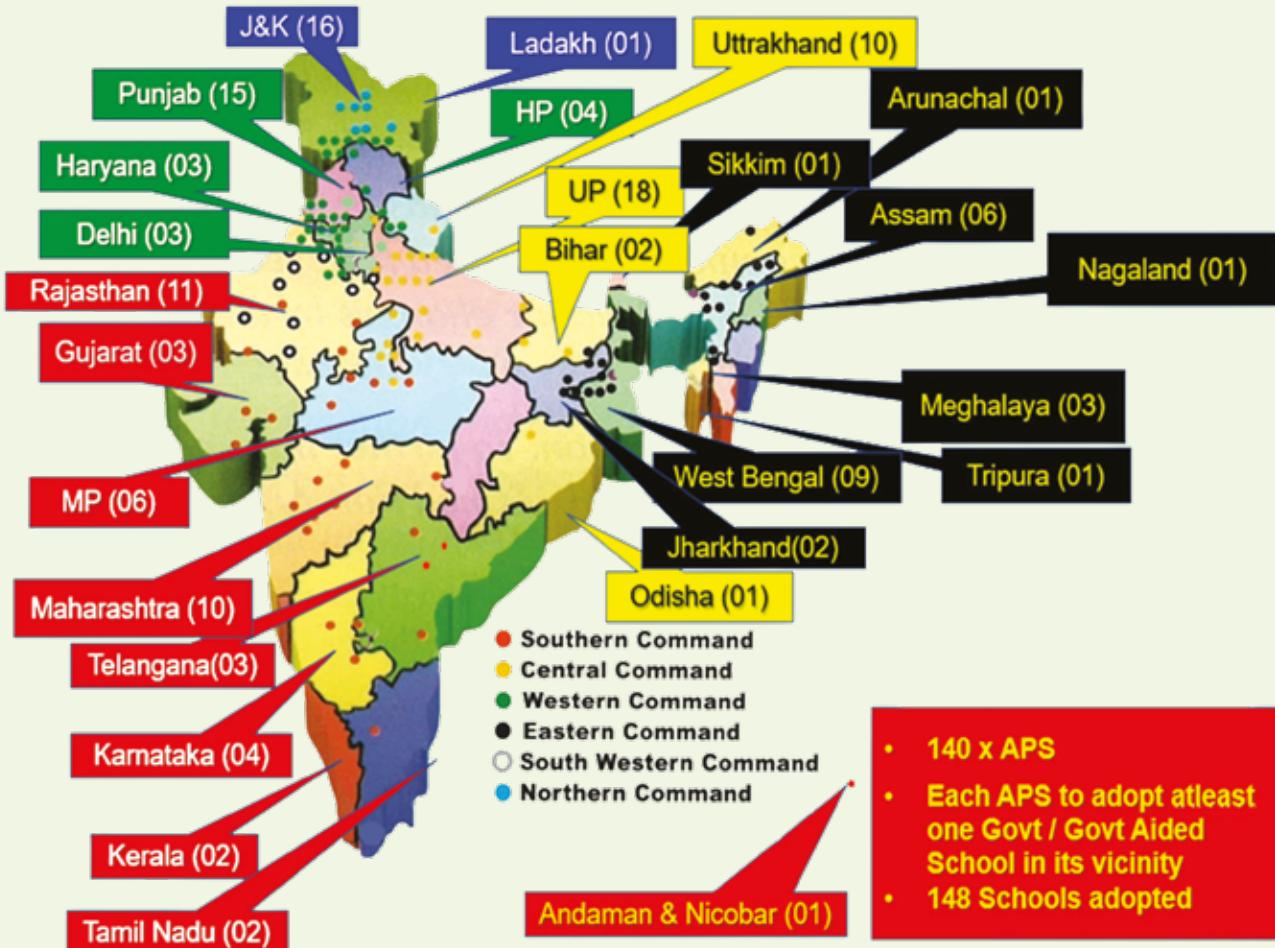
Online sessions and interactive sessions with obstetricians, gynaecologists, psychologists and yoga instructors

ARMY WELFARE EDUCATION SOCIETY(AWES) (QUALITY EDUCATION & CHARACTER BUILDING)



MISSION

To provide enabling learning environment with empowered faculty and required infrastructure for children to realize full potential and face challenges of life.



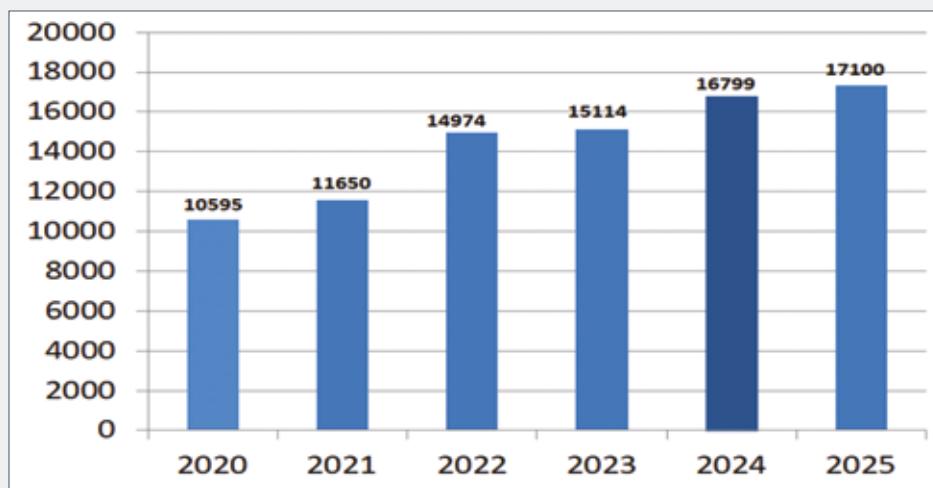
Army Institute of Technology (AIT), Pune, a prestigious institution under the Army Welfare Education Society (AWES), has been conferred the Institution of Engineers (India) Engineering Education Excellence Award 2025.



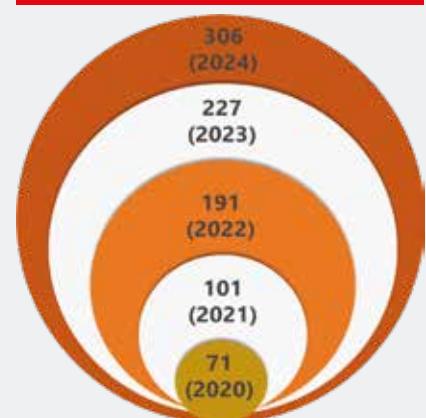
AWES was conferred the National Award for Empowerment of Persons with Disabilities by the Hon'ble President of India at New Delhi on 03 Dec 2025.

ARMY WELFARE PLACEMENT ORGANISATION (AWPO) (TO FACILITATE SECOND CAREER)

- Functions under the aegis of Adjutant General's branch.
- AWPO has 17 regional offices at all major cities and 49 placement cells in various regimental centres and formation HQs covering all states of the country.



Women Employment in last 5 years



AWPO placed over 2795 Officers, 27171 JCOs, 121120 Other Ranks and 2139 Widows, Wards and Dependents



ARMY GROUP INSURANCE FUND (AGIF) (IN SERVICE OF THE INDIAN SOLDIER)

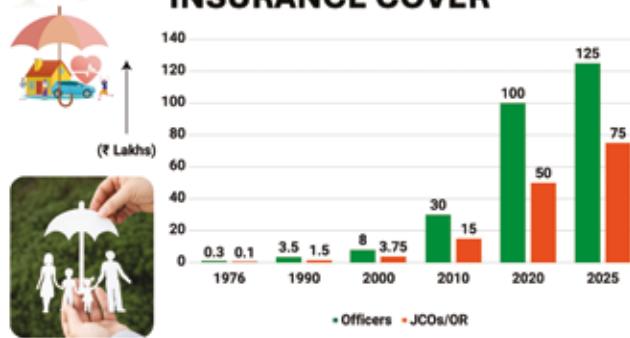


AGI BHAWAN

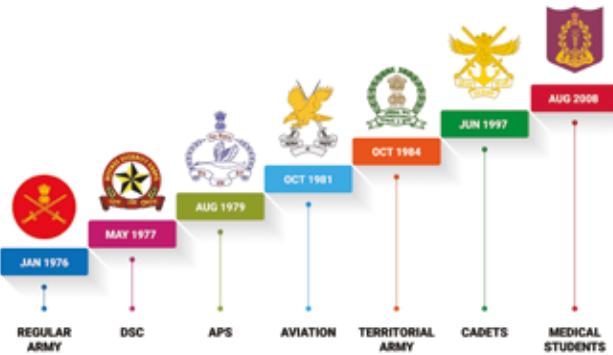
- Established on 01 Jan 1976, as a self-run and self-sustaining scheme under the aegis of the Adjutant General's Branch.
- Funded by Army personnel itself.
- Provides insurance cover against all risks including war whilst in service to Officers, JCOs and Other Ranks.
- Mobilises the saving of Officers, JCOs and Other Ranks with a view to providing lump sum benefits on retirement.
- Provides benefits/ assistance to the serving/ Ex-servicemen as decided by the Board of Governors from time to time.

INSURANCE SCHEME

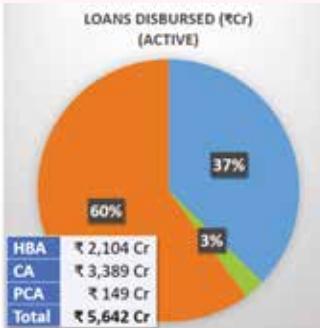
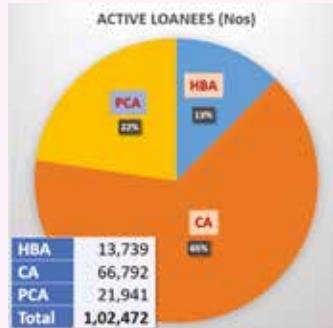
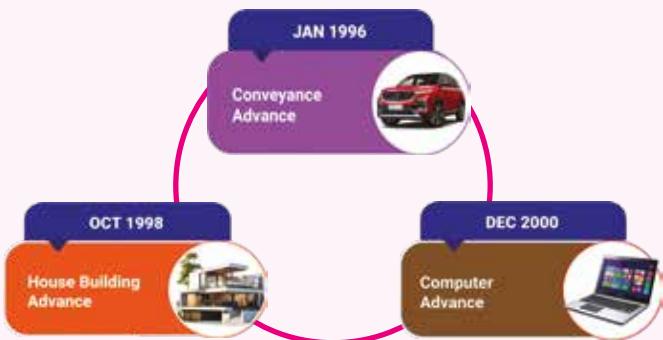
JOURNEY OF INCREASING INSURANCE COVER



GROWTH OF INSURANCE UMBRELLA



LOAN SCHEMES



INVESTMENT ADVISORY COMMITTEE : 2025

ARMY GROUP INSURANCE FUND (AGIF) (IN SERVICE OF THE INDIAN SOLDIER)



Social Security Deposit to safeguard interests of minor children and widows to ensure security of their insurance benefits. Amount is invested in Nationalised Bank as Fixed Deposit (FD)

AUG 1976

Social Security Deposit (SSD)



APR 1991

Medical Benefit Scheme for Non Pensioners



Medical Benefit Scheme for Non Pensioners. ₹ 25 Lakhs (Officers) and ₹ 12.5 Lakhs (JCOs/ OR) for 100% disability (proportionately reduced to 20% disability)

WELFARE SCHEMES

Sustenance Allowance ₹12,000/- per month to Specially Abled Children of Service Personnel who die on duty

OCT 2007

Sustenance Allowance



OCT 2006

Ex Gratia Disability Allowance



Ex-Gratia Disability Allowance. Soldiers invalidated out with 100% disability and granted Constant Attendance Allowance paid quarterly interest (@ MMF) on corpus of ₹ 25 Lakhs for Officers and ₹ 12.5 Lakhs for JCOs/OR

ONLINE PROCESSING OF LOANS/ ADVANCES: ADN (ARMY DATA NETWORK)

- With effect from 01 Jun 2025, all applications for House Building Advance (HBA), Conveyance Advance (CA) and Personal Computer Advance (PCA) are being accepted online through the Army Group Insurance Fund (AGIF) webpage on Army Data Network (ADN).
- Applications can be filled by visiting Indian Army Portal Home Page > Branches > AG's Branch > AGIF > Apply for Loan Online or using URL <https://agif.army.mil>. Loan application with complete documents are processed in five working days.



MATURITY CALCULATOR ON AGIF WEBPAGE : ADN



- In order to enable AGIF members to understand the growth of their funds including an idea of their accumulated Maturity, a maturity calculator has been hosted on AGIF Webpage (ADN).
- Maturity calculator can be accessed by opening Indian Army Portal Home Page ⇒ Branches ⇒ AG's Branch ⇒ AGIF ⇒ Maturity Benefit Calculator or using URL <https://agif.army.mil>

ARMY WELFARE HOUSING SOCIETY (AWHO) (WE FULFIL YOUR HOUSING DREAMS)



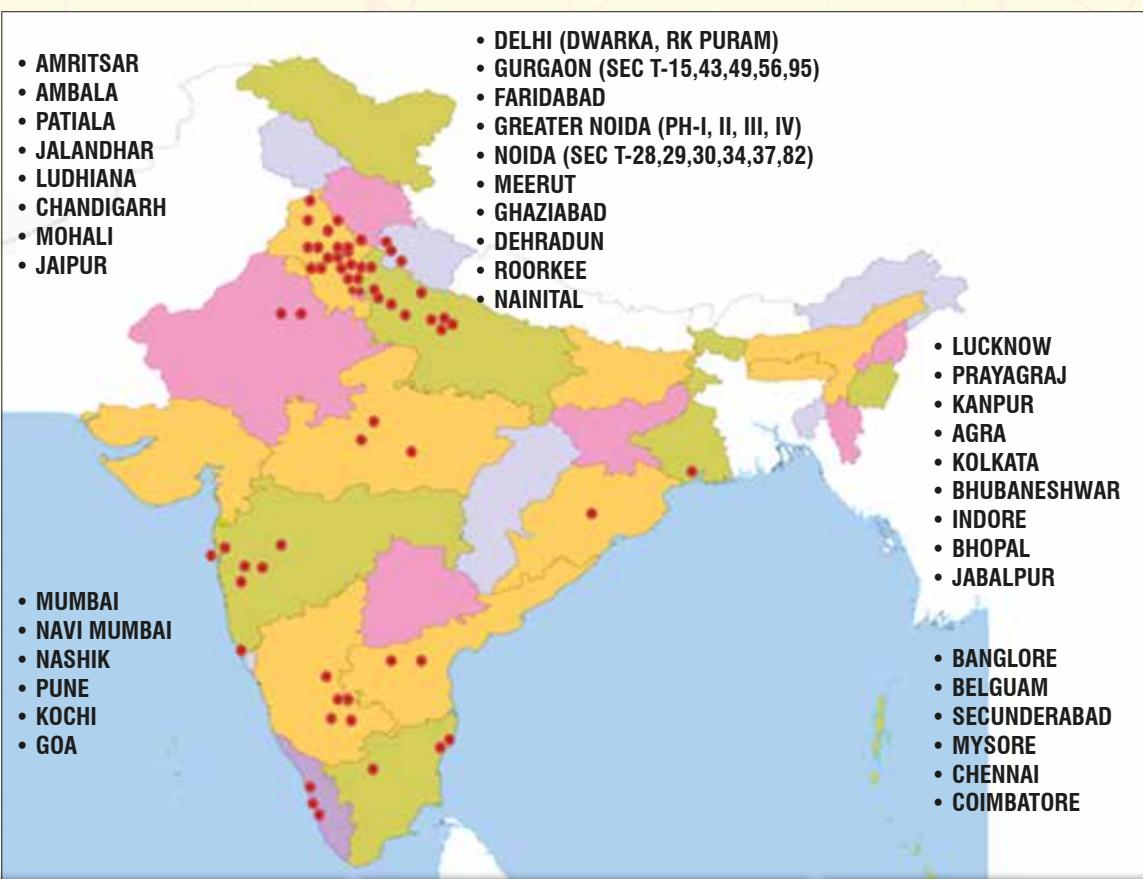
AWHO is a non-profit welfare housing organisation established in December 1978, under the Indian Societies Registration Act XXI of 1860

33529 House constructed and 539 plots developed across the country

Since its raising, AWHO has successfully delivered 79 projects

Demand Surveys for Jammu, Srinagar, Coimbatore, Secunderabad (for JCOs / OR) and Neemrana / Alwar (Rajasthan) In progress

Inclination Survey for Ghaziabad, Bhopal and Kotdwar / Haldwani



CHENNAI



BENGALURU



PUNE

CHIEF'S PAGE



COAS virtually addressed the 3rd Land Forces Summit, hosted by the Japan Ground Self-Defense Force, which was attended by the Chiefs and senior military leadership of Australia, Japan, Philippines, Malaysia and the USA on 18 Dec 2025.



Major General Ali Saif Humaid Alkaabi, Commander of the Presidential Guard of the United Arab Emirates called on the COAS. They held discussions on enhancing bilateral Defence Cooperation, deepening military-to-military engagement and reinforcing their shared commitment to regional stability and global peace.

COAS and CAS along with their NDA coursemates laid a wreath and paid homage at the Hut of Remembrance on 04 Dec 2025. The moment honoured our brave hearts and reflected the enduring camaraderie that binds NDA alumni across generations.



COAS visited the Combat Army Aviation Training School (CAATS) on 12 Dec 2025, wherein he was shown the state-of-the-art training infrastructure and briefed on the exemplary training standards.

COAS visited the Fire and Fury Corps to review the security situation and assess operational preparedness. During the visit, COAS felicitated personnel of the Fire and Fury Corps and Ladakh Police in recognition of their exceptional service.

SNIPPETS



Mechanised Infantry Commanders' Conference, New Delhi, 04 - 05 Dec 2025



Biennial Conference of Regiment of Artillery, Devlali, 12 Dec 2025



COAS felicitated five distinguished veterans with the 'Veteran Achievers Award' in recognition of their exemplary post-retirement contributions towards nation-building, social welfare and youth empowerment, during his visit to Mhow on 10 Dec 2025.



Infantry Commanders' Conference, Mhow, 09-11 Dec 2025

- The Infantry Commanders' Conference, Mechanised Infantry Commanders' Conference and Regiment of Artillery Biennial Conference were chaired by the COAS.
- The important aspects of technology driven warfare training, operational readiness while focusing on modernisation and indigenisation underscored the discussions.
- The activities leading to Decade of Transformation, Years of Technological Absorption and the Army's commitment to credible capabilities in support of *Viksit Bharat @2047* were deliberated.



Assam Rifles conducted a Veterans Outreach Drive at Gorakhpur on 08 Dec 2025. Lt Gen Vikas Lakhhera, AVSM, SM, DG Assam Rifles felicitated Veer Naris, veterans and gallantry awardees. He also distributed assistive aids to needy ex-servicemen and dependents.

SNIPPETS



Lt Col Dwarakesh C was conferred the 'National Award for Persons with Disabilities 2025' in the 'Sarvshreshth Divyangjan' category by the Hon'ble President of India on the occasion of the 'International Day of Persons with Disabilities' in New Delhi on 03 Dec 2025.



COAS reviewed the Passing Out Parade (POP) of 157th Regular, 46th TES, 140th TGC, 55th SCO & TA OEE 2023 Courses. A total of 525 Officer Cadets, including 34 from Friendly Foreign Countries, passed out from the hallowed portals of Indian Military Academy (IMA), displaying immaculate drill, flawless coordination & exceptional turnout.



The VCOAS witnessed Inno Yodha 2025, an Idea & Innovation Competition, held at Manekshaw Centre, New Delhi on 05 Dec 2025. The top 32 innovations of the Indian Army were displayed during the seminar and the innovators were felicitated by the VCOAS.



Shri Santosh Jha, High Commissioner of India to Sri Lanka called on the COAS on 28 Nov 2025. Their discussions focused on regional security dynamics and on further strengthening diplomatic and defence cooperation, thereby enhancing the India - Sri Lanka strategic partnership.



India launched **Operation SAGAR BANDHU** on 28 Nov 2025 as the First Responder in the immediate aftermath of the devastating Cyclone Ditwah, to provide urgent **Humanitarian Assistance & Disaster Relief (HADR)** support to **Sri Lanka**. The Indian Army deployed an Integrated Task Force, a high-readiness, self-contained composite HADR contingent to provide critical relief, restore essential services and support families under the policy of **NEIGHBOURHOOD FIRST**.

MILITARY DIPLOMACY : INDIAN ARMY



Exercise VINBAX 2025 with Vietnam People's Army
11 - 29 Nov 2025, Mieu Mon Training Centre, Hanoi



Exercise AJEYA WARRIOR with British Army 17 - 30 Nov 2025, Mahajan Field Firing Ranges, Rajasthan



Exercise SURYAKIRAN with Nepal Army 25 Nov - 08 Dec 2025, Pithoragarh, Uttrakhand



Exercise EKUVERIN with Maldives National Defence Force 02 - 16 Dec 2025, Thiruvananthapuram, Kerala



Exercise GARUDA SHAKTI with Indonesian Special Forces 03 - 12 Dec 2025 Bakloh, Himachal Pradesh



Exercise HARIMAU SHAKTI with Malaysian Army 05 - 18 Dec 2025, Mahajan Field Firing Ranges, Rajasthan



Exercise DESERT CYCLONE with UAE Land Force 18 - 30 Dec 2025, Abu Dhabi

The joint military exercises with friendly foreign countries achieved high degree of interoperability, operational readiness and trust, strengthening coordination across domains, fostering professional exchange and reinforcing India's role as a capable and reliable global security partner.

EQUIPMENT OF THE MONTH



INVAR MISSILE

INVAR missile is an Anti-Tank Guided Missile (ATGM), **intended to destroy modern and future armoured vehicles** including those fitted with Explosive Reactive Armour, small-size targets (pillbox and bunkers), field fortifications and slow flying aerial targets (e.g. helicopter). Its **semi-automatic laser guidance** enables precise targeting of both stationary and moving targets. Equipped with **Hollow & shaped charge Tandem warhead**, the INVAR missile enables precision engagement at extended ranges, significantly beyond conventional tank ammunition.

SPECIFICATIONS

- Target Capability:** Engages both stationary and moving targets (up to 70 km/h).
- Accuracy:** Hit probability exceeding 90%, even at extended ranges.
- Control.** Canard control both electric and pneumatic.

KEY FEATURES

- Effective Range:** 100 m to 5000 m
- Launch Platform:** 125mm Smooth Bore Tank T-90
- Guidance System:** Semi-Automatic Command to Line of Sight (SACLOS) Laser Beam Riding.
- Warhead:** Tandem High-Explosive Anti-Tank (HEAT)

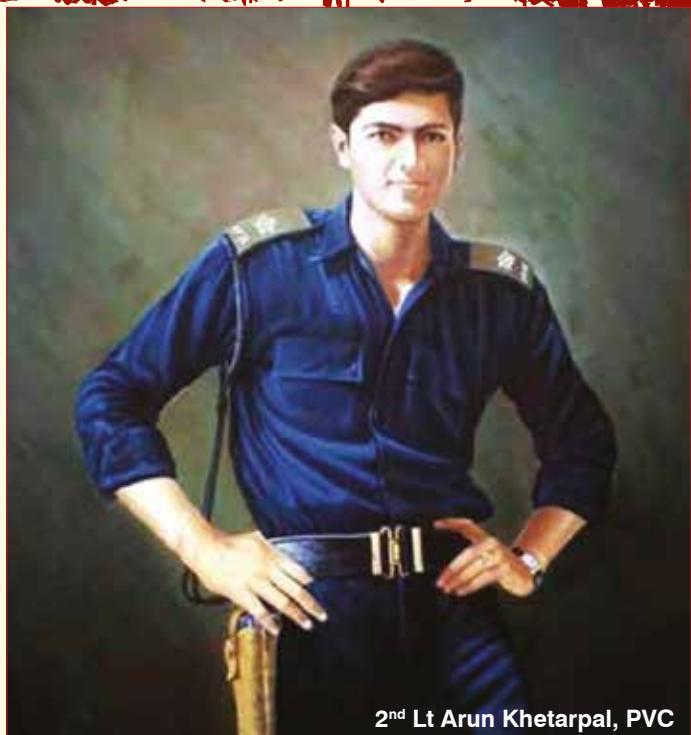
Significance in Indian Army

The INVAR missile represents a key element of modern tank firepower by combining the reach of a missile with the protection and mobility of a Main Battle Tank. Licensed production by Bharat Dynamics Limited strengthens **India's self-reliance in Defense manufacturing**, ensuring a steady supply for operational readiness. The missile **serves as a critical force multiplier, providing long-range precision firepower** and reinforces the T 90's role as a dominant platform in modern mechanized warfare.

BATTLE OF BASANTAR: INDO-PAK WAR 1971

During the 1971 Indo-Pak war, 47 Infantry Brigade with 17 POONA HORSE under command was ordered to establish a bridgehead across the Basantar River in Shankargarh Sector. As the bridgehead was established by 2100 hours on 15 December and the minefield breaching was under progress, a counter attack by the enemy was anticipated. At this critical juncture, 17 POONA HORSE decided to push through mine fields. At first light, the regiment established link up with the infantry. At about 0800 hours the enemy armour counter attacked own bridgehead. During the battle, 2nd Lt Arun Khetarpal led his tank troop and fiercely attacked enemy armour, strong points and recoilless guns. In the ensuing firefight, he destroyed one of the enemy tanks. As a result enemy was forced to retreat. However enemy regrouped and again counter attacked with ten tanks. In the ferocious fight, 2nd Lt Arun Khetarpal destroyed four enemy tanks by accurate fire. In the thick of battle, two of his tanks became casualties. One was hit and another suffered mechanical failure. Khetarpal's tank was also hit and burst into flames. He was ordered to abandon the tank but realising that the enemy was still pressing the attack in this sector and that if he abandoned his tank, the enemy would breakthrough, he continued engaging the enemy despite the grievous wounds and his own tank burning.

The last enemy tank which he shot, was barely 100 meters from his position. At this stage his tank received a second hit which proved to be fatal killing the brave tank



2nd Lt Arun Khetarpal, PVC

man. For his conspicuous gallantry in the face of the enemy, 2nd Lt Arun Khetarpal was honoured with the highest war time gallantry award, the Param Vir Chakra, posthumously. He had, by his intrepid valour saved the day and the enemy was denied the breakthrough which they were so desperately seeking. Not one enemy tank was able to break through own bridgehead.



The Hon'ble Raksha Mantri felicitated the family members of 2nd Lt Arun Khetarpal, PVC (Posthumous) and the next of kin (NOK) of his tank crew during the special screening of the film '*Ikkis*' at New Delhi. This movie is based on the Battle of Basantar, Indo - Pak War 1971.

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