

Financial assistance to the widow of a Naik from Manipur

Nk Damchuilung of ASC retired from service in Jun 2013 but unfortunately died soon after on 11 Nov 2013. He left behind his young wife, Zalengkim and two very young children. She receives some amount as family pension.

When her husband died, the village elders and her in-laws insisted that tribal customs be followed. This involved erecting a memorial stone and serving a feast to all the villagers. For this, she was forced take a loan of Rs 4 lakhs at an interest rate of 36% and had to handover her pension book and ATM card to a loan shark. From the pension deposited monthly into the bank, the money lender would withdraw Rs 12,000/- towards the interest only, with no reduction in the principal amount. Another loan of Rs 2 lakhs, taken from SBI, Mantriphekri, Imphal to pay for the medical expenses of her elder brother, was also being repaid at the rate of Rs 5000/- per month from the pension. This left her with about Rs 3000/- with which to support her large family.

Mrs Zalengkim had been working as a sweeper in ECHS Polyclinic, Imphal for three and a half years, living in a rented house. But her contract ended in Sep 2019 and she was without a job. Her two daughters were then studying in class 1 & class 6. She was also supporting her aged parents, a disabled widowed sister with her two children and a 38 year old unmarried brother, a daily wage labourer. They all hail from a remote hill village in Tamenglong district of Manipur. A total of nine family members were dependent on her earnings and the meagre remainder of her pension.

Col LM Singh was the OIC of ECHS Polyclinic, Imphal, where Mrs Zalengkim was working. Moved by her plight, he sought the help of other groups/course mates to help her out from her desperate condition and provide some sort of employment to her. One such NDA course mate was Col N Sitaramaiah (Retd), a member of the Core Committee of TSEWA.

Col N Sitaramaiah brought this case to the notice of the TSEWA Core Committee on 07 Sep 2019. The matter was discussed and it was decided that the case was genuine and worthy of help from TSEWA. Cmde Sudheer Parakala, Vice President and President Charity Division immediately approved payment of Rs 25,000 from the Charity budget. The same day, Brig C S Vidyasagar, President, TSEWA sent out urgent messages on mail as well as on Whatsapp to all TSEWA members requesting for financial assistance to help this poor young widow in financial distress. The aim was to raise funds so that the entire loan from the money lender and the bank could be paid back and as well as have some money for the maintenance of her family in future.

There was an immediate and generous response and TSEWA started receiving a flood of contributions from members and non-members alike. More than two hundred donors came forward and on 12 Sep 2019, a cheque for Rs 5.50 lakhs was transferred to Lt Col LM Singh, OIC ECHS, Imphal who was coordinating to pay off all the debts of Mrs Zalengkim.

On 13 Sept, Lt Col LM Singh, OIC ECHS Polyclinic arranged a meeting at his office where Mrs Zalengkim, her father and Mrs Laldinpui, the money lender were present. Rs 4 lakh in cash was handed over by Smt Zalengkim to Smt Laldinpui in the presence of six witnesses.

A declaration on Non Judicial Stamp paper, duly notarised by an Oath Commissioner, was signed by the money lender, Mrs Laldinpui, that she has got her complete money back (Rs 4,00,000/-) & there are No Other Dues / Claims against the borrower Mrs Zalengkim. She has returned all her documents & ATM card. Mrs Zalengkim and her father were overcome with emotion and gave heartfelt thanks to Lt Col LM Singh and TSEWA, through whose good offices, generous donors were able to alleviate her misery.

17 Sep 2019, Lt Col LM Singh repaid the loan of Rs 1,33,900/- outstanding in SBI, Mantripukri branch, East Imphal.

With this, the financial distress faced by this young widow has been removed. Efforts are on to find employment for her and educational grants for her two daughters.

TSEWA thanks its donors for their immediate and generous response to its appeals for help.