Single Copy: Rs. 10/-



MONTHLY NEWSLETTER OF ALL INDIA SENIOR CITIZENS' CONFEDERATION Registration No. Maha/302/03/ Thane under Societies Regn. Act 1860

Estd. 2002

**VOL 7 No. 4** 

**FEBRUARY - 2009** 

# AISCCON'S Call for Unity. All Welcome to Fight for our Rights.

Dr. S.P. Kinjawadekar, President AISCCON in the editorial of November 08, mentions that majority of the state governments have not provided any of the facilities for senior citizens though NPOP was declared in 1999. Questoning why? he concludes that we are not united and governments feel elderlys can do no harm. He warns, in democracy you have to fight unitedly to get your rights. Thinking alike I have been suggesting setting up of grievances cell or guidance cell to fight for rights unitedly. I would like to quote examples to show how the retired elite elders not conspicious in senior organisations can join us to fight for rights.

- 1) Indian Express dated at 25/11/08 has focussed a case of senior citizen couple in vesting Rs. Five Lakhs in Postal MIS, could not get back full amount on maturity as one spouse expired in between and single account limit got reduced to Rs 3 Lakhs. The postal authorities did not inform her the changes effected after her investment. Ultimately she had to fight through consumer redressal forum for a long time suffering mental agony to get her funds. In fact this is a common phenomen where one of the spouses in any of the joint accounts may expire. The elite's guidence can speed up the matter (Read after year long battle Pamela Sewell makes postal dept. cough up her money)
- 2) Internet user groups can educate voters in selection. Due to supreme court judgements in 2002 2003 electoral candidates for MP<sup>s</sup> and MLA<sup>s</sup> are to inform their criminal cases, income and investments etc. Using this material to expose

corrupt and criminal background candidates 1200 citizen groups consisting of retired judges, IAS & IPS officers, NGOs in peoples movements etc have formed (NEW) "National Election Watch" which would through toll-free helpline inform the history and background of all candidates. SMS campaign is also underway to focus on non-English speaking grassroot voters. For educated voters election spending and using RTI act political parties claiming IT exemptions wrongly would also increase awareness in voting suitable candidates. (Read - a new citizen led effort to scan MLA's records and inform voters choices. Indian Express 25th November 08.)

- 3) Gujarath Senior Citizen Trust, Vadodara has filed a PIL challenging selection of 37 independent directors on the boards of public sector banks as they were political party candidates with no professional experience of finance sector to give independent advice to Banks management. Recommendations of Dept. of Banking were ignored. How can senior citizens expect their money to be safe in Banks? (Read Syed Khallgue Ahmed Report in Indian Express dt. 25th Nov.)
- 4) Shri V.K.J. Rane Ex MD / IRCON a Septuagenarian (Email vkjrane 1930 hot mail.com & Mobile 09371005396) addressing Navasahydri Parisar Jyestha Nagarik Sangha members made a fervent plea to the citizens to organise themselves to oppose government decision to start a Metro in Pune and Mumbai

Cont... on Page 05

# "Main bhi Docto banna chahti hon"



# **Education Loan from Bank of Maharashtra**

Samjhe apke dil ki baat



All-India Toll-Free No.: 1800 - 222340 / 1800 - 220888 | www.bankofmaharashtra.in

# AISCCON NEWS COUNCIL

W.R. Naik Chairman & Publisher

Dr. S.P. Kinjawadekar Chief Editor

**B. Ranganathan** Hon. Sec. & Mg. Editor

> M.D. Bhusari Treasurer

#### Members:

G.S. Nagarajan Vinayak Date A.P. Kaskhedikar S.S. Raichur V.D. Natu R.N. Bapat M.B. Kulkarni

# AISCCON NEWS Subscription Rates

1 Year (12 Issues) Rs.100.00 2 Years (24 Issues) Rs.180.00 5 Years (60 Issues) Rs.450.00 Life Member Rs.1,000.00 Kindly mention your name and full address D.O.B. along with the Subscription. Please note that Cheque / D.D. should be made payable at Mumbai only, favouring AISCCON NEWS. (For out station cheques please add bank commission.)

### **Advertisement Tariff - Monthly**

1) Front and Back Cover	Rs.2,500/-
(Full Page)	
O) Full Dogo (D 9 M/)	Do 1 E00/

2) Full Page (B & W) Rs.1,500/-3) Half Page (B & W) Rs.900/-

3) Half Page (B & W) Rs.900/-4) Quarter Page (B & W) Rs.500/-

For Subscription, Advertisement and Correspondence please contact

# B.Ranganathan

Managing Editor

B-3, Roop Niketan, Sant Tukaram Road, Mulund (East), Mumbai - 400 081.

Tel.: (022) 2163 6568

# AISCCON NEWS आइस्कॉन समाचार

CONTENTS	FEB - 09
1) AISCCON'S Call for Unity.	01
2) Birthdays	04
3) Editorial	06
4) Article on BPL	07 - 09
5) Strength Exercises	10 - 11
6) Memorandum & Responses	12 - 13
7) Confedaration News	15 - 20
8) Hindi Section	21 - 22

Printed and Published by W.R. Naik, 6, Sunderprasad, Sane Guruji Nagar, Mulund (East), Mumbai - 400 081. On behalf of

#### ALL INDIA SENIOR CITIZENS' CONFEDERATION.

Printed at Trimurti Enterprises, Dr. R.P. Road, Mulund (West),
Mumbai - 400 080. and Published at C-202, Mangalya, G.V. Scheme Road
No. 4, Mulund (East), Mumbai - 400 081. Editor: Dr. S.P. Kinjawadekar,
B - 8 / 602, Kaveri, Safal Complex, Sector 19A, Nerul,
Navi Mumbai - 400 706.

Website: WWW.aisccon.org · Email: Aisccon.news@gmail.com

FEBRUARY 2009 03 AISCCON NEWS

### Birthdays in March 2009

**AISCCON NEWS** wishes you a happy birth day and prays almighty for your happy, healthy and contented life

Dat	te Name	Place	Date	Name	Place
1	Shri P.R. Padmanabhan	Mulund (E)	17.	Shri C.V. Kulkarni	Pune
	Shri D.N. Chaudhari	Mulund (E)	18.	Shri Mahendra V. Turakhia	Vapi
	Shri V.I. Ramkrishna	Khargar	20.	Shri P.L. Gupta	Mira Road (E)
	Shri M.V. Ruparelia	Mira Road (E)		Shri O.P. Sharma	Mira Road (E)
	Adv. Shafi I. Kazi	Juhu		Shri Mohanlal Daga	Nerul
	Dr. A.A. Rane	Karjat	22.	Shri V.G. Thite	Pune
3.	Shri P.R. Damle	Mulund (E)		Shri P.H. Kulkarni	Mulund (W)
	Shri C. Rama Rao	Hyderabad	23.	Shri R.D. Patil	Nasik Dt.
4.	Shri U.D. Kathote	Mulund (E)	24.	Shri Vasant M. Tillu	Sion (W)
	Shri C.D. Kulkarni	Pune		Shri Shivkishorji Sandhya	Udaipur
	Shri S.K. Bachlas	Ajmer	25.	Shri Valerian D'sa	Udupi Dt.
5.	Dr. R.N. Kamath	Mulund (E)	26.	Shri Sharad Kulkarni	Pune
	Shri R. Ugaonkar	Mulund (E)		Shri M.S. Kelkar	Mulund (E)
6.	Shri Sadhashiv Baliga	Sahar		Shri Vaidya Shekharchand	Mira Road (E)
	Shri Khatri A. Sumar	Mira Road (E)	27.	Shri George Kyla	Trivandrum
	Shri Ramani K. Vishwanath	Nerul		Shri Jethalal Nagrecha	Sion (W)
7.	Prin. V.D. Mane	Kolhapur	28.	Shri Suresh M. Patel	Sion (W)
	Dr. D.B. Upadhyaya	Fort Songarh	30.	Dr. B. Venkatesan	Nagapattinam
	Shri R.G. Perera	Mulund (W)	31.	Smt. Kanchan Y. Shinde	Bhandup (W)
	Shri N.V. Kodolikar	Pune			
8.	Shri K.S. Viswanath	Thane		<b>Birthday Donation Rece</b>	ived from
9.	Shri K.G. Rajaguru	Mulund (E)			
10.	Dr. S.P. Kinjawadekar	Nerul	Shri	Shivaram D. Mahadik, Vashi	- Rs. 750/-
11.	Shri G.S. Gokhale	Mulund (E)	Shri	P. S. Kshtramade, Nerul -	Rs. 251/-
	Dr. S.T. Baran	Dadar (W)	Shri	M.U. Tadawalkar, Borivali (W	/) Rs. 500/-
12.	Shri B.V. Deshpande	Kolhapur	Shri	S.C. Gadre, Mulund (E)	Rs. 101/-
	Shri Jitendra D. Desai	Surat	Shri	C.P. Balasubramaniam, Pow	/ai Rs. 101/-
13.	Shri Kanchansinh D. Thakore	Surat	Shri	M.V. Ruparelpa, Mira Road (	E) Rs. 150/-
	Shri Y. Narayana Sharma	Chintamani	Shri	K.G. Sasikumar, Davangere	Rs. 501/-
15.	Shri R.G. Deshpande	Mulund (E)			
	Shri K.V.R. Setty	Nerul		Many Thanks for your \$	Support.
16.	Shri G.P. Mokashi	Talegaon		Mg. Editor	
	Dr. D. Subramanyam	Bapatla			
FE	BRUARY 2009		)4	AISCC	ON NEWS

Suburb with imported standard gauge coaches than the existing Broad gause coaches at too much higher cost to India. He is fighting a losing battle with Maharashtra Government which is excluding India Railways and it's indegenous technology though he has submitted all technical and finance details supported by the opinions of existing and retired Railway Engineers. Imported coach cost Rs. 9 crore while Indian Railway coach Cost Rs. 2.25 crores only.

The above examples would show that high placed retired should join such organisations to help national cause keeping aside their ego to prove to Bharat sarkar that the senior citizens are a formidable force and a sleeping Giant having the voting power to tilt the balance of power. Due considerations should be given for their welfare as declared in NPOP 1999.

I Conclude quoting Dr. APJ Kalam's words of wisdom at IIT in 2007 Bombay golden jubilee celebrations, "For the young minds only" - Courage to think different, courage to travel into an unexplored path, courage to discover the impossible and courage to combat problems. " Minds of most of the elderly are young and let us work with courage to achieve sucess in our missions of getting our rights.

S.S. Raichur, Pune

#### New Life Members of AISCCON NEWS

- 1 Dr. R.G. Jimulia Vileparle (W), Mumbai
- 2 Adv. Suresh Chandra Sharma- Ujjain (M.P.)
- 3 Shri R. Satyanarayan Suryapet (Nalgonda A.P.)
- 4 Shri S.D. Mahadik Vashi, Navi Mumbai
- 5 Shri Narayanbhai F. Patel Gandhinagar (Gujarat)
- 6 Shri K.K. Kale Akola
- 7 "Vamendu" c/o Shri A.G. Modh Gandhinagar (Guiarat)
- 8 Udupi Senior Citizens Assn. Udupi (Karnataka)
- 9 Shri P. Rabindra Nayak Udupi (Karnataka)
- 10 Dr. C.K. Roygaga Kandivili (W), Mumbai
- 11 Shri P. P. Khanna Nerul, Navi Mumbai
- 12 Shri Jagdishchandra Dogra Badlapur, Dt. Thane
- 13 Shri S. Mallikarjun Nalgonda (A.P.)
- 14 Dr. N.G. Laghate Nerul, Navi Mumbai
- 15 Shri K.R. Mhatre Mulund (E), Mumbai
- 16 Shri Manohar R. Badame Latur
- 17 Shri V.K. Joshi Mulund (E), Mumbai
- 18 Shri V.B. Kathuria Mulund (E), Mumbai
- 19 Dr. C.S. Pratap Eluru (A.P.)
- 20 Shri M. Prakash Rao Hyderabad (A.P.)

### **Guidance from Geeta**

Vñ\_nEgd}fwH\$nbofw\_m\_Zñ\_a`Û` M k \_æ`{n\\_Zne-\(\(\tilde{O}\_n\)\_dqi`ñ`g\e`\_2'kk

Therefore, always remeber me, and fight. with your mind and intelligence set on Me, you will always be with Me.

Have no doubt about this.

The Geeta is a comprehensive and complete book of human life. The Geeta has dealt with the meaning of life and death both. What is more, it tells us about life after death also. Lord tells:

"The last moment in life is important. The things in which the mind is engaged, and is thinking about at the time of death, will bring man the rebirth to get his unfulfilled desires fulfilled. If he remembers Me, at that last moment, he comes straight to Me to meet Me. You need not have any doubt about it. He is freed from the circle of life and death. But, for that practice of controlling mind becomes a must and necessity. The best remedy for it is to remember Me every time and at every work, and face the situation boldly. Offer Me both your mind and intelligence. You will surely earn Me."

Saint Tukaram, for whom life is a continuous war, says - "Day and night, we are at war." He prays God with ardent longing, "Make my last day sweet."

Tukaram also says -

"That I should remember only you at my last moment is the only benediction I beseech you to confer on me"

Life is a sort of battle. You should not flee away from it. You must face it bravely. But in this battle, your mind must be inseparably, and always, attached with God.

This strength, keeps on incessantly flowing. It doesn't suffer from any 'load-shedding'. By chanting the name of God, you receive endless energy.

Courtesy: - Shri V.V. Chiplunkar Aurangabad.

#### **EDITORIAL**

### **Helping the Oldest Senior Citizens**

With increase in longevity in many countries of the world including India the oldest old (80+) are the fastest growing segment of the elderly population. Today about 12% of the Indian Senior Citizens are 80+ and four generation families are now becoming increasingly common in India. The numerical growth and increasing heterogenecity of the oldest senior citizens challenge social planners. since they need disproportinate amounts of health and long-term care services, to be looked after properly. In every country 80+ are predominently female the proportion of oldest males to females being 1:3.

Longevity is a misery if it is to be with chronic diseases or disability. Oldest senior citizens were well cared for in joint families and with joint and extended families disappearing their cared has become a serious problem. The trend today is to make the elderly disabled or otherwise - as much self - dependent as possible. Self Dependence infuses greater confidence in them.

The main problem of the oldest senior citizens (80+) are financial, healthrelated and emotional. Arthritis and problems of mobility are very common amongst them alongwith reduced vision, high blood pressure, diabetes, deafness, heart problems, asthma, cancer etc. The possibility of enlargement of prostate. dementia and alzheimers increases with advancing age. Common mental problems are anxiety, psychoneurosis dementia and emotional problems are depression, feeling of isolation & insecurity, feeling of worthlessness & frustration. Frailty (diminished ability to undertake essential activities of daily

living (ADL) is common in the oldest seniors. it is a form of predisability resulting from sareopenia - age related loss of muscle mass.

40% of the oldest senior citizen suffer from at least one disability. The incidence is slightly higher in females. The disabilities are mainly due to visual impairment, hearing difficulty, locomoter disability, senility and problems of speech. The disabilities make the oldest seniors home - bound. There who have no financial and family support have to stay in old Age Homes.

That is the situation of our oldest old. How can our senior citizens Associations help them?

During the last 35 years there has been a good growth of senior citizen organisations in various states in India. Today there are about 3000 organisations of Sr. Citizens working in the country, the maximum number being in Maharashtra where the FESCOM (Federation of Senior Citizens organisation. Maharashtra) has 1510 affiliated associations, many of the SCAS are registered and work like NGOS. Every SCA can run a helpline to help the frail. sick, disabled elderly - by phone contact regularly to remove the feeling loneliness, by personal home visits in rotation by escorting them to Hospital or to a Doctor or to a physiotherapy clinic and reading books and news-papers for them. We can help them in getting 20 to 50% Concessions from Hospitals, Consultants, Doctors by making special efforts to give them financial relief. We can help them in getting concession in cost of drugs. We can get them covered under state Health Insurance Schemes.

We can help them in getting free investigations, admissions and treatment in Govt. and Municipal Hospitals. We can get the eligible covered under Indira Gandhi National old Age Pension scheme or Annapurna scheme, We can help the disabled to get assistive devices free or at concessional cost.

Every SCA should have a multiservice Day care centre, where mobile oldest seniors can spend time in spiritual and recreational activities. Here they can get some medical services. If we can arange for Home Health Care - Which is a low-cost alternative for traditional in patient care, it will be an excellent service for our fellow - brothers & sisters. For that SCAS need to undertake care givers Training programmes to train family members and volunteers in care giving to the oldest seniors.

This is a very noble, humanitarian work. Let us do our best to improve the quality of life of our oldest seniors.

Service to humanity is service to God.

Dr. Kinjawadekar

#### **NPOP**

2009 marks the 10th anniversary of the National Policy on Older Persons (NPOP), but India is yet to implement the policy effectively. In a one-day workshop on 25 January 2009, titled 'Capacity Building: Asserting Rights of Older Persons'—organised by International Federation on Ageing (IFA) and Harmony for Silvers Foundation—experts dwelled on the prospects of the NPOP; looked at other major issues facing senior citizens; and drew up an agenda for the way forward with active initiatives by seniors themselves.

# Welfare Schemes for BPL. M.V.Ruparelia.

Recently, Vice President of India released a Report prepared by Transparency International India (TII)-CMS Corruption Study, 2007, which indicated that BPL Families had to pay Rs 883 crore bribe to avail 11 basic facilities & need based public services in the last one year. Vice President suggested 4 pronged drive to eliminate corruption-i) simplification of procedures; ii) streamlining of information flows; iii) reinventing front end staff and iv) activating civil society groups. 11 Services included in this Report were Public Distribution Scheme; Hospital Services; Senior Secondary School Education; Electricity & Water supply and need based services; National Rural Employment Guarantee Act (NREGA); Land Records & Registration; Forest; Housing; Banking and Police Service.

There are several welfare schemes for all Below Poverty Line Senior Citizens. The procedure for inclusion of name in the category of Below Poverty Line is very cumbersome. Planning Commission of India vide their letter dt 4-9-08 have advised that this is done as per Expert Group Method from the large sample survey data on house hold consumer expenditure conducted by the National Sample Survey Organization using the Consumer Price Index of Agricultural Labourers for rural poverty lines and Consumer Index for Industrial Workers for urban poverty lines. All-India poverty line for 2004-05 on the basis of expenditureconsumption data collected from 30 day recall period for all items work out to Rs 356.30 for rural & Rs 538.60 for urban poor. Each State has different figures and all-India figures are weighted average of the state-wise ratios. It is necessary for getting advantage of various schemes to get included in the list of families below poverty line of the State concerned. This procedure is required to be simplified immediately.

Indira Gandhi National Old Age Pension (IGNOAPS): This Pension is now granted to all Senior Citizens of 65 & above belonging to a house hold below the poverty line and not limited to destitutes only, as earlier. Revised Scheme is formally launched on 19-11-07 by Prime Minister. The contribution of Central Government is Rs 200

per beneficiary p.m. and minimum Rs 200 from the State. Some States are giving more. Pension is to be credited, where feasible, in to a Post Office or Public Sector Bank account of the beneficiary for 3 months with permission to withdraw every month only one month's pension.

Government of Maharashtra has started this scheme with effect from 1-11-07, as notified in their GR dt 5-3-08. The amount of this Pension is notified as Rs 500 p.m. (State Contribution Rs 300) vide their GR dt 30-9-08. The claimant has to be in the list of families under BPL, has to produce proof of age and certificate of residing in Maharashtra for 15 years. If the beneficiary does not withdraw his monthly pension continuously for 3 months, the amount shall be transferred back to the State. Those, who are handicapped and unable to walk, their pension shall be paid by Money Order at State Expense up to March, 09. Thereafter this facility shall not be available. In all cases, Post Office/Bank Accounts have to be opened. Life Certificate is necessary every year and should be produced between January & March, failing which pension shall be stopped from 1st April. Entitlement of beneficiary shall also be checked up every year. The beneficiary has to apply in the prescribed form in duplicate to the talati/tahsildar of his area and obtain an acknowledgement from him. All enclosures should also be in duplicate.

Under Sanjay Gandhi Niradhar Anudan Yojna of Maharashtra, the destitute Senior Citizens under 65 shall get Rs 500 p. m., if family income is less than Rs 21000 p.a. If there is more than one beneficiary, the amount shall be Rs 750 p.m. The beneficiary has to apply in prescribed form with certificates for age, income, residential proof for 15 years, not staying in any Vrudhashram and not getting any monthly allowance through any other scheme etc and for being destitute.

Under the revised scheme of IGNOAPS, 1.6 crore Senior Citizens shall be getting benefit. 30% of Senior Citizens are below poverty line and as such about 3 crore are required to be covered under this scheme. The present age limit from 65 should be reduced to 60 and condition of inclusion in list of families below poverty line must be removed. Proper financial limit, taking into account GDP and Per Capita Income of Indian Citizen; and minimum pay & pension given recently to Central Government employees should be prescribed. Monthly Pension of Rs 400 or near about and that

too for a Family is a mockery of human beings and Human Right Organization must force the Government to keep this Pension sufficiently high to keep the old human being to survive!

National Family Benefit Scheme (NFBS): Under this Scheme, Rs 10000 is given to a BPL family on the death of a primary bread winner between the ages of 18-64 years. This amount should be increased considerably.

Indira Awaas Yojna: This scheme was introduced in 1985-86 and provides houses free of cost to below poverty line BPL S C/S T families(40%), physically & mentally challenged (3%) and non-S C /S T BPL house holds staying in rural areas. This is given for new houses as well as conversion of kucha houses in to pucca ones. Cost of the new house is limited to Rs 35000 in plain areas and Rs 38500 in hilly/difficult areas and for conversion Rs 10000 to be financed by Central and State Governments in ratio of 75/25. Similar scheme for providing shelter to Rural BPL families is announced under Pradhan Mantri Gramodaya Yojna also. The purpose is sustainable human development at the village level. This scheme also provides funds for all basic minimum services in the village viz shelter, slum development, roads, bridges & various other schemes. All Senior Citizens under BPL, whether in cities or rural area are required to be provided with proper housing and as such both these Schemes may be revised to include all BPL Senior Citizens and not restricted to Rural BPL only.

Antyodaya Anna Yojna: This scheme is launched in 2001 and provides 35 kg of food grains per family at highly subsidized rates to 1.5 crore of BPL families. Under National Food for Work (NFFW), rice is given free to BPL in certain backward areas. Under Sampurna Gramin Rozgar Yojna (SGRY), 5kg of rice & Rs 32 cash is given as daily wages per day to BPL Workers for works like construction of roads, infrastructure for education, health improvements, improvement of environment etc.

Annapurna Scheme: Under this Scheme launched from 1-4-2001, 10 kg of food grains per month free of cost is provided to BPL persons entitled to IGNOAP but not getting that pension. Swarnajayanti Gram Swarozgar Yojna:

Introduced since April, 99, this scheme provides sustainable income to Rural Poor and BPL families. Under this scheme, credit-cum-subsidy is provided for self-employment, skill development etc. It covers all aspects of Self-Employment like organization of self help groups, training, credit technology, infrastructure & marketing. 4-5 Activities are earmarked for a particular Block with approval of Panchayat Samiti. This is financed in ratio of 75/25 by Centre & state.

Jawahar Gram Samrudhi Yojna: This is the restructured, streamlined & comprehensive version of erstwhile Jawahar Rozgar Yojna, designed to improve quality of life of rural BPL poor. Under this scheme, a demand driven community village infrastructure including durable assets at the village level are created to enable poor to increase the opportunities for sustained employment and generation of supplementary employments.

Vrudhashrams: Many States have provided free Vrudhashrams for destitute BPL Senior Citizens with free food, sleeping arrangements, free medical facilities etc For other Senior Citizens also, some Vrudhashrams with facilities of garden, library, TV, Indoor Games etc are provided by some States. In Maharashtra, Matoshri Vrudhashrams are provided and given to private parties/NGOs for management. As there are 3 crore BPL Senior Citizens in India, large number of Vrudhashrams are necessary in view of Joint Family System being on the way to EXIT.

Rashtriya Swasthya Bima Yojna: Health Insurance cover is provided under this scheme to BPL workers in unorganized sector and their families (up to 5 members) to the extant of Rs.30000 p.a. The beneficiary has to pay only Rs. 30 p.a. as registration fees. Every State has to implement this scheme in a phased manner and cover all their districts by 2012-13. States have to approve Insurance Company/ies in each district and nominate proper Public/Private Hospitals having sufficient facilities as per guidelines. The insurance company shall enroll the beneficiaries. The scheme shall be financed by Central & State governments, as laid down. Smart cards shall be issued to each beneficiary house holds for cashless service in the nominated hospitals. The beneficiaries shall be eligible for coverage of financial costs of inpatient health care services as well as agreed day care procedures not requiring hospitalization, as decided by State Government with Insurance Company. Some basic exclusions are also kept. In Maharashtra, 7 districts are covered during the current year.

Rural Group Life Insurance Scheme-Arogya Raksha Yojna: At the instance of Central Government, LIC has introduced this scheme to provide social security to Rural Families by way of life insurance from 15-8-95 for life cover of Rs 5000 for 2 types of policies. One-general- by full payment of premium by the Applicant and another-subsidized for BPL house holds-one policy for full family. Premium is subsidized by Central & State Governments on 50-50 basis.

Private Charitable Hospitals: As per provisions in Sec 41AA in The Bombay Public Trust Act, 1950 and similar Acts elsewhere. Charity Commissioner has to instruct & ensure that all private charitable hospitals reserve & earmark 10% of total number of Operational Beds and 10% of the total capacity of patients treated at such hospitals for medical examination & treatment in each Department of the hospital for INDIGENT PATIENTS and are required to be given free treatment on par with paying patients and without any discrimination . They are also required to earmark 10% more in both operation & OPD for those belonging to weaker sections of the society seeking admission or treatment and are required to be treated at concessional rates. Indigent person means, whose total income does not exceed Rs 3600 p.a. and person belonging to weaker section means those, whose income does not exceed Rs 15000 p.a. Almost all Private Hospitals are run by Charitable Trusts and are required to give this facility.

In addition to above, all BPL Senior Citizens are entitled for many other facilities/benefits notified separately for all Senior Citizens in general.

# Strength Exercises Target Heart Rate

Target heart rate (THR) is a common way of judging how hard you should exercise during endurance activities. It tells you how fast the average person should try to make his or her heart beat during endurance sessions. It's not always the best way for older adults to decide how hard to exercise, though, because many have long-standing medical conditions or take medications that change their heart rate. We recommend using the Borg scale shown in Chapter 4 instead. However, some older exercisers who are in basically good health and who like taking a "scientific" approach to their endurance activities may find the THR method useful. Others should check with their doctors first.

For those of you who can use THR, the chart shows an estimate of how fast you should try to make your heart beat, once you have gradually worked your way up to it. "Gradually" is an important word here. Going immediately from an inactive lifestyle to exercising at the rate shown in the chart is not advised.

One way to reach your THR gradually is to take your pulse during an endurance-type activity that is already a part of your life (walking, for example). Do it at the pace you normally do it, and record your heart rate. From session to session (or over several sessions), increase how hard you work, so that your pulse rate gradually gets faster, over time.

Eventually, you can try to get your heart rate up to 70 to 85 percent of its maximum ability (the rate shown in the chart). Making it beat faster than this is not advised.

Note: The goal is not for your heart rate to be faster all the time - just when you do your endurance activities. In fact, you should find that, as your heart becomes more efficient from endurance exercise, your resting pulse rate is slower than it was before took up this healthy habit.

Many older adults take medications in a

class called "beta blockers" for high blood pressure or some heart conditions. Your doctor can tell you if your heart or blood-pressure medicine is a beta blocker, or if you have other conditions or medications that will affect your pulse rate during exercise. Some eyedrops used to treat glaucoma also contain beta blockers.

Your heart rate is a reflection of how hard your body is working. Beta blockers tend to keep your heart rate slower, so no matter how hard you push yourself, you might never reach the heart rate you are trying for. You might end up exerting yourself too much, as you try in vain to reach a heart rate that your beta blockers won't allow. Being on beta blockers doesn't mean you can't exercise vigorously; it just means you can't rely on your heart rate or on your pulse rate to judge how hard you are working.

#### DO NOT Use the THR Method If...

You take medications that change your heart rate You have a pacemaker for your heart

You have an irregular heart rhythm called "atrial fibrillation"

You have any other condition that affects your pulse rate. All of these situations can give you inaccurate readings.

Age	Desired Range for Heart Rate During Endurance Exercise (beats per minute)
40	126 - 153
50	119 - 145
60	112 - 136
70	105 - 128
80	98 - 119
90	91 - 111
100	84 - 102

#### **How Much Exercise Should I Get Each Week?**

When you first start out, you might have trouble keeping up with even the minimum amount of exercise we suggest in the chart below. Start out with a schedule that your body can tolerate and that you think you really can manage, and build up from there.

Note that the schedules are arranged so that you are never doing strength exercises of the same muscle groups on any two days in a row. If you want to do strength exercises every day, alternate muscle groups. For example, do strength exercises of your upper-body muscles on Monday, Wednesday, and friday, and of your lower body muscles on Tuesday, Thursday and Saturday. Or you can do strength exercises of all of your muscle groups up to every other day.

Begin exercising gradually. Once you have worked your way up to a regular schedule...

... get at least this much exercise each week :

Sunday	Monday Endurance	Tuesday	Wednesday Endurance	Thursday	Friday Endurance	Saturday
		Strength/		Strength/		
		balance,		balance,		
		all muscle		all muscle		
		groups		groups		
Stretchin	g		Stretching			Stretching

....or

.... you can exercise up to this often each week (More than this could cause injuries):

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Endurance						
	Strength/	Strength/	Strength/	Strength/	Strength/	Strength/
	balance,	balance,	balance,	balance,	balance,	balance,
	Upper	Lower	Upper	Lower	Upper	Lower
	body	body	body	body	body	body
Stretching						
Anytime,						
anywhere						
balance						

# **Memorandum and Responses**

# NATIONAL ASSOCIATION OF SENIOR CITIZENS SURAT CITY & SURAT DISTRICT.

1<sup>ST</sup> October, 2008

Dr. Man Mohan Singh Hon'ble Prime Minister of India 152, South Block New Delhi 110 011

Respected Sir,

On behalf of 9 crore Senior Citizens (60+) in India we submit this Memorandum of demands to you for your favourable consideration and early action. The number of Senior Citizens in the Country is increasing fast and as per UNO's estimates it will reach 32.6 crore in 2050. But no concrete steps are being taken by the Govts. to face the impending crisis in a planned manner. The Union Govt. declared the NPOP in January 1999 but during the last 9 years very few of its recommendations are implemented. Out of 29 States in India only 8 States (Andhra Pradesh, Delhi, Goa, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Rajasthan) have declared their State Policy for Senior Citizens so far, which indicates that Senior Citizens are nowhere on their priority list.

We appreciate and thank you for certain good provisions in the Budget 2008 for Senior Citizens including Indira Gandhi National Old Age Pension of Rs. 400/- per month for the BPL Senior Citizens and adoption of Maintenance & Welfare of Parents & Senior Citizens Act, 2007 by the Parliament, but a lot remains to be done at the Central and State level which makes the Senior Citizens feel ignored, marginalized and unprotected. We request you take following specific measures to improve quality of their life.

- 1) Full implementation of NPOP (National Policy on Older Persons) in a time bound manner with necessary budget provisions every year.
- 2) Formation of the Central Council of Social Justice and holding its yearly meetings for early, uniform implementation of NPOP.
- 3) Uniform defining every 60+ person as a Senior Citizen and its immediate implementation by all Union and State Govt. Departments.
- 4) Uniform payment of NOAP (National Old Age Pension) of minimum Rs. 500/- per month to the 60+ BPL (Below Poverty Line) elderly in every State / Union Territory and unhindered, regular implementation of Annapurna Yojana / Antyodaya Scheme for the BPL Seniors.
- 5) 2% additional rate of interest to Senior Citizens on their deposits with Banks, Post Offices and PPF, and raising the interest rate on Varishtha Pension Bima Yojana and Senior Citizens Savings Scheme to 11%.
- 6) Adoption of National Commission for Senior Citizens Bill by the Parliament and State Assemblies for smooth implementation of NPOP and the relevant Acts.
- 7) Full implementation of project OASIS (Old Age Social and Income Security) for 39.5 crore workers in the unorganized sector to provide them pension support in their old age.
- 8) Speedy time-bound disposal of pending cases of Senior Citizens in all Courts.

- 9) Implementation of K.S. Sastry Committee recommendations on Health Insurance for Senior Citizens covering pre-existing diseases and with affordable premia.
- 10) Recognition of AISCCON as the National Association of Older Persons as envisaged in the NPOP.
- 11) Nomination of at least two representatives of Senior Citizens on the Rajya Sabha and on the Vidhan Parishad of every State.
- 12) Gainful utilization of expertise and experience of Senior Citizens in Social Projects like adult literacy, environment protection, immunization, family welfare, AIDS prevention etc.
- 13) Immediate declaration of State Policy on Senior Citizens by every State and formation of State Councils and Commissionerates for Senior Citizens by all State Governments with representatives of Senior Citizens Associations / Federations.
- 14) Provision of Multi-Service Centres / Day Care Centres in each town with facilities of recreation, games (carom, chess) and newspapers.
- 2-Day Geriatric OPD per week and Geriatric Ward in all Public Hospitals with free investigations and treatment including operations.
- 16) 50% concession in fare in all State and inter-State Road Transport Buses with reservation of 4 seats in each bus for Senior Citizens.
- 17) Issuance of Govt. Identity Cards to 60+ Senior Citizens, free or at nominal cost, and valid everywhere in India.

  Kindly take early action to implement these just demands of Senior Citizens.

Your's Faithfully Sd/-

Kanchansinh D. Thakore Gen. Secretary

àYnZ \_∮r H\$m`n®` Prime Minister's Office

> ZB<sup>®</sup>(Xëbr - 110101 New Delhi - 110101

Sub: Petition of Sh. K.D. Thakore

2/462, Rustampura, Dehla Moholla Surat, Gujarat.

A letter dated 01/10/2008 received in this office from Sh. K.D. Thakore is forwarded herewith for action as appropriate.

(O.D. Sharma) Section Officer

SECRETARY, D/O EXPENDITURE, M/O FINANCE PMO ID No. 15/3/2008 - PMP4/1694898 dated 24/10/2008

#### No. 584/E, Coord/2008 Government of India Ministry of Finance Department of Expenditure

E.Coord. Branch North Block, New Delhi November, 2008

OFFICE MEMORANDUM

Subject: Representation from Shri. K.D. Thakore,

National Association of Senior Citizens, Surat City.

The undersigned is directed to forward herewith a copy of Prime Minister's Office of I.D. Note No. 15/3/2008-PMP4/1694898 dated 24/10/2008 along with a representation from Shri KD Thakore, National Association of Senior Citizens, Surat City, (Copy enclosed) requesting the Government to initiate specific measures to improve the quality of life of Senior Citizens. The concerned Ministers / Departments are requested to send reply directly to the applicant, with regard to the items pertaining to them under intimation to PMO and D/o Expenditure.

(Bina Bahri)

Deputy Secretary to the Government of India

1. Secretary, M/o Social Justice & Empowerment, 2. Secretary, M/o. Rural Development, 3. Secretary, M/o. Human Resources Development, 4. Secretary, M/o Labour & Employment, 5. Secretary, M/o Health & Family Welfare, 6. Secretary, M/o Parliamentary Affairs, 7. Secretary, Planning Commission, 8. Secretary, D/o Financial Services, 9. Secretary, M/o Law & Justice.

Copy for information to P.M.O.: The reply has been sent to the concerned Ministry / Department for consideration and reply.

#### **URGENT SENIOR CITIZENS ISSUE**

F.No. 15-36/ (12)/ 2006-AG Government of India Ministry of Social Justice and Empowerment (Ageing Section)

> Shastri Bhavan, New Delhi Dated 5th January 2009

To,

Secretary, Social Welfare Department, Government of Gujarat Gandhi Nagar

Subject: Grievance received from Shri KD Thakore, through PMS. Regarding specific

measure to improve the quality of life of senior citizen.

Sir,

The Ministry of Social Justice and Empowerment is the nodal Ministry relating to the issues concerning the welfare of the older persons. This Ministry has received a letter dated 18/11/2008 from Shri KD Thakore, a senior citizens, regarding specific measures to improve the quality of life of senior citizen. A copy is enclosed for appropriate action under intimation to this Ministry.

Your's Faithfully,

Encl: As above

(A.K. Sachdeva) Under Secretary to the Govt. of India)

## **Confedaration News**

### CÎma àXme

amÁ` d[að> ZmJ[aH\$ n[agK, CÎma àXee (\ligh\$n) H\$ H\$m \ff\frac{1}{2} \Restricted R\$\frac{1}{2} \R\$\frac{1}{2} \R\$\frac{1

Ir {X{j V Zo AnBfiH\$nZ g\_nMma H\$ JnhH\$  $\sim$   $\sqrt{2}$   $\approx$  Zo H\$m AndnhZ {H\$ mix

#### Andhra Pradesh

Shri S. Mallikarjun, President Senior Citizens Welfare Association, Nalgonda Dt. Andhra Pradesh who was Awarded Best Senior Citizen Award by Aisccon on 23/12/08 was felicitated during the general body meeting held on 3/2/09 by the members of his organisation and its branches in the district. Shri P. Venkatanarayan, Chairperson A.P. Municipal Chambers, and Shri S. Janardhan Rao, G.S. Karimnagar also felicitated him. The following resolutions were also resolved in the meeting.

- 1) To implement 50% bus fare concession for Sr. Citizen in R.T.C. buses
- 2) To raise oldage pension to Rs. 500/- to BPL Sr. Citizens.
- 3) To implement Arogya Sri Pathakam to all Sr. Citizens.
- 4) To extend House rent Allowance to all Govt. retired employees.
- 5) To Affiliate with APSCCON.

**FEBRUARY 2009** 

6) To implement medical facilities in old age houses.

Many members from Various district association attended the meeting

S. Mallikarjun

The West Godavari District Association and units in the District ELURU, TADEPALLIGUDEM, TANUKU, PALAKOL and GANAPAVARAM have observed 1st October as World Elders day and demands day at ELURU in the new Building alloted by the Hon'ble District Collector and Magistrate Smt G. Jayalaxmi to the Senior Citizens welfare Association ELURU Unit.

Conducted a Rally with the members of all the unit association members on the main road with play boards of our demands. We have conducted public meeting at the office building of the Senior Citizen welfare Association ELURU and presented Memorandum of our demands to the chief guest Sri Kalluri Sambasiva Rao Hon'ble Member of parliment ELURU. Ln. VENPARALA NARAYANAMORTY President of the association presided over the meeting. Sri Kauri Sanbasiva Rao Hon'ble M.P. inaugarated the new building. Sri. Tadigadapa Ramarao, Mayor of ELURU corporation and guest of honour has inaugarated the day care centre on behalf of the District Collector & Magistrate. Sri. K Atuyuta Rao. Asst Director, Dept. of Senior citizens and desabled of welfare along with staff attended the meeting and honoured 10 senior citizens who served in different fields. The function was hosted by the Eluru unit president Sri. S.V. Salyanarayana, Secretary MSC Bose and Treasurer K. Laxmaiah and Members. District Secretary Ln. D.V.Jagannatha Raju, Treasurer VSL Narasimhan, building development committee president Sri Chalasani Venkateswara Rao, Secretary K. Hari gopal and Treasurer K Muneswara Rao, all unit presidents, secretaries, Treasurer and Members have participated.

(Venparala Narayana Murty)
President

#### Note on the workshop on "Science, Technology and the Elderly" 12th Feb 2009 JNTU Hyderabad

This one day workshop was conducted by the JNT University on 12th Feb 2009 in collaboration with APSCCON. Nearly 120 participants attended During the inaugural session, Dr Kalluri Subba Rao, who is well known for his research on Ageing and is the Chairman of the Science Panel of APSCCON, explained the purpose of the event.

Dr B Parthsarathy Reddy, Chairman, Hetero Drugs, delivered a speech as a guest of honor Prof DN Reddy Vice Chancellor of JNTU said that the benefits of research should go to entire humanity and wanted his students to take up research activity with interest and not just clamor for IT jobs. He announced setting up a centre for Innovative Research connected with ageing.

During the First session there were three lectures. Dr Kalluri Subba Rao briefly spoke on the science of getting old, and explained how genes play a role in this process. Dr M Raghunath of National Insyitute of Nutrition spoke next on Obesity and related problems in aging. Reducing the energy imbalance is the key to handle obesity. Next Prof. Koorapati showed a slide show of many assistive devices, such as: a device for pulling socks, long shoe horns, medicinal tablet boxes, spoon with a grip handle for old people, Voice activated dialers. In the second session Dr Geetha Vemuganti gave details of latest trends in Vision Research for the aged patients. She explained basics of several vision threatening conditions such as Glaucoma, Retinopathy, Macular degeneration among elders and relevant treatment lines in simple terms.

In the final session Mr G Kabra gave details of Electromagnetic Pulse Therapy. He also touched upon detox therapy.

Dr Sasikeran, Director of NIN and Sri RN Mital of APSCCON acted as moderators. Based on the awareness created by this workshop, the meeting ended with a strong feeling that a lot of awareness among public needs to be created on the use of science and technology for elders. Therefore a series of popular lectures has been planned by APSCCON starting March 2008.

Dr. P. Vyasamoorthy

#### Gujarat

Senior Citizen Group of Ankleshwar (Gujarat) Celebrated its 7<sup>th</sup> Annual Day Function on 12<sup>th</sup> October 2008.

Senior Citizen group of Ankleshwar was set up on 11th Oct 2001 by it's founder member "Shri Jaykrishna Shah", "Shri Zaverbhai Modi", "Shri Pravinbhai Kapadia", "Shri Harivadan Champanera" and others.

Since its inception, the group is quite active in increasing its membership which has now reached to 150 life members. The groups other activities include Ayurvedic Camps, out of state tours and picnics etc. The group invites prominant doctors and personalities to deliver

lecture related to senior citizens.

On 12th Oct 2008, the group celebrated its seventh Annual Day function by inviting a college professor and his party to perform musical programme at J.N. Pitit Library Hall, Ankleshwar. The Professor Shri Hemant Desai had given a delightful programme of old film songs to the liking of the senior citizens. Prof Hemant Desai is doing his research on the effect of music on senior citizens mental and physical health, and had reportedly achieved positive result.

The Programme was conducted by Hon. Secretary "Shri Harivadan Champaneria and was concluded with delicious dinner befitting the occasion

Prof Hemant Desai was honoured by presenting a shawl and a bouquet of flowers.

# Gujarat - Efforts to get Maintenance & Welfare of Parents and Senior Citizens Act, 2007 in Gujarat State, by Senior Citizens Federation, Gujarat State:

In the 8th National Conference of Aisccon held at Delhi in the last week of December 2008 it was informed that in Gujarat State result oriented actions were under process after issuance of notification. However on 3Jan 09 it was learnt that the main proposal for constituting the Tribunals at the Sub Divisional level was negated by the secretary of the Revenue Dept under the pretext that their sub Divisional Officers were already overburdened with work, In fact section 7(2) of the Act says that the Tribunal shall be presided over by an officer not before the rank of the sub Divisional officer - i.e. a Prant officer or a Dy. Collector of Revenue Dept.

The Gen. Secretary Shri A.G. Modh, accompanid by Hon. Shri Dilip Singh Parmar MLA (Modsa constituency) met Hon. Shri Fakir Bhai Vaghela, Minister of SJE and explained the position, where upon the Hon. Minister forwarded the papers to the concerned principal Secretary of the Dept.on 7Jan 2009 for necessary action, Shri Modh also presented the issue regarding implementation of NPOP and formation of state council of Sr. Citizens in Gujarat State.

On 20 Jan 2009 Shri A.G. Modh acompanied by Shri P.V. Bhatt, IAS, and Shri Madhusadan Gandhi a respected member of Gujarat state federation, met the Hon. Minister Revenue, Smt. Anandibai Patel who perused the papers and assigned the necessary priority to the case without letting out her final decision in the

matter.

The Gen. Secretary Shri A.G. Modh submitted a letter to Hon. Minister of Revenue on 21 Jan 2009 requesting her goof officers to make the Act result oriented in Gujarat by constituting tribunals headed by sub Divisional Officers. A copy of the letter was submitted to the Principal Secretaries of Social Justice & Revenue Depts. of the state.

It is learn't that a joint meeting of the above two principal Secretaries will be held shortly to decide the issue.

A.G. Modh Gen. Secretary, Sr. Citizens Federation Gujarat State.

#### Rajasthan

A{Zb H\$mg1 6ssH\$a

## ÕmObr

{gZr`a grQ≠OZ gnngm`Q≠, AO\_a H\$\_hng{Md Ir H\$.gr. JuámH\$; Y\_f°EZr Ir\_Vr\_QyJuámH\$,Agm\_{`H\${ZYZ na AnBf°H\$nZ g\_nMna, enb\$\$aH\$Q>H\$aVmh;1&Ir\_Vr\_QyJuámAn{VÏ` {à`J¥hUrAna\_Ku^mfr\_{hbmWr!&

TrH&gr.JvámH\$ndn(XP\$g&d&ZnE&&

Zd gnejm - \_hmZ gnejm AnNj h;VnoOhmZ h;%c Zd XmZ \_hmXmZ, Zd XmZ H\$a|d H\$and|%c

> S#. | r H\$îU e\_n àm0660>\_Z0a, AnB9H6`a \\$nC\$jeZ An\\$B\$S> m'\$

#### **Maharashtra**

 $gdn_F^\mu H_{\bullet}^{\bullet} > d[a\tilde{o} > Zm][aH_{\bullet}^\mu g_W^\mu, Jn_rU_j] \hat{d} H_{\bullet}^\mu nnnn H_{\bullet}^\mu n_A^{\bullet} g_W^\mu deOr \hat{A}^{\bullet} \hat{o} > Zm][aH_{\bullet}^\mu g_W^\mu, Vn'_AVdnS_F, \{O. ObJn_G^\mu, _hmam' > H_{\bullet}^\mu Ama gdn_F^\mu H_{\bullet}^\mu > d[ai' > Zm][aH_{\bullet}^\mu g_W^\mu, ehar j \hat{d} H_{\bullet}^\mu nnn H_{\bullet}^\mu g_F^\mu Z^{\bullet} a \{g0_F P_V^\mu H_{\bullet}^\mu g_F^\mu, Jn_V^\mu ZJa JnOanV H_{\bullet}^\mu X^{\bullet} mJ^{\bullet} m^{\bullet}_A M_{\bullet}^\mu g_F^\mu ZJa JnOanV H_{\bullet}^\mu X^{\bullet} mJ^{\bullet} m^{\bullet}_A M_{\bullet}^\mu g_F^\mu ZJa JnOanV H_{\bullet}^\mu X^{\bullet} mJ^{\bullet} m^{\bullet}_A M_{\bullet}^\mu ZJa JnOanV H_{\bullet}^\mu X^{\bullet} mJ^{\bullet} m^{\bullet}_A M_{\bullet}^\mu ZJa JnOanV H_{\bullet}^\mu M_{\bullet}^\mu ZJa JnOanV H_{\bullet}^\mu M_{\bullet}^\mu M_{\bullet}^\mu$ 

 $g^{n} = g^{n} + g^{n$ 

A{Zb H\$mg I 6s #H\$a

Ir  $\{d\hat{\imath}UwJmnmbJman_0 H\hat{\imath}mfn\ddot{U}\}$  ,  $\hat{\imath}$ 

I r Jmo{da\$JlomÁ` Õ>ZmJ[aH\$g\$K, R#Jonpd\*H\$AÜ` j ah MH\$ h¢k R#Joeha Á` Õ>ZmJ[aH\$g\$K g\_Ýd` g{\_{V} H\$AÜ` j

I r J mao \\$n H\$n Z H\$H\$n f n U` j h c A ma Z E n X n {Y H \$n {a` n | H \$n o C{MV m J 家 e B X N o h d s k}

AnBfiH\$nZ n[adma | r Jmadh\$nA{^zÝXZ H\$aVmhok}  $A\{Zb \; H$mg | \; 6 \text{s} H$a}$ 

 $\begin{array}{c} \text{e-M-Scha}_{\text{A}}(X.\ 30\ \text{OZdar}\ H-Sm(Z^{n}_{\text{H}}=\text{E-S-R})\ H-S g^{m}H-S^{o}_{\text{B}}(Z) \\ \text{Og_o(X, 1\ \text{OZdar}\ 2009}\ H-S g^{m}H-SmB(Vd^{1}_{\text{Im}}) \\ \text{Og_o(X, 1\ \text{OZdar}\ 2009}\ H-S g^{m}H-SmB(Vd^{1}_{\text{Im}}) \\ \text{Order}_{\text{Im}}(H-S) \\ \text{Order}_{\text{Im}}(H$ 

e{Zdma {X. 31 OZdar gw+h 8 ~OoAÜ`j Ir\_Y#I\$a H\$bH\$JuH\$hnWn\\\$rH\$m` ÜdOnannU gånÞh|Am\

I Õn ObrA{n ♥ H\$s J`r ¼ Ir {Xbrnamd Xee vil Zog^r H\$mñdmJV H\$aZodnbo5 di@nH\$mgå mZ {H\$`mJ`m\&Ir {dbmgandOr ZoAnZo ^mfU oH\$hm- \$\finH\$m^ H\$mA{^ZYXZ H\$aVmh\$Omo hnami`>H\$1 H\$an6>d[að>ZmJ[aH\$nH\$mOrdZ qwgø hmZdH\${b`obJnVma H\$m`&V h; Nk `h A{YdeZ AnnH\m AnE\_~b ~\J#Zdnbm h; "h\_ A^r^r Cn`kŠV H\$m`9H\$a gH\$Voh;'`h {XI mZodmomh;'k\_\_hmami:>emgZ Zo B§XamJn§V rami  $\Rightarrow$  {Zd¥ÎmdvZ \ nOZm |d\OnH\\$no\{V mg 500 \ e\\$. XZdH\$m{ $ZU^{\circ}$ }{H\$^ mh; b\$H\$Z ~T\$/r \_h\$Jm $S^{\circ}$ \_o^ h aŠV\$^r H\$\_ h; \( k Ka \_lahZdmbdvrZ nr{\(T> n\)H\(\)bnd\(n\)\_0 OndvZnd AnVdn;CZH\(\)\{ZdmaU H\(\) {b`o\n#\ng qbnh H\ng Mmby H\nao\nk bm\na H\na q^r A{YdeeZ E(Vhr(gH\$ hmVoh; 1 AmnH\$ 1-2 q\_ñ` mE\0e\a hb hmooneJr 1 k  $AmH6{b \circ hn}q^mJh Oes \sim Zodmk{dYmZ n[afX oAmHsmeH$}$  $a{V}{Z}{Y}hmo`h _my ^r C{MV}h; &A{Y}dez H6~mX MMmH6{b`o_ao}$  $nmq \in B^{\circ} \circ Oes AmB^{\circ} \circ AmHs HeN > n \cap mEsque PmZ \circ o (Z{\vec{u}})$ XX H\$ê**\$**Jm\&

\_KZnX ghnZoami  $\hat{r}$  nMnN V; na {H\$ m {OgH\$n engZ AnO ^r Cn nu H\$aVnh; kb(H\$Z \$ mh\_ CgH\$nCn nu H\$aVth;?

 $\label{eq:continuous_continuous$ 

 $A\ddot{U} \ j \ r \ CX^2 \ mVZ \ \_ \ | \ I \ r \ Kmbon \ Zod[a\eth>ZmJ[aH$ Ama CZH$sq{K} H$mZ H$mZ gagm_m(OH$H$m) $P$a gH$Vdn; CqH$s MMmPH$ <math>\ k$ 

 $\label{eq:Jm_rud} J_{m_rud} = J_{m_rud} + J_{m_rud}$ 

AS\$ AnUm@m VrWP\$a Zo {hbmAnjHfig&fy \_\_~mbVo

 $\begin{array}{lll} h_E \ H_{m} - \ AmH_{n} - \ H_{n} \ AmV_{o} - \ AmV_{o} -$ 

 $A\ddot{u} = A\ddot{u} + A\ddot{u$ 

 $S \Re \sim r. \ Ama. \ nn0 \ b \ Z g r \ d \Im An \ h \Re Y \ dn \ (X \circ \& nn \ dog \ ] \ "A W \Re N \ Am \ d \ a \ d \ a \ Z \ d \ na \ a \ A \ Z \ b \ nn \ h \ h \ nn \ h \ nn \ h \ a \ a \ A \ d \ na \ a \ A \ Z \ b \ nn \ h \ nn \ nn \ h \ nn \$ 

\finH\fin\_{d\dY n\text{ninH\finanH\finanH\fin}{dVaU ^n\text{no}Z\text{nina} gigos\finantial gos\finantial gigos\finantial gigo

ngmì XnZ H6~nX A{Ydez Z H $mg_n$ {á hB% Sx£ Eg.nr. qHSOdSH\$a

# \MnHsm - HsmHsU amXMeH\${d^mJ HsmaW A{YdeZ

 $JS \not= \$ a \$ m VZ R \not= U_0 = \{X, 2 OZdar 2009 H \$ mo-S \not= Y \not= X m_g og \$ n YZ h \not= M go 01200 d (a \~o > Z m J a H \$ C E g m h go C n p \~n W V Wo \( \mathbb{W} \) g n \( \mathbb{G} X \) I r g \( \mathbb{S} \) a m D \( \mathbb{N} \) , g n \( \mathbb{G} X \) I r A m \( \mathbb{N} \) N n n \( \mathbb{G} Y m \) H$ I r E H \( \mathbb{N} Z m W q e X o I r S \( \mathbb{N} \) à V m , g a Z m \( \mathbb{N} \), I r A \( \mathbb{N} \) M \( \mathbb{N} M \) A m A \( \mathbb{N} M \) H$ A \( \mathbb{N} M \) A m A \( \mathbb{N} M$ 

 $\label{eq:VXman} VXman \mbox{\it V} \mbox{\it "_nZH$ar'} \mbox{\it Zm_H$ $ $ \mbox{\it n_m}$aH$m $H$m $\{d\_nMZ $ \mbox{\it S} \mbox{\it S} \mbox{\it M} \mbo$ 

Jm`H\$dnS≯oXr®

I r AnZ & Aä` fla ZoHshm- O~ Ann Hsh` fla Zogoesh vo hi V^r dið hmvohi k\_er\_nf8 dodf fla hfla goxdmi nzoonvr hi k 82 df fla (nvnor Ph.D. Hazo\_\$ i` J«hfbgr{b` oAnz r hi k gaHshar ZnHsar go{Zd fmhnzoh o~nx \_er \_msr\$0a ~Zr k (nvnorzo \_eognw M.B.A. {H\$ mAna A~ Ph.D. Hsa ahdhi k Ann ^r {Hsgr Z {Hsgr gm\_nfOH\$, ej {UH\$ Hsh` o\_| i` nv a[h` ok Bggondni i` Ana q mynz { bolm k

w>`^mfU |Sxf effsa dH\$OdSxH\$a Zod[að>ZmJ[aH\$ Ankkntoz H\$s {dñV\V OnzH\\$nar Xr \& X\fuz` mH\barg^r d[að>ZnJ[aH\\$n\H\barg)  $\{hVaj \cup g^*\}_{m}Z_0Ah_^{+} + f_m^*1948 g_0(Z^m) r_h_{k}^{*} = f_m^{*}B_0 + f_m^{*}B_0$ qo{d{dY XenH\$ d[aðn H\$ pñW{V H\$ Aa`mq {H\$ m J`m k} A\$Vaami \* d`mdY2 q\quad WnH\quad AmJhqo(IFA) \quad ZmZod[a\day H\quad 5  $A{YH}na \ KmfV \ {H} ok 1982 o aw OnJ{VH} n[afX \sim bonH a$ q^r XeenH\$mod[að#H\$H\$E`nUnWEH\$H\$(V`nOZmXr, Zr{V {ZYm&U ^Å>Bq {dEÝZm n[afX o CnpňWV Wo W AZH\$ qkwmAmo Ama KmfUm à YnZ\_§rZoH\$s ¼ \_hmami ´>\_od[að>ZnJ[aH\$nH\$ q\$JRZ H\$r  $e^{i\epsilon}AmV$ , 1977 go Saf Ama. E.  $^{0}>H$ 6 à mgml go  $^{1}B^{\circ}Ama$ \finHsn\_Hs nWmZm12 {Xqsa 1980 HsnoCýhnnZoHs {OqHsnAnO  $\sim$ S\$\text{S\$\text{m}dQ\text{el}\frac{1}{4} \\ \times Z J \cdot mh\_i \text{k} \\ \times M\text{m} H\text{s}\text{a} \cdot mgn|go2001 \_ol ram\_n\text{n}\_6 AnBñH\$nZ H\$s ñWnnZmhB\$?{OgH\$m{dñVna 7 dfn}\_19 aná`n|\_Ana 2 HDerfqV àXeno\_l hAmh; lk d[aðalHsnoq\_ñ`nAnlHsnq\_nYnZ  $Ty ZoH6\{b \circ h_ \sim ma \sim ma n \mid mMma H \circ Voh; _ i \cap mpo A \{YH \circ ma \sim ma n \mid mMma H \circ Voh; _ i \cap mpo A \}$ {\_bVoh; boll\$Z engZ d[að#]H6;q\$-\$Y \_6~hb/ CXmgrZ h;\&A{YH\$ gk(RV hnHsa, h\_BgHsm\_Hsm~bmHsaZmhnnJm%

^nnOZnn∂ma Ir{dO`nnhjoÛnam"ZWnam\_VoXodam\_'EH\$ ZnO> àñVNV{H\$`mJ`mŸk

S# Eg.nr. qH\$OdS#J\$a

## ^mfm, j dr`VmAma Y\_94\$Zm\_ na {ddmX -Ama Zht, ~a -

^maV df@ | ^mfm, jdr`Vm Ama Y @H\$Zm na hE d; ZñW {ddmX, X\$Jo-\\$amX Ama A{VdmXr KQZmAn|Zodgohr nnd© | ~hN/ ZHI\$qmZ nhN/mìm h¢k/ Bg àH\$na H\$s KQZmAn| qoì`{ŠVJV gån{V H\$s hn{Z, OZ-hn{Z Ana ami >H\$j {V hnb/r h;Ed\$Xee H\$\_Ona  $h m V m h_i \% B g X s I m g o V ~ m h r P b O V o h c ~ e h s g p ^ m d , N m d e ~ N m d e ~ f o i$ \_{hbmE± d\OOZ Ama Jar~OZ OmoXmOvZ amû≯ Hb{bE q\Kf94\\$a aho hnNoh¢V&Ohn±h EH\$Ana na mUwgånÞami′>~ZZoAna {díd | à vi e{ŠV H\$ÝÐ ~ZZoH\$s Ama AJga hmoahodhm£Xee H\$ AmÝV[aH\$ \_gbana g\{\\$U\@K{Q\almAna AZmnXH\\${dMnan\bankgañd`\}H\nd Xee H\\$no hr H\$ Oma H\$ad|\% Xd Zo |Am\mh;{H\$ Eggr Xw\\YY Ama Z\\\aV\\\\$om\Zo dntooH@N>MYX ZWmdh h¢Ono`mVmanOZr{V \_| nanñV hnoJE h¢Ana nvZ: AnZr Mmb d X~X~mH\$m`\_ a l ZoH\$H\$nB@gr&≯T\$[>ahohn|, `m {\\$a {OZH\$nmg H\$nB\$P\$m Zht ah J`mhj\& Amd i`H\$VmBg ~nV H\$s hj {H\$OZ-qm\_ni^`BZH&^tondo\_|Z AndoAna Z hr BZH\$nAYYnMfaU H\$aoi& aemFZ d gå~ÝYrV gaH\$naniH\$no^r MnfhE {H\$ Ohne^r Eggr {MZJmar CEnP hmahr hn|CqoVmYV X~mXoVm(H\$dh ~me\$X Z ~Z qH\$ ¼ Bq àH\$na H6 ObmXr Adgan|H\$noanOZ{VH\$ OnZ-hr(Z H6 Eb/H\$ go Xd Zm~ÝX H\$a XoJ|VmXæ na ~8≯H\$nmhmolr \\

## A~ VnogaH\$ma gMW hnoOndo

gmd@{ZH\$ j d H6~H\$moH6{ZOrH\$aU Ama{d{O{VH\$aU H\$s A\$Yr Xn6>H\$noànÉqnhZ Xoahr H\$YD qaH\$na H\$noA\_faH\$n H\$ Xno gbM'' H&Xrdm{b`mKnoffV hnZoH&níMnV VnogMoV hnoOnZmMn{hE Ÿ&nyd©|^r Xœ H\$s{ZOr~H\$mH\$m^{dî`AÀN#nZht ahmh;Ÿ&H\$B©-H\$\$ Sy- JB®Anna H\$B9H\$nnAY`~S\$~H\$nn |{dbrZ H\$aZmnS#n\&Xee H\$s ami 🛊 H\$V ~64\$ qm m{OH\$ Xm{ Ed H\$m {ZdmP H\$aVo hE {ZaÝVa \_O~\vr goàJ{V H\s Ama AJga h\%BZ ~H\n\H\n^ml mJ\nH\\$AnZo H\$moqne{j V q\_PVohNe AnZr ~MV H\$s ~8\$ an{e Ana O\_mn¶or H\$mo BÝhr ~H\$n|\_|O\_mH\$amVoh¢& A\_(aH\$mH\$s BZ Xmo~H\$n|H\$ {Xdm{b`m hmZoqoJøhH\$nod O nH\$Vn@n|Ana BZH\$hOnandH\$ 191nfa`n|H\$n^{dî` A§/H\$ma | hmu] mh;\& dht BZ H\$an{Z} njH\$s {hñgjkmar dmbr ^maVr} H\$ån{Z`n|H\$m~amhmo hmoJ`mh;\&Bgr àH\$ma A\_faH\$mH\$s H\$B©~S\$ Bí`malp Hsån{Z`nina ^r qfisQzH6~mXlb N#E hTe hök Hðóð qaHsma Hsmo  $A_{a} = A_{a} + A_{a$  $Hs \sim Hsh Ama \sim r_m Hsan{Z \in Ambulance} Ama \sim r_m Hsan{Z \in Ambulance} Ama$ {ZOrH\$aU H\$mq(VbnO\{br XoXqZmMm\{hE\\&

à<u>o</u>MÝX ~mnZm, 85, g§/ ZJa, C, mZ.

### List of Chief Patrons, Grand Patrons and Patrons Enrolled by Aisccon from April 2008 to Jan. 2009

	to Jan. 2009	
1	Shri Puranik K.C.	Mumbai
2	Shri Thakur Vinayak	
	Gangadhar	Panvel
3	Shri Dr. Avinash Chandra	Nerul
4	Shri Daga Mohanlal Sitaram	Nerul
5	Shri Gondhali Gunvant	
	Balaram	Nerul
6	Shri Muley Vijay, Manager,	
	Nogi & Co. Pvt. Ltd.	Matunga
7	Shri Shejale B.R.	Sanpada
8	Shri Deputy Yogesh Gajendra	a Surat
9	Shri Muralidhar M. Nikale	Vinchur
10	Shri Harivadan S. Dalal - HU	F Surat
11	Tripathi R.S.,	Dabara
12	Dr. Om Prakash Dwivedi,	Gwalior
13	Shri Kapile Jayant	
	Bhagwantrao	Nerul
14	Dr. Dalal Bhupendra I.	Mumbai
15	Smt Gautam Savita Gopalsin	nh Akola
16	Shri Athavle Chandrakant	
	Govind	Airoli
17	Smt Shinde Kanchan Yeshwa	ant Bhandup
18	Shri V. Chandra Shekhar Nai	ir Nerul
19	Shri Hajee Arakkal Hassanku	utty Kozhikode
20	Dr. Bhardwaj V.D,	Muzaffar Ngr
21	Chavrey Ravji Bhagwan	Chandrapur
22	Shri Mamidwar Sudhakar	
	Ramchandra	Chandrapur
23	Shri Ruparelia M.V.	Mira Road (E)
24	Dr. Roygaga C.K.	Kandivili (W)
25	Shri Betgeri Ashok K.	Mulund (E)
26	Shri Urkude M.G.	Nagpur
27	Shri Shah Sanmukhlal	
	Gordhandas	Fort Songadh
28	Shri J.C. Dogra	Badlapur

# ~#T#nmJ@aVodŠV H\$s ~@madmZr h; AJa {OYXm(Xbr h; Vmp ~#T#nm ^r OdmZr h;

AZbH\$nni AnZoZm\_H\$gmV {nVml r - \_m/ml r H\$mZm\_-AnZondm(\_Ed H\$Kam, AnZr Jm(8>n|na, Mb-AMb gånXmna a I Voho® #\formall Vohom \formall AnZoZm\_H\$gmV (\formall And \formall And \

I pÊSY hnwogs v n[adman], \_n/m-{n/mH\$mAZm`nourg\_P, \_aZdHō{b`oKa gqZH\$mb Xwoho&BZgogodH\$nH\$s ^nt/v H\$m\_{b`m} Onl/mh; \( \) Jn\_ntgoZJanted\( \) Janted\( \) Janted\(

dlÖndnWmÖrdZ H\$nA\$V\_naYVw\_hEdnyU9nS#d h; Ed\$dV@nZ OrdZ H\$s g\$MV {Z{Y h; \( \) OrdZ H\$nydn\( \) OrdZ H\$nydn\( \) \[ \] \[ \) \[ \) \[ \) \[ \) \[ \) \[ \) \[ \) \[ \) \[ \) \[ \) \[ \) \[ \) \[ \) \[ \) \[ \] \[ \) \[ \) \[ \) \[ \) \[ \) \[ \) \[ \] \[ \) \[ \) \[ \) \[ \) \[ \] \[ \) \[ \) \[ \] \[ \) \[ \] \[ \) \[ \] \[ \) \[ \] \[ \) \[ \] \[

 $d\tilde{D} \ i \ \{SV enar[H$\acute{e}n gdH$\underbrace{Ome hmoOnV} dh\&dDindnWm_{aE}^{B} \ hl$YSH$Z H$gmW \'oX` H$s_ng n{e`n$Yr_rJ{V ga(gH$SZ} doJJVr h_i & e{Ya H$ådnh gaa$VMmn $-4$OnVmh_i k_pnViH$H$Y` mnZ KQ$Vo- KQ$VoAmYah OnVohok \$Dnden n_{V}V H$_Ome nSZdoJJVr h_i Aml n|H$s aneZr (<math>\hat{O}(i)$ )  $i \ U$ PnmOnVr h\_i I dU gå \$\forall Yr Xmr n\xmhnnOnVdh\$ \xn\y gmW Zht X\vdh\$ Or. AnB\$\text{0}\text{9}\text{0}\text{1}, \and \text{1}\text{1}\text{1}\text{0}\text{1}\text{0}\text{1}\text{0}\text{1}\text{1}\text{1}\text{1}\text{1}\text{1}\text{1}\text{1}\text{0}\text{1}\text{0}\text{1}\text{1}\text{1}\text{1}\text{0}\text{1}\text{0}\text{1}\text{0}\text{1}\text{0}\text{1}\text{0}\text{1}\text{0}\text{1}\text{0}\text{1}\text{1}\text{0}\text{1}\text{0}\text{1}\text{0}\text{1}\text{0}\text{1}\text{1}\text{0}\text{1}\text{0}\text{1}\text{0}\text{1}\text{0}\text{1}\text{1}\text{0}\text{1}\text{1}\text{0}\text{1}\text{1}\text{1}\text{1}\text{1}\text{1}\text{1}\text{1}\text{0}\text{1}\text{1}\text{0}\text{1}\tex

 $CŠV H Smaunt god TOZni H Sigm_ZoAZ H Sint {ZVZB} g_n`nE|CEnPhnN/rahVrh { OgH S\Sondend TOn_|CY_nZHS ad Y în, A {ZDm, {MS}MSmz, hnB} a\Sint `nAm, `ndnE_H SAp nWaVmOgobj U OY_b ZobJVoh $ qhgnE_H $ C în DZm, A {YH $ {MYVm, I dUga~YYr XnFEd} AdgmX gogan H $H SaVah | Ed {Vah H SmVah USh BanVah USh B$ 

Ä{YH\$Va dÕ AnZonn[adn[aH\$Xiù`@hna H6H\$naU gð ñV hnvOnl/dhó&BZH\$ Anj m`|A\$VhrZ hnvOnl/r hó& ^mdZnĒ\_H\$09&Z ~T>Onl/r h¢ gðikZmH6 AZbl\$n|Vna 09>Onl/oh¢ \_nZ{gH\$g\_ñ`nE\$ AVrVr H\$ AV\\(\vec{A}\) bnbgm`|, H\\(\vec{M}\)\_ZnE\$I nbr g\_` \_|C^a H\\(\vec{A}\) ag\_ZoAnl/r hó\\(\vec{A}\) BZ\_nZ\(\vec{A}\) bnbgm`|, H\\(\vec{M}\)\_ZnE\$I nbr g\_` \_|C^a H\\(\vec{A}\) ag\_ZoAnl/r hó\\(\vec{A}\) BZ\_nZ\(\vec{A}\) bnbgm`|, H\\(\vec{M}\)\_ZnE\$I nbr g\_` \_|C^a H\\(\vec{A}\) ag\_ZoAnl/r hó\\(\vec{A}\) BZ\_nZ\(\vec{A}\) bnbgm`|, H\\(\vec{M}\)\_ZnE\$I nnl/m\\(\vec{A}\) nnl/m\\(\vec{A}\) nnl/m\\(\vec{A}\) nnl/m\\(\vec{A}\) nnl/m\\(\vec{A}\) and \(\vec{A}\) nnl/m\\(\vec{A}\) nnl/m\\(\vec{A}\) and \(\vec{A}\) nnl/m\\(\vec{A}\) and \(\vec{A}\) and \(\vec

 $Ka'H \& _w(I \ ) mH\&ZmVoAmnZvAnZr nmar nmar h& br h; \& _mH&amZvH&s J \{V \ Yr\_r a I \ | \{H$Vwj _mH&aZo_|VEnaVm~aV| \& AnZogoN *menH$mo g_{P`oAma CZH& ^mdZmAm|H$mÜ`mZ a { I ` olk BZH& ghm` VmH&{O` oqH$VwCZH&H$m` <math>^{\circ}$  | AdamaY` méH\$mdO>\_V H&{O` olk Amam\_ go{O` | Ama Xwgam|H\$moOrZoXn| & Xwgam|H\$moOrZoXn| &

`h ^r`nX a{I` o(H\$d;^dVm, à^tidVme{ŠV Anp. A{YH\$na H\$nh\_eem{dannY hnnVmAm`mh;Anp. dhŌndñWm\_|BZgo(\_ Ì VmH\$s Anj. m di\_Zii`Vm~73Vr h;ikAnn AnZr OrdZ ad mH\$s A\$V\_H\$S≯na h;ikAVEd²AnnH\$nA\$V en\$VnptP\$hnnEgmà`ng H\$a|ik

BPda goànWPmH\${O`o{H\$AmnH\$n0100 gmb VH\$Or{dV a1 |~eV}{H\$dh AmnH\$n{X\_mJ, Angl, H\$nzl, Orìh, Xngl, öX` VWmhnW na An{X g\_ñv B{D`n|H\$ndMbm`\_nz a1 | kdl@ndñWm\_|AmnH6Mma gnWr hd! (A) ~Ji \* nplz (~) ZJX YZ (g) ghnadh\$ bnR\* (X) ~Ji \* H\$nmk Ece\_mVar C\_dh;~g EH\$anV, anbh\$a JnDma Xo`mhejH\$a JnDma Xo`k

Trust no future however pleasent. Let the dead past bury its dead. Live, live in the living present, heart within and God over head.

A\$\frac{\text{V}\_|C\$V H\$A{V[a\$V nd \$AnZoAmn na h\$gZmgr{I \ ok\H\$nB\@r n\n\P\ZXmf Ama {Zn\n\ Zht h;Ama {ZpiMV e\$n goAmn VmZht h;\k OrdZ |O~ H\$R\ZmB\@no` mghm` VmH\$s Amd i` H\$Vma\VrVr hmdh JrVmgq | b\r h;

a{d e}l\$a {Vdmar

I ràng  $\mathbf{K}$  B $^{\mathbb{Q}}$  3 / 14 Aaam H\$nb $\mathbf{m}$ Zr  $^{\mathbb{Q}}$ r  $^{\mathbb{Q}}$ 

# The Only Bank in India

provides



**Banking** 

All 7 Days • At All Branches

Sat. & Sun. 9 am. to 12.30 pm.

100% Increase in Customer Service From 1st January 2008 At Karwar, Ponda & Hubli



Email: sec@nkgsb-bank.com • Website: www.nkgsb-bank.com

## **AISCCON NEWS**

February, 2009

Printed Monthly Magazine for SENIOR CITIZENS Posted on 25th of every month at Mulund (East) P.O. Postal Registration No. MH/MR/North East/81/08-10 "Licence to Post Without Prepayment" WPP Licence No. MH/MR-67/08-10



# **Indian Overseas Bank**

Good people to grow with

# IOB COMMEMORATES 72nd YEAR BY OFFERING

# **FESTIVAL BONANZA**

ON DEPOSIT OF 720 DAYS @ 11.25% P.A.\* TO SENIOR CITIZENS

10.50% P.A. TO OTHERS.

\*CONDITIONS APPLY

# **AISCCON NEWS**

IS NOW IN ITS 8TH YEARS OF PUBLICATION
WE THANK ALL SUBSCRIBERS, LIFE MEMBERS, PATRONS
& ADVERTISERS FOR THEIR SUPPORT

FEBRUARY 2009 24 AISCCON NEWS