

# *Second Innings*

COMFORT

CONTENTMENT

SECURITY

A quarterly magazine for the welfare of SBI Pensioners | APR-JUN & JUL- SEP 2021



Photograph Courtesy: Shri C R Sridhar, Bengaluru

## INVITATION

We look forward to contributions from our retired colleagues for the next issue of “Second Innings”.

Write to us if you ....

- have faced a serious health problem and conquered it sharing your experience
- or someone you know has done something exceptional after retirement
- have written an article/story/poem not published elsewhere (if published elsewhere, share details)
- have a unique hobby to inspire others
- had a insightful experience related to financial matters
- travelled to a destination less known

Inclusion of a few appropriate photographs/sketch is desirable to make the article more interesting. After shortlisting, we will include the selected article in our magazine ‘Second Innings’.

Submit your contribution by email to [dgm.ppg@sbi.co.in](mailto:dgm.ppg@sbi.co.in). Please don't forget to write “Second Innings” in the subject line while sending your contribution for proper tracking at our end.

## ADVISORY BOARD

**Shri Ranjan Gupta**

Chief General Manager (HR)

**Shri A. T. Thorat**

Head (Legal)

&

Chief General Manager

**Shri Shamden Tshering Lama**

General Manager (RP & PM)

## EDITORIAL BOARD

**Shri Arun Kumar Sahu**

Dy. General Manager (P&PMD)

Chief Editor

**Shri Sandipta Kumar Nayak**

Asst. General Manager (P&PMD)

(Editor)

**Smt. Meenakshi Pradhan**

Manager (S)

Internal Communications

(Sub-editor)

## INDEX

	Page No.
From the Desk of Deputy Managing Director (HR) & CDO .....	1
From the Desk of Chief General Manager (HR) .....	2
<b>Managing Wealth Post Retirement</b> .....	3
<i>Wealth Management BU, CC, Mumbai</i>	
<b>Impact of Covid 19 on Indian Economy</b> .....	8
<i>Economic Research Department, CC, Mumbai</i>	
<b>Tarawali Kothi</b> .....	10
<i>Abhik Ray, Kolkata</i>	
<b>COVID-19 Care In Old-Age Pensioners</b> .....	12
<i>Dr. Priyanka Waghmare, Bank Medical Officer, CC, Mumbai</i>	
<b>काव्य</b> .....	17
<i>(पंकज गर्ग, रुड़की, उत्तराखंड)</i>	
<b>Aah To Aha !</b> .....	18
<i>Anand Kumar, Bareilly (U.P.)</i>	
<b>Passion For Photography</b> .....	19
<i>Subrata Kumar Das, Kolkata</i>	
<b>Ignored Then, Regretting Now</b> .....	20
<i>Pradeep B Sharma, Bhopal</i>	
<b>Rubber Stamp</b> .....	22
<i>S. K. Debnath, Guwahati</i>	
<b>अयोध्या और फ़ैज़ाबाद</b> .....	24
<i>अनिल सक्सेना, अनुग्रहपुरी, गया, बिहार</i>	
<b>जब भी</b> .....	27
<i>डॉ सुरेश गुप्ता, मुजफ्फरनगर</i>	
<b>हे मुसाफ़िर जी ले ज़िंदगी</b> .....	27
<i>Dipankar Chakraborty, Kolkata</i>	
<b>Future of Banking Industry in India</b> .....	28
<i>Economic Research Department, CC, Mumbai</i>	
<b>Serving Humanity with Natural Healing</b> .....	30
<i>Dr. Kawal Jit Wadhan, Karnal</i>	
<b>कविता</b> .....	32
<i>चेतन कश्यप, पटना</i>	
<b>Retirement A beginning of 2nd innings</b> .....	33
<i>CB Singh, Sultanpur (UP)</i>	
<b>Mission Happiness</b> .....	34
<i>Jagat Singh Bisht, Indore</i>	
<b>भारत में बुजुर्गों की बढ़ती संख्या एवं उनकी स्थिति</b> .....	35
<i>प्रह्लाद सबनानी, ग्वालियर</i>	
<b>The Corona War</b> .....	38
<i>V Balasubramanian, Chennai</i>	
<b>My Second Innings</b> .....	39
<i>Suvarni Mohanan, Pune</i>	
<b>Yoga Practices</b> .....	40
<i>Chintamani Prabhakar Mulye, Mumbai</i>	
<b>Submission of Life Certificate</b> .....	48
<b>Important Features and exclusions of Group Health Insurance Policies for Retirees</b> .....	49

## From the Desk of Deputy Managing Director (HR) & CDO



*Dear Seniors,*

I am happy to unveil the e-magazine “Second Innings” and I am sanguine that you would be delighted with the revamped contents which are comprehensive, holistic and contemporary.

The aphorism “There is nothing permanent except Change” set on stone some 2,500 years ago by Heraclitus, the Greek philosopher, has been a guiding beacon to all since ages. However, in the last 100 years the leaps made by mankind has transformed the word “Change” to “Exponential Change”. Looking at the current state of affairs, especially, the developments in the area of Artificial Intelligence and Machine Learning, we are now witnessing “Hyper Exponential Change”. This calls for our preparedness and nimble adaptation.

In the above context, those who limit their outlook to the myopic vision as “before” and “after” will only be able to envision “static change”. This may impair their preparedness and ability to meet the challenges of an uncertain future. On the other hand, those who seek to leverage change for better living, will always be in take-off mode for embracing future. They will be therefore, capable of gaining a better understanding for an exciting future.

Our organization aspires and works hard to tread the path of our dynamically changing world. It gives me immense satisfaction to be a part of this great organization that assimilates rapid changes in its strides, adopts latest technologies and always delivers. The future will be a completely digital world and digitisation of banking is a prerequisite to remain relevant in such an environment.

Presently, mankind is facing nature’s fury in the form of COVID pandemic. While nature has humbled us with its unrelenting force, it has also endowed us with indomitable spirit to overcome adversities. During the current pandemic, we bankers have fought at the forefront. We faced the challenges of pandemic and diligently performed our role in running the giant wheel of our nation’s economy.

In the above context, we certainly believe that a tree is as strong as its roots. SBI is strong because of its strong roots that nurture the tree and keep it ever-growing. We, therefore, aspire to always take good care of our seniors who have worked hard to propel our organization to its current level.

Our Bank has introduced, some mitigating measures to attenuate the financial burden inflicted by the spiraling cost of medical services including treatment of COVID. One such measure is facility for reimbursement of expenses for COVID treatment at home. Further, the super top up insurance cover has been increased from Rs 6.00 lac to Rs 19.00 lac for members of SBI Health Assist, thereby increasing the maximum insurance cover available to SBI pensioners from Rs 11.00 lac to Rs 30.00 lac. Benefit of subsidy under ePharmacy has now been allowed from the first order at the rate of 1:2 ratio providing relief to members from incurring initial expenses of Rs.6000/- to avail subsidy. On digital front, we are in the process of building a digital platform for seamless delivery of superannuation benefits viz. Pension, Provident Fund, Gratuity, Medical benefits and host of other services.

We were, we are, and we will always be ready to move along with the changing world. However, while constantly adapting to changing world, our core philosophy was, is and will always be one of empathy towards the society.



**Om Prakash Mishra**

## From the Desk of Chief General Manager (HR)



*Dear Seniors,*

I must congratulate the Policy & Pension Management Department for revamping our e-magazine “Second Innings” for the benefit of pensioners and hope that the initiative shall be appreciated by the intended readers.

It has been our endeavor to constantly rediscover the processes and to create value for our retired employees. Various new initiatives relating to medical benefits for the employees have been launched during the year, especially to provide some solace against the difficulties wrought by the pandemic. The new initiatives are in sync with the current challenges and aim to provide some additional relief in these uncertain times.

We are constantly revamping our platform for delivery of various services to our employees as well as retirees. I am happy to note that we have reached the first milestone of our project for revamping our digital delivery platform for pensioners. The project inter-alia includes digitalization of the sanction process of superannuation benefits, extension of LFC/ HTC beyond retirement, Holiday Home booking, extension of Housing/ Car loan, REMBS subscription and Ex-gratia payment to the bereaved family etc. The Phase-I of this path-breaking project was launched by our Chairman on Bank Day. Some other facilities such as linkage to Wealth Management portal, e-pharmacy app linkage are also in the process of being rolled out in HRMS.

We, however, are not content with the progress made thus far. It is our constant endeavor to improve the ground already covered and to enhance the user-friendliness of the services for our retired colleagues. We shall keep you posted on rollout of new services in the very near future.

I wish our seniors Good Health and Happiness.



**Ranjan Gupta**

# Managing Wealth Post Retirement

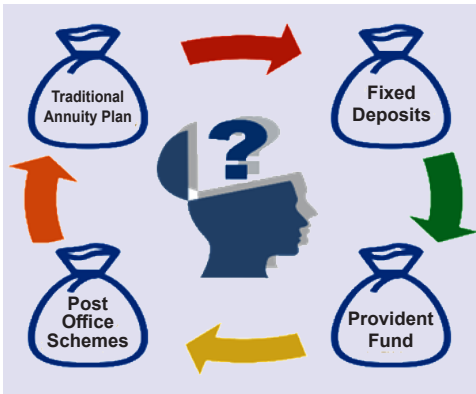
Wealth Management BU, CC, Mumbai

One of the most important of all the financial goals is the proper planning of the post retirement corpus and periodic review of its performance. The time-bound return expectations and high degree of dependency on the cash flows from this corpus requires the planning to be well-structured.

## Basic expectation from post retirement corpus-

1. Superior returns that should at least beat the inflation.
2. Minimal risk, and
3. The fund should not be exhausted during the lifetime.
4. Liquidity for unforeseen situations

One of the most conventional ways of investing the retiral funds is to keep them in traditional investment products such as FDs, bonds, post office schemes etc.



These investment products have historically been the best friends of a retired person. However, the selection of an investment product should be as per the individual financial goals and risk profile.

The same can very much be understood with the CRR-PRR framework. Mentioned below are the 5 customer risk ratings (CRR) that can be awarded to an individual basis his/her risk-taking appetite-

CRR	Type of Investor
1	Very Conservative
2	Conservative
3	Moderate
4	Aggressive
5	Very Aggressive

Similarly, based on the risk associated, an investment product can be categorized in 6 Product Risk Ratings (PRR) with 1 being lower risk and 6 being the higher risk. For example-

Type of Funds	PRR
Liquid, Ultra Short Duration, Money Market	1
Banking & PSU Debt, Arbitrage, Short Term Debt, Corporate Bond, Floaters	2
Dynamic Bond, ELSS, Aggressive Hybrid, Balanced Advantage, Gilt, Index, large Cap, Large & Mid Cap	3
Medium Duration, Mid Cap, Multi/Flexi Cap	4
Credit Risk, Focused, Sectoral, Small Cap	5
PMS, AIF Etc.	6

Mentioned below is the matrix through which an investor can get an idea what types of products he /she may invest keeping in mind the respective risk-taking appetite.

		Product Risk Rating (PRR)					
		1	2	3	4	5	6
Customer Risk Rating (CRR)	1	Green	Green	Yellow	Red	Red	Red
	2	Green	Green	Green	Yellow	Red	Red
	3	Green	Green	Green	Green	Yellow	Red
	4	Green	Green	Green	Green	Green	Yellow
	5	Green	Green	Green	Green	Green	Green

Product Risk Rating					
1	2	3	4	5	6
Very Low	Medium			Very High	

An investor with risk rating 1 should invest in the products with risk rating maximum one notch above i.e., PRR 1 and 2 (marked in green). In a special situation, he may consider taking an extra risk and may choose to invest in a product with PRR 3 also (marked in yellow) but should not invest in products with any higher PRR.

Similarly, an investor with CRR 3 can invest in products with PRR 4 (marked in green) or maximum up to PRR 5 (marked in yellow) in special cases but certainly should not beyond that.

### Steps Involved in active Management of retiral Corpus



### Ready Reckoner- Various Investment options and Features

Product	Type of Return	Taxability	Liquidity	Product Risk	Max Investment Limit	Interest Rate/Return
Senior Citizen Savings Scheme	Fixed Interest*	Taxable	Lock in	Low Risk	15 lakhs	7.40%
Pradhan Mantri Vaya Vandana Yojana	Fixed interest*	Taxable	Lock-in	Low Risk	15 Lakhs	7.40%
PPF	Fixed Interest*	Tax Free	Lock in	Low Risk	1.5 lakhs	7.10%
RBI Bonds	Floating Interest*	Taxable	Lock in	Low Risk	No Limit	7.15%
Sovereign Gold Bond	Variable Return	LTCG - Tax Free	Tradable	Low Risk	4Kg	2.50% + Gold Price gain
Bank FD	Fixed Interest*	Taxable	Lock in	Low Risk	No Limit	4.90% - 6.20%
Post Office MIS	Fixed Interest*	Taxable	Lock in	Low Risk	4.5 lakhs/ per person	6.60%
Mutual Funds	Variable Return	Taxable	Liquid	Low to high Risk	No Limit	Market dependent

\*Interest rates are as of June 2021 and are subject to change periodically.

**Senior Citizen Savings Scheme (SCSS)**- This is a government backed savings scheme for the purpose of investing retirement funds. People above the age 60 can invest in this scheme. However, if someone has opted for VRS and is in the age group of 55-60 years, can also invest in this scheme provided they invest in the scheme within 1 month of receiving the retirement funds. HUFs and NRIs cannot invest in this scheme. One can choose a minimum of INR 1000 to maximum of INR 15 Lakhs in this scheme. The present interest rate on SCSS is 7.4% annually that can be withdrawn quarterly. The tenure of the scheme is 5 years and can further be extended for 3 years. Premature withdrawal is also possible only after the completion of 1st year and it would attract the penalty of 1% to 1.5%, depending on number of years completed. One can avail the benefit of section 80(C) of up to INR 1.5 lakhs of investment. However, the interest payments are taxable.

**Pradhan Mantri Vaya Vandana Yojana (PMVVY)**- This is a Pension Scheme announced by the Government of India exclusively for the senior citizens aged 60 years and above which was available from 4th May 2017 to 31st March 2020. The scheme is now extended up to 31st March 2023 for a further period of three years beyond 31st March 2020. The scheme pays out regular pension and the frequency can be monthly, quarterly, or yearly. The applicant of this pension scheme should be Indian and should be senior citizen i.e., above the age 60. There is no maximum entry age for PMVVY scheme. The scheme term is 10 years and one can invest minimum

of INR 1.5 lakhs and maximum of INR 15 lakhs in this scheme. The present interest rate on this scheme is 7.4% and premature withdrawal are available in special cases such as medical emergencies. One can avail the benefit of section 80(C) of up to INR 1.5 lakhs of investment. However, the interest payments are taxable.

**Public Provident Fund (PPF)**- One of the most popular conventional scheme to park the surplus money is PPF. At present the interest rate on PPF is 7.1% per annum. PPF follows the EEE (Exempt-Exempt-Exempt) model of taxation which implies that the interest earned and the maturity amount both are exempted from taxes. The scheme has a tenure of 15 years, but the subscribers can apply for an extension to get another 5 years of active investments. And also, they can choose whether they want to continue with the contributions or not. One can deposit a minimum of INR 500 to a maximum of INR 1.5 Lakhs per financial year in PPF account. Withdrawal is permissible after the completion of 7 years.

**RBI Floating Rate Bonds**- RBI launched the floating rate bonds in lieu of the earlier 7.75% taxable bonds which were withdrawn. At present the interest rate on floating rate bonds is 7.1%. As per the scheme notification, the features of the recently launched bonds are as follows:

- Resident individuals and Hindu Undivided Families (HUFs) can invest in these bonds.
- The minimum investment in these bonds is Rs 1,000 with no limit on the maximum amount.



- The bonds have a fixed tenure of seven years. Premature withdrawals are allowed for individual investors whose age is 60 years and above, subject to minimum lock-in period depending on the age of the bond holder.
- These bonds do not offer any cumulative (interest payment at the end of the maturity period of the bonds) interest option. The interest amount is paid out half-yearly on January 1 and July 1 every year.
- The interest rate on these bonds is reset every six months, i.e., on January 1 and July 1 every year.

**Sovereign Gold Bond-** SGBs are government securities denominated in grams of gold. They are substitutes for holding physical gold. Investors have to pay the issue price in cash and the bonds will be redeemed in cash on maturity. The Bond is issued by Reserve Bank on behalf of Government of India. Eligible investors for these bonds include individuals, HUFs, trusts, universities, and charitable institutions. The Bonds are issued in denominations of one gram of gold and in multiples thereof. Minimum investment in the Bond shall be one gram with a maximum limit of subscription of 4 kg for individuals, 4 kg for Hindu Undivided Family (HUF) and 20 kg for trusts and similar entities. The Bonds bear interest at the rate of 2.50% (fixed rate) per annum on the amount of initial investment. Interest will be credited semi-annually to the bank account of the investor and the last interest will be payable on maturity along with the principal.

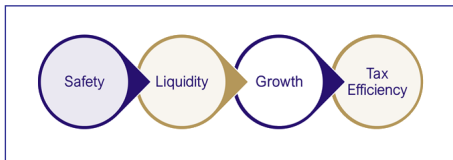
**SBI Term Deposits-** The Term Deposit scheme is one of the oldest schemes of the bank which provides a facility to park surplus funds in a high interest earning product. It has flexibility of depositing for period from 07 days to 120 months and varied periodicity options of paying interest as per one's requirement. The minimum amount that can be accepted in Term Deposit is Rs. 1000/- with no limit on maximum. The retired staff members are also senior citizen, the benefit of higher interest as admissible to senior citizens will also be applicable over and above the additional interest of 1%. No premature penalty will be levied from staff and SBI pensioners. Interest rate to be paid on premature withdrawal of Term Deposits by staff and SBI pensioners will be same as applicable for the period deposit remained with the Bank.

**Post office Monthly income Scheme (MIS)-** This is an age-old savings scheme offered by Indian Post Office. At present the interest rate on this scheme is 6.6% per annum which is payable monthly. The tenure of this scheme is 5 years, and any resident Indian can open this account at post office either individually or jointly. The minimum that can be invested in this scheme is INR 1000 and then in the multiples of 1000 to the maximum of INR 4.5 lakhs in individual name or INR 9 Lakhs in joint name.

**Mutual Funds-** Apart from the afore mentioned tradition fixed income investment products, one may consider mutual funds too as a remedy to falling interest rates in traditional products. Mutual Funds are majorly of 3 types-

1. **Debt Mutual Funds-** Depending on the credit quality and tenure of debt securities in the portfolio, the risk associated with debt mutual funds may vary from moderate to high.
2. **Equity Mutual Funds-** Depending on the exposure in large cap, mid cap and small cap stocks, equity mutual funds carry higher risk and hence higher returns too.
3. **Hybrid Mutual Funds-** As the name suggests, a combination of debt and equity makes the returns less volatile in these types of mutual funds.

Four Pillars of Wealth Management post retirement-



**Safety-** As the dependency on the retiral corpus is very high, it is important to invest this money only in the products which are safe and do not result in permanent capital erosion generally.

**Liquidity-** After the retirement, it is important to keep majority of the money always accessible. There may arise many of the unforeseen expenses and if the majority of the corpus is in locked-in products, one

may end up being caught on the wrong foot. Also, if the money is invested in liquid avenues, one can anytime withdraw and enjoy it for discretionary expenses such as travel, holidays, gift, on hobbies etc.

**Growth-** An investment without the reasonable growth is similar to owning a luxurious car which has no fuel. This is very crucial that this corpus is invested in growth-oriented avenues so that it can easily suffice for the living expenses for a luxurious and respectable lifestyle all through the retirement years.

**Tax Efficiency-** Once we retire, the flow of active earnings suddenly stops. The retiral corpus is the single biggest source of creating the streamlined monthly income, apart from the rental income or other sources, if any. Hence it is very important to ensure that the returns on investments are not eaten away by the tax liabilities. Indexation benefit on debt funds can be considered as a good remedy to this.

Post retirement, the way we manage our money decides majorly the streamlined income flow for the rest of the life. Hence, we choose the investment products wisely and stick to the risk profile we decide for ourselves. We do retire but Inflation does not. Hence, we should make sure that the capital keeps growing optimally and is able to beat the inflation.

*“If we are failing to plan, we are planning to fail”.*

# Impact of Covid 19 on Indian Economy

*Economic Research Department, CC, Mumbai*

COVID-19 pandemic is one of a disaster that happen in centuries. The present pandemic is the most debilitating after the Spanish Flu of 1900s. The crisis has impacted every country and the loss of life is highest after the Second World War. Globally pandemic has caused 38 million deaths and until the global vaccination drive attains a critical mass there is no end to present crisis.

COVID-19 pandemic impacted India for entire FY21. The year was mostly in lockdown and was progressively opened to see another partial lockdown in FY22. The economy continues to wrestle with the second wave of the pandemic, though cautious optimism is returning. Signs of the ebbing of the second wave of the pandemic are cautiously becoming evident. In fact, the data suggest that the second wave is rolling back almost as fast as it rolled in.

The impact of the first wave is now clearer. The GDP loss is to the tune of 7.3%. Other than agriculture, almost all sectors of the economy were adversely impacted. The silver lining though in FY21 was the double digit growth recorded in gross fixed capital formation, aided by government's

push to infrastructure. But the private participation, tightly in grips of risk aversion, in investments has been lacklustre.

The impact of the second wave on the economy was exacerbated in May 2021 with many states opting for localised lockdowns. Aggregate demand conditions grappled with lockdown like restrictions in several parts of the country. GST E-way bills moderated for the second consecutive month in May 2021, reaching a one year low.

RBI now estimates real GDP growth at 9.5 per cent in 2021-22, consisting of 18.5 per cent in Q1; 7.9 per cent in Q2; 7.2 per cent in Q3; and 6.6 per cent in Q4:2021-22.

The worrying aspect of the pandemic has been its impact on the relative prices. International commodity prices have risen substantially since the outbreak of the pandemic on account of ample liquidity, production disruptions and weather related events. Shipping costs continue to spiral, the Baltic Dry Index surged to its highest level in more than a decade as supply disruptions coincide with the bounce back in demand putting further pressure on prices. In May 2021, CPI inflation at 6.3 per cent, registered an increase of 2.1 percentage points over 4.2 per cent in April 2021.





On the back of expected good monsoon this year, rural demand is expected to remain strong and will anchor the overall growth outlook even though high frequency indicators of rural economy have moderated since April. But the increased spread of COVID-19 infections in rural areas, however, poses major downside risks.

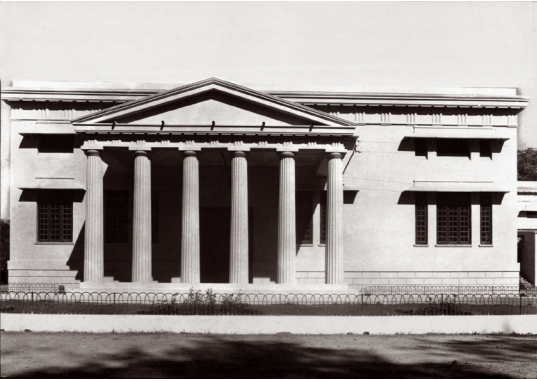
India's merchandise exports continued on the robust growth path in May 2021, growing by more than 50% (y-o-y) partly reflecting a low base. Non-oil exports have exhibited positive momentum for the ninth consecutive month. The major sectors that have grown as compared to 2020 include engineering goods, petroleum products, iron ore, and drugs and pharmaceuticals. Labour intensive sectors such as cotton textile has moved to green. With US economy doing well, external demand is favourably poised for FY22.

Coming to the banking system, banks have adjusted well to COVID-19, as reflected in largely good results reported for FY21. On a year-on-year (y-o-y) basis, non-food bank credit growth stood at 4.9% in March 2021 as compared to 6.7% in March 2020. Credit to medium industries registered a robust growth of 28.8% in March 2021 as compared to a contraction of 0.7% a year ago. Credit growth to micro and small industries decelerated to 0.5% in March 2021, reflecting the sluggish trickle down of policy initiatives so far.

Further with the creation of National Asset Reconstruction Company, there is an additional comfort that NPA risk will continue to be addressed on wider scale in comparison to individual bank level efforts.

Going forward, the economic outlook is still positive. The recent sero study suggests that third wave may not be that severe and will have limited impact on children. Vaccination drive has picked up momentum and most of the vulnerable sections of the population have been covered with at least one vaccine. Record FDI inflows, possibility of Finance Ministry front loading capital expenditure proposed in the Union Budget 2021-22 will boost growth. A front-loading of budgetary expenditure and CPSE capex appears to be the government's short-term plan to salvage the situation in the short run.

However policy needs to address some important issues going forward. It is time to stimulate demand side through a major thrust to infrastructure. As far as bank are concerned, being an intermediary sector banks need to look out for 'sunrise' sectors while supporting those which have the potential to bounce back to diversify risk - start-ups, renewables, logistics, value chains and other such potential areas. Thus, a possible relook at the business strategy and orientation by using innovative use of technology is the immediate need of the hour.



## Tarawali Kothi

As the most picturesque and strikingly Oriental city of India, Lucknow has earned more sobriquets than is usual – City of Nawabs, the Garden City, the Golden City of India, Shiraj-e-Hind and the Constantinople of the East. Rudyard Kipling found no city, except Bombay, ‘more beautiful in her garish style than Lucknow’.

The transfer of the capital of Oudh from Fyzabad to Lucknow in 1775 saw successive Nawabs build majestic edifices to create a ‘new’ city, unequalled in grandeur and opulence, in the East. Soon, men of music and arts descended on Lucknow to add to the splendour of the Nawab’s Court.

Among the new buildings was an observatory, Tarawali Kothi or ‘The House of Stars’, erected at the insistence of the reigning Nawab, Nasiruddin Haidar, who was known to be a keen student of astronomy. The Nawab’s intent was carried in his letter of October 1831 to the Governor General:

‘As my mind is always bent on promoting divers enlightened arts and sciences which are replete with good and possess salutary advantages to the wise and to the

public at large, it is my wish to establish an observatory in the metropolis of Lucknow and to appoint for its superintendence and establishment Captain Herbert.’

Captain James Herbert, who took charge of the construction, wrote in his diary that both the Nawab and his Chief Minister were ‘very desirous’ about the observatory not only as ‘a means of establishing a series of observations of the heavenly bodies but more particularly as a school for the young courtiers in which some knowledge of Astronomy and general Physics might be taught...’

Herbert died soon after the construction began in 1832. It was left to Lt. Col. R. Wilcox, another British astronomer, appointed by Governor General William Bentinck, to take charge and complete the erection in 1841. Much of the delay was due to the death of Nasiruddin Haidar in 1837 and the indifferent attitude of his successor, Muhammad Ali Shah. Wilcox remained in charge till his death in 1848, though by then, interest in astronomy among young courtiers had completely waned.

Built on a raised ground between the tomb of Sadat Ali Khan and Moti Mahal, Tarawali Kothi was a two-storeyed neo-classical building with a Doric-style six column front



The building, though closed as an observatory, soon became the residence of rebel Maulavi Ahmed Ullah Shah, better known in history as Danka Shah. It sustained damages during the Mutiny of 1857, but was freed of insurgents when Colin Campbell's army captured Lucknow in March 1858.

In 1863, the Bank of Bengal opened a branch at Lucknow principally to do business with the wealthy

surmounted by a bare pediment. It had two large halls in the centre and basements below. A small circular room was built on the roof as an observatory. It had a metallic, hemispherical dome, which could be rotated to any desired angle with the aid of a wheel and pulley system. Movable shutters helped manipulate openings in the dome for observing stars and planets. Four telescopes were installed – the main one mounted on a 20-metre high masonry pillar and the rest on stone pillars. Valuable equipment like barometers, magnetometers, thermometers and electrical machines like those of the Greenwich Royal Observatory were also purchased.

After Wilcox's death the reigning Nawab, Wajid Ali Shah, who evinced little interest in astronomy, closed the observatory. The noted historian, Abdul Halim Sharar, reported that Wajid Ali viewed the biggest telescope as a toy and gave it to a courtesan named Haideri.

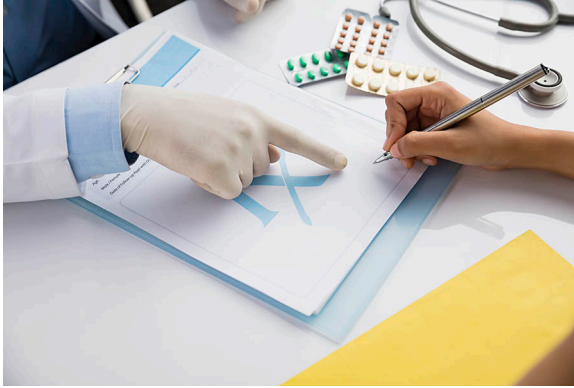
Oudh princes and its *taluqdars* residing in the capital. It was initially set up in the house of one Johannes at a rent of Rs 100 a month. But the bank had set its eyes on Tarawali Kothi and soon began negotiations with the Lucknow Municipality for lease or purchase of the building.

The former observatory was first taken on lease in September 1863, at a monthly rent of Rs 250, and was eventually purchased in May 1889, along with its freehold land of more than 19 *bighas* for a sum of Rs 45,000.

Today the Tarawali Kothi houses the SBI Main Branch, Lucknow.

The agent of the branch in the good old days lived in the rear portion of the building. After the local head office of SBI was shifted from Kanpur to Lucknow in 1982, it became the residence of the Chief General Manager, Lucknow Circle.

# COVID-19 Care In Old-Age Pensioners



The coronavirus disease COVID-19 pandemic has brought about unprecedented fear and uncertainty among older population. There are several reasons why the elderly are somewhat more vulnerable.

They have more chronic conditions and their aging immune system makes it harder to fight off diseases and viruses. Recoveries are usually slower and complicated. The elderly rely on social connection more, with India practicing a nation-wide lockdown and social distancing vulnerable seniors could be feeling more lonely than usual. Most of us are worried for our loved ones who are older and living far away from us. They might face anxiety because they live alone, are on fixed income or pension, can no longer drive and cannot take public transport, their routine health check-ups are delayed. They could also have an undiagnosed or poorly managed depression.

In many of the elderly COVID-19 has amplified their already existing worries. The risk of getting very sick from COVID-19

increases with age. That is why it is essential that all the senior adults get vaccinated. Studies have shown that COVID-19 vaccines are safe and effective in preventing severe illness from the COVID-19. We are still learning how vaccines will affect the spread of COVID-19. So, you should keep taking the precautions like

- 1) wear your mask (preferable double mask)
- 2) stay 6 feet apart from others

- 3) avoid crowds and poorly ventilated spaces.

The situation related to COVID-19 pandemic is changing rapidly. State Bank Of India Medical Department is taking proactive steps to make sure that you stay informed and follow the undernoted ways during the coronavirus lockdown and support the elderly adults to fight off this infection.

## PROTECT YOURSELF AND OTHERS

Listen to your local news to stay informed and up to date about COVID-19.

### Basic protective measures

- o Stay home as much as possible.
- o Avoid close contact with people who are sick, even inside your home.
- o Avoid unnecessary travel.
- o Cover coughs and sneezes with a tissue or the inside of your elbow. Then wash your hands.

- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Clean your hands often, especially when you must leave your home.
  1. Wash your hands with soap and water for at least 20 seconds.
  2. If you don't have soap and water, use an alcohol-based hand sanitizer with at least 60% alcohol.
- Clean and disinfect surfaces and things you touch often, such as tables, chairs, doorknobs, light switches, elevator buttons, handrails, countertops, remote controls, shared electronic equipment, shared exercise equipment, handles, desks, phones, keyboards, toilets, faucets, and sinks. Use a disinfectant that is effective against the virus that causes COVID-19.
- If you have caregivers, ask them to check their temperature daily and monitor for COVID-19 symptoms. If they have symptoms, ask them to not come to your home and to notify you if they develop a fever or have other symptoms of COVID-19.
- Make a list of Emergency contact Numbers e.g, Covid Local Helpline, Nearby Hospitals, Ward Medical Officer, Caregivers, Ambulance Services.
- To boost your immunity try to eat healthy home cook food, stay hydrated and take supplements of Vitamin C as well as Multi vitamin along with your other medications if any.
- No one with signs or symptoms of covid-19 should be allowed to meet the older people.

## GET READY IN CASE YOU GET COVID-19

### Make a plan:

- Be in touch with friends, family, neighbours, and community health workers through phone or mail if you become sick.
- Determine who can care for you if you have a caregiver who gets sick.
- Ask your healthcare provider about obtaining medications.
- Be sure you have over-the-counter medicines and medical supplies (masks, thermometer, Pulse Oximeter etc.) to treat your symptoms and monitor yourself for signs of severe illness. Talk to your healthcare provider about any other medical supplies you may need to keep in your home.
- Have at least a two-week supply of household items and groceries on hand so that you will be prepared to stay at home.
- Consider ways of getting medications, food, and mail delivered at home
- Have a plan for someone to care for your dependents and pets if you get sick



## Advice for Caregivers

- Develop in advance, an alternative plan in case the primary care giver is unavailable and identify an alternative caregiver or facility.
- It is necessary for caregivers to take standard precautions when with older people and to take preventive measures such as isolation if they have symptoms.
- To provide all the emergency contact details to the caregivers.
- Caregivers should preferably be a healthcare worker.
- **Dementia:** For a person with dementia it can be challenging. So understand what is happening and follow precautionary measures. Bear in mind that people with dementia might not be able to recognize you when you wear a mask, pay special attention to individuals in this group so that their health conditions do not deteriorate further.

## WHAT TO DO IF YOU GET SICK WITH COVID-19

### Stay home except to get medical care:

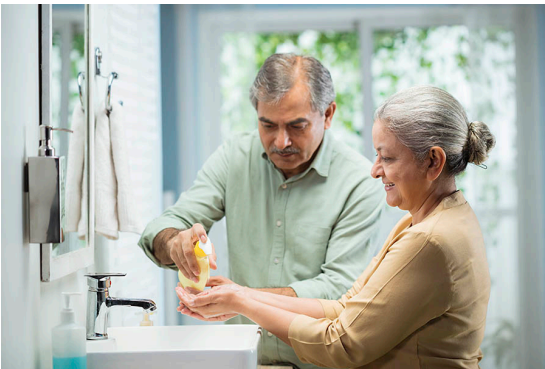
- Stay home. Most people with COVID-19 have mild illness and can recover at home without medical care.
  1. Do not leave your home, except to get medical care.
  2. Do not visit public areas.
  3. Stay at least 6 feet away from other household members, especially if they are elderly or have underlying medical conditions that might put them at higher risk for severe COVID-19 illness.
- Take care of yourself. Get rest and stay hydrated. Take over-the-counter medicines, such as Paracetamol 650 if you have fever.
- Wear a cloth face covering over your nose and mouth if you must be around other people or animals, including pets (even at home). Avoid touching the front of the face covering when you are wearing it, and wash your hands before putting the cloth face covering on and after you remove it. Cloth face coverings should not be worn by anyone who has trouble breathing or is unconscious, incapacitated, or otherwise unable to remove the cloth face covering without assistance.
- Stay in touch with your doctor. Call your doctor before you get medical care.
- Avoid public transportation, ridesharing, or taxis unless it is necessary to seek medical care.
- Monitor your symptoms.
  1. Symptoms of COVID-19 include fever, cough, and shortness of breath but you could have other symptoms, too.
  2. Other symptoms might include chills, muscle pain, sore throat, or new loss of taste or smell.

3. Trouble in breathing is a more serious symptom which means you should rush to nearest emergency Centre right away.
  - Follow care instructions from your healthcare provider and local health department. Your local health authorities may give you instructions on how to check your symptoms and report information to them.
  - Pale, grey, or blue-coloured skin, lips, or nail beds, depending on skin tone

### ADVICE FOR SELF-MANAGEMENT POST COVID-19 INFECTION.

If you have been severely unwell and have been admitted to a hospital with COVID-19, consider the following to support your recovery and address residual COVID-19 symptoms:

- a) **Manage breathlessness.** Breathlessness is a common symptom for those who are admitted to hospital. The feeling of breathlessness should improve as you slowly increase your activities and exercise. Breathing techniques (including positions to ease breathlessness) can also help manage this.
- b) **Exercise after being discharged from a hospital.** Exercising is an important part of recovery after severe illness. Exercising can help improve fitness and thoughts, reduce breathlessness and stress, and enhance moods.
- c) **Manage difficulties using voice.** People may have difficulties using their voice after being ventilated. If your voice is raspy or weak, it is important to: 1) keep talking, when comfortable, 2) not strain your voice, 3) rest, 4) try humming to yourself, 5) use other ways of communication, and 6) sip water throughout the day.



### WHEN TO SEEK EMERGENCY MEDICAL ATTENTION:

Look for emergency warning signs for COVID-19. If you have any of these signs go to the emergency room right away. Do not delay. Emergency departments have measures in place to keep you safe if you need emergency care.

- Trouble breathing
- Persistent pain or pressure in the chest
- New or worsening confusion
- Inability to wake or stay awake

- d) **Manage eating, drinking and swallowing.** If you were ventilated with a breathing tube while hospitalized, you may notice some difficulty with swallowing food and drinks. Eating well and drinking lots of water are important to your recovery. Paying attention to swallowing is important to avoid choking and lung infections.
- e) **Manage problems diligently and with clarity.** It is very important for people who are suffering from other acute diseases and taking long term care facilities to seek guidance about Covid 19. It is also necessary for you and your family to understand the situation to handle with care and love, otherwise it will impact your personal relation, education or work.
- f) **Manage activities of daily living.** It is important to become active again when you are recovering, but this can be hard if you feel very tired, out of breath and weak. The following strategies may be

helpful: 1) adjust your expectations for what you can do in a day, 2) save your energy by doing tasks sitting down when you can, 3) pace yourself and try to do light tasks between heavier ones, 4) let others help you with tasks that you may be struggling with, and 5) ease back into activities.

## STRESS AND COPING

- You may feel increased stress during this pandemic, fear and anxiety can be overwhelming and can cause strong emotions.
- Being extremely unwell in a hospital can be a highly stressful experience. Managing stress and feelings of anxiety and depression are therefore an important part of your overall recovery.
- Keeping positive mind set amid COVID-19 will be a big support that one can give to older adults.



**Dr. Priyanka Waghmare**  
Bank Medical Officer, CC, Mumbai



## काव्य

तुम्हारी सादगी अच्छी लगी भाया है भोलापन,  
शरारत भी करो तुम तो छलक जाता है भोलापन।  
ये तब्दीली हुई है जब से तुमसे मिल के लौटा हूँ,  
मुझे हर शख्स में तुम सा नज़र आता है भोलापन।

ये वो जंगल है जिसमें हर तरफ़ दिखती है मक्कारी,  
त'आज्जुब है मगर तुमने बचा रक्खा है भोलापन।  
किसी भी तौर से वो काम अपना कर ही लेते हैं,  
जो होशियारी नहीं चलती तो काम आता है भोलापन।  
फ़रेब-ओ-मक्र की माना हुकूमत है मगर 'पंकज',  
भले ही देर से हो पर असर करता है भोलापन।  
(फ़रेब-ओ-मक्र - चालाकी और धूर्तता)

जो है दिल में दिखाएंगे आँसू,  
पूछिए सच बताएंगे आँसू।  
जो हँसोगे किसी के आँसू पर,  
तुमसे भी रूठ जाएंगे आँसू।  
संग को मोम करके छोड़ेंगे,  
अब न बेकार जाएंगे आँसू।  
इनपे क्राबू तुम्हारा हो तो हो,  
हमसे तो रुक न पाएंगे आँसू।  
अर्श तक ये रसाई रखते हैं,  
आपको हूँट लाएंगे आँसू।  
आँख से जब गिरेंगे 'पंकज' की,  
देखना जगमगाएंगे आँसू।

( संग- पत्थर, अर्श- आकाश, रसाई- पहुँच )



**पंकज गर्ग**

रुड़की, उत्तराखंड



## AH TO AHA!

*It takes a lifetime  
To change your Aah (sigh) into Aha!  
God's Realization comes but after a tortuous wait.....*

*Amid the ceaseless thrusting waves  
And tides pulling the sea life to brink n death  
It is no less an ordeal when a droplet  
Takes to turn into a pearl*

*It takes a lifetime  
To change your Aah (sigh) into Aha!  
God's Realization comes, but after a tortuous wait.....*

*One needs to wake up and pray  
All through hundreds of frozen nights  
And burning midnight lamp  
To see the light emerging with sun's rise  
After chilling Scandinavian nights  
Sun arrives yet after a gruelling wait*

*It takes a lifetime  
To change your Aah (sigh) into Aha!  
God's Realization comes, but after a tortuous wait.....*

*Not to loose heart, not to despair  
As love asks you to persevere  
God's love even more torrid n perspiring  
He tests our resolution and determination*

*It takes a lifetime  
To change your Aah (sigh) into Aha!  
God's Realization comes, but after a tortuous wait.....*



# PASSION FOR PHOTOGRAPHY



  
**Subrata Kumar Das,**  
Kolkata

My plans for my second innings was my passion for photography, which came into light post by superannuation. It was my passion since my school days to become a photographer and I seriously got it into my life from 2005 onwards. I also completed a formal Diploma Course from a reputed Organisation of Kolkata (PAD, Dum Dum) from 2005-2007, with winning a Gold Medal.

It is not only that I am focused on a particular aspect in photography but I love to work in various genres. My favorites remain Human Life interest with Portraits being one of them. I love doing Macro photography, street, travel, journalism and Astro photography too. I still haven't got a change to indulge in some wildlife photography yet.

I constantly believe in learning and think that with the learning comes upgradation of skills. I have been conferred with National and International honours & distinctions for my contributions and still believe in trying hard and learn day by day.

I retired from the Bank in April 2013, as Manager (DPD), Vigilance Department, LHO, Kolkata after completing various responsibilities entrusted to me by the Bank while posted in at least 5 different Modules in Bengal Circle.

As for my personal life, my spouse is a serving SBI Staff. My two sons are well settled, with both of them serving as Software Engineers, elder one in Mumbai and the younger one in Japan.

I am attaching my pieces of Portrait photography and will share more details about portrait photography in future.

## IGNORED THEN, REGRETTING NOW



I am sure, most of us would have grown up hearing to many advices regarding good health, in terms of “Early to bed and early to rise, makes a man healthy, wealthy and wise”, “Health is wealth”, “Money can buy medicines only, and not health” and “Happiness is the highest form of health” etc. etc. Even I was a part of the same era who completely ignored it then but regretting terribly now!

Post educational qualification, I started working in Textile Industry and there after moved to Bank. Being an ambitious youngster and a work enthusiast, I gave my best efforts towards official duties. An ardent believer of work-life balance, not only I gave priority to the official duties, but also gave my best to my family. However, I neglected my own health. I neither walked nor did exercises which took a toll on my body. Consequently, after midlife, in the year 2005, while posted as Branch Head in one of the branches of Jabalpur city, I developed severe lumbar pain. Undoubtedly it was the result of poor

posture, long uninterrupted sitting and lack of exercises over the years. Consultations with doctors were done thereafter, but then I realized that the damage was already done and have to bear the brunt forever.

With the same painful conditions, I continued for some years till my retirement. I believed in destiny and knew very well that career progression is not directly proportion to the amount of efforts you put in. I still gave my 100% to the Bank.

With my experience, I understood a fact for life- we learn the value of a thing when we lose it or do not have it. Sadly, once gone it is hard to be restored. And now the present conditions are such that the curvature of lumbar vertebrae is distorted and if I stand for more than 2 minutes or walk for more than 100 meters, I have to compulsorily sit for some time, lest I may fall. Since last eight years (after my retirement) I have developed a routine of doing general exercises as well

as stretches for strengthening the back muscles. Now I rarely miss my regular exercise schedule due to which I am able to take care of my daily routine peacefully. सब कुछ लुटा के होश में आये तो क्या किया ..... I know that it is too late and too little, but better late than never.

If one looks at the irregular (food and sleep) habits and faulty lifestyle of the younger generation today, God forbid, they may repent more than what I experienced. Since

charity begins at home, I often remind my children and grandchildren regarding importance of health in one's life. I also urge upon young employees of the Bank to strike a proper balance in work life and self care. Nobody discounts the value of a career. It is indispensable. But one should not be hypnotised into the notion that nothing matters more than that. I want to give a message to all and sundry through the following Sanskrit Shloka:-



व्यायामात् लभते स्वास्थ्य दीर्घायुष्यं बलं सुखं,  
आरोग्यं परमं भाग्यं स्वास्थ्यं सर्वार्थसाधनम्.

(Exercise brings health, long life, strength and happiness. To be healthy is a great fortune. Health accomplishes all the tasks.)



Pradeep B Sharma  
Bhopal





## RUBBER STAMP

**T**he narration is based out of a real incident and it gave me an important information which can never be forgotten. During the early days of my career, I experienced an incidence of Forgery with banking documents at one of the Branch in tea gardens. Earlier, since most of the tea gardens were situated in interior and had limited access to the branches, there was a dependency on the private bankers. These private bankers would collect cheques from the garden authorities and then do the necessary transactions. That is how they would run their business in these remote areas.

It was made mandatory for the authorities of the tea gardens to pay excise duty to the Government. Hence the task of collecting the cheques and challan with depositing the same to the Bank became their regular task. In return, they would hand over the receipts to the garden authorities for their record.

This went on for some time with everyone being satisfied with their services. An alarm was raised one fine day when suddenly a notice was received by the garden authorities from the Excise Department, which showed their dues pending. Earlier as the system was manual, the reconciliation

process took too much time. The copies of the challans as an evidence document were produced to the Excise Department officials, but it was found that the amount had not been credited to the respective account. Finally, the Bank was approached, who also could not locate the entries in the record book. Apparently, the challans had all the required seals (Transfer Scroll, Transfer & Received payment etc.,) which were in use at that time with initials similar to that of the Bank officials. This raised an alarm!

The tea garden authorities immediately filed an FIR with the local police. The police authorities acted very swiftly under the supervision of the then Superintendent of Police and raided the office premises of the private banker. Many documents with rubber stamps and seals were seized during the search. In due course, charge sheet was also filed. When the case came up for hearing, summons were issued on the Bank authorities to be present as witness since the copies of Bank Challans formed part of evidence. The amount involved was quite large in those days and considering the gravity of the situation, the then Branch Manager who was known to be very thorough and knowledgeable, decided to depose on behalf of the Bank.

During the hearing, the appointed judge asked the court staff to show all the copies of challans with Bank's seal on it and to confirm the authenticity. The Branch Manager after having glanced over the documents simply replied, "NO SIR, THESE ARE NOT BANK'S SEAL AND AS A LAY MAN IT IS DIFFICULT TO CONFIRM THE INITIALS". The judge thought that the Branch Manager may not have seen all the documents properly and asked the court staff to hold these again in front of him so that he can see them again and respond. Once again the Branch Manager gave the same reply. The judge was little irked on repeated denial and remarked that the Bank's seal is evident, but the constant denial of the same needs to be explained.

The Branch Manager then clarified that the impressions on the challans are that of "Rubber Stamp" which anyone can duplicate. Bank's seal is held by Senior Officials at the Central Office at Bombay. The explanation and smart reply given by the Branch Manager set the issue at rest and saved the Bank from further questioning/action.

In our daily dealings, we do refer to the Rubber stamps as seals, but please remember, they are different. This was a very important piece of information which I learnt in my career which I still consider a learning for life.



**S. K. Debnath**  
Guwahati

## अयोध्या और फैजाबाद

यदि आपको घूमने का शौक है, तो फिर घूम आइए अयोध्या, जहां आस्था की मनुहार, कम खर्च में मस्ती, छुट्टियां बिताने के स्थल और शाम-ए-अवध की खूबसूरती देखते ही बनती है। यहां आस्था को परवान चढ़ाने वाले स्थल के अलावा ऐतिहासिक, सांस्कृतिक और पुरातत्विक महत्व के कई स्थल हैं। ये सब महज दो दिन में देखे जा सकते हैं। देश-विदेश का कोई व्यक्ति यहां सुविधापूर्वक भोजन, साधन और रिहायश के साथ विचारण कर सकता है। राम की नगरी कहीं जाने वाली अयोध्या उत्तर प्रदेश की राजधानी लखनऊ से 135 किमी दूर सरयू नदी के तट पर आबाद है।

कभी-कभी बहुत से लोगों को इन दोनों शहरों से भ्रम होने लगता है। प्रायः लोग इन दोनों को एक ही शहर समझने लगते हैं। अयोध्या भारत के प्राचीनतम शहरों में शुमार है और करोड़ों भारतीयों के आराध्य भगवान श्रीराम की जन्मस्थली के रूप में विख्यात है। फैजाबाद भी एक शहर है, जो पूर्व में अयोध्या से छः किलोमीटर की दूरी पर स्थित था, परंतु अब भौगोलिक दूरी समाप्त हो चुकी है और ये दोनों ही नगर एकीभूत हो चुके हैं। वर्तमान में पूरे शहर तताबिस जनपद को अयोध्या तथा प्राचीन धार्मिक स्थल को अयोध्या नगरी कहा जाता है। फैजाबाद को अवध के सुबेदार नियुक्त किए गए एक ईरानी सादात अली खान ने 1722 ईसवी में बसाकर अवध की पहली राजधानी बनाया था। इसे बाद में नवाब आसफुल्ला द्वारा 1775 ईसवी में लखनऊ ले जाया गया, जिसके बाद फैजाबाद का पतन हो गया। इस पचास वर्ष की अवधि तक के नवाबों ने उस राजधानी में बहुत सी खूबसूरत इमारतों का निर्माण करवाया। लखनऊ की ही तरह यह



शहर भी हमें नवाबकालीन दौर की याद ताजा करवाता है। अवध के नवाबों के बारे में अगर हम इतिहास में पढ़ते हैं, तो पाते हैं कि उन्होंने अयोध्या के हनुमानगढ़ी मंदिर का जीर्णोद्धार और लखनऊ शहर के अलीगंज में स्थित एक हनुमान मंदिर का निर्माण करवाया था। फैजाबाद शहर के बसने के बाद भी अयोध्या अपने धार्मिक स्वरूप और धार्मिक पराकाष्ठा के कारण आम हिंदू जनमानस के बीच आस्था के केंद्र के रूप में विख्यात रहा। इसे हम इस नजरिए से भी देख सकते हैं कि सादात अली खान ने भगवान श्रीराम के बाद

अयोध्या को ही अवध की राजधानी बनाया, पर एक ईरानी होने के नाते वर्तमान अयोध्या नगर से तकरीबन दस किलोमीटर दूर जाकर अपनी फारसी जुबान में उसे फैजाबाद के नाम से स्थापित किया, जिसका अर्थ कुछ विद्वान ऐसे शहर के रूप में निकालते हैं जहां पर सब बराबर हैं, कोई भेदभाव नहीं है। यह एक तरह से महाकवि गोस्वामी तुलसीदास द्वारा रचित श्रीरामचरितमानस में वर्णित रामराज्य की अवधारणा से मेल खाता है। फैजाबाद एक बहुत ही खूबसूरत और ऐतिहासिक शहर है। लखनऊ के बाद यह दूसरा शहर है, जिसकी इमारतें नवाबकालीन दौर को फिर से जीवंत कर देती हैं। इस शहर को बहुत से साहित्यकारों, कवियों और स्वतंत्रता सेनानियों की जन्मभूमि और कर्मभूमि होने का गौरव प्राप्त है। रामायण का पहली बार उर्दू में तर्जुमा करने वाले महान उर्दू कवि और पेशे से वकील पंडित ब्रजनारायण चकबस्त का जन्मस्थल और कर्मस्थल भी फैजाबाद ही था।

अयोध्या भारत के उत्तर प्रदेश राज्य का एक अति प्राचीन धार्मिक नगर है। प्राचीन उल्लेखों के अनुसार तब इसका क्षेत्रफल 96 वर्ग मील था। वर्तमान अयोध्या के प्राचीन मंदिरों में सीतारसोई तथा हनुमानगढ़ी मुख्य हैं। कुछ मंदिर 18वीं तथा 19वीं शताब्दी में बने मंदिर दर्शनीय हैं।

### रामकोट

शहर के पश्चिमी हिस्से में स्थित रामकोट अयोध्या में पूजा का प्रमुख स्थान है। यहां भारत और विदेश से आने वाले श्रद्धालुओं का साल भर आना-जाना लगा रहता है। मार्च-अप्रैल में मनाया जाने वाला रामनवमी पर्व यहां बड़े जोश और धूमधाम से मनाया जाता है।

### हनुमान गढ़ी

नगर के बीच स्थित इस मंदिर में 76 कदमों की चाल से पहुँचा जा सकता है। अयोध्या को भगवान राम की नगरी कहा जाता है। मान्यता है कि यहां हनुमान जी सदैव वास करते हैं।

इसलिए अयोध्या आकर भगवान राम के दर्शन से पहले भक्त हनुमान जी के दर्शन करते हैं। रामलला के दर्शन से पहले यहाँ पर आना जरूरी होता है।

यहां आज भी छोटी दीपावली के दिन आधी रात को संकटमोचन का जन्म दिवस मनाया जाता है। पवित्र नगरी अयोध्या में सरयू नदी में पाप धोने से पहले लोगों को भगवान हनुमान से आज्ञा लेनी होती है। यह मंदिर अयोध्या में एक टीले पर स्थित होने के कारण मंदिर तक पहुँचने के लिए लगभग 76 सीढ़ियां चढ़नी पड़ती हैं। इसके बाद हनुमान जी की 6 इंच की प्रतिमा के दर्शन होते हैं, जो हमेशा फूल-मालाओं से सुशोभित



रहती है। मुख्य मंदिर में बाल हनुमान के साथ अंजनी माता की प्रतिमा है। श्रद्धालुओं का मानना है कि इस मंदिर में आने से उनकी सारी मनोकामनाएं पूर्ण होती हैं। मंदिर परिसर में मां अंजनी व बाल हनुमान की मूर्ति है, जिसमें हनुमान जी अपनी मां अंजनी की गोद में बालक के रूप में विराजमान हैं।

### राघवजी का मंदिर

यह मंदिर अयोध्या नगर के बीच स्थित बहुत ही प्राचीन भगवान श्री रामजी का स्थान है, जिसको हम राघवजी का मंदिर नाम से भी जानते हैं। मंदिर में स्थित भगवान राघवजी अकेले ही विराजमान हैं। यह मात्र एक ऐसा मंदिर है, जिसमें भगवान राम के साथ माता सीताजी की मूर्ति विराजमान नहीं है।

### नागेश्वर नाथ मंदिर

कहा जाता है कि नागेश्वर नाथ मंदिर को भगवान राम के पुत्र कुश ने बनवाया था। माना जाता है जब कुश सरयू नदी में नहा रहे थे, तो उनका बाजूबंद खो गया था।

बाजूबंद एक नागकन्या को मिला, जिसे कुश से प्रेम हो गया। वह शिवभक्त थी। कुश ने उसके लिए यह मंदिर बनवाया। कहा जाता है कि यही एकमात्र मंदिर है, जो विक्रमादित्य के काल के पहले से है।

### कनक भवन

हनुमान गढ़ी के निकट स्थित कनक भवन अयोध्या का एक महत्वपूर्ण मंदिर है। यह मंदिर सीता और राम के सोने मुकुट पहने प्रतिमाओं के लिए लोकप्रिय है। इसी कारण बहुत बार इस मंदिर को सोने का घर भी कहा जाता है। यह मंदिर टीकमगढ़ की रानी ने 1891 में बनवाया था।

### आचार्यपीठ श्री लक्ष्मण किला

महान संत स्वामी श्री युगलानन्द्यशरण जी महाराज की तपस्थली यह स्थान देश भर में रसिकोपासना के आचार्यपीठ के रूप में प्रसिद्ध है। श्री स्वामी जी चिरांद (छपरा) निवासी स्वामी श्री युगलप्रिया शरण जीवाराम जी महाराज के शिष्य थे। ईस्वी सन् 1818 में ईशराम पुर (नालंदा) में जन्मे स्वामी युगलानन्द्यशरण जी का रामानंदीय वैष्णव-समाज में विशिष्ट स्थान है।

### जैन मंदिर

हिंदुओं के मंदिरों के अलावा अयोध्या जैन मंदिरों के लिए भी खासा लोकप्रिय है। जैन धर्म के अनेक अनुयायी नियमित रूप से अयोध्या आते रहते हैं।

### स्मरणीय संत

प्रभु श्रीराम की नगरी होने से अयोध्या उच्च कोटि के संतों की भी साधना-भूमि रही। यहाँ के अनेक प्रतिष्ठित आश्रम ऐसे ही संतों ने बनाए।

### रेल मार्ग

अयोध्या, लखनऊ पंडित दीनदयाल रेलवे प्रखंड का एक स्टेशन है। फैजाबाद अयोध्या का निकटतम मुख्य रेलवे स्टेशन है। यह रेलवे स्टेशन मुगल सराय-लखनऊ लाइन पर स्थित है। उत्तर प्रदेश और देश के लगभग तमाम शहरों से यहाँ पहुंचा जा सकता है। यहाँ से बस्ती, बनारस एवं रामेश्वरम के लिए भी सीधी ट्रेन है।

### सड़क मार्ग

उत्तर प्रदेश सड़क परिवहन निगम की बसें लगभग सभी प्रमुख शहरों से अयोध्या के लिए चलती हैं। राष्ट्रीय और राज्य राजमार्ग से अयोध्या जुड़ा हुआ है।



### अनिल सक्सेना

अनुग्रहपुरी, गया, बिहार



## जब श्री

जब श्री बाहर जाइए,  
सावधानी अपनाइए।  
भास्क नाक पे रखकर,  
दो गज दूरी बनाइए।  
जब श्री बाईक चलाइए,  
ट्रैफिक नियम अपनाइए।  
हेलमेट सर पे पहनकर,  
अपनी जान बचाइए।  
जब श्री घूमनै जाइए,  
वहां गंदगी ना फैलाइए।  
पर्यावरण की रक्षा हेतु,  
कुछ पौधे जरूर लगाइए।  
जब श्री लौगीं से मिलिए,  
खुलकर के मुस्कराइए।  
प्रेम भरे वचन बोलकर,  
सबको अपना बनाइए।  
जब श्री समाज में जाइए,  
दया धर्म अपनाइए।  
मानव तन पाया है तो,  
कुछ संत्कर्म कर जाइए।



डॉ सुरेश गुप्ता  
मुजफ्फरनगर

## हे मुसाफ़िर जी ले ज़िंदगी

हे मुसाफ़िर जी ले ज़िंदगी,  
मत कर ज्यादा इंतज़ार  
वक़्त मिले या ना मिले।  
थोड़ा सब करी मगर  
ज़्यादा मत कर इंतज़ार।  
सुख-दुख तो ज़िंदगी का हिस्सा है,  
वी तो आता ही रहेगा,  
कभी कम कभी ज़्यादा।  
जैसे श्री ही संभाल ली  
ज्यादा चिंता मत करी।  
ज़िंदगी जानैवाली है  
वक़्त ज्यादा नहीं है  
हे मुसाफ़िर जी ले ज़िंदगी  
दुख में बेहीश न रही।  
दुश्मनी कभी न करी  
हो संके तो किसी का गम कर दो कम

मिल



दीपंकर चक्रवर्ती  
कोलकता

# Future of Banking Industry in India

Economic Research Department, CC, Mumbai



Banking sector has been dealing with COVID-19 pandemic in India over one year. Being an intermediary sector with high forward linkage and low backward linkage it was bound to be affected by pandemic.

World over and including in India, the banking sector has responded to the pandemic through additional liquidity, supported by public guarantees in some cases. Additionally, central banks including RBI, allowed moratorium on payment of loans and as per the latest figures till August this ratio stands at 40%. The bankruptcy procedure has been suspended till Mar 2021 has now resumed. A one-time restructuring scheme is on for MSMEs and following the Kamath Committee recommendations a framework for resolution plan for various stressed sector has been rolled out. A pre-packaged insolvency regime for MSMEs is also under process for rollout during this year.

The impact of all these is that on a year-on-year (y-o-y) basis, Bank credit growth (y-o-y) decelerated to 5.6 per cent in March 2021 from 6.4 per cent a year ago. Aggregate deposits growth (y-o-y) accelerated to 12.3 per cent in March 2021 from 9.5 per cent

a year ago: metropolitan branches, which account for over half of total deposits, recorded nearly 15 per cent growth during 2020-21. However, in the current year 2021-22, the banking business is improving. ASCBs data for the fortnight ended 04 Jun'21, indicates that aggregate deposits of the banking industry have increased by 9.7% (YoY) and credit by 5.7% (YoY) compared to last year's growth of 11.3% and 6.2% respectively. During the last fortnight, deposits have increased by Rs 1.45 lakh crore, which is 73% of the total incremental deposits during FY22.

From the perspective of banking sector, the COVID-19 pandemic has created numerous opportunities which will be a deciding factor in future.

COVID-19 pandemic has fast-tracked digital transformation of the payment's ecosystem in India. Besides augmenting the broad-based use of technology, the pandemic has fuelled the proliferation of digital modes of payment, propelling the country towards 'less-cash' alternatives. New vistas of financial intermediation leveraging on technology and new business models are rapidly emerging in India. Many

banks in India have been quick to embrace new technologies to cater to a vast and growing, young, tech-savvy customer base.

Both commercial banking and retail banking are poised for major transformation as technology will enhance the user experience and speed in 2021. The options to extend unsecured loans – both preapproved and sanctioned on tapped – are being explored. AI & ML tools are being tested to address customer issues and ensure seamless on boarding.

In commercial banking, banks are also hitting the reset button on business practices. As the economic consequences of a global shutdown unfold, companies' desire to preserve liquidity is becoming one of the most defining features of the marketplace in 2021 and beyond. Subsequently, after COVID-19, operational risk will play a much bigger role in corporate planning.

In transactional banking, uses of digital payment methods have galloped significantly. The recent report of RBI on payment system terms the decade of 2010-20 as the decade of payments in India. As many as 2.3 billion transactions worth Rs 4.2 trillion were recorded through Unified Payment Interface (UPI) in the month of January 2021 making a jump of 76.5 % while transaction value jumped by nearly 100%. It took UPI 3 years to cross 1 billion transactions a month. Next billion came in less than a year, which shows the acceptability of the digital medium.

Besides this, the business landscape of banks in general has undergone significant change. Today the banks need to look out

for 'sunrise' sectors while supporting those which have the potential to bounce back. For instance, Banks need to look at prospective business opportunities in the rural sector which remain unexplored despite efforts to support it. They need to look at start-ups, renewables, logistics, value chains and other such potential areas.

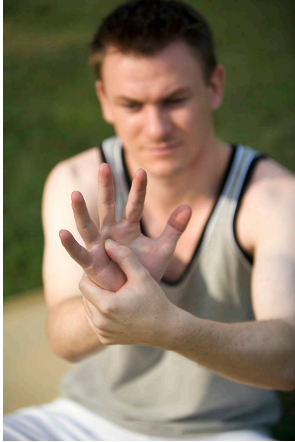
SBI's own experience confirms this narrative to a large extent. Our flagship banking app SBI YONO has seen phenomenal growth in the last year. In Q4 FY21, the SBI YONO has registered a cumulative registration of 37.09 Mn customers with 45700 avg. daily registrations. The app has secured Rs. 5,200 Cr loan disbursements during Q4FY21, and they are mostly per-approved loans. 1.89 Mn + SB accounts have been opened through YONO and migration ratio is close to 90%. App has achieved substantial rural penetration with Rs. 10,044 Cr disbursed through YONO Krishi.

In conclusion, larger question however confronting the banks is how to capitalise on the opportunities in such sunrise sectors, technology adoption and better consumer experience. It will be important for banks to be agile in 2021.

The competition in the Indian banking system has been increasing over the years and unless banks meet the expectations of their target customers, even a well thought out business model may not succeed. In this context, quality of customer service and redress of customer grievances assume high importance. We have to recognize that banks exist for customers viz. both depositors and borrowers.



## Serving Humanity with Natural Healing



After rendering 39 years of satisfactory service at the Bank, I retired as Chief Manager, in March 2010. During the first innings at the Bank, never-ever came an idea of switching over to natural healing in second innings. However in the mind, amongst various thoughts, there always remained a thought as to whether the healing of human body through Acupressure is possible, in the context of the fact that in the medical science there are so many qualified doctors with up-to-date, modern techniques equipped with all facilities to take care of the health of a person.

After retirement, it so happened that I met a team of three seasoned doctors of Acupressure in a Yoga Camp organized by Patanjali Yog Peeth at Karnal. I was deeply impressed by the good results shown by acupressure treatment given to the patients in the camp. With a view to learn

Acupressure, I put both my heart and soul to it. In a week's time, I could grasp 80% of the knowledge and upon encouragement by one of the doctors, I started to gain academic knowledge in Acupressure and did Diploma followed by Master Diploma in Acupressure in June 2012.

In January 2013, I went to Canada as a landed immigrant and without loss of time, joined Holt School of Natural Healing in Caledon (Canada). I completed a course in reflexology with 96% marks in July 2013, with awarded as 'CERTIFIED REFLEXOLOGIST'. I became permanent member of Reflexology Registration Council of Ontario, (RRCO) Canada. I started regular practice as Reflexologist in Canada and while doing so, I completed a course in 'REIKI' (up to Grand Master Level), Color and Seed Therapy. The success rate achieved in healing of patients in a natural way without

the use of medicines, oils, massage and machines, encouraged me to improve my knowledge and I learnt `MARMA Therapy`, another natural healing method. In Canada, my popularity as a natural healer grew to that extent that I was invited to a live talk on radio at Toronto and subsequently was allotted a 10 minute slot twice in a week in a radio programme `PANJABI LEHRAN` for sharing natural healing tips.

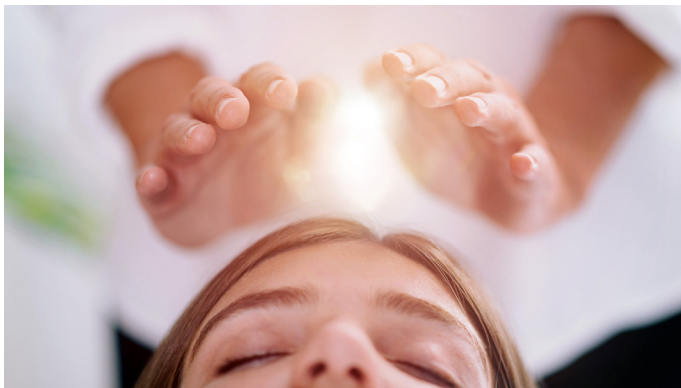
My articles on natural healing gets published in `Yog Patrika` of Patanjali Yog Peeth at Karnal and also in the magazine `IN-TOUCH` of RRCO, Canada. After staying in Canada for six years, I moved to India with an intention of spending more time in Karnal. Now patients have started visiting me as early as 6 am and continue through the day. I am the visiting faculty at Patanjali Yog Peeth for Yoga classes, at schools and colleges, where I deliver lectures with a view to spread the message of natural healing.

During this pandemic in 2020, I joined an online course started by the Indian Institute of Technology, Roorkee on the subject, "Body Language-Key to Professional Success" and appeared in the written examination in December 2020. I got an aggregate score of 88% earning a `ELITE SILVER` Certificate with missing the first position by 2 marks.

Countless number of patients have got relieved and got cured of diseases such as arthritis, allergies, migraine, body pain (shoulder, elbow, knee, lower back, cervical etc.), spinal problems, stomach disorders, depression, anxiety and reproduction related issues. I get the maximum pleasure when a patient, after some days of treatment, reports of relaxation. The services rendered through natural healing helps me serve better to the society. This social service gives me immense eternal satisfaction to serve humanity for a noble cause.'



**Dr Kawal Jit Wadhan**  
Karnal



अंततः एकाकी है जीवन  
जैसे गुजर सके गुजर जाए  
अंदर की सीढ़ियाँ ही  
बाहर ले जाएँ  
\*  
सम न हो तो संवाद नहीं होता  
दुनिया विषम है एकाकी है तभी!  
\*  
चाँद तो हमारा है  
चाँदनी हमारी है  
नीम की पत्तियों से खेलती हुई  
हवा भी हमारी है  
ख्वाब भी हमारे हैं  
नींद भी हमारी है  
आपके हैं हम  
आप भी हमारी हैं  
\*  
साहब करनी है सेवा, मौका दो  
हमको पाना है मेवा, मौका दो  
अच्छे-बुरे हर हाल में  
एक हम हैं नामलेवा, मौका दो  
उल्टा-सीधा जो करना तुम  
हम कर देंगे वा " रे वा ",  
मौका दो किसी का पत्ता काट के  
या मुँह से छीन कलेवा,

मौका दो सुख-सत्ता की  
ये आदत हो गई है जानलेवा,  
मौका दो सजने लगी रहगुजर  
खिले गुलमोहर गुलमोहर  
यादों के झुरमुट में  
चंद बातों के जुगनू  
जगर-मगर जगर-मगर  
खिल उठे लाल-लाल  
जैसे कि खिल उठें खयाल  
किसी को याद-याद कर  
खींचती है ज़िंदगी  
छूट गई-सी कहीं  
फिर उसी राह पर  
\*  
व्यवहारिकता की  
संबंधों की जरूरतों,  
मजबूरियों की  
परतें हटाकर देखो  
एकतरफा ही की  
जा सकती है  
दुआ एकतरफा ही दिया  
जा सकता है  
आशीर्वाद एकतरफा ही  
किया जा सकता है  
प्रेम अन्यथा नहीं !

प्रेम व्याहारिकता की  
चक्की में पीसा जाकर  
बन जाता है मसाला  
कथा-कहानियों के लिए  
कितनी अजीब बात है  
प्रेम के चक्कों पर ही  
चलती है दुनिया  
ऐसा कहते हैं मगर...  
\*  
कितना अदना है  
आदमी कितना...!  
त्राण नहीं प्रेम  
और प्रार्थना के बिना  
निभा ले जाता है प्रेम  
बचा ले जाती है प्रार्थना  
प्रेम और प्रार्थना ही आदमी  
को बना सकते हैं आदमी!  
\*  
भय के पाश कसे दुःस्वप्न-सा  
समय भारी कदमों से गुजरता है  
सब ठीक हो जाए  
कितना मन करता है!



चेतन कश्यप  
पटना

# Retirement

## A beginning of 2<sup>nd</sup> innings

*“Second innings”, Joyful for you.*

*Only pension, no tension for you.*

*Precious moments of life for you.*

*Happy company of better half and you.....*

*God has made to live for all.*

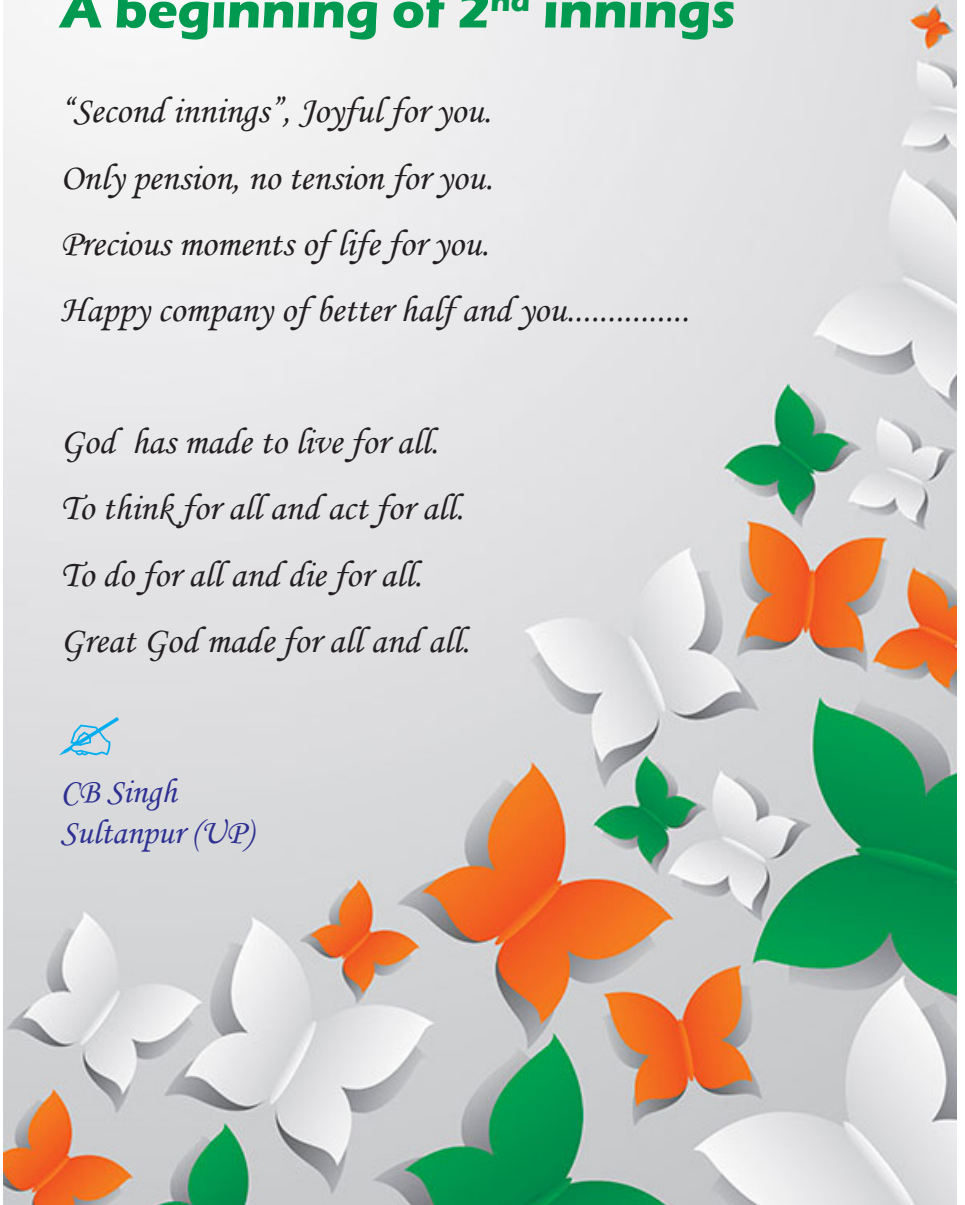
*To think for all and act for all.*

*To do for all and die for all.*

*Great God made for all and all.*



*CB Singh  
Sultanpur (UP)*



## Mission Happiness

**35** years serving at the Bank was a soul-satisfying experience. Not only it provided me our bread-and-butter but also carved us in such a way that we could gather respect in the society. As I was approaching my retirement, a thought of giving back struck my mind. Now it was my turn to spread happiness and get smiles on many faces.

“Laughter Yoga” was a health buzz then and had read a lot about it’s positive consequences. Many people had uplifted their lives with practicing Laughter Yoga which generates a lot of feel-good hormones and positive vibes. It’s a unique concept where any one can laugh for no reason, without using any sort of comic gestures. I got inspired and learned the art and science of laughter yoga along with my wife. We soon started practising it in small and large groups. We conducted laughter sessions for Nestle, Abercrombie & Kent, Airports Authority of India, schools and colleges, international students and of course for the employees of our Bank. It gave us great satisfaction!



Positive psychology is the modern science of happiness. I was always fascinated by it and studied it in great depth after retirement. It taught me to engage deeply in work, play and parenting and to devote my life to a meaningful purpose. We thought of giving even more to the people around us for which we travelled to the Himalayas to learn yoga and meditation.

Buddha always inspired me and I wanted to go deeper and deeper into his teachings. It was like a vast ocean and a small drop from the Dhammapada was sufficient to quench my spiritual thirst:

*“Abstain from all unwholesome deeds,*

*Perform wholesome ones,*

*Purify your mind.*

*This is the teaching of the Enlightened Ones.”*

We conduct sessions on happiness and well-being in the neighbourhood and on invitations. These sessions include inputs from positive psychology, laughter yoga, yoga, meditation, and spirituality. We feel happy and content serving our fellow beings. At the same time, these exercises keep us fit too. It is just our small way of showing our gratitude to the Bank, which has been providing us safety and security even at this age too.



**Jagat Singh Bisht**  
Indore

## भारत में बुजुर्गों की बढ़ती संख्या एवं उनकी स्थिति

अभी हाल ही में जनसंख्या एवं विकास पर भारतीय सांसदों की एक समिति (Indian Association of Parliamentarians on Population and Development - IAPPD) ने देश में बुजुर्गों की स्थिति पर एक विस्तृत प्रतिवेदन तैयार किया है। इस प्रतिवेदन के अनुसार इस समय भारत में 10.5 करोड़ बुजुर्ग व्यक्ति हैं और वर्ष 2050 तक इनकी संख्या 32.4 करोड़ तक पहुंचने की संभावना है। पूरे विश्व में वर्ष 2050 तक हर पांचवा व्यक्ति बुजुर्ग व्यक्ति होगा और भारत सहित 64 ऐसे देश होंगे, जहां की 30 प्रतिशत आबादी 60 वर्ष से अधिक उम्र की होगी। आज, भारत में बुजुर्गों की कुल संख्या का 70 प्रतिशत हिस्सा ग्रामीण इलाकों में रहता है। गांव में वरिष्ठ नागरिकों की आबादी में वृद्धि का मुख्य

कारण युवा आबादी का बड़े पैमाने पर गावों से शहरों की ओर पलायन करना है। ग्रामीण इलाकों में इनमें से कुछ बुजुर्ग, उम्र के इस पड़ाव में, उनके बच्चों द्वारा इन्हें गावों में छोड़कर जाने के बाद भेदभाव, बेदखली, अकेलेपन और दुर्व्यवहार का सामना कर रहे हैं। यह भारत जैसे देश के लिए निश्चित ही गंभीर चिंता का विषय है। क्योंकि हमारे

संस्कार इस प्रकार के क्रतई नहीं हैं कि बुजुर्गों का निरादर होने दिया जाए। उक्त समिति ने प्रतिवेदन में एक चौकाने वाला तथ्य यह भी बताया है कि देश में बुजुर्गों की कुल आबादी में से 70 प्रतिशत यानी करीब आठ करोड़ लोग गरीबी रेखा से नीचे जीवनयापन कर रहे हैं।

भारत सरकार के नियमों के अनुसार 60 साल से ऊपर की उम्र वाला व्यक्ति बुजुर्ग कहलाता है। बुजुर्ग जनसंख्या भारत में तेजी से बढ़ रही है। विकसित देशों में जहां 60/70 वर्षों

में बुजुर्गों की संख्या दुगुनी होती हैं, वहीं भारत में बुजुर्गों की संख्या 30 वर्षों से कम समय में ही दुगुनी हो जाएगी। देश में बुजुर्गों को तीन श्रेणियों में बांटा जाता है। एक वो बुजुर्ग जो बिस्तर पर केंद्रित हैं एवं बिस्तर से उठ ही नहीं सकते, चाहे वे किसी बीमारी के चलते अथवा किसी अन्य कारण से बिस्तर से जुड़े हुए हैं। दूसरे, वो बुजुर्ग जिनकी गतिशीलता प्रतिबंधित है। किसी शारीरिक कमी के चलते पूरे तौर पर चल फिर नहीं पाते हैं। इस श्रेणी के बुजुर्ग सामान्यतः बिस्तर पर तो नहीं पड़े होते हैं, लेकिन अपने घर से कुछ ही दूरी तक आ और जा सकते हैं अथवा घर में ही घूम फिर सकते हैं। तीसरे, वो बुजुर्ग जो गतिशील हैं एवं अपनी रोजाना की दिनचर्या का कार्य आसानी से कर सकते हैं और चल फिर

सकते हैं एवं अपनी स्वास्थ्य सेवाएं लेने के लिए स्वास्थ्य केंद्र तक भी जा सकते हैं।

केंद्र सरकार बुजुर्गों की मदद करने का भरपूर प्रयास कर रही है। वर्ष 2010 में बुजुर्गों के स्वास्थ्य की देखभाल के लिए एक राष्ट्रीय कार्यक्रम (National Programme for Health care of Elderly) प्रारंभ किया गया था। परंतु, इस कार्यक्रम के क्रियान्वयन

में संतोषप्रद गति नहीं आ पाई थी। जिस गति से भारत में बुजुर्गों की संख्या बढ़ती जा रही है, उससे हमारे लिए एक बहुत बड़ी चुनौती खड़ी होने जा रही है। अभी तक तो देश में युवा जनसंख्या (demographic dividend) की बात ही चल रही थी कि इस वर्ग को ट्रेनिंग आदि प्रदान कर देश में उत्पादकता बढ़ाने में इस वर्ग का भरपूर योगदान लिया जा सकता है। लेकिन यहाँ तो अब बढ़ती बुजुर्गों की संख्या एक चुनौती के रूप में मुंह बाये खड़ी होने जा रही है।



देश में केवल बुजुर्गों की संख्या ही नहीं बढ़ रही है, बल्कि इसमें भी एक ट्रेंड देखने में आ रहा है। वह यह है कि इस संख्या में महिलाओं की संख्या पुरुषों की तुलना में ज्यादा तेजी से बढ़ रही है। वर्ष 2011 की जनगणना में महिलाओं का अनुपात 935 से बढ़कर 943 प्रति 1000 पुरुष हो गया था। लेकिन बुजुर्गों की आबादी में यह अनुपात 1033 महिलाएं प्रति 1000 पुरुष है। भारत में महिलाओं का अपेक्षित जीवनकाल पुरुषों की तुलना में अधिक पाया गया है। हमारे देश में 29/30 करोड़ कुल परिवार हैं, जिनमें से करीब 2 करोड़ परिवार केवल एक ही व्यक्ति के परिवार हैं। एक ही व्यक्ति के परिवारों में भी यह पाया गया है कि अधिकांश परिवारों में केवल महिलाएं ही निवास कर रही हैं। इस प्रकार हमारे देश में जेंडर का आयाम भी बदल रहा है।

एक और महत्वपूर्ण बिंदु है बुजुर्गों के अपने परिवार के सदस्यों के ऊपर आश्रित होने का। बुजुर्ग तीन प्रकार से आश्रित हो सकते हैं- पूरे तौर पर आश्रित, केवल कुछ देखभाल के लिए आश्रित अथवा आर्थिक दृष्टि से आश्रित। इस प्रकार कुलमिलाकर देखा जाए, तो भारत में लगभग 65 प्रतिशत बुजुर्ग किसी न किसी रूप में अपने परिवार पर अथवा किसी दूसरे व्यक्ति पर आश्रित हैं। इन बुजुर्गों में भी ज्यादातर बूढ़ी औरतें हैं।

बुजुर्गों के स्वास्थ्य का मुा देश में एक ज्वलंत समस्या बनता जा रहा है। देश में बुजुर्गों की कुल संख्या में 69 प्रतिशत लोग ऐसे हैं, जो अपने को स्वस्थ नहीं मानते हैं एवं इन्हें स्वास्थ्य संबंधी कोई न कोई समस्या है। लगभग 31 प्रतिशत बुजुर्गों को गंभीर प्रकार की बीमारियां हैं।

सरकार ने बुजुर्गों के स्वास्थ्य की देखभाल के लिए विशेष बुजुर्ग स्वास्थ्य देखभाल कार्यक्रम प्रारंभ किया है। इस कार्यक्रम के अंतर्गत तीन स्तर हैं। प्रथम प्राइमरी स्वास्थ्य देखभाल, दूसरा सेकंडरी स्वास्थ्य देखभाल तथा तीसरा क्षेत्रीय देखभाल। जैसे कि गांवों में जहां कम्यूनिटी स्तर पर स्वास्थ्य महिलाएं आशा कार्यकर्ता/उपलब्ध हैं या जहां आयुष्यमान भारत योजना लागू की जा चुकी है या जहां

स्वास्थ्य एवं वेलनेस केंद्र बन रहे हैं, वहां पर सरकार यह कोशिश कर रही है कि जहां पहिले से ही कुछ निर्धारित बुजुर्ग हैं एवं जिनके बारे में यह पता है कि इन्हें डायबिटीज अथवा हाइपरटेंशन है, या कुछ ऐसे बुजुर्ग हैं, जिनके बारे में लगता है कि इन्हें स्वास्थ्य संबंधी समस्या है परंतु इस विशेष बीमारी की पहिचान नहीं की जा सकती है। इस स्थिति में प्राइमरी स्वास्थ्य देखभाल स्तर पर कोशिश की जा रही है कि बुजुर्गों की स्क्रीनिंग हो पाए। बुजुर्ग यदि बिस्तर पर है, तो उन्हें घर पर ही स्वास्थ्य सेवाएं उपलब्ध कराई जाएं।

परंतु प्राइमरी स्वास्थ्य देखभाल स्तर पर बुजुर्गों को स्वास्थ्य सुविधाएं उपलब्ध कराना इतना आसान नहीं है। क्योंकि कई बुजुर्गों में सामान्यतः यह सोच रहता है कि जो भी शारीरिक समस्या हो रही है, वह उसके बुजुर्ग हो जाने के कारण ही है और बुजुर्ग होने के चलते शरीर में कुछ न कुछ तो चलता ही रहेगा। इस सोच के चलते शरीर में उभरने वाले बीमारी संबंधी लक्षणों को कई बुजुर्ग नज़र अंदाज कर देते हैं। जबकि हो सकता है कि शरीर में ये लक्षण किसी गंभीर बीमारी के चलते उभर रहे हों। साथ ही बहुत सारे बुजुर्ग ऐसे भी पाए जाते हैं, जो अपने रोग की जांच-पड़ताल करवाने के लिए न तो किसी डॉक्टर को दिखाने जाते हैं और न ही किसी प्रकार की टेस्टिंग करवाते हैं। कुल मिलाकर कई बुजुर्गों की तरफ से बीमारी को गंभीरता से लिया ही नहीं जाता है। अतः इस समस्या का निदान करने के लिए आशा कार्यकर्ताओं को लगाया जाना चाहिए, ताकि वे सर्वेक्षण कर यह पता लगाएं कि इनके इलाकों में कौन सा बुजुर्ग किस प्रकार की बीमारी से ग्रस्त है एवं किस प्रकार उसकी बीमारी के इलाज की व्यवस्था की जा सकती है। साथ ही आंगनवाड़ी कार्यकर्ताओं को लेकर बुजुर्गों की एक सूची भी बनाई जा सकती है, जिसमें इस बात का वर्णन हो कि किस बुजुर्ग को किस चीज की ज़रूरत है। यह ज़रूरत स्वास्थ्य समस्या सम्बंधी हो सकती है अथवा आर्थिक मदद से संबंधित हो सकती है अथवा समाजिक समस्या सम्बंधी हो सकती है।

दूसरा, सेकंडेरी स्वास्थ्य देखभाल स्तर। ज़िला स्तर पर अस्पतालों आदि में बुजुर्गों के लिए अलग ओपीडी का विशेष प्रावधान किया गया है। साथ ही, 10 बिस्तरों का एक वार्ड अलग से बुजुर्गों के लिए हर ज़िला अस्पताल में बनाया गया है। अगर किसी भी प्रकार का संक्रमण रोग फैलता है, तो इन विशेष वार्डों में इन बिस्तरों का इस्तेमाल केवल बुजुर्गों के लिए करना आवश्यक कर दिया गया है।

तीसरे स्तर पर क्षेत्रीय स्वास्थ्य देखभाल केंद्र स्थापित किए गए हैं। 19 मेडिकल महाविद्यालयों में बुजुर्गों के लिए एक विशेष विभाग स्थापित करने की स्वीकृति प्रदान की गई है। साथ ही कोशिश की जा रही है कि कम से कम हर मेडिकल कॉलेज में बुजुर्गों के लिए एक विशेष विभाग बनाया जा सके, ताकि देश में बुजुर्गों के स्वास्थ्य संबंधी समस्याओं का निदान किया जा सके। राष्ट्रीय स्तर पर भी अखिल भारतीय मेडिकल सायंस संस्थान, दिल्ली (AIIMS) एवं मद्रास मेडिकल कॉलेज, चेन्नई में बुजुर्गों के लिए राष्ट्रीय केंद्र बनाए जाने की स्वीकृति प्रदान की जा चुकी है। इन केंद्रों में विशेष रूप से बुजुर्गों के लिए ओपीडी की सेवाएं शुरू होंगी और बुजुर्गों के लिए ही 200 बिस्तरों का एक विशेष वार्ड भी स्थापित किया जाएगा।

उक्त प्रयास तो केंद्र सरकार द्वारा किए जा रहे हैं। समाज की भी कुछ जिम्मेदारी बनती है। भारतीय संस्कार ऐसे नहीं हैं कि हम हमारे बुजुर्गों को बगैर किसी देखभाल के ही छोड़ दें। अतः हमें अपने समाज में ऐसी स्थिति निर्मित करनी होगी कि हम लोग एवं हमारे बच्चे बुजुर्गों की देखभाल करें। हमारे बच्चों में भी हमें यह संस्कार डालने ही होंगे।

साथ ही, बुजुर्गों को आर्थिक रूप से सक्षम बनाए जाने के प्रयास भी किए जाने चाहिए, ताकि बुजुर्ग केवल 'बेचारा' ही हैं की भावना से ऊपर उठा जा सके एवं बुजुर्गों को भी आदर की दृष्टि से देखा जा सके। बुजुर्गों को भी समाज के एक सम्माननीय हिस्से के रूप में स्वीकार करना होगा। केवल बुजुर्ग हो गए और जीने का जैसे अधिकार ही नहीं रहा अथवा समाज में इज़्जत कम हो जाए, ऐसी सोच को विकसित ही नहीं होने देना चाहिए।

देश में कुल बुजुर्गों का केवल 8 प्रतिशत हिस्सा ही पूरे तौर पर बिस्तर पर जीवनयापन करने को मजबूर है अन्यथा बाकी 92 प्रतिशत हिस्सा तो अपनी दिनचर्या का निर्वहन करने में सक्षम है। अतः बुजुर्गों को भी अपने परिवार को सहयोग देते रहना चाहिए। बुजुर्गों को अपने परिवार पर एकदम आश्रित नहीं हो जाना चाहिए। जब तक संभव हो और शरीर चल रहा है, तो शरीर को चलायमान रखकर परिवार की जिस प्रकार की भी मदद हो सके, वह करते रहना चाहिए एवं इस प्रकार अपने आपको व्यस्त बनाए रखने का प्रयास करना चाहिए।

हालांकि हमारे देश में एक सिल्वर लाइनिंग भी है, क्योंकि आगे आने वाले समय में जो व्यक्ति वृद्ध होने वाले हैं, वे शायद दूसरों पर आश्रित नहीं होंगे। क्योंकि आर्थिक रूप से ये लोग तुलनात्मक रूप से शायद ज्यादा सक्षम हैं। आजकल तो देश में महिलाएं भी नौकरी कर रही हैं एवं आर्थिक दृष्टि से किसी पर आश्रित नहीं हैं। आज की परिस्थितियों को देखते हुए यह एक अलग आयाम हो सकता है कि आने वाले समय में शायद हमारे बुजुर्ग इतने गंभीर माहौल में न रहें।



**प्रहलाद सबनानी**  
गवालियर



## THE CORONA WAR

*Cases are rising  
Medics are struggling.  
Citizens are suffering  
The virus is mutating.*

*I have stopped socialising  
My neighbours are suspecting.  
They fear I am spreading  
Am certain they are carrying.*

*My morning walk is disrupted  
My evening workout is busted.  
My night stroll is stealthy  
The virus is deadly.*

*Doctors are warning  
Scientists are cautioning.  
Administrators are advising  
What we hear often are confusing.*

*The news channels are yelling  
WhatsApp Bhaiyya is shouting.  
YouTube Mama is counselling  
Twitter Chacha is tweeting.*

*Parks are closed  
Malls are locked.  
Theatres are sealed  
Beaches are banned.*

*Hotels say 'only takeaway'  
Temples say 'go home and pray'  
Tourist spots say 'no way'  
Travel is restricted 'any way'.*

*Shlokas and mantras  
Bhajans and japas.  
Am chanting in earnest  
For safety of my dearest.*

*Steaming and inhaling  
Breathing and exercising.  
Am stretching and skipping  
The virus is watching.*

*Ayurveda and allopathy  
Siddha and homoeopathy;  
Oils and massaging  
Am trying out everything.*

*Berry and cherry  
Pudina and tulsi  
Ginger and pepper  
What could be better?*

*Churnams and Legiyams  
Golis and kashayams;  
All these am consuming  
Am I not overdoing?*

*Single mask is mandated  
Double mask is recommended;  
Masks are now trendy  
White, coloured and flowery.*

*Cleaning and sanitising  
Spraying and disinfecting.  
Am I really living  
Or just surviving?*

*BP monitor and glucometer  
Oximeter and thermometer.  
Am missing a concentrator  
Can I order a CT scanner?*

*Covid appropriate behaviour  
Is the ultimate saviour.  
Distancing is preferable  
Lockdown is acceptable.*

*Testing and tracking  
Treating and vaccinating.  
Agencies are pursuing  
My freedom is disappearing.*

*Friends have departed  
Relatives are deceased.  
I have lost count  
Am down and out.*

*Steel plants are producing oxygen  
Aircraft are flying oxygen.  
Railways are transporting oxygen  
Whatever happened to natural  
oxygen?*

*My spouse is coughing  
Is the virus attacking?  
Am already worrying  
My heart is racing.*

*History is repeating  
Nature is reacting.  
Are we listening?  
Let us stop plundering.*

*The enemy is invisible  
But man is indomitable.  
This too shall pass  
Let us unite for the cause.*



**V Balasubramanian**  
Chennai

## MY SECOND INNINGS

It is with great pleasure to note that we have been given a second chance by our “Mother Institution”, State Bank of India (SBI), to express our abilities and hidden talents through this platform- “SECOND INNINGS”. Yes, I proudly call my Institution as a “Mother”, who has fed us, nurtured us and our family with food, clothing, shelter, education and all amenities.

It was on 23<sup>rd</sup> July 1980, when I joined SBI at Katni Main Branch, after a brief service of six months in Central Railways. Upon reaching, it was Shri W W Kanhare, who had received me and introduced to SBI family. Even though I had handful of job appointment letters from some premier Institutions, I still preferred to join SBI, as the aura of the Bank was always different and I always had a great respect for the Bank since a very long time.

I was then transferred to Bhopal Module on request. Upon reaching there, I was received by Shri M.M Mairal, the Personnel Manager at Zonal Office, Bhopal who was affectionate and welcomed me warmly at the Office. For me, it was a sudden transition from a remote rural branch to an office at capital city, but with the warmth received from the colleagues at office, things were comfortable and enjoyable. I slowly got immersed and enjoyed my workplace.

Due to some personal reasons, I avoided promotion till the year 2008 and though there were hardships, I never allowed them to interfere in my honest performance of duties at the Bank. After a satisfied service of 37 years, I retired in May 2017 with a heartfelt gratitude towards my Bank.

I always had a flair for writing and my interest in literary work was satisfactorily

carried out through some anecdotes in magazines such as “Grih shobha”, “Sarita” and “Woman’s Era” till I was posted outside the HQ till around 2009. I could not do justice to my interest/hobby till my retirement as I got engulfed in my Banking duties. Hence I promised myself to keep this fire burning and keep my interest in writing still active in my second innings.

In January 2019, I started again with replying to the queries on practical problems of day-to-day banking through “Quora App”. It clicked very well to the seekers and I got a good response from my readers which is still being continued. My responses in English have fetched more than 1.3 million views with 302 followers till date. After a decent innings in the same, I tried out writing in Hindi too, which has again been received well and till date has fetched more than 70300 views through my App Suvarni. mohanan@quora.

Today, I owe my success to the Bank, as I strongly feel that whatever knowledge I could gather was through the collaterals, I could go through during my tenure at the Bank. Within the professional limits, I have tried out my best to disseminate knowledge to the seekers and in return have also gained a lot. Any knowledge we gain will be of help and with the same motto in life, I intend to preserve whatever I have gained so far in the form of a publication/book so that I can try out to reach the mass other than the quora readers and spread out the knowledge.



**Suvarni Mohanan**  
Pune

## YOGA PRACTICES

In good olden days the term YOGA was associated with Rishis and Munis (Saints, Sages), who used to stay in caves practicing meditation for years together. Yogi means one who has relinquished this material world completely and totally withdrawn himself from the society in order to leave a more spiritually fulfilled life. Practicing Yoga was thus restricted to a very small number of hatayogies. Yoga poses acquired by these hatayogies by practicing for years together, were taken by the common people as a miracle or god given power. However, with the development of the community, spread of education, cultural development, technological inventions and discoveries, today Yoga has not remained a miracle beyond reach of a common man. Of course, the spread of yoga, today, is a result of perspiration of Yoga gurus, efforts taken by various Institutions imparting yoga training and social media. Today practicing yoga is not so difficult but not so easy also.

Everybody of us, today know what yoga is, but most of us are taking it as a physical postures, known as Asanas. But does yoga is limited to physical poses? To find the answer we need to understand the definitions of yoga in the ancient sutras. Yog Maharshi Patanjali in his yogsutras has given a powerful message of yoga which is much deeper than what we understand.

### *'Yogaha chitta vritti nirodhah'*

Chitta means mind, vritti means modification of mind, nirodhah means control, thus Yoga is to control the modifications of mind or behavior of mind.

Sanskrit meaning of Yoga is 'Yuj' means 'To join' means 'To unite', thus yoga is all about oneness, experience of oneness, feeling of harmony. Every humane has thoughts, emotions, feelings and conditionings in the mind. It is very difficult to control the mind as it is ever changing. Yoga is the technique to control all these functions of the mind.

Yoga is

- a balanced state of the body and mind.
- a balanced state of emotions.
- a balanced state of thoughts and intellect.
- a balanced state of behavior.

Most of us are excited in the situation of pleasure and become sad in a negative situation. Yoga is to maintain equilibrium of the mind in any situation. Reconciliation and equilibrium of mind is the ultimate objective of yoga.

Now, we have understood that Yoga is not only physical exercise but it's a process to nourish our mind to become perfectly steady and peaceful. We have to control mind to control our body. If the mind is not healthy then body will not be healthy. The modern medical researchers have shown how every thought in the mind affects the brain, nervous system and all other organs in the body. The main cause of diseases of the body is negative thoughts and emotions disturbing the balance of the nervous system and all other organs. Thus control of the mind is essential for physical and mental health.

In the prevailing pandemic situation, yoga and pranayama techniques are the best

medicines available to cure your mind. Every one of us is under depression since last year, locked at home, without social life and without any sign of the situation improving in near future. Everybody is bored of repeated news about first wave, second wave, upcoming third wave, non availability of vaccine, non availability of Oxygen, non availability of beds in the hospital and mucormycosis. If you want to relax your mind, I suggest, at least half an hour to one hour Yoga is required, especially in the morning time with empty stomach.

Some of you must be already practicing Yoga and may be at advance stage. In the earlier issues of the magazine Second Innings, I have written so many articles about yoga, pranayama and cleansing techniques. But there is a request from beginners of Yoga, who are interested in series of yoga practices in each issue of this magazine. I have therefore, started from the beginning again.

It is advisable to practice Yoga in the morning time with empty stomach or any suitable time but after a gap of half an hour of any food or liquid intake. Before, yoga some warming up exercises are required for relaxation of muscles. Relaxation of muscles is required as we have to stretch and stress our muscles in most of the asanas. So first do some simple warm up of eyes, neck, hands, toes and waist. After warming up you can take any of the following positions to start the asanas. There are four positions in which you can practice yogasanas. They are :

1. Baithak Sthiti-Sitting position
2. Shayan Sthiti-Sleeping position

3. Viparit Shayan Sthiti-Opposite sleeping position

4. Dand Sthiti-Standing position

So, let us see 6 simple asanas in baithak sthiti now. Baithak sthiti is nothing but sitting position. You can seat in padmasan, vajrasan or sidhdhasana.

Let's first see, what is a baithak sthiti-

**Baithak-sthiti (sitting position) of yoga**



**Padmasan**  
(figure 1)



**Vajrasan**  
(figure 2)



Sidhdhasana  
(figure 3)

Sit on the yoga mat or floor and straighten your legs together in front with feet facing upwards and toes slightly stretched. Keep your neck and back relaxed but straight. Place your palms on your sides gently without pressing upon them. This position is called Baithak-sthiti (sitting position) of yoga - as Padmasana (figure 1), we will be discussing this in detail.

Sit on the yoga mat, place the toes completely on the floor and set the haunches on the feet. Both the legs should be in closed contact. Sit straight and place the palms on the knees. Breathe normally during this posture. The back, neck and head should remain straight. This position is called Baithak-sthiti (sitting position) of yoga - as Vajrasana (figure 2)

Sit down on the floor or your yoga mat and keep your legs at a close distance from each other. Place the right foot over the left. Make sure that the knees are in contact with the ground. Keep your spine straight and press your chin against your chest. Concentrate on your breathing, and maintain the pose for as long as comfortably possible. This is sidhdhasana (figure 3)

Now lets see some simple asanas in Baithak or sitting position.

### Padmasana:



Place your right foot on your left thigh near the groin (inguinal region) between the abdomen and the thigh on either side of the pubic bone with the help of your hands. Similarly, place your left foot on your right thigh so that both legs cross each other. Keep your back straight and breathe normally (Lotus-pose). You can place your hands at the middle of the leg-cross with palms facing upwards and right and left fingers overlapping each other (Dyanamudra).

Hold on for some time and get back to the original position by releasing one leg after another.

If you are unable to do this asana, you may sit with folded legs (Siddhasana). Holding the right great toe with the left hand and the left great toe with the right hand (hands encircled around the back) during this pose which is known as Baddha-padmasana

### Benefits of Padmasana:

- Stretches the hips, ankles and knees.
- Calms the brain.
- Increases awareness and concentration
- Keeps the spine straight.
- Helps develop good posture.

### Precautions or limitations in case of Padmasana (Lotus Pose):

- If you have weak or injured knees avoid doing this posture as it places lots of strain on the knees.
- If you suffer from sciatica it is preferable to not attempt this yoga posture.
- In the case of ankle injury do not practice this posture.
- It is better to do this asana slowly and develop gradually

### Parvatasana



Sit in any baithak sthiti position asana (Siddhasana, Padmasana or Vajrasana). Take both hands straight above your head with palms close together (namaskar). Both the elbows should touch your ears. Keep your back straight and stretch both hands. Hold on for some time with normal breathing. Then, get back to the original position by relaxing and slowly bringing down hands.

### Benefits of Parvatasana

- Straightening of hands strengthens muscles of the shoulders, arms, and legs.

- Increases flexibility in the spine, hamstrings, and calves.
- Tones the spinal nerves and balances the nervous system.
- Improves the blood circulation to the brain.

### Precautions to take while performing Parvatasana

- Please stop if you feel pain or excruciating stretch while performing.
- While sitting, do not lift your hips.
- Keep your back and neck straight.
- Do not hunch else your spine will not be stretched to give expected results.

### Paschimottasana



Sit in baithak-sthiti. Paschimottasana cannot be performed in vajrasana sitting position. Raise your hands above shoulders, and while exhaling, bend forwards to hold your great toes with outstretched hands. Try to touch your knees with your forehead by contracting (pulling in) abdominal muscles. Keep your back straight, **do not bend your knees**, and hold on breathing normally. Lift your head and take back your hands to come back to the original position. Most of the times it is observed that, since bending forward and touching forehead with knees

is not possible, we tend to fold our knees and try to do it. But it is not advisable, you may not touch forehead but knees should not be lifted.

It is not possible to take the perfect position as above in first attempt. You will have to practice this asana daily and gradually you will be able to take 'Adarsh Sthiti' i.e, Ideal position.

### Benefits

- Improves digestion
- Stretches the spine, shoulders, hamstrings
- Stimulates the liver, kidneys, ovaries, and uterus
- Soothes headache and anxiety and reduces fatigue
- Helps relieve the symptoms of menopause and menstrual discomfort
- Therapeutic for high blood pressure, infertility, insomnia, and sinusitis
- Traditional texts say that Paschimottanasana increases appetite, reduces obesity, and cures diseases.
- Calms the brain and helps relieve stress and mild depression

### Precautions to take while performing Parvatasana

- Abort performing, if you feel pain or excruciating stretch.
- While sitting, do not lift your butt.
- Keep your back and neck straight.
- Do not hunch.

### Vakrasana



Sit in baithak sthiti, fold your right knee and place it vertically so that the right foot is near the inner side of your left knee. Place your right sole flat on the ground. Now turn your neck and trunk to the right and hold your right great toe with your left hand while pressing your right knee over the chest with your left arm. Support yourself with your right palm placed flat on the ground behind. Turn your neck back as much as possible looking over your shoulders, keep your spine straight and maintain shoulders in a horizontal plane. Hold on for some time and return to the original position in reverse order. Repeat the same posture by turning left. A **simpler version** of this asana is by turning to the left with a vertical right knee. This asana is also known as Half Spinal Twist Pose

### Benefits of Vakrasana

- Regulates the secretion of digestive juices
- Improving digestion and combating constipation.
- It massages the abdominal organs and helps reduce belly fat.
- It makes the spine flexible.
- It strengthens the back and helps with chronic back and shoulder pain.

### Precautions to be taken while performing Vakrasana

- Only right hand should go back for right leg and left hand for left leg.
- There is no hard or fast rule that your opposite hand should be placed on floor.
- You can place the hand wherever they feel comfortable.
- You should avoid attaining ideal position if the strain is painful.
- This yoga is highly recommended for obese, fat and diabetic people.
- This yoga should not be performed during pregnancy and menstruation.
- Even if you have a mild slip disc do this asana under supervision.
- If you have severe slip disc and spinal problems should not do this yoga.
- Please do not practice this if you have heart, abdominal and brain surgeries.

### Ardhamatsyendrasana



Fold your left leg and hold it by firmly pressing its heel on the right buttock. Place your right leg vertical so that its sole lies flat on the ground near the outer side of your left knee. While exhaling, twist your spine and turn to the right. Try to hold your right great toe with your left hand while pressing your right knee over the chest. Try to turn further to the right, get back your right hand encircling you from behind, and attempt to place your right palm near the left thigh. Turn your neck to the right as much as possible and look back over shoulders. Maintain a straight back and breathe normally. Hold on for some time, and while exhaling, release your hands, turn your neck and trunk, and get your legs to their original position. Repeat the same position by turning left.

### Benefits of Half Lord of the Fishes Pose

- Stretches and energizes the spine
- Increases flexibility, especially in hips and spine
- Cleanses the internal organs
- Open the shoulders, neck, and hips
- Relieves symptoms of backache, fatigue, menstrual discomfort and sciatica
- Stimulates liver, heart, lungs, kidneys and spleen
- Improves digestion and elimination of wastes
- Releases excess heat and toxins from organs and tissues



### Precautions to be taken before practicing Ardha Matsyendrasana

- Do not practice this asana if you have any back or spine injury.
- You should not practice this asana if you have undergone any abdominal, brain or heart surgery.
- Do not practice this asana if you have ulcers or hernia.
- Avoid practicing this asana during pregnancy and menstruation as it gives a strong twist to your stomach.
- Though, Ardha Matsyendrasana is considered helpful in light slip-disc conditions, it is advisable to practice this asana to under the guidance of trained personnel.

### Gomukhasana



Bend your left knee and place your left heel touching your right buttock. Fold right leg over left so that the right heel is near your left buttock (the seat of the body). Try to keep the right knee above the left. Place left arm behind your back with palm facing

backward. Fold back your right arm over your shoulder (see drawing) and try to touch your left fingers. Maintain a straight spine and hold on for some time, breathing normally. Release your hands and unfold your legs to get back to the original position. Perform the asana on the opposite side. This asana can be better performed in vajrasana position

However, it is observed that it is easier to perform this asana from right side as you have to fold left hand behind back and hold it with right hand as you can lock it. Bu doing it vice versa is bit difficult. After practice you may be able to hold right hand folded behind back with the left hand.

### Benefits of Gomukhasana

- Stretches your hips and helps in relieving tightness in your hips and lower back pain.
- Opens your shoulders and increases the range of motion for your shoulder joint.
- Stretches the chest.
- Stretches and strengthens biceps.
- Gomukhasana is one of the few poses we do in yoga where we internally rotate the arm/shoulder. This action stretches your external rotators, which are more commonly used in yoga, and prepares them for work in other poses.

### Precautions to take while doing Gomukhasana

- Please do not practice Gomukhasana if you have back injury.

- You should always practice yoga on an empty stomach only.
- Do not practice if you have knee pain, neck pain, or shoulder pain.
- If you can't clasp your fingers then just stretch your hands at the back. With time, you'll become flexible enough to practice Gomukhasana perfectly.
- If you find it difficult, do not stretch your hands, but practice this yoga pose under the guidance of a yoga instructor.

While practicing Yoga, one should always remember proverb "Practice makes a **man** perfect" which tells us the importance of continuous practice in any subject to learn anything. (The word 'man' in the proverb resembles men as well as women. )



**Chintamani Prabhakar Mulye**  
Mumbai



## SBI STAFF PENSIONERS SUBMISSION OF LIFE CERTIFICATE

### IDENTIFICATION OF PENSIONERS THROUGH VIDEO AS AN ALTERNATE METHOD

SBI staff pensioners are required to submit life certificate, in the month of November each year, attested by Magistrate or any officer of the Bank or by a digital life certificate through video-based identification. The following facilities were already available for the pensioners for submission of life certificate:

- a) Physical Submission of Life Certificate: Life certificate is submitted in person and signature is made in presence of the officer of the Bank.
- b) Facility to submit digital Life certificate: Facility for submission for Life Certificate is also available to the pensioners through “Jeevan Pramaan” an Aadhar based platform for biometric authentication of the pensioners.

2. In addition to above, another facility “Video based identification” has been introduced for staff pensioners for submission of life certificate as under:

#### Staff Pensioners Video Life Certificate Submission through my HRMS App

The facility is available to all those staff pensioners who have not submitted the Life Certificate for the current year and those staff pensioners whose verified photograph is available in HRMS. (For photo uploading, staff pensioners can go to Upload Photo option in HRMS portal and then approach Branch for verification.)

After clicking on video Record and Upload video a prompt will displayed giving brief instruction to be followed during Video recording.

Once the Recording is started app will display few simple questions related to your personal data maintained in HRMS on the top of the screen. Kindly answer the question loudly and clearly. You will be given 10 seconds to answer each questions.

Kindly ensure there is no background noise or sound around you and keep the mobile front camera in front of you then click Start Recording (if your device needs permission for recording video and audio kindly allow the same).

Step 1. Login to myHRMS app

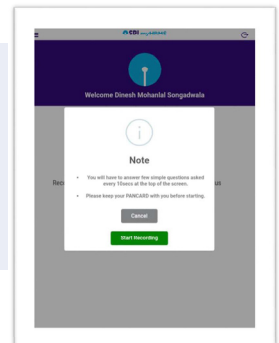
Step 2. Click on Life Certificate tab

Step 3. Select Offline submission

- Select Record a Video
- Answer questions asked during Video recording
- Select Close and submit Video recording
- Acknowledgement is generated and displayed on screen

Stage 2 – Approval by Bank Officials

- The Video based Life Certificate is approved by the designated Bank Official at LHO level.
- In case any further clarification is required, the approving official calls the pensioner on the registered mobile number.
- On approval, email and SMS is sent to the pensioner.
- In case the uploaded “Video Based Life Certificate” cannot be approved for any reasons (viz., poor video quality, incorrect answers given by the pensioner etc.) the approving official rejects it with his remarks/comments. SMS and email is sent to pensioner with the remarks entered by the approving official.



## IMPORTANT FEATURES AND EXCLUSIONS OF GROUP HEALTH INSURANCE POLICIES FOR RETIREES

1. Room Rent Capping/ICU Rent Capping Per Day For Different Sum Insured Plans:

Basic Sum Insured (Rs.)	Room Rent Per Day (Rs.)	ICU Rent Per Day (Rs.)
300000	5000	9500
500000	7500	12000

2. Disease wise capping:

The maximum liability under the 8 major diseases shall be restricted as per the table given below for each member of the family for each hospitalization:

Surgical procedure + Implant(If any) + Pre & Post Hospitalization expenses subject to limit of 10% of Sum insured for each Hospitalization	Limits for Basic Sum Insured of Rs.3.00 Lakhs (Rs.)	Limits for Basic Sum Insured of Rs.5.00 Lakhs (Rs.)
Angioplasty	200000	225000
CA BG	300000	325000
Cataract	45000	50000
Cholecystectomy	100000	125000
Hernia	100000	125000
Knee Replacement – Unilateral	200000	225000
Knee Replacement – Bilateral	325000	350000
Prostrate (other than treatment of prostate Cancer)	100000	125000

- 3) All Taxes, Surcharges, Service Charges, Registration Charges, Admission Charges, Nursing and Administrative Charges are Admissible.
- 4) Cancer treatment (advanced): adjuvant/neo-adjuvant cancer treatment is covered under Hospitalization / Day care.
- a) Naturopathy is not covered. However reimbursement of expenses for Hospitalization under the recognized system of medicine (AYUSH), viz., Ayurveda, Unani, Siddha & Homeopathy is covered, if such treatment is taken only in Clinic/ Hospital/Nursing Home registered by the Central/State government.
  - b) Change of treatment is covered subject to recommendation by treating doctor.
  - c) Treatment for all neurological/macular degenerative disorders – Treatment for Age Related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum Magnetic Resonance (RFQMR) are covered.
  - d) Enhanced External Counter Pulsation (EECP): It is covered for specific indications viz:

- I. Angina or Angina equivalents with poor response to medical treatment and when patient is unwilling to undergo invasive revascularization procedures
  - II. Ejection fraction is less than 35%.
  - III. Co-morbid conditions co-exist which increase the risk of surgery e.g. DM, Congestive Cardiac Failure, Cor. Pulmonale, Renal dysfunction, Ischemic or Idiopathic Cardio Myopathy.
5. Rental charges for CPAP, CAPD, BI-PAP & Infusion Pump used for diagnosis and or treatment arising out of hospitalization is covered during the post hospitalization period for a maximum number of 90 days within the overall limit of pre & post hospitalization expenses of 10% of Sum Insured for each Hospitalization.
  6. Physiotherapy charges shall be covered for the period specified under the Discharge Summary or for a period of post hospitalization period of 90 days whichever is earlier within the overall limit of pre & post hospitalization expenses of 10% of Sum Insured for each hospitalization.
  7. Reimbursement of expenses for Hospitalization under the recognized system of medicines viz. Ayurvedic, Unani, Siddha & Homeopathy is covered provided such treatment is taken in a Hospital/Nursing Home /Clinic registered with the Central/State Government.
  8. All Taxes, Surcharges, Service Charges, Registration Charges, Admission Charges, Nursing and Administrative charges are admissible.
  9. Genetic Disorders and Stem Cell Surgery is covered only for cases involving Hematopoietic Stem Cell Transplantation for Blood & Bone Marrow Cancers like Leukaemia, Lymphoma and Multiple Myeloma.

**Exclusion:** The Insurance company will not be liable to make any payment under the policy in respect of any expenses whatsoever incurred by any insured Person in connection with or in respect of:

1. War like Operations : injured /disease directly or indirectly caused by or arising from or attributable to War, invasion, Act of Foreign enemy and War like operations (whether war be declared or not)
2. Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.
3. Vaccination or inoculation.
4. Cosmetic Surgeries: Change of life or cosmetic or aesthetic treatment of any description.
5. Plastic surgery other than as may be necessitated due to an accident or as part of any illness
6. Cost of spectacles, contact lenses, hearing aids and cochlear implant
7. Dental treatment or surgery of any kind unless arising out of accident and necessitating hospitalization or as permitted for Root canal Treatment.

8. Convalescence, rest cure, treatment relating disorders, venereal disease, intentional self – injury and use of intoxication drugs/alcohol.
9. Hospitalization for investigations only: Charges incurred at Hospital or Nursing home primarily for diagnosis, X ray or laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence of presence of any ailment, sickness or injury, for which confinement is required at a Hospital /Nursing home.
10. Expenses on Vitamins and tonics unless forming part of treatment for injury or disease as certified by attending physician.
11. Injury or disease directly or indirectly caused by or contributed to by Nuclear weapons/ materials.
12. All Non-medical expenses as per IRDA guidelines including convenience items for personal comfort such as charges of telephone, television, barber or beauty services, diet charges, baby food, cosmetics, tissue paper, diapers, sanitary pads, toiletry items, and similar incidental expenses.
13. HIV/AIDS Cover: Insurance Company will cover expenses incurred for inpatient treatment due to any condition caused by or associated with human immunodeficiency virus or variant /mutant viruses and or any syndrome or condition of a similar kind commonly referred to as AIDS upto the sum insured or as specified in the policy schedule except for the conditions which are permanently excluded.
14. Naturopathy Treatment, acupressure, acupuncture, magnetic therapies, experimental and unproven treatment /therapies. Treatment including drug Experimental therapy, which is not based on established medical practice in India, is treatment experimental or unproven.





Photograph Courtesy: Shri C R Sridhar, Bengaluru

The views expressed in this magazine are of the respective authors and not necessarily those of State Bank of India. It is not a priced publication and is meant for Circulation among Pensioners of State Bank of India only. Edited and published by P&PM Department, State Bank of India, Corporate Centre, 16<sup>th</sup> Floor, Madam Cama Road, Mumbai - 400021. Tel No. 022 - 2274 1668.