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## Editor's Word

Since many years postal services are very important and essential for common people even after explosion of electronic media this plays a very important role in life of common people who cannot communicate with electronic media or to circulate their views in public.

Now the postal authorities has started removing their letter boxes from different part of the city like from Safdarjung Enclave even without the knowledge of residents welfare association or federation of RWA's now the main question is postal department is



Arun Kumar

closing its services or they do not want to provide facility to common people resulting a person has to visit miles to post a letter so he may be avoiding to do so and there will be even loss to postal authorities we also know that there is a cost of maintain letter boxes and collection of letters from them which can be reduced also by making postman collecting letters from post boxes as they are visiting them regularly at a given time to deliver mail to residents of the area. Are postal authorities looking forward to close to close this type of service which they are providing to common person they have already came into another business from where they are generating revenue in activities like mobilisation of small saving like NSC's, Kishan Vikas Patra, pigmy banking, public provident fund etc. providing services of collection of bills for government and other public services which is good and by which they can sustain and be in profits but since long Indian postal authorities are providing a dependable and reliable service to common people which they should continue and can make it more profitable to be a partner in e-com companies as they have best infrastructure in our country it is also observed that even few courier companies are sending letters through postal departments where there is no service or in rural India we hope that Government should make policies where the public utility department like postal department should be encouraged and awarded so that their moral can be boasted and can work more effectively.

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Rakesh Kumar  
Global Print-O-Pack  
G-4, Deepak Bldg.  
Nehru Place, New Delhi  
Mrs. Nidhi Kaushik

**Published on behalf of**  
Arun Kumar  
B4/84/2 , Safdarjung Enclave,  
New Delhi-110029

**Printed on behalf of**  
Arun Kumar  
by M/s Ankita Art Printers  
226, DSIDC Compound  
Okhla Indl. Area, Ph-I  
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**Printed 5000 Copies**

Features in this Souvenir are adapted from  
every day news, National & International News Paper, websites etc.



# Insurance-Know your Rights and Duties

By Team Dignity

While taking insurance Policies. As a smart consumer, you should be aware of your duties and rights about your policy coverage and claims.

## **Duties: When you buy a policy:**

Fill the proposal form yourself correctly and truthfully, it is the basis of the insurance contract

Do not leave any column blank, do not sign a blank proposal form

You will be responsible for any information in this document as it bears your signature. Disclose "all material information" about the risk you want to cover

Select the term of the policy as per your needs

Select the amount of premium you can afford to pay

Choose between Single Premium or Regular Premium

Choose your premium paying frequency such as annual, half-yearly, quarterly or monthly

Opt for electronic payment of your premium (ECS) for your convenience, safety and records

Ensure to register nomination under your policy. Fill the nominee's name correctly

## **After you buy the policy:**

Once the proposal is submitted, you should hear from the insurance company in 15 days

If not, take up the matter in writing. If any additional documents are asked for, comply immediately.

Once the proposal is accepted by the insurance company, the policy bond should reach you within a reasonable amount of time

If not contact the insurance company about it

When policy bond is received, check it and be sure that the policy is the one that you wanted.

Go through all the policy conditions and be sure that these are the same that were explained to you by the intermediary/ insurance company official at the time of sale

In case of doubts, contact the intermediary/ insurance company official immediately for clarification.

If necessary contact the insurance company directly.

## **Maintaining the policy:**

Pay your premium regularly on the due dates/ within the grace period

Do not wait for a premium notice. It is only a courtesy. It is your duty to pay the premium to avoid lapsation or other penalties

Do not wait for your intermediary or anyone to pick your cheque up. Make your own arrangement for paying the premium on time

If there is a change of address, please intimate the insurance company immediately.

## **Nomination:**

After the policy is issued, you can change the nomination by: Filling a notice of change of nomination and

Sending them to the insurance company for them to register it in their records

If the nominee is a minor, appoint an appointee to receive any claim paid while the nominee is still a minor

Get the appointee to sign in the endorsement showing consent to act as an appointee

## **If your policy lapses:**

If you fail to pay the premium in time, your policy may lapse. Contact the insurance company for reviving it.

If you lose your policy: If you lose your policy bond, report it to the insurance company immediately.

Get a duplicate policy by complying with the formalities.

The duplicate policy confers the same rights as the original policy bond.

## **At the time of a claim:**

Comply with all the requirements of the insurance company.

Whenever required, you should help the insurer in a prosecution or for recovery of claims which the insurer has against third parties

## **Rights:**

You have the right to Cancel a life insurance policy within 15 days from the date of receipt of the policy document. If you disagree to any of the terms or conditions in the policy

## **You can**

Return the policy stating the reasons for objection

You will be entitled to a refund of the premium paid

A proportionate risk premium for the period on cover and the expenses incurred by the insurer on medical examination and stamp duty charges will be deducted

If it is a unit linked insurance policy (ULIP) in addition, the insurer can repurchase the units at the price on the cancellation date

## **ULIPs**

You have the right to partial withdrawal

You have the right to switch funds

You can surrender the policy after the lock-in period from the date of commencement of the policy

The nominee/assignee under a life insurance policy has the right to the death claim amount

You can ask for alterations in the policy such as:

Mode of payment of premium

Term of the policy

Increase in sum assured and

Premium redirection

# The Odd-Even experiment of Delhi Government

by Ashok Varma

The All India Petroleum Dealers Association opposed the increase in VAT on petrol and diesel by Delhi Government stating that the dealers saw a dip in revenue ranging between Rs 1 to 2 lakh a day during the odd-even experiment of the Government.

The figures for sales can be considered credible, not just because it comes from the dealers association, but the fact that during this period every Delhiite who used the roads, did experience a much smoother traffic and considerable reduction in the commuting time. The reports on air quality also give an indication of reduction in pollution levels.

Encouraged by these reports and feedbacks, the Government is now planning to implement such a system after some modifications to take care of the problems faced by the citizens, such as emergency requirements, dropping of children to their schools etc.

However, one major factor has been ignored by everyone. A considerable part of the fuel burnt every day, is actually unproductive, or wasteful. This is caused due to traffic snarls, non-synchronous traffic signals and the repeated braking and throttling of the engines. During the odd-even experiment, travel time to Connaught Place from South Delhi had reduced to 30-35 minutes whereas on an average working day it is closer to an hour. The engines of all the vehicles keep running through out this commute irrespective of whether the vehicle is stationary at a signal or moving. Thus if only the traffic is smoothened out this wasteful expenditure of fuel can be saved and the air quality improved.

Thus while the instantaneous results of the experiment were encouraging, this remains a quick-fix formula, without getting into the depths of the problem and finding long term permanent solutions. Such quick-fix formulae always give an instant relief, but add to the problems in the long run, not only for the government, but also the general users of the roads.

In the present case, the government has already identified some such likely problems, and is trying to find solutions. One major fear is that the people of Delhi may resort to acquisition of an additional car to circumvent the odd-even policy, and thus ultimately the number of cars on the road may remain roughly the same, while the already acute parking problem in most of residential areas may take a much dirtier turn.

But if we get to the root cause of the problem, it is not simply the large number of cars on the streets, but the unruly traffic, poor conditions of the roads, and most of all, lack of a dependable, decent public transport system.

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Any foreigner visiting India for the first time, gets scared of the traffic, which does not seem to be following any rules.

- There are no lanes, except for the marking on the surface of the roads. Often the vehicles intending to take a right turn get stopped in the central part of the street blocking the straight going traffic (or vice-versa).
- There are no footpaths – the space on the sides of the streets are occupied by vendors, unauthorised extensions of the shops (Displays, signboards, generators, even wares!) or parking of cars. (And it is so not only in small lanes and bylanes, but on the most prestigious streets at places like Connaught Place, Lajpat Nagar, Sarojini Nagar, Yusuf Sarai.... almost all the places in the city!) The pedestrians are forced to use part of the street.
- There are no proper parking places even at crowded and popular shopping areas. Licences have been issued to some contractors to monitor parking at footpaths, or part of street itself, and the vehicles are parked in such a manner that the doors can not be opened once it is parked and two – three vehicles have to be pushed away if a vehicle is required to be taken out. It is impossible for anyone to either park the vehicle or take it out, without the help of parking attendants, and even they may take ten to fifteen minutes to either park or bring the car out.
- Most of the places do not have pedestrians underpass or overbridges to cross the roads. Even at places where there are such facilities, people prefer to cross the road instead of using them.
- Roads are narrow, have sudden constrictions, turns and potholes.
- There are almost no street signs. Not only the new comers, people who have been living in Delhi for decades or even taxi drivers often get confused about which road should be taken and have to take help from other auto rickshaw drivers or roadside vendors. This also results in drivers taking the wrong lane and deciding to change it at the last moment, blocking the traffic.

We usually blame the drivers for not following traffic rules, being in undue haste and responsible for road rage. But stopping at each signal and helplessly watching the signal go green and red again three to four times before one's turn comes to cross it, alone is a good enough reason to lose patience. And at that moment if a sixteen year old rashly zooms from behind in a gleaming BMW blocking the passage to get through the signal faster, a rage does not seem totally unjustified!

Try to buy a headache tablet from the road-side pharmacy on Yusuf Sarai while returning from work, and you will know why street is the best place to park the car, irrespective of the traffic.

A driver honestly observing the discipline followed in any European or American city, is unlikely to reach Connaught Place from South Delhi during daytime.

The public transport system leaves a lot to be desired. Though Delhi Metro has brought great relief to a large section of the population, it is still distant from most places unlike the underground or metros in other major cities of the world, which can be reached by a few minutes walk from almost any part of the city. The metro has long miles to go before it starts providing a good network of routes covering the whole city.

Similarly, though good quality (and air-conditioned) buses have been provided, poor maintenance has already made their condition quite bad with not only dirty seats, but broken down or ineffective air-conditioning. The ticket collector takes considerable time sitting comfortably in his seat, tearing the ticket at two places to mark the embarkment and disembarkment stations (Why they cannot copy BEST, Mumbai

technology of punching tickets which is simpler, much faster and more accurate?) while the hapless passenger keeps trying to keep his balance in the fast moving bus tilting from one side to the other to keep its flow through the traffic and braking frequently to save some precious lives on the streets, holding his bag in one hand and taking out money with the other.

But the bigger problem is to find out which bus to take and where to get down. There are no maps or guides anywhere. A person used to commuting in his own car is unlikely to use these buses, mainly for reasons of poor maintenance, indifferent behaviour of the staff and unpredictable schedules. But even if one conjures up enough courage to take a bus ride, one may not be able to find out which buses to take, from where, where to change and where to get down!

Thus I would say that while as a temporary relief, odd-even system might help, unless systemic improvement is brought about, the problem is not going to be solved. Interestingly, some of the actions can be immediately taken, such as :

- Put up visible unambiguous road signs, providing sufficient time and space to the motorist to decide his lane and change suitably.
- Provide traffic signals for each of the lane (like in USA), implement lane driving strictly.
- Install CCTVs and issue automatic challans of defaulters so that unnecessary stopping of the vehicles on the street by traffic constables, hassles and corruption, all end.
- Restrict shops to within their confines, move vendors to identified earmarked areas.
- Ban parking on the footpaths and streets – discontinue the licences already issued for such parking places. (I bet this action alone would be far more effective than any odd-even system, but there would be very strong opposition from the contractors' lobby. Nevertheless, the people in general would only benefit, as they would have cleaner, safer and more open shopping space. Battery operated trolleys can be provided to take the shoppers to parking areas, a kilometer or two away from the market area, through a dedicated green route. The few parking spaces still available near the market area should have prohibitive charges and the charges should reduce as you move farther from the market area.)
- Improve maintenance of buses, provide route maps at all bus stops and inside the buses. Ticket punching can be made far more efficient with little effort.

**Slightly longer term measures would be:**

- Construct multistory or underground computerised parking lots at all public places. There are enough parks and public places under which such parkings can be constructed.
- Construct pedestrian underpass or overbridges with escalators in such a way that one does not have to move up or down frequently – the problem at Connaught Place is that there are too many roads at short distances. For example, a person walking from Barakhamba Road to India Today Office would have to walk up and down the stairs five times in less than a kilometer. Had the various underpasses been connected through a continuous passage at a slightly extra cost, people would have preferred to use that without crowding the street. This would also have solved the parking and traffic problems to a certain degree.
- Improve the public transport system. In Europe and Japan, even CEOs of major companies prefer to take the metro instead of using private transport. Metro network should be more dense.
- Improve the condition of the roads. There should be no sudden constrictions, turns or obstructions on the streets.

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## Alternate Train Accommodation Scheme – “VIKALP”

By Team Dignity India

New Passenger Friendly Measures to be Introduced w.e.f. 01.11.2015 on Pilot Basis

With a view to provide confirmed accommodation to waitlisted passengers and also to ensure optimal utilisation of available accommodation, a scheme called Alternate Train Accommodation Scheme–VIKALP has been conceptualised and is being introduced w.e.f. 01.11.2015 initially only for the tickets booked through internet as a pilot project for six months, on Delhi-Lucknow and Delhi-Jammu sectors of Northern Railway. In this scheme, wait listed passengers of a train can opt for confirmed accommodation in alternate trains.

### Salient Features:

- The Alternate Train Accommodation Scheme (ATAS) is presently being launched under the name “VIKALP” on pilot basis only for the tickets booked through internet on two sectors i.e. Delhi-Jammu and Delhi-Lucknow sectors. Based on the feedback it will be provided on PRS and also on other sectors.
- The scheme is presently being implemented only across Mail/Express trains of same category.
- No extra charges shall be taken from passenger or any refund shall be provided for difference of fare.
- The scheme is applicable to all waiting list passengers irrespective of booking quota and concession. In pilot phase the scheme will be available on few pre-designated trains in the above sectors only.
- Under this scheme, waiting list passengers will give choice to opt for ATAS scheme.
- ATAS opted passengers who remain fully waitlisted after charting will only be considered for allotment in the alternate train.
- Fully WL passengers opted for ATAS should check PNR status after charting.
- Either all passengers of a PNR or none will be transferred to alternate train in same class. The passenger can be considered for shifting to a train leaving from any station amongst the cluster of stations defined by Railways based on the convenience of the passengers to a station serving the destination station on the same analogy.
- The ATAS opted passengers who have been provided accommodation in the alternate train will not figure in the waitlisted charts of their original train. A separate list of passengers transferred in alternate train will be pasted along with the CONFIRMED and WAITLIST charts.
- The passenger allotted alternate accommodation can travel in the alternate train on authority of original ticket.
- Waitlisted passengers of original train shall not be allowed to board the original train if allotted alternate accommodation. If found travelling, they will be treated as travelling without ticket and charged accordingly.
- Passengers once provided alternate accommodation in alternate train will be treated as normal passengers in alternate train and will be eligible for upgradation.
- In rare situations, passengers who have been provided alternate accommodation might get dropped/re-allotted in alternate train due to last minute change in composition of the alternate train at the time of chart preparation. So, passengers who have been provided alternate accommodation should check PNR status also after preparation of charts of the alternate train for final status.
- This information will be available on Call Centre (139), PRS Enquiry Counters, Passenger Operated Enquiry Terminals installed at stations and WEB ENQUIRY on [www.indianrail.gov.in](http://www.indianrail.gov.in).
- When an ATAS opted passenger opts to cancel, after he/she has been given an alternate accommodation, he/she will be treated as a CONFIRMED passenger and the cancellation rules will apply accordingly.
- No refund for difference of fare between the original train and the alternate train, including Tatkal charges, if any, will be given to re-allocated passengers.
- Once an ATAS passenger has been allotted alternate accommodation, journey modification will not be permitted. If required, the passenger will have to cancel the ticket and book a fresh ticket for modified journey.
- When a passenger who has been allotted alternate accommodation has not performed his journey in the alternate train, he can claim for refunds by filing a TDR request.

### IMPORTANT PASSENGER INFORMATION

1. Opting for VIKALP does not mean that confirmed berth will be provided to passengers in alternate train. It is subject to train and berth availability.
2. Once confirmed in Alternate train, Cancellation charges will be as per your berth/train status in alternate train.
3. In this scheme, your boarding and terminating station might change to nearby cluster stations.
4. You can be transferred to any alternate train available within 12 hrs from the scheduled departure of original train, in which you have booked
5. Please check PNR status after charting.





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# YEARLY HOROSCOPE

1ST JANUARY 2016 to 31ST DECEMBER 2016

## ARIES: 21st March to 19th APRIL

The year begins with a tough note where much of your time shall be consumed in solving your domestic as well as day-to-day problems. Your routine works calls for more care and caution and you are advised to be more careful with regards to daily works.

Your job or profession can also be at stake and you may even, be asked to resign or leave the job. There is a strong indication that your relationship with your superiors, colleagues or subordinates may often get spoiled and strangled and a stiff opposition may be met in your day-to-day life. However a change for betterment is quite assured.

Some changes are stored for you, which shall prove to be quite beneficial for you in the long run. After mid-year, tension shall be reduced and you shall be able to chalk out your future plans quite peacefully. New proposals would be worked out which would yield some fruitful gains. A good progress shall be achieved along with financial prosperity. Stability is quite assured in the coming year.

Marital and domestic affairs need to be sorted out mutually and any dispute arising out of the non-compliance by the partners should be settled mutually. Positive steps and favourable results can be expected if disputed marital cases are settled amicably.

Business folks can look forward for some interesting and eventful changes. A change for betterment is quite assured. Business shall be on the rise and success is quite assured in near future. New contacts with overseas would be developed, which would boost their business on the top.

Foreign affairs shall take much of your time and energy. Exports and Imports shall be on the rise and fresh orders can be expected soon.

Other business people like, Traders, Shopkeepers, Grocers, Travel Tour Operators, Commission Agents and General Merchants shall be gaining good wealth during the initial and end months of the year. Dealers of Fancy Items, Interior decorators, Fashion Designer, T.V. and Media Personals shall also be benefited. Decorators, Furnishers Photographers and Restaurant owners should do pretty well. Recovery of wealth is indicated.

Those in print media or those in publishing can look forward to a favourable period. Writers, Printers, Publishers, judges, Journalists and Lawyers stand to gain good wealth despite few problems, which they may face during the first half of the year.

Automobiles, Property, Land, Steel and Iron Dealers should take extra care and caution during the initial months of the year as this period could be quite tiring and wasteful. However the rest of the period holds good prospects for them.

A Change of vehicle or residence is also on the cards. Some of you may even be renovating or decorating your office and residence premises during the first phase of the year.

Students shall achieve success. Prizes and rewards are stored for meritorious students. Many of them may even go abroad for higher studies. The lady luck shall be smiling on them this year.

Those who are in service can expect promotion and extra monetary benefits this year. Due caution and care is advised is utmost necessary during the first three months where in your job may be at stake and you may be asked to go on leave or leave the job. A change of job is also in the offing.

There is some good news for job seekers. Job seekers would be able to find good jobs for themselves, as numerous job opportunities shall be knocking at their doors during this year irrespective of hard times.

Speculation should be done with extreme care and caution. Over speculation, may throw you out of gear. Foreign travel is foretold during the middle and end months of the year.

Exciting and romantic meetings are stored for you around the year. Romance shall be quite pleasing and favourable. Marriage is likely to be finalized this year.

There would be improvement in health and health is likely to remain stable. On the whole the year promises to be quite eventful, prosperous, and fruitful despite tension and few obstructions.

## TAURUS: 20th April to 20th May

The first half of the year is quite tedious and monotonous. The year mainly focuses on your job and profession. Though good progress is indicated on other fronts, however routine works calls for greater care and caution. It also calls for more application of your brain during the initial months. With patience and tolerance you would be able to achieve greater targets and your financial status shall improve considerably.

However despite hindrances and obstacles, it would be in your interest to stick to your existing job or profession, as the remaining year holds better financial prospects for you and you are to win in the long run. It is also advisable for you to take quick and bold decisions with regards to your day-to-day work, which will enable you to mould the things and matters in your favour.

Money matters need to be controlled wisely, or else you may run out of your saved finances. As the time passes, your tensions shall be reduced and you would be able to chalk out your future plans quite peacefully and successfully. The rest of the year would be quite progressive and beneficial and you would be able to solve the difficult problems quite easily.

Relationship with your friends and close associates which would be quite important to you, where may have to face unnecessary problems from them. They would be more demanding during the initial and end months of the year. During the rest of the year you shall be able to build your lost image and would be able to revive your old friendship. Influential people would also come to your aid and you would be able to get financial support from them.

Court cases and litigation matters are to be handled with caution and care. Proper legal advice should be sought before finalizing any deed. Old legal matter may again come in limelight and much of your energy is likely to be consumed in settling them to your advantage. Compromise is the need of the hour.

Speculators and those in share markets would not be making quick bucks. They are advised to be more vigilant and caution. Children would be a matter of concern. You would remain quite busy in solving their problems. They may not agree to your suggestion and may create some unwanted obstacles.

Romance would be quite interesting and fruitful but the initial months do not favour hasty romantic meetings.

Health problems may often bother you but control over diet and regularity in meals is utmost essential. It would save you much from minor health hazards.

Foreign trips ties and collaborations are stored for you. Over all an exciting year awaits you. Have confidence and take bold decisions with regards to your health and profession.

## GEMINI: 21st May to 20th June

An exciting and eventful year is ahead of you. You shall be reaping the rewards of the seeds grown earlier. A year of mixed and fluctuating fortune is ahead of you. Good and bad events are evenly stored. The first half may be bit tedious and expensive but the second half promises to hold better prospects and stability for you.

You may be experiencing the sudden burden of huge expenses with regards to your joint family, career, business and health. Despite facing obstacles and hardships during the initial period of the year, a good financial prosperity and growth in income is quite assured during the second half. Unexpected wealth would be showered in the need of the hour.

However bold decisions would have to be taken with regards to your career and joint family affairs. The fear of professional instability that has been

bothering you should be ignored, for some time, for the betterment of your living and prosperity.

Important plans and new deals shall be worked out and you shall be getting profits through them. New partnership deeds, joint business ventures and interesting collaborations shall be finalized, which shall yield lucrative gains.

You routine works would require more of care and caution. Considerable progress is indicated; a path of glory would be visualized in near future. Recovery of wealth is quite assured. A change in profession is also foretold.

Business shall be on the rise and good profits are quite assured. A growth and rise in income is foretold. Traders, Shopkeepers, Grocers, Travel Tour Operators, Commission Agents and General Merchants shall be gaining good wealth.

Persons connected with Media, Hotel and Garments industry should do pretty well. Interior Decorators, Fashion Designers shall also do lucrative business during mid period of the year.

Automobiles, Property, Land Steel and Iron Dealers should take extra care and caution during the initial months; the rest of the period holds good prospects for them.

Writers, Printers, Publishers, Journalists and Lawyers stand to gain good wealth despite few problems, which they may face during the second half of the year.

Students shall achieve success. Prizes and rewards are stored for them. Speculation may yield profits but due care and caution is needed while trading in share-market.

Servicemen hold better prospects for promotion or extra monetary benefits during the second half of the year. Due caution and care is advised during the first half. There are numerous job opportunities stored for job seekers and a bright stable future is in the offing.

Exciting and romantic meetings are stored for you during the mid period of the year. Improvement in health is indicated and health in general is expected to remain normal.

On the whole the years promises to be quite prosperous and fruitful despite few bad phases and expenditure on joint family.

#### **CANCER: 21ST JUNE TO 22ND JULY**

This year mainly focuses on the issues relating to your Profession, Domestic Life, Court Cases, New Partnership Deeds, and Health Factor.

The initial months would be tedious, tiring and expensive, while the second half promises to hold better prospects and stability for you. Despite facing obstacles and hardships during the initial period of the year, good financial prosperity and growth in income is quite assured in the coming year.

A cordial atmosphere must be maintained at home in order to lead a peaceful domestic life. Your spouse or your partners shall be more demanding this year. You are likely to have a difference of opinion with your spouse and your domestic life would be disturbed during the initial months of the year.

Marital discord is also foreseen. Control over anger is utmost essential. With patience and tolerance you shall be able to sort out all problems and shall bring normalcy in your disturbed family atmosphere.

Expenses on joint family affairs are indicated and there shall be several occasions this year where you shall be required to spend on your family needs. Sudden unwanted expenditure is also foretold. Your spouse shall be more demanding at times.

A change in profession and business is on the cards. Some of you may even be diversifying your field of activities and some of you may, all together be changing your line of profession. All these changes shall however bring some positive gain and you are on the verge of a turn about.

A growth and rise in business is foretold. Businessmen in the field of Advertisement, Communication and Trading, shall yield good profits during the mid and end months of the year. Other business folks like Shopkeepers, Grocers, Travel and Tour Operators, Commission Agents and General Merchants shall be gaining good wealth.

Persons dealing in Decorative and Fancy, Items, Interior Decorators Photographers, stand to gain good wealth during the second half of the year. The initial months would not fetch good business.

Fashion Designers shall also do lucrative business irrespective of all odds. Recovery of wealth is indicated. Hoteliers, Film and T.V. Personalities, would earn pretty well around mid-year.

Those running Steel-Iron, Automobile, Land, Property or Construction Business are likely to face few labor problem till the midyear. Better prospects are stored for them during the second half of the year. Sudden financial gains are also in the offing. Though you may be buying or selling some properties in near future but legal advice should be sought before finalizing any property or vehicle transaction.

Druggist, Chemist, those in medical profession would be making a good amount of wealth during the initial period of the year. They are warned to be more careful while signing new partnership deeds. Doctors planning to run nursing home would succeed in doing. They are also to get good financial support from banks and other financial intuitions.

Those in teaching profession, Professors, Scholars, Publishers, and Printers would not be making quick bucks in their routine works during the initial months of the year. However after midyear more wealth can be expected. The initial months call for more caution and care.

Service people are advised to be more careful and vigilant during the initial months of the year. They are every chances of being harassed during this period. However they can look forward to a bright career and future during the second half of the year. An elevation in position and status is indicated during that period. The unemployed can also have a big sign of relief as good jobs are in the offing after the mid year.

Court cases or litigation would take much of your time and energy. A court case or litigation may come up for hearing, you are advised to be more careful and cautious during the first half of the year. Proper legal advice should be taken before signing any assignment or deal. Heavy expenses may have to be shelled out for settling the case in your favour.

Romantically the initial months would quite exciting and pleasing. But marriage plans may have to be postponed due to unavoidable circumstances, or marriage is likely to be delayed unnecessarily.

Health needs to watch carefully. Control over diet is utmost essential. Your stomach is likely to be the cause of concern and your back portion calls for special attention. Avoid excessive drinking and smoking.

#### **LEO: 23rd July to 22nd August**

A rewarding and prosperous year is in the offing. A change for the betterment is stored for you. Those who have been striving hard to get success shall be able to get it this year.

New plans shall be chalked out with regards to your joint partnership deeds, new collaborations, proper establishment of your business and career, along with stability in your routine works.

Financial prosperity is foretold. Blocked money would be recovered and there is every possibility that you may work out your plans for commencement of new enterprise, or company.

Those keenly involved in business shall go in for an additional change and shall also expand their existing business, by executing various partnership deeds. Joint finances shall be the key factor this year.

It is a year of progress and growth for business people. Traders, Shopkeepers, Lawyers, Grocery Merchants, Printers, Publishers, Actors, Writers, Journalists, Travel and Tour Operators, shall gain good wealth. Recovery of dues and loans given earlier shall be repaid back soon.

Those dealing in fancy goods, garments, decorative items and glamorous things shall fetch good orders and earn well. They may also go in for additional showrooms and counters.



Those in profession of teaching shall succeed in getting new assignments. Teachers, Lecturers, and Professors, shall be promoted despite few hurdles.

Servicemen can expect a rise in salary and additional increments are stored for them with increased responsibilities. The jobless stand to gain good wealth by doing numerous jobs.

Speculators and those in share markets would not be making quick bucks during the second half of the year. The first half also calls for more care and caution regarding other speculative activities.

Children would be a matter of concern. You would remain quite busy in solving their problems. They may not agree to your suggestion and may create some unwanted obstacles.

Romantically this year favors exciting and pleasing romantic meetings. Marriages plans would be chalked out, as marriage prospects are quite high during the year.

Health shall remain normal and recovery of health is also indicated for those who have been ailing for some time

#### **VIRGO: 23rd August to 22nd September**

A changeable, successful and progressive year is ahead of you. The year mainly focuses on your profession, family affairs, business prospects, children matters, and speculation would also be one of the key factors this year. Most of the plans chalked out earlier shall get materialized you are to gain good wealth during the second half of the year.

Children would be a matter of concern. Much attention needs to be given to your children's affairs and their educational pursuits. Those appearing for competitive examinations would have to work really hard for achieving success. Success is quite assured in near future.

Excessive speculation must be avoided in order to safe guard your hard earned money. Wealth loss is indicated if excessive speculation is done in share market or lottery business.

On financial angle a good progress and prosperity is foretold however, handling of finances should be done with plenty of patience and tolerance during the initial months of the year.

Business folks are to flourish despite initial hick-ups. There is scope for expansion of your business this year and anything new tried out this period could fetch good profits.

Those in the field of advertisement, Communications, Publishing, and Printing shall gain good wealth during second phase of the year. Craftsmen, Moviemakers, Recorders, Designers, Architects and media persons shall enter into new partnership deals after mid-year is over.

Old partnership deeds shall be revived and new proposals shall be worked out which shall yield fruitful gains. A good progress shall be achieved and financial prosperity along with stability is quite assured.

New enterprises shall fetch them good bargains. Prosperous and better times are ahead for teaching people. Promotion is around the corner. Teachers, Lecturers and Professors are to earn good wealth this year. They may be awarded special prizes and out of turn promotion is also indicated.

Those running steel-Iron, Automobile or properly business are likely to face labor problem till the midyear. Better prospects are stored for them during the second half of the year. Sudden financial gains are also indicated.

Service men stand a good chance for promotion irrespective of all odds and problems. Your old litigations would be settled out in your favour. You could even win a long old pending case.

Marital and domestic affairs shall be sorted out mutually and any dispute arising out of the non-compliance by the partners should be settled amicably. Positive steps and favourable results can be expected in settling disputed cases.

A court case or litigation may come up for hearing, you are advised to be more careful and cautious during the initial and end months of the year. Result may not go in your favour. Proper legal advice should be taken before finalizing any assignment or deal. Any hasty action may lead to conflicts and legal disputes. Read the matter carefully before signing important documents.

Romantically it may be a resounding period during the initial months of the year but as the year progress the romantic meeting would prove to be quite interesting and eventful.

Health hazards are foreseen and your stomach or back portion calls for special attention. Avoid excessive drinking and smoking.

On the whole the year shall bring pleasing and fruitful results.

#### **LIBRA: 23rd September to 22nd October**

The first half of the year is quite tedious and monotonous. The year mainly focuses on your profession, property matters and your children affairs. Though good progress is indicated on other fronts, however routines works calls for greater care and attention and for more application of their brains during the initial months.

With patience and tolerance you would be able to achieve greater targets and would be able to stabilize your financial position during the second phase of the year.

Control over anger is utmost essential during the initial months of the year, in order to live a peaceful and happy domestic life. Your mental anger and aggression has to be curtailed during the above phase. Hard work will be the key to success.

Monetary gains are indicated during the second half of the year but the first half call for more stress and strain. With patience and tolerance you shall be able to solve your day-to-day problems.

Those in service can expect better emoluments and a rise in status is around the corner. However relationship with superiors or sub-ordinates calls for more care and caution. Better be soft spoken. You shall win laurels. The jobless too shall be able to find suitable appointments during this year.

Property matters, which have been in litigations till date, shall be finalized with fruitful rewards during the year. Those dealing in land property, Automobile, Agriculture, Business may face few obstacles during the first quarter of the year. Thereafter, better wealth can be expected with a renewed or change in business.

Decorative persons and dealing in fancy items i.e., photographers, caterers, Hoteliers, Designers, Film and T.V. Artist stand to gain good wealth during April, July, August, October and December months.

For Teachers, Professors and those running TuitionCenter the second quarter of the year may not prove to be fruitful, but latter part of year promises lucrative gains. Wealth can be expected from resourceful means. Though good progress is indicated during the second half, care and caution is needed during the first half.

Heavy speculation should also be postponed for time being. Losses are indicated. Speculative ventures may not prove to be fruitful during the initial months of the year.

Romantic meetings would be a sweet- sour affair. Better avoid hasty romance and take proper care of while meeting your sweet heart. Health hazards are foreseen and your stomach or back portion calls for special attention.

On the whole an eventful and exciting year is on the cards.

#### **SCORPIO: 23RD OCTOBER TO 22 NOVEMBER**

Though a good progress is indicated on all fronts but the year mainly focuses on your relationship angle, your profession and career and your health. Relationship factor would be in limelight. Your close associates; partners, friends and relatives would be more demanding.

Their expectations would be quite high during the first quarter of the year. However despite hindrances and obstacles you are to win in the long run and a growth financial growth is in the offing.

Business folks shall be able to enhance their existing business and a rise in income is foretold. However they are cautioned to be more careful during the first half of the year.

Their routines works calls for more application of their brains. With patience and tolerance they shall be able to achieve greater targets and their financial status shall improve considerably.

Travel Agents, Commission Agents, Importers-Exporters, and Dealers of Readymade Garments are poised to earn lucrative gains. For other business folks consolidation of their existing business or having some few changes in their organization or set-ups shall be quite favourable.

Foreign trips, ties and collaborations with foreign buyers or seller are foretold and some new partnership proposals may be finalized this year. Positive gains are foreseen and you stand to get good benefits through these deeds.

Those in service can expect better emoluments and a rise in status is around the corner. However relationship with superiors or sub-ordinates calls for more care and caution. Better be soft spoken. You shall win laurels. The jobless too shall be able to find suitable appointments soon.

Though a tedious time is ahead for students, and for literary pursuits. However those interesting in enhancing their education shall get plenty of opportunities to prove their skill and talent. Children would be a cause of your worry and you would be more concerned about their progress and prosperity.

Lawyers, Advocates, Judges, Writers, Publishers, and Media personal shall be able to push their targets easily. Recovery of wealth, a rise in income and better financial prospects are foretold. Sudden wealth or a legacy is stored for you.

Property matters, which have been in litigations till date, shall be finalized with fruitful rewards during the second phase of the year. Those dealing in land property, Automobile, Agriculture, shall do resounding business and wealth can be expected with a renewed contract or minor change in business during the second half. The first half calls for more care and caution. Avoid all risky ventures during the first half.

Steel-Iron merchants, Land Developers, Construction Companies shall also be making quick bucks during second half of the year. Buying and selling of old properties and acquiring new houses and automobiles, are indicated this year.

You are likely to have a difference of opinion with your spouse and your domestic life may not be pleasant during the initial months of the year. Harmony and peace at home shall be disturbed and you are advised to be more careful with regards to your domestic affairs. With patience and tolerance you shall be able to sort out all problems and shall bring normalcy in your disturbed family atmosphere.

Marriage is on the cards but your love life could be more disturbing rather than exciting during the initial months of the year. Health factor would not bother you much and your health is likely to remain normal irrespective of minor irks. In spite of all the odds a prosperous year awaits you with open arms. Sudden financial gains are also stored for you.

#### **SAGITTARIUS: 22nd November to 21st December**

This will be a year of progress and prosperity. The tensions that have been prevailing for the last few years shall ease considerably and you are on the path of solid progress where your aims and goals shall be achieved without much difficulty.

The year mainly focuses on unwanted expenditure, which needs to be controlled wisely, property transactions, which you shall be doing during the course of the year.

Relationship with close associates which would be quite important to you, where you shall be able to build your lost image during the second half of the year. However the first half calls for more care and caution. Your relationship with your relatives could be get spoiled over petty matter during this phase of the year.

Domestic problems may be faced during initial months of the year and expenditure on domestic and joint family affairs may mount considerably. As the time passes, your tensions shall be reduced and you shall be able to chalk out your future plans quite peacefully and successfully.

Servicemen hold better prospects for promotion or extra monetary benefits during the second half of the year. Due caution and care is advised is utmost necessary during the first three months. You may be asked to resign or fired unnecessary. A change of job is also in the offing. There are also numerous job opportunities, stored for job seekers during the coming year irrespective of hard times.

The second half of the year stores better prospects and good financial gains are indicated. This period would also ease much of your tension and will also give you fruitful results.

Those keenly involved in business shall go in for an additional change and shall also expand their existing business, by executing various partnership deeds. Joint finances shall be the key factor this year.

Business folks like Traders, Shopkeepers, Lawyers, Grocery Merchants, Printers, Publishers, Actors, Writers, Journalists, Travel and Tour Operators, Fancy Good Dealers, shall get good orders and stand to gain good wealth despite all odds. Recovery of dues and the loans taken earlier shall be repaid back soon.

Pharmacists, Druggist and those in Medical Profession shall have to wait little longer in getting their income enhanced through various new proposals. Those planning to set up industry or new manufacturing units shall have also to postpone it for time being as the stars do not favour them during the first half of this year. Joint finances shall be available after midyear. However better avoid verbal talks and stick to written agreements.

Those in profession of teaching shall succeed in getting new assignments from abroad. Teachers, Lecturers, and Professors, shall be promoted and are likely to be transferred to distant places despite few hurdles. Foreign travel is on the cards.

Property gains are also indicated after midyear. Builders, Automobile Dealers, Machinists, and Land Developers would get extra wealth and their profits shall be on the rise during the second half of the year. Working class people shall be able to get loans for building their own property or for purchase of new vehicle.

Old partnership deeds shall be revived and new proposals shall be worked out which shall yield fruitful gains. A good progress shall be achieved and financial prosperity along with stability is quite assured.

Speculators and those in Share Markets may not be making quick bucks during the first half of the year. The second half calls for more care and caution regarding other speculative activities. Much attention needs to be given to your children's affairs and their educational pursuits. Children would be doing well and would bring the desired results.

Romantically this year does not favour frequent romantic meetings. Marriage plans shall be chalked out and marriage prospects are quite high during this year. Health shall remain satisfactory and recovery of health is also foretold for those who have been ailing for some time.

#### **CAPRICORN: 22ND NOVEMBER TO 19TH JANUARY**

A progressive, prosperous and eventful year is in the offing. There would be changes with regards to Import-Export Business, Foreign Collaboration, Trips, Office Premises, Court Cases and your residence.

This period mainly focuses on your Property Matters, Career, Job, Profession, and matters relating to your routine works. A change of residence or your vehicle is also indicated. Plans made earlier shall be implemented with positive zeal and goal, during the second half of the year. They shall bring favorable results and good monetary gains.

The first half may prove to be quite tough, where the desired results may not be achieved so easily. Monetary gains are indicated during the second half of the year. Though financial prosperity is indicated and a rise in income is quite assured, but social status and popularity shall only be elevated after the first initial months of the year are over.





Thereafter you may come into limelight. But the most of your time and energy would be utilized in solving the problems, created in your routine and day-to-day works. Those in trading and communication shall be benefitted in near future, other business folks would be doing good business, and earning good amount of wealth.

Doctors, Druggists and Chemists and those in Electrical business would be gaining good amount of wealth, despite obstruction and hindrances. However they are warned to be more careful while signing new partnership deeds. Persons planning to run nursing home are also cautioned to be vigilant during first few months of the year.

Those in service may be promoted and transferred to distant places. The unemployed would get good opportunities for lucrative jobs during the second phase of the year.

Business folks especially Exporters-Imports are warned to be more careful in fulfilling their orders and commitments. Foreign trips are on the way and they may get a chance to travel abroad. But there is every likely hood that the foreign trips may be postponed due to one reason or the other during the first phase of the year. After the initial months you would be able to get better business proposals and opportunities. Interesting and eventful changes are foretold.

Those in the trade of property, land oil and automobile business are warned not to buy risky or disputed properties during the first quarter of the year. The rest of the year is quite favorable for property and vehicle transactions.

Steel and Iron Traders are advised to take more precaution while handling with business tycoons. Recovery of wealth is indicated despite few hurdles.

Heavy speculation should also be postponed for time being. Losses are indicated. Speculative ventures may not prove to be fruitful during the initial months of the year.

Court cases would prove to be beneficial. Though much of hard work and labor is required in settling sensitive cases. Proper legal advice should be sought before finalizing old legal matters, which may arise again. Your time is to be consumed in settling them to your advantage.

Romance shall be a mixed affair, at times sweet and at times sour. Your health calls for more watch and ward. Better avoid overeating and spices food. Excessive smoking and drinking should be avoided at all cost.

#### **AQUARIUS: 20th January to 18th February**

It shall be a resounding, revival and progressive year. Plans made earlier shall be implemented with positive zeal and goal. Changes with regards to your business, children affairs, educational pursuits, speculative ventures, religious functions and property matters are stored for you.

Children shall be a matter of concern. Their problems need to be resolved with immense patience and tolerance. Much of your time and energy shall be wasted in solving their problems. Students and those in academic and literary fields would have to work harder for achieving success.

Many of you would be either be buying new properties or would be disposing old properties in lieu of new assets. Expansion of your existing premises is also foretold. Renovation or decoration of your existing property is also foretold.

Business folks would be venturing into new projects, there is every possibility that you may commence a new enterprise. Those in Media, Publicity and Commission would strike good bargains. Some lucrative and speculative fields may attract you to alter or change your present assignments, and works. Monetary gains are insight and recovery of wealth is foreseen.

Servicemen can be confident of gaining some positive gains as promotion is in the offing. However sudden tension may crop up with superiors or subordinates. Better avoid unnecessary arguments with them. Some may also face stiff opposition from the superiors during January to April. Unnecessary arguments must be avoided during this period.

The second half holds better prospects for the jobless. The job seekers can be confident, as they would be getting good offers during this time.

Teachers, Lecturers and Professors shall get good wealth Financially it shall be a resounding year. Money can be expected from all corners. A windfall is also on the cards.

Speculation of any sort should be avoided for time being as the time is not favorable. Financial losses are indicated. Mental tension should be avoided. A period of stress and strain is foretold if excessive speculation is prolonged. Better curb your speculative habits and ventures.

Health in general shall remain normal. Romance with a foreigner would be an interesting and costly affair. Foreign trips are around the corner. Marriage is on the cards. There is every likely hood that your marriage may take place during the first phase of the year.

#### **PISCES: 19th February to 20th March**

A year of mixed fortune is in the offing. Good and bad events are evenly poised. More attention and care is needed on domestic affairs, foreign consignments and business and your children needs. Speculation also calls for curtailed risk.

Domestic problems may be faced during initial months of the year and expenditure on domestic and joint family affairs is likely to mount. Domestic tension may also crop up during the year. Patience and tolerance is the need of the hour. However there seems to be considerable improvement from midyear onwards.

Matters relating to foreign affairs, foreign trade-ties and collaborations need to be watched very carefully and cautiously. Those involved in Import-Export business shall have to remain vigilant during the shipment of their cargo or consignment.

The foreign trade or business should be handled quite carefully. Exporters and Importers are advised to avoid any conflict with the foreign buyers or sellers. The payments are likely to be delayed for some time. Mutual compromise would bring some fruitful gains.

Those who are in service can expect promotion and extra monetary benefits this year. The un-employed would be getting suitable employment after midyear. There are numerous job opportunities stored for them and a bright stable future is in the offing. However due care and caution is needed during the initial months of the year. Better avoid conflict with your bosses or subordinates.

Business shall be on the rise and good profits are quite assured during first half of the year. Persons connected with Media, Hotel and Garments industry should do pretty well. A growth and rise in income is foretold.

Traders, Shopkeepers, Grocers, Travel Tour Operators, Commission Agents and General Merchants shall be gaining good wealth during the mid and end months of the year. Dealers of fancy goods, Interior Decorators, Fashion Designers shall also do lucrative business during the initial and mid period of the year. Recovery of wealth is indicated.

Automobiles, Property, Land Steel and Iron Dealers should take extra care and caution during the initial months the rest of the period holds good prospects for them.

Writers, Printers, Publishers, Journalists and Lawyers stand to gain good wealth despite few problems, which they may be facing during the first half of the year.

Important plans and new deals shall be worked out and you shall be getting profits through them. New partnership deeds, joint business ventures and interesting collaborations shall be finalized, which shall yield lucrative gains. However legal advice must be sought before finalizing any new partnership deals or agreements.

Speculation of any sort should be avoided for time being as the time is not favorable. Financial losses are indicated. Mental tension should be avoided. A period of stress and strain is foretold if excessive speculation is prolonged. Better curb your speculative habits and ventures.

Children shall be a matter of concern. Their problems need to be resolved with immense patience and tolerance. Much of your time and energy shall be wasted in solving their problems. Students and those in academic and literary fields would have to work harder for achieving success.

Romantically it could prove to be an interesting, fruitful but a costly year. Marriage plans may have to be postponed due to unavoidable circumstances or marriage is likely to be delayed unnecessarily. Health needs to watch carefully. Control over diet is utmost essential. Your stomach, legs, foot, and eyes need special attention. Better avoid excessive drinking and smoking.

## Important Information

-by Arun Kumar

Supreme Court has announced now that any person who meets with road accidents can be taken to a nearby hospital immediately.

Hospital must not ask for police report to admit him/her, it's Dr's duty to provide first aid. Police can be informed later.

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Railway authorities have introduced a system where one can complain from a running train.

The SMS about complaint will be acknowledged & attended.

Give the train no, bogie no, precise nature of complaints like

- no water in bath room/no lights/fan not working/security problem etc through sms.

It is an effective tool.

The railway complaint sms

no: is 8121281212.

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1. If you see children begging anywhere in INDIA, please contact:

"RED SOCIETY" at 9940217816. They will help the children for their studies.

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2. Where you can search for any BLOOD GROUP, you will get thousands of donor addresses.

[www.friendstosupport.org](http://www.friendstosupport.org)

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3. Engineering Students can register in [www.campuscouncil.com](http://www.campuscouncil.com) to attend off Campus Selection for 40 Companies.

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4. Free Education and Free hostel for Handicapped/Physically Challenged children.

Contact:- 9842062501 & 9894067506.

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5. If anyone met with fire accident or people born with problems in their ear, nose and mouth can get free PLASTIC SURGERY done by Kodaikanal PASAM Hospital. By German Doctors. Everything is free.

Contact : 045420-240668, -245732 "

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6. If you find any important documents like Driving license, Ration card, Passport, Bank Pass Book, etc., missed by someone, simply put them into any near by Post Boxes. They will automatically reach the owner and fee will be collected from them.

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8. It costs 38 Trillion dollars to create OXYGEN for 6 months for all Human beings on earth.

"TREES DO IT FOR FREE" "Respect them and Save them"

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9. Special phone number for Eye bank and Eye donation: 04428281919 and 04428271616 (Sankara Nethralaya Eye Bank). For More information about how to donate eyes plz visit this site. <http://ruraleye.org/>

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10. Heart Surgery free of cost for children (0-10 yr) Sri Valli Baba Institute Bangalore-10. Contact : 9916737471

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11. Medicine for Blood Cancer : 'Imitinef Mercilet' is a medicine which cures blood cancer. It's available free of cost at "Adyar Cancer Institute in Chennai". Create Awareness. It might help someone. Cancer Institute in Adyar, Chennai.

Category: Cancer

Address: East Canal Bank Road, Gandhi Nagar, Adyar, Chennai -600020 Landmark: Near Michael School

Phone: 044-24910754 044-24910754 , 044-24911526 044-24911526, 044-22350241 044-22350241

## **Airtel directive on '4% only' discount by online recharge company is monopolistic and anti-consumer**

By Team Dignity, India

Consumers rights groups have urged government to step up intervention to prevent exploitation of consumers and denial of benefits to them by telecom players. In a petition to Union Communication and Information Technology Minister Ravi Shankar Prasad, a group of NGOs have termed a recent directive by Airtel barring online recharge reseller companies to offer more than 4% discounts as arbitrary, monopolistic and anti-consumer, and asked the government to immediately constitute an inquiry into it.

We have learnt that country's leading telecom player Airtel, through a directive has made it mandatory for online recharge companies to cap their discounts to consumers only at 4%. It means, when someone seeks to recharge his/her sim card using a website of any online recharge company, he/she cannot get customer incentives – such as cash back in wallet, upfront discount, talk-time higher than 4% of the recharge value. This is tantamount to depriving a common man from getting better value for his/her money.

This is especially worrisome for small consumers like students, daily wage earners, domestic help, farmers, artisans who save part of their hard earned money to spend on telephone expenses and who used to get much more discounts earlier.

Also the telecom player had instructed that if any online site does not comply with this “directive” and in case of any “violation” identified by them, they would have rights to discontinue recharge services for online sites across all interfaces (Web, Mobile App etc). “This is a serious breach of consumers' rights to enjoy offers and discounts, especially when the consumers' base, and therefore profitability of the telecom companies are growing impressively. Any such capping is illegal as per Competition Commission of India also,” said Dr NAnand of Fijeeha.

Also Airtel had instructed that if any online site does not comply with this “directive” and in case of any “violation” identified by Airtel, they would have rights to discontinue recharge services for online sites across all interfaces (Web, Mobile App etc). This is a serious breach of consumer's rights to enjoy offers and discounts, especially when the consumer's base, and therefore profitability of the telecom companies are growing impressively.

Competition Commission of India (CCI) has also termed any kind of capping as anti-competitive. Instead of providing more facilities and services to its consumers/customers as a huge profit making business house, the company is arbitrarily imposing restrictions thereby curtailing advantages that would accrue to the consumers.

In this age of communication, when mobile phone has become a basic need to ease day-to-day business of a common man, such anti-consumer moves affect their financials. The fixed and marginal income groups like wage-earners, students, house-wives, rickshaw pullers, small vendors, pensioners etc suffer due to this. Their real income gets eroded, as their purchasing power actually goes down. These groups across the country always remain unaware of such high-handed and monopolistic decisions by companies like Airtel.

Indian telecom sector is one of the most vibrant and rich in the world with the telecom service providers (TSPs) registering an impressive 11.3% year on year growth in 2014-15. By December 2014, India had 970.97 million telephone subscribers.

The rise in the consumers base is accompanied with growing profits by telecom operators. For instance, Idea, which posted a 60% rise in profits in the last quarter of 2014, recorded a monthly average revenue per user (ARPU) among its 33.4 million data customers of 150 rupees (\$2.38), up from 104 rupees a year ago. Bharti, which posted a 30.5% rise in profit in the for the quarter ended March 31, 2014 saw its mobile data ARPU rise by 43 rupees to 173 rupees.

Despite this, the benefits to consumers have regularly been shrinking, and their problems compounding. You would be aware, the National Consumer Helpline of Ministry of Consumer Affairs has reported that call drops, slow speed, network issues, and unfair deductions are some of the major problems reported by the consumers. One doesn't know if despite intervention by the ministry there has been any decline in the number of call drops. TRAI has noted that among others, callous neglect by telecom operators in upgrading the infrastructure is one of the key reasons that has led to numerous problems being faced by the hapless consumers. "...the investment made in the network infrastructure (other than radio spectrum) in wireless access service segment rose by 4.6% from Rs. 2,02,366 crore in F.Y. 2012-13 to Rs. 2,11,691 crore in F.Y. 2013-14. During this period, the minutes of usage grew by 6.8%. Clearly, investment has not kept pace with the usage. Thus, prima facie, it appears that lack of investment in network infrastructure by the wireless access providers may be one of the main reasons for the problem of call drops," said TRAI consultation paper on call drops.

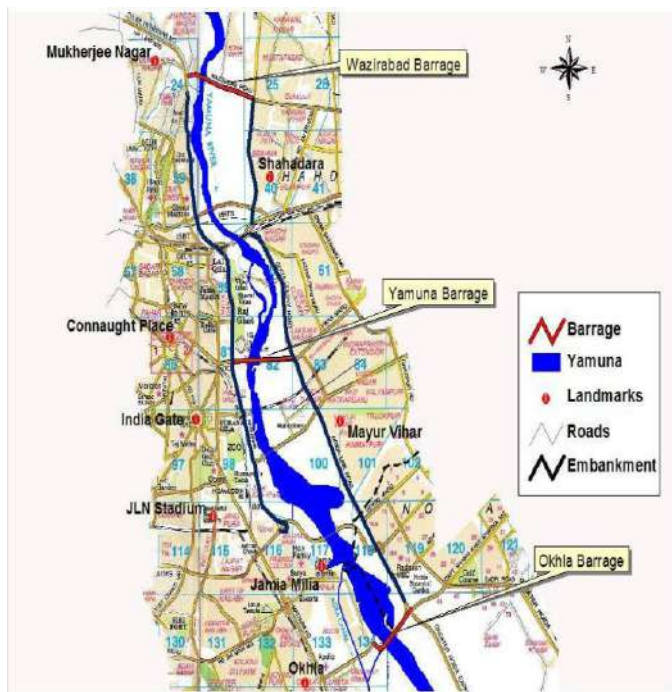


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# TRANSFORMATION OF DELHI THROUGH EFFECTIVE WASTE MANAGEMENT



**By Ashok Varma**



## 1. POLLUTION OF YAMUNA

Yamuna River, originating from Yamunotri, one of the holiest places of hinduism, where as per the legends, Lord Krishna used to play with the Gopis, is stated to be still reasonably clean through its length of about 375 kilometres upto Wazirabad in Delhi. The discharge of waste water through several drains between Wazirabad barrage and Okhla barrage renders the river severely polluted and the holy river acquires the dubious distinction of being the most polluted river of India, or a sewage drain. Interestingly, the river becomes the main source of water supply for the Municipal corporations further down in Mathura and Agra.

The river was not always like this. In 1909 the water of the Yamuna was said to be clear blue. Even in the early sixties, the author recalls enjoying boat rides in the river in the evenings.

The blame is generally passed on to high density population growth and rapid industrialization in this region. However, this should probably be attributed to lack of vision, foresight, extremely poor planning, careless attitude or probably to incompetence or corruption.

It is not that no actions have been taken by the authorities, but to term it mildly, it has always been a case of “too little and too late”.

## 2. ACTIONS TAKEN TO CONTROL POLLUTION

Over two dozen Sewage Treatment Plants and about a dozen Common Effluent Treatment Plant have been constructed at different places, besides, a substantially large number of Sewage Treatment plants are maintained by individual establishments, hotels, hospitals and industries. Thousands of kilometers of sewer lines comprising of trunk, branch, peripheral or internal sewer lines have been laid. Strict norms have been laid down for meeting the quality parameters for all industries. Awareness campaigns are regularly held to educate the masses about the waste disposal, general hygiene and health related issues. In 1993, Ministry of Environment and Forests undertook the Yamuna Action Plan (YAP) to be implemented by its National River Conservation Directorate (NRCD). The Japan Bank for International Cooperation also participated in the Yamuna Action Plan with soft loan assistance of 17.773 billion Japanese Yen (equivalent to about Rs. 700 crore). In spite of these actions, the condition of the river remains deplorable.

## 3. AUDIT FINDINGS

An audit was carried out in the year 2004 to assess the cumulative status of the performance of STPs, SPSs and the connecting sewer lines as well as the actual treatment of domestic and industrial sewage, the quality of treatment and finally the impact on control of pollution in the river Yamuna. The Audit commented that despite over ten years of efforts and expenditure of Rs. 872 crore since 1994 on establishment of sewage treatment infrastructure for treatment of domestic and industrial sewage before its release into the river, the quality of water at the point where the river leaves Delhi had deteriorated drastically with large amounts of untreated sewage still falling into the river. The water quality of the river at the point of its entry into Delhi at Palla was adequate to sustain aquatic life and conformed to water quality of “bathing” standards in terms of Dissolved

Oxygen (DO) and Bio-chemical Oxygen Demand (BOD), but at the point of its exit from Delhi at Okhla, the water quality of the river was unfit for any purpose with the BOD at 40 mg per litre against the norm of not more than 3 mg per litre and the DO almost nil against the norm of not less than 5 mg per litre. The coli form pollution was already sub-standard at 217 times the norm at the entry point and got further deteriorated to 1.39 lakh times the norm at its exit from the NCT.

The Audit observed that against the estimated domestic sewage generation of 719 Million Gallons per Day (MGD) in Delhi, the Government had created capacity for treatment of only 512MGD until March 2004. Even the created capacities of the STPs were not utilised optimally on account of construction of STPs in areas without adequate sewage load and non-synchronisation of construction of trunk sewer lines and sewage pumping stations. Actually only 335 MGD was being treated before discharge into the river. The balance 384 MGD got into the river untreated. It further commented that even the treated effluent did not meet the specifications and was actually further contributing to the deterioration in water quality.

Audit also commented on shortfalls in execution of specific projects and lack of prioritisation in planning and construction of the systems linking with the growth of the city. Proposals for construction of a particular STP did not include details/status of the supporting pumping stations and trunk sewers etc. As a consequence, there was mismatch between the treatment capacity created and the actual sewage generated in the relevant catchment areas resulting in untreated sewage continuing to outfall into the Yamuna. DJB spent large amounts in creating treatment capacity in sparsely populated areas but failed to create necessary treatment facilities and conveyance systems in areas where sewage was being generated.

#### **4. CPCB FINDINGS**

The status of water quality in India released by CPCB in 2007 described the Yamuna water quality at Okhla and Nizamudin bridges as the worst. It was placed seventh on the list of rivers with highest Biochemical Oxygen Demand (BOD) - 93 mg/L (permissible level is 3 mg/L). The level of Dissolved Oxygen throughout the year in Yamuna was less than 4 mg/L and it was 0.0 mg/L at few locations down-stream of urban settlements due to discharge of untreated and partially treated wastewater.

In 2009, the Union government admitted to the Lok Sabha (Indian Parliament) the failure of the Yamuna Action Plan, saying that rivers Ganga and Yamuna were no cleaner than two decades ago despite spending over Rs 1,700 crore to control pollution. It was said that these plans adopted the Thames model, based on a centralized sewage treatment system. This meant that huge sum of money and a 24-hr power supply were needed to manage the treatment plants, while only an 8-hr power supply was available, contributing to the failure of both river plans.

#### **5. INTERCEPTOR PLAN**

In August 2009, the Delhi Jal Board (DJB) initiated its plan for resuscitating the Yamuna's 22-kilometre stretch in Delhi by constructing interceptor sewers. The plan was to tap minor drains discharging sewage into three of Delhi's largest drains at the cost of Rs 2454 crore including expenditure to operate and maintain the interceptors for ten years. It also included other components such as augmentation of existing capacity of STPs at mouth of Delhi gate and Sen Nursing Home drains, rehabilitation of two major trunk sewers to intercept 13 drains out falling into the Yamuna and construction of new sewage treatment plants (STPs) after achieving full utilization of existing ones.

However, In May 2009 the River Pollution Unit of the Centre for Science and Environment reviewed the interceptor plan and commented that the design was based on the waste water generation from official water supply at the rate of 225 litres per capita per day (lpcd) and overlooked huge amounts of waste generated from the groundwater extraction in the city. Thus the volumes of wastewater to be intercepted were under estimated.

The project was intended to reduce the BOD discharged by Najafgarh and Shahdara drains to about 12 mg/l only if all planned interceptions took place. No projections for coliform counts were available. Water quality parameters in the river Yamuna after the implementation of the project had not been defined. No plan existed for synchronization with the ongoing activities. Similar shortcomings had been the causes for the failure of the past efforts to clean the Yamuna.

#### **6. RECOMMENDATIONS**

The agencies commenting on the underperformance of various plans have given some valuable recommendations also such as putting in place a system of efficient project management and utilisation of funds with CPM/PERT chart of all measurable activities, streamlining of the systems and procedures for formulation of plans and processing of tenders, Institutional mechanisms for better and effective co-ordination.

##### **6.1 PROVIDE POSITIVE SEAL FROM POLLUTION: CONSTRUCT EMBANKMENT**

However, one major point has not been covered by any agency, and that is about providing a positive seal to the river from polluting agencies. Rivers in any major city, Paris (Seine), London (Thames), Moscow (Moscow) are completely embanked through out the course of the city.

The embankment ensures that any inflows into the river passes through the regular channel. The river Yamuna in Delhi has absolutely no embankment and all drains flow freely into it. Construction of such an embankment through the entire course of the city would no doubt be an expensive proposition, but would be helpful in many respects. Besides rendering the river free from unauthorised contaminants, it will give the riverfront an aesthetic appearance.

##### **6.2 STRAIGHTEN, DEEPEN, NARROW DOWN**

As has been pointed out by some of the agencies, the flow through the river is extremely slow due to the low quantum of water. Thus the width of the river bed can easily be reduced tremendously. Instead of width, the river needs the depth. The depth should

be increased and made even by dredging. At the same time the raised embankment on both sides would provide a greater head to the water resulting in faster flow during floods. Course of the river should be smoothened and straightened which besides adding to the aesthetics, would improve the flow during floods. This should not cause a concern from environment or ecological points of view as presently the area lying under the flood plains is far more polluted and a bigger havoc to environment than putting it to alternate use would render it. This area most likely also does not support any form of life except breeding bacteria causing diseases and hazards to all other forms of life.

### 6.3 BEAUTIFY RIVER FRONT

The straightening and reducing the width of the river would release several thousands of acres of prime land. Like all major cities, the embankment on both sides could have beautiful roads, easing the traffic on other roads. It could have several public entertainment areas such as children's parks, amusement parks, jogging tracks, important Government or public buildings etc. Additional sewage treatment plants would have to be constructed on this released land, to meet the shortfall in treatment capacity and even provide cushion for future expansion. Some of the land could also be auctioned to private players for their offices or luxury high end apartments, bringing in much needed revenue for implementing this ambitious plan.

### 6.4 RENOVATE SEWAGE TREATMENT SYSTEM

The plan would remain incomplete unless suitable arrangements are made for collection of all sewage and effluents and the city is also freed of solid wastes. In fact, the sewers and drains of the city have two fundamental problems. First, they are generally choked with solid wastes. Second, they are very long, handle very large volume of fluids, and open to atmosphere. Take for example the Nazafgarh Drain. It is about 57 kilometers long and is designed for 10000 cubic feet per second of fluids. As if that was not enough, a supplementary drain has also been constructed almost parallel to it. This drain is about 35 kilometers long and designed for 5000 cubic feet per second of fluids. Both drains are extremely dirty, raise a lot of stink and are birth place of several diseases. Plans to get these covered have been facing opposition from several groups. The point is, why sewage should be allowed to travel this long? And at the terminal point, if we intend to treat this sewage, a plant to handle about 420 cubic meters per second i.e. about 36 million cubic meters of sewage per day will be required (To give the reader a feel of the volume, the biggest refinery in India, Jamnagar Refinery, processes less than this volume of crude oil in a year!). Hence the system should be such that before entering this gigantic drain, the sewage should be treated to bathing water quality. Once that is done, the biggest problem would be taken care of. The drain would rather look like a canal without any foul smell and without breeding any diseases. There would be no need to cover this. Instead, it would become a beautiful scenic stream on the banks of which parks and public buildings could come up.

The first point stated above, - the solid wastes entering the liquid drainage system, must be taken care suitably by constructing screens at regular intervals and automatic solid removal, processing and disposal systems.

The storm water frequently flooding the city also needs to be handled suitably. It will get partly taken care of if the major drains such as the Nazafgarh drain are taken care of as discussed above, and for the remaining part, separate storm water drain system needs to be developed.

### 6.5 CLOSED DRAIN SYSTEM

Delhi may probably be the only capital in the world to have such large uncovered drainage system. The drains are always full of filth and breeding ground for large number of diseases. Like the river Yamuna, these drains too have no protection from incoming wastes. The drains also have an extremely low velocity of flow in them. Thus the water is generally stagnated. The drains should be closed, circular pipes, buried deep under the ground and should not be very long. With the kind of sewerage generated in the city, a very large number of Sewage Treatment Plants are required, and so it would be in the fitness of things that these are located at such intervals that dirty water does not have to travel long distance. Instead, treated, clean water should be normally flowing.

### 6.6 SIZE DRAINS CORRECTLY, FREE FROM SOLIDS

It would be imperative to construct properly sized closed drains and sewers with screens at all entry points to ensure that solids do not enter them. In spite of such systems, some solids may enter the system and the system should be designed to take care of these solids. Ideally, at regular intervals there should be solid removal stations which would physically separate all solids, compact them and then transport to solid waste Treatment Plants. Most of the sewer lines should be smaller than what has been provided now. Also, these sewers should not be used as drain lines for handling storm water. There should be a separate drain system, exclusively to handle rain water. Rain water does not need to be treated at Sewage or Effluent Treatment Plants and should flow without any obstruction into the river.

### 6.7 SOLID WASTE MANAGEMENT

The solids should be taken to solid waste treatment plant and either converted to compost or burnt through an incinerator. These plants can also be located at the area freed from the river.

### 6.8 PLAN METICULOUSLY, PROJECTISE

These activities are wide ranging, would cost a fortune and need plenty of time for implementation. Besides, a project of such magnitude needs to be very meticulously planned and efficiently implemented. The first step therefore would be to compile all data which may directly or indirectly impact the plan, such as the quantum of flood waters, datum of river at various points, particularly downstream of Delhi, quantum of rain water, quantum of effluent and sewage, area wise, quantum of solid wastes generated, quantum of sewage being carried by various sewers, etc. Most of this information may be available with different departments of the Government of NCT or Government of India. The information needs to be assimilated and studied carefully. Based on this study, various systems should be designed and then constructed in a projectised manner. Each part of the system complements the other systems and so a delay in one or underperformance of one would mar the whole project, as has been happening earlier.

### 7. CONCLUSION

A project of such magnitude, running into tens of thousands of crores of rupees, years of planning and decade of implementation, can, in all probability, not be run like a Government department. It may also be pointed out that blindly following the model of any other country may also be disastrous as the ground conditions may be very different for both the countries. It would be best to hand over the entire job of developing the concept, planning and implementing to a separate self contained body with necessary freedom and powers to execute it, like Delhi Metro has been implemented. Most would probably agree that had Delhi Metro not been given the freedom and the visionary leadership and efficient management, it would have remained a dream. Transformation of Delhi through an effective waste management plan would similarly remain a dream unless similar freedom, visionary leadership and efficient management is given to it.

## Health- Keep Fit - Excellent suggestions To Keep FIT

- by Arun Kumar

**Qn1. What are the thumb rules for a layman to take care of his heart?**

Ans:

1. Diet - Less of carbohydrate, more of protein, less oil
2. Exercise - Half an hour's walk, at least five days a week; avoid lifts and avoid sitting for a longtime
3. Quit smoking
4. Control weight
5. Control BP - Blood pressure and Sugar

**Qn2. Can we convert fat into muscles?**

Ans: It is a dangerous myth. Fat and muscles are made of two different tissues, fat is fat ... Ugly and harmful... Muscle is muscle. Fat can never be converted into a muscle.

**Qn3. It's still a grave shock to hear that some apparently healthy person gets a cardiac arrest. How do we understand it in perspective?**

Ans: This is called silent attack; that is why we recommend everyone past the age of 30 to undergo routine health checkups.

**Qn4. Are heart diseases hereditary?**

Ans: Yes

**Qn5. What are the ways in which the heart is stressed? What practices do you suggest to de-stress?**

Ans: Change your attitude towards life. Do not look for perfection in everything in life.

**Qn6. Is walking better than jogging or is more intensive exercise required to keep a healthy heart?**

Ans: Walking is better than jogging, since jogging leads to early fatigue and injury to joints

**Qn7. Can people with low blood pressure suffer heart diseases?**

Ans: Extremely rare.

**Qn8. Does cholesterol accumulates right from an early age (I'm currently only 22) or do you have to worry about it only after you are above 30 years of age?**

Ans: Cholesterol accumulates from childhood.

**Qn9. How do irregular eating habits affect the heart ?**

Ans: You tend to eat junk food when the habits are irregular and your body's enzyme release for digestion gets confused.

**Qn10. How can I control cholesterol content without using medicines?**

Ans: Control diet, walk and eat walnut.

**Qn12. Which is the best and worst food for the heart?**

Ans: Fruits and vegetables are the best and oil's the worst.

**Qn13. Which oil is better - groundnut, sunflower, olive?**

Ans: All oils are bad.

**Qn14. What is the routine checkup one should go through? Is there any specific test?**

Ans: Routine blood test to ensure sugar, cholesterol is ok. Check BP, Treadmill test after an echo.

**Qn15. What are the first aid steps to be taken on a heart attack?**

Ans: Help the person into a sleeping position, place an aspirin tablet under the tongue with a sorbitrate tablet if available, and rush him to a coronary care unit, since the maximum casualty takes place within the first hour.

**Qn16. How do you differentiate between pain caused by a heart attack and that caused due to gastric trouble?**

Ans: Extremely difficult without ECG.

**Qn17. What is the main cause of a steep increase in heart problems amongst youngsters? I see people of about 30-40 yrs of age having heart attacks and serious heart problems.**

Ans: Increased awareness has increased incidents. Also, sedentary lifestyles, smoking, junk food, lack of exercise in a country where



people are genetically three times more vulnerable for heart attacks than Europeans and Americans.

**Qn18. Is it possible for a person to have BP outside the normal range of 120/80 and yet be perfectly healthy?**  
Ans: Yes.

**Qn19. Marriages within close relatives can lead to heart problems for the child. Is it true?**  
Ans : Yes, co-sanguinity leads to congenital abnormalities and you may NOT have a software engineer as a child

**Qn20. Many of us have an irregular daily routine and many a times we have to stay late nights in office. Does this affect our heart? What precautions would you recommend?**  
Ans : When you are young, nature protects you against all these irregularities. However, as you grow older, respect the biological clock.

**Qn21. Will taking anti-hypertensive drugs cause some other complications (short/long term)?**  
Ans : Yes, most drugs have some side effects. However, modern anti-hypertensive drugs are extremely safe.

**Qn22. Will consuming more coffee/tea lead to heart attacks?**  
Ans : No.

**Qn23. Are asthma patients more prone to heart disease?**  
Ans : No.

**Qn24. How would you define junk food?**  
Ans : Fried food like Kentucky , McDonalds , Samosas, and even Masala Dosas.

**Qn25. You mentioned that Indians are three times more vulnerable. What is the reason for this, as Europeans and Americans also eat a lot of junk food?**  
Ans: Every race is vulnerable to some disease and unfortunately, Indians are vulnerable for the most expensive disease.

**Qn26. Does consuming bananas help reduce hypertension?**  
Ans: No.

**Qn27. Can a person help himself during a heart attack (Because we see a lot of forwarded e-mails on this)?**  
Ans: Yes. Lie down comfortably and put an aspirin tablet of any description under the tongue and ask someone to take you to the nearest coronary care unit without any delay and do not wait for the ambulance since most of the time, the ambulance does not turn up.

**Qn28. Do, in any way, low white blood cells and low hemoglobin count lead to heart problems?**  
Ans: No. But it is ideal to have normal hemoglobin level to increase your exercise capacity.

**Qn29. Sometimes, due to the hectic schedule we are not able to exercise. So, does walking while doing daily chores at home or climbing the stairs in the house, work as a substitute for exercise?**  
Ans : Certainly. Avoid sitting continuously for more than half an hour and even the act of getting out of the chair and going to another chair and sitting helps a lot.

**Qn30. Is there a relation between heart problems and blood sugar?**  
Ans: Yes. A strong relationship since diabetics are more vulnerable to heart attacks than non-diabetics.

**Qn31. What are the things one needs to take care of after a heart operation?**  
Ans : Diet, exercise, drugs on time , Control cholesterol, BP, weight.

**Qn32. Are people working on night shifts more vulnerable to heart disease when compared to day shift workers?**  
Ans : No.

**Qn33. What are the modern anti-hypertensive drugs?**  
Ans: There are hundreds of drugs and your doctor will choose the right combination for your problem, but my suggestion is to avoid the drugs and go for natural ways of controlling blood pressure by walk, diet to reduce weight and changing attitudes towards lifestyles.

**Qn34. Does dispirin or similar headache pills increase the risk of heart attacks?**  
Ans : No.

**Qn35. Why is the rate of heart attacks more in men than in women?**  
Ans: Nature protects women till the age of 45. (Present Global census show that the Percentage of heart disease in women has increased than in men )

**Qn36. How can one keep the heart in a good condition?**  
Ans: Eat a healthy diet, avoid junk food, exercise everyday, do not smoke and, go for health checkups if you are past the age of 30 ( once in six months recommended).

## LET'S BEAT POLLUTION EFFECTS THROUGH YOGA

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Increasing health issues due to increasing air pollution is a big challenge for any government or for any nation. We in India and especially in our capital fighting for basics of Health. As per World Health Organization's deaths due to air pollution have increased fourfold across the globe over the past decade.

This so called situation hasn't arise in a day or two, years has contributed in air pollution so without any doubt decades will take to purify or make this earth pollution free and definitely we will not there to enjoy fresh air. Did you think we need to pass our life unhealthy, not at all. Very true we can't remove industries or create green land much but we can purify ourselves through **Yoga**. We have reached the 21st century and talk about being technologically, economically, scientifically and materialistically advanced, yet there are so many factors on which we have just no control. We may control pollution, but we cannot control the aftermath arising out of pollution.

The human body is an amazingly complex defense and self-healing system. The body has its own fight or flight mechanism that engages quickly when danger is near. If bacteria, viruses or other toxic enemies invade the body, white blood cells come to the body's defense and kill the invader. This intricate system of protection is increasingly under attack. The invader, which can be odorless and invisible, rides quietly on the most essential element in the human environment- the air we breathe. Air pollution - toxins, particulate matter and ozone- is the invader that can break down the body's defenses, or at least contribute to the burden this elegant defense system bears.

**The Nose, Mouth and Throat :** The main route for air pollutants is through the nose, mouth and throat. The nose is very efficient at trapping and holding some inhaled pollutants. Concentrations of chemicals build up in the nose as the air is cleaned. The pollutants that accumulate in the nose can cause problems in the nose and sinuses or be absorbed in mucus membranes, resulting in a number of harmful effects on the body. The cell damage caused by exposure to chemical pollutants puts the body's defense system on alert and initiates an inflammatory response, similar to an allergic response. For example, when the nose is exposed to ozone, the airways are burned, causing inflammation and mucus production. The inflamed, runny nose has an increased sensitivity to allergens, such as pollen, and is more susceptible to viral and bacterial infections.

**The Skin :** The skin is a target organ for pollution and also the site of significant absorption of environmental pollutants. One of the main concerns for the health of the skin related to air pollution is skin cancer. Exposure to ultraviolet B (UVB) irradiation is closely associated with the development of skin cancers.

**The Blood :** Blood passes through all the body's organs and tissues, and can carry toxic substances as well as beneficial substances, such as oxygen, to them. Some air pollutants interfere with the function of blood, which results in detrimental effects on all organs of the body.

**The Lungs :** Association between air pollutants and an increase in deaths and hospital admissions due to respiratory and cardiovascular disease is not new. Ground-level ozone, nitrogen oxide and airborne particles are the main sources of concern when these air pollutants are brought into this mix, cell damage occurs causing inflammation and making cells more vulnerable to cancer. Severe inflammation can cause significant damage including scarring of lung tissue, called fibrosis, asthma, affecting fighting ability of WBC and abnormal thickening. These disorders make breathing more difficult. Often in air pollution there is the very unhealthy combination of oxidants damaging cells and making them more vulnerable to cancer and the exposure to carcinogens.

**The Cardiovascular System:** Air pollutants can cause the blood to become thick, increasing its tendency to clot, damaging arteries and promoting atherosclerosis – a buildup of fatty deposits in vessel walls, high blood pressure, risk of arteriosclerosis and other cardiac issues.

**The Brain :** It is now known that ultrafine particles are small enough to get past the blood-brain barrier, the membrane between circulating blood and the brain that prevents damaging substances from reaching brain tissue and cerebrospinal fluid.

With the increase in pollution allergies, asthma, cancer, cardiovascular disease, respiratory disorder, memory loss, had increase many folds over the past decade, it is important to know that there are steps you can take to protect your health and the health of your family. Oxidants, or free radicals, are a recurring villain in the story of air pollution and health.

Children are worst affected and that too at thrice the rate of adults. And it is going to take a heavy toll in the near future. And the irony is that it kills us slowly. It will not be very long when we will see hospitals full of patients suffering from asthma, cardio-vascular diseases, cancer, all sorts of infections, respiratory problems, digestive disorders (also due to pollution), running nose, common cold & cough, allergies, septic pharyngitis (throat infection), migraine, mental tensions and stress, loss of memory and concentration, headaches, sinus, problems of the eyes, epilepsy, psychosomatic disorders, depression, stress related disorders, and the list being never ending.

Do our modern medicines and medical men have any control over this? And do we have permanent solution for pollution?

I think answer in Big No, but we can beat effects of air pollution through few of yoga Asanas and Jal Neti

**Jala Neti (Nasal Wash):** One of the cleansing processes In Hatha Yoga there are simple techniques for cleaning the upper respiratory tract or system or the nostrils. Behind our nose lies a part called as nasopharynx. We cannot clean this nasopharynx by blowing of nose. It is known as Shuddhi Kriyas or cleansing process or nasal wash. It plays very important role in cleaning nasal cavity & nasopharynx. This ensures healthy and pollution free breathing and sensitivity for subtle experience that lead to inner awakening. Neti can be called a “Nasal douche”. Which works on osmotic pressure theory .It is a law in physics that fluid flows from low osmotic pressure to higher osmotic pressure. In inflammatory conditions of nasal cavity including sinuses, there is congestion and edema of nasal mucosa. Naturally during “Jalaneti” fluid from mucosal cells comes out which relieves the congestion and edema very fast. This helps in better functioning of mucosal cells and also opens up closed openings of the sinuses in nasal cavity.

In our nose there are nerve endings of olfactory nerve, which are responsible for our sense of smell. During “Jalaneti” these nerve endings are stimulated and give a big relax. This center of emotions has connections in medulla oblongata. The centers for control of BP, respiration are located in medulla oblongata. The favorable effects on centre of emotions also effect the medulla and can relax the person thoroughly. This may help in relieving high BP, asthma or even epilepsy. These all ailments are very closely related to emotions. But it's not easy as to see on you tube or to read its need training by yoga expert.

### HOW TO RECOGNIZE CARDIAC ARREST

- Rapid recognition of cardiac arrest is the essential first step of successful CPR 10.
- As per the guidelines, the lay rescuer who witnesses a person collapse or comes across an apparently unresponsive person should confirm unresponsiveness by tapping the person on the shoulder and shouting: "are you all right?"
- If the person does not respond, the rescuer calls for help or ambulance and initiates excellent chest compressions.
- Lay rescuers should not attempt to assess the victim's pulse and, unless the patient has what appear to be normal respirations, should assume the patient is apneic or without respiration.
- Remember even well-trained professionals can have difficulty determining if breathing is adequate or pulses are present in unresponsive adults.
- After assessing responsiveness, health care providers should quickly check the patient's pulse.
- While doing so, it is reasonable to visually assess the patient's respirations.
- It is appropriate to assume the patient is in cardiac arrest if there is no breathing or abnormal breathing (gaspings) or if a pulse cannot be readily palpated within 10 seconds.
- The key point is not to delay CPR.

# The Necessity of Women's Education in India

By Team Dignity India

For more than 2,000 years, from about BC 300, there was practically no education for women in India. Only a few women of the upper castes and upper classes were given some education at home. But, even here, there was tremendous social resistance.

Literacy of women at that time was looked upon as a disgrace. The notion of providing education to female children never entered into the minds of parents. A superstitious feeling was alleged to exist in the majority of the Hindu families that a girl taught to read and write will soon become a widow after marriage.

According to the report of the National Committee on Women's Education (1959), 'It cannot be denied that the general picture of the education of women was the most unsatisfactory and women received practically no formal instruction whatever, except for the little domestic instruction that was available to the daughter of the upper class families.'

It was the American mission which first started a school for girls in Bombay (now Mumbai) in 1824. According to the figures available, by 1829 within five years as many as 400 girls were enrolled in this school. Then, in the first decade of the 19th century, with the efforts of the missionaries as well as the Indian voluntary organizations, some girls' primary schools, particularly in Bombay, Bengal and Madras states, started.

The government also took the responsibility to promote primary education in general and that of the girls in particular. However, government efforts could not go a long way due to the Indian War of Independence of 1857.

After the war municipal committees and other local bodies were encouraged to open primary schools. In the year 1870, training colleges for women were established for the first time and women were trained to become teachers in girls' schools. As a result of all these efforts, great progress was made in girl's education in the last quarter of the 19th century.

However, in spite of these, there was a great gap between the education of men and women. It was estimated that for every 1,000 boys at schools, the number of girls was only 46. At the beginning of the 19th century there was hardly any literate woman in the country excepting a few in the aristocratic houses. It astonishes that by the end of the century hundreds of thousands of girls were enrolled in the newly opened institutions all over the country.

Though girls and women have made much educational gains in recent years, but still have a long way to go before their historic educational disadvantage is eradicated. The education system of India, like many other social institutions, has long been discriminatory towards the women. In 1916 SNDT Women University in Bombay became the first institution of higher learning to admit female students.

It had a number of high schools and colleges affiliated to it. In the beginning, it was (and is still) believed that women should aspire to become good wives and mothers, not intellectuals, doctors, lawyers etc. Women used to wash men's clothing, cared for their rooms and served them meals. They were forbidden to speak in public (these practices are more or less still continuing).

The proportion of women students has increased steadily after independence and mostly in the last decade. The literacy rate of women has gone up from 8.86 per cent in 1951 to 29.75 per cent in 1981, 39.29 per cent in 1991 to 54.16 per cent in 2001.

Enrolment of women in higher education has also grown since 1995. But these figures are not satisfactory when compared with the enrolment figures of boys. The main hindrance in the women education in India is rural residence, low caste, low economic standing combined with the traditional attitude towards women education as a whole.

These factors tend to deny opportunities of education to a girl. While broadly speaking (and as shown above) education of female students has made strides and it is not surprising that today in many faculties and departments of universities and colleges, more girls than boys are seen.





## ग्राहक की सुनिए, सफल बनिए अमिताभ वर्मा

मैं लगभग पंद्रह वर्ष पहले साहिबाबाद में एक बहुराष्ट्रीय कम्पनी में नौकरी करता था। कम्पनी बिजली पैदा करने वाले जनरेटर बनाती और बेचती थी। अच्छा-ख़ासा कारोबार था।

एक दिन सेल्स मैनेजर एक ग्राहक को मेरे पास लाए। मैनेजर साहब ने बताया कि एक जनरेटर का सौदा तय हो चुका है, लेकिन ग्राहक ऑर्डर देने से पहले मुझसे मिलना चाहते हैं।

ग्राहक से बातचीत होने लगी। वे बड़े शौक से एक रिसॉर्ट बनवा रहे थे। रिसॉर्ट में लगी हर चीज़ टॉप-क्लास हो, यही धुन उन्हें हमारे पास ले आई थी। उन्हें मुझसे बस यह आश्वासन चाहिए था कि जनरेटर समय पर सप्लाई हो जाएगा और बढ़िया चलेगा। सेल्स मैनेजर ने आग्रह किया कि मैं ग्राहक का मान रखते हुए अपनी तरफ़ से दस हज़ार रुपयों की छूट दे दूँ और ऑर्डर फ़ाइनलाइज़ कर लिया जाए। ग्राहक आशा-भरी निगाह से मुझे ताकने लगे।

मैंने ग्राहक को आने के लिए धन्यवाद दिया, उनकी उच्च रुचि की सराहना की, रिसॉर्ट की सफलता के लिए शुभकामना दी। ग्राहक खुश थे। सेल्स मैनेजर मेरे फ़ाइनल डिस्काउंट देने और ऑर्डर बुक करने की घड़ी का बेसब्री से इंतज़ार कर रहे थे। आगे जो हुआ, उसकी उम्मीद उन्होंने शायद सपने में भी नहीं की थी।

मैंने स्पष्ट किया कि ग्राहक ने जो जनरेटर चुना है, उसकी क्षमता ज़रूरत से बहुत ज़्यादा है। मैंने ग्राहक को ऐसे चयन से होने वाले नुकसान से आगाह किया। मैनेजर साहब पर तो जैसे घड़ों पानी फिर गया। ग्राहक पहले ही हमारी कम्पनी का सबसे छोटा जनरेटर ख़रीद रहे थे, उससे कम क्षमता के जनरेटर दूसरी कम्पनियाँ बनाती थीं। वे समझ गए कि ग्राहक हमें छोड़ कर किसी कम्प्यूटीटर के पास चले जाएँगे, और उनकी बनी-बनाई सेल धराशाई हो जाएगी।

ग्राहक मुझे कुछ देर तक ताकते रहे। फिर मुस्कुराए, और हाथ मिलाने को आगे बढ़ाया। मैंने हाथ मिलाया और खड़ा हो गया उन्हें विदा देने को। ग्राहक बोले, “अरे, उठते क्यों हैं, बैठिए! मैं बाज़ार में पूरी पूछताछ करने के बाद ही आपके पास आया हूँ। मुझे मालूम है कि आपका जनरेटर सबसे ज़्यादा मँहगा है। बड़ा भी है। मैं पायलट हूँ, यह जानता हूँ कि इंजिन की क्षमता का क्या महत्व होता है।”

मुझे अचरज हुआ, सब जानते-बूझते हुए भी ग्राहक हमारे पास क्यों आए। ग्राहक ने स्वयं ही शंका समाधान किया, “मैं देखना चाहता था कि आप मेरी आवश्यकता के अनुरूप जनरेटर ऑफ़र करेंगे या अपने स्वार्थ के अनुरूप! यदि आप अपने स्वार्थ के अनुरूप जनरेटर बेचने पर जोर देते तो मैं यहाँ से चला जाता बिना कोई ऑर्डर दिए। लेकिन आपने जिस तरह तकनीकी पहलुओं पर ध्यान देते हुए मुझे सलाह दी है, उससे मुझे आप पर विश्वास हो गया है। दरअसल मैंने अपनी ज़रूरत पूरी तरह से नहीं बताई थी। रिसॉर्ट में बिजली का इस्तेमाल सिर्फ़ रिहाइशी ज़रूरतों के लिए ही नहीं होगा। रिसॉर्ट के एक हिस्से में हम प्लान्ट लगाएँगे ...”

ग्राहक से बात होती रही। उनकी ज़रूरत पूरी करने के लिए एक नहीं, दो जनरेटर चाहिए थे। उन्होंने ऑर्डर दिया, और जाते-जाते कह गए, “काश! सभी विक्रेता आप जैसे होते!”

सेल्स मैनेजर खिसियाए से हैंसे, “सर! ये तो ग़ज़ब हो गया! हमें क्या मालूम था कि ...”

गंजे को कंधी बेचने वाले सेल्समैन न ग्राहक का भला करते हैं न खुद अपना। साख़ तो तभी बनती है जब ग्राहक आपका गुणगान करें। ग्राहक की बातों को सुनिए, उसकी मनोभावना को समझिए, और सफल बनिए।

## खाद्य पदार्थ की बरबादी ना करें

आज भारत जैसे विकासशील देश में ना जाने कितने परिवार रोटी देखे बगैर ही सो जाते हैं, ना जाने कितने परिवार भोजन के अभाव में अपना दम तोड़ देते हैं और ना जाने कितने बच्चे भोजन के अभाव में गर्भ में ही अंतिम सांस ले लेते हैं और दूसरी तरफ शादी ब्याह में जितनी खाने की बर्बादी उतनी ही शादी का स्टैंडर्ड | नाना प्रकार के व्यंजन, जलवायु के प्रतिकूल, फल व सब्जियों, आज यही एक शादी की शान है, क्या हम इस बरबादी से गरीब भूखे परिवारों का पेट नहीं भर सकते, क्या मानवाधिकार में भोजन का अधिकार भी शामिल है या नहीं |

राष्ट्रीय मानवाधिकार द्वारा 2003 में यह स्पष्ट किया गया कि भूख से मुक्त होना मानवाधिकार की श्रेणी में आता है | सन 1986 के विकास के अधिकार सम्बंधित घोषणा में यह स्पष्ट था कि मानव विकास के लिए लोगों को बुनियादी संसाधन जैसे भोजन, आवास, शिक्षा, रोजगार आदि के मामले में अवसर प्राप्त हों और वह आसानी से जीवननिर्वाह कर सकें |

देश में 60 करोड़ क्विंटल अनाज गोदामों में रहता है और गरीबों को दो जून की रोटी मात्र एक करोड़ क्विंटल में पूरी हो सकती है |

राज्य सरकार को चाहिए कि वह इस तरह की अनियमितताओं पर रोक लगाये और हर इंसान भर पेट, नींद ले |

शादी, ब्याह में यदि विभिन्न पकवान बनाने आवश्यक हैं या यूं कहें समय की जरूरत तो पकवान का साईज छोटा किया जा सकता है, हमें जिम्मेदार नागरिक होने के नाते ऐसी क्रियाओं को सम्मान से देखना चाहिए ना कि कंजूसी और अन्य प्रकार क अनैतिक मापदंडों में नापना चाहिए | बचे हुए खाने को जरूरतमंदों में बाँट देना चाहिए और उस सबसे पहले अन्न देवता का सम्मान करते हुए हमें थाली में उतना ही खाना लेना चाहिए जितनी जरूरत है ये जितनी थाली की Capacity है |

माता-पिता को चाहिए वह बच्चों का पेट रंग बिरंगी चाकलेट और बर्गर से नहीं पौष्टिक भोजन से भरें | खाद्य पदार्थ की बर्बादी राष्ट्र की दूसरी औद्योगिक बर्बादी है | खाने की बर्बादी ना केवल पर्यावरण को ही नुकसान पहुंचाती है वह Climate change में भी बराबर की भागीदारी अपनाती है | खाद्य पदार्थों की बर्बादी को नियंत्रित कर हम ग्रीन हाउस गैसों के उत्सर्जन को भी नियंत्रित कर पाएंगे |

यू. एन. की रिपोर्ट के अनुसार हर साल में एक विद्यार्थी भूखा सोता है | सामान्य से कम वजन वाले बच्चों की तादाद भारत में सबसे ज्यादा है |

वर्ल्ड बैंक के सर्वे के अनुसार बारात एक ऐसा देश है जिसमें Malnourished बच्चे अर्थात जिन्हें ना तो भर पेट खाना मिलता है और ना ही खाने में सभी जरूरी तत्व मिलते हैं |

2015 की Global Hunger Index की रिपोर्ट के अनुसार भारत 20 ऐसे देशों में से एक है जहाँ भुखमरी राष्ट्रीय समस्या है |

यूनाइटेड नेशनस द्वारा चलाई Think, Eat, Save reduce Your Footprint मुहिम भी हमें खाद्य पदार्थ की बरबादी राष्ट्रीय नुकसान की बात नहीं समझा पाई |

यू – एन की रिपोर्ट के अनुसार प्रति वर्ष बिलियन टन खाद्य सामग्री बरबाद हो जाती है | विकसित देशों में यह समस्या भंडारण के लिए अपर्याप्त स्थान होने की वजह से है |

अतः आप सबसे अनुरोध है खाद्य पदार्थ की बरबादी ना करें |

स्मिता अग्रवाल

Agrawalsmita726@yahoo.in

## **Report of Consumer Awareness Program at School level , organised by Dignity Restoration & Grievance Settlement Association on 7th Dec. 2015 at Sarvodya Kanya Vidhyalya , Clock Tower , Hari Nagar, New Delhi.**



### **Consumer Awareness Program at Sarvodya Kanya Vidhyalya**

A Consumer Awareness Program was organised at Sarvodya Kanya Vidhyalya – Clock Tower, Hari Nagar, by Dignity Restoration & Grievance Settlement on Monday 7th Dec, 2015. The program was attended by over 200 students, teachers and members of school management committee. During the program, students were taught the importance of consumer right duties and what precautions they should take while buying any product. They were also made aware about different signs like ISI, Agmark, FSSAI, Hallmark, how to differentiate between fake or original marks, importance of standardization and Role of Bureau of Indian Standards in making standards of products. The program was addressed by Sh. Girraj Singh, Sh. Rajesh V. Kirtani and Sh. Arun Kumar of Dignity India. To conclude the event students were given certificate of participation after the program and school was presented by a memento. The organisation also thanked - Mrs Narender Kaur, Mr. Rajesh V. Kirtani of School Management Committee, Mrs. Anita Rani Gupta, Vice Principal, Mrs Latika faculty of Sarvodya Kanya Vidhyalya – for their sincere efforts.



**Report of Consumer Awareness Program at School level, organised by Dignity Restoration & Grievance Settlement Association on 19th Dec. 2015 from 1200 to 1400PM at Sunbeem Public School, Kundan Palace, Viryam Nagar, Abhore Punjab-152116**



The program was attended by over 145 students, teachers and members of school management committee. During the program, students were taught the importance of consumer right duties and what precautions they should take while buying any product as per Consumer Protection Act 1986.. They were also made aware about different signs like ISI, Agmark, FSSAI, Hallmark, how to differentiate between fake or original marks, importance of standardization and Role of Bureau of Indian Standards in making standards of products. The program was addressed by Ms. Bhawana Sahani, Sh. Girraj Singh and Sh. Arun Kumar of Dignity India, New Delhi. And To conclude the event students were given certificate of participation after the program and school was presented by a memento. The organisation also thanked – Ms. Sushila Sharma, Principal, and members of Staff – for their sincere efforts.



## Report of Consumer Awareness Program at School level, organised by Dignity Restoration & Grievance Settlement Association on 19th Dec. 2015 from 9:30 am TO 11:00 am at H. S. Public School, Dharam Nagri, Abhore Punjab-152116



The program was attended by over 125 students, teachers and members of school management committee. During the program, students were taught the importance of consumer right duties and what precautions they should take while buying any product as per Consumer Protection Act 1986.. They were also made aware about different signs like ISI, Agmark, FSSAI, Hallmark, how to differentiate between fake or original marks, importance of standardization and Role of Bureau of Indian Standards in making standards of products. The program was addressed by Ms. Bhawana Sahani, President Dignity India, Punjab, Sh. Girraj Singh of Dist. Palwal, Haryana and Sh. Arun Kumar of Dignity India, New Delh and Dr. Ramesh Verma, Retd. Dy. Director Health Services to conclude the event students were given certificate of participation after the program and school was presented by a memento. The organisation also thanked – Mr. Guljari Lal Chalana, Mr. D. C. Chalana Principal for their sincere efforts.

## A Report on National consumer's Celebrations 24th December 2015



Dignity Restoration & Grievance Settlement Association celebrated National Consumer Day 2015 on 24th Dec. 2015 in association with Bolster Defence Academia at their Campus, Kothi No 1099, Mohna Road, Ballabgarh, Faridabad (Haryana), was attended by more than 60 students, faculty members of BOLSTER ACADEMEA. During the Program student were taught the importance of Consumer Rights, duties, their responsibility and what precautions they should take while buying any product. They were also made aware about different signs like ISI, AGMARK, FSSAI, HALL MARK, how to differentiate between fake and original marks, importance of standardization and role of Bureau of Indian Standard in making standards of products. The program was addressed by Sh. Girraj Singh, Chief Manager CORE Centre (JAGO GRAHAK JAGO) Supported by Department of Consumer Affairs, Govt of India, Sh. Arun Kumar, Chairman Dignity India, and Sh. Rajesh V Kirtani, Vice Chairman Dignity India. To conclude the event the students were given certificate of participation after the program and Bolster Defence Academea was presented by Memento. The organization also thanks Col. Gopal Singh, Mrs. Kamlesh Singh and their staff for their sincere efforts.



## Events from November to December, 2015


Ph. : 25494390

**Sarvodaya Kanya Vidyalaya**  
Hari Nagar, (Clock Tower) New Delhi-110064  
School Code : 1514021

Ref. No. SKV/HN/CT/..... Dated : .....

**REPORT ON CONSUMER AWARENESS PROGRAMME**

The programme conducted by DIGNITY RESTORATION AND GRIEVANCE SETTLEMENT ASSOCIATION on 7<sup>th</sup> Dec 2015 on consumer awareness for students is highly appreciated. Around 200 students, teachers and members of school management committee attended the programme. The programme has spread awareness among the students of their rights, duties and necessary steps to be taken by them while buying products and services.



It has concerned them towards the common consumer issues which help benefit the consumer of the country. The programme was addressed by Sh. Rajesh V. Kirtani and Sh. Arun Kumar of Dignity India. The students were given participation certificates and a memento was presented to the school. The organisation thanked the Vice Principal Mrs. Anita Rani Gupta, SMC members and the faculty Mrs. Latika for their sincere efforts.

*R. Kirtani*  
Vice Principal  
S.K.V.  
Hari Nagar (C.T.)  
New Delhi-64

Ref. No. .... Dated 19.12.15

**PRINCIPAL**  
**H. S. Public Sr. Sec. School**  
(Affiliated to Punjab School Education Board, Mohali)  
St. No. 4, Dharam Nagri, Abohar (Distt. FZR)

To *The Chairman*  
*The Dignity Restoration & Grievance Settlement Association*  
*Delhi*

**Subject :- JAGO GRAHAK JAGO**

It gives me great pleasure to appreciate the workshop on Consumer Education organised by Dignity Restoration & Grievance Settlement programme in this institution on 19th of December. Near about 300 students took part with great interest. Everybody liked it very much. The staff of the school also appreciated very much.

*Principal*  
H.S. Public Sr. Sec. School  
St. No. 4, Dharam Nagri, Abohar

Ph. : 01634-230326

**SUNBEAM PUBLIC SCHOOL**  
(Affiliated to P. S. Edu. Board, Mohali) (Affiliation No. 3043)  
Opp. Kundan Palace, Waryam Nagar, ABOHAR - 152116 (Ph.)

Ref. No. .... Dated 19.12.2015

**Report on Consumer Awareness Programme**

The programme conducted by Dignity Restoration & Grievance Settlement Association on 19th Dec, 2015 on Consumer awareness for students highly appreciated around 200 students, teachers and members of school management committee attended the programme. The programme has spread awareness among the students of their rights, duties and necessary steps to be taken by them while buying products & services.

*Sh. Arun Kumar*  
Chairman  
Dignity of India  
New Delhi

Col. Gopal Singh, VSM (Retd.)  
MO (RM) & HRD (Sp. HRM), POCOM (Sp. Mktg.)  
Director

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Ref. No. BDA/Mktg/SS/3 Dated 24.12.2015

**SEMINAR ON CONSUMER PROTECTION ACT & REDDRESAL OF GRIEVANCES**

Respected Sir,

I take this opportunity to thank you and all members of the team Dignity India for Conducting a Seminar of Consumer Protection Act and Reddresal of Grievances. Students and faculty members of Bolster Defence Academea have Benefitted to great an extent. Shri Girraj Singh ji had emphasised on various aspects of Consumer rights, were eye opener for one and all.

I, on behalf of Bolster Defence Academea, would like to Place on record our appreciation for your humane Services to the Society.

Thanking You,

*Col Gopal Singh, VSM (Retd.)*  
Director

## Delhi MR & CT Scan Centre

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Dignity Restoration & Grievance  
Settlement Association  
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15% On all Investigations.

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\* CT SCAN \* USG \* DOPPLER \* X-RAY





## Membership Form

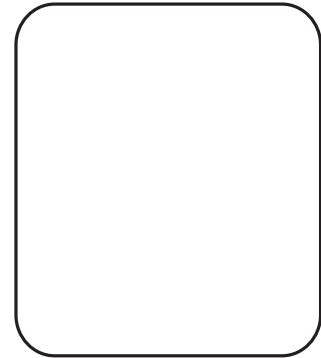
### Dignity's Consumer Awareness Program MEMBERSHIP FORM

Name: \_\_\_\_\_

Father's Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Blood Group: \_\_\_\_\_



Rural/urban.....Citizenship.....

Educational Qualification.....

Spouse Name/Nomination.....

Address.....

.....Pin.....

Phone.....(O).....Mobile.....

Email:.....Occupation.....

Address (Office)..... Pin.....

Payment Details : Cheque No.....Amount .....Date.....

Bank .....

I will follow the rules and regulation of 'Dignity Restoration & Grievance Settlement Association' and will never act against them.  
I am declaring that I am joining the organisation with my own consent and want to help the organization to serve with dignity  
I further declare that I am in sound mind and not involved in any criminal activity. I am joining this program without any illegal purpose  
Please attach a copy of proof of address and identification.

Date :

Plate:

Signature

## Membership Form

MEMBERSHIP FEE	
JOINING FEE (Individual Members, Life)	Rs.2100/-
YEARLY SUBSCRIPTION	Rs.100/-
Yearly Membership FEE	Rs.500/-
Yearly Membership FEE (For School Children / Senior Citizens Only)	Rs.300/-

Please send Bank Draft / Cheque in favour of :  
**Dignity Restoration And Grievance Settlement Association** Payable New Delhi.

**Bank Details:**

State Bank of Bikaner & Jaipur  
A-1/19, Safdarjung Enclave, New Delhi-110029

**Account No : 61218566894**

IFC Code: SBBJ0010579

Please Do not make cash Payments.  
Please enclose your Photo ID and Address ID Proof

**Please deposit Membership Fee  
in our bank account and send us  
your membership form.**

**Benefits:**

1. You will be getting free legal advice to consumer related problems.
2. You will be part of Dignity India team.
3. You will be helping others in providing advice and resolving consumer related problems.
4. You will be invited to attend seminars/ conferences / awareness programs organised by us and can organise programs with the help of Dignity India
5. You will be issued a plastic identity Card and membership Certificate.

Please fill form and send it to: -

**Dignity Restoration And Grievance Settlement Association**  
**B4/84/2, Safdarjung Enclave, New Delhi -110029**  
**Phone: 011-26173999 (M) 09818003999, 09540003999**  
**e-mail: director@dignityindia.org**

**For Office use only:**

Membership No.....Cheque/ Bank Draft No.....  
Bank.....Date.....  
Recommended by.....Approved by..... Date.....



# BEWARE OF

Misleading Claims  
About

# ISO 9001 CERTIFICATION

**ISO 9001** certification signifies that the organization has implemented a Quality Management Systems as per international standard within the organization. There are rules for use of any certification logo and such logos shall not be used on the product or in a way to denote that a product or service meets specified requirements

**Certified organizations  
cannot claim that their goods or  
services meet ISO 9001:2008**

The reference to **ISO 9001:2008** indicates that the organization has a **quality management system** that meets the requirements of **ISO 9001:2008**. This should provide you with confidence in your supplier's ability to provide consistent, conforming goods or services. **ISO 9001:2008** requires your supplier to monitor the levels of satisfaction of its customers (this includes you!), and to feed back this information in order to improve the effectiveness of its QMS.

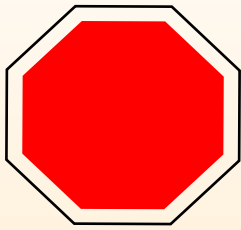


Issued in public interest by

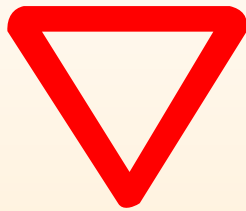
**Quality Council of India**

Institution of Engineers Building, 11th Floor, 2 - Bahadur Shah Zafar Marg,  
New Delhi - 110002, India. Tel: 91-11-2337 9321, 2337 9260, 2337 0567, 2337 8057  
Fax: 91-11-2337 9621 Email: [qc@qci.org](mailto:qc@qci.org), [info@qci.org](mailto:info@qci.org), [naibob@qci.org](mailto:naibob@qci.org)

# DIRECTIVE TRAFFIC SIGNALS



**Stop**



**Give Way**



**No Entry**



**One Way**



**Horn  
not allowed**



**Pedestrian  
not allowed**



**U-Turn  
not allowed**



**Overtaking  
not allowed**



**No Parking**



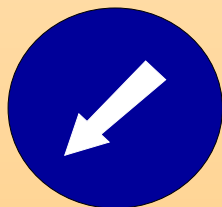
**No Parking  
No Stopping**



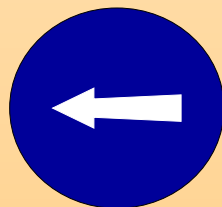
**Speed Limit**



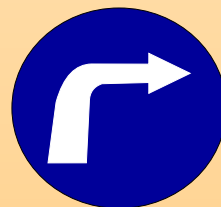
**Max. Load  
Limit**



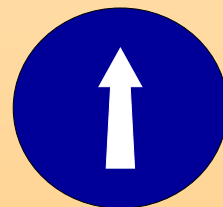
**Compulsory  
Use Left Lane**



**Compulsory  
Left Turn**



**Compulsory  
Right Turn**



**Compulsory  
Go Straight**

**Use traffic signals for your safety**