Cultural Evening
42nd Foundation Day Celebrations

Sunday, 28th July, 2013 from 6:00 PM onwards
Airforce Auditorium, New Delhi

Dedicated to CSBF
Safeguarding and caring for your well being

साथी हाथ बढ़ाना
A COMMITMENT TO BUILD A BETTER LIFE

A globally recognized leader in construction of large scale river valley and other hydro power projects.

The Jaypee Group has been turning convention inside out. With youthful enthusiasm and courage, we've gone where few have ventured. We have explored possibilities where none existed. And while doing so, we have established benchmarks for others to follow.

No wonder then, you will find shining examples of our resilience not just in hydropower, but in Engineering & Construction, Cement Manufacturing and Real Estate.

It is our dream of a brighter India that gives us the courage to brave the odds, and to emerge successful. It's no small dream. But then, it's not too big either.

HIGHLIGHTS

- Largest producer of hydro power in India in private sector
- Built Asia’s highest rock fill dam
- Largest single location cement producing facility
- Largest operating hydropower station in private sector (1000 MW Karcham-Wangtoo)

NO DREAM TOO BIG

www.jalindia.com
Introduction
Messages
Articles

<table>
<thead>
<tr>
<th>Topic</th>
<th>Author</th>
<th>Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beyond Benevolence</td>
<td>CS Harish K Vaid</td>
<td>1-3</td>
</tr>
<tr>
<td>Beyond Stress Management:</td>
<td>CS Om Prakash Dani &amp; M.S.</td>
<td>4-5</td>
</tr>
<tr>
<td>Towards Integral Wellness</td>
<td>Srinivasan</td>
<td></td>
</tr>
<tr>
<td>What My Family Should Know When I Am Not</td>
<td>CS Ajay Garg</td>
<td>6-8</td>
</tr>
<tr>
<td>Around</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lifestyles</td>
<td>Dr. Bhavna Barmi</td>
<td>9-10</td>
</tr>
<tr>
<td>Happiness @ Sharing &amp; Caring</td>
<td>Suneel Keswani</td>
<td>11</td>
</tr>
</tbody>
</table>

List of Northern India Regional Council
List of Cultural & Sports Committee of NIRC
List of Benevolent Fund Committee of NIRC
Advertisements
Introduction

The Institute of Company Secretaries of India (ICSI) is a premier national professional body constituted under the Company Secretaries Act, 1980 for the regulation and development of the profession of Company Secretaries. At present over three lakhs and eighty thousand students are pursuing the course and aspiring to become Company Secretary. The Institute has a strong cadre of over thirty three thousand competent members occupying key positions in the corporate sector and the government and includes 5000 members in practice serving the corporates as independent professionals. Northern India Regional Council (NIRC) is one of the Four Regional Councils of the ICSI and was established on 31st July, 1971. NIRC represents the States of Himachal Pradesh, Jammu & Kashmir, Haryana, Punjab, Rajasthan, Uttarakhand, Uttar Pradesh, National Capital Territory of Delhi and Union Territory of Chandigarh. NIRC has 30 Chapters and more than 9,700 members and 1,60,000 students spread over different parts of the Region.

In order to have specific focus on cultural & sports activities, NIRC has constituted Cultural and Sports Committee in the year 2013. The committee has been assigned to organise social functions like Picnic, Holi Milan, Diwali Puja, Republic Day, Independence Day, Sports events and cultural programs for members and their families. The Cultural & Sports Committee of NIRC is organising a 'Cultural Evening' for the members of the ICSI on the occasion of 42nd Foundation day of the NIRC on Sunday, the 28th July, 2013 from 6.00 PM onwards at Airforce Auditorium, Subroto Park, New Delhi, (INDIA)

NIRC has invited participation from Members and Students of Northern Region of ICSI by making announcement for "Talent Hunt". Based on the applications received, participants were selected for auditions and thereafter, they were invited and given a chance to perform live in the 'Cultural Evening'. The Talent Hunt is an initiative of NIRC for identifying talent in our students / members in the fields of dance, music, acting or performing art or any other performance of like nature, apart from the academics. NIRC has also invited entries for the first time from members, Students & their relatives for Exhibition of Crafts, Arts, Photographs, Paintings & Souvenir. The Exhibition is an initiative of NIRC to promote Art & Culture amongst members & students and to give them a platform to showcase their talent. NIRC provided an opportunity to explore & encourage the hidden talent in the members & students of the ICSI. These members & students selected through Talent Hunt Auditions will be performing in the Cultural Evening and the entries selected for exhibition will be displaying their products at the venue of the Cultural Evening.
I am pleased to know that, Northern India Regional Council of the Institute is organizing Cultural Evening for the members of the ICSI on the occasion of its 42nd Foundation Day on Sunday, July 28, 2013 at Airforce Auditorium, Subroto Park, New Delhi.

I wish the cultural evening a grand success.

CS S N ANANTHASUBRAMANIAN
I am very glad to know that Northern India Regional Council of the Institute of Company Secretaries of India is organizing a Cultural Evening dedicated to Company Secretaries Benevolent Fund (CSBF) on the occasion of 42nd Foundation Day celebrations on Sunday, July 28, 2013 at Airforce Auditorium, Subroto Park, New Delhi.

CSBF, very close to my heart, is an endeavor of the Institute towards developing a sense of belongingness, brotherhood, cooperation and collective welfare of Company Secretaries and their dependents. Organising a cultural evening is one of the effective ways of togetherness and raising of fund for a noble cause like this.

I wish for the grand success of the Cultural Evening.

(CS Harish K Vaid)
Dear Professional Colleagues,

I am pleased to inform you that the Northern India Regional Council of the Institute of Company Secretaries of India (NIRC-ICSI) is celebrating its 42nd Foundation Day by organizing series of programs for members & students. The inauguration function of the Foundation Day celebrations was organized on 25th July, 2013 which was followed by plantation of saplings Mrs. Krishna Tirath, Hon'ble Union Minister of Women & Child Development was the Chief Guest. Organization of the Cultural Evening is a part of the celebrations, which will conclude with the Blood donation camp and Health Checkup to be organized on 31st July, 2013 which is our 42nd Foundation Day.

As you all are aware that the Institute has setup the Company Secretaries Benevolent Fund with an objective of extending financial assistance to its members and their families in times of distress. In order to further strengthen the corpus of CSBF, it has been decided that the entire surplus generated from the cultural evening being organized by NIRC will be transferred to CSBF.

I am thankful to all of you for participating in the Cultural Evening. I hope that the members and their family will enjoy the cultural program.

With warm regards,

Yours sincerely,

CS M G Jindal
Dear Professional Colleagues,

**There are short-cuts to happiness, and dancing is one of them.** ~Vicki Baum

I am happy to inform you that Northern India Regional Council of the Institute of Company Secretaries of India is celebrating its **42nd Foundation Day** with week long programs from 25th July to 31st July, 2013. The main attraction of the celebrations is the organization of the Cultural Evening and which is dedicated to Company Secretaries Benevolent Fund (CSBF).

This Cultural evening is an initiative of NIRC-ICSI and being organized for the 3rd consecutive year. Our endeavor is to identify the hidden talent in our students & members in the field of dance, music, acting & singing and to motivate them to perform in front of our members & their families. These activities offer opportunities for participants to learn the values of teamwork, individual and group responsibility, physical strength and endurance, competition, diversity and develop a sense of culture and community on the one hand and give sense of belongingness & happiness among the members at large on the other hand.

You all will be amazed to see the talent, commitment & dedication of our members & students while they performed on stage.

I would like to thank all my Regional Council Colleagues, members of the Cultural & Sports Committee, Participants & Performer, Volunteers, NIRO Staff and last but not the least all the sponsors for their whole hearted support in organizing the cultural evening.

I hope that the members and their family will enjoy the cultural program and donate generously to the CSBF.

With warm regards,
Yours sincerely,

CS Manish Gupta
Program Director
I am very happy to share with you all that Northern India Regional Council of the Institute of Company Secretaries of India is celebrating its 42nd Foundation Day and as a part of celebrations, organizing a Cultural Evening dedicated to Company Secretaries Benevolent Fund on Sunday, July 28, 2013 at Airforce Auditorium, Subroto Park, New Delhi.

Friends, membership of the Company Secretaries Benevolent Fund is a noble cause for the benefit of those members who may be in dire need of help in case of any eventuality. Larger the members, larger the fund would be and the risk cover shall be multiplied with minimum cost. For increasing the membership of the Fund, NIRC is regularly making appeals at various platforms. The organization of the cultural evening is one amongst them and it is heartening to mention here that this is consecutive third year NIRC is organizing cultural evening fully dedicated to CSBF and the entire surplus will be transferred to CSBF.

I wish the cultural evening a grand success.

CS Dhananjay Shukla
Chairman
CSBF Committee, NIRC
<table>
<thead>
<tr>
<th>Relyon Softech Ltd.</th>
<th>Saral TDS Electronic TDS Filing Software</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarterly statements of TDS and TCS, with built-in FUV.</td>
<td>Rated as Best &amp; Most User friendly</td>
</tr>
<tr>
<td>Correction statements from data downloaded from TIN website.</td>
<td></td>
</tr>
<tr>
<td>Certificate generation (Form 16, 16A and 27D) including data import from Tin website*</td>
<td></td>
</tr>
<tr>
<td>Electronic Returns and Digital Signing of TDS certificate</td>
<td></td>
</tr>
<tr>
<td>Automated Tax Calculation for Salaries and Non-Salaries</td>
<td></td>
</tr>
<tr>
<td>Threshold limit check for each transacion</td>
<td></td>
</tr>
<tr>
<td>Automatic SMS* and letters for PAN request/confirmation</td>
<td></td>
</tr>
<tr>
<td>Import/Export data from Excel/Text/IFU/TDS formats</td>
<td></td>
</tr>
<tr>
<td>Vast MIS report for Deductions, Challans and various practical scenarios.</td>
<td></td>
</tr>
<tr>
<td>Automated Prequisite calculation and other salary/Income-Tax calculations.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Saral PayPack The Complete Payroll Solution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most comprehensive HR Solution</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tax Suite</th>
<th>Office Suite</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Tax</td>
<td>Client Management</td>
</tr>
<tr>
<td>Balance Sheet</td>
<td>Billing and Receipts</td>
</tr>
<tr>
<td>Audit Report</td>
<td>Document Management</td>
</tr>
<tr>
<td>Wealth Tax</td>
<td>Library Management</td>
</tr>
<tr>
<td>Service Tax Returns</td>
<td>Inward Outward Register</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>National Brand</th>
<th>Local Support</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Simplify Your XBRL Returns</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Complete XBRL Taxonomy Flow.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covering both C&amp;I and Cost Audit Taxonomy.</td>
</tr>
<tr>
<td>Full-fledged software not requiring Macros or excel sheets.</td>
</tr>
<tr>
<td>Single Screen for Data Entry with appropriate Segments for fast and accurate data entry.</td>
</tr>
<tr>
<td>Fully linked Schedules and sub-schedules - Avoids duplication of entries.</td>
</tr>
<tr>
<td>Import Data from Previous year data file including Foot Notes.</td>
</tr>
</tbody>
</table>

| With More than 40,000 Satisfied users |

To find a Relyon representative visit www.relyonsoft.com or call below

* Ahmedabad - 9978984869 * Bangalore & Goa - 09449599703 * Chennai - 9176998398 * Hyderabad - 9160877717
* Jaipur - 8823934441 * Kolkata - 9674558361 * Kerala & Mysore - 09449599701 * Mumbai - 9167223903
* New Delhi - 9582090123 * Pune - 9769492791
With
Best
Compliments
from:

VIKAS GERA & ASSOCIATES
Company Secretaries

17/53, 202, Arya Complex, Mall Road
Tilak Nagar, New Delhi-110 018

Mobile: 9810311198
E-mail: gera.consultant@gmail.com
With
Best
Compliments
from:

M.G. JINDAL & ASSOCIATES
Company Secretaries

No.11, 2nd Floor, Guru Har Rai Complex,
Near Manju Cinema, Industrial Estate Road,
Ludhiana-141003, Punjab

Mobile: 09814170354 E-mail: mgjindal@gmail.com
Darcl Logistics is one of the India’s leading transportation and logistic companies with annual turnover of ₹ 1710 crores (unaudited results FY 2012-13) catering to nation’s leading private and public sector corporates through a pan India network of nearly 200 branches with a strong and experienced team of over 3000 human resource capital covering all major port cities and industrial towns in the country. Company’s growth genesis can be traced back to more than four decades.

- **Freight Movement and Handling Services**
  - Full Truck Load
  - Last Mile Connectivity
  - Multimodal Logistics
  - Rail Freight Forwarding

- **Project Logistics & ODC Movement Services**
  - Turnkey Solutions
  - Heavy Lift Consignments
  - Over Dimensional Consignments
  - Route Mapping & Surveys

- **In-Plant Logistics and Handling Solutions**
  - Handling Services
  - In-plant Logistics

- **Container Train Operations**
  - Owned Trains
  - Parcel Vans
  - Shared Train operations

- **Global Freight Forwarding Services**
  - Ocean Import / Export freight Management services
  - Air Import / Export freight Management services
  - Custom Clearance services

- **Value Added Services**
  - Vehicle tracking through GPS
  - Safety & Transit Insurance
  - Expedited Delivery
  - Reverse Logistics
  - Freight on Delivery
  - Supply Chain Optimization

- **Ancillary Services**
  - Stevedoring
  - Insurance
NESAR ASSOCIATES CONSULTING PRIVATE LIMITED
SANKALP, C-227, Ground Floor, Near Garden of Five Senses, Wesend Marg, Paryavaran Complex, New Delhi – 110030
Contact No.: +91-981856340, +91-11-29553632, Telefax: +91-11-29553542.
Email: nesar@nesarassociates.com; Websites: www.nesarassociates.com

Corporate Advisory Services    Management Consulting    Legal Advice

We offer single window consultancy services to our client by offering a complete bouquet of services.

We work with our clients as Partners

We believe that we will grow by nurturing our partner’s growth over time.

We believe in working as part of client's team and we are always a call/email away

We not only advise about what to do but we roll up our sleeves and say let us make it work together.

Our Services include:
- Virtual CFO
- Legal Advisory
- Litigation Management
- Contract Management
- Risk Analysis & Management
- Corporate Restructuring
- Private Equity and Fund Mobilization
- Transfer Pricing Study
- Compliance Management including FCPA & SOX Compliances
- Management Audit
- Management Consultancy

Delhi    Mumbai    Bangalore    Chennai    Dubai    Singapore
With
Best
Compliments
from:

PUNIT HANDA AND ASSOCIATES
Company Secretaries
www.legalexpert.in

N-120, South City 1, Gurgaon,
National Capital Region of India

Mob.: +919891919900 E-mail: cs@punithanda.com
With
Best
Compliments
from:

DMK ASSOCIATES
Company Secretaries

31/36, Old Rajinder Nagar
New Delhi-110 060
Telephone : +91-11-4243 2721
Mobile: +919871315000 & +919810480983
E-mail: deepak.kukreja@dmkassociates.in
monika.kohli@dmkassociates.in
Website : http://www.dmkassociates.in
Save 55% on car insurance by doing the right thing!

Trust mothers to always know best. And when it comes to car insurance, she would advise you to choose the policy that helps you save the most. Now, you can do that easily by logging on to www.policybazaar.com. Go through and compare all featured car insurance policies. Then choose the policy that works best for you. It’s really that simple!

A Naukri.com, Intel Capital & Inventus Portfolio Company.
Insurance premium and quotes powered by www.acuratequotes.in. IRDA Web Aggregator licence no. IRDA/WEB/AGG/UP/002. Insurance is the subject matter of the solicitation.
With
Best
Compliments
from:

RANJEET PANDEY & ASSOCIATES
Company Secretaries

574, Second Floor, Main Road,
Chirag Delhi,
New Delhi - 110017

Mobile: 9810558049 E-mail: cs.ranjeet@gmail.com
With
Best Compliments
from:

MUKUN VIVEK & COMPANY
Company Secretaries

Registered Office:
28/51, West Patel Nagar, New Delhi-110008
011-42484693

Branch Office:
A-38, Anand Vihar, New Delhi-110092
011-42147218

It's Partners

<table>
<thead>
<tr>
<th>CS Mukun Arora</th>
<th>CS Vivek Sinha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobile: 9811811220</td>
<td>Mobile: 9873156155</td>
</tr>
<tr>
<td>E-mail: <a href="mailto:mukun@mvco.in">mukun@mvco.in</a></td>
<td>E-mail: <a href="mailto:vs@mvco.in">vs@mvco.in</a></td>
</tr>
</tbody>
</table>
At Fortis, we understand patients not just in terms of medical reports but as people. That’s because we have a patient-centric approach to healthcare. Indeed, we have the finest medical talent and train every employee to render thoughtful and efficient service. So, expect great care from us.
With

Best

Compliments

from:

R. K. SINHA & ASSOCIATES
Company Secretaries

D-59, West Patel Nagar, New Delhi-110 008

Mobile: 9810454261, 9811726570, 9289400771
Ph. No.: 011-42415448, 011-25886261
E-mail: admin@csrks.net, Web: www.csrks.net
Our Strength:-
- APAC Venture started in the year 2007
- Founded by a team of young enthusiastic professional (CA/CS)
- Having working experience of more than 15+ year
- Expertise in Auditing, Corporate Law, Direct & Indirect Tax
- Presence in Delhi & Gurgaon – 4200 sq. ft. fully furnished office
- 55+ professional staff

Our Services:
- Tax & Regulatory
- Corporate Laws
- Financial Accounting
- Assurance
- Corporate Finance
- Risk Advisory

APAC is committed to be a leading one stop solution partner with an edge having high level of professional ethics, trust and integrity.

We believe that our work makes our future and these same thought we are applying in our work for clients. What we do, we do well and real.

Our Promoter:-
- Chetan Gupta (FCS)
- Anil Varma (FCA)
- Amit Jain (FCA)

Corporate Office: 701-702, R.G. Trade Tower, Netaji Subhash Place, Pitampura, New Delhi-110034, India
Tel No.: +91-11-47381101-08, F.: +91-11-47381109

Branch Office: 145-146, Tower B-2, Spaze I-Tech Park, Sector-49, Sohna Road, Gurgaon – 122102, Haryana, India
Tel No.: +91-124-4264510, F.: +91-124-4264512

Website: www.apac.in
Our Office address is:
VGrow Advisors Private Limited
3/31, 1st Floor, West Patel Nagar,
Near Patel Nagar Metro Station/Pillar 197,
New Delhi 110 008
Ph: 011- 4341 1103, 4341 1104
Email: info@vgrowadvisors.com
Website: www.vgrowadvisors.com

“We believe in providing quality deliverables with cost and time efficiency”

With Best Complements from

VGrow Advisors Private Limited:

VGrow Advisors Private Limited is a financial and tax advisory services firm having domain experts for each of its service verticals. These domain experts have worked with leading practices in India, including Big-4 consulting firms and have successfully served various Indian and multinational clients on their domestic/international business ventures.

VGrow’s core service offerings include:

- Transactions advisory Services,
- Financial & Commercial Due Diligence
- Valuation Advisory services
- Corporate Restructuring Services
- Fund raising & Project financing
- Direct tax advisory, including litigations
- Indirect Tax Advisory, including litigations
- Management reviews
- Risk Advisory including Internal Audit

We at VGrow believe in giving highly personalized attention and customized solutions to all our clients keeping intact the best of industry standards and ensure lowest possible turnaround time.

With Best Regards

Team @VGrow
With
Best
Compliments
from:

VLS FINANCE LTD
13 Sant Nagar, East of Kailash, New Delhi-110065.
Tel: 91-11-46656666 Fax: 91-11-46656699
Email: vls@vlsfinance.com / Website: www.vlsfinance.com
"The legacy of Oil India Limited (OIL) dates back to 1889 when the first commercial discovery of crude oil was made on Indian shores. Today, OIL has a strong Pan-India and global presence. A Navratna company of dedicated & skilled people responding to challenges with grit and determination.... That's OIL!"

**HIGHLIGHTS**

- India's Second largest National Oil & Gas Exploration & Production Company.
- Global forays - E&P assets and business in Libya, Gabon, Nigeria, Yemen, Sudan, Iran, Egypt, East Timor, Venezuela and USA.
- Successfully completed IPO with an over-subscription of 31 times.
- The coveted Navratna status conferred on OIL in April 2010

**Oil India Limited**

(A Government of India Enterprise)

Corporate Office: OIL House, Plot Number 19, Sector 16A, Noida, District Gautam Buddha Nagar, Uttar Pradesh 201301, India

Tel: +91 (120) 2488 333. Website: www.oil-india.com

- Exploration & Production of Crude Oil & Natural Gas
- Transportation of Crude Oil
- LPG Production
- E&P Services
Beyond Benevolence

CS Harish K Vaid
Vice President, The ICSI

The Company Secretaries Benevolent Fund set up by The Institute of Company Secretaries of India (ICSI) to create large security umbrella to provide comfort and security for members and their dependents in 1976 is very close to my heart. It had been my endeavour to contribute my mite to widen the spectrum of CSBF ever since I became a member of the Institute. That must be the reason, whenever I get an opportunity to write an article for any publication of the Institute, the word 'benevolence' haunts me.

If we follow hierarchy of needs of Abraham Maslow, I would place 'benevolence' alongwith 'love and belonging needs'. Maslow laid out five broader layers of needs of a human being in his famous theory 'Hierarchy of needs' - the physiological needs, the needs for safety and security, the needs for love and belonging, the needs for esteem, and the need to actualize the self, in that order.

One of the many interesting things Maslow noticed in his career, was that some needs take precedence over others. For example, if you are hungry and thirsty, you will tend to try to take care of the thirst first. After all, you can do without food for weeks, but you can only do without water for a couple of days! Thirst is a “stronger” need than hunger.

Similarly, as per Maslow's theory, when we accomplish the first two needs of hierarchy, i.e. 'physiological needs' and 'safety and security needs', we begin to feel the need for friends, children, affectionate relationships in general, even a sense of community.

In our day-to-day life, we exhibit these needs in our desires to be a part of a community, a member of society, a brother in the fraternity or a part of a gang. It is also a part of what we look for in a career.

Unless you satisfy these needs, as per Maslow, you can't move on the other two levels, 'the esteem needs' and 'self actualization'.

Here I feel the importance of bringing together all CSs under the umbrella of CSBF. The feeling of belongingness – to a professional fraternity – would
motivate us to extend a helping hand to lesser privileged brethren of our community.

Disaster is no arbiter on whom it may fall. Fortunately, 99% of members and their dependants do not suffer, but for the other 1% unforeseen disasters do happen. For some, bereavement, ill-health or loss of employment can have a devastating effect on their lives. It affects not only the individual—the sufferer—but also the family, the near and dear ones.

The concept of Benevolence is not a new one but it is in existence since time immemorial. Historically, from individual families to particular communities to villages to States, there existed a feeling of benevolence for others, who are in need of such help from other members of the society. People had been coming forward generously to help the persons in need thus creating the comfort of social security in the times of distress.

The haves in the society had been helping those in need of the same in various ways including providing shelters, medical assistance, education, assisting the needy families on the occasions of weddings and providing other sorts of financial assistance. Generally such assistance had been commensurate to the standard of living and quality of life the beneficiary had been leading.

However, various sections of Society have voluntarily come forward to help other members of their peer group, who might be in need of such help to continue to take care of their basic needs commensurate to their stature in the society.

Same way, being responsible members of the Society, a section of our members have come forward wholeheartedly to support this noble cause with the hope and confidence that others will join the moment their conscious desires them to do so.

Let us be reminded that Benevolence is silent good will. It is like the sun shining on hard ground, softening the earth, melting the ice, without expecting anything in return. It is the state of naturalness which is why it works.

Benevolence is a virtue we rarely hear of these days. We do hear of kindness and gentleness, but benevolence is much deeper. It is not only a façade, it runs deep within a strong soul. It is the sign of spontaneous Unconditional Support. Many people say that nothing is free anymore, that everything has a price and even kindness done has some expectation of being returned. Benevolence is not like that, for it does not ask anything in return. It asks
only to be allowed to be expressed.

And, above all, it facilitates moving forward to the next needs in the hierarchy laid down by Maslow, which are very dear to any individual, i.e. 'the esteem' and 'self actualization'.

Only after accomplishing all the three 'needs' as above, we begin to look for the next need - The esteem needs. Maslow noted two versions of esteem needs, a lower one and a higher one. The lower one is the need for the respect of others, the need for status, fame, glory, recognition, attention, reputation, appreciation, dignity, even dominance. The higher form involves the need for self-respect, including such feelings as confidence, competence, achievement, mastery, independence, and freedom. Note that this is the “higher” form because, unlike the respect of others, once you have self-respect, it's a lot harder to lose!

The negative version of these needs is low self-esteem and inferiority complexes. In modern countries, most of us have what we need in regard to our physiological and safety needs. We, more often than not, have quite a bit of love and belonging, too. It's a little respect that often seems so very hard to get.

When we accomplish all the four needs, we move on to the last level – self actualization'. They are a matter of becoming the most complete, the fullest, “you” - hence the term, self-actualization. This is the ultimate which any human being in the society will look forward once these needs are accomplished, the individual reaches the stage of respect from the Society at large. And that is what anybody and everybody, howsoever, big or small one may be, desires to achieve.

On an overall analysis, one reaches to an interesting conclusion, i.e., the feeling of benevolence for others comes after the physiological needs and the needs for self safety & security which becomes a catalyst to move to the next levels of fulfillment of needs for esteem and the ultimate need for self actualization.

Needless to mention, I for one would always wish to see all the esteemed members of our well knit family - The ICSI - to reach the ultimate level of self actualization through the catalyst of benevolence, thereby commanding respect from the Society at large.

Hope sees the invisible, feels the intangible and achieves the impossible. So do I.
The prevalence of acute stress and stress-related problems in the corporate world has forced corporate management to the need for a greater attention to employee wellbeing. But most of the wellness practices of the corporate world are peripheral. The concept of “Stress-management” is a limited approach to corporate health. Similarly, some of the corporate wellness practices like in-house gyms, picnics or flexi time, though helpful, are cosmetic remedies which try to alleviate symptoms but do not heal the malady at its roots. The long-term solution to the chronic problem of corporate stress lies in building a culture of integral wellness.

The Four-Fold Wellness

In a holistic perspective wellness may be defined as the inner and outer felicity, which an individual feels in the act of living, working and interacting in a community. This experience of wellness, to be integral, has to embrace all the four dimensions of the human organism: Physical, Vital, Mental and Spiritual. The physical is the material sheath or body or the material environment. The vital is the source of our sensations, emotions, desire and the vital energy, anima, which animates our body and mind. The mental is the source of our thoughts, perceptions, ideas, ideals and values. The spiritual is the deepest and innermost source of our individuality. Here is a brief outline of the path which can lead to this four-fold wellness and the path to achieve them.

Physical well-being

- regular exercise and right nutrition
- a material environment which is gentle, pleasing and harmonious to senses
- lots of fresh and clean air, sunlight and open space
- ecological harmony and attunement with physical Nature
- certain amount of outer peace, security and prosperity

Vital and emotional Well-being

- joy and freedom of action, creation, achievement, play, adventure and exploration
- selfless service to the common good of all.
- Inner and outer harmony and mutual goodwill among people
- A collective environment and a system of government which is kindly compassionate, fair and just.
**Mental Well-being**

Clarity in thought and mutual understanding
Peace, tranquility and benevolence in the emotional and mental consciousness
A certain amount of rest, relaxation and leisure and sufficient inner space to pursue our higher evolution in the psychological and spiritual domains.

**Spiritual Well-being**

Awakening of the spiritual self in us and a harmonious integration of the body, life and mind around this spiritual core of our being.

**The Strategic Implications**

This brings us to the question how to implement this vision in the corporate life. Here are some strategic initiatives for evolving corporate wellness policies and practices based on the integral vision of wellness which we have discussed earlier.

The first step is an attitudinal change. The employee has to be viewed not as a knowledge-skill engine for achieving the bottom line or deadlines of the organization but as a living soul with a body, life and mind progressing towards a divine goal which includes the realization of her highest and total human potential.

Second task is to arrive at a balanced approach to performance and wellness or in otherwords an equal emphasis on performance as well as wellness. The corporate world makes a systematic, scientific and planed attempt to achieve business goals like productivity, profit, quality, customer service or innovation. But a similar attempt is lacking in the domain of human wellbeing. If the corporate world want to create a more humane and healthy work-place there must be a similar systematic, scientific and planned attempt towards a continuous enhancement of human wellbeing in all the four dimensions which are discussed in this article.

Third task is to make the concept and practice of integral wellness an integral part of the education and training programme for employees at all the levels of the corporate hierarchy.

The backbone of mental health is inner peace and equanimity. Every employee has to be taught how to maintain and establish inner peace and equanimity under all circumstances. The methods and practices of Indian yoga can be of great help in this task.
What My Family Should Know When I Am Not Around

CS Ajay Garg
gargajay24@yahoo.co.in

Last month, Sanjay Jhamb died at the age of 44, leaving three Bank Accounts out of which he did not assign nominee in two accounts. His wife could easily withdraw money from one account but withdrawing money from other two accounts became difficult proposition. The family could withdraw money from these two accounts only lot of legal documentation and more than 7-8 visits to the Bank. In another incident, the 125000/- lying in pension account of Mr. IP Singh could not be utilized by his son and went back to government coffers as spouse of Mr. IP Singh passed away earlier than him. Perhaps he did not know that balance in Pension account can't be claimed by successors if there is not dependent on deceased. In another such incident, Mr. Inderjeet died at the age of 38 years. The first LIC policy of Rupees five lacs referred his mother as his nominee. But his mother passed away two years before his marriage. His spouse could get back insurance claim only after lot of hassles and difficulties.

These startling difficulties are avoidable if financial information is updated from time to time and shared with core family members. While enjoying the present, one shall remember the past and shall be future-ready.

Most of us are well-organized in our professional lives and keep updating ourselves on daily basis. But what about monetary and financial affairs? Do you also keep postponing the updation? Do you remember when you last updated your address in your Bank Accounts; when you last updated nominee in your Insurance policies; when you shared whereabouts of registry papers of your immovable properties with your core family members? None of us know when we will have our last breath.

This is bitter truth about Indian society that female members, howsoever educated she may be, do not take interest in financial matters and property documents. They are rarely aware about whereabouts of bank pass books; insurance policy bonds; registry papers; amounts loaned to friends and relatives; loans taken from friends and relatives; holdings in shares and mutual funds and other such information. After demise of head of the family, the struggle for financial information starts leaving lot of holes and potholes.

Just with the help of few simple and not so simple steps, you can ensure trouble free life for your dependents as and when you leave for heavenly abode.

The Documents: Followings steps may help you in leaving behind trouble legacy for survivors.
Scanned Papers: In today's digital era, have you thought of scanning all the critical documents and updating scanning from time to time. Only scanning may not serve the purpose. Ideally these should be kept in the personal folder of dependents and also in their e-mails (oldest form of cloud computing). This scanned image is best source of preserving copies of financial information and supporting documents. One shall not forget to update the info and documents. The updation shall be taken at regular intervals as well as on happening of any event (such as acquisition of new insurance policy / new property / opening of new account).

Original Papers: If you intend to keep the original papers in Bank Locker, then ideally you should take locker in joint name where either or survivor is allowed to operate. If you wish to keep the papers elsewhere, then choose the place which is relatively not prone to natural disaster. Keeping all the originals at one place or splitting the original papers in more than one bunches and safe keeping them at more than one place. You know the answer.


The Critical Steps:

Bank and Banking Instruments: Nominations and updating nominations after major happenings in life is very important in case of Accounts maintained with banks be it Saving, RDs or FDs. Whereabouts of debit cards, credit cards, and other banking instruments and their passwords : how this can become accessible to dependents in case of any eventuality.

Lockers: In case of eventuality, operating lockers may become very big challenge. Even nominees face difficulties in operating lockers. Lockers are in fashion. Each one of us shall operate the locker on the basis of either or survivor. It is better if list of contents, keys, password, etc. are accessible to the dependents in times of need.

Share Market and Mutual Fund Investment: Usually, each and every professional has some investment in share market, commodity market, mutual fund and other similar markets. One shall ensure that at least, one of the dependent is aware of the nuances of such markets and have basic knowledge about operations. This has been noticed that in
absence of elementary information, such investments are hard to come back to the dependents of the deceased.

**Insurance Policies**: Life insurance and general insurance, both are critical. Except payment of premium, only dependents have to deal with these policies. Updation of nominee details, address details at the time of changes are critical. Loved ones should know the place of policy bonds and identity cards; contact details in case of need; terms and conditions to avail the benefits offered by the insurance companies.

**Insurance Policies**: Life insurance and General Insurance (more particularly Mediclaim Insurance and Personal Accident Insurance), both are critical. Except payment of premium, only dependents have to deal with these policies. Updation of nominee details, address details at the time of changes are critical. Loved ones should know the place of policy bonds and identity cards; contact details in case of need; terms and conditions to avail the benefits offered by the insurance companies.

**Will**: Leave aside executing a will, even talking of will is big no-no in Indian society. Whether will need to be executed only when someone is on death bed? As enlightened professional, are you aware about timing of first will? Ideally each one of us shall execute our first will just after acquiring first immovable property (howsoever small that may be). The will helps not only in transmission of assets to next generation but also help in avoiding the family disputes.

**Fair Weather Friends and Well Wishers**: Onus lies on the professionals to educate their family members about fair weather friends. Friends can be many but each of them can’t be relied during difficult times. Even this is advisable that loved ones should know about two three distantly located fair weather friends on whom they can rely in case of natural disaster.

Each one of us should spare some time for loved ones and the dependents. Every one of us must introspect: **What My Family Should Know When I am Not Around**. Even this is advisable to develop disaster management plan for the family as a unit. If you forget to plan for next generation, then remember the following couplet.

**TOWARDS LOVED ONES,**
**I HAVE PROMISES TO KEEP!**
**MY DEPENDENTS HAVE TO LIVE,**
**EVEN IF I AM ASKED TO SLEEP!!**

⭐⭐⭐⭐⭐
For millions of working people, the dream of having a career and a personal life seems like a faraway possibility. This is especially true in developed nations, where professionals frequently work overtime, neglect to take paid time off, and are locked into cycles of workaholism. It's even more prevalent with entrepreneurs and solopreneurs. It's really not surprising that stress from working too much causes so many illnesses and family problems.

We've known for several years that diet and exercise can help people maintain their physical health and live longer, but maintaining mental health is just as important. Lifestyle changes are a process that take time and require support. Once you're ready to make a change, the difficult part is committing and following through. Careful planning means setting small goals and taking things one step at a time.

Here are some ways to restore work life balance, harmony to your lifestyle and that will help you make lasting positive lifestyles and behavior changes.

**Make a plan that will stick.** Your plan is a map that will guide you on this journey of change. You can even think of it as an adventure. When making your plan, be specific. Want to exercise more? Detail the time of day when you can take walks and how long you'll walk. Write everything down, and ask yourself if you're confident that these activities and goals are realistic for you. If not, start with smaller steps. Post your plan where you'll most often see it as a reminder.

**Change one behavior at a time.** Unhealthy behaviors develop over the course of time, so replacing unhealthy behaviors with healthy ones requires time. Many people run into problems when they try to change too much too fast. To improve your success, focus on one goal or change at a time. As new healthy behaviors become a habit, try to add another goal that works toward the overall change you're striving for.

**Put your personal health first.** A large part of having work life balance is taking good care of your physical and mental well-being. Eating a healthy diet, getting adequate exercise, and taking breaks can help you to remain healthy. This health translates to better performance when engaged in work or family activity.

**Learn to manage time well.** A poorly managed schedule can lead to work life overload fast. If you find yourself spending hours doing meaningless tasks, or repeating the same tedious activities over and over again, perhaps it's time to take a look at what you can do to stop wasting time. Remember, we all get the same amount of time each day, so make the most of this to recapture work life balance. We work with a number of clients to streamline and automate their business to save time.

**Prioritize your family, then work.** Create your own personal time boundaries and stick to
them. Ensure you build family time into your schedule and 'me' time and do not compromise that time. Don't answer your phone or check emails. Keep the time devoted to your family to connect and focus. Do not be distracted by work obligations.

Ask for support. Accepting help from those who care about you and will listen strengthens your resilience and commitment. If you feel overwhelmed or unable to meet your goals on your own, consider seeking help from a psychologist. Psychologists are uniquely trained to understand the connection between the mind and body, as well as the factors that promote behavior change. Asking for help doesn't mean a lifetime of therapy; even just a few sessions can help you examine and set attainable goals or address the emotional issues that may be getting in your way.

Swashrit Society, a national NGO has a team headed by Dr. Bhavna Barmi comprising of internationally renowned doctors, psychologists and lifestyle experts, which aims to provide this support to the employees of a concerned organization with a Free Telephonic Helpline and E-mail/Skype Helpline wherein professional and instant support is available to cope and resolve concerns of the employees, with confidentiality being the cornerstone of the services.

Any time you have a thought, feeling or concern feel to share them with us at swashrit@gmail.com – Nos. – 9818466774.

With Best Compliments from:

GIYTON & ASSOCIATES
Company Secretaries

House No. 23, Sector-30
Gurgaon-122 002
Tel No. +91-124-2380740 (D)/2382323(O)
Mobile: +919873347280 E-mail: dshukla2007@gmail.com
Happiness @ Sharing & Caring

Suneel Keswani
Corporate Trainer

We all are surrounded by an era of Globalization in which the world is becoming smaller, but the markets are becoming bigger. Today Geography has become history & we are integrated through IT. But the flip side of this Globalization is that the world is becoming smaller & people mostly have become lonely. Even in Delhi Metro, Trains, Buses & Flight journey people hardly interact with each other.

At homes we find conflicts & splits. Earlier in Indian Marriage, divorce was an alien concept. Marriage meant life long (jab tak hai jaan) relationship. But now no longer it can be taken for granted. We have moved from Joint to Nuclear & now Electronic family (going single!!), but still happiness & peace eludes us. Now Bhagam Bhag!! has become the order of the day & life. In our childhood we had read the story of Rabbit & Tortoise race in which the moral of the story was: Slow & Steady always wins the race. Now speed is the new Mantra but in the process health, time & relationship have become a big casualty.

Well, wait a minute, I thought we were talking about happiness. Yes we still are, but incidentally through the path of more money which will enable me to have my latest iPhone, Electronic gadgets, Car, Home, Lifestyle products & my net worth related status/ image in the society. These milestones will be the source of eternal happiness. But alas!! happiness still eludes the vast majority of people. It’s a comedy of errors.

If happiness was to be in proportion to the money earned/obtained, then the wealthy people should have got it, but its not so. Whenever you see your family old snaps, we often say - that was truly a happy phase of my life. So dear friend if you seek eternal happiness & peace of mind, begin your journey with knowing Thy Self & knowing Thy People.

Practical Suggestions:

1. Appreciate, Happiness is a state of mind & not an event for which people mostly wait. Like today when I got up in the morning, the choice of being Glad, Mad or Sad is with me, so I chose to be glad today. So can you...

2. Make a choice in life to always Smile. It generates positivity. Why to be sad & have wrinkles on your face when you can Smile & have dimples on your face. God has not given us a good or a bad life. We have only been given life, now its on to us to make it good or bad.

3. In Sharing & Caring the joy becomes unlimited. Remember when we were very young, well we still are!!! What I mean is when we were in school, every year we used to eagerly await our Birthday. The reason was very simple, have a great party with friends & family & await their gorgeous gifts. Felt very happy to receive but now over the years you may have realized that happiness lies in sharing, caring & giving. When you see the smiles on the faces of those young faces & your loved ones, it really makes your day. My suggestion is, try to make at least two people happy a day but please ensure that at least one of them is you. Purpose of life should be to live in harmony with nature & nurture others.

4. Before you become a great Professional become a fantastic human being. Kindness & Benevolence should be your virtue. It’s nice to feel important but its more important to be nice. Serve the society & your profession as if this is your own big family. This feeling develops when you start seeing the Power of Oneness. In others achievements you see your own achievements.

5. Have an Attitude of Gratitude towards people who have helped & guided you in life. Most important Count your Blessings. The very fact you are alive today, supported well by your parents and born as a human being, what else you want...

Keep Smiling & Keep Shining......

★★★★★
CSBF has a very significant role in providing financial support to the families of professionals who really require our helping hand not only financial but moral also. I am glad to be a part of CSBF as being member of CSBF.

I congratulate Team CSBF of Central and NIRC which is doing its best for the benefit of members and their families.

With Best Compliments
from:

RANJEET VERMA & ASSOCIATES
Company Secretaries

Chamber No.305, 3rd Floor,
Wadhwa Complex, D-288/10,
Near Laxmi Nagar Metro Station, Laxmi Nagar,
Delhi-110 092

Mobile: 9999678009, E-mail: ranjeet@ranjeetcs.com
With Best Compliments from:

VLA & ASSOCIATES
Your Trusted Advisor

VLA & ASSOCIATES
COMPANY SECRETARIES

CS Vishal L Aggarwal (Prop.)

A - 233, Ground Floor, Bunkar Colony,
Ashok Vihar IV, New Delhi – 110052

Mobile: 9990665208
E-mail: vlocconsultant@gmail.com
vlaassociate@gmail.com
Website: www.vlaassociates.com
Ph: 011 – 27307634, 43085635
Discover the joy of independent floor living at an unmatched price

Anthea Floors

• Part of Wildflower Country township, Sector-70, Gurgaon
  • 2, 3 & 4 bedroom low rise floors
• Split A/C units provided in living, dining area & all bedrooms
  • Basement attached with ground floor units

Toll free: 1800 102 0277

Anthea Floors: Licence No. 66 of 2011 Dated 21.7.2011, Plotted Colony - Area 100.618 acres, Name of the colonizer Unitech Ltd. and others, No. & Date of approved Layout Plan - DGTCP-2636 Date 18.07.2011, Total No. of flats/plots 778 (I/C EWS plots), Community Facilities provided Primary & Nursery Schools, Taxi Stand, Nursing Home, Post Office, Clinic, ATM etc., Note: The details of approvals may be seen in our office. *Conditions apply

ZERO PRE-EMI offer for 18 months from ICICI Bank Home Loans
With Best Compliments

from:

IQNEET KAUR & CO
Company Secretaries

E 4/70, First Floor, Sector 7, Rohini
New Delhi-110 085

Mobile: 9873497856, E-mail: iqneetgurdatta@gmail.com
Northern India Regional Council of ICSI

1. CS M.G. Jindal : Chairman
2. CS Shyam Agrawal : Vice-Chairman
3. CS NPS Chawla : Secretary
4. CS Manish Gupta : Treasurer
5. CS Ashu Gupta : Member
6. CS Avtaar Singh : Member
7. CS Deepak Kukreja : Member
8. CS Dhananjay Shukla : Member
9. CS Punit Kumar Abrol : Member
10. CS Rajiv Bajaj : Member
11. CS Ranjeet Pandey : Member
12. CS Vineet K. Chaudhary : Member
13. CS Atul Mittal : Ex-officio Member
14. CS Harish Kumar Vaid : Ex-officio Member
15. CS Nesar Ahmad : Ex-officio Member
16. CS Pradeep Kumar Mittal : Ex-officio Member
17. CS Sanjay Grover : Ex-officio Member
18. Mr. Praveen Trivedi : Co-opted Member
19. Regional Director (North) : Co-opted Member

T.R. Mehta
Deputy Director

<table>
<thead>
<tr>
<th>Cultural &amp; Sports Committee of NIRC</th>
<th>Benevolent Fund Committee of NIRC</th>
</tr>
</thead>
<tbody>
<tr>
<td>CS Manish Gupta</td>
<td>CS Dhananjay Shukla</td>
</tr>
<tr>
<td>CS Sonam Gosain</td>
<td>CS Anant Kumar</td>
</tr>
<tr>
<td>CS Govind Mishra</td>
<td>CS (Dr.) S Kumar</td>
</tr>
<tr>
<td>CS Anshu Raghuwanshi</td>
<td>CS Dinesh Kumar</td>
</tr>
<tr>
<td>CS Akshit Gupta</td>
<td>CS Surendra Baranwal</td>
</tr>
<tr>
<td>CS Neetu Saini</td>
<td>CS Satish Pandey</td>
</tr>
<tr>
<td>CS Khushboo Khan</td>
<td>CS Sanjay Bharti</td>
</tr>
<tr>
<td>CS Sumit Dhawan</td>
<td>CS Neeraj Singhal</td>
</tr>
<tr>
<td>CS Gaurav Chhabra</td>
<td>CS Sheshdev Behra</td>
</tr>
<tr>
<td>CS Shilpi Bhardwaj</td>
<td>CS Dharamnath Sharma</td>
</tr>
<tr>
<td>CS Shruti Chopra</td>
<td>CS Runveer krishnan</td>
</tr>
<tr>
<td>CS Aman Thukral</td>
<td>CS Rohit Gupta</td>
</tr>
<tr>
<td>CS Shishir Dudeja</td>
<td>CS Jayanti Sharma</td>
</tr>
<tr>
<td>CS Aditya Dwivedi</td>
<td>CS G.S. Sarin</td>
</tr>
<tr>
<td>CS Virinder Farwaha</td>
<td>CS Dhananjay Kumar</td>
</tr>
</tbody>
</table>
Isn’t it nice to have a little less?

In today’s constant quest for more, have you ever thought about a world of less? A world where less tensions and less headaches, amongst others, is the norm? Where you have more time to relax, more resources to enjoy, and above all, more time to live.

We, at Panasonic, believe in this world of less. That’s why we constantly bring to you green innovations that help show the power of less. Like our products with Econavi and the latest Inverter technology, that consume less power and water. Offering more comfort for your everyday life and preserving more resources for the future.

Because we truly believe that together, we can create a world of less worries and more joy.

SAY YES TO LESS.
MORE TO LIFE.
Luminous Jodi, for those who want more from life

Luminous brand has a proven track record of excellent product reliability and providing value to its customers through constant innovations & improvements in its offerings. Luminous Jodi is all about how effectively Luminous home UPS and battery work together in synergy to enhance the performance and increase the durability of your electrical appliances.

SMS ‘LUMINOUS’ TO 56161

LUMINOUS POWER TECHNOLOGIES PVT LTD.
C-8 & 9, Community Centre, Janak Cinema Complex, Janak Puri, New Delhi - 110058.