


AERWA NEWS LETTER पऊसेक संघ समाचार पत्रिका

An Organ of ATOMIC ENERGY RETIREES WELFARE ASSOCIATION

परमाणु ऊर्जा सेवानिवृत्त कल्याण संघ का मुखपत्र

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|  <p>Recognized by Department of Pensions and Pensioners' Welfare</p> | <p>Regd.No.MAH/527/97/Thane Dt. 5-9-97 Soc. Regn. Act 1860 Regd. No.F/5819/Thane Dt. 31.10.97 Bom. Pub. Trust Act, 1950 Office: Project Square, Opposite SBI, Anushakti Nagar, Mumbai 400 094, T.No. 25559994 Web site: https://aerwa.wordpress.com e-mail AERWA: aerwa12@gmail.com (Affiliated to Bharat Pensioners Samaj, Delhi)</p> |
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| <p>Opinions and views expressed in articles and editorials need not necessarily be those of AERWA</p> | |
| <p>Rs5/- Single Copy-Complimentary to AERWA members R.N.I.REGN.NO. MAH/ENG/2000/706</p> | |

From Managing Editor:

Dear Member, Greetings from AERWA Newsletter. AERWA had three important developments in the preceding month. We celebrated our annual day on May 19th. We had the Annual General Meeting on the same day wherein the Election results for the new managing committee were also declared.

In the AERWA News letter (Vol. 17.4), the Life Time Arrears authorization (LTA) that the pensioner can submit to the Pension Paying Branch was discussed. Complaints were received by CPAO that the branch does not accept the LTA form from pensioners. A note on this subject has been briefly published in this issue along with the reference number.

We published an article on "Euthanasia and living will" in the last issue. Dignified living of the senior citizens being an important topic, we continue it in this issue with the article on "Reverse Mortgage- A Dignified way to live a retired life". Hope this too will be of interest to you.

प्रबंध संपादककी ओरसे

मित्रों, एरवा न्यूज़ लेटरकी ओरसे आपका हार्दिक अभिवादन। पिछले महीने एरवाकी तीन महत्वपूर्ण गतिविधियां रहीं। १९ मईको हमने वार्षिक दिवस मनाया। उसी दिन हमारी वार्षिक साधारण सभा हुई जिसमें नयी कमिटी का चुनाव भी किया गया।

हमने एरवाके न्यूज़लेटर क्र. १७.४ में आपको लाइफ टाइम एरियर्स (LTA) के बारेमें अवगत करायाथा जिसका अथोराइजेशन लेटर पेंशनर्स अपने पेंशन देनेवाली बैंकमें जमा कर सकतेहैं।

बैंकोंके इस अथोराइजेशन लेटर स्वीकार न करनेवाली शिकायतों के बाद CPAO द्वारा एक कार्यालयीन आदेश जारी किया गयाहै। इस मुद्देपर एक संक्षिप्त नोट आपकी जानकारीके लिए इस अंकमें शामिल किया गया है।

पिछले अंकमें हमने इच्छा मृत्यु / सुखमय जीवन पर सुप्रीम कोर्टके रुखपर एक लेख प्रकाशित कियाथा। उस मुद्देको आगे चलाते हुए इस अंकमें एक लेख दिया जा रहाहै, "Reverse Mortgage- A Dignified way to live retired life". उम्मीद है, आपको यह लेख भी पसंद आएगा।

अनुवाद: श्री. सत्य नारायण व्यास

AERWA News:

AERWA celebrates Annual Day: AERWA celebrated its Annual Day on Saturday, 19th May 2018 at AERB Auditorium (Niyamak Bhavan). Shri S.K.Mehta, former Director, Reactor Group, BARC was the Chief Guest. Shri Mehta also delivered the key note address on the topic "Deployment of Small and Medium Reactors". Dr. Shyam Kishore Shrivastava, Former Professor & Head, Dept. of Radiation Oncology, Tata Memorial Hospital delivered a special talk on "Oncology – Changing Scenario in the treatment of Cancer". About 100 members attended the function. The programme began with the National Anthem followed by two minute silence

to pay homage to the departed members. In his Welcome address, Dr. V K Manchanda, President **AERWA**, briefly highlighted the activities and achievements of the association.



He explained that **AERWA** has taken up with the authorities the delay in the revision of pension of retirees and also the CHSS related issues. The revision of pension has been almost completed, except the two increment cases of SO/D to SO/G retirees and the special pay of the SOH⁺ retirees. The authorities have been cooperative and shown commitment in addressing the CHSS related issues. **AERWA** is interacting with few institutions for increasing its engagements for societal activities. Laxmi Charitable trust, Panvel is one such institution. With the support of the trust, **AERWA** conducted an eye checkup camp at Nutan VidyaMandir, Mankhurd, for their Primary class students. The students identified with refractive errors in vision were provided with free corrective lenses by AERWA. Support is being extended to the inmates of TarunSadon in Khoparkhairane, run by Vinimay trust.

Shri S.K.Mehta was felicitated by Dr. Manchanda.



In his address, Shri S.K. Mehta highlighted the advantages of deploying Small and Medium Reactors (SMR). SMRs can be installed with lower capital investment, lesser or no time over run and gives the freedom to choose a reactor to suit the

site rather than choosing a site to suit the reactors. He further added that flexibility of sites allows locating the reactor in remote areas as standalone units, without the need for connecting to the grid. Reactors with capacity up to 300 MWe are considered to be in the category of SMRs. The design concept of such reactors envisages passive heat removal, fabrication of systems and components in a factory environment, incremental addition of capacities (units) as per demand and with a refueling cycle of 2-3 years and a minimum life of 60 years. He also briefly explained the developmental work carried out in different countries. Shri Mehta expressed confidence that with the available infrastructure and the knowledge base, India (DAE) has the capability to design SMRs of International standard and take a lead role in the Global Arena.



Dr. Shyam Kishore Shrivastava delivered the special lecture on “Changing scenario in the treatment of cancer”. Dr. Shrivastava highlighted the world scenario on the incidence and treatment of cancer. According to him the incidence of cancer in the Asian countries is much higher compared to Europe and North America. Highest incidence of cancer in India is Breast cancer followed by cervix cancer among females. Among men, oral and lung cancer dominates over the other forms of cancers.



(Continued on Page 12)

Guest Article: Reverse Mortgage – A dignified way to live a retired life:

Reverse Mortgage Loan (RML) is a privileged mortgage (on house) applicable to senior citizens (over 60 years of age) who can avail a stream of income from a lender institution (Banks or Housing Finance Companies) against a self occupied, self acquired or inherited residential house or flat while maintaining to himself or herself the ownership thereof and the occupancy therein for the full-life of the borrower and his/her spouse. Simply stated, it is just the opposite of the conventional mortgage where the lender pays EMI to the borrower. Hence, reverse mortgage is often referred to as 'Reverse EMI Loan'. Typically, the borrower senior citizen is not required to repay the loan and the interest during his/her lifetime while staying in the same house. On borrower's death or permanently moving out of that premises, the principal loan amount becomes payable including interest accrued thereon. It can be done through the sale of the property or by the heirs who can pay the dues and regain the ownership of the property.

The concept of reverse mortgage is new to India. The scheme was introduced in the Financial Bill – 2007 by then Finance Minister P. Chidambaram. The Ministry of Finance has, vide notification No. SO 2310(E) dated 30th September 2008, notified the "Reverse Mortgage Scheme 2008". It provides the framework under which the lenders will operate the scheme. The National Housing Bank (NHB) has prepared guidelines for the operation of the Scheme that is being operated by 23 banks and 2 Housing Finance Companies. The salient features of the scheme are:-(i) Reverse Mortgage Loan (RML) enables a Senior Citizen (above 60 years with spouse being at least 58 years) to avail of periodical payments from a lender against the mortgage of his/her house while remaining the owner and occupying the house. (ii) The borrower is not required to pay the loan during his/her lifetime and does not make monthly repayments of principal and interest to the lender. (iii) The loan amount is dependent on the value of house property as assessed by the lender, age of the borrower(s) and prevalent interest rate. (iv) The loan can be provided through monthly/quarterly/half-yearly/annual disbursements or a

lump-sum or as a combination of the three. (v) The maximum period of the reverse mortgage loan under the scheme is 20 years and the payment stops thereafter but the borrower does not have to vacate the premises till the last surviving borrower. (vi) In case of annuity RML, the payment continues till the death of the last surviving borrower. (vii) The loan amount may be used by the borrower for varied purposes including up-gradation/ renovation of residential property, medical exigencies, etc. However, use for speculative, trading and business purposes is not permissible. (viii) Valuation of the residential property would be done at least once every five years. (ix) The quantum of loan may undergo revisions based on such revaluation of property at the discretion of the lender and as accepted by the borrower. (x) The borrower(s) will continue to use the residential property as his/her/their primary residence till he/she/they is/are alive, or permanently move out of the property, or cease to use the property as permanent primary residence. (xi) The lender will have limited recourse to recover the loan i.e. only to the mortgaged property. (xii) The Borrower(s) will never owe more than the net realizable value of their property, provided the terms and conditions of the loan have been met. (xiii) On the borrower's death or on the borrower leaving the house property permanently, the loan is repaid along with accumulated interest, through sale of the house property. (xiv) The borrower(s) and/or their heir(s) can also repay the loan with accumulated interest and have the mortgage released without resorting to sale of the property. (xv) The borrower or his/her heirs also have the option of prepaying the loan at any time during the loan tenor or later, without any prepayment levy. (xvi) The payment received by the borrower being a loan, is exempted from Income tax but after closure of the mortgage the capital gains is applicable. (xvii) The quantum of payment depends on the value of the property and the age of the borrower (younger spouse borrower).

The RML did not get popular initially because of two reasons: firstly the term of loan grant is limited to 20 years only and the borrower may

not have enough money to support himself/herself thereafter; secondly it contained a low (60%) loan-to-value (LTV) ratio. The National Housing Bank therefore introduced Reverse Mortgage Loan enabled Annuity (RMLLeA) where LTV can go up to 75% of the property value giving higher amount to the borrower and an assured lifetime payment (annuity) to the last surviving borrower. RMLLeA is tripartite agreement between the primary lending institution, a Life Insurance Company and the borrower. In this scheme the lending party values the property and upon the borrower's agreement transfers the loan amount to the life insurance company which considers the loan amount as the premium for purpose of calculating the annuity which the borrower actually receives through the lending Bank or the financial institution. The scheme provides two options. In one option, on the death of the borrower the legal heirs will pay the loan amount and take the property. In the second option the legal heirs of the borrower takes the loan amount and can pay to the lender with interest and get the property back.

Unfortunately only a few of the lending institutions operate this RMLLeA scheme as it is fraught with several risk factors that lender may face. For instance, there is crossover risk where the loan value exceeds the property value; longevity risk when the borrower is living longer than expected; anti-selection risk where the property value is over estimated by the borrower; morality hazard when the borrower neglects to maintain the property; mobility risk when the lenders charge high interest rate that is unfavorably coupled with lower upward valuation in property; and the long-drawn litigations with the heirs of the borrower. Hence most of the lending institutions consider the scheme as part of their Corporate Social Responsibility (CSR) rather than an investment. They do not advertise the scheme and senior citizens remain unaware of it. The Central Bank of India operates RMLLeA Scheme with SUD-Life Insurance Company (annuity provider) that returns the purchase price (initial net premium amount) to the assignee Bank. The Bank may use it for partial set-off of

the loan. The other banks normally operate the RML Scheme without annuity.

It is however noted that the Scheme of Reverse Mortgage (RLM or RMLLeA) is in nascent stage being introduced in India only about 10 years ago. Although it is the need of the country and can be seen as a formal social security for senior citizens who own and live in their own houses, yet it has not taken off in India for several reasons.

Many of us in India have emotional attachment to our houses and aspire to give something to our heirs when we leave this world. For this sentiment, many of us prefer to suffer the escalating cost of living and shy away from seeking financial help from our children to maintain our self-respect and dignity. Many of our AERWA members have their children settled abroad with no intention to return to India or to inherit the house we have built with our hard earned money. For some of us RML and RMLLeA are unique options to live a retired life with dignity encashing our self-acquired assets.



Dr. B B Singh, member of AERWA, is a retired scientist formerly with the B. A. R. C. Mumbai and IAEA, Vienna, presently a practicing lawyer.

Status of court cases- June 2018

- 1. Two increments for DA, HRA, pension and pensionary benefits:** In a revised contempt case, CAT Ernakulam ordered the Department to implement its order on reckoning two additional increments as "Pay" for DA, HRA and pensionary benefits in two weeks' time. Dept. has complied its order for 29 applicants.
- 2. Pension on special pay for H+ retirees:** The next listing date for DAE SLP/6045/2017 in case of pre-2006 H+ pensioners is 2.7.2018. The next listing date for SLP/27273/2016 and SLP/ Diary no.9113 in case of two groups of DAE post 2006 H+ pensioners is 4.7.2018. These are tagged with DOS SLP/13531/2016 and DRDO SLP/24745/15 and 48 others.
- 3. Full parity case by pre-2006 retirees:** OA 3529/2015 of pre-2006 S-29 pensioners for full parity with post 2006 retirees and in any case their pension not less than post 2006 S-24, S-27

retirees, came for first hearing at CAT, Delhi on 5th April, 2016. The next date of hearing is 26.8.2018..

4. S-21 case: The hearing of the S-21 case at CAT Mumbai has been getting postponed since June 30, 2016 on several hearing dates. It is now adjourned to June 22, 2018.

Developments in implementation of 7 CPC:

1. As mentioned in last issue of NL, DAE had referred to DOPPW for guidance on the modalities of implementation of adding two additional increments for pension to pre-2016 SO/D to SO/G grade pensioners. DOPPW has now referred it to Ministry of Finance. Revision of 7 CPC pension of nearly all such pensioners has been since carried out without including two increments.

2. Revision of pension of pre-2006 H+ cases is also nearly completed. It does not include special pay component however, as the matter is sub judice. Post 2006 to 2009 H+ cases are not yet taken up for 7 CPC revision

3. 7CPC revision of family pension of large number of expired pensioners is now being taken up. The Department has not been informed in many cases of their death while the banks were informed and family pension given.

Important OMs/GOs

1. Ref. No. CPAO/ IT & Tech /Bank performance /37/V.III/2018-19/22 dt 15.5.2018, **Subject:** Non acceptance of Nomination forms for Life Time Arrears (LTA): It has been observed that the bank branches are not accepting Nomination form for LTA on the pretext that the branch has not received any instruction from their Head office. CPPCs may ensure that the responsibility assigned to home branches is enforced so that the pensioners are not redirected to CPPC for redressal of their grievances and information needs.

सन्दर्भक्र. CPAO/IT & Tech/Bank performance /37/Vol III/2018-19/22 dt 15.5.2018; **विषय:** लाइफ टाइम एरियर्स अथोराइजेशन की बैंक शाखाओं द्वारा स्वीकारा न जाना: यह देखा गया है कि कुछ बैंकोंकी

शाखाएं लाइफ टाइम एरियर्स अथोराइजेशन, यह कह के कि उन्हें उनकी प्रधान कार्यालयसे इस विषयमें आदेश नहीं मिला है, स्वीकार नहीं करती। CPAO ने ऊपरी सन्दर्भ देते हुए सभी बैंकोंके CPCC को निर्देश किया है, कि वह अपनी शाखाओं को जिम्मेदारीका सही ढंगसे निभानेके लिए बाध्य करे ताकि पेंशनभोगियोंको अपनी कठिनाईओंसे छुटकारा पानेकेलिए CPCC के पास न आना पड़े।

2. Ref. No: CPAO/IT&Tech/ Bank performance/37(Vol III/2018-19/17dt 25.4.2018, **Subject::** Deficiency in providing services by banks to sick pensioners/ family pensioners. CPPCs have been asked to issue necessary instructions to all branches to attend such persons on priority basis with empathy.

सन्दर्भक्र. CPAO/IT & Tech/ Bank performance /37(Vol III/2018-19/17dt 25.4.2018; **विषय:** बीमार पेंशनभोगी / परिवार पेंशनभोगियोंको बैंकों द्वारा मिलनेवाली सुविधामें कमियोंके बारेमें: सभी बैंकोंकी CPPC को इस मामलेमें सहानुभूति एवं उच्चप्राथमिकतापूर्वक बर्ताव करनेके लिए कहा गया है।

3. Ref. No: CPAO/IT & Tech /SCOVA /20/ (Vol-1)/2018-19/26 dated May 16, 2018, CPAO, Sub: Recovery of excess payment made to pensioners: It has been observed that some bank branches refuse to disburse the family pension to the family pensioners until and unless the whole overpaid amount is credited back to the bank. In this context, CPAO has drawn the attention of all the banks to earlier orders and issued guidelines to the banks to ensure that the family pensioners are not put in the difficulties in getting the family pension.

सन्दर्भक्र: CPAO/IT & Tech/SCOVA/20/(Vol-1)/2018-19/26 dated May 16, 2018, CPAO, **विषय:** पेंशन भोगियोंको बैंकों द्वारा किए गए अतिरिक्त भुगतान वापसीके बारेमें: यह देखा गया है कि कुछ बैंकोंकी शाखाएं जबतक पेंशनभोगी बैंकोंद्वारा दिया गया अतिरिक्त भुगतान वापस नहीं करते, तबतक परिवार पेंशन भुगतान करनेसे इंकार करती हैं। CPAO ने सभी बैंकोंको इस विषयमें पुराने आदेश एवं दिशानिर्देशोंका पालन करनेका

आग्रह किया है ताकि परिवार पेंशनभोगियोंको परिवारपेंशन मिलनेमें कठिनाईयोंका सामना न करना पड़े।

IMPORTANT:

It has come to the notice of AERWA that many times pensioners could not be contacted by PAO (Parent Pension Office of the pensioner) due to non availability of current particulars of the pensioner. It is in the interest of pensioner to keep the PAO updated of their particulars to help them in computing /disbursing correct pension/arrears to the pensioner. It is therefore requested that every pensioner keep updating its particulars with its PAO. AERWA has prepared a tentative format, given below, which can be used by the pensioner for this purpose. Information can be sent to PAO through email or by normal post. Pensioners should be as complete in giving the details as possible.

The e-mail addresses:

Sr. Accounts Officer: dshinde@barc.gov.in

Accounts Officer: suvidyam@barc.gov.in

To:

The Pension & Accounts Officer (P&AO)
Accounts Division, BARC, Mumbai 400 085

Subject: Updating my personal details.

Sir,

I, -----, hereby would like to inform you that there have been some changes in my personal details and request you to kindly update the same.

Complete details are furnished here below.

| | |
|------------------------|--|
| Name | |
| PPO No. | |
| Division | |
| Computer No | |
| Employee No. | |
| Correspondence Address | |
| Adhaar No. | |
| PAN No. | |
| Tel/Mobile No. | |
| e-mail address | |
| Bank Details | |
| Pension Account No. | |
| Branch Address | |
| IFSC Code | |

In the event of death, full details of the family pensioner also need to be provided.

A format in word document as well as the OMs mentioned in columns above are available in our website <https://arewa.wordpress.com>.

The audited statement of accounts could not be obtained from CA due to the fact the TDS certificates, as required by the auditors were not made available by the banks in time. This has caused a delay in publication of the Minutes of AGM, held on May 19 together with the audited statement of accounts. AERWA regrets the inconvenience on this account to the members.

Welcome to New Life (L)/ Patron (P) Members

| M. No | Name | City | Ph. No. |
|-------|-------------------|------------|-------------|
| P3041 | Tomar B.S. | Kharghar | 97567000371 |
| P3042 | George Thomas | Deonar | 25559840 |
| P3043 | H Rajagopalan | Adyar | 8806832238 |
| P3044 | Bhargava Ajeet | Govandi-E | 25527334 |
| L3045 | Tejveer Singh | Kharghar | 7738669984 |
| P3046 | Walke M Y | BhandupW | 21660540 |
| P3047 | A.Unnikrishnan | kharghar | 9819670365 |
| P3048 | Yadav R R S | K'khairane | 9869040199 |
| P3049 | Shrivastava S | Sanpada | 27811537 |
| L3050 | Srivastava Sudesh | Deonar | 40138476 |
| P3051 | Prajapati L B | Kh' Colony | 27451474 |
| P3052 | Vinod Kumar | Vashi | 27661838 |
| P3053 | Ozarde P D | Balkum | 25333020 |

Welcome to Platinum Club (≥75 yrs): AERWA

welcomes members attaining 75yrs of age to our prestigious Platinum Club. They will also receive AERWA Platinum Club Certificate shortly. *(Congratulations for getting Full Pension).*

| Name | Phone No. | DoB |
|--------------------|------------|-----------|
| Iyer VK | | 1-Jul-43 |
| Acharya P R | | 1-Jul-43 |
| Betkerur S N | 8023442138 | 7-Jul-43 |
| BagulDurgadas G | | 13-Jul-43 |
| Bhuta A C | | 15-Jul-43 |
| Ajit Singh | 4027132412 | 15-Jul-43 |
| Batish G C | 30985426 | 17-Jul-43 |
| Thomas P T | 25554444 | 22-Jul-43 |
| Balakrishnan V P | | 30-Jul-43 |
| Pillai Chellamma V | 27653170 | 6-Aug-43 |
| Arora S S | 25560592 | 7-Aug-43 |
| Israni S U | | 8-Aug-43 |
| Upadhyaya R | 56108710 | 9-Aug-43 |
| Chandraker K K | 4023118771 | 15-Aug-43 |

| | | |
|-----------------|------------|-----------|
| Sudha Rao V | | 15-Aug-43 |
| B Gopalan | 4027243273 | 15-Aug-43 |
| H.R.Ramaprasad | 9448016661 | 16-Aug-43 |
| Jahagiridar P B | 8898826490 | 19-Aug-43 |
| Patil M S | 25552291 | 31-Aug-43 |

AERWA heartily congratulates you for your completing 80 years of age and for getting additional Basic Pension and DR (both for pensioner and family pensioner): 20% for ≥80 yr; 30% for ≥85 yr; 40% for 90 yr; 50% for ≥95yr and 100% ≥100 yr.

| Name | Phone No | DoB |
|-------------------|----------|-----------|
| Seetharamiah P | 27491189 | 1-Jul-38 |
| Dube Amarnath | 25552703 | 1-Jul-38 |
| Londhe V S | 25401225 | 4-Jul-38 |
| Surendranath | 25892475 | 6-Jul-38 |
| Chandra S K | 27705056 | 7-Jul-38 |
| Bhatnagar D N | 27823143 | 14-Jul-38 |
| Nair K K B | 27745027 | 17-Jul-38 |
| Venkatachalam N S | | 19-Jul-38 |
| Kulkarni G D | 25425110 | 22-Jul-38 |
| Krishnan M S | 26239008 | 27-Jul-38 |
| Bhandari R G | 28877609 | 29-Jul-38 |
| Medhi M S | 24448346 | 1-Aug-38 |
| Chavarkar M P | 25554858 | 10-Aug-38 |
| Shinde P N | 27791797 | 11-Aug-38 |
| Sequeira A S | | 15-Aug-38 |
| Chatterjee U K | | 19-Aug-38 |
| Mishra U C | 27656504 | 21-Aug-38 |
| Nair K B | 27708343 | 23-Aug-38 |
| Ramanujam K | 27702688 | 28-Aug-38 |

AERWA offers Birthday Greetings to the existing Platinum Club members. जीवित शरदः शतम्

| Name | Phone No. | DoB |
|-------------------|------------|-----------|
| Bhat V S | 27660093 | 12-Jul-28 |
| Tondwalkar A R | 25115888 | 15-Jul-29 |
| Satam N H | | 15-Jul-29 |
| Raj Dhar Bhatt | 8149314468 | 9-Aug-30 |
| Shanbhag R P | | 22-Aug-30 |
| Krishnan T.S. | 429801627 | 10-Jul-32 |
| Katkar R D | | 12-Jul-32 |
| Sarode M M | 25335779 | 13-Aug-32 |
| Ramamurthy B S | 27667433 | 16-Aug-32 |
| Goswami K L | 9867514572 | 23-Aug-32 |
| Gilbert H F | 25553828 | 8-Jul-33 |
| Dastidar P | 25534498 | 10-Jul-33 |
| Banerjee Biswarup | 27894685 | 23-Jul-33 |
| Gokhale V Y | 25421568 | 29-Jul-33 |
| Chawla L S | 28856701 | 3-Aug-33 |
| Padte S V | | 3-Aug-33 |
| Mhatre M P | | 4-Aug-33 |
| D V Gopinath | 8212544524 | 6-Aug-33 |
| Sastry D V | 27704295 | 12-Aug-33 |

| | | |
|-----------------------|------------|-----------|
| Karthikeyan P S | | 23-Aug-33 |
| Kimsen Nagesh Sitaram | 27891678 | 25-Aug-33 |
| Nayak D D | 25252448 | 2-Jul-34 |
| Satam Narayan G | | 15-Jul-34 |
| Vispute Anant Onkar | | 22-Jul-34 |
| Shibad P R | 8888809263 | 1-Aug-34 |
| Venkateswaran T V | 25201681 | 2-Aug-34 |
| Rode VithalAmrutrao | 27893872 | 6-Aug-34 |
| Khata M J | 22054654 | 9-Aug-34 |
| Parikh R O | 26207183 | 13-Aug-34 |
| Balakrishnan N | 27571773 | 26-Aug-34 |
| Kulkarni R P | 9422986244 | 26-Aug-34 |
| Srivastava P K | 27661707 | 10-Jul-35 |
| G SrikrishnaMurty | 28121754 | 11-Jul-35 |
| Tamhankar G G | 27451504 | 12-Jul-35 |
| SatamSambhajiHirjit | 9820926734 | 15-Jul-35 |
| Hegishte P L | 9920983094 | 15-Jul-35 |
| Kapoor J L | 25516797 | 16-Jul-35 |
| Bhide M G | 26821153 | 17-Jul-35 |
| Nair T N | | 18-Jul-35 |
| Gadiyar H S | 27652695 | 19-Jul-35 |
| Aboobaker V S | 27660365 | 22-Jul-35 |
| K.Natarajan | 25510776 | 22-Jul-35 |
| Singh Ram Naresh | 28675331 | 7-Aug-35 |
| Vagal Shayaru K | 25444568 | 11-Aug-35 |
| Krishnan K S | 27820428 | 15-Aug-35 |
| Aroquianadane | 8971793073 | 16-Aug-35 |
| Iyengar S K | 28748225 | 16-Aug-35 |
| Guttal V H | 67987492 | 1-Jul-36 |
| Nair N B | 1244050673 | 7-Jul-36 |
| Ghadi S V | 28912232 | 11-Jul-36 |
| Patil A S | 24374187 | 15-Jul-36 |
| Naik M S | 9270266122 | 15-Jul-36 |
| Abraham P | 28953855 | 19-Jul-36 |
| Shiv Dutta Wadhawa | 25930304 | 24-Jul-36 |
| Apte Mukund | 9824397177 | 26-Jul-36 |
| Sukumaran M S | 56115769 | 9-Aug-36 |
| Jhingan M L | 27890803 | 10-Aug-36 |
| Shetty Sv | 67923165 | 12-Aug-36 |
| Rao Saunal Rama | 27576864 | 15-Aug-36 |
| Gaonkar D G | 9869879481 | 25-Aug-36 |
| Raipurkar D R | 27667454 | 26-Aug-36 |
| Iyer R Harihara | 27576862 | 27-Aug-36 |
| Bendre R J | 2024260689 | 27-Aug-36 |
| Chakroborty P P | 7738582524 | 1-Jul-37 |
| Awasthi S P | 9820105409 | 1-Jul-37 |
| Vydyanathan L S | | 1-Jul-37 |
| Gopalkrishnan K R | 25561449 | 3-Jul-37 |
| Mokasi P S | 27425354 | 4-Jul-37 |
| Patil A B | 25545011 | 4-Jul-37 |
| Nambudiri K V V | 25576145 | 9-Jul-37 |
| M P Shankariah | 9550527657 | 11-Jul-37 |

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|------------------------|------------|-----------|
| Sohan Singh | 27703883 | 15-Jul-37 |
| Limaye Bina Mohan | 24040137 | 26-Jul-37 |
| Avate S G | | 27-Jul-37 |
| Iyer M R | 25530904 | 28-Jul-37 |
| Nair N S | 9447503138 | 30-Jul-37 |
| Nair Chandrasekharan N | 27662092 | 3-Aug-37 |
| Chandrasekaran T | 4842971127 | 3-Aug-37 |
| Mathen Margaret | 27714703 | 8-Aug-37 |
| S.B. Kalamkar | 9967451523 | 15-Aug-37 |
| Gopinathan P | 9845605927 | 24-Aug-37 |
| M.S.S.Murthy | 26724488 | 24-Aug-37 |
| Sapaliga S G | 27616443 | 25-Aug-37 |
| Naik G R | 27705748 | 29-Aug-37 |
| Chauhan P S | 9892301221 | 1-Jul-39 |
| Gupta S S | 27820058 | 2-Jul-39 |
| Paul A C | | 4-Jul-39 |
| Luktuke R D | | 4-Jul-39 |
| Raju P T | 27661398 | 7-Jul-39 |
| Bhagwat A M | 27891475 | 11-Jul-39 |
| Chauhan Balraj Singh | 27704958 | 15-Jul-39 |
| Srinivas M A | 55552098 | 20-Jul-39 |
| Thakare Usha | 25516006 | 25-Jul-39 |
| Trivedi D C | 9223519459 | 28-Jul-39 |
| Ron P H | 25896244 | 30-Jul-39 |
| Sanghvi S H | | 4-Aug-39 |
| Dikshit V B | 21020198 | 20-Aug-39 |
| Bhave B D | 25576049 | 24-Aug-39 |
| Chetty K G | 27821511 | 1-Jul-40 |
| Gopalan A S | 27652434 | 1-Jul-40 |
| Kaklij G S | 25431339 | 3-Jul-40 |
| Chougule A S | 27822685 | 5-Jul-40 |
| Bhatt Susheela K | 9448869420 | 8-Jul-40 |
| Malgaonkar S C | 28693344 | 9-Jul-40 |
| Naik A D | 25214353 | 12-Jul-40 |
| Sayyad M S | 27469259 | 13-Jul-40 |
| Raghavendra Rao M K | 25555829 | 14-Jul-40 |
| Agarwal N K | 27718823 | 16-Jul-40 |
| David K A V | 27823681 | 24-Jul-40 |
| Kapoor R K | 25583584 | 4-Aug-40 |
| Tripathi H N | | 5-Aug-40 |
| Bhatt Ramachandra | 65250411 | 10-Aug-40 |
| Gupta R K | | 10-Aug-40 |
| Gupta Ranbir P | 27653806 | 11-Aug-40 |
| Kamath G B | 55923494 | 20-Aug-40 |
| Pradhan S D | 26109476 | 21-Aug-40 |
| Samuel A M | 26462067 | 23-Aug-40 |
| Sasane J B | 27715472 | 27-Aug-40 |
| Jangade S B | 27650260 | 1-Jul-41 |
| Marathe S M | 9769016202 | 3-Jul-41 |
| Birje R K | 25214178 | 3-Jul-41 |
| Thantry S S | | 5-Jul-41 |
| Poojari Kalu Chandu | 25578866 | 6-Jul-41 |
| Mahesh Singh | 27657210 | 11-Jul-41 |

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|----------------------|------------|-----------|
| Ahuja Maya Naraindas | 25201137 | 21-Jul-41 |
| Joshi S Y | 25410159 | 28-Jul-41 |
| Gupta S K | 9967172737 | 29-Jul-41 |
| Sharma R D | 27667143 | 7-Aug-41 |
| Kamble Pramila J | 27651667 | 16-Aug-41 |
| Seshan Jaya | 25566790 | 28-Aug-41 |
| Bajpai H N | 27560830 | 9-Jul-42 |
| Tulapurkar C S | 27894426 | 10-Jul-42 |
| More B D | | 15-Jul-42 |
| Wadhwa N R | 25568512 | 22-Jul-42 |
| Kadam Urmila | 27464210 | 23-Jul-42 |
| Rathi B N | 25213575 | 25-Jul-42 |
| Vijayan Sharada | 27613876 | 26-Jul-42 |
| Rao NagnathVithal | 25580444 | 1-Aug-42 |
| Narayan S | 25256425 | 2-Aug-42 |
| Srisaila S | 25560460 | 11-Aug-42 |
| Yadav V S | 27706202 | 15-Aug-42 |
| S Krishnan | 27823034 | 18-Aug-42 |
| Varghese Chinnamma | | 20-Aug-42 |
| Chopra S K | | 20-Aug-42 |
| Joshi M R | 9769937492 | 25-Aug-42 |
| M D Sastry | 9869213577 | 28-Aug-42 |

AERWA thanks the following members for their kind heartedness for their donation to **AERWA**

| Name | Purpose | Amount |
|-----------------|----------|---------|
| C N Gadgil | AERWA | Rs 2500 |
| Subbarao Kadati | AERWA | Rs 1000 |
| S K Mehta | AERWA-SA | Rs5001 |
| S D Soman | AERWA-SA | Rs 5000 |






AERWA congratulates the members, who complete 82 years of age (in the next two months), thereby witnessing 1000 full moons, This has a special significance and is aptly termed as सहस्रचंद्रदर्शन.

| Name | Tel. No | DoB |
|---------------|------------|-----------|
| Guttal V H | 67987492 | 1-Jul-36 |
| Nair N B | 1244050673 | 7-Jul-36 |
| Ghadi S V | 28912232 | 11-Jul-36 |
| Patil A S | 24374187 | 15-Jul-36 |
| Naik M S | 9270266122 | 15-Jul-36 |
| Abraham P | 28953855 | 19-Jul-36 |
| Wadhawa SD | 25930304 | 24-Jul-36 |
| Apte Mukund | 9824397177 | 26-Jul-36 |
| Sukumaran M S | 56115769 | 9-Aug-36 |
| Jhingan M L | 27890803 | 10-Aug-36 |

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|-----------------|------------|-----------|
| Shetty SV | 67923165 | 12-Aug-36 |
| Rama Rao S. | 27576864 | 15-Aug-36 |
| Gaonkar D G | 9869879481 | 25-Aug-36 |
| Raipurkar D R | 27667454 | 26-Aug-36 |
| Iyer R Harihara | 27576862 | 27-Aug-36 |
| Bendre R J | 2024260689 | 27-Aug-36 |

As I was driving down the freeway, my cell phone rang. Answering, I heard my wife's urgent voice warning me, "I just heard on the news that there's a car going the wrong way on the freeway. Please be careful!" "I said "It's not just one car. It's hundreds of them!"

Sad Demise: AERWA deeply mourns the sad demise of the following members and share the grief of their families. May God keep their souls in peace.

| | |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
|  | Shri K R Srinivasan, Ex Head, ThPD BARC (P-1030) passed away on Feb 2, 2018. He was 86 and is survived by his wife. |
|  | Shri N.K.Shetty (P-2645) passed away on 29th March 2018. He is survived by his wife, 2 sons and 1 daughter. |
|  | Dr. C Badrinath, Ex TIFR (L-174) passed away on April 11 2018. He was 88 and is survived by his wife, a daughter and two sons. |
|  | Shri B L Pandey, Ex-Exe. Director, HWB (P1038) passed away on May 6, 2018. He was 75 and is survived by his wife, a son and a daughter. |
|  | ईश्वरईनकीआत्माको शान्तीप्रदानकरें |



Dr Hemu Adhikari (P-1159), Ex Head, NQE, FTD, BARC passed away on 14 May, 2018 in Mumbai. He is survived by his wife, two daughters and a son. Dr. Hemu Adhikari

was a multifaceted person. Apart from a noted scientist, he was also an accomplished actor on Marathi stage and screen. His role in *Lage Raho Munna bhai*, that of a retired teacher struggling for his pension, will be remembered by many. He acted in nearly 50 Marathi dramas and 16 Marathi/Hindi films. He was instrumental in inspiring many staff members of BARC during the Hindi Drama Competition organised under the auspices of Kendriya Sachivalya Hindi Parishad. He was also a staunch supporter of scientific thinking in the society.

Important Tel Nos

| | |
|--------------------------------------------------------------------------------|-------------------------|
| BARC Hospital Security to call | 2559 8200 |
| Ambulance (Only for CHSS beneficiaries) | 2559 8308 |
| 24 hrs Ambulance Services for Heart Attack | 105 |
| 24 hrs Ambulance Services for Accident cases only | 102 |
| 24 hrs Ambulance Services At New Mumbai | 27708016,9324 206678 |
| 24 hrs Ambulance Services at City (Fort) | 61618141 |
| Police Control Room at Mumbai and Navi Mumbai | 100 |
| Fire Station | 101 |
| Complaint against an autodriver who refuses any passenger | 1800220110 |
| Central Pen Ac Off, Delhi to Register your Grievances about Pension (TollFree) | 180117788 |

Announcements about AERWA's activities viz. various functions, annual trips etc are regularly posted on its website <https://aerwa.wordpress.com>. Members are requested to visit the website regularly to be kept informed about AERWA's activities.

| All India Consumer Price Index for Industrial Workers AICPI (IW)(Base of 261.4 as on 1/1/2016) | | | | |
|------------------------------------------------------------------------------------------------|--------------------|--------------|--------------|-------------------------------|
| Month | CPI base 1982 =100 | 12 mth total | 12 mth. Avg. | % incr. Above 261.4 for DA/DR |
| Jul 17 | 285 | 3328 | 277.33 | 6 |
| Aug 17 | 285 | 3335 | 277.92 | 6 |
| SEP 17 | 285 | 3343 | 278.58 | 6 |
| OCT17 | 287 | 3352 | 279.33 | 6 |
| Nov-17 | 288 | 3363 | 280.25 | 6 |
| Dec-17 | 286 | 3374 | 281.17 | 7 |
| Jan-18 | 288 | 3388 | 282.33 | 7 |
| Feb-18 | 287 | 3401 | 283.42 | 8 |
| Mar 18 | 287 | 3413 | 284.42 | 8 |
| April | 288 | 3424 | 285.33 | 9 |
| May18 | 288* | 3434 | 286.17 | 9 |
| Jun18 | 288* | 3442 | 286.83 | 9 |

Expected DR wef July 18: 9%. Rise in DR: 2%
(Compiled by Dr. G B Kale)

Aims and Objectives of AERWA –highlights

- 1) To continue the emotional integration of all retired scientific, engineering, technical and administrative staff members of the Department of Atomic Energy.
- 2) To represent to the concerned authorities updated social security needs of the retirees and family pensioners.
- 3) To strengthen the hands of existing recognized apex bodies of similar associations of retirees of other governmental organizations.
- 4) To utilize the rare combination of talents and expertise available among members for the welfare of general public through social service using the association as a platform.

Important "Professional" Laws

- If you have been in the job for more than 20 years and never been fired, you either have the patience of a saint or your boss is dumber than a box of rocks.
- If you believe what management tells you, you haven't been in the trade long enough.

Electron and God

None has seen an electron
Nobody knows if it is a particle
Or a wave or both in unison
Still we believe in its presence

And feel its existence well
Conceive it as what effect we sense
So is God! we don't perceive
But His presence every moment we feel

M R Iyer

Idea borrowed from a lecture of Prof E C G Sudarshan in a talk in 1964 at TIFR Mumbai. Dedicated to the memory of the great Particle Physicist on his demise on May 13 2018 at Texas, USA.

बुजुर्गोंके लिए 10 जरूरी हेल्थ टिप्स

- 1) सक्रिय रहें, गतिशील रहें
- 2) नशा और धूमपानको कहें बाय-बाय
- 3) हेल्दी और पोषक आहार खाएं
- 4) वजनको नियंत्रित रखें
- 5) गिरनेसे बचें
- 6) हेल्थ स्क्रीनिंगसे अपडेट रहें
- 7) आँख-कान और दांतकी नियमित चेकअप कराएं
- 8) तनावको भगानेका प्रबंधन करें
- 9) दोस्त बनाएं और सामाजिक कामोंमें रुचि रखें
- 10) चैनकी नींद सोएं

Important: Life Membership and Patron Membership fees are Rs 1000/- and 1500/- respectively and the membership form can be downloaded from our website: <https://aerwa.wordpress.com>

AERWA needs good articles from its members. Articles on any subjects which could be of interest to the retired community of DAE are welcome. The length of the article can be about 500 words maximum. Photos, if any, can be accommodated if found appropriate for the subject can be accepted.

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.(Continued from page 2)

Dr. Shrivastava touched upon the ancient knowledge on cancer in the Indian system of medicines, including the surgical methods of Sushruta as part of the treatment. Hippocrates (400 BC) compared the disease with crab and gave the name "carcinoma/cancer" the Greek name for crab. Change in bowel/bladder habits, persistent sore throat, unusual bleeding, thickening or a lump, difficulty in swallowing, changes in wart or mole, nagging cough etc are the warning signs for cancer. Prevention, early detection, treatment, palliation are the management methods for different stages of the disease.



Surgery, Chemotherapy and Radio-therapy are the lines of treatment for cancer, either in isolation or in combination. The number of medicine available for targeted treatments has increased multifold in the last few decades. Certain types of dreaded cancers like blood cancer are completely curable now. However, early detection is a major factor in the successful treatment. Dr. Shrivastava compared the roles of different specialist in cancer Management to that of an Orchestra troupe. Like in an Orchestra, there are important specialists like Oncologist, Medical Physicist, different therapists, Dental Surgeons, Nursing staff, Nutritionists, Medical Social Worker etc. They work in co-ordination for the ultimate aim of treating cancer and making the patient lead a quality life. Dr. Srivastava was felicitated by Dr. B M Misra, Vice president, AERWA

Continued to next column

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Managing Editor: M P. Chougankar.

AERWA complemented the work being carried out by Vinimay trust and handed over a cheque of Rs.10000 as part of the assistance for health insurance of the inmates of Tarun Sadan. Shri Mahapatra, the trustee of Vinimay accepted the cheque from the treasurer Dr (Smt) Veena Sagar and thanked members of AERWA for the noble and generous gesture. Vote of thanks was proposed by Shri K.T.P. Balakrishnan while Dr. Mohan Chougankar anchored the programme.



Name and
Address



स्वतंत्रता दिवस कि हार्दिक
शुभ कामनाएं

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