

स्पैक्ट्रम Spectrum

Quarterly House Magazine

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- *Japanese Delegation Visits MMTTC*
- *MMTTC Celebrates Public Sector Week*

Coal: Energizing the **E**nergy Sector

Editorial

As we cross into the latter half of the year, we bring you an issue on one of the booming areas of business and core commodities in MMTC's diverse portfolio. Energy has come to be known as a 'strategic commodity' and any uncertainty about its supply can threaten the functioning of the economy, particularly in developing economies. Achieving energy security in this strategic sense is of fundamental importance not only to India's economic growth but also for the human development objectives that aim at alleviation of poverty, unemployment and meeting the Millennium Development Goals (MDGs).

MMTC, a major importer of coal, has committed itself to the vision of an energy secured India. The Company has diversified into coal mining and windmill power generation, as well as supporting critical infrastructure like foundries, cement and paper industries, state electricity boards and power utilities.

Public Sector Week and Festival of Gold (Akshay Tritiya) were the major week-long events held at the Corporate Office during the last few months. Events inspired by Mahatma Gandhi and Dr B.R. Ambedkar were also organized for the employees. In other highlights, MMTC received a visit by a Japanese Delegation to discuss various issues relating to iron ore exports to Japan.

CSR initiatives undertaken by the Regional Offices in Jaipur and Bhubaneswar are in focus. Retired Employee Associations in various regions have been quite active and we bring you their news and updates as well. This edition onwards, a 'Health Special' section has been incorporated to highlight some issues of import with regard to our modern afflicted lifestyles.

As we bring you news of all this and more, we also request all divisions, employees and retirees to kindly send in their contributions for the next issue of Spectrum. News, articles, write-ups, accompanying photographs, as well as suggestions, feedback and news leads are most welcome, and may be sent to the Corporate Communications Division at the C.O. We earnestly solicit your support in making your in-house magazine Spectrum a worthy read and ongoing success!

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Reliance of India on Coal Imports

Anita Garg
DGM (Coal)

Mineral reserves of a country contribute to its growth story. One such mineral reserve “Coal” has evoked interest all across. In recent times coal is matching steps with high profile commodities like gold, oil and copper. One can say ‘A new age of coal is upon us’. Coal is a fossil fuel and is derived from plant material that has been buried for millions of years. Broadly coal is categorized in two categories namely thermal/steam coal and coking coal. Thermal coal is predominantly used by the power sector and coking coal also known as metallurgical coal is used by steel industry both as fuel and as a reducing agent in blast furnace. Other main industries using coal include paper and cement.

Coal’s usage in today’s times can not be undermined. It is called

“BLACK GOLD” and is an integral resource responsible for nation’s growth. Despite an increase in interest to find viable alternative sources for electricity generation like nuclear and non conventional sources like solar, wind, biomass etc there is no substitute to coal as on date. Steel, which is a core commodity for infrastructural development of a nation, also owes its genesis to coal.

In India the country’s ‘proven’ coal reserves are to the tune of nearly 300 billion tonnes. On a yearly production of 540 Million metric tonnes they are good enough for 200 years. There is no shortage of the material with millions of tonnes to be still exploited. This coal is primarily non-coking and contains 25-35 per cent ash. Much of the Indian coal reserves are



inferior grade thermal coal, which can only be used by power plants but not by the steel industry, which requires a higher grade coking coal therefore India, has always been a NET importer of coal .

India imports both coking and non coking coal, especially coking coal for steel plants. According to an estimate, out of the total coal reserves in India, merely 13% are coking coal reserves and the coking coal reserves are proven to be of inferior quality. Coking coal is relatively a rare grade of coal and is used as a raw material for producing metallurgical coke, without which two third of the world’s steel could not have been produced. Due to limited availability of coking coal prices of met coal have roughly tripled over the last six years.

People don't exactly "produce" coal; geological processes and the decaying of organic matter create coal over thousands of years.



People mine coal from underground formations, or seams, through underground tunnels or by removing large areas of the earth's surface. The excavated coal must be cleaned, washed, and processed to prepare it for commercial use.

In the last decade, coal imports of India have risen 4.5 times to an estimated 110 Million MT, valued at approx \$15 billion dollars. Three-fourths of it comprises of non-coking coal shipped in for power plants, making India the fourth largest importer of coal (after China, Japan and South Korea). Besides the quality of coal reserves in India, mining constraints play a significant role in utilizing these reserves. Thus there are numerous issues relating to coal mining like environmental,

social, and governance-related.

In 2009 the Environment Ministry had classified the country's heavily forested regions into two regions — Go and No-Go — and imposed a ban on mining in the 'No-Go' zones through an indicative categorization on environmental grounds. This classification and ban — disallowing mining in 203 coal blocks having a potential of mining 660 million tonne of coal a year. Thus coal mining in India has been hampered by hurdles over environmental clearances and land acquisition, as well as low investment, forcing sharp downward revisions of output targets with the biggest names shopping for coal assets around the world.

Indian economy is a growing economy. The soaring demand from different sectors, such as, infrastructure, real estate and automobile has put the steel industry in India on the world map. Now India is the fourth largest steel producer in the world. Growing steel demand and requirement of coal for power generation have necessitated private players to put COAL BLOCKS on their shopping list.

Corporates such as Adani Group, Tata Power, JSW Energy, Reliance Power, GVK Group and many others have picked up stakes in coal mines or

have acquired coal mines in coal resource countries like Australia, Indonesia, Mozambique, Botswana and South Africa. Coal blocks are not cheap. Each country has its pros and cons. In Indonesia governance issues and recent changes in tax regime have created road block. South Africa and Mozambique despite being rich in reserves suffer from poor infrastructure. Australia's coal industry is well organized but price is an issue. Despite these hurdles Indian companies are making large investments for acquiring coal assets abroad.

Global demand for coal is also fuelled by growing appetite of China and India. Since 2009, China has turned into a net importer of coal from being a net exporter. Last year, China produced 626 million tons of crude steel, almost half the global output of 1.413 billion tons, according to the Brussels-based World Steel Association. As per estimates, by 2015, China could overtake Japan (which imports about 150 million tonnes of coal today) to become the largest importer of coal in the world. India too is not lagging behind and is expecting a sharp increase in imports of coal by the year 2017.

The trade dynamics are changing with private players acquiring assets abroad. Given the large growing gap in demand and supply of coal in India, acquisitions shall ensure smooth and continuous supplies of desired coal quality to the owners of these assets. Others will have to rely on imports, improved domestic production, better infrastructure and efficiency in consumption.



The MMTC Perspective



Coal and Hydrocarbon is identified as one of the core areas of business for MMTC and Steam coal is identified as a thrust product for import. The division is involved in import and domestic trading of steam coal, coking coal, solar oil etc.

MMTC has withstood stiff competition due to its continuous and persistent efforts in diversifying its markets, offering value added products and services to its existing customers, enlarging its product range and customer base, extensively expanding its infrastructure facilities, using its expertise in trading by attaching

utmost care and importance to its trade commitments as also the quality service and product.

Certain specific strengths of MMTC, which make it a strong player in this sector are:

- Strong business relationship with the leading coal mines and reputed suppliers of various coal and hydrocarbon products. MMTC retains and updates its list of established suppliers for sourcing from time to time.
- Elaborate infrastructure facilities for bulk handling with arrangements for rail and road transport,

warehousing, port and shipping operations, which gives MMTC complete control over trade logistics.

- Importing non-coking steam coal continuously for the power plants.

MMTC has been successful in organizing supplies of Coking coal, non-coking (steam) coal, etc. MMTC is catering to the requirements of various customers, inclusive of foundries, cement and paper industries, state electricity boards and power utilities. The quality of imported coal is superior with high GCV and lower ash, which leads to lower costs and environment friendly generation of power.

Concerted efforts are made to meet the requirements of small customers whose offtake is less than shipload by clubbing similar requirements.

MMTC aims to be a world class leader in trading in coal, hydrocarbons and other energy related sector, achieve international standards of excellence with focus on customer satisfaction through value added products and services. It is not only a major importer of coal but has also diversified into coal mining and windmill power generation.

एमएमटीसी ने सार्वजनिक उपक्रम सप्ताह मनाया

सोमदत्ता सरकार
उपप्रबंधक (सी. सी.)



Panel Discussion in Progress: L-to-R:
Shri A.K. Mirchandani, CMD- PEC,
Shri S.N. Malik, ex-CMD - MMTC,
Shri N.K. Mathur, ex-CMD - STC, &
Shri R. Jaideva, Director (P) - MMTC

चौथा सार्वजनिक उपक्रम दिवस 10 अप्रैल से 16 अप्रैल 2013 के दौरान भारत और विदेश में सार्वजनिक क्षेत्र के सभी उपक्रमों द्वारा मनाया गया। यह सप्ताह स्कोप द्वारा जारी किए गए दिशा निर्देशों के अनुसार सार्वजनिक क्षेत्र की प्रतिष्ठा और महत्व को उजागर करने के लिए उत्साह सहित मनाया गया। राष्ट्रीय अर्थव्यवस्था में सार्वजनिक क्षेत्र की उपलब्धियों और महत्वपूर्ण योगदान के बारे में अधिक से अधिक जागरूकता पैदा करने के लिए, सार्वजनिक उपक्रमों के प्रमुख कार्यालयों, कॉर्पोरेट कार्यालयों, और क्षेत्रीय कार्यालयों में सम्मेलन, सेमिनार, कार्यशालाएं, प्रतियोगिताएं, प्रेस कॉन्फ्रेंस, आदि आयोजित किए गए।

एमएमटीसी के कारपोरेट कार्यालय में सार्वजनिक उपक्रम सप्ताह के इन पांच दिनों में कई गतिविधियों का आयोजन किया गया। कार्यक्रम का उद्घाटन करते हुए निदेशक (कार्मिक) श्री राजीव जयदेवा ने इस अवसर के महत्व और राष्ट्र के विकास में सार्वजनिक उपक्रमों द्वारा निभाई गई महत्वपूर्ण भूमिका के बारे में सभा को

संबोधित किया। इस के तुरंत बाद, भारत में सार्वजनिक क्षेत्र की अवधारणा और विकास पर एक दृश्य – श्रव्य प्रस्तुति पेश की गयी। कई वरिष्ठ कर्मचारियों ने अपने कार्यकाल के दौरान पीएसयू के विकास और सार्वजनिक क्षेत्र में अपने अनुभवों के बारे में चर्चा की। उपस्थित श्रोताओं ने भी चाय के दौरान अपने विचारों को व्यक्त किया। अगले कुछ दिनों के दौरान, MMTCians के लिए प्रासंगिक विषयों पर निबंध लेखन और भाषण में द्विभाषी प्रतियोगिताएं आयोजित किए गए, जैसे 'भविष्य के सार्वजनिक क्षेत्र: अवसर और चुनौतियां' और 'एक नई ऊंचाई पर सार्वजनिक क्षेत्र?' एनटीपीसी/एसटीसी से अतिथि प्रतिभागियों ने भाषण प्रतियोगिता में भाग लेकर अपने युक्तियुक्त तर्क के साथ चर्चा को समृद्ध किया। सप्ताहांत में एमएमटीसी के कर्मचारियों के बच्चों के लिए एमएमटीसी कॉलोनी के कम्युनिटी सेंटर में एक कला प्रतियोगिता आयोजित की गयी, जिसमें लगभग 30 बच्चों ने उत्साह और उल्लास के साथ अपनी उज्ज्वल कल्पना को

कैनवस पर उतारा। रंगों और चित्रांकनियों के साथ उन्होंने दो घंटे के भीतर 'बड़ा हो कर मैं क्या बनना चाहता हूँ' और 'चिड़ियाघर यात्रा' पर चित्र बनाया।

सार्वजनिक उपक्रम सप्ताह का अंतिम दिन पैनल डिस्कशन के लिए समुचित था, जिसका विषय रखा गया 'अच्छे नेतृत्व के लिए एक प्रशिक्षण ग्राउंड के रूप में सार्वजनिक क्षेत्र'। पैनल के अतिथि वक्ताओं में पीएसयू सेक्टर के कुछ प्रमुख मार्गदर्शक शामिल थे, जैसे श्री एस.एन. मलिक, पूर्व सीएमडी – एमएमटीसी, श्री एन.के. माथुर, पूर्व सीएमडी – एसटीसी, और श्री ए.के. मीरचंदानी, सीएमडी – पीईसी।

इस सेशन का नेतृत्व श्री राजीव जयदेवा ने निपुणता के साथ किया और इस में कर्मचारियों ने बड़ी संख्या में भाग लिया। पैनल के सम्मानित सदस्यों ने सप्ताह के दौरान आयोजित विभिन्न प्रतियोगिताओं के विजेताओं को पुरस्कार प्रदान किए। श्री एम.जी. गुप्ता, निदेशक (वित्त), और श्री आनंद त्रिवेदी, निदेशक (विपणन), ने भी इस अवसर पर दर्शकों को संबोधित किया।

India, being a developing country, has adopted a mixed economy framework where the role of the CPSEs is as important as that of the private sector. The Public Sector or the PSEs primarily constitute the corporate bodies where 51 percent or more equity is held by the government, created under the special acts of legislature, or registered under the Companies Act, 1956. The Indian stake of Public Sector is huge considering the nationalized banks, financial institutions, insurance companies, trade organizations, defense enterprises, transport undertakings.

In 1947, when the country became independent there were various socio-economic problems confronting the country which needed to be dealt with in a planned and systematic manner. Political freedom without economic freedom would have been of little use. As such, the State's intervention in the economy was inevitable since private sector did not have the vision, resources, capability or the will to undertake



Shri M.G. Gupta, Director (Finance), sharing his views



Shri Anand Trivedi, Director (Mkt.), addressing the audience

risks associated with large long-gestation investments. Given the ideological environment and shortage of supplies, it was only a natural and pragmatic compulsion to use the public sector as an instrument for self-reliant economic growth.

Consequently, the Industrial Policy Resolution, 1948 and 1956 laid emphasis on constituting public enterprises by the Central Government for industrial development in the core sectors.

The dominant consideration was to accelerate the growth of core sectors of the economy, to serve the equipment needs of strategically important sectors like Railways, Telecommunications, Nuclear Power, Defence, etc., and to provide a springboard for the economy to achieve a significant degree of self-sufficiency. The rationale for setting up

public enterprises was to ensure easier availability of vital articles of mass consumption, to introduce check on prices of important products, and to help promote emerging areas like tourism, etc.

Initially, the public sector was confined to core and strategic industries, and projects like the Damodar Valley Corporation, Indian Telephone Industries, Hindustan Machine Tools, steel plants, aircrafts, shipbuilding, Bharat Heavy Electricals, Oil & Natural Gas Commission, etc. The second phase saw mainly three trends; a nationalization spree, takeover of sick units from the private sector, and entry of the public sector in new fields like consumer goods, consultancy, contracting, transportation, etc. Many foreign firms like Jessop & Co, Braithwaite & Co, Burn & Co etc were nationalized, numerous life insurance companies were absorbed into the Life Insurance Corporation, hundreds of coal mines were transferred to the Coal Mines Authority.

A number of public enterprises were also created to operate in national and international trade, consultancy, contract and construction services, inland and overseas communications, etc. Then the public sector entered into new areas like pharma, textiles, and hospitality. During the 1970-80s, the growth was phenomenal, wherein it undertook works like providing power and potable water, laying roads, and constructing townships with basic amenities.

The public sector attracted the best talent in the country. It not only provided jobs to people in different regions, but invariably employed all the displaced people as well. Many of the PSEs successfully expanded production, opened up new areas of technology and built up a reserve of technical competence. After the initial concentration of public sector investment in key infrastructure areas, these enterprises began to spread into all areas of the economy including non-infrastructure and non-core areas.

With the onset of economic reforms in 1991, the Government initiated a systemic shift to a more open economy with greater

reliance upon market forces and a larger role of the private sector including foreign investment. Consequently, the CPSEs were exposed to competition from domestic private sector companies as well as large multi-national corporations. With declining revenues and budgetary gaps, the government withdrew its budgetary support, and increased the pressure on the public sector to produce profits, and thus dividends. The overall profits of public sector enterprises in India is, thus, a heterogeneous conglomeration of basic and infrastructure industries, industries producing consumer goods, industries engaged in trade and services etc.

Given the competitive environment, the CPSEs undertook significant initiatives for upscaling technologies and capacities in order to operate in the liberalized economy. With

continued focused efforts towards achieving excellence, several of the CPSEs have become self reliant and are playing a critical role in building the Indian economy. During the first five year plan (1951-56), there were only 5 CPSEs operating in basic heavy industries. This number had gone upto 220 by FY2011 with a total capital employed of nearly Rs. 5.3 lakh crores.

The public sector has, to a large extent, succeeded in meeting the objectives and laying a strong foundation for the industrial development of the country. At the height of its development, the public sector was less concerned with making profits and more with nation building activities. Privatization may have served as a panacea to some of the developed countries, but a country like India has to find its own solutions bearing in mind its needs. There is virtue in following the middle path.



MMTC Employees gathered at one of the Public Sector Week sessions



Shri Ved Prakash, Director (Mkt.), accompanied (R-to-L) by Shri Rajeev Jaideva, Director (P), Shri M.G. Gupta, Director (F), & Shri Anand Trivedi, Director (Mkt.), inaugurating the Festival of Gold (Akshaya Tritiya) 2013

MMTC'S FESTIVAL OF GOLD

Akshaya Tritiya 2013

Roochi Sharma
Sr. O.M. (C. C.)

India's popular jewellery exhibition-cum-sale, MMTC's Festival of Gold (Akshaya Tritiya, 2013) commenced on the evening of 10th May 2013 with senior officials of MMTC present at the inauguration of the event. Addressing the gathering, Shri Rajeev Jaideva, Director – MMTC, noted that the Indian household's

fascination for gold has not faded despite upheaval in the global market. The week-long extravaganza continued up to 15th May 2013 at Hotel Ashok in New Delhi on the festive occasion of Akshaya Tritiya.

The word 'Akshaya' means 'the never diminishing' in Sanskrit and the occasion is widely believed to bring good luck and success. Akshaya Tritiya is considered auspicious for the purchase of gold and silver articles, including jewellery. People believe that buying and wearing newly bought

gold on Akshaya Tritiya brings prosperity and positive energy for the whole year. The religious merit that is acquired by giving gifts on this day is considered inexhaustible. This festival, which originated in the southern part of India, has now a pan- India presence.

The Festival of Gold exhibition-cum-sale is the Company's flagship event that provides the customers an opportunity to purchase hallmarkd jewellery and value-added bullion products from all parts of India under a single roof.



Shri Anand Trivedi, Dir. (Mkt.), lighting the ceremonial lamp at the inauguration



Customers thronged the Festival of Gold on the day of Akshaya Tritiya

The objective is to offer hallmarked jewellery at affordable prices to the customers at large. 2012-13 is also the Golden Jubilee year of MMTC Limited as the Company completes 50 glorious years since its inception in 1963.

The selected collection this time included popular items like temple jewellery from Tamil Nadu and the southern states, reversible neckpieces from Karnataka, and exclusive pearl sets and strings in different precious stones from Hyderabad. Ornate kundan

jewellery was available at the Jaipur counter. The Bridal counter exhibited exclusive and extravagant sets. Lightweight gold jewellery was available at the Kolkata and Vizag counters. The Mumbai counter, known to exhibit designer pieces in diamonds, was an attraction for many visitors. Lightweight 18 carat jewellery fabricated by young designers from leading design institutes was also available for those with contemporary taste.

Akshaya Tritiya, which traditionally falls on the third day of the bright half of Vaishakh, when the sun and moon are simultaneously at the peak of

brightness, was on 13th May this year. The sales saw a significant increase on this special day.

Shuddhi Jewels, MMTC's jewellery

retail joint venture with Gitanjali Group, was a prominent participant at the exhibition. Shuddhi's 'Swarna Mangal' and 'Shagun' jewellery savings scheme plans were available. Gold and Silver Medallions in various denominations and latest range of sterling silverware gift and puja items in 92% purity under MMTC's brand Sanchi were added attractions. Silver coins, pendants and silver bars manufactured by MMTC-PAMP JV were retailed at the exhibition.

The special attraction this year at the Festival of Gold was The Royal Mint's gold sovereign commemorative coins being minted in India for the first time in nearly a century, as a result of a special partnership between UK's The Royal Mint and MMTC-PAMP India Limited. Launched in February 2013, the iconic sovereign was exhibited at MMTC's Festival of Gold for the first time in an endeavour to offer the Indian public an opportunity to purchase genuine versions of one of the world's most popular coins.



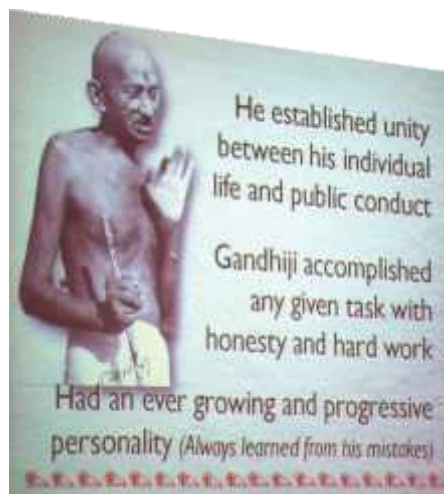
A LECTURE ON

'Gandhian Ideology for Ethical Business Practices'

“It is wrong to think that business is incompatible with ethics. I know that is perfectly possible to carry on one’s business profitably, and yet honestly and truthfully.”

- Mahatma Gandhi

Kenneth Kundan Topno
Dy. Manager (Personnel)

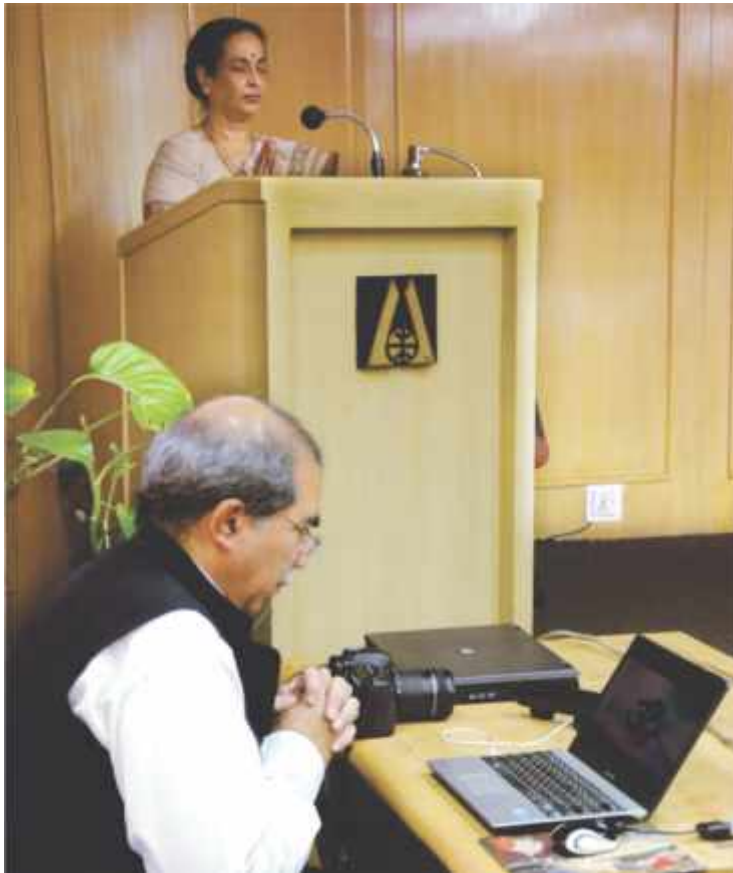


To promote and rekindle the Gandhian Values & Principles and to highlight the relevance of Gandhian economic principles with special reference to contemporary Indian economy under globalization, a lecture on ‘Gandhian Ideology for Ethical Business Practices’ was organized in Corporate Office, MMTC on 31st May, 2013. The

lecture was conducted by the Gandhian Forum for Ethical Corporate Governance (GFECG), a forum launched by SCOPE with an aim to enhance the standards of Corporate Governance & CSR in PSEs and to develop ethical excellence based on value for transparency, accountability and capabilities to meet the rising expectations from diverse stakeholders.



MMTC Directors Shri M.G. Gupta, Dir. (F) on the left, Shri Anand Trivedi, Dir. (Mkt.) & Shri P.K. Jain, Dir. (Mkt.) on the right, with the Guest Speakers from GFECG



Smt. Shobhana Radhakrishna, 'Eminent Citizen' to the Ministry of Rural Development, Govt. of India, at the podium, & Shri Ravi Chopra, Eminent Journalist & Founder Secretary, Centre for Gandhian Vision & Values, seated in front

The programme was attended by Shri M. G. Gupta, Director (Finance), Shri Anand Trivedi, Director (Mkt), Shri P. K. Jain, Director (Mkt) and many other senior officials. The programme commenced with a welcome speech by Shri V. P. Mehta, GM (P) who introduced the two eminent speakers from GFECG: Smt. Shobhana Radhakrishna, 'Eminent Citizen' to the Ministry of Rural Development, Govt. of India, and Shri Ravi Chopra, Eminent Journalist & Founder Secretary, Centre for Gandhian Vision & Values.

Smt. Radhakrishna spoke about her life spent in Gandhiji's Sewagram Ashram in India and how it nurtured her outlook towards life. The audience was privileged to have a brief glance of the simple life led by Gandhiji as narrated by Smt.

Radhakrishna. She enlightened the audience about Mahatma Gandhi's ideology in

the area of ethical leadership, emphasizing that the Gandhian era has not ended and that Gandhian principles and values are still relevant. She also highlighted the fact that Gandhiji was a 'practical idealist' who practiced what he preached. He personified the modern idea of 'leadership by example'.

Smt. Radhakrishna called attention to the idea that the resources we use are not a gift from our forefathers but a loan from our future generations. It is therefore our obligation to give back manifolds of what we use. She

further mentioned three principles that governed Gandhiji's time management techniques: Be Quick, Be Brief, and Be Gone. Efficiency includes adherence to truth and avoidance of negligence. One should always live upto the expectations of the situation when the time demands it and thus realize one's purpose in life. Delegating tasks to the right people, dealing with every situation with wisdom, being punctual, sincere and prompt in every step will help one achieve success. Everyone should look within oneself and identify one unique virtue and make it their inner strength to guide through their life.

Shri Ravi Chopra addressed the audience next with a brief introduction on Gandhiji. He spoke of how great leaders like Martin Luther King Jr., Nelson Mandela, Pope John Paul II, the 14th Dalai Lama, Albert Einstein, Barack Obama, Dr. A.P.J. Abdul Kalam, and the like, were influenced by Gandhiji and his teachings. He also showed clippings depicting how Gandhi has influenced many luminaries, several Nobel Laureates, famous personalities and even people in prison. The lecture concluded with a prayer followed by vote of thanks by Shri K. B. Lakra, Manager (P). The enlightening session brought home the realization as to how the efforts of a single individual can create a positive and lasting change in society. It was a lesson in Gandhiji's own philosophy, "Be the change that you wish to see in the world."

बाबा भीमराव अम्बेडकर जी की 121 वीं जयन्ती पर कार्यक्रम



निदेशक (कार्मिक) श्री राजीव जयदेव जी ने बाबा साहब को श्रद्धा सुमन अर्पित किया।

ईश्वर सिंह
वरिष्ठ कार्यालय प्रबंधक

कारपोरेट कार्यालय में भारत रत्न बाबा भीमराव अम्बेडकर जी की 121 वीं जयन्ती 14 अप्रैल, 2013 को अवकाश होने के कारण 15 अप्रैल, 2013 को बड़ी धूम-धाम से मनाई गई। सभी अधिकारियों एवं कर्मचारियों ने बाबा साहब को श्रद्धा सुमन अर्पित किये। एससी/एसटी कर्मचारी महासंघ के अध्यक्ष श्री राकेश पीपल ने उपस्थित सभी अधिकारियों एवं कर्मचारियों का हार्दिक स्वागत किया। निदेशक (कार्मिक) श्री राजीव जयदेव जी तथा श्री बनवारी लाल जी ने बाबा साहब के जीवन दर्शन पर अपने अपने उद्गार प्रकट किए तथा उनके आदर्शों एवं सिद्धान्तों पर चलने के लिए प्रेरित किया। कार्यक्रम के अंत में श्री रामनिवास जी ने उपस्थित सभी लोगों को धन्यवाद देते हुए एसोसिएसन की ओर आभार प्रकट किया। इस अवसर पर एसोसिएसन के सभी एकजीक्यूटिव सदस्यों सर्वश्री रामनिवास, आर.के. मीना, अशोक कुमार, ईश्वर सिंह, महावीर, अरुण ने सामूहिक रूप से उपस्थित जनसमूह को जलपान कराया।

बाबा साहब की जयंती के इस पावन अवसर पर कार्यालय में सभी लोगों के लिए भण्डारे का भी आयोजन किया गया।



सभी अधिकारी एवं कर्मचारी कार्यक्रम में उपस्थित थे।

MMTC'S FOOTPRINTS IN Johannesburg

MMTC Limited, Johannesburg was formed in the year 2011 as an external company of MMTC Limited, India's leading international trading company and parastatal. The office was opened at the hands of the honourable Union Minister of Commerce, Govt of India; Mr. Anand Sharma, in the presence of the honourable Minister for Trade, South Africa; Dr. Rob Davies, primarily to cement India's trade ties with the republic of South Africa.

There is mutual complementary of economic interest between the economies of India and South Africa as seen from the growing FDI investments by companies from each of the two countries. India is one of the major trading partners of South Africa and ranks amongst its top trade associate countries. South Africa has also emerged as an economic powerhouse of Africa, leading the continent in industrial output.

The office in Johannesburg is functioning as a trade promotion and liaison office with a view to explore business opportunities in precious metals, diamonds, precious stones, manganese ore, chrome ore, coal, etc. It has established dialogue with key suppliers of various minerals, metals, precious metals etc. To service its vast customer base in India, the company is looking at business opportunities

in the area of minerals (manganese and chrome ores), metals (copper, nickel etc.), coal and hydrocarbons (steam coal), chemicals (phosphoric acid), and agro commodities (rice, spices etc.), apart from sourcing of rough diamonds and bullion.

In recent times, manganese ore shipments have been tied up from South Africa for Vizag and Haldia ports for supply to the Indian industry under supervision of MMTC's S.A. office. In addition to manganese, the office is exploring imports of chrome ore in large quantities. Possibility of increasing exports from India of items like parboiled rice, spices, etc. to South Africa is also being

explored. In order to boost trade, MMTC's S.A. office is working in close co-ordination with the Indian High Commission, Banks, and other Indian Industry players in S.A.

Under the aegis of the parent company in India and its wholly owned subsidiary MMTC transnational PTE Limited in Singapore, efforts are being made to operate as a trading gateway to Africa and as a window for international trade in and with south east Asian markets and SAARC countries.

- *With inputs from Shri S. K. Das, GM (GT), and Shri J.V.N. Rao, GM (MMTC Johannesburg)*





Free Eye Check-up Camp organised in Paradip

CSR Initiatives at RO- Bhubaneswar

S.B. Sethi
Sr. Manager (P&A) & S. Rahim Basha
Dy. Manager (RB)

A free eye check up camp was organized as a CSR initiative at SRO Paradip in association with Dr. Agarwal's Eye Hospital, Cuttack, on 11th May 2013. The camp was held in the MMTC Housing Complex premises. Three doctors and three technicians with latest equipment from Dr. Agarwal's Eye Hospital provided retina checkups and further advice as necessary. The doctors advised some patients for further follow-up to be done at a later date at Paradip Port Hospital by the same hospital for free.

The camp was open to all, and a total of 85 individuals utilized the free services offered. All the residents of the area and the general public appreciated the organization and conduct of the free medical camp.

As part of its CSR scheme, MMTC in partnership with NINL arranged installation of solar street lighting system at Bargadia village in Kalinga Nagar area of Jajpur District. 40 solar panels, poles, lighting systems and accessories were installed by M/s OREDA. The inauguration programme was

held on 22nd May 2013 in the presence of Shri. P.C. Ghadai, Local MLA, and MMTC and NINL officers. 150 families in the area are benefited by this solar lighting system.

MMTC recently sponsored skill development training programmes in tailoring and fashion designing for women. The programme was implemented by a reputed national level consultancy organization i.e. M/s. Hardicon Limited. The hectic programme was of 3 months duration, commencing in Feb'2013 and the valediction being held on 24th May 2013. About

100 participants from two different villages namely Sarangpur and Gobarghati in Kalinga Nagar Area of Jajpur District were among the beneficiaries. The programme was monitored by NINL. After successful completion of the programme, all the participants were provided with certificates, stipend cheques, and sewing machines to develop their own micro-tailoring unit.

Shri Banshidar Dash, GM, RO - Bhubaneswar, and Shri. C.K. Podder, Executive Director (HR/IR), NINL, distributed the certificates, stipend cheques and sewing machines to the beneficiaries. Among other dignitaries present were village sarpanch(s) and community leaders of both the villages. The above apart, Shri S.B. Sethi, Senior Manager, MMTC, Shri P.K. Mallick, Senior Manager, NINL, Shri Kamlesh Mohapatra, Senior



Solar street lighting in Bargadia installed by MMTC & NINL

Manager, NINL and Shri Kailash Nayak, State Co-ordinator, Hardicon Limited were also present on the occasion. The dignitaries addressed the participants and motivated them to start their own ventures. The community leaders highly appreciated this CSR initiative by MMTC and lauded the effort to provide self-employment to the rural poor women.

MMTC also arranged for construction of an additional classroom in Saraswathi Shishu Mandir, in village Chandabhati, Bolangir Dist. of Odisha. 203 students and 20 villages have been benefited by this action. NINL was the monitoring agency for execution of the said project, which was completed earlier this year.



Shri B.Dash, GM, distributing certificates, cheques & sewing machines to the participants of the skill development program



health intervention to cater to specific healthcare needs associated with old age has been pioneered since 1982 with the concept of Mobile Medicare Units (MMU) programme that seeks to take healthcare to the doorstep of the needy. Today the MMU model represents a flagship programme and is recognized as the largest such mobile healthcare service in the Asia as per the Limca Book of Records. MMU healthcare services include:

- Free treatment
- Free medicines
- Physiotherapy services
- Basic Diagnostics
- Home visits by Doctor (in case of bedridden patients)
- Counseling for patients, elders, family members and caretakers
- Community awareness on the rights of the elderly
- Referral linkage with local health providers
- Linkage with Govt. schemes/ programs

Thereafter Mr. Sanjeev Dua, GM, MMTC spoke about MMTC's initiatives under Corporate Social Responsibility and also thanked HelpAge India, Rajasthan for providing MMU services to senior citizens. He appreciated the charitable efforts by HelpAge India and assured that he will recommend to the MMTC Corporate Office to examine the possibility of continued support for running the MMU.

Dr. Gopal Joshi then spoke about the importance of the elderly in our lives and commended

Inauguration of MMU Van in Bikaner

Sanjeev Dua
GM, RO - Jaipur

On 25th April 2013 MMTC Ltd donated a Mobile Medical Unit van as a part of its Corporate Social Responsibility initiatives 2012-13. HelpAge India, Rajasthan organized a function at the Physiotherapy Center, Ambedkar Circle, Bikaner which is conducted by HelpAge India and Varishth Nagrik Samiti. The chief guest of the program was Mr. Sanjeev Dua, GM, MMTC RO - Jaipur. The presidential guest was Dr. Gopal Joshi, MLA of western Bikaner. The guests of honor were Dr. Kalicharan Mathur, Manmal Acharya, Ram Kishan Acharya, Dinesh Acharya and Advocate Ajay

Purohit. About 60 senior citizens attended this function.

The program commenced with lighting of lamp by Mr. Sanjeev Dua and Dr. Gopal Joshi. Thereafter Mr. Nilesh Nalvaya, State Head, HelpAge India - Rajasthan and Mr. Rajendra Purohit, Manager, MMU - Bikaner welcomed all honorable guests by offering them *saffa* and bouquet.

Mr. Nilesh Nalvaya offered a speech enlightening all present about the concept of Mobile Medical Unit (MMU) of HelpAge India. He thanked MMTC for its MMU donation to HelpAge India. He explained that HelpAge India's



Glimpses of the function



MMTC's support to HelpAge India in its cause of serving the elderly. He also appealed to the guests to get involved in activities of the cause by which they could serve the aged.

Mr. Sanjeev Dua presented the key of the Van to Mr. Nilesh Nalvaya. Dr. Gopal Joshi, Mr. Sanjeev Dua and Mr. Nilesh Nalvaya inaugurated the MMU by cutting the ribbon and flagging off the van. At the end, everyone enjoyed tea and refreshment organized by HelpAge India.

PRESS COVERAGES





CMD Shri D.S. Dhesi being welcomed at MMTC RO - Goa

CMD's Visit to RO - Goa

Jovita M. Carvalho
Sr. OM (Protocol)

Shri D.S. Dhesi, IAS, CMD visited RO Goa for the first time on 29th June 2013. The Chairman-cum-Managing Director was in Goa on a brief visit to see the site proposed for warehousing activity at Headland Sada.

The Chairman was given a traditional welcome on his first visit to RO Goa. The head of RO Goa, Shri A. F. Sequeira, thanked the CMD for taking the time to visit the RO. He briefed the Chairman about the activities of the office. The main trade of Goa used to be iron ore which is presently suspended by the Supreme Court. RO Goa has meanwhile successfully effected the shipment of wheat from Mormugoa port.

In his address to the employees, the CMD stated that MMTC is now focusing on Agro and Hydrocarbon business to make up for the shortfall in mineral business. He also visited the MMTC Jewels showroom and appreciated the display of gold and silver medallions and jewellery.



KUDOS !

Shri Rajender Prasad, GM, recently won the 7th FICCI Golf Corporate Tournament in Category A. India's largest and oldest business organization FICCI had organized the prestigious tournament at the Jaypee Greens Golf course in Greater Noida on 28th April 2013. Diplomats & various senior officials from the government attended the event, and more than 100 golfers participated in it. Away from the humdrum of the daily grind, it provided a recreational opportunity to unwind in a beautiful environment, bringing together many differences on a common platform by way of a common interest.



Top: All the Office Bearers with the Chief Guest
Above: Observation of 2 minutes silence for departed MMTC Officials and for victims of the Uttarakhand floods

General Body Meeting of REWA Bellary

Y.V. Ramanappa
Organizing Secretary

MMMTC Retired Employees' Welfare Association, Bellary, conducted their General Body Meeting on 22nd June 2013 at Hotel Rameswari in Bellary.

Shri S.V. Naik, President, welcomed all the members and conveyed his special thanks to Shri K.A. Narasimhan, K. Narasappa, and

P.B. Subramanyam for having arrived to attend the Meeting all the way from Hyderabad.

All the members are mainly hoping for some improvement in medical scheme and an opportunity to take part in MMTC's Golden Jubilee celebrations. The General Body has thanked the MMTC Management for its financial assistance and

extending medical benefits to the retirees. Further, all the retirees sincerely hope and wish for the prosperity of MMTC in coming years.

While concluding the General Body Meeting, all the members voluntarily agreed to contribute to the Prime Minister Relief Fund for Uttarakhand.

News from MMTC FOWA, Bangalore

D.V.S.V. Prasad
General Secretary
MMTC FOWA, Bangalore

The MMTC Former Officers' Welfare Association Bangalore has been very active during 2012-13, regularly conducting meetings among its members and sharing their joy and sorrow.

A few months ago, the Association conducted a picnic-cum-general member meeting at Coorg. Many members with their families participated in the gathering and recharged themselves amidst the spectacular scenery of the Abeby Falls, Talakaveri, Madikeri, etc.

Secretary D.V.S.V. Prasad recently unveiled the inaugural issue of the quarterly Newsletter of the Association. It was released by Shri M. Raghavendra, Retired Officer and Senior Member.

On the occasion of the Golden Jubilee of MMTC, the Association has honoured the existing retired employees who have been with MMTC since its inception; Shri K. Kodandaraman, M. Raghavendra, S.K. Ramamurthy, S.G. Surendran. Members applauded their services with MMTC and the Association. On this occasion, President Shri N. Ramappa

QUARTERLY NEWS LETTER

Of

MMTC RETIRED OFFICERS' WELFARE ASSOCIATION BANGALORE



COORG TRIP: General members gathering and picnic was held at Coorg. All we, gathered at MMTC Bangalore on 22.09.2010 at 7.30 Am and proceeded to Melkote (Vishnu Temple), Budha Shrine, Abbey falls, Talcauvery (River Cauvery birth place), and Madekere. Trip was well attended and well enjoyed. We have to thank Sri.B.R.SATYANARAYANA EX MMTCian and our member who had made arrangements for our stay and detailed guidance for the trip. Thank you Satyanarayana avare. During this tour all members recollected good times they spent with MMTC during their tenure. We cannot miss to mention the instant and memorable hospitality and sendoff to our team extended by Sri M P POONACHA (again Ex MMTCian) at Madikere along with his wife. Really memorable moments that afternoon. Thank you Poonacha avare.

QUARTERLY NEWS LETTER LAUNCHING: Secretary Sri.DVSV PRASAD has requested Sri Thangavelu DGM, MMTC Bangalore to release the first issue of QUARTERLY NEWS LETTER MMTC RETIRED OFFICERS' WELFARE ASSOCIATION BANGALORE. Sri Ramappa President has appreciated the efforts taken to prepare the issue by the committee including V Raghunath, T R Michael, L S Satyamurthy, Melinamane, Chandrahas and KR Gopalakrishna. The first issue was released among applauds by members. It is really informative and colorful.



LOGO OF MMTC GOLDEN JUBILEE YEAR: MMTC Ltd Bangalore has conducted GOLDEN JUBILEE YEAR LOGO LAUNCHING FUNCTION on 01.10.2012. The General Manager MMTC Bangalore Sri.Ramachandran has unveiled the LOGO OF MMTC GOLDEN JUBILEE YEAR among colorful function. Your secretary DVSV Prasad, president M Ramappa, Treasure V Raghunath and members V Suresh and Melinamane have attended the function. The logo is more meaningful and unique reflection of MMTC.





The Association during its picnic cum general member meeting trip to Coorg

informed that the association had conveyed its best wishes to MMTC on its Golden Jubilee, and that the ceremony of the Golden Jubilee Logo unveiling at MMTC Bangalore had been attended by the Secretary and the Committee Members of the Association.

The Annual General Body Meeting of the Association was held on 21st April 2013 at N. Ramappa's residence. Treasurer Shri Raghunath presented the audited accounts for the Financial Year 2012-13 and the same were approved by the General Body. The General Body unanimously requested the present team of office bearers to continue for the year 2013-14.

The team of office bearers include: President – N. Ramappa, General Secretary – D.V.S.V. Prasad, Treasurer – Raghunath, Vice President – L.S. Sathya Murthy, Joint Secretary – T. R. Micheal, Committee Members – Melina Mane, T.N.S. Mani, K.R. Gopala

Krishna, P. Chandrahas, Harish Babu.

The Association grieved and condoled the demise of the below-mentioned members/kin. Daughter of N. Ramappa (Bangalore), N.C. Joshi (New Delhi), G. Ramadas (Chennai), Son of Shri Y.V. Ramanappa (Bellary), Kariappa (Chennai), N. Nagaraja Rao (Bellary), M. Raghavendra (Bangalore), B.N. Hegde (Bangalore). The members

prayed to the Almighty for their souls to rest in peace.

The Association thanks the other retired employees units (New Delhi, Chennai, Bellary, Calcutta, Mumbai, Bhubaneswar, etc.) for their co-operation in sharing the news and events happening at their respective places. A special mention of thanks for the unit at New Delhi led by Dr. Rege, General Secretary, MMTC FOWA, New Delhi.



Annual General Body Meeting of the Association in April, 2013

EEWA Hyderabad felicitates MMTC's Yesteryear Heroes

Challa Rama Gopal
General Secretary, MMTC EEWA

MMMTC Ex-Employees Welfare Association, Hyderabad, has been celebrating MMTC's Golden Jubilee this year. As a part of the celebrations, MMTC EEWA felicitated its yesteryear heroes, S/Shri E.V. Subramanyam, E. Bhanumorthy, P.K. Sastri, Chengalrayan, who were on rolls of MMTC since its inception. Shri K.V. Raghava Rao garu, who had also been on rolls of MMTC since its inception, could not grace the occasion.

The guests were asked to express their feelings from their first working day in MMTC and also

from their day of retirement. All the four guests fondly remembered their past. They revealed that in the earliest days of MMTC, those who had been associated with Iron ore exports were absorbed by MMTC from its parent company STC. All were happy to be able to move on to MMTC as they would continue to perform the job they knew well. However, things were different in the case of Shri P.K. Sastri garu, as he was retained in STC and was transferred to its Head Office. While Shri Sastri garu was travelling to Delhi, Shri J.S. Grover, who had been absorbed in MMTC, felt that he

would have better prospects in STC, and requested for his own retention in STC. His request was considered and Shri P.K. Sastri garu was instead posted to MMTC, New Delhi. Shri Sastri found out about this change only when he reached the STC office to submit his joining report. He told EEWA that it was the lord's great gift to him that he received the chance to work in MMTC "a wonderful organisation". He added that Shri Govind Narain who was Chairman of STC was also moved to MMTC as its first Chairman, and Shri Sastri was directly reporting to him. Shri Sastri garu also remembered that during one of his visits to South Africa's remote areas, his wife who was accompanying him, suffered a malignant mosquito bite and consequently was paralysed from neck to feet and remained bedridden for about 25 years. Despite this, he continued to contribute his best to MMTC. He also remembered that the Chairman of MMTC used to tell him that he had more responsibility for the Company and MMTC would take care of his family.

Shri Changalrayan recollected that while in STC he was posted at Guntur to take care of Tobacco business and on one occasion, the late Shri Sandilya, Managing Director of STC, sent a telegram



Group Photo of MMTC's yesteryear heroes with members of MMTC EEWA

commending his contribution as 'Splendid'. This word was adopted as a telegraphic address for STC's Guntur office. All these yesteryear heroes agreed that on the date of their retirement they had felt the deepest happiness to have served the company and had enjoyed working with MMTC. All wished the best for MMTC's bright future.

MMTC EEWA conveys its respect to these yesteryear heroes who have given their selfless service for MMTC's progress.



General Secretary Shri Rama Gopal requesting the guests to express their sentiments.
Sitting L-R: Shri E.V.R. Subramanyam, Shri P.K. Sastry, Shri E. Bhanumoorthy and Shri Chengalrayan

Kudos



Neel Makwana, son of H. B. Makwana, Jr. OM (PS), RO – Ahmedabad, secured 78.83 Percentile Rank in class Xth examination conducted by Gujarat Secondary & Higher Secondary Education Board, Gandhinagar in Gujarat State.

Aishwarya Makwana, daughter of H.B. Makwana, Jr. OM (PS), RO – Ahmedabad, secured 96.30 Percentile Rank in class XIIth Commerce examination conducted by Gujarat Secondary & Higher Secondary Education Board, Gandhinagar in Gujarat State.



The Nuts & Bolts of Retail Business: Part I

M.K. Suryanarayanan
Ex-Senior Manager

What is Retail Business?

A retail business may be defined as a retailer (a seller selling goods in small quantities and not for resale) selling goods to the ultimate consumer for the latter's personal consumption needs. The High Court of Delhi in 2004 defined the term 'retail' as a sale for final consumption in contrast to a sale for further sale or processing (i.e. wholesale). Thus, a retail sale is meant for only the ultimate consumer.

Retail Sale Concept in India

The concept of retail business is mushrooming throughout India.

In layman's language, neighbourhood shops may also be called retail shops. One of the important differences between the neighbourhood shop and the modern retail outfit however is that a retailer purchases goods or products in large quantities from manufacturers directly or through a wholesaler and then sells fragmented quantities to the ultimate consumer for a profit, the neighbourhood shops source most of their material from the wholesalers and sell their products in fragmented quantities to the ultimate consumers. Due to space constraints, the neighbourhood shops store only limited brands of selected commodities.

Retail marketing is a system of continuing process or technique or development for promoting, selling and distributing a product or service to consumers in a retail environment.

A Neighbourhood Shop

While people go to their neighbourhood shops for buying products, the modern retail shops reach out to the consumers for promoting, selling and distributing their products. Retailers are part of an integrated system known as the supply chain.

Launching of a Retail Outlet

To launch a retail business, one needs a proper business background, educational



background, enough finance to invest, confidence to run the business in the face of fierce competition, etc. If one lacks in any one of these, then it is better not to venture into retail business rather than starting it and having to close it soon afterwards. These are some of the deterrent factors which make a person shy away from venturing into retail business. There are some positive influences as well which encourage one to enter retail business, like the freedom to act independently, challenging opportunities, greater earning potential, etc.

Challenges to Face

For launching a retail outlet, one has to face challenges like regulatory barriers, restriction on real estate purchases imposed by the Government, restrictions on foreign investment, unfavourable tax regime, absence of any developed supply chain, constant threats of substitutes invading the market, lack of trained staff, sudden fall in demand, etc.

Retail Classification:

Retail stores are usually classified by type of products they sell:

- Food Stores which store and sell food products like pickles, jams, bread, potato chips and other packaged daily consumed products.
- Hard goods or durable goods (hardline retailers) - appliances, electronics, furniture, sporting goods, etc. Goods that do not quickly wear out and provide utility over time.

- Soft goods or consumables - clothing, apparel, and other fabrics. Goods that are consumed after one use or have a limited period (typically under three years) in which you may use them.

Types of Retailers

There are some different types of Retail Stores. Departmental stores specialize in selling hard and soft goods, discount stores sell less fashion-oriented brands at cut rate prices, warehouse stores charge membership fee and sell high quality goods, variety stores sell low cost goods and have limited selection, demographic stores sell to only a particular segment of the people i.e. to wealthy individuals, mom-&-pop stores are small retail neighbourhood outlets selling limited and selective set of products and are owned and operated by an individual, specialty stores sell a particular kind of goods like Bata Shoes, Reebok, etc., concept stores sell only one brand of a commodity and are run by the brands which control them, general stores meet the daily needs of a community, convenience stores located in residential areas provide limited quantity of merchandise at higher than average prices, hypermarkets provide a huge variety and volumes of selective products, supermarkets are self-servicing markets and sell mainly grocery and limited non-food products, malls have a range of retail shops at a single outlet, killer stores can supply a wide categories of a single item for lower

prices than a retailer and can kill the categories of other retailers. Over and above these, we have what is known as E-retailers. Order for commodities are placed through internet and the products is dropped at the doorstep of the customer. The products are sent directly from the manufacturers or wholesalers. The retailers accept payment for the on behalf of the original supplier.

Classification of Retail Business in India

Retailing business falls into two categories, viz. 1) Organised and 2) Unorganised Retailing. Organised retailing refers to trading activities undertaken by licensed retailers, that is, those who are registered for sales tax, income tax, etc. These include the corporate-backed hypermarkets and retail chains, and also the privately owned large retail businesses.

Unorganised retailing refers to the traditional form of low-cost retailing, for example, the local kirana shops, owner-manned general stores, paan/beedi shops, convenience stores, handcart sellers like vegetable sellers, and pavement vendors, etc.

The Indian retail sector is highly fragmented with 97 per cent of its business being run by the unorganized retailers. The sector is the largest source of employment after agriculture, and has deep penetration into rural India generating more than 10 per cent of India's GDP. The organized retail however is at a beginning stage.

Inter-State, Export & Import Sales under CST Act

Madhusudan Jena
Sr. Manager (Law)

As per the Constitution, tax on Inter-State sale/purchase can be levied by Union Government. CST Act has been enacted for this purpose. Before going into the nitty gritty of the inter-state, export and import sales, we may refer to sections 3 and 5 of the Act and analyse trend of judgments of the Apex Court in this regard.

Section 3 of CST Act defines when is a sale or purchase of goods said to take place in the course of inter-state trade or commerce:

A sale or purchase of goods shall be deemed to take place in the course of inter-state trade or commerce if the sale or purchase-

(a) occasions the movement of goods from one State to another; or

(b) is effected by a transfer of documents of title to the goods during their movement from one State to another.

Explanation 1 - Where goods are delivered to a carrier or other bailee for transmission, the movement of the goods shall, for the purposes of

clause (b), be deemed to commence at the time of such delivery and terminate at the time when delivery is taken from such carrier or bailee.

Explanation 2 - Where the movement of goods commences and terminates in the same State it shall not be deemed to be a movement of goods from one State to another by reason merely of the



fact that in the course of such movement the goods do not pass through the territory of any other State.

Therefore, inter-state sale can be effected either as per sec 3(a) or 3(b) i.e. direct inter-state sales or by transfer of documents. These two modes are mutually exclusive.

In this context, we may refer the case of *State of Andhra Pradesh Vs. National Thermal Power Corporation (2002) 5 SCC 203*.

Here a five member bench of the Hon'ble Supreme Court held that 'A sale in the course of inter-state has three essential ingredients':

- (i) There must be a contract of sale, incorporating a stipulation, express or implied, regarding inter-state movement of goods
- (ii) The goods must actually move from one State to another, pursuant to such contract of sale, the sale being the proximate cause of movement and
- (iii) Such movement must be from one State to another where sale concludes.

It is not necessary that buyer and seller are located in two different states, if there is a movement of goods from one state to another.

Further, it is immaterial that in which State the property (i.e. ownership) of goods passes to the buyer.

So far as sec 3(b), 5(1) and 5(2) and transfer of title to the goods are concerned, we may refer to the following provisions.

Section 2(4) of the Sales of Goods Act defines "document of title to goods" includes a bill of lading, dock warrant, warehouse keeper's certificate, wharfinger's certificate, railway receipt, multimodal transport document, warrant or order for the delivery of goods and any other document used in the ordinary course of business as proof of the possession or control of goods, or authorizing or purporting to authorize, either by endorsement or by delivery, the possessor of the document to transfer or receive goods thereby represented.

Therefore, the documents defined under the above said provision are considered to be title of goods and transferable. Transfer of documents is a symbolic delivery of goods to the purchaser. It carries with it full ownership of goods. Delivery of 'documents of title' is equivalent to the delivery of goods themselves.

It is essential to know that the CST Act exempts export and import transactions by virtue of Section 5(1) & 5(2), which are reproduced below:

Section 5 of CST Act defines when is a sale or purchase of goods said to take place in the course of

import or export

(1) A sale or purchase of goods shall be deemed to take place in the course of the export of the goods out of the territory of India only if the sale or purchase either occasions such export or is effected by a transfer of documents of title to the goods after the goods have crossed the customs frontiers of India.

(2) A sale or purchase of goods shall be deemed to take place in the course of the import of the goods into the territory of India only if the sale or purchase either occasions such import or is effected by a transfer of documents of title to the goods before the goods have crossed the customs frontiers of India.

As a fallout of the *Md Serajuddin case*, Section 5(3) was incorporated in the Act during the year 1976 giving benefit to the penultimate exporters: Notwithstanding anything contained in sub-section (1), the last sale or purchase of any goods preceding the sale or purchase occasioning the export of those goods out of the territory of India shall also be deemed to be in the course of such export, if such last sale or purchase took place after, and was for the purpose of complying with, the agreement or order for or in relation to such export.

However the exemption to penultimate sale is subject to the following conditions:

(a) for purpose of complying with

agreement or order in relation to export, and

(b) such sale is made after the agreement or order in relation to export, and

(c) same goods which are sold in penultimate sale should be exported, though may not be in same form

Normally, dispute arises relating to sales in course of import and timing of transfer of documents, despite the prohibitions under the constitution to levy tax on such sales by the state. With a plea or the other, most of the states are taxing import transactions.

To sort out the issue, in January 1960, a two member bench of the Apex Court in the case of *J.V.Gokal 11 STC 186*, held that the "course of import" of goods "starts" at a point when the goods cross the "customs barrier" of the foreign country and "ends" at a point in the importing country after the goods cross the "customs barrier". The decision made by the Apex Court has not been superseded so far.

Further, in the case of *K G Khosla & Co Vs DCCT 1966 AIR 1216*, the Hon'ble Supreme Court had set the principle that the sale by the foreign supplier and the sale by the intermediary to the local buyer are integrated and interlinked so as to form one transaction, therefore, they are sale in course of imports and not eligible to tax.

Subsequently, the issue of transfer of documents to the title of goods

came before the Hon'ble Supreme Court in case of *MMTC Vs State of Orissa, 111 STC 434* and it was held that "the phrase (Customs frontier) had been interpreted to mean, co-terminous with the extent of the territorial waters. This had given rise to practical difficulties as it was difficult to determine whether, at the time of the sale or purchase, the goods had entered or crossed the territorial waters. The actual checking of the goods took place in the customs station and not at the edge of the territorial waters. It was, therefore, necessary to so define the expression".

For better appreciation of facts, Section 2(ab) of CST Act and Section 2(13) of Customs Act are reproduced below:

Section 2 (ab) of CST Act provides that "crossing the customs frontiers of India" means crossing the limits of the area of a customs station in which imported goods or export goods are ordinarily kept before clearance by customs authorities.

Sec 2 (13) of the Customs Act defines "customs station" means any customs port, customs airport or land customs station;

In these circumstances, it was held that 'bill of lading' represents goods and transfer of it operates as the transfer of goods. Hence, if bill of lading was endorsed in favour of the buyer before the goods had crossed the limit of port, it will be sale in course of import and not liable to sales tax.

Again a dispute arises as to whether goods in bonded warehouse sold to

local buyers are a sale in the course of import and exempted from tax. The issue was decided in the case of *Kiran Spinning Mills Vs Commissioner Customs 1999 (113) ELT 753* and it was held that goods continued to be in customs barrier when they are in the customs bonded warehouse. Import would be completed only when goods cross customs barrier and not when they land in India or enter territorial waters. Subsequently, the Hon'ble Madras High Court in the case of *State Trading Corporation Vs the State of Tamil Nadu (2003) 129 STC 294* while referring the above case, held that if documents are transferred when goods are in customs bonded warehouse, it will be treated as transfer of documents before goods cross customs barrier.



Human Health & Oxidative Stress

K. B. Lakra
Manager (Personnel)

Many of us think that our medical wellness should come from our traditional sickness providers – doctors, hospitals and pharmaceutical companies. This is why it is critically important to know the history of wellness medicine and the current scientific knowledge, to keep our bodies healthy, fit and youthful.

Throughout history, the inner workings of the human body have appeared mysterious- either because they cannot be seen or because they are incomprehensible. History of medicine is the search of what's inside this device and how it functions.

In the Stone Age, illness was accepted as something that was caused by a higher being for no apparent rhyme or reason - people were not responsible for it and thus could not affect it. Those few cultures that did practice medicine believed that cures lay in expelling the disease-causing demons from the

body. So-called medicine men developed elaborate rituals and techniques, like trepanning (boring a hole in the skull), as treatments.

Later mankind developed the belief that sickness was punishment from a supernatural power and that the cure lay in prayer and repentance for the action (or inaction) that had angered whichever deity that had caused the disease.

One of the earliest people to refute both these beliefs was the Greek physician, Hippocrates (460 - 377 BC), the founder of modern medicine. He is best known for the Hippocratic Oath still recited by medical school graduates. Unfortunately, medicine today has evolved far from the important beliefs of its most famous practitioner.

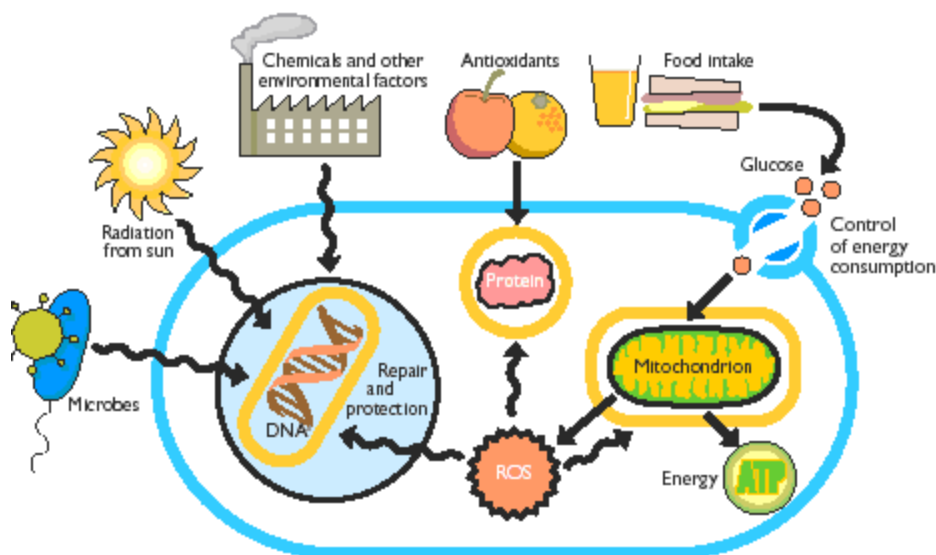
Hippocrates regarded the body as a “whole” being rather than just the sum of operating parts, whereas today modern medicine often treats each organ or illness in isolation. He studied each patient in his or her own environment, from their

occupation to their diet. In doing so, he came to the conclusion that health was the natural state, that disease was abnormal and that the role of the physician was to assist nature to regain its natural (i.e. healthy) state. Important is that Hippocrates was the first physician who focused on preventing as well as treating disease. He opined that the right types of nourishment and exercise were the key to both avoiding sickness and regaining health. This is the key difference between wellness and sickness medicine: avoidance and prevention.

Our bodies evolved on this planet to exist in their natural state (i.e. good health) based on a natural diet and a natural amount of exercise. For maximum percent of human existence, a natural diet consisted of a variety of carbohydrates, fats, proteins, vitamins and minerals that were available by grazing a mostly vegetarian supply of food. A natural amount of exercise came from physically laboring each day for food and shelter.

It is easy to see how far we are today from this natural ideal in terms of our health. Our diet is far from that of our biological ancestors - it contains much more fat and is low in essential vitamins and minerals. Also only few of us manage get the amount of exercise that our biological ancestors got naturally in the course of their daily routine.

During the history of mankind, medicine men in every civilization thought they could explain the human device and how it functioned but they were blinded by the limited tools for observation that they had at



their disposition. Moreover, each time a new tool allowed scientists to open what they thought was the final *black box*, scientists saw another, previously unknown *black box* inside that had to await further tools to be discovered.

Early scientists believed that all matter was made of four “elements” - earth, air, fire and water - since that was all they could see with their eyes. They believed that all living bodies were regulated by the four humors of blood, yellow bile, black bile and phlegm, and that all disease arose from an excess of one of these humors.

From the time of Hippocrates up to the nineteenth century, medicine did not focus much on why something worked - medicine focused mostly on finding out what worked through trial-and-error treatment and observation. And when something worked, it was recorded and thus medical knowledge was accumulated over the centuries.

Scottish physician James Lind is credited with eliminating scurvy in the British navy by prescribing mandatory consumption of citrus fruits among sailors. Yet Lind had no idea why citrus fruits eliminated scurvy and only came up with his “discovery” after reading that the Dutch navy had done this for hundreds of years.

The invention of the movable type printing press in the fifteenth century spread information to physicians worldwide about treatments that worked in alleviating specific ailments. This knowledge of so many treatments helped medicine establish itself as science (as opposed to religion or magic) by the eighteenth century. Even though by then thousands of medicines or treatments were known to work,

doctors were mostly at a total loss to explain *why* they worked.

The breakthroughs of Robert Hooke and others in the seventeenth and eighteenth centuries allowed the development of the inexpensive compound optical microscope. Using this new tool, scientists in the nineteenth century were able to see the previously invisible world of cells, which they then thought were the smallest and “final” building blocks of human matter.

By this success, most medical practitioners and researchers also began arrogantly rejecting age-old treatments and cures that had accumulated over the millennia, simply because they could not scientifically explain their function.

Today we know how mistaken they were in assuming that the individual cell was the smallest or final building block of human anatomy. Although it takes about 10,000 human cells to cover the head of a pin, each cell is composed of *trillions* of molecules that cannot be detected with even the best compound optical microscope. Importantly, everything we know today about critical biochemical functions take place on a molecular versus a cellular level.

Today we know that it is the individual quality of each cell that matters most when it comes to human longevity, vitality, strength and everything else we desire from medicine beyond the treatment of disease; in short, wellness. Since our cells are constantly being replaced on an hourly to monthly basis, the quality of our cells is a function of the quality of the molecular reactions that constantly occur in manufacturing them. The quality of these reactions is dependent on the quality of their components - the

amino acids (proteins) and minerals that are the building blocks of cellular matter and the vitamins and minerals necessary as catalysts to combine molecules from raw materials.

Scientists have identified more than 100,000 different proteins in our bodies, manufactured from 20 basic amino acids, and are still identifying thousand more complex proteins. It has been discovered that each cell contains its own time clock or biological programming for regenerating itself-DNA.

The best we can do today when it comes to preventive or wellness medicine is to seek out the natural type of diet and natural program of exercise originally prescribed by Hippocrates. It would mean (a) eating the proper amount (calories) and types of foods (e.g. unsaturated fats, soy, fibers) to maintain optimal health and avoid obesity, (b) avoiding harmful chemicals and hormones in our food, especially those contained in dairy and animal foods, and (c) exercising throughout the day to yield the equivalent of natural amount of exercise.

The ability to watch cells function, especially in reaction to invading bacterial and medicines, led biologists and physicians to believe that they finally had the tool to discover why medicines worked. Doctors became international heroes as they eliminated major diseases (e.g. smallpox, tuberculosis, typhoid, polio) that had been the scourge of mankind.



This is much easier said than done in our modern society. Eating only the amount of calories we need requires a great deal of self-discipline—especially since our body is programmed to eat each meal as if it were going to be our last and to store fat for later consumption. Avoiding harmful hormones and chemicals is virtually impossible, as most of them are not even disclosed, especially in meat or dairy products. Ensuring a minimum daily supply of vitamins and minerals is difficult because many are missing from our processed foods. Finally, if we were to try to get the same “natural” exercise as our ancestors, we would not have time during the day to do anything else.

Looking back over a century gone by, the comparison of diseases is remarkable. In the early 1900s people primarily died of *infectious* diseases like pneumonia, tuberculosis, diphtheria and influenza. But because of the discovery of antibiotics and advances in their development during the second half of this century, deaths due to infectious diseases declined dramatically, even after the AIDS epidemic of the 1980s.

As we moved into the twenty-first century, we find people primarily suffering and dying from what are

known as *chronic degenerative diseases* which include coronary artery disease, cancer, stroke, diabetes, arthritis, macular degeneration, multiple sclerosis and rheumatoid arthritis. We are essentially “living too short and dying too long”.

Today we are not concerned with the number of years in our lives. We are more concerned with the quality of life in those years. Who wants to live to ripe old age if he cannot even recognize his closest family member because he has Alzheimer’s? Who looks forward to suffering severe joint or back pain because of degenerative arthritis? We are suffering from diabetes, cancer, strokes, heart diseases. No one seems to die of *old age* anymore.

Despite huge sums spent on research, we find deaths due to chronic degenerative diseases increasing. We are not able to attack these ailments the way we did with infectious diseases. There is an overwhelming attitude in people today that accepts as inevitable the fact that they are going to develop one or several of these chronic degenerative diseases. They look to modern medicine as their savior and to medications as the cure.

Health care community prides itself on promoting preventive care.

Physicians certainly do encourage patients to have routine checks in order to maintain their health. But a closer look into doctors’ helpful recommendations quickly leads one to the conclusion that they are simply attempting to detect disease earlier. The checks are primarily to see if any silent disease already exists in their patients. *What has been prevented?*

Obviously, the earlier these diseases are detected, the better it is for the patient. The point however, is the minimal time and effort the physician or the healthcare community actually gives to teaching patients how they can protect their health. In other words, physicians are simply too busy treating disease to educate their patients in healthy lifestyles that help avoid degenerative diseases in the first place.

If something is to be labeled *preventive*, then it should actually prevent something. Therefore, true preventive medicine involves encouraging and supporting patients to eat healthy and practice a consistent exercise program. Empowering patients to avoid getting some of these major diseases is true prevention. If we truly understand what is at stake, we will then be willing to make these lifestyle changes.

Life is an intricately woven miracle, evident in every breath. We fill our lungs with fresh air rich with oxygen. The molecules of oxygen then pass through the thin walls of the alveoli in the lungs into the blood that is circulating. Here it attaches itself to the hemoglobin in our blood and our beating heart pumps this newly oxygenated blood back to all parts of our body. The hemoglobin then releases oxygen so that it can enter the cells of our body, where it gives

energy and life itself. Within every cell in the body is a furnace called the mitochondria. This microscopic organism within the cell reduces oxygen by the transfer of electrons to create energy into the form of ATP and produces a by-product of water. This process goes on without a hitch at least 98 percent of the time. But the full complement of four electrons needed to reduce oxygen to water does not always happen as planned and a “free radical” is produced. Whichever part of the body receives the most free radical damage is the first to wear out and potentially develop degenerative disease. If it is our eyes, we could develop macular degeneration or cataract. If it is our blood vessels, we could have a heart attack or a stroke. If it is our joint space, we could develop arthritis. If it is our brain, we could develop Alzheimer’s or Parkinson’s disease. So there is a ‘bright’ side of oxygen which gives life and a ‘dark’ side which manifests in the free radicals, otherwise known as oxidative stress. The oxidative stress is the underlying cause of almost all of these chronic degenerative diseases. Though this occurs on the inside, it is much easier to observe the *oxidative stress* that is occurring on the outside surface of the body, the skin. Take a closer look at the skin of the youngest family member and the oldest. The effect we see is due to oxidative stress of the skin. This same decay is happening inside our bodies too.

The body has an amazing inbuilt ability to heal itself. Damaged proteins become brand-new proteins, made with recycled amino acids. The body repairs fats and DNA in a similar manner. This is no accident – it is an ingenious creation. The best defense against

chronic degenerative diseases is provided in our own bodies, not in the drugs which are prescribed. Oxidative stress has the potential to overpower all of these protective systems and cause chronic degenerative diseases. During periods of particularly high production of free radicals, the defense and repair system can break down and no longer cope with the number of damaged proteins, fats, cell membranes and DNA structures. When not properly repaired, damaged proteins can create further problems in cell function. Damaged lipids lead to rigid cell membranes, oxidized cholesterol often leads to hardening of the arteries. And poorly repaired DNA chains lead to cell mutation as implicated in cancer and aging. In simple terms, when we overwork our inbuilt antioxidant defense and repair systems, significant damage occurs to the body and eventually may lead to any or many chronic degenerative diseases. Biochemical researchers realized years ago based on their estimates of damaged cells from oxidative stress that we would die quickly from this damage to vital cellular parts if the oxidant enzymes and compounds were our only means of protection.

It is clear that we cannot escape stress, pollution, radiation etc. Therefore, supplementing our diet with vital antioxidants, vitamins and minerals, is the only means we have to supercharge our body’s natural defense and immune system.

Balance is key when it comes to oxidative stress. Our body is continuously trying to gain antioxidants on one side to balance out all the free radicals on the other. A generation or two ago, people consumed more whole, fresh foods

that contain significantly more antioxidants than today’s diet does. But as a result of the tremendous increase in the toxins in the present environment, along with depleted nutrients in our highly processed foods, our scale is out of balance – in favour of free radicals.

It is a bitter truth that the entire world can be ours, only if we are in the world. We can be in the world if our body is alive. But we do not bother about our body, because it came to us free of cost. Today we know many things about the universe but we know the least about our own body. In the normal course, we attend to household articles when it is defective. At that moment, we always feel that the trouble could have been avoided had we undertaken its regular maintenance. But as soon as the article is repaired, we tend to ignore the regular maintenance concept. We feel that it would only entail extra expenditure and effort. We deal with our body exactly in the same manner. We go to the doctor for repairs, when sick. At that juncture, we always think that regular health maintenance schedule could have avoided the misery. No money or valuables can be equated to the human body. We understand its importance and value only when it falls into disrepair. Initially in life, we compromise our health to earn money and later we spend that very money to regain health. Money can always be earned but health once lost can never be regained as it was. We tend to think that diseases are not for us until we fall prey to a degenerative disease. Our body is the largest enclosed chemistry lab in the world, to which no one has access except us. Therefore, it is up to us to take such measures that can keep us healthy and fit and protected from diseases.

'Health Special' is to be continued in the next issue.



Defeating Depression

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Sr. Manager (CC)

Rich or poor, shy or outgoing, just about anybody from any ethnic or social background can develop the psychological mood disorder commonly known as Depression. The illness is twice as common in women as in men. But compared to the latter, women are more likely to seek help. Depression may be triggered due to difficult personal experiences or may even develop out of the blue. It may creep up slowly onto an individual, which makes it harder to identify than most other sudden illnesses. A bad day may turn into a rut and one starts skipping work, school, social occasions, and household chores.

Dysthymia is a type of depression that can last for years as a chronic low level illness; a malaise that silently undermines the patient's career and relationships. Depression can turn into a severe and disabling condition. But proper treatment can bring in substantial relief in about 4-6 weeks.

The myth connected to treating depression is that help implies medication for life. Medication is just one of the tools that are employed to alleviate depression, and seeking does not mean that the patient is pressurised to take medication. In fact, sharing one's problem

with a friend or talk therapy works very well along with some support medication. A doctor is the best qualified person to prescribe or recommend the right time to start or stop medication.

Most elderly people accept the challenges of ageing without succumbing to depression. But many a times vague depressive symptoms among seniors are overlooked as they are able to hide or disguise their sadness, lack of appetite, aches and pains, change in sleep patterns and physiological discomforts. Loneliness and personal loss are seen to be the two most prominent factors in triggering depression among senior citizens. These factors combined with other markers of old age like memory problems, confusion, and in some cases delusions can be the major causes for depression among the elderly. More often than not the relatives and the physicians mistake these symptoms as signs of ageing or Dementia (an age related decline in memory among seniors). Psychotherapy in particular is helpful for those who do not want to take medication for above symptoms.

The old advice to “accentuate the positive” has advanced into a practice that can ease Depression. It is called Cognitive Behavioural Therapy (CBT). CBT is based on the Cognitive Model of Emotional Response. It is based on the idea that our thoughts cause our emotions and behaviours, not external factors like people, situations, and events. The benefit of CBT is the fact that we can modify the way we think so as to feel / act in a better manner even if the given situation does not change. Negative “self talk” or negative approach towards situations is identified and replaced with more upbeat and positive thoughts. Used alone or with medication, CBT works very well for most people.

Studies show that moderate to intense exercise can also improve symptoms of depression. Exercising and spending time with friends and people with a positive attitude towards life is another mood booster. Group activities such as dance classes or reading groups help in providing people with activities to distract themselves and also provide a portal to the possibility of interaction with other people with similar problems.

In each of our lives, at some point of time or the other, some event or other causes sadness or disappointment. Grief is normal after a death, divorce, loss of job, loss of a promotion, or diagnosis with a serious illness. At these moments in life, one may be overcome by helplessness but staying positive and being around loved ones and supportive friends can act as an indispensable remedy. One should remember that problems or sad situations are not the end of the world. Look beyond and you will find many more beautiful reasons to rejoice and live life to the fullest. Don't consider the problems and obstacles of life as the end of the tunnel. Look beyond the end of the tunnel and you will find the flickering light of better days!



उत्तराखण्ड आपदा एक त्रासदी भी, एक सीख भी

सुदर्शन भदोला
व. का. प्रबन्धक (प्रशासन)

उत्तराखण्ड अपने अनुपम नैसर्गिक, प्राकृतिक सौन्दर्य और हिन्दुओं के पवित्र प्रसिद्ध तीर्थ स्थलों के लिए जाना जाता है। इसलिए भारत के इस पहाड़ी राज्य को देवभूमि भी कहा जाता है।

उत्तराखण्ड की भौगोलिक संरचना हिमालय की आधुनिकतम पर्वत श्रृंखलाओं में से एक है। आज भी यहाँ भूगर्भीय विकास और निर्माण का

दौर जारी है। हिमालय के दक्षिणी पर्वत ढलानों पर बसा उत्तराखण्ड मुख्यतः गढ़वाल और कुमाऊं मंडलों में भौगोलिक रूप से विभाजित है। नैनीताल, रानीखेत, मसूरी, गंगोत्री यमुनोत्री, बदरीनाथ, केदारनाथ, अल्मोड़ा, ऋषिकेश, हरिद्वार आदि उत्तराखण्ड के मुख्य पर्यटक व धार्मिक स्थल हैं। उत्तर भारत की ही नहीं बल्कि भारत की सबसे बड़ी

नदियों गंगा और यमुना का उद्गम क्षेत्र भी उत्तराखण्ड ही है।

केदार घाटी में आई प्राकृतिक आपदा अपने पीछे कई प्रश्न भी छोड़ गई है। क्या हम विकास और विनाश के बीच के नाजुक संतुलन को पहचानने में असमर्थ हैं? क्या प्रकृति से अन्धाधुन्ध खिलवाड़, वर्तमान और भविष्य की पीढ़ी के साथ खिलवाड़ नहीं है? इन सबमें बड़ा प्रश्न ये महत्वपूर्ण प्रश्न

सामने आया है कि इस प्रकार की आपदा से लड़ने के लिए हम कितने तैयार हैं?

बेतहाशा और बेतरतीब निर्माण कार्य, पहाड़ी लोगों का पलायन, जंगलमाफियों की सक्रियता, व्यवसायिकता के इस दौर में सभी प्राकृतिक संसाधनों का दोहन और पर्यावरण को दूषित करना ही इन आपदाओं को निमंत्रण देना है। इसके अलावा अपने आपदा तंत्र को हमें मजबूत बनाना होगा। आपदा का सही आकलन न होना और उसके बाद कार्यवाही में विलम्ब भी आपदा की भयावहता को कई गुणा बढ़ा देती है।

प्रकृति के साथ शत्रुता का नहीं मित्रता का व्यवहार होना चाहिए। प्रकृति के विपरीत नहीं उसके साथ-साथ चलने की आवश्यकता है। समय की मांग है कि नियम बनाने

की नहीं बल्कि एक आंदोलन की आवश्यकता है। ये आंदोलन किसी के विरोध में नहीं बल्कि अपने भीतर का आंदोलन होना चाहिए। हम प्रण लें कि जहां तक संभव हो हम प्रकृति और इसके संसाधनों का सम्मान करें। ये एक लौ के समान है जो हर एक में जलानी होगी और जब तक ये लौ जलती रहेगी ये प्रकृति भी तभी तक चलती रहेगी।

चलो जो किया उसकी पाई-पाई का हिसाब आ गया,
कहीं पहाड़ टूटा, कहीं दरिया में सैलाब आ गया।

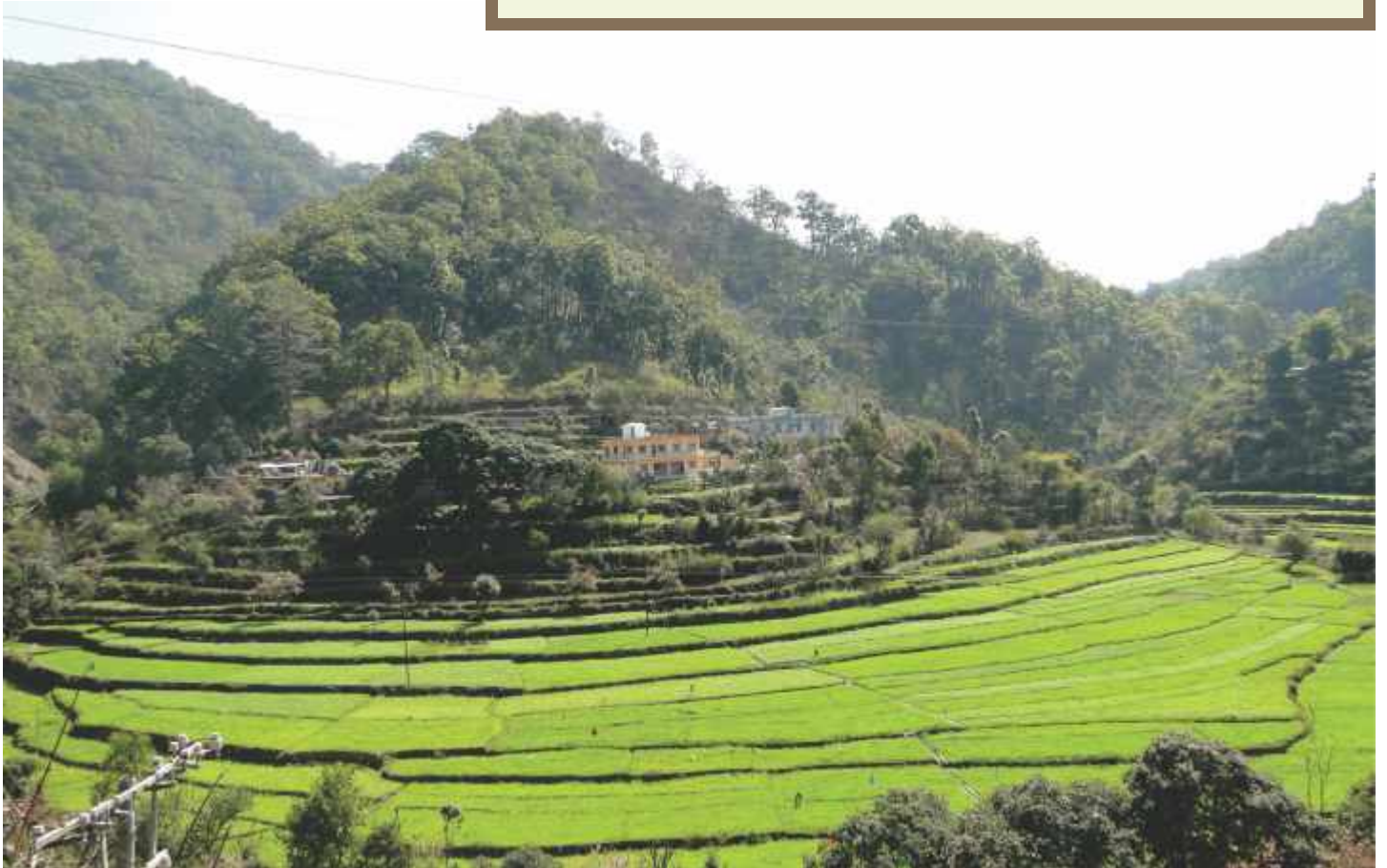
किसी को काटने और उजाड़ने से मिलता है क्या,
सालों से खड़े इस सवाल का जवाब आ गया।

जंगलों को काटकर और दरिया को सुखाकर जब तो कुछ ही लोगों की भरी, लेकिन वक्त कितने लोगों का खराब आ गया।

जिसको रोज ही बिगाड़ते रहे हम एक दिन उसके बिगाड़ने का भी मौका जनाब आ गया।

ये शायद भगवान को भी भूलने का नतीजा है,
शंकर जी की जटा खुली और गंगा को भी ताव आ गया।

इन पत्थरों के नीचे अब दफन है दुनिया कई लाशों की
वो सैलाब रूका तो आँखों में आँसुओं का सैलाब आ गया।



Have You Been Born To Succeed Or Fail?

Vikram S. Meena
Dy. General Manager

We must be aware that ‘success or failure’ in life is a choice, which is why it is said that one can either choose to win or choose to loose. If we realize that success is a pattern, then so is failure. Firstly, for success in life, one ought to study successful people and emulate their actions and thus attempt to leave failure behind.

What I wish to achieve in this article is to acquaint the readers with the simple concept of what helps you win, what causes you to lose, or what is it that helps one succeed, and what is it that makes one fail?

Success is always based on failure. Success is based on making mistakes and learning from those mistakes and trying not to make the same mistakes again. So although we do not want to fail outright, the way we become successful is by being willing to make mistakes, and by willing to fail a little and learning from it. It follows that when one does make mistakes but learns from them, it is not a failure, but if one make mistakes and doesn't learn anything in the process, it is a failure in its true sense. Success is within each person's overall ability and so is failure. One simply needs to decide how he or she wants to live. Otherwise, the chances of a person living a successful life are very small because success does not simply happen to a person or there is only a slim chance of success happening as a matter of chance.

Thus, success is a planned event, a thought that is exciting in itself, because it implies that if one makes the right plan based on the success principles, if they think and act in a certain manner, success is inevitable. It is not an arbitrary occurrence. Now, if one lives their life believing that success will happen to them haphazardly or as a

matter of luck, then it is hardly likely of them to be successful. But when they realize that success is a planned event and accordingly plan and act persistently, they are already half way close to being successful; all they have to do is go through with their plan and action.

So what is the foundation of success in life? How does one succeed in a particular field? The principles of success in every field of endeavor are the same, as we find when we study the lives of successful people in the world.

But what is the main ingredient of success? It is ‘commitment’. The cornerstone of success in any field of endeavor is commitment or ‘Persistent & Consistent efforts’ towards the goal or plan one has in mind. One is not committed to something if they do not put in persistent and consistent efforts towards that field of endeavor.

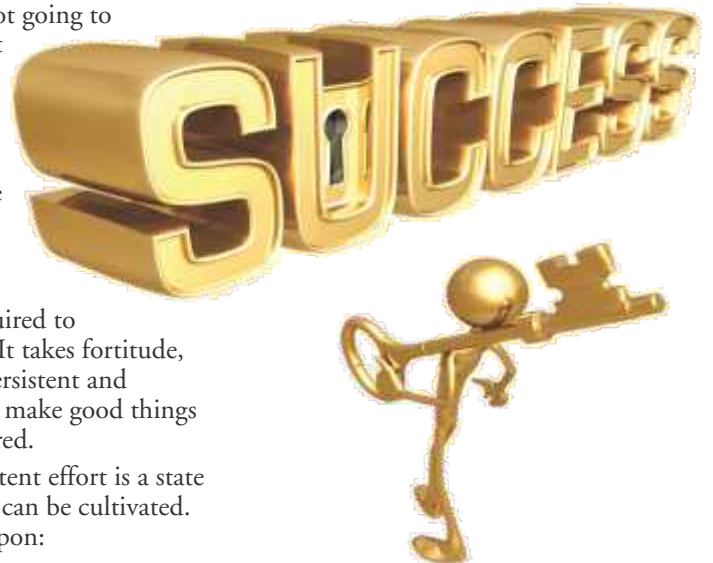
However, it is very important to note that unless we are persistent and consistent for a specific reason, we are not truly committed, so we might not succeed. If we are not persistent and consistent for the sake of ourselves, we will not succeed. If we are not persistent and consistent because of our lives, we will not succeed. If we are not persistent and consistent due to our fear and doubts, we are not going to succeed. So our most important objective ought to be “persistence and consistency” towards the ultimate objective of our lives, to be successful.

In other words, the one simple thing required to succeed is fortitude. It takes fortitude, which ensures the “persistent and consistent efforts”, to make good things happen in life as desired.

Persistent and Consistent effort is a state of mind; therefore, it can be cultivated. Persistence is based upon:

1. Knowing what one wants is the first and perhaps the most important step towards the development of persistence. A strong motive forces one to surmount many difficulties.
2. It is comparatively easy to acquire and to maintain persistence in pursuing the object of intense desire.
3. Self-reliance is belief in one's ability to carry out a plan that encourages one to follow the plan through with persistence.
4. Organized plans, even though they may be weak and entirely impractical, encourage persistence.
5. Knowing that one's plans are sound and based upon experience or observation encourages persistence.
6. Sympathy, understanding, and harmonious cooperation with others tend to develop persistence.
7. Persistence is the direct result of habit. The mind absorbs and becomes a part of the daily experiences upon which it feeds.

We thus understand that living a successful life is a choice. If we choose to become persistent and consistent, we will succeed, if not we will fail in that field of endeavor.





भूचाल के बाद

विजय सहगल
उपप्रबंधक (जयपुर)

ललिता को ऑफिस में आए अभी चार ही दिन हुए थे। इन चार दिनों में ललिता ने सारे स्टाफ के दिलों में जो स्थान बना लिया था वह अपने आप में अद्भुत और मेरे जीवन में अद्वितीय था। चार दिनों में तो कोई भी चार पोशाकें बदलकर आ सकता है, मगर चारों दिन भिन्न-भिन्न देशों का पहनावा पहनना अपने आप में एक अनोखी बात है।

मैं उसके पहनावे से प्रभावित होकर स्वयं को न रोक सका। मैंने मान लिया कि इससे सुंदर, मनचली और काफी हद तक आर्थिक दृष्टि से संपन्न कोई दूसरी लड़की ऑफिस में नहीं होगी। तब मन में यह विचार भी आता कि यदि ललिता इतनी धनाढ्य है तो यहां मात्र दस हजार रुपए महीना की नौकरी क्यों कर रही है? इसके तो पहनावे और मेक-अप पर ही हर महीने कई हजार खर्च हो जाते होंगे।

फिर विचार पलटा खाता कि इन अमीरों की भी क्या जिंदगी है। इनके

पास पैसा तो है, लेकिन समय बिताने का कोई स्थायी साधन नहीं है। सो, ये लोग कहीं व्यस्त रहने की गरज से नौकरी कर लेते हैं। वरना इन्हें कौन सी दस हजार रुपए महीना की परवाह पड़ी है। मैं अपने पर नियंत्रण नहीं रख पाया और सामने से आती रमणी ललिता को देखते ही बोल उठा—“हैलो ललिता।”

“हाय”। एक लंबी आवाज में ललिता ने छोटा-सा जवाब दिया और होंठों पर मुस्कान बिखेरती मेरे करीब से गुजर गयी। उसके इत्र की सुगंध अभी भी वातारण में अपना प्रभाव छोड़े हुए थी।

कुछ दिन तो मेरी शरारत-भरी “हैलो” और उसकी मुस्कान-भरी “हाय” से गुजर गए, किंतु मुझे यह अपर्याप्त लगा। मैंने जान लिया कि मेरे वरिष्ठ होने का उस पर भले ही कोई प्रभाव न पड़े लेकिन मेरा और उसका एक ही पद पर होना उसके साथ मेरी मित्रता बनाने में सहायक सिद्ध हो सकता है। फिलहाल भी मैं कोई अप्रसन्न तो न था। मेरी “हैलो” का जवाब वह, बेशक “हाय” में ही, देती तो थी। फिर, “हाय” के साथ उसकी मुस्कान कुछ कम अहमियत नहीं रखती थी।

मैं उत्साहपूर्वक ललिता के साथ अपनी मित्रता बढ़ाने में लगा रहा। धीरे-धीरे मुझमें आत्मविश्वास की भी एक ज्योति जगती गयी। स्टाफ के बाकी लोगों की आंखों में भी मैं अब तक खटक चुका था। पर इन आंखों में मुझे विचलित कर पाने की शक्ति न थी। मैं अब यह भी जान चुका था कि ललिता को देश-विदेश घूमने और वहां के कपड़े पहनने का बेहद शौक है। वह अनेक देशों का दौरा कर चुकी है और वहां से अपने लिए हर बार एक नया पहनावा जरूर लायी है।

अब ऑफिस में आकर सुबह की चाय,

दोपहर का लंच और शाम का नाश्ता ललिता के साथ ही हुआ करते। इन सबके अतिरिक्त मेरे मन में उत्सुकता ललिता के कपड़ों को देखने की और उसके मुंह से यह सुनने की अधिक रहती कि यह कपड़े वह अमुक देश के अमुक दौरे के समय खरीदकर लायी थी। अनेक बार मुझे ललिता के विदेशी कपड़ों के सामने अपने देशी कपड़े तुच्छ भी लगते। ललिता मुझे बराबर ढांडस बंधाए रखती कि अब वह जब कभी भी विदेश जाएगी तो मेरे लिए भी वहां का पहनावा ले आएगी।

मैं मन-ही-मन कल्पना किया करता कि कैसा होगा मेरा विदेशी पहनावा। उसे पहनकर मैं कैसा लगूंगा। लोग उस पहनावे में मुझे देखकर जलेंगे तो बड़ा मजा आएगा। सचमुच, मैं भी स्मार्ट लगूंगा उस पहनावे में। लोग मुझे भी सम्मान की दृष्टि से देखेंगे कि मैं विदेश घूम कर आ रहा हूँ।

उस दिन ललिता पता नहीं क्यों ऑफिस नहीं आयी थी। मेरा मन उसके बिना नहीं लग रहा था। समय बिताने और मूड बदलने के लिए मैं कनाट प्लेस घूमने चला गया।

मैं उदास, अकेला चला जा रहा था कि एक तंग सड़क पर कुछ लोगों की भीड़ दिखायी दी जो फुटपाथ पर लगे बाजार में कुछ खरीदारी कर रही थी। उस भीड़ में अचानक ललिता को देखकर मैं ठिठका। मुझे अपने पांव तले की जमीन हिलोरें लेती महसूस हुई। मैंने देखा, फुटपाथ पर बैठे लोग पुराने, पहने हुए विदेशी कपड़े बेच रहे थे, जिन्हें अपने देशवासियों की भीड़ चाव से खरीद रही थी। फिर मेरी निगाहें चारों ओर घूमिं तो मैंने गगनचुंबी इमारतों को देखा। पल भर को मैं संभला। अब मैं समझ चुका था कि मेरे लिए भी विदेश का भ्रमण और वहां का पहनावा दुर्लभ नहीं है।

Sketches

The inspiration behind the sketches is R. K. Narayan's *Malgudi Days*.

M Balasundaram
Sr.OM (PS), SRO Bellary



In the year 2020, robots will play an evolved role, perhaps too evolved.



Nowadays, vegetable prices are literally rocketing.



“Yes, I warned him that if he continued to show indifference to work he would not get a promotion, but he replied, “That’s OK, I have plenty of job satisfaction.” (The sales of the business showing downwards curve, because of his negligent functioning).



After years of research and thinking I discovered a way to simplify my work.

Superannuations at CO



Left: Shri P.K. Das, CGM, with Shri Suraj Mal

Right: Shri V.P. Mehta, GM, with Shri Rattan Singh



Shri Suraj Mal	Grade III
Date of Appointment	27/02/1979
Date of Retirement	30/04/2013
Service Rendered	Over 34 years

Shri Rattan Singh	Staff Car Driver
Date of Appointment	31/12/1984
Date of Retirement	30/04/2013
Service Rendered	Over 28 years



Far Left: Shri M.G. Gupta, Dir., with Ms. Preeti Kaur

Left: Ms. Preeti Kaur with colleagues & other employees

Ms Preeti Kaur	Chief General Manager
Date of Appointment	28/12/1981
Date of Retirement	30/04/2013
Service Rendered	Over 31 years



Left: Shri M.G. Gupta, Dir., with Shri Diwa Kujur

Right: Shri Anand Trivedi, Dir., with Shri Sham Lal

Shri Diwa Kujur	Sr. Manager
Date of Appointment	18/06/1981
Date of Retirement	31/05/2013
Service Rendered	32 years



Shri Sham Lal	Dy. General Manager
Date of Appointment	19/02/1980
Date of Retirement	31/05/2013
Service Rendered	Over 33 years

Right: Shri Rajeev Jaideva, Dir., with Shri Beg Raj Singh

Shri Beg Raj Singh	Manager
Date of Appointment	11/09/1978
Date of Retirement	30/06/2013
Service Rendered	Nearly 35 years



Superannuation at RO Bhubaneswar

S. Rahim Basha
Dy. Manager (Admn./ Rajbhasha)

Shri Mandardhar Sahoo, Sr. O.M., attained superannuation on 30.6.2013. A farewell function was organized by RO Bhubaneswar in their office premises. Shri Sahoo had joined MMTC in the year 1973, and served the company for 40 years, as a humble and sincere employee of the company.



Japanese Delegation Visits MMTC



Manish Kala
Sr. Manager (IOS)

The Japanese Technical Team comprising officials of Nippon Steel & Sumitomo Metal Corporation (NSSMC), Kobe Steel Limited (KSL), Mitsui & Co and Sojitz Corporation visited Delhi, Hyderabad and Vizag from

24th to 27th June, 2013 to discuss various issues relating to iron ore exports to Japan. The JSM's Tech Team was headed by Mr. K.Nagano, General Manager, Mineral Resource Research Material Div. 1 & 2, NSSMC, Tokyo.

Seen above, the MMTC representatives on the right and the Japanese Delegation on the left.

MMTC Supports India's Junior Women's Hockey World Cup Bronze Winners Visit the CO



World Cup Bronze winning junior women's hockey players (at the centre) from Shahabad, with the MMTC senior management & other employees.

Venita Solomon & Somdutta Sarkar
Dy. Manager (Personnel) & Dy. Manager (CC)

As per the DPE's guidelines on CSR, promotion of sports and games is a possible area of activity under CSR. This was duly appointed by MMTC, and as an initiative, the Company recently partnered with the Markandeshwar Hockey Academy, Shahabad.

Markandeshwar Hockey Academy was set up by the Department of Sports, Govt. of Haryana and is under the administrative control of the District Sports Officer, Kurukshetra. The Academy is presently under the overall supervision of Shri Baldev Singh. Once an employee of the Haryana Govt. and a Dronacharya Award winner, Shri Baldev Singh has remained a noted promoter of the sport himself.

It is engaged in the training of promising school/college boys and girls, hailing

from different parts of the country, in the sport of hockey. Shahabad has traditionally held a unique position in women's hockey, with the academy having successfully produced hockey players who have represented India at national and international levels.

In the recently held Junior Women's Hockey World Cup in Monchengladbach, Germany, the Indian women's team won the country's first ever bronze medal. This is so far India's best ever performance in junior women's hockey world cup.

This particular team had five players

who were from the Markandeshwar Shahabad Hockey Academy, including Rani Rampal whose brilliant performance helped the Indians achieve this historic triumph. Several players from the junior team also happen to be in the senior team.

Markandeshwar Hockey Academy was in need of various hockey equipments. MMTC had provided hockey equipments like hockey sticks, goalkeeper kit, turf shoes etc. to the Academy at a total expenditure of INR 5.00 lakhs, as a CSR initiative in the preceding FY. The amount was transferred to Shri Sushil Kumar, HCS, SDM/ Shahabad, Govt. of Haryana and he supervised the purchase of all the equipments.

The Shahabad group of five players from the winning team visited MMTC Limited on 8th August 2013, including Rani Rampal, Monika Malik, Navjot Kaur, Navneet Kaur and Manjeet Kaur. Speaking on behalf of her teammates, Rani Rampal thanked Shri D. S. Dhesi for his consistent support to women's hockey in Shahabad, which they said encouraged them in their training and boosted their performance.

The players were felicitated by the CMD and the Directors of MMTC for their achievement, and presented with floral bouquets and a 50 gm silver coin each. This was followed by refreshments and a brief interaction of the visitors with a number of MMTCians. Everyone present congratulated the players for their stellar performance and wished them the best for the future.



CMD & Directors of MMTC with the visiting players



At MMTC: Monika Malik, Rani Rampal, Navjot Kaur, Manjeet Kaur, and Navneet Kaur



ऊर्जा सुरक्षित भारत के लक्ष्य की ओर अग्रसर

- कोयले का प्रमुख आयातक
- कोयला खनन और पवन ऊर्जा उत्पादन के क्षेत्र में पदार्पण

हम देश के महत्वपूर्ण आधारभूत संरचना जैसे विद्युत संयंत्र, लौह ढलाई संयंत्र, सीमेंट एवं कागज उद्योग को सहयोग प्रदान करते हैं। राज्य विद्युत बोर्डों की जरूरतों को ध्यान में रखते हुए हमने पवन ऊर्जा उत्पादन के क्षेत्र में भी कदम बढ़ाये हैं।



50 वर्षों के उत्सव के अवसर पर
हम स्वयं को ऊर्जा सुरक्षित भारत के प्रति समर्पित करते हैं।