



LIFELINE

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From the C.E.O.'s Desk

Dear Readers,

I am sure that all of us have been victims of the prevailing corruption in our country. I am proud to be an Indian. But I am saddened by the current state of affairs in our country. We have heard from years that Gandhiji said "Be the change you want to see in the world". For years it remained like a saying in my head but when I saw a 74 yr old man fighting for the future of my children, I decided to play my little bit in the movement. I truly feel and believe that we are the change makers and when we all become one voice, even the mightiest are brought down to the knees. I took a humble step in taking my whole team during the various andolans that took place throughout Mumbai. I envisage a corruption free India and call out to the resourceful to be a part of this divine movement. Let us all become one voice and be proud to say "Mera Bharat Mahan".

Hitesh Shah, C.E.O.
Shah and Shah Group
ceo@snsgroup.in

Want to join "India against corruption"????

Support the Activists all over India... Be a part of the change you want to see in the country...

Jai Hind!!!!

Coordinator - Mumbai, IAC - Naga Srinivas,. (Cell: +91 90 0448 5566)

Facebook

Page: <http://www.facebook.com/pages/India-Against-CorruptionIACMumbai/193235210728792?ref=ts>

Website: www.iacmumbai.org
IAC - Mumbai (Call Centre) for further information and details of the events - +919820183924 **Landline:** 022 - 6141 5105

ANNA HAZARE S ARMY

Hordes of Mumbaikars took a break from their busy schedule and stepped out on Tuesday to join Anna Hazare's war against corruption. Mumbai Mirror meets a few

EMPLOYEES OF SHAH & SHAH GROUP AND D K INFRASTRUCTURES, VILE PARLE

RAJU SHINDE



On Tuesday, employees of Shah & Shah group and D K Infrastructures, owned by common board of directors, were called for a meeting and were informed that they were being given a day off and, if they wanted, they could join the protest at Azad Maidan. More than 70 employees from the two firms headed towards the maidan and around 25 were even arrested.

Sporting the Anna Hazare caps and waving the tricolour, the spirits of the team remained high. Seema Gupta, one of the employees of the firm whose husband got arrested said, "I have no fear. In fact I feel proud right now." The firm has decided to take leave decisions depending on progress of the movement.

State	City	Activist	Mobile No	E-mail Id
Andhra Pradesh	Hyderabad	Abdul Azeez Shaik	+919000766605	abdulazeez21984@gmail.com
Andhra Pradesh	Vizag	Ravi Shankar Patro	+919010520310	ravishankarpatro@gmail.com
Assam		Akhil Gogoi	+919435054140	
Bihar		Manohar Tiwari	+919507307713	tiwarichp@gmail.com
Bihar	Chhapra	Ajay Verma	+919708603480	
Delhi	Delhi	Swati Parivartan	+919968701659	
Delhi	New Delhi	Yashvanth	+919868539976	yashps@gmail.com
Delhi	Delhi	Swati		life positivity@gmail.com
Delhi	Delhi	Aswathi		ash.aswathi@gmail.com
Delhi	Delhi	Arvind Kejriwal		parivartanindia@gmail.com
Delhi	Delhi	Manish Sisodia		msisodia@gmail.com
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Tamil Nadu	Chennai	Upendra	+919444020744	meetuppi@yahoo.com
Tamil Nadu	Chennai	Venkat	+919920998893	
Uttar Pradesh		Sanjay Singh	+919044272073	sanjayazadsin@gmail.com
West Bengal		Ankur	+919836373300	mansi.ankur@gmail.com
West Bengal	Kolkatta	Bapaditya Mukherjee	+919830907208	bappadityamukherjee1@gmail.com

Emerging Market Experts

70%+* of assets for this Asset manager come from emerging markets spanning Asia Pacific, Emerging Europe and Latin America.

*Source: Bloomberg 2010



History Teacher : From where to where did the mughals rule ?
Student: Sir, I am not sure but I think from page 15 to 26.

Sawal Apke, Jawaab Hitesh Ke.



Follow me on

I have purchased Jeevan Tarang policy with annual premium of Rs.24,800/- for 20 years term for Sum assured of Rs. 5 lakhs. How much will I get after 20 years.? Does Jeevan Tarang have accidental death benefit?

- Mr. Anand Kulkarni - Thane

Going by current bonus rates of Rs. 48 per thousand you will get back Rs. 480000 as maturity bonus at end of 20 years. Thereafter you will get Rs. 27500 every year till you reach age 100. On your death, the nominee will get 5 lacs plus loyalty addition. Yes, Jeevan Tarang has accident benefit. Your premium should be Rs. 24110 without accident benefit and Rs. 500 extra for accident benefit.

I am in Singapore right now and an Indian Citizen. I had an LIC policy in India, which got lapsed 5 years back. I want to know how I can get it revived while being in Singapore through my parents or whatever.

- Mr. Swapnil Goel - Antop Hill

There is no automatic right on your part to reinstate the policy, for the sole reason that less than 5 years have passed since the policy lapsed.

You must contact the company and get the revival quotation which will give you information on what amount (Total of all the unpaid premiums and interest) is to be paid to revive the policy. They may or may not agree to reinstate and the company can also ask for additional requirements like a current health assessment by a specified medical doctor or other professional.

I am a new investor, investing for the first time, is it the right time to invest.

- Ms. Vidhi - Chembur

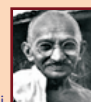
The markets are down, so it is a good time to invest. Market could go down further, but of course nobody can predict the market. If you are a onetime investor, then invest via Systematic Transfer Plan (STP) spread across 3 to 6 months duration and if you are planning for Systematic Investment Plan (SIP), in that case you can do it any time, but starting now would be better.

Bujho to jane...!!!

Match the freedom fighters who said the following legendary slogans.

1. "Swaraj is my birthright and I shall have it."

Mahatma Gandhi



2. "Give me blood, I will give you freedom."

Madan Mohan Malviya



3. "Satyameva Jayathe"

Subhash Chandra Bose



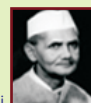
4. "Jai Jawan, Jai Kisan"

Bal Gangadhar Tilak



5. "It is better to be violent, if there is violence in our hearts, than to put on the cloak of nonviolence to cover impotence."

Lal Bahadur Shastri



* Answers on Page 4

An Equity Markets Goliath

This Asset Manager enjoys 31%* market share in the equity mutual funds segment, a number higher than the combined share of next 4 players

*Source: Asset Management Association of Korea. Data as on June 2010



Jokes

Museum administrator: That's a 500 year old statue you've broken.
Banta Singh: Thank God! I thought it was a new one!



Yours truly,
Snigdha Dey
(Manager – HR & Admin.)

Dear All,

I have a great privilege to introduce myself as an employee of Shah & Shah. I have joined the organization recently on June 28, 2011 as a Manager – HR & Administration.

Handling people are always difficult and difficult people are always hard to handle, however with the help of a human resource department, employees can work together as cohesive units to solidify the company.

As a human resource department my role is basically to utilize an employee's abilities effectively by coaching them to maximize those abilities, while simultaneously improving their working environment so that they are assured job satisfaction and create cordial and friendly atmosphere where employees can work side by side for the organizational & personal growth.

Solah Shringar: The 16 arts of Beautification



These embellishments not only adorn the beauty of a woman but in many cases also safeguard her health they have their own significance and a reason behind its use:

1. **Anointing:** Massaging the body with turmeric, oil and gram flour. All of these have a health aspect, turmeric works as an antiseptic and the oil makes the skin supple. Gram flour makes the skin glow and it is also a natural method of removing unwanted hair.
2. **Daubing:** Daubing the face and body with saffron, sandalwood paste etc, is also an essential part of beautification. Using these enhances the skin's radiance and cleanliness hair follicles.
3. **Missi:** Missi is the scented bark of a particular type of wood. It is used not only to clean teeth, but also a chemical-free teeth whitener and mouth freshener.
4. **Bath:** There is no doubt that a good bath cleans and refreshes your body but it can be relaxing for the mind as well. Bathing accelerates the pituitary gland where all our feelings are centered.
5. **Hairstyle:** Hair is undoubtedly an integral part of a woman's beauty. Apart from that, it also protects the head from natural elements such as sunlight and rain.
6. **Sari:** Sarees casting their magical spells of colour and texture couldn't possibly be produced anywhere else. The innumerable ways of draping the six yard sari is a secret that Indian women treasure, no matter which part of India they come from.
7. **Bindi:** A bindi is to be applied on a spot lying midway between the eyebrows, leaving space for a grain of barley. This point on the forehead is connected to our pituitary gland. Hence the function of the bindiya is same as that of a computer chip. Just as a chip runs a computer, the brain is activated by the bindiya and is kept under control.

8. **Sindoor:** A sacred symbol of suhaag, sindoor or vermillion is applied on the center parting of the hair and is a part of the shringar of a married woman. Once she wore the red sindoor in between the parting of her hair she was monopolized by a single male. No other male dared to glance amorously towards her. Sindoor is prepared by mixing turmeric-lime and mercury which is a metal hence helps to control the blood pressure.

9. **Kajal (Collyrium):** Eyes darkened with kajal make the face appear uniquely Indian, eyes are an incomparable gift of nature and it is our duty to safeguard their beauty as well as wellbeing. Kajal keeps the eyes free of disease and enhances their beauty.

10. **Mole on the chin:** Creating a mole on the chin with kajal (collyrium) beside adding grace to beauty is also considered a charm to ward off evil eyes (spirits).

11. **Beeda (Seasoned betel leaf):** Paan was traditionally used to enhance the beauty of lips since its use confers a natural red tinge to the lips. Also the lime, aniseed and such medicinal herbs used in it aid digestion and improve the voice.

12. **Mahavar (Red colour from lac):** Mahavar is a red coloured liquid which is applied on the feet. It is cooling in nature since it is absorbed by the skin of the feet it reduces the body heat.

13. **Ornaments:** An Indian woman's love for jewelry is known the world over. Jewels are also considered a woman's wealth, which come in use during times of need. Indian tradition has nurtured the art of creating jewellery to embellish various parts of the body.

14. **Mehendi:** Amongst the sixteen arts of beautification, even the color of mehndi is given high importance in Indian culture as the darkness of the color signifies the degree of husbands and mother-in-laws love. Henna or Mehndi is also known worldwide for its medicinal properties.

15. **Flowers:** Since ancient times, flowers have had a place in the women's adornment. Easily available to all rich and poor alike, "mogra" and "chameli" (jasmine) give the hair styling a unique "look".

16. **Fragrance:** Fragrance or perfume occupies the in a women's embellishment as the wind does in nature. In ancient times the women bathed in water infused with sandalwood, rose, camphor, saffron and such fragrant medicinal herbs.

An Asian player rising out of the Western clutter

This Investment Manager has its origins in Asia unlike most other asset managers who come from the Western countries. As such, its investment principles are quite different from its western counterparts.

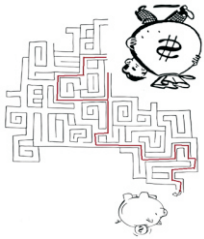
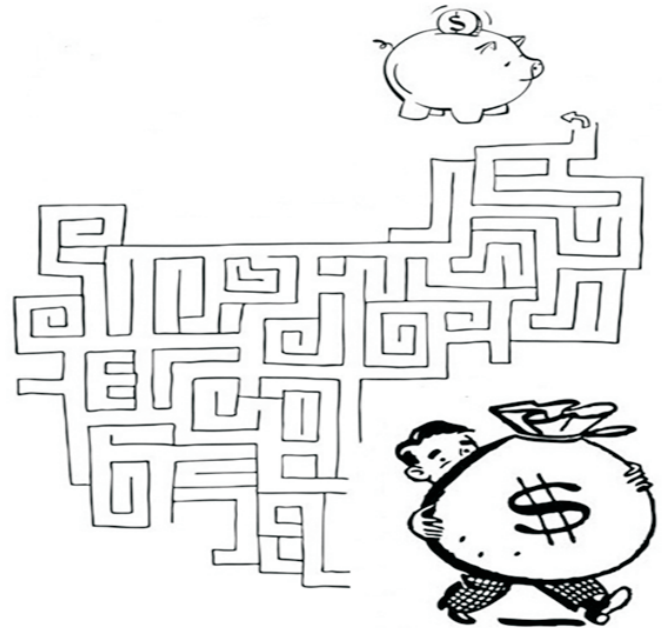


Jokes

Should Women Have Children
After 35?
Banta Replied: No, 35 Children
Are More Than Enough!

Fun Time for Kids...

Help Rahul to find his way to the piggy bank to save his money.



Answers:

1. Swaraj is my birthright and I shall have it" - Bal Gangadhar Tilak
2. Give me blood, I will give you freedom." - Subhas Chandra Bose
3. Satyaméva Jayatē. " - Madan Mohan Malaviya
4. Jai Jawan, Jai Kisan. " - Lal Bahadur Shastri
5. It is better to be violent, if there is violence in our hearts, than to put on the cloak of nonviolence to cover impotence." - Mahatma Gandhi!

Seeing value while
in the making
can prove to be
invaluable



Invest in

Mirae Asset Emerging Bluechip Fund

(An open ended equity Fund)

MIRAE ASSET
Mutual Fund

Statutory Details: Trustee: Mirae Asset Trust Company Private Limited; **Investment Manager:** Mirae Asset Global Investments (India) Private Limited (AMC); **Sponsor:** Mirae Asset Global Investments Company Limited.
Investment Objective: Mirae Asset Emerging Bluechip Fund (MAEBF) (An Open ended Equity Fund) to generate income and capital appreciation from a diversified portfolio predominantly investing in Indian equities and equity related securities of companies which are not part of the top 100 stocks by market capitalization and have market capitalization of at least Rs. 100 Crores at the time of investment. From time to time, the fund manager may also seek participation in other Indian equity and equity related securities to achieve optimal portfolio construction. The Scheme does not guarantee or assure any returns. **Load Structure:** **Entry Load:** Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor. **Exit Load:** Redemption within 1 year (365 days) from the date of allotment (Including SIP/STP/SWP) - 1.00%. Redemption after 1 year (365 days) from the date of allotment - Nil. **Asset Allocation:** (1) Indian Equities and Equity Related Securities of companies, which are not part of the top 100 stocks by market capitalization and have market capitalization of at least Rs.100 Crores at the time of investment: 65%-100% (2) Other Indian Equities and Equity Related Securities: 0%-35%. Money market instruments / debt securities (Including up to 20% of corpus in securitized debt): 0%-35%. **Transparency:** The NAV will be calculated at the close of every working day and shall be published in two daily newspapers and on the AMC/AMFI website. **Risk Factors:** Mutual fund investments are subject to market risks and there is no assurance or guarantee that the objectives of the scheme will be achieved. As with any investment in securities, the Net Asset Value (NAV) of the units issued under the Schemes can go up or down depending on the factors and forces affecting the capital markets. Investments in mutual funds are prone to risks of fluctuation in NAVs, uncertainty of dividend distributions etc. **Past performance of the Sponsor / AMC / Mutual Fund does not guarantee the future performance of the Schemes of Mirae Asset Mutual Fund.** The Sponsors are not liable or responsible for any loss resulting from the operation of the fund beyond the initial contribution made by them of an aggregate amount of Rupees One Lakh towards setting up of the fund. **Mirae Asset Emerging Bluechip Fund is only the name of the scheme and does not in any manner indicate either the quality of the scheme or its future prospects or returns. Investors in the scheme are not being offered any guaranteed/indicative/assured returns. Please see "Risk Factors", "Scheme Specific Risk Factors and Special Consideration" and "Right to limit redemptions" in the Scheme Information Document (SID). Please read the Statement of Additional Information (SAI) and Scheme Information Document (SID) carefully before investing. A copy of SAI / SID/ Key Information Memorandum cum Application form will be available at AMC offices/AMC web-site www.miraeassetfund.com / Investor Service Centre / Distributors on request. The picture depicted above is for representational purpose only.**

Important Numbers

Mumbai Police	100
Fire Stations	101
Ambulances (Accidents)	102
Ambulances (Heart Attack)	105
Insurance and Investments	022-61396500



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MIRAE ASSET

Bringing the Emerging Market Expertise to India!



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