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From the C.E.O.'s Desk

Dear Readers,

I believe that the key to a good life is a healthy mind and a healthy body.

We are constantly being exposed to polluted air, water, food along with the stressors of city life like noise pollution, traffic jams, lack of space etc.

It is important that we manage our bodies and mind to achieve a fuller, active, disease free and stress free life

Through this issue of Lifeline, I hope to add some value by sharing information on diet, exercise, nutrition etc.

Wishing you the best of health in the years to come.

Regards,

Hitesh Shah, C.E.O.
Shah and Shah Group
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Tips for Staying Healthy

Exercise

Physical Fitness can be measured in various aspects such as your balance, stamina, strength and flexibility. Regular exercise makes you fit, gives a general sense of well-being, improves appetite and sleep and makes the heart and circulation, lungs and respiration work more efficiently.

Regular Checkups

Taking proper care of your health at the right time can prevent a lot of problems in the future. It's good to find out that you have a problem, before it is too late to cure it. So appropriate tests should be done at the right time.

Ideal Diet

A good diet is low in fat, cholesterol, sodium and sugars; and high in vegetables, fruits, beans, nuts and whole grains. Eating well can make a real difference in your health and longevity.

Stress Relief

Yoga

Yoga is an integrated system for the benefit of the body, mind and inner spirit.

Avoid Smoking

A smoke can cost the life of a loved one, so Stop Smoking, don't delay it.

Stress Management

An art which keeps you healthy and joyful.

Avoid Drug Abuse

Drug abuse is a widespread problem that affects people from all socioeconomic levels

Meditation techniques

Meditation techniques for inner expansion and ecstasy!

Avoid Drinking

Consumption and abuse of alcohol has been a major public health problem from time immemorial.

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

Sawaal Apke, Jawaab Hitesh ke



Follow me on

What is Mediclaim Policy and what does it cover?- Mr. Shrikant K - Vashi

The policy provides for reimbursement of hospitalization/ domiciliary hospitalization expenses for illness/diseases suffered or accidental injuries sustained by the insured during the policy period.

I have a mediclaim policy and does Mediclaim cover any expenses besides hospitalization costs? - Mr. Ganesh Nair - Dahisar

Mediclaim covers pre-hospitalisation (30 days) and post-hospitalisation (60days) expenses also if they are connected with the sickness / accident for which the hospitalisation takes place.

What are the benefits of cashless mediclaim policy? - Ms. Pooja Shah - Vile parle

Cashless Facility is a service wherein the insured can get admitted and can settle all hospitalization expenses at the time of discharge from hospital. The settlement is done directly by the insurance company, that's why it's a cashless facility where you are provided with the claim there and then at the time of settling the bills, the hospital directly contacts with the insurance company and settle the claim.

I have taken floater policy for my family ? How is it different form Individual policy? - Mr. Rakesh Sharma - Wadala

A floater Policy is issued with a single sum insured covering number of individuals. The family is covered for a fixed amount and anyone in the family can avail of the benefit till the limit is exhausted. In short, it is one single policy which takes care of the hospitalization expenses of your entire family. Where as individual policy the benefits of sum assured is for individual member only.

Do I get a No Claim Bonus under my health insurance if I do not make a claim? - Mrs. Hema Jain - Borivali
Yes, some plans offer a discount in premium. Others offer an increase in your benefit amount for every claim-free year.

Calorie Chart and Substitutes

Vegetables	Qty.	Calories	Substitute	Calories	Calories saved
Fried Potato	1 cup	450	Baked Potato	100	350
Mashed Potato	1 cup	245	Boiled Potato	83	162
Fresh Peas	100 gm	109	French beans	30	79
Cooked Brinjal	100 gm	69	Cooked Pumpkin	33	36
Fresh Onion	1 no.	45	Fresh tomato	20	25
Stuffed & baked tomato	1 no.	58	4 Slices baked tomato	39	19
Baked Corn	1 no.	84	Shredded cabbage	24	60
Fresh carrot	1 no.	45	Cucumber	12	33

Fruits	Qty.	Calories	Substitute	Calories	Calories saved
Banana	1 no.	132	Apple	56	76
Mango	1 no.	122	Melon	74	48
Grapes	24 no.	70	One Plum	30	40
Pomegranate	100 gm.	90	Papaya	58	32
Pear	1 no.	84	One Slice Pineapple	44	40
Date	100 gm.	283	One Orange	68	215

Sweets Desserts	Qty.	Calories	Substitute	Calories	Calories saved
Jalebi	100 gm	494	2 Gulab jamun	387	107
Rice Carrot Kheer	100 gm.	226	Rice kheer	141	85
Sohan Halwa	100 gm.	399	Atta Halwa	263	136
			Rawa Halwa	181	218
Gujia	100 gm.	501	Maalpua	325	176
Cake with icing	1 Piece	302	Cake without icing	218	84
Fruit Pie	160 gm	377	One Bakes apple	80	297
Butter Cookies	100 gm	482	Milk Biscuits	399	83
Boondi Ladoo	1 no.	150	Sandesh	57	93
Custard	1 Serving	205	Jelly	65	140
Pudding	1 Serving	185	Fruit Salad	80	105
Honey	1 tsp	64	Sugar	20	44
Jaggery	1 tsp	56	One Sugar cube	24	32

Calorie Chart and Substitutes cont... on pg 3



Did u know facts about health.....

Deep Breathing gives you health benefits similar to aerobics.

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

Cool Guru



Yours truly,
Mr. Prakash Shah
(Manager)

Dear All,

I started my career with Shah & Shah Group in Aug'2004 as a field executive and I am humbled to say that today I hold the designation of a manager in the company. When I joined the company, we were a team of 8 people, and I feel happy to express that today we have grown to a team of about 55 people.

My current role in the company is to take care of the back office for Life Insurance i.e. processing of New Business in LIC. I manage a team of about 14 people.

Providing clients with the best service has always been my priority and I try my level best to solve

customer queries and address all service related issues related to LIC, at the earliest.

I am proud to be a part of Shah & Shah Group, wherein I have observed that we have been able to settle death claims for the client within 3 working days.

I will continue to work with highest efficiency and discipline and see to it that every client experiences highest level of satisfaction during their association with us.

I thank you for giving me a chance to serve you! You can email me on prakash@snsgrgroup.in for any service query related to LIC.

Calorie Chart and Substitutes

Fats & Oil	Qty.	Calories	Substitute	Calories	Calories saved
Groundnut Oil	1 tsp	126	Ghee	45	81
Cream	1 tsp	50	Butter	36	14
Khoya	100 gm.	421	Khoya without ghee	206	215
Paneer	100 gm.	348	Cottage cheese 1 tsp	27	321

Beverages	Qty.	Calories	Substitute	Calories	Calories saved
Tea with 2 tsp cream & 2 tsp sugar	1 Cup	110	Tea with 2 tsp Milk & 2 tsp sugar	60	50
Coffee with 2 tsp cream & 2 tsp sugar	1 Cup	110	Coffee with 2 tsp milk & 2 tsp sugar	60	50
Milk, buffalo	1 Cup	206	Skimmed milk/butter milk	78/62	128/144
Milk, cow	1 Cup	160	Skimmed milk/butter milk	70/62	90/98
Cocoa (1tsp)	1 Cup	224	Cocoa (milk & water)	120	104
Orange juice	100 gm.	96	Tamato juice	45	51
Soft drink	1 bottle	85	squash 1 glass	69	16

Pulses	Qty.	Calories	Substitute	Calories	Calories saved
Bengal gram Roast	100 gm	369	Bengal gram cooked	105	264
			Black gram cooked	105	264
			Green gram cooked	105	264
			Lentil gram cooked	105	264
			Red Gram cooked	105	264
Masoor dal with rice	100 gm.	188	Mixed pulses with vegetables	88	100
Bean sprouts salad	1 Serving	85	Moong sprout salad	53	32

Snacks	Qty.	Calories	Substitute	Calories	Calories saved
Kachori	1 no.	190	Samosa	103	87
Patti	1 no.	201	Cutlet	126	75
Potato vada	1 no.	118	Dahi Vada	83	35
Potato bhajia	4 no.	240	Onion bhajia 6	197	43
Chaat	100 gm.	474	Bhelpuri	182	292
Potato Chips	20 gm.	108	Peanuts roastes (1 tbsps)	86	22
Walnuts	10 halves	128	Pistschio nuts(30)	88	40

Cereal Foods	Qty.	Calories	Substitute	Calories	Calories saved
Wheat paratha	1	304	Wheat poori 1	68	236
Bajra/Jawar Chapatti	1	108/106	Wheat chapatti	40	68/66
Boiled rice	140 gm	238	Idli (2 Piece)	130	108
Idli (rice)	2	130	Idli (rawa)	16	114
Upama	160 gm	397	Sada Dosa 1	210	187

Important Numbers

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



Did u know facts about health.....
Gardening is said to be one of the best exercises for maintaining healthy bones.

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, it's investment principles are quite different from its western counterparts.

Calorie Burning Chart

The following calorie burning chart shows some different activities and how many calories you burn while doing them (please note that this table gives estimates. The actual number of calories you burn may be slightly higher or lower, depending on your body composition and activity level; however, this calorie burning chart will give you a good idea of how many calories you can expect to burn doing these activities:

ACTIVITY	CALORIES USED	ACTIVITY	CALORIES USED
Sleeping	60 per hour	Playing Golf (Walking w/bag)	300 per hour
Sitting on Couch	75 per hour	Lifting Weights	300 per hour
Grocery Shopping	90 per hour	Volleyball	340 per hour
Doing Light Household Chores	95 per hour	Hiking	390 per hour
Standing in Line	100 per hour	Playing Basketball	460 per hour
Playing with Kids (not rigorous)	120 per hour	Tennis	510 per hour
Driving	120 per hour	Swimming	520 per hour
Walking	130 per hour	Bicycling (fast pace)	530 per hour
Shopping	135 per hour	Circuit Weight Training	540 per hour
Bowling	145 per hour	Stairclimber in a Gym	600 per hour
Household Chores (vacuuming or scrubbing)	225 per hour	Jogging (5miles per hour)	600 per hour
Yoga (breaking a sweat)	230 per hour	Running	700 per hour
Gardening	230 per hour	Step Aerobics	750 per hour
Brisk Walking	250 per hour	Spinning Class in a Gym	820 per hour
Playing Golf (riding in a golf cart)	250 per hour	Jump Rope	900 per hour

Food For healthy and Beautiful Skin

Your skin is the outside indicator of inside health. Expensive creams, lotions and treatments on the outside of the skin cannot alleviate the root cause - inner nutritional deficiencies. Consuming the right foods and avoiding the wrong ones can reveal beautiful, youthful-looking skin without the high price tag of expensive cosmetics.

Your diet contributes a great deal towards making you beautiful. Therefore eating a proper healthy diet is important to keep looking beautiful. Given below are a number of food items that you should include in your beauty diet.

Food	Contains	Benifits
Almonds	A lot of vitamin E, high amount of fatty acids, antioxidant selenium	Anti-aging properties, keep your skin supple
Fish	omega-3 fatty acids, Vitamin D	Hydrating and nourishing skin
Water		Water removes the toxins from the body and refreshes your skin and makes in glow
Tomatoes	Skin-caner-fighting antioxidants: beta-carotene, vitamin C and lycopene	Fights skin cancer
Celery	Is crunchy	Remove stain from the enamel of your teeth
Cantaloupe	Antioxidants	Glowing effect
Cocoa powder in chocolate	Polyphenol anti-oxidants	Healthier skin
Pomegranate	Both ellagic acid and punicalagin	Fights damage from free radicals, makes your skin look younger, smoother and soft.
Olive Oil	Omega-3's	Makes skin rosy and supple
Watermelon	lots of Vitamin C, Potassium and Lycopene	Vibrant, healthy, youthful looking skin
Spinach	Beta-carotene and lutein	Improve skin elasticity and firmness
Red gram, green gram	Sulphur	Sulphur ejects some of the waste and poisonous matter from the system. It helps to keep the skin clear of blemishes and makes it glossy.



Did u know facts about health.....

Wearing headphones for an hour increases the bacteria in your ear 700 times.

for Private Circulation only



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