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CHAIRMAN'S MESSAGE

Dear friends,

I am very happy that *Spandan* has run successfully for a year now. It gives me great pleasure to note the participation of our employees in the in-house newsletter and I'm sure this will increase in the times to come. *Spandan* is here to stay as a channel for exhibiting the literary and creative talents of the IRDA family. It's a platform to share news and views and joy and glory.

We are on the verge of completion of yet another year and it has certainly gone by fast! I can recall several great moments we have had together—Republic Day, Insurance Awareness Day, Independence Day, Hindi Week and many more-- in conferences, meetings and the like. The respective departments and teams have toiled hard to contribute to IRDA's working. I appreciate that and look forward to your co-operation in the future as well. Franklin Roosevelt has famously said "Happiness lies in the joy of achievement and the thrill of creative effort."



Celebrations are round the corner with Christmas and New Year coming up. I wish each and every one of you and your family good festive times. Like the previous year, I'm sure the New Year will bring in challenges and tasks galore in our work sphere as well as others. I'm equally sure we are all game for them.

I always look forward to reading each issue of *Spandan*. It is always interesting to read articles on travel and healthy eating! It's also good to read about our employees' achievements. My congratulations to all those who have accumulated more feathers in their caps!

May the year 2015 bring Success, Joy and Peace in abundance, to all.



WE ARE PROUD OF....

Anurag Bajpai Diploma in Insurance from CII, UK with 84% score and Fellowship from Insurance Institute of India

Biswajit Das Fellowship from Insurance Institute of India

As they say, change is the only thing that is constant and this is what happened when *Spandan* editorial team was reconstituted.

New team heralds new ideas and enriching thoughts which go a long way in making a platform such as *Spandan* more interactive. Mr. Raghavan and Mr. Shardul have joined the editorial board of *Spandan* and we extend our welcome to them.

We also take this opportunity to place on record our appreciation for the efforts of Mr.Sanjay Verma and Mr.Nandan Kumar in shaping Spandan, as it is today.



TRAVELOGUE

A Visit to the End of the Bow

For a long time, my mother wanted to visit Rameswarm, one of the char dhams situated in the Gulf of Mannar, at the very tip of the Indian peninsula.

There was a cluster of holidays during the first week of October, which made it a week long affair and ideal time for a family holiday. A timely grab of low airfare coupled with the excitement of my three year old daughter for a sea side trip added more fun. As it was a family holiday, to cater to everybody's taste, places like Madurai, Pondicherry, Mahabalipuram got added.

While gathering data on internet for a successful trip (rather to avoid inconvenience during the trip), I came across a place known as Dhanushkodi, which remained in my radar. I always like offbeat places which are less treaded.

Dhanushkodi (means 'end of the bow') is a ghost town at the south-eastern tip of Pamban Island of the Tamil Nadu state of India, closest point on the Indian coast to Srilanka. It is about 18 miles (29 km) West of Talaimannar in Sri Lanka. There used to be a railway line running upto Dhanushkodi which was almost wiped out in the wake of the December 22, 1964 cyclonic storm and a passenger train with over 100 passengers drowned in the sea.

After the darshan of the Lord, I went out looking for a transport to Dhanushkodi which are mainly mini buses and Jeeps. As a colleague of mine from SBI arranged for a

quick darshan, all of them wanted to join me. Then we hired a Tata Safari as it was a sandy stretch of almost 10 km from the main land, criss-crossing through fisherman's village, low lands and water lagoons taking more than an hour.

Ultimately, it was breath taking, a place of peace, tranquillity and a visual delight with incredibly beautiful views of shallow clear blue water where waves of Indian Ocean kisses that of Bay of Bengal without much of noise. On the contrary, on the way there are ruins of railway station and the dilapidated remains of what was once a flourishing town.

My daughter went berserk and could not resist herself from a dive into the sea, to ultimately discover the taste of the saline water. However, while returning, sitting in my lap she kept on saying "I did not gulp the water, Papa".

- Biswajit Das



HINDI FORTNIGHT CELEBRATIONS

प्राधिकरण मे उसके अधिकारियों व कर्मचारियों द्वारा हिंदी पखवाडा दिनांक 15 सितम्बर से 30 सितम्बर, 2014 तक मनाया गया। पखवाडे के पहले दिन प्राधिकरण के मुख्य सभागार में एक कार्यक्रम के साथ हिंदी पखवाडे का शुभारंभ किया गया जिसमें मुख्य अतिथि के रुप में श्रीमती रुबी मिश्रा जी, जोिक हिंदी की लेखिका, संपादक व एक सामाजिक कार्यकर्ता है, को सभा को संबोधित करने के लिये आमंत्रित किया गया। प्राधिकरण के माननीय अध्यक्ष महोदय ने इस अवसर पर उपस्थित रह कर कार्यक्रम की शोभा बढाई व उन्होंने स्वयं मुख्य अतिथि का स्वागत किया व उन्हें एक स्मृति चिन्ह दे कर सम्मानित किया। श्री संजीव कुमार जैन, उप-निदेशक, विभागाध्यक्ष-राजभाषा विभाग ने अपने अभिभाषण में सभागार में उपस्थित सभी व्यक्तियों को कार्यालय के दैनिक क्रिया-कलापों में हिन्दी भाषा को महत्व देने का सुझाव दिया। इसके उपरांत हिंदी पखवाडे में घटित होने वाली विभिन्न प्रतियोगिताओं व अन्य कार्यक्रमों से अवगत कराया गया।

प्राधिकरण के अधिकाँश अधिकारियों व कर्मचारियों ने हिंदी पखवाडे में घटित सभी प्रतियोगिताओं व कार्यक्रमों में हर्षोउल्लास के साथ हिस्सा लिया। हिंदी पखवाडे का समापन दिवस दिनाँक 30 सितम्बर, 2014 को प्रैस क्लब, बशीर बाग में आयोजित किया गया जिसमें श्लीमती दुर्गेश नंदिनी जी, अध्यक्ष, हिंदी विभाग उस्मानिया विश्वविद्यालय, हैदराबाद को मुख्य अतिथि के रूप में आमंत्रित किया गया। समापन समारोह में अध्यक्ष महोदय व मुख्य अतिथि ने सभा को संबोधित किया तथा हिन्दी पखवाडा की प्रतियोगिताओं के लगभग 45 विजेताओं को पुरस्कार वितरित किये। इस समारोह का समापन श्री संजीव कुमार जैन ने अपने धन्यवाद प्रस्ताव से किया।

अनुवाद के लिए आभार, कमल चौला



INDEPENDENCE DAY CELEBRATIONS

India's 68th Independence Day was celebrated with joy and pomp by IRDA on 15th August, 2014. The office was decorated beautifully with flowers. Shri.R.K.Nair, Member (F&I) hoisted the national flag on the occasion. After the national anthem, there were a few songs sung by the little ones of the IRDA family. This was followed by the singing of Vande Mataram by all. The highlight of the day was the enthusiastic participation by many in the extempore elocution and the quiz competitions. These events have become important aspects of IRDA's celebration of Independence Day—an occasion to remember and discuss about the various achievements of our nation, recall the struggle of the freedom fighters, dwell on India's progress in the scientific field, sports, etc. It was a truly enjoyable event.







HEALTHY EATING

Hello Friends!

Now-a-days, every article, every news item on food highlights the importance of healthy eating and, in particular, eating the old traditional foods like millet preparations which our ancestors used to eat abundantly a few decades back. Thanks to the publicity, now we are able to get various kinds of millets in the market.

My first venture with healthy eating is a simple roti with millets! Believe me the rotis prepared with this recipe are soft and tasty! I do get them for lunch. Let's begin to cook- for this we will first keep all the below ingredients handy.

Millet Roti Ingredients (Method is same for all kinds of millet Rotis like Bajra Roti, Jawar Roti, Ragi Roti etc): 3 cups (tea cup) of Flour of your choice Jawar (sorghum) or Ragi (finger millet) or Bajra (pearl millet) etc) 1/4 cup of extra flour for dusting, 3 to 4 cups of water, 1 piece of clean cloth!

As you see, this is a simple and easy recipe, but detailed elaborately. Let us cook this in four simple steps:

Step: 1 (approximately 2 to 3 minutes): Take 3/4 cup of water and bring it to boiling point. Simultaneously, mix 2 cups of the flour with 1 cup of water (if required add some more water) and mix well to remove lumps. The consistency of this mixture should be soft chapatti dough. Add this mixture to the boiling water and stir continuously (to remove lumps) on low flame for few minutes (not more than 3 to 4 minutes) till the dough becomes tight (till all the water evaporates, if more water is used).

Step: 2 (approximately 2 to 3 minutes): Switch off the flame and immediately pour the remaining flour (keep some additional dry flour to roll the rotis) spreading evenly on the dough and close it with a lid for two minutes and allow the dry flour to absorb the heat. Mix the dough with a flat spoon (otherwise you may burn your hands). Once the dough is mixed, wet your hands (this will help you manage the heat and also dough will not stick to your hands) and knead it to a consistency similar to tight chapatti dough. If required you may add some more dry flour or water to bring the dough to this consistency. You can observe that your hands will be clean without any wet flour by the end of this process. In my experience, tight consistency helps to make the roti quickly.

Step 3: (approximately 5 minutes): Take lemon size dough (you can take bigger size also) mix again thoroughly with wet hands before rolling and roll it like chapatti with rolling pin. You have read correctly; don't have to read it again!! We will be making rotis with rolling pin like chappati. This is the speciality! Use dry flour sufficiently on both sides while rolling. This method will allow you to roll the roti as thin as possible. Try it! Till the time you get used to this method, you can use more dry flour. As you get used, you can use your experience to use appropriate amounts of dry flour.

Step 4 (approximately 5 minutes)

Heat the tawa, keep it on high flame (if you have the iron tawa, use it) and flip the roti and place it on the tawa. Take remaining water in a bowl and take a piece of cloth (of course clean cloth). Dip the cloth in the water and wet the entire roti on the tawa (you can reduce the flame during this time, if not in a position to bear the heat). This will wet the dry flour that is used for rolling the roti. Flip the roti after a minute. If you have dry flour on this side also, again wet the roti with cloth (avoid using too much of water. Water should be used only to wet the dry flour). Bring the flame to high. Allow it to cook. Once cooked, you can easily flip the roti. Otherwise, it will stick to the tawa. If so, allow some more time to cook. You can notice, the rotis will be puffed like puris. Cook on all sides by pressing all the sides with spatula. Ensure both sides are cooked and remove from the tawa. If you overcook, the rotis will become crispy. Repeat the process till all the dough is used. With 3 cups of flour, you will get three to four medium sized rotis.

Tips: (1) Instead of cloth, you can use your hand, provided you can tolerate the heat. (2) For ragi roti, you can add finely chopped-onions, green chillies, coriander leaves, ginger garlic paste and salt (can use any of the combination) while kneading the dough. This will enhance the taste. (3) Steps 3 and 4 can be done simultaneously. (4) Bajra flour needs to be stored in an air tight container in refrigerator if you are using for more than a week. (5) Other millets that can be used or clubbed with above flours: Little millet, foxtail millet, kodo millet (all are easily available now)

Serve with any dal or curry. Hope you all will enjoy this dish!

J.Meenakumari

WHO IS READING WHAT		
Name of Official	Book	Author
Shri R K Nair	State of the Nation	Fali S Nariman
	Against the Gods	
	-The remarkable story of Risk	Peter L Bernstein
Smt. Ravinder Kaur	Why Nations fail	James A Robinson & Daron Acemoglu
Shri Aleem Afaque	Arthashastra	L N Rangarajan
Shri Biswajit Das	Adultery	Paulo Coelho
Shri Shardul Admane	Land of the seven rivers	Sanjeev Sanyal
Shri Neelesh Gupta	Built to Last	Jim Collins & Jerry I Porras
Shri DVS Ramesh	The Great Degeneration- How	
	institutions decay and economies die	Niall Ferguson

"There are people in the world so hungry, that God cannot appear to them except in the form of bread." - Mahatma Gandhi (1869-1948)