

An extraordinary man of extraordinary achievements



Mr. M.M. Sabharwal, HelpAge President Emeritus, being honoured with the prestigious Padma Shri Award for Social Work by Ms. Pratibha Patil, President of India.

It is difficult to collate ones thought when it comes to 86 plus, Madan Mohan Sabharwal. But the first quality that one associates with him immediately is - DIGNITY. Tall, distinguished looking, he has that charisma which automatically draws people towards him. A man who chartered his life, his way, and has been an inspiration to all.

It was no surprise therefore when he was nominated for the 2008 Padma Shri Award. An award which symbolizes the recognition of talent and contribution of the award winner by the nation. Since its inception there have been 3333 Padma Shri recipients. HelpAge India is proud to be associated with such a distinguished personality.

Sabharwals induction into HelpAge was a force of circumstance, in 1980 he was invited to join the organization by the then HelpAge President, but he was tied up with other assignments and felt he would not be able to give adequate time. A few months later he was again approached and told that he would only have to attend the board meeting once a quarter. That was the thin edge of the wedge, says Sabharwal.

A man who wouldn't do any thing half heartedly, he couldn't help himself but get involved more deeply with the cause. "It was ingrained in me since my childhood to love, respect and care for the elderly by my parents and HelpAge gave me this opportunity to propagate that feeling to others," says Sabharwal.

His zeal and commitment to the cause, led him to being elected as HelpAge's President. He was recognized for his work nationally and internationally, when he was elected as the Chairman of HelpAge International. In 1998 the British Government honoured him with the title

of OBE for his role in promoting Indo-British partnership in Social Welfare. He was nominated as member of the National Council for Older Persons by the Ministry of Social Justice & Empowerment in 2005, and honoured by the Union Minister for Social Justice & Empowerment, Govt. of India, with the Chirayushya Samman in recognition of exemplary contribution in public life.

A man who believes in practicing what he preaches, he is one the first few people to have willed his home, set in a prime locality in Delhi to charity, primarily to HelpAge India.

A peek into some *Memorable Moments*



Some thoughts shared

"Shri. M.M. Sabharwal has done a yeoman service to the cause of the aged. In his leadership, HelpAge has come to be a premier institution in our country."

— **I.K. Gujral, Former Prime Minister of India.**

"I think it would be a fitting tribute to all senior citizens of India if a Padma Shri Award is conferred upon Shri. M.M. Sabharwal."

— **P. Chidambaram, Finance Minister.**

"Those who know HelpAge India well, will appreciate the key role played by Mr. Mohni (as he is fondly called) Sabharwal in its growth. He has guided the charity with a shining passion for its cause. His name is synonymous with its reputation."

— **Mike Lake, CBE, Chief Executive, HelpAge International, London.**

"Congratulations on this honor bestowed on you by way of a Padma Shri. Good wishes from all of us at HelpAge. You are our Hero and for all the elderly in India."

— **Mathew Cherian, Chief Executive, HelpAge India.**

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Senior Citizens have additional income

EDITOR *Speaks*

The Memorandum of Understanding (MOU) signing ceremony between National Housing Bank (NHB) and HelpAge India witnessed an impromptu intervention by a retired (civil service) octogenarian, who stood up and said that the loan helped him live life with dignity without burdening his children. Longevity coupled with migration of the younger generations has made a substantial number of elderly financially vulnerable; Reverse Mortgage Loan addresses the fear of financial insecurity that inevitably accompanies old age.

This year on the World Elder Abuse Awareness Day, we brought together various stakeholders to deliberate the issues and come out with practical measures to curb this growing evil. The deliberations highlighted the need for greater interaction with police, neighbours and senior citizen associations to curb the menace of elderly abuse.

Manmohan Sethi, an octogenarian in a letter laments the loss of moral values in education. He discovered that the mottos that inspired him in his younger days still adorned the walls of his school, that he had occasion to revisit, during a nostalgic trip to his place of birth in Pakistan. The sentiments mirror our own endeavour to reinforce the content of family care and value education in schools.

Talking of motto's one sent by Shri Sethi, "A Man Lives in Deeds Not in Years" mirror the life of President Emeritus, HelpAge India, Shri M.M. Sabharwal on whom this issue carries a special feature.

Kapil Kaul

The Hon'ble Union Minister of State for Finance, Shri Pawan Kumar Bansal launched National Housing Bank's Reverse Mortgage Counselling Centre at a function on 3rd June, 2008. On this occasion, HelpAge India and National Housing Bank also signed a Memorandum Of Cooperation to facilitate the promotion of Reverse Mortgage Loans through counselling and other associated services to senior citizens.

Shri Pawan Kumar Bansal expressed happiness at the tie up between NHB and HelpAge India to provide counselling and objective advice to senior citizens, terming it as the need of the hour.

"NHB has been interacting with HelpAge for a long time and feels that HelpAge is an ideal representative of senior citizens in the country. It was therefore natural that we get into partnership with the organization" says S. Sridhar, CMD, National Housing Bank.

"Reverse Mortgage is to a large extent a solution for those senior citizens who do not have a substantial source of liquid assets to depend on. Through Reverse Mortgage, their homes are virtually transformed into a source of steady cash flow, till the time of their death, giving them the financial independence to live a comfortable life with dignity," says Mathew Cherian, Chief Executive, HelpAge India.

About 350 crore worth of Reverse Mortgage has been sanctioned. The National Housing Bank has received innumerable calls of inquiry from senior citizens wanting to know more. It is to tackle this influx of calls and give each senior citizen attention as per his/her needs, that Information and Counselling Centres will be functional throughout the nation, at various HelpAge offices in 10 cities of India: Delhi, Chandigarh, Lucknow, Hyderabad, Chennai, Jaipur, Bangalore, Kolkata, Ahmedabad and Bhopal. Staff will be especially trained to provide this service.

The scheme was introduced last year, however it could not be promoted as the main concern of seniors was that if they availed the loan it meant an Income tax liability. **But this year's Budget opened doors for those who were hesitant to try these untested waters, as Government made it clear that the loan under Reverse Mortgage Scheme will not be considered as transfer of capital, thus putting it out of the purview of income tax.** The loan will be extended by primary lending institutions like Scheduled Banks, Housing Finance Companies registered with NHB. The amount of loan will depend on the market values of the



Shri Pawan Kumar Bansal, Union Minister of State for Finance (centre) witnesses the exchange of the Memorandum of Cooperation between S. Sridhar, CMD, National Housing Bank (left) and Mathew Cherian, Chief Executive, HelpAge India (right).

residential property of the senior, age and prevalent interest rate.

Reverse Mortgage offers a ray of hope to senior citizens during the second innings of their life.

Cash Poor, Asset Rich? Worried senior citizens have an option now

Mrs. Santosh Kapoor, 61, is considering Reverse Mortgage. Each day her sense of fear and insecurity seems to tighten its grip on her. Says her husband Mr. D.N. Kapoor, 73, "She has gone in deep depression and is mentally very disturbed." The reason - constant abuse they both face at home.

Verbally and physically abused by their daughter-in-law, life for the Kapoors has become a virtual nightmare. Parents of two grown sons aged 32 and 34, with the younger one settled in Canada and the elder one residing with them. Their son earns enough to buy a house of his own, so Mr. Kapoor requested that he and his wife leave and get a place of their own, but they refused. Mr. Kapoor says, "They don't want to leave this property, because they realize its value. We are constantly harassed by my daughter-in-laws family members too. They come over and abuse and threaten us."

They heard about Reverse Mortgage and are now seriously considering it, their only tool of security, their most important asset.

ABOUT REVERSE MORTGAGE

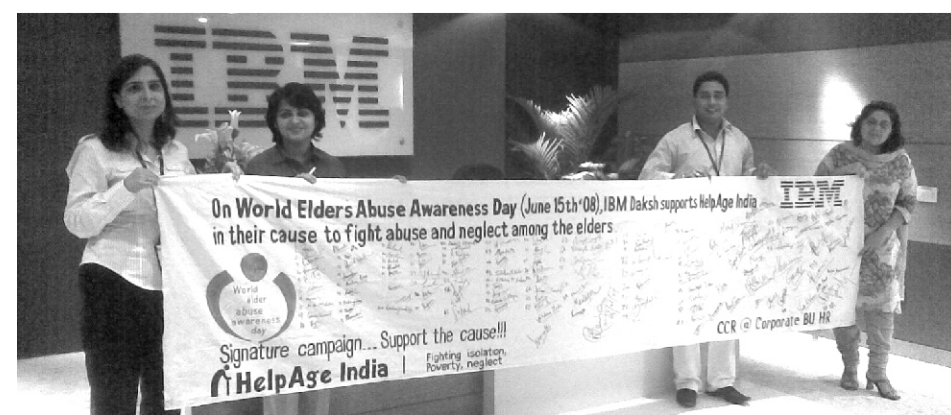
- Reverse Mortgage is a mortgage loan for senior citizens who are not eligible for any form of mortgage loan.
- Eligible borrower should be a senior citizen of India above 60 years of age.
- The lender makes periodic payments (including lump sum payments) to the borrower i.e. the payment stream is "reversed", as compared to a conventional mortgage.
- Maximum period of the loan is 15 years.
- The loan is not required to be serviced i.e. payment of installment or interest, as long as the borrower is alive and in occupation of the property.
- On the borrower's death or on the borrower leaving the house property permanently, the loan is repaid along with accumulated interest, through sale of the house property. The borrower's heir can also repay the loan with accumulated interest and have the mortgage released without resorting to sale of the property.
- After adjusting the principal amount of the loan and accumulated interest, surplus, if any, will go to the estate of the deceased.
- The borrower will also have the option of prepaying the loan at any time during the loan tenure or later (NHB has advised lenders not to levy any prepayment charge).

- Periodicity: The loan will be extended as regular monthly, quarterly, half-yearly, annual periodic cash advances or as a line of credit to be drawn in time of need or in lump sum.
- Married couples will be eligible as joint borrowers for financial assistance. In such a case, the age criteria for the couple would be at the discretion of the Primary Lending Institutions (PLI), subject to at least one of them being above 60 years of age
- He/ She should be the owner of a self-acquired, self occupied residential property (house or flat) located in India, with clear title indicating the prospective borrower's ownership of the property. The residential property should be free from any encumbrances.
- The residual life of the property should be at least 20 years.
- The prospective borrowers should use that residential property as permanent primary residence. For the purpose of determining that the residential property is the permanent primary residence of the borrower, the PLIs may rely on documentary evidence, other sources supplemented by physical inspections.
- With a Reverse Mortgage, the borrower remains the owner of the property. In the absence of social security, Reverse Mortgage Loan serves as a partial substitute for senior citizens.

Marking World Elder Abuse Awareness day



An interesting two hour interactive session was arranged with senior citizens of Gurgaon and Faridabad. Nearly 150 senior citizens participated in discussions related to crime and abuse against the elderly. The panel comprised (from left) Mr SK Dutta Gen. Secy. Senior Citizens Council, Gurgaon, Mr Kapil Kaul Country Head (RM), HelpAge India, Mr Satendra Gupta, DCP(Crime & Traffic)Gurgaon, Dr Shyamliha Pappu, Supreme Court Advocate, Mr Sanker Sen IPS (ret'd) and Mr Pankaj Bharadwaj, Punjab National Bank. The programme was arranged by Dr H.S.Bakshi, Regional Director (North), HelpAge India and sponsored by Punjab National Bank.



IBM Daksh , Delhi launched a signature campaign to fight against isolation and neglect among the elderly . A large banner with more than 150 signatures was handed over by Anju Sabharwal, GM-HR to HelpAge on World Elder Abuse Awareness Day

Fighting the odds

In one of the toughest stories of survival that HelpAge had come across, that of Roshamma Kounder, 85, from Tamil Nadu stands out. The youngest of 5 siblings, at a very young age Roshamma discontinued her studies from the boarding school her father had put her in and came back home to help the family in cattle rearing.

At 15 she was married into a joint family, where she stayed 3 years and then left. Soon after, her husband developed mental illness and started becoming violent. His violence reached such heights, that he had to be locked up in the house in order to not harm those around him. It was now left solely to Roshamma to take care of not only her six children but also her ailing husband. She worked hard in the fields farming, but there was never enough food on the table. She was unable to send her children to school, few years later two of her children died of malnutrition and her husband expired.

Despite the emotional turmoil Roshamma had no time to grieve, as she had to take care of her other children. It was god sent, when a villager from Vadala Mumbai suggested that she migrate to Mumbai along with her children. She took a leap of faith and went to Mumbai. Language seemed a big barrier in getting a job. Over time she moved to Malad, where people from her community were staying, built a small hut to stay in and started working in a bakery getting daily wages. Her children worked in nearby small scale industries, and just when things were looking up her eldest son took to alcoholism and his wife committed suicide leaving behind their 5 year old daughter who was mentally challenged for Roshamma to take care of. Age finally caught up with her and she became unable to continue working at the bakery.

Just then, HelpAge's Sponsor- A- Grandparent project came as a blessing in disguise as she got enrolled as one of its beneficiaries. Today, Roshamma gets a monthly ration and clothing along with some money for her own expenditure to take care of her needs. After 85 years of toiling hard, she now doesn't have to worry about getting food on the plate for the next day, life seems hopeful.

A helping hand



Hands reach out to support this elderly destitute lady found on the streets of Chennai, after a call was made to the Chennai HelpLine workers for elders. She was unable to remember her name and address and needed immediate medical attention. The helpline workers Mr. Muthukrishnan and Mr. Felix James immediately rushed to the spot with an ambulance and organized shelter for her in Little Drops Old Age Home. The Helpline had brought relief to many such elders like her, who have no one to turn to for help.

ACTIVE AGEING: *Unbeatable Spirits, Inspiring Initiatives*

Graduating at 83

It isn't everyday that one hears about an 83 year octogenarian from Delhi getting a post graduate degree along with 6000 other graduates at least 6 decades younger. But that is Dinesh Chandra Gupta for you. At the age of 83 he decided to complete his MA in Hindi.

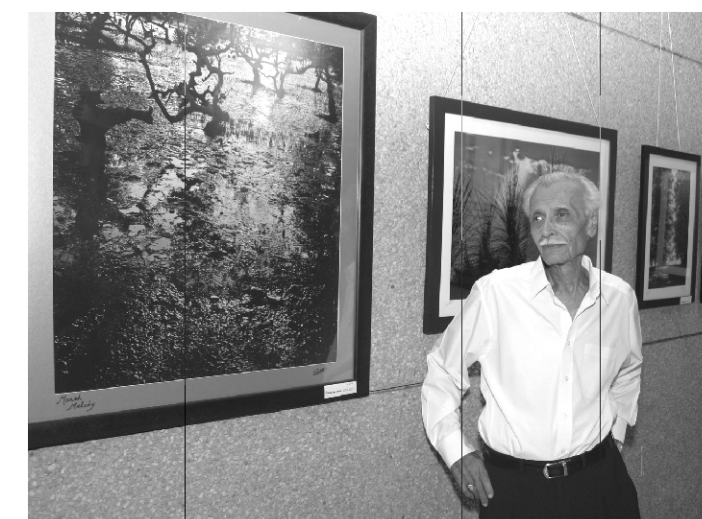


Photo : Anindito Mukherjee (Mail Today)

And he still has lots up his sleeve, he had hoped on pursuing his PHD but with 51 % as his passing score it seemed difficult. But he hasn't lost heart and aims to pursue a six month computer course. He wants to know what it's all about, after all his grandchildren are all computer savvy. Grandfather of 14 children, editor of 10 books, he has been an inspiration to the students of IGNOU from where he just finished his MA.

How he managed all that studying is a marvel. He is truly an achiever and an example for all.

A dream sees fruition



86 year old "Pictorialist" Chander Dhawan takes another look at his lifetime's work which was displayed at a solo exhibition organized by HelpAge, titled "VoyAge" in Delhi, saluting the spirit of this senior citizen. For Dhawan, age is only a number and it didn't deter him from traveling to Leh via road to

capture some of its stunning beauty in his lens. Each image captured by him is a treat to the eyes; a total of 55 photographs were showcased, varying from landscapes to portraits, to snatches from everyday life

RESOURCE MOBILIZATION *Help we couldn't have done without*

ETA Ascon shows its sensitivity to the cause



Mr. Syed M. Salahuddin, Managing Director, ETA Ascon Star Group (third from right) presents two cheques worth Rs.27 lakh to Mrs. Indrani Rajadurai, Regional Director (South), HelpAge India, in Chennai towards launching a new Mobile Medicare Unit (MMU) at Kilakarai in Ramanathapuram District, Tamil Nadu and 500 free cataract surgeries for the destitute elderly. They have made a commitment of Rs.62 lakh towards sponsoring this MMU and 1000 cataract surgeries during the next three years. Others present are (from left):- Dr. Jafer Ali, National Head (HR), ETA Ascon, Chennai, Mr. Edwin Babu, Jt. Director Programmes (South), Mr. P. R. Anbazhakan, Jt. Director-Resource Mobilization (South) and Mr Mohammed Hassan, Director, West Asia Exports and Imports and Star Health Allied Insurance Co. Ltd., Chennai.

XL India picnic with elders



80 energetic and enthusiastic volunteers from XL India Business Services Pvt Ltd spread cheer and happiness among the elderly residents of Ayudham Society, Najafgarh, Delhi and the Old Age Home, Faridabad on 21 st May, 'Global Giving Day'. A day well spent at the beautiful and serene Ayudham premises..

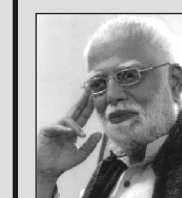
Support from INTAS continues



Mr. Sudhir Prasad (second from left), Therapy Manager, Intas Pharma Ltd. Ahmedabad, hands over a cheque of Rs. 1.29 lakh (approx.) to Mrs. Nirja Bhatnagar, Deputy Director

Programmes (West) on behalf of Intas towards the cause, based on the sale of Ecotears (eye drop vials) from which HelpAge receives Rs.1 per vial. Looking on are Mr. Ashish Srivastava (left), AGM, Intas Pharma and HelpAge Mr. Ashok Kumar, Sr. Manager Programmes (Gujarat) and Mr. Anil Massey (right), Manager Resource Mobilization, Gujarat, from HelpAge.

Leaving his mark - we remember him with fondness!!




Late Mr. Ram Kumar's name could be synonymous with generosity. Born out of a business family in Bangalore, he had a sharp mind and was alert with money management. But that sharpness was accompanied by large heartedness. Kumar was ever ready to help those who needed it. During his life time he donated around Rs. 1 crore to various charities. His sensitivity to the cause of the elderly was notable as HelpAge became the largest beneficiary of his contribution.

He died at the age of 83, leaving an indelible mark in the lives of those who are less fortunate. HelpAge bows to his spirit and will always remember him with great fondness.

Thank you

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<i>All contribution to HelpAge India are 100% Tax Exempt under Section 35AC and 80GGA of Income Tax Act, 1961 for the projects covering medical care to old persons, leprosy and cancer patients, provision of home to old persons, rehabilitation of old women and conducting eye camps.</i>																						

REFERENCES	
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