

# HARMONY

## Connecting the IAS Community

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## Zero Tolerance for Crime

The gruesome incident at Manmad on January 25, 2011 that took the life of Additional Collector Mr. Yeshwant Sonawane sent shockwaves amid the government fraternity and the law abiding public across the country. In the past, there have been instances of lower and even middle rung officers browbeaten, threatened and physically assaulted. Police personnel have not been spared either. Yet, the audacity of this crime leaves us in disbelief. The murder – for that is what the incident in Nashik District amounts to – is likely to be viewed as the culmination of a deteriorating state of affairs in which perpetrators and abettors of crime have gone unpunished for long.

The government will no doubt take strong action in public interest to prevent such lawlessness. The will of government officials to initiate bold measures, take quick decisions and to monitor compliance to law needs to be kept afloat and incentivized. Equally, public officials will have to reinforce their own resolve to courageously combat the wrongdoings. Criminal tendencies, if met with firmness at the nascent stage, are less likely to harm society in such proportions.

No one is above the law. This can be reaffirmed if cases against perpetrators of such crimes are fast-tracked and convictions

expedited. The sole option for a stable civil society is zero tolerance for crime, particularly against public officials charged with the task of ensuring the rule of law. ■ (ET)

## Gaikwad is President, Sarangi Vice President of Association

Mr. Ratnakar Gaikwad, IAS 1975, Chief Secretary, Government of Maharashtra has taken over as the new President of the IAS Association and Mr. Umesh Sarangi, IAS 1977, ACS (Home) has joined as its Vice President.

The first meeting of the Managing Committee under the chairmanship of the new President was held on 24<sup>th</sup> January. Members were assigned with following tasks:

Mr. Gautam Chatterjee - sports, Mr. Ajit Jain – health, Mr. Manu Srivastava - cultural affairs and Mr. Chandrashekhar Oak – film shows. The present Editorial Team shall continue to manage Harmony.

## Afzulpurkar Bereaved

Mrs. Jyotsna, wife of Mr. DK Afzulpurkar, IAS 1962 (Retd.) passed away on 29<sup>th</sup> January 2011 in Mumbai after a prolonged illness. The cremation was held on the same day at Chandanwadi Electric Crematorium. We pay our condolences to Mr. Afzulpurkar and his family.

Mr. Afzulpurkar can be contacted on 9821270914. ■

## Why Walk When You Can Fly

Once there was a king who received a gift of two magnificent falcons from Arabia. They were peregrine falcons, the most beautiful birds he had ever seen. He gave the precious birds to his head falconer to be trained.

Months passed and one day the head falconer informed the king that though one of the falcons was flying majestically, soaring high in the sky, the other bird had not moved from its perch since the day it had arrived.

The king summoned healers and sorcerers from all the land to tend to the falcon, but no one could make the bird fly. He presented the task to the member of his court, but the next day, the king saw through the palace window that the bird had still not moved from its perch. Having tried everything else, the king thought to himself, "May be I need someone more familiar with the countryside to understand the nature of this problem." So he cried out to his court, "Go and get a farmer."

In the morning, the king was thrilled to see the falcon soaring high above the palace gardens. He said to his court, "Bring me the doer of this miracle."

The court quickly located the farmer, who came and stood before the king. The king asked him, Continued on Page 7

## 'Our Standards and Their Standards'

By Anna K Dani

The only truthful person to emerge in the sordid saga of the Commonwealth Games is Lalit Bhanot, with his famous take on 'our standards and their standards'. We definitely have higher standards of dirt, filth and squalour than so many others. What do other nitpicking countries know about this? Some actually wielded brooms to clean floors and toilets, how stupid!



All this only inspires a depressing feeling of *déjà vu*. Two years ago I had written an article in Harmony about the standards of housekeeping in Mantralaya. This is a miniscule area compared to the vast terrain of the Commonwealth Games. But somehow we still haven't got it right; the battle is not even half won. Litter, cardboard cartons as dustbins (a new meaning of recycling), plastic bottles in corners and around the water coolers, people spitting into the courtyard (Mantralaya staff probably need this break) and the overwhelming smell from so many toilets by the afternoon. The new administration building stands tall in this state of affairs.

Apparently good bins and bathroom fittings get stolen (which is even more shocking) so we have to do with low grade stuff. The PWD, staff and visitors are complicit and impervious, and obviously unaware about the benefits of an old piece of technology called the toilet flush. What is the reason for this love-hate

(mainly hate) relationship we have with sanitation? Ironic in a country otherwise obsessed with notions of private purity and pollution.

Spitting, especially *paan*, is an eradicable virus, as natural as breathing, cutting across all sections, seen in every possible location and in casual contempt for even the most beautiful settings. Wealth is no guarantee for cleanliness here. Littering from a Lexus or spitting from a Benz is not uncommon. All spit and no polish!

Mantralaya is the seat of power in the state. The environs should induce respect and restraint. But then it is as good or bad as the state of affairs outside its gates. The filth and ugliness are there but if the eye does not register it as such then what's the fuss about? "Their standards" are puzzling.

Like the doctors of KEM hospital and some commuters in suburban stations wielded brooms and mops while people looked on, some shamefaced, perhaps we too can muster up some courage for '*gandhigiri*'. Perhaps 'our standards' and 'their standards' will merge into high standards! ■

*(Ms. Anna Dani, IAS 1976, is Additional Chief Secretary & OSD Appeals and can be contacted on her Cell 9867319975.)*

### Association Condemns Attack on Sonawane

The IAS Officers' Association strongly condemns the brutal act of violence against Late Mr. Y Sonawane and pays heartfelt condolence to his family. The Association also shows complete solidarity with all state government employees.

## Learnings of "Dorian Gray" in Today's and Tomorrow's Promising World

By Dr. Kiran Dange

I don't know how many have read "The picture of Dorian Gray", a classic novel by Oscar Wilde recently adapted into a full length British movie 'Dorian Gray' which won critical acclaim at the Stiges-Catalonian film festival.



It is about how a beautiful young man named Dorian Gray who arrives in London and gets swept by the charismatic Lord Henry Wotton for hedonistic pleasures. At the same time, he gets introduced to artist Basil Hallward who portraits the young innocent Dorian Gray in a canvas. Upon seeing the portrait of himself and realizing that one day his beauty will fade, Dorian oddly expresses a desire to sell his soul to ensure that the portrait Basil has painted would age, rather than himself. Dorian's wish is fulfilled, plunging him into immoral acts.

After that he lives his life unconditionally and still remains forever young, whole and beautiful while his portrait encaptures the true blackness of his soul, mirrors his sins, grows ugly, old, changes its form, hides and then reveals the true colours of Dorian Gray - the first time he commits a crime, the change that comes over the portrait is not only physical but there's a subtle change in the overall expression-the hardening of heart, the awakening of

**Continued on Page 6**

## Bhagvad Gita on Junk Mail

Every day we receive tons of emails, largely junk, persuading us to forward those to others. Some of us press the 'delete' button before even reading the last line, some religiously follow the 'appeal' of the sender and forward them to their hapless friends, others find themselves in a dilemma – to send or not to send.

This dilemma is similar to what Arjuna found himself in while standing before his kin at the battlefield of Kurukshetra. Then, Lord Krishna, Arjuna's Saarthi, came to his rescue. Imagine if those of us, who are facing the dilemma of dealing with our junk mails, are given the privilege of seeking Krishna's advice today; the conversion would be something like this.

**Arjuna:** Hey Vasudev, how can I do the most heinous and unpardonable act of forwarding junk mail that I receive, to my friends, relatives and revered elders?

**Krishna:** Paartha, at this moment, none of them is your friend or foe, relative or in-law, young or old and good or evil. You have no escape from following your Net-Dharma. Make haste to log on and send off the junk mail to one and all. That is the only Karma expected of you and Dharma you must follow.

**Arjuna:** Hey Murari! Do not implore me to do something that pricks my conscience and stirs my soul.

**Krishna:** O Kunti-Putra, you are caught in the vicious circle of the

Maya. In this material world, you are committed to no one except to yourself, your Dharma and your mouse. Junk mails have existed for over the last 25 years and will remain long after you are gone. Rise above the Maya and perform your bounden duty.

**Arjuna:** Lord Krishna, pray and enlighten me on how junk mail is related to the Maya.

**Krishna:** Vatsa, junk mail is the 6th element in the universe. It is at the same time animate and inanimate, living and dead. It overloads the system and fills up the hard disk. But it serves one great purpose. It leads people to believe

physical body and moves on to another, the junk mail moves from system to system and never gets deleted or dies.

**Arjuna:** Great Giridhaari, kindly tell me what the true attributes of junk mail are.

**Krishna:** Neither fire can burn it, nor air can evaporate it. Neither can it be conquered nor can it be defeated. Junk mail is omnipresent and immortal like your noble and eternal soul. Unlike an arrow shot from your bow, many a time the junk mail forwarded by you, will even return to you safely after some months or even years, allowing you to re-forward it to the same people.



**Arjuna:** Great Saarthi, my salutations to you. You have opened my eyes to the cult of junk mail. I was lost in the Maya and have been reading all the junk mail that I keep receiving and doing no other Karma. Now on, I will just press the "Forward" button without reading any of it and send it to all and sundry, friends and foes, relatives and in-laws, young and old. That will surely bring them to their knees in this epochal battle of Good against Evil, in the Kurukshetra.

that they are filling their time in an intellectual pursuit by reading and reforwarding junk mail. It gives them a sense of achievement without investing their intellect and efforts. Like the Atman that leaves one's

**Krishna:** Arjuna, victory or defeat is not in your hands. Do not ponder over the fruits of your labour. Just keep forwarding junk mail and make one and all go bananas reading it and you will have done your supreme duty. *Tathastu.* ■  
(Source: Internet)

**Our deeds determine us as much as we determine our deeds**

## Futures Trading Simplified - An Interview with BC Khatua

*(Most of us perhaps are not well conversant with the concept of Futures Trading and Forward Markets. Since MR. BC Khatua has been heading the Forward Markets Commission for over three years, we thought it would be a good idea to speak to him on the subject and share his views with our readers.)*



**ET:** What is commodity derivative trading?

**BCK:** Commodity derivative trading refers to trading in standardised financial contracts which derive their value from the underlying assets, i.e., commodities. Forwards, futures, options, indices and swaps are different types of derivative products. In common parlance they are referred to as futures trading. The standardised contract specifies the per unit quantity, quality and other trading parameters except the price and tradable quantity which is to be specified by the buyers and sellers.

**ET:** What is its economic significance?

**BCK:** Futures trading performs two vital economic functions, namely price discovery and price risk management. Typically, in a given commodity, multiple contracts maturing in different months run simultaneously. Different stakeholder groups, viz., producers, processors, stockists, importers exporters etc. take buy (long) or sell (short)

positions in different contracts as per their economic needs. Thus, a wheat farmer may take a short position in May and/or June contract to sell his wheat if the price is right. He may choose to 'short' his wheat in August (say, @ Rs. 1250 per quintal) instead of May/June if the price in August is higher than May/June by more than the carrying cost. If on the settlement (closing) day of the August contract, the actual/settlement price (based on the spot/physical market price) is, say, Rs. 1230 per quintal, he will receive Rs. 20 from the Exchange through contract settlement mechanism and Rs. 1230 from the delivery of the wheat to the buyer. Thus, his traded/locked-in price of Rs. 1250 is secured. This is referred to as the price risk management. Had he not taken the position in futures market, he would have sold his wheat only at Rs. 1230 per quintal. The price discovery refers to the price at which a futures contract for a future point of time (settlement date) trades. Since market participants with diverse and often conflicting interests trade in the same contract dynamically, the price discovery happens consensually among all participants based on likely supply, demand situation at those future points of time. Any interest group trying to manipulate the prices up or down will be neutralized through counter moves by opposite interest groups.

**ET:** Why are speculators allowed in futures trading? Are they not likely to distort the price discovery process?

**BCK:** Speculators are well-informed financial investors who are looking for a profit out of the price volatility without any interest in the

underlying commodity unlike the hedgers who have a presence in the physical market (viz. farmers, manufacturers, stockists, exporters etc.) and need to manage risks arising out of price volatility. Speculators have deep knowledge of the underlying commodity fundamentals (supply, demand dynamics) and expect to exploit the volatility in commodity prices to make a profit whereas the hedgers are looking for specific price lines to secure their short or long position. The latter may be interested in giving or taking delivery of the underlying commodity on maturity of the contract while the speculator takes short term or long term speculative position in anticipation of making a profit out of the price movement favourable to him. The speculator is not a gambler (who depends on probability theory & luck) as he takes informed position with a profit motive. He also sometimes incurs losses if sudden changes in market fundamentals move the market contrary to his expectations. Since buyers and sellers from the physical market may not have matching time, price or quantity horizons, they by themselves may not be able to provide transaction matching or sufficient depth and liquidity in the market to create confidence among participants for easy entry/exit. It is the speculator who, having only a financial interest, can take short or long position at will and in any or all contracts and thereby act as a counter party to the hedgers. Thus, they effectively become risk absorbers for the hedgers seeking to transfer their price risks, apart from bringing liquidity and depth to the market. A more liquid and deep market is more robust in price

**We should all be concerned about the future because we will have to spend the rest of our lives there**

discovery. A speculator who trades intraday for a profit by exploiting the intraday price movements or inter contract price differences without carrying over any open interest (position) to the next day is called arbitrageur. Thus, speculators, including arbitrageurs are an integral and necessary part of the futures market and provide the much-needed counterparty positions to the hedgers, and liquidity to the market. Of course, there are regulatory tools to curb excessive speculation as well as abuse/misuse of the market.

**ET: What are the major tools to curb excessive speculation? How does FMC, as the Market Regulator, regulate the market to fulfill its economic objectives?**

**BCK:** As I said, speculators are a necessary part of the futures market to provide liquidity and act as counterparty to hedgers. But sometimes, some of them may try to indulge in excessive speculation. In order to maintain market integrity for correct price discovery and a risk-free trading environment, the FMC may impose special margins on long or short or both sides, as may be necessary. This reduces leverage and default risk of speculators and thereby curb their ability to move the market. Other tools, viz., daily price (circuit) limits (upto which market can move), reduction in open position limits may also be used. Any market abuse, viz., circular trading (manipulative trade among a few to move the prices in a targeted direction) or insider trading are investigated and penal action, including suspension from trading, may be taken. In extreme cases, membership of the exchange may be cancelled.

**ET: Futures market is said to be a risk-free market. How is that ensured?**

**BCK:** There are strict norms for membership (brokership) of the Commodity Exchanges, viz., net worth, fit and proper person criteria, security deposits and margin deposits maintained with the Exchange through designated banks etc. The Exchange has unfettered access to the margin deposit account. Anyone wanting to trade in commodity futures will have to register with such members, furnish KYC (Know Your Client) details and maintain margin money with the member. The margin money maintained by the client with the Member and by the Member with the Exchange are dynamically managed commensurate with their trade exposure, and additional margins are demanded if trade (open) positions increase, failing which open positions are appropriately reduced. The initial or VAR (value at risk) margin is also adjusted everyday based on the variations in VAR. Besides, through the mark-to-market (MTM) mechanism any notional profit or loss made during the day due to intra-day price movement is credited / debited to the member's account by the Exchange. Net result is: the Member's market exposure is dynamically kept fully risk-free.

**ET: How can the futures market benefit the farmers?**

**BCK:** Farmers carry the risk of crop failure, low yield, poor quality, low price etc. He goes long (i.e., buy inputs) throughout the crop cycle and goes short (i.e., sell output) only at the end. Hence, price discovery and price risk management are very crucial for him. In the absence of

information on likely future price trends, he may be guided by past price trends which may not hold true for future. The futures market price trends for future harvest time months help him to decide on which crop to grow. Post-harvest, he can sell or postpone his sale to a future date based on the futures market price trends. Even if he decides to sell immediately, with the correct price information available from the futures market data, he can bargain for a better price with the trader. In a nut shell, he will not remain price-blind or a price taker. To further aid this process, FMC is installing electronic price ticker boards in APMC *Mandis* which display the spot and futures prices of commodities relevant to that area, in the local language. However, for bulk of the small/marginal farmers (85% of the total) direct participation in the futures market is a bigger challenge. Given the market structure, contract size and dynamic margining and MTM obligations, farmers can participate in the futures trading through an aggregation process by a credible and reliable aggregator, viz., a bank, a producers' company / cooperative or warehousing company, an NGO etc. FMC and the Exchanges are presently working on the potential aggregation models including operational and legal aspects. When thus enabled to directly participate in the futures market, they can trade in the futures market, lock in a given price and also pledge the warehouse receipt to a bank for a short term credit to meet immediate cash needs. They will not be compelled any more to sell at the spot market at a lesser price to meet their immediate cash needs.

**Continued on Page 6**

**Futures Trading...****Continued from Page 5**

**ET: What are the challenges facing the commodity futures market in India?**

**BCK:** Efficiency of the futures market depends not only on an efficient regulatory architecture and effective administration thereof but also on the efficiency of the physical markets. Imperfections and inefficiencies of the physical commodity markets transmit wrong spot price signals which lead to basis risk (a sort of zero error which measures the difference between spot and nearest month futures price), thereby diluting the full effectiveness of the price discovery and risk mitigation potential of the futures market. Reforms in the real economy, viz., integration of the spot markets through a unified goods and services tax (GST), better connectivity and transportation facilities, adequate scientific warehousing and cold chains, scientific assaying and nationally uniform gradation of quality parameters and creation of a negotiable/transferable warehouse receipt system and promotion of healthy competition among market intermediaries (viz., retail chains, producers' marketing cooperatives / companies, APMCs, electronic spot exchanges etc.) will cumulatively remove tax-induced price distortions, improve preservation of quality and value, reduce wastages thereby improving effective availability. The resultant spot market efficiency will benefit the producers through better price realization and consumers through greater availability of commodities and reduced price volatility. It will also strengthen the price discovery and risk

management ability of the futures market.

The regulatory structure created for the futures market in 1952 has outlived its utility and needs extensive upgradation and expansion. The proposed amendments to the Forward Contracts (Regulation) Act, 1952 will create the necessary legal framework to strengthen the Forward Markets Commission and modernize the regulatory architecture on par with the global best. Internationally, the futures markets in USA and Europe will also have to curb participation of high profit seeking investors, viz., Hedge Funds and Private Equity Funds in the commodity markets and tighten the regulatory oversight of the regulator in order to curb excessive speculation which distort the price discovery process and create commodity bubble, leading to national and global financial crisis as happened in 2008.

In short, all round reforms and infrastructure improvements in the spot markets, regulatory reforms in the domestic and international futures markets are the major challenges before us. ■

*(Mr. BC Khatua, IAS 1976, Retd. is Chairman, Forward Markets Commission and can be contacted on his Cell 9833087651.)*

**Learnings of...****Continued from Page 2**

evil. And what struck me is, the portrait is actually a reflection of the soul and not merely the passing of time and age-bound changes.

Now why am I telling this? Because recently I stumbled upon a passport photo of mine taken way back in 2001 freshly out of school

and before entering college and another photo recently taken just 3 days back...what bothered me was not the physical changes -- the receding hairline, the loss of pigmentation of hair, the dark circles, the tightening of the corners of lips, the flat lines, the pendulous lower lip(the hallmark of happiness!), the acne, age-spots and all...those are to be expected !!

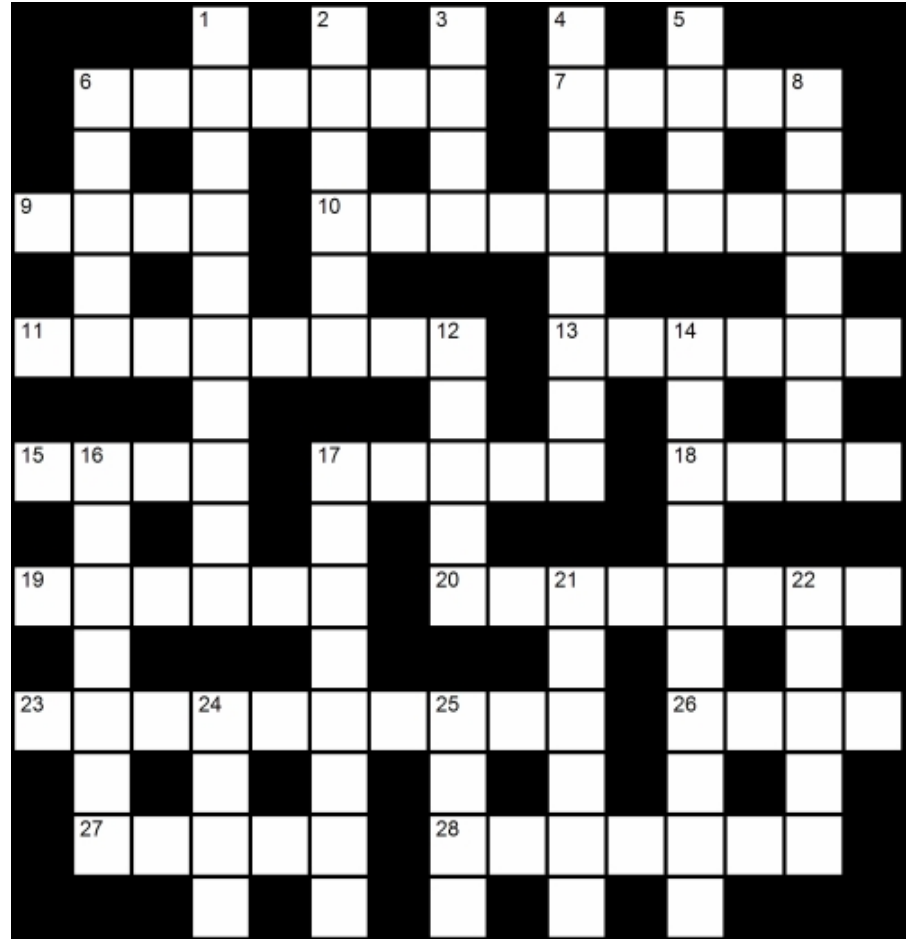
But it was my look that surprised me the most -- the wide-eyed out of the world innocent look "everybody is nice and everything is all right in this world" expression that shines through...My God, how could I have been so naive and gullible? So innocent, so trusting...don't get me wrong...I'm still one of the most accepting and naive people around but the latest picture clearly has this particular cynicism over it, the "who really cares or gives a damn as to what happens look". Having expected too much and having believed too much in the intrinsic goodness of people once upon a time, now I've come to a stage when I don't really have any expectations from anybody...where anything good is just an add-on, a kind of bonus. And that's what is painful. Not the gain of cynicism, not the loss of naiveté but the loss of innocence. But again this only means that we are losing innocence and gaining what one may call as maturity ...somewhere I read and I quote "Mistakes are embarrassing when they happen, but years later you have a collection of mistakes called Experience which leads you to Success" !! ■

*(Dr. Kiran Dange, MD is son of Mr. JP Dange, IAS 1973, former Chief Secretary and can be contacted on Ph. 9049648990 or 022-22026018.)*

**Answer to Crossword No. 34**



**CROSSWORD NO. 35**



**Why Walk...**

**Continued from Page 1**

"How did you make the falcon fly?"

With his head bowed, the farmer said to the king, " It was very easy, your highness. I simply cut the branch where the bird was sitting."

We are all made to fly -- to realize our incredible potential as human beings. But instead of doing that, we sit on our branches, clinging to the things that are familiar to us. The possibilities are endless, but for most of us, they remain undiscovered. We conform to the familiar, the comfortable, and the mundane. So for the most part, our lives are mediocre instead of exciting, thrilling and fulfilling. So let us learn to destroy the branch of fear we cling to and free ourselves to the glory of flight. ■

*I say no to alcohol,  
it just  
doesn't  
listen!*



**Compiled by Mr. Mohan Chunkath, IAS (Tamil Nadu-1978), Principal Secretary / Vice Chairman & CEO Tamil Nadu Maritime Board.**

**Across**

- 6 Ammunition store (7)
- 7 Undress (5)
- 9 Hara ----; Japanese ritual suicide (4)
- 10 Shoulder insignias (10)
- 11 Makes good (8)
- 13 \_\_\_ fly; African bloodsucking fly (6)
- 15 Examine (4)
- 17 Expressive (5)
- 18 A disorderly outburst or tumult (2-2)
- 19 Time of year (6)
- 20 Balderdash (8)
- 23 Tittering (10)
- 26 Lean (4)
- 27 Cooked by dry heat in an oven (5)
- 28 Brought into harmony (7)

**Down**

- 1 Helpers (10)
- 2 Cause to be loved (6)
- 3 \_\_\_ Korbut, Soviet gymnast (4)
- 4 In quarantine (8)
- 5 Spoilt child (4)
- 6 Confidential remark (5)
- 8 Urged (7)
- 12 Lucky number (5)
- 14 Imploring (10)
- 16 Char (7)
- 17 Feud (8)
- 21 Periods of dark (6)
- 22 Saw (5)
- 24 Clothing (4)
- 25 Middle Eastern country (4)

**A consultant is a man sent in after the battle to bayonet the wounded**

## Who Goes Where

*Ms. TF Thekkekara (1978):* Principal Secretary, Minority Development Department ■ *Mr. Satish Gavai (1984):* VP & CEO, MHADA ■ *Mr. VK Gautam (1987):* Commissioner, Employment and Self Employment ■ *Mr. Rajiv Jalota (1988):* Additional Municipal Commissioner, MCGM ■ *Mr. Dinesh Waghmare (1994):* Secretary, Social Justice and Special Assistance Department ■

## Association Gives Farewell to Retired Officers

The IAS Officers' Association organized a farewell function on 28<sup>th</sup> January 2011, at Mantralaya, for Ms. Chandra Iyengar (1973), Mr. N Ramesh Kumar (1975), Mr. Nana Patil (1977) and Mr. CS Sangitrao (1987). The officers retired from service in recent months. The Chief Secretary, Mr. Ratnakar Gaiwad, presented a shawl and bouquet of flowers to Ms. Iyengar and to Mr. Ramesh Kumar who were present on the occasion. A number of serving and retired officers joined to wish them a happy future. ■

## Republic Day 2011

The Republic Day of India was celebrated in Mumbai on 26<sup>th</sup> January 2011, at a function organized at Shivaji Park, Dadar. His Excellency the Governor of Maharashtra, Mr. K Sankaranarayanan, was the Chief Guest. The Chief Minister, several ministers of the State cabinet, senior government officials, consulate representatives and prominent public citizens were present.

In his speech, the Governor referred to the leadership of Maharashtra State in the country's economic, social and political history. He emphasized how the effective

decentralization of power in Maharashtra through Panchayat Raj systems has led to the empowerment of its people. ■



Mr. R Gaikwad giving farewell to Mr. N Ramesh Kumar



Farewell to Ms. Chandra Iyengar

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**And remember, no matter where you go, there you are**