



SNEAK PEEK

















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FROM CEO's DESK

Greetings Everyone!!

As we continue to steer through the FY 15-16, I must say that the journey so far has been phenomenal. Our profit has increased by 21% from Rs. 49.04 cr in H1 FY 14-15 to Rs. 59.56 cr in H1 FY 15-16. In FY 14-15, we had the least number of grievances and topped the charts in the industry with the lowest complaint to premium ratio. Great going! Continue your hard work.

It has also been a great season of Awards for RGICL. This year we again won the 'General Insurance Company of the Year' Award at the India Insurance Awards 2015. Not only were we the winners of CMO Asia award for Social Media & Digital Marketing, but we also excelled by winning the Chairman Quality Award of the year. As a brand we continue to prove to our customers (internal and external) that RGICL is the best amongst its peers.

Let us aspire to continue this legacy throughout the FY 15-16 and thrive higher!

Colleagues, we are in the Right place doing the Right Things. However, to take RGICL to higher platforms, we need to cocreate and continue working together with zeal and passion in a transparent, trusting and open environment.

As a part of our efforts towards ensuring open and seamless employee communication and creating a culture of transparency and liveliness, we are pleased to announce the re-launch of "VIBES" – our employee newsletter, a platform to showcase your creativity and talent, and celebrate your happiness & achievements.

This 1st edition captures the mood and excitement of the ongoing festive season as its special flavour, also focussing on the new management trends, leisure reading and organizational insights.

It is a magazine for you and by you! I earnestly invite you all to involve and indulge yourself in this vibrant arena. You may never know that your contribution might just inspire others to learn more, do more and become more.

VIBES is your stage!!

So chip in, read, share and enjoy! Happy Reading!!



for you and by you! Let's come together and Create, Inspire and Share.

Rakesh Jain Chief Executive Officer Reliance General Insurance



ON THE HR AVENUE

From CHRO's Desk-



Paving our path to become an organization of world standards, it is our great pleasure to share with you all, that in the recent employee satisfaction survey conducted in partnership with Aon Hewitt, we have achieved engagement score of 70%; seeing a remarkable growth of 15% from the last year. Your satisfaction and feedback is integral to us. It is your voice that helped us initiate a wide array of new benefits along with a formal R&R platform for employees. You asked & we listened!

As we celebrate this outstanding growth, it's time to raise the bar.

If we have to rise above the rest, Change & Innovation is the way to go! Change is vital for the growth. As the industry evolves we have to keep up with the pace. And therefore is the constant need to reinvent! A need to have an **Entrepreneurial Mindset!**

Not just leaders, in my view each one of us is an entrepreneur. It is anyone and everyone who has an urge to pioneer something new or innovative. In our efforts to foster an Entrepreneurial Mindset we need to create an environment that will invite opportunities, innovation and new value creation.

One such step towards this is the re-launch of **VIBES** - in a brand new avatar! It's a magazine for you and by you! I believe what makes this magazine unique and special is your very own dais to express and display your creativity and give it your personal inimitable touch.

As we gear ourselves to welcome the New Year, let's put on our thinking hats and spread the wave of creativity and inspire the entrepreneur within us.

And yes... Stay tuned to VIBES!

June 15 for H1 and H2 2014-15.

Regards, Anil Kumar

V Celebrate Careers

To encourage Meritocracy and exceptional accomplishments,

"V Celebrate Careers", first of its kind Reward & Recognition program was launched on 2nd Aug'14. It is a unique HR initiative giving a single platform to all the functions to reward employees with more than just a pay check—letting them know that they are the force! The frequency of the ceremony is Annual. However, we also felicitate our High-flyers on half-yearly performance, as done in Feb'15 and in

The first Gala Night to recognize the achievers of last FY took place in Renaissance, Mumbai on 10th August 2015 with much pomp & show. All the 95 winners PAN India were felicitated by the Top Management from RGICL and RCAP. The event began with an interactive session by noted actor Mr. *Asif Basra*, & dazzled with all our High flyers suiting up



for the Big Night. The award ceremony - a spectacle glittering with unforgettable *Drum Café*, Live Music by *Bhumi Trivedi*, & a lot of entertainment quotient - was a grand scintillating launch of the first ever Awards Ceremony.

We congratulate all employees recognized for their Outperformance! You are our High flyers.. You make RGICL Proud!!



HR Initiatives H1 2015 -16

Unified efforts and collective contribution of all the employees is the key to the success of any organization!

To assess our employee satisfaction and engagement, we partnered with Aon Hewitt, and conducted the employee Satisfaction Survey in Apr'15. With over 95% employee participation, it is our delight to share that we attained engagement score of **70%**, a **15%** jump from the last year's score (55%). It is with your constant support which has translated our vision into reality. Looking forward to achieve higher milestones in future and make RGICL a great place to work!!

Building and sustaining a high performing team is enabled through Transparency and culture of open feedback. To achieve this goal and spread the culture of effective managerial feedback, SOUL Program has been initiated It emphasizes on objectives of Sharing (S) | Understanding (U) | Listen Actively (L) during performance conversations, to achieve end goal of Outperformance (O). Towards this, workshops for all managers with over 3 reports across India is being conducted and 221 managers have been covered till date.

Contributing to society at large, we undertook various **CSR** activities across zones like Blood Donation drives, visits to old age / child homes like 'Ek haath Shiksha ki Or'. Also as a part of our very unique **Grow Trees Initiative** where in a tree is planted on employee's birthday, we have planted over 6100 trees till date – a special gift to our employees that lives on for decades.

We recognize the significance of fun @ work and in making our workplace more vibrant and joyful. We understand the richness of our diverse cultural fabric and encourage team spirit by celebrating all the festivals and participate in various contests & games with equal vigor and fervor. The Employee Engagement calendar of H1 was studded with numerous such activities full of excitement and celebration.

A few such Kodak Moments are captured here. Let's get nostalgic and relive those delightful times all over again!





The Learning Curve- H1 15-16

At RGICL, we recognize the importance of investing in the development of our most critical resource i.e. People. This has motivated us to undertake numerous initiatives to create synergistic growth for all our stake-holders, by providing appropriate training & skill enhancement opportunities. In H1 15-16 through 100 Training Programs & 805 participations, 1238 man days of training were clocked. *Let's glance at some of the initiatives:*



Release Monthly Training Calendar for PAN India.



PKEP (Product Knowledge Enhancement Program): for effective engagements with our IMDs. Over 300 Agents have been trained across all the 8 LM-Locations till date.



Session on COR (Combined Ratio): A platform for all the Regional Sales heads to explore, debate & learn together with the Underwriters on how to track their COR better.



TTT (Train the Trainer & Certification of Knowledge Champions): A 2 day workshop conducted for the 'Trainer' or 'Subject Matter Experts' followed by a rigorous evaluation process and are certified based on their scores to hold the baton to train SMs/IMDs further.



POSH (Prevention of Sexual Harassment): Training cum awareness program, on prevention & redressal of issues on Sexual harassment at workplace



Agency Development: Tools & Techniques - for Sales Managers PAN India to equip them with skills to strategically plan, recruit and manage their Agents.



STEP (Sales Training for Efficient Productivity): A 2-days program designed for Sales force to help them understand nuances of sales negotiation.



Data Insights-Qlikview / SAS / Manthan: A training program to guide our critical role holder to get maximum return out of BI platforms & take appropriate decisions while analysing risk.



OBT (Out Bound Training): Experiential learning followed by reflection, discussion, analysis and evaluation of the experience. So far, 2 OBT have been conducted for Motor Claims & R-Care. Specialized product trainings and seminars are conducted with institutions like NIA & III



Customized Trainings - On Underwriting Guidelines, Product Updates, Reinsurance, Risk Management & IT Applications

Our Knowledge Champions



Also, various soft /behavioural **Skill Builder Programs** have been rolled out to help our employees acquire essential skills for improving their work performance or upgrading existing skills. Customised role-plays, frameworks and tools & techniques form its essentials.

Few such programs conducted are I-LEAD, Business Communication, BET (Business Etiquette & Time Management), Presentation Skills, Negotiation & Interpersonal Skills, Work-Life Balance & Conflict Management. We look forward to deliver more such effective & customized trainings for our employees.





—— CALIBER METER



ACES OF RGICL - a platform to showcase the success of our key talent, who have taken our company to new heights, and whose career journey & growth is inspiring for all of us. Presenting to you our 1st Ace –



PUNEET BHATIA (Regional Manager – VO Gujarat)

★ Youngest BM of RGICL ★ Youngest RH of RGICL

"RGICL has given me tremendous exposure, learning opportunities and an environment to work independently. Continuous challenges and regular growth has kept me engaged and motivated. Proud to be part of RGICL!!"

We acknowledge and applaud Puneet for his highly inspiring career journey in RGICL and wish him many more such thriving years ahead!!



MAY '04

JAN '06

AUG '07

JULY '08

OCT '10 MAR '13

APR '14

MAY `15

MT (Agency & SME) (Ludhiana) Corp Group Relationship Manager Branch Manager (Rohtak) Branch Manager (Ludhiana) Area Manager (Surat) Area Manager (Delhi) Cluster Manager (Delhi) Regional Head (Gujarat)

Colleagues' Speak

"Puneet is a quick learner, an innovator, & a good leader working towards building stronger team with a common goal."

Vijay Arora (Regional Manager, New Delhi) "With a risk taking ability and heads on approach he has achieved phenomenal growth keeping a tab on bottom line."

Sandeep Verma (Head-Corporate Group, Ahmedabad) "Puneet's 11 years of successful journey reflects his inherent capabilities & competence, thereby emerging as a meritorious leader."

Vijay.Y.Kumar (National Manager – Agency, Mumbai)

New Initiatives - H1 2015-16

Operations: Introduced 'Alternate mode of premium payments'

Offline Module of Pre-inspection Mobile Application New QC module for policies issued through POS/Portal Motor Claims: 'Video Assessments' Pilot to enable quick approvals

'Smart Assist' process to aid prompt claim settlement. Motor-plus integration with e-Finder (RCU) better tracking.

Health & Wellness: 'Health - O - Pedia' Series 'Wellness Carnival' - customized offerings to clients 'Reliance runner's league'

Retail Sales: Responsive website with features like Whats app integration etc.

Launched mobile apps like Smart Assist , MPIS app and Anywhere Assist

Corporate Group: Workshop on Corporate Business with UW & sales team

Brokers Meet at 5 major locations Mobile application for Daily Diary

Commercial Claims: Web Portal for Marine Cargo

Claims intimation

Online evaluation and assessment on technical subjects In House Survey of small value claims on pilot basis

Risk Management: Technical Research Report on Industry Specific Sector

News Letter on Marine

Launched E Risk Library

IT Automations: New Product Build automated on Genisys Smart Zone - Self service portal for Agents

Pradhan Mantri Suraksha Bima Yojna enabled on XPAS

Finance: -Successfully tested ABPS - Aadhar Based Payment System

Employee Reimbursement through Mutual fund A/c

Upgrade of SIMS system - to track real time payment details.

RCU: Salvage sale done on IOS / Android

Use of forensics to weed out fraudsters

Investment: Launched Monthly Newsletter – focus on economic events across globe

Quality: Mystery shopping and product benchmarking on customer life cycle for key competitors

Review of all communications sent to the customers



KALEIDOSCOPE

GROWING YOUR EMOTIONAL INTELLIGENCE

There is only one area which any organisation needs to address if it wants to lift itself from averagely successful to excellent - how well the people in the business work together!

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That's the significance of Emotional Intelligence at workplace.

Unlike IQ which changes little from childhood, the skills of emotional intelligence can be learned at any age. However, growing one's El takes practice and

commitment and the payoffs are well worth the investment.

Jack, marketing director for a division of a global food company, was a classic pacesetter: high-energy, striving to find better ways to get things done, too eager to step in and take over. Worse, he would pounce on anyone who didn't seem to meet his standards or if deviated from completing a job in the order Jack thought best.

tables presented to the property of the proper mind control **Emotional Intelligence** feeling brain wisdom 🛚 business 🗓

of managing understanding understanding control feeling wisdom perceiving solution think solution brain erceiving = intellect perceiving managing business managing creativity intellect

Initially, Jack had some trouble accepting the feedback. But when his coach showed him how those weaknesses were tied to his inability to display leadership styles - especially authoritative, affinitive and coaching styles - Jack realised he had to improve if he wanted to

> advance in the company. Making such connection is essential, because if people do not see the value of the change, they will not make that effort.

> Once Jack zeroed in on areas for improvement and committed himself to it, he and his coach worked up a plan to turn his day-to-day job into a learning laboratory. For instance, Jack discovered he was empathetic when things were calm, but in a crisis, he turned out others. This tendency hampered his ability to listen to people

when he most needed to do so. Jack's plan required him to focus on his behaviour during tough situations. As soon as he felt himself tensing up, his job was to immediately step back, let the other person speak, and then ask clarifying questions. The point was to not act judgmental or hostile under pressure.

The change didn't come easily, but with practice Jack learned to diffuse his flare-ups by entering into a dialogue instead of launching a tirade. Although he didn't always agree with them, at least he gave people a chance to make their case. At the same time, Jack also practised giving his direct reports more positive feedback, reminding them of how their work contributed to the group's mission, and restrained himself from micro managing.

His leadership style had

predictably disastrous impact on climate and business results. After two years of stagnant performance, his boss suggested he seek out a coach. Jack wasn't pleased but, realizing his own job was on the line, he complied.

The coach, an expert on how to increase EI, began with a 360-degree evaluation of Jack. A diagnosis from multiple viewpoints is essential in improving El as those who need the most help usually have a blind spot. Research shows that top-performing leaders overestimate their strengths on at least one of the emotional intelligence ability, whereas poor performers overrate themselves on four or more. Jack was not that far off, but he did rate himself more glowingly than his direct reports, who graded especially low on emotional self-control and empathy.



Jack met with his coach every week or two to review his progress and get advice on specific problems. For instance, occasionally Jack would find himself falling back on his old tactics - cutting people off, jumping in to take over and blowing up in a rage. So they dissected those relapses to figure out what triggered the old ways and what to do the next time a similar moment arose. Such "relapse prevention" measures prepares people against future lapses or just giving up. Over a 6 month period, Jack made real improvement. His records showed he had reduced the number of flare-ups from 1 or more per day at the beginning to just 1-2 per month. The climate had improved sharply, and the division's numbers were starting to move upward.



Why does improving an El competence take months rather than days?

Because the emotional brain not just the thinking brain is involved. The neocortex, the thinking brain that learns

technical and cognitive skills, gains knowledge very quickly, but the emotional centres do not. Improving your emotional intelligence, then, is akin to changing your habits, where you need to unlearn old habits that are deeply ingrained, and grow new ones. Such a process takes motivation, effort, time, support, and sustained practice. More the repetition and practice, stronger the underlying brain circuits become. At some point, the new circuits become the brain's default option. When that happened, Jack was able to go through the paces of leadership effortlessly, using styles that worked for himand the whole company.

El plays a very crucial role in our professional lives. Even the smartest or the most technically skilled workers need to manage their feelings like anxiety, anger, or conflicts with others. People with high EQ are better able to work in teams, adjust to change and be flexible. No matter how many degrees or other on-paper qualifications a person has, if he or she doesn't have certain emotional qualities, he or she is unlikely to succeed.

As the workplace continues to evolve, making room for new technologies and innovations, Emotional competence has become a new yardstick to measure success at work. Where IQ would only help you master a technical skill, EQ will help you navigate the social complexities of the workplace. If IQ would get you entry in the organization, it is ultimately your EQ which would take you up the success ladder!

High EQ

Do not internalise failure

Low EQ

Hard to please

Express feelings clearly
Understand the origin and reason of their emotions
Aware of their Strength & Weakness
Empathetic & Optimistic
Assertive and Decisive
Warm and Enthusiastic
Sociable & Persuasive
Patient & Good listeners
Openness to change and challenges
Good communicators
Capable of managing disputes
Intrinsically or Self motivated

Uncomfortable in labelling a felt emotion and its reasons
Blame external source for experiencing negative emotions
Stubborn & Judgmental
Allow emotional build up
React strongly to minor things
Critical & Hold Grudges
Bossy and Confrontational
Emotionally inflexible
Reacts first Thinks later
Resistance to Change
Impulsive
Poor Listeners

Source- Adapted from Harvard Business Review: On Managing People



LET'S CELEBRATE

A new baby is a beginning to all new things- Wonder, Hope, & a Dream of Possibilities.



C/O L-R: Suryadeep Singh Thakur | Amit Misra | Parvesh Sharma | Mukesh Kumar | Binay Kumar Singh | Hema Chandra Reddy Sukesh Kumar | Rakesh Singh | Deepak Gupta | Sameer Sayal | Surya Prakash | Nilesh Rajkumar Jha | Sachin Shah Vinay Kumar Gupta | Kishore Dhumal | Vishal Mankere | Pragneshkumar Patel | Celastine Francis | | Avadhoot Umrotkar

Young Achiever's of H1

Heartiest congratulations to Tweesha (d/o Rakesh Jain) and Joshna (d/o Manju Nath K) for your outstanding achievement in 10th Grade!!!

We applaud Samir (s/o Navin Kumar) and Lalana (d/o Sindhu P P) for achieving excellence in 12th Grade!!!

Cheers to Aditya (s/o Lakshmi R.) and Tanvi (d/o Nanda Sambrani) for your superb achievement in Graduation!!!

Congratulations Saee (d/o Amol Gaikar) for clearing Nationals of Spell Bee International !!!

20 years of Togetherness... and still counting!



dhi & Ashok Dave Rashmani & V



Cheers to old memories, & ones you've yet to make. Happy Anniversary!!!







A Wedding Is Start Of Togetherness...
Of walks in the rain, basking in the sunshine,
shared meals, and sensing the love
that a marriage carries!





UNLEASHING CREATIVITY



As the sun set, engulfing with it the beautiful orange hues of the evening, I stared aimlessly at the skies feeling like an insignificant speck in the enormity of the universe. The only

colour I could see in the moonless night was filled with a zillion of the brightest stars. They shone their brightest, but together were not enough to keep me warm as my fuel supplies depleted. It does get lonely at the top. I questioned my decision to carry on despite losing 3 of my best mountaineers and resources which were my ticket to the warm base camp.

Ironically I felt my feet go numb and toes eventually succumb to frost bite. It surprised me

that while I spent my entire life analyzing and righting the wrongs, the last flashes had none of them. My dad playing with me on the central park swing, my first kiss on the back

seat of my Chevy, the inseparable hug with my childhood love, the karaoke by the campfire with buds, the walk down the aisle and the big eyes of my baby girl were the only part of my memory.

Well, I had the biggest smile on my face. As I closed my eyes, I sub consciously hoped never to see the blue skies again.

The mortal conqueror waited helplessly to be conquered by its creator!!

-Dr. Nagarjun Mishra (Health Claims)



The Lone Voyager



On long train journeys, cowering in the moving beast, I love to gaze out at the pitch dark night, the beholder of the secrets.

Sitting amidst the unfamiliar faces, I gape at the passing electric poles, at the trees with a hint of a moon and the weary clouds, at the air that shakes and plays with the

tresses of the trees, at the rain that touches the surface of the window, melts and leaves a fresh mark of parting on it, you just have your breath that makes a shape unmatched by the rain. Impassive to these, the beast steers its way through the tunnels and meadows in the gaze to the night that recedes further than the sight.

You merely see the reflection of the people inside the coach. The difficult ladders they build in the trains that the old refuse to climb; a man dozing off; books that lie unopened; newspapers that fake knowing; a half empty bottle tucked into a corner; a bored face; another full of promises. Only the kids enjoy between their boredom and the need to reach early. You just see the dozed eyes and the coined words; you see the beautiful lips that have never been kissed; you see lovelorn beings; you see stubborn faces and a hesitant laughter. You try to put faces to sounds you hear but your own is always missing.

Mind full of thoughts and anxiety you travel alone miles with speeds & slow...waiting for your destination to arrive!!

-Vandana Sharma (Operations)



To the dying sun, I thank you for giving me light.
To the ascending darkness, I thank you for leading me right.
I not only wake up to a new day, but also, my hopes breathe life.
The night which seemed so dark, blessed me with patience,
And slowly lead me to the light.



To the past, I thank you for a lesson.
To the present, I need you more than lessen.
For the one that got away,
was the one who made me face,
All the pain and sadness each and everyday.

I embraced my present with more maturity,
But somehow people manage to
scratch my scar till asperity.
I refrained my heart from opening itself,
I tried not to get attached with people but myself.
Somehow they trapped me in their heart full of filthy,
Which left me with nights full of misery.

The strings which they have tied on me, I'm going to cut them one by one.
And when my heart is ready,
I'll fly away and I'll never return.

-Lipsa Das (Travel)



MANALI A MYSTICAL BEAUTY



Boudhaayan Paul (Corp Group)

It was snowing heavily outside. Stacked inside a local Chinese restaurant along with some locals and few irate tourists, I was

thinking whether to go back to my hotel or stay back more. The door opened and SHE walked in. She was beautiful and carried an aura of mystery around her. Her eyes met mine and I could not hide the fact that I was staring at her. She glanced at all the tables and came & sat in a chair opposite to me. "This is my first time to Manali." She began. "It looks lovely in December, especially the snow."

"It is my third time. It's rare to see snowfall during this period." I added. "Are you looking for someone? It's pretty late and snowing"

"I am looking for you!!"

I was taken aback. Did I know her? No. "I don't remember. Have we met before?"

"You have met me twice", She said. Looking at her magnetic eyes I could not help but feel hypnotized. I knew she was bluffing. But there was something about her that kept me glued. "What do you like about Manali?" She asked. "Manali attracts me. I find peace and solace here, a place where I can find my inner self."

"What all can I see here?"

"Hidimba Temple, Solang Valley, Hot springs..."

"That is it?" She asked with painful eyes. "No, that's not! You can take a walk around the meandering roads and do some soul searching. Or drive up to Rohtang Pass and just sit there

looking at the snow clad peaks. You can soak in the sun, dip your feet in River Beas and wish your life was as free flowing as the water".

"That sounds more like it", she said. "Could you walk me to my hotel?" She

"Now?" I asked, "It is snowing. Can't you wait for some time?"

"No. I am staying at Cedar, near Hidimba Temple. Are you coming?" I looked out and saw the snowfall had lost its intensity. I decided to walk with her. Mine was just before Hidimba temple, so I could easily walk back. Walking with her, I noticed she had a scar on the right side of her face. It was prominent and affected her beautiful face. I asked. "The scar?" "Urbanization... need of the hour!" I was confused but she laughed it off. The Road uphill was slippery. The light was dim. I could feel snowflakes resting on my hands and shoulders. Reaching up, both of us were trying to catch our breath.

Panting, she said, "You didn't ask my name?"

Before I could answer, she said, "I am Manali. I look forward to seeing you again."

She was no more walking with me. She had disappeared. I was walking all alone!!

A chilling sensation went down my spine...

She was Manali herself! Romantic, Beautiful and Mystical, a cocktail whose hangover stays back for a lifetime and makes you go back again & again. And every time it surprises vou!

You have to spend time with her to know her better, and then you will see the scars on her face - concrete jungle jutting out of her - some new, some old, and some reconstructed hotels.

Urbanization - Need of the hour, I quess!!





Things That You Shouldn't Miss in Manali

Hidimba Temple

Built in 1553, the Hidimba Devi temple holds the imprints of Goddess' feet carved on a block of stone. The place is a raw beauty! The surrounding forests, meandering road, the yaks waiting for you to take a click with them, the hustle & bustle of locals all add up and create a surreal & out of the world feel.

Naggar Castle and Roerich Art Gallery

The Naggar Castle built in 1460 AD, is a magnificent historical edifice. Made of stone & wood, this palace served as the residence of Raja Sidh Singh of Kullu. For art lovers, castle has incredible art pieces on display like the paintings of Nicholas Roerich- a famous Russian painter.

Tibetan Monasteries

Manali has many colourful monastries like the Gadhan Thekchoking Gompa and the Himalayan Nyingamapa Gompa. Not just a place of worship, they are also guardians of the rich culture & history of the Tibetan people settled around.





Manu Temple

This ancient temple is visited by countless devotees leaving them mentally and spiritually rejuvenated. Legend has it that Rishi Manu saved the holy Vedas and the seven sages from the great flood and later made Manali his home.

Solang Valley

If adventure and adrenaline interests you, ensure to enjoy all the rides and activities here like paragliding, ATV rides, skiing. The Ropeway is a memorable experience, taking you high up amidst the fresh snow.

Rohtang Pass

At 51 km from Manali, it is a high mountain pass (13,050 ft) in Pir Panjal Range of the Himalayas. The snow-covered mountains are perfect to go skiing and snow scooter riding.

Manikaran Sahib & Vashisth Temple

A pilgrimage centre for Hindus and Sikhs, Manikaran Sahib is well known for its hot springs & beautiful landscape. Vashisth temple on the banks on the river Ravi is worth a stop.



TIPS TO MAKE YOUR TRIP A REALLY SPECIAL ONE

- Immerse yourself in the feel of cleansing yourself from within, at the banks of River Beas. The gurgling sound of flowing water creates a magical aura, staying with you for a long time.
- Take a walk to Old Manali and explore. You might find a local wine or a rare handicraft or the best continental cuisine you might have ever had. The serenity here is only disturbed by twittering birds and the sound of the gushing waters of the Kullu River. Pure bliss!!
- Do try out the fresh plums or the green apples from the local market place on the mall road.
- Hire a bicycle & take a tour of the town. You can even cross the bridge & go upwards towards Solang valley or Marhi. The stunning view & the fresh air will make your day.
- Take a tour across any of the local village in between Kullu and Manali. You may find orchards in full bloom and if you want to pluck some fresh apples and carry back home, the locals wouldn't mind. Happiness is guaranteed here!!

Keep aside the watch. Immerse yourself into the nature. Surrender yourself. Enjoy Manali at your own pace. Yes, Manali is a fairy tale. Make yourself a part of it!





Old Hands at Work



- Shraddha Vijay Todankar (Commercial UW)

I sit, laid back in the train, Looking outside the window, A hand reaches me for support, That of an old widow.

She sits, making herself some space, And I suddenly get a glance of a tired face, That is yet so fresh and voice like a chirp, Those old hands at work.

She wakes up before the alarm clock, To prepare food for her family, There's no single duty she can shirk, Those old hands at work.

जुलाई 20 की बात है, बिन मौसम कोहरे की रात है, दिन में कोई संकेत नहीं, और शाम को भारी बरसात है। खिडकी की ओट में बैठा परिंदा कोई सुस्ता रहा, हल्का हल्का हवा का झोंका कोई रात शीतल कर रहा।

युँ करके रात के दो पहर तो गुजर गये, हम दुबक के पतली चादर में सोते रह गये, एक झोंका हवा का तेज था, परिंदा बैठा उल्टा हवा का वेग था।

हम आशियाने के रहने वाले क्या जानें,

फिर कुछ देर से आ बैठा,

जो भीगने का आधी रात बेज़ुबाँ जाने।

भीगे पंख फडफडा बैठा।

As an adolescent, I was very fond spending time amidst nature in the company of sparrows. During summers I used to sprinkle a few grains in my backyard every day and enjoyed being a host to them. Many sparrow families lived in our house for a number of years. Gradually it changed as they seemed to abandon the city. There were fewer of them to lay out food for, and eventually, none at all. Probably, the next generation of urban youth may not see a live sparrow unless visit rural areas.

The disappearance of sparrows in India has been widely reported. However, reliable information on sparrow populations is missing. No one is actually counting and keeping a record of the sparrows. There is no scientific monitoring.

Why are they missing?

Living in close proximity with humans, sparrows used to build their nests below tiled roofs. With contemporary architecture making

That old skin with wrinkles, Still managing to smile with dimples, In life, been through not just one jerk, Those old hands at work.

With a pearl in the eye, Reaching for dreams in the sky, No luxuries, no perk, Those old hands at work.

All I can do is wish and pray For some relief and happiness to stay, For the shivering hands so thin, still sterk, Those old hands at work.

" अरे भाई हमें सोने दे, नहीं तो कल कोई मुझे झपकी लेते डाँट ना दे"

फिर खिडकी पर एसे, मानों ममता की गोद में बालक बैठा, यह सब सोच मैं भी आँख फिर लगा बैठा |

भोर हुई कोयल बोली, मुर्गे ने अपनी बाँग सुनाई, शहर को देखा फिर वही दुनिया की दौड़ दिखाई।

कुछ नही रुकता यहाँ सब चलता है, यह शहर सिखाए सबसे अच्छा "समय का पहिया चलता है" ।

ये रिमझिम रिमझिम जारी है, जुलाई 22 की बारी है, यहाँ भीगी दुनिया सारी है, अरे भाई मुंबई की बरसात भारी है|

a clean sweep in cities, tiled roofs became a thing of the past, and sparrows lost prospective nesting spots.

Also, the birds used to peck at grains in backyards of homes where housewives cleaned paddy or wheat. Grain spills outside provision stores drew a lot of sparrows twittering over them. But now, with backyard cleaning virtually extinct, and polythene packaging taking over gunny bags, there are no handy spills, and neither are there twitters.

Let's Help them:

If we all take few small steps, it would make big difference to protect them:

- Restore gardens and green spaces in the urban landscape
- Alternation in modern architecture i.e. having potential nesting cavities or sparrow shelters.
- Provide appropriate food to birds sometimes
- Protect against microwave pollution
- Reduce pesticide use.





- नेमीचंद बाजिया (Legal Claims)





- Ved Nath Jha (Agency)



FLAVOUR OF THE SEASON

Dazzle your home this season!!!

Lights are one of the most creative and beautiful elements one can play with while decorating our homes. The way we use lights can immediately change the mood and aesthetics and make it look bright. Here are a few simple **DIYs** that will add that glowing personal touch to your home and keep that festive mood on all throughout the year.

Cupcake Liner Lights



Material:

- Colourful cupcake paper (large and small) / Craft Foam for Star lights
- Scissors / Paper cutter
- Decorative String Lights

Instructions:

- To make leaves fold a small cupcake paper in half 2 times, and with the folded point at the bottom cut a leaf shape.
- To make an 8-petal flower – fold a small cupcake paper in half 3 times, & with the folded

point at the bottom, cut a leaf shape around the top.

- To make a 16-petal flower, fold a large cupcake paper in half 4 times, & with the folded point at the bottom, cut a leaf shape around the top.
- 4. Cut a small X in the center of each paper.
- Layer cupcake papers onto each light bulb to make flowers. You can use this to decorate the frame of your door/window or just wound it around a pillar of your home.







You can cut sheets of craft foam in to star shape or any other shape that you want. Now cut a square in the centre, big enough to pass a globe light string & Ta-Da it is ready!









Material:

- Balloons
- Large plastic drop cloth
- Scissors, Glue
- Strong yarn / String
- ½ cup comstarch
- 1/4 cup warm water
- Petroleum jelly
- Clear fast-drying spray paint

Instructions:

- Blow up balloons to desired size.
- Draw a circle on the top of the balloon just to give you enough

circumferences for tying a thread. Make sure that the circumference is in proportion to the light fixture you want.

- Lay a plastic cloth over your work surface, and set up a place where balloons can be suspended from the air to dry.
- Mix glue, corn starch and warm water in a large container until all lumps are gone. Cover the balloon with petroleum jelly.
- Feed the yarn / string through the glue mixture until it is coated, then start draping it around the balloon.
- Wrap the balloon vertically to a comfortable tightness, and then start moving horizontally. Once balloon is wrapped to your liking, use a piece of twine to suspend it. You can spray paint the yarn to colour of your choice.



7. Allow it to dry for 24 hours. Then, pop the balloon. It's like magic! You're ready! You can just hang it in a corner of your wall and hang a light fixture inside it!

So what are you waiting for? Locate that corner and give it a bling! And yes, remember to let your entire family join in this fun. It's a splendid opportunity for all of you to come together, make something that you all are proud of, rejoice the inner light and create wonderful happy memories in the process.



The Christmas Legends...

Christmas is celebrated by people across the world to commemorate the birth of Lord Jesus Christ. Giving gifts, playing secret Santa, & having plum cakes & wine are some of its long standing traditions. It is a festival of hope and lights embracing varied customs & traditions, stemming from various ancient legends. Here are a few prominent tales:

THE COLORS OF CHRISTMAS:

GREEN is the symbol of life
RED represents the blood of the Christ
GOLD signifies Sun and Light

SANTA CLAUS:

Do you know how Santa came in to existence?

The legend is traced back to St. Nicholas - a Bishop in 4th century AD who lived at a place called Myra. He gave secret gifts to people & earned a reputation for helping the poor. One of his legendary stories initiated the custom of hanging up stockings to get presents!

Once there was a poor man who had three daughters whom he couldn't get married. One night, Nicholas secretly dropped a bag of gold down the chimney of his house, which fell into a stocking that had been hung by the fire to dry! This was repeated later with the second daughter. Determined to find the person, the father secretly hid each evening till he caught Nicholas. Thereafter if anyone received a secret gift, it was



assumed to be from Nicholas. Such tales of St. Nicholas became popular and spread to America through the Dutch settlers who called him "Sinter Klaas" which transformed to Santa Claus.

THE CHRISTMAS TREE:

It is believed that, Martin Luther, 16th century German reformer, was the first person to decorate the tree with candles. Awed by the beauty of twinkling starry heavens, he brought a Fir tree into his home to recapture the scene for his family and wired its branches with lighted candles. Fir means fire - an ancient symbol for spirit. Evergreens Firs thus represented the ever-burning fire of life. Decorative balls symbolize the planets, the star at the top reminds of Bethlehem (biblical birthplace of Jesus), while an angel represents the arch angel Gabriel.

MISTLETOE:

In Norse mythology, Mistletoe symbolizes love and friendship. As legend goes, Balder, son of the goddess Frigga was killed by an evil spirit with an arrow made of mistletoe. Frigga wept tears of white berries, which brought Balder back to life. She was so overjoyed that she blessed the plant and



promised a kiss to all who passed beneath it. And that's where the custom of kissing under Mistletoe comes from!

It's a bright and beautiful time to be with family and friends and create unforgettable memories for the coming year.



Savour Your Senses this Festive Season!!



Prep Time: 10 min Cook Time: 40 min | Serves: 4

INGREDIENTS

- 1 Cup Maida / All Purpose Flour
- 1/2 Cup Whole Wheat Flour
- 2-3 finely chopped Plums
- 1/3 1/2 Cup Chopped dry fruits (e.g. Cashews, Raisins, Almonds, Walnuts etc.)
- ¼ tbsp cinnamon powder
- 1 tsp vanilla extract
- -Apinch or two of nutmeg powder
- 1/2 Cup Milk
- 1.5 tbsp Vinegar (White or Apple cider)
- 1/2 tsp Baking soda
- 1/2 tsp Baking powder
- ¾ -1 Cup powdered Sugar (based on taste)
- 2/3 Cup melted Butter

INSTRUCTIONS

- Pre-heat oven in convection mode for 10 min at 170°C.
- Sieve the whole wheat flour, all purpose flour, cinnamon powder & grated nutmeg along with baking powder.
- 3. Add the melted butter, sugar & mix gently.
- Now add the chopped plums and dry-fruits. Fold these gently in the cake batter.
- Add Vinegar to milk. Don't Stir. Add baking soda to this mixture.
- Now, Stir gently and add this frothy bubbly mixture to the cake batter
- Add the vanilla extract. Fold quickly.
- Pour the cake batter in a greased cake pan (greased with oil or butter)
- Bake at 170°C for 35-40 min. Insert a Tooth-pick at center. If it comes clean, cake is done! If the top of the cake browns quickly, then cover the top with butter paper or aluminum foil.
- 10. Once it cools down a bit, remove the cake from the pan by inverting it. Once cooled completely, store it in an airtight box & refrigerate. It stays well for almost a week.



TAKE A BREAK

RELISHING NATURE

How does it feel to return home after a tiring day to a beautiful aroma of jasmine with its eye-soothing colour? Or, when your recipes are admired with secret ingredients like Tulsi, or Pudina? An Indoor garden is one of the best things that you can do to make your home more fresh and wonderful. It not only calms your mind & body but also enhances the aesthetics of your home. The indoor garden can be grown in the smallest of places.



Here are few handy tips to help you grow and maintain plants indoor:

Appropriate Exposure to Light:

When not enough sunlight, house plants become pale & weak or have no flowering. Keep your indoor plants at places where they will get sunlight. There are few plants like snake plant, cast iron plant which survive well in shadows. So, keep them behind a curtain or in a corner.

Check Pests:

Insects like bees and butterflies are most welcome as they help in pollination. However, ensure to remove spiders, molds etc. at the beginning itself.



Watering Tricks:

Indoor plants don't require frequent watering. However if a plant is devoid of water it will wither away. Ensure that the soil is dry before watering. Water the plants until it comes out of the drainage hole in the pot. Never drown your plant as excess water can rot the roots.

Pot Selection:

Selecting the right kind of plants & pots is very significant:

- Ensure the pots are not too big in size and have a proper drainage system.
- ·It should have saucers that will not mess up the place.
- ·Do change your pots as per the plant size and growth.

Airy Home:

You need to have good air circulation in the house and make sure that the plants are at a distance from each other. Keep rearranging your plants.



Add Humidity:

When plants don't get enough humidity, the tips of the leaves become dry and curled and buds may wither off. In such case, keep the pots close or put the plants in a container filled with pebbles which are soaked in water.

Fertilizers and Manures:

Fertilizers are a must! If not aware, do consult the nursery. It's better to avoid chemicals. You can use tea leaves, vegetable peels or fruits. Using fertilizers, however, may result in a salt residue. To treat this, wash away the deposits regularly.

Keep Your Plants Clean:

Do you like to be dirty? Your plants also don't! Layer of dirt prevents sunlight. So, if you see dust on your plants, give them a shower. If you have plants with large pots then sprinkle water from a spray bottle.



Cut The Branches:

For the good growth of your plant, pick the yellow leaves and dry flowers, cut extra branches and keep them in shape.

Few of such easy to grow indoor plants: Cactus, Ferns, Palm Plant, Aloe Vera, Tulsi, Crotons, Money plant etc.

As you can't live alone, your plants can't too. So, buy more than one and keep them together So what you waiting for... go ahead and relish in the refreshing pleasure of having these little plants, flowers & the happiness they bring inside your very home!!





IARATHON

CREATING THE FITNESS CULTURE!!



As Emil Zatopek (winner of four Olympic gold medals) rightly said "If you want to win something, run 100 meters, If you want to experience something, run a marathon!"

"Why Marathons?" Well, running is the easiest sport to fit into a busy lifestyle. However, it's a mental challenge as it requires patient preparation and mental discipline. Marathons are about pushing your limits as the distance is exquisitely set to take us beyond our comfort zone, into a realm where we confront the limitations of our bodies and minds.

As marathon season at RGICL approaches the finish line, it is only fitting that we look back & indulge ourselves a bit in the legendary story behind it.

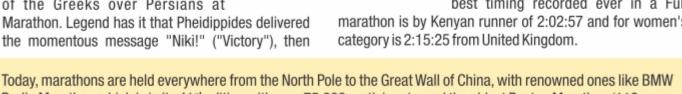
The Modern marathon is inspired by the fabled run of Greek messenger Pheidippides in 490 B.C. from the town of Marathon to Athens, a distance of approx 40 km, bringing news of victory of the Greeks over Persians at

Marathon. Legend has it that Pheidippides delivered the momentous message "Niki!" ("Victory"), then collapsed and died.

To commemorate his dramatic run, the distance of the 1896 Olympic marathon at Greece was set at 40 km. The Greeks were yet to win a medal, and had one final chance to bring glory to their nation. Spiridon Louis, a Greek postal worker won this first Olympic race timing it in 2:58:50. When the race was over, nine runners finished 8 of them Greeks. The host nation was ecstatic, and the marathon was born!!

> Later at the 1908 Olympic Games in London, the marathon distance was increased to 26.22 miles to cover the ground from Windsor Castle to White City stadium, so the race could finish in front of royal family's viewing box!. After 16 years of heated discussions, finally at the 1924 Olympics in Paris, this 26.2 mile distance or 42.195 km was established as the official marathon distance. The best timing recorded ever in a Full

marathon is by Kenyan runner of 2:02:57 and for women's



Berlin Marathon which is in its 41st edition with over 75,000 participants, and the oldest Boston Marathon (118 years old). Among others are TCS Amsterdam Marathon, Cape Town Marathon, Swiss Alpine etc. Some well known marathons in India are the Mumbai Marathon, Delhi Half Marathon, and Bangalore Half Marathon. Rest of the India is catching up fast with marathons organized in Leh Ladakh to the beaches of Goa.

Reliance Runners League and GO Fit are such initiatives of RGICL to imbibe the fitness culture. Our employees are quite up to speed with this fitness wave, with many participating and completing runs in notable timings.



Let's hear straight from our very own super runner employees and learn Tips from their experiences towards preparing ourselves for marathon & making our run easier & well-timed:



PRAKASH THOMAS – GBU Bengaluru Half Marathon – 2:04:56

"I knew for a fact that long distance running would not be possible overnight. So, I adopted a disciplined approach towards regular training with understanding of the demands of adequate hydration and proper food intake to build stamina and endurance. Group running and support from GoFit also motivated me to improve the levels of performance.

On the race day, I was quite focused to pace evenly and clear the 10 km mark within an hour. With the excellent weather and crowd support when the last 6 km was remaining I increased the pace. This time the mental strength and speed work training helped and I could easily cross the finishing line. For me it was a culmination of right practice and executing the strategy to have a positive split pace which helped

I really believe that, "If you want to go fast, go alone. If you want to go far, go together"...

According to me, marathon means "Going far"!!"

YUVARAJ AV - Corp Group Bengaluru Half Marathon - 2:05:40

"Running even 5 km a year back was distant dream for me with a history of operated ankle joint for dislocation. But today I would tell that It is not really hard to complete 21K Run when you have high motivation coming from truly energetic Go Fit team members. It truly inspired and helped me in doing regular workout and kept it going.

My first marathon was 5K charity run which inspired me to take up the challenge to participate in 10K run. Every alternate day I started running for 3 km which I slowly stepped up by an additional km over the months. Mixing up workout is very essential which I did with running and cycling on alternate days along with strengthening exercises. Commuting to office in cycle truly helped me making time for regular workouts. I had to concentrate on my diet, so replaced junk food with Proteins, Carbs and lot of fluids. Had to eat lots of fruits and vegetables to keep myself light and fit. "Stretching" before and after practice is a one BIG secret I want to share with all to keep you



injury free while running. One bit advice to every starters is don't surprise your body with a long run on your first day, start simple and aim better every day. Practicing for a marathon has truly improved my discipline and self-confidence.

So, What You Waiting For? Get... Set...Go!!!

DID YOU KNOW

That Long-Distance Running Is Actually What Humans Are Built For?

A Native American Tribe of Northwestern Mexico - *Tarahumara or Raramuri* (runners on foot) - is able to run over 700 km in 2 days on a barefoot. Isn't that pretty much Superhuman?

Though they commonly hunt with bow and arrows, they are known for their ability to run down their prey. Anthropologists describe their hunting abilities as, "the Tarahumara literally run the birds to death". They use the mid-foot strike method of running (not toe-first or heel-first).

Of course, their ability isn't just down to their bare feet. It's also a result of practice and their diet. Apparently, they have a particular type of corn beer made from 'Chia Seed' for blood sugar (very low in alcohol), which can absorb over 12 times its weight in water, making it awesome for body hydration. Tamales and Beans are their essential protein-rich foods. They also eat meat, but it constitutes less than 5% of their diet.

LET'S PLAY



7

The Daily Grill Crossword

Answer & Un-Jumble the words in Grey cells

1			5		8	
	2	4		6		
3						
9						

Credit: http://thedailygrill.in/

ACROSS

- 3 Japanese Multinational known for Optical Products
- Wimbledon 2015 Women's Doubles Champion with Hingis
- India's Minister of Commerce & Industry (Independent)
- 9 India's Vice President
- RBI Governor

DOWN

- Google's New CEO
- World No.1 Badminton Player recently signed Rs.25 Crore Deal
- 5 Currency of Iraq
- 6 A Car Brand / Related to Japanese Meditation
- 3rd Rock from the Sun
- * First one to send the correct cross word & jumbled word wins a surprise gift!!

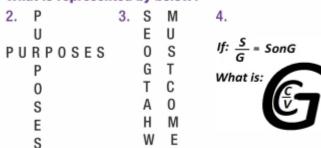
Mind Benders

1. Let's say there are seven sisters in a house that has no electricity or gadgets:

10

- The first is reading a novel.
- The second sister is cooking.
- The third sister is playing chess.
- The *fourth* sister is solving a Sudoku puzzle.
- The fifth sister is doing her laundry.
- The sixth sister is gardening. What is the seventh sister doing?

What is represented by below?





"It's supposed to inspire, but most employees see it as a permission to taka a nap."

Jumbled Up!!!

1. A B A N E L C 2. O I V Y C T R

Guess the Shadow





- Write to Us:

'Awaken the writer in you! Please Share your articles, poems, sketches etc. & your feedback on VIBES with us at *aditi.jain@relianceada.com



Mind Benders 1. Chess 2. Crossed Purposes 3. What goes up must come down 4. ConVinCinG Guess the Shadow 1. Minions 2. Daffy Jumbled Up 1. BALANCE 2. VICTORY