



# FEI DUNIYA

IT'S YOUR WORLD

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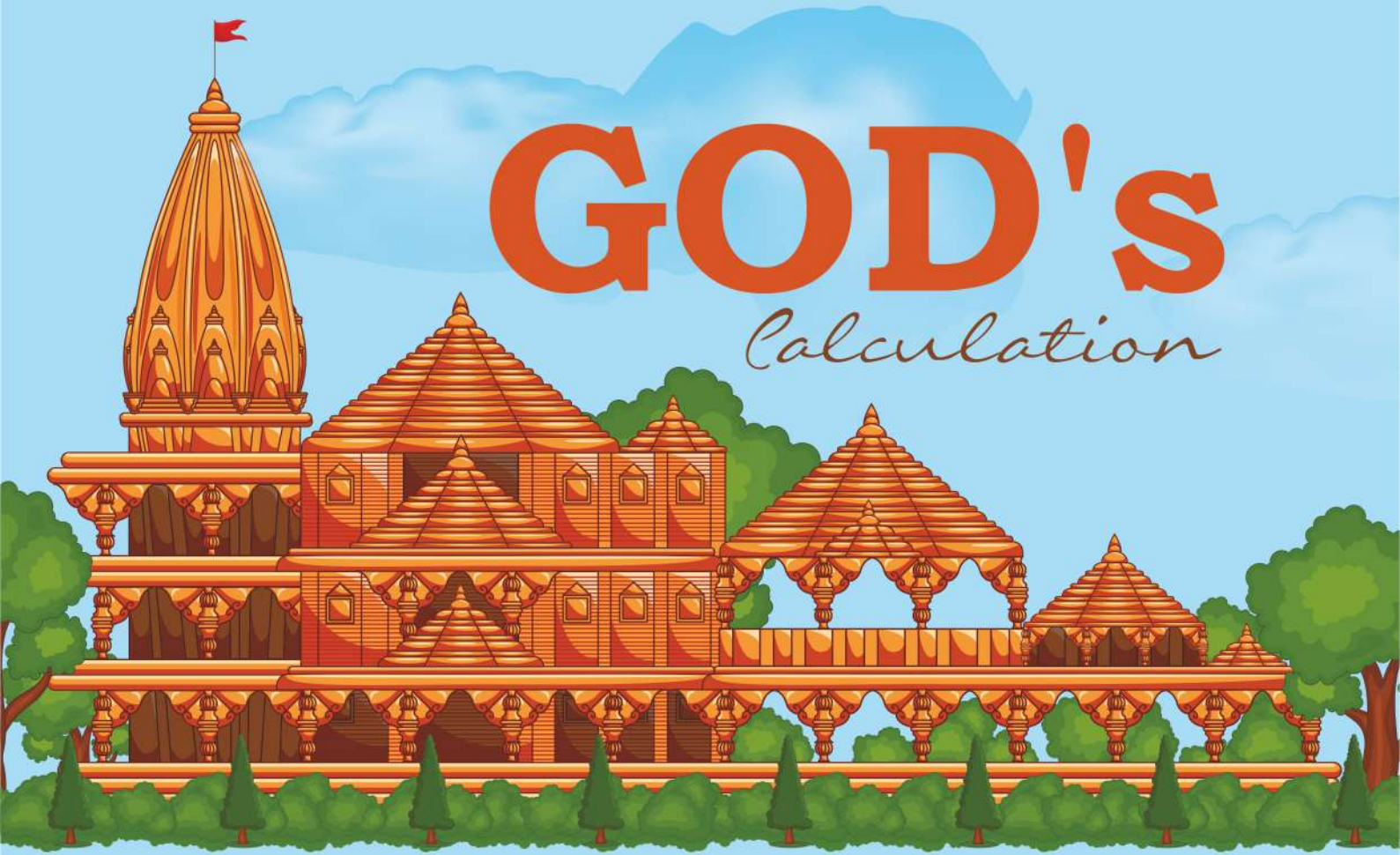


**DON'T MAKE YOUR  
DREAM SMALLER.  
MAKE YOUR EFFORTS  
BIGGER.**



# GOD'S

## Calculation



Two friends, on a pilgrimage, reached a village temple by evening. Since it was already getting dark, they decided to spend the night in the temple.

Soon it started raining. They decided to finish dinner and were about to open their food packets.

Just then a stranger came running and took shelter in the temple. He appeared to be hungry and exhausted. Out of pity, the two friends decided to share their food with him, and the stranger happily agreed.

They opened their food packets and saw that the first friend had 3 rotis with him and the second had 5 rotis. How to divide 8 rotis among 3 persons?

The stranger suggested a simple solution. He asked the two friends to divide each roti into 3 pieces. The resulting 24 pieces were to be shared equally among them – 8 pieces each. The two friends readily accepted. They all finished dinner and slept.

Next morning the stranger said, "Thank you for your kindness yesterday. I am now leaving. As a token of my gratitude, please accept this." He gave them 8 gold coins and left.

The second friend who had 5 rotis in his food packet said, "I gave 5 rotis, so I will take 5 gold coins. You gave 3 rotis, so you take 3." The first friend did not agree. "I gave whatever I had. If I had more rotis, I also would also have given more. So, let us share the coins equally – 4 each."

An argument started and they could not resolve it. So, they went to the village head and explained the problem and asked him to give them justice. The village head was equally convinced with both sides of the argument, and could not come to any decision. He asked them to give him one more day to think.

That night he prayed to the God to suggest him a solution, and slept. In the night, God appeared in his dream and said, "the first friend who had 3 rotis should get one coin, and the other one who had 5 rotis should get 7 coins."

The village head was perplexed and begged God to explain. The God said, "the 3 rotis of the first friend were divided into 9 parts; he ate 8 parts and gave 1 part. The 5 rotis of the second friend were divided into 15 parts; he ate 8 parts and gave 7 parts. The gold coins should be divided in accordance with their contribution to the stranger."

Next morning, the village head called the two friends and gave his verdict, and explained the reasoning for it.

### **There are three lessons from this story:**

1) Most times we fail to understand the "why" of many things which happen in life. However, God's Calculation is always correct.

2) The first friend had a chance to get 3 gold coins, but finally had to settle for 1 coin. Many times, out of greed, we fail to appreciate that what we receive is more than what we deserve; we yearn for more and then end up losing a lot.

3) The merits of charity does not depend on the amount we donate. A person earning ₹ 1000 donates ₹ 200 for charity. Another person ₹ 1000 million donates ₹ 200 million for charity. The first person's charity is superior because in spite of his meagre earnings he was able to donate some money. The second person could have donated much more, but did not.

Richness of life is measured by two things – joy and gratitude: joy of sharing what we have, and gratitude for what we receive.



# Sachin@50: 50 Interesting Facts (Part 1)

On Monday, April 24, 2023, Sachin Ramesh Tendulkar will be 50 years old.

During his 24-year cricket career, Sachin scored 68 Test and 96 ODI fifties, so here are 50 facts about India's God of Cricket which you'd want to know.



1. When Sachin was young, he wanted to become a fast bowler but was rejected by Australian great Dennis Lillee's MRF Pace Foundation in 1987. Lillee asked him to concentrate on his batting.

2. Sachin once fielded for Pakistan in a festival match against India in Mumbai in 1987, two years before his international debut. Javed Miandad and Abdul Qadir had left the field during lunch, after which he was asked to field for the visiting team.

3. Sachin has more five-wicket hauls in ODI cricket (2) than the greatest leg-spinner Shane Warne (1).

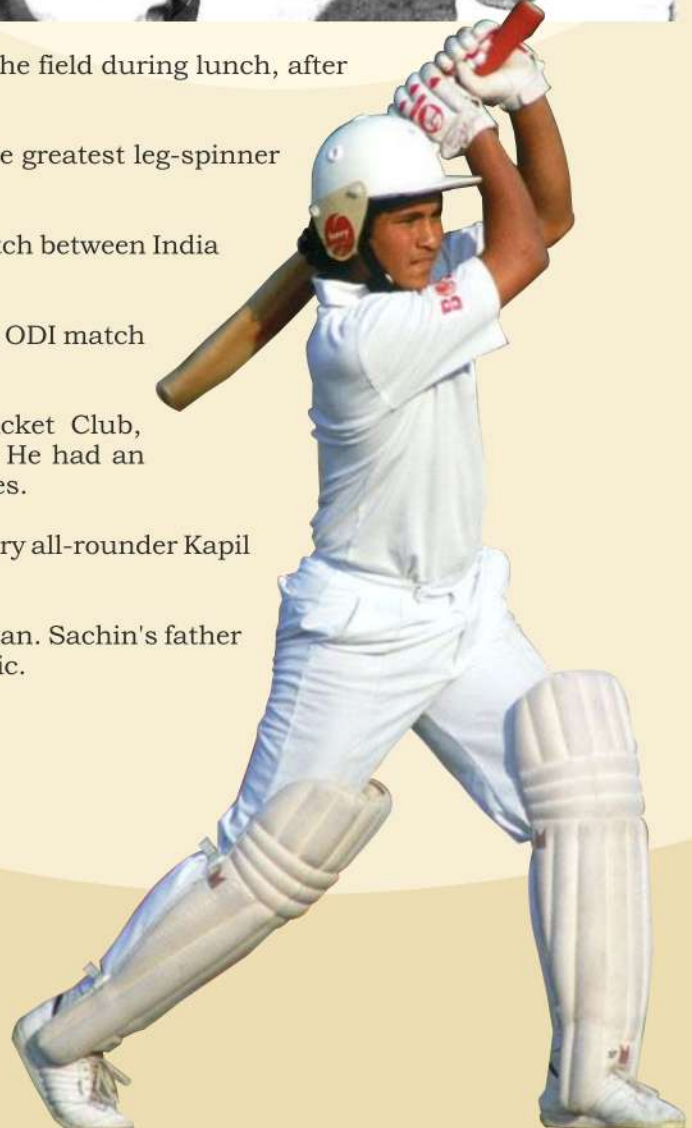
4. During the 1987 World Cup, Sachin was a ball boy for the match between India and Zimbabwe at the Wankhede stadium. He was 14 then.

5. Sachin is the first batsman to break the 200 run barrier in an ODI match when he scored 200 against South Africa in 2010.

6. In 1992, at 19, Sachin joined the Yorkshire County Cricket Club, becoming the youngest Indian to play English county cricket. He had an excellent stint with Yorkshire, amassing 1,070 runs in 16 matches.

7. Sachin's debut Test against Pakistan in 1989 was also legendary all-rounder Kapil Dev's 100th match in whites for India.

8. Sachin was named after the great composer Sachin Dev Burman. Sachin's father Professor Ramesh Tendulkar was a huge fan of Burman's music.





9. Sachin's mother Rajni Tendulkar saw him play from the stands for the first time in his final Test.

10. Sachin was the highest run-getter in IPL 2010; he scored 618 runs in 15 matches.

11. Sachin had the Tricolor pasted inside his kitbag throughout his career.

12. He was the first sportsperson to receive the Bharat Ratna, India's highest civilian honour, in 2014.

13. Sachin won the most number of Man of the Match awards (9) in the World Cup.

14. The first car which Sachin owned was a Maruti 800. He bought it with a loan. Later, his marvelous cricketing exploits made him a brand ambassador of the reputed brand BMW.

15. He was the first international batsman to be given out by the third umpire (run out) on the second day of the Durban Test against South Africa in 1992 when a Jonty Rhodes throw caught Sachin short of the crease.

16. Sachin had a start worth remembering in domestic cricket, he smacked a hundred on debut in the Ranji, Duleep and Irani trophy matches.

17. Sachin gave his bat to Pakistani all-rounder Shahid Afridi, who went on to score the fastest century in 1996 (a record which stood for 17 years) against Sri Lanka in just 37 balls.

18. During his teens, Sachin would win a coin from his mentor Ramakant Achrekar if he could last an entire session of nets without getting dismissed. He is the proud owner of 13 such coins.

19. Sachin became the richest cricketer in October 1995 after he signed a five-year contract worth Rs 31.5 crore (Rs 315 million) with World Tel.

20. Sachin used to sleep with his cricket gear during his junior days.

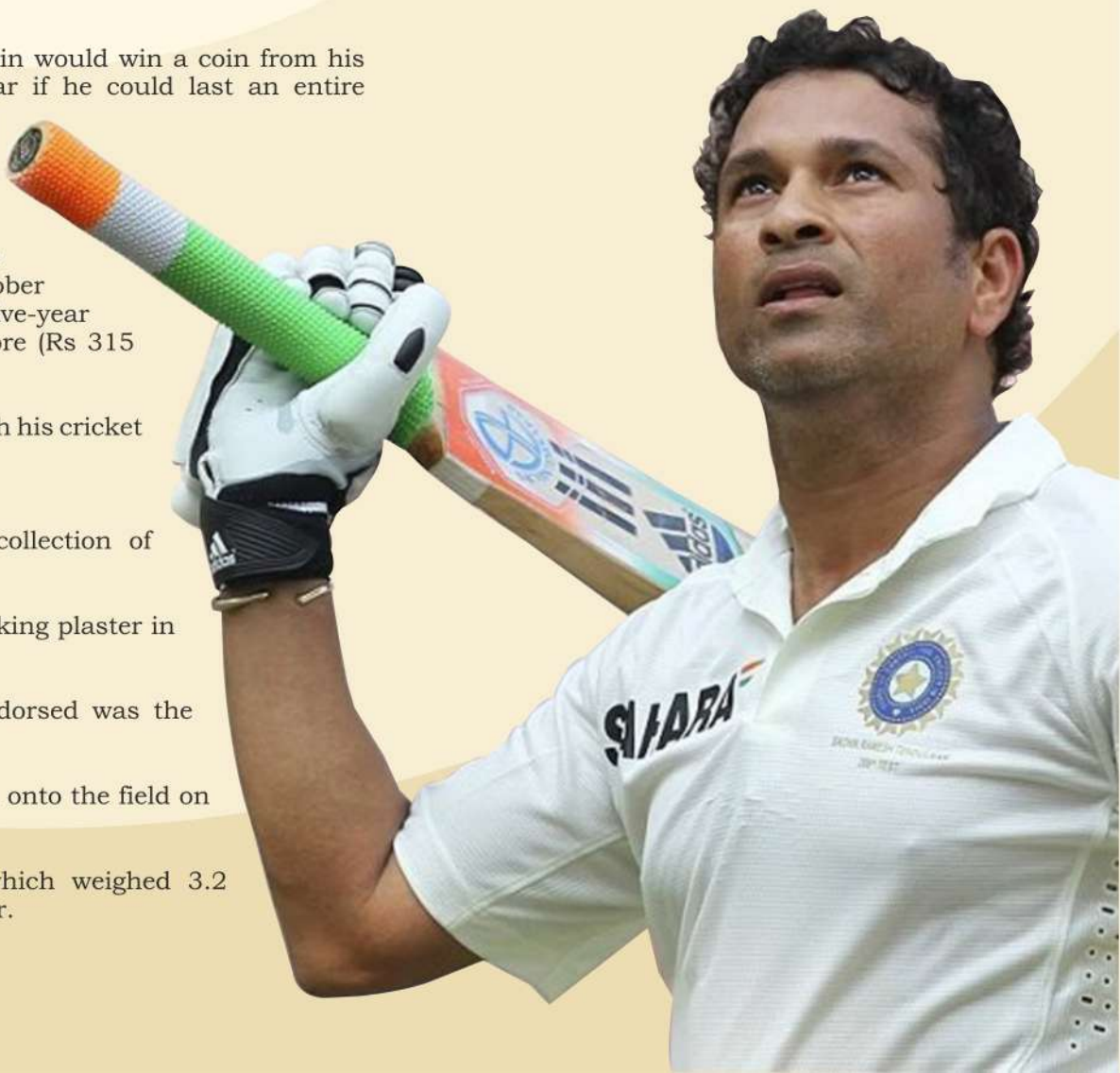
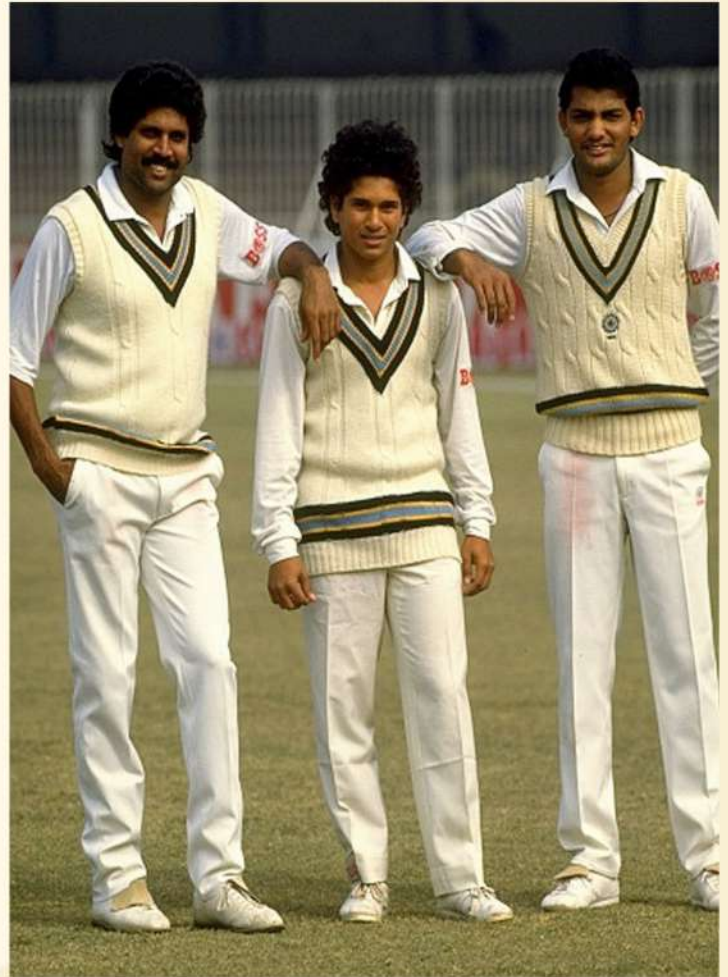
21. Sachin owns a fine collection of perfumes and watches.

22. Sachin promoted a sticking plaster in his first advertisement.

23. The first brand he endorsed was the health drink Boost.

24. Ravi Shastri led Sachin onto the field on his Ranji debut.

25. Sachin used a bat which weighed 3.2 pounds for most of his career.





# FEI MEDICLAIM COVER

FEI Group has tied up with Star Health Insurance to provide comprehensive health cover benefits to all the team members.

Please go through the below and keep it handy for you to understand the benefits of this policy.



## HEALTH COVER BENEFITS

1	Health Covers	SI Rs. 5,00,000
2	Room, Boarding and Nursing Charges	Private single standard A/C room
3	Pre Hospitalisation Expenses	Medical expenses incurred for a period not exceeding 60 days prior to the date of hospitalization
4	Post Hospitalisation Expenses	Medical expenses incurred for a period up to 90 days from the date of discharge from the hospital
5	Hospital Cash (1 day time excess)	INR 500 per day up to 7 days per occurrence & up to 120 days per policy period
6	Road and Air Ambulance Charges	Up to INR 2,50,000 per hospitalisation, not exceeding INR 5,00,000 per policy period
7	Out patient Dental/Ophthal Coverage (Once in a block of every three years of continuous renewal)	Up to INR 5,000
8	Outpatient Medical Consultation Coverage other than Outpatient Dental/Ophthal (with per consultation limit of INR 300/-)	Up to INR 1,200
9	Health Check-up (once in a block of every claim free year of continuous renewal)	Up to INR 2,000
10	Bariatric Surgery (Per Policy period)	This maximum limit of INR 2,50,000 and INR 5,00,000 are inclusive of pre-hospitalization and post hospitalization expenses
11	Cover for Accidental Death and Permanent Total Disablement	INR 5,00,000
12	Ayush Treatment	Up to INR 15,000
13	Wellness Treatment	The wellness points earned by the insured person(s) under the wellness program, can be utilized to get discount in premium
14	Restoration upon Exhaustion of Sum Insured (Applicable for sum insured only, once during policy period)	100%
15	Buy Back Pre-existing Diseases (Optional Cover)	Pre-existing diseases waiting period reduces from 36 months to 12 months upon paying premium for 12 months



# III. EXCLUSIONS

## STANDARD EXCLUSIONS

The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of;

### 1. Pre-Existing Diseases - Code Excl 01

- A. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous. Coverage after the date of inception of the first policy with insurer.
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- C. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- D. Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

### 2. Specified disease / procedure waiting period - Code Excl 02

- A. Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy. with us. This exclusion shall not be applicable for claims arising due to an accident.
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- C. If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
- D. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- E. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- F. List of specific diseases/procedures;
  - i. Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, Diseases related to Thyroid, Benign diseases of the breast.
  - ii. Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
  - iii. All treatments (Conservative, Operative treatment) and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint Including Arthroscopy and Arthroplasty / Joint Replacement [other than caused by accident].
  - iv. All types of treatment for Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system, Prolapse of Intervertebral Disc (other than caused by accident).
  - v. All treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary diseases including Gall bladder and Pancreatic calculi. All types of management for Kidney and Genitourinary tract calculi.
  - vi. All types of Hernia
  - vii. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula
  - viii. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases.
  - ix. All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies.
  - x. Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele Fistula.
  - xi. Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
  - xii. Varicose veins and Varicose ulcers
  - xiii. All types of transplant and related surgeries (Other than Bone Marrow Transplant for acute hematological malignancies and acute medical emergencies when indicated)
  - xiv. Congenital Internal disease / defect

### 3. 30-day waiting period - Code Excl 03

- A. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- B. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months.
- C. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.



# CLAIM PROCEDURE

Sl. No.	Types of Claim	Prescribed Time Limit
1	Reimbursement of hospitalization, daycare and pre-hospitalization expenses	Claim must be filed within 15 days from the date of discharge from the hospital
2	Reimbursement of post-hospitalization expenses	Within 15 days after completion of 180 days from the date of discharge from hospital

Call the 24-hour helpline for assistance - 1800 425 2255 / 1800 104 2277  
Senior Citizens may call at 044 40020888

Inform the ID number for easy reference

On admission in the hospital, produce the ID card issued by the company at the hospital helpdesk

Obtain the pre-authorization from the hospital helpdesk, complete the patient information and re-submit to the hospital helpdesk

In case of emergency hospitalization, information to be given within 24 hours after hospitalization

Once all the details are furnished, the Company will process the request as per the terms and conditions, as well as the exclusions therein, and either approve or reject the request based on the merits

The company will process the request and call for additional documents/clarification if the information furnished is inadequate

The treating doctor will complete the hospitalization/treatment information and the hospital will fill up expected cost of treatment. This form is submitted to the company

## FOR REIMBURSEMENT CLAIMS

Duly completed claim form, and

Pre Admission investigations and treatment papers

Discharge Summary from the hospital

Cash receipts from hospital, chemists

Cash receipts and reports for tests done

Receipts from doctors, surgeons, anesthetist

Certificate from the attending doctor regarding the diagnosis.

KYC (identity proof with Address) of the proposer, where claim liability is above Rs 1 Lakh as per AML Guidelines

Note: Call the 24 hour helpline for assistance 1800 425 2255 / 1800 102 4477, Senior Citizens may call at 044 400 20888





# FIVE GUJARATI'S STARTED THE BOMBAY STOCK EXCHANGE (BSE) UNDER A BANYAN TREE.

The institution started by Gujaratis under a banyan tree near Churchgate is today considered the HEARTBEAT of the Indian economy.

The Bombay Stock Exchange, which has a market cap of Rs 148 lakh crore, initially charged a membership fee of just Rs 1.

BSE founder Premchand Raichand used to supply 65% of the total requirement of British cotton mills, called Roo, રૂં.

If the Reserve Bank is considered the heart of the Indian economy, then the system that supplies blood to that heart is the Bombay Stock Exchange.

It is said that if the Bombay Stock Exchange catches a cold, the whole country catches fever.

This stock market, which is at the center of economic activity of the country, turned 144 this years. Today, the stock exchange building is a symbol of the whole of Mumbai, but 144 years ago, it started five (5) of the people who played a leading role in its establishment.

The story of this organization and its founders, which is considered as the basis of the economy of a huge country like India, is so interesting that it rivals any film or novel.

\* The history of Mumbai would be incomplete without mention of Premchand Raichand, a Gujarati malletujar, who was a leading businessman of the nineteenth century.

Premchand Raichand, originally from a Gujarati Jain family from Surat, was the only businessman in Mumbai at that time who could speak fluent English with the British, French with the French traders and Spanish with the Portuguese.

\* It is said that in those days when cotton was planted all over Gujarat and when all the ripe goods reached Mumbai, Premchand Raichand was the only buyer!

Premchand Raichand was called Cotton King as he bought half of the total cotton production in the country.

\*Today, where the cricket matches are being played, the city of Manchester in England was considered the main center of cotton mills.

As many as 180 cotton mills were thriving in Manchester in the nineteenth century and most of the cotton to them were supplied by Premchand Raichand.

\*Premchand Raichand as an international player of Roo રૂં started Roo Satta in Mumbai.

In which Dwarkadas Gokaldas, Mathurdas Harjivan, two Shethiyas શેઠ of Kapol Vanik (વાળીયા, વાળીયા) caste were also partners of Premchand.



These partners started speculating in commodity products besides Roo.

Initially, Premchand used to gamble in the compound of his bungalow in Byculla, but as the number started increasing gradually he changed the venue to \*Horniman Circle near Churchgate which had a Town Hall in those days.

There, under a banyan tree, speculation began systematically under the guidance of five prominent mill-owners named **PREMCHAND RAICHAND** (A Gujarati Jain) , **DWARKADAS DHARAMSEY** (A Hindu Kutchi Bhatia-counted as Gujaratis), **MATHURADAS VISSANJI** (A Hindu Kutchi Bhatia-counted as Gujaratis), **GHANSHYAMDAS KHATAU** (A Hindu Kutchi Bhatia-counted as Gujaratis), and **DINSHAW PETIT** (A Parsi Gujarati).

It framed rules with a view to bringing discipline along the British lines.

Rs.1 as membership fee for participating in the auction was decided and the organization was named the Native Share and Stock Brokers Association.

The same organization is today's Bombay Stock Exchange.

\*Initially a total of 25 traders joined the exchange, out of which

**18 were Gujaratis,  
4 Marwaris,  
2 South Indians and  
1 Punjabi.**

The number increased to 318 in the first month itself.

Common people called them as Chataiyas (चटाईया) as mats were spread out in the open under banyan trees.

The organization that grew under the banyan tree has become the banyan tree of the INDIAN ECONOMY today.

\*There is grandeur in every talk of the Bombay Stock Exchange.

The amount of deals done here, the presence of the country's top companies, millions of

families involved in the economic upheaval, Bombay Stock Exchange enjoys the status as a model financial institution not only of India or Asia, but of the entire world.

\*Bombay Stock Exchange is the 11th largest stock exchange in the world with a market cap of Rs.148 lakh crore.

It ranks 5th in the world in terms of the number of daily transactions.

\*More than 5000 companies are registered in Bombay Stock Exchange. It is number 1 in the world in terms of this number.

\*The World Federation of Exchanges has been formed to regulate stock exchanges around the world, with headquarters in Paris.

Bombay Stock Exchange also occupies a prominent position among the major stock exchanges which are employed for the management of this institution.

All Indians & Gujaratis should feel proud about the Bombay Stock Exchange (BSE).





# SEPARATED BY STATES, UNITED BY RAILWAYS: A UNIQUE STATION BETWEEN MAHARASHTRA & GUJARAT

Some railway stations in India are famous for their beauty or the length of their platforms, while others are known for their unique characteristics.

For example, the Chhatrapati Shivaji Terminus, formerly known as Victoria Terminus, is known for its Victorian Gothic architecture and is a UNESCO World Heritage Site or the Ghum railway station which is the highest railway station in India and the 14th highest in the world.

One such unique station is Navapur railway station between Gujarat and Maharashtra. The station is one of a kind in India, with one part of it located in the Tapi district of Gujarat and the other part in the Nandurbar district of Maharashtra. It is also the only railway station that touches the border of these states together.



## THE UNIQUE STATION OF NAVAPUR

The story of how this station got divided between both states goes back to 1961. The railway station was built before the division of Mumbai Province into Maharashtra and Gujarat on May 1, 1961. After the division, the station was left in between the two newly formed states, giving it a unique identity.

The station which cut right through the Gujarat-Maharashtra border has one special bench. One-half of that bench lies in Gujarat and the other lies in Maharashtra. This bench is quite famous among people who visit the station as it offers the opportunity to capture a photo with one's feet and/or body in two different states. Also, a selfie point has been established at Navapur station, where people come from far and wide to click photos.

Another unique feature is the ticket window of the Navapur station falls in Maharashtra while the station master sits in Gujarat. In addition to this, announcements at this station are made in four different languages-- Gujarati, Marathi, Hindi and English. Information is also written in these languages, to make it easy for passengers to understand who comes from both states.

Notably, the railway station spans a total length of 800 meters, with 300 meters in Maharashtra and 500 meters in Gujarat. Though separated by the states, Navapur is united by the Indian Railways.





## 5 REASONS TO EAT KIDNEY BEANS

1. Kidney beans are high in soluble fibre, which help to reduce blood cholesterol and contribute to heart health.
2. They contain phosphorus, which keeps bones healthy.
3. They are rich in potassium, which help control blood pressure.
4. Kidney beans are a good source of vitamin B essential for unborn babies.
5. They contain calcium, which is needed for healthy teeth and bones.



## BALANCE SHEET OF LIFE

Birth is your opening stock.  
What comes to you is credit.  
What goes from you is debit.  
Death is your closing stock.  
Your ideas are your assets.  
Your bad habits are your liabilities.  
Your happiness is your profit.  
Your sorrow is your loss.  
Your soul is your goodwill.  
Your heart is your fixed assets.  
Your character is your capital.  
Your knowledge is your investment.  
Your age is your depreciation.  
And finally:

Always remember, God is your auditor  
have a nice balance sheet of life.



## WATER

**Grand Father** saw it in **River**.

**Father** saw it in **Well**.

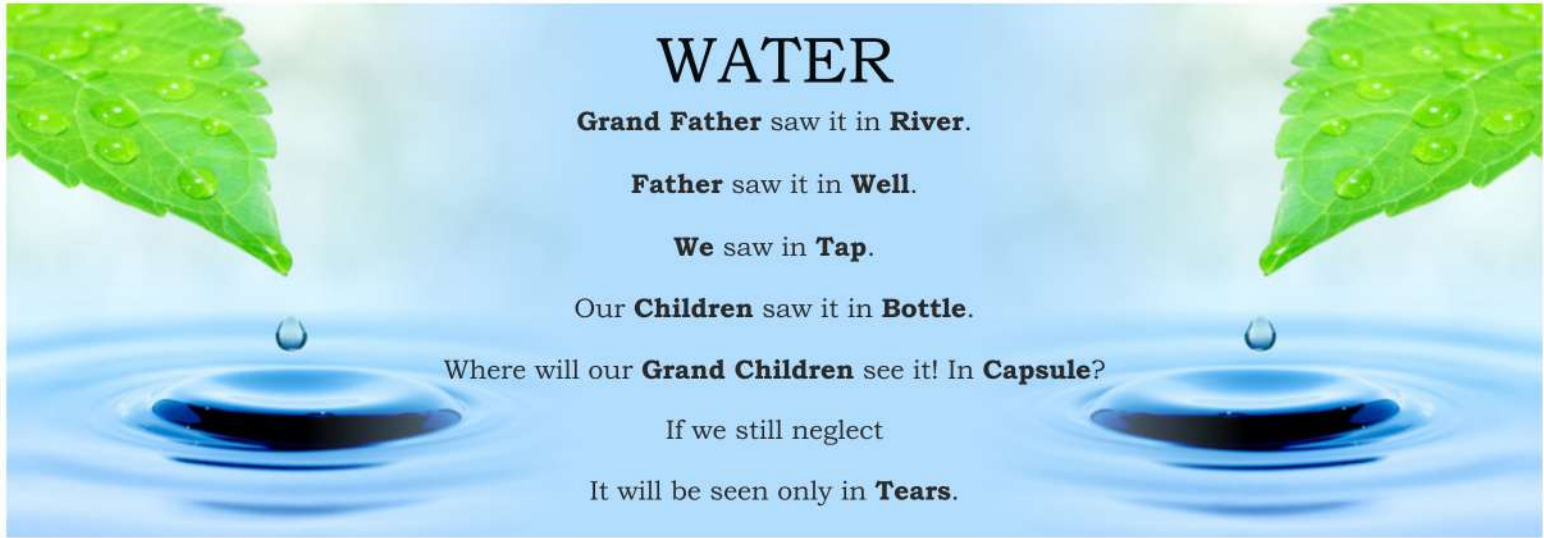
**We** saw in **Tap**.

Our **Children** saw it in **Bottle**.

Where will our **Grand Children** see it! In **Capsule**?

If we still neglect

It will be seen only in **Tears**.



## WE GRIEVE THE PASSING AWAY OF



## WE AT FEI OFFER OUR HEARTFELT CONDOLENCES



**Mrs. Savita Sanjay Pawar**  
mother of **Mrs. Shrutika Pawar**  
(Intl. Division) on 17/04/2023



**Mr. Maheshchandra Mistry**  
father of  
**Mr. Dhruvnarayan Mistry**  
(Baroda) on 16/04/2023



## BIRTHDAYS

01st	M. Karthikeyan	Chennai
02nd	Basanta Pradhan	Corporate
03rd	Rashmi Ghatbane	Mumbai
04th	K. Suresh	Chennai
05th	Laxman Chavan	Mumbai
09th	Yogesh Kumar	Delhi
11th	Maruti Thali	Mumbai
11th	Jitesh Patel	Mumbai
13th	Manoj Patil	Ahmedabad
13th	Pooja Jadhav	Mumbai
15th	Swati Nangare	Mumbai
16th	Chiranjeevi Adulla	Hyderabad
17th	Shubham Rane	Mumbai
19th	Nawal Kishore	Baroda
20th	Manoj Kumar T.	Bangalore
26th	Mamata Pendurkar	Corporate
28th	Om Prakash Mourya	Delhi
28th	Rajendra Jadhav	Mumbai

## WEDDING ANNIVERSARIES

01st	Bhavik Solanki	Mumbai
02nd	Supriya Waman	Mumbai
04th	Santosh Jadhav	Mumbai
04th	Dattatrya Mulay	Mumbai
04th	Amala A.	Chennai
04th	Omkar Barve	Corporate
08th	Hemant Chaudhary	Ahmedabad
08th	Rajendra Jadhav	Mumbai
08th	Mamata Pendurkar	Corporate
08th	Dhruv narayan Mistry	Baroda
11th	Dilip Atkari	Mumbai
11th	Kishor Tharu	Mundra
11th	Krutika Jadhav	Mumbai
11th	Bhavik Sheth	Mumbai
11th	Sathiya Guru	Chennai
12th	Baban Shinde	Mumbai
13th	Biju Thomas	Hyderabad
15th	Pranay Tembhumne	Mumbai
16th	Bondada Mangaraju	Hyderabad
16th	Mital Buch	Mundra
18th	Rekha Chaudhary	Delhi
18th	Velji Pingol	Mundra
19th	M. G. Satheesha	Bangalore
19th	Nisha Giri	Corporate
20th	Nawal Kishore	Baroda
21st	Manoj Patil	Ahmedabad
23rd	Suman Mitra	Baroda
24th	Vijay Talawadekar	Mumbai
24th	Varada Karbhari	Mumbai
29th	N. Krishnama Chary	Hyderabad
31st	Ganesh Mapuskar	Intl. Division
31st	Shreya Mordekar	Corporate

## NEW ADDITIONS TO THE FEI FAMILY

Manoj Kumar T.	Bangalore
Ravirajsinh Jadeja	Baroda
Munwwar Shaikh Anwar	Corporate
Vishal Shivendra Narula	Corporate

## CELEBRATIONS FOR THE MONTH

Date	Celebrating
01st (Monday)	Labour's Day/Maharashtra Day
05th (Friday)	Buddha Purnima
13th (Saturday)	Second Saturday