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SCB NEWS

A Quarterly News Letter for Service and Advocacy
from SENIOR CITIZENS BUREAU
(Estd. 3/1996 & Reg. No. 370/2002)

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ISSUE : 3

Senior Citizen's Bureau Celebrated INDEPENDENCE DAY on 27th August 2023 at Thiru. Vi.Ka. Higher Secondary School, Shenoy Nagar, Chennai



குறள் : 236, புகழ்

தோன்றிற் புகழொடு தோன்றுக அஃதிலார்

தோன்றலின் தோன்றாமை நன்று.

பொருள்: உலகத்தார் முன்பாக ஒருவன் தோன்றினால் புகழோடுதான் தோன்ற வேண்டும். புகழ் இல்லாதவர் தோன்றுவதை விடத் தோன்றாமற்போவதே நன்று.

Independence Day Celebration on 27th October 2023 at Thiru.Vi.Ka. School



Our Treasurer Thiru N.Samptah honouring Chief Guest Dr. Amudha Balakrishnan.



Welcome speech by our Secretary General Dr. P. Sethu Seshan.



Our Chief Guest Dr. Amudha Balakrishnan delivering his special address.



A view of Students who attended this function.



Group photo of prize winners with our office bearers of our Senior Citizen Bureau.



One of the Prize Winner delivering speech in the stage.

Chairman's Message

At the outset, I would like to convey my heartiest greetings to our members for the upcoming Festival Season. There are two major festivals 1.Krishna Janmashtami and 2.Ganesh Chaturti that are falling this September and in October/November, We will be celebrating Novratri, Durga Puja, and Diwali. Generally festivals act as a source of enjoyment making memories with near and dear loved ones. They are very helpful in braking monotony of life. I fervently hope that you are all welcoming the festive season with enthusiasm as celebrating festivals together with family and friends is a moment of joy and happiness. Let the festivals bring in our life new hopes, prosperity, good health and happiness and joy to the people we care about.

Recently in the month of August, We organized a function to celebrate Independence day at Thiru. Vi.Ka Higher Secondary school, Shenoy Nagar, Chennai 30 along with the the teachers and students of the school. Dr. Amutha Balakrishnan, a renowned Academician participated as Chief Guest and distributed prizes to the winners of the competitions conducted for the students of the school. Dr. K. John, Headmaster of the school, Dr. V. Chokkalingam, Senior Cardiologist and Dr. V. Kanagasabai, Former Vice Chancellor, Bharat University, Chennai have also participated. The function went on very well with the active participation of the school students. But it was disappointing



to say that the response from our members was poor and the attendance was very meager. Oflate we find to our dismay that members are not inclined and interested in attending our events. We could understand that the reason which may be due to their old age related problems though they very much wish to attend the meetings. At this juncture, I would like to share with you some of the experts thoughts on the problems of OldAge people and solutions to deal with the problems.

OldAge is one of the most difficult phase of human life. It is a declining phase of everyone's life which brings in its wake many physical problems most of which are irreversible and incurable. Their physical as well as mental health are affected where by many experience confusion, fear, loneliness, depression, emotional instability, low self esteem and so on. Having seen a lot of sufferings and striving, We become realistic and accept reality of life as a source of struggles and challenges. OldAge is not a curse. It is time for you to celebrate your past and live with gratitude, knowing that you have been given an wonderful opportunity to be part of this world and live with consciousness and self awareness. Your living or non living does not make any difference to the world but it does to you. The opportunity itself

makes sense to make most of whatever life that is left and celebrate it with your limitations. Everyone's life is different and everyone has to cope with the problems of OldAge in their own ways.

Here are a few suggestions to cope with the OldAge.

- 1.Keep yourself in good health.
- 2.Follow Medical Advice.
- 3.Practice cleanliness.
- 4.Prevent Accidental injuries.
- 5.Cultivate right mental attitude.
- 6.Keep yourself busy and active.
7. Nurture relationships.
- 8.Avoid know all attitude.
9. Find a purpose and direction.
- 10.Accept and Appreciate yourself.
- 11.Social connections. It is important for older people to have network of close friends in the area so that they can interact with people on regular basis.

After almost two years lockdown, we have all come to understand the true value of being in great outdoors. Outdoors give us a good reset and this is something older people ought not be excluded from.

As opined by many experts, we must always keep ourselves busy and active and most importantly nurture relationships. Ours is a proper forum which provides ample opportunities to our members to

meet and interact and our programs are mainly organized with purpose and active participation from all members is highly solicited. We are hopeful and confident that our members will definitely accede to our request and attend the programmes in large numbers atleast in future.

Our Annual General body meeting is convened on 29th September 2023 to be held at Andhra Chamber of Commerce building, Saidapet, Chennai. In this meeting, important decisions will be taken up for implementation like 1.reducing the Age limit for admission to new members from the present level of 60 to 55 In order to bring in more number of members below 60 years so that comparatively young and energetic aged people will come to our organization to carry forward the flag and march forward on the path laid by our veterans more enthusiastically.

2.Conducting Election of New Office Bearers is also overdue and has to be completed before 2023.

We request our members to please attend the Annual Generalbody Meeting and actively participate in the open Session with their Views/Suggestions for improvement/development of our organization.

With this, I conclude my message, conveying once again my Seasons Greetings to All.

With regards,

T.V. NAGARAJAN
CHAIRMAN, SCB.

Message from Secretary General

Let me commence my message with HAPPY ONAM Greetings.

Even though we have come out of Corona Pandemic situation, our members participation, in the recent physical meetings are very poor. This has disturbed us very much. When we arrange for good speaker as Chief Guest for the events, the poor attendance of our members, is making the entire show total failure. Hence I request our members individually, to attend the future programmes and make them grand success.

We had our 242nd event, celebrating World Women's Day, International Day of Yoga and Tamil New year on 27th April 2023 at Andhra Chamber of Commerce, Nandanam, Chennai-600 035. with Dr.J.JOLICE THILAGAM, Trustee Pavithram Foundation, Chennai, as chief Guest. After usual welcome address by me, as Secretary General and Presidential address by Thiru.T.V.Nagarajan, Chief Guest Dr.J.Joice Thilagam, in her speech, gave importance of Celebrating World Women's day. In her talk she insisted, for feeding 'Mother's Milk', to the new born children.

Tmt.N.TEJESVINI, Yoga Therapist, after her special address, taught Simple Yoga exercise, to the participants. Highlight of that day was, our special Guest Thiru.Ravi Tamilvanan, Publisher, Manimegalai Prasuram, T.Nagar, performed 'SIRSSASANAM' (Standing on the head) in the stage itself & got applause from the entire participants, with usual vote of thanks by our Assistant Secretary General Thiru.T.V.Nandakumar and National Anthem, the sumptuous lunch was served to all.

We had our Independence Day Celebration on 27th August 2023 at Thiru-Vi-Ka Higher



Secondary School, Shenoy Nagar, Chennai with all the school children and Teachers present in large member, compensating the poor attendance of our members. Our Chief Guest

Dr.Amutha Balakrishnan, Educationalist, and Thiru.K.John, Headmaster of the school insisted the students should be made aware of the sacrifices of our freedom fighters to get the independence of our country. Our members Dr.V.Chockalingam and Dr.V.Kanagasabai were also took active part in the function. After distribution of prizes to the students who one elocution competition about the freedom fighters. Two of that prize winners repeated their performances of their public speech in the stage. The meeting came to an end with vote of thanks by Assistant Secretary General Thiru.T.V.Nandakumar. We all disbursed with light refreshment of Tea/Coffee.

The photographs of the above two events all shown separately in this News letter.

Thanking you,

P.Sethu Seshan

Secretary General, Senior Citizen's Bureau

Donations Received

1. Thiru. T.V.Nandakumar	LM 942	Rs. 1085
2. Thiru. C.N.Prasad	LM 846	Rs. 500
3. Brog Muthulaxmi	LM 612	Rs. 1500
4. Thiru. V.Ramachandran	LM 544	Rs. 2000
5. Dr. Vimala Rajappa	LM 463	Rs. 5000
6. Thiru. A. James	LM 877	Rs. 1000
7. Thiru N. Sampath	LM 947	Rs. 1000



Past President of Probus Club of Chennai and our Committee Member Thiru R.T. Namasivayam, garlanding the new President Dr. Panchalan, at the installation ceremony on June 24th. Immediate Past President, Ranganathan and Secretary Annadhurai are also in the photo



Our committee member Brig Muthulaxmi was given LIFE TIME ACHIEVEMENT AWARD for Nursing by ROTARY CLUB OF CHENNAI CARNATIC



On 02/09/2023 Saturday Our Active Member Thiru R. Vivekanandan (Retd. Asst. Commissioner of Police) Took Classes for 20 DSPS and 480 Sub Inspectors about Investigating Crime Cases Including Murder for Gain Robbery Dacoity Chain Snatching House Breking Cases Car Thefts and Two Wheeler Thefts Etc Infront of ADGP Mr Davidson.

Photos of World Womens Day and International Day of Yogo held on 27th April 2023 at Andhra Chamber Of Commerce



Yoga teaching by Thirumathi TEJESVINI.N



Chief Guest Dr J. JOICE THILAGAM was honoured by our committee member Brig MUTHULAXMI



A view of Audience.

News from Net Working Associates

1. HelpAge India: Organised Free Training to Senior Citizens in DIGITAL SAFETY at YMCA Vepery on 11.9.2023 10.30 a.m. to 12 noon.

2. IOBIANS 6070 had their Annual General Body Meeting on 27th August 2023 on 10 a.m. at SOUTH INDIA HIRE PURCHASE ASSOCIATION Hall, Royapettah, Chennai.

3. Tejas Foundations Organised Independence Day function honouring the freedom fighters family on 27th August 2023 at 5.00 p.m, Youth Hostel, Indira Nagar. We are glad to inform Our Chairman Thiru T.V.Nagarajan & Secretary General Dr. P.Sethu Seshan work one among the benefi.....



AGM Notice and Agenda

Notice is hereby given that 21st Annual General Body Meeting of our Senior Citizen Bureau for 1st April 2022 to 31st March 2023 will be held at 11.00 A.M on 30th September 2023 at Andhra Chamber of Commerce, No.23, 3rd Cross Street, West CIT Nagar, Nandanam, Chennai-600 035 (opp. to Saidapet Bus Station and behind Amrita Catering Institute).

Members currently on the roll as on 31.03.2023 are eligible to transact the business as per following Agenda.

1) Adoption of minutes of 20th AGM for Financial year 2021-2022 held on 18th September 2022, at YMIA, Mylapore.

2) Adoption of Annual Report for Financial year ending 31st March 2023 (enclosed).

3) Approval of audited balance sheet for the financial year ending 31st March 2023 (enclosed)

4) Appointment of Auditors and approval of Audit fees

5) Approving the proposal of reducing the age to 55 years instead of 60 years as eligibility for becoming Life Member in our Senior Citizen Bureau.

6) Any other business subject to prior notice and approval of the chair.

Date: 01.09.2023

Secretary General Annual Report of our Senior Citizens Bureau for The Year Ending March 2023

Dear Members,

I have immense pleasure in submitting the Annual Report of our SCB for the period 1st April 2022 to 31st March 2023. In my earlier report itself I have described the details of events Nos.239 and 240 that were took place on 20th April 2022 and 1st July 2022.

After this we were very busy in organizing our Silver Jubilee function on 14th October 2022, at Ethiraj College for Women, Chennai. It was a grand function and got the appreciation of all our members and our fraternal associates like Probus Club, Chennai, FOSCATAN, IOBIAN 6070, Helpage India, Pavithram Trust, Tejas Foundations and Dr.V.S.Natarajan Geriatric Foundation. Our special thanks to volunteers of NSS, Ethiraj College for their involvement and execution.

We had our event 241 at Andhra Chamber of Commerce, Nandanam, Chennai on 20th January

2023, celebrating Farmer's Festival of Pongal and Thiruvalluvar day. The great orator and writer Dr.Tenkasi D.Ganesan was our Chief Guest, who spoke very well on celebration of Pongal festival by our ancestors.

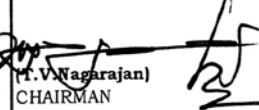
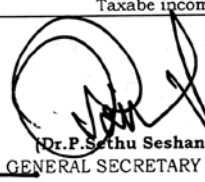
The students of Madras School of Social work, Chennai, presented a very good entertainment program on difficulties of farmers in the form of traditional Street Drama.

The audited balance sheet as on 31.03.2023 is enclosed for your perusal and discussion.

CONCLUSION:

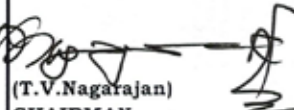
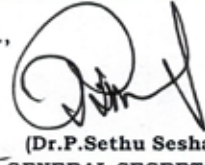
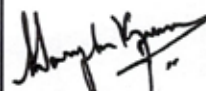
We will continue with projects and seminars for welfare of senior citizens and inter generational bonding. We once again invite all members for the active participation, involvement and co-operation for the success of future programs.

Dr. P. SETHUESHAN
Secretary General-SCB

Assessee's Name	SENIOR CITIZEN BUREAU	Status	Trust
Date of Formation	24-09-2022	P.A.No.	AAETS3576K
Nature of Activity	CHARITABLE TRUST	IT Jurisdiction	IT Exemption
Address	90/93, RAMNAICKEN STREET NUNGAMBAKKAM, CHENNAI-600034	Asst.Year	2024-23
		Year Ending	31.03.2023
STATEMENT OF TOTAL INCOME			
Aggregate of income u/s 11,12 and 10(23C)(iv),(v),(vi) and (via) excluding			
Donation Received			1,93,456.00
Interest Received			41,504.00
Gross Total Income			2,34,960.00
Less : Application of Income			
i). Amount applied to charitable purposes in india during the previous year - Revenue Account		4,25,062.22	
ii). Amount applied to charitable purposes in india during the previous year-Capital Account		-	
iii) Amount accumulated or set apart for application to Charitable Purposes to the extent it does not exceed 15% of Income derived from Property held in the Trust U/s.11 (1) (a)		-190102.22	2,34,960.00
	Taxable income		Nil
For Senior Citizen Bureau			
 (M.V.Nagarajan) CHAIRMAN		 (Dr.P.Sethu Seshan) GENERAL SECRETARY	
PLACE : Chennai			
DATE : 02-09-2023			



SENIOR CITIZENS BUREAU
 768/1, 9th Street,
 Anna Nagar Western Extn,
 Chennai-600 101.M: 98400 21231

SENIOR CITIZENS BUREAU Old No.93, New No.90, Ramanaicken Street Behind Police Station, Nungambakkam Chennai -600 034 Balance Sheet as on 31.03.2023 (Amount in Rs.)			
PARTICULARS	SCH	As On 31.03.2023(Rs.)	As On 31.03.2022(Rs.)
<u>CAPITAL AND LIABILITIES</u>			
GENERAL FUND	I	2,12,385	3,98,444
CORPUS FUND	II	7,38,324	7,35,324
TOTAL		9,50,709	11,33,768
<u>ASSETS</u>			
FIXED ASSETS	IV	1,162	1,291
FIXED DEPOSITS	V	8,35,555	9,00,351
CURRENT ASSETS	VI	1,13,992	2,32,126
TOTAL		9,50,709	11,33,768
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>For SENIOR CITIZEN BUREAU.,</p> <p> (T.V.Nagarajan) CHAIRMAN</p> <p> (Dr.P.Sethu Seshan) GENERAL SECRETARY</p> <p> (N.Sampath kumar) TREASURER</p> <p>DATE : 02-09-2023 Place : Chennai</p> </div> <div style="width: 45%; text-align: right;"> <p>FOR A.JOHN MORIS & Co., CHARTERED ACCOUNTANTS FRN:007220S</p> <p>(J.Sebastin) PARTNER M.No: 218962</p> </div> </div>			



SENIOR CITIZENS BUREAU
 768/1, 9th Street,
 Anna Nagar Western Extn,
 Chennai-600 101.M: 98400 21231

SENIOR CITIZENS BUREAU Old No.93, New No.90, Ramasickan Street Behind Police Station, Nungambakkam Chennai -600 034					
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2023					
EXPENDITURE	For the year ended 31.03.2023	For the year ended 31.03.2022	INCOME	For the year ended 31.03.2023	For the year ended 31.03.2022
To Lunch Expenses	51,515	11,200	By Subscription	3,000	3,000
To Meeting Expenses	45,535	21,562	Membership & Annual Renewal		
To Postage	15,523	9,510	By Donation		
To Linkage and Other Publications	81,350	13,631	General purpose	31,387	3,050
To Audit Fees	17,700	5,900	Sunshine Fund	27,069	38,432
To Scholarship & Gift Paid	74,000	5,500	Silver Jubilee	47,000	1,05,666
To bank Charges	661	36	Advertisement	85,000	
To Travelling Expenses	16,813	14,310	By Covid Relief Fund		15,820
To Printing & Stationery	13,291	16,387			
To Donation Paid	14,000	-	By Interest Received		
To Society Renewal	2,300	-	Fixed Deposit	38,015	48,140
To General Expenses	87,655	11,479	Savings bank A/c	3,489	6,809
To Silver Jubilee Expenses	4,720	-	TDS Interest Received		433
To Website Renewal	129	-	To Excess of Expenditure Over Income	1,90,231	0
To Depreciation	-	143			
To CM Relief Fund	-	7,442			
To Typing Charges	-	23,600			
To Registration	-	500			
To Repairs & Maintenance	-	59,150			
To Excess Of Income Over Expenditure					
TOTAL	4,25,191.36	2,21,350	TOTAL	4,25,191	2,21,350

For SENIOR CITIZEN BUREAU, .

FOR A. JOHN MORIS & Co.,
CHARTERED ACCOUNTANTS
FRN:007220S


(T.V. Nagarajan)
CHAIRMAN


(N. Sampath Kumar)
TREASURER

DATE : 02-09-2023
Place : Chennai

(J. Sebastian)
PARTNER
M.No: 218962



SENIOR CITIZENS BUREAU
768/1, 9th Street,
Anna Nagar Western Extn,
Chennai-600 101. M: 98400 21231

SENIOR CITIZENS BUREAU
 Old No.93, New No.90, Ramanickan Street
 Behind Police Station, Nanganbakkam
 Chennai -600 034

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31.03.2023

		(Amount in Rs.)	
Receipts	For the year ended 31.03.2023	Payments	For the year ended 31.03.2023
To Opening Balance			
Cash in Hand	15,475	By Expenditure on Games and meetings	51,515
Cash at Bank	69,185	Lunch Expenses	45,535
Axis Bank	1,47,466	Meeting Expenses	21,562
Indian Overseas Bank		Linkage and Other Publications	81,350
To Subscription		By Bank Charges	661
Membership	3,000	By Scholarship & Gift paid	74,000
To Donation		By Donation Paid	14,000
General Purpose	31,387	By CM Public Relief Fund	-
Sunshine Fund	27,069	By Society Renewal	2,300
Silver Jubilee	47,000	By Printing & Stationery	13,291
Coerd relief Fund	-	By Travelling Expenses	16,813
To Interest Received		By General Expenses	11,479
Fixed Deposit	38,015	By Photographic Expenses	6,352
Savings bank A/c	3,489	By Short Term Deposit	1,00,000
To TDS Received	3,320	By Postage and courier	15,523
		By Silver Jubilee Expenses	87,655
		By Audit Fees Paid	17,700
		By Webstic Renewal	4720
			0
To FD Closed	75,000	By Closing Balance	
To Short Term Deposit closed	1,00,000	Cash in Hand	2,392
To Advertisement of Silver Jubilee	85,000	Cash at Bank	
		Axis Bank	
		Indian Overseas Bank	
Total	6,45,406	Total	6,45,406

FOR SENIOR CITIZEN BUREAU,,
 (Amount in Rs.)
 For the year ended 31.03.2023
 3,94,182
 For the year ended 31.03.2022
 3,94,182

FOR A JOHN MORIS & Co.,
 CHARTERED ACCOUNTANTS

(J.Sebastian)
 PARTNER
 M.No: 218962

(Sampath Kumar)
 TREASURER

SENIOR CITIZENS BUREAU
 768/1, 9th Street,
 Anna Nagar Western Extn,
 Chennai-600 101. M: 98400 21231

DATE : 02-09-2023
 Place : Chennai

(V.N.Govindan)
 CHAIRMAN

(D.R.Sudha Seelan)
 GENERAL SECRETARY

SENIOR CITIZENS BUREAU (REGD.)
 CHENNAI

SENIOR CITIZENS BUREAU		
Old No.93, New No.90, Ramanaicken Street Behind Police Station, Nungambakkam Chennai -600 034		
SCHEDULES FORMING PART OF BALANCE SHEET		
PARTICULARS	As on 31.03.2023	As on 31.03.2022
<u>SCHEDULE I :GENERAL FUND</u>		
Opening Balance	3,98,443.68	3,44,181.57
Less : P.Y Amount now Considered	4,173.00	59,150.00
Add/Less: Income and Expenditure	(1,90,231.36)	
	2,12,385.32	3,98,443.68
<u>SCHEDULE II: CORPUS FUND</u>		
Opening Balance	7,35,324.00	7,35,324.00
Add: Life Membership Subscription	3,000.00	
	7,38,324.00	7,35,324.00
Interest on Fixed Deposits		
<u>SCHEDULE III: FIXED ASSETS</u>		
Steel Cupboard - Annexure I	1,162.26	1,291.40
	1,162.26	1,291.40
<u>SCHEDULE IV: FIXED DEPOSITS</u>		
Opening Balance	9,00,351.00	8,89,910.00
Add : Accrued Interest	10,204.00	10,441.00
Less : Axis Bank deposit closed	75,000.00	
	8,35,555.00	9,00,351.00
<u>SCHEDULE V: CURRENT ASSETS</u>		
Cash in Hand	2,392.00	15,475.00
Cash At Bank		
Indian Overseas Bank	1,11,599.71	1,47,466.00
Axis bank	-	69,184.60
Intrest Receivable	-	-
TDs Interest for last Year	-	-
TDs receivable for Current Year	-	-
	1,13,991.71	2,32,125.60








SENIOR CITIZENS BUREAU
 768/1, 9th Street,
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 Chennai-600 101.M: 98400 21231

ANNEXURE - I


SENIOR CITIZEN BUREAU
 Old No.93, New No.90, Ramanaicken Street
 Behind Police Station, Nungambakkam
 Chennai -600 034

Details of Fixed Asset As on 31.03.2023

Particulars	GROSS BLOCK		DEPRECIATION			NET BLOCK			
	Cost	Addition	Total	Rate	Upto 31.03.2022	During the year	Total	W.D.V As on 31.03.2023	W.D.V As on 31.03.2022
Steel Cupboard	1,291.40	-	1,291.40	10%	579.58	129.14	708.72	1,162.26	1,291.40
Total	1,291.40	-	1,291.40		579.58	129.14	708.72	1,162.26	1,291.40

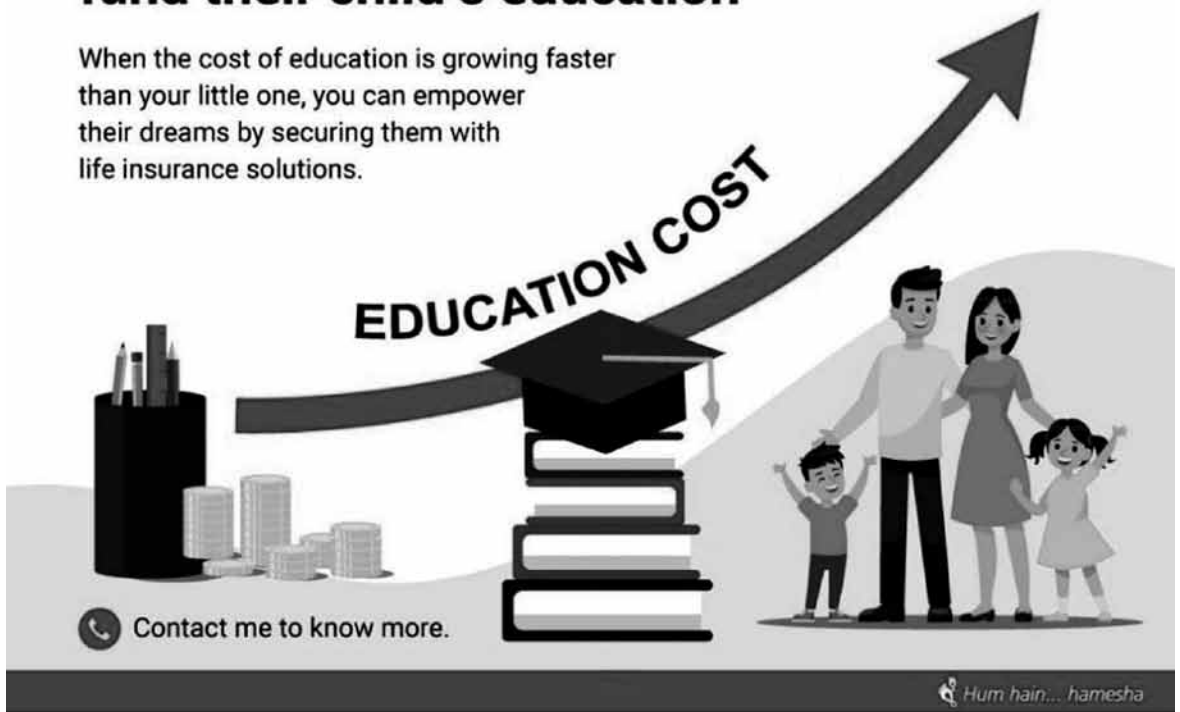
SENIOR CITIZEN BUREAU
 768/1, 9th Street,
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 Chennai-600 101. M: 98400 21231





59% of parents stopped leisure activities to fund their child's education

When the cost of education is growing faster than your little one, you can empower their dreams by securing them with life insurance solutions.



Contact me to know more.

Hum hain... hamesha

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



Source: <https://www.livemint.com/Money/B7jizMfu7sCER2MqL8ka6H/What-Indian-mums-and-dads-spend-on-juniors-higher-education.html>
For more details on risk factors, terms and conditions, please read sales brochure carefully, before concluding a sale.

Kotak Mahindra Life Insurance Company Ltd. CIN : U66030MH2000PLC128503, Regn. No. 107, Regd. Office: 8th Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: <https://www.kotaklife.com> | WhatsApp: 9321003007 | Toll Free No.: 1800 209 8800.

Ref. No.: KLI/22-23/E-W/239.

Trade Logo displayed above belongs to Kotak Mahindra Bank Limited and is used by Kotak Mahindra Life Insurance Company Ltd under license.

Padmanabhan ML

Associate Agency Partner | padmanabhan@gmail.com

M: 9841094971

Birthdays - July, August, September 2023

SL NO	LMNO	DOB	Name	SL NO	LMNO	DOB	Name
1	LM 603	01-Jul-47	Wing Cdr Murugesan M	12	LM 680	15-Aug-37	Er. Kolandan S.N
2	LM 18	01-Jul-40	Thiru Vasudevan S K	13	LM 540	15-Aug-33	Thiru Mani K S - Ln A.SP (Retd)
3	LM 669	02-Jul-39	Thiru Balasubramanian V A	14	LM 740	16-Aug-43	Thiru Anthony Samy S
4	LM 852	02-Jul-35	Thiru Madhava Rao A.G	15	LM 596	17-Aug-49	Thiru Umakanthan C
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