



**ASSOCIATION OF RETIRED INDIAN COUNCIL OF AGRICULTURAL RESEARCH EMPLOYEES
(ARICARE)**

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(Registration No.S/2LNo. 29668 of 2014-15)

Vol. 5 No. 2, July , 2021

ARICARE NEWS

Office Bearers

Governing Body

Dr K.K. Satapathy -President (ICAR-NINFET) ,Dr . M. Datta – Vice President (ICAR Res. Complex for NEH Region ,Tripura) ,Dr .B.K. Bandyopadhyay -Secretary (ICAR -CSSRI) ,Dr . D.C. Nayak – Asstt. Secretary (ICAR - NBSS & LUP) ,Mr. Sumitranjan Sarkar- Treasurer(ICAR -NINFET) , Mr. B.K. Saha – Asstt. Treasurer (ICAR - NBSS& LUP)

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Editorial Board

Dr. M. Datta, Dr. D.C. Nayak,Dr . M. S. Basu , Dr (Prof) A.K. Pal , Dr S.C. Saha.

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From the President's Desk

The whole world has suffered from several pandemic situations in the last 100 years like Spanish flue, influenza, small pox, cholera, swine flu, SARS etc., causing many human, economic and social crisis. We are again faced with a global health crisis in the form of novel corona virus pandemic. In late 2019, a new corona virus emerged in central China to cause disease in humans. Cases of this disease known as covid-19 has been reported across the globe infecting more than 190 million cases with total death crossing 4 million. India has become the epicenter of global pandemic recording 31 million covid -19 cases, second only to the US. India is only the third in the world recording more than 4.1 lakh deaths – behind the US and Brazil. The real number of fatalities might be much higher as many deaths are not officially recorded.

The first wave of corona virus pandemic began in early in 2020 and started declining from September 2020 till mid February 2021. The government, however, ignored warnings of a second wave and removed all restrictions since October 2020. Cinemas, schools, malls, bars and restaurants were allowed to open and restrictions in religious and social gatherings were relaxed. Millions of devotees gathered in the state of Uttarkhand to take an annual holy dip in the Ganges. Politicians freely crisscrossed the country for election rallies in different states. The second wave covid 19 hit India in mid February which over helmed the whole health care system in the country leaving hospitals to struggle for beds, ICU units with critical drugs and oxygen in short supply; the physicians watched helplessly as patients perished from preventable deaths.

The second wave of pandemic which has caused mass suffering and deaths is now compounded by the manifold miseries. The people are experiencing unemployment, falling income and hunger. Millions of Indians are fighting daily battles to access basic necessities such as food, water, shelter to stay alive. The center for monitoring Indian economy has recently estimated that almost 97% of Indians are in the clutch of poverty . Also, amidst the lock down, multiple issues related to social, educational, political, psychological have been noticed which has created the devastating impact on the lives of the people.

The Government promised to vaccinate all Indians by the end of this year, but the drive has been hampered by slow pace, shortage of doses and vaccine hesitancy. According to report, it is easier to become covid 19 victim, then to get vaccinated. The covid test for the rural population is a distant possibility as reaching out to digital facility for them

is next to impossible. Only 3.5% of the people have been fully vaccinated and 15% have received one dose since the beginning of the drive in January. However, the second wave of covid 19 is now abating slowly but steadily across India with both new cases and deaths decreasing. With the current positivity rate at less than 5 percent, the experts are still not convinced enough to declare the end of the second wave in the country. There is already talk of a potential third wave and emergence of transmissible new variants.

This pandemic is much more than a health crisis. It requires a whole-of-government and whole-of-society response. Comprehensive strategies are required to tackle covid 19 pandemic. World health organization has issued the covid 19 preparedness and response plan as a package to overcome the ongoing challenges. One of the main things have been learnt is that the faster all cases are found, tested and isolated, the harder for the virus to spread. This principle will save lives and mitigate the economic impact of the pandemic. A renewed focus on large-scale public health capacities must be implemented with urgency. Priority should be given to addressing underlying food security and malnutrition challenges, tackling rural poverty, through more and better jobs in the rural economy, and promoting the formalization of the informal economy

From Secretary's Desk

The "ARICARE news" is a bi-yearly e-newsletter of the association which started its journey in 2017. The ARICARE news has gained its name and fame among the retired and serving employees of ICAR beside others. I congratulate the Convener and the members of the Editorial Board for timely publication of Volume 5 (2) of ARICARE news during the pandemic period of Covid-19 maintaining and improving its standard as previous issues.

During this period, we are passing through the second wave of Novel Corona Virus (COVID-19) which severely affected both rural and urban people of India. We have lost over lakhs of human lives due to acute shortage of medical facilities like hospital beds, oxygen and medicines during the second wave. Due to COVID-19 pandemic situation the desired activities of ARICARE were not achieved properly. However, we have achieved some activities with the constant support of our President and all members. About six ARICARE Get-Together meetings, three Governing Body meetings and two COVID Support Group meetings were held virtually during the period.

Various important issues like medical treatment facilities in Covid-19 situation, social activities, membership drive etc were discussed in details and all important suggestions are undertaken. I am happy to inform that the Director, ICAR-NINFET, Tollygunge has allotted a room for our official use and small meeting which will be jointly shared by National Fibre Society and ARICARE as and when required and expressed our sincere thanks to the Director, ICAR-NINFET.

It has been more than year and a half since the COVID-19 pandemic penetrated the deepest core of human civilization and made us realizes the power of Mother Nature. In India, after the first wave, we thought that we had gained control of the situation but the second wave found us wanting for basic necessities such as hospital facilities, oxygen and medical supplies. With the hope that the situation will significantly improve on the medical side, it is time to assess the impact of the second wave on macroeconomics.

The government's approach in dealing with the two waves has been different. The response to the second wave has been localized and driven by the states while in the first wave we went for a national lockdown. The second wave started in the west with Maharashtra, went up North and now is peaking in the south of the country. This spread journey makes a national lockdown economically suboptimal.

To understand the economic impact of the second wave, let's remind ourselves of the first wave and its impact on the economy. In the first wave, we went through a prolonged national lockdown and a significantly lower number of peak cases. Manufacturing and the urban economy had come to a grinding halt while the rural economy continued to move because of less strict lockdowns. As a result, agriculture, which is the primary driver of our rural economy providing employment to 58% of our population, continued to grow. Agriculture further benefited from good monsoon and cheaper and higher availability of labor. The first wave was primarily urban in its spread. Urban areas reported more cases than rural areas for the first five months of the spread. In the second wave rural areas started reporting more cases than urban ones from the second month itself. An analysis of more than 50 most severely hit districts, 26 were in rural areas. Rural areas in the state of Maharashtra, Andhra Pradesh and Kerala were the worst impacted. The situation was further aggravated, due to the inadequacy of medical infrastructure in the rural areas and the rush of patients from villages and smaller towns to urban centers.

The second wave has seen stricter and longer lockdowns in the rural parts of the country. Due to the closure of Mandis, vegetable vendors, and processing industries have also been hit. There is a contrasting impact of the first and the second wave in the agriculture wage growth. The average wage growth for the agriculture sector for 2nd wave has reduced to 2.9 percent from 8.5 percent in 1st wave. In comparison to agriculture, the services sector will be the least hit from wave 2 from an output standpoint.

Reflecting on the GDP figures, our agricultural economy grew by 3.4% while the overall economy contracted with 7.3% during the financial year 2020-21. The reasons

behind this line are obvious – lockdown leading to the closing of business units, increasing unemployment rate and a significant decline in domestic consumption. It is expected that a less severe impact of the second wave on the macroeconomic may be due to less strict, localized lockdowns and practically a lesser number of days in reaching the peak number of infections. Agriculture will see a deeper cut from the second wave compared to the first wave where it grew. Experts said COVID-19 will have to be controlled in rural areas and vaccination and testing will have to be increased rapidly which takes away the fear of a third wave and also for agriculture to make another positive contribution to the economy.

During the period, a good number of retired ICAR employees have enrolled to ARICARE and enriched the association. We are very much shocked and in grief for losing some beloved members on their death and we pray to Almighty for their eternal peace and heartfelt condolences to the bereaved family members.

I express my sincere thanks to the President, the members of the Governing body, Editorial Board and all members of ARICARE for successful achievements of the Association during this period for their whole hearted support and co-operation.

(**Source** : Dr D.C. Nayak , Former Principal Scientist & Head , ICAR – NBSS& LUP, Kolkata and presently Asstt. Secretary , ARICARE)

Editorial

The Editorial Board members of ARICARE have expressed their contentment for the preparation of July issue of ARICARE News amidst the ongoing Covid pandemics . Though , we are not in a position to have a physical meeting in this grave situation faced by the mankind, all the relevant information as needed for the e- News of our vibrant association has been collected in time and arranged accordingly with the support of all the esteemed members particularly the Board Members . As such , the support and advisories we have received to make the News in e- platform, have been put under heartfelt acknowledgement and the task of this preparation could not have seen the dawn of success for which the gratitude to all involved is profusely expressed.

The July issue of ARICARE News is a compendium of our activities for 6 (six) month period from February to July , 2021 and carries information about meetings and events which , besides one , were all held in virtual platform through google meet. This indicates that we being the Sr. Citizens , due to our vulnerability to Covid infection usually refrain to go outside but we remain active in virtual platform and do participate in the discussion to carry forward to enliven our Association.

Last year , most of ARICARE members in the virtual meetings have expressed their keenness for voluntary donation so that our Association can come forward to help people needing support in our Society and engage ourselves in various beneficiary activities. With this objective in mind , we could form an ARICARE welfare fund with voluntary donations from our members and could support our members for immediate relief if needed during the prevailing Covid pandemics. On the other hand , Welfare fund can also be utilized for Social Works and keeping in view the devastation caused by Yaas in Sunderbans , ARICARE has come forward to help the victims of Yaas through Ramakrishna Ashram situated in South 24 Parganas. West Bengal. Having confidence in ARICARE that retired persons from ICAR may get a platform to share their views for mutual benefit/ exchange of ideas , increasing nos of person are becoming member of our Association and we do express a word of congratulations to all new members. We have noticed, that our ARICARE WhatsApp is exclusively vibrant.

Keeping in view the decline in the interest accrued in Bank and small savings in the recent time , a lot of questions , regarding best investment options , pop up in the mind of people. So , a detail account of investment in Mutual fund has been elaborated and Pensioners may make a use of this account. By investing the best investment options , we can not only achieve our financial goals but can also create a financial cushion for the future to live a secure life. Agri innovation followed by entrepreneurship is necessarily important for the youth and progressive farmers to undertake as the Job opportunity in the country is squessing and Agri experts , as we were in our professional life , are to play a role in the Society to facilitate the promising entrepreneurs in the time to come. An account of News / Technology Summary may turn out to be interesting for the readers of this document.

We are all worried for the ongoing Covid pandemic situations in the Country as well as in the globe both from the angle to save our life and also to make inroads to boost the dropping economy. Testing and Vaccination along with Covid protocols are the only measures to safeguard all of us. We in the Editorial Board , do express our deep condolences to the bereaved families who have lost their near and dear ones in this Covid onslaught and people who have left us, may have attained the Highest Abode. Let this gloom overcastting our sky may fade away at the fastest rate in the entire globe . Stay Safe and Protected.

Meetings and Events

Physical Meeting

The Governing Body Meeting of ARICARE was held on 30th March, 2021 at 2.30 P.M. at ICAR-NINFET, Tollygunge in the room allotted to the ARICARE association. The

members present were: Dr.K.K.Satapathy, Dr. Mrinmoy Datta, Dr.D.C.Nayak, Mr. Sumitranjan Sarkar, Mr. B.K.Saha. The President Dr. K.K. Satapathy, welcomed heartily all members in the meeting as it was the first physical meet during COVID-19 pandemic. At the beginning, the President and the members present in the meeting expressed their sincere thanks to the Director, ICAR-NINFET, Tollygunge for allotting the room for joint sharing by National Fibre Society and ARICARE as and when required.

The meeting was started as per the agenda.

(1) Agenda-1: Fixation of the date of the AGM of the Association. The date of the AGM (Physical meet of the members) was fixed at 11.00 AM on 20th April, 2021 (Tuesday) at ICAR-NINFET, Tollygunge.

(2) Agenda-2: The discussion of the accounts of the year 2020-2021. Mr. Sumitranjan Sarkar, the treasurer informed the house that the account was already completed and it will be submitted to the Auditor.

(3) Agenda-3: The amendment of the Bye-Laws of the association. The Bye-Laws was read out by Mr. Sumitranjan Sarkar in which some inputs were given by some members. Some important points were thoroughly discussed and modified/included accordingly. It was decided that it will be placed in the coming AGM, 2021 for approval.

(4) Agenda-4: Miscellaneous with the permission of the president. Mr. Sumitranjan Sarkar proposed that the felicitation to the senior members would be at the age of 75 years instead of 80 years at present because many members may not attend the felicitation programme due to ill health or physical unfit at the age of 80 yrs. All members agreed and the President requested Dr. D.C.Nayak and Mr. Sumitranjan Sarkar for necessary arrangements in this regard.

The meeting ended with a vote of thanks to the chair.

Again, it is to inform that the physical meeting of AGM is postponed due to the increase of COVID-19 cases in our state as per the advice of the President. The new schedule of the AGM will be informed in due time. Hope all the members of our association are safe and healthy during the incoming pandemic situation.



A view of Physical Meeting at ICAR - NINFET

Virtual Meeting

The Governing Body Meeting of ARICARE was held on 19th May, 2021 at 6.00 P.M. through "Google Meet" App. Total twelve members were present in the meeting. The members present were: Dr.K.K.Satapathy, Dr. Mrinmoy Datta, Dr.B.K.Bandyopadhyay, Dr.D.C.Nayak, Mr. Sumitranjan Sarkar, Mr. B.K.Saha, Dr. T.H.Das, Dr. B. Maji, Dr. Ashok Dev Roy, Dr. Asok Majumdar, Dr. D. P. Sinhababu, and Mr. Ujjwal Kumar Ghosh. Dr. K.K. Satapathy, President of ARICARE, welcomed the members and wished good physical and mental health of all members of ARICARE during the pandemic Covid-19 situation.

The President requested Dr. D.C. Nayak, Assistant Secretary to place the agenda of the meeting. (1) The first agenda was the formation of COVID-19 Support Group of ARICARE. The President said that Covid-19 situation may continue for indefinite period and the present situation is more alarming. Many of us and their family members have been already suffered from this dreaded disease. This is the high time for us to form the COVID-19 Support Group of ARICARE which will offer different kind of assistance to our members during the time of crisis. The president requested the members to express their views and insights in this regard.

Dr. Mrinmoy Datta suggested the proposals like (1) Two oxygen cylinders may be purchased and kept in convenient location for the urgent need of our members, (2) one doctor namely the medical officer of NINFET, Tollygunge may be contacted for initial prescription/guidance through tele-medicine and (3) one or more volunteers group/ NGO may be contacted for providing oxygen cylinder, medicines and food at doorstep during critical period. He has some contact with such groups. Dr. B. K. Bandyopadhyay also suggested some important aspects. He told that (1) a list of doctors from different places may be prepared instead of a particular doctor, (2) the purchase of oxygen cylinder is now very difficult or its distribution from one place to different places is also a problem, (3) we should assist the members/ family for COVID test and hospitalization. Dr. Asok Majumdar enquired about the Safe Home at NINFET to get the facilities of ARICARE members. MR. Sumit Sarkar clarified that the facility is created for only NINFET working employees and their families. Dr. Ashok Dev Roy told that the doctors in the list should be experienced in COVID treatment and also shared the situation of COVID in New Town area. Other members also expressed their views and ideas. After fruitful discussion, the President proposed the name of the members of COVID Support Group, The Group consists of 6 members:- Dr. Mrinmoy Datta (Chairman), Members- Dr.D.C.Nayak, Dr. A.K. Sahoo, Dr. Subhas Chandra Saha, Dr. Debasis Pal and Mr. Sumitranjan Sarkar. The GB members were agreed with the proposal. The group will prepare the all inventories of COVID-19 treatment and will be circulated as soon as possible.

(2) The second agenda was to create ARICARE Welfare Fund. The objectives of the fund are namely (1) to purchase oxygen cylinder in the COVID situation if possible, (2) to help the ARICARE members during COVID treatment on urgent basis, (3) to

help/donate the Volunteers group/NGO who are dedicatedly engaged in COVID management and (4) some social works. The fund will be raised through generous donation of ARICARE members and the amount is Rs. 1000/- per member. The proposal was passed unanimously in the meeting.

The President summed up the discussions and the meeting was ended with vote of thanks.

As per the decision taken in the Governing body meeting held on 19.5.2021, a COVID Support Group of ARICARE consisting of the following members, Drs Mrinmoy Datta (Chairman) , Dulal Chandra Nayak ,Anil Kumar Sahoo , Subhas Chandra Saha , Debasis Pal and Mr Sumit Ranjan Sarkar , has been constituted to offer different kinds of assistance to our members during this time of crisis.

They would be in contact with organizations like Red Volunteers, different hospitals and other organizations for services like supply of oxygen, information on availability of hospital beds, home COVID testing and other home care services.All are requested to cooperate.

This is to inform that a decision was taken in the Governing body meeting held on 19.5.2021, to raise fund under the "ARICARE Welfare Fund" for donation to the organizations involved in the COVID voluntary services, to help the ARICARE members during COVID treatment on crisis situation and some social activities of the Association.

In this connection, it is requested to all members of ARICARE to contribute generously Rs. 1000/- (Rupees one thousand only) for the said fund. The total fund contributed by the members for ARICARE Welfare Fund as on date is Rs 55,000/(Rupees fifty five thousand only).

ARICARE Welfare Fund

Sl.No.	Name of Members	Contribution (Rs)
1.	Dr. M. S. Basu	5000/-
2.	Dr G. Basu	2000/-
3.	Mr. S.K.Mitra	2000/-
4.	Dr. D. Sur	2000/-
5.	Dr. M. Datta	2000/-
6.	Dr. A.Bandyopadhyaya	1000/-
7.	Dr. K. K. Satapathy	1000/-
8.	Dr. S.B. Maiti	1000/-

9.	Mr. B.D.Mondal	1000/-
10.	Mr. S.K.Sinha	1000/-
11.	Dr. M.K.Basak	1000/-
12.	Mr. S.R.Sarkar	1000/-
13.	Dr. D.C.Nayak	1000/-
14.	Dr. D. Kundu	1000/-
15.	Dr. A.K.Pal	1000/-
16.	Dr. R.K.Sarkar	1000/-
17.	Dr. S.K.Dutta Majumdar	1000/-
18.	Dr. P.Das	1000/-
19.	Mr. B.K.Saha	1000/-
20.	Smt. J. Nath	1000/-
21.	Dr. G.Roy	1000/-
22.	Dr. T.H.Das	1000/-
23.	Dr. D.P.Sinhababu	1000/-
24.	Dr. S.Mahapatra	1000/-
25.	Dr. S.Biswas	1000/-
26.	Dr. A.Majumdar	1000/-
27.	Dr. A.K.Sahoo	1000/-
28.	Dr. A.B.Mondal	1000/-
29.	Dr. S.K.Chakraborty	1000/-
30.	Smt. C.Dutta	1000/-
31.	Dr. P.K.Mukhopadhyay	1000/-

32.	Dr. B Maji	1000/-
33.	Dr. K.R..Mahata	1000/-
34.	Dr. Prasanta Kr. Ganguly	1000/-
35.	Dr. Suprakash Saha	1000/-
36.	Dr. Partho Sarothi Sengupta	1000/-
37.	Dr. Samir Kanti Naskar	1000/-
38.	Dr. Sajal Kr. Chattapadhyay	1000/-
39.	Sh. Subhash C. Chakrabarty	1000/-
40.	Dr. (Mrs) U. Parthasarathy	1000/-
41.	Mr. Ujjwal Kumar Ghosh	1000/-
42.	Dr. Kamal Kumar Dutta	1000/-
43.	Smt. Rita Kundu	1000/-
44.	Dr. B. K. Bandyopadhyay	1000/-
45.	Dr. Sanat Kr. Dutta	1000/-
46.	Mr. Dharendra Nath Maitra	1000/-
47.	Dr. Shyamali Chakrabarti	1000/-
	Total	55,000/-

The Governing Body Meeting of ARICARE was held on 20.06.2021 at 6.00 P.M. through the "Google Meet" App. Total nine members were present namely Dr. K. K. Satapathy, Dr. Mrinmoy Datta, Dr.B.K.Bandyopadhyay, Dr.D.C.Nayak, Mr. B.D.Mondal, Mr. Sumitranjan Sarkar, Mr. B.K.Saha, Dr. Asok Majumdar and Dr. D. P. Sinhababu. The President, Dr. K.K. Satapathy, welcomed the members and wished good physical and mental health of all members of ARICARE during the pandemic Covid-19 situation.

The President requested Dr. D.C. Nayak, Assistant Secretary to place the agenda of the meeting. (1) The first agenda was the utilization of ARICARE Welfare Fund. At the beginning, the President requested Dr. M. Datta, the Chairman of COVID Support Group regarding the activities and progress. Dr. Datta told that the list of Doctors to be consulted and the list of laboratories for COVID test are uploaded in ARICARE WhatsApp Group. He also informed that about 46000/- was raised in ARICARE Welfare Fund till 14.6.2021 as per the Treasurer's report. The matter was discussed among the members of COVID Support Group. The members suggested that the amount was not sufficient to help the COVID affected member of ARICARE for the treatment. Further,

the medical consultation and COVID test cost can be paid by the member himself. The funds utilized in this purpose would not be justified. Dr. Datta suggested helping the “Yass cyclone” affected peoples of Sunderbans areas through Nimpith Ramkrishna Ashram and about Rs. 20000/- may be donated through bank transfer as we are unable to do the relief work physically in this pandemic situation. After Dr. Datta’s comments, some member interacted in this regard. Dr. Satapathy enquired about whether the contact or telephones are done to all doctors in the list.

Dr. Datta told that initially some doctors are contacted, the rest will be done. Some members raised the issue that the fund would be used mainly in COVID related programmes. Mr. Sumit Sarkar informed that one of the objectives of Welfare Fund is the social activities besides the COVID programme. Some members suggested a request may be done to the Nimpith Ramkrishna Ashram to organize a programme where some members of our society will be present. The President resolved the issue and informed that he will physically handed over the cheque of Rs. 20000/- to the Swamiji, Nimpith Ramkrishna Ashram.

(2) The second agenda was to discuss the accounts of 2020-2021. The president requested Mr. Sumit Sarkar to brief the accounts. Mr. Sarkar informed that the Accounts for 2020-2021 was already audited. He read out the Receipts and Payments and the balance sheet. Some members suggested that more amounts will be fixed deposited. The treasurer agreed and informed that it will be done when the COVID situation will be normal.

(3) The third agenda was to fix the tentative month of the Annual General Meeting (AGM). The President told that the COVID situation is improving; the second or third week of August may be tentatively fixed for the AGM. But the permission of the Authority of ICAR-NINFET, Tollygunge is necessary during that period. Mr. Sumit Sarkar informed that about 15 senior members of ARICARE above 75 years will be felicitated during the AGM.

The President thanked all the members for thoughtful discussions and the meeting ended with a vote of thanks.

On line Literary Magazine

It is very glad to inform you that we are going to launch an **on**-line Literary Magazine of ARICARE in October, 2021. In this regard, an Editorial Committee is formed consisting of the Editors (1) Dr. Chaitali Dutta, (2) Dr Asok Majumdar and (3) Mrs. P. R. Ghatak. Members are requested to send their creative writings in the forms of poems, short stories, popular features and travelogues to the email ID of Dr.Chaitali Dutta contactcdhere@gmail.com). The last date for receivings the contributions of the members is 15th August, 2021.

Welfare Fund and Donation

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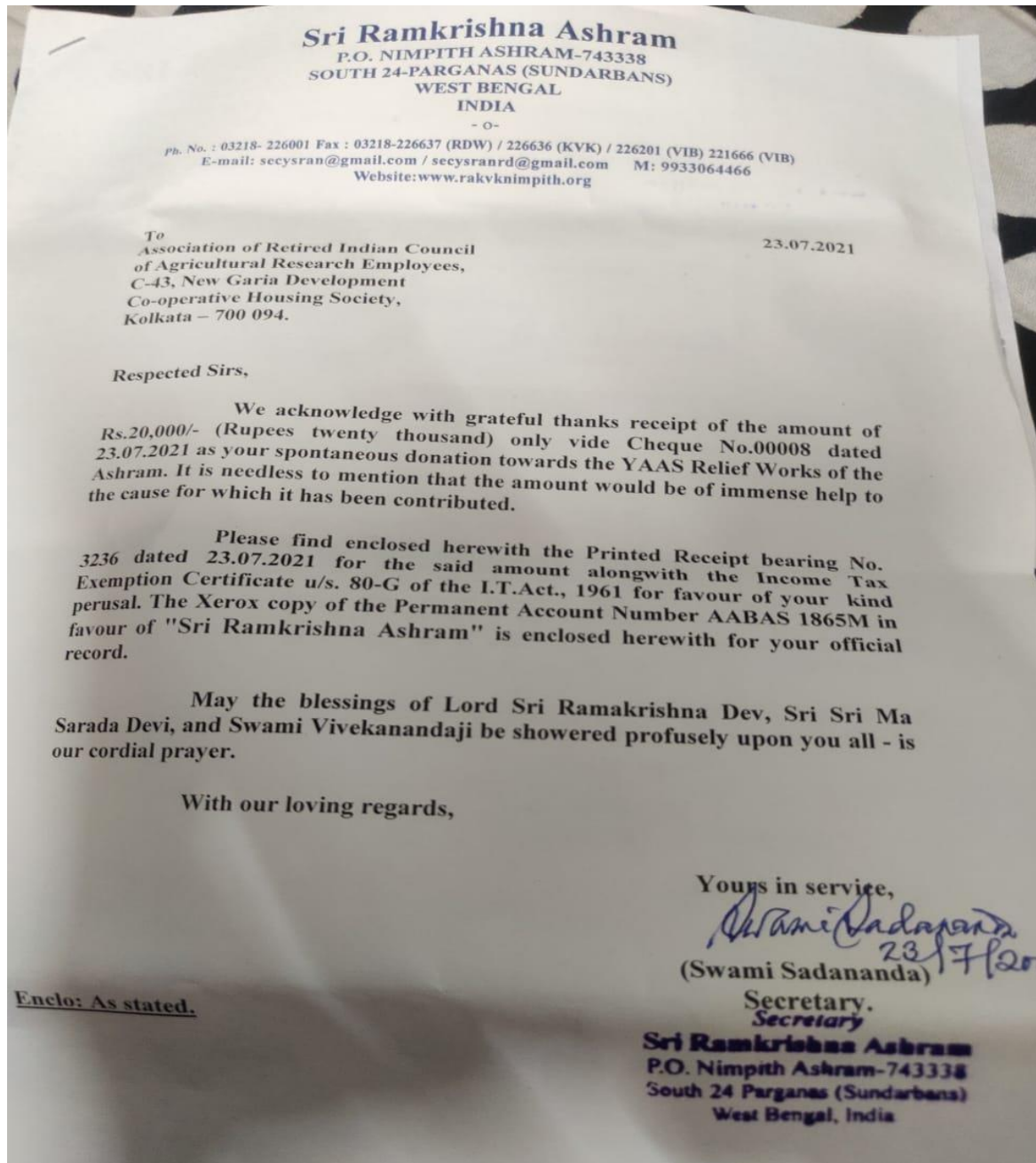
Out of the total fund (Rs 55,000/-) raised for ARICARE Welfare Fund , an amount of Rs 20,000/- (Rupees twenty thousand only) as decided by Covid Support Group was donated to Sri Ramakrishna Ashram , Nimpith , South 24 Parganas , West Bengal for YAAS relief Works conducted by Ashram. **Dr K. K. Satapathy** , President of ARICARE is seen handing over the cheque to Swami Sadananda Maharaj , Secretary of the Ashram on 23rd July.2021.



Donation from ARICARE Welfare Fund

THE MAN WHO WORKS
FOR OTHERS , WITHOUT ANY
SELFISH MOTIVE, REALLY DOES
GOOD TO HIMSELF. –
RAMAKRISHNA PARAMAHAMSA

LOOK UPON EVERY MAN , WOMAN AND EVERYONE AS GOD. YOU CANNOT
HELP ANYONE , YOU CAN ONLY SERVE : SERVE THE CHILDREN OF THE LORD ,
SERVE THE LORD HIMSELF , IF YOU HAVE THE PRIVILEGE. – SWAMI VIVEKANANDA



A letter from Ramakrishna Ashram to ARICARE

--- THE WORLDWIDE SPIRITUAL MOVEMENT KNOWN AS RAMAKRISHNA MOVEMENT AIMS AT THE HARMONY OF RELIGIONS , OF THE EAST AND THE WEST , AS ALSO AT THE ALL ROUND DEVELOPMENT OF HUMAN FACULTIES , SOCIAL EQUALITY ,PEACE AND ABOVE ALL SPIRITUAL FULFILLMENT FOR ALL OF HUMANITY WITHOUT ANY DISTINCTION OF CREED , CASTE , RACE OR NATIONALITY.----

Life Member

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The following persons retired from ICAR , have become Life Member during the period from February, 2021 to July , 2021. Photographs of our retired colleagues, available with ARICARE , are depicted hereunder.

- Mr. Amitava Sarkar ICAR-NINFET, Kolkata
- Dr.Anil Kumar Sahoo ICAR-NBSS&LUP, Kolkata Centre
- Dr.Sankar Kumar Mahapatra ICAR-IARI , New Delhi
- Dr.Utpal Sen ICAR-NINFET, Kolkata
- Dr Narayan Chandra Choudhuri, ICAR-CIARI
- Smt Namita Sarkar wife of late Dr.Dipak Sarkar
- Smt Anima Karmakar wife of late Asok Kumar Karmakar
- Smt Rita Kundu wife of Late Dr.Swapan Kumar Kundu



Mr. Amitava Sarkar



Dr. Anil Kumar Sahoo

**“IF I COULD GET MY MEMBERSHIP FEE BACK , I'D RESIGN FROM THE HUMAN RACE” ---
FRED ALLEN**



Dr.Utpal Sen



Dr Narayan Chandra Choudhuri



Dr.Sankar Kumar Mahapatra

**“MEMBERSHIP OF AN ORGANIZATION IS GOOD , AS LONG AS YOU CAN MAKE
YOURSELF HEARD” – MAHATHIR MOHAMAD**

Invest in Mutual Fund

Subhas Chandra Saha, Former Principal Scientist, ICAR-NINFET

Mutual funds are one of the most popular investment options. A fund manager, is a finance professional, manages the pooled investment. The fund manager purchases securities such as stocks and bonds that are in line with the investment mandate.

Mutual funds are an excellent investment option for individual investors to get exposure to an expert managed portfolio. The main intention of the fund manager is to provide optimum returns to investors by investing in securities that are in sync with the fund's objectives.

Types of Mutual Funds

Mutual funds in India are broadly classified into equity funds, debt funds, and balanced mutual funds, depending on their asset allocation and equity exposure. The [types of mutual funds](#) are given below:

1. Equity funds, as the name suggests, invest mostly in equity shares of companies across all market capitalisations. Equity funds have the potential to offer the highest returns among all classes of mutual funds. The returns provided by equity funds depend on the market movements, which are influenced by several geopolitical and economic factors. The equity funds are further classified as below:

i. Small-Cap Funds

Small-cap funds are those equity funds that predominantly invest in equity and equity-linked instruments of companies with small market capitalisation. SEBI defines small-cap companies as those that are ranked after 251 in market capitalisation.

ii. Mid-Cap Funds

Mid-cap funds are those equity funds that invest primarily in equity and equity-linked instruments of companies with medium market capitalisation. SEBI defines mid-cap companies as those that are ranked between 101 and 250 in market capitalisation.

iii. **Large-Cap Funds**

Large-cap funds are those equity funds that invest mostly in equity and equity-linked instruments of companies with large market capitalisation. SEBI defines large-cap companies as those that are ranked between 1 and 100 in market capitalisation.

iv. **Multi-Cap Funds**

Multi-Cap Funds invest substantially in equity and equity-linked instruments of companies across all market capitalisations. The fund manager would change the asset allocation depending on the market condition to reap the maximum returns for investors and reduce the risk levels.

v. **Sector or Thematic Funds**

Sectoral funds invest principally in equity and equity-linked instruments of companies in a particular sector like FMCG and IT. Thematic funds invest in equities of companies that operate with a similar theme like travel.

vi. **Index Funds**

Index Funds are a type of equity funds having the intention of tracking and emulating the performance of a popular stock market index such as the S&P BSE Sensex and NSE Nifty50. The asset allocation of an index fund would be the same as that of its underlying index. Therefore, the returns offered by index mutual funds would be similar to that of its underlying index.

vii. **ELSS**

[Equity-linked savings scheme](#) (ELSS) is the only kind of mutual funds covered under [Section 80C](#) of the Income Tax Act, 1961. Investors can claim tax deductions of up to Rs 1,50,000 a year by investing in ELSS.

2. **Debt Mutual Funds**

Debt mutual funds invest mostly in debt, money market and other fixed-income instruments such as treasury bills, government bonds, certificates of deposit, and other high-rated securities. A mutual fund is considered a debt fund if it invests a minimum of 65% of its portfolio in debt securities. Debt funds are ideal for risk-averse investors as the performance of debt funds is not influenced much by the market fluctuations. Therefore, the returns provided by debt funds are very much predictable. The debt funds are further classified as below:

i. **Dynamic Bond Funds**

Dynamic Bond Funds are those debt funds whose portfolio is modified depending on the fluctuations in the interest rates.

ii. Income Funds

Income Funds invest in securities that come with a long maturity period and therefore, provide stable returns over time. The average maturity period of these funds is five years.

iii. Short-Term and Ultra Short-Term Debt Funds

Short-term and ultra short term debt funds are those mutual funds that invest in securities that mature in one to three years. These funds are ideal for risk-averse investors.

iv. Liquid Funds

Liquid funds are debt funds that invest in assets and securities that mature within ninety-one days. These mutual funds generally invest in high-rated instruments. Liquid funds are a great option to park your surplus funds, and they offer higher returns than a regular savings bank account.

v. Gilt Funds

Gilt Funds are debt funds that invest in high-rated government securities. It is for this reason that these funds possess lower levels of risk and are apt for risk-averse investors.

vi. Credit Opportunities Funds

Credit Opportunities Funds mostly invest in low rated securities that have the potential to provide higher returns. Naturally, these funds are the riskiest class of debt funds.

vii. Fixed Maturity Plans

Fixed maturity plans (FMPs) are close-ended debt funds that invest in fixed income securities such as government bonds. You may invest in FMPs only during the fund offer period, and the investment will be locked-in for a predefined period.

3. Balanced or Hybrid Mutual Funds

Balanced or hybrid mutual funds invest across both equity and debt instruments. The main objective of hybrid funds is to balance the risk-reward ratio by diversifying the portfolio. The fund manager would modify the asset allocation of the fund depending on the market condition, to benefit the investors and reduce the risk levels. Investing in hybrid funds is an excellent way of diversifying your

portfolio as you would gain exposure to both equity and debt instruments. The debt funds are further classified as below:

i. Equity-Oriented Hybrid Funds

Equity-oriented hybrid funds are those that invest at least 65% of its portfolio in equities while the rest is invested in fixed-income instruments.

ii. Debt-Oriented Hybrid Funds

Debt-oriented hybrid funds allocate at least 65% of its portfolio in fixed-income instruments such as treasury bills and government securities, and the rest is invested in equities.

iii. Monthly Income Plans

Monthly income plans (MIPs) majorly invest in debt instruments and aim at providing a steady return over time. The equity exposure is usually limited to under 20%. You can decide if you would receive dividends on a monthly, quarterly, or annual basis.

iv. Arbitrage Funds

Arbitrage funds aim at maximising the returns by purchasing securities in one market at lower prices and selling them in another market at a premium. However, if the arbitrage opportunities are not available, then the fund manager may choose to invest in debt securities or cash equivalents.

Why Should You Invest in Mutual Funds?

Investing in mutual funds provides several advantages for investors. To name a few, flexibility, diversification, and expert management of money, make mutual funds an ideal investment option.

1. Investment Handled by Experts (Fund Managers)

Fund managers manage the investments pooled by the asset management companies (AMCs) or fund houses. These are finance professionals who have an excellent track record of managing investment portfolios. Furthermore, fund managers are backed by a team of analysts and experts who pick the best-performing stocks and assets that have the potential to provide excellent returns for investors in the long run.

2. No Lock-in Period

Most mutual funds come with no lock-in period. In investments, the lock-in period is a period over which the investments once made cannot be withdrawn. Some investments allow premature withdrawals within the lock-in period in exchange for a penalty. Most mutual funds are open-ended, and they come with varying exit loads on redemption. Only ELSS mutual funds come with a lock-in period.

3. **Low Cost**

Investing in mutual funds comes at a low cost, and thereby making it suitable for small investors. Mutual fund houses or asset management companies (AMCs) levy a small amount referred to as the expense ratio on investors to manage their investments. It generally ranges between 0.5% to 1.5% of the total amount invested. The Securities and Exchange Board of India (SEB) has mandated the expense ratio to be under 2.5%.

4. **SIP (Systematic Investment Plan)**

The most significant advantage of investing in mutual funds is that you can invest a small amount regularly via a SIP (systematic investment plan). The frequency of your SIP can be monthly, quarterly, or bi-annually, as per your comfort. However, it cannot be less than the minimum investible amount. You can initiate or terminate a SIP as and when you need.

5. **Switch Fund Option**

If you would like to move your investments to a different fund of the same fund house, then you have an option to switch your investments to that fund from your existing fund. In case you see another fund having the potential to outperform the market or your investment objective changes and is in line with that of the new fund, then you can initiate the switch option.

6. **Goal-Based Funds**

Individuals invest their hard-earned money with the view of meeting specific financial goals. Mutual funds provide fund plans that help investors meet all their financial goals, be it short-term or long-term.

7. **Diversification**

Unlike stocks, mutual funds invest across asset classes and shares of several companies, thereby providing you with the benefit of diversification. Also, this reduces the concentration risk to a great extent.

8. **Flexibility**

Mutual funds provide the much-needed flexibility to the investors, which most investment options lack in. The combination of investing via an SIP and no lock-in period has made mutual funds an even more lucrative investment option.

9. **Liquidity**

Since most mutual funds come with no lock-in period, it provides investors with a high degree of liquidity. This makes it easier for the investor to fall back on their mutual fund investment at times of financial crisis.

10. **Seamless Process**

Investing in mutual funds is a relatively simple process. Buying and selling of the fund units are all made at the prevailing net asset value (NAV) of the mutual fund plan. As the fund manager and his or her team of experts and analysts are tasked with choosing shares and assets, investors only need to invest, and the rest would be taken care of by the fund manager.

11. **Regulated**

All mutual fund houses and mutual fund plans are always under the purview of the Securities and Exchange Board of India (SEBI) and Reserve Bank of India (RBI). Apart from that, the Association of Mutual Funds in India (AMFI), a self-regulatory body formed by all fund houses in the country, also governs fund plans. Therefore, investors need not worry about the safety of their mutual fund investments as they are safe.

12. **Ease of Tracking**

One of the most significant advantages of investing in mutual funds is that tracking investments is easy and straightforward. This makes it a lot easier for them to track their investments and make decisions accordingly. If you invest in mutual funds via a third party, then you can also track your investments on their portal.

13. **Tax-Saving**

ELSS or Equity-Linked Savings Scheme is an equity-oriented mutual fund which provides tax deductions of up to Rs 1,50,000 a year under the Section 80C provision. By making full utilisation of the Section 80C limit, you can save up to Rs 46,800 a year in taxes. ELSS is the most popular tax-saving investment option under Section 80C of the Income Tax Act, 1961. It comes with a lock-in period of just three years, the shortest of all tax-saving investments. Investing in ELSS provides you with the dual benefit of tax deductions and wealth accumulation over time.

14. **Rupee Cost Averaging**

On investing in mutual funds via an SIP, you get the benefit of rupee cost averaging over time. When the markets fall, you buy more units while you purchase fewer units when the markets are booming. Therefore, over time, your cost of purchase of fund units is averaged out. This is called the rupee cost

averaging. Investing in mutual funds via an SIP is beneficial during both market ups and downs, and there is no need to time the markets. This benefit is not available when you invest in mutual funds via a lump sum.

15. No Need to Time Markets

When you are investing in mutual funds via an SIP, there is no need to time markets. This is because the rupee cost averaging phenomenon ensures that your cost of purchase of fund units is on the lower side. However, you have to continue investing via an SIP for a long period. Therefore, you can invest in mutual funds whenever you feel like. There is no 'right time' as such to investing in mutual funds. The best time is now!

Who Should Invest in Mutual Funds?

Everyone who has a particular financial goal, be it short-term or long-term, should consider investing in mutual funds. Investing in mutual funds is an excellent way to accomplish your goals faster. There are mutual fund plans that suit all personas. Investors need to assess their risk profile, investment horizon, and goals before getting started with their mutual fund investment. For example, if you are risk-averse and planning to purchase a car in five years, then you may consider investing in gilt funds. If you are ready to take some risk and are planning to buy a house in a period of fifteen to twenty years, then you may consider investing in equity funds. If your investment horizon is less than two years and you are looking to earn higher returns than a regular savings bank account, then you may consider parking your surplus funds in a liquid fund.

When Should You Invest in Mutual Funds?

Unlike stocks, you need not wait for any particular time to invest in mutual funds. This is because the fund managers and his team of analysts pick only the right securities and assets at all times and are going to benefit the investors, regardless of the market condition. Also, if you are investing via an SIP, then you are going to benefit from both down and high market cycles. When the markets are down, you end up buying more fund units as the stock prices would have fallen to their fresh lows, and when the markets shoot up, you buy lesser units. This is called the rupee cost averaging. This benefit is available only in the case of investing in mutual funds via SIP. Hence, you need not wait for any particular time to invest in mutual funds. The best time to invest in mutual funds is now!

Taxation of Mutual Fund Rs 1 lakh a year are made tax-exempt. Any long-term gains exceeding Rs 1 lakh a year are taxed at a flat rate of 10%, and there is no benefit of indexation provided.

- **Debt Funds**

You make short-term capital gains on exiting a debt fund holding within three years. These gains are added to your overall income and taxed as per your income tax slab. Long-term capital gains are realised on redeeming your debt fund holdings after three years. These gains are taxed at the rate of 20% after indexation.

- **Hybrid or Balanced Funds**

If the equity exposure of a hybrid is more than 65%, then the fund is taxed like an equity fund. If not, then the rules of taxation of debt funds apply. Therefore, you need to be aware of the equity exposure before you decide to invest in a hybrid fund to plan your taxes correctly.

Agri Innovation and Entrepreneurship

Village Must Shine to Make India Shining !

M S Basu, MD SBSF Consultancy and Former Director, ICAR -NRCG

Should India continue to remain shy to diversify value addition in local agri produce and even nutri-rich agri waste at village level involving jobless rural youths with specific training, equipment and seed money?

Proposal No. 1:

Candidate Crop: Banana

Raw Material: Banana Pseudostem

Product: Candy

Banana Pseudostem is the central core, basically a byproduct of banana plant. It is rich in digestible fibre, iron, vitamin B3 and B5. Making use of banana central core and converting it into delicious candy can effectively address nutritional deficiencies/disorders, rampant in rural villages. More so, school children, mostly malnourished can get access to this nutritious candy through mid-day meal system. The technology developed under NAIP (ICAR) is available and scalable.

Presently, no such eatables are available in market and therefore, could be a profitable venture for the new entrepreneurs. Such initiative will create employment opportunities at the village level, improve rural income besides contributing to health of remote India, which is otherwise fragile.

Proposal No. 2

Candidate Crop: Banana

Raw Material: Banana Pseudostem**Product: Organic Liquid Fertilizer**

Banana Pseudostem Sap is basically a by-product, rich in plant nutrients namely potassium, iron and plant growth regulators. This can be enriched with organic inputs and the enriched sap can be used as liquid fertilizer to boost yields in crop like chilli, brinjal, okra, onion, etc. While crushing pseudostem for extraction of banana fibre, a good amount of sap is obtained ranging from 1500-2000 litres per hectare. The process for enrichment of sap has been developed and available to scale up.

The product is suitable for foliar application in most of the crops and may increase the scope of organic farming. This particular technology developed under NAIP (ICAR) involving SAUs is available for commercialisation.

Proposal No. 3**Candidate Crop: Banana****Raw Material: Trunk of Banana Plant****Product: Natural Fibres**

India happens to be the largest Banana producing country in the world and Jalgaon (Maharashtra) is known as the "Banana City of India" due to highest production. Banana in India is grown in about 9.0 lakh hectares, the highest being in Tamil Nadu, followed by Maharashtra, Gujarat, Andhra Pradesh, Karnataka.

Apart from income on sale of Banana fruits, scope for sizeable additional income lies with the leftover Banana plant (trunk) that can be used for extraction of fibres of economic value. On harvest of Banana fruits, 50-60 tons of plants per hectare remains as leftover, potential to provide 600-800 kg dry fibre per hectare. It means from 9.0 lakh hectares area, country can easily mop up 5.4 - 7.2 lakh tons of fibre annually, which remain unexploited.

CIRCOT (ICAR) Mumbai has developed Raspador machine for extraction of fibres from Banana plants. Such natural fibres apart from putting on use as yarn and fabrics, can also be used for number of value-added products namely, handicraft items, quality papers, rope, etc. This simple intervention can have multiple benefits right from agri-waste management in a most eco-friendly way to use of degradable material as substitute of plastic besides increase in farmers' income and employment generation at village levels.

This particular technology was developed under NAIP (ICAR) with participating Institution/ University, which is available for commercialization.



A view of Banana plant and Fibre Pseudostem

Liquid Fertilizer and Candy from Banana

Achievements

Dr Subrata Ghosal Chowdhury , Former Principal Scientist & Head, ICAR – NBSS&LUP has been selected for International Scientist Award, 2020 by VDGGOOD for his noteworthy contribution in Science and Technology.

News / Technology Summary

India's foodgrain production

India's foodgrain production is estimated to rise 2 per cent in 2020-21 crop year to an all-time high of 303.34 million tonnes on better output of rice, wheat, pulses and coarse cereals amid good monsoon rains last year, the agriculture ministry said.

(**Source** :https://www.business-standard.com/article/economy-policy/india-s-foodgrain-production-to-rise-2-in-2020-21-government-121022401224_1.html)

Cyclone YAAS

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Cyclone Yaas which originated in the Bay of Bengal on 23rd May , 2021 , has left behind a trail of destruction and devastation in West Bengal, Odisha and Jharkhand. The total estimated economic losses are to the tune of \$7-8bn in India. The cyclone has affected the breeding centres of critically endangered turtle northern river terrapin and breeding centre for saltwater crocodiles in West Bengal.

(**Source:**https://www.google.com/search?q=YAAS+in+West+Bengal&sxsrf=ALeKk02jYXPRqjoNc_fXtsRxhK8_yGt4WQ%3A1627399715931&ei=IyYAYbSPOLGU4-EP_M6smAQ&oq=YAAS+in+W)

India now in the Top 10 list of Agri Produce Exporters

India broke into the top 10 list of agricultural produce exporters in 2019 with a sizeable share in the export of rice, cotton, soya beans and meat, according to a World Trade Organization (WTO) report on the trends in world agricultural trade in the past 25 years. In rice , India (33%) overtook Thailand (20%) to top the list, while Vietnam (12%) overtook the US to the third spot. However, India lagged behind as a value-added contributor to world agri exports. India's share of foreign value-added content in its agri exports was also low at 3.8% primarily due to high tariffs on agri imports to protect the domestic market.

(**Source** : <https://www.livemint.com/news/india/india-breaks-into-the-top-10-list-of-agri-produce-exporters-11626975654126.html>)

How India can be 'atmanirbhar' for edible oil production

Edible oils are indispensable in the Indian kitchen. But it might be surprising to many that India imports most of the oil it consumes, unlike most other agricultural products which are produced locally. Assuming a country-wide average of 28 per cent oil recovery, 32 million tons of oilseeds produced from 25 mha of land. will yield around 8.4 million tons of edible oil meeting 30 % of oil demand. In 2019, India imported around 15 million tons of edible oils. India can also think of expanding the area under oilseed crops by utilising fallow land of 11.7mha. More area under Oil Palm , Mustard , safflower can be thought upon and Rice bran oil and Cotton seed oil are also sources of vegetable oils.

(**Source** : <https://www.downtoearth.org.in/blog/agriculture/how-india-can-be-atmanirbhar-for-edible-oil-production-75517>)

Is Palm oil good for You ?

The nutritional profile of palm oil is quite similar to other cooking oils. One tablespoon contains about 120 calories and 14 grams of total fat, including 7 grams of saturated fat, 5 grams of monounsaturated fat, and 1.5 grams of polyunsaturated fat. Palm oil contains more saturated fat than olive oil (and about the same amount as butter), but less than other tropical oils such as coconut oil. Palm oil can lower cholesterol, but its saturated fat may be linked to cardiovascular problems. Palm oil is free from trans fats.

Palm oil can be useful for treating people who are deficient in vitamin A. Palm oil has a source of Vitamin E.

(**Source** : <https://www.asianagri.com/en/media-en/faqs/is-palm-oil-good-for-you>)

Beyond Basmati: 7 Scented Varieties of Traditional Rice You Need to Try Now!

Look beyond the Basmati on the shelves of your supermarket and give indigenous aromatic varieties a chance — your taste buds are sure to thank you for bringing something new to the table! Here are seven traditional varieties of aromatic rice that will add some complexity to your cooking.

Ambemohar - A short grain rice grown in Maharashtra having aroma of mango blossoms, being highly favoured by the Peshwa rulers.

Mullan Kazhama - A rice with a rather unconventional taste and aroma, grown in the lush terrain of Kerala's Wayanad district.

Gobindo Bhog - A small-grained fragrant rice from West Bengal

Seeraga Samba - A slender rice with a sublime scent much loved in Tamil Nadu

Mushk Budji - A short-grain rice with a resplendent aroma, grown in the Kashmir valley

Radhuni Pagol - A fragrant rice whose name literally translates to 'making the cook go mad', is a culinary favourite in West Bengal.

Chak Hao Amubi - A fragrant variety of sticky black rice grown in the hills of Manipur, is packed with heart-healthy anthocyanins and has a slightly sweet, nutty flavor.

(**Source** : <https://www.thebetterindia.com/144329/traditional-aromatic-rice-india-basmati>)

Bangladesh moves to revive the production of Muslin fabric of Legend

Muslin , the fine handwoven cotton fabric that originated in Dhaka, the capital of Bangladesh, is now set for a revival. It was hand-woven of finest handspun cotton yarns. The muslin industry of Dhaka became extinct in the middle of the 19th century due to the British colonial rulers. Knowledge of both the cotton plant variant and the ancient techniques used to make genuine muslin, however, were largely lost. After collecting a saree woven in 1710 from the Victoria and Albert Museum in London , the variety of cotton used to make muslin was *phuti karpas*, a variety of *Gossypium arboreum*. Researchers could find one cotton plant having a genetic match of *phuti karpas* and the plant is being grown in Rajshahi University. Two weavers with ancestral knowledge, who are able to weave a muslin saree following the design of the saree from 1710 , are located. Six initial samples of sarees are produced and the cost of each length of fabric is estimated to be BDT 360,000 (US\$4,245).

(**Source** : <https://globalvoices.org/2021/01/11/bangladesh-moves-to-revive-production-of-muslin-fabric-of-legend/>)

Antibiotic from Jute

Bangladeshi scientists made history by discovering a new antibiotic called Homicorcin. From the bacteria found in Jute seeds, they have discovered this outstanding antibiotic, which will fight against the powerful bacteria and save the lives of many patients

(**Source** : <https://www.google.com/search?q=antibiotic+from+jute+in+bangladesh.>)

New freshwater fish species discovered from Western Ghats

A team of scientists has discovered a new freshwater fish species and genus, *Waikhomia Hira*, from rivers in regions along the Western Ghats in north Karnataka. The genus, *Waikhomia*, has been named for Vishwanath Waikhom, a taxonomist from Manipur University who has discovered more than 100 freshwater fishes in India. *Waikhomia Hira* has distinctive diamond shaped spots and blotches on its body, but it is no longer matching the *Puntius* genus

(**Source** : <https://indianexpress.com/article/india/new-freshwater-fish-species-discovered-from-western-ghats-6485537/>)



A. RUDRA & CO.
CHARTERED ACCOUNTANTS

13/B Jatin Bagchi Road,
Kolkata-700 029

Mobile No.:

9830304843/9830688860

AUDITOR'S REPORT

1. We have examined the attached Balance Sheet of "ASSOCIATION OF RETIRED INDIAN COUNCIL OF AGRICULTURAL RESEARCH EMPLOYEES" of "C/43 NEW GARIA DEVELOPMENT CO-OPERATIVE HOUSING SOCIETY, GARIA, KOLKATA-700 094, WEST BENGAL" as at 31st March'2021 the related Income & Expenditure for the period from 01.04.2020 to 31.03.2021. Annexed thereto, and the Receipts & Payments Accounts for the period ended on 31st March' 2021 which we have signed under reference to the report. These financial statements are the responsibility of the management of the Society. Our responsibility is to express an opinion on these financial statements based on our audit.

2. We have conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and evaluating the overall financial statements presentation. We believe that our audit provides a reasonable basis for our opinion.

3. We report that:

- We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
 - In our opinion, proper books of accounts have been kept by the society.
 - The Balance Sheet and the Income & Expenditure accounts dealt with by this report are in agreement with the books of accounts.
 - In our opinion and to the best of our information and according to the explanations given to us the said account together with the notes thereon, give a true and fair view in conformation with the accounting principles generally accepted in India.
-
- In the case of Balance Sheet, of the state of affairs of the society as at 31st March 2021.
 - In case of Income & Expenditure Account of the Excess of Income over Expenditure for the year ended on that date.
 - In the case of the receipts & payments accounts of the receipts and payments for the year ended on that date.

Place: Kolkata

Date: 28/04/2021

UDIN NO. 91011943AAAAA37829

For A. RUDRA & CO.

Chartered Accountants

Robindranath Tagore

(RABINDRANATH GHOSH) - Partner

(C.A. Membership No. 011943)

Film Registration No. 301020E

UDRA & CO.
CHARTERED ACCOUNTANTS

13/B, Jatin Bagchi Road
Kolkata - 700 029

ASSOCIATION OF RETIRED INDIAN COUNCIL OF AGRICULTURAL RESEARCH EMPLOYEES

C/43 NEW GARIA DEVELOPMENT CO-OPERATIVE HOUSING SOCIETY, GARIA, KOLKATA-700 094, WEST BENGAL

Registration No.: SO229668

Balance Sheet

As on 31st. March 2021

<u>Liabilities</u>	Amount	Amount	<u>Assets</u>	Amount	Amount
General Fund:					
As Per Last A/c	1,93,822.95		Fixed Deposit		
Add: Surplus	<u>62,892.65</u>	2,56,715.60	As Per Last A/c		1,00,000.00
			Closing Balance:		
			Cash in Hand		11,271.00
			Cash at Bank		<u>1,45,444.60</u>
			UCO Bank - (A/c- 32210110007921)		

2,56,715.60

2,56,715.60

UDIN NO. 21011997AAPPJ 7829
Date: 23/04/2021
Place: Kolkata

For A. RUDRA & CO.
Chartered Accountants

Rabindranath Ghosh
(RABINDRANATH GHOSH) - Partner
(C.A. Membership No. 011943)
Firm Registration No. 30103051

Obituary

Dr Durga Pada Ghorai had left for heavenly abode on 18.06.2021 . He retired from service on superannuation as Senior Scientist, ICAR-CRRI, Cuttack on 31.10.1997. We pray to the Almighty for eternal peace of the departed soul and render strength to the bereaved family.



Late Durga Pada Ghorai

“CLOUDS COME FLOATING INTO MY LIFE,
NO LONGER TO CARRY RAIN OR USHER
STORM, BUT TO ADD COLOR TO MY
SUNSET SKY.”

RABINDRANATH TAGORE

Stay Safe and Protected

