It is difficult to collate one’s thoughts when it comes to 85 plus, Madan Mohan Sabharwal. But the first quality that one associates with him immediately is – DIGNITY. Tall, distinguished looking, he has that aura of a man who has come to stay. A man who has charted his life, his way, and has been an inspiration to all.

It was no surprise therefore when he was nominated for the 2008 Padma Shri Award. An accolade which symbolises the recognition of talent and achievements by the Government of India. Since its inception there have been 3333 Padma Shri recipients. HelpAge India is proud to be associated with such a distinguished personality.

Sabharwals induction into HelpAge was a force of circumstance, in 1980 he was invited to join the organisation by the then HelpAge President, but he was tied up with other assignments and felt he would not be able to give adequate time. A few months later he was again approached and told that he would only have to attend the board meeting once a quarter. That was all it took. He was convinced and joined HelpAge.

A man who wouldn’t do any thing half heartedly, he couldn’t help himself but get involved more deeply with the cause. “It was ingrained in me since my childhood to love, respect and care for the elderly by my parents and HelpAge gave me this opportunity to propagate that feeling to others,” says Sabharwal.

His zeal and commitment to the cause, led him to being elected as the Chairman of HelpAge’s President. He was recognised for his work nationally and internationally, when he was elected as the Chairman of HelpAge International. In 1998 the British Government honoured him with the title of CBE for his role in promoting Indo-British partnership in Social Welfare. He was nominated as a National Council for Old Persons by the Ministry of Social Justice & Empowerment in 2005, and honoured by the Union Minister for Social Justice & Empowerment, Govt. of India, with the Chirayutha Samman in recognition of exemplary contribution in public life.

A man who believes in practicing what he preaches, he is the one the first few people to have willed his home, set in a prime locality in Delhi to charity, primarily to HelpAge India.

An extraordinary man of extraordinary achievements

**M.M. Sabharwal**

Chairperson Emeritus, being associated with such a distinguished personality, his way, and has been an inspiration to all. His life carries a special feature.

It is in his leadership, HelpAge has come to be a premier institution in our country. The charity has grown from a conceptual to a working model.

Some thoughts shared

“Shri. M.M. Sabharwal has done a yeoman service to the cause of the aged. In his leadership, HelpAge has come to be a premier institution in our country.”

-Shri. V.K. Singh, Minister of State for Social Justice & Empowerment, Govt. of India.

“Mr. M.M.Sabharwal, being an octogenarian, who stood up and said that he would only have to attend the board meeting once a quarter. That was all it took. He was convinced and joined HelpAge.”

-Mike Lake, CBE, Chief Executive, HelpAge International, London.

“Congratulations on this honor bestowed on you by way of a Padma Shri. Good wishes from all of us at HelpAge. You are our Hero and for all the elderly in India.”

-Mathew Cherian, Chief Executive, HelpAge India.
ABOUT REVERSE MORTGAGE

• Reverse Mortgage is a mortgage loan for senior citizens who are not eligible for any form of mortgage loan.
• Eligible borrower should be a senior citizen of India above 60 years of age.
• The lender makes periodic payments (including lump sum payments) to the borrower i.e. the payment stream is “reversed”, as compared to a conventional mortgage.
• Maximum period of the loan is 15 years.
• The loan is not required to be serviced i.e. payment of installment or interest, as long as the borrower is alive and in occupation of the property.
• On the borrower’s death or on the borrower leaving the house property permanently, the loan is repaid along with accumulated interest, through sale of the house property. The borrower’s heir can also repay the loan with accumulated interest and have the mortgage released without resuming to sale of the property.
• After adjusting the principal amount of the loan and accumulated interest, surplus, if any, will go to the estate of the deceased.
• The borrower will also have the option of prepaying the loan at any time during the loan tenure or later (NHB has advised lenders not to levy any repayment charges).

PERIODICITY: The loan will be extended as regular monthly, quarterly, half-yearly, annual periodic cash advances or as a line of credit to be drawn in time of need or in lump sum.

• Married couples may be eligible as joint borrowers for financial assistance. In such a case, the age criterion for the couple would be the at least one of them being above 60 years of age.
• She should be the owner of a self-acquired, self occupied residential property (house or flat) located in India. The prospective borrower’s ownership of the property. The residential property should be free from any encumbrance.
• The residual life of the property should be at least 20 years.
• The prospective borrower should use that residential property as permanent primary residence. For the purpose of determining that the residential property is the permanent primary residence of the borrower, the PAs may rely on documentary evidence, such as correspondence or physical inspection.
• With a Reverse Mortgage, the borrower remains the owner of the property. In the absence of social security, Reverse Mortgage Loan serves as a partial substitute for senior citizens.

Fighting the odds

In one of the toughest stories of survival that HelpAge had come across, it was of Roshamma Kounder, 83, from Tamil Nadu stood out. The youngster of 5 children, a very young age Roshamma discontinued her studies from the boarding school her father had paid for and came back home to help the family in cattle rearing. At 15 she was married into a joint family, where she stayed 3 years and then left. Soon after, her husband developed mental illness and started becoming violent. His violence reached such heights, that he had to be locked up in the house in order not to harm those around him. It was now left solely to Roshamma to take care of not only her six children (aged 12 to 20 months) but also her 85-year-old father, who had never enough food on the table. She was unable to send her children to school, two years later two of her children died of malnutrition and her husband expired. Despite the emotional turmoil Roshamma had no time to grieve, as she had to take care of her six children. It was then, when a village councilor’s family suggested she migrate to Mumbai along with her children. She took a leap of faith and went to Mumbai. Language and culture were hurdles for Roshamma and the place was very different from her hometown, where people from her community were staying. Built a small hut to stay and started working in a bakery getting daily wages. Her children were sent to non-profit boarding school her father had put her in and looked after routine rearing.

just then, HelpAge’s Special A- Grandparent project came to Roshamma’s rescue when she got enrolled as one of its beneficiaries. Today, Roshamma gets a monthly ration and clothing also with health care support for herself to continue working at the bakery.

A helping hand

Hands reach out to support the elderly also visibly found on the streets of Chennai, after a cut was made to the articles that need support. Sometimes do not have money to take care of medical emergencies, the help is always welcome. One of the elderly is a lady who addresses and handles immediate medical assistance to the elderly. The agency works as a conduit and immediately reaches out to the older people in need of immediate care. The people especially the many outreach teams like Shilpa have been able to keep the older people healthy.

resource mobilization

ETA Ascon shows its sensitivity to the cause

Support from INTAS continues

Lake Mr. Sam Kumar’s name could be synonymous with generosity. Born out of a business family in Bangalore, he had a sharp mind and was also quite remote in management. But that sharpness was accompanied by large heartedness. Kumar was ever ready to give to those who needed it. During his life time he donated around Rs. 3 crore to various charities. His sensitivity to the underserved and the underprivileged made him an ideal choice as HelpAge became the largest beneficiary of his contribution. He died at the age of 83, leaving an indelible mark in the lives of those who are less fortunate. HelpAge looks to his spirit and will always remember him with great fondness.

resource mobilization

Marc VanOers, Chairwoman of INTAS, a European research organization, in his 86 year old lifetime’s work takes another dimension. The well known photographer of this senior from the Netherlands is travelling to Leh with an exhibition of his work. The exhibition, "Pictorialist", is an annual event and is held to raise funds for Korean War Veterans through the donation of original photographs. In 1998, VanOers moved to Nepal to work with a local photo agency named Nepal Image and the Old Age Home, Faridabad on 21st April-June 2008 Vol.7. No.1

resource mobilization

POST/SPORTS

Sponsoring set-up for World Elder Abuse Awareness Day

HelpAge India and sponsored by Punjab National Bank. Senior Citizens Council, Gurgaon, Mr Kapil Kaul Country Head (RM), HelpAge India, Mr Anil Kaul (left), Manager Resource Mobilization, Star Health Allied Insurance Co. Ltd., Chennai.

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All contribution to HelpAge India are 100% Tax Exempt under Sections 35AC and 80G of Income Tax Act, 1961 for the projects covering medical care to old persons, leprosy and cancer patients, provision of home to old persons, celebration of anniversaries and conducting eye camps.

References

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   Address

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   Address

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